

Citizens Bank International Ltd.
..... **Branch,**
.....
Nepal

Date: / /

Recent passport size
photo

APPLICATION FOR SME FINANCE

I/We hereby request you to extend us SME Finance as detailed below:

1.0 Firm/ Company Profile

Customer Name:

Nature of Business:

Business / Mailing Address:

Contact Person:

Telephone Number:

Fax No:

E- Mail Address:

2.0 Purpose of Loan

	<u>Loan Amount (NPR in 000)</u>	<u>Period</u>
Working capital financing (Stock / Debtors / Expenses)
Capital expenditure financing (Machinery / Land / Building)
Non Funded Facility: LC	Guarantee	

3.0 Ownership Details (Proprietor/ Partners / Director (cross out which is not applicable))

Name	% of share	Father/ Husband	Grand Father/ Father	Citizenship No.	Spouse

4.0 Proposed Security

Charge over entire current and fixed assets of the firm/company with estimated value of NPR.....and NPRrespectively.

Land /Building

Location: Municipality/V.D.C.:

Land area:Plot no: Road access:

Building area:Storey:

Owner's Name:

Estimated Market value of the property to be mortgaged: NPR.....

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

5.0 Details of credit facilities with other banks/financial institutions

(NPR in 000)

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 (Location/ name of guarantors, etc. (b))	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						

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

(b) Location/Plot #/Amount/Names of guarantors, etc.

6.0 Personal Net worth Declaration (Proprietor/Partner/Director/ Guarantor)

FINANCIALS as at.....of Mr/Ms

LIABILITIES	NPR	NPR For Bank's Use	ASSETS	NPR	NPR For Bank's Use
Loans at Citizens			Savings/Current a/c at Citizens		
Credit Card			Accounts with other Banks/Financial Institutions		
Loans from other banks (please provide details)			Land/building: Location: Owner's name:		
Other Liabilities (include any guarantee given)			Vehicles: Furniture/appliances: Share/Bonds: Others:		
TOTAL			TOTAL		

NET WORTH: ASSETS - LIABILITIES = NPR

I confirm that the information provided above is correct, In case of mis-representation and/or the information provided is proved to be incorrect I assume full responsibility for any consequences thereof and agree that the Bank may prosecute me as per prevailing law.

Signature
Date:

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

7.0 Repayment Sources

- Business Income: NPR.....per annum (as per enclosed financials)
- Other business Income: NPR.....per annum (financial enclosed, if any)
- Rental income: NPR.....per annum (agreement enclosed, if any)
- Dividend: NPR.....per annum
- Others: NPR..... per annum

8. Enclosed Documents (Please tick the appropriate)

SN	Documents	Tick
1	Registration certificate, Tax/PAN registration certificate, Tax paid receipt (Up-to-date)	
2	Memorandum & Article of Association, Partnership Deed	
3	Approval for commencement of business (in case of industrial enterprises)	
4	Board resolution / partners resolution for account opening and operation/decision to borrow from Citizens Banks International Ltd. Including authorization to sign legal documents- in case of companies /partnership firms	
5	Citizenship certificate/Passport of all the promoter(s)/guarantor(s)	
6	Audited balance sheet and profit and loss account for last two fiscal years and projected for current fiscal year	
7	Details of current stocks, debtors and creditors (Name, Value and credit/debit days)	
8	Bank Account statement of firm/promoters for past three to six months (if any)	
9	Copies of document related to collateral security : (a) Land ownership Certificate, (b) Transfer of ownership deed, (c) Boundary Certificate, (d) Land revenue receipt, (e) Blue Print, (f) Certified Map of building/consent letter from KMC/VDC	
10	Others if any (please specify)	

Applicant Declaration:

The undersigned certifies that, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. If proven otherwise, I/we agree to bear all the legal consequences. The undersigned agree to notify the Bank immediately of any material changes in this information. 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 agree that the Bank in 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 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.

Signature of the Applicant
Stamp

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

INFORMATION OF THE BORROWER

Name of the Borrower:

Address:

Phone number:

Description of Individual/Proprietor/Partners/Shareholders/Directors:

S.No.	Name of Promoters/Board of Directors	Citizenship no.	Name of Father	Name of Grandfather	Owing % of Shares	Address
1						
2						
3						
4						
5						
6						
7						
8						

Please mention all shareholders name in case of Pvt. Ltd. Co. and Shareholder owning 15% or more in case of Public Ltd. Company. In case of insufficient space, please attach extra paper.

Description regarding Concerns: (Personal or organizational affiliation of Borrower, Proprietor, Partners, Shareholders and Directors with other Firm/Company/Organization holding shares of 15% or more, the firm where he/she is a working as a Director)

S.No.	Name of the Concern	Address	Name mentioned above	% of Shares
1				
2				
3				
4				
5				
6				

Details of Family member of Borrower: (It includes borrower's husband, wife, son, daughter-in-law, unmarried daughter, adopted son, unmarried adopted daughter, father, mother, step-mother, grandfather, father-in-law and his/her dependent)

S.No.	Name of the Family Member	Address	Relation with the Borrower
1			
2			
3			
4			
5			
6			
7			
8			

Details of Guarantor (Individual/Firm/Company/Organization)

S.No.	Name	Address	Citizenship. No.	Name of Father	Name of Grandfather	Remarks
1						
2						
3						
4						
5						
6						
7						
8						

I hereby certify that the information furnished above is true and correct

Signature of Applicant (s)

Name (s)

Date:

Seal of Company/Firm

Note: Please Attach copies of Citizenship certificate of Guarantors, Proprietors, Directors and Shareholders.

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

Following are the details of Credit Facilities with other Bank/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						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non-Funded Facilities						
Total						
4 Bank/FI						
• Working Capital Loans						
• Term Loans						
• Other Loans						
• Non-Funded Facilities						
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 Numbers/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 Applicant (s)

Name (s)

Date

Seal of Company/Firm

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

NET WORTH STATEMENT

S.No.	Assets	Amount NPR

S.No.	Liabilities	Amount NPR

Net Worth (Assets-Liabilities) NPR: =

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.

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

Note: Please attach additional sheets in case of insufficient space or for additional details of assets and liabilities, if any.

- Additional sheets to be attached whenever the space in the form is not sufficient.
- Please sign at the bottom of each page of this application form.

मिति :

सिटिजन्स बैंक इन्टरनेसनल लिमिटेड,

..... शाखा,

.....।

विषय : स्वघोषणा सम्बन्धमा ।

नेपाल राष्ट्र बैंकबाट जारी एकिकृत निर्देशनको निर्देशन नं. ६ को दफा नं ६ एवं बैंक तथा वित्तीय संस्था सम्बन्धि ऐन, २०६३, बैंकिङ्ग कसुर तथा सजाय सम्बन्धी ऐन, २०६४ तथा अन्य प्रचलित कानूनको भावना अनुरूप त्यस बैंकबाट मेरो/हाम्रो नाममा स्वीकृत कर्जाको सम्बन्धमा म/हामी निम्न बमोजिम घोषणा गर्दछौं ।

१. म/हामी तथा मेरो/हाम्रो एकाघर परिवारका सदस्य* वा त्यस बैंकका सञ्चालक वा संस्थापक वा संस्थापक समूहका शेयरधनी वा वित्तीय स्वार्थ[#] रहेको शेयरधनी वा प्रमुख कार्यकारी अधिकृत वा कर्मचारी वा सल्लाहकार वा मेनेजिङ्ग एजेण्ट वा सम्बद्ध व्यक्ति छैनन् ।
२. मैले/हामीले उपभोग गर्ने कर्जामा त्यस बैंकका कुनै पनि संचालक वा निजका परिवारका सदस्यले जमानत दिएको छैन ।
३. म/हामी तथा मेरो/हाम्रो एकाघर परिवारका सदस्य त्यस बैंकको चुक्ता पूँजीको एक प्रतिशत वा सो भन्दा बढी शेयर धारण गरेको शेयरधनी वा बहालवाला लेखापरिक्षक छैनन् ।
४. मैले/हामीले त्यस बैंकबाट लिएको/लिने कर्जाको सुरक्षण स्वरूप राख्ने धितो सम्पत्ति त्यस बैंकका कुनै संस्थापक, सञ्चालक, कार्यकारी प्रमुख वा निजका परिवारका सदस्यको स्वामित्वमा रहेको छैन ।
५. म/हामी नेपाल राष्ट्र बैंकबाट इजाजत प्राप्त कुनै पनि संस्थाको संचालक, प्रमुख कार्यकारी अधिकृत वा व्यवस्थापन तहको पदाधिकारीको पदमा रही कार्यरत छैन ।[^] (भए खुलाउने))
६. म/हामी त्यस बैंकको धितो मुल्यांकन गर्नका लागि तयार गरेको आधिकारिक मूल्याङ्कनकर्ताको सूचीमा समावेश छैनौं ।
७. मेरो/हाम्रो/यस फर्म/कम्पनीले सरकारी निकायमा तिर्नुपर्ने कर एवं अन्यदात्ति नियमित भुक्तान गरेको छु / छौं ।
८. मेरो/हाम्रो/यस फर्म/कम्पनीले यस बैंकमा पेश गरेको वित्तीय विवरण र अन्य सरकारी/गैर-सरकारी निकायहरूमा पेश गरेको वित्तीय विवरण फरक नभई एकै भएको व्यहोरा जानकारी गराउँद छु / छौं ।
९. माथि उल्लेखित स्वघोषणामा कुनै परिवर्तन हुनगएमा यस बैंकलाई यथासिघ्र जानकारी गराउने छु / छौं ।

भवदीय,

हस्ताक्षर :

ग्राहकको नाम :

नोट :

*“**परिवारका सदस्य**” भन्नाले सम्बन्धित व्यक्तिको पति वा पत्नी, छोरा, छोरी, धर्मपुत्र, धर्मपुत्री, बाबु, आमा, सौतेनी आमा र आफूले पालन पोषण गर्नु पर्ने दाजु, भाई र दिदी, बहिनी सम्भन्धु पर्छ ।

#“**वित्तीय स्वार्थ**” भन्नाले संस्थापक वा सञ्चालक, एक प्रतिशत वा सोभन्दा बढी शेयर लिएको शेयरधनी वा कार्यकारी प्रमुख वा त्यस्ता व्यक्तिको परिवारका सदस्य वा सञ्चालक मनोनीत गर्ने अधिकार पाएको व्यक्ति, फर्म, कम्पनी वा संगठित संस्थाले कुनै फर्म, कम्पनी वा संगठित संस्थाको चुक्ता पूँजीको दश प्रतिशत वा सोभन्दा बढी हुने गरी छुट्टाछुट्टै वा संयुक्त रूपमा शेयर खरिद गरेको रहेछ भने त्यस्तो कम्पनी वा संगठित संस्थामा त्यस्तो संस्थापक वा सञ्चालक वा एक प्रतिशत वा सोभन्दा बढी शेयर लिएको शेयरधनी वा कार्यकारी प्रमुख वा त्यस्ता व्यक्तिको परिवारका सदस्यको वित्तीय स्वार्थ रहेको अवस्था सम्भन्धु पर्छ ।

[^] शिक्षा कर्जा, हायर पचेज कर्जा, घर कर्जा वा घरायसी प्रयोजनका सामाग्री कर्जाको हकमा लागु नहुने ।

बहुबैंकिङ्ग कारोवारको विवरण

मिति:.....

रु.'०००

ऋण लिएको अन्य बैंक/वित्तिय संस्थाको नाम	कुल कर्जा सीमा रु.	बक्यौदा कर्जा रकम	म्याद नाघेको छ / छैन
१.बैंक/वित्तिय संस्था <ul style="list-style-type: none"> ● चालु पूँजी कर्जा ● आवधिक कर्जा ● अन्य कर्जा ● गैरकोषमा आधारित सुविधा 			
जम्मा			
१.बैंक/वित्तिय संस्था <ul style="list-style-type: none"> ● चालु पूँजी कर्जा ● आवधिक कर्जा ● अन्य कर्जा ● गैरकोषमा आधारित सुविधा 			
जम्मा			
कुल जम्मा			

उपरोक्त बमोजिम म/हामीले घोषणा गरेको विवरण ठीक छ भुट्टा ठहरे कानून बमोजिम कारवाही भएमा मञ्जुरी छ भनी सही गर्ने :

अधिकार प्राप्त अधिकारीको दस्तखत :

व्यक्तिको नाम/फर्म, कम्पनी र संस्थाको नाम र छाप :