



लक्ष्मी सन्राइज बैंक लिमिटेड
Laxmi Sunrise Bank Limited

Personal Loan Application Form

.....Branch (शाखा)

Date (मिति) :

I/We hereby wish to apply for a personal loan of NPR (Nepalese Rupees)
.....) under the Bank's personal loan scheme for a period of ☐ Months/ ☐ Years.
for the following purpose (Please ☒ tick)

- | | |
|--|---|
| <input type="checkbox"/> Travel | <input type="checkbox"/> Purchase of Consumer Durable |
| <input type="checkbox"/> Social Events | <input type="checkbox"/> Repayment of Personal Debts |
| <input type="checkbox"/> Home Furnishing/ Household Expenses | <input type="checkbox"/> Creation of Asset and Investment |
| <input type="checkbox"/> Other (Please specify) | |

to be repaid in ☐ months/ ☐ years against the security of:

- ☐ a. Registered Mortgage on Land/ Building ☐ b. Others (Please Specify)

Loan Type: ☐ Overdraft ☐ Term Loan

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 Individuals

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"/>									

Security Details

a. Registered Mortgage on Land/Building:

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	

b. Others:

Security Detail:	<input type="text"/>
Market Value:	<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) 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 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D) Security Documents as per the Nature of the Security Agreed/Being Offered	<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:	<input type="text"/>	Relationship with the Applicant:	<input type="text"/>
Address:	<input type="text"/>	Residence Telephone:	<input type="text"/>
Occupation:	<input type="text"/>	Office Telephone:	<input type="text"/>
Signature of Introducer/Referee	<input type="text"/>	Mobile Number:	<input type="text"/>

Applicable only for Guarantor

Details of Guarantor

Name:	<input type="text"/>	
Occupation:	<input type="text"/>	
Mailing Address:	<input type="text"/>	Email: <input type="text"/>
Citizenship/ NID/Passport:	<input type="text"/>	Relationship with the Applicant: <input type="text"/>
Father's Name:	<input type="text"/>	Residence Telephone: <input type="text"/>
Grand Father's Name:	<input type="text"/>	Office Telephone: <input type="text"/>
Residence Address:	<input type="text"/>	Mobile Number: <input type="text"/>

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:	_____	_____

