

**SEYLAN BANK PLC**  
**APPLICATION FOR LOAN AGAINST PROPERTY**



**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)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
1.3	Residential Address	..... .....	..... .....
1.4	Residential Tele No. / Mobile No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	E-mail address	.....	.....
1.5	National ID card No. Passport No. /	<input type="text"/>	<input type="text"/>
1.6	Civil status	.....	.....
1.7	Number of children & other Dependents	.....	.....
1.8	Are you a citizen of Sri Lanka or Dual citizenship holder ( If yes, name of countries ) Are you a PR holder? ( If yes, name of the country )	Yes <input type="checkbox"/> No <input type="checkbox"/>	.....

**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	<input type="text"/>	<input type="text"/>
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 If not assignment over salary will be given	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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 <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	:	.....	
4.5	Floor area of house	:	Sq. ft / Sq. M .....	
4.6	Whether the applicant is residing in the property	:	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 Alw*		House Rent		
Business			Household expenses		
Profession			Children's Education		
Industry			Personal		
Agriculture			Traveling		
Interest			Medical		
Dividends			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	.....	.....	.....	.....	.....	.....

## 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 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

## 10. 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>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>	<table border="1"> <thead> <tr> <th>Valuation Amount</th> <th>Valuation Rate</th> <th>Maximum Cumulative Amount</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 1 million</td> <td>Rs. 5,000 minimum</td> <td>Rs. 5,000</td> </tr> <tr> <td>Above Rs. 1 Mn up to Rs. 20 Mn</td> <td>Rs. 750 per million</td> <td>Rs. 19,250</td> </tr> <tr> <td>Above Rs. 20 Mn up to Rs. 50 Mn</td> <td>Rs. 500 per million</td> <td>Rs. 34,250</td> </tr> <tr> <td>Above Rs. 50 Mn up to Rs. 100 Mn</td> <td>Rs. 250 per million</td> <td>Rs. 46,750</td> </tr> <tr> <td>Above Rs. 100 Mn up to Rs. 500 Mn</td> <td>Rs. 100 per million</td> <td>Rs. 86,750</td> </tr> <tr> <td>Above Rs. 500 Mn</td> <td>Negotiable</td> <td></td> </tr> </tbody> </table> <p>+ Travelling fee</p>	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		
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<b>Processing Fee</b>	0.5% of the loan value (minimum LKR 15,000/- maximum LKR 200,000/-) + All government taxes
<b>Property Inspection Fee</b>	Flat fee of LKR 2,000/- * 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