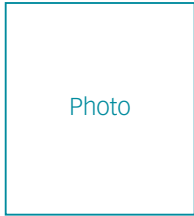




Date: _____

The Manager,
 NMB Bank Ltd.,
 Kathmandu,
 Nepal



Subject: **Application for Housing Loan**

Dear Madam/Sir

The Housing Loan Product of your Bank has been explained to me/us. I/We hereby apply for a Housing Loan of NPR _____ (in words Nepalese Rupees _____) to purchase/construct/refinance Land/Land & Building/ Building/Apartment at a cost of NPR _____ (in words Nepalese Rupees _____) for a period of _____ months. I/We provide herein below the particulars as required by your Bank.

Please write in **BLOCK** letters

1. APPLICANT'S DETAILS

Name of the Applicant: _____

Date of Birth or Date of Establishment: _____ B.S. _____ A.D.

Are you existing customer of NMB? Yes No

If "Yes", Account Numbers _____

Permanent Address	Current Address (if different from Permanent Address)	Correspondence Address (if different from Current Address)
House No.	House No.	House No.
Ward No.	Ward No.	Ward No.
Streets' name	Streets' name	Streets' name
City	City	City
District	District	District

Tel: Office _____ Residence _____

Mobile: _____ Fax: _____ E-mail: _____ PO Box: _____

For Individual Applicant Only

Name of Applicant's Father: _____

Name of Applicant's Grand Father: _____

Spouse's Name: _____ Number of Dependents: Parents _____ Children _____

Work Address: _____

(Please fill the above information as mentioned in Annexure I for JOINT APPLICANT and Guarantor of the loan)

2. EMPLOYMENT DETAILS

Applicant's Occupation: _____

Name of the Firm/Company: _____

Position/Designation

(Only for individual applicant): _____ Years there _____

Previous Employer (if any): _____ Years there _____

Nature of Business (if self employed): _____

(Please fill the above information as mentioned in Annexure I for JOINT APPLICANT and Guarantor of the loan)

3. SECURITY DETAILS

Estimated Market Value

a. Registered Mortgage of Land and/or Building

Area of Land: _____

Built-up Area of Building (in sq. ft.): _____

b. Cash Margin (if any) _____

c. Personal/Corporate Guarantee of _____

d. Other Security (please specify) _____

4. FINANCIALS DETAILS

(Following table to be filled by individual applicant and self employed. However, for firm/company, the detail financial statement should be attached separately).

Statement of Financial Position as of _____ as at _____

_____ (Name of the Applicant) _____ (Date)

Assets	Amount	Bank Use	Liabilities	Amount	Bank Use
Deposit with NMB			Loan from NMB		
Deposit with other Bank			Loan from Other Bank		
Shares/Bonds/Debentures			Credit Card limit		
Land and/or Building/Flat			Loan from Employer		
Vehicles			Loan from other sources		
Brand: Year:			Other liabilities		
Furniture & Appliances			(please specify)		
Other Assets (please specify)					
TOTAL ASSETS (TA)			TOTAL LIABILITIES (TL)		
NET Worth= TA – TL =					

Monthly Income and Expenditure Declaration:

Monthly Income	Amount	Bank Use	Monthly Expenditure	Amount	Bank Use
Applicant's Salary			Loan repayment		
Spouse's Salary			Credit Card repayment		
Business Income			Travel/Conveyance		
Rental Income			Vehicle Expenses		
Dividend			Telephone/Gas/Electricity		
Interest			Insurance Premium		
Other Income (please specify)			Rent		
			Income Tax		
			Land/Building Tax		
			Living Expenses: (food, medical, clothing, education etc.)		
			Other Expenses (please specify)		
TOTAL INCOME			TOTAL EXPENSES		
UNCOMMITTED MONTHLY INCOME = TOTAL INCOME – TOTAL EXPENSES =					

(Please fill the above information as mentioned in Annexure I for JOINT APPLICANT and/or Guarantor of the loan)

5. DECLARATION OF APPLICANT, JOINT APPLICANT (IF ANY), AND GUARANTOR OF THE LOAN (IF ANY):

I/We hereby declare that the information and details given in this application are true, correct, complete and up to date in all respect and I/We have not withheld any information required to be given to the bank in respect to the loan application. I/We hereby authorize the bank to take all types of necessary legal action(s) against me/us if any of the information furnished by me/us to NMB to obtain the requested loan is found incorrect. I/We do not hold 1% or more shares of NMB separately.

I/We undertake to inform NMB regarding any change in my occupation/employment/status and change in my addresses or changes in any other information that the bank may require from time to time during the loan period. I/We authorize NMB to communicate any correspondence at my/our correspondence address unless otherwise specifically informed to NMB in writing.

I/We further agree that my Loan application shall be governed by the rules and regulation of NMB. The application together with Annexure I & II, any additional paper and submission of relevant documents are integral part of this application and the information are true, correct, complete and up to date in all respect.

Name and Signature of Applicant

Name and Signature of Applicant

Name and Signature of Guarantor

Name and Signature of Guarantor

A-I.1. JOINT APPLICANT'S AND/OR GUARANTOR'S DETAILS

Name of the Joint Applicant or Guarantor: _____

Date of Birth or Date of Establishment: _____ B.S. _____ A.D.

Are you existing customer of NMB? Yes No

If "Yes", Account Numbers _____

Photograph of
Joint
Applicant or
Guarantor

Permanent Address	Current Address (if different from Permanent Address)	Correspondence Address (if different from Current Address)
House No.	House No.	House No.
Ward No.	Ward No.	Ward No.
Streets' name	Streets' name	Streets' name
City	City	City
District	District	District

Tel: Office _____ Other _____

Mobile: _____ Fax: _____ E-mail: _____ PO Box: _____

For Individual Applicant Only

Name of Joint Applicant's or Guarantor's Father: _____

Name of Joint Applicant's or Guarantor's Grand Father: _____

Spouse's Name: _____ Number of Dependents: Parents _____ Children _____

Work Address: _____

A-I.2. EMPLOYMENT DETAILS OF JOINT APPLICANT AND/OR GUARANTOR'S

Joint Applicant's Occupation: _____

Name of the Firm/Company: _____

Position/Designation

(Only for individual applicant): _____ Years there _____

Previous Employer (if any): _____ Years there _____

Nature of Business (if self employed): _____

Signature of Joint Applicant or Guarantor for the loan

Date

(Use additional paper if there is more than one Joint Applicant and/or Guarantor of the loan)

FINANCIAL DETAILS OF JOINT APPLICANT AND/OR GUARANTOR'S

(Following table to be filled by individual joint applicant or self-employed and guarantor of the loan. However, for firm/company, the detail financial statement should be attached separately).

Statement of Financial Position as of _____ as at _____

(Name of the Applicant) _____			(Date) _____		
Assets	Amount	Bank Use	Liabilities	Amount	Bank Use
Deposit with NMB			Loan from NMB		
Deposit with other Bank			Loan from Other Bank*		
Shares/Bonds/Debentures			Credit Card limit		
Land and/or Building/Flat			Loan from Employer		
Vehicles			Loan from other sources		
Brand: Year:			Other liabilities (please specify)		
Furniture & Appliances					
Other Assets (please specify)					
TOTAL ASSETS (TA)			TOTAL LIABILITIES (TL)		
NET Worth= TA – TL =					

Monthly Income and Expenditure Declaration:

Monthly Income	Amount	Bank Use	Monthly Expenditure	Amount	Bank Use
Applicant's/Guarantor's Salary			Loan repayment		
Spouse's Salary			Credit Card repayment		
Business Income			Travel/Conveyance		
Rental Income			Vehicle Expenses		
Dividend			Telephone/Gas/Electricity		
Interest			Insurance Premium		
Other Income (please specify)			Rent		
			Income Tax		
			Land/Building Tax		
			Living Expenses: (food, medical, clothing, education etc.)		
			Other Expenses (please specify)		
TOTAL INCOME			TOTAL EXPENSES		
UNCOMMITTED MONTHLY INCOME = TOTAL INCOME – TOTAL EXPENSES =					

(Please fill the above information as mentioned in Annexure I for JOINT APPLICANT and/or Guarantor of the loan)

Signature of Joint Applicant or Guarantor for the loan

Date

(Use additional paper if there is more than one Joint Applicant and/or Guarantor of the loan)

Documents to be Submitted Along with Application Form

Notation: R = Required, NR = Not Required, O = Optional, S = Submitted, and NS = Not Submitted

SN	Types of Documents	Employee	Self-Employed	Firm/Company	For Bank Use
1	Copy of citizenship/Passport of applicant or promoter or guarantor	R	R	R	
2	Copy of Firm, TAX and VAT Registrations	NR	R	R	
3	Salary certificates (Original)	R	R	NR	
4	Bank Statements (Original) (Deposits, Loans etc., whichever applicable)	R	R	R	
5	PP Photograph of applicant, guarantor and promoter of the firm/company	R	R	O	
6	Copy of Land and/or Building documents (for other than vehicle loan)	R	R	R	
7	Trace Map and Blue Print of Land (to be mortgage)				
8	Copy of rent agreement (wherever applicable)	R	R	R	
9	Copy of Memorandum, Article of Association, Board Resolution	NR	NR	R	
10	Copy of Financial Statements (for last three years)	NR	R	R	
11	Four Boundary Certificate of land				
12	Rajinama Paper of Land				
13	Approved Drawing of House, if any				
14	Permission letter from municipality/VDC to construct building, if any				
15	Tax Payment of land and/or building				
16	Cost estimation of proposed investment/building				
17	CV of the applicant/guarantor				

The bank may ask more documents if it feels necessary for arriving at credit decision.