JANA SMALL FINANCE BANK

Application Date D D M Y Y Y Branch Receipt Date D M Y Y Y A/c opening Date D D M Y	
Branch CRN. Please paste photograph of	
Branch Code CRN. CRN. Press paste photograph of	
Account No.	
Lead Generator Code :	
Lead Convertor Code :	
SBU Code : Sourcing Channel :	
1st Applicant 2nd Applicant 3rd Applicant	
Please fill up the form in BLOCK LETTERS ONLY. Fields marked * (star) are MANDAT	ORY
Applicant Information*	
Applicant Name (Leave a space first name, middle name and surname) First Name Middle Name Surname	
	-
Applicant	
CRN Senior Citizen Minor Staff Other	5
Date of Birth D M Y Y Y Gender Male Female Third Gender Nationality : Indian	
Country of Birth : Marital Status :	
Mother's Maiden Name :	
# If applicant is a minor, details in respect of guardian also to be updated. (2nd Applicant) (Seperate form need to be filled for each applic	ant)
Tick if 1st applicant is HUF (Seperate form need to be filled for each applicant) Applicant Communication Details*	
1. Permanent Address*	
City Pin Code	
State Country	
2. Present Address* Same as Permanent Address	
Land mark	
City Pin Code Pin Code	
State Country Country	
State Country 3. Address of Correspondence* Same as Permanent address Same as Present Address	
3. Address of Correspondence* Same as Permanent address Same as Present Address	
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3. Address of Correspondence* Same as Permanent address Same as Present Address	

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JANA SMALL FINANCE BANK

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	Docume	ent No.	Date of expiry
Permanent Address				
Present Address				
Address of Correspondence				
	Customer	Profile		
1. Education status (Tick one)*			C .1	
Illiterate SSC/H		Post Graduate	Others	
2. Employment details (Tick one) (_
Salaried-Public	Salaried-Private	Self Employed		Student
Salaried-Others If Salaried, Employer Name:	Housewife			
 Annual income/Turnover (₹) (Tig 				
] 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	e 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, acc	ount cannot be opened)			
F	Product Details* Please open fo	llowing A/C in my/our r	names	
. Savings Accounts			Small Sav	ings : 115
BSBDA: 111	Minor Savings: 124	ł	Metro Sav	-
 Regular Savings : 171	Savings Plus – Me		_	lus – Non-Metro : 173
Premium Savings – Metro : 174	Premium Savings	– Non-Metro : 175		mium – Metro : 176
Silver Premium – Non-Metro : 17	7 Silver Savings Plus	– Metro : 178	Silver Savi	ings Plus – Non-metro : 179
Current Accounts	-			
Digital Business Account : 271	Regular Business A	Account : 270	Premium	Business Account : 273
Money Back Business Account : 2		siness Account : 275		
Deposit Accounts		(a** (N) a \//D) \ 444		Cumulativo - 417
Bulk FD Cumulative - 431		re** (No WDL) - 411		Cumulative - 413 Non - Cumulative - 405
Bulk FD Non - Cumulative - 432	E FD Plus Non-Cum	nulative** (No WDL) - 412 Cumulative - 402		D Cumulative - 405
Recurring Deposit - 456			_	nvestment Plan - 459
Home Investment Plan - 465	Gold Investment Pl			nvestment Plan (Senior) - 462
Home Investment Plan (Senior) -				izen Tax Saver Fixed Deposit
				Cumulative - 47

JANA SMALL FINANCE BANK

Mode of operation*
Self Either or Survivor Former or Survivor Any One or Survivor Jointly by all Minor A/C operated by Guardian LOA/POA (Copy of the LOA/POA to be furnished) Others
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
Services Offered
Please tick all the required boxes (for Savings/ Current A/C only) Internet Banking Phone Banking Mobile Banking SMS Alert Debit Card Cheque book (for Savings/ current A/c only) Statement by e-mail Statement by e-mail
Debit Card Details
Personalized Card needed Y N Name as desired on the debit card (If personalized card required) Applicant 1:
Initial Deposit Details*
a) Deposit Amount Rs)
b) Mode of Payment: Cash Debit to My/our Existing A/C No. c) Cheque No Dated D M Y Y drawn on account number SA/CA
in the name ofBranch d) NEFT/RTGS Payment bankbranchbranchbranch

BSBDA and Small Savings Declaration

BSBDA

- 1) BSBDA customers are not eligible for opening any other savings account with the bank
- 2) If an existing savings account holder opens a BSBDA, then the existing savings account must be closed within 30 days of opening a BSBDA. In case of failure to do so, Bank reserves the right to close the existing savings account with all facilities linked to it and credit the closure proceeds to the BSBDA

Small Savings

- 1) The total balance in the account should not exceed Rs. 50,000/- at any point of time.
- 2) The total credits in all the account should not exceed Rs. 1,00,000/- in a Financial Year.
- 3) Any debit/withdrawal transaction in this account is maximum up to Rs. 10,000/- per transaction.
- 4) The total withdrawals and transfers including clearing in the account should not exceed Rs. 10,000/- in a month.
- 5) Small Savings Accounts are valid for a period of 12 months initially which may be extended by another 12 months if the person provides Proof for having applied for an officially valid document; In case of failure of submitting (a) evidence of having applied for any of the officially valid identity proofs within the first 12 months of account opening or (b) officially valid identity proof within 24 months, operation in Small Savings Account will be frozen and subsequently closed.
- 6) Foreign remittances are not permitted in Small Savings Accounts
- 7) In case of breach of the above transaction threshold, the account will be frozen and all transaction in the account will be suspended till such time customer submits complete KYC document as per bank's policy .Post submission of complete KYC Small Account will be migrated to BSBDA or any other Savings Account that the customer opts for and transacts will be permitted as per the new product/offering.

1st Applicant

Signature of applicant

JANA SMALL FINANCE BANK

	Fixed Deposit#
a)	Period Days
b)	Interest Payable Monthly Quarterly Half Yearly Cumulative
c)	Credit Interest to A/C No.
	with Jana Small Finance Bank/Other BankIFSC
d)	On Maturity,
origi	i. Auto Renewal* Y N Renew Principal Only Renew Principal with Interest In case payout/renewal instructions are not provided at the time of booking, term deposits will be renewed at the prevalent rates as per the original instructions post maturity. ii. Credit the proceeds to A/C No.
(1) F	us minus premature withdrawal penal rate as follows: ixed Deposit less than INR 200 Lakhs – 0.5%. xed Deposits greater than or equal to INR 200 Lakhs – 1%
• Partia	al withdrawal of Term Deposit is not allowed.
(1) Au (2) Pi	hereby declare that, I/We have fully understood the "FD with no Premature withdrawal" product and its features. I/We understand that uto Renewal facility is not available for this product re-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 r from statutory and/or regulatory authority.
have (1) Pr (2) Lo (3) A	ax Saver Fixed Deposit, as per the Term Deposit Scheme, 2006, issued by the Government of India, the Fixed Deposit Scheme will not the following facilities: remature withdrawal ban/Overdraft against Fixed Deposit uto-renewal facility. Only Primary holder of the deposit can avail the deduction from income under section 80C of the Income Tax 1961. All other terms and conditions of Regular Fixed Deposit will be applicable.
	Recurring Deposit#
2) 14	
	onthly Installment Rs
	anding instruction for monthly installment, if any: Debit A/c no.
	n maturity, Credit proceeds to A/C No.
wi f) De	educt TDS Y N (If Applicable) No, attach Form 15G/15H Income Tax Exemption Certificate/Letter from IT Department for the financial year
/cor with	se of premature withdrawal of fixed deposit the Interest rate applicable for premature closure will be lower of the rate for the original ntracted tenure for which the deposit has been booked OR the rate applicable for the tenure for which the deposit has been in force the Bank. In such cases interest will be paid at the applicable rate of interest for the duration which the deposit is maintained with us us premature withdrawal penal rate of 0.5%.

• For delayed 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.

JANA SMALL FINANCE BANK

Minor Declaration			
, hereby declare that the minor is my	and I am his/her natural and		
awful guardian / guardian appointed by court vide order dated	y enclosed). I shall represent the said minor in		
all future transactions of any description in the above Account untill the said minor attains majo	prity. I indemnify the Bank against the claim of		
he above minor for my withdrawal / transactions made by me in his / her Account.			
Date	Signature of the Guardian		
Nomination			
Y (The same nominee is applicable for debit card) (Nominations for additional accou	nts, please fill separate nomination forms)		

I do not wish to nominate anyone on my behalf for the above account at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account.

Nomination under Section 45ZA 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/s	Address/es	

nominate the following person to whom in the event of my/our/minor's death, the deposit in the account(s), particulars whereof are given below, may be paid by Jana Small Finance Bank Ltd......Branch.

Details of the Account

Nature of the Accourt	nt	Account Number	Additional details, if any
Nominee Name :		I	
Relationship with Acco	unt Holder :		
Age	: Years Date	of Birth: D D M M Y Y Y Y	
*As the nominee is a n	ninor on this date I/We appo	pint	-
Name	:		
Address	:		
Relationship with mino	r#: Father/Mother/Court Ap	ppointed Guardian, aged Yea	rs, to receive the amount of the deposit on behalf of

the nominee in the event of my/our/ minor's death during the minority of the nominee.

(Signature(s) / Thumb impression(s) of Depositor(s)

Witness (only in case of thumb impression)

1. Signature :	2. Signature :
Name :	Name :
Address :	Address :
Place : Date:	Place : Date:

*Strike out if nominee is a not a minor. # In case of a court appointed guardian, please furnish a copy of the court order **Fixed Deposits with no Premature withdrawal.

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	FATCA-CRS Certification
ease	tick the applicable tax resident declaration (Any one)*
m a t	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 (Applicable to all customers)
(Pl 1. 2. 3.	ease 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 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
5.	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 person 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
7. 8. 9.	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.
10.	Please visit www.janabank.com for detailed Terms and Conditions.
11.	TDS will be applicable as per under Sec 194 N.
12.	I/We hereby declare/undertake to inform the Bank, as and when the total credit facilities availed by me/us from the banking system reaches >=Rs. 5 Crores.
13. 14. 15.	my/our Aadhaar for the purpose of establishing my/our identity/address.
	1st Applicant
	Signature of 1st Applicant
	Vernacular Declaration
he lar	tails of the Account Opening Form have been read over and explained to me in nguage in which the signatory is signing) and I have understood the contents thereof. I also agree to and accept the terms which too een explained to me by

Date

Signature

Note: 1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine. 2. The person accepting the declaration shall not celetaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

Date of Visit:		
Name of the Customer/Fi	irm	
Person Interviewed		
Current Address of the Cu	ustomer (in case of individuals)	
Occupancy Vintage		
Rented/Owned		
Location type		
	irm (incase of proprietorship firm)	
Type of Business		
Opinion:		
Verification: Positive or N		
The address on the accou	Int opening form tallies with the address of the site visited.	
omments on verification		
iereby confirm that I have	e personally visited and verified the address of the customer as the address mentioned in Acc	ount Opening form
necked with the Employe ame of the official	r Corporate, as the case may be. The above information which has been completed by me is	s true and correct.
esignation		
np. No.	:	
ace		
nal Recommendation	: Accepted Rejected	
gnature		
	Operations Manager :	
	Operations Manager :	
ranch Head/Operations i		
ranch Head/Operations i	Manager to ensure that no space is left blank and all details are filled in)	
ease visit www.janabank.	Manager to ensure that no space is left blank and all details are filled in)	
aranch Head/Operations i ease visit www.janabank. Branch Details Branch Code :	Manager to ensure that no space is left blank and all details are filled in)	·
Branch Head/Operations I ease visit www.janabank. Branch Details Branch Code :	Manager to ensure that no space is left blank and all details are filled in)	·





JANA SMALL FINANCE BANK

	For Office Use	
Ce	ertified that the terms and conditions for the operation of the Account ha	ve been explained to the depositor (only in case of illiterate
ар	plicant/vernacular signature applicants).	Customer Acknowledgement Sticker for Instakit
No	omination registration no.	
Ins	stakit no.:	
1	Is the customer a High Net worth Individual	
2	Is the source of funds of the customer identifiable?	
3	Is the customer a Politically Exposed Person?	If Yes, brief details
4	Is the account opened face to face?	
6	Address Verification done on:	YYYY
7	Far-away account (Present/current address of the customer is in a district of	different than the district where the branch locates): $ Y N $
 8 Purpose of opening account in a far-away branch: a Purpose of staying at the present address: Education Employment Others 		
	c In case of employment, name and address of the employer: (Please verify the original employee identity card and obtain a self-attested co	ору)
	d. Customer employment details verified: Y N	
9	Duration of stay at the present address : Months	
	(In case of far-away accounts, initial payment shall be mandatorily through a che mandatory to visit and verify the present/current address of all such customers)	eque from the existing bank account of the customer. It is also
Da	ate	Authorised Signatory
		S.S. No:
	uidelines for the staff for completing the Field Verification	
2)	Address verifications has to be conducted independent of the customer. In other words, the visit Customer assistance should not be taken even if the branch official is unable to locate the addr for assistance in locating the address. If the applicant is a tenant, the landlord has to be compulsorily contacted in order to ascertain	ess. In extreme cases of difficulty, the nearest Post Office may be approached
	done his due diligence.	-
5) 6)	The photocopies of the KYC documents should not be certified without physical verification of Call all the contact numbers provided in order to satisfy yourself about their bomafides/authenti Where the mailing address is that of the employer, comments have be invariably given by the l rary/outsourced.	city.
Gι	uidelines on the updated Account opening Form	
ł • /	If the customer is opting for the product or declarations which is not mentioned in the AOF, dow http://janapedia.janabank.com:7002/#default/home • Minor declaration for opening account for minor • HUF declaration and Mandate form • If c Authority/Power of Attorney • FATCA-CRS Certification - If customer has financial transactions download FATCA-CRS Certification after checking the box at FATCA declaration.	ustomer do not have PAN card Form 60 is required • Letter of

2. Separate sheet to be used for 2nd applicant details- Applicant details form.

3. For capturing applicant(s)- Check box to be ticked on form applicant details.

4. all the additional forms/documents need to be attached in AOF.

Acknowledgement

We acknowledge the following (Please do not handover blank cheque(s) / cash) :

Initial Funding Details:

Amount	Cash/Cheque No. (Date and Bank details to be provided)	

For Jana Small Finance Bank Authorized Signatory