



Utkarsh Small Finance Bank

आपकी उम्मीद का खाता

(A Scheduled Commercial Bank)

Joint Liability Group Agreement

Dated:

1. We women hereby declare that we are a member of Joint Liability Group (Name of the Village/Centre Centre Number) and are signing this Joint Liability Group Agreement as on (Date)
2. We have formed this Joint Liability Group for the objective of availing loan as well as other purposes from Utkarsh Small Finance Bank whose registered office is Utkarsh Tower, NH-31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Uttar Pradesh – 221105.
3. We solemnly declare that we have selected Mrs as the centre leader of our Joint Liability Group.
4. We hereby solemnly declare that the above mentioned centre leader, as selected by us shall have the right to sign any loan related documents as and when provided by Utkarsh Small Finance Bank to any member as a representative of the joint liability group, which shall be bound to be accepted by all the members, collectively and severally.
5. We solemnly declare that we agree to pay an interest rate of % per annum on the loan provided by Utkarsh Small Finance Bank, which will be calculated on Weekly/Fortnightly/Bi-Fortnightly on reducing balance method and instalment repayment shall be done Weekly/Fortnightly/Bi-Fortnightly, which shall include both the principal as well as the Interest component.
6. We solemnly declare that in the event of delayed payment of instalment/s, the Bank may charge interest at the rate applicable to our facility on overdue principal from the date of delay till the date of repayment. The concerned client will have to pay at the end of the loan tenor along with last instalment as per the rule of the bank.
7. We solemnly declare that we all shall be collectively responsible to repay loan along with all related charges given or to be given in future by Utkarsh Small Finance Bank to any member of our joint liability group.
8. We hereby declare that the information provided by us to Utkarsh Small Finance Bank is true and correct in all respects and the company shall provide this information to credit bureau for authentication.

S. No.	Name of the Member	Signature	S. No.	Name of the Member	Signature
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