

# Consumer Finance Application Form Auto Loan

e hereby wish to apply				\_months/ \Quad years.
Ve hereby provide the fo ite N/A (not applicable)				boxes as appropriate in each section
ase provide all relevant	details solicited in	n this form. Incompl	lete disclosure may r	esult in the application being disqua
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:				
No of Dependents.	Children Spouse	Parents Others	Childr Spouse	
Current Residential Address:				
Residential Address.				
Mailing Address:				
Permanent Address:				
(If different from Residential Address)				
Home Telephone:				
Office Telephone:				
Mobile:				
E-mail:				

2. Occupation	Details	
Salaried Indiviual	Applicant	Co-applicant
Employer Name:		
Address:		
Post/ Designation:		
Years of Service:		
Previous Employer:		
Trevious Employer.		
Desirantian		
Designation:		
Years of Service:		
Pan Number:		
Self Employed/ Profess	ionals	
Business Name/ Address:		
riddiess.		
Firm Registration No:		
Years in Business:		
Nature of Business:		
	Name of Shareholder/ Proprietors	Share %
Share Composition:	Name of Shareholder/ Proprietors	Share %
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Share Composition:	Name of Shareholder/ Proprietors	Share %
Share Composition:  Pan Number:	Name of Shareholder/ Proprietors	Share %
Pan Number:		Share %
		Share %
Pan Number:		Share %
Pan Number:  3. Vehicle D		
Pan Number:  3. Vehicle D  Dealer's Name:	Down Payment	
Pan Number:  3. Vehicle D  Dealer's Name:  Purchase Price:	Down Payment  Model	
Pan Number:  3. Vehicle D  Dealer's Name:  Purchase Price:  Make:	Down Payment  Model  Color	
Pan Number:  3. Vehicle D  Dealer's Name: Purchase Price: Make: Year of the Vehicle:	Down Payment  Model	
Pan Number:  3. Vehicle D  Dealer's Name: Purchase Price: Make: Year of the Vehicle: Engine Number:	Down Payment  Model  Color  Chasis Number	
Pan Number:  3. Vehicle D  Dealer's Name: Purchase Price: Make: Year of the Vehicle: Engine Number:  Vehicle Used For:	Down Payment  Model  Color  Chasis Number	e commercial Use
Pan Number:  3. Vehicle D  Dealer's Name: Purchase Price: Make: Year of the Vehicle: Engine Number:  Vehicle Used For:	Down Payment  Model  Color  Chasis Number	

4. Statement of Financial P	osition						
	Assets a	nd Liabili	ities a	s on: /	1		
Liabilities Liabilities (amount in NPR)	Ba	ank's Use Only		Assets Assets (a)	mount in N	VPR)	Ba
Loan from Laxmi Bank				<b>Deposits:</b> With Laxmi	Bank		

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

Assets	Bank's Use
Assets (amount in NPR)	Only
Deposits:	
With Laxmi 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 State:	
a. Self Occupied: State details?	
b. Other Assets: State details?	
Miscellaneous. Assets: (Jewellery, )	
Total Assets:	

Net Worth:

### **Monthly Income and Expediture**

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

Expenditure (amount in NPR)	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 Expense (Fuel, Maintenance etc.)	
Others (Please specify)	
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 reserve	es the right to declin	e my/our application w	ithout assigning any	reason whatsoever
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Applicant Signature:	Date:	Co-applicant Signature:	Date:
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## 5. List of Documents

Documents required to be submitted with this Application Form	(For Bank's use only)
<ul> <li>A) Identification Documents</li> <li>Citizenship or Passport (in original + 1 copy) of all applicants</li> <li>1 recent passport sized photograph of all applicants</li> </ul>	<u> </u>
<ul> <li>B) Net Worth and Personal Finances</li> <li>Personal Bank Account Statements of the last 12 months (if account is maintained with a Financial Institution other than Laxmi Bank Ltd.)</li> <li>Credit Card Statements of the past 3 months (where applicable)</li> <li>In case of refinance of existing loans, statement of the loan account for the past 12 months</li> </ul>	_ _ _
<ul> <li>C) Income Documents</li> <li>Salaried applicants:         <ul> <li>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.</li> </ul> </li> </ul>	
<ul> <li>Pensioners:</li> <li>Pension Book / Identification.</li> </ul>	
<ul> <li>Rent Income:         Copy of Rental Agreement / Contract supported by Land Ownership Certificate of the property rented.</li> </ul>	
<ul> <li>Professionals (Medical Practitioners, Engineers and Chartered Accountants):</li> <li>Copy of academic qualification and certified income statement</li> </ul>	
<ul> <li>Business Income (Self Employed Applicants):         Financial Statements (Balance Sheet, Profit &amp; Loss etc.) of the past 3 years supported by firm registration certificate and tax / PAN certificate, board resolution.</li> </ul>	
C) Vehicle Documents	
For All Vehicle:	
Copy of the vehicle blue book	
• Comprehensive Insurance Policy in original assigned to Laxmi Bank Limited (Post approval of loan)	
Brand New Vehicle:	
Original Dealer Invoice:	
Proof of Down Payment (Equity portion) made to the dealer/ seller	
Used/ Re-financed Vehicle:	
Private Sale Agreement in case of private sales	
Valuation Certification from Bank's approved valuator	
<ul> <li>Certificate from bank verifying the loan status of the vehicle and installment payment records. (Applicable for re-financed vehicle)</li> </ul>	
Please note that refinance is only applicable for private used vehicle barring pick ups.	

#### Note.

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

Introduction/ Referen	ce		
Introducer/ Referee Name:		Relationship v	
Address:		Residence Telepho	
		Office Telepho	
Occupation:		Mobile 1	
Signature of			
Introducer / Referee:			
	————— Applicable only	for Gaurantor(s)	
<b>Details of Gaurantor</b>	$\mathbf{s}$ )	Relationship	with
Name:		the Applic	
Occupation:			
Mailing Address:			
Residence Address:		Residence Telepho	one:
		Office Telepho	one:
Email:		Mobile I	
	Λs	sets	
Туре	Area/ Description/ Loca		Value
Real Estate			
Investment in Shares and Securi	ies		
Other Marketable Securities			
Bank Deposits/ Cash Vehicles			
Total As	ets		
10001120		ilities	
Туре	Descriptio		Value
Loan from Financial Institution			
Loan from Other Sources			
Other Payable			
Tot-17 1 110			
Total Liabilit	cs .		
Net Wo	th		
on this application and acknow	on provided in this application is traveledge my/our understanding that on may result in civil liability and	any intentional or negligent mis	
Signature of A	pplicant(s): 1	2 <b>.</b>	
Signature of Guarantor (if	applicable): 3.	<b>4.</b>	
Place:		Date:	