



NEPAL SBI BANK LIMITED

EDUCATION LOAN

APPLICATION CUM APPRAISAL FORM FOR EDUCATION LOAN

(PLEASE COMPLETE ALL PARTICULARS AND TICK BOXES WHEREVER APPLICABLE)

Photograph of Student

Photograph of Parent/
Gurdian

(1) PERSONAL INFORMATION OF THE APPLICANTS

	First Name	MIDDLE NAME	SURNAME
Name of the Student in Full (in capital letter)	ROSHAN	KUMAR	THAPA
Name of Parents in Full (in capital letter):	Father SHIVA	RAM	THAPA
	Mother DURGA	DEVI	THAPA
PARTICULARS	Student	Parents	
1. Present Residential Address (House No., Road Name, Locality, Municipality/VDC, District)	House No. 215, Chakhunchha Marg, Ward No. 03 Ka, Kapan VDC, Kathmandu	House No. 215, Chakhunchha Marg, Ward No. 3 Ka, Kapan VDC, Kathmandu	
2. Office Address (House No., Road Name, Locality, Municipality/VDC, District)	-	NG, Ministry of Finance, Dept. Of Statistics, Bhairahawa	
3. Permanent Residential Address (House No., Road Name, Locality, City, District)	Nalachhap, Ward No. 2, Tathali VDC, Bhaktapur	Nalachhap, Ward No. 2, Tathali VDC, Bhaktapur	
4. Telephone Number (Office & Residence)	00977-1-4810986	4435516(Off.), 4810986 (Res.)	
5. Mobile Number / Fax Number	9841371269	9841371269	
6. E-Mail address	thaparoshan2001@hotmail.com	NA	
7. Type of Identification Proof	Citizenship No. 5534 (Bhaktapur)	Citizenship No. 1522 (Bhaktapur)	
	Passport No. 3325456	Passport No. 1245687	
8. Number of dependents		<input type="text" value="2"/> Children	<input type="text"/> Others
10. Particulars of identification Proof, Issue date, place, and expiary date (citizenship certificate, passport)	CTZ. Issue on 2050.10.20 from Bhaktapur, Passport Issue Date : 2062.10.25 from Bhaktapur Expiry on 2072.10.24	CTZ. Issue on 2030.01.10 from Bhaktapur, Passport Issue Date : 2060.02.15 from Bhaktapur Expiry on 2070.02.14	
11. Educational/Professional qualifications	Master Of Business Studies (MBS)	Bachleor Of Arts (B.A)	
12. Correspondence address of the student in the country of proposed study	3/1Bestic Street, Rockdale 2216,NSW,Sydney , Australia	NA	
9. Marital Status of the student (Please also tick Single if no living spouse)	<input type="checkbox"/> <input checked="" type="checkbox"/> Single	<input type="text" value="1"/> Married	No. of Children, if married
13. Details of Guardian	Name	Address/PhoneNo/Mobile No.	Relationship with the student
	Shiva Ram Thapa	House No. 215, Chakhunchha Marg, Ward No. 3 Ka, Kapan VDC, Kathmandu, 9841371269	
14. Date of Birth of the student (DD/MM/YYYY)	2034.09.01 (1977.12.16)		
15. Age of the student	<input type="text" value="20"/>	<input type="text" value="02"/>	Months
16. Sex of the student	<input checked="" type="checkbox"/> Male	<input type="checkbox"/> Female	

(2 A) INCOME STATEMENT OF PARENTS/GUARDIAN

INCOME	AMOUNT	EXPENDITURES	AMOUNT
a. Salary Income	15,000.00	Household	10,000.00
b. Business income	30,000.00		
c. Rental income	15,000.00		
d. Other income (pension/dividend/agricultural, etc.) to be specified	5,000.00		
Total	65,000.00		10,000.00
Net Income	-		55,000.00

(2 B) FINANCIAL POSITION

LIABILITIES	AMOUNT	ASSETS	AMOUNT
Existing loan with NSBL	-	Land & building	7,500,000.00
Existing loan with other banks/FIs	-	Cash balance	50,000.00
Loan from relatives	150,000.00	Bank Deposit with NSBL	-
Others (please specify)	-	Bank Deposit with Others (specify)	150,000.00
		Shares	500,000.00
		Vehicles	150,000.00
		Current Balance in Provident Fund	200,000.00
		Other Assets (specify)	
		1. Govt. Bonds	
		2.	
		3.	20,000.00
TOTAL LIABILITIES	150,000.00	TOTAL ASSETS	8,570,000.00

(3) EMPLOYEEMENT DETAILS OF THE PARENTS/GURDIAN

Name of Employees	Father	Mother
1. Name of Employer	Nepal Government	Nepal Government
2. Name of the Department	Dept. Of Statistics	Dept. Of Health
3. Designation and Employee No. (if avialable)	Officer	Officer
4. Numbers of Years of Present Employment	22	20
5. Date of Retirement	2068.03.30	2070.03.30

(4 A) THE PARENTS/GUARDIAN HAVING OWN BUSINESS

1. Name of the Company	Roshan Enterprises	
2. Numbers of Years In the Business	10	
3. Name of Proprietor/Directors	Shiva Ram Thapa	Shiva Ram Thapa
4. Name of CEO	Shiva Ram Thapa	
5. Other Information	NA	

(4 B) THE PARENTS/GUARDIAN HAVING OWN BUSINESS

1. Name of the Company	
2. Numbers of Years In the Business	
3. Name of Proprietor/Directors	
4. Name of CEO	
5. Other Information	

(4 C) DETAILS OF OTHER INCOME OF PARENTS/GUARDIAN

Particulars	Amount
Please specify the source e.g. rent, etc / location of rent earning land/building, etc.:	
1. Rent from Building located at Kapan 3, Kathmandu	5000
2. Rent from Building located at Bhaktapur	10000
3.	

(5 A) DETAILS OF SECURITY OFFERED

A. IMMOVABLE PROPERTY	Owner	Kitta No./VDC/Municipality/Ward No.	Street/Tole	Estimated Market Value
	Durga Devi Thapa	26 & 27/Kapan/3 ka	Chakunchha Marg	80.00 lacs
Land area: 0-5-3-2				
Building - Built up area: 2400.00 Sq. ft				

(5 B) DETAILS OF SECURITY OFFERED (CONTD.)

C. OTHERS SECURITIES				
Type of Security	Serial No.	Name of the Holder/Face Value	Maturity Value	Issued by
Fixed Deposit	NA	NA	NA	NA
National Saving Bond	8375	Shiva Ram Thapa	2068.12.20	NepalRastra Bank

(6) DETAILS OF THE COURSE OF STUDY

1. Name of the Proposed Course of Study (Bachelor/Masters/Professional/Other (specify))	Master Of Professional Accounting
2. Name of the Institution, University, Country	Ballart University, Sydney, Australia
3. Duration of the Course	2 Years
4. Date of commencement of the Course	02.07.2009
5. Employment Potential After Completion of the Course	High Potential
6. Expected Monthly Income of Student After Completion of the Course	50,000.00

(7) COST / SOURCE OF THE COURSE

COSTS		SOURCES	
1. Tution Fees	1160000	1. Details of NonRepayble Studentship/Fellowship etc Available to Students.	
2. Essential Books, Stationary, Equipments if any.	100000	2. Details of Repayble Studentship/Fellowship etc. Available to the Students.	
3. Examination Fees	116000	3. Details of Funds Available from Family Sources for the Course	568000
4. Boarding / Hostel	800000	4. Amount of Loan Applied	3100000
5. Living expenses	1392000		
6. Others	100000		
TOTAL (Should tally with the sources)	3668000	TOTAL (Should tally with the cost)	3668000

(9) DETAILS OF BANK ACCOUNTS OF THE PARENTS/GURDIANS

Name of the Account Holders	Types of Account	Name of Bank & Branch	Account No.
Shiva Ram Thapa	Saving	Nepal Investment bank Ltd.	123456789
Durga Devi Thapa	Saving	Rastriya Banijya Bank	4546789012

(10) DETAILS OF EXISTING LOANS(From Nepal SBI Bank Limited or from others banks/FIs)

Purpose	Account Name and Bank Name	A/c Number	Loan Amount	Present Outstandings
Business Loan	NA NA	NA	NA	NA
Personal Loan	NA NA	NA	NA	NA
Housing Loan	NA	NA	NA	NA
Car Loan	NA	NA	NA	NA
Borrowings from friends and relatives	NA	NA	150000	150000
Others (Please Specify)	NA	NA	NA	NA

(11) DOCUMENTS REQUIRED

<input checked="" type="checkbox"/>	Proof of admission to the course
<input checked="" type="checkbox"/>	Mark Sheet of Last qualifying examination
<input checked="" type="checkbox"/>	Copies of Letter Conferring Scholarship, Freeship etc.
<input checked="" type="checkbox"/>	Documents evidencing duration of course and commencement thereof, viz. Prospects or Certificate from the competent authority of the institution.
<input checked="" type="checkbox"/>	Schedule of expenses for the course
<input checked="" type="checkbox"/>	Two copies of PassPort Size Photograph of the students and Parents/Guardian, Guarantor
<input checked="" type="checkbox"/>	Salary Certificate in case of Employed/Financial data in case of self-employed
<input checked="" type="checkbox"/>	Document of Title to Property('LalPurja') in respect of Immovable Property offered as collateral security / Other Acceptable Securities
<input checked="" type="checkbox"/>	Proof of Identification (Citizenship/PassPort)
<input checked="" type="checkbox"/>	Approved Map of Building, if applicable
<input checked="" type="checkbox"/>	Map (Blueprint) of land offered as security
<input checked="" type="checkbox"/>	Charkilla of the landed Property
<input checked="" type="checkbox"/>	Photocopy of Fixed Deposit Receipts/National Saving Bonds
<input checked="" type="checkbox"/>	Others

DECLARATION

I/ We hereby apply for an Education Loan of **Rs.31.00 lacs** from Nepal SBI Bank Limited. I/we declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of loan assessment by Nepal SBI Bank Ltd. I/we confirm that I/we have not defaulted on any loan taken from any bank/financial institution. I/we further confirm that I/we have read the terms and conditions of the Education Loan of Nepal SBI Bank Ltd. and understood the contents therein. I/We am/are aware the rate of interest is a floating rate, so the equated monthly installments (EMIs) which comprise principal and interest based on the Bank's (NSBL) rate of interest on the applied loan which is subject to change from time to time.

I/We agree that Nepal SBI Bank Limited may at its discretion conduct inquiries in respect of this application. I/We undertake to inform as to any change in my/our occupation/ employment, residential address and to provide any further information that the bank may require. Nepal SBI Bank Limited will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue. I/We agree that Nepal SBI Bank Limited shall have the sole discretion to reject our loan application or reduce loan amount without assigning any reason thereof. I/We further agree that my/our loan transaction shall be governed by the rules of Nepal SBI Bank Limited, Nepal Rastra Bank and the laws of Nepal which may be in force from time to time.

I/we undertake to repay the Education Loan in **Seven** Years including a moratorium period of **Two** Years. During the moratorium period, I/we will pay the interest on monthly basis, and after that period on equated monthly installment basis.

Signature of Student:**Signature of Parents/Guardian:**

Place : Hattisar, Kathmandu

Place: Hattisar

Date: 27.02.2009

Date: 27.02.2009