J&K Bank

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

Customer Id No.

(Office Use Only)

Account No.

(Office Use Only)

Branch _____

Date

Loan against mortgage of immovable property
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) _____

8. **Education**   (Tick ☑ as applicable)   ☐ 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) _____

c) **Status of Applicant** (Tick ☑ as applicable):

☐ Individual ☐ Sole proprietor ☐ Partner

☐ Private Limited ☐ Limited Company ☐ Others (Plz specify)

10. **Name & Address of Employer / Establishment**

11. **Designation**

12. **Length of Service** |__|__| Years |__|__| Months **Remaining years of Service** |__|__| Years |__|__| Months

13. **Years in business / Self-employed since** |__|__| Years |__|__| Months

14. **Monthly Income** :

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

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

15. **Type of Vehicle** (Tick ☑ as applicable): ☐ Two Wheeler ☐ Four Wheeler Make|_____| Age|_____|

☐ Owned ☐ Company Provided ☐ Hypothecated

16. **Assets owned** :

Fixed assets / House Rs. (in figures) |__|__|__|__|__| (in words) |_____|

Gold & Jewellery Rs. (in figures) |__|__|__|__|__| (in words) |_____|

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

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

17. **Loans & Liabilities** :

Friends and Relatives Rs. (in figures) |__|__|__|__|__| (in words) |_____|

Employers Rs. (in figures) |__|__|__|__|__| (in words) |_____|

Banks/Financial Institutions Rs. (in figures) |__|__|__|__|__| (in words) |_____|

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

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

18. **Purpose of Loan :** |_____|

19. **Loan Amount:** Rs. (in figures) |__|__|__|__|__| (in words) |_____|

20. **Details of Bank Account :**

Name of Bank / Branch |_____|

Type of Account |_____| **Account Number** |_____|

21. **Details of property (ies) to be mortgaged :**

Address

Description of Property (Tick ☑ as applicable) ☐ House Flat ☐ Commercial ☐ Industrial ☐ Others ☐ (Plz specify)

Location (Tick ☑ as applicable)

☐ Within Municipal Limits ☐ Town Area ☐ Notified ☐ Others

Please specify

Area of land **Total plinth area of the property**

Estimated value of property (Rupees in figures) (in words)

Two Personal References

(i) (Name in Block Letters)

(ii) (Name in Block Letters)

(Address)

(Address)

(Telephone Number with S.T.D. Code)

(Telephone Number with S.T.D. Code)

Declaration

I/we have read the scheme and understood the contents and undertake to abide by all the terms and conditions stipulated by the Bank and any modification thereto made from time to time. All other rules and regulations of the Bank applicable to the captioned loan shall be complied / observed by me / us and the instructions issued by the Bank from time to time shall be binding on me / us. I/we declare that the information / particulars given in the application form are true and correct to the best of my knowledge and nothing has been concealed or suppressed therein. I/we agree that J&K Bank may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/we undertake to inform the J&K Bank regarding any change in my/our occupation/employment and to provide any further information that the Bank may require.

Place _____   Date ⌊_|_|_|_|_|_|_|_⌋

_____   _____
Signature of Applicant   Signature of Co-borower

List of documents to be furnished by Borrower / Co-borrower

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.

Property related details :
- ☐ Title deeds / allotment letter / possession slip
- ☐ Copy of registration certificate of housing society
- ☐ Valuation report

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**
    _____

6. **Purpose of advance** _____

    Sector (Tick ☑ as applicable)
    ☐ Priority   ☐ Non-priority

7. **Location of the property to be mortgaged**
    _____

    _____

    Plinth area of house / flat _____

8. **Total estimated value**   (in figures) | | | | | | (in words) _____

9. **Loan amount requested for**   (in figures) | | | | | | (in words) _____

10. **Income details** (applicant)**:**
    Gross monthly income _____   Total monthly deductions _____

    Net monthly income _____

11. **Loan details :**

    Maximum permissible bank finance (in figures) | | | | | | (in words) _____

    Assessed bank finance (in figures) | | | | | | (in words) _____

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

    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**

Guarantor II

1. **Full Name**

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

3. **Address**

Documents submitted by Borrower / Co-borrower / Guarantors (Tick ☑ as applicable)

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

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- ☐ Valuation report

14. **Recommendation**

Date

Signature of appraising officer

Code Number :

15. **Comments of sanctioning authority**

Signature

Code Number :