

## Personal Loan Application (Fixed Interest Rate)

Reference No.

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To: Seylan Bank PLC

I/We apply for accommodation by way of a loan of a sum of Rupees \_\_\_\_\_

\_\_\_\_\_ (Rs. 

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 /-) repayable in 12 / 24 /36/ 48/ 60/ 72/ 84 

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 months,

for \_\_\_\_\_

Please select

(Purpose)

### Loan Type

Normal ☐

Fast Track ☐  
(Additional charges apply)

Account No. 

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### Mode of Repayment

Remit the salary to Seylan ☐

Set up Standing Instruction ☐  
(On exceptional basis only)

Branch 

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Loan requested branch (if different from above) 

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### Personal Details (Primary Applicant)

\* Name in full: Mr. ☐ Mrs. ☐ Miss. ☐ Other ☐ \_\_\_\_\_

\_\_\_\_\_

\* Residence address: \_\_\_\_\_

\_\_\_\_\_

\* Correspondence address (If different from above): \_\_\_\_\_

\_\_\_\_\_

\* Duration of stay at present address: Years 

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 Months 

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\* Type of residence: Owned ☐ Rented ☐ With Parents ☐  
Other ☐ \_\_\_\_\_ (Please specify)

\* NIC No.: 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

\* Date of birth: 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

\* Gender: Male ☐ Female ☐

\* Marital status: Single ☐ Married ☐ Widowed ☐ Divorced ☐

\* No. of dependents: \_\_\_\_\_ (including spouses if married)

### Spouse's details:

\* Name: \_\_\_\_\_

\* Is the spouse employed: Yes ☐ No ☐

\* If yes, name of employer: \_\_\_\_\_

Designation: \_\_\_\_\_

Spouse's Contact:	Home	Office
Fixed Line		
Mobile		

Personal E-mail \_\_\_\_\_

### Personal Details (Joint Applicant - Spouse only)

\* Name in full: Mr. ☐ Mrs. ☐ \_\_\_\_\_

\_\_\_\_\_

\* Residence address (if different from spouse's address): \_\_\_\_\_

\_\_\_\_\_

\* Correspondence address (if different from spouse's address): \_\_\_\_\_

\_\_\_\_\_

\* NIC No.: 

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\* Date of birth: 

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### Documents to be submitted with application

1. Copy of NIC ☐
2. Employment & Salary confirmation letter ☐
3. Last three months' salary slips (latest) ☐
4. Last three months' bank statements ☐
5. Copy of marriage certificate (if joint A/C with spouse) ☐
6. Billing proof - utility bills (Water or Electricity) of permanent residence (If living with parents, Birth certificate copy to be attached) ☐
7. Documentary evidence of professional qualification issued by respective authority - (applicable for professionals only) ☐

Please complete this application form in full. Insufficient information may cause delay in processing your application. To expedite processing please attach the above documentary evidence.

Signature

\_\_\_\_\_  
Primary Applicant

\_\_\_\_\_  
Joint Applicant

Education (Primary applicant)	Education (Joint applicant)																														
* Education: Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma/Certificate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Professionals (CIMA,MBA,etc) <input type="checkbox"/> _____	* Education: Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Diploma/Certificate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Professionals (CIMA,MBA,etc) <input type="checkbox"/> _____																														
Contact Details (Primary applicant)	Contact Details (Joint applicant)																														
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">           * Fixed Line _____            * Mobile _____             Personal E-mail _____         </div> <table border="1" style="width: 55%; border-collapse: collapse; text-align: center;"> <tr> <th style="padding: 5px;">Home</th> <th style="padding: 5px;">Office</th> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table> </div>	Home	Office					<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">           * Fixed Line _____            * Mobile _____             Personal E-mail _____         </div> <table border="1" style="width: 55%; border-collapse: collapse; text-align: center;"> <tr> <th style="padding: 5px;">Home</th> <th style="padding: 5px;">Office</th> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> <tr> <td style="height: 20px;"></td> <td style="height: 20px;"></td> </tr> </table> </div>	Home	Office																						
Home	Office																														
Home	Office																														
Parent's Details	Parent's Details																														
Name: _____ Telephone: Mobile _____ Fixed line _____ Personal E-mail _____	Name: _____ Telephone: Mobile _____ Fixed line _____ Personal E-mail _____																														
Details of a relative not living with you	Details of a relative not living with you																														
Name: _____ Address: _____ Telephone: Home _____ Office _____ Mobile _____ NIC No.: <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> Relationship: _____ Name of employer: _____																Name: _____ Address: _____ Telephone: Home _____ Office _____ Mobile _____ NIC No.: <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> Relationship: _____ Name of employer: _____															
Employment Details (Primary Applicant)	Employment Details (Joint Applicant)																														
Clerical <input type="checkbox"/> Skilled/Technical <input type="checkbox"/> Supervisor <input type="checkbox"/> Executive/Middle Mgmt. <input type="checkbox"/> Senior/Corporate Mgmt. <input type="checkbox"/> Director <input type="checkbox"/> Consultant <input type="checkbox"/> Professional <input type="checkbox"/> Designation: _____ Name of employer: _____ Employment status: Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Length of service at current employment: _____ Previous employer: _____ Length of service: _____	Clerical <input type="checkbox"/> Skilled/Technical <input type="checkbox"/> Supervisor <input type="checkbox"/> Executive/Middle Mgmt. <input type="checkbox"/> Senior/Corporate Mgmt. <input type="checkbox"/> Director <input type="checkbox"/> Consultant <input type="checkbox"/> Professional <input type="checkbox"/> Designation: _____ Name of employer: _____ Employment status: Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Length of service at current employment: _____ Previous employer: _____ Length of service: _____																														
Monthly Income - Please attach relevant documents	Monthly Income - Please attach relevant documents																														
Basic salary: _____ Fixed allowances/Other allowances: _____ Other income (source of income): _____ <b>Total</b> _____	Basic salary: _____ Fixed allowances/Other allowances: _____ Other income (source of income): _____ <b>Total</b> _____																														
Monthly Expenses																															
Household expenses: _____ Other expenses: _____ <b>Total:</b> _____																															

Signature

\_\_\_\_\_  
Primary Applicant\_\_\_\_\_  
Joint Applicant

Bank Accounts					Bank Accounts				
Name of Bank	Branch	Account No.	Account Type	A/C Since	Name of Bank	Branch	Account No.	Account Type	A/C Since

Bank Borrowings during last 02 months					Bank Borrowings during last 02 months				
Facility Type	Bank	Amount/Limit	Loan Installment/ Card Since	Present Outstanding	Facility Type	Bank	Amount/Limit	Loan Installment/ Card Since	Present Outstanding

Details of Assets owned by me / us (only if a joint loan)			
Nature of the property (Bare land / House & land)	Property address	Extent	Estimated value (LKR)
Vehicle No	Description of the vehicle (Make / Model / ..... )		

Terms and Conditions	
<p><b>I / We confirm that all the details mentioned above are true &amp; correct.</b></p> <p><b>Further I / We understand &amp; agree to strictly abide by the following terms and conditions.</b></p> <ol style="list-style-type: none"> <li>Monthly repayment date will be fixed in line with the earliest salary credited date as per the provided information. Overdue / Penalty interest will not be charged for 05 days (maximum), in case of a salary processing delay.</li> <li>I/We will be in default of contract if I/we fail to pay back the loan instalment/interest as agreed with Seylan Bank PLC (hereinafter referred to as the Bank).</li> <li>I/We am/are aware and unconditionally agree that the contract be considered breached if any of the terms agreed upon for evaluation such as Salary Assignment, Standing Order ...etc is terminated without the prior written consent of the Bank.</li> <li>The Bank has the right to recall my/our loan capital and interest entirely if I/we are in default state as above.</li> <li>The Bank has the right to consolidate all my/our accounts and recover the amounts due to it, in the event of default.</li> <li>Seylan Bank PLC shall have the right to review the above loan facility from time to time and to withdraw/ cancel or recall it or to vary the terms and conditions relating thereto at any time in its sole and absolute discretion without prior notice to me/us.</li> <li>The monies due by me/us to the Seylan Bank PLC in respect of processing the above loan, interest thereon, any tax levies, stamp duties, or charges of any nature shall be recoverable from me/us notwithstanding the prescription ordinance (Chapter 68) and amendments thereto.</li> <li>Early settlement (full or part) will be accepted at a fee which will be decided by the Bank from time to time and duly intimated to me/us.</li> </ol>	
<div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div> <p>_____</p> <p style="text-align: center;">Date</p> <p>_____</p> <p style="text-align: center;">Primary Borrower</p> <p>_____</p> <p style="text-align: center;">Witness:</p> <p>_____</p> <p style="text-align: center;">Name:</p> <p style="text-align: center;">Staff No.</p>	<div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div> <p>_____</p> <p style="text-align: center;">Joint Borrower</p> <p>_____</p> <p style="text-align: center;">Witness:</p> <p>_____</p> <p style="text-align: center;">Name:</p> <p style="text-align: center;">Staff No.</p>

Processing Fees		
	Normal processing (4 working days)	Fast track (2 working days)
LKR 1,000,000/- & below	LKR 7,500/-	LKR 12,500/-
Above LKR 1,000,000/- to LKR 3,000,000/-	LKR 10,000/-	LKR 15,000/-
Above LKR 3,000,000/- to LKR 5,000,000/-	LKR 15,000/-	LKR 25,000/-
Above LKR 5,000,000/- to LKR 7,000,000/-	LKR 20,000/-	LKR 30,000/-
Above LKR 7,000,000/-	0.4% (maximum 40,000/-)	0.5% (maximum 50,000/-)

Seylan Personal Loan Features	Eligibility Criteria
<ul style="list-style-type: none"> <li>Loan quantum up to 12 times of your monthly salary, with a minimum of LKR 500,000/- maximum of LKR 7.0 million</li> <li>Simple documentation</li> <li>Repayment period up to 84 months</li> <li>Speedy approvals</li> <li>Low interest rates</li> </ul>	<ul style="list-style-type: none"> <li>Permanent &amp; confirmed employees who have completed 12 months in current employment</li> <li>Age between 20 - 60 years (retirement age to be confirmed if above 55 years)</li> <li>Minimum monthly fixed income of LKR 200,000/- or above (Net Salary + Fixed Monthly Allowances)</li> <li>Clear CRIB report</li> <li>Total loan commitments within 50% of net income</li> </ul>

**For Branch / Marketing Sales Unit use only**

Confirm that the below mentioned original documents collected &amp; customer due diligence verified.

(please tick)	
Billing proof	
Salary confirmation	
Employment confirmation	
Pay slips	
Bank statements	

	Yes	No
Existing Seylan card holder		
New Seylan card applied/obtained		
Credit card not required		
Internet Banking (existing / new)		

**Comments / Recommendation of Branch Manager / UMG MSL**

\_\_\_\_\_  
CRO / CRM / Team Leader  
Name & Staff No.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
BMG / ABM / Unit Head  
Name & Staff No.

\_\_\_\_\_  
Signature  
(on rubber stamp)

**For Retail Credit Department Use Only - Score Card Evaluation**

Customer: \_\_\_\_\_ Reference: \_\_\_\_\_

Loan amount: Sri Lankan Rs. 

--	--	--	--	--	--	--	--

 /- Loan period: 

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 Months Interest rate: \_\_\_\_\_ p.a.

Data Entered	Score	Data Entry / Compliance Checked	Additional interest: _____ p.a.
			_____ Reason for additional interest

Exceptions

Recommended by

\_\_\_\_\_  
Name/Staff No.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Approved by

\_\_\_\_\_  
Name/Staff No.

\_\_\_\_\_  
Signature

Duly authorised annexure I Checked

\_\_\_\_\_  
Name & Staff No.

\_\_\_\_\_  
Signature (B Officer)

\_\_\_\_\_  
Name & Staff No.

\_\_\_\_\_  
Signature (A Officer)

Loan Disbursed by

\_\_\_\_\_  
Name/Staff No.

\_\_\_\_\_  
Signature

*(This should be typed on a company letterhead)*

Date : .....

The Manager,  
Seylan Bank PLC,  
.....

Seylan  
Branch

Dear Sir/Madam,

Name of  
Employee

**Personal Loan to ..... (hereinafter referred to as 'the borrower')**

At the request of the above named, we confirm the following;

1. The Borrower is employed in the Permanent & confirmed cadre and in the position of .....
2. The Borrower has been employed by us since ..... & the retirement is due on .....
3. The Borrower's salary particulars are as follows :

(a) Basic Salary	-
(b) Fixed allowance/s	-
(c) Traveling / Fuel allowance	-
(d) Other allowance/s	-
(e) Gross Salary	-
(f) Deductions (with breakdown)	-
(g) Net salary	-

Yours faithfully,

.....  
Authorized person's Name & designation

(This should be typed on a company letterhead)

Date

The Manager,  
Seylan Bank PLC,  
.....

Seylan  
Branch

Dear Sir/Madam,

Name of the  
Employee

**Personal Loan to** ..... **(hereinafter referred to as 'the borrower')**

In consideration of your granting the above loan, we confirm, undertake and bind ourselves to the following;

1. The Borrower has been employed by us since ..... and in the Permanent & confirmed cadre.
2. The Borrower is currently employed in the position of ..... & the retirement is due on .....
3. The Borrower's salary particulars are as follows :
  - a) Basic Salary -
  - b) Fixed allowance/s -
  - c) Traveling / Fuel allowance -
  - d) Other allowance/s -
  - e) Gross Salary -
  - f) Deductions (with breakdown) -
  - g) Net salary -

Seylan Bank  
Account No

In case the entire  
salary cannot be  
assigned

We undertake to remit to the Bank, to the account of the Borrower ..... the net monthly emoluments and salary of the borrower (or LKR ..... ) to meet the monthly loan installment with effect from ..... and will not vary this arrangement of payment without the Bank's prior consent.

4. We also undertake to advise you immediately in the event that the Borrower ;
  - a) is absent without notice for more than seven days
  - b) submits a notice of Resignation
  - c) retires from organization
  - d) is terminated from employment by us
  - e) is deceased

The agreements and undertaking given by us shall be irrevocable and continue to be in full force and effect until we are expressly released by you.

Yours faithfully

.....  
Authorized person's Name & designation

(Letter to be obtained from the borrower’s existing Bank where the loan outstanding is required to be settled in full)

Date : .....

The Manager,  
Seylan Bank PLC,

Seylan Bank  
Branch

.....

Dear Sir/Madam,

Name of  
Client

**Settlement of Loan : Mr/Mrs/Ms .....**

**NIC No : .....**

At the request of the captioned, we confirm the following details pertaining to the loan as at date, to be settled by your client.

- |   |   |
|---|---|
| 1) Capital Granted  | - |
| 2) Capital Outstanding  | - |
| 3) Date granted   | - |
| 4) Interest due as at date  | - |
| 5) Rate of Interest   | - |
| 6) Any other fee / commission / charge payable in case of full settlement | - |
| 7) Total outstanding payable as at date                                   | - |

Yours faithfully,

.....

Authorized person’s Name & designation