



J&K Bank

The Jammu & Kashmir Bank
Corporate Headquarters,
M A Road, Srinagar 190 001

Customer Id No.

_____ (Office Use Only)

Account No.

_____ (Office Use Only)

Branch _____

Date _____

Customer Relationship Form for Individuals / Sole Proprietary Concerns

Applicant
Photograph

✓ Tick the relevant Box

☐ CURRENT ACCOUNT

☐ Basic Current Account

☐ Premium Current Account

☐ Premium Plus Current Account

☐ Gold Current Account

☐ Platinum Current Account

☐ SAVINGS BANK ACCOUNT

☐ *TERM / CALL DEPOSIT ACCOUNT

Specimen Signature

I request you to accept in cash/by cheque a sum of Rs _____

(Rupees in words) _____

in the name mentioned below to be placed with your bank in the account ticked below for a period

of _____ days _____ months _____ years at _____ % interest.

☐ Fixed Deposit Scheme

☐ Super Earner Deposit Scheme

☐ Cash Certificate Deposit Scheme

☐ Millenium Deposit Scheme

☐ Mehandi Deposit Scheme

☐ Flexi Deposit Scheme

☐ Super Investment Deposit Scheme

☐ Tax Saver Term Deposit Scheme

☐ Recurring Deposit Scheme with a monthly instalment of Rs _____ for _____ months

☐ Child Care Deposit Scheme with a monthly instalment of Rs _____ for _____ years (7+5), (9+7), (10+10)

☐ Depositors Pension Scheme with a monthly instalment of Rs _____ for _____ months (84, 105, 111)

☐ Recurring Plus Deposit Scheme with a core deposit of Rs _____ for _____ years

☐ Call Deposit Reciept pledged to _____

☐ Others _____

1 Title of the Account / Name of the Concern _____

2 Full Name (IN BLOCK LETTERS)

(In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the minor's name)

3 Name to be displayed on ATM / Debit & Credit Card

4 Father's Name / Spouse's Name (IN BLOCK LETTERS)

5 Mother's Maiden Name (IN BLOCK LETTERS)

6 Date of Birth (DD / MM / YYYY) _____ 7 Nationality (Other than Indian) _____

8 PAN / GIR Number (if an assessee) Or Form 60 / 61 of Income Tax Rules _____

9 Gender Male Female

10 Address with Telephone / Fax Mobile / E-mail etc

Permanent Address

Pin code _____ City _____

Phone (With STD Code) _____ Mobile _____

E-mail _____

Contact Address

Pin code _____ City _____

Phone (With STD Code) _____ Mobile _____

E-mail _____

11

Specimen Signature of Applicant (use black ink)

12 Nomination Required? ☐ Yes ☐ No (If Yes, Name of Nominee _____)

Please fill detailed nomination form separately

13 I intend to avail the ticked products / services also

- ☐ J&K Bank Global Access Debit Card ☐ J&K Bank Credit Card ☐ Telephone / Mobile Bills ☐ Electricity Bills
- ☐ Tele Banking ☐ Locker Facility ☐ Anywhere Banking ☐ Statement of account by e-mail
- ☐ Pass Book ☐ Statement of account (if yes, Frequency*)
- ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Others (Specify) _____

*Monthly and above is free

Particulars of Introduction / Identification

1. Introduction by an existing J&K Bank Account holder / Respectable Citizen

Full Name

Occupation / Address

Pin code

City

Phone (With STD Code)

Mobile

E-mail

Nature of Account

Account No.

Bank / Branch

I know the proposed account holder(s) for more than six months and confirm their address details given above.

Date

Signature

2 Anyone document for a photo ID and a Proof of residence

Proof of Identity

- ☐ Passport
☐ Driving Licence
☐ Voter Identity Card
☐ PAN Card
☐ Credit Card
☐ Other (Specify) _____

Proof of Residence

- ☐ Passport
☐ Telephone (Land Line) Bill / Electricity Bill (not more than 3 months old)
☐ Letter from employer (subject to satisfaction of bank)
☐ Ration Card
☐ Other (Specify) _____

Declaration

- a. I have read, understood and hereby agree to be bound by the terms and conditions laid down by the bank.
- b. I hereby authorize issuance of ATM Card and Tele Banking Services as above. The authority shall continue to be in force until I revoke it by a notice in writing delivered to you.
- c. I hereby declare that the information furnished in this form is true to the best of my knowledge.
- d. I understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me.
- e. I agree to abide by the Bank's rules relating to the conduct of the above accounts / services / products.
- f. I authorize the Bank / their representative to verify the detail given hereinabove. For Term Deposit accounts unless you receive a demand for payment or instructions to the contrary on or before the date of maturity, please renew / continue to renew the deposit for similar period(s) at the then prevailing rate of interest under Automatic Renewal Procedure of the Bank.
- g. In case of Flexi Deposit Scheme, I hereby authorize the Bank to keep the said deposit as security for the repayment of Flexi Credit Facility. In case credit facility availed under Flexi Credit is not adjusted with the proceeds of the Flexi Deposit(s) at the time of maturity, I shall be personally liable to the bank for the repayment of the remaining balance along with interest thereon.
- h. In case of Child Care Deposit Account, I authorize the bank to reinvest the accumulated amount in the first phase for _____ years at the rate of interest effective on the completion of 1st phase.
- i. I have understood the advantage of Nomination and have nominated / declined to nominate for my subject account.
- j. I hereby agree to accept third party products which includes Insurance products of M/s Metlife and Bajaj Allianz General Insurance Co. Ltd. offered to me by the Bank.

Applicant's Signature

Supplementary Information Sheet

- 1 Occupation ☐ Salaried ☐ Self employed / Professional ☐ Business
☐ Student ☐ Retired ☐ Agriculture and Allied
☐ Others (Specify) _____
- 2 If self employed ☐ Doctor ☐ Lawyer ☐ Engineer
☐ Business ☐ CA ☐ Others (Specify) _____
- 3 Monthly Income ☐ Upto Rs 20,000 / - ☐ Rs 20,001 to Rs 50,000 / -
☐ Rs 50,001 to Rs 1,00,000 ☐ Rs 1,00,001 / - to Rs 5,00,000
☐ Rs 5,00,001 to Rs 10,00,000 ☐ Above Rs 10,00,000 / -
- 4 Date of Birth (DD / MM / YYYY) _____
- 5 Marital Status ☐ Married ☐ Unmarried
- 6 Your Education ☐ Upto HSC ☐ Graduate ☐ Post-Graduate
☐ Professional (Please Specify) _____
- 7 Do you have a Credit Card ☐ Yes ☐ No If yes, which card _____
- 8 Your Spouse's Qualification
☐ Upto HSC ☐ Graduate ☐ Post-Graduate

9 Any relative settled abroad ☐ Yes ☐ No (If yes, please mention their names and addresses)

i. Name _____ Address _____

ii. Name _____ Address _____

10 Existing Credit Facilities, if any with other banks (please tick the relevant boxes)

☐ Car Loan ☐ Consumer Loan ☐ Business / Agri
☐ Credit Cards ☐ Housing Loan ☐ Against Security
☐ Education Loan ☐ Others (Specify) _____

11 Assets

VEHICLE ☐ Car ☐ Two Wheeler ☐ Others ☐ None
HOUSE ☐ Ancestral ☐ Owned ☐ Rented
LIFE POLICY FOR ☐ Upto Rs 1 lac ☐ Upto Rs 2 lac ☐ Upto Rs 5 lac ☐ Above Rs 5 lac
OTHER INVESTMENT ☐ Upto Rs 1 lac ☐ Upto Rs 2 lac ☐ Upto Rs 5 lac ☐ Above Rs 5 lac
ANY OTHER ASSETS _____
TOTAL ASSETS WORTH _____

* In case of term deposits "Either or Survivor" or "Former or Survivor" mandate, we authorise the bank to allow premature withdrawal of the term/fixed deposits by the surviving joint depositor on the death of other depositor without seeking the concurrence of the legal heirs of the deceased joint deposit holder".

Customer's Signature _____

For Office use only

1. Applicant(s) interviewed and purpose ascertained (description) _____
2. Introducer called at the branch & interviewed by _____
3. Introducer not called at the branch but confirmation obtained by _____ (Mode of confirmation)
4. Particulars of identification _____ (Photocopy of the documents obtained)

☐ Open the Account ☐ Reject (Give Reasons)

Branch Head / Authorised Officer _____

5. Account Opened on (Date) _____

6. Account Opened by (Name) _____ Code No. _____

Account Authorised by (Name) _____ Code No. _____

7. Internet (INB / Tele Banking) ID dispatched on _____

8. JK Bank Global Access Debit Card No _____

Delivered / Dispatched on _____

9. Letter of thanks sent to customer on _____ & introducer on _____

10. Acknowledgement received from customer on _____ & introducer on _____

11. Nomination form entered in register & its Serial No. _____

12. Risk Level ☐ I ☐ II ☐ III ☐ IV

13. Threshold Limit Rs _____

Branch Head / Authorised Officer _____

Code No. _____

Account transferred to _____ Branch on _____

Account Closed on _____

Signature of Officer _____

Code No _____