



## Loan-cum-Savings Account Form

### Loan Information

Branch Code:	Branch: Name:
Customer URN:	App No:
Product Name:	Product Code:
Loan Purpose:	Loan Amount:
Loan Tenor:	ROI:
CREM Name:	FSE Name:
Lat & Long:	Nach presentation date:
Existing Jana Bank Customer:	URN:
Name:	Father's name:
Spouse Name:	Mother's Maiden Name:
DOB:	Marital Status:
Gender:	Caste:
Religion:	Education:
Politacally Exposed Person:	Whether opting for insurance:
Current Address:	
Permanent Address:	

### Borrower KYC Details

Aadhaar Acknowledgement/ UID /VID Number:	PAN Available:
PAN No.:	Additional ID Proof Type:
Additional ID Proof No.:	

### Jana Account Details

Account Holder Name:	Account No:
Nature of Account:	

### Bank Account Details (For NACH)

Bank Name:	Beneficiary Name:
Account Number:	IFSC Code:
Frequency:	Account Type:

### Guarantor Data

Guarantor Name:	Date Of Birth:
Gender:	Marital Status:
Relationship with Borrower:	Father/Spouse's Name:
Education Status:	Mobile Number:
Email-ID:	Politically Exposed:

Whether opting for insurance -

Current Residence Address:

Permanent Address :

#### **Guarantor KYC Details**

Aadhaar Acknowledgement/ UID /VID Number:

PAN Available:

PAN No.:

Additional ID Proof Type:

Additional ID Proof No.:

#### **Applicant Relationship Disclosure**

- i. Relationship (Details of relationship of Applicant with other banks) Applicant is director of any bank or is a relative of directors of other banks Yes / No Nature of relationship .....
- ii. Relationship (Details of relationship of applicant with the Jana Small Finance Bank) Applicant is a director / senior officer / relative of director or senior officer of Jana Small Finance Bank Ltd. Yes / No Nature of relationship .....

SL. No.	Name of Directors / Senior Officer(s)	Designation	Relationship
1			
2			

#### **Vernacular Declaration**

I confirm that the Primary Applicant\_\_\_\_\_ (name of applicant) and the Secondary Applicant\_\_\_\_\_ are illiterate(s) and I have, in \_\_\_\_\_ language spoken/understood by them, explained to them the process of the loan and the amount of loan being distributed to the Primary Applicant. I further confirm that they have understood the terms and conditions of the loan being extended to them. Subscribed below are the signature/left thumb mark in proof of the same.

Signature of Primary Applicant

Signature of Secondary/ Joint Applicant

#### **Declaration**

1. I/We hereby authorise Jana Small Finance Bank Ltd. (the "Bank") to disburse the loan/credit facility to my/our account with the Bank and for this purpose I/we authorise the opening of the account with the Bank.
2. In case of an already existing account with the Bank, I/we authorise the Bank to disburse the loan/credit facility in my/our account no.....
3. I/We have read, understood and accepted the terms and conditions and Schedule of Charges governing the opening of the account with the Bank and those relating to various services including, but not limited to ATMs / Debit card / Net banking/ Phone banking/Jana Cash Wallet mentioned hereunder and as stipulated at [www.janabank.com](http://www.janabank.com) ("Website").
4. I/We agree to be bound by all terms and conditions including excluding / limiting Bank's liability, and the changes thereto in terms and conditions from time to time relating to my/our account as communicated and made available on the Website.
5. I/We agree that the Bank shall have the right to modify/amend any of the terms and conditions from time to time, at the Bank's own discretion, which may be hosted and noticed on the Website and the same shall be sufficient notice to me/us regarding such modification/amendment and I/we shall be bound by such modification/ amendment.
6. I/We understand that the BSBDA customers are not be eligible to open any other savings account with the Bank.

7. I/We understand that if the customer has any other existing savings account in the Bank, it will be required to be closed within 30 days from the date of opening a BSBDA. In case of failure to do so, the Bank reserves the right to close the existing savings account along with all facilities linked to it and credit the closure proceeds to the BSBDA.
8. In the event of death of the depositor / any one of the depositors, premature encashment of term deposits would be allowed to the surviving account holder in joint account / nominees as per the policy of the Bank, such payment to survivors / nominees gives valid discharge to the Bank. The survivor/nominee would be receiving the payment from the Bank as trustee of the legal heirs of the deceased depositor i.e. such payment to survivors shall not affect the right or claim which any person may have against the survivor(s) to whom the payment is made. Such premature withdrawal shall not attract any penal charges as on date. The same is subject to review from time to time.
9. I/We understand that loan savings account enjoys certain benefits, and the loan savings account will be migrated to a regular savings account with applicable charges upon closure/completion of the loan tenure and shall be governed by terms of regular savings account. I/We further understand that if there is no balance or transactions in the savings account for a period of more than 6 months, then the Bank may, in its discretion, close such savings account post intimating me/us of the same.
10. I/We have furnished the relevant details and documents for opening my/our account with the Bank. I/We have cross checked the details and confirm that the same are true, correct and complete.
11. That I/we have shown the original KYC documents to the representative and provided self-attested copies of the same.
12. I/We hereby voluntarily authorize the Bank to carry out e-KYC/online authentication/offline authentication of my/our Aadhaar for the purpose of establishing my/our identity/address.
13. I/We hereby confirm that the Bank has informed me/us about all the options available for establishing my/our identity/address for KYC.
14. I/We have made the nomination (for account opening) of my/our own free will and with full conviction and the same has been captured in the TAB/system.
15. It is stated that any and all claims, matters and disputes are subject to be governed by the laws of India and jurisdiction of the competent courts in Bengaluru only.
16. The Bank, its agents, representative, subsidiaries, affiliates, and any other person/entity authorized by it may contact me/us regarding the products/services/offering updates, marketing promotions, smart rewards, special offers or any such information from time to time. 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: ☐ Y ☐ N SMS: ☐ Y ☐ N Email: ☐ Y ☐ N WhatsApp: ☐ Y ☐ N.
17. I/We agree that the Bank may send communications/letters etc. to me / us, through courier/messenger/mail or through any other mode at its discretion and the Bank shall not be liable for any delay arising therefrom.
18. I/We authorise the Bank to share/ disclose my/our Aadhaar / KYC or customer information and any other information/data whatsoever and/or any other loan/credit facility documents, any default in discharge of obligations therein, as the Bank may deem fit or for any commercial, banking, administrative, business or funding purposes, with any third party, including but not limited to:
  - a. To (or through) whom the Bank assigns or transfers (or may potentially assign or transfer) all or any of its rights and obligations under the Loan/ Facility Documents.
  - b. Central KYC Registry / Credit Bureaus /any rating agency, insurer or insurance broker/direct or indirect provider of credit protection to the Bank or its affiliates;
  - c. Any court or tribunal or regulatory, supervisory, statutory, governmental or quasi-governmental authority with jurisdiction over the Bank or its affiliates;
  - d. To whom such disclosure, is made by the Bank in its own interest.
19. I/We hereby agree that in the event of any default by the borrower in repayment of facility, interest or any outstanding balance or dues, the Bank and/or the Reserve Bank of India shall have an un-qualified right to disclose or publish my/our name/s (along with photograph and any other information) and through such medium as the Bank or the Reserve Bank of India in their absolute discretion may think fit.
20. I/We authorize the Bank and all its affiliates/group companies and their agents to exchange, share or part with all the information and details relating to my Guarantor/s existing loans/financial assistances and/or repayment history to the Bank's affiliates/group companies, banks, financial institutions, credit bureaus, agencies, statutory authorities etc., as may be required or as the Bank may deem fit.
21. I/We shall not hold the Bank or its affiliates/ group companies and its/their agents/representatives liable for any use/disclosure/ sharing of such information.
22. I/We understands and agrees that:
  - a. the Credit Information Bureau (India) Limited and any other agency so authorized may use, process the said information and data disclosed by JSFB in the manner as deemed fit by them; and
  - b. the Credit Information Bureau (India) Limited and any other agency so authorized may furnish for consideration, the proposed information and data of products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.
23. I/We understand that the clauses herein shall not be deemed to constitute, an express or implied agreement between me/us and the Bank.
24. I/We agree that the Bank may, in its sole discretion, engage services for extension of banking and financial services so as to ensure greater financial inclusion and increasing the outreach of the banking sector.
25. I/We hereby affix my/our signature/s as confirmation of the above.
26. I/We hereby understand that the signature captured can be used to authorise/verify all future transactions. I/We agree that the above/below signature can be used as the specimen signature also.

Signature of Primary Applicant

Signature of Secondary/ Joint Applicant

DATE:

## **FATCA- CRS Declarations**

Please tick the applicable tax resident declaration (Any one)\*

I/We am/are a tax resident of India and not a tax resident of any other country ☐ Y ☐ N

(If no, Separate FATCA Declaration form need to be filled)

The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies / withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax \$ Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I have understood the information requirements of this Form (read along with the FATCA / CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Date : .....

Place : .....

Signature : .....

### **Nomination (only one individual nominee permitted for account opening)**

☐ I wish to nominate ☐ I do not wish to nominate\*\*\*\*

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I/We (Name)..... (Address).....

nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above account may be returned by JANA SMALL FINANCE BANK

Name ..... Address: ☐ Same as Primary Applicant

☐ If different from Primary Applicant .....

Relationship with depositor, if any..... Age ☐ Years Date of Birth of nominee.....

\*As nominee is minor I/We appoint (name)..... Relationship with minor\* .....

Address: ☐ Same as Primary Applicant ☐ If different.....

to receive the amount of deposit on behalf of the nominee in the event of my/our/ minor's death during the minority of the nominee.

Nominee Mobile Number .....

Signature of Primary Applicant\*\* ..... Signature of the Joint Applicant(s).....

\*Strike out if nominee is not a minor. \*\* Where account is opened in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. \*\*\* In case of thumb impression, nomination to be filled in as an annexure.

\*\*\*\* I have understood the benefits of nomination and still do not wish to nominate

**Inactive and Dormant Account Activation Request**

I/We

\_\_\_\_\_ confirm  
that I/we have not operated my/our above Account no. \_\_\_\_\_ for the following reason  
\_\_\_\_\_. I/We  
request you to activate my/our above account.

Signature of Primary Applicant

Signature of Secondary/ Joint Applicant

**Acknowledgement - Applicant's copy**

Loan Application Number:

Date:

Applicant Name:

We acknowledge the receipt of the above Loan-cum-Savings Account Form ..... requesting for a loan of INR  
\_\_\_\_\_-/- We undertake to convey the decision within 15 days, subject to the submission of all relevant documents as required  
by Jana Small Finance Bank Ltd.

Name and signature of the Applicant	Name and signature of the Bank official
_____	_____

*Registered Office: The Fairway, Ground & First Floor, Survey No. 10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road,  
Next to Embassy Golf Links Business Park, Challaghatta, Bangalore -560071. CIN:U65923KA2006PLC040028 Website:  
www.janabank.com*