

## Applicant 1

Applicant 2 / spouse

## 2. DETAILS OF EMPLOYMENT / BUSINESS

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**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 <input type="checkbox"/> 2years <input type="checkbox"/> 5years <input type="checkbox"/> 10years <input type="checkbox"/>
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 Renovations, total estimated cost	:	Rs. .... BOQ is prepared by .....
4.7	Applicant's Contribution	:	.....
4.8	Amount already spent / Advanced payments, etc.	:	To purchase the land Rs. .... 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 OF APPLICANT/S & SPOUSE

(Documentary evidence to be submitted for income)

INCOME				EXPENDITURE		
Sources		Applicant	Applicant II/ Spouse	Details	Applicant	Applicant II/Spouse
Employment	Basic			House Rent		
	Alw*			Household expenses		
Business				Children's Education		
Profession				Personal		
Industry				Traveling		
Agriculture				Medical		
Interest				Loan Repayment		
Dividends				Credit Card Payment		
Rent/Lease				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	
Statutory Income								
Assessable Income								
Taxable Income								
Tax Paid								

## 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 SRILANKANS 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

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

<b>Fire Insurance (if applicable)</b>	Depend on the valuation/construction cost. To be confirmed upon loan finalization		
<b>Valuation</b>	<b>Valuation Amount</b>	<b>Valuation Rate</b>	<b>Maximum Cumulative Amount</b>
	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		
<b>Processing Fee</b>	0.5% of the loan value (minimum LKR 15,000/- maximum LKR 200,000/-) + All government taxes		
<b>Inspection Fee</b>	1)Property Inspection Flat fee of LKR 2,000/- 2)For construction stages inspection. LKR 2,000/- 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 \_\_\_\_\_