



लक्ष्मी सनराइज 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 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

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:

Security Details

a. Registered Mortgage on Land/Building:

Location:

Google
Coordinates:

Owner of the
Property:

Land Area:

 Ropani Aana Paisa Dam Square Feet

Kitta Number:

 Building Area Square Feet No. of Storeys

b. Others:

Security Detail:

Market Value:

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) 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/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
	Photo	Photo	Photo	Photo
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:				

Assets								
Type	Guarantor - 1		Guarantor - 2		Guarantor - 3		Guarantor - 4	
	Area/ Description/ Location/ Company	Value	Area/ Description/ Location/ Company	Value	Area/ Description/ Location/ Company	Value	Area/ Description/ Location/ Company	Value
Real Estate								
Investment in Shares and Securities								
Other Marketable Securities								
Bank Deposits/Cash								
Vehicles								
Total Assets								

Liabilities								
Type	Guarantor - 1		Guarantor - 2		Guarantor - 3		Guarantor - 4	
	Description	Value	Description	Value	Description	Value	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: