

BANKING SANSAR

NEPAL

Gold Loan Documents Checklist

A practical checklist of identity, gold collateral, banking and supporting documents commonly requested for gold loans in Nepal.

DOCUMENT AREAS
Applicant ID • Gold collateral • Loan application •
Nominee/family • Income & banking • Additional documents

IMPORTANT
The bank physically checks the gold's weight and purity before deciding the eligible loan amount.

This is an informational checklist. Exact requirements can vary by bank, lender, loan amount and applicant circumstances.

01 — IDENTITY & GOLD COLLATERAL

Prepare your identity documents and the gold that will be pledged as collateral.

1 Applicant Identification

- ✓ Copy of Nepali Citizenship Certificate
- ✓ Original citizenship for verification
- ✓ Recent passport-size photographs
- ✓ National ID (NID) / NID number, if required
- ✓ Passport, if applicable

2 Gold / Collateral Documents

- ✓ Gold ornaments / jewellery to be pledged
- ✓ Purchase invoice / bill of gold, if available
- ✓ Gold ownership-related documents, if requested by the lender
- ✓ Original gold for purity and valuation assessment

3 Loan Application

- ✓ Completed Gold Loan Application Form
- ✓ Signed KYC / customer information form
- ✓ Loan agreement and other documents provided by the bank

02 — NOMINEE, INCOME & BANKING

Supporting documents may vary depending on the lender, loan size and applicant profile.

4 Nominee / Family Documents

- ✓ Nominee's citizenship copy
- ✓ Nominee's photograph
- ✓ Relationship certificate, if required
- ✓ Marriage certificate, where applicable

5 Income / Banking Documents

- ✓ Bank account details / statement
- ✓ Salary certificate or payslip, if applicable
- ✓ Business registration and PAN, if applying as a businessperson
- ✓ Income / tax documents, if requested

6 Additional Documents

- ✓ PAN certificate, if applicable / required
- ✓ Recent bank statement
- ✓ Address / contact details
- ✓ Any additional documents requested by the bank or financial institution

03 — IMPORTANT BEFORE SUBMISSION

Keep originals ready and confirm the latest requirements with your selected bank.

GOLD VERIFICATION	DOCUMENT CHECK
✓ The bank will physically inspect, weigh and test the purity of the gold before determining the eligible loan amount. ✓ Keep the original citizenship and original gold with you for verification.	✓ Requirements can differ by bank and loan amount. ✓ Banks may request additional documents depending on KYC, loan size and individual circumstances. ✓ Confirm the bank's latest Gold Loan Document Checklist before applying.

EXAMPLE NOTE

The supplied information notes that Nabil Bank's Gold Loan page lists applicant and nominee citizenship copies, photographs, gold as collateral, and an invoice when the loan exceeds NPR 1 million. Always verify the current bank requirement before applying.

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Plan Smart • Borrow Smart • Stay Informed

Informational use only. Loan terms and document requirements are subject to the respective bank/financial institution.