# Nepal Rastra Bank Licensed Commercial Bank

## LOAN AGREEMENT DOCUMENT (**ऋण सम्झौता पत्र**)

# ${bank.name|bold|size:20|color:blue}

${bank.nameNepali}

${bank.address}  
Phone: ${bank.phone} | Email: ${bank.email}  
License No: ${bank.licenseNumber} | Registration No: ${bank.registrationNumber}

## LOAN AGREEMENT

Agreement No: ${loan.agreementNumber|bold}  
Date: ${loan.agreementDate|date:DD MMMM YYYY}  
Branch: ${loan.branch|bold}

### BORROWER INFORMATION

Primary Borrower (ऋणदाता):

* Name (नाम): ${borrower.name|bold}
* Citizenship No: ${borrower.citizenshipNumber}
* Address: ${borrower.address}
* Phone: ${borrower.phone}
* Email: ${borrower.email}
* Occupation: ${borrower.occupation}
* Monthly Income: ${borrower.monthlyIncome|currency}

${#if noGuarantors} No Guarantors:

This wont be included . Because there are no noGuarantors field in json data.  
${/if}

${#if guarantors} Guarantors (जमानतदारहरू):

${#each guarantors} ${index + 1}. ${this.name|bold}

* Citizenship No (नागरिकता नम्बर): ${this.citizenshipNumber}
* Address: ${this.address}
* Phone: ${this.phone}
* Relationship: ${this.relationship}
* Monthly Income: ${this.monthlyIncome|currency}

${/each} ${/if}

### LOAN DETAILS

Loan Information:

* Loan Type: ${loan.type|bold}
* Principal Amount: ${loan.principalAmount|currency|bold}
* Interest Rate: ${loan.interestRate|percent} per annum
* Loan Term: ${loan.termMonths} months (${loan.termYears} years)
* Purpose: ${loan.purpose}

${#if templateVersion == 3.2.1} yes ${#else} not yes ${/if}

${#if loan.type == "Secured Loan"} Collateral Information: ${#each collaterals} ${index + 1}. ${this.type}

* Description: ${this.description}
* Estimated Value: ${this.estimatedValue|currency}
* Location: ${this.location}
* Registration No: ${this.registrationNumber}

${/each} ${/if}

Repayment Schedule:

* Monthly EMI: ${loan.emi|currency|bold}
* First Payment Due: ${loan.firstPaymentDate|date:DD MMMM YYYY}
* Final Payment Due: ${loan.finalPaymentDate|date:DD MMMM YYYY}
* Total Amount Payable: ${loan.totalAmount|currency}

### PAYMENT SCHEDULE TABLE

| Month | Payment Date | Principal | Interest | EMI Amount | Outstanding |
| --- | --- | --- | --- | --- | --- |
| ${#each paymentSchedule} |  |  |  |  |  |
| ${this.month} | ${this.paymentDate|date:DD MMM YYYY} | ${this.principal|currency} | ${this.interest} | ${this.emiAmount} | ${this.outstanding} |
| ${/each} |  |  |  |  |  |

### FEES AND CHARGES

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S.N | Fee Type | Amount | Percentage | Total |
| ${#each fees} |  |  |  |  |
| ${index + 1} | ${this.type} | ${this.amount|currency} | ${this.percentage|percent} | ${this.total} |
| ${/each} |  |  |  |  |

Total Fees: ${fees|sum:total|currency|bold}

### TERMS AND CONDITIONS

1. Interest Calculation: ${#if loan.interestType == "Fixed"} This loan carries a fixed interest rate of ${loan.interestRate|percent} per annum for the entire loan term. ${#else} This loan carries a floating interest rate currently at ${loan.interestRate|percent} per annum, subject to periodic review. ${/if}

2. Repayment Terms: The borrower agrees to pay ${loan.emi|currency} monthly on or before the ${loan.paymentDay}th of each month starting from ${loan.firstPaymentDate|date:DD MMMM YYYY}.

3. Default Provisions: ${#if loan.penaltyRate} In case of default, a penalty interest of ${loan.penaltyRate|percent} per month will be charged on the overdue amount. ${#else} Not Default penalty Rate ${/if}

4. Prepayment: ${#if loan.prepaymentAllowed} The borrower may prepay the loan without penalty after ${loan.prepaymentLockPeriod} months. ${#else} Prepayment is subject to prepayment charges of ${loan.prepaymentCharge|percent} of the outstanding principal. ${/if}

5. Security/Collateral: ${#if loan.type == "Secured Loan"} This loan is secured by the following collateral(s): ${#each collaterals}

* ${this.description} valued at ${this.estimatedValue|currency} ${/each}

The borrower agrees that the bank has the right to dispose of the security in case of default. ${#else} This is an unsecured loan based on the borrower's creditworthiness and income. ${/if}

### INSURANCE REQUIREMENTS

${#if insurance.required} Insurance Details:

* Policy Type: ${insurance.type}
* Coverage Amount: ${insurance.coverageAmount|currency}
* Premium: ${insurance.premium|currency} (${insurance.frequency})
* Beneficiary: ${insurance.beneficiary}

The borrower must maintain adequate insurance coverage throughout the loan term. ${#else} No insurance requirements for this loan type. ${/if}

### REGULATORY COMPLIANCE

This loan agreement is executed in compliance with:

* Nepal Rastra Bank Directives
* Banking and Financial Institutions Act, 2073
* Consumer Protection Act, 2075

Know Your Customer (KYC) Documents Submitted: ${#each kycDocuments}

* ${this.documentType}: ${this.documentNumber} (${this.issuedDate|date:DD MMM YYYY}) ${/each}

### BANK OFFICIALS

| Role | Name | Employee ID | Signature |
| --- | --- | --- | --- |
| ${#each bankOfficials} |  |  |  |
| ${this.role} | ${this.name} | ${this.employeeId} | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| ${/each} |  |  |  |

### BORROWER ACKNOWLEDGMENT

I/We, the undersigned, acknowledge that:

1. I/We have read and understood all terms and conditions of this loan agreement
2. All information provided is true and accurate to the best of my/our knowledge
3. I/We understand the consequences of default and agree to abide by all terms
4. This agreement is binding and enforceable under the laws of Nepal

${#if guarantors|count > 0}Number of Guarantors: ${guarantors|count}${#else}No Guarantors${/if}

### SIGNATURES

PRIMARY BORROWER:

Name: ${borrower.name}  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: ${loan.agreementDate|date:DD/MM/YYYY}  
Thumb Impression: [\_\_\_]

${#if guarantors} GUARANTORS: ${#each guarantors}

${index + 1}. ${this.name}  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Date: ${loan.agreementDate|date:DD/MM/YYYY}  
Thumb Impression: [\_\_\_]

${/each} ${/if}

BANK REPRESENTATIVE:

Name: ${loan.approvedBy}  
Designation: ${loan.approverDesignation}  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Official Seal: [\_\_\_]  
Date: ${loan.agreementDate|date:DD/MM/YYYY}

### WITNESS

Witness 1: Name: ${witness1.name}  
Address: ${witness1.address}  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Witness 2: Name: ${witness2.name}  
Address: ${witness2.address}  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### DOCUMENT SUMMARY

| Attribute | Value |
| --- | --- |
| Agreement Number | ${loan.agreementNumber} |
| Borrower | ${borrower.name} |
| Loan Amount | ${loan.principalAmount} |
| Interest Rate | ${loan.interestRate} |
| Term | ${loan.loanMonths} months |
| Monthly EMI | ${loan.emi} |
| Total Payable | ${loan.totalAmount} |
| Agreement Date | ${loan.agreementDate} |
| Branch | ${loan.branch} |

This document is computer generated and does not require signature for record purposes.

Generated on: ${currentDate|dateTime:DD MMMM YYYY, HH:mm:ss}  
Document ID: ${documentId}  
Page Count: Auto-calculated by Word  
Version: ${templateVersion}

## Formatting Test Examples

Text Formatting:

* ${bank.name|bold} -Bold Text
* ${bank.name|italic} -Italic Text
* ${bank.name|underline} -Underline Text
* ${bank.name|size:16} -Large Text
* ${bank.name|color:blue} -Colored Text

Number Formatting:

* Currency: ${loan.principalAmount|currency}
* Percentage:${loan.interestRate|percent}
* Rounded: ${loan.principalAmount|round:2}
* Large Number: ${loan.principalAmount|number}

Date Formatting:

* Short: ${loan.agreementDate|date:DD/MM/YY}
* Long: ${loan.agreementDate|date:DD MMMM YYYY}
* Time: ${loan.agreementDate|dateTime:HH:mm:ss}
* Relative: ${loan.agreementDate|fromNow}

Array Operations:

* Total Items: ${orders|count}
* Sum of Values: ${orders|sum:amount}
* Average Value: ${orders|avg:amount}
* Joined List: ${tags|join: | }