

CITIZENS HOME LOAN APPLICATION

Date:

The
Citizens Bank International Ltd.
Kamaladi, Kathmandu

Dear Sir/Madam

I/We hereby request you to extend me/us a Home Loan for the purpose outlined below:

- Purchase of Land and/or Building/Bungalow.
 Purchase of Bungalow, Apartment constructed by builders/developers.
 Renovation/modification/extension/repair of existing house.
 Construction/Finishing of building on land already owned by me/us.
 Refinance (Take over of the loan).
 Others _____

My/Our personal/ financial information is detailed hereunder:

Personal Details of the Applicant

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

Signature of the Applicant

Signature of the Co-Applicant (s)

Personal Details of Co-Applicant (if applicable)

Name : _____

Father's Name : _____

Grand Father's Name : _____

Spouse's Name : _____

Date of Birth : _____

Citizenship/ Passport No: _____ Place of Issue _____

Occupation : _____

Permanent Address : _____

Present Address : _____

Telephone No : (Res.) _____ (Off.) _____ (Cell) _____

Mailing Address: : _____

No. of Dependents : _____ Children: _____ Others: _____

Employment Detail (For salaried individuals)

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

Signature of the Applicant

Signature of the Co-Applicant (s)

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 purchased/constructed

Land:

Location: _____ Municipality/V.D.C.: _____

Land area: _____ Plot no: _____ Access _____

Owner's Name: _____

Building/ Apartment:

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

Apartment/ Duplex:

Name of the Builder : _____

Apartment name : _____ Apartment No.: _____

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

Total Project Cost

NPR

(Land and /or building purchase/Construction/Renovation/Takeover/Repair Loan)

Bank Finance NPR _____

Own Source NPR _____

Pay-back period (in years) _____

Financial Information

If you maintain a Bank account:

Bank's Name : _____

Account No. : _____

Signature of the Applicant

Signature of the Co-Applicant (s)

FINANCIALS as at.....of..... [Name (s)]

LIABILITIES	NPR	NPR For Bank's Use
Loans at Citizens		
Credit Card		
Loans from other banks (please provide details)		
Other Liabilities (include any guarantee given)		
TOTAL		

ASSETS	NPR	NPR For Bank's Use
Savings/Current a/c at Citizens		
Accounts with other Banks/Financial Institutions		
Land/building: Location: Owner's name:		
Vehicles: Furniture/appliances: Share/Bonds: Others:		
TOTAL		

ASSETS - LIABILITIES (NET WORTH) = NPR

MONTHLY INCOMES	NPR	NPR For Bank's Use
Salary		
Rental Income		
Business Income		
Other Income (if any)		
TOTAL		

MONTHLY EXPENSES	NPR	NPR For Bank's Use
Any loan repayments/ including credit card (excluding the proposed one)		
Rental obligations		
Insurance Premium Payments		
Living Expenses Education/Medical/ Food/etc.		
TOTAL		

INCOME - EXPENSES (NET INCOME) = 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 Bank reserves the right to revise the interest rate from time to time. 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 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)

Details of Guarantor

Name of the guarantor : _____

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): _____

Address : _____

Telephone No : _____ Cell: _____

Occupation : _____

Name of the employer : _____
(If Guarantor is salaried)

Net Worth Details:

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

Liabilities (if any): NPR _____ Loans: NPR _____ Mortgaged Properties: _____

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

Name:

Date:

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) <small>(Location/name of guarantors, etc.)</small>	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.

Signature of the Applicant (s)

Name (s)

Date:

Document Check List

S. No.	Documents (Please furnish the following documents as applicable along with the application form).
1	Passport size Photographs of Applicant & Co-Applicant.
2	Photocopy of Citizenship Certificate/Passport of Applicant, Co-applicant & Guarantor.
3	Photocopy of "Land/Apartment Ownership Certificate" (<i>Lal Purja</i>).
4	Photocopy of "Land Transfer Deed" (<i>Rajinama</i>) and/or other legal documents validating <i>Lalpurja</i> .
5	Photocopy of " Land Revenue Receipt" (<i>Malpot Receipt</i>) for the latest Fiscal Year.
6	Original "Blue Print of the Land" (<i>Napi Naksa</i>).
7	Four Boundary Disclosure (<i>Char Killa Pramanit</i>).
8	Photocopy of Approved House Map from Municipality/VDC (<i>Naksa Pass</i>).
9	Photocopy of "Certificate of Construction" from Municipality/VDC (in case of purchasing House or Mortgage Loan) (<i>Nirman Sampanna Pramanpatra</i>)
10	Detail Breakdown of the Cost Estimation (in case of house to be constructed) i.e. Bill Of Quantity
11	Citizenship of the seller in case of purchase of Land and/or Building.
12	Tax Clearance of building in case of land and building purchase including payment voucher/receipt.
13	In case of mortgage of land and building, the building should be mentioned in the <i>Lalpurja (Ghar Kaayam)</i> .
14	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)
15	Rental agreement and Land/apartment ownership certificate of the rented land & building (for regular source of income from property).
16	Renewed copy of blue book for unregistered transport operators with income statement.
17	Audited Balance Sheet and Profit & Loss Account/Income & Expenditure Account of last 2 years (in case of Professionals/Self Employed).
18	Registration Certificate, paper disclosing percentage of ownership/shareholding, Memorandum and Articles of Association, Partnership deed (as applicable for self employed), PAN Registration Certificate.
19.	Copy of Bank Account Statement for 3-6 months.