



# J&K Bank

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

Customer Id No.

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

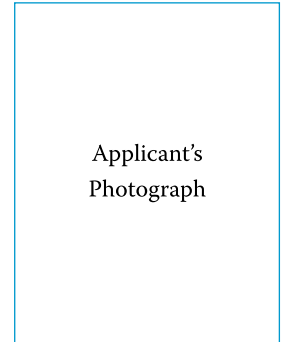
Account No.

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

Branch \_\_\_\_\_

Date \_\_\_\_\_

## Cash Credit for Salaried Employees Application Form



1. **Full Name** (INBLOCKLETTERS)

\_\_\_\_\_  
\_\_\_\_\_

2. **Father's Name / Spouse's Name** (INBLOCKLETTERS)

\_\_\_\_\_

3. **Date of Birth** (DD / MM / YYYY) \_\_\_\_\_

4. **Gender**  Male  Female  Third Gender

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) \_\_\_\_\_

9. **Occupational Details:**

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

Government  Public Sector Undertaking  Public Limited Company  Semi-Government

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


11. **Designation** (for employees only) \_\_\_\_\_

12. **Length of Service** (for employees only) 

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**Remaining years of Service** (for employees only) 

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13. **Monthly Income:**

Gross (Rupees in figures) 

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 (in words) \_\_\_\_\_

Net (Rupees in figures) 

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 (in words) \_\_\_\_\_

14. **Loan Amount:** **Rs.** (in figures) 

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 (in words) \_\_\_\_\_

15. **Details of Bank Account:**

**Name of Bank / Branch** \_\_\_\_\_

**Type of Account** \_\_\_\_\_ **Account Number**

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## Appraisal sheet (for office use only)

### Applicant's profile

1. Full Name

2. Address

3. Father's Name / Spouse's Name

4. Occupation

5. Credit Limit requested for

(in figures)

(in words)

7. Income details:

I) Gross monthly income

Total monthly deductions

II) Net monthly salary credited to salary a/c

Month 1 .....

Month 2 .....

Month 3 .....

Total of previous three months credits .....

Date of Birth .....

Age of borrower as on date ..... Date of Retirement .....

8. Maximum permissible bank finance

(in figures)

(in words)

9. Assessed bank finance

(in figures)

(in words)

10. Rate of interest

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

**Pre-Sanction**

- Application Form
- Personal Statement of Borrower
- Letter of Confirmation from employer for employee in active service only.

**Post Sanction**

- Loan Agreement
- DP Note

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".

**I authorise the bank to debit the monthly interest charged to cash credit account from my salary account maintained with the bank.**