



एन आई सी एशिया बैंक लि.

# Application for Credit Facility

NIC ASIA Bank

Branch

Nepal

New  Increase  Renewal

1. Name of the Company/Firm

2. Account No.

3. Please tick mark  Manufacturing  Service  Trading  Others (Please Specify) .....

4. Date of incorporation

5. Paid-Up Capital

6. Last Year's turnover

7. Address (Registered Office)

8. Mailing Address

9. Name of Chief Executive Officer/General Manager/Managing Director/Chairman:

10. Name of key contact person(s)

Telephone  Fax

Mobile No  E-mail

11. Board of Directors (Companies)/Proprietor/Partners (Firms)

S.No.	Name	Share %

Personal Details of each director attached Annexure - A



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12. Type of facility/ies requested from **NIC ASIA Bank**

S.No.	Facility Type	Limit Rs. '000	Purpose

13. a) Details of real estate security offered to **NIC ASIA Bank**

S.No.	Owner	Relationship to the Company/Proprietor	Location/ Kitta No./ Area	Estimate Value	Model of transfer Rajinama/Bakaspatra/Family seperation

b) Details of other securities offered to **NIC ASIA Bank**

S.No.	Types of Securities	Ownership	Value of Securities	Remarks

14 Major Buyers/Customers

S.No.	Name/Address	Annual Sales To Them	Traders Terms Cash/.....day credit	Major Items



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#### 15. Major Suppliers

(Rs. in '000)

S.No.	Name/Address	Annual Purchase From Them	Trade Terms Cash/ .....days credit	Majors Items

#### 16. Associated/Affiliated units/Companies, if any

S.No.	Name of Institution	Year of Establishment	Major Activities	Last Fiscal Year Turnover	Main Products

#### 17. Existing Facilities being enjoyed from other bank and financial institutions by Associated / Affiliated units / Companies

S.No.	Name of Bank/ Financial Institution	Types of Facility	Limit Rs. '000	Present Outstanding (Rs.'000)	Securities Provided

#### 18. Documents attachment (Photo copies of)

- Title deed (Lalpurja)
- Survey Map of Property
- Recent land tax payment receipt from land revenue office
- Property transfer deed
- Certificate from municipality stating names of land owners of adjoining properties (Char killa pramanit)
- Citizen certificate of landlord
- Building Approval certificate
- No objection letter in case of collateral owned by third party (manjurinama)
- No objection letter from heirs of owner of the company mortgaged of the properties
- Relationship certificate issued by local authority for heirs.



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19. Other documents attached:

- a) Annexure A: Personal details of proprietor/director/partners/guarantor and personal net worth.
- b) Annexure B: Borrowers' Declaration of existing banking relationship with other banks and financial institutions as per the directive of Nepal Rastra bank on KYC (Multiple Banking).
- c) Copy of Financial statement/Balance sheet of last three years (audited/un-audited/projected)
- d) Copies of citizenship certificate of Proprietor/Partners/Promoters/Director/Major shareholders/personal guarantors.
- e) Photographs of Proprietor/Partners/Promoters/Directors/Major shareholders/personal guarantors.
- f) Copy of Registration certificate.
- g) Copy of Tax renewal/return/PAN no.
- h) Copy of Article and Memorandum of Association/Partnership Deed (as applicable).
- i) Copy of Joint venture agreement (in case of joint venture company/firm).
- j) Copy/Extract of resolution of partners/Board of directors as under:
  - a. For availing banking facility/ies at **NIC ASIA** Bank.
  - b. Mandate for authorized person/s to operate loan transactions and sign documents thereon
  - c. Mandate for authorization to mortgage company assets
  - d. Mandate for providing corporate guarantee
  - e. Mandate for providing cross guarantee (as applicable)

I/We, hereby, declare that all the particulars and information given above are true, correct and complete and these shall form the basis for any loans/facilities that the Bank may decide to grant me/us. I/We confirm that there are no insolvency proceeding against me/us nor have I/we ever been declared insolvent. I/We agree that the Bank in its sole decision may reject my/our application without any reason/s and that I/we agree not right to appeal against the decision of the bank. I/We agree that the Bank may refer my/our name/s to a recognized credit or referencing agency/ies or financial institutions and make such reference as the Bank may consider it necessary.

I/We confirm that my/our firm/company and director/partner/promoter is/are not blacklisted by Credit Information Center Limited. I/We shall be obliged to provide any other documents/information as required by **NIC ASIA** Bank for further process.

Signature/s: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date:

\_\_\_\_\_  
Seal of company/firm

(For enhancement/renewal of limit, please mention only if there are any changes , otherwise please mention "No Change")



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# Annexure I

(Private & Confidential)

Date:

**a. Personal Details of Proprietor/Partner/Director/Shareholder/Guarantor**

1. Name of Person	:	<input type="text"/>	Photo
2. Citizenship Number	:	<input type="text"/>	
3. Address	:	<input type="text"/>	
Permanent	:	<input type="text"/>	
	:	<input type="text"/>	
Present/Mailing	:	<input type="text"/>	
	:	<input type="text"/>	
Post Box No.	:	<input type="text"/>	
Tel. No./Mobile	:	<input type="text"/> Fax : <input type="text"/>	
E-mail	:	<input type="text"/>	

4. Members of undivided family (Including minors):

S.No.	Name of members of undivided family	Relation	Citizenship No.
		Grand Father	
		Father	
		Spouse	
		Son 1	
		Son 2	
		Daughter 1	
		Daughter 2	

5. Date of Birth :  6. Academic Qualification:

7. Work Experience:

Worked as	Name of Firm/Organization	From (Date)	To (Date)
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....



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## b. Personal Net-Worth Details

(A) Assets Owned (by me and/or by my immediate family members):

S. No.	Type of Assets	Description	Owner/ Relationship	Estimated Value (Rs. in '000)	Pledged/Mortgaged to other Bank & Financial Ins. (Y/N)
1.	Land	District/Municipality/VDC/Ward/Plot/Area .....			
2.	Land & Building	a. District/Municipality/VDC/Ward/Plot/Area ..... b. No. of Floor : ..... c. Sq. Ft. : ..... d. Year of Completion : .....			
3.	Vehicles	a. Type : ..... b. Model : ..... c. Registration : .....			
4.	Cash/ Bank balance	a. Bank : ..... b. A/C No. : .....			
5.	NSBs/ Govt. Bonds	a. No.: ..... b. Issue Date : .....			
6.	Shares/ Stocks of any companies	a. Name of Company : ..... b. No. of Share (Kitta) : ..... c. Serial No. : ..... d. Designation, if any : (for e.g. director)			
		Total Value Rs.			

## c. Liabilities

a. Loan from Bank / Finance Company Amount (Rs. in '000)

b. Others (Please Specify) .....  
.....  
.....

### Net assets owned (A-B)

I declare that all the particulars and information given above are true, correct and complete and that they shall form the basis for any decision making in regard to any loan/credit facility, which may be considered for me and/or for any other person/party as the bank may consider on my request.

I declare that I, in my individual capacity, have not defaulted in repayment of any loan from any bank/financial institution.

Signature

Date : .....



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# Annexure II

NIC ASIA Bank

Date :

Dear Sirs,

Following are the details of our credit facilities with other banks/financial institutions (FIs):

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

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 and Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

(b) Location/Plot#/Amount/Name 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 and agree that the Bank may prosecute me/us as per prevailing law.

Authorized signatory

(Name of the Person/Firm, Company or Organization and seal)