



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Consumer Finance Application Form
Home Equity Loan

Date: ____/____/20__

I/we hereby wish to apply for a 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
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

Please provide all relevant details solicited in this form. Incomplete disclosure may result in the application being disqualified.

1. Personal Details

Applicant

Co-applicant

Name: _____

Date of Birth: _____

☐ Citizenship/

☐ Passport Number: _____

Father's Name: _____

Grand Father's Name: _____

Marital Status: _____

Name of Spouse: _____

No of Dependents: Children Parents

Spouse Others

Current Residential Address: _____

Mailing Address: _____

Permanent Address: _____
(If different from Residential Address)

Home Telephone: _____

Office Telephone: _____

Mobile: _____

E-mail: _____

Children Parents

Spouse Others

2. Occupation Details

Salaried Individual

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/ Proprietors	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:

3. Property Details

Location:

Owner of the Property:

Land Area : Ropani Anna Paisa Dam/ Square Feet

Kitta no.:

Building Area: Square Feet No of Storeys:

Market Price:

Nearest Land Mark:

4. Statement of Financial Position

Assets and Liabilities as on: / /

Liabilities		Bank's Use Only
Liabilities (<i>amount in NPR</i>)		
Loan from Laxmi Bank		
Loan from Other Financial Institution		
Loan from Employer		
Credit Card Limit		
Other Liabilities:		
Total Liabilities:		

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

Net Worth:

Monthly Income and Expenditure

Income		Bank's Use Only
Income (<i>amount in NPR</i>)		
Salary		
Business Income		
Spouse's Salary/ Income		
Rental Income		
Dividends		
Interest		
Others (<i>Please specify</i>)		
Total Income:		

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

Monthly Net Savings:

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 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 Bank to order a credit information bureau report and to verify other credit information, including past and present home loan or rental payment history. It is my/ our intention that a photocopy of this signed form will also serve as authorization to provide Laxmi 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 Signature: _____ Date: _____ Co-applicant Signature: _____ Date: _____

5. 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 or Passport (<i>in original + 1 copy</i>) 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 (<i>if account is maintained with a Financial Institution other than Laxmi Bank Ltd.</i>) Credit Card Statements of the past 3 months (<i>where applicable</i>) 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 (<i>Lal Purja</i>) Copy of Land Transfer Deed (<i>Rajinama</i>) Blueprint of the Land (<i>Napi Naksa</i>) Copy of the latest property tax paid receipt Boundary (Char Killa) Certificate <p>Applicable for loans applied for construction purposes</p> <ul style="list-style-type: none"> Bill of Quantity (<i>Cost Estimate</i>) provided by the applicants' Consultant / Engineer / Builder or Developer Copy of Building Permit (<i>Naksa Pass</i>) from related authority (<i>Municipality, VDC etc.</i>) 	<input type="checkbox"/> <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 (<i>gross and net</i>), position, terms of employment (<i>permanent, contract, temporary etc.</i>) 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 (<i>Medical Practitioners, Engineers and Chartered Accountants</i>): Copy of academic qualification and certified income statement Business Income (<i>Self Employed Applicants</i>): Financial Statements (<i>Balance Sheet, Profit & Loss etc.</i>) of the past 3 years supported by firm registration certificate and tax / PAN certificate. 	<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:

Office Telephone:

Occupation:

Mobile No.:

Signature of Introducer / Referee:

Applicable only for Gaurantor(s)

Details of Gaurantor(s)

Name:

Relationship with the Applicant:

Occupation:

Mailing Address:

Residence Address:

Residence Telephone:

Office Telephone:

Email:

Mobile No.:

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 Payable		
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: Date: