



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 _____

Car / 2-Wheeler / Home Appliances Application Form

Applicant's
Photograph

1. Full Name (IN BLOCK LETTERS)

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

3. Date of Birth (DD / MM / YYYY) _____

4. Gender ☐ Male ☐ Female

5. Marital Status ☐ Single ☐ Married

6. Number of dependents _____

7. Address

Permanent Address _____

City _____ Pin code _____

State _____ Phone (With STD code) _____

Mobile _____ E - mail _____

Contact Address _____

City _____ Pin code _____

State _____ Phone (With STD code) _____

☐ Under Graduate ☐ Graduate ☐ Post Graduate

9. Occupation Details:

a) **Employee of** (Tick ☒ as applicable):

☐ Government ☐ Public Sector Undertaking ☒ Public Limited Company ☒ Multinational Company ☐ Reputed Institution

b) Self-Employed Professional / Businessmen (Tick ☒ as applicable):

☐ MBA ☐ Engineer ☐ Doctor ☐ Architect ☐ C.A. ☐ Others (Plz Specify) _____

10. Name & Address of Employer / Establishment

Two horizontal number lines are provided for graphing. Each line has 21 tick marks, but no numerical values are assigned to them. The lines are intended for plotting the data from the bar graph above.11. **Designation** (for employees only)

12. Length of Service (for employees only)

Years Months

Remaining years of Service (for employees only)

Years Months

13. Years in business / Self-employed since (for business / professionals only)

14. Monthly Income:

Gross (Rupees in figures) _____ (in words) _____

Net (Rupees in figures) | | | | | | (in words) |

15. Assets owned :

Fixed assets Rs. (in figures) | | | | | | (in words) |

Gold & Jewellery Rs. (in figures)

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 (in words) _____

Deposits, Insurance Policies, Shares, Mutual Funds, Bonds Rs. (in figures) | | | | | | | (in words) |

Total Rs. (in figures)

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 (in words) _____

16. Loans & Liabilities :

Friends and Relatives

Rs. (in figures)

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 (in words) _____

Employers Rs. (in figures)

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 (in words) _____

Banks/Financial Institutions R\$ (in figures) | | | | | (in words) |

Others Rs. (in figures) | | | | | | (in words) _____

Total Rs. (in figures) | | | | | | | (in words) | _____

17. Details of Bank Account:

Name of Bank / Branch _____

[illegible]

18. Details of liabilities as guarantor:

Name of loanee

Name of the Bank / Financial Institution _____

Amount of Loan (in figures) | | | | | | (in words) |

State of Account (Tick ☒ as applicable): ☐ Regular ☐ Overdue

Guarantor's
Photograph

1. **Full Name** (IN BLOCK LETTERS)

A horizontal number line with 20 tick marks, labeled from 0 to 19. The line is blue and the labels are in a light blue font.

Date of Birth (DD / MM / YYYY) | | | | | | |

5. Marital Status ☐ Single ☐ Married

Permanent Address

City _____ Pin code _____

State | Phone (With STD code)

Mobile | | | | | | | | | | E - mail

Contact Address

City _____ Pin code _____

State | Phone (With STD code)

☐ Under Graduate ☐ Graduate ☐ Post Graduate

a) Employee of (Tick ☒ as applicable):

☐ Government ☐ Public Sector Undertaking ☐ Public Limited Company ☐ Multinational Company ☐ Reputed Institution

☐ MBA ☐ Businessman ☐ Doctor ☐ Architect ☐ C.A. ☐ Others Please specify

Designation (applicable for employees only) _____

Gross (Rupees in figures) _____ (in words) _____

Net (Rupees in figures) | | | | | | (in words) |

Declaration

I/we declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan, Jammu & Kashmir Bank Ltd. may decide to grant me/us.

I/we undertake to inform Jammu & Kashmir Bank Ltd. regarding change in my/our occupation / employment / residential address and to provide any further information that the bank may require.

I/we confirm that I /we do not have any other credit facilities with any bank /branch other than mentioned above. I/we confirm that if I/we avail of any credit facilities with any other bank/branch in future, I/we will seek prior consent of the bank / branch in this regard. I/we further authorise the bank to credit all sums received by the bank or standing to the credit in my/our name jointly or severally to the loan account, if necessary. I / we confirm that the funds will be used for sated purpose and will not be used for speculative purpose.

I/we also understand that the sanction of the loan is subject to the execution of documents as per the Bank's requirements. I/we agree that the Bank has a right to make such enquiries about me as it deems fit.

Place

Date

Signature of Applicant

List of documents to be furnished by Borrower / Guarantor(s)

Proof of income (anyone of the below)

- ☐ Latest monthly salary slip showing deductions.
- ☐ Copy of IT return for last two years, duly acknowledged by ITO with computation of income.
- ☐ Proof of turnover (latest sales / service tax returns)

Proof of Identity

- ☐ Copy of passport / voter ID card / driving licence / PAN card / Valid Employee ID Card

Proof of Residence

- ☐ Copy of ration card / telephone bill / passport / voter I-card / driving licence.

Other documents (as applicable)

- ☐ Proof of official address (for applicants who are not government employees)
- ☐ Proof of Highest Professional qualification (for self-employed professionals)
- ☐ Proforma invoice / valuation certificate in case of used cars

Appraisal sheet (for office use only)

Applicant's profile

1. Full Name

2. Father's Name / Spouse's Name

3. Address

4. Occupation

5. Name of Co-borrower (IN BLOCK LETTERS)

6. Description of item to be purchased (Tick ☒ as applicable):

☐ Four wheeler ☐ Two wheeler ☐ Electronic goods ☐ House hold appliances

Make / Model / Description

7. Name of Dealer (IN BLOCK LETTERS)

Address

Pin code

City

8. Details of Vehicle (in case of 2nd hand car)

Age of the vehicle Valuation (in figures) (in words)

Engine / Chassis Number

Name of Seller (IN BLOCK LETTERS)

Address

9. Loan amount requested for (in figures) (in words)

10. Income details (applicant):

Gross monthly income Total monthly deductions

Net monthly income

11. **Income details (Co-borrower):**

Gross monthly income Total monthly deductions

Net monthly income

12. Total eligible income (in figures) (in words)

13. Maximum permissible bank finance (in figures) (in words)

14. Assessed bank finance (in figures) (in words)

15. Rate of interest ☐ Floating ☐ Fixed 17. Repayment period years months

16. Equated monthly instalments (in figures) (in words)

Profile of Guarantors (if applicable)

Guarantor I

1. **Full Name**

2. **Father's Name / Spouse's Name**

3. **Address**

4. **Occupation**

Guarantor II

1. **Full Name**

2. **Father's Name / Spouse's Name**

3. **Address**

4. **Occupation**

13. **Documents submitted** (Tick ☒ as applicable):

Proof of income

- ☐ Latest monthly salary slip showing deductions.
- ☐ Copy of IT return for last two years, duly acknowledged by ITO with computation of income.
- ☐ Proof of turnover (latest sales / service tax returns)

Proof of Identity

- ☐ Copy of passport / voter ID card / driving licence / PAN card / Valid Employee ID Card

Proof of Residence

- ☐ Copy of ration card / telephone bill / passport / voter I-card / driving licence.

Other documents

- ☐ Proof of official address (for applicants who are not government employees)
- ☐ Proof of Highest Professional qualification (for self-employed professionals)
- ☐ Proforma invoice / valuation certificate in case of used cars

14. Recommendation

Date

Signature of appraising officer
Code Number :

15. Comments of sanctioning authority

Signature
Code Number :

Important :
While opening the account it must be strictly ensured that all relevant MIS details are filled in properly.