



**BANK**<sup>®</sup>

इजाजतपत्र प्राप्त संस्था



N  
P. , Durbarmarg  
K  
Er  
Te .com  
Fc 81, 4221718  
S 05  
Website : www.nabilbank.com

Owner:  
Location: ndu  
Plot No.: 1  
Land/ Area  
Sheet No.

- b) Personal Guarantee of \_\_\_\_\_ 00  
c) Personal Guarantee of \_\_\_\_\_ 00

- B. The limit when prepaid can be reinstated \_\_\_\_\_ amount prepaid within the period of one year from  
date of sanction letter for the purpose ( \_\_\_\_\_ nt/college/university for meeting living expense  
and /or education expenses.
- C. a) Interest payment on your loan account shall be charged to your current A/C on the 20th day of every  
English calendar.
- b) On the due date of payment of the principal and/or interest, you shall have sufficient funds in your account in  
which case the said account shall be debited for the principal amount and/or the interest amount due, by way of  
repayment of the same.
- c) In the event that you do not have sufficient funds in the said account on the due date of payment of principal  
and/or interest, your account shall be debited for \_\_\_\_\_ are is in your account. This balance will be  
first used to offset the interest and the remaining \_\_\_\_\_ to offset the principal, if applicable.
- D. You shall be required to mortgage the land and \_\_\_\_\_ s favor and also submit insurance policy  
against risks of fire, earthquake shock, riot-strike \_\_\_\_\_ amage and terrorism on the house at least  
for the entire period of the loan with Banker's clause (wherever applicable).  
You are required to submit renewe \_\_\_\_\_ ink at least seven days prior to the maturity. Failing  
which you shall be liable for any lo \_\_\_\_\_ awal of insurance, lack of information about status  
and value of the property. Bank may renew the insurance policy of the security, change Insurance company and  
derive insurance premium on your behalf without any advice to you. Necessary premium cost including the  
service charge shall be debited to your current account as per the Bank's regulation. You hereby confirm that  
Bank shall not be liable for dual insurance and/ or any adverse effect to the property due to non renewal of policy  
on time. (wherever applicable)
- E. Disbursement of Education Loan shall be made in installments into your current account to be opened with Nabil  
Bank Ltd , as per your requirement and request to disburse the loan upon completion of all loan/security  
documents.
- F. You shall be deemed to have expressly undertaken that all the information supplied to the Bank with regard to  
the approved facility is correct.
- G. The Service Charge including Documentation Fee and C/C charges shall be paid/deposited to the Bank upfront  
and is non refundable. The Bank shall n \_\_\_\_\_ by the Australian High Commission  
and refuse to take admission by mention \_\_\_\_\_ ason. H. In case of default: Penal  
Interest and Late Payment Fee:  
You are liable to pay interest and principal on the due date. If delayed following charge shall be applicable.  
- Late payment fee: NPR 500/- shall be charged in case of each principal or interest default.  
- Principal Default: Penal interest shall be levied @2% per annum on overdue principal amount for delayed  
period.  
- Interest Default: Penal interest shall be \_\_\_\_\_ than the highest printed interest rate on overdue  
interest amount for delayed period.
- I. In the event of any material and/or adverse change in the business condition(s), the Bank reserves the right to  
call back the facility(s) by giving an appropriate notice and assigning reason(s) thereof.



- J. The Bank reserves the right to revise the interest rate from time to time as per rules and regulation of the Bank. Revised interest rate shall be implemented upon notification of such revision to you through letter or by publishing general notice and/ or sending email or SMS in given email address and mobile number.
- K. The delivery of the notice from the Bank to you at the last known address in the Bank's record shall be effective delivery.
- L. The limit shall be cancelled with applicable charges above after completion of the moratorium period and EMI shall be rephrased accordingly based on the actual utilization.
- M. You shall pay all government tax (wherever applicable) in time at and other bills viz. electricity bill, water supply bill etc. e copy of the same in the Bank on an annual basis.
- N. Prior to utilizing the approved limit, depending upon type of mortgaged property, you must submit construction permission certificate, drawing approval and approval from related authorities and house completion certificate.
- O. If any amendment in the approved term (except interest rate) is to be made on the request of the customer Rs. 2,500 and Rs. 5,000 shall be charged per amendment for approved limit up to Rs. 10 million and above Rs.10 million respectively.
- P. Alteration / changes in the service and other charges/ fees shall be updated in the bank's official website.
- Q. Bank can change interest rate, late payment fee and of nent fee and other charges from time to time and considered as changed interest rate, penal interest such amended charges, fees and interest.
- R. This is only an offer letter and come into effect upon completion of all terms and conditions stipulated in this letter.
- S. Moratorium is provided, within this tenure you are expected to utilize the sanctioned amount as per disbursement clause stated above.
- T. You should decide to cancel partial (or full amount) sanctioned the same is to be done within the moratorium period.
- U. If any of the terms and conditions of the sanction letter is violated, and/or you declare yourself as an insolvent and/or any competent authority initiate the process for liquidation and/or you committed any criminal activity or/you file any case against priority, the Bank shall treat the same as default. The bank reserves the right to in on of notice in the paper with your photograph at any time without any prior notice to you, for recovery to the Bank, in case of default in repayment of installment/interest dues.
- V. Properties mortgaged/ hypothecated or secured in favor of bank should not be further mortgaged/ hypothecated or secured to other third party without written consent of the bank.
- W. You shall call on the Bank and be required to execute the following loan documents.

1. Promissory note for )
2. Loan Deed for NPR
3. Mortgage deed for NPR 4,000,000.00
4. Personal Guarantee of Mr. & Mrs. and Net worth statement for 4 .00
5. Letter of continuity
6. Multiple Banking

This Credit Facility Offer Letter has been prepared in both Nepali and English Languages. And in the event there is any inconsistency, Nepali version shall apply/prevail. Please sign and return the duplicate of this letter, indicating your acceptance and understanding of the above terms and conditions by : , failing which this offer stands cancelled.

Yours sincerely,

Relationship Officer  
ank Ltd

Relationship Officer  
ank Ltd

1. In the event, if I/we fail to make the payment to you, on demand and such payment is not made within the time given by the Bank under Nepal Rastra Bank (Black Listing provision, I/we hereby accept the Black Listing decision of the Bank with listing provision. I/we shall not sue or file any claim/case against the Bank's decision, I/we undertake to bear all the liabilities and consequences arising out of such claim to the Bank. I/we also undertake to educate to my/our heir (s) and ask them to undertake the entire liability including dues to the Bank, in case of my/our demise or lunacy.
2. I/We confirm acceptance of above laid down terms and conditions.
3. I/We hereby acknowledge your right to cancel any or all the line (s) of credit at any time with or without prior notice to us. In the event of the line (s) being cancelled by you, I/we undertake to pay you on demand all outstanding balances together with accrued interest and charges.
4. I/we confirm that I/we is/are not declared insolvent and no any insolvency action against me/us. I/we confirm that I/we have not take total loan exceeding Rs. 10 million from any Banks and Financial Institutions including this bank.
5. I/we and my/our guarantor(s) do not have any relationship as well as financial relationship with the Promoter, Chairman, Director, Chief Executive r's holding 1% share and above, authorized valuator and Auditor of this Bank. (family memb on's husband or wife, son, daughter, adopted son, adopted daughter, father, mother, step mc ler brother, younger brother and elder sister younger sister.) Also no any restrictions to provide me/ us loans from the bank as per prevailing laws and Nepal Rastra Bank's directives.

Date: 21/02/2023

Australian High Commission  
Visa Office  
New Delhi  
India



**REF: Disbursement of Education Loan to Mrs.**

Dear Madam/Sir,

We have approved an EDUCATION LOAN of NPR 4,000,000/- (Nepalese Rupees 4 Million Only) sanctioned in the name of subject borrower for the education of her daughter Ms. [Name] to study Certificate Bachelor of Business (Hospitality Management) (cricos code: [Code] F) at [Institution] Australia Ltd, Australia via our sanction letter dated 27th February 2023 (Reference No.: EDU/H0/000006/2023) has been disbursed for NPR [Amount] Thousand Only into her current a/c [Account Number] maintained with [Bank Name] Kathmandu, Nepal. The loan a/c no is-[Account Number]

Out of total disbursed amount NPR 4,000,000 (Nepalese Rupees 4 Million Only), NP [Amount] (Nepalese Rupees [Amount] Thousand Only) is for tuition fees.

Further, the details of collateral security used for the approval of the loan are as follows:

Owner of the Property : Mrs. [Name]  
Address of the Property : Kath [Address]  
Plot No : [Number]  
Mortgaged in favor of Bank on : 2073 [Date] 3)

Thank you.

Sincerely,

*[Signature]*

.....  
Au [Signature] ature

BHC

A/c No.

A/c title

Branch KHICHAPOKHAKI

A/c Type CURRENT ACCOUNT OF SAVINGS NPR

Int. Rate 0.00

From 2 3

DATE	DESCRIPTION	VALUE DATE	DEBIT	CREDIT	BALANCE
	PREVIOUS BALANCE ON: 25.02.2023				Cr
27-03-2023	M	27-03-2023		35,000.00	35,000.00 Cr
27-03-2023	1 credit	27-03-2023		800,000.00	835,000.00 Cr
27-03-2023	L	27-03-2023	30,000.00		805,000.00 Cr
28-03-2023	C H031-	28-03-2023	8.00		796,992.00 Cr
TRANSACTION SUMMARY			ACCOUNT SUMMARY		
Debit Entries : 836 8.00			Opening Balance : 0.00		
Credit Entries : 835 0.00			Closing Balance : 4,992.00		
Print Date/Time : 28/03/2023 12:26 PM			Available Balance : 4,992.00		

This is a computer generated statement. Hence, it does not bear a seal or signature. Please verify the contents of this statement and notify us in writing of exception or objection, if any, within fifteen days. Otherwise it is understood and agreed that it is correct and final.

CATHMANDU

A/c No. 1

A/c title

Branch KHIARI

A/c Type RETAIL E MTur : NPR

Int. Rate 0.00

From 27-03-2023

28-03-2023

DATE	DESCRIPTION	VALUE DATE	DEBIT	CREDIT	BALANCE
27-03-2023	PREVIOUS BALANCE ON: 26-03-2023 170 Det	27-03-2023	800,000.00		0.00 Cr 800,000.00 Dr
TRANSACTION SUMMARY			ACCOUNT SUMMARY		
Debit Entries : 800,000.00			Opening Balance : 0.00		
Credit Entries : null			Closing Balance : 800,000.00		
Print Date/Time 29/03			Available Balance : 3,200,000.00		



नेपाल सरकार  
भूमि व्यवस्था, स्तरी तथा गरिबी निवारण मन्त्रालय  
भूमि व्यवस्थापन तथा अभिलेख विभाग  
काठमाण्डौ

प.सं.

च.नं.

रोक्का गर्ने कार्यालयको

नाम र ठेगाना : ..... / ११

चलानी नं. :

चलानी मिति :

रोक्का मूल्य : ०००

रोक्का कित्ताको जग्गाधनी विवरण

नाम थर : .....

ठेगाना : जिल्ला : का गा. वि. स. / न.पा. : का.म.न.पा. १) वडा नं.

पतिको/बाबुको नाम : .....

ससुराको नाम : .....

रोक्का सि. नं.	रोक्का दर्ता नं. र मिति	रोक्का मोठ/पाना नं.	गा. वि. स./न.पा.	वार्ड नं.	नक्सा सीट नं.	कित्ता नं.	क्षेत्रफल/व.मि.	ज.ध. को स्वामित्व	ज.ध.को नाम	मोहीको नाम
१	२७७		का.म		१०		०-० (वर्ग मिटर)	राम		
							४२.			
१	२७७		का.म.न.पा. (व)		१०२		०-० (वर्ग मिटर)	राम	११	
	२८						६५.००			

कैफियत - ११

टोकन/दर्ता नं. र मिति:- .....

रजिष्ट्रेशन नं.र मिति:- .....

विषय: धितोबन्धक

सम धनीका नाम

ठमाडौं महानगरपालिका

लिमिटेड (जम्माइ यस उपान्त "धनी बैंक" भनिएको छ) ।

मार्ग तिनधारा दरवारमार्ग स्थित ना सेन्टरमा मुख्य कार्यालय रहेको नभियो

ठमाडौं जिल्ला महानगरपालिका वडा नं.

आगे म ऋणीलाई

बैंकबाट म ऋणीको नाममा जारी भएको मिति

(रुपैया मात्र) तथा ऋणकर्जा सुवधा प्राप्त गरेमा सो स

ठमाडौंमा दर्ता कायम यसअघि अरू कसैलाई कुनै पनि व्यहोराले हक हस्त

भोगको अरू कसैलाई भाग वण्डा नलाग्ने तपसिल

समेत सम्पूर्ण यसै लिखतबाट तपाईं धनी बैंकको ना

दैदस्तुर समय समयमा म ऋणी आफैले तिरी बुझाई

धनी बैंकको बिच

उल्लेख गरे बमोजिम

ऋणकर्जा सम्बन्धी

गर्ने ऋण स्विकृति पत्रमा उल

बुझाउनु पर्ने सम्पूर्ण साँवा,

सम्बन्धी ऐन २०७३ तथा त

धनी बैंकको लेना रकम असु

लिलाम गर्दा समेत तपाईं धनी बैंकको लेना रकम असुल उपर नभै बाँकी रहन आएमा यसरी बाँकी रहन आउने सम्पूर्ण रकम

अन्य चल श्रीसम्पत्ति समेतबाट असुल उपर गरी लिनु होला

लिखतले गराई लिनु भनि मालपोत कार्यालयको प्रांगणमा बसि

यस्को दोहरी समेत बुझिलिँ । यो लिखत सम्बन्धित कार्यालयमा र

सम्बन्धी सम्झौता तथा तपाईं धनी बैंकले जारी गरेको उल्लेखित

बुझएमा वा तिर्ने बुझाउन आलटाल गरी बाँकी राखेमा वा किस्ता

रू उल्लंघन गरेमा वा ऋणकर्जा नविकरण भएमा नविकरण हुँदाको

रही तपाईं धनी बैंकमा म ऋणी आफै

गरेमा तपाईं धनी बैंकको नाउमा धितो

कब्जा गरी लिलाम बिक्री गरी र/वा अन्य जे जो गर्नु पर्ने गरी प्राप्त हुने रकमबाट तपाईं

कथंकदाचित धितो लेखिदिएको श्रीसम्पत्ति कच्चा नकरा ठहरी लिलाम बिक्री

वा

कुनै किसिमको उजुर बाजुर ग

यसै

शीसाथ सहीछाप गरी तपाईं धनी बैंकलाई दिइ र

ऋणा मानएका

५ को ऋणस्वीकृति पत्रानसार स्विकृत शैक्षिक कर्जा

पत म ऋणीको नाममा मालपोत कार्यालय कलेकी,

भोग वा दृष्टिबन्धक समेत केही गरी नदिएको मेरो

गा सोमा हाल भएका तथा भविष्यमा बन्ने घर टहरा लगायतका लिग लगापात

लेखिदिएको छु । धितो लेखिदिएको सम्पत्तिमा तिर्नु पर्ने सरकारी तिरो तथा अन्य

खोजेको बखत सोको सकलै रमित भर्ण्ट पेश गर्ने म ऋणी तथा तपाईं

तथा यसै लिखतमा

भुक्तान नगरेमा वा

ऋणीको नाउमा जारी

धनी बैंकलाई तिर्नु

तथा बचत तथा बित्तीय संस्था

वा

को

यसै

शीसाथ सहीछाप गरी तपाईं धनी बैंकलाई दिइ र

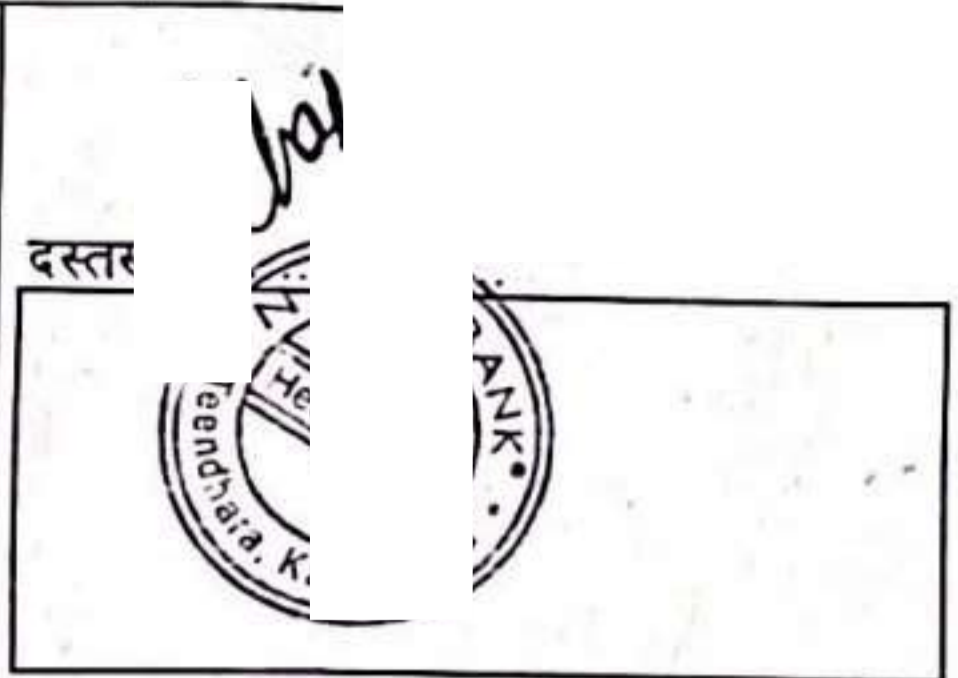
लिखत गरिदिनेको विवरण र सहिछाप: यो धितोबन्धक दिएको जग्गा समेत गर्दा नेपाल राज्य भरमा मेरो र मेरो परिवारको नाममा हदबन्दी भन्दा बढी जग्गा छैन

नाम, थर (देवनागरीमा):		नाम, थर (अंग्रेजीमा):-	जन्म मिति: २	दस्तावेज
ठेगाना:			लिङ्ग:-	
नागरिकता नं. र जारी मिति:	नागरिकता जारी गर्ने कार्यालय र स्थान:- जिल्ला प्रशासन कार्यालय, का		जग्गाधनी सडकेत नं	
पतिको नाम:	बाबुको नाम:		मोबाइल नम्बर:	
			नाम:	



टोकन/दर्ता नं. र मिति- ..... रजिष्ट्रेशन नं. र मिति:- .....

लिखत गराई लिने (धनि बैंक) को विवरण र सहिछाप

कम्पनी नाम र दर्ता नं.-नविल बैंक लिमिटेड, पब्लिक लि. नं. ९	कम्पनी दर्ता कार्यालय, काठमाडौं,	
ठेगाना:-न		
बैंक प्रतिनिधिको नाम, थर (देवनागरीमा):	नाम, थर (अंग्रेजीमा):	
नागरिकता नं. र जारी मिति :	नागरिकता जारी गर्ने कार्यालय र स्थान:- जिल्ला प्रशासन कार्यालय, नुवाकोट	

धितोबन्धक दिएको अचल सम्पत्तिको विवरण

जग्गाको विवरण (सेस्ता बमोजिम)- प्रदेश: बागमती जिल्ला: काठमाडौं						
न.पा./गा.पा	वार्ड नं.	सिट नं.	कि.नं.	क्षेत्रफल	विगाहा/रोपनी/बर्गमिटर	कैफियत
	१	१०			वर्ग मिटर	जग्गा लगायत लिगलगापात समेत सम्पूर्ण ।
	१	१०			वर्ग मिटर	जग्गा लगायत लिगलगापात समेत सम्पूर्ण ।

संलग्न प्रमाणहरू

१. चालु ..... आ.व.को मालपोत रसिदको प्रतिलिपि थान-१
३. लिखित गरि दिनेको नागरिकताको प्रमाणपत्रको प्रतिलिपि थान-१

२. जग्गाधनी दर्ता प्रमाण पूर्जाको प्रतिलिपि थान-१
४. करचुक्ता प्रमाणपत्रको प्रतिलिपि थान १

साक्षीहरू

12

। गर्ने ।

टोकन/दर्ता नं. र मिति:.....  
रजिष्ट्रेशन नं. र मिति:.....

कार्यालय प्रयोजनको लागि

लेखिएको बमोजिम श्रेस्ता कायम छ/छैन

कर्मचारीको दस्तखत..... मिति :-.....

लेखिएको कि.नं. ....  
छ/छैन । .....को जग्गा/घर जग्गा रोक्का

कर्मचारीको दस्तखत..... मिति :-.....

लेखिएको जग्गाको न्युन्तम मूल्याङ्कन.....हुने देखिन्छ ।

कर्मचारीको दस्तखत..... मिति :-.....

रजिष्ट्रेशन नं. ....

पारित मिति :.....

टोकन/दर्ता नं.

मिति.....

कारोबार (थैली

रजिष्ट्रेशन द.नं. ....

अन्य कर/दस्तुर रु. ....

२३३

स्वीकृत

दस्तखत र ।

नाम:.....

पद:.....

लिखतको व

लिखतबमोजि

पारित (स्वीय

फाँटवालाको

दस्तखत र मि

नाम:.....

498  
[Signature]  
[Stamp: Nathmanu]