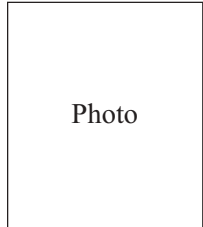




नेपाल इण्डस्ट्रियल एण्ड
कमर्सियल बैंक लिमिटेड
Nepal Industrial &
Commercial Bank Ltd.



..... **LOAN APPLICATION**

Date:/...../ 20.....

I/we hereby apply for a loan of NPR (Nepalese Rupees
.....) under the bank's loan scheme for a
period of months/ years.

Section 1 – a. Personal Details – Applicant

Name Date of Birth

Number of Dependants
Parents Children Others, please specify

Spouse's name

Mailing Address: Metropolitan/Municipality/VDC Tole

Ward No. Road/Street House No.

District Zone

P.O. Box Email

Permanent Residence Years there

Present Residence Years there

Contact No. Tel. Nos. Home Work Mobile

Family tree of applicant

Grandfather/Grandmother

Father/Mother (Uncle/Aunts)	1	<input type="text"/>	2	<input type="text"/>	3	<input type="text"/>
		<input type="text"/>		<input type="text"/>		<input type="text"/>

Brothers/Sisters in-law	1	<input type="text"/>	2	<input type="text"/>	3	<input type="text"/>
		<input type="text"/>		<input type="text"/>		<input type="text"/>

Sons/Daughters (age)

(Please sign at the bottom of each page of this application form)

Section 1 – b. Personal Details – Joint Applicant

Name Date of Birth

Number of Dependants Parents Children Others, please specify

Spouse's name

Mailing Address: Metropolitan/Municipality/VDC Tole

Ward No. Road/Street House No.

District Zone

P.O. Box Email

Permanent Residence Years there

Present Residence Years there

Contact No. Home Work Mobile
Tel. Nos.

Family tree of joint applicant

Grandfather/Grandmother

Father/Mother <i>(Uncle/Aunts)</i>	1	2	3
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Brothers/Sisters in-law	1	2	3
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sons/Daughters (age)

Section 2 – Employment Details (For salaried individuals)

	Applicant	Joint - Applicant
Your Occupation	<input type="text"/>	<input type="text"/>
Your Employer (Name/Address)	<input type="text"/>	<input type="text"/>
Contact Tel.	<input type="text"/>	<input type="text"/>
Post/Designation	<input type="text"/>	<input type="text"/>
Years of Service	<input type="text"/>	<input type="text"/>
Previous Employer (if any) Name & Address	<input type="text"/>	<input type="text"/>
Contact Tel.	<input type="text"/>	<input type="text"/>
Post/Designation	<input type="text"/>	<input type="text"/>
Years of Service	<input type="text"/>	<input type="text"/>

Section 3 – Organisation details to be completed by Self Employed individual / professional individuals

Business Name	<input type="text"/>		
Registered Address	<input type="text"/>		
Office Address	<input type="text"/>		
Date of Company / Firm Registration	<input type="text"/>	Date Operation Commenced	<input type="text"/>
Name of shareholders / Partners	Name	Shareholding %	
	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Nature of Business	<input type="text"/>		
Contact:			
Tel. Nos.	<input type="text"/>	Fax No.	<input type="text"/>
Email	<input type="text"/>	Website	<input type="text" value="www."/>

Section 4 – Details of House / Plot of Land : Complete address / detail of the property to be mortgaged in favour of the Bank (Also give plot nos. of the land)

Location Address	<input type="text"/>		
Owner	<input type="text"/>		
Blue print (Naksa) of the building approved in the name of:	<input type="text"/>		
Area of the property:	Land <input type="text"/>	Building (sq. feet) <input type="text"/>	No. of Storeys <input type="text"/>
State of the Construction:	To be constructed <input type="text"/>	Under - Construction <input type="text"/>	Completed <input type="text"/>
If under - construction specify the state	<input type="text"/>		
If already constructed, date of completion of construction	<input type="text"/>		
Name of the builder	<input type="text"/>	Self Constructed	<input type="text"/>
In case of Apartment / Duplex give builder's Name, Apartment Name, Number and Location	<input type="text"/>		
Security provided: First charge on the property being financed as detailed above.			

Section 5 – Financial Details

Statement of Financial Position of as at

Asset & Liability Position

Liabilities	Amount (For customer's use)	Amount (For Bank's use)	Assets	Value (For customer's use)	Value (For Bank's use)
Loan from NICB (Limit)			Savings/Current A/C Fixed Deposits at NICB		
Loans from other Banks			Deposits at other banks/finance companies		
Credit Card from other Banks (Limit)			Land: Building: Location: Area: Owner's name:		
Other Liabilities (include any guarantee given)			Motor Vehicles: Model/year:		
Total Liabilities			Other assets (pls. Specify): Furniture / Appliances: Shares / Bonds: Others		
			Total Assets:		
Net worth (Assets – Liabilities)					

Monthly Income / Expenditure Detail

Monthly Income	Amount (For customer's use)	Amount (For Bank's use)	Monthly Expenditure	Amount (For customer's use)	Amount (For Bank's use)
Your Salary			Loan repayment (excluding this loan):		
Spouse's Income			Credit Card Payment:		
Business Income			Travel/Conveyance:		
Rent			Telephone / Gas / Electricity:		
Other Income (Please specify)			Insurance Premium:		
			Rent:		
			Taxes:		
			Education:		
			Living expenses (including medical, food, clothing, entertainment etc.)		
Total			Total		

Section 6 – Credit Information

Provide the details of credit facilities with other banks/financial institutions:

(Amount in Rs. '000)

Names of other Banks/ FIs from where credit facilities availed	Total Limits/Outstanding Date*: <small>* (Should be not older than last quarter- end; last month-end preferred)</small>		Overdue Yes/No (If yes, specify date)	Security Details		
	Limits	Outstanding		Nature of Security ^(a)	Details ^(b) (Location/Name of guarantors, etc.)	Remarks/ other info.
1. Bank/ FI						
Working Capital Loans						
Term Loans						
Other Loans						
Non Funded Facilities						
Total						
2. Bank/ FI						
Working Capital Loans						
Term Loans						
Other Loans						
Non Funded Facilities						
Total						
3. Bank/ FI						
Total						
Grand Total						

Please attach additional sheets in case of insufficient space or for additional details of security and other remarks, if any.

^(a) Please mention as appropriate: Current Assets, Fixed Assets, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others etc.

^(b) Location/Plot#/Amount/Names of guarantors etc.

Section 7 – Details of Guarantor (s) (To be completed by individual guarantors) firms/corporate guarantors as appropriate. Corporate Guarantee should be backed by resolution of Board of Directors)

Name (s)

Relation to the Applicant/Joint Applicant

Nature of Business

Mailing Address: Metropolitan/Municipality/VDC Tole

Ward No. Road/Street House No.

District Zone

P.O. Box Email

Permanent Residence Years there

Present Residence Years there

Contact No. Home Work Mobile

Tel. Nos.

Family tree of guarantor

Grandfather/Grandmother

Father/Mother <i>(Uncle/Aunts)</i>	1 <input type="text"/>	2 <input type="text"/>	3 <input type="text"/>
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Brothers/Sisters in-law	1 <input type="text"/>	2 <input type="text"/>	3 <input type="text"/>
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Sons/Daughters

Net Worth of Guarantor

Statement of Financial Position of as at

Asset & Liability Position

Liabilities	Amount (For customer's use)	Amount (For Bank's use)	Assets	Value (For customer's use)	Value (For Bank's use)
Loan from NICB (Limit)			Savings/Current A/C Fixed Deposits at NICB		
Loans from other Banks			Deposits at other banks/finance companies		
Credit Card from other Banks (Limit)			Land: Building: Location: Area: Owner's name:		
Other Liabilities (include any guarantee given)			Motor Vehicles: Model/year:		
Total Liabilities			Other assets (pls. Specify): Furniture / Appliances: Shares / Bonds: Others		
			Total Assets:		
Net worth (Assets – Liabilities)					

I hereby certify that the information provided above is true and correct. I am ready to provide irrevocable guarantee for the loan being taken from you by the applicant (s) I shall execute the letter of guarantee in Bank's format once a Loan to this (these) applicant (s) is approved.

Signature of Guarantor
Name and Seal of the Guarantor
Date:

(For more than one guarantor, please use copy of sheet, Section 5 separately)

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 came to know in the process that I/we have been blacklisted by Credit Information Center Ltd. I/We agree to pay all applicable interest, fees, commission and charges and abide by the prevailing rules and regulations of the bank. I/We unconditionally agree the terms and conditions of the loan as set by the Bank and execute all security documents as required by 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.

Signature of the Applicant

Date:

Name:

Signature of the Joint – Applicant(s)

Date:

Name:

Section 8 – Documents Check List

List of document attached, tick as appropriate

(Applicable for All)

A. DOCUMENTS REQUIRED WITH THE APPLICATION FORM

- 1. 2 Photographs of applicant / joint-applicant(s), guarantor/s with name and signature on the back.
- 2. Copy of citizenship or passport of applicant/s & guarantor/s (to be verified against originals).
- 3. Copy of marriage registration certificate.
- 4. Copy of personal bank account statement for last six months where salary / pension / income of applicant is credited.
- 5. Copy of last 3 months credit card statement.
- 6. Copy of land ownership certificate (Lal Purja).
- 7. Copy of land transfer deed (Rajinama).
- 8. Copy of the latest land revenue receipt.
- 9. Certified copy of blue print of the area where property is located.
- 10. Copy of Char Killa Pramanit (boundary demarcation) from Ward Office / VDC.
- 11. Original & copy of approved structured design from municipality (Naksa Pass) and / or VDC or as applicable.
- 12. Certificate of "Construction Completed" from concerned Municipality and/or VDC or as applicable in case financing of ready built house.
- 13. Cash deposit receipt for 1% loan applied (amount will be refunded if loan not approved).

B. INCOME SOURCE / REPAYMENT CAPACITY RELATED DOCUMENTS

1. Salaried Individuals

- a. Letter from current employer confirming designation, Tenure of service, Type of employment (Permanent or Contract) and gross and net salary (after all deductions including PF, tax, staff loan installments, etc.)
- b. The letter should be in the office's letterhead, with office's seal, signed along with the name and designation of the signatory.
- c. Letter from the previous employer/s if applicant has worked less than 3 years with current employer.

2. Pensioners

- a. Pension book copy of ID stating name of pensioner / amount of monthly pension and the period of pension will continue to be paid.

3. Self Employed Individuals

- a. Past 3 years audited financial statements (P/L account and Balance Sheet) of firm/company.
- b. Copies of registration certificate.
- c. PAN / VAT Certificate, Tax Clearance Certificate / Tax Payment Receipt.
- d. Memorandum and Articles of Association (for Private / Public Limited Company).
- e. Partnership deed (for Partnership Firm).

Others:

- a. Copy of rent agreement and tax payment receipt.
- b. Bank may ask for additional documents/information as deemed appropriate.

For Bank's Use Only

Application received by: _____

Signature: _____ Date: _____