

	Tick Appropriate Box	
Limit Requested		
	Revolving	Non- revolving
New		
Enhancement		
Reschedule		
Restructure		
Others		

Date: ____/____/20__

**Himalayan Bank Limited
Patan Branch**

Re.: Application for Subidha Loan

Dear Sir / Madam,

I/We hereby request for (new / renewal of) Subidha Loan from your bank as detailed below:

Non Revolving		Revolving (Overdraft)	
Loan Amount:	Rs..... ..	Loan Amount:	Rs.....
Loan Period: Years	Loan Period:	1 year
Grace Period: Months	Grace Period:	Not applicable
Loan Purpose:		Loan Purpose:	

DECLARATION:

I/We hereby declare that the loan requested is to fulfill my/our social need/s and not for business purpose. I/We agree to pay all applicable interest, fees, commission and other charges and abide by the prevailing rules and regulations of the bank. All pages of "Basic Information Sheet" attached herewith also form integral parts of this application. I/We undertake to inform the bank regarding any change/ interruption in my/our occupation/employment/and any other regular income status and change of address and to provide any further information that the bank may require from time to time during the tenure 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 with or without giving notice to me/us or stating any reason/s whatsoever. I/We further agree that the bank at its sole discretion may reject my/our loan application without any reason(s) and that I/We reserve no right to appeal against this decision of the bank. I/We hereby authorize the bank to disclose such information as to my/our credit facility to such parties as deemed necessary at the sole discretion of the bank. Further, I/We acknowledge and agree that a request and demand for any information to any authority under the statutory law will mandatorily lead the bank to the disclosure of the information to such authority.

Sincerely yours,

Signature of the Applicant
Name:
Address:
Date:

Signature of the Co-Applicant
Name:
Address:
Relation to the Applicant:
Date:

BASIC INFORMATION SHEET FOR "SUBIDHA"

1. INFORMATION ON APPLICANT / CO-APPLICANT:

(a) Name of the Applicant (*in English Capital letters*): _____
 Name of the Applicant (*g/kfnldf*): _____
 Citizenship No./Passport No.: _____ Date / Place of Birth: _____
 Father's Name (full name): _____
 Mother's Name (full name): _____
 Grandfather's Name (full name): _____
 (Name of Spouse *>ldfg jf >ldtl*): _____
 Number of Dependants: Parents: _____ Children: _____
Family detail of Applicant:

	<u>Name</u>	<u>Relation</u>	<u>Age</u>	<u>Present Occupation</u>
1)	_____	_____	_____	_____
2)	_____	_____	_____	_____
3)	_____	_____	_____	_____
4)	_____	_____	_____	_____

(b) Name of the Co-applicant (*in English capital letters*): _____
 Name of the Applicant (*in Devnagari letters*): _____
 Citizenship No./Passport No.: _____ Date / Place of Birth: _____
 Father's Name (full name): _____
 Mother's Name (full name): _____
 Grandfather's Name (full name): _____
 (Name of Spouse): _____
 Number of Dependants: Parents: _____ Children: _____

2. ADDRESS (Please provide us complete mailing address):

I. Residence (Permanent and Local):

Name: _____
 Permanent Address: _____
 Present Address: _____
 Post Box: _____ Phone No. : _____ Mobile No.: _____
 Fax No. : _____ E-mail: _____

II. Office/Business: Address: _____
 Post Box: _____ Phone No. : _____ Mobile No.: _____
 Mailing Address: _____

3. ACADEMIC QUALIFICATION:

Highest Academic From (TU/KU)	<u>Degree</u>	<u>Institution</u>

4. PRESENT EMPLOYMENT: (PLEASE ATTACHED SALARY CERTIFICATE)

S.N	Name of the Employer	Joined Date	Designation	Salary per month

5. IF SELF-EMPLOYED: BUSINESS/ORGANIZATION DETAILS (if any):

Business Name: _____

Year of Establishment: _____ Date of Operation/Commenced: _____

Name of Shareholders/Promoters:	% Stake
<u>Nature of Business:</u>	

6. SOURCES OF INCOME OF APPLICANT, CO-APPLICANT & GUARANTORS (Please specify in detail in amount and also enclose supporting documents.)

S. No.	Income	Amount (Monthly)	Remarks
1.	Salary/ Business Income of applicant		
2.	Salary/ Business of Guarantor (if any, must be supported by Authorization Letter to)		
3.	Rent from Existing Building		
4.	Interest from any Deposits/Bonds		
5.	Others (Please specify in details)		
Total Source of Income (Rs.)			
Expenses			
1.	Living Expenses <i>(Including food, rent, clothing, Electricity and Telephone etc)</i>		
2.	Education of Children		
3.	Loan Repayment (excluding HBL)		
4.	Others		
Total Application of Income (Rs.)			

7. ASSETS & LIABILITY POSITION:

i) Assets Owned (If any): OWN or FAMILY

S.No.	Type of Assets	Description	Ownership	Estimated Value
i.	Land/Building			
ii.	Vehicles			
iii.	Bank Balance HBL /Other			
iv.	Other movable assets			
v.	Shares/Bond			
vi.	Other (specify if any)			
TOTAL (Rs.)				

ii) Liabilities (If any): OWN or FAMILY

S.No.	Particulars	Loan Type	Amount	Remarks
i.	Loan from HBL			
ii.	Loan from other banks			
iii.	Other (specify if any)			
TOTAL (Rs.)				

8. DETAILS OF THE PROPOSED PROPERTY:

Owner's Name (seller's name in purchase case) Mr/Mrs. : _____
 Plot No: _____ Total Land Area : __Ropani__ Anna __Paisa__ Dam
 House /Block No: _____ Name of Tole/Marga _____
 VDC/ Municipality: _____ Ward No.: _____ District: _____

Description of Land & Building:

No. of Storey: _____ Width of Access Road (in feet) _____ Built of RCC/wall system
 Date of Purchase: _____ (Disputes, if any): _____

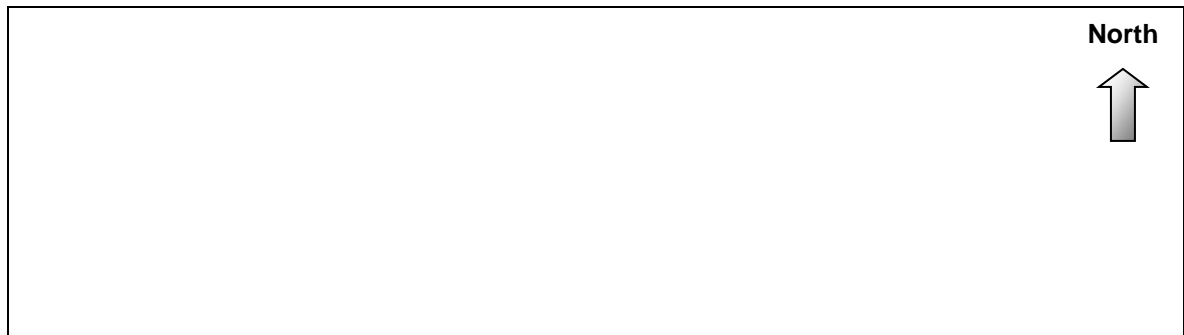
Is the proposed property mortgaged in any other financial institutes? Yes _____/ No _____

If Yes, following are details: Name of lending bank/financer _____

Total Loan Limit _____ Present outstanding _____ Expiry Date __/__/20

Personal Guarantors	1st	2nd	3rd
Name			
Citizenship No./date			
Father's Name			
Mother's Name			
Grandfather's Name			

9. PLEASE SKETCH THE LAYOUT PLAN OF THE PROPOSED PROPERTY FOR MORTGAGE:



10. I /we authorize the bank to debit my/our account no _____ for necessary loan processing charges/ Installments/ Insurance premium or any Governmental taxes and penalties etc related to my loan.

11. DECLARATION:

I/We hereby declare that all the particulars and information given in the information sheet are true, correct and complete and that they shall form the basis for any decision making in regard to any loan/facility by bank and may decide to grant to me/us or decline. Further I/We declare that the proposed properties for home loan and mortgage to the bank do not have any legal dispute. I/We shall be ready to provide any other information / document as required by the bank for further process.

 (Authorized Signature of Applicant)
 Name of Applicant
 Date: __/__/20__
 A/C No./ C. ID :..... (with HBL)

 (Authorized Signature of Co-applicant)
 Name of Co-applicant
 Date: __/__/20__
 A/C No./ C. ID :..... (with HBL)

