



लक्ष्मी सन्राइज बैंक लिमिटेड
Laxmi Sunrise Bank Limited

Home Equity Loan Application Form

.....Branch (शाखा)

Date (मिति) :

I/We hereby wish to apply for a home equity loan of NPR (Nepalese Rupees)
.....) under the Bank's home equity loan scheme for a period of Months/..... Years.

Loan Type: ☐ Installment Credit ☐ Line of Credit ☐ Installment Credit-Lite

Purpose : (Please specify)

I/We hereby provide the following particulars as required by your Bank. Please ☒ tick boxes as appropriate in each section and write N/A (not applicable) where necessary. Please write in BLOCK LETTERS.

Personal Details

Photo

Photo

Applicant

Co-applicant

Name:

Date of Birth:

Citizenship/NID/
Passport Number:

Father's Name:

Grandfather's Name:

Marital Status:

☐

Single

☐

Married

☐

Other

☐

Single

☐

Married

☐

Other

Name of Spouse:

No of Dependents:

Current Residential
Address:

Google
Coordinates:

Mailing Address:

Permanent Address:
(If different from
Residential Address)

Home Telephone:

Office Telephone:

Mobile Number:

E-mail:

Occupation Details

Salaried Individual

Applicant

Co-applicant

Employer Name:	<input type="text"/>	<input type="text"/>
Address:	<input type="text"/>	<input type="text"/>
Post/Designation:	<input type="text"/>	<input type="text"/>
Years of Service:	<input type="text"/>	<input type="text"/>
Previous Employer:	<input type="text"/>	<input type="text"/>
Designation:	<input type="text"/>	<input type="text"/>
Years of Service:	<input type="text"/>	<input type="text"/>
PAN Number:	<input type="text"/>	<input type="text"/>

Self Employed/Professionals

Business Name/ Address:	<input type="text"/>	<input type="text"/>								
Firm Registration No:	<input type="text"/>	<input type="text"/>								
Years in Business:	<input type="text"/>	<input type="text"/>								
Nature of Business:	<input type="text"/>	<input type="text"/>								
Share Composition:	<table><thead><tr><th>Name of Shareholder/Proprietor</th><th>Share %</th></tr></thead><tbody><tr><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td></tr></tbody></table>		Name of Shareholder/Proprietor	Share %	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Shareholder/Proprietor	Share %									
<input type="text"/>	<input type="text"/>									
<input type="text"/>	<input type="text"/>									
<input type="text"/>	<input type="text"/>									
PAN Number:	<input type="text"/>									

Rental Income

Property Owner's Name:	<input type="text"/>	Property Details:	<input type="text"/>
Property Address:	<input type="text"/>	Tenant's Name:	<input type="text"/>

Agriculture Income

Property Owner's Name:	<input type="text"/>	Property Details:	<input type="text"/>
Property Address:	<input type="text"/>	Type of Agriculture:	<input type="text"/>

Property Details

Location:	<input type="text"/>	Google coordinates:	<input type="text"/>		
Owner of the Property:	<input type="text"/>				
Land Area:	<input type="text"/> Ropani	<input type="text"/> Aana	<input type="text"/> Paisa	<input type="text"/> Dam	<input type="text"/> Square Feet
Kitta Number:	<input type="text"/>	Building Area	<input type="text"/> Square Feet	<input type="text"/> No. of Storeys	
Total Purchase Price:	<input type="text"/>	Total Construction Cost:	<input type="text"/>		
Nearest Land Mark:	<input type="text"/>				

Statement of Financial Position

Assets and Liabilities as on: / /

Liabilities

Liabilities (amount in NPR)		For Bank's Use Only
Loan from Laxmi Sunrise Bank		
Loan from Other Financial Institution		
Loan from Employer		
Credit Card Limit		
Other Liabilities:		
Total Liabilities:		

Assets

Assets (amount in NPR)		For Bank's Use Only
Deposits: With Laxmi Sunrise Bank With Other Financial Institution		
Shares & Securities: Shares of Listed Companies Governmental Securities Other Investments		
Furniture, Fixtures and Home Appliance (TV, Refrigerator, Computer etc.)		
Motor Vehicles: Year of Manufacture :----- Model:-----		
Real Estate: a. Self Occupied: State details? ----- b. Other Assets: State details? -----		
Miscellaneous Assets: -----		
Total Assets:		

Net Worth:

Monthly Income and Expenditure**Income:**

Income (amount in NPR)		For Bank's Use Only
Salary		
Business Income		
Spouse's Salary/Income		
Rental Income		
Dividends		
Interest		
Remittance Income		
Agriculture Income		
Others (Please specify)		
Total Income:		
Monthly Net Savings:		

Expenditure:

Expenditure (amount in NPR)		For Bank's Use Only
Loans Repayment (Existing Loans)		
Food Expenses		
Rent		
Utilities (Electricity, Water, Tel etc.)		
Clothing		
Education		
Medical Expenses		
Property/Income Taxes		
Insurance Premium		
Transportation		
Entertainment (Tours, Outing etc.)		
Vehicle Expenses (Fuel, Maintenance etc.)		
Others (Please specify)		
Total Expenditure:		

Certification and Authorisation:

I/We hereby declare that all the particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information. I/We hereby authorize Laxmi Sunrise Bank to obtain verification of my/ our past and present employment earning records, as well as bank accounts, stock holdings and any other asset balances that are needed to process my/our loan application. In addition, I/We authorize Laxmi Sunrise Bank to order a credit information bureau report and to verify other credit information, including past and present loan history. It is my/our intention that a photocopy of this signed form will also serve as authorization to provide Laxmi Sunrise Bank with the verifications requested. This information will only be used in the processing of my/our application for a loan.

I understand and agree that the Bank reserves the right to decline my/our application without assigning any reason whatsoever.

Applicant's Signature:

Date:_____

Co-applicant's Signature:

Date:_____

List of Documents

Documents required to be submitted with this Application Form	(For Bank's use only)
A) Identification Documents <ul style="list-style-type: none"> Citizenship/Passport/NID (in original + 1 copy) of all applicants 1 recent passport sized photograph of all applicants 	<input type="checkbox"/> <input type="checkbox"/>
B) Net Worth and Personal Finances <ul style="list-style-type: none"> Personal Bank Account Statements of the last 12 months (if account is maintained with a Financial Institution other than Laxmi Sunrise Bank Ltd.) Credit Card Statements of the past 3 months (where applicable) In case of refinance of existing loans, statement of the loan account for the past 12 months 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C) Property Documents <ul style="list-style-type: none"> Copy of the Land Ownership Certificate (Lal Purja) Copy of Land Transfer Deed (Rajinama) Blueprint of the Land (Napi Naksa) Copy of the latest property tax paid receipt Boundary (Char Killa) Certificate Building Completion Certificate (If applicable) 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D) Income Documents <ul style="list-style-type: none"> Salaried applicants: Salary Certificate issued by the Employer stating current monthly salary (gross and net), position, terms of employment (permanent, contract, temporary etc.) and remaining tenure of service Pensioners: Pension Book/Identification Rent Income: Copy of Rental Agreement/Contract supported by Land Ownership Certificate of the property rented Professionals (Medical Practitioners, Engineers and Chartered Accountants): Copy of academic qualification and certified income statement Business Income (Self Employed Applicants): Financial Statements (Balance Sheet, Profit & Loss etc.) of the past 2 years supported by firm registration certificate and tax/PAN certificate Agriculture: Agriculture Income recommendation letter certified by respective local government authority Remittance: Valid VISA and Passport, Employment Salary Certificate/Pay Slip, Bank Statement/Remittance Slip 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Note:

The Bank reserves the right to seek any other additional documents that it deems necessary to process your loan application

Introduction/Reference

Introducer/Referee
Name:

Relationship with
the Applicant:

Address:

Residence
Telephone:

Occupation:

Office
Telephone:

Signature of
Introducer/Referee

Mobile Number:

Applicable only for Guarantor

Details of Guarantor

Name:

Occupation:

Mailing Address:

Email:

Citizenship/
NID/Passport:

Relationship with
the Applicant:

Father's Name:

Residence
Telephone:

Grand Father's
Name:

Office
Telephone:

Residence Address:

Mobile Number:

Photo

Assets

Type	Area/Description/Location/Company	Value
Real Estate		
Investment in Shares and Securities		
Other Marketable Securities		
Bank Deposits/Cash		
Vehicles		
Total Assets		

Liabilities

Type	Description	Value
Loan from Financial Institutions		
Loan from Other Sources		
Other Payables		
Total Liabilities		
Net Worth		

I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties.

Signature of Applicant(s):

1.

2.

Signature of Guarantor (if applicable):

3.

4.

Place:
