



Branch \_\_\_\_\_

Date \_\_\_\_\_

Account Number

Account Number input boxes

Photo 1<sup>st</sup> Applicant

Photo and Signature box

## Account opening Form For Resident Individuals

### Important Instructions

- A) Please tick ( v ) 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 ( v ) in the box available before the section number and strike off the sections not required to be updated.

Please open Saving\* BSBDA Small Saving Account Current\* Instant\* Fixed Recurring

Application type New Update Cust Id Sol Id

I request you to accept in cash/by cheque a sum of Rs. (Rupees in words) in the name mentioned below to be placed with your bank in the account.

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

Form section for personal details including CKYC Number, Name, Date of Birth, Marital Status, Aadhaar, and e-KYC Authentication.

(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

Form section for contact details including Tel. (Res), Mobile, Email ID, and SMS Alert Activation.

( 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)

Form section for FATCA declaration including Country Code of Residence, Birth, and Tax Identification No.

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 Applicant box

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. Details of Related Person**

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

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

Full Name (IN BLOCK LETTERS)

Father Name

Address

Relationship with Depositor, if any  Date of Birth

PAN\*  FORM 60  OVD\*

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 nominate the person above at section 6. to whom in the event of my 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 Appoint

Name  Address

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

**For Thumb Impression Holders**

**WITNESS 1** Name .....  
Address .....  
Signature..... Date .....

**WITNESS 2** Name .....  
Address .....  
Signature..... Date .....

CKYC Number

**7. Mode of Operation**

Self  Thumb Impression  Guardian of Minor  Other(Please Specify) \_\_\_\_\_

**8. ATM/Debit Card & Net banking Instruction**

8.1 Please activate (Please tick mark as required)

**For Individual** E-banking (  Enquiry only  Enquiry & Transaction )  Mobile Banking (Registered on Mobile number as given in Section 2)

- Please note:
- Email id & Mobile number is mandatory for Ebanking activation/Mobile banking Activation
  - Mobile number and email id will be taken from the customer contact details section 2 of this account opening form and will updated as Registered mobile number (RMN)
  - OTP for transaction, wherever required, will be delivered on the Registered mobile number only. Customer may change the RMN by submitting a request.

Signature/Left Thumb Impression of Applicant

8.2 **New Global Debit Card**  Personalised  Instant **Link your Existing Debit Card**

Add on Card is applicable on select Customer & Product categories, please consult the bank official for details

**9. Applicant/s Declaration/s**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I 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, I am aware that I may be held liable for it.
- My personal /KYC details may be shared with Central KYC Registry.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/Email address
- I authorize the Bank / their representative to verify the detail(s) given hereinabove, if deemed necessary by the Bank.
- I have read, understood and hereby agree to be bound by the terms and conditions laid down by the bank relating to the conduct of the above accounts/services/products and that the bank may add to or change or update these Terms & Conditions, from time to time entirely at its own discretion.
- I understand that the bank may, at its absolute discretion, discontinue any of the services completely or partially.
- I have understood the advantage of Nomination and have  Nominated /  Declined to nominate for my/our Subject Account
- I hereby  Agree  Disagree to receive promotional material communication from the Bank regarding its products and services including third party products
- I confirm I 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 me, the bank may merge the customer ids as per its discretion without any prior notice.
- I confirm that the bank official has informed me of all the charges applicable to me and I have clearly understood and agreed to the corresponding terms.
- A separate declaration shall be submitted in case of Politically Exposed Person.
- I hereby give my consent to link my Aadhaar number
- I hereby declare that I do not maintain a Basic Savings Bank Deposit Account (BSBDA) with any other Bank/Branch (applicable in case of BSBD Account)

**Declaration for Minor Account: TO BE OBTAINED FROM LEGAL GUARDIAN**  
 I Confirm that I understand all the declarations that I have made above and understand the terms and conditions of all the services and products that I have requested for.

Signature of Applicant

**10. Declaration of Average Minimum Balance Requirement**

I declare that I have been informed and I have understood that the Average monthly/quarterly/half yearly balance requirement for my (Product name) \_\_\_\_\_ Product Code \_\_\_\_\_ is INR (Figures) \_\_\_\_\_ (Words) \_\_\_\_\_. I declare that I understand that the non-maintenance of the above defined Average Monthly/Quarterly/Half Yearly balance will attract charges.

I declare that I have been explained the applicable charges by the account opening representative and that I understand the charges applicable.

**11. Instant Account Acknowledgment (If Applicable)**

I confirm that I have received the Instant Account welcome Kit in an 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

Date \_\_\_\_\_ Place \_\_\_\_\_

Signature of Applicant

**12. 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  Done Date

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

**BUSINESS UNIT DETAILS**

Name

Sol

Employee Signature

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) \_\_\_\_\_