

Current Account –Individual Terms & Conditions

1. I /We have read and understood the terms and conditions pertaining to current account and Schedule of charges governing the opening of the current account with Jana Small Finance Bank Limited (“Jana Bank”) mentioned hereunder and detailed terms and conditions applicable for the current available at www.janabank.com and agreed to abide by the same.
<https://www.janabank.com/images/PDF/General-Terms-and-Conditions-for-Accounts.pdf>
<https://www.janabank.com/images/PDF/Schedule-of-Charges-Current-Accounts-products.pdf>
2. I/We agree to be bound by all terms and conditions including limiting / excluding Jana Bank's liability, and the changes thereto in terms and conditions from time to time relating to my/our current account as communicated and made available on the Jana Bank's website.
3. I/We have no objection in authenticating myself with video based customer identification process (“V-CIP”). Further, I expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), in relation to my application details including my photograph, personal data and sensitive information about me/us, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for the purpose of opening the current account via V-CIP. a) to use devices and/or software, including the app, to record and capture my information, interactions inclusive of audio calls, video calls, chats, and online activity and which will be used for the information verification and opening of current account; b) to collect the information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the information verified from any sources and persons including from online data bases; c) process information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by Jana Bank; d) to store the information for such period as may be required for contract, by law or for the Jana Bank's evidential and claims purposes, whichever is longer.
4. I/We hereby give my/our express consent to Jana Bank to share my / our KYC or any other details with Central KYC Registry / Credit Bureaus / any agencies as required by law, rules or regulations 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.
5. I/We have read and agree to the schedule of charges applicable to current account and all the facilities to be availed by me/us and hereby agree to bear the charges as revised from time to time by Jana Bank at its sole discretion. I / We have read and understood the Schedule of Charges provided on the Jana Bank's website.
6. In case the FATCA/CRS certification is not signed, we will consider it as your confirmation that you are a tax resident of India and not of any other foreign country.
7. TDS will be applicable as per under Sec 194 N.
8. I/We hereby declare that we shall intimate Jana Bank if and when our term loan borrowings are >= Rs. 5 Crores and also if we avail a CC/OD facility with any other Bank or financial institutions.
9. I/We hereby agree to Jana Bank and its affiliates / agents / representatives contacting me/us for various other product/offering updates, marketing promotions, smart rewards, special offers or any such information from time to time. I do hereby give my consent to receive such information through Phone Calls/SMS/Emails.
10. I/we hereby consent to receive information from Central KYC Registry as required by Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) through SMS/Email on the registered mobile number/Email ID respectively
11. I/we hereby voluntarily authorize Jana Bank to carry out e-KYC/online authentication/online authentication of my/our Aadhaar for the purpose of establishing my/our identity/address.
12. I/we hereby confirm that the Jana Bank has informed me/us about all the options available for establishing my/our identity/address for KYC.
13. I/We confirm that no insolvency initiated against me/us nor have I/We ever been adjudicated insolvent.

14. I/we confirm that I/We have not defaulted under any loan taken by me/us from any other bank/institution, or been in non-compliance of the applicable rules/regulations/guidelines in force from time to time, as framed by the Reserve Bank of India (RBI)
15. I/we confirm that all particulars and information given for opening the current account (and all documents referred to or provided therewith) are true, correct, complete and up-to-date in all respects and have not withheld any information from Jana Bank.
16. I/We authorise the Bank to communicate information provided by me/us including mobile number/email id irrespective of the DND services availed by customer. I/We also authorises Jana Bank and its representatives to contact for explaining the products and services, servicing of accounts etc through SMS, Email, calls etc. The consent will override any registration for Do Not Disturb/National Do Not Call.
17. I/We consent that the account will be opened based on the nearest/designated branch of the communication address pin code. For pin codes where Jana Bank does not have a presence nearby, current account will be allocated to Koramangala branch in Bangalore, Karnataka. I/we understand that the current account can be migrated to any other branch at any time by visiting the nearest Bank's branch. Nomination facility is available for accounts. Customer is advised to provide nomination details while opening of an account. Where customer does not wish to provide any nomination details, the same should be chosen specifically.
18. I/We express consent to Jana Bank to fetch his/her demographic details from UIDAI which will be used for KYC purposes. The demographic details include name, DOB, gender, address and photograph.
19. For more information please visit <https://www.janabank.com/>