SEYLAN BANK PLC
HOUSING LOAN APPLICATION

SEYLAN BANK PLC
The bank with a heart

1. DETAILS OF APPLICANT / S

		Applicant 1	Applicant 2 / spouse whether spouse is a joint applicant Yes ☐ No ☐
1.1	Full Name (Mr / Mrs / Miss)	.....	.....
1.2	Date of birth (DD / MM / YY)	☐☐ ☐☐ ☐☐	☐☐ ☐☐ ☐☐
1.3	Residential Address	.....	.....
1.4	Residential Tele No. / Mobile No.	☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐
	E-mail address	.....	.....
1.5	National ID card No. Passport No. /	☐☐☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐☐☐
1.6	Civil status	.....	.....
1.7	Number of children & other Dependents	.....	.....

1.8 Are you a citizen of Sri Lanka Yes ☐ No ☐
or
Dual citizenship holder (If yes, name of countries) .....
Are you a PR holder? (If yes, name of the country) .....

2. DETAILS OF EMPLOYMENT / BUSINESS

2.1	Name of Employer or Business	.....	.....
2.2	No. of years with Employer	.....	.....
2.3	Address	.....	.....
2.4	Telephone No. / s	☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐
2.5	Nature of Business	.....	.....
2.6	Designation / Profession	.....	.....
2.7	Net salary with fixed allowance	.....	.....
2.8	Whether salary is already assigned to SBK	Yes ☐ No ☐	Yes ☐ No ☐
	If not assignment over salary will be given	Yes ☐ No ☐	Yes ☐ No ☐
a.	Name of the previous Employer	.....	.....
b.	Period of Employment	.....	.....
c.	Designation / Profession	.....	.....

3. PARTICULARS OF ASSETS OWNED BY APPLICANT / S & SPOUSE

3.1 LANDS , BUILDINGS & MOTOR VEHICLES

Address	Description (floor area, extent, etc.)	Owned by	Market Value Rs.	Mortgages, (if any)

3.2 SHARES / TREASURY BILLS

Type	Name of Company	Value of Treasury Bills / Shares	Assignments, (if any)

3.3 LIFE INSURANCE POLICIES

Name of Policy Holder	Name of Company	Policy No.	Face Value Rs.	Premium Rs. & Frequency	Assignments, (if any)

3.4 BANK ACCOUNTS

Name of the Bank/Branch	Type of the Account	Account No.	Date account opened	Present Balance	Name of the account holder
Savings					
Current					

4. LOAN DETAILS

4.1 Loan Amount : Rs. .....

4.2 Interest rate to be fixed for : 1 year ☐ 2years ☐ 5years ☐ 10years ☐

4.3 No. of years required for repayment : .....

4.4 Purpose of loan (underline the relevant) : (Purchase of bare land / Construct a house / Purchase of a house / Purchase of land and construct a house / purchase of a condominium apartment / Renovations & Repairs / Redemption of an existing housing loan from)

4.5 Purchase price : .....

4.6 If loan is for Constructions / Repair : Rs. .....
Renovations, total estimated cost : BOQ is prepared by .....

4.7 Applicant's Contribution : .....

4.8 Amount already spent / : To purchase the land Rs. .....
Advanced payments, etc. : For constructions Rs. .....

Grace period if required : ..... months

4.9 Floor area of house to be purchased / Constructed : Sq. ft / Sq. M .....

Whether Building Plan is approved by the Local Authority? Yes / No
Whether the coc is obtained (applicable for purchase of a house) Yes / No

5. *PROPERTY OFFERED AS SECURITY*

Description of the property to be mortgaged

Location ..... Local Authority .....
Plan No. ..... Lot No. ..... Extent ..... Ownership .....
.....Name of Land..... Floor Area (building, if any)..... sq. ft.
Name of the life interest holder (if any) ..... Present market value .....

Current possession

Vacant / Occupied by..... / tenanted (Please specify).....

Purchase of a House / Apartment

Written consent from the seller, to hand over vacant possession at the time of signing of transfer deed is mandatory.

6. MONTHLY INCOME &EXPENDITURE 0F APPLICANT/S & SPOUSE

(Documentary evidence to be submitted for income)

INCOME

Sources		Applicant	Applicant II/ Spouse
Employment	Basic		
	Alw*		
Business			
Profession			
Industry			
Agriculture			
Interest			
Dividends			
Rent/Lease			

EXPENDITURE

Details	Applicant	Applicant II/Spouse
House Rent		
Household expenses		
Children's Education		
Personal		
Traveling		
Medical		
Loan Repayment		
Credit Card Payment		
Rate &Taxes		
Electricity & Fuel		
Insurance		
Dependents		
Others		
Total		

7. *PARTICULARS OF INCOME TAX FOR THE LAST THREE YEARS*

(Documentary evidence to be provided)

Years of Assessment						
	Applicant 1	Applicant 2	Applicant 1	Applicant 2	Applicant 1	Applicant 2
Statutory Income	.....	.....	.....	.....	.....	.....
Assessable Income	.....	.....	.....	.....	.....	.....
Taxable Income	.....	.....	.....	.....	.....	.....
Tax Paid	.....	.....	.....	.....	.....	.....

*Other Allowances

8. *EXSITING LIABILITIES OF THE APPLICANT / S*

Particulars of all loans, hire purchase contracts, leases & Credit card facilities applied for or obtained by Borrower / s and their spouses from this Bank or lending institutions.

Name of creditor	Amount borrowed	Balance payable now	Monthly installment	Security	Repayable period	Purpose

9. *APPLICABLE ONLY TO SRI LANKANS EMPLOYED ABROAD*

9.1 Are you employed overseas? Yes ☐ No ☐

9.2 Name of the country (If yes) .....

9.3 Loan recovery will be done through

a. PFCA ☐ in USD / GBP / EUR .....

or

b. PLA ☐ in LKR / through an inward foreign remittance

PFCA - Personal Foreign Currency Account
PLA - Personal Foreign Currency Loan Account

10. *DETAILS OF FACILITIES ENJOYED FROM THIS BANK OR ANY OTHER BANKS / FINANCIAL INSTITUTIONS IN THE PAST (which have since been settled)*

Bank	Branch	Amount	Year granted	Year settled

11. *CHARGES TO BE BORNE BY THE APPLICANT*

Mortgage Bond Charges	Up to LKR 5.0Mio	1%(minimum LKR 10,000/- for MBDs LKR 1.0 Mio and below)
	LKR 5.0Mio up to LKR 25.0Mio	
	LKR 5,000,000/-	LKR 50,000/-
	LKR 5,000,001/- up to LKR 25,000,000/-	LKR 50,000/-+0.5% on the remaining balance
	LKR 25,000,000/- & above	
	LKR 25,000,000/-	LKR 150,000/-
	LKR 25,000,001/- & above	LKR 150,000/-+0.25%
	For condominium properties	Additional LKR 20,000/-
	+ All government taxes	
Title Report Charges	LKR 7,500/-	
	+ All government taxes	
Title Report charges on Condominium properties (if applicable)	LKR 10,000/-	
	+ All government taxes	
Mortgage Protection Policy Charges (MPP)	Depend on the approved amount, borrower's age & health conditions. To be confirmed upon loan finalization	

Fire Insurance (if applicable)	Depend on the valuation/construction cost. To be confirmed upon loan finalization
Valuation	

Valuation Amount	Valuation Rate	Maximum Cumulative Amount
Up to Rs. 1 million	Rs. 5,000 minimum	Rs. 5,000
Above Rs. 1 Mn up to Rs. 20 Mn	Rs. 750 per million	Rs. 19,250
Above Rs. 20 Mn up to Rs. 50 Mn	Rs. 500 per million	Rs. 34,250
Above Rs. 50 Mn up to Rs. 100 Mn	Rs. 250 per million	Rs. 46,750
Above Rs. 100 Mn up to Rs. 500 Mn	Rs. 100 per million	Rs. 86,750
Above Rs. 500 Mn	Negotiable	

+ Travelling fee

Processing Fee	0.5% of the loan value (minimum LKR 25,000/- maximum LKR 300,000/-) + All government taxes
Inspection Fee	1)Property Inspection Flat fee of LKR 3,000/- 2)For construction stages inspection. LKR 3,000/- at each inspection * Transport to be provided by the customers or actual cost will be recovered in addition to inspection fee.

- **All taxes & stamp duty wherever applicable will be additionally recovered.**

I / We certify that the above information is true and correct and that I / We have not knowingly withheld any information that might affect the credit decisions. I / We undertake to notify the Bank in writing any material changes in my / our financial position in the future. I / We authorise you to debit my / our nominated account (or any other account held with you, if the nominated account holds insufficient funds) for all charges, repayments and interest payable in relation to the loan. The undersigned expressly authorise the Bank to obtain from his employer or from any other sources such information as may be desired in connection with this application and each such source is hereby authorise to provide this Bank with such information as may be requested, and further agree that this application shall be and remain the property of the Seylan Bank whether or not any facility is granted to the undersigned.

Signature / s ....

Date

Notes by Interviewing Officer