

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 _____

(Purpose)

Please select

Loan Type

- Normal
 Fast Track
 (Additional charges apply)
 New Loan
 Existing Loan

Loan Category

- Professionals (Private practice)
 Permanent Employees
 (Net fixed salary above Rs. 50,000/-)
 Armed Forces
 Government and Semi-Government Employees

Mode of Repayment

- Remit the salary to Seylan
 Set up a Standing Instruction
 (On exceptional basis only)

Account No. Branch

Loan requested branch (If different from above)

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 dependants: _____ (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)
7. Documentary evidence of professional qualification issued by respective authority - (applicable for professionals only)
- For vehicle loans**
8. Sole Agent's Invoice - for brand new vehicles
9. Invoice & valuation from a panel valuer - for unregistered vehicles
10. Copy of CR book & valuation from a panel valuer - for registered vehicles

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

Contact Details

	Home	Office
* Telephone		
* Fax		
* Mobile		

E-mail _____

Contact Details

	Home	Office
* Telephone		
* Fax		
* Mobile		

E-mail _____

Details of a relative not living with you

Name: _____

Address: _____

Telephone: Home _____ Office _____

Mobile _____

Relationship: _____

Name of employer: _____

Details of a relative not living with you

Name: _____

Address: _____

Telephone: Home _____ Office _____

Mobile _____

Relationship: _____

Name of employer: _____

Employment Details (Primary Applicant)

Category - Salaried:

Clerical Skilled/Technical Supervisor

Executive/Middle Mgmt. Senior/Corporate Mgmt.

Director Consultant Professional

Others

Designation: _____

Name of employer: _____

Address of employer: _____

Employment status: Permanent Contract

Length of service at current employment: _____

Previous employer: _____

Designation: _____

Length of service: _____

Address: _____

Employment Details (Joint Applicant)

Category - Salaried:

Clerical Skilled/Technical Supervisor

Executive/Middle Mgmt. Senior/Corporate Mgmt.

Director Consultant Professional

Others

Designation: _____

Name of employer: _____

Address of employer: _____

Employment status: Permanent Contract

Length of service at current employment: _____

Previous employer: _____

Designation: _____

Length of service: _____

Address: _____

Monthly Income - Please attach relevant documents

Basic salary: _____

Fixed allowances: _____

Other allowances: _____

Other income (source of income): _____

Total _____

Monthly Income - Please attach relevant documents

Basic salary: _____

Fixed allowances: _____

Other allowances: _____

Other income (source of income): _____

Total: _____

Monthly Expenses

Household expenses: _____

Rent: _____

Insurance premiums: _____

Other expenses: _____

Total: _____

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					Bank Borrowings				
Type	Bank	Amount/Limit	Loan Instalment / Card Since	Present Outstanding	Type	Bank	Amount/Limit	Loan Instalment / Card Since	Present Outstanding
Housing Loan					Housing Loan				
Vehicle Loan					Vehicle Loan				
Personal Loan					Personal Loan				
Lease					Lease				
Overdraft					Overdraft				
Others					Others				
Credit Card 1					Credit Card 1				
Credit Card 2					Credit Card 2				

Terms and Conditions

I/We understand & agree to strictly abide by the following terms and conditions

- Monthly repayment date will be fixed in line with the earliest salary credited date. Penalty interest will not be charged for 05 days (maximum), in case of a salary processing delay.
- 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.
- 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.
- 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 Macromedia (Cap. 68) as a bar to the Seylan Bank PLC suing me/us for the recovery of the said money.
- Early settlement/part settlement will be accepted at a fee which will be decided by the Bank from time to time at its sole discretion.

Signature Verified

Signature Verified

Primary Borrower Date

Joint Borrower Date

Witness: _____

Witness: _____

Name: _____

Name: _____

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/- to LKR 10,000,000/-	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 10 million Simple documentation – no guarantors required Repayment period up to 84 months Speedy approvals Low interest rates; fixed for the entire tenure of the loan 	<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 50,000 /- or above (Net Salary + Fixed Monthly Allowances) Clear CRIB report Total loan commitments within 60% of net income
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For Branch Use Only

Verification

Customer due diligence verified and recommended by:

CRO-Name &
Staff No._____
Signature_____
BMG/ABM
Name & Staff No._____
Signature
(On rubber stamp)**For Retail Credit Department Use Only - Score Card Evaluation**

Customer : _____ Reference: _____

Loan amo unt: Sri Lankan

Rs.

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/-

Loan period:

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Months

Interest rate: _____ p.a.

Additional interest: _____ p.a.

Data Entered	Score	Data Entry / Compliance Checked

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_____
Name & Staff No._____
Signature
(B Officer)

Loan Disbursed by

Name/Staff No._____
Signature_____
Name/Staff No._____
Signature (A-Officer)

(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) Gross salary
 - (b) Fixed allowance
 - (c) Traveling/ fuel allowance
 - (d) Other allowance
 - (e) Deductions
 - (f) Net salary

Yours faithfully,

.....

Authorised 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
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 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) Gross salary
 - (b) Fixed allowance
 - (c) Traveling / fuel allowance
 - (d) Other allowance
 - (e) Deductions
 - (f) 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) Submit a notice of Resignation
 - (c) Retires from organization
 - (d) Has her employment terminated by us
 - (e) Is deceased

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

Yours faithfully

.....

(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
Branch

Dear Sir/ Madam,

Name of
Client

Settlement of Loan

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) Interest due as at date | - |
| 4) Rate of interest | - |
| 5) Any other fee/ commission/ charge payable
in case of full settlement | - |
| 6) Total outstanding as at date | - |

Yours faithfully,

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