



Branch _____

Date _____

Account Number

Account number input boxes

PHOTO Primary Applicant and PHOTO Second Applicant

Account opening Form For Resident Joint Account

Important Instructions

- A) Please tick (✓) wherever applicable. B) Fields marked with (*) are mandatory fields. C) Self-Attestation of documents is mandatory. D) Please fill the form in English and in BLOCK letters. E) Please fill the date in DD-MM-YYYY format. F) Please read section wise detailed guidelines / instructions at the end. G) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available separately and on www.jkbank.net. H) List of two character ISO 3166 country codes is available separately and on www.jkbank.net. I) KYC number of applicant is mandatory for update application. J) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated. K) A separate declaration shall be submitted in case of Politically Exposed Person.

Please open Savings* BSBD A Small Saving Account Current* Instant* Fixed Recurring Application type New Update Cust Id Sol Id

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.

1. Personal Details of Primary Applicant (Fill in Block Letters Only) Fields Marked with * are Mandatory

KYC Number of Primary Applicant (Mandatory for KYC update request). Name* (same as Id Proof) PREFIX First Name Middle Name Surname. Father / Spouse Name*. Mother Name*. Date of Birth (DDMMYYYY) Gender* M-Male F-Female T-Third Gender Whether PEP Yes No. Marital Status* Married Unmarried Others Nationality* IN -Indian Others (ISO 3166 Country Code). Aadhaar (in case of DBT Beneficiary*) Link with A/c PAN. e-KYC Authentication 1 Offline Aadhaar Verification 1 FORM 60 Yes No Expiry Date (If Applicable*). Id Proof Code* Identification Number*

(1) denotes OVD obtained through digital KYC Process

Proof of Identity Type & Code : A-Passport, B-Voter Card, C-Driving License, D-NREGA Job Card, E-NPR Letter, F-Proof of Possession of Aadhaar

2.Contact Details of Applicant

Tel. (Res) Tel. (Off) Mobile SMS Alert Activation 2 Yes No Email ID

(2) SMS alerts will be activated on the above given mobile number

3. Tick if Applicable Residence for Tax purpose in Jurisdiction(s) outside INDIA (if Applicable, please fill FATCA Declaration)

ISO 3166 Country Code of Jurisdiction of Residence* (Country of Residence as per Tax Laws) ISO 3166 Country Code of Birth TIN Issuing Country Place / City of Birth* Tax Identification No. or Equivalent (if Issued by Jurisdiction)* Please choose and tick mark any one of the applicable tax resident declaration below:

- 1. I am tax resident of India and not resident of any other Country
2. I am a Tax resident of Country/ies outside India (If option 2 is applicable to you, Please fill a complete FATCA declaration form with required details*)

Signature of Primary Applicant

Place : Date :

CKYC Number

4. Permanent Address Details of Applicant : Type Residential Business

House No./Building Name*
Street / Road Name*
Land Mark
City/Town/Village* PIN Code*
State/U.T.* Code Country
(ISO 3166 Country Code) (To be filled by Business Unit)

Proof of Address : Passport Voter Card Driving License NREGA Job Card E-NPR Letter F-Proof of Possession of Aadhaar

4.1 Mailing Address : Same as Permanent Address

House No./Building Name*
Street / Road Name*
Land Mark
City/Town/Village* PIN Code*
State/U.T.* Code Country

5. Customer Profile of Applicant :

Occupation Salaried Self Employed/Business Retired House Wife Student Others _____
If salaried Employed with Government Private Limited Public Limited Multinational Company Others _____
Details of Job Role Department _____ Designation _____ Since
Employed As Doctor Engineer Lawyer Architect CA/CS Others _____
If Self Employed/Business Manufacturing Retail / Wholesale Agriculture Service Provider Artisan Real Estate
Nature of Activity Retailer Stock Broker Bullion Trader Others _____ Export Import
Type of Company Sole Proprietor Partnership Private Limited Public Limited Company Others _____
Gross Monthly Income (INR) < 1 Lakh 1 Lakh-5 Lakh 5 Lakh-10 Lakh 10 Lakh-25 Lakh 25 Lakh-50 Lakh 50 Lakh-1 Cr. > 1 Cr.
Source of Income Salary Business Agricultural Parent Guardian Pension Others _____
Your Education Upto HSC Graduate Post Graduate Un-educated Professional (Specify) _____
Self employed since Years Months Date of Incorporation of Business

5.1 Optional :

Existing Credit Facilities (Other Banks) Car Loan Housing Loan Consumer Loan Education Loan Credit Card Others _____
Assets Car Two Wheeler Others None **House** Ancestral Owned Rented Any Other Asset (Please specify) _____
Life Policy Upto INR 1 Lakh Upto INR 2 Lakh Upto INR 5 Lakh Above INR 5 Lakh None Net Worth _____

6. Personal Details of Second Applicant (Fill in Block Letters Only) Fields Marked with * are Mandatory

CKYC Number of Primary Applicant (Mandatory for KYC update request)
Name* (same as Id Proof) PREFIX First Name Middle Name Surname
Father / Spouse Name*
Mother Name*
Date of Birth (DDMMYYYY) Gender* M-Male F-Female T-Third Gender **Whether PEP** Yes No
Marital Status* Married Unmarried Others Nationality* IN -Indian Others (ISO 3166 Country Code)
Aadhaar (in case of DBT Beneficiary*) Link with A/c PAN
e-KYC Authentication¹ Offline Aadhaar Verification¹ FORM 60 Yes No Expiry Date (If Applicable*)
Id Proof Code* Identification Number*

(1) denotes OVD obtained through digital KYC Process

Proof of Identity Type & Code : A-Passport, B-Voter Card, C-Driving License, D-NREGA Job Card, E-NPR Letter, F-Proof of Possession of Aadhaar

CKYC Number

7. Contact Details of Applicant

Tel. (Res) Tel. (Off)
 Mobile SMS Alert Activation² Yes No
 Email ID

(2) SMS alerts will be activated on the above given mobile number

8. Tick if Applicable Residence for Tax purpose in Jurisdiction(s) outside INDIA (if Applicable, please fill FATCA Declaration)

ISO 3166 Country Code of Jurisdiction of Residence* (Country of Residence as per Tax Laws) ISO 3166 Country Code of Birth TIN Issuing Country
 Place / City of Birth* Tax Identification No. or Equivalent (if Issued by Jurisdiction)*
 Please choose and tick mark any one of the applicable tax resident declaration below:

- I am tax resident of India and not resident of any other Country
- I am a Tax resident of Country/ies outside India (If option 2 is applicable to you, Please fill a complete FATCA declaration form with required details*)

Signature of
Second Applicant

Place : _____
Date : _____

9. Permanent Address Details of Applicant : Type Residential Business

House No./Building Name*
 Street / Road Name*
 Land Mark
 City/Town/Village* PIN Code*
 State/U.T.* Code Country
 (ISO 3166 Country Code) (To be filled by Business Unit)

Proof of Address : Passport Voter Card Driving License NREGA Job Card E-NPR Letter F-Proof of Possession of Aadhaar

9.1 Mailing Address : Same as Permanent Address

House No./Building Name*
 Street / Road Name*
 Land Mark
 City/Town/Village* PIN Code*
 State/U.T.* Code Country

10. Customer Profile of Applicant :

Occupation Salaried Self Employed/Business Retired House Wife Student Others _____
 If salaried Employed with Government Private Limited Public Limited Multinational Company Others _____
 Details of Job Role Department _____ Designation _____ Since
 Employed As Doctor Engineer Lawyer Architect CA/CS Others _____
 If Self Employed/Business Manufacturing Retail / Wholesale Agriculture Service Provider Artisan Real Estate
 Nature of Activity Retailer Stock Broker Bullion Trader Others _____ Export Import
 Type of Company Sole Proprietor Partnership Private Limited Public Limited Company Others _____
 Gross Monthly Income (INR) < 1 Lakh 1 Lakh-5 Lakh 5 Lakh-10 Lakh 10 Lakh-25 Lakh 25 Lakh-50 Lakh 50 Lakh-1 Cr. > 1 Cr.
 Source of Income Salary Business Agricultural Parent Guardian Pension Others _____
 Your Education Upto HSC Graduate Post Graduate Un-educated Professional (Specify) _____
 Self employed since Years Months Date of Incorporation of Business

11. Optional :

Existing Credit Facilities (Other Banks) Car Loan Housing Loan Consumer Loan Education Loan Credit Card Others _____
Assets Car Two Wheeler Others None **House** Ancestral Owned Rented Any Other Asset (Please specify) _____
Life Policy Upto INR 1 Lakh Upto INR 2 Lakh Upto INR 5 Lakh Above INR 5 Lakh None Net Worth _____

CKYC Number

12. Details of Related Person (For more than 1 Related person, please fill Annexure B1)

Related Person Type Guardian of Minor Assignee Authorized Representative Beneficial Owner Beneficiary Nominee

12.1 Guardian of Minor Guardian Type Mother Father Appointed by Court If Nominee, Reg. No.

Full Name (IN BLOCK LETTERS)	<input type="text"/>
Father Name	<input type="text"/>
Address	<input type="text"/>
Line 1	<input type="text"/>
Line 2	<input type="text"/>
Line 3	<input type="text"/>
Relationship with Depositor, if any	<input type="text"/>
	City/Town/Village <input type="text"/>
	Date of Birth (DDMMYYYY) <input type="text"/>

Nomination under Section 45 ZA of the Banking Regulation Act 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rule 1985 in respect of Bank Deposit. I/We nominate the person above at section 12. to whom in the event of my / our death the amount of deposit in the above opened account, particulars where of are given below, may be returned by the Jammu & Kashmir Bank Ltd.,
 Account Number Type of Deposit/s

Fill in case Nominee is a minor As the Nominee is a Minor on this date, I/we Appoint
 Name
 Address

to receive amount of the deposit in the Account on behalf of the minor nominee in the event of my / our death during the minority of the nominee.

Witness 1 Name _____ Date _____ Address _____ Place _____ Sign _____
 Witness 2 Name _____ Date _____ Address _____ Place _____ Sign _____

13. Operating Instructions

Operating Instructions Singly Jointly Either Or Survivor Former or Survivor Guardian of Minor
 Other(Please Specify) _____

14. ATM/Debit Card & Net banking Instruction

14.1 Please activate (Please tick mark as required)

For Joint Accounts (E-banking/Mobile Banking services are only available on the User/Customer Id & Mobile number of 1st Applicant on joint authorization)

We authorize J&K Bank Ltd to activate
 E-banking (Enquiry only Enquiry & Transaction) Mobile Banking (Registered on Mobile number of 1st Applicant as given in Section 2)

On the customer Id of 1st Applicant. Signature of 1st Applicant Signature of 2nd Applicant

14.2 New Global Debit Card Personalised Instant
 Add on Card is applicable on selected Customer and product categories, please consult the bank official for details
 Product Code for Other
 Debit Card Not issued in Account operating Instructions Other than Single/Either or Survivor/ Former or Survivor

15. Applicant/s Declaration/s

- a) We hereby declare that the details furnished above are true and correct in the best of my knowledge and belief and we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false, untrue, misleading or misrepresenting, we are aware that we may be held liable for it.
- b) Our personal / KYC details may be shared with Central KYC registry.
- c) We hereby consent to receiving information from Central KYC registry through SMS / Email on the above registered number / e-mail address.
- d) We authorise the bank/their representative to verify the details given herein above, if deemed necessary by the Bank.
- e) We have read, understood and hereby agree to be bound by the terms and conditions laid down by the bank related to the conduct of the above accounts/services/products and that the bank may add to or change or update these terms and conditions, from time to time entirely at its own discretion.
- f) We understand that the bank may, at its absolute discretion, discontinue any of the services completely or partially.
- g) We have understood the advantage of Nomination and have **Nominated/ Declined to nominate** for our subject account.
- h) We hereby **agree disagree** to receive promotional material communication from the Bank regarding its products and services including third party products.
- i) We confirm we do not have any existing customer id within J&K bank apart from the one mentioned on this form. In case J&K bank Ltd finds any other customer ID existent for us, the bank may merge the customer ids as per its discretion without any prior notice.
- j) We confirm that the bank official has informed us of all the charges applicable to us and we have clearly understood and agreed to the corresponding terms.

CKYC Number

- k) We hereby give our consent to link our Aadhaar numbers.
- l) We undertake that in case of term deposits with operating instructions "Either or Survivor" or "Former or Survivor" premature withdrawal/payment will be allowed to the survivor in event of the death of the either of the depositors or former as the case may be on submission of the death certificate of the deceased depositor/s along with application without obtaining consent of the legal heirs of the deceased depositor/s.
- m) We hereby declare that we do not maintain a Basic Savings Bank Deposit Account (BSBDA) with any other Bank/Branch (applicable in case of BSBD Account)

Photo 1 st Applicant	<p>I/we Confirm that I/we understand all the declarations that I/we have made above and understand the terms and conditions of all the services and products that I/we have requested for.</p> <p>Date _____ Place _____</p>	Photo 2 nd Applicant
	<div style="border: 1px solid black; width: 45%; text-align: center; padding: 5px;">Signature of 1st Applicant</div> <div style="border: 1px solid black; width: 45%; text-align: center; padding: 5px;">Signature of 2nd Applicant</div>	

16. Declaration of Average Minimum Balance Requirement

I/we declare that I/we have been informed and I/we have understood that the Average monthly/quarterly/half yearly balance requirement for my/our (Product name) _____ Product Code _____ is INR (Figures) _____ (Words) _____.

I/We declare that I/we understand that the non-maintenance of the above defined Average monthly/Quarterly/Half yearly balance will attract charges. I/we declare that I/we have been explained the applicable charges by the account opening representative and that I/we understand the charges applicable. I/we understand the details of the non-maintenance charges is also available on the J&K banks website and Service charges and Fees schedule/Brochure.

Signature of 1 st Applicant	Signature of 2 nd Applicant
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17. Instant Account Acknowledgment (If Applicable)

I/we confirm that we have received the Instant Account welcome Kit untampered condition and sealed. I confirm that below deliverables being received by me Cheque Book with ___ Cheque Leaves Debit Card Product Brochure T&C Booklet

Signature of 1 st Applicant	Signature of 2 nd Applicant
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18. Attestation/For Office Use only

Documents Received Self-Certified True Copies Notary **Risk Category** High Medium Low Threshold Limit (₹) _____

Whether PEP Yes No (In case of PEP, separate declaration stands obtained)

IN PERSON VERIFICATION CARRIED OUT BY

Identity Verification	<input type="checkbox"/> Done	Date	<input type="text"/>
Emp. Name	<input type="text"/>		
Emp. Code	<input type="text"/>		
Emp. Designation	<input type="text"/>		
Emp. Branch	<input type="text"/>		

Employee Signature

BUSINESS UNIT DETAILS

Name	<input type="text"/>
Sol	<input type="text"/>

Bank Branch Stamp

-----Tear Away-----

I _____ (B/O Name) Confirm I have received an application for opening of a _____ (A/C type) for Mr/Ms/Mrs _____

Dated ____/____/____ at our business Unit _____ (B/O Sign) _____

CKYC Number

1. Annexure B1 - Details of Related Person **Addition of Related Person** **Deletion of Related Person (Please read Instructions below)**

Related Person Type Guardian of Minor Assignee Authorized Representative Beneficial Owner Beneficiary Nominee

1.1 Guardian of Minor Guardian Type Mother Father Appointed by Court

For Office Use Only CKYC Number (Mandatory for KYC update request)

Name* (same as Id Proof) PREFIX First Name Middle Name Surname

Proof of Identity of Related Person (Not required for Nominee)

Identification Number* Expiry Date(If Applicable*)

Id Proof Code & Type: A-Passport, B-Voter Card, C-Pan Card, D-Driving License, E-UID Aadhaar, F-NREGA Job Card, Z-Others

2. Applicant Declaration

- We hereby declare that the details furnished above are true and correct to the best of our knowledge and belief and we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false, untrue, misleading or misrepresenting, We are aware that we may be held liable for it.
- Our personal / KYC details may be shared with Central KYC Registry.
- We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/Email address.

Date _____ Place _____

 Signature/Thumb impression of Applicant

3. Address & Contact Details

4.1 Current/Permanent Address Type Residential/Business Residential Business Registered Office Unspecified

Address Line 1
 Address Line 2
 Landmark* PIN Code*
 City/Town/Village* Mobile -
 State/U.T* Code Country Code
 Tel. (Off) - Tel. (Res) - Nationality* IN-Indian Others
 Email ISO 3166 Country Code

Attestation/For Office Use only

Documents Received Self-Certified True Copies Notary Risk Category High Medium Low

IN PERSON VERIFICATION CARRIED OUT BY	
Identity Verification	<input type="checkbox"/> Done Date <input type="text"/>
Emp. Name	<input type="text"/>
Emp. Code	<input type="text"/>
Emp. Designation	<input type="text"/>
Emp. Branch	<input type="text"/>
Employee Signature	

BUSINESS UNIT DETAILS	
Name	<input type="text"/>
Sol	<input type="text"/>
Bank Branch Stamp	