



# J&K Bank

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

PF / ALF

Customer Id No.

\_\_\_\_\_ (Office Use Only)

Account No.

\_\_\_\_\_ (Office Use Only)

Branch \_\_\_\_\_

Date \_\_\_\_\_

## Any-Need Loan (Sahulat / Saral) 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) **Pensioner of** (Tick ☒ as applicable):

☐ PSU ☐ State ☐ Central Government ☐ Public Sector Bank





**Guarantor II**

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

Guarantor's  
Photograph

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. Address

Permanent Address

City \_\_\_\_\_ Pin code \_\_\_\_\_

State | Phone (With STD code)

Mobile  E - mail 

Contact Address |

City  Pin code

State | Phone (With STD code)

7. **Education** (Tick ☒ as applicable) ☐ Under Graduate ☐ Graduate ☐ Post Graduate

### 8. Occupation Details:

a) Employee of (Tick ☒ as applicable):

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

c) **Self-Employed** (Tick ☒ as applicable):

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

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

10. **Designation** (applicable for employees only) | \_\_\_\_\_

**11. Monthly Income:**

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 stated 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)** (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 (as applicable)**

- ☐ Proof of official address (for applicants who are not government employees)
- ☐ Proof of Highest Professional qualification (for self-employed professionals)



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)

14. Recommendation

Date

\_\_\_\_\_  
Signature of appraising officer

Code Number :

15. Comments of sanctioning authority

\_\_\_\_\_  
Signature

**Important :**

While opening the account it must be strictly ensured that all relevant MIS details are filled in properly with extra emphasis on proper filling of "NATURE OF ADVANCE" code and "FREE CODE 1".