



APPLICATION FOR PERSONAL FINANCIAL SOLUTIONS

Date : ___/___/20___

I/We hereby wish to apply for a loan of NPR _____ (Nepalese Rupees _____) under the bank's loan scheme marked as under.

LOAN AGAINST VARIOUS EQUITIES

Loan Against Other Securities

Loan Against Vehicle

Loan Against Real Estate

Overdraft

EMI

Purpose : _____

CONSUMER FINANCING

Home Loan for

Purchase of a plot of land

Construction of building or land already owned by me

Purchase of ready built house

Purchase of plot of land and construction of building on it

Purchase of apartment/bungalow/duplex from builder

Renovation & extension of the existing building owned by me/us

Others

Auto Loan for

Purchase of New vehicle

Purchase of Commercial vehicle

Purchase of Used Vehicle (private use only)

Refinance (private use only)

Personal Loan for

Purchase of consumer durables

Finance of social events

Educational expenses

Purchase of professional equipments

House furnishing

Repayment of personal debt

Household expenses

Others

I/We hereby provide the particulars that mentioned in different section of this application as required by your bank. Please tick boxes as appropriate in each section and write N/A (Not Applicable) where necessary. Please write in BLOCK letters.

1. Personal Details

Applicant

Co-applicant

Name :	<input type="text"/>	<input type="text"/>		
Date of Birth :	<input type="text"/>	<input type="text"/>		
Citizenship/PP Number :	<input type="text"/>	<input type="text"/>		
Father's Name :	<input type="text"/>	<input type="text"/>		
Grand Father's Name :	<input type="text"/>	<input type="text"/>		
Marital Status :	<input type="text"/>	<input type="text"/>		
Name of Spouse :	<input type="text"/>	<input type="text"/>		
No. of Independents :	Children <input type="checkbox"/>	Parents <input type="checkbox"/>	Children <input type="checkbox"/>	Parents <input type="checkbox"/>
	Spouse <input type="checkbox"/>	Others <input type="checkbox"/>	Spouse <input type="checkbox"/>	Others <input type="checkbox"/>
Mailing Address:	<input type="text"/>	<input type="text"/>		
Permanent Address: <i>(If different from Residential Address)</i>	<input type="text"/>	<input type="text"/>		
Home Telephone:	<input type="text"/>	<input type="text"/>		
Office Telephone:	<input type="text"/>	<input type="text"/>		
Mobile:	<input type="text"/>	<input type="text"/>		
E-mail:	<input type="text"/>	<input type="text"/>		

2. Occupation Details

Salaried Individual

Employer's Name :	<input type="text"/>	<input type="text"/>
Address :	<input type="text"/>	<input type="text"/>
Post/Designation :	<input type="text"/>	<input type="text"/>
Years of Service :	<input type="text"/>	<input type="text"/>
Previous Employer :	<input type="text"/>	<input type="text"/>
Designation	<input type="text"/>	<input type="text"/>
Years of Service :	<input type="text"/>	<input type="text"/>
Pan Number :	<input type="text"/>	<input type="text"/>

Self Employed / Professionals

Business Name and Address :

Firm Registration No. :

Years in Business :

Nature of Business :

Share Compositions :

Pan Number :

EQUITY DETAILS

Real Estate

Location :

Owner of the property :

Proposed

Owner :

Land Area :

Ropani

Anna

Paisa

Dam

Square Feet

Kitta no. :

Building Area :

No. of Storeys :

Square Feet :

Total Purchase Price :

Total Construction Cost :

Nearest Landmark :

Shares

Name of the Company

No. of Shares

Market Value

Vehicle

Dealers name :

Purchase Price :

Color :

Make :

Model :

Year of the Vehicle :

Down Payment :

Engine No. :

Chasis Number :

Financial Statements as of ____ / ____ / 20 ____
LIABILITIES (Amount in NPR)

Particulars	Amount	For Bank's
Loan from Bank of Asia		
Loan from other financial institution		
Loan from Employer		
Credit Card Limit		
Other Liabilities		
TOTAL Liabilities		

ASSETS (Amount in NPR)

Particulars	Amount	For Bank's
Deposits with Bank of Asia		
Deposits from other financial institution		
Shares of listed companies		
Government Securities		
Furniture, Fixtures and Home Appliances (TV, Refrigerator, Computer etc)		
Motor Vehicles		
Year of manufacture : _____		
Make and Model : _____		
Real Estate		
1. Self Occupies: State Details?		
2. Other Assets : State Details		
Miscellaneous Asset		
TOTAL Assets		

NET WORTH :
INCOME (Amount in NPR)

Particulars	Amount	For Bank's Purpose Only
Salary		
Business Income		
Spouse's Salary / Income		
Rental Income		
Dividends		
Interest		
Others :		
TOTAL Income		

EXPENSES (Amount in NPR)

Particulars	Amount	For Bank's Purpose Only
Loans Repayment (Existing Loans)		
Food Expenses		
Rent		
Utilities (Electricity, Telephone, Water)		
Clothing		
Education		
Medical Expenses		
Property Income Taxes		
Insurance Premium		
Transportation		
Entertainments (Tour, Outings)		
Vehicle Expenses (Fuel, Maintenance)		
Others		
Total Expenditures		

NET INCOME :

Certification and Authorization : We hereby declare that all the particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information. I/We hereby authorize Bank of Asia Nepal to obtain verification of my/our past and present employment earning records, as well as bank accounts, stock holdings and any other asset balances that are needed to process my/our loan application. In addition, I/We authorize Bank of Asia Nepal to order a credit information bureau report and to verify other credit information, including past and present home loan or rental payment history. It is my/our intention that a photocopy of this signed form will also serve as authorization to provide Bank of Asia Nepal with the verifications requested. This information will only be used in the processing of my/our application for a loan.

I understand and agree that the Bank reserves the right to decline my/our application without assigning any reason whatsoever.

Applicant Signature: _____ Date: _____ Co-applicant Signature: _____ Date: _____

Introduction / Reference

Referee Name :	<input type="text"/>	Relationship with Applicant :	<input type="text"/>
Address :	<input type="text"/>	Residence Telephone :	<input type="text"/>
Occupation :	<input type="text"/>	Office Telephone :	<input type="text"/>
Signature of Introducee / Referee :	<input type="text"/>	Mobile no :	<input type="text"/>

Applicable only for Guarantor(s)

Details of Guarantor(s)

Name :	<input type="text"/>	Relationship with the applicant :	<input type="text"/>
Occupation :	<input type="text"/>		
Mailing Address :	<input type="text"/>		
Residence Address :	<input type="text"/>	Residence Telephone :	<input type="text"/>
		Office Telephone :	<input type="text"/>
Email :	<input type="text"/>	Mobile no :	<input type="text"/>

ASSETS

Type	Areas / Description / Location / Company	Value
Real Estate		
Investment in Share & Equities		
Other Marketable Securities		
Bank's Deposit and Cash		
Vehicle		
TOTAL Assets		

LIABILITIES

Type	Description	Value
Loans from Financial Institution		
Loans from other sources		
Other payables		
TOTAL Liabilities		

Net Worth :

I/We certify that the information provided in this application is true and correct as of the date set forth opposite my / our signature(s) on this application and acknowledge my / our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties.

Signature of Applicant : 1. _____ 2. _____

Signature of Guarantor (if applicable) : 3. _____ 4. _____

List of Documents

Documents required to be submitted with this application form

A) Identification Documents

- Citizenship or Passport (*in original + 1 copy*) of all applicants.
- 1 recent passport sized photograph of all applicants.

B) Net Worth and Personal Finances

- Personal Bank Account Statements of the last 12 months
- (*if account is maintained with a Financial Institution other than Bank of Asia Nepal Ltd.*)
- Credit Card Statements of the past 3 months (*where applicable*)
- In case of refinance of existing loans, statement of the loan account for the past 12

C) Property Documents

- Copy of the Land Ownership Certificate (*Lal Purja*)
- Copy of Land Transfer Deed (*Rajinama*)
- Blueprint of the Land (*Napi Naksa*)
- Copy of the latest property tax paid receipt
- **Applicable for loans applied for construction purposes**
 - Bill of Quantity (*Cost Estimate*) provided by the applicants' Consultant / Engineer / Builder or Developer
 - Copy of Building Permit (*Naksa Pass*) from related authority (*Municipality, VDC etc.*)

D) Income Documents

Salaried applicants:

- Salary Certificate issued by the Employer stating current monthly salary (*gross and net*), position, terms of employment (*permanent, contract, temporary etc.*) and remaining tenure of service.

Pensioners:

- Pension Book/Identification.

Rent Income:

- Copy of Rental Agreement / Contract supported by Land Ownership Certificate of the property rented.

Professionals (*Medical Practitioners, Engineers and Chartered Accountants*)

- Copy of academic qualification and certified income statement

Business Income (*Self Employed Applicants*)

- Financial Statements (*Balance Sheet, Profit & Loss etc.*) of the past 3 years supported by firm registration certificate and tax/ PAN certificate.

E) Vehicle Documents

For All Vehicle:

- Copy of the vehicle blue book
- Comprehensive Insurance Policy in original assigned to Bank of Asia Nepal Limited (*Post approval of loan*)

Brand New Vehicle:

- Original Dealer Invoice:
- Proof of Down Payment (Equity portion) made to the dealer/seller

Used/ Re-financed Vehicle:

- Private Sale Agreement in case of private sales
- Valuation Certification from Bank's approved valuator
- Certificate from bank verifying the loan status of the vehicle and installment payment records. (Applicable for re-financed vehicle)

Please note that refinance is only applicable for private used vehicle barring pick ups.