KIST BANK
POWER TO SUCCEED

LOAN APPLICATION FORM

(Companies & Business)

Kist Bank Ltd.

…… Branch

Account Number

I/We request you to facilitate with loan facility as per the following details.

Type of Account	Loan Amount	Tenure

Purpose of Account

……
……
……

Constitution

Sole Proprietorship ◯ Partnership Firm ◯ Private Limited ◯ Public Limited Company ◯

Co-operative ◯ Trust ◯ Other (Specify) .....

Applicant's Detail

Name .....

Registered Office Address.....

Address ..... P. O. Box No. .....

House No. ..... Ward No ..... Street/Tole ..... VDC/ Municipality .....

District ..... Zone ..... Country .....

Telephone No ..... Fax ..... Email .....

Nature of Business ……..... Year of Establishment .....

Company/Business Registration No. ..... Liscence No. .....

PAN/VAT Registration No.....

Name of Associate Concern (s) if any

Director's/Partner's/Authorised Signatories's Detail

1. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

2. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

3. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

4. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

5. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

6. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

7. Name: ..... Designation: .....Tel. Res: .....
   Identification Document: ..... No. ..... Date ..... Issued From .....
   Father's /Husband's Name .....
   Grand Father's / Father in Law's Name .....
   Spouse's Name .....
   Address .....

Please Attach Biodata for Complete Details

Security Details

Type of Collateral (Proposed)	Estimate Value in NPR.
a) Registered Mortgage over Land & Building a.1) Location : a.2) Area : a.3) Kitta No : a.4) Building :	
b) Registration of Vehicle in Companies Name b.1) Company b.2) Model No : b.3) Engine No : b.4) Chassis No :	
c) Pledge of Marketable Securities c.1) Share of c.2) Bond of	
d) Corporate/ Financial Guarantee Guarantee Of :	

Please attach separate sheet for additional detail

Brief Description of the Activity

a) Existing

b) Proposed

Past Performance

(For existing unit only)

Previous Year

Particular	Year I	Year II	Year III
Total Asset			
Total Liabilities			
Annual Turnover			
Net Profit			
Retained Profit			

Guarantor's Details

Full Name Mr./ Mrs./Ms .....

Nationality ..... Marital Status ..... Gender M/F

Date of Birth ...../...../..... Identification Document .....

Number..... Issued From .....

Father's /Husband's Name ..... Age ..... Citizenship No .....

Grand Father's / Father in Law's Name..... Age ..... Citizenship No .....

Spouse's Name ..... Age ..... Citizenship No .....

Correspondence Address ..... P. O. Box No. .....

House No ..... Ward No ..... Street/Tole ..... VDC/ Municipality.....

District ..... Zone ..... Country .....

Permanent Address ..... P. O. Box No. .....

House No ..... Ward No ..... Street/Tole ..... VDC/ Municipality.....

District ..... Zone ..... Country .....

Telephone No.....(Office) .....(Resident) ..... (Mobile)

..... (Fax) Email.....

Salaried Individual

Name of Employer .....

Department ..... Years of Service ..... Post/ Designation .....

Self Employed

Name of Business .....

Date of Registration No. ..... Reg. No. ..... License No. ..... Nature of Business.....

Type of Business: ◯ Public Ltd. ◯ Pvt Ltd Partnership ◯ Proprietorship ◯ Stake in Business.....

Net Worth Details

Liabilities	Amount	Asset	Amount
Loan From Kist		Deposit at Kist	
Loans from other banks		Deposit at other Banks	
Loans from Employer		Marketable Securities	
Loans from other sources		Tangible Securities	
Credit Card		Life Insurance Policy(ies)-surrender value	
Others (specify)		Other (specify)	

Gross Annual Income. NPR.....

Declaration:

I/We hereby certify that the information provided above is true and correct and I/We do not hold 1 % or more shares of Kist Bank Ltd.

Name: ..... Signature .....

Project Details

a) Cost of Project & Means of Financing

b) Repayment Period & Projected Profit & Loss, Balance Sheet and Funds Flow for the period of repayment (to be enclosed)

c) Debt Service Coverage Ratio

1st Year	2nd Year	3rd Year	4th Year	5th Year

Please give Debt Service Coverage Ratio upto period of repayment)

Details of Credit facilities availing from other financial institutions

Name of Institutions	Type of Facilities	Limit (Amt in NPR)	Outstanding (Amt in NPR)	Overdue (Y/N)	Security	Name of Guarantor(s)

Area Map of Applicant

Area Map of Guarantor's Resident

Declaration

I/ We hereby declare that all the information provided here are true, correct, complete & up to date in all respect and I/We have not withheld any information. I/We have read the application form and am/are aware of all Terms & Conditions of availing facility from Kist Bank Ltd. I/We confirm that I/We have/had no insolvency proceeding against me nor have I/We ever been adjudicated insolvent. I/We undertake to informregarding any changes in my resident, occupation/employment & I/We do not hold 1% or more shares of Kist Bank Ltd.

Signature(s) of Applicant(s) : 1) ..... 2) .....

Introduced By/ Reference for A/C Opening

Name ..... Address .....

Relationship with the Applicant ..... Phone No. ..... Signature .....

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Loan Amount NPR .....

Margin NPR.....

Rate of Interest .....

Repayment .....

Grace Period .....

Security .....

Value of Security .....

C.I. No. .....

Obligor No .....

KYC Ref No. .....

Reasons if the facility is not provided to the applicant

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Credit Officer

Head-Credit Officer