

		(Office Use Only)
The Jammu & Kashmir Bank Ltd.		(Onice ose Only)
Corporate Headquarters, M.A. Road, Srinagar 190 001	Account No.	
		(Office Use Only)
Branch	Date	
<b>Any-Need Loan</b> (Sahulat Application Form	/ Saral)	
1. Full Name (IN BLOCK LETTERS)		Applicant's
		Photograph
2. Father's Name / Spouse's Name (IN BLOCK LETTERS)		
3. Date of Birth (DD/MM/YYYY)		
4. <b>Gender</b> Male Female		
5. Marital Status Single Married	6. Number of dependents	
7. Address		
Permanent Address		
City	Pin coc	le
State	Phone (With STD code)	
Mobile	E - mail	
Contact Address		
City	Pin coc	le
State	Phone (With STD code)	
8. <b>Education</b> (Tick ✓ as applicable) Under G	Graduate Graduate Post Graduate	
9. Occupation Details:		
a) Employee of (Tick ✓ as applicable):  ☐ Government ☐ Public Sector Undertaking	Public Limited Compa <mark>ny</mark> Multinational Compa <mark>ny</mark>	Reputed Institution
b) <b>Self-Employed Professional / Businessmen</b> (Tick ✓ ☐ MBA ☐ Engineer ☐ Doctor ☐ Architect		
c) <b>Pensioner of</b> (Tick ☑ as applicable): ☐ PSU ☐ State ☐ Central Government ☐ Pu	ıblic Sector Bank	

Customer Id No.

10. Name & Address of Employer / Estab	lishment			
11. <b>Designation</b> (for employees only)				
12. <b>Length of Service</b> (for employees only)	Years Months Remainin	ng years of Service (for employe	ees only)	Months
12 V			1	
13. Years in business / Self-employed sin	ice (for businessmen / profession	Years Months	J	
14. Monthly Income:				
Gross (Rupees in figures)         (in words)				
Net (Rupees in figures)	(in words)			
15 5				
15. <b>Do you own a house</b> (Tick ✓ as application)	able): Yes N	lo		
If yes, is house mortgaged (Tick 🗹 a	s applicable):	Io		
Value of House (At Cost) Rs :	(in figures)	(in words)		
16. <b>Type of Vehicle</b> (Tick <b>☑</b> as applicable)	): Two Wheeler	Four Wheeler A	Make	Age
	Owned C	Company Provided 🔲 Hypot	hecated	
17. Assets owned :				
Fixed assets	Rs. (in figures)	(in words)		
C-140 I11	<b>D</b> - (1 (1 ) )			1
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)		
18. Loans & Liabilities : Friends and Relatives	Rs. (in figures)	(in words)		ı
Employers	101	1		
Banks/Financial Institutions	Rsin figures)	(in words)		
Others	Rs. (in figures)	(in words)		
Total	Rs. (in figures)	(in words)		
19. Purpose of Loan:				1
20. Loan Amount: Rs. (in figures)	(in words)			
Zo. Loui / Hiourt.	(iii words)			
21. Details of Bank Account:				
Name of Bank / Branch		1		
Type of Account	Account Nu	mber		
Two Personal References :				
(i) (Name in Block Letters)		(ii) (Name in Block Letters)		
1	1	(***) (* ******* *** = *** = ********		1
(Address)		(Address)		
(Telephone Number with S.T.D. Code)		(Telephone Number with S.T.D. 0	Code)	

22.	<b>Details of Guarantors</b> (Applicable where the applicant doesn't maintain salary a/c with the bank): <b>Guarantor I</b>	
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 cod	e
	State Phone (With STD code)	
	Mobile E-mail	
	Contact Address	
	City Pin cod	e
	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) <b>Self-Employed</b> (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)	_

Gu	arantor II	
1.	Full Name (IN BLOCK LETTERS)	
		Guarantor's Photograph
		Thotograph
2.	Father's Name / Spouse's Name (INBLOCK LETTERS)	
	<u> </u>	
3.	Date of Birth (DD/MM/YYYY)	
4.	Gender Male Female 5. Marital Status Single Married	
6.	Address	
	Permanent Address	
	City Pin cod	le
	State Phone (With STD code)	
	Mobile	
	Contact Address	
	City Pin cod	le
	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) <b>Self-Employed</b> (Tick ✓ as applicable):	
	MBA Businessman Doctor Architect C.A. Others	specify
9.	Name & Address of Employer / Establishment	
10.	Designation (applicable for employees only)	
_ 0.	·· · · · · · · · · · · · · · · · · · ·	
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 L	Date		
	Signature of Applicant		
List of d	ocuments to be furnished by Borrower / Guarantor(s) (Tick		
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 de	ocuments (as applicable)		
	Proof of official address (for applicants who are not government employees)		

☐ Proof of Highest Professional qualification (for self-employed professionals)

## Appraisal sheet (for office use only)

	Applicant's profile			
1.	Full Name			
2.	Address			
3.	Father's Name / Spouse's Name			
4.	Occupation			
5.	Loan amount requested for (in figures)           (in w	vords)		
6.	Purpose of loan	Se	ector(Tick ☑ as applicable): Priority	Non-priority
7.	Income details:			
	Gross monthly income	Total monthly d	eductions	
	Net monthly income			
8.	Maximum permissible bank finance (in figures)	(in words)		
	Assessed bank finance (in figures) (in words)			
10.	Rate of interest 11. Repayment period	years	months	
11.	Equated monthly instalments (in figures) (in w	vords)		
Pr	ofile of Guarantors (if applicable)			
Gu	arantor I	G	uarantor II	
1.	Full Name	1.	Full Name	
2.	Address	2.	Address	
3.	Father's Name / Spouse's Name	3.	Father's Name / Spouse's Name	
4.	Occupation	4.	Occupation	
	• ***	1.		

13. <b>Documents submitted</b> (Tick ✓ as applicable):				
Proof of income				
□ Latest monthly salary slip showing deductions.				
<ul> <li>Copy of IT return for last two years, duly acknowledged by I'</li> </ul>	TO with computation of income.			
☐ Proof of turnover (latest sales / service tax returns)				
Proof of Identity				
☐ Copy of passport / voter ID card / driving licence / PAN car	d / Valid Employee ID Card			
<b>Proof of Residence</b>				
☐ Copy of ration card / telephone bill / passport / voter I-card /	driving licence.			
Other documents				
☐ Proof of official address (for applicants who are not governm	ent employees)			
<ul> <li>Proof of Highest Professional qualification (for self-employe</li> </ul>	ed professionals)			
14. Recommendation				
Date	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".