SHARE LOAN

Document Checklist — Nepal

What should you prepare

A practical checklist for individual investors and companies seeking loans against shares.

01
KYC & ID
Citizenship • KYC • NID • PAN

02
Share Proof
DEMAT • portfolio • pledge details

03
Income Proof
Salary • business • rental • pension

04
Processing
Lien • agreements • CIC consent

Prepared from publicly stated bank requirements; always confirm with your bank.

1. Personal / KYC Documents

Identity & application

- Copy of Nepali Citizenship Certificate
- Passport-size photographs — applicant
- Completed Loan Application Form
- Completed KYC Form
- National Identity Number (NID), where required
- PAN Card, where applicable / required

Additional personal details

- Citizenship and photographs of guarantor, if required
- Family / relationship details, if requested
- Residence / house location map, if required by the bank
- Keep original documents ready for verification

Quick tip

Make sure names, dates of birth, addresses and signatures match across your KYC documents.

Some banks may ask for additional documents depending on the loan size and borrower profile.

2. Share / DEMAT Documents

Core share documents

- DEMAT Account Statement
- Latest statement showing your share holdings
- Share portfolio / ownership statement
- Details of shares proposed to be pledged
- Gross share certificate, if applicable

Pledge / lien documents

- Pledge or lien-related documents required by the bank
- Consent / pledge documents for creation of lien
- Documents confirming eligible / acceptable securities
- Keep updated portfolio records ready

Important

Banks do not necessarily accept every listed share as security. Eligibility, valuation and lending limits depend on the bank's approved-security criteria and current policy.

3. Income & Bank Statement

Salaried

- Salary Certificate
- Recent salary / payroll records
- Employment / appointment letter, if requested
- Bank statement

Business / Self-employed

- Business registration certificate
- PAN / VAT certificate
- Audited financial statements, if applicable
- Tax documents / clearance, where applicable
- Business bank statements

Other income

- Rental agreement and rental receipts
- Pension documents / book
- Remittance statements
- Other evidence of regular income

Bank statement checklist

- Prepare the latest 3–6 months bank statement, unless your bank asks for a longer period.
- Use the account where salary, business income or other regular income is received.
- Keep details of existing loans / OD facilities available, if applicable.

4. Financial, Company & Guarantor Documents

Financial / net worth

- Net worth statement, if requested
- Existing loan details
- Details of shares and other investments
- Liabilities / borrowings from other BFIs
- Capital gain / investment information, where a

Company / firm

- Company / Firm Registration Certificate
- PAN / VAT Certificate
- MOA and AOA
- Partnership Deed, if partnership
- Board Resolution authorizing borrowing / pled
- Authorized person's citizenship / ID

Guarantor

- Guarantor's citizenship
- Guarantor's photographs
- Guarantor's income documents
- Guarantor's bank statement, if requested
- Residence / location map
- Other KYC documents

For companies / firms

Also keep company bank statements, latest audited financial statements and latest tax clearance ready where applicable. The bank may request additional documents based on borrower structure.

5. Loan Processing & Security Documents

Pledge / loan documentation

- Share pledge / lien application
- Letter of lien / pledge
- Loan / OD agreement
- Demand promissory note and other standard loan documents
- Documents confirming intended loan utilization, where applicable

Compliance & credit checks

- Credit Information Bureau (CIC) related documentation / consent
- Additional security documents, if required
- Income-source verification documents
- Any bank-specific forms requested during processing

Processing reality

Even after the initial checklist is complete, the bank may request additional documents during valuation, credit review, lien creation or final approval. Keep originals and updated statements accessible.

Passport photos	Usually needed
DEMAT statement	Usually needed
Share portfolio / pledge details	Usually needed
PAN	Depends on bank & amount
Loan application form	Usually needed
KYC form	Usually needed

Income / source-of-income proof	Usually needed
Net worth statement	Sometimes
NID	Increasingly requested
Guarantor documents	If required
Residence map	Some banks
Pledge / lien documents	During processing

Source examples used for this checklist

- Muktinath Bikas Bank — Share Loan requirements
- Nepal Bank Ltd. — Margin Lending
- Shine Resunga Development Bank — Share Loan
- Sanima Bank — Share Loan
- Global IME Bank — Share Loan
- Prime Commercial Bank — Loan Against Shares

Checklist is for guidance only. Requirements, eligible securities and document validity can change by bank and borrower profile.