

1. I affirm declare that I have read over and understood the rules and regulations of the "Bank" and those to various services offered by the Bank including but not limiting to debit card /internet banking /SMS banking /Mobile Banking / and any other facilities. I agree to abide by the same as amended/modified from time to time by the Bank/ Regulator/Government published through circulars, notifications, notice board/ websites/newspaper publications, etc. I waive the rights, if any, to have personal notice in respect of such amendments/modifications. I agree that the transactions and requests executed in my account(s) through internet, mobile, under User ID and password/ PIN/OTP will be legally binding on me & I am responsible for the maintenance of secrecy, and confidentiality of the authentication credentials and any other information/details/OTP/PIN, etc in such matters. I agree that Bank has got all the rights to debit my account for any service charge, expenses or other dues which the Bank is entitled/ liable to recover from me. I also authorize the Bank and agree to close/ discontinue my account without any notice to me. I hereby undertake to inform the Bank on any change in my communication address or constitution.
2. In respect of accounts opened on basis of Aadhar Details, I hereby declare that I have submitted the Aadhar Card issued by UIDAI voluntarily for identification and/or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby consent that the Bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address to the Bank. I wish to seed this account with the NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG subsidy from Govt of India (GOI) in this account. I understand that if more than one benefit transfer is due to me, I will receive all the benefit transfers in this account.
3. I confirm and declare that I am not prevented/prohibited/ restricted by any applicable legal/ regulatory/contractual or other provisions from opening and/ or maintaining the accounts or to transact with the Bank in any other way.
4. I agree that my personal KYC details may be shared with Central KYC registry or any other competent authority. I hereby consent to receive information from the Bank/ Central KYC Registry/GOI/RBI or any other authority through SMS/e-mail on my registered mobile number/e-mail address. I also agree the non- receipt of any such SMS/ E-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
5. I hereby certify that I have declared my status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No S.O. 2155 (E) dated 7 August 2015 in the matter including any subsequent modification/ amendment thereof.
6. I understand , acknowledge and authorize that as per the provisions of Income Tax Act , Rules made there under and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT)or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and common Reporting Standards (CRS) and / or any other similar arrangements.
7. I undertake the responsibility to declare and disclose immediately and in no case beyond beyond 30 days from the date of change, any changes that ,may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergo a change. I further undertake to provide fresh and valid self- certification along with the documentary evidence provided as and when so required, nevertheless all declaration and undertaking given herein will also applicable to all such modified/ amended document/ information provided by me unless revised self- certification as above is provided to the Bank.
8. I also agree that my failure to disclose any material fact/ information known to me now or in future or my failure to remedy any deficiency in documents/ information/ other details within the stipulated period, may invalidate me from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/ or any authority designated by the Government of India (GOI)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/GOI from time to time.
9. I/We indemnify and agree to keep the Bank indemnified for all and/or any losses: cost, expenses, etc suffered or incurred by the Bank by reason of incorrect/incomplete information being furnished and/or unauthorized operation/misuse by Guardian on Minor attaining majority of the Janakalyan Bank Minor account".

10. I also agree to furnish and intimate to the Bank any other particulars that are called upon me to provide on account of change in law either in India or abroad in the above matter or otherwise.
11. I shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me.
12. I undertake to submit data/ information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Bank.
13. I understand that the account will be activated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the bank. I will submit all the necessary information required in connection with Customer Due Diligence.
14. In case the account is opened without PAN, I undertake to submit PAN on or before such date as may be notified by the Government of India, failing which the account shall cease to be operational till the time PAN is submitted, as per Prevention of Money –Laundering (Maintenance of Records) Rules 2005.
15. In case, deemed OVDs are submitted for Current Address at the time of Account opening, I undertake to submit Aadhar or any of the OVD having Current Address within 3 months from the date of account opening, failing which I understand that my account may cease to be operational as per GOI guidelines at the material time.
16. I have received the Welcome Kit containing INB Kit/Pass Book ATM card/ cheque book (whichever is opted by me/us) and understand that in case of any misuse/ misplacement of the contents of the Kit, the Bank will not be liable for any loss/ damage.
17. I hereby certify that the Saving Bank Account would be used by me to route transactions of only non-business/ non-commercial nature in the event of occurrence of such transactions or any such that may be construed as commercial/ business dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and /or close the account.
18. I have been advised of Monthly Minimum Balance requirement for the account to be opened and given to understand that these requirements are subject to revision/changes and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
19. I have been advised that if I do not provide my mobile number, I will not be eligible for any facility of electronic transactions including ATM card.
20. (Applicable for accounts opened in the name of Minors) I understand that once the applicant becomes Major, I/we undertake to inform Bank about the date of attaining majority.
21. I hereby declare that the details furnished above are true and correct to be the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately in case of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
22. I/we confirm that the product features of the account have been explained to me.
23. I have been informed that in case I do not operate account for continuous two years, my account may become inoperative/dormant. Upon changing the status of my account from "normal operative" to "dormant/inoperative" Bank will not honour any ECS/inward cheques/inward RTGS/NEFT/IMPS till regularization of my account.
24. I have been informed that upon failure of informing branch about change of address/contact number by me, or non submission of revised KYC, Bank may restrict transactions in my account.