



J&K Bank

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

Customer Id No.

_____ (Office Use Only)

Account No.

_____ (Office Use Only)

Branch _____

Date _____

Customer Relationship Form NRI Accounts

I/we wish to open the following account with your bank at your _____ Branch

(Tick as applicable)

NRE ACCOUNTS

Saving Bank Account Term Deposit Current Account Recurring Deposit Account

NRO ACCOUNTS

Saving Bank Account Current Account Term Deposit Recurring Deposit Account

FCNR (B) Account in the below tick marked currency

USD GBP EURO JPY AUD CAD

Amount (in figures) _____ (in words) _____ Tenure (in months) _____

1. Full Name (IN BLOCK LETTERS) _____

Date of birth of Minor (DD/MM/YYYY) _____

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

2. Father's Name / Spouse's Name (IN BLOCK LETTERS)

3. Date of birth (DD/MM/YYYY) _____ 4. Gender Male Female

5. PAN / GIR Number _____

6. Overseas Address

City _____ Zip code _____

Country _____ Phone (With ISD code) _____

Mobile _____ E - mail _____

7. Indian Address

City _____ Pin code _____

Country _____ Phone (With STD code) _____

Mobile _____ E - mail _____

8. Mailing Address (Tick as applicable) Overseas Indian

9. Passport Details

Passport Number Date of Issue

Place of issue Date of Expiry

Nationality

10. Visa Details

Visa Number Date of Issue

Place of issue Date of Expiry

Second Applicant (Applicable to Joint Account Holders only)

1. Full Name (IN BLOCK LETTERS)

Date of birth of Minor (DD/MM/YYYY)

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

2. Father's Name / Spouse's Name (IN BLOCK LETTERS)

3. Date of birth (DD/MM/YYYY) 4 Gender Male Female

5 Relationship with 1st Applicant

6. PAN / GIR Number

7. Overseas Address

City Zip code
Country Phone (With ISD code)
Mobile E - mail

8. Indian Address

City Pin code
Country Phone (With STD code)
Mobile E - mail

9. Mailing Address (Tick as applicable) Overseas Indian

10. Passport Details

Passport Number Date of Issue

Place of issue Date of Expiry

Nationality

10. Visa Details

Visa Number Date of Issue

Place of issue Date of Expiry

Third Applicant (Applicable to Joint Account Holders only)

1. Full Name (IN BLOCK LETTERS)

Date of birth of Minor (DD/MM/YYYY)

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

2. Father's Name / Spouse's Name (IN BLOCK LETTERS)

3. Date of birth (DD/MM/YYYY) 4. Gender Male Female

5. Relationship with 1st Applicant

6. PAN / GIR Number

7. Overseas Address

City Zip code
Country Phone (With ISD code)
Mobile E - mail

8. Indian Address

City Pin code
Country Phone (With STD code)
Mobile E - mail

9. Mailing Address (Tick as applicable) Overseas Indian

10. Passport Details

Passport Number Date of Issue

Place of issue Date of Expiry

Nationality

11. Visa Details

Visa Number Date of Issue

Place of issue Date of Expiry

| |
|---|
| APPLICANT 1 (PHOTOGRAPH) |
| Please sign across the photograph as well |
| SPECIMEN SIGNATURE |

| |
|---|
| APPLICANT 2 (PHOTOGRAPH) |
| Please sign across the photograph as well |
| SPECIMEN SIGNATURE |

| |
|---|
| APPLICANT 3 (PHOTOGRAPH) |
| Please sign across the photograph as well |
| SPECIMEN SIGNATURE |

Operating Instructions (Tick as applicable)

Single Jointly Either or Survivor Anyone or Survivor

Any other (Please Specify) _____

Nomination Required? (Tick as applicable)

No Yes (Name of Nominee) _____
Please fill detailed nomination form separately

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).

Statement of Account : Instructions (Tick as applicable)

Savings Account Quarterly Monthly

Current Account Quarterly Monthly Weekly

Maturity Instructions for fixed Deposits (Tick as applicable)

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

Particulars of Introduction / Identification

(Tick and fill as applicable)

Introduction by existing Banker (Please keep the relevant documents enclosed)

Introduction by existing J&K Bank Account Holder

Introducer's Details

Full Name (IN BLOCK LETTERS)

Address _____

City _____ Pin code _____

State _____ Phone (With STD code) _____

Mobile _____ E - mail _____

Nature of Account _____ Account Number _____

Bank/Branch _____

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

Date _____ Signature _____

Self Introduction (In case of existing customers) Account Number _____

Documents Required

- Two passport size photographs (two for each in case of joint account holders) signed across or at the reverse.
Signatures can be attested by any one of the following:
 - ◆ An official authorised by the Indian Embassy or Consulate abroad.
 - ◆ Notary.
 - ◆ Your Banker.
 - ◆ A person known to our Bank
- Photocopy of relevant pages of the current passport where name, address, date of birth, date & place of issue, expiry date, photograph, signature & stamp regarding your stay outside India appear.
- A 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.)
- For Persons of Indian Origin (PIO), Copy of PIO card or Copy of past Indian passport of self / parent / grand-parent along with a self-declaration about Indian origin.

Any one of the following address proofs (For First Applicant only if the applicants are closely related).

- Utility Bill.
- Driving License.
- Residence Permit (Govt. issued Identity card)
- Credit Card Bills.
- Rent Receipt.
- Overseas / Indian Bank Statement.

All Photocopies must be ATTESTED by any one of the following

- An official authorized by the Indian Embassy or Consulate abroad.
- Notary.
- Your Banker.
- A person known to our Bank.
- Self Attestation.

Declaration (applicable for Minor Accounts only)

Name of the Parent / Guardian _____

Minor's date of birth (DD / MM / YYYY) _____

Relationship with Minor (Tick as applicable) Father Mother By court order (if yes, please affix a copy)

Other (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 authorise 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 origin 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 and 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 and Conditions given for all the products and 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 authorised and 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.

Signature of Applicant 1

Signature of Applicant 2

Signature of Applicant 3

Supplementary Information Sheet

(Please attach separate supplementary information sheet for each depositor in case of joint accounts)

1 Occupation Salaried Self employed / Professional Business
 Student Retired Agriculture and Allied
 Others (Please Specify) _____

2 If self employed Doctor Lawyer Engineer
 Business CA Others (Please 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) _____ Others (Please Specify) _____

7 Do you have a Credit Card Yes No (If yes, Credit card reference) _____

8 Your Spouse's Qualification
 Upto HSC Graduate Post-Graduate
 Professional (Please Specify) _____

9 Any relatives 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
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 _____

Signature of the Applicant 1

For Office use only

I/We certify the particulars of the applicant/s on the basis of documents provided by him and am / are satisfied with the non-resident status of the applicant/s.

I / We certify that I/We have met the customer and /or spoken to him / her.

- Account Opened on (Date) Value Date
- Account Opened by (Name) _____
- Authorised Person / Officer (Name) _____
- Letter of thanks sent to customer on & introducer on
- Acknowledgement received from customer on & introducer on
- Nomination form entered in register & its Serial No. _____
- Risk Level I II III IV
- Threshold Limit Rs. _____

(Branch Head /Authorised Officer) _____

Code No. _____