DEVELOPMENT BANK OF SOLOMON ISLANDS

First Floor, Anthony Saru, Building
P.O. Box 911, Honiara, Solomon Islands

: (677) 21595 /44470

: www.dbsi.com.sb

LIVELIHOOD AND INVESTMENT FACILITY (LAIF)

LOAN REQUEST FORM

Loan Amount: SBD$ _____

Term (Months): To be used for new loan _____ used for existing loan:(if additional) _____

Loan Type: New ☐ Additional ☐ Joint loan ☐ Second charge ☐

Purpose: _____

PERSONAL DETAILS

Mr. ☐ Mrs. ☐ Miss. ☐ Ms. ☐ Others (Please Specify):_____

First Name: _____ Telephone/Cell No: _____

Middle Name: _____ Email Address: _____

Surname: _____

Postal Address: _____ Residence : _____

Gender : Male ☐ Female ☐ Date of Birth:...../...../.....

Marital Status: Single ☐ Married ☐ Widowed ☐ Divorced ☐

Nationality: _____ No. of Dependents: _____ Province: _____

Home Village: _____ District : _____

If Joint Borrowing: Co-Borrower's Full Name _____ Date of Birth:...../...../.....

EMPLOYMENT DETAILS	Applicant	Co-Borrower
Employer:		
Office Address (Include department)		
Office Tel No: / Mobile No: / Email Address:		
Industry / Sector (e.g. Gov't, Private, Semi Govt, Others etc.)		
Occupation:		
Commencement Date:		
Employee ID No.:		
NPF No.:		
Previous Employer:		

MONTHLY INCOME & EXPENDITURE

Income (Per Month)

Salary SBD$ .....

Income SBD$.....

Source(s) of other Income (Specify) .....

Total Income SBD$ .....

Expenditure (Per Month)

Loan repayment (Existing) SBD$ .....Other.....

Household SBD$.....

Other(s) SBD .....

Total Expenditure SBD$ .....

PERSONAL ASSETS (A)

(Immovable Property, Deposits, Vehicles, Shares, Insurance Policies, Investment etc., owned by you and/or your spouse)

Description	Ownership	Value SBD$	Mortgage (Yes or No)

BANK ACCOUNTS (B)

Bank	Current/Saving Accounts	Balance (SBD)	Account Number

FINANCIAL LIABILITIES (C)

Facillity type (Loans/ Leases etc)	Name of Lender	Security Given	Monthly Installment SBD	Outstanding SBD

CREDIT CARDS (D)

Bank or Institution	Limit	Out Standing SBD

Net Assets = A + B - C - D _____

METHOD OF REPAYMENT TO DBSI

Employer Remits total salary to DBSI A/c ☐ Employer remits / Fortnightly / monthly loan installment to DBSI A/c ☐

Customer remits fortnightly / monthly loan installment through M-Selen ☐

CUSTOMER REQUIREMENTS

☐ Fully completed & signed DBSI Application form

☐ Balance confirmation from SINPF and Pledge form (both borrower & guarantor)

☐ Consent letter (from guarantor)

☐ Employers letter (Stamped)

☐ Certified Salary slips by employer

☐ All KYC requirements attached to application form

☐ 3 months bank statement

☐ Loan Statement (Other Banks)

☐ Email Address

☐ Copy of NPF Card

☐ Quotation/ proforma from Supplier

☐ Credit Data Bureau (CDB) Report

CONFIRMATION & DECLARATION

I confirm that the above information given by me is true and accurate. I agree to provide any further information and adhere to the terms and conditions to be stipulated by the Bank for the grant of the above Loan requested by me.

I hereby consent to upload my loan information held by DBSI to a Credit Bureau and also authorize DBSI to enquire with the Credit Bureau in relation to my Credit Facility.

Further, I confirm that the instruction to my employer to remit my salary/Loan Installment will not be withdrawn until this loan is settled in full.

Signed at _____ on this _____ day of _____ of 20_____

_____ _____

Signature of Applicant / Joint Applicant signature

BANK USE ONLY

Employment details verified	Yes ☐	No ☐
Undertaking obtained from employer	Yes ☐	No ☐
For remittance of monthly Salary/Installment	Yes ☐	No ☐

Date completed application & documents received by the Bank: ...../...../.....

Application Received by: (Officer Name):_____Signature: _____

" Our Bank, Our Future"
Think Solo

SAMPLE LETTER

Insert Your Employer Letter Head and Address:

Your Date:

The Manager Lending
Development Bank of Solomon Islands
P O Box 911
HONIARA

Dear Sir/Madam,

RE: CERTIFICATION OF EMPLOYMENT IN RESPECT OF *MR/MRS/MS XXXX*

This letter serves to formally confirm that the above named is a permanent employee of this company.

This employee commenced employment with the company on ***date xxxx*** as and currently holds the position of ***xxxx*** within the ***xxxx*** Department.

The employee earns an annual gross income of ***SBDXXXX***.

We trust the above information is sufficient for the Bank's requirements and please do not hesitate to contact the undersigned if you do need further information,

Yours Faithfully,
Your Company Name

Signature

Name: XXXXXXXXXXX
PAYROLL OFFICER OR ADMIN OFFICER

LIVELIHOOD AND INVESTMENT FACILITY

LOAN CHECK LIST

	Requirement	**Yes**	**No**
1	Application Form –completed in full		
2	SINPF Verification – attached		
3	Employer's Letter – attached		
4	Most recent three (3) pay slips -attached		
5	Quotation or Pro-forma Invoice -attached		
6	Copy of NPF Card - attached		
7	Email Address - Compulsory		
8	Bank Statement (3 months)		