

To: Seylan Bank PLC

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

_____ (Rs. /-) repayable in 12 / 24 /36/ 48/ 60/ 72/ 84 months,

for _____

Please select (Purpose)

Loan Type

Normal

Fast Track
(Additional charges apply)

Account No.

Loan requested branch (if different from above)

Mode of Repayment

Remit the salary to Seylan

Set up Standing Instruction
(On exceptional basis only)

Branch

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 Months

* 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)

* Is the spouse employed: Yes No

* If yes, name of employer: _____

Designation: _____

* Education:

Primary Secondary Diploma/Certificate

Graduate Post-Graduate

Professionals (CIMA,MBA,etc) _____

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.:

* Date of birth:

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 of permanent residence)
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.

Contact Details	Contact Details																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Home</th> <th style="width: 25%;">Office</th> </tr> </thead> <tbody> <tr> <td>* Telephone</td> <td></td> <td></td> </tr> <tr> <td>* Fax</td> <td></td> <td></td> </tr> <tr> <td>* Mobile</td> <td></td> <td></td> </tr> </tbody> </table> <p>Personal E-mail _____</p>		Home	Office	* Telephone			* Fax			* Mobile			<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%;">Home</th> <th style="width: 25%;">Office</th> </tr> </thead> <tbody> <tr> <td>* Telephone</td> <td></td> <td></td> </tr> <tr> <td>* Fax</td> <td></td> <td></td> </tr> <tr> <td>* Mobile</td> <td></td> <td></td> </tr> </tbody> </table> <p>Personal E-mail _____</p>		Home	Office	* Telephone			* Fax			* Mobile		
	Home	Office																							
* Telephone																									
* Fax																									
* Mobile																									
	Home	Office																							
* Telephone																									
* Fax																									
* Mobile																									
Details of a relative not living with you	Details of a relative not living with you																								
<p>Name: _____</p> <p>Address: _____</p> <p>Telephone: Home _____ Office _____</p> <p style="padding-left: 40px;">Mobile _____</p> <p>Relationship: _____</p> <p>Name of employer: _____</p>	<p>Name: _____</p> <p>Address: _____</p> <p>Telephone: Home _____ Office _____</p> <p style="padding-left: 40px;">Mobile _____</p> <p>Relationship: _____</p> <p>Name of employer: _____</p>																								
Employment Details (Primary Applicant)	Employment Details (Joint Applicant)																								
<p>Category - Salaried:</p> <p>Clerical <input type="checkbox"/> Skilled/Technical <input type="checkbox"/> Supervisor <input type="checkbox"/></p> <p>Executive/Middle Mgmt. <input type="checkbox"/> Senior/Corporate Mgmt. <input type="checkbox"/></p> <p>Director <input type="checkbox"/> Consultant <input type="checkbox"/> Professional <input type="checkbox"/></p> <p>Others <input type="checkbox"/></p> <p>Designation: _____</p> <p>Name of employer: _____</p> <p>Address of employer: _____</p> <p>_____</p> <p>Employment status: Permanent <input type="checkbox"/> Contract <input type="checkbox"/></p> <p>Length of service at current employment: _____</p> <p>Previous employer: _____</p> <p>Designation: _____</p> <p>Length of service: _____</p> <p>Address: _____</p>	<p>Category - Salaried:</p> <p>Clerical <input type="checkbox"/> Skilled/Technical <input type="checkbox"/> Supervisor <input type="checkbox"/></p> <p>Executive/Middle Mgmt. <input type="checkbox"/> Senior/Corporate Mgmt. <input type="checkbox"/></p> <p>Director <input type="checkbox"/> Consultant <input type="checkbox"/> Professional <input type="checkbox"/></p> <p>Others <input type="checkbox"/></p> <p>Designation: _____</p> <p>Name of employer: _____</p> <p>Address of employer: _____</p> <p>_____</p> <p>Employment status: Permanent <input type="checkbox"/> Contract <input type="checkbox"/></p> <p>Length of service at current employment: _____</p> <p>Previous employer: _____</p> <p>Designation: _____</p> <p>Length of service: _____</p> <p>Address: _____</p>																								
Monthly Income - Please attach relevant documents	Monthly Income - Please attach relevant documents																								
<p>Basic salary: _____</p> <p>Fixed allowances: _____</p> <p>Other allowances: _____</p> <p>Other income (source of income): _____</p> <p>Total _____</p>	<p>Basic salary: _____</p> <p>Fixed allowances: _____</p> <p>Other allowances: _____</p> <p>Other income (source of income): _____</p>																								
Monthly Expenses	<p>Total: _____</p>																								
<p>Household expenses: _____</p> <p>Rent: _____</p> <p>Insurance premiums: _____</p> <p>Other expenses: _____</p> <p>Total: _____</p>																									

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									
Nature of the property (Bare land / House & land)		Property address / Location			Extent		Estimated value (LKR)		
Vehicle No		Description of the vehicle (Make / Model /)							
Terms and Conditions									
<p>I / We confirm that all the details mentioned above are true & correct.</p> <p>Further I / We understand & agree to strictly abide by the following terms and conditions.</p> <ol style="list-style-type: none"> 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. 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). The Bank has the right to recall my/our loan capital and interest entirely if I/we are in default state as above. The Bank has the right to consolidate all my/our accounts and recover the amounts due to it, in the event of default. 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. The monies due by me/us to the Seylan Bank PLC in respect of 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 (Cap 68) and I/we shall not plead the prescription ordinance (Cap. 68) as a bar to the Seylan Bank PLC suing me/us for the recovery of the said money. Early settlement (full or part) will be accepted at a fee which will be decided by the Bank from time to time at its sole discretion. 									
_____		_____			_____		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto;"> _____ Signature verified / Staff No. </div>		
Date	Primary Borrower			Joint Borrower					
Witness: _____		Witness: _____			Witness: _____				
Name: _____		Name: _____			Name: _____				
		Staff No.					Staff No.		
Processing Fees									
		Normal processing (4 working days)			Fast track (2 working days)				
LKR 1,000,000/- & below		LKR 4,750/-			LKR 10,000/-				
Above LKR 1,000,000/- to LKR 3,000,000/-		LKR 7,500/-			LKR 15,000/-				
Above LKR 3,000,000/- to LKR 5,000,000/-		LKR 12,500/-			LKR 25,000/-				
Above LKR 5,000,000/- to LKR 7,000,000/-		LKR 15,000/-			LKR 30,000/-				
Above LKR 7,000,000/-		LKR 20,000/-			LKR 40,000/-				
Seylan Personal Loan Features					Eligibility Criteria				
<ul style="list-style-type: none"> Loan quantum up to 12 times of your monthly salary, with a maximum of LKR 7.0 million Simple documentation Repayment period up to 84 months Speedy approvals Low interest rates 					<ul style="list-style-type: none"> Permanent & confirmed employees who have completed 12 months in current employment Age between 20 - 60 years (retirement age to be confirmed if above 55 years) Minimum monthly fixed income of LKR 200,000/- or above (Net Salary + Fixed Monthly Allowances) Clear CRIB report Total loan commitments within 50% of net income 				

For Branch / Marketing Sales Unit use only

Confirm that the below mentioned documents collected, customer due diligence verified and recommended by :-

Originals of (pls. tick)			
Billing proof			
Salary confirmation			
Employment ^{***}			
Pay slips		_____	_____
Bank statements		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: 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	Loan Disbursed by
_____	_____
Name & Staff No. Signature (B Officer)	Name/Staff No.
_____	_____
Name & Staff No. Signature (A Officer)	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