Car / 2-Wheeler / Home Appliances Application Form

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

   State

   Mobile

   Contact Address

   City

   State

   Phone (With STD code)

   Phone (With STD code)

   Pin code

   Pin 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) __________________________

10. Name & Address of Employer / Establishment __________________________

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)   ☐ Years ☐ Months

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

16. 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) __________________________

17. Details of Bank Account :
   Name of Bank / Branch __________________________________________
   Type of Account __________________________ Account Number __________________________

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
19. Spouse’s details (applicable if the spouse is a co-borrower):
   
   Full Name (IN BLOCK LETTERS)

   Date of Birth (DD / MM / YYYY)

   i. 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)

   ii. Name & Address of Employer / Establishment

   iii. Designation (for employees only)

   iv. Length of Service (for employees only) Years Months

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

   vi. Monthly Income:
      Gross (Rupees in figures) (in words)
      Net (Rupees in figures) (in words)

20. Amount of loan applied for (in figures) (in words)

21. Description of item to be purchased (Tick ☑ as applicable):
   ☐ Four wheeler ☐ Two wheeler ☐ Electronic goods ☐ House hold appliances
   Make / Model

22. Name of Dealer (IN BLOCK LETTERS)

   Address

   Phone

   Pin code City

23. Details of Vehicle (in case of 2nd hand car)
   Age of the vehicle Valuation (in figures) (in words)
   Engine / Chassis Number

24. Name of Seller (IN BLOCK LETTERS)

   Address

   Phone
25. Details of Guarantors (Applicable where the applicant doesn’t maintain salary a/c with the bank):

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. **Address**
   - Permanent Address

7. **City**
   - Pin code

8. **State**
   - Phone (With STD code)

9. **Mobile**
   - E-mail

10. **Contact Address**
    - City
    - Pin code
    - State
    - Phone (With STD code)

11. **Education** (Tick ☑ as applicable)
    - [ ] Under Graduate
    - [ ] Graduate
    - [ ] Post Graduate

12. **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

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

14. **Designation (applicable for employees only)**

15. **Monthly Income:**
   - Gross (Rupees in figures) (in word(s))
   - Net (Rupees in figures) (in word(s))
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)

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.