

# Home Loan Application

Date: \_\_\_/\_\_\_/\_\_\_

The Manager,  
Nepal Bank Limited,

..... Branch



I hereby apply for a Home Loan from your Bank for the purpose outlined below:

- |  |   |
|--|---|
| <input type="checkbox"/> Purchase a plot of Land                                   | <input type="checkbox"/> Renovation, modification, extension of existing building owned by me |
| <input type="checkbox"/> Purchase a plot of land and construct a building on it    | <input type="checkbox"/> Construction of building on land already owned by me                 |
| <input type="checkbox"/> Purchase of already built house                           | <input type="checkbox"/> Others .....   |
| <input type="checkbox"/> Purchase of Bungalow constructed by builders / developers |   |

**Please use BLOCK Letters**

## Personal Details of Applicant

Name of the applicant .....

Date of Birth ..... Sex.....

Citizenship / Passport No ..... Place of Issue .....

Occupation .....

Retirement Year .....

Present Address .....

Permanent Address .....

Post Box No. ....

Telephone (R) .....(O)..... Mobile.....

Email ..... Fax.....

Father's name .....

Grandfather's name .....

Spouse's name .....

Number of dependents ..... Children..... Others.....

Are you an existing customer of NBL  Yes  No A/C No .....



**Details of House / Land to be purchased/constructed**

**Land:**

Details of the existing Plot of land area, location, access, plot no., measurement, owner, adjoining properties etc.

.....  
 .....  
 .....  
 .....

**Address:**

Land area: .....Plot no:.....Municipality/ V.D.C:.....

Current Owner: .....

**Building:**

Construction (Sq. Ft.) ..... No of storey (s).....

**In case of already built Building:**

Name of the seller/builder.....

House No..... Location:.....

Area of building (Sq. Ft.) .....

**Loan Amount Required**

Estimated Cost		Sources	
1. Total Land Purchase Cost	.....	1. Amount Already Paid	.....
2. Registration/Legal Fees	.....	2. Loans from others	.....
3. Total Construction Cost	.....		
4. Drawing/Building approval/Basic Amenities etc	.....		
5. Valuation/Insurance etc.	.....		
6. Contingency Costs	.....		
7. Others (please mention)	.....		
<b>A. Total Estimated Cost</b>		<b>B. Total Source of Applicant(s)</b>	
		<b>Balance amount required as Loan (A – B)</b>	

**Details of Guarantor(s)**

Name (s) .....  
Father's name .....  
Grandfather's name .....  
Relationship with applicant .....  
Date of Birth .....  
Mailing Address .....  
Occupation .....  
Work address .....  
Citizenship / Passport No ..... Place of Issue .....  
Number of dependents ..... Children..... Others.....  
Telephone (R) ..... (O)..... Mobile.....  
Value of land Rs.....  
Value of Building Rs.....  
Others assets (shares etc.) Rs.....  
Personal loans Rs.....  
Other creditors Rs.....  
Mortgaged properties Rs.....

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

Signature of the guarantor: .....

Name: .....

Date: .....

## Financial Details

Statement of financial position of ..... as at .....

Liabilities	Value	Bank Use	Assets	Value	Bank Use
Loan from NBL			Deposit at NBL		
Loan from other Banks			Deposit at other Banks		
Loans from others			Land Building Area; Location Owner's name		
Loans from employer			Vehicles:		
Credit Card			Model/Year		
Other Liabilities (If any)			Other Assets:		
<b>Total</b>			<b>Total</b>		

Net worth (Assets – Liabilities): Rs. ....

Monthly Income	Value	Bank Use	Monthly Expenses	Value	Bank Use
Salary			Loan repayment		
Spouse's Income			Credit card payment		
Net Business Income			Insurance		
Rent			Rent		
Others Income (please specify)					
			Living Expenses Including food, telephone, education, gas, electricity etc.		
<b>Total</b>			<b>Total</b>		

Uncommitted Monthly Income (Monthly Income – Monthly Expenses): Rs. ....

## Documents Required

Y = Required; N = Not Required; O = Optional

Documents	Self-employed	Salaried
<b>Identification</b>		
2 Passport size photo of applicant	Y	Y
Photocopy of Citizenship Certificate of Applicant & guarantor	Y	Y
Photocopy of Tax/PAN/VAT certificate along with registration certificate	Y	N
<b>Proof of Income</b>		
Original Salary Certificate not more than 10 days old	N	Y
Photocopy of Contract agreement between applicant and his/her employer	N	O
Photocopy of Rent Contract if any	Y	Y
Original Bank Statement (Past 6 months)	Y	Y
Photocopy of Audited Financial Statements (Past 3 years)	Y	N
<b>Others</b>		
Original letter stating coheir (Anshiyar) of seller from local authority (ward)	Y	Y
Original quotation of housing company	Y	Y
Photocopy of Blue Print of the land (Napi Naksha)	Y	Y
Photocopy of Certificate of construction from Municipality/VDC in case of purchasing already built house (Nirman Sampanna Pramanpatra)	Y	Y
Photocopy of Memorandum and Articles of Association	Y	N
Photocopy of Detailed break down of cost estimation from the applicant's consultant	Y	Y
Photocopy of Land ownership certificate (Lalpurja)	Y	Y
Photocopy of Latest land revenue receipt (Malpot Receipt)	Y	Y
Photocopy of Blue Print of building approved from Municipality/VDC (Naksha Pass)	Y	Y
Photocopy of Land Transfer Deed (Rajinama)	Y	Y
Original Four Boundary Disclosure (Char Killa Pramanit)	Y	Y
Approval letter of municipality for construction of house (Ghar Nirman Izazat Patra)	Y	Y
Approval letter of municipality for extension and renovation/modification (if needed) of house	Y	Y

### Notes:

- **Corporate guarantee** should be supported by resolution of Board of Directors.
- Original certificates should be presented for verification while submitting this form.
- Salary certificate must be in the office's letterhead having seal and must contain net salary, your designation, years of service, date of retirement or expiry of contract and type of employment (permanent or contract). It should be signed along with the name and designation of the signatory.
- The bank can demand any additional documents on its own discretion.
- In case of **swapping loan**, loan statement from current banks/finance company showing at least six EMI repayments is necessary

**Declaration**

I hereby declare that the information given above is true and correct. If proven otherwise, I agree to bear all the legal consequences. I agree to accept all the terms and conditions of the Bank that are in force including amendments thereto unilaterally by the Bank from time to time or any condition stipulated by the regulatory authorities. I confirm that there are no insolvency proceedings against me nor have I ever been declared insolvent. I understand and agree that the interest rate shall be revised annually and re-fixed by the Bank unilaterally. I understand and agree that the Bank has the right to demand additional security due to fall in the value of the mortgage property if any. I hereby authorize the Bank to debit my account or to set up any deposits to pay the charge, interest, principal or any other dues related to this Home Loan. I agree to place the properties mentioned above as a security for the loan and to provide other securities required if any.

I undertake to inform the Bank regarding any change in my occupation/employment/status and change of address and to provide any further information that the Bank may require from time to time during the loan period. All 7 (seven) pages attached herewith also form an integral part of this application.

Signature of applicant: .....  
Name of the applicant .....  
Date .....

**PLEASE SIGN AT THE BOTTOM OF EACH PAGE OF THIS APPLICATION FORM**