

NABIL EDUCATION LOAN APPLICATION

Date:

To
 The Personal Lending Unit
 Nabil Bank Limited
 Branch
 Nepal.

Dear Sir/Madam

I/We hereby request you to extend me/us EDUCATION LOAN for NPR.....to study
(Name of course) at
(Name and address of college) for a period
 of.....(loan tenure) for my/our.....Mr./Ms.....

Personal Detail of the Applicant

Name :
 Occupation :
 Date of Birth :
 Permanent Address :
 Present Address :
 Telephone No. : (Res.)..... (Off.) (Cell)
 Mailing Address :
 Citizenship/Passport No:Place of Issue
 Father's Name :
 Grand Father's Name :
 Spouse's Name :
 No. of Dependents :Children:Others:

Personal Detail of Co-Applicant (if applicable)

Name :
 Occupation :
 Date of Birth :
 Permanent Address :
 Present Address :
 Telephone No. : (Res.)..... (Off.) (Cell)
 Mailing Address :
 Citizenship/Passport No:Place of Issue
 Father's Name :
 Grand Father's Name :
 Spouse's Name :
 No. of Dependents :Children:Others:

Employment Detail (For salaried individuals)

	Applicant	Co-applicant (s)
Your Employer (Name & Address)
Post/Designation
Years of Service
Previous Employer (if any)
Post/Designation
Years of Service

Details of Guarantor (s)

Name of the guarantor :

Address :

Father's Name :

Grand Father's Name :

Spouse's Name :

Citizenship/Passport No. :

Date of Birth :

No of Dependents :Children: Others:

Relationship with the applicant (s)/co-applicant (s):

Phone No :Cell:

Occupation :

Name of the employer :

(If Guarantor is salaried)

Net Worth Details:

Land: Building: Others (Shares/Bonds etc.):

Liabilities (if any): NPR.....

Annual Income: NPR..... Amount of other guarantee commitments: NPR.....

Declaration:

I hereby certify that the information provided above is true and correct.

.....
Signature of the Guarantor (s)

Name:

Date:

Organizational Detail (to be filled up by Self employed individuals)

Name of Firm/Company (with address)

PAN No./VAT No.:

Registration No.:

Date of Registration/Commercial Operation/.....

Name(s) of Shareholders/Proprietor & Stake (%)...../.....

Nature of Business

Telephone Nos.Fax No.:

Complete detail of the property to be mortgaged.

Land:

Location:

Land area:Plot nos.:.....Access

Owner's Name:

Building:

Construction (Sq. Ft.)No. of Storey(s):

Name of the Builder.....

Apartment:

Location :

Name of the Builder :

Apartment name :Apartment No.:.....

Location :Area of Apartment (Sq. ft.):

Financial Information

If you maintain a Bank account:

Bank's Name.....Account No.

FINANCIALS as atof[Name (s)]

LIABILITIES	NPR		ASSETS	NPR	
		For Bank's Use			For Bank's Use
Loans at NABIL			Savings/Current a/c at NABIL		
Credit Card from NABIL			Accounts with other Banks/Financial Institutions		
Loans from other banks or Credit Cards			Land/building: Location: Owner's name:		
Other Liabilities (include any guarantee given)			Vehicles: Furniture/appliances: Share/Bonds: Others:		
TOTAL			TOTAL		

NET WORTH = NPR

Applicant/Co-applicant's Declaration:

I/ we hereby declare that the information given above in this format is true and correct. If proven otherwise, I/we agree to bear all the legal consequences. I/ we agree to accept all the terms & condition/s of the Bank that are in force including amendment thereto unilaterally by the Bank from time to time or any condition stipulated by the Regulatory authorities. I/We confirm that there are no insolvency proceedings against me/us nor have I/we ever been declared insolvent. I/we understand and agree that the Interest Rate shall be revised annually and re-fixed by the Bank unilaterally. I/we understand and agree that the Bank has the right to demand additional security due to fall in the value of the mortgaged property (if any). I/we hereby authorize the Bank to debit my/our account or to set-off any deposits to pay the charge, interest, principal or any other dues related to this loan. I/we agree to place the properties mentioned above as a security for the loan and to provide other securities required if any. I/We further agree that the charges paid to the Bank are nonrefundable for whatsoever fate of Visa Application.

I/We agree that the Bank may refer my/our name to a recognized credit or referencing agency/ies and make such references as the Bank may consider it necessary. I /We hereby authorize the Bank to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the Bank. Further, I/We acknowledge and agree that a request and demand for any information to any authority under the statutory law will be complied by the Bank.

Signature of the Applicant

Signature of the Co-Applicant (s)

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

Names of other banks/FIs from where credit facilities availed	Total Limits/Outstanding Date*: <small>*(Should not be older than last quarter-end; last month-end preferred)</small>		Overdue Yes/No <small>(If yes, specify date)</small>	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						
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, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

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

I/we confirm that the information provided above is correct, In case of mis-representation and/or the information provided is proved to be incorrect I/we assume full responsibility for any consequences thereof and agree that the Bank may prosecute me/us as per prevailing law. I/we hereby declare that my/our total credit exposure in banks and financial institutions is not more than NPR 10 million as of date. I/we will inform you within 15 days if the exposure crosses NPR 10 million.

Signature of the Applicant

Signature of the Co-Applicant (s)

Document Check List

S. No.	Documents (Please furnish the following documents as applicable along with the application form.)	(For Bank's use only) Tick if provided
1	Passport size Photo of Applicant/Co-applicant (2 each) and Guarantor/s (1 each)	
2	Copy of Citizenship Certificate (applicable for applicant, co-applicant & guarantor)	
3	Copy of Bank Account Statement for 3-6 months	
4	Copy of "Land/Apartment Ownership Certificate" (Lalpurja)	
5	Copy of "Land Transfer Deed" (Rajinama) and/or other legal documents validating Lalpurja	
6	Copy of "Land Revenue Receipt" (Malpot Receipt) for the latest Fiscal Year	
7	Attested "Blue Print of the Land" (Napi Naksa)	
8	Four Boundary Disclosure (Char Killa Pramanit)	
9	Copy of "Approved House Map" (Naksa Pass)	
10	Tax Clearance of building (wherever applicable)	
11	In case of mortgage of land and building, the building should be mentioned in the Lalpurja (Ghar Kaayam)	
12	A letter from employer disclosing gross salary, deduction and net take home pay, permanent or contract employee, date of retirement or expiry of the contract (in case of an employee) and/or pension statement for pensioner (wherever applicable).	
13	Rental contract with identification document of tenant and ownership certificate of the rented land and/or building or apartment (for regular source of income from property).	
14	Renewed copy of blue book for unregistered transport operator with income statement	
15	Registration Certificate, PAN Registration Certificate, paper disclosing percentage of ownership/shareholding, Memorandum and Articles of Association, Partnership Deed etc. (as applicable for self employed)	
16	Audited Balance Sheet and Profit & Loss Account/Income & Expenditure Account for latest 2 years (in case Self Employed)	
17	Offer Letter from College/University	
18	Relationship Certificate	