

Date: _____

Himalayan Bank Limited
..... Branch

Re.: Application for Home Loan

Dear Sir / Madam,

I/ We hereby request for a Home Loan from your bank for the following purpose (Tick appropriate Box).

- Home Loan: Purchase (HLP)**
 Home Loan: Construction (HLC)
 Home Loan: Extension (HLE)

Total estimated cost : Rs. _____
Loan Amount : Rs. _____
Interest Rate :% p.a.
Loan Period : _____ (Years)
Construction Period : _____ (Months)
Grace Period : _____ (Months)

DECLARATION:

I/ We hereby declare that the loan requested is for the purpose mentioned above and is not for speculative or any other 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 in my/ our occupation/ employment/ business status and change of address and to provide any further information that the bank may require from time to time during the tenure of 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 agree that the bank at its sole discretion may reject my/ our 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 relating 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 be mandatory complied by the bank.

Sincerely yours,

Signature of the Applicant
Name:
Address:
Date:

Signature of the Co – applicant
Name:
Address:
Relationship to Applicant:
Date:

Signature of the Co - applicant
Name:
Address:
Relationship to Applicant:
Date:

BASIC INFORMATION SHEET FOR “HOME LOAN”

1. PERSONAL INFORMATION ON APPLICANT / CO-APPLICANTS:

(Please attach separate sheet, if necessary)

Name of Applicant:	Name of Co-applicant: Relationship to main applicant:	Name of Co-applicant: Relationship to main applicant:
Citizenship No.:	Citizenship No.:	Citizenship No.:
Date and place of Birth:	Date and place of Birth:	Date and place of Birth:
Father's Name:	Father's Name:	Father's Name:
Grandfather's Name:	Grandfather's Name:	Grandfather's Name:
Name of Spouse:	Name of Spouse:	Name of Spouse:
Details of Dependents: (Parents/ Childrens)	Details of Dependents: (Parents/ Childrens)	Details of Dependents: (Parents/ Childrens)
Details of Family Members: (Name, Age, Relation and Occupation)	Details of Family Members (Name, Age, Relation and Occupation)	Details of Family Members (Name, Age, Relation and Occupation)
Contact Address: (Office) Post Box # : Phone / Mobile #: Email:	Contact Address: (Office) Post Box # Phone / Mobile # Email:	Contact Address: (Office) Post Box # Phone / Mobile # Email:
Address: (Residence) Phone # :	Address: (Residence) Phone # :	Address: (Residence) Phone # :
Highest Academic Qualification:	Highest Academic Qualification:	Highest Academic Qualification:
Personal Training:	Personal Training:	Personal Training:

Occupation of Applicant:	Occupation of Co- applicant:	Occupation of Co- applicant:
<u>a) Primary Employment</u> Name of Employer: Employment since: Designation:	<u>a) Primary Employment</u> Name of Employer: Employment since: Designation:	<u>a) Primary Employment</u> Name of Employer: Employment since: Designation:
<u>b) Secondary Employment (if any):</u> Name of Employer: Employment since: Designation:	<u>b) Secondary Employment (if any):</u> Name of Employer: Employment since: Designation:	<u>b) Secondary Employment (if any):</u> Name of Employer: Employment since: Designation:
<u>c) If self employed:</u> Name of Institution: Address if Institution: Type of Business: Business Turnover:	<u>c) If self employed:</u> Name of Institution: Address if Institution: Type of Business: Business Turnover:	<u>c) If self employed:</u> Name of Institution: Address if Institution: Type of Business: Business Turnover:
Association with other Institution (if any):	Association with other Institution (if any):	Association with other Institution (if any):

2. ASSETS & LIABILITY POSITION:

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

(Amount in '000)

S. N.	Type of Assets	Description	Ownership	Estimated Value
i.	Land/Building			
ii.	Vehicles			
iii.	Cash/ Bank Balance			
iv.	Other movable assets			
v.	Bond/Shares			
vi.	Other (specify if any)			
	Total Estimated Value			

ii) **Liabilities (If any):** OWN or FAMILY

(Amount n'000)

S. N.	Particulars	Borrower	Description	Amount
i.	Loan from Relatives/ Friends			
ii.	Loan from HBL			
iii.	Loan from other Banks/ FIs			
iv.	Other (specify if any)			
	Total Value			

3. **SOURCES OF INCOME OF APPLICANT, CO-APPLICANTS (MONTHLY/ ANNUAL)** *(Please specify in detail in amount and also enclose supporting documents.*

(Amount in'000)

S. N.	Nature	Applicant	Co-applicant	Co-applicant
i.	Salary			
ii.	Rent from existing land/ buildings			
iii.	Interest from Deposits/ Bonds			
iv.	Dividend from Shares			
v.	Consultation Fees			
vi.	Remittance			
vii.	Others (Please specify in details)			
	Total Income			

4. **APPLICATION OF INCOME BY APPLICANT, CO-APPLICANTS (MONTHLY/ ANNUAL):**

(Amount in'000)

S. N.	Nature	Applicant	Co-applicant	Co-applicant
i.	Living Expenses <i>(food, clothing, medical, entertainment, etc)</i>			
ii.	Expense of <i>Electricity and Telephone</i>			
iii.	Education of Children			
iv.	Tax			
v.	Rent			
vi.	Insurance			
vii.	Travel Expenses			
viii.	Loan Repayment (including credit card)			
ix.	Others			
	Total Application of Income			

5. **TOTAL DISPOSABLE INCOME OF APPLICANT, CO-APPLICANTS (MONTHLY/ ANNUAL):**

(Amount in'000)

S. N.	Nature	Applicant	Co-applicant	Co-applicant
i.	Total Income			
ii.	Total Application of Income (Expenses)			
iii.	Total Disposable Income			
	Total Disposable Income of Applicant and Co-applicants			

6. SECURITY(IES) ARRANGEMENT FOR THE PROPOSED LOAN:

- 1) Registered mortgage of Land only or Land and Building owned by Mr./ Mrs. _____ Plot No. _____ Area of Land in Ropani/ Bigha : _____
 Location: Block No. _____ Ward No. _____ Tole _____
 VDC/ Municipality: _____ District _____
- 2) Personal Guarantee(s) of Mr. / Mrs. _____
- 3) Others _____

S. N.	Name of Guarantors	Citizenship No./date	Father's Name	Grandfather's Name

7. DECLARATION:

I/We hereby declare that all the particulars and information given in this information sheet are true, correct and complete to the best of my/our knowledge/ understanding and that they shall form the basis for making any decision, acceptance or rejection, on the requested loan/facility by the bank. Further I/We declare that the proposed properties for Home Loan to be mortgaged 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 processing of my/ our request.

_____ <i>(Authorized Signature of Applicant)</i> Name of Applicant Date: _____	_____ <i>(Authorized Signature of Co-applicant)</i> Name of Co-applicant Date: _____	_____ <i>(Authorized Signature of Co-applicant)</i> Name of Co-applicant Date: _____
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A/C No./ C. ID: (if any at HBL)