

NOTICE

To Esteemed Customer of the J&K Bank

In compliance with RBI directive regarding Inoperative & Unclaimed Accounts, Bank has suspended all (debit/credit) transactions by the customer or third party, including not allowing any payment through cheques issued by the Customer in such inoperative* / Unclaimed** Saving Bank or Current accounts.

Such account holders have already been informed by the Bank on the addresses registered with the Bank. All such customers whose accounts fall in the category of inoperative and unclaimed accounts are once again requested through the medium of this request notice, to immediately submit application for re-activation of account along with recent passport size photograph and KYC documents latest by 15-01-2014, to their respective Business Units, failing which all transactions in their accounts shall continue to remain suspended without any further reference.

***Inoperative Account:** - A Savings as well as a Current Account is treated as Inoperative Account if there has been no 'Customer Induced Transaction' for a continuous period of 24 months.

****Unclaimed Account:** - An account is classified as unclaimed deposit if the same is not operated (other than by interest credits and service charge debits) at least for 10 years from the date of last operation.