नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

Hariwan Branch (132)
Hariwan, Sarlahi

(Class A Institution Licensed by Nepal Rastra Bank)

PRIVATE AND CONFIDENTIAL

Ref: 132/88/Credit/275
Aug 15, 2025
Mrs. and Mr.
Bagmati Municipality-01, Sarlahi
Nepal

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED
Hariwon Branch (132)

Re: Education Loan Facility

Dear Sir / Madam,

With reference to your application dated **07-08-2025** for education loan facility, we are pleased to offer following line of credit subject to the terms and conditions outlined below:

A. **Loan Amount:** **NPR 6,500,000.00 (NPR Six Million Five Hundred Thousand only)**

Education Loan:	For the study of bachelor of business in Marketing at Torrens University which is located at **Australia.**
Margin:	66.67% of the distress value of the land.
Interest:	Base Rate + **2.5%** p.a or as may be specified by us from time to time.
Administration fee:	0.35% of the loan amount with standard CIC fee to be levied upfront
Commitment fee:	0.15% on unutilized amount.
Repayment:	96 monthly installment of NPR 92,318.48 (Nepalese rupees Ninety Two Thousand Three hundred and eighteen and paisa Forty eight only) each including principal plus interest. Note: Installment due date will fall on 10th of every English month commencing from the subsequent month after a moratorium period of 24 months. You shall however service interest on monthly basis during the moratorium period.

Security Details:

a. Mortgage of following Land in Bank's Favor.
   Owner : **Mrs.**
   Location : Bagmati Municipality 01, Sarlahi
   Plot No : 495
   Land Area : 0-2-8-0 Bigha
b. Personal Guarantee of **Mr.** **and Mr.**

B. The Limit when repaid/settled (Partial or full) shall not be reinstated by the extent of the amount repaid/settled.

C.

a. Interest payment to your loan account shall be charged to your current account on the 10th day of every English calendar.
b. On the due date of the principal and/or interest, you shall have sufficient fund on 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 whatever there is in your account. This balance will be first used to offset the interest and the remaining amount will be used to offset the principal, if applicable.
d. You shall be required to mortgage the land and/or building in Bank's Favor and submit insurance policy against risks of fire, earthquake shock, riot-strike-damage, malicious damage and terrorism on the house at least for the entire period of the loan with Banker's clause (wherever applicable).

D. You are required to submit the renewed insurance policy (in case of insured collateral) to the Bank at least seven days prior to the maturity, failing which the bank shall renew the policy 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 (Wherever applicable).

E. Disbursement of Education loan shall be made into your current account to be opened with **Nepal Bank Limited, Hariwan Branch**, as per your requirement and request to disburse the loan upon the 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 CIC charges should be paid/ deposited to the Bank upfront and is not refundable. **The bank shall not be liable for the fate of your Visa by the Australian Embassy and refuse to take admission by mentioned university due** to whatsoever reasons.

H. If any of the terms and Conditions of the sanctioned letter is violated, the bank shall treat same as the default.

I. In the event that you do not have the sufficient funds in your current/saving account on the due date of the payment of principal and /or interest, the bank shall charge following additional penal interest on entire due principal or interest that remains unpaid partially or fully on due date:

i. Principal default: penal interest shall be collected @ 2% p.a for the overdue principal amount for the delayed period.
ii. Interest default: penal interest shall be levied @ 2% p.a for the overdue interest amount for the delayed period.

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED
Hariwon Branch (132)

J. In the event of any material and/or adverse change in business condition(s), the bank reverses the right to call back the facility(s) by giving an appropriate notice and assigning reason(s) thereof.

K. The Bank reserves the right to revise the interest rate from time to time as per the rules and regulation of the Bank and in compliance with Nepal Rastra bank guidelines/regulations.

L. The delivery of notice from the bank to you at the last known address in the Bank's record shall be effectively delivery.

M. The limit shall be cancelled with application charges above after completion of the moratorium period and EMI shall be rephrased accordingly based on actual utilization.

N. You shall pay all government taxes viz. Malpot, House tax and other bill viz. electricity bill, water supply bill etc. (wherever applicable) in time at your own cost and submit the copy of the same in the bank on an annual basis.

O. This is only an offer letter and come into effect upon completion of all terms and conditions stipulated in this letter.

P. Moratorium is provided, within this tenure you are expected to utilize the sanctioned amount as per the disbursement clause stated above.

Q. You shall decide to cancel partial (or full amount) sanctioned the same is to be done within the moratorium period.

R. You should come to the bank and execute the following loan documents.

   a) **Promissory Note for NPR 6,500,000.00**
   b) **Letter of Continuity**
   c) **Loan Deed for NPR 6,500,000.00**
   d) **Mortgaged Deed for NPR 1,59,15,000.00**
   e) **Personal Guarantee of Mr. and Mr. for NPR 6,500,000.00**
   f) **Valuation Report**
   g) **Multiple Banking Declaration**

Please sign and return the duplicate of this letter, indicating your acceptance and understanding of the above terms and conditions by 30 days failing which this offer stands cancelled.

Yours Sincerely

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED
Hariwon Branch (132)

....

Credit Branch Manager

1. In the event if I/We fail to make payment to you, on demand and such payment is not made within the time given by the Bank under Nepal Rastra Bank (NRB), Credit Information Bureau, black listing provision, I/We hereby accept the blacklisting decision of the bank with the full knowledge of black listing provision. I/We shall not sue or file any claim/case against the bank's decision. In case, if we lodge/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 the 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 balance 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 taken total loan exceeding Rs. 10 million from any bank and financial institutions including this bank.
5. I/We and my/our guarantor(s) do not have any family member relationship as well as financial relationship with the promoter, chairman, Director, Chief Executive Officer, Staff, Shareholder's holding 1% share and above, authorized valuator and Auditor of this bank. (Family members mean concerned person's husband, wife, son, daughter, adopted son, adopted daughter, father, mother, step mother and taken cared elder brother, younger brother, 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.

.....
Mrs.
Date: 2025/08/15

.....
Mr.
Date: 2025/08/15

Distributed by:
Nepal Notary Public Council
S.N. 6052

Nepal Bank Limited

Harion Branch

(Official Seal)

Letter No: 132/82/Loan/100 Date: 2019/05/30 A.D.

Land Revenue Officer
Land Revenue Office
Harion, Sarlahi

Subject: Regarding keeping Land Withheld

Sir,

Regarding above subject, Ahead Government of Nepal, Ministry of Industry, Office of the Registrar of Companies, Tripureshwor, Kathmandu, pursuant to Sub-section (1) of Section 5 of the Companies Act 2006 obtained on 2017/07/24., Company Registration No. 171 /074/75,, Inland Revenue Office of Janakpur, Dhanusha received PAN on the date 2017/07/27 with Pan No: 605919 located at Sarlahi District Nagmati M.C Ward No - 1 (Previous Dhungrekhola VDC Ward No - 4), Adarshachowk with firm name: **Group Pvt. Ltd., (Managing Director: Mr.**) and Government of Nepal, Ministry of Industries, Department of Cottage and Small Industries, Department of Commerce, Cottage and Small Industries Office, Malangwa, Sarlahi, registered under the Primate Firm Registration Act 1957 under Private Firm Regd. no: 5306/305/071/072 on 2015/03/16 and registered as per Permanent Account No. 600173 received from the Internal Revenue Office, Janakpur, Dhanusha on 2011/06/04, **Palace Hotel (Proprietor:**) located in Bagmati M.C Ward No - 01 District, Sarlahi (Formerly Dhungrekhola VDC Ward

"The Translation Copy is True and Verified
Signature:
Name: Ram Pd. Dawadi
Date:
Certificate Number of the Notary Public: 1608
Date of Expiry of Certificate: May10, 2028 AD
Seal of the Notary Public
17 AUG 2023

NOTARY PUBLIC COUNCIL
NEPAL NOTARY PUBLIC
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
May11, 2023 AD
District: Kathmandu

Distributed by:
Nepal Notary Public Council

S.N. 6052

No.4) from this bank NBL Business Loan and other banking transaction has been passed and for the security of this withheld the name of the person signing on this bond instrument **Mrs.** , aged (C.C. No.: 36412 , Issued date: 2005/11/28, D.A.O. Sarlahi), daughter of **Mr.** , daughter-in-law of Mr. wife of **Mr.** , resident of Ward No. 04 of Harion M.C. of Sarlahi District, Present residing at Ward No. **01** of **Bagmati Municipality** of **Sarlahi** District (Precious Dhungrekhola VDC ward No - 4), Adarshachok--- 1, has registered the house/land as per the details in the Land Revenue Office and has given a mortgage deed in the name of this bank. If the said house/land has not been encumbered by any other person before, then unless a release letter is sent from this bank, it is requested to inform about the same and to provide information about the same. For this purpose, we have designated Mr. (13318), the employee assistant of this bank, as the representative of the bank and his signature will be as follows. Following

S.No	Land Owner	Detail of Land and House to be withheld					
		District	VDC	Ward No	Plot No	Area (B-K-D-K)	Remarks
1	**Mrs.** , aged (C.C. No.: 36412387, Issued date: 2005/11/28, D.A.O. Sarlahi)	Sarlahi	Harion	8 Ta	495	0-2-8-0	Including House

Signature of bank representative: Signed

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Signature:
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Date:
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NOTARY PUBLIC ★ NEPAL NOTARY PUBLIC COUNCIL ★ नोटरी पब्लिक नेपाल नोटरी पब्लिक परिषद्
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
May11, 2023 AD
District: Kathmandu

Signed
Krishna Prasad Paudel
Branch Manager

Distributed by:
Nepal Notary Public Council

S.N. 6052

Note: Land Revenue Office, Withholding Office, Harion, Sarlahi.:- We request you to please mention the value of the property and registration number in the withholding letter.

Harion, Sarlahi. Phone no. 046-530620, Fax: 046-530620, SWIFT: NEBLNPKA
Email: nblhariwan@nepalbank.com.np, URL: www.nepalbank.com.np

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NOTARY PUBLIC COUNCIL * NEPAL NOTARY PUBLIC * नोटरी पब्लिक
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
Date: May11, 2023 AD
District: Kathmandu
नेपाल नोटरी पब्लिक परिषद

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Nepal Notary Public Council

S.N. 6052

Government of Nepal

Coat of Arms of Nepal

Ministry of Agriculture, Land Management and Co-operative
Department of Land Reform and Management
Revenue Office
Harion, Sarlahi
(Record Section: Withheld)

Letter No: 075/076
Dispatch no: 5525

Date: 2019/05/30

Subject: Regarding Information

Nepal Bank Limited
Harion

Regarding above, this is to inform that as per letter dated 2019/05/30 with Dispatch no: 132/82/100 with Land record no: 1 Page No: 75 Sheet No: 1326 from today date the land has been withheld

R.N No: 8682 Dated 2019/05/30
Amount: Rs. 15,915,000.00

Following

Land Owner Name	District	VDC	Ward No	Plot No.	Area
	Sarlahi	Harion	8 Ta	495	0-2-8-0

Sd.
Officer

"The Translation Copy is True and Verified"
Signature:
Name: Ram Pd. Dawadi
Date:
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Seal of the Notary Public

17 AUG 2023

NOTARY PUBLIC COUNCIL NEPAL NOTARY PUBLIC

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Coat of Arms of Nepal

Distributed by:
Nepal Notary Public Council
S.N. 6052493

Schedule 11

Government of Nepal
Ministry of Land Management Co-operative and Poverty Alleviation
Department of Land Reform and Management
Revenue Office, Harion, Sarlahi

Receipt No – 11747

Date: 2019/05/30 A. D.

Income Receipt

NOTARY PUBLIC COUNCIL
नोटरी पब्लिक काउन्सिल
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
Date: May11, 2023 AD
District: Kathmandu
NEPAL NOTARY PUBLIC COUNCIL
नेपाल नोटरी पब्लिक काउन्सिल

Received from Nepal Bank Limited an amount of Rs. 30,000.00 only.(Thirty Thousand only)

Serial No.	Detail	Amount		
		Cash	Voucher	Total
	15915000	Witheld		30,000.00
		Total		**30,000.00**

Received by:
Designation:

Submitted by:
Designation:

Distributed by:
Nepal Notary Public Council
S.N. 6052

Identification of seal and Signature from Land Revenue Office, on 2019/05/30 A.D.

Collateral granted by		Collateral accepted by
Right	**Left**	
(Impressed)	(Impressed)	Seal of NIC Asia Bank Ltd.

Identification witnessed by:

(Signed) 1.

(Signed) 2. , resident of Ward No. 1 of Bagmati.

From Revenue office/ deputed staffs:

his deed has been passed for both seller and buyer/ **creditor and debtor**, have agreed and signed while making them hear the content of the deed of mortgage in which they have given and taken Rs. **15,915,000.00**

Chief of the office: **(Signed).**

Assistant: **(Signed).**

Section staff: **(Signed).**

Date: 2019/05/30

The bank shall be self responsible regarding valuation mentioned in the collateral deed.

Signature: (Signed) Seal of NIC Asia Bank Ltd.

Signature: (Signed)

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NOTARY PUBLIC COUNCIL NEPAL NOTARY PUBLIC

Distributed by:
Nepal Notary Public Council
S.N. 6052

Debtor's
Rigit Impressed
Left Impressed
(Signed)

Subject: Instrument of Collateral Security
Registration No.: **8682**

It is written that the name of money lender, **Harion Branch Branch office Nepal Bank Limited, located at Harion Municipality Ward No - 11, Sarlahi District** (hereafter referred as '**Owner Bank**' in this bond instrument),; the name of the person signing on this bond instrument **Mrs.** , aged , (C.C. No.: 36412387, Issued date: 2005/11/28, D.A.O. Sarlahi), daughter of **Mr.** , daughter-in-law of Mr. wife of **Mr.** , resident of Ward No. 04 of Harion M.C. of Sarlahi District, ling at Ward No. **01** of **Bagmati Municipality** of **Sarlahi** Dist is Dhungrekhola VDC ward No - 4), Adarshachok--- 1 Ahead Government of Nepal, Ministry of Industry, Office of the Registrar of Companies, Tripureshwor, Kathmandu, pursuant to Sub-section (1) of Section 5 of the Companies Act 2006 obtained on 2017/07/24., Company Registration No. 171572/074/75,, Inland Revenue Office of Janakpur, Dhanusha received PAN on the date 2017/07/27 with PAn No: 605919 located at Sarlahi District Nagmati M.C Ward No - 1 (Previous DHungrekhola VDC Ward No - 4),adarshachowk with firm name: **Group Pvt. Ltd., (Managing Director: Mr.** and Government of Nepal, Ministry of Industries, Department of Cottage and Small Industries, Department of Commerce, Cottage and Small Industries Office, Malangwa, Sarlahi, registered under the Primate Firm Registration Act 1957 under Private Firm Regd. no: 5306/305/071/072 on 2015/03/16 and registered as per Permanent Account No. 600173384 received from the Internal Revenue Office, Janakpur, Dhanusha on 2011/06/04. **(Proprietor:**) located in Bagmati M.C Ward No - 01 District, Sarlahi

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NOTARY PUBLIC NEPAL NOTARY PUBLIC COUNCIL

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Nepal Notary Public Council
S.N. 6051

(Formerly Dhungrekhola VDC Ward No.4) from this bank. Business Loan (NBL Business Loan), firm/company and/or any other organization, company, firm or individual who has my authority and is acceptable to this bank, within the limit approved by the bank, in favor of any ministry, department, office of the Government of Nepal or any other organization, company, firm or individual, the bank may make arrangements to make and have any other banking transactions including hypothecation/working capital/fixed capital/home loan/overdraft/guarantee/letter of credit and/or to receive/make/have any kind of loan transaction and/or any other banking transaction from the bank, in a manner that can be renewed repeatedly or at once, if required. In order to secure the loan transaction taken as per the above, I have come to this bank today with a request to provide a written guarantee for the security mentioned in the details of my entitlement, and I have asked Nepal Bank Limited, Harion Branch to write a letter stating where and what kind of security I will provide for the security of the loan transaction as per the above mentioned. Accordingly, when requested by me any branch/sub-branch of this bank, repeatedly or at once and if necessary, the bank can renew it repeatedly, including hypothecation/working capital/severable capital/home loan/boo overdraft/ guarantee letter/alit letter, or any other banking transaction, and if it is done, my approval is given as written for hypothecation/working capital fixed capital/home loan/boo overdraft/guarantee letter/reciprocal letter, including any loan transaction and. In the event that any other banking transaction is not released from the hypothecation/current capital/fixed capital/home loan/overdraft/guarantee letter/promissory note issued within the period specified in the document and/or the principal, interest, penalty interest, and interest as per the document issued by the bank repeatedly or at once, if the amount due to be paid remains unpaid and unpaid, I will immediately pay it as soon as I receive notice of the same. I

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Date:
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S.N. 6051

also have not given any other right to anyone else before today for the purpose of security for recovery. I/We have not given any right to anyone else by any means before today. As per the valuation determined by the bank mentioned in the details of my/our sole ownership, I have given a security deposit of Rs. 15,915,000/- (in words Fifteen Million Nine Hundred Fifteen Thousand only). I have given a security deposit for the value of the property. The bank shall take possession of the property covered by the security deposit and sell it at auction or through sealed tender or negotiation or any other suitable arrangement as per the Bank and Financial Institutions Act-2016 and recover the entire amount due to the bank as mentioned above. The property covered by the security deposit. If the auction is not completed or for any other reason, or if the entire amount due to the bank remains unpaid even after the auction or any other arrangement is made, the remaining amount shall be recovered from the other movable and immovable assets of my family as per the law. I will pay the government mortgage or other documents of the house and property myself. I will pay the premium fee and insurance fee to cover all risks with the insurance company specified by the bank for the property provided as security and submit the proof of the same at the time the bank requests. If I do not pay, the amount will be recovered from the written loan as if it were a loan. If the interest rate changes in the loan transaction as written, I agree to pay the interest at the same rate and the interest on the interest as per the bank rules if the payment is not made within the time limit. I will not complain about anything that the remaining balance of the transaction cannot be recovered from my movable and immovable property. If I do not pay the specified installment amount of the interest on the loan facility taken from the bank as prescribed or within the time limit, I will cancel it by this document. If the amount of the installment amount of the interest is not paid within the

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time limit or if the loan is misused or if the loan is not paid within the time limit I hereby give my consent to the bank blacklisting me in accordance with its Acts, Rules and the instructions issued by Nepal Rastra Bank or to initiate action through the Debt Recovery Tribunal or to publish a public notice, and I hereby agree to abide by the terms and conditions of this agreement and to remain in Nepal Bank Limited, Harion, Sarlahi, having read and understood the contents of this agreement and its meaning and consequences, and to enter into the loan transaction as written above with this bank and until the amount of the loan transaction taken and made is settled, and I have given this security deposit to Nepal Bank Limited, Harion Branch. I have received one copy of this in duplicate. I have registered this agreement today in the presence of the witness

S.No	House Land Detail of the property Withheld					Remarks	Four Boundaries			
	District	VDC	Ward No	Plot No	Area(B-K-D-K)		East	West	North	South
1	Sarlahi	Harion	8 Ta	495	0-2-8-0	Land				Pu. Pa. Highway

Land Owner Name: Mrs. , aged , (C.C. No.: 36412387, Issued date: 2005/11/28, D.A.O. Sarlahi),

The said land and the house, hut, compound wall that may be constructed on that land in the future, including the area of all the adjoining lands.

Done on Thursday, 2019/05/30 A.D.

Thumb Impression

Right (Impressed) Left (Impressed)

(signed)
By debtor

NOTARY PUBLIC ★ नोटरी पब्लिक ★ NEPAL NOTARY PUBLIC COUNCIL
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
May11, 2023 AD
District: Kathmandu

Record Book: 239/40332

"The Translation Copy is True and Verified"
Signature:
Name: Ram Pd. Dawadi
Date:
Certificate Number of the Notary Public: 1608
Date of Expiry of Certificate: May10, 2028 AD
of the Notary Public

17 AUG 2025

Distributed by:
Nepal Notary Public Council
S.N. 6051

Ward No. 8 Ta, plot no. **495,** registered in the name of **Mrs.** seen in record not withheld.

(Signed)

Witnesses:

(Signed) 1. ward No - 10

(Signed)2. Mr. , resident of Ward No. 1 of Bagmati M.C of Sarlahi District.

(Signed) 3. Written by: , Harion - 10, Sarlahi Licence No.:1337, Sarlahi.

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नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

हरिवन शाखा

प.सं.: १३२/८२/कर्जा/१०० मिति : २०७६/०२/१६

श्री मालपोत अधिकृतज्यू,
मालपोत कार्यालय,
हरिवन, सर्लाही ।

विषय : जग्गा **दृष्टिबन्धक** रोक्का राखिदिनु बारे ।

महाशय,

उपरोक्त सम्बन्धमा नेपाल सरकार, उद्योग मन्त्रालय, कम्पनी रजिष्ट्रारको कार्यालय, त्रिपुरेश्वर, काठमाण्डौंमा कम्पनी ऐन २०६३ को दफा ५ को उपदफा (१) बमोजिम मिति २०७४/०४/०९ मा प्राप्त कम्पनी दर्ता नं. १७१५७२/०७४/७५ भएको तथा आन्तरिक राजस्व कार्यालय, जनकपुर, धनुषामा मिति २०७४/०४/१२ मा स्थाई लेखा नं.६०५९१९ दर्ता कायम रहेको जिल्ला सर्लाही नगरपालिका बाग्मती वडा नं. ०१ (साविक:ढुङ्ग्रेखोला गा.वि.स. वडा नं. ०४), आदर्शचौक स्थित ग्रुप प्रा.लि.(**प्रबन्धक निर्देशक: श्री** **तथा** नेपाल सरकार, उद्योग मन्त्रालय, घरेलु तथा साना उद्योग विभाग, वाणिज्य विभाग, घरेलु तथा साना उद्योग कार्यालय, मलंगवा, सर्लाहीमा प्राईभेट फर्म रजिष्ट्रेशन ऐन २०१४ अन्तर्गत मिति २०७१/१२/०२ मा प्रा.फ.र.नं.५३०६/३०५/०७१/०७२ दर्ता कायम भएको तथा आन्तरिक राजस्व कार्यालय, जनकपुर, धनुषाबाट मिति २०६८/०२/२१ मा प्राप्त स्थाई लेखा नं.६००१७३ अनुसार दर्ता कायम रहेको सर्लाही जिल्ला वागमती न.पा.०१ (साविक ढुङ्ग्रेखोला गाविस वडा नं.४)स्थित **(प्रोपाईटर:**)को नाममा यस **बैंकबाट ने.बै.लि. व्यापार कर्जा(NBL Business Loan)** तथा अन्य बैंकिङ् कारोबार स्वीकृत भएको हुँदा सो कर्जा तथा अन्य बैंकिङ् कारोबारको धितो सुरक्षण बापत **छोरी** **बुहारी** **पत्नी जिल्ला सर्लाही नगरपालिका हरिवन वडा नं. ०४ नागरिकताको ठेगाना भई हाल जिल्ला सर्लाही नगरपालिका बाग्मती वडा नं. ०१ (साविक : ढुङ्ग्रेखोला गा.वि.स. वडा नं. ०४), आदर्शचौक बस्ने वर्ष ३२ की ना.प्र.प.न.३६४१२३८७(मिति २०६२/०८/१३, सर्लाही) बाहक, श्रीमती** को नाममा त्यस मालपोत कार्यालयमा दर्ता कायम रहेको तपसिल बमोजिमको घर/जग्गा निजले यस बैंकको नाममा धितो लिखत गरिदिनुहुने भएको हुँदा उक्त घर जग्गा यसअघि अरु कसैलाई अन्य कुनै व्यहोराले रोक्का नभएको भए मात्र यस बैंकबाट फुकुवा पत्र नपठाए सम्म कुनै प्रकारले बेचबिखन, दान, दातव्य तथा हकहस्तान्तरण गर्न नपाउने गरि **रु.१,५९,१५,०००/-(अक्षरेपी एक करोड उनन्साठ्ठी लाख पन्ध्र हजार मात्र ।)** मोलमा यस बैंकको नाममा दृष्टिबन्धक पारीत गरी रोक्का समेत जनाई सो को जानकारी दिनु हुन अनुरोध छ । यस कार्यको लागि यस बैंकका कर्मचारी **सहायक श्री** (**१३३१८**) लाई बैंकको प्रतिनिधी तोकी पठाएका छौ र निजको दस्तखत निम्न बमोजिम हुनेछ ।

तपशिल:

सि. नं.	जग्गा धनी	दृ.ब.रोक्का राख्नुपर्ने घरजग्गाको विवरण					कैफियत
		जिल्ला	गा.वि.स.	वार्ड नं.	कित्ता नं.	क्षेत्रफल (बि.-क.-धु.-क.)	
१	**श्रीमती** ना.प्र.प.न.३६४१२३८७ (मिति २०६२/०८/१३, सर्लाही)	**सर्लाही**	**हरिवन**	**८/त**	**४९५**	**०-२-८-०**	**घर समेत**

बैंक प्रतिनिधीको दस्तखत.....

भवदिय,

.....

कृष्ण प्रसाद पौडेल
शाखा प्रबन्धक

बोधार्थ: मालपोत कार्यालय, रोक्का फाँट, हरिवन, सर्लाही । :- **कृपया रोक्का पत्रमा दृष्टिबन्धक थैलि मूल्य र रजिस्ट्रेशन नम्बर अनिवार्य रुपमा उल्लेख गरिदिनुहुन समेत अनुरोध गर्दछौं ।**

नेपाल सरकार
कृषि भूमि व्यवस्था तथा सहकारी मन्त्रालय
भूमिसुधार व्यवस्थापन विभाग

मालपोत कार्यालय

हरिवन, सर्लाही

(मोठ फाँट .....)

पत्र संख्या: ०६६/०६६
चलानी नं.: ६६१६

मिति २०६६।२।१६

विषयः- जानकारी ।

श्री नेपाल बैंक लिमिटेड
हरिवन

उपर्युक्त सम्बन्धमा त्यहाँको च.नं.१३२/२/१००. मिति २०६६।२।१६ को पत्रानुसार तपसिल बमोजिमको जग्गा ठे.नं. ...१... पेज नं. ...६५... सि.नं. ...१३२६... मा आजको मिति देखि रोक्का रहेको व्यहोरा अनुरोध छ ।

र.नं. ८६८२... मिति २०६६।२।१६
रकम रु.- ९,५६,१५,०००।-

तपशिल

जग्गाधनीको नाम	जिल्ला	गा.वि.स.	वडा नं.	कित्ता नं.	क्षेत्रफल
	सर्लाही	हरिवन	२	४६५	०-२-८-०

२।१६
नाम सुब्बा

नेपाल सरकार

भूमिसुधार तथा व्यवस्था मन्त्रालय, भूमिसुधार तथा व्यवस्थापन विभाग

म.ले.प.फा.नं. ११

मालपोत कार्यालय, हरिवन, सर्लाही

रसिद नं. 11747

आम्दानी रसिद

मिति: २०१९

श्री .....

..... बाट जम्मा रु. ३०,०००।

अक्षरेपी रु. ..... वापत प्राप्त भयो ।

शीर्षक नं.	विवरण	रकम		
		नगद	भौचर	जम्मा
	१२९१४०००।	६७		३०,०००।
	[illegible]			
				३०,०००।।

बुझिलिनेको सही:

दर्जा:

बुझाउनेको सही:

संकेत

विषय : दृष्टिबन्धक तमसुक ।

लिखितम धनीका नाम सर्लाही जिल्ला हरिवन नगरपालिका वडा नं.११, हरिवन स्थित नेपाल बैंक लिमिटेड हरिवन शाखा, सुरक्षण लेखिदिनेको नाम इच्छाराम उप्रेतीकी छोरी तेज प्रसाद मैनालीकी बुहारी राजन प्रसाद मैनालीकी पत्नी जिल्ला सर्लाही नगरपालिका हरिवन वडा नं. ०४ नागरिकताको ठेगाना भई हाल जिल्ला सर्लाही नगरपालिका बाग्मती वडा नं. ०१ (साविक : ढुङ्ग्रेखोला गा.वि.स. वडा नं. ०४), आदर्शचौक बस्न वर्ष ३२ की ना.प्र.प.न.३६४१२३८७मिति २०६२/०८/१३, सर्लाही) बाहक, श्रीमती संगिता (उप्रती) मैनाली, आगे नेपाल सरकार, उद्योग मन्त्रालय, कम्पनी रजिष्ट्रारको कार्यालय, त्रिपुरेश्वर, काठमाण्डौंमा कम्पनी ऐन २०६३ को दफा ५ को उपदफा (१) बमोजिम मिति २०७४/०४/०९ मा प्राप्त कम्पनी दर्ता नं. १७१५७२/०७४/७५ भएको तथा आन्तरिक राजस्व कार्यालय, जनकपुर, धनुषामा मिति २०७४/०४/१२ मा स्थाई लेखा नं.६०५९१९८६२ दर्ता कायम रहेको जिल्ला सर्लाही नगरपालिका बाग्मती वडा नं. ०१ (साविक:ढुङ्ग्रेखोला गा.वि.स. वडा नं. ०४), आदर्शचौक स्थित सिता ब्रदर्स ग्रुप प्रा.लि.(प्रबन्धक निर्देशक: श्री बिनोद प्रसाद मैनाली) तथा नेपाल सरकार, उद्योग मन्त्रालय, घरेलु तथा साना उद्योग विभाग, वाणिज्य विभाग, घरेलु तथा साना उद्योग कार्यालय, मलंगवा, सर्लाहीमा प्राईभेट फर्म रजिष्ट्रेशन ऐन २०१४ अन्तर्गत मिति २०७१/१२/०२ मा प्रा.फ.र.नं.५३०६/३०५/०७१/०७२ दर्ता कायम भएको तथा आन्तरिक राजस्व कार्यालय, जनकपुर, धनुषाबाट मिति २०६८/०२/२१ मा प्राप्त स्थाई लेखा नं.६००१७३३८४ अनुसार दर्ता कायम रहेको सर्लाही जिल्ला बागमती न.पा.०१ (साविक ढुङ्ग्रेखोला गाविस वडा नं.४)स्थित सीता प्यालेस होटल(प्रोपाईटर: सिता कुमारी उप्रेती)को नाममा यस बैंकबाट ने.बै.लि. व्यापार कर्जा(NBL Business Loan), फर्म/कम्पनी र/वा मेरो अधिकार पाएको र यस बैंकलाई स्वीकार्य भएका अन्य कुनै संस्था, कम्पनी, फर्म वा व्यक्ति समेतले बैंकमा स्वीकृत भएको लिमिट अन्तर्गत रही नेपाल सरकारको कुनै मन्त्रालय, विभाग, कार्यालय वा अन्य कुनै संस्था, कम्पनी, फर्म, वा व्यक्ति समेतको पक्षमा यस बैंकको कुनै पनि शाखा/उपशाखाबाट माग गरेको बखत पटक पटक वा एकै पटक गरी र नवीकरण गर्नु परेमा बैंकले पटक पटक नवीकरण समेत गर्न सक्नेगरी हाइपोथिकेसन/चालु पुँजी/स्थीर पुँजी/होम लोन/ओभरड्राफट/जमानीपत्र/प्रतित पत्र लगायत अन्य कुनै बैंकिग कारोबार गर्न गराउन सक्ने व्यवस्था र/वा बैंकबाट कुनै किसिमको कर्जा लेन देन कारोबार र वा अन्य कुनै बैंकिग कारोबार समेत लिन/गर्न/गराउन सक्न व्यवस्था गरी पाउँ । सो बमोजिम लिए गरेको कर्जा कारोबारको सुरक्षण निमित्त म आफ्नो हकभोगको तपसिलमा उल्लेखित (ज्येथा) सुरक्षण बापत धितो जमानत लेखि दिन्छु भनी अनुरोध गरी आज यस बैंकमा उपस्थित हुन आएकोमा सो बमोजिमको कर्जा कारोबारको सुरक्षण बापत कहाँको के कस्तो(ज्येथा) सुरक्षण बापत धितो जमानत लेखि दिने हो खुलाई लेखि दिनुहोस भनि नेपाल बैंक लिमिटेड, हरिवन शाखाबाट सोधनी गरेकोमा हाम्रो चित्त बुझ्यो । उक्त बमोजिम मैले वा मेरो अधिकार पाएको र यस बैंकलाई स्वीकार्य भएका अन्य कुनै संस्था, कम्पनी,फर्म वा व्यक्ति समेतले यस बैंकको कुनै पनि शाखा/उपशाखाबाट माग गरेको बखत पटक पटक वा एकै पटक गरी र नवीकरण गर्नु परेमा बैंकले पटक पटक नवीकरण समेत गर्न सक्नेगरी हाइपोथिकेसन/चालु पुजी/स्थीर पुजी/होम लोन/ओभरड्राफट/जमानी पत्र/प्रतित पत्र लगायत कुनै कर्जा लेनदेन कारोबार र । वा अन्य कुनै बैंकिङ्ग कारोबार समेत लिए गरे गराएकोमा मेरो मन्जुरी छ लेखिए बमोजिम हाइपोथिकेसन/चालु पुँजी/स्थिर पुँजी/होम लोन/ओभरड्राफट/जमानी पत्र/प्रतित पत्र लगायत कुनै कर्जा लेनदेन कारोबार र । वा अन्य कुनै बैंकिङ्ग कारोबार समेत लिँदा गर्दा गराउँदा गरी लिए दिएको लिखतमा उल्लेखित शर्त नियमको अधिनमा रही सो लिखतमा लेखिएको भाखा म्यादभित्र जारी गरेका हाइपोथिकेसन/चालु पुँजी/स्थिर पुँजी/होम लोन/ओभरड्राफट/जमानी पत्र/प्रतित पत्र लगायतका कारोबारबाट मुक्त नगरेमा र/वा बैंकबाट पटक-पटक वा एकै पटक गरि लिए दिएको लिखत बमोजिमको साँवा, ब्याज, पेनाल्टी ब्याज, ब्याजको ब्याज समेत लाग्ने भएमा सो समेतको तिर्न बुझाउन पर्ने रकम चुक्ता फछ्र्यौट नगरी नबुझाई बाँकी रहे राखेमा सो को सूचना पाउनासाथ म तुरुन्त चुक्ता फछ्र्यौट गरी बुझाउने छु । मैले पनि चुक्ता फछ्र्यौट नगरी नबुझाई बाँकी रहे राखेमने सो समेत असुल उपर गरी लिन सुरक्षण निमित्त आज अघि अरु कसैलाई कुनै ब्यहोराले लिखत गरि हक छाडी नदिएको अरु कसैको हक नलाग्ने म/हामी आफै बसोबास गरी आएको । मेरो/हाम्रो एकलौटी हकभोगको तपसिलमा उल्लेखित बैंकले ठहऱ्याएको मुल्याङ्कन अनुसार रु.१,५९,१५,०००/-(अक्षरेपी एक करोड उनन्साठी लाख पन्ध्र हजार मात्र ।) मोल पर्ने घरजग्गा सुरक्षण वापत धितो जमानत लेखी दिएको छु । सोही सुरक्षण लेखिएको घरजग्गा बैंक तथा वित्तिय संस्था सम्बन्धी ऐन-२०७३ बमोजिम बैंक आफैले कब्जा गरी लिलाम बिक्री वा शिल टेण्डर वा नेगोसिएसन वा अन्य कुनै पनि उपयुक्त व्यवस्था समेत गरी गराई उपरोक्त लेखिए बमोजिमको बैंकले असुल उपर गर्नुपर्ने सम्पूर्ण रकम असुल उपर गरी लिनु । सुरक्षण लेखिएको घरजग्गा । कच्चा नकरा भै वा अन्य कुनै पनि कारणले लिलाम बिक्रि हुन सकेन वा लिलाम बिक्रि गर्दा गराउँदा वा अन्य कुनै व्यवस्था समेत गर्दा गराउँदा पनि बैंकको लिनुपर्ने सम्पूर्ण रकम असुल उपर नभई बाँकी रहन गयो भने सो बाँकी मेरो घैघरानाका अन्य चलअचल समेतका गैह्रजायज्येथाबाट कानून बमोजिम गरी असुल उपर गरी लिनु । सुरक्षण लेखिएको घरजग्गाको सरकारी पोत तिरो वा अन्य दैदस्तुर म आफैले बुझाउने छु । सुरक्षण दिएको ज्येथाको बैंकले तोकिदिएको बिमा कम्पनीसंग सम्पूर्ण जोखिम कभर हुने गरी बिमा गरी लाग्ने प्रिमियम दस्तुर समेत म आफैले नै बुझाई बैंकले खोजेका बखत सो को निस्सा पेश गर्नेछु । नगरे नबुझाएमा सो रकम पनि कर्जासरह नै गरी लेखिएको ज्येथाबाटै असुल उपर गरी लिनु । लेखिए बमोजिमको कर्जा कारोवारमा ब्याजको दर परिवर्तन भएमा सो परिवर्तित दर अनुसारकै ब्याज र म्यादभित्र चुक्ता फछ्र्यौट नभएकोमा बैंक नियम बमोजिम लाग्ने बढी ब्याज तथा ब्याजको ब्याज समेत तिर्न बुझाउन म मन्जुर छु । पछि एकाको कारोबारको बाँकीमा मेरो जाय ज्येथा तथा चलअचल सम्पत्तिबाट असुल उपर गरी लिन पाईने होइन भन्ने समेत कुनै कुराको उजुर गर्ने छैन गरे यसै लिखतले बदर गरी दिनु बैंकसँग लिएको कर्जा सुविधाको सावाँ ब्याजको तोकिएको किस्ता किस्ताको रकम तोकिए बमोजिम वा भाखा म्यादभित्र बुझाउनु पर्ने रकम भाखा म्यादभित्र नबुझाई बाँकी राखेमा वा कर्जा दुरुपयोग गरेमा वा कर्जा लिँदा तोकिएको शर्तहरु उल्लंघन गरेको कारणले बैंकले आफनो ऐन नियम र नेपाल राष्ट्र बैंकबाट जारी भएको निर्देशन अनुरुप मलाई कालोसूचिमा राखेमा वा ऋण असुली न्यायधिकरण मार्फत कारवाही चलायमा वा सार्वजनिक रुपमा सूचना प्रकाशित गरेमा मेरो मन्जुरी छ भनि मेरो मनोमान राजी खुसीसँग यस नेपाल बैंक लिमिटेड, हरिवन शाखामा बसी लेखिएको व्यहोरा पढी बांची त्यसको मतलब र परिणाम समेत बुझि उपरोक्त लेखिए बमोजिमको कर्जा कारोबार यस बैंकसँग गरुन्जेल र सो बमोजिम लिए गरे गराएको कर्जा कारोबारको रकम चुक्ता फछ्र्यौट नहुन्जेल सम्मको लागि यो सुरक्षण बापत ज्येथा धितो जमानतको तमसुक लेखि नेपाल बैंक लिमिटेड, हरिवन शाखालाई दियाँ । यसको एकप्रति दोहोरो बुझिलिए । साक्षी किनाराको सदर यो तमसुक आजै रजिष्ट्रेशन पास गरिदिएको छु ।

सि. नं.	दृ.ब.रोक्का राख्नुपर्ने घरजग्गाको विवरण					कैफियत	चार किल्ला			
	जिल्ला	गा.वि.स.	वार्ड नं.	कित्ता नं.	क्षेत्रफल (बि.-क.-ध्.-क.)		पूर्व	पश्चिम	उत्तर	दक्षिण
१	सर्लाही	हरिवन	८/त	४९५	०-२-८-०	जग्गा	सीता कुमारी उप्रेती	गोपी कार्की	कालिदास राजभण्डारी	पू.प. लोकमार्ग

जग्गाधनीको नाम : ना.प्र.प.न.३६४१२३८७मिति २०६२/०८/१३, सर्लाही) बाहक, श्रीमती संगिता (उप्रती) मैनाली

उक्त जग्गा तथा सो जग्गामा भविष्यमा समेत निर्माण हुनसक्ने घर, टहरा, कम्पाउण्डवाल लगायत सम्पुर्ण लिगलगापातले चर्चेको क्षेत्रफल समेत ।

इति सम्वत २०७८ साल जेष्ठ महिना १६ गते रोज ०५ शुभम ।

"The Translation Copy is True and Verified"
Signature:
Name: Ram Pd. Dawadi
Date:
Certificate Number of the Notary Public:1608
Date of Expiry of Certificate: May10, 2028 AD
Seal of the Notary Public
17 AUG 2025

Coat of Arms of Nepal

Government of Nepal

Ministry of Land Reform and Management

Department of Land Reform and Management

Land Revenue Office, Sarlahi

(Official Seal)

112785

Distributed by:
Nepal Notary Public Council
S.N. 6052491

Land Ownership Number: | | | | | | | | |

Photograph
Sd.

Thumb Impression	
Right	Left
Sd.	Sd.

NOTARY PUBLIC ★ नोटरी पब्लिक ★ COUNCIL
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
Date: May11, 2023 AD
District: Kathmandu
NEPAL NOTARY PUBLIC COUNCIL

Signature of the photograph verifying authority: Sd.

Name, surname of land owner: Age.....
Address: Jankpur Zone, Sarlahi District Harion Area
…… Village Development Committee, Ward No. 4
Name, surname of land owner's Father/husband:
Name, surname of land owner's Grandfather/father-in-law: Tej Prasad Mainali
Citizenship no. and date of issue: 36412387, 2005/11/28 AD
Citizenship issuing office: District Office, Sarlahi
Signature of Landlord: Sd. Written:
Certificate of Land ownership issuing office: Land Revenue Office, Sarlahi
(Office's Seal)

Distributed by:
Nepal Notary Public Council
S.N. 6052492

Coat of Arms of Nepal

Government of Nepal

Ministry of Land Reform and Management

Department of Land Reform and Management

(Official Seal)

Land Owner Name:

Land Ownership Registration Certificate

Evidence Symbol	District	Municipality /VDC	Ward No. and Map No.	Sheet no.	Plot No.	Description	Portion of Right of land owner	Name, surname and address of tenant	Class	Area	Record Book No. Page No.	Remarks	Signature of Verifying officer
	Sarlahi	Harion	8/ Ta		495	Cultivated	Sole		A	0-2-8			Sd.

"The Translation Copy is True and Verified"
Signature:
Name: Ram Pd. Dawadi
Date:
Certificate Number of the Notary Public: 1608
Date of Expiry of Certificate: May10, 2028 AD
Seal of the Notary Public
17 AUG 2025

NOTARY PUBLIC नोटरी पब्लिक
Name: Ram Pd. Dawadi
Regd. No. 1608
Expiry Date: May10, 2028 AD
Date: May11, 2023 AD
District: Kathmandu
NEPAL NOTARY PUBLIC COUNCIL नेपाल नोटरी पब्लिक परिषद्

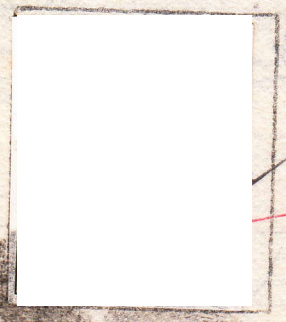
नमुना अनुसूची

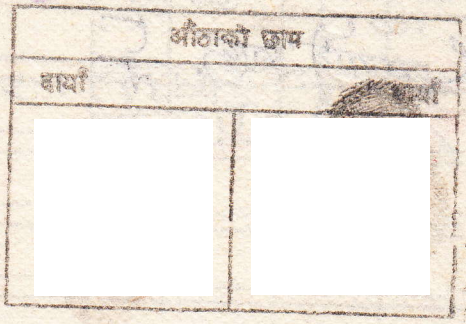
भूमिसुधार तथा व्यवस्था कार्यालय

भूमिसुधार तथा स्थानान्तरण विभाग 112785

बालपोत कार्यालय, सल्यान

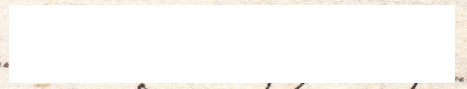
जग्गाधनी संकेत नम्बर





दायाँ प्रमाणित गर्नेको दस्तखत

जग्गा धनीको नाम थर .....



उमेर.....

ठेगाना उपत्यका अञ्चल सल्यान जिल्ला सल्यान इलाका

.....नगरपालिका/गाउं विकास समितिे वडा नं. ५.....

जग्गाधनीको बाबु/पतिको नाम थ



बाजे/ससुराको नाम थर.....

नागरिकता नम्बर र मिति ३४९२३८६/०३२।८।१३

नागरिकता प्रदान गर्ने कार्यालय..... जि.प्र.का. सल्यान.....

जग्गावालाको दस्तखत..... पेशा.....

जग्गाधनी प्रमाण पत्र दिने कार्यालय..... भूमिसुधार तथा स्थानान्तरण कार्यालय, सल्यान

(कार्यालयको छाप)

भूमिसुधार तथा

भूमिसुधार तथा जगाधनी दर्ता

प्रमाण संख्या	जिल्ला	उपत्यकाभित्रका वा.वि.स.	वडा नं. र नक्सा नं.	सिट नं.	किल्ला नं.	विवरण घर आवादी खर्ी/पाखरी इत्यादी	जगाधनीको एक हिस्सा	पीढीको नाम घर धनी
६६	सलाघे	हालेश.	८		४६५	कागजी	दर्ता	

नमूना

नमूना

सरकार

व्यवस्था मन्त्रालय

व्यवस्थापन विभाग

जगाधनीको नाम .....

प्रमाण पूर्जा

किसिम वा दर्ज	क्षेत्रफल	घोट ठेगी नं. पाना नं.	दस्तिवज, व्यहोरा	प्रमाणित गर्नेको सहछाप
मिश्र	०२-८		२.१.८६५८५ ०६१।१२८	