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Mother's Maiden Name	F		R	S	Т	S	U	R	N	А	М	Е	М	I	D	D	L	Е		F		I F	2	S -	Т	S	U	R	N	А	М	Е	М		D	D	L	Е	
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Email ID								
		КҮС						
Passport No	(1st Applicant)	\neg		(2 nd Applicant)				
Place of Issue								
Expiry Date	$\begin{picture}(100,10) \put(0,0){\line(1,0){10}} \put(0$			D D M M Y	YYY			
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have any Permanen	section 206AB of the Income-Tax Act, I dec it Establishment (Place of Business) in India any changes therein, immediately upon	a. I undertake to		As per provisions have any Permar inform the Ban	nent Establishm	nent (Place of	Business) in	n India. I undert
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		Services Offe	red					
☐ Please tick if SMS	Alerts are required for Savings Acc	ount Type of	Kit	Insta-Kit 🗌 Pers	onalised Kit	(if selected, ple	ease fill the I	below details)
Cheque book	Yes No Are you a po	olitically expossed person ((PEP) or i	related to one?	Yes	No		
Debit Card	NRE Savings	NRO Savings		N	ame on Del	oit Card		
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	or Account (If Applicable) ☐ Father ☐ Mother ☐ Court Appo	ointed						
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•	ove account until the said minor at I shall indemnify and keep the Ban	, ,				,		used for the
	on of Indian Origin (PIO) (If Application	5	Claimi	the above million	or arry with	arawat, trans	actions.	
I hereby declare that	: I am a Person of Indian Origin. I sa n. (Please select from the below me	tisfy one of the following			ng herewith,	supporting	documer	nts to satisfy
	Passport My father/mother/grandfat			-				
I am the spouse of	. ,	<u> </u>						
I am the spouse o	of a PIO/OCI							
☐ I hold PIO/OCI ca	ard I belonged to a territory that bed	came part of India after the	e 15 th dag	y of August, 1947				
	ner Account (If Applicable)							
I hereby declare an	d confirm that I am a Non-Resid (address of the principal). I request	lent Indian and I am pre t you to open a NRE/NRC	esently o	on contract with construction of the contract with the contract wi	ompany ame on the l	basis of the	submitte	registered in d documents
I also confirm that I contract or in any c	will inform the Bank, in case I do case in the event that my status of the document to the case in the event that my status of the case in the event that my status of the case in the cas	not renew my contract o	r choose	e to go on a new	contract or	I am unable	e to proce	eed on a nev



Declaration for Non-Resident Indian

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.

Place: Date: Date:	M Y Y Y Y Signature of 1st Applicant										
Initial Payment & Mod	e of Operation Details										
NRE Savings Account	NRO Savings Account										
Operating Instruction: Others(please specify)	Operating Instruction: Others(please specify)										
Singly Jointly Either or Survivor Former or Survivor	Singly Jointly Either or Survivor										
Payment Mode: Cheque DD NEFT/RTGS Nil IP	Payment Mode: Cheque DD NEFT/RTGS Nil IP										
Cheque/DD No.: drawn on branch	Cheque/DD No.: drawn on branch										
IP Amount: in words	IP Amount: in words										
NRE Flord Donorit	NIPO Fived Decesit										
NRE Fixed Deposit	NRO Fixed Deposit										
Operating Instruction: Others(please specify)	Operating Instruction: Others(please specify) Singly Jointly Either or Survivor										
Singly Jointly Either or Survivor Former or Survivor											
Payment Mode: Cheque DD NEFT/RTGS	Payment Mode: Cheque DD NEFT/RTGS										
Cheque/DD No.: drawn on branch	Cheque/DD No.: drawn on branch										
IP Amount: in words	IP Amount: in wordsin										
Tenure: Days	Tenure: Days										
Interest Payable: Monthly Quarterly Half Yearly Yearly Cumulative	Interest Payable: Monthly Quarterly Half Yearly Yearly Cumulative										
Maturity Instruction:	Maturity Instruction:										
Renew Principal with Interest Renew Principal Only Do not Renew	Renew Principal with Interest Renew Principal Only Do not Renew										
Interest/Maturity Amt. to be Credited in:	Interest/Maturity Amt. to be Credited in:										
Jana Bank Account Other Bank Account (please specify below)	Jana Bank Account Other Bank Account (please specify below)										
A/c No.	A/c No.										
IFSC	IFSC										
Bank: Branch:	Bank: Branch:										
Would You Like To Choose	A Nominee For The Account?										
Yes, I wish to Nominate No, I do not wish to Nominate											
-	a 2/1) of the Panking Companies (Nomination) Pules, 1095 in respect of Panking										
Deposits.	e 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank										
I/We	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 Limited.										
First Name Middle Name	Surname										
Name											
Nominee Address Same as primary account holder communication add	ress Update address as below										
Relationship with Depositor	Nominee Date of Birth D D M M Y Y Y Y										
If the nominee is a minor**, please complete this section. As the nominee is	a minor on this date, I/We appoint:										
First Name Middle Name	Surname										
Guardian Name											
Guardian Address											

V1-13032023

ACCOUNT OPENING FORM FOR



NON RESIDENT INDIANS & FOREIGN N		JANA SMALL FINANCE I	BAN
to receive the amount of deposits in the account on behalf of (** Where deposit is made in the name of a minor the nomination must be significantly approximately the statement of the statement	igned by a person lawfully	le event of my/our/minor's death during the minority of the nomine lly entitled to act on behalf of the minor)	ee.
I/We do hereby declare what is stated above is true to the bes	st of my knowledge	e and belief.	
Date D D M M Y Y Y Y Place			
FIRST/PRIMARY APPLICANT SIGNATURE	_	SECOND/JOINT APPLICANT SIGNATURE	
WITNESS 1	J	WITNESS 1	
(Required only if applicants use thumb impressions)	1	(Required only if applicants use thumb impressions)	
	Terms and Cond	ditions	
These undertaking and declarations (as contained below) shall ledefined below) and shall be construed as forming part of the Term		nd not in derogation of the application form and rithmea Thd Conditions	(as
Bank"). I/We understand and agree that my/our submission of this that the Bank has approved this Application Form or is bound to a Form is at the Bank's discretion and that the Bank is entitled to without furnishing any reason whatsoever. I/We understand and purpose of this Application Form and for verification of any and a by me/us is being provided by the Bank and is subject to and gow I/ We shall abide by and be bound by all the applicable laws and re Reserve Bank of India ("RBI") in relation to account(s) opened/to laws of India and I/We understand and agree to act in accorda account(s) (including FEMA and any rule/regulation/notification/dused for bonafide transactions and will not involve any violation/of or account(s).	S Application Form and abide by my/our instruction of decline my/our instruction agree that the Bank nall information provide verned by the laws of the regulations governing to be opened/maintaine ance with and as per direction as may be is contravention or evas	that I/We have specifically requested from Jana Small Finance Bank Ltc nd its receipt by the Bank acts as an instruction to the Bank but does no truction(s). I/We understand and agree that the approval of my/our Applications, if any, or otherwise reject and/or cancel my/our Application may contact me/us and request for further information or documents ded/ furnished by me/us. I/We understand that the Application Form professed furnished by me/us. I/We understand that the Application Form professed furnished by me/us. I/We understand that the Application Form professed furnished by Index and I/We, therefore, agree, undertake and confiring the above account(s) and extant regulations provided or promulgated ned by NRIs and/or PlOs with banks licensed by the RBI under the appear the applicable laws and regulations governing the operation of the issued by the RBI from time to time). I/We further declare the account asion of the provisions of FEMA and/or any other laws applicable to NRI	ot mean olication on Form of for the provided firm that d by the plicable e above t will be Rls/PIOs
on the Bank's website at: www.janabank.com (the "Website") in "Terms and Conditions"). I/We understand that the Terms and Con	n respect of all produce anditions are liable to b	agree to the terms and conditions as provided under/made available to lucts, services and channels provided/offered by the Bank to NRIs/PIG to be amended by the Bank from time to time. I/We acknowledge that it degretand the same. It shall be my/our terms.	Os (the t is my/

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 there of 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 ware 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. d. failure by me/us to submit the documents that may be required by the Bank within the timeline stipulated by the Bank, to the fullest satisfaction of the Bank.

I/We understand that in case of closure of the account by the Bank as aforesaid, the funds available with the account will be returned to my/our account maintained with other Banks in India. In case I/we require the funds to be remitted overseas, I/we undertake to provide a written request to this effect the Bank, which may be acceded by the Bank at its sole discretion.

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
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I/We hereby give my/our express consent to Jana Small Finance Bank to share my / our Aadhaar / KYC or any other details with Central KYC Registry / Credit Bureaus / any agencies as required by law, and receive information from these agencies. Any agencies so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the regulators.

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	e applicable tax resident d	eclaration (Any one) (MANDATOR	Y)							
☐ I am a tax	resident of India and	d not resident of any other cour	ntry OR 🔲 I am a tax res	sident of the country/ies mentione	ed in the table below:							
Please indica	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		*Count	ry of Birth									
Address Type	for Tax Purpose	Residential Business	Registered Office									
	Tax Identification	Identification Type		Address For Tax Purpose								
Country#	Number	(TIN or Other, please specify)	Communication Address	Permanant Address	Please note the address below							
				Landmark								
			PIN	State Co	ountry							
			Sig	gnature of Primary Applicant								
			For Office Use Only									
Certification	by Branch Official	(BM / BOM)										
I certify that t	the account opening	form is complete in all respects	and relevant documents	have been obtained and verified.								
In case of Fa	ce to Face account o	ppening, I certifiy that customer	has signed in my presence	2.								
Emp. Code: .				Emp. Name:								
Date:				Sign:								
		Acknowledgem	ent of Initial Payment and	Nomination								
☐ We ackno	wledge receipt of no	omination made by you in favou	r of:									
Name of r	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												



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 Please tick if applicable NRE SA 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, 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							