

Please select the product/s **Savings Accounts** ☐ NRE ☐ NRO **Fixed Deposits** ☐ NRE ☐ NRO

(1st Applicant)

(2nd Applicant)

F	I	R	S	T						M	I	D	D	L	E
					S	U	R	N	A	M	E				
F	I	R	S	T						M	I	D	D	L	E
					S	U	R	N	A	M	E				
F	I	R	S	T						M	I	D	D	L	E
					S	U	R	N	A	M	E				
<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender													
D	D	M	M	Y	Y	Y	Y								
.....															
<input type="checkbox"/> Married				<input type="checkbox"/> Unmarried				<input type="checkbox"/> Others.....							
<input type="checkbox"/> NRI				<input type="checkbox"/> PIO/OCI				<input type="checkbox"/> Resident Indian							
Minor <input type="checkbox"/> Yes <input type="checkbox"/> No				Foreign Student <input type="checkbox"/> Yes <input type="checkbox"/> No											
Mariner <input type="checkbox"/> Yes <input type="checkbox"/> No				Nationality											
<input type="checkbox"/> Undergraduate				<input type="checkbox"/> Graduate				<input type="checkbox"/> Post Graduate				<input type="checkbox"/> Others.....			
<input type="checkbox"/> Salaried				<input type="checkbox"/> Self-employed				<input type="checkbox"/> Retired							
<input type="checkbox"/> Housewife				<input type="checkbox"/> Student				<input type="checkbox"/> Others							
<input type="checkbox"/> Salary				<input type="checkbox"/> Business Income				<input type="checkbox"/> Agriculture							
<input type="checkbox"/> Investment Income				<input type="checkbox"/> Others											
<input type="checkbox"/> < 10 Lakhs				<input type="checkbox"/> 10-25 Lakhs				<input type="checkbox"/> 25-50 Lakhs				<input type="checkbox"/> Above 50 Lakhs			

[illegible][illegible]

Preferred Communication Address ☐ Indian ☐ Overseas

Note: All the communication related to the account and services thereto shall be on the preferred communication address, Indian by default.

(Country Code)	(Number)		

W1-13032023

Email ID

KYC

Passport

Passport No

Place of Issue

Expiry Date

Visa

Visa No

Others(please specify)

Visa Type

Expiry Date

Address Proof

Aadhaar No.

PAN No.

☐ Form 60☐ Form 49A

CKYC ID

☐ As per provisions of section 206AB of the Income-Tax Act, I declare that I do not have any Permanent Establishment (Place of Business) in India. I undertake to inform the Bank any changes therein, immediately upon such change.

Please paste photograph of 1st Applicant

Place: Date: Signature of 1st Applicant(2nd Applicant)

Others(please specify)

☐ Form 60☐ Form 49A

☐ As per provisions of section 206AB of the Income-Tax Act, I declare that I do not have any Permanent Establishment (Place of Business) in India. I undertake to inform the Bank any changes therein, immediately upon such change.

Please paste photograph of 2nd Applicant

Place: Date: Signature of 2nd Applicant

Services Offered

☐ Please tick if SMS Alerts are required for Savings AccountType of Kit ☐ Insta-Kit ☐ Personalised Kit (if selected, please fill the below details)Cheque book ☐ Yes ☐ NoAre you a politically exposed person (PEP) or related to one? ☐ Yes ☐ No

Debit Card

NRE Savings

NRO Savings

Name on Debit Card

First Applicant

☐☐

Second Applicant

☐☐

Declarations

Declaration for Minor Account (If Applicable)

Type of Guardian: ☐ Father ☐ Mother ☐ Court Appointed

I hereby declare that the date of birth of the minor who is my is and I'm her natural or lawful guardian/Guardian appointed by court order dated (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I shall indemnify and keep the Bank indemnified against the claim of the above minor for any withdrawal/transactions.

Declaration for Person of Indian Origin (PIO) (If Applicable)

I hereby declare that I am a Person of Indian Origin. I satisfy one of the following conditions and am attaching herewith, supporting documents to satisfy the below declaration. (Please select from the below mentioned choices as applicable to you)

☐ I held an Indian Passport My father/mother/grandfather/grandmother is/was a citizen of India☐ I am the spouse of an Indian citizen☐ I am the spouse of a PIO/OCI☐ I hold PIO/OCI card I belonged to a territory that became part of India after the 15th day of August, 1947

Declaration of Mariner Account (If Applicable)

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with company registered in (address of the principal). I request you to open a NRE/NRO Savings Account in my name on the basis of the submitted documents. I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident accounts.

I/We hereby declare that I/We am/are non-resident Indian(s) (the "NRI/s")/ Person(s) of Indian origin (the "PIO/s") as defined in Section 2(w) of Foreign Exchange Management Act, 1999 as amended from time to time (FEMA 1999). I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect/misleading in material particulars, the Bank shall not be bound to accept and/or process my/our application for opening any account(s) with the Bank. I also understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me. I shall abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India ("RBI"), the Common Reporting Standard ("CRS") and any other governmental or regulatory authority, in force from time to time.

Signature of 1st Applicant

11-13032023

☐ Please mention the nominee name in the statement/advice/passbook

Date

D

D

M

M

Y

Y

Y

Y

[illegible]

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(Required only if applicants use thumb impressions)

These undertaking and declarations (as contained below) shall be in addition to and not in derogation of the application form and the Terms and Conditions (as defined below) and shall be construed as forming part of the Terms and Conditions.

I/We have read and understood the Terms and Conditions relating to various services that I/We have specifically requested from Jana Small Finance Bank Ltd. ("The Bank"). I/We understand and agree that my/our submission of this Application Form and its receipt by the Bank acts as an instruction to the Bank but does not mean that the Bank has approved this Application Form or is bound to abide by my/our instruction(s). I/We understand and agree that the approval of my/our Application Form is at the Bank's discretion and that the Bank is entitled to decline my/our instructions, if any, or otherwise reject and/or cancel my/our Application Form without furnishing any reason whatsoever. I/We understand and agree that the Bank may contact me/us and request for further information or documents for the purpose of this Application Form and for verification of any and all information provided/ furnished by me/us. I/We understand that the Application Form provided by me/us is being provided by the Bank and is subject to and governed by the laws of the Republic of India and I/ We, therefore, agree, undertake and confirm that I/ We shall abide by and be bound by all the applicable laws and regulations governing the above account(s) and extant regulations provided or promulgated by the Reserve Bank of India ("RBI") in relation to account(s) opened/to be opened/maintained by NRIs and/or PIOs with banks licensed by the RBI under the applicable laws of India and I/We understand and agree to act in accordance with and as per the applicable laws and regulations governing the operation of the above account(s) (including FEMA and any rule/regulation/notification/direction as may be issued by the RBI from time to time). I/We further declare the account will be used for bonafide transactions and will not involve any violation/ contravention or evasion of the provisions of FEMA and/or any other laws applicable to NRIs/PIOs for account(s).

I/We hereby undertake and confirm that I/We have read and understood and hereby agree to the terms and conditions as provided under/made available to me/us on the Bank's website at: www.janabank.com (the "Website") in respect of all products, services and channels provided/offered by the Bank to NRIs/PIOs (the "Terms and Conditions"). I/We understand that the Terms and Conditions are liable to be amended by the Bank from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of the latest Terms and Conditions and read and understand the same. It shall be my/our responsibility to read, understand, agree to abide and be bound by and comply, at all times, and with all the relevant laws, regulations and rules applicable to my/our use of products and services offered by the Bank (including any requirements in relation to filing/disclosure or any other similar requirements that may apply to me/us, under law, as a result of my/our country of citizenship, domicile or residence.

I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with or without prior notice to me/us. I/We authorize the Bank to send Correspondence/Documents/Statement of Accounts/Deliverables through courier/postal/email service at its discretion and such courier/postal/email service shall be deemed as my agent. I/We understand that my/our Address for correspondence will be Indian Address which I/We declared during Account opening.

I/We understand that the Interest earned on the amount held in NRO Accounts (Savings as well as Fixed Deposit) shall attract Tax Deduction at Source ("TDS") at the applicable rate as per Income Tax Act/Rules. The benefit of lower taxes as per Double Taxation Avoidance Agreement ("DTAA") may be claimed by the Customer by submitting requisite documents at the beginning of each Financial Year for each Account. Details of PAN submitted in relation to the Account should match with the PAN registered in the Bank's records. Non-submission of documents in support of claim of DTAA and/or PAN by the Customer shall attract applicable rate of TDS.

I/We understand that the Bank is authorized to issue a Debit cum ATM Card to me/us. The usage of the Debit card by me/us will be in accordance with the Exchange Control Regulation and in the event of any failure, I will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. I/We accept full responsibility for the Debit card and am/are agree not to make any claim against the Bank in respect thereto. Further I unconditionally and irrevocably authorize the Bank to debit my/our account with an amount equivalent to the applicable fee and charge for use of the debit card. I/We understand and warrant that the Domestic debit card issued cannot be used for any international transactions. I/We shall ensure the safety and security of all transaction(s) pertaining to my/our debit card.

I/We authorize the Bank to close my/our account with prior intimation to me/us in case of a. balance in the account remains zero for 3 months or more; b. high occurrences of dishonoured payments from my/our account; c. no transactions for 6 months or more in the account.

I/We understand that as per circular No. RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18, the Bank may not offer facility of electronic transactions, other than ATM cash withdrawals, to me/us in case I/We do not provide mobile numbers to the Bank.

Fees & Charges will be applicable to my/our account and for other services availed by me/us, as described in the Schedule of Charges and on the Website. GST and other statutory imposts as applicable from time to time will be levied on all fees. Any change/discontinuation of Fees & Charges, Services will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. I/We understand that interest earned on Non Resident External (NRE) accounts are tax free in India. Hence, there would be no imposition of tax. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit.

I/We understand that transactions in accounts cannot be made for the purpose of investment in prohibited sectors/persons by a person resident outside India.

The Bank, its agents, representative, affiliates and any other person/entity authorized by it may contact me/us regarding the services and other products of the Bank. This consent will override any registration for NC/NDNC (National Do Not Call Registry). I/We hereby give my/our consent to receive such information through

Phone Calls: ☐ Yes ☐ No

SMS: ☐ Yes ☐ No

Email: ☐ Yes ☐ No

WhatsApp: ☐ Yes ☐ No

I/We hereby authorize the bank to share my personal KYC documents which are in foreign language to its third-party service provider who shall send it further to their sub-contractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the Bank in order to ascertain the details and validity mentioned in my/our personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing.

Internet Banking:

Jana SFB is authorized to issue/enable Internet Banking Services on NRE/NRO accounts. The account holder on usage of the Jana Small Finance Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.janabank.com. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the Jana Small Finance Bank Ltd. Internet Banking User ID and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new account that will be opened) will be covered under the Funds Transfer facility as per rules in force from time to time. Internet Banking access can be given to all individual customers except to account with joint operations. At present Internet Banking facility is not available to anyone.

Mobile Banking:

The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered mobile number. The account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions as specified herein and the same shall be updated from time to time at www.janabank.com. Mobile Banking access can be given to all individual customers except to account with joint operations.

FATCA-CRS Declaration Please tick the applicable tax resident declaration (Any one) (MANDATORY)

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

*City of Birth *Country of Birth

Address Type for Tax Purpose ☐ Residential ☐ Business ☐ Registered Office

Country#	Tax Identification Number	Identification Type (TIN or Other, please specify)	Address For Tax Purpose		
			<input type="checkbox"/> Communication Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Please note the address below
			Landmark		
			PIN <input type="text"/>	State	Country

Signature of Primary Applicant

For Office Use Only**Certification by Branch Official (BM / BOM)**

I certify that the account opening form is complete in all respects and relevant documents have been obtained and verified.

In case of Face to Face account opening, I certify that customer has signed in my presence.

Emp. Code:

Emp. Name:

Date:

Sign:

Acknowledgement of Initial Payment and Nomination

☐ We acknowledge receipt of nomination made by you in favour of:

Name of nominee Age years with respect to your application number

☐ No nominee for the account since nomination facility not availed by the account holder.

According to RBI's nomination guidelines, it is necessary to register a nominee on account opened under a single name. Appointing a nominee is beneficial for the following reasons:

1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee
2. Hassle-free formalities for the nominee while claiming benefits

Signature of Bank Official

Mandate Letter

Mandate Holder Name

Existing customer, if yes please mention CRN

New Customer, if yes please fill the mandate holder form additionally

Mandate to operate ☐ NRE SA ☐ NRO SA

Please tick if applicable

☐ NRE SA

Please tick if applicable

☐ NRO SA

Services required ☐ Debit card ☐ Mandate Cheque book

Mobile number of mandate holder

Terms and Conditions

- 1) I hereby authorise the mandate holder (a) To draw cheques on the account only for local payments. (b) To deposit cheques eligible to be deposited in the NRE/NRO account as permitted by RBI/FEMA regulations, on behalf of me. (c) To operate on the account to facilitate making investments in India, only if I am eligible to make investments in India. (d) To certify balance confirmation statement and statement of accounts issued by the Bank in respect of the account. (e) To give instructions in writing involving debits to the account. (f) To make deposits from balances available in the account in my names and to renew such deposits for such periods as may be given in writing by the above mandate holder.
- 2) The above mandate holder shall exercise his authority only to the extent permitted by the guidelines issued by the Reserve Bank of India ("RBI") and those under FEMA. Wherever specific permissions are required to be obtained from RBI, such transactions need be permitted by the Bank only upon me serving on the Bank requisite permission issued by RBI. I hereby undertake that I and my mandate holder shall comply with provisions of the Foreign Exchange Management Regulations issued by the RBI and also the Foreign Exchange Management Act, 1999, and all the regulations/rules framed thereunder, including the Foreign Exchange Management (Deposit) Regulations, 2000, the Foreign Management (Deposit) Regulations, 2016 and all amendments thereof.
- 3) The specimen signature of the mandate holder who is authorised by me to operate upon the account is given below. The signature has been duly attested and verified by me.
- 4) This authority and mandate shall continue in force until I expressly revoke it by notice in writing served upon the Bank.
- 5) I am aware that only domestic debit card shall be issued on request to the mandate holder, and the charges of which shall be debited to the account for which the mandate holder has been appointed.
- 6) All the acts and deeds done by the above said mandate holder based on this mandate shall be as effective and binding on me as if such acts and deeds are done by me in person, and I shall not dispute or cause to dispute any such instances at any point of time.

Signature of Mandate Holder

Name

Signature of 1st Applicant

Name

Signature of 2nd Applicant

Name