

(Please complete the application carefully and correctly. Leaving any space blank or question unanswered may lead to delay or rejection of your application. Please cross 'X' for the item not applicable to you.)

Section 1 - Application

I/we hereby apply for a Home loan from your bank as per the details below:

Purpose (Please tick as appropriate)

- Purchase a plot of land
 Purchase of ready built house
 Purchase of apartment/ bungalow/ Duplex from Builder
 Refinance
- Construction of building on land already owned by me / us
 Purchase a plot of land and construct a building on it
 Renovation & Extension of the existing building owned by me/us
 Loan Against Property

Against the security of Registered mortgage on plot/building/apartment detail of which is given below under Section no. 4 & 5

Section 2: a Personal Details - Applicant

Mr/Mrs/Ms -----

(First Name)

(Middle Name)

(Last Name)

Date of Birth: Marital Status: Married Unmarried

Citizenship no: Issued on Issued by (District)

Education: Post Graduate Graduate High School Other

Grandfather's Name:

Grandmother's Name:

Father's Name:

Mother's Name:

Spouse's Name:

No of Dependents: Parents Children Others, please specify

Mailing Address: House No Street Name Ward No

Village/ Municipality District

Present Address: House No Street Name Ward No

Village/ Municipality District Years There

Permanent Address: House No Street Name Ward No

Village/ Municipality District

Tel No.: Home Mobile Work

Email address:

Section 2: b Employment Details

Your Occupation: Salaried Self Employed Retired Others

Your Employer's Name: Your Post / Designation Years of Service

Address of your employer: Building Name / House No Street Name Ward No

Village/ Municipality District

Phone No: Fax No:

Your Previous Employer: Your Post / Designation Years of Service

Address of your Previous Employer: Building Name /House No Street Name Ward No

Village/ Municipality District Years There

Phone No Fax No

Signature of Applicant(s) _____

Section 2: c Organization Details to be completed by Self Employed Individuals

Business Name Date of Company/Firm Registration

Date of Operation Commenced

Name of Shareholders / Proprietors :

Name	% of Stake
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Nature of Business

Business Address: Building Name /House No Street Name Ward No

Village/ Municipality District

Phone No Fax No

To be filled by Joint Applicants(s)

Section 3: a Personal Details - Joint Applicant

Mr/Mrs/Ms -----
(First Name) (Middle Name) (Last Name)

Date of Birth: Marital Status: Married Unmarried

Citizenship no: Issued on Issued by (District)

Education: Post Graduate Graduate High School Other

Grandfather's Name:

Grandmother's Name:

Father's Name:

Mother's Name:

Spouse's Name:

No of Dependents: Parents Children Others, please specify

Mailing Address: House No Street Name Ward No

Village/ Municipality District

Present Address: House No Street Name Ward No

Village/ Municipality District Years There

Permanent Address: House No Street Name Ward No

Village/ Municipality District

Tel No.: Home Mobile Work

Email address:

Section 3: b Employment Details

Your Occupation: Salaried Self Employed Retired Others

Your Employer's Name: Your Post / Designation Years of Service

Address of your employer: Building Name / House No Street Name Ward No

Village/ Municipality District

Phone No: Fax No:

Your Previous Employer: Your Post / Designation Years of Service

Address of your Previous Employer: Building Name /House No Street Name Ward No

Village/ Municipality District Years There

Phone No Fax No

Signature of Applicant(s) _____

Section 3: c Organization Details to be completed by Self Employed Individuals

Business Name Date of Company/Firm Registration

Date of Operation Commenced

Name of Shareholders / Proprietors :

Name	% of Stake

Nature of Business

Business Address: Building Name /House No Street Name Ward No

Village/ Municipality District

Phone No Fax No

Section 4 : Details of House / Apartments / Plots (Security Details)

(Complete address / detail of the property for which the bank finance is requested)

Location of the property

House No Street name Ward No

Municipality/ VDC District

Current Owner

1. Name

2. Citizenship No Contact No

Design of the building approved in the name of

The property being purchased in the name of

Section 5: a Area of Plot / Property being Purchased / Mortgaged (Other than of "Kitta Kaat") (Security Details)

1. Land Area ----- Plot No ----- 2. Land Area ----- Plot No -----

3. Land Area ----- Plot No ----- 4. Land Area ----- Plot No -----

Total Area -----

Section 5: b Details of Area of Plot being Purchased / Details (In case of "Kitta Kaat" Only)

In case of split of plot (Kitta kaat) I/we confirm that the property shall have motorable access. I/we will submit an authenticated blue print / Trace map after split. In case the valuer, subsequent to the split, reduces the value of the property or the property will be unacceptable to the Bank, I/we are agreeable in reducing the loan amount approved earlier or decline the loan.

1. Land Area ----- Plot No ----- 2. Land Area ----- Plot No -----

3. Land Area ----- Plot No ----- 4. Land Area ----- Plot No -----

Total area being purchased from above plots -----

Section 5: c Detail of the building to be Purchased/Mortgaged (Security Details)

Building Area -----sq ft No of Storey _____

Stage of Building To be constructed Under Construction Completed

If Under Construction specify the stage

Name of the builder Self Constructed

In case of Apartment / Duplex, give Builder's name, Apartment Name, Apartment Number, Floor Number & Location

Security provided: First charge on the property being financed as detailed above.

Signature of Applicant(s) _____

Section: 6 Loan Requirement

Estimated Requirement of Funds	Amount	Estimated Source Of Funds	Amount
1. Plot Purchase Cost		Amount Already Paid	
2. Construction Cost		Being met through own source	
3. Readymade House Purchase cost			
4. Renovation & Extension Cost			
5. Refinance (Principal Outstanding)			
6. Other			
A. Total		B. Total Source of Applicant (s)	
		Balance amount sought as Loan (A-B)	

Section 7 : Financial Details

Your Statement of Financial Position of _____ as at _____

(If more than one applicant, please add and provide total)

Assets & Liability Position

Liabilities	Amount (For Customer's use)	Amount (For Bank's Use)
Loan from SCBNL (Limit)		
Credit Card from SCBNL (Limit)		
Credit Card from other Banks (Limit)		
Other Liabilities/Loans (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 Deposits at SCBNL		
Land: Building: Location: Area: Owner's Name		
Motor Vehicles: Model / Year:		
Other assets (pls. Specify): Furniture / Appliances: Shares / Bonds: Others:		
Total Assets:		

Monthly Income	Amount (For Customer's use)	Amount (For Bank's Use)
Applicant's Income		
Joint Applicants' Income		
Business Income		
Rental Income		
Pension		
Other Income (Please Specify)		
Total		

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		

Signature of Applicant(s) _____

Section: 8 Loan Declaration Section

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

Names 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)	Security Details ^(b) Location/ Name of guarantors etc	Remarks / Other Information
1. Bank / FI Working Capital Loan Term Loan Other Loans/Facilities Non Funded Facilities Total						
2. Bank / FI Working Capital Loan Term Loan Other Loans / Facilities Non Funded Facilities Total						
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 , Land & Building , Personal Guarantees , FDs , Bonds, Cash, Others etc

(b) Location/ Plot no/ Amount/Names of Guarantors etc.

Declaration:

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.

Section: 9 Documents Required:

(Please furnish the Documents as applicable along with the application form as per the list provided seperately.)

Section: 10 Loan amount / Tenure / Installment / Interest / Processing Fee

a. Amount

A maximum of NPR (Nepalese Rupees only) or% (Generally-"of the Fair Market Value of land/building". However, in case of Construction-"of the total construction cost", in case of Renovation & Extension-"of the total cost of renovation & Extension of the building") as advised by Bank's approved valuator (in case of Refinance, based on the approval terms and conditions-not exceeding 100% of the home loan outstanding with.....) whichever is lower.

However this and previous home loans against the same security shall not exceed..... % of the total security value.

b. Tenure years from the date of initial drawdown (for construction- including moratorium period).

c. Draw down Schedule to be agreed based on the valuator's report.

d. Repayment Terminating; The Home Loan shall be repaid through equal monthly installments of NPR(Nepalese Rupees.....only) each inclusive of interest commencing from 15th day of subsequent month of final draw down. Moratorium period of maximum of months (the time period between the first draw down and the start of the repayment). Interest accrued for the period from the date of disbursement of the loan till the end of that month will be capitalized and repaid throughout the loan period.

e. Interest% (..... percent) per annum or as may be specified by the Bank/ Nepal Rastra Bank from time to time. Interest will be charged on the last day of each month and at the time of final repayment to the debit of the Borrower's account on outstanding debit balances calculated on a daily basis.

f. Processing Fee: A processing fee of% of the approved amount will be charged upfront

Signature of Applicant(s) _____

I / We hereby declare that the loan requested is for the purpose mentioned herein above and is not for speculative or other purposes. I/we 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 undertake to deposit the necessary processing fee upon submission of the application. I/ We understand that this fee is not refundable in the event of the loan being approved irrespective of whether I/ We avail the loan or not. I/ We agree to pay all applicable interest , fees , commission, and charges whenever required and abide by the prevailing and future rules and regulations of the bank. All the pages of this document, Home Loan-Declaration, Standard Terms and Conditions-Home Loan, any variation(s), mortgage deed and or any other document, if any form an integral part of this application.

Declaration

1. I/ We declare that all the particulars and information given in the application form are true, correct and complete and they shall form the basis of any loan the Bank may decide to grant to me / us. I am / we are aware that the repayments are by way of Equal Monthly Installments comprising principal and interest calculated on the basis of monthly rests. I/We undertake to inform the Bank regarding any change in my/ our occupation/ employment/ status and change of address and to provide any further information that the Bank may require from time to time during the currency of the loan. I we further agree that my/our loan shall be governed by the terms and conditions of the Bank that are in force and may be amended by the Bank from time to time without giving notice to me/us. I/We further authorize the bank to credit all sums received by the Bank or standing to the credit in my/ our name jointly or severally to the loan account and deduct / recover any amount due and outstanding in my/ our name in respect of the loan received from the bank, if necessary. I/we shall not hold the Bank responsible for the quality of construction, delay in completion of construction, range in specification and delivery of property for which the loan is applied for. I/ We further agree that the bank in its sole discretion may reject my application without assigning any reason(s) whatsoever and that I /We reserve no right to appeal against this decision of the Bank.
2. I/we declare that I/we am/are not the following family member or close relative of any staff member, promoter, director, shareholder with financial interest, chief executive officer, advisor, managing agent or associated person of the Bank:

husband or wife, son, daughter, adopted son, adopted daughter, father, mother, step mother and taken cared elder brother, younger brother and elder sister younger sister, separated elder brother, younger brother, elder sister in law (wife of elder brother), younger sister in law (wife of younger brother), married elder sister, younger sister, elder brother in law (husband of elder sister), younger brother in law (husband of younger sister), nephew (son of uncle), niece (daughter of uncle), younger brother in law (wife's younger brother), younger sister in law (wife's younger sister), mother in law (wife's mother), father in law (wife's father), uncle, aunt, maternal uncle, maternal aunt, nephew (son of sister), Niece (daughter of sister), grandson, granddaughter, granddaughter in law (wife of grandson), grandson in law(husband of granddaughter).
3. I/we declare that I/we are not the person(s) who possess one percent or more shares of the Bank or members of the family of any such person, or firms, companies, or institutions entitled to nominate or appoint directors of the Bank.
4. I/We understand that the valuation of the property will be carried out by the Bank's Approved Valuator immediately upon submission of this application to the Bank. The fees/expenses incurred the valuation of my/our property will be borne by me/us.
5. I/We also understand that carrying out valuation of the security is in no way indicates that the loan is or will be approved.
6. 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 liable to pay the Bank all legal costs, court fees and lawyers' fees incurred by or on behalf of the Bank in

Signature of Applicant(s) _____

recovering or attempting to recover any outstanding dues. I/we hereby confirm that I/we have read, understood and signed the Terms & Conditions applicable to this loan scheme, as well and agree to be bound by the same.

7. I/we hereby acknowledge that the responsibility lies with me/us to provide adequate funds in order to meet the monthly installment.
8. I hereby authorize the bank to complete the registered mortgage over the land / building in favor of the Bank upon approval of the loan and also authorize the Bank to make payment of the approved loan amount to the property dealer / seller / person authorized by them directly and without my/our consent in case of the purchase transaction or credit my/ our account in case of construction/ extension & renovation and Loan Against Property and make payment to the existing financier directly in case of refinance. I further acknowledge that the amount will be disbursed in phase wise manner based on the valuation report submitted by the Bank's valuator in case of construction / extension & renovation.
9. I /We shall not make any default in repayment of my Home Loan obtained from the Bank. I/We , in case of default, shall give the Bank full authority to recover its outstanding from my personal property whether secured with the Bank or not.

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

10. I hereby authorize the bank to debit my account for all monthly installments, interest, fees and charges upon approval of the loan.
11. I/we clearly understood and agreed that the loan is always subject to the absolute discretion of the Bank and loan amount, interest of loan, repayment, prepayment, draw down, processing fees and other charges, terms and conditions are always changeable by the Bank without intimating me/us.

I / We am/ are an existing account holder / borrower of Standard Chartered Bank Nepal Limited and my / our account numbers are a) _____ b) _____. I /we hereby authorize the Bank to use the above mentioned account number for all debits (Installments / Processing Fee/Valuation Fee / Insurance Renewal Premium / Commitment Fee) and or credits pertaining to this home loan.

Signature of Applicant (s)

Date : _____

Signature of Guarantor (s)

Date : _____