

Sr.No. _____.

A/C No.

Cust.id 1

Cust.id 2

Cust.id 3

NRI **ACCOUNT OPENING** **&** **RELATIONSHIP FORM**

Documentation required for opening Non-Resident Account.

- Photocopy of relevant pages of the current passport where name, address date of birth, date & place of issue, expiry date, photograph, signature & stamp regarding stay outside India appear.
- Photocopy of valid work permit/employment visa (in case of expired visas, duly acknowledged petitions made to the Visa authorities for renewal of visas will be accepted as a valid document).
- Proof of Indian Origin (in case of foreign passport holder)
- All Photocopies must be attested by any one of the following - Banker / Indian Embassy / Notary (or equivalent of notary as per applicable law) /Self-Attestation.
- All Photocopies have to be signed by the applicant in full as "True Copies".
- In case of self-attestation, any one of the following documents may be attached along with the self-attestation letter:
 - Copy of the latest statement of bank account or relevant sheets of passbook of your account in India / Abroad (for the last 6 months)
 - Copy of any letter received from your existing banker in India / Abroad (dated within last 3 months)
 - A Cheque drawn on your existing banker in India or on your bank account abroad
 - An original Cheque issued by you and paid by your banker outside India
- At least one of the following address proofs (for first applicant only if the applicants are closely related as can be inferred from the account opening form): Utility Bills, Driving license, Rent Receipt, Credit Card Bills, Residence Permit (Govt. Issued identity Card), Latest Overseas Bank Statement in Original.
- Passport signed photographs (signed on front).

Additional documents required for Minor Accounts:

- Minor's birth certificate.
- Photocopy of guardian's passport and guardian's photograph (signed on the front).

Additional documents for OCBs

- RBI form OAC or OAC1 certified by an overseas Auditor/CA/Certified Public Analyst.
- Documents for proof of Entity/ Identity.



THE JAMMU & KASHMIR BANK LTD.

Please open my NRI account at your _____ Branch.

PERSONAL DETAILS

	TITLE (Mr, Mrs, Ms, etc).	FIRST NAME	MIDDLE NAME	SURNAME.
1 ST APPLICANT				
2 ND APPLICANT				
3 RD APPLICANT				

	DATE OF BIRTH (dd/mm/yy)	SEX	MOTHER'S MAIDEN NAME (if required)
1 ST APPLICANT		M / F	
2 ND APPLICANT		M / F	
3 RD APPLICANT		M / F	

	FATHER'S/SPOUSE NAME	MARITAL STATUS	PAN/GIR NUMBER.	RELATIONSHIP WITH 1 ST APPLICANT
1 ST APPLICANT				*****
2 ND APPLICANT				
3 RD APPLICANT				

Name of Parent/Natural Guardian (In case the applicant is minor) _____

OVERSEAS ADDRESS

ADDRESS _____

ZIP/POST CODE _____ COUNTRY _____

TELEPHONE: Residence _____ Office _____ Fax _____

Mobile No: _____ E-MAIL ID _____

INDAIN ADDRESS

ADDRESS _____

STATE _____

PIN CODE _____ TELEPHONE _____ FAX _____

MAILING ADDRESS OVERSEAS / INDIAN (Please tick as applicable). All correspondence will be sent on the mailing address).

PASSPORT DETAILS

	Passport No.	Date of Issue.	Place of Issue.	Date of Expiry	Nationality
1 ST APPLICANT					
2 ND APPLICANT					
3 RD APPLICANT					

VISA DETAILS

	Visa No.	Date of Issue.	Place of Issue.	Date of Expiry
1 ST APPLICANT				
2 ND APPLICANT				
3 RD APPLICANT				

INTRODUCTION DETAILS

Introduction by existing J&K Bank account holder
Name: Mr/Ms/Mrs. _____

FIRST NAME _____ MIDDLE NAME _____ SURNAME _____

Address of Introducer _____

Account No. _____ Customer Id _____

Branch _____

I confirm that I am an account holder with J&K Bank for over six months. I confirm that I personally know the applicant/s detailed herein for more than six months and confirm his/her identify and address.

Signature _____ Signature verified (for Bank use) _____

Date _____

Self-Introduction:

Account Number _____ (In case of existing customer of the bank).

Introduction by existing Banker (signature verification certificate required).

I/We would like to open following accounts with your bank.

ACCOUNT DETAILS

	ACCOUNT No. (Bank use only)	Amount	Tenure	Rate of Interest
NRE ACCOUNTS				
<input type="checkbox"/> Savings Account.			*****	*****
<input type="checkbox"/> Term Deposit				
<input type="checkbox"/> Current Account			*****	*****
<input type="checkbox"/> Recurring Deposit Scheme				
NRO ACCOUNTS				
<input type="checkbox"/> Savings Account.			*****	*****
<input type="checkbox"/> Term Deposit				
<input type="checkbox"/> Current Account			*****	*****
FCNR (B) ACCOUNTS.				
<input type="checkbox"/> USD				
<input type="checkbox"/> GBP				
<input type="checkbox"/> EURO				
<input type="checkbox"/> JPY				
<input type="checkbox"/> AUD				
<input type="checkbox"/> CAD				

Value Date _____

Signature of authorized officer _____
 Name of authorized officer _____
 Code No. _____

STATEMENT OF ACCOUNT/ CHEQUE BOOK.

Statement Frequency

Savings Account Quarterly Monthly

Current Account Quarterly Monthly Weekly

INTEREST PAYMENT/RENEWAL INSTRUCTIONS.

Maturity Instructions for fixed Deposits.

- Renew Principal Only Renew Principal plus Interest Issue DD/Pay Order
- Credit to Account No. _____ Others (Specify) _____

(Kindly note that in absence of instructions, the deposit will be renewed for the same period for which the extant deposit has already run or for 1 year, whichever is less.)

Interest payment Instructions (fill only in case of monthly/quarterly interest payout and on maturity if the interest is not to be renewed with the principal)

- Credit to Account No. _____ Issue DD/Pay order.

INITIAL PAYMENT DETAILS

Cash (Foreign Currency) Amount _____

Transfer from FCNR/NRE (Fixed/Savings/Current) account No. _____ Rs _____

DD/Cheque No _____ drawn on _____ Bank _____ Branch _____ Country _____

Dated _____ for Rs /USD/GBP/EURO/ _____

Inward TT reference No. _____ Date of Report _____ (To be completed by branch as per Statement date/Value date).

ACCOUNT OPERATION

Single jointly Either or Survivor Anyone or Survivor Others (please Specify) _____

MINOR ACCOUNT

Name of the Parent/Guardian _____ Minor's date of birth _____
Relationship with Minor Father Mother By court order (if yes, please affix a copy)

Others (Please specify).

I shall represent the minor in all future transactions of any description in the above account till the said minor attains majority. I shall fully indemnify the bank against any claim of the above for any withdrawal/transaction made by me in his/her account.

DECLARATION

1. I am/ We are Non Resident Indian(s) or persons of Indian Origin.
2. I/ We understand that the above account will be opened on the basis of the statements /declarations made by me /us and will be opened in the form and as per various Regulations framed under Foreign Exchange Management Act. 1999 and in particular, Foreign Exchange Management (Deposit) Regulations, 2000 as amended from time to time. I/ We also agree that if any of the statements /declarations made herein is found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me/us and to discontinue the service.
3. The account will be put into use only for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation.
4. I/We agree that the rate and the manner of interest to be paid shall be as per the Regulations and no claim will be made by me/us for any interest on the deposits for any period after date/s of maturity of the deposits.
5. I/We agree to abide by the provisions of the FCNR/NRE/NRO Accounts scheme laid down by the RBI and as per the said act and the Regulations as amended from time to time.
6. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
7. I/We authorize the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier receipt given to me will be treated as discharged receipt on due date. I/We understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and the renewed receipt will be made available on my/our presenting the duly discharged original receipt on the maturity date or later for payment. I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.
8. I/We agree that if premature withdrawal is permitted at my/our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India & J&K Bank in this regard.
9. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India.
10. I/We confirm that all debits/credits to my/our account shall be in accordance with the Regulations and are covered either by general or specific permission of Reserve Bank of India.
11. I/We will be liable to comply with the rules of the Foreign Exchange Management Act, 1999 and the Regulations and amendments thereof in force from time to time and as stipulated by the Reserve Bank of India.
12. I/We understand that the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I/We agree that the Bank may debit my account for service charges as applicable from time to time.
13. I/We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I have requested.
14. a) I/We agree and undertake that in case of FCNR (B) Accounts, if the remittance from outside India is not in designated currency and the same is converted to the designated currency as stipulated in the Regulations, it shall be at my /our entire risk and costs and I/We shall not challenge the rate of conversion.
b) I/We undertake that in case of premature payment and conversion into INRs of the FCNR (B) deposit is requested but within one year from the receipt of deposit, the deposit should be reversed at cash buying rate.
c) I/We understand and affirm that in case at any time my/our request for premature withdrawal of the FCNR (B) deposit is acceded to by the bank, the bank is authorized & entitled in its absolute discretion to levy penalty to recover the Swap cost from proceeds of the deposit paid prematurely.
15. I/We hereby agree and confirm to bear any losses or claims that may arise directly/indirectly on account of the Bank acting on any instructions received by it by fax or any electronic media given by me/us or on my /our behalf and agree to keep the Bank indemnified from any such losses and /or claims.
16. I/We do hereby declare that the information furnished in this form is true to the best of my/our knowledge and belief.
17. I/We hereby indemnify and forever keep indemnified the Bank and its successors and assigns of, from and against any and all claims, actions, penalties that may be made, suffered or incurred by the bank by reason of my/our non-compliance with the said Act and/or the Regulations as amended from time to time.



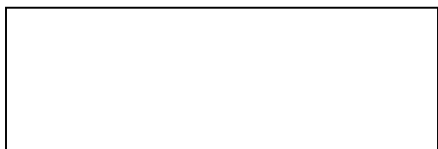
1st Applicant Photo.



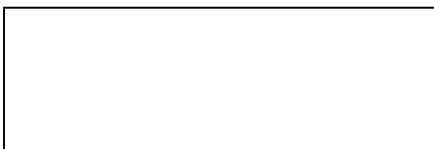
2nd Applicant Photo.



3rd Applicant Photo.



**Signature
1st Applicant**



**Signature
2nd Applicant**



**Signature
3rd Applicant**

(Applicants should sign across the photograph).

Name _____ **Name** _____ **Name** _____

To be filled in by the Bank

I/We certify the particulars of the applicant/s on the basis of passport/_____ and am/are satisfied with the non-resident status of the applicant/s. I certify I have met the customer/spoken to him/her.

Name of the verifying officer/s	Signature	Code No
I. _____	_____	_____
II. _____	_____	_____
III. _____	_____	_____

NOMINATION FORM DA1

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 & Address (es) of depositors) (Name & Address (es) of depositors) (Name & Address (es) of depositors)

nominate the following person to whom in the event of my/our/minor's death, the amount of deposit in the account(s) under Account No _____, may be returned by J&K Bank Ltd _____ Branch.
This nomination shall apply to all types of deposits and accounts made under this Account No. (which will be the distinguishing number for this Nomination Form) from time to time including renewals thereof.

NOMINEE

Name _____

Parentage _____

Address _____

Country _____ Zip /Post/Pin Code _____

Relationship with depositor (if any) _____ Age _____

Date of Birth (if nominee is a minor) _____

(DD/MM/YYYY)

As the nominee is a minor on this date/We appoint Mr/Ms/Mrs. _____

Age _____ S/O ,D/O _____

Address _____

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 Account holder(s).

Witness (es)

Name _____

Name _____

Signature _____

Signature _____

Address _____

Address _____

Place _____

Place _____

Date _____

Date _____

Note:

*Where deposit is made in the name of a minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor.

*Thumb impression (s) shall be attested by two witnesses and signature will be attested by one witness.

Nomination Number (to be filled by the bank) _____

**Mandate Letter/Letter of Authority
For NRI Account Holders.**

Date: _____

The Branch Manager,

The J&K bank Ltd.

_____ Branch.

Latest
Photograph of
mandate
holder, to be
attested by any
of the account
holders/Branch
Manager.

Sub: Mandate/Letter of Authority to Operate NRI Savings Bank/Current Account No _____

of _____

(Name of account holder/s).

Dear Sir,

I/We hereby request you to take this letter as standing instructions/mandate/Authority for honouring all Cheques/Orders drawn on the subject account and instructions for Local Disbursements to the extent of the amount lying in the said account and no overdraft to be permitted, under the signatures only of Mr./Ms. _____

Son/Daughter/Wife of _____,

resident of _____.

I/We authorize the said person on my /our behalf to make, draw, endorse, accept or otherwise sign any Bills of Exchange, Promissory Notes or other Negotiable Instruments and to make, draw, endorse or sign Cheques or any other negotiable instrument of any description for investment in shares, debentures, fixed deposits, bonds, units and operate the account for making necessary investment, provided such investments are covered by the Regulations and are made in the manner provided in the Regulations.

The Mandate/Authority holder shall however, while acting/operating under this mandate, ensure that he/she acts in accordance with the instructions and directions that may be issued from time to time by the Reserve Bank of India or the Government of India or any other body or authority.

I/We hereby ratify and bind myself/ourselves and confirm to all and whatever instructions the said person has given on my/our behalf. I/We agree to bear any losses or claims that may arise directly or indirectly on account of the Bank acting on this instruction/ mandate and the instruction given thereof by the said person. I/We also indemnify and keep the Bank indemnified from and against all suits, claims, actions, damages or losses that may be suffered or incurred by the Bank in respect of any act, deed, matter or thing done by the Mandate/Authority holder in furtherance of the Mandate/Authority.

The specimen signature of the Mandate/Authority Holder, who has been authorized to operate upon the account, is given below and the same has been duly verified by me/us.

This authority/mandate shall continue in force until I/We expressly revoke it by a notice in writing and the same is received by you.

Yours Sincerely,

(1) _____ (2) _____ (3) _____
Signature of Account Holder(s).

Signature of the Mandate Holder _____

Name & Address of Mandate Holder (Name) _____

Son/Daughter /Wife of _____

Resident of _____

Phone No (Residence) _____ **(Office)** _____
(Mobile) _____

Above Signature of Mandate holder verified by account holder(s).

Signature of account holders. _____
(1) _____ (2) _____ (3) _____

Supplementary Information (To be obtained for each applicant separately)

FIRST APPLICANT (Tick mark the relevant)	SECOND APPLICANT (Tick mark the relevant)	THIRD APPLICANT (Tick mark the relevant)
Occupation : Salaried Self-Employed Retired Self-Employed Professional Housewife Student Unemployed Others (Pls Specify) _____ If Salaried,Employed With: Private Ltd Partnership Proprietorship Public Limited Public Sector Government Multinational Others (Pls Specify) _____ Employed Since: Years _____ Months _____ Nature Of Business: Manufacturing Service Provider Agriculture Stock Broker Real Estate Trader Others (Pls Specify) _____ Date Of Incorporation _____ Type Of Company: Sole Proprietorship Partnership Public Limited Co. Private Limited Co. Others (Pls Specify) _____ Self Employed Professional: Doctor CA/CS Lawyer Architect IT Consultant Others (Pls Specify) _____ Gross Annual Income: (In Indian Rupees) < 50,000 50,000-1,00,000 1,00,000-3,00,000 3,00,000 –5,00,000 5,00,000-7,50,000 7,50,000-10,00,000 10,00,000-15,00,000 >15,00,000. Credit Card references, if any. ----- ----- ----- ----- Existing Credit Facilities, Availed From Any Bank ----- ----- ----- ----- Other Bank References ----- ----- ----- ----- Brief Statement of Your Assets (Movable/Immovable) ----- ----- ----- ----- ----- Particulars of Family Members ----- ----- ----- ----- ----- Signature _____	Occupation : Salaried Self-Employed Retired Self-Employed Professional Housewife Student Unemployed Others (Pls Specify) _____ If Salaried,Employed With: Private Ltd Partnership Proprietorship Public Limited Public Sector Government Multinational Others (Pls Specify) _____ Employed Since: Years _____ Months _____ Nature Of Business: Manufacturing Service Provider Agriculture Stock Broker Real Estate Trader Others (Pls Specify) _____ Date Of Incorporation _____ Type Of Company: Sole Proprietorship Partnership Public Limited Co. Private Limited Co. Others (Pls Specify) _____ Self Employed Professional: Doctor CA/CS Lawyer Architect IT Consultant Others (Pls Specify) _____ Gross Annual Income: (In Indian Rupees) < 50,000 50,000-1,00,000 1,00,000-3,00,000 3,00,000 –5,00,000 5,00,000-7,50,000 7,50,000-10,00,000 10,00,000-15,00,000 >15,00,000. Credit Card references, if any. ----- ----- ----- ----- Existing Credit Facilities, Availed From Any Bank ----- ----- ----- ----- Other Bank References ----- ----- ----- ----- Brief Statement of Your Assets (Movable/Immovable) ----- ----- ----- ----- ----- Particulars of Family Members ----- ----- ----- ----- ----- Signature _____ -	Occupation : Salaried Self-Employed Retired Self-Employed Professional Housewife Student Unemployed Others (Pls Specify) _____ If Salaried,Employed With: Private Ltd Partnership Proprietorship Public Limited Public Sector Government Multinational Others (Pls Specify) _____ Employed Since: Years _____ Months _____ Nature Of Business: Manufacturing Service Provider Agriculture Stock Broker Real Estate Trader Others (Pls Specify) _____ Date Of Incorporation _____ Type Of Company: Sole Proprietorship Partnership Public Limited Co. Private Limited Co. Others (Pls Specify) _____ Self Employed Professional: Doctor CA/CS Lawyer Architect IT Consultant Others (Pls Specify) _____ Gross Annual Income: (In Indian Rupees) < 50,000 50,000-1,00,000 1,00,000-3,00,000 3,00,000 –5,00,000 5,00,000-7,50,000 7,50,000-10,00,000 10,00,000-15,00,000 >15,00,000. Credit Card references, if any. ----- ----- ----- ----- Existing Credit Facilities, Availed From Any Bank ----- ----- ----- ----- Other Bank References ----- ----- ----- ----- Statement of Your Assets (Movable/Immovable) ----- ----- ----- ----- ----- Particulars of Family Members ----- ----- ----- ----- ----- Signature _____

For Office Use Only

Open the Account Reject (Give Reasons).

Signature _____
(Branch Manager) Manager (Accounts) front Officer

Account Opened on Date _____

Internet /Tele Banking ID dispatched on _____

JK Bank Global Access Card No _____, dispatched on _____

(Facility available for operating instructions: Single, Either or Survivor only).

Letter of thanks sent to customer/s on _____ & to introducer on _____

Acknowledgement received from customer/s on _____ & from introducer on _____

Nomination form entered in register & its Serial No _____

Risk Level (First Applicant)

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I II III IV

Risk Level (Second Applicant)

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I II III IV

Risk Level (Third Applicant)

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I II III IV

Branch Manager/Authorized Officer

Code No. _____

Threshold Limit Rs _____.

Account transferred to _____/Branch on _____

Account Closed on _____

Signature of Authorized Officer
Code No. _____