

Annexure V

## CITIZENS EDUCATION LOAN APPLICATION

Date:

**The  
Citizens Bank International Ltd.  
Kamaladi, Kathmandu**

Dear Sir/Madam

I/We hereby request you to extend me/us Education Loan for the purpose outlined below:

Higher studies in Nepal.

(Indicate course name, name of University and duration of course)

Higher studies Abroad.

(Indicate course name, name of University, place and duration of the course)

Others \_\_\_\_\_

My/Our personal/ financial information is detailed hereunder:

### **Personal Details of the Applicant**

Name : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Grand Father's Name : \_\_\_\_\_

Spouse's Name : \_\_\_\_\_

Date of Birth : \_\_\_\_\_

Citizenship/Passport No: \_\_\_\_\_ Place of Issue \_\_\_\_\_

Occupation : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

Present Address : \_\_\_\_\_

Telephone No. : (Res.) \_\_\_\_\_ (Off.) \_\_\_\_\_ (Cell) \_\_\_\_\_

Mailing Address : \_\_\_\_\_

No. of Dependents : \_\_\_\_\_ Children: \_\_\_\_\_ Others: \_\_\_\_\_

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**Signature of the Applicant**

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**Signature of the Co-Applicant (s)**

**Personal Details of Co-Applicant (if applicable)**

Name : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Grand Father's Name : \_\_\_\_\_

Spouse's Name : \_\_\_\_\_

Date of Birth : \_\_\_\_\_

Citizenship/ Passport No: \_\_\_\_\_ Place of Issue \_\_\_\_\_

Occupation : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

Present Address : \_\_\_\_\_

Telephone No : (Res.) \_\_\_\_\_ (Off.) \_\_\_\_\_ (Cell) \_\_\_\_\_

Mailing Address: : \_\_\_\_\_

No. of Dependents : \_\_\_\_\_ Children: \_\_\_\_\_ Others: \_\_\_\_\_

**Employment Detail (For salaried individuals)**

	Applicant	Co-applicant
Your Occupation	_____	_____
Your Employer (Name & Address)	_____ _____	_____ _____
Post/Designation	_____	_____
Years of Service	_____	_____
Previous Employer (if any)	_____	_____
Post/Designation	_____	_____
Years of Service	_____	_____

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**Signature of the Applicant**

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**Signature of the Co-Applicant (s)**

**Organizational Detail (to be filled up by Self employed individuals)**

Name of Firm/Company (with address) \_\_\_\_\_

PAN No./VAT No.: \_\_\_\_\_

Registration No.: \_\_\_\_\_

Date of Registration/Commercial Operation \_\_\_\_\_ / \_\_\_\_\_

Name(s) of Shareholders/Proprietor & Stake (%) \_\_\_\_\_ / \_\_\_\_\_

Nature of Business \_\_\_\_\_

Telephone Nos. \_\_\_\_\_ Fax No.: \_\_\_\_\_

**Educational Qualification (from SLC onwards)**

Examination /Level	Name of Institution/University	Year of Graduation	Percentage/Grade of Marks	Class/ Division

**Particulars of scholarships/ prizes won for academic distinction.**

Examination / Level	Academic distinction for which Scholarship/prize won	Name of the Scholarship/ prize	Amount of the Scholarship/ prize	Duration of Scholarship / Prize

**Cost Details of the proposed course under study**

Admission Fees \_\_\_\_\_

Tuition Fees \_\_\_\_\_

Stationery and Equipment Fees \_\_\_\_\_

Travel Expenses \_\_\_\_\_

Hostel/ Accommodation Expenses \_\_\_\_\_

Other Expenses \_\_\_\_\_

**Draw Down schedule (Month/ Date)**

S.No.	Date/ Month of draw down	Amount (Rs in '000)	S.No.	Date/ Month of draw down	Amount (Rs in '000)
1.			6.		
2.			7.		
3.			8.		
4.			9.		
5.			10.		

**Detail of the property to be mortgaged for proposed Citizens Education Loan**

**Land and/ or Building:**

Owner's Name: \_\_\_\_\_

Location: \_\_\_\_\_ Municipality/V.D.C.: \_\_\_\_\_

Land area: \_\_\_\_\_ Plot no: \_\_\_\_\_ Access \_\_\_\_\_

Building area: \_\_\_\_\_ storey: \_\_\_\_\_

Estimated Market value of the property to be mortgaged: \_\_\_\_\_

**Financial Information**

*If you maintain a Bank account:*

Bank's Name : \_\_\_\_\_

Account No. : \_\_\_\_\_

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**Signature of the Applicant**

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**Signature of the Co-Applicant (s)**

**FINANCIALS** as at.....of..... [Name (s)]

LIABILITIES	NPR	NPR For Bank's Use
Loans at Citizens		
Credit Card		
Loans from other banks (please provide details)		
Other Liabilities (include any guarantee given)		
<b>TOTAL</b>		

ASSETS	NPR	NPR For Bank's Use
Savings/Current a/c at Citizens		
Accounts with other Banks/Financial Institutions		
Land/building: Location: Owner's name:		
Vehicles: Furniture/appliances: Share/Bonds: Others:		
<b>TOTAL</b>		

**ASSETS - LIABILITIES (NET WORTH) = NPR**

MONTHLY INCOMES	NPR	NPR For Bank's Use
Salary		
Rental Income		
Business Income		
Other Income (if any)		
<b>TOTAL</b>		

MONTHLY EXPENSES	NPR	NPR For Bank's Use
Any loan repayments/ including credit card (excluding the proposed one)		
Rental obligations		
Insurance Premium Payments		
Living Expenses Education/Medical/ Food/etc.		
<b>TOTAL</b>		

**INCOME – EXPENSES= (NET INCOME)**

**Applicant/Co-applicant's Declaration:**

I/ we hereby declare that the information given above in this format is true and correct. If proven otherwise, I/we agree to bear all the legal consequences. I/ we agree to accept all the terms & condition/s of the Bank that are in force including amendment thereto unilaterally by the Bank from time to time or any condition stipulated by the Regulatory Authorities. I/We confirm that there are no insolvency proceedings against me/us nor have I/we ever been declared insolvent. I/we understand and agree that the Bank reserves the right to revise the interest rate from time to time. I/we understand and agree that the Bank has the right to demand additional security due to fall in the value of the mortgaged property if any. I/we hereby authorize the Bank to debit my/our account or to set-off any deposits to pay the charge, interest, principal or any other dues related to this loan. I/we agree to place the properties mentioned above as security for the loan and to provide other securities required if any.

I/We agree that the Bank may refer my/our name to a recognized credit or referencing agency/ies and make such references as the Bank may consider it necessary. 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 complied by the Bank.

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**Signature of the Applicant**

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**Signature of the Co-Applicant (s)**

**Details of Guarantor**

Name of the guarantor : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Grand Father's Name : \_\_\_\_\_

Spouse's Name : \_\_\_\_\_

Citizenship/Passport No.: \_\_\_\_\_

Date of Birth : \_\_\_\_\_

No of Dependents : \_\_\_\_\_ Children: \_\_\_\_\_ Others: \_\_\_\_\_

Relationship with the applicant (s)/co-applicant (s): \_\_\_\_\_

Address : \_\_\_\_\_

Telephone No : \_\_\_\_\_ Cell No.: \_\_\_\_\_

Occupation : \_\_\_\_\_

Name of the employer : \_\_\_\_\_  
(If Guarantor is salaried)

**Net Worth Details:**

Land: \_\_\_\_\_ Building: \_\_\_\_\_ Others (Shares/Bonds etc.): \_\_\_\_\_

Liabilities (if any): NPR \_\_\_\_\_ Loans: NPR \_\_\_\_\_ Mortgaged Properties: \_\_\_\_\_

Annual Income: NPR \_\_\_\_\_ Amount of other guarantee commitments: NPR \_\_\_\_\_

**Declaration:**

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

\_\_\_\_\_  
**Signature of the Guarantor**

**Name:**

**Date:**

Following are the details of credit facilities with other banks/financial institutions:

Names of other banks/ FIs from where credit facilities availed	Total Limits/Outstanding Date*: <small>*(Should not be older than last quarter-end; last month- end preferred)</small>		Overdue Yes/No <small>(If yes, specify date)</small>	Security Details		
	Limits	Outstanding		Nature of Security <small>(a)</small>	Details <sup>(b)</sup> <small>(Location/ name of guarantors, etc.)</small>	Remarks/ other info.
<b>1. ....Bank/FI</b>						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non Funded facilities						
<b>Total</b>						
<b>2. ....Bank/FI</b>						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non Funded facilities						
<b>Total</b>						
<b>3. .... Bank/FI</b>						
<b>Grand Total</b>						

Please attach additional sheets in case of insufficient space or for additional details of security and other remarks, if any.

<sup>(a)</sup> Please mention as appropriate: Current Assets, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

<sup>(b)</sup> Location/Plot #/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.**

**Signature of the Applicant (s)**

**Name (s)**

**Date:**

**Document Check List**

S. No.	Documents (Please furnish the following documents as applicable along with the application form.)	(For Bank's use only) Tick if provided
1	2 Passport size Photographs of Applicant & Co-Applicant	
2	Photocopy of Citizenship Certificate/Passport of Applicant, Co-applicant & Guarantor	
3	Photocopy of "Land/Apartment Ownership Certificate" ( <i>Lal Purja</i> )	
4	Photocopy of "Land Transfer Deed" ( <i>Rajinama</i> ) and/or other legal documents validating <i>Lalpurja</i>	
5	Photocopy of " Land Revenue Receipt" ( <i>Malpot Receipt</i> ) for the latest Fiscal Year	
6	Original "Blue Print of the Land" ( <i>Napi Naksa</i> )	
7	Four Boundary Disclosure ( <i>Char Killa Pramanit</i> )	
8	Photocopy of Approved House Map from Municipality/VDC ( <i>Naksa Pass</i> )	
9	Photocopy of "Certificate of Construction" from Municipality/VDC (in case of purchasing House or Mortgage Loan) ( <i>Nirman Sampanna Pramanpatra</i> )	
10	Tax Clearance of building including payment voucher/receipt.	
11	In case of mortgage of land and building, the building should be mentioned in the <i>Lalpurja (Ghar Kaayam)</i>	
12	A letter from employer disclosing gross salary, deduction and net take home pay, permanent or contract employee, date of retirement or expiry of the contract (in case of an employee)	
13	Rental agreement and/ or Land/ Apartment ownership certificate of the rented land & building (for regular source of income from property).	
14	Audited Balance Sheet and Profit & Loss Account/Income & Expenditure Account of last 2 years (in case of Professionals/Self Employed)	
15	Registration Certificate, paper disclosing percentage of ownership/shareholding, Memorandum and Articles of Association, Partnership deed (as applicable for self employed), PAN Registration Certificate	
16	Copy of Bank Account Statement for 3-6 months	
17	Detailed cost of expenses and fees for the proposed course under study	
18	Copy of Offer letter from the college/ university for admission to the college/ university	