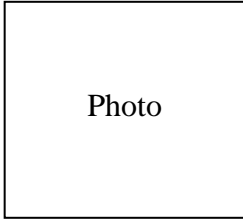




नेपाल इण्डस्ट्रियल एण्ड
कमर्सियल बैंक लिमिटेड
Nepal Industrial &
Commercial Bank Limited



Photo

Nepal Industrial and Commercial Bank Limited

..... Branch,

Date:

Nepal

APPLICATION FOR CREDIT FACILITY

I/We hereby request you to grant us credit facilities as detailed below:

Credit facilities requested	
Loan Amount (Rs. in '000)	Purpose of Loan
.....	[] Finance Working Capital Requirement (Stocks/Debtors/Expenses)
.....	[] Finance Capital Expenditure Requirement [Machineries / Land / Building]
.....	[] Refinance Investment in Fixed assets [Machineries / Land / Building]
.....	Total (Rs.)

Security offered:	Estimated Value (Rs. in '000)
Charge over entire current and fixed assets of the firm/company/entity	
Land/Building located at Plot no. area Ropani/Bigha/Acre registered in the name of	
Personal guarantee of land owners / proprietor, partners, directors / other family member:	

Other details are furnished hereunder:

CUSTOMER NAME:	
NATURE OF BUSINESS / MAJOR TRADING ITEMS	
BUSINESS / MAILING ADDRESS	
KEY CONTACT PERSON	
TELEPHONE NO	
FAX NO	
E-MAIL ADDRESS	

PROPRIETOR / PARTNER / DIRECTOR (cross out which is not applicable)				
NAME	SHARE %	FATHER / HUSBAND	GRAND FATHER / FATHER	CITIZENSHIP NO.

Personal detail of each of above is enclosed herewith.

- Additional sheets to be attached wherever the space in the form is not sufficient
- Please sign at the bottom of each page of this application form.

MAJOR SUPPLIERS (Rs. in '000)			
NAME / ADDRESS	ANNUAL PURCHASE FROM THEM	TRADE TERMS cash / ... days credit	MAJOR ITEMS

MAJOR BUYERS/CUSTOMERS (Rs. in '000)			
NAME / ADDRESS	ANNUAL SALES TO THEM	TRADE TERMS cash / ... days credit	MAJOR ITEMS

REPAYMENT SOURCE (INCOME) (Rs. in '000)

- Business Income: Rs. per annum (as per enclosed financials)
- Other business income: Rs. per annum (financials enclosed, if any)
- Rent income: Rs. per annum (copy and rent agreement and copy of Land ownership document to be submitted with the application.)
- Dividend: Rs. per annum (Copy of share certificates to be submitted with application.)
- Interest: Rs. per annum (Account statement for past 12 months to be submitted with application.)
- Transport business: Rs. per annum (copy of blue book, and income/expense statement including route, distance, seat capacity, average occupancy and rate to be submitted)
- Others: Rs. per annum (appropriate proof of income to be submitted with the application)

Total income: Rs. per annum

Monthly family expenses (living, education, health, transportation, telephone, gas, rent etc.): Rs.

Total expenses: Rs. per annum

Net available income: Rs. per annum

Any credit/deposit relationship with any other bank / financial institution: Yes / No. If yes, please provide details:

Bank / Institution	Loan / Deposit	Loan / Deposit Rs. in '000	Security / Remarks

- Additional sheets to be attached wherever the space in the form is not sufficient
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We have attached following documents for your perusal:

1. Firm registration certificate, Tax/PAN registration certificate, Tax paid receipt (Up-to-date)
2. Memorandum & Article of Association, Partnership Deed
3. Approval for commencement of business (in case industrial enterprises)
4. Board resolution / partners resolution for account opening and operation / decision to borrow from NIC Bank including authorization to sign legal documents – in case of companies / partnership forms
5. Citizenship certificate/ Passport of all the promoter(s)/guarantor(s) and their fathers
6. Audited profit and loss account and balance sheet for last two fiscal years and projected for current fiscal year.
7. Details of current stocks, debtors, and creditors (Name, Value and credit days), fixed assets with model/make, value, date of purchase and expected life of the assets (as per enclosed format).
8. Personal detail of each of proprietor/partner/director/shareholder/guarantor (as attached with this application).
9. Bank account statement of firm/promoters for past 12 months (if any).
10. Copies of documents related to collateral security: (a) Land Ownership Certificate (लाल पुजा); (b) Transfer of ownership deed (राजिनामा वा बकसपत्र) (c) Boundary Certificate (चारकिल्ला) (d) Land Revenue Receipt (तिरो तिरेको रसीद) (e) Land Map (नापी नक्सा) (f) Certified Map of building (भवनको नक्सा)

I/We enclose deposit slip for 1% of loan amount being processing fee. I/We understand that this fee is not refundable in the event of (a) the loan being approved irrespective of whether I/we avail of the loan or not; (b) bank come to know in the process that I/we have been blacklisted by Credit Information Bureau. I/We agree to pay all applicable interest, fees, commission and charges and abide by the prevailing rules and regulations of the Bank.

Declaration: I/We declare that all the particulars and information given in the application form are true, correct and complete and they shall form the basis of any loan the Bank may decide to grant to me/us. I/We confirm that there are no insolvency proceedings against me/us nor have I/We ever been declared insolvent. I/We agree that the Bank in its sole discretion may reject my/our application without any reason(s) and that I/We reserve no right to appeal against this decision of the Bank. I/We agree that the Bank may refer my/our name to a recognized credit or referencing agency(ies) or financial institution and make such references as the Bank consider it necessary. I/We hereby authorize the Bank (a) to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the Bank (b) to register any information in regard to the security as required by prevailing law. I/We acknowledge and agree that a request and demand for any information to any authority under statutory law will be mandatorily complied by the Bank.

.....
Applicant (Name & Address of the business unit)

Seal

DETAILS OF STOCK, DEBTORS, CREDITORS AND FIXED ASSETS:

Details of stock (as on):

Rs. in. '000

S. No.	Item/Goods	Quantity	Rate	Total Value

Major Debtors (as on):

Rs. in. '000

S. No.	Name/Party	Amount	Days outstanding

Major Creditors (as on):

Rs. in. '000

S. No.	Name/Party	Amount	Days outstanding

Details of fixed assets of the firm (as on):

Rs. in. '000

S. No.	Item/Goods	Quantity	Purchase Date	Expected Age (years)	Total Value (Present)
1	Land (Location, Plot no.)				
2	Building / Factory Shade Build up area sq ft. Year of construction:				
3	Machineries				
4	Equipments:				
5	Vehicles (model & make)				
6	Furniture & Fixtures				
7	Others (please specify				
	Total				

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7. Personal Net-Worth Detail

(A) Assets Owned(by me and/or by my immediate family members):

S. No	Type of Assets	Description	Owner / Relationship	Estimated Value (Rs. in '000)	Whether Pledged / Mortgaged to other FIs(Y/N)
1.	Land	District/Municipality/VDC/Ward/Plot/Area			
2.	Land& Building	a. District/Municipality/VDC/Ward/Plot / Area b. No. of Floor: c. Sq.Ft.: d. Year of Completion:			
3.	Vehicles	a. Model/Make..... b. Engine No.: c. Chassis No.: d. Registration No.:.....			
4.	Cash / Bank Balance	a. Bank: b. AC No.:			
5.	Other Movable Assets			
6.	NSBs / Govt. Bonds	a. No.: b. Issue date:			
7.	Shares / Stocks of any companies	a. Name of Company: b. No of Shares(Kitta):..... c. Serial No.: d. Designation, if any :(for eg. director)			
8.	Others, if any				
Total Value Rs.					

(B) Liabilities:

Amount (Rs. in '000)

- a. Loan from Banks / Finance Cos.
- b. Loan from relative / friend
- c. Others (Pls. specify)

Net assets owned (A-B)

.....

I declare that all the particulars and information given above are true, correct and complete and that they shall form the basis for any decision making in regard to any loan/facility, which may be considered for me and/or for any other person/party as the bank may consider on my request.

I declare that I, in my individual capacity, have not defaulted in repayment of any loan from any bank/financial institution.

Signature

Date:

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- Please sign at the bottom of each page of this application form.