

Customer Updation Form For KYC - Individuals

CRN.

Account No.

Customer Name

Date of Birth

PAN No.

(If not available, attach form 60)

Document No.

Identity Proof

Present Address

Land mark

City

State

Pin Code

Country

Please paste
photograph of
Applicant
& sign across

Permanent Address

☐ Same as Present Address

Land mark

City

Country

State

Pin Code

Address of Correspondence

☐ Same as Permanent address

☐ Same as Present Address

Land mark

City

Country

State

Pin Code

Address Type	Name of the Document (as per KYC norms issued by the bank)	Document No.	Issuing Authority	Date of expiry
Permanent Address				
Present Address				
Address of Correspondence				

Mobile

Landline

E-Mail

Occupation

Annual Income

Nature of Business:

Acknowledgement of Customer Updation Form for KYC - Individuals

Customer Name

CRN No.....

Date of Request Received

Name of Branch Official.....

Employee Number of Branch Official

Seal & Signature of Branch Official

Customer Updation Form For KYC - Individuals



Declaration

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

I am 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)

I/We hereby declare as follows:

- BSBDA holder will not be eligible to open any other savings account with Jana Small Finance Bank.
- If the customer has any other existing savings account in Jana Small Finance 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, Jana Small Finance Bank reserve the right to close the existing savings account along with all facilities linked to it and credit the closure proceeds to the BSBDA.
- I/We have furnished the relevant details and documents for opening my/our account with Jana Small Finance Bank. I/We have cross checked the details and confirm that the same are true, correct and complete.
- That I/We have shown the original KYC documents to the representative and provided self-attested copies of the same.
- That I/We have made the nomination of my/our own free will and with full conviction and the same has been captured in the TAB/system.
- I/We have read and understood the terms and conditions and Schedule of Charges governing the opening of the Account/Term Deposit (Fixed Deposit) with Jana Small Finance 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 more in detail mentioned at www.janabank.com and agreed to abide by the same.
- 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 Bank's website.
- I/We hereby give my 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.
- 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.
- It is stated that any and all claims, matters and disputes are subject to the laws of India and jurisdiction of the competent courts in Bengaluru only.
- ☐ I/we hereby voluntarily authorize Jana Small Finance Bank to carry out e-KYC/online authentication/offline authentication of my/our Aadhaar for the purpose of establishing my/our identity/address.
- ☐ I/we hereby confirm that the bank has informed me/us about all the options available for establishing my/our identity/address for KYC.
- I/We understand that loan savings account enjoys certain benefits, and the loan savings account will be migrated to the regular savings account with applicable charges upon closure/completion of loan tenure and will be governed by terms of regular savings account. Further if there is no balance or transactions in the savings account for a period of more than 6 months, such accounts will be closed by the Bank on its discretion post intimating to customer either through mail/post/SMS.
- In case of premature withdrawal of the deposit, the Interest rate applicable for premature closure will be lower of the rate for the original /contracted tenure for which the deposit has been booked OR the rate as prevailing on the date of deposit for the tenure for which the of deposit has been in force with the Bank, minus premature withdrawal penal rate as follows: (1) Recurring deposit - 0.5% (2) Fixed Deposit less than INR 200 Lakhs - 0.5% (3) Fixed Deposits greater than or equal to INR 200 Lakhs - 1%.
- For Tax Saver Fixed Deposit, as per the Term Deposit Scheme, 2006, issued by the Government of India, the Fixed Deposit Scheme will not have the following facilities: (1) Premature withdrawal (2) Loan/Overdraft against Fixed Deposit (3) Auto-renewal facility. Only Primary holder of the deposit can avail the deduction from income under section 80C of the Income Tax Act, 1961. All other terms and conditions of Regular Fixed Deposit will be applicable.
- I/We hereby declare that, I/We have fully understood the "FD with no Premature withdrawal" product and its features. I/We understand that (1) Auto Renewal facility is not available for this product and (2) Pre-mature withdrawal of the deposit is not allowed before the expiry of the term except in case of death of the account holder or on order from statutory and/or regulatory authority.
- Partial withdrawal of Term Deposit is not allowed.
- For missed monthly payment of recurring deposit: (1) Penalty of Rs. 1.5 per Rs. 100 on the instalment amount will be levied (2) This penalty will be levied on actual basis i.e. on the number of days of delay (3) Grace period of 5 days will be provided to the customer to make the instalment payment to avoid the penal charges.
- Bank reserves the right to close the recurring deposit in case the customer misses 5 consecutive recurring deposit instalments.
- TDS will be applicable as per under Sec 194 N.
- FATCA- CRS Certification: I have understood the information requirements of 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.
I/We hereby affix my/our signature/s as confirmation of the above.
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.

Applicant Signature

Applicant Name:

Date:

For official use

I have met the customer in person on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 and confirm that the KYC documents have been obtained and verified.

Signature of Employee:.....

Signature of BOM:.....

Name of Employee:.....

Name of BOM:.....

Employee No. :..... Designation:.....

BOM Employee No. :.....

Branch Details

Branch Code : Contact No. : Address :

Registered Office: Jana Small Finance Bank Limited, The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to Embassy Golf Links, Challaghatta, Bengaluru - 560071.



TOLL FREE NUMBER
1800 2080



CUSTOMER CARE EMAIL ID
customercare@janabank.com



WEBSITE
www.janabank.com