

Sample Credit Investigation letter

July 20, 2017

Mr. Ramesh Raj
National Bank Limited
Kathmandu

Re: Dry Supply, New Baneshwor, Kathmandu

Dear Mr. Raj

We are seeking credit information on the subject above for our own use. Your name has been obtained as a reference. This inquiry concerns an initial loan request of a Rs.6,000,000 loan to purchase delivery vans. We would appreciate receiving the following information: opening date of the relationship, history of the subject, demand deposit information, a complete summary of the borrowing relationship, financial statement information if available, overall experience with the subject, and other comments relevant to the relationship. You may be assured that all information you share with us will be handled with discretion, and your reply will be held in the strictest confidence. Enclosed is a letter acknowledged by an authorized signer of Dry Supply, giving consent to you to release the requested information.

Sincerely yours,

Ramchandra
Relationship Manager

Ramchandra's letter contains the basics of a credit inquiry. It states that the information is for the bank's use only, explains why the inquiry is being made, and details the information desired. The letter closes cordially and reiterates that the information will be held in the strictest confidence. A signed note from the customer, giving permission for the bank to release the credit information, will be best and be tried to obtain.