



# J&K Bank

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

Branch \_\_\_\_\_

Customer Id No.

\_\_\_\_\_ (Office Use Only)

Account No.

\_\_\_\_\_ (Office Use Only)

Date \_\_\_\_\_

## Customer Relationship Form for Joint Accounts

☒ **Tick the 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**

We request you to accept in cash/by cheque a sum of Rs \_\_\_\_\_

(Rupees in words) \_\_\_\_\_

in the name(s) 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

☐ Mehendi Deposit Scheme

☐ Flexi Deposit Scheme

☐ Tax Saver Term Deposit Scheme

☐ Smart Saver Scheme

☐ Super Investment 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 Receipt pledged to \_\_\_\_\_

☐ Others (please specify) \_\_\_\_\_

**Title of the Account / Name of the Concern** \_\_\_\_\_

### First Applicant

1 **Full Name** (IN BLOCK LETTERS) \_\_\_\_\_

**Date of birth of Minor** \_\_\_\_\_

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** \_\_\_\_\_ 4 **Gender** ☐ Male ☐ Female

5 **PAN / GIR Number** (OR FORM 60 / 61 OF INCOME TAX RULES) \_\_\_\_\_

6 **Address with Telephone / Fax Mobile / E-mail Etc.**  
\_\_\_\_\_  
\_\_\_\_\_

Pin code \_\_\_\_\_ City \_\_\_\_\_

Phone (With STD Code) \_\_\_\_\_ Mobile \_\_\_\_\_

E-mail \_\_\_\_\_

Second Applicant

1

Full Name (IN BLOCK LETTERS)

Date of birth of Minor

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

4

Gender

☐ Male

☐ Female

5

PAN / GIR Number (OR FORM 60 / 61 OF INCOME TAX RULES)

6

Address with Telephone / Fax Mobile / E-mail Etc.

Pin code

City

Phone (With STD Code)

Mobile

E-mail

Third Applicant

1

Full Name (IN BLOCK LETTERS)

Date of birth of Minor

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

4

Gender

☐ Male

☐ Female

5

PAN / GIR Number (OR FORM 60 / 61 OF INCOME TAX RULES)

6

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

Pin code

City

Phone (With STD Code)

Mobile

E-mail

<div>APPLICANT 1 PHOTOGRAPH</div>	<div>SPECIMEN SIGNATURE</div> <div>Please use Black ink for signatures.</div>	<div>APPLICANT 2 PHOTOGRAPH</div>	<div>SPECIMEN SIGNATURE</div> <div>Please use Black ink for signatures.</div>	<div>APPLICANT 3 PHOTOGRAPH</div>	<div>SPECIMEN SIGNATURE</div> <div>Please use Black ink for signatures.</div>
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Operating Instructions

☐ Either or us/Survivor(s)

☐ Us Jointly

☐ Any of Us/Jointly

☐ Former or Survivor(s)

☐ Later or Survivor(s)

8

Nomination Required?

☐ Yes

☐ No

(If Yes, Name of Nominee

)

Please fill detailed nomination form separately

9

We intend to avail the ticked products / services also

☐ J&K Bank Global Access Debit Card +  
☐ Tele Banking  
☐ Mobile Banking  
☐ Statement of account (if yes, Frequency\*)

☐ J&K Bank Credit Card +  
☐ Locker Facility  
☐ E-Banking  
☐ Weekly ☐ Monthly ☐ Quarterly ☐ Others (Specify)

☐ Telephone / Mobile Bills  
☐ Anywhere Banking  
☐ Tele Marketing

☐ Electricity Bills  
☐ Statement of account by E-mail  
☐ Pass Book

\*Monthly and Above is free + Facilities to be made available as per mandate

## Particulars of Introduction / Identification

### 1. Introduction by an existing I&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 (For the first depositor)

#### 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. We have read, understood and hereby agree to be bound by the terms and conditions laid down by the bank.
- b. We hereby authorize issuance of ATM Card and Tele Banking Services as above. The authority shall continue to be in force until we revoke it by a notice in writing delivered to you.
- c. We hereby declare that the information furnished in this form is true to the best of our knowledge.
- d. We understand that the Bank may, at its absolute discretion, discontinue any of the service completely or partially without any notice to us.
- e. We agree to abide by the Bank's rules relating to the conduct of the above accounts / services / products.
- f. We 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, we 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, we 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, we 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. We enclose herewith full KYC information of each depositor.

Signature of Applicant 1

Signature of Applicant 2

Signature of Applicant 3

## Supplementary Information Sheet (for First depositor)

(Please attach separate supplementary information sheet for each depositor)

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, which card )

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

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 \_\_\_\_\_ (Photo Copy of the documents obtained)

☐ Open the Account

☐ Reject (Give Reasons)

(Branch Head /Authorised Officer) \_\_\_\_\_

5. Account Opened on (Date) \_\_\_\_\_

6. Account Opened by (Name) \_\_\_\_\_

Authorised Person / Officer (Name) \_\_\_\_\_

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