

CITIZENS AUTO LOAN APPLICATION

Date:

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

Dear Sir/Madam

I/we hereby apply for the following facility from the Bank:

Vehicle Loan of NPRfor purchase of a (New/Used).....costing
NPR..... for a period of years.

The vehicle shall be for 1. Private Use 2. Commercial Use

PRODUCT DESCRIPTION:

Make of vehicle : Model (Year):
 Manufacturing Company :
 Dealer/Agent's Name :
 Address :

1. THIS SECTION TO BE FILLED BY SALARIED AND SELF EMPLOYED APPLICANTS

Name :
 Father's Name :
 Grandfather's Name :
 Spouse's Name :
 Date of Birth :
 Citizenship No :Place of Issue:
 Occupation : Retirement Age:
 Total No. of Dependents : Children: Others:
 Permanent Residence :
 Present Residence :
 Ownership of Residence : Own.....Father/Mother's name.....Rented.....
 Co. provided.....Others.....
 Mailing Address/
 Work Address :
 Tel No. Home : Work: Mobile:

2. EMPLOYMENT DETAILS FOR SALARIED

Your Occupation :

Name of Employer :

Post/Designation : Years in Service:

Previous Employer (if any) : Years in Service:

3. DETAILS TO BE FILLED BY COMPANIES/SELF EMPLOYED

Name of Company/Firm :

Registration No. :

PAN No. :

Date of Incorporation / Registration :

Year of Commercial Operation :

Shareholding Pattern :

Nature of Business :

Mailing Address :

Tel No..... Fax No..... Mobile.....

Details of Bankers : A/C Number :

Details of Proprietor/Partners/Directors:

Name and Address of Proprietor/Partners Directors	Citizenship No.	% of Shares	Phone/ Mobile	Father's Name	Grandfather's Name
.....
.....
.....
.....
.....
.....
.....
.....
.....

Name of Authorized Signatory

Financial Data Last 2 fiscal year.....

Net Profit in last fiscal year NPR

4. GUARANTOR (INDIVIDUAL)

Name(s) :

Father's Name :

Grand Father's Name :

Spouse's Name :

No. of Dependants : Children..... Others.....

Date of Birth : Citizenship Number:.....

Occupation :

Work/Mailing Address :

Present Residence :

Tel. No. Home : Work: Mobile:

Relationship with the applicant:

Net worth Details:

Land NPR: Building NPR : Others (Bonds, Shares, vehicles etc.):

Liabilities (if any)

Loans NPR: Mortgaged Properties:

Annual Income NPR : Amount of other guarantee commitments:

Declaration:

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

Signature of the Guarantor

Name
Date

GUARANTOR (COMPANY/FIRM)

Name of Firm/Company (with address) :

Registration No. :

PAN No./VAT No. :

Date of Registration/Commercial Operation : /

Name(s) of Shareholders/Proprietor & Stake (%):..... /.....

Name of Authorised person :

Nature of Business :

Telephone Nos. : Fax No.:

.....
Name & Signature of Authorized Signatory

.....
Official Seal

5. Financials as at of(name)

LIABILITIES	NPR	NPR For Bank's Use
Loans at Citizens		
Credit Card		
Loans from other banks (please provide details)		
Other Liabilities (if any)		
TOTAL		

ASSETS	NPR	NPR For Bank's Use
Savings/Current a/c at Citizens		
Accounts with other banks/ Finance companies		
Land/building: Location: Owner's name:		
Vehicles/motorcycle: Other assets:		
TOTAL		

ASSETS - LIABILITIES (NET WORTH) = NPR

MONTHLY INCOME	NPR	NPR For Bank's Use
Salary + Spouse's income		
Rental Income		
Business Income		
Other Income (if any)		
TOTAL		

MONTHLY EXPENSES	NPR	NPR For Bank's Use
Any loan repayments/ including credit card		
Rental obligations		
Insurance Premium payments		
Living Expenses Education/Medical/Food/ Etc.		
TOTAL		

INCOME - EXPENSES (NET INCOME) = NPR

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 registered vehicle 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 a 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.

Signature of the Applicant(s)
Name(s)
Seal of Company/Firm

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*: (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)	Details ^(b) (Location/name of guarantors, etc.)	Remarks/other info.
1.Bank/FI						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non Funded facilities						
Total						
2.Bank/FI						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non Funded facilities						
Total						
3. Bank/FI						
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, Land & Building, Personal Guarantees, FDs, Bonds, Cash, Others, etc.

^(b) 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

Seal of Company/Firm

S. No.	Documents Check List (Please furnish the following documents as applicable along with the application form.)
1	Passport size Photographs of Applicant, Co-Applicant & Guarantor (2 copies)
2	Photocopy of Citizenship Certificate/Passport of Applicant, Co-applicant & Guarantor
3	Registration Certificate, PAN Certificate, License from concerned authority (if applicable)
4	Memorandum and Articles of Association, Board Resolution to Borrow, paper disclosing percentage of ownership/shareholding, Partnership deed (as applicable for self employed)
5	Quotation of the vehicle from the dealer and the body builder/Valuation report from authorized valuator (in case of used vehicle)
6	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 salaried individual)
7	Rental Agreement (if applicable)
8	Copy of blue book of existing vehicles (if applicable)
9	Route Permit (if any)
10	Audited Balance Sheet and Profit & Loss Account/Income & Expenditure Account of last 2 years (in case of Professionals/Self Employed)
11	Copy of Bank Account Statement for last three to six months
12	Photocopy of "Land/Apartment Ownership Certificate" (<i>Lal Purja</i>).
<u>Location Map(indicate major landmark if any)</u>	