

OFFICE OF THE JAMMU CENTRAL COOPERATIVE BANK LTD;
SEHKARI BHAWAN, RAIL HEAD COMPLEX, JAMMU

(LOAN MANUAL-NON FARM SECTOR)

1. M.T.TRANSPORT

Pre Sanction Documentation

- 1) Loan Application Form/ Appraisal note
- 2) Two Guarantors
- 3) Proforma Invoice (Chassis) from Authorized dealers.
- 4) Quotations for fabrication of body (At least three).
- 5) Permission from RTO / Route Permit
- 6) Driving License
- 7) Investigation report of borrower and guarantors.
- 8) Affidavits of Borrower & Guarantors.
- 9) Post income of the vehicle as well as expenditure.
- 10) Recent pass port size photographs of borrower as well as guarantors (No old photographs are acceptable).
- 11) NOC from the Banks.
- 12) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card /Addhar Card or driving license (Legible). [Self Attested].
- 13) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].

Post Sanction Documentation

- 1) Deed of Hypothecation.
- 2) Deed of guarantee.
- 3) Letter of Acceptance
- 4) Hundi (Demand Pronote)
- 5) T.T.O Form
- 6) Copies of registration certificate with hypothecation clause thereon and copy of Insurance.
- 7) Authority letter for debiting of account.
- 8) Ir-revocable power of Attorney.
- 9) Undertaking on Non Judicial Stamp Paper not to let out on lease the vehicle.
- 10) Ten (10) Post Dated Cheques.

2. CONSTRUCTION EQUIPMENTS (JCB etc.)

Pre Sanction Documentation

1) CONSTRUCTION EQUIPMENTS (JCB etc.)

- 2) Application cum Appraisal Form.
- 3) Credit reports of borrowers/ guarantors

- 4) Recent two Photographs of borrower/s, co-borrower & guarantors.
- 5) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Recent, Legible). [Self Attested].
- 6) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power, Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 7) NOC from the Banks
- 8) Proforma Invoice of Authorized dealer.
- 9) Investigation report of borrower & guarantors.
- 10) Driving License
- 11) Post income of the JCB Machine as well as expenditure and profitability.

Post Sanction Documentation

- 1) Deed of Hypothecation.
- 2) Deed of guarantee.
- 3) Letter of Acceptance
- 4) Hundi (Demand Pronote)
- 5) T.T.O Form
- 6) Copies of registration certificate with hypothecation clause thereon and copy of Insurance.
- 7) Authority letter for debiting of account.
- 8) Ir-revocable power of Attorney.
- 9) Ten (10) Post Dated Cheques.

3. M.T.TRANSPORT (2ND HAND VEHICLE)

Pre Sanction Documentation

- 1) Loan Application Form/ Appraisal note
- 2) Two Guarantors
- 3) Valuation Certificate from the Registered Chartered Automobile Engineer & Copy of Insurance Certificate.
- 4) Agreement to sell between seller & Buyer
- 5) Copy of original invoice
- 6) Fitness certificate from RTO / Route Permit.
- 7) Track record of past loans, if availed
- 8) Driving License
- 9) Investigation report of borrower and guarantors.
- 10) Affidavits of Borrower & Guarantors.
- 11) Post income of the vehicle as well as expenditure and its profitability.
- 12) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 13) NOC from the Banks.
- 14) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card/ Addhar Card or driving license (Legible). [Self Attested].
- 15) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].

Post Sanction Documentation

- 1) Deed of Hypothecation.
- 2) Deed of guarantee / Mortgage.
- 3) Letter of Acceptance
- 4) Hundi (Demand Pronote)
- 5) T.T.O Form
- 6) Copies of registration certificate with hypothecation clause thereon and copy of Insurance.
- 7) Authority letter for debiting of account.
- 8) Ir-revocable power of Attorney.
- 9) Undertaking on Non Judicial Stamp Paper not to let out on lease the vehicle.
- 10) Ten (10) Post Dated Cheques.

4. M.T.CONVEYANCE

Pre Sanction Documentation

- 1) Application cum Appraisal Form.
- 2) Credit reports of borrowers/ guarantors
- 3) Recent two Photographs of borrower/s, co-borrower & guarantors.
- 4) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Recent, Legible). [Self Attested].
- 5) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power, Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 6) NOC from the Banks
- 7) Proforma Invoice of Authorized dealer.
- 8) Investigation report of borrower & guarantors.
- 9) Driving License
- 10) Income Tax Return for last 3 years (No Income Tax Return for two wheeler loans)

Post Sanction Documentation

- 1) Deed of Hypothecation.
- 2) Deed of guarantee.
- 3) Letter of Acceptance
- 4) Hundi (Demand Pronote)
- 5) T.T.O Form.
- 6) Authority letter for debiting of account.
- 7) Copies of registration certificate with hypothecation clause thereon and copy of Insurance
- 8) Undertaking on Non Judicial Stamp Paper not to let out on lease the vehicle.
- 9) Ten (10) Post Dated Cheques.

5. M.T.CONSUMER

Pre Sanction Documentation

- 1) Application cum Appraisal Form.
- 2) Credit reports of borrowers/ guarantors
- 3) Recent two Photographs of borrower/s, co-borrower & guarantors.
- 4) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card /Addhar Card or driving license (Recent, Legible). [Self Attested].
- 5) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power, Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 6) NOC from the Banks
- 7) Proforma Invoice of Authorized dealer.
- 8) Investigation report of borrower & guarantors.

Post Sanction Documentation

- 1) Deed of guarantee.
- 2) Letter of Acceptance
- 3) Deed of Hypothecation
- 4) Hundi (Demand Pronote)
- 5) Authority letter for debiting of account.
- 6) Copy of the Bills/Receipts for purchase of articles from the dealer.
- 7) Ten (10) Post Dated Cheques.

6. L.T.HOUSING (FRESH CONSTRUCTION)

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Site Plan duly approved from the competent authority.
- 3) Estimate prepared from the Bank's approved Architect.
- 4) Legal Opinion from the Advocate on the panel of the Bank.
- 5) Non Encumbrance Certificate from the competent authority.
- 6) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority.
- 7) Investigation report of borrower and guarantors.
- 8) Affidavits of Borrower & Guarantors.
- 9) Recent pass port size photographs of borrower as well as guarantors (No old photographs are acceptable).
- 10) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card /Addhar Card or driving license (Legible). [Self Attested].
- 11) Proof of residence of borrower/guarantors, Ration Card, Addhar Card Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 12) NOC from the Banks.
- 13) Income Tax Return for the last three years.

- 14) Valuation report in case purchasing of readymade house & Sale Purchase agreement between the seller & Buyer

Post Sanction Documentation

- 1) Deed of guarantee.
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Utilization certificate from Branch Manager / Manager Loan
- 5) Authority letter for debiting of saving account.
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) Ir-revocable power of Attorney
- 8) Ten (10) Post Dated Cheques.

7. L.T.HOUSING (REPAIR & RENOVATION)

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Existing Site Plan
- 3) Estimate prepared from the Bank's approved Architect.
- 4) Legal Opinion from the Advocate on the panel of the Bank.
- 5) Non Encumbrance Certificate from the competent authority.
- 6) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority.
- 7) Investigation report of borrower and guarantors.
- 8) Affidavits of Borrower & Guarantors.
- 9) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 10) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible) [Self Attested].
- 11) Proof of residence of borrower/guarantors, Ration Card, Addhar Card Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 12) NOC from the Banks.
- 13) Income Tax Return for the last three years.

Post Sanction Documentation

- 1) Deed of guarantee.
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Utilization certificate from Branch Manager / Manager Loan
- 5) Authority letter for debiting of saving account.
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) Ir-revocable power of Attorney.
- 8) Ten (10) Post Dated Cheques.

8. CASH CREDIT LIMITS

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Site Plan of the property to be mortgaged.
- 3) Evaluation of the property to be mortgaged from the Bank's approved Architect.
- 4) Legal Opinion from the Advocate on the panel of the Bank.
- 5) Non Encumbrance Certificate from the competent authority.
- 6) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority.
- 7) Investigation report of borrower and guarantors.
- 8) Affidavits of Borrower & Guarantors.
- 9) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 10) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 11) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 12) NOC from the Banks.
- 13) Income Tax Return for the last three years.
- 14) Balance Sheets and Profit & Loss accounts for the last three years.
- 15) 15. Photocopy of TIN No. / TAN No. alongwith photocopy of Tax Return.

Post Sanction Documentation

- 1) Deed of guarantee / mortgage
- 2) Letter of Acceptance
- 3) Letter of Continuity
- 4) Hundi (Demand Pronote)
- 5) Drawing Power Register to be maintained every month
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) Ir-revocable power of Attorney.
- 8) Deed of Hypothecation.
- 9) Cash Credit Limit Agreement

9. COMMERCIAL BUILDINGS (BANQUET HALLS/ ESTABLISHMENTS)

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Site Plan duly approved from the competent authority.
- 3) Estimate prepared from the Bank's approved Architect.
- 4) Legal Opinion from the Advocate on the panel of the Bank.
- 5) Non Encumbrance Certificate from the competent authority.
- 6) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority.
- 7) Minimum Land Area should be 12 Kanals with parking facility.

- 8) Investigation report of borrower and guarantors.
- 9) Affidavits of Borrower & Guarantors.
- 10) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 11) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 12) Proof of residence of borrower/guarantors, Ration Card, Addhar Card Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 13) NOC from the Banks.
- 14) Project Report.

Post Sanction Documentation

- 1) Deed of guarantee / mortgage
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Utilization certificate from Branch Manager / Manager Loan
- 5) Authority letter for debiting of saving account.
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) Ir-revocable power of Attorney.
- 8) Ten (10) Post Dated Cheques.

10. COMMERCIAL BUILDINGS (SCHOOLS / COLLEGES ETC)

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Site Plan duly approved from the competent authority.
- 3) Estimate prepared from the Bank's approved Architect.
- 4) Legal Opinion from the Advocate on the panel of the Bank.
- 5) Non Encumbrance Certificate from the competent authority.
- 6) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority.
- 7) Permission from the Secretary Education Department
- 8) Resolution from the Board of Directors
- 9) Investigation report of borrower and guarantors.
- 10) Affidavits of Borrower & Guarantors.
- 11) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 12) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 13) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 14) NOC from the Banks.
- 15) Balance Sheet, Profit & Loss Account, Staff Strength & Students strength along with present fee structure.
- 16) Project Report.

Post Sanction Documentation

- 1) Deed of guarantee / mortgage
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Utilization certificate from Branch Manager / Manager Loan
- 5) Authority letter for debiting of account.
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) Ir-revocable power of Attorney.
- 8) Ten (10) Post Dated Cheques.

11. SARAL SOHULIAT LOAN

Pre Sanction Documentation

- 1) Application cum Appraisal Form.
- 2) Credit reports of borrowers/ guarantors
- 3) Recent two Photographs of borrower/s, co-borrower & guarantors.
- 4) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Recent, Legible). [Self Attested].
- 5) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power, Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 6) Salary Certificate & Undertaking from the employer Deptt.
- 7) NOC from the Banks/ Bank from where the salary is being withdrawn.
- 8) Income Tax Return
- 9) Investigation report of borrower & guarantors.

Post Sanction Documentation

- 1) Deed of guarantee.
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Authority letter for debiting of account.
- 5) Ten (10) Post Dated Cheques.

12. L.T.TRACTOR (UNDER FARM SECTOR)

Pre Sanction Documentation

- 1) Application cum Appraisal Form
- 2) Driving License.(Self or Driver to be hired)
- 3) Legal Opinion from the Advocate on the panel of the Bank.
- 4) Non Encumbrance Certificate from the competent authority.
- 5) Aks Tatima, Intikal, Jamabandi & Khasra Girdwari prepared by the concerned Patwari Halqa and counter signed from the concerned authority. (Proof of Land Holding)
- 6) Investigation report of borrower and guarantors.
- 7) Affidavits of Borrower & Guarantors.

- 8) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 9) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 10) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 11) NOC from the Banks.
- 12) Proforma Bill of the Authorized dealer.

Post Sanction Documentation

- 1) Deed of guarantee / mortgage
- 2) Letter of Acceptance
- 3) Hundi (Demand Pronote)
- 4) Utilization certificate from Branch Manager / Manager Loan
- 5) Authority letter for debiting of account.
- 6) Mortgage Deed / Bank's lien on Revenue Record
- 7) T.T.O Form
- 8) Ir-revocable power of Attorney.
- 9) Ten (10) Post Dated Cheques.

13. L.T.TRACTOR (UNDER TRANSPORT SECTOR)

Pre Sanction Documentation

- 1) Application cum Appraisal Form.
- 2) Investigation report of borrower and guarantors.
- 3) Affidavits of Borrower & Guarantors.
- 4) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 5) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 6) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 7) NOC from the Banks.
- 8) Proforma Bill of the Authorized dealer.
- 9) Driving License

Post Sanction Documentation

- 1) Deed of Hypothecation.
- 2) Letter of Acceptance
- 3) Letter of Continuity
- 4) Hundi (Demand Pronote)
- 5) Utilization certificate from Branch Manager / Manager Loan
- 6) Authority letter for debiting of account.
- 7) Mortgage Deed / Bank's lien on Revenue Record
- 8) T.T.O Form

- 9) Ir-revocable power of Attorney.
- 10) Ten (10) Post Dated Cheques.

14. RETAIL TRADE LOAN

Pre Sanction Documentation

- 1) Application cum Appraisal Form.
- 2) Rent Deed / Site Plan of the property (if own).
- 3) Bills of Authorized firms
- 4) Investigation report of borrower and guarantors.
- 5) Affidavits of Borrower & Guarantors.
- 6) Recent pass port size photographs of borrower as well as guarantors (No old photographs is acceptable).
- 7) Proof of identity of borrower/guarantors, Passport copy/ PAN Card/ Voter ID Card / Addhar Card or driving license (Legible). [Self Attested].
- 8) Proof of residence of borrower/guarantors, Ration Card, Addhar Card, Telephone, Power or Water bills copy or any document to the satisfaction of the Bank. [Self Attested].
- 9) NOC from the Banks.

Post Sanction Documentation

- 1) Deed of guarantee
- 2) Deed of Hypothecation.
- 3) Letter of Acceptance
- 4) Letter of Continuity
- 5) Hundi (Demand Pronote)
- 6) Copy of Bills/Receipts for purchase of articles from the authorized firms.
- 7) Ir-revocable power of Attorney.
- 8) Ten (10) Post Dated Cheques.