

BONNO LOAN APPLICATION FORM(INDIVIDUAL)

1. NEW APPLICATION []

CONSOLIDATION []

TOP UP []

SCHEME LOAN: _____

2. BACKGROUND INFORMATION OF THE APPLICANT (INDIVIDUAL)

Title	Mr./Ms	Full Name					
Date of Birth	___/___/___		Oman No.:	Gender	Male []	Female []	
Marital Status	Single	Married	Other	In Community of Property:		Yes []	No []
Postal Address							
Source of Reference (how did you hear about NDB) i.e. TV, Print Media etc							
Applicant physical details						Location	
Period	Status		Rent []	Owned []	With parents []		
No of months in current address							
No. of months in previous address							
Client Contact		Tel	Cell				
Home Village	Ward		Headman				
Spouse Name	Spouse's Oman						
Next of Kin (Not Living with Applicant)			Next of Kin Postal Address				
Physical Address					Tel		
Next of Kin's Identification Number (Oman/Passport)							

3. APPLICANT EMPLOYMENT STATUS

Employer	Status (contract, permanent, self employed)	Job Title	Duration

4. SPOUSE EMPLOYMENT STATUS

Employer	Status (contract, permanent, self employed)	Job Title	Duration

4a. SPOUSE'S OTHER INCOME

Other Sustainable Income Source than Salary	Amount	P

5. EXISTING AND PREVIOUS LOANS WITH NDB AND OTHER INSTITUTIONS

Loan reference	Purpose	Amount approved (P)	Year approved	Balance outstanding (P)	Arrears (P)

Financial Particulars (Please tick appropriate box)

- Do you have a criminal record
- Do you have a pending criminal case
- Have you ever been blacklisted if yes, amount _____
- Have you or a company which you have major shareholding in, ever been liquidated
- Have you or your spouse signed a guarantee or surety for someone else of any company if yes please attach particulars.

6. PROPERTY TO BE FINANCED

Plot No	Street		City/Town/Village		
Type (e.g. Single Storey/Double Storey/Flat/Townhouse)					
Purpose of Loan:	Purchase <input type="checkbox"/>	Construction <input type="checkbox"/>	Refinance <input type="checkbox"/>	Home Improvement <input type="checkbox"/>	
Name of Seller				Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>
Seller's Address					
Purchase / Construction Price		OMV		FSV	
(N.B. For construction purposes OMV and FSV will be based upon satisfactory completion of the proposed building)					
Name of Property Valuator					
Name of Contractor/Builder		Code		Sub-code	
Postal Address				Tel	Fax
Name of Attorneys					
Postal Address				Tel	Fax

7. Project Manager Details (Applicable to construction projects)

Project Manager		Key/ Contact person		Code & Sub-code	
Postal Address			Postal Address		
Tel		Cel		Fax	Email

8. TRANSACTION DETAILS

Purpose of Loan	Amount [P]
Plot Purchase	
House Purchase	
Construction	
Professional Fees (e.g. Survey, Soil Tests & Architecture)	
Project Manager's Fees	
Improvements on House	
Additional House Loan (Top-Up)	
Re-Financing	
Bridging Loan	
Legal/ Bond Fees	
Associated Fees: (e.g. Utility Connections)	
Transfer Fees/Duties	
Total Cost	
Less Deposit (if any)	
Total Amount Required	

Proposed Repayment Period _____ years.

9. BANK DETAILS

Applicant			
Bank Name		Branch	
Account Name		Account Number	
Account Type:	Savings	Current	Business

Spouse			
Bank Name		Branch	
Account Name		Account Number	
Account Type:	Savings	Current	Business

SPOUSE CONSENT

"I Do hereby consent to my spouse obtaining this loan from National Development Bank"

Signed: Date: ID No:

10. MONTHLY PERSONAL BUDGET

	Applicant	Spouse
Income		
Net Salary		
Other Income		
Expenses		
Loan repayments		
Mortgage		
Motor vehicle		
Hire purchase		
Credit Cards		
Food		
Utilities (Water, electricity, telephone, and security)		
Insurance (life, motor vehicle, mortgage and household)		
Savings		
Entertainment		
Education		
Clothing		
Other Expenses		
Total		
Net Surplus/Deficit		

11. SECURITY

Item	Location	Plot Size (Ha.)	Built Area (Sq. M)	Open Market Value (P'000)	Forced Sale Value (P'000)	Replacement Value (P'000)
Total						
Cover						

12. REQUEST FOR CONFIDENTIAL REPORTS

Applicant's Name: _____

Business Name: _____

Address: _____

Date: _____

The Chief Executive Officer
National Development Bank
P.O. Box 225
Gaborone

Dear Sir/Madam

Re: CONFIDENTIAL REPORT

In connection with my/our loan application in the amount of Pula _____

I am hereby giving my consent to National Development Bank to contact my Bankers, namely

_____ at _____ Branch bearing account number _____ and

_____ at _____ Branch bearing account number _____ as

As well as my Accountants/Auditors, namely _____

At _____ for confidential information regarding my

dealings with them.

I hereby authorize my Bankers and Accountants/Auditors to provide any information about my/our financial position and credit rating to National Development Bank, as it may require upon presentation of this letter.

Yours Sincerely

(Authorised Signatory/Signatories)

13. PERSONAL BALANCE SHEET

Personal Balance Sheet of _____ As at (date) _____
 Spouse's Name _____

Married in Community of Property: Yes / No

ASSETS:

Estimated Value (P)

Immovable Property

Plot No.	Location	Type of Land (Commercial / Industrial / Residential)	Size (m2)	Remaining Lease Period

Movable Assets

Type of Assets	Original Cost	Year of Acquisition	Net Book Value

Livestock (___Bulls, ___Cows, ___Oxen, ___Heifers, ___Tollies, ___Goats ___Sheep

Debts/Receivables _____

Shares In Companies _____

Fixed Deposits with Banks _____

Cash at Bank and in Hand _____

Other Assets _____

LIABILITIES:

Loans secured by Mortgage _____

Loans under Hire Purchase _____

Tax Liabilities _____

Personal Loans _____

Creditors _____

Other Liabilities _____

Total Liabilities

Net Assets/(Liabilities)

14. DECLARATION

I/We hereby declare that the information above is, to best of my/our knowledge and believe, true and correct. I/We further declare that the money shall be used solely for the purpose indicated above and that there is no legal impediment for the intended use.

I/We also authorize the Bank to reschedule the monthly instalment in the event of an increase/decrease in the interest rate.

Signature: _____ Date: ____/____/____

Applicant/Applicants authorized Representative

15. List of Attachments:

Two (2) certified copies of National Identity Cards (Omgang), for all Batswana applicants, all Shareholders and Directors. Two (2) certified true copies of passports (for non-citizens).	
A copy of a residence permit and work permit (Non Citizens).	
A copy of passport (Non Citizens).	
A copy of the land title (title deed, registered lease, etc)	
Valuation Report of the property to be financed by any of NDB's preferred valuers.	
Applicant's Bank statements for the latest 6 consecutive months	
Approved plans for property construction/development	
A Copy of Contractor and Borrower's agreement	
Relevant quotations/ sales agreements	
Bills of quantities for construction of properties	
Latest Salary advice slip for both applicant and spouse	
BURS Tax Number.	
Employment Confirmation Letter/ Copy of Employment Contract	
For Construction Loans the Contractor and Project Manager to attach registration documents from PPADB, Certificate of incorporation & Tax Clearance Certificate	
Soil Analysis Report required for construction projects	
Structural Engineer's report is required for purchase of Existing Property and Partially completed properties	
A certified copy of Marriage Certificate. If married out of community of Property please provide Instrument from Deeds Office.	
Proof of Physical Address, eg Utility Bill	
Occupation Certificate required for Purchase of Residential Property	
Proof that Council or Local Authorities Rates have been paid in full	
Proof of payment or Quotation from Project Manager	

CONTACT ADDRESS:

GABORONE

Client Relations Director
Regional Managers
Relationship Managers
Sales Executives

Development House
Queens Road, Main Mall
P O Box 225, Gaborone

Tel: 395 2801
Fax: 397 4446

FRANCISTOWN

Regional Manager
Relationship Manager
Sales Executives

Tswelopele House
P O Box 282, Francistown

Tel: 241 6044
Fax: 241 6065

MAUN

Regional Manager
Relationship Manager
Sales Executives

NDB Office, Mall
P O Box 453, Maun

Tel: 686 0316
Fax: 686 0645

PALAPYE

Relationship Manager
Sales Executives

NDB Office, Palapye Development Trust Mall
P O Box 10387, Palapye

Tel: 492 0552
Fax: 492 0551