

## ANNEXURE "F"

### CONSUMER/CONVEYANCE LOAN APPLICATION FORM

Name.....

R/o .....

Tel. No. ....

Mobile No. ....

Name of Guarantor (Ist Guarantor).....

R/o .....

Tel. No. ....

Mobile No. ....

Name of Guarantor (IInd Guarantor).....

R/o .....

Tel. No. ....

Mobile No. ....

# **CONSUMER/CONVEYANCE LOAN APPLICATION FORM**

No. ....

Date .....

The Manager,  
THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.

B.O. ....

Dear Sir,

Kindly sanction to me/us a demand loan of Rs. .... for the following purposes:-

1. I/we agree to abide by the rules and regulations of the bank in force from time to time in this behalf.
  - i. Purpose of Motorcycle/Auto Cycle/Scooter/Motor Car of ..... make which is available at a cost of about Rs. ....
  - ii. For purchase of Refrigerator of ..... make which is available at a cost
  - iii. For purchase of Electrical/Gas cooking range of ..... make which is available at a cost of Rs. ....
  - iv. For purchase of Television set of make which is available at a cost of Rs. ....
  - v. For purchase of ..... make which is available at a cost of Rs. ....
2. I/We have already deposited with the Bank at branch ..... a sum of Rs. .... as part purchase price of the aforesaid Motor Cycle/Scooter Cycle/Radio/Transistor/Electrical/Gas cooking range/T.V. Set/Sewing Machine ..... The balance of the cost price i.e Rs. .... shall be paid by you direct to the suppliers there of by debit to my/our loan account.
3. I/We further agree and undertake as under-
  - a. Not to mortgage, pledge, hypothecate, part with or give on hire any of the goods hereby hypothecated without the bank's permission in writing so long as the loan is outstanding. I/We shall use the article/articles concerned only for my/our use.
  - b. I/We agree to repay the loan alongwith interest in ..... monthly instalment in case of default in the repayment of any instalment it shall be open to the bank to make a demand for the entire amount outstanding in the account.
4. If an instalment is not paid on due date, overdue interest @ 1% per annum will be paid by me/us on the amount instalment default.
5. I/We give below my/our present address and undertake to inform you in writing of any change in the said address. In the absence of any information of the change of the address any notice or communication addressed by you at the address given hereunder will be binding on me/us in all respects.
6. I/We give the particulars required by the bank in my/our personal statement on the reverse hereof.
7. I/We shall repay loan in 36 monthly equated instalments.
8. I/We shall get articles insured in the joint name of the bank. The insurance shall be renewed every year till liquidation of loan for the risks fire, riot theft etc. by the Bank itself.
9. I/We shall open a saving bank account with a minimum initial deposit equal to 10% of the anticipated instalments arrived for repayment inclusive of interest and would continue to deposit the said amount in the said account together with loan instalment each month. Said account shall remain under lien till the loan amount is liquidation in full.
10. The bank's name will be got registered with the Regional Transport Authority with regards to hypothecation of the vehicle in bank's name.
11. I/We hereby undertake to abide by all the terms and conditions which may be stipulated in the loan sanction letter and in case of any deviation made by me to the said terms and conditions, the bank shall be at liberty to recover its whole of the loan outstanding in lump sum alongwith upto date interest from my movable/immovable assets without intervention of any court of Law.

Yours faithfully

Signature .....

Full Name

Address .....

Membership No. ....

# THE JAMMU CENTRAL CO-OPERATIVE BANK LIMITED

## ..... BRANCH

No.....

Dated .....

### Proposal for grant of a loan for purchase of durable consumer goods

Staff/Customer

1. Name occupation & address of the applicant :
2. Name of the employer :
3. Name occupation & address of the guarantor/s :
4. Name of the employer of the guarantor/s :
5. Gross and Net salary/income of the :
 

a. Applicant :	Gross	Net
b. Guarantor/s :		

 (salary certificate to be attached)
6. Whether the proposed borrower and guarantor maintain an account with our bank if so, the nature of the account and the balance outstanding as on date :
7. Article/s proposed to be purchased indicating make and cost price :
8. Name and address of the Supplier/authorised dealer (Copy of invoice/cost of schedule to be attached) :
9. Amount of margin money deposited with the bank :
10. Amount of loan applied for (copy of loan application enclosed) :
11. Maimum amount of loan permissible under the scheme :
12. Monthly instalment payable :
13. Whether the borrower will be in a position to pay the monthly instalment taking into account his net income :
14. Rate of interest :
15. Whether the proposed loanee fulfills the eligibility criteria under the scheme :
16. Date of confirmation of the employee in Bank service (in the case of bank employee) :
17. Date of the birth of the Employee (in the case of staff) :
18. Recommendation of the Branch Manager :

**Recommended  
Manager Loans**

**Manager**

**Sanctioned / Rejected**

**Manager / Chief Manager / Distt. Manager**

**OFFICE OF**  
**THE JAMMU CENTRAL CO-OPERATIVE BANK LIMITED (H. O. JAMMU)**  
**INVESTIGATION REPORT OF APPLICANT TO BE FILLED BY BRANCH MANAGER**

1. Name of the applicant with parentage and complete address \_\_\_\_\_

2. Member Ship No. \_\_\_\_\_ 3. Loan Application No \_\_\_\_\_

4. Share deposited for Rs. \_\_\_\_\_ Dated \_\_\_\_\_

5. Date of investigation \_\_\_\_\_ 6. Total Family Member \_\_\_\_\_

S. NO	MEMBERS	AGE	OCCUPATION	INCOME
a.				
b.				
c.				
d.				
Total :-				

8. **EXISTING ASSETS** Total \_\_\_\_\_ Rs. \_\_\_\_\_

a. Movable \_\_\_\_\_ Rs. \_\_\_\_\_

b. Immovable \_\_\_\_\_ Rs. \_\_\_\_\_

9. Professional or not \_\_\_\_\_

a) Type of business \_\_\_\_\_

10. Experience of the applicant \_\_\_\_\_

11. Reasons of selection of activity \_\_\_\_\_

12. Is the NOC of the Bank in the area obtained? \_\_\_\_\_

13. Amount of loan applied for and recommended purpose wise as under:-

Purpose of Loan	Amount of loan applied for	Amount of loan Recommended	Reason for Variation

14. Is the applicant skilled

15. a. Member of the society \_\_\_\_\_ Outstanding \_\_\_\_\_ Overdue \_\_\_\_\_

b. Short term loans

c. M.T. Loans

d. L.T. Loans

16. Property under the prosession of the applicant:-

a) Consisting of \_\_\_\_\_

Situated at \_\_\_\_\_

b) Cost of estimate as per expert \_\_\_\_\_

c) Branch Manager's remarks regarding genuineness of the cost

17. Certified that applicant his/their or any one of his /their dependants is/are not indebted to this bank ,and the property mentioned above is free from all encumbrances.

18. **CREDIT WORTHINESS**

As I have enquired from the local/public that his/their credit worthiness is satisfactory/not satisfactory  
Hence the case of Sh/M/s \_\_\_\_\_

S/o \_\_\_\_\_ may be recommended be rejected.

19. i) The case recommended for sanction Rs. \_\_\_\_\_ for \_\_\_\_\_

ii) The loan is co-related with the viability and ensure safe repayments.

iii) The T.I./Signature of the applicant has been obtained on the date of Investigation in my presence.

iv) In case of T.I. affidavit with regard to understanding term and condition of Loan narrated to applicant in local language.

Sig. of Investigating Officer

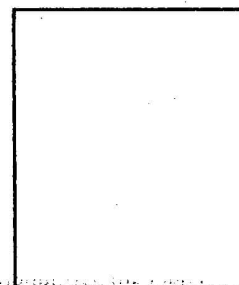
Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature /T.I of Applicant

**THE JAMMU CENTRAL CO-OPERATIVE BANK LIMITED (H. O. JAMMU)**  
**INVESTIGATION REPORT OF GUARANTOR TO BE FILLED BY**  
**BRANCH MANAGER**

1. Name and address of the Borrower \_\_\_\_\_
2. Name & address of the Guarantor \_\_\_\_\_
3. Share deposited for Rs. \_\_\_\_\_ Dated \_\_\_\_\_
4. Date of investigation \_\_\_\_\_
5. Amount of loan being granted :-



Purpose of Loan	Amt. applied for	Loan recommended	Remarks for variation between 2-3
1	2	3	4

6. Occupation of the Guarantor with description \_\_\_\_\_
7. Assets of guarantor \_\_\_\_\_ Total \_\_\_\_\_ Rs. \_\_\_\_\_
8. Movable \_\_\_\_\_ Rs. \_\_\_\_\_
9. Immovable \_\_\_\_\_ Situated at \_\_\_\_\_ Rs. \_\_\_\_\_

a. Income of Guarantor Rs. \_\_\_\_\_

10. a. Member of the Society _____			
b. Short term loans	Outstanding	Overdue	
c. M.T. Loans			
d. L.T. Loans			
e. Any other loan			

11. If the Guarantor indebted to any other agency (Banks Hort. Deptt.), specify details \_\_\_\_\_ Yes/No
12. It is certified that Guarantor is sound enough to stand guarantee for loans of Rs. \_\_\_\_\_  
being considered/recommended in favour of Shri \_\_\_\_\_ S/o \_\_\_\_\_  
Shri \_\_\_\_\_ R/o \_\_\_\_\_

Signature

Investigation officer,  
With Name & Designation

Consent of Guarantor to  
Stand Guarantee

Date:

Signature of Guarantor

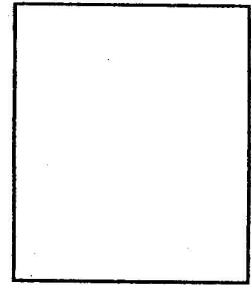
Name \_\_\_\_\_

S/o \_\_\_\_\_

R/o \_\_\_\_\_

**THE JAMMU CENTRAL CO-OPERATIVE BANK LIMITED (H. O. JAMMU)**  
**INVESTIGATION REPORT OF GUARANTOR TO BE FILLED BY**  
**BRANCH MANAGER**

1. Name and address of the Borrower \_\_\_\_\_
2. Name & address of the Guarantor \_\_\_\_\_
3. Share deposited for Rs. \_\_\_\_\_ Dated \_\_\_\_\_
4. Date of investigation \_\_\_\_\_
5. Amount of loan being granted :-



Purpose of Loan	Amt. applied for	Loan recommended	Remarks for variation between 2-3
1	2	3	4

6. Occupation of the Guarantor with description \_\_\_\_\_
7. Assets of guarantor \_\_\_\_\_ Total \_\_\_\_\_ Rs. \_\_\_\_\_
8. Movable \_\_\_\_\_ Rs. \_\_\_\_\_
9. Immovable \_\_\_\_\_ Situated at \_\_\_\_\_ Rs. \_\_\_\_\_
  - a. Income of Guarantor Rs. \_\_\_\_\_
10. a. Member of the Society \_\_\_\_\_
 

b. Short term loans	Outstanding	Overdue	
c. M.T. Loans			
d. L.T. Loans			
e. Any other loan			
11. If the Guarantor indebted to any other agency (Banks Hort. Deptt.), specify details \_\_\_\_\_ Yes/No
12. It is certified that Guarantor is sound enough to stand guarantee for loans of Rs. \_\_\_\_\_  
 being considered/recommended in favour of Shri \_\_\_\_\_ S/o \_\_\_\_\_  
 Shri \_\_\_\_\_ R/o \_\_\_\_\_

Signature \_\_\_\_\_

Investigation officer,  
With Name & Designation

Consent of Guarantor to  
Stand Guarantee

Date: \_\_\_\_\_

Signature of Guarantor

Name \_\_\_\_\_

S/o \_\_\_\_\_

R/o \_\_\_\_\_

**(TO BE OBTAINED ON NON JUDICIAL STAMP PAPER WORTH RS.3/- ONLY DULY  
ATTESTED BY NOTARY PUBLIC)**

**FORMAT OF THE AFFIDAVIT TO BE OBTAINED FROM GUARANTORS**

**AFFIDAVIT**

I Sh. \_\_\_\_\_ S/O \_\_\_\_\_ R/O \_\_\_\_\_

do here by solemnly affirm and declare as under :-

1. That I am permanent resident of J & K state
2. That I am business-man running business under the name and style M/s \_\_\_\_\_  
at \_\_\_\_\_

OR

That I am serving as a \_\_\_\_\_ in the department of \_\_\_\_\_

3. That my monthly income from the said business / employment is Rs \_\_\_\_\_
4. That besides the business aforesaid or income drawn as stated above. I also owned immovable assets worth Rs. \_\_\_\_\_ in shape of \_\_\_\_\_ situated at \_\_\_\_\_ Which is free from all encumbrances.
5. That I voluntarily stand as a guarantor in favour of Shri \_\_\_\_\_  
S/O \_\_\_\_\_ R/O \_\_\_\_\_ Who is borrowing loan/cc limit of Rs. \_\_\_\_\_ from The Jammu Central Co-operative Bank Ltd. Branch \_\_\_\_\_ on his own name / firm.
6. That in case of default in the repayment of loan I shall be personally liable to make the repayment of loan along with interest and the same can be recovered by putting my immovable / moveable assets/property to auction even without intervention of court.

I further declare that the averments made in the affidavit are true and correct to the best of my knowledge and belief.  
Nothing has been concealed or kept back there from

DEPONENT

**VERIFICATION**

Verified today viz \_\_\_\_\_ the day of \_\_\_\_\_ 20 \_\_\_\_\_ at \_\_\_\_\_ that the averments of this affidavit are true and correct to the best of my knowledge and belief and nothing has been concealed or suppressed there from.

DEPONENT

## PROPOSAL FROM BRANCH MANAGER

**Sub:-** Application of.....S/o.....  
(Name of applicant)  
R/o.....for Cash Credit/Term loan of Rs.....  
(Permanent address)  
in the name.....for.....for  
Name of account (Purpose)  
Rs.....  
(Amount)

### INTRODUCTION

1. Sh.....S/o.....  
R/o.....District.....is a permanent resident of  
J&K State and has approached the Bank Branch for financial assistance for meeting in part the cost  
of.....estimated to cost of Rs.....  
( Purpose)

### 2. CREDIT WORTHINESS

Sh.....owns assets worth Rs.....Lakhs  
comprising the following

#### **A. ASSETS**

##### **i) Fixed Assets**

Description	Location	Rs. in Lakhs Estimated value
-------------	----------	---------------------------------

##### **ii) Liquid Assets**

- Cash in hand & bank balance
  - Investment in sister concerns  
(give detail stocks)
  - Stocks
  - Sundry debtors (give details)
- Total :- A

#### **B. LIABILITIES**

- Borrowings from bank/s (give details)
  - From private concern/s
  - Other creditors (estimated)
- Total :- B

Net Worth (A-B)

Rs.....Lakhs

Independent enquiries made in the market have revealed that Sh.....  
(Say about his  
.....  
general reputation)

### 3. COST OF ABOVE AND MEANS OF FINANCING

The total cost involved in the proposition..... is estimated at  
Rs.....Lakhs as under:-

(Rs. in Lakhs)



- a) **(For Transport Business only)**
- i. Cost of Chasis (as per dealer's bill)
  - ii. Cost of body fabrication .
  - iii. Cost of extra two tyres
  - iv. Cost of accessories
  - v. Insurance charges
  - vi. Registration & other expenses
  - vii. Legal expenses

Total :-

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

- b) **For other (Specify)**

The investment estimated to cost of Rs. \_\_\_\_\_ lakhs is proposed to be met as under :-

- a. LOAN FROM THE BANK  
(Say seperately according to nature)
- b. Promotor's own contribution

Total :-

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

While the bank shall grant a loan of Rs. \_\_\_\_\_ Lakhs ,the promoter has to bring in Rs. \_\_\_\_\_ Lakhs from his own sources as his contribution which he/is expected to meet comfortably as he has enough liquid assets.

It is being stipulated that the promoters shall deposit his entire contribution towards acquisition of assets with the Bank, when required.

### **RECOMMENDATIONS**

The Managing Director is requested to kindly consider the application of Sh. \_\_\_\_\_ S/O \_\_\_\_\_ R/O \_\_\_\_\_ District \_\_\_\_\_ for sanction of a loan/limit of Rs. \_\_\_\_\_ Lakhs in his /her favour subject to following specify terms & conditions.

i) **DISBURSEMENT**

The loan shall released together with the promoter's contributions direct in favour of the supplier particularly in case of chasis and fabricators or body

ii) **INTEREST**

At the rate prescribed from time to time to be repounded on quarterly rests, with Penal interest @1% on defaulted instalments/Loan/Limit

iii) **SECURITIES**

The loan /limit is to further secured with following:-

- A. Guarantee :-

1. Sh \_\_\_\_\_ S/O \_\_\_\_\_ R/O \_\_\_\_\_

present \_\_\_\_\_ (Occupation) having monthly income of approximately Rs. \_\_\_\_\_ as per affidavit/Certificate /Income Tax Assessment Certificate .His movable assets consisting of \_\_\_\_\_ and immovable assets consisting of are valued approximately at Rs. \_\_\_\_\_ as per market rates.

AND

2. Sh. \_\_\_\_\_ S/o \_\_\_\_\_ R/O \_\_\_\_\_  
at present \_\_\_\_\_ (Occupation) having monthly income of approximately Rs. \_\_\_\_\_ as per affidavit/Certificate/Income Tax Assessment Certificate His movable assets consisting of \_\_\_\_\_ and immovable assets consisting of \_\_\_\_\_ are valued approximately at Rs. \_\_\_\_\_.

B. Hypothecation of stocks /assets existing and to be created out of loan/limits to be given by the bank

C. Collateral if secured by mortgage of property consisting of \_\_\_\_\_ valued at Rs. \_\_\_\_\_ by Sh. \_\_\_\_\_ official valuer with title verified by Sh. \_\_\_\_\_ approved legal advisor of the bank indicating clear and marketable.

iv) **REPAYMENT**

The loan Rs. \_\_\_\_\_ Lakhs shall be repaid in \_\_\_\_\_ monthly/quarterly /half yearly equal instalment of Rs. \_\_\_\_\_ commencing from \_\_\_\_\_ months from the date of disbursement.

The Limit shall be renewable after every \_\_\_\_\_ year subject to satisfactory performance

Date :

Signature of Branch Incharge with seal