



..... 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

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:

Address:

Post/Designation:

Years of Service:

Previous Employer:

Designation:

Years of Service:

PAN Number:

Self Employed/Professionals

Business Name/
Address:

Firm Registration No:

Years in Business:

Nature of Business:

Share Composition:

Name of Shareholder/Proprietor	Share%
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

PAN Number:

Rental Income

Property Owner's
Name:

Property Details:

Property Address:

Tenant's Name:

Agriculture Income

Property Owner's
Name:

Property Details:

Property Address:

Type of Agriculture:

Property Details

Location:

Google Coordinates:

Owner of the
Property:

Land Area:

 Ropani Aana Paisa Dam Square Feet

Kitta Number:

 Building Area Square Feet No. of Storeys

Total Purchase Price:

Total Construction Cost:

Nearest Landmark:

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		
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 Authorization:

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, board resolution 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/Referrer 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/Referrer:	<input type="text"/>	Mobile Number:	<input type="text"/>

Family Declaration

SN	Name	Age	Relationship with applicant/FAC owner	Occupation	Contact No.	Remarks
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

Applicable only for Guarantor

Details of Guarantors

Particulars	Guarantor - 1	Guarantor - 2	Guarantor - 3	Guarantor - 4
	<div>Photo</div>	<div>Photo</div>	<div>Photo</div>	<div>Photo</div>
Name:				
Occupation:				
Mailing Address:				
Citizenship/NID/ Passport Number:				
Father's Name:				
Grandfather's Name:				
Name of Spouse:				
Residence Address:				
Email:				
Relationship with the Applicant:				
Residence Telephone:				
Office Telephone:				
Mobile Number:				

