

# CASA ACCOUNT OPENING FORM FOR JOINT ACCOUNT HOLDER

Please fill up the form in BLOCK LETTERS ONLY (Fields marked \* (star) are MANDATORY).

### Joint Applicant Information\*

LEI/Legal Entity Identifier (if Any):

CRN   Senior Citizen  Minor  
 Staff  Others

Please paste  
photograph of  
Applicant

Applicant Name (Leave a space between first name, middle name and surname)

First Name Middle Name Surname

Applicant

Date of Birth  Gender  Male  Female  Third Gender Nationality : Indian

Country of Birth : ..... Marital Status : .....

Mother's Maiden Name : ..... Father's/ Husband's Name : .....

# If applicant is a minor, details in respect of guardian also to be updated. (2nd Applicant) (Separate form need to be filled for each applicant)

### Joint Applicant Communication Details\*

#### 1. Permanent Address\*

Land mark   
City  Pin Code   
State  Country

#### 2. Present Address\* Same as Permanent Address

Land mark   
City  Pin Code   
State  Country

#### 3. Address of Correspondence\* Same as Permanent address Same as Present Address

Land mark   
City  Pin Code   
State  Country

#### 4. Contact Details

Mobile  Landline   
Email

### Know Your Customer (KYC) Documents\*: (Please fill Form 60, if PAN not available)

PAN No.  Aadhaar No.<sup>@</sup>

<sup>@</sup> I hereby give my consent to seed my Aadhaar details for 'Direct Benefits Transfer' (applicable only for primary account holder)

GSTIN

#### 1. Identity Proof

Name of the Document	Document No.	Date of Issue	Date of Expiry

CKYC ID: .....

#### 2. Address Proof

Address Type	Name of the Document	Document No.	Date of expiry
Permanent Address			
Present Address			
Address of Correspondence			

Customer Profile

1. Education status (Tick one)\*

Illiterate  SSC/HSC  Graduate  Post Graduate  Others .....

2. Employment details (Tick one) (for First Applicant)\*

Salaried-Public  Salaried-Private  Self Employed  Student  
 Salaried-Others  Housewife  Others .....

If Salaried, Employer Name: .....

3. Annual income/Turnover (₹) (Tick one)

0 - 1 lakh  1 - 5 lakh  5 - 10 lakh  10 - 20 lakh  
 20 - 50 lakh  50 lakh - 1 cr  Above 1 cr

Existing Banking Relationships

a. Account with Jana Small Finance Bank:  Y  N If Yes CRN

b. Accounts with other Banks (applicable only for current accounts)

Bank	Branch/Address	Account Type

c. I/We have credit facilities from other Bank:  Y  N If Yes, fill in the following details (applicable only for current accounts)

Bank & Branch	Facility	Amount

( Note: If borrowings >=Rs. 5 Crores, account cannot be opened)

FATCA-CRS Certification

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, Seperate FATCA Declaration form need to be filled)

Declaration for premature FD withdrawal for Joint Holders

I/We hereby give the consent that we can opt for the pre-mature withdrawal of Deposit(s), when such request for premature termination is placed in accordance with the Mode of Operation (MOP). We can avail the benefit of easy and convenient way to withdraw Deposit(s) prematurely by any joint account holder/s in accordance with the chosen mode of operation without taking concurrence of the other joint account holder/s.

1st Applicant

Signature of applicant

Declaration (Applicable to all customers)

(Please read carefully and sign at the end of this section after you have filled in all the details in the form)

- I /We have read and understood the terms and conditions and Schedule of Charges governing the opening of the account 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](http://www.janabank.com) and agreed to abide by the same.
- I/We agree to be bound by all terms and conditions including limiting / excluding 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/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.
- In the event of death of any one of the depositors, premature encashment of term deposits would be allowed to the surviving account holders. Any such payment to survivors gives valid discharge to the bank. The survivor 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 laws as prevalent in India and jurisdiction of the competent courts in Bengaluru only.
- I/We hereby declare that the information furnished above is true & correct & to the best of my / our knowledge
- 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 there from.
- Charges/fees may be waived off/ discounted/ negotiated at the discretion of the manager in charge in cases where such charges/fees are charged in excess of the requirement or for any other reasons as may be appropriate.
- In case the FATCA/CRS certification is not signed, we will consider it as your affirmation that you are a tax resident of India and not of any other foreign country.
- Please visit [www.janabank.com](http://www.janabank.com) for detailed Terms and Conditions. TDS will be applicable as per under Sec 194 N.
- I/We hereby declare/ undertake to inform the Bank, as and when the total credit facilities avail by me/us from the banking system reaches >= Rs. 5 Crores.
- I/We hereby agree to Jana Small Finance Bank / Subsidiaries / Affiliates / Agents / Third Parties 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  Y  N SMS  Y  N Email  Y  N
- 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 the registered mobile number with the Bank will be used for sending any communication, as well as transaction advises. I/We confirm that the mobile by me/us is not in use by any other third party and I/We undertake that I/We shall duly and promptly inform the Bank if and when my/our mobile number changes.

Signature of 1st applicant