



J&K Bank

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

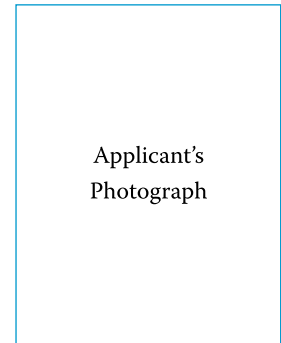
Customer Id No. (Office Use Only)

Account No. (Office Use Only)

Branch

Date

Education Loan 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 Pin code

State Phone (With STD code)

Mobile E - mail

Contact Address

City Pin code

State Phone (With STD code)

8. **Name of the course**

9. **Name of the Institution/University**

10. **Date of Commencement of Course**

11. **Duration of Course** Years Months

12. **Expected monthly income after Completion**

(in figures)

(in words)

13. Course expenses

Year	Tuition Fee	Examination/ Lab./ Library Fee	Boarding/ Lodging	Travel Expenses	Other Expenses (if any)	Total
1st Year						
2nd Year						
3rd Year						
4th Year						
5th Year						

14. Sources of Finance

Year	Own Funds	Scholarships	Loan Amount	Total
1st Year				
2nd Year				
3rd Year				
4th Year				
5th Year				

15. Particulars of Parent / Guardian/Co-borrower :

i) Full Name (IN BLOCK LETTERS)

Co-borrower's
Photograph

ii) Father's Name / Spouse's Name (IN BLOCK LETTERS)

iii) Date of Birth (DD/MM/YYYY) _____

iv) Gender Male Female

v). Marital Status Single Married

6. Number of dependents _____

vi). Address with Telephone/Fax Mobile / E-mail etc.

Permanent Address _____

City _____

Pin code _____

State _____

Phone (With STD code) _____ Mobile _____

E - mail _____

16. 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 Engineer Doctor Architect C.A.

e) **Pensioner of** (Tick as applicable):

PSU State Central Government Public Sector Bank

17. Name & Address of Employer / Establishment

18. Designation

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19. Length of Service

Years	Months

Remaining years of Service

Years	Months

20. Regular Monthly Income:

Gross Income (in figures)

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 (in words)

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Net Income (in figures)

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 (in words)

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Other ncome (if any):

Rupees (in figures)

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 (in words)

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Specify Source

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21. Loan Details

Amount applied for

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 (in figures)

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 (in words)

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Moratorium

Years	Months

 Repayment Period

Years	Months

22. Details of property /ies offered as mortgage :

Description	Location	Dimensions	Market Value (Rs)

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 other than mentioned above. I/we confirm that if I/we avail of any credit facilities with any other bank in future, I/we will furnish the details to J&K Bank immediately. 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 / us as it thinks fit.

Place _____ Date _____

Applicant's Signature.

Parent/Guardian/Co-borrower's Signature

List of documents to be furnished by Borrower / Guarantor(s) / Co-borrowers

Qualification Proof

- Latest qualification certificates

Admission Proof

- Proof of admission to the University where the applicant intends to study.

Proof of income (anyone of the below, applicable to co-borrower)

- Latest monthly salary slip showing deductions.
- Copy of IT return for last two years, duly acknowledged by ITO with computation of income

Proof of Identity

- Copy of passport / voters ID card / driving licence

Proof of Residence

- Copy of ration card / telephone bill / passport / voters I-card.

Other documents (as applicable)

- Proof of official address (for co-borrowers who are not government employees)
- Schedule of expenses
- Other documents as prescribed by the regulator / bank in case of studies out-side the country.

Appraisal sheet (for office use only)

Applicant's profile

- 1. **Full Name**
|_____|
- 2. **Father's Name / Spouse's Name**
|_____|
- 3. **Address**
|_____|
|_____|
- 4. **Qualification** |_____|
- 5. **Name of Course**
|_____|
- 6. **Duration of Course** |__| |__| **Years** |__| |__| **Months**
- 7. **Course Expenses** (in figures) |__| |__| |__| |__| |__| |__| |__| (in words) |_____|

8. Parent / Guardian / Co-borrower's profile

- Full Name**
|_____|
- Father's Name / Spouse's Name**
|_____|
- Address**
|_____|
|_____|

9. Income details:

- Gross monthly income |_____| Total monthly deductions |_____|
- Net monthly income |_____|
- Maximum permissible bank finance (in figures) |__| |__| |__| |__| |__| |__| |__| (in words) |_____|
- Assessed bank finance (in figures) |__| |__| |__| |__| |__| |__| |__| (in words) |_____|
- Rate of interest |_____| 11. Repayment period |__| |__| years |__| |__| months
- Equated monthly instalments (in figures) |__| |__| |__| |__| |__| |__| |__| (in words) |_____|

Profile of Guarantors (if applicable)

Guarantor I

1. Full Name

2. Address

3. Father's Name / Spouse's Name

4. Occupation

Guarantor II

1. Full Name

2. Address

3. Father's Name / Spouse's Name

4. Occupation

List of documents submitted by Borrower / Guarantor(s) / Co-borrowers (Tick as applicable)

Qualification Proof

- Latest qualification certificates

Admission Proof

- Proof of admission to the University where the applicant intends to study.

Proof of income (anyone of the below, applicable to co-borrower)

- Latest monthly salary slip showing deductions.
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Proof of Identity

- Copy of passport / voters ID card / driving licence

Proof of Residence

- Copy of ration card / telephone bill / passport / voters I-card.

Other documents (as applicable)

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- Schedule of expenses
- Other documents as prescribed by the regulator / bank in case of studies out-side the country.

10. Recommendation

Date _____

Signature of appraising officer

Code Number :

11. Comments of sanctioning authority

Signature