



# NIVAHANA

## HOUSING LOAN SCHEME

LOAN APPLICATION

BRANCH : ..... DATE : .....

1.	PERSONAL INFORMATION	<b><u>APPLICANT</u></b>	<b><u>CO-APPLICANT</u></b>
1.1	FULL NAME MR/MRS/MISS	.....	.....
1.2	NATIONAL IDENTITY CARD NO.	.....	.....
	PASSPORT NO.	.....	.....
	DATE OF ISSUE	.....	.....
1.3	ADDRESS		
	<b>LOCAL</b>		
	OFFICE	.....	.....
		.....	.....
	RESIDENCE	.....	.....
		.....	.....
	<b>OVERSEAS</b>		
	OFFICE	.....	.....
		.....	.....
	RESIDENCE	.....	.....
		.....	.....
1.4	TELEPHONE NO.		
	RESIDENCE	.....	.....
	OFFICE	.....	.....
	MOBILE	.....	.....
	E-MAIL	.....	.....
	FAX	.....	.....
1.5	DATE OF BIRTH	.....	.....

1.6	AGE	.....	.....
1.7	CIVIL STATUS	.....	.....
1.8	NO. OF CHILDREN (IF APPLICABLE)	.....	.....
	DEPENDANTS	.....	.....
1.9	EDUCATIONAL / PROFESSIONAL QUALIFICATIONS	.....	.....
		.....	.....
		.....	.....
		.....	.....
1.10	OCCUPATION	.....	.....
1.11	NAME OF EMPLOYER / BUSINESS	.....	.....
1.12	NO. OF YEARS IN ABOVE EMPLOYMENT / BUSINESS	.....	.....
	(IF LESS THAN 5 YEARS PLEASE INDICATE BELOW THE DETAILS OF PREVIOUS EMPLOYMENT)	.....	.....
		.....	.....

**MONTHLY INCOME & EXPENDITURE**

2.1	INCOME		EXPENDITURE	
	APPLICANT RS.	CO-APPLICANT RS.	APPLICANT RS.	CO-APPLICANT RS.
PROFESSION	.....	.....	HOUSE HOLD EXPENSES	.....
EMPLOYMENT	.....	.....		
BUSINESS	.....	.....	TAX	.....
INTEREST	.....	.....	TRAVEL	.....
DIVIDENDS	.....	.....	E.P.F.	.....
OTHERS (SPECIFY)	.....	.....	LOAN REPAYMENTS.....	.....
	.....	.....	OTHERS	.....
DEFICIT	.....	.....	SURPLUS	.....
	.....	.....		.....

**2.2 DETAILS OF FIXED ASSETS**

DETAILS OF PROPERTY OWNED / ADDRESS	EXTENT	ESTD. VALUE OF PROPERTY	MORTGAGE OUTSTANDING	LENDER MORTGAGEE

**2.3 OTHER ASSETS (IF SPACE PROVIDED IS INSUFFICIENT YOU MAY USE A SEPARATE SHEET)**

MOTOR VEHICLES : MAKE  
ESTIMATED VALUE  
MORTGAGE OUTSTANDING (IF ANY)

SHARES : NAME OF COMPANY  
NO. OF SHARES  
ESTIMATED VALUE

LIFE POLICIES : INSURER  
VALUE OF THE POLICY

ANY OTHER ASSETS : .....

**2.4 BANK ACCOUNTS & DEPOSITS WITH OTHER FINANCIAL INSTITUTIONS**

NAME OF INSTITUTION	BRANCH	TYPE OF ACCOUNT	ACCOUNT NO.	BALANCE

**2.5 EXISTING FACILITIES**

INSTITUTION	TYPE OF FACILITY	ORIGINAL AMOUNT	MONTHLY REPAYMENT	PRESENT OUTSTANDING	SECURITIES HELD

**2.6 TAX PARTICULARS FOR THE PAST 3 YEARS  
DOCUMENTARY EVIDENCE TO BE PROVIDED**

YEAR OF ASSESSMENT						
	APPLICANT	CO-APP.	APPLICANT	CO-APP.	APPLICANT	CO-APP.
STATUTORY INCOME						
ASSESSABLE INCOME						
TAXABLE INCOME						
TAX PAID						

**3. CURRENT ACCOUNT / SAVINGS ACCOUNT NO.:** .....

**4. LOAN DETAILS**

- 4.1 PURPOSE OF LOAN (TICK THE APPROPRIATE BOX) :
- PURCHASE OF HOUSE AND PROPERTY
  - PURCHASE OF CONDOMINIUM PROPERTY
  - CONSTRUCTION / RENOVATION / EXTENSION / COMPLETION OF HOUSE
  - PURCHASE OF LAND FOR CONSTRUCTION OF HOUSE
  - SETTLEMENT OF EXISTING LOANS OBTAINED FOR HOUSING PURPOSES

- 4.2 AMOUNT REQUESTED : RS. ....
- 4.3 SECURITY OFFERED :  
.....  
.....
- 4.4 NO. OF YEARS REQUIRED FOR REPAYMENT : .....
- 4.5 INTEREST RATE OPTION : FIXED / FLOATING .....

**5. DETAILS OF HOUSE / CONDOMINIUM TO BE PURCHASED**

- 5.1 ADDRESS : .....
- 5.2 LOCAL AUTHORITY : .....
- 5.3 EXTENT OF LAND & FLOOR AREA : **LAND EXTENT..... FLOOR AREA.....**
- 5.4 PURCHASE PRICE : RS. ....
- ADVANCE ALREADY PAID : RS. ....
- BALANCE PAYABLE : RS. ....
- 5.5 APPLICANT'S CONTRIBUTION: RS. ....
- 5.6 DOES THE HOUSE REQUIRE RENOVATION : YES / NO  
IF SO ESTIMATED COST RS. ....
- 5.7 IF COST OF RENOVATION IS SUBSTANTIAL PLEASE GIVE THE SOURCE OF FINANCE :
- 5.8 IS VACANT POSSESSION AVAILABLE : YES / NO

ATTACH A LETTER OF CONSENT FROM OCCUPANT FOR VACATION, (IF APPLICABLE)

**6. DETAILS OF CONSTRUCTION / RENOVATION / EXTENSION / COMPLETION OF HOUSE**

- 6.1 ADDRESS : .....
- 6.2 LOCAL AUTHORITY : .....
- 6.3 EXTENT OF LAND & FLOOR : **LAND FLOOR**  
AREA : **EXTENT..... AREA.....**
- 6.4 TOTAL ESTIMATED COST : RS. ....  
(AS PER BILL OF QUANTITIES)
- 6.5 FUNDS ALREADY INVESTED : RS. ....  
FOR DEVELOPMENT OR  
CONSTRUCTION
- 6.6 FUNDS AVAILABLE TO BE : RS. ....  
SPENT FOR CONSTRUCTION
- 6.7 GRACE PERIOD REQUIRED : .....

**7. DETAILS OF LAND TO BE PURCHASED**

- 7.1 LOCAL AUTHORITY : .....
- 7.2 PURCHASE PRICE OF LAND : RS. ....
- 7.3 VALUE AND EXTENT OF LAND: VALUE EXTENT  
RS. .... RS. ....
- 7.4 APPLICANT'S CONTRIBUTION:  
TOWARDS THE PURCHASE OF  
LAND RS. ....
- 7.5 EXPECTED DATE OF : ..  
COMMENCEMENT OF CONSTRUCTION
- 7.6 ESTIMATED COST OF : RS. ....  
CONSTRUCTION
- 7.7 MONIES AVAILABLE / : RS. ....  
SOURCES OF FUNDS FOR  
CONSTRUCTION  
(DOCUMENTARY EVIDENCE TO  
BE SUBMITTED)

**8. DETAILS OF LOAN / LOANS TO BE SETTLED**

- 8.1 NAME OF THE BANK / : ..  
INSTITUTION
- 8.2 LOAN AMOUNT AND DATE : ..  
OBTAINED
- 8.3 PRESENT OUTSTANDING : ..
- 8.4 SECURITY GIVEN : ..
- 8.5 RATE OF INTEREST : ..
- 8.6 REASON FOR SETTLEMENT : ..

## **DECLARATION**

I / We hereby declare and certify that all the statements made in the foregoing cages of this loan Application Form and papers attached hereto are true and correct to the best of my / our knowledge and belief. I / We hereby authorize the Bank to check the authenticity of the documents submitted by me / us.

I / We also undertake to meet all legal and valuation charges irrespective of whether the loan is approved or not.

**SIGNATURE OF APPLICANT**

**SIGNATURE OF CO-APPLICANT**

**DATE**

**DATE**

## **NOTE**

### **SUBMISSION OF THE UNDERMENTIONED DOCUMENTS (WHERE APPLICABLE WOULD ENABLE EXPEDITIOUS PROCESSING OF THE LOAN.**

- (i) Letter from the employer confirming the following:
  - a. Number of years in service
  - b. Monthly emoluments and deductions
  - c. Remittance of the salary direct to the applicant's account with Commercial Bank.
  
- (ii) Title Deeds and Survey Plan relating to the property with right of way depicted (Survey Plan must be less than 10 years old)
  - a. Recently obtained Street Line Certificate and Nonvesting Certificate
  - b. Certificate of Ownership issued by the Municipal Council (if appropriate)
  - c. Original of approved Building Plan
  - d. Bill of Quantities
  
- (iii) Letter of Consent from the occupant of the property to make available vacant possession.
  
- (iv) Income Tax Receipts.
  
- (v) Documentary evidence to substantiate the source of funds to meet applicant's contribution.

### **OTHER REQUIREMENTS**

The following Insurance Policies have to be obtained before disbursement of the loan proceeds.

- (i) Decreasing Term Assurance Policy
- (ii) Fire Insurance Policy (as applicable)
- (iii) Title Insurance Policy (if recommended by the Legal Officers)