

**CONSUMER BANK
AUTO LOAN APPLICATION**
(To be filled by Individuals and business firms)

Standard Chartered

Standard Chartered
Bank Nepal Limited



स्ट्याण्डर्ड चार्टर्ड
बैंक नेपाल लिमिटेड



Section 1. I/We hereby apply for the following facility from the Bank:

- a. Auto Loans- of NPR _____ for purchase/refinance of _____
costing NPR _____ for a tenure of _____ against the security of :

Photo

Tick as appropriate

- a. Registration of vehicle in the Bank's name

- b. Others-please specify

The vehicle shall be for 1. Private Use 2. Commercial Use

Are you an existing account holder/borrower of SCBNL? Yes or No. If yes, state your account no.

Account No _____.

Do you have deposit / credit relationship with any other banks/finance companies? Yes or No. If yes please provide the name of the financial institution that you bank with : _____

I/We also confirm that the details provided in this application are true and correct.

Signature of the Applicant

Name of the Applicant

Seal of the Company/Firm

Date:

Section 2. Personal Details of Applicants (for Salaried & Self Employed)

Name(s) _____ Date of Birth _____

Grandfather's name/ _____ Father's name/ _____ Spouse's name _____
Grandmother's name _____ Mother's name _____

Number of Dependants: Parents _____ Children _____ Other, please specify _____

Mailing Address (should be where letters can be despatched) _____

Present Residence _____ Years there _____

Permanent Residence _____ Years there _____

Work Address _____

Tel. Nos. Home _____ Work _____ Mobile _____

Retirement Age _____

If salaried, please attach a letter from your employer confirming your salary, tenure of service, nature of employment and deductions (Tax, PF Loans etc.) if any. The letter should be in the office's letterhead, with office's seal, signed along with the name of the signatory.

Section 3. Employment Details (For salaried)

Your Occupation _____ Your Employer (Name of Firm) _____

Post/Designation _____ Years of Services _____

Previous Employer (if less than 2 years with present employer) _____

Section 4. To be filled by Companies / Firms / Self Employed

Date of Company / Firm Registration

Year of Operation

Name of shareholders / Proprietor/Partners

Percentage of Shareholding

Nature of Business

Mailing Address (where letters can be dispatched)

Contact Address

Tel. Nos. Fax No.

Other documents to be submitted :

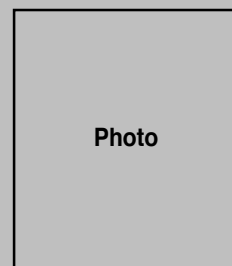
1. Copy of Citizenship/Passport (applicable for all)
2. PP size photograph (applicable for all)
3. Copy of quotation of the vehicle for new vehicle
4. 2 valuation report for used private vehicle
5. Salary Certificate (for Salaried Employees)
6. Certified Statement of Income (for Professionals)
7. Contracts / Agreements
(for Individuals with Fixed Income Sources)
8. Registration document at the concerned Nepal Government Office and Tax Office (For Firms/Companies)
9. Memorandum of Articles and Association (if Private Limited)
10. Audited Financials (if Private Limited)
11. Management Prepared Financials supported by VAT/TAX return (for Proprietorship/Partnership Firms)
12. Board Resolution (if Private Limited and Institutions)

Section 5. Details of Co-borrower or Guarantor (to be filled by the individual)

Name(s) Date of Birth

Grandfather's name/ Father's name/
Grandmother's name Mother's name

Spouse's name No. of Dependants



Mailing Address (should be where letters can be despatched)

Present Residence

Work Address

Tel. Nos. Home Work Mobile

Networth Details

Value of Properties Land Buildings Others (Shares, FD, Bonds)

Value of Liabilities

Personal Loan Other Creditors Mortgaged Properties

Details of Guarantor (to be filled by Companies/firms)

Year Registered Year of Operation

Nature of Business

Relationship of the Co-borrower/Guarantor with the applicant

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

Signature

Name

Date

Section 6. Financial Details *Your Assets and Liability Position, Monthly Income and Expenditure*

Statement of Financial Position of _____ as at _____

Liabilities	Amount (for Customer's use)	Amount (for Bank's use)
Credit Card from SCBNL (Limit)		
Loan from SCBNL (Limit) date settled (in case loan is already settled)		
Loans from other Banks (Limit)		
Credit Card from other Bank (Limit)		
Other Liabilities (include any guarantee given)		
Total Liabilities		
Net Worth (Assets - Liabilities)		

Assets	Value (for Customer's use)	Value (for Bank's use)
Savings/Current A/c /Fixed Deposit at SCBNL		
Deposits at other banks/finance companies		
Land: Building: Location: Area: Owner's name:		
Motor Vehicles: Model / Year		
Other assets (please Specify): Furniture / Appliances: Shares / Bonds: Others:		
Total Assets		

Monthly Income	Amount (for Customer's use)	Amount (for Bank's use)
Your Salary		
Spouse's Income		
Business Income		
Rent		
Other Income (please Specify)		
Total Income		

Monthly Expenditure	Amount (for Customer's use)	Amount (for Bank's use)
Loan repayment (excluding this loan):		
Credit Card Payment		
Travel / Conveyance		
Telephone / Gas / Electricity		
Insurance Premium		
Rent		
Taxes		
Education		
Living expenses (including medical, food, clothing, entertainment, etc.)		
Total Expenditure		

For Bank's Use

Uncommitted Monthly Income _____

Remarks:

Section 7.

LOAN DETAILS & REPAYMENT AGREEMENT SECTION

Loan Amount Applied for (in words) _____ In figures: _____

Interest Rate _____ % per annum or any other rate(s) to be decided by the Bank from time, payable to the debit of my own current/savings account specified, together with turnover tax and other statutory dues thereon.

Loan processing Fee: _____

Vehicle Brand: _____

Repayment Period: _____

Monthly Installment: _____ No of Installments: _____ Payment Date: _____

Commencing on: Date: Month Year

To be repaid until Date: _____ Month : _____ Year: _____

Signature _____

For Bank's Use

Loan Account No _____ FT 06, 16, FT 11 Opened ? Y / N Seq No. _____

Interest Rate _____ Instruction No. _____

Start Date _____ End Date _____

EMI Amount _____ Funding Account _____

Limit Y/N _____ PLD Y/N _____ MIS Y/N _____

Loan Disburse Date _____

Payment to (Name of seller) _____

Mode of Payment COS / Account Credit (Mention account no in case of account credit) _____

Signature Verified by _____

Prepared by _____ Checked by _____ Approved by _____

DECLARATION BY THE APPLICATION (S)

I/we hereby apply for the Auto Loan detailed in this application and agree to pay all fees as prescribed by the Bank upon approval and agree that the approval of this application or the granting to me/us of any loan is at the sole discretion of the Bank and the Bank has no obligation to furnish any explanation should this application be declined. I/we hereby warrant that no bankruptcy proceedings have been commenced or are intended to commence against me/us, that all information furnished in this application are true. I/we acknowledge that the Bank has the right to institute legal proceedings for recovery of the debt and that I am /we are liable to pay the Bank all legal costs, court fees and lawyer's fees incurred by or on behalf of the Bank in recovering or attempting to recover any outstanding dues. I/we hereby confirm that I/we have read and understood the Terms & Conditions applicable to this loan scheme, and also in possession of a copy of the same.

I/we hereby acknowledge that the onus to provide adequate funds in order to meet the monthly installment lies with me/us

I/we hereby authorize the Bank to transfer the ownership of the above mentioned vehicle in the Name of the Bank upon approval of the loan and also authorize the Bank to make payment of the approved loan amount to the dealer/ seller of the vehicle directly.

I/we shall insure the vehicle covering comprehensive risks including Riots, Terrorism and Malicious Damage at all times until the loan remains outstanding and submit the original renewed policy along with the payment receipt to the Bank 7 days prior to its expiry. I/we hereby authorize the Bank to debit my/our account to pay the insurance premium of the vehicle on my/our behalf in case I/we fail to submit the original copy of the policy plus the payment receipt 7 days prior to its expiry.

I/we hereby irrevocably authorize the Bank that the Bank may, if necessary disclose my/our account information / data within the Standard Chartered Group and its authorized recipient.

I/we shall not make any default in repayment of my/our Auto Loan obtained from the Bank. I/we, in case of default, shall give the Bank full authority to recover its outstanding from my/our personal property whether secured with the Bank or not.

I/we confirm that the details furnished are true and correct and that no material information has been willfully withheld in completing this application.

I/we hereby authorize the Bank to debit my/our account for all monthly installments, interest, fees and charges upon approval of the loan.

.....

Applicant Name

Signature

Date

Date

Standard Chartered Bank Nepal Limited,

Dear Sirs,

Following are the details of our credit facilities with other Banks/Financial Institutions:

Amount in NRS '000

Name of Other Banks/FIs from where credit facilities availed	Total Limits/Outstanding Date*: *(Should not be older than last quarter-end; last month-end preferred)		Overdue Yes/No (if yes, specify date)	Security Details		
	Limits	Outstanding		Nature of Security ^(a)	Details ^(b) (Location/ name of guarantors, etc.)	Remarks/ other information
1. Bank / FI Working Capital Loan Term Loans Other Loans / facilities Non Funded facilities						
Total						
2. Bank / FI Working Capital Loan Term Loans Other Loans / facilities 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, Fixed Assets, Lnad & Building, Personal Guarantees, FDs Bonds, Cash, Others, etc.

^(b) Location/Plot No. / 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.

Authorized Signatory:

Name of the Individual/ Firm, Company or Organization and Seal