

7.0 MONTHLY REMUNERATION

Basic	Fixed Allowances	Net Salary	Other regular Income

Other **regular** income if any specify

Irregular income for the past 6 months (Total)

Amount							
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8.0 FAMILY MEMBERS

No. of Adults	No. of Children below 10 years	No. of Children between 10 and 18 years	Total No.

9.0 DETAILS OF SPOUSE

Name																			
Age																			
Occupation																			
Employer																			
Spouse's Monthly Net Income (regular income)										Rs.									

9.1 Contact Nos:

Home																			
Mobile.																			
Office																			

E-mail Address

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10.0 ASSETS OWNED BY THE APPLICANT (as at date)

10.1 Immovable Property, if any (except the property to be mortgaged)

Type	Location	Extent	Value Rs.	Whether Mortgaged	Mortgagee
House/Property					

10.2 Investments

Type	Name and Address of Institution	Value Rs.	Is pledged against loans	Loan Amount Rs.

10.3 Accounts with other Banks/Institutions

Type	Name of the Branch	Account No.	Date A/C Opened	Balance as at date Rs.	Is pledged against loans	Loan Amount Rs.

10.4 Bank Accounts maintained at NSB

Type	Name of Bank & Branch	Account No.	Date A/C Opened	Balance as at date Rs.	Is pledged against loans	Loan Amount Rs.

10.5 Insurance Policies

Type	Name of Insurer	Value of Policy Rs.	Surrender Value Rs.	Is pledged/assigned

10.6 Existing Liabilities of the Applicant

Name of Lender	Ref. No.	Security	Repayment Period	Amount Borrowed Rs.	Balance payable as at date Rs.	Balance period to complete payment	Purpose

(If, Security is mortgage of immovable property, please fill in the Part II)

PART II

1.0 Property offered as Security

Description			Ownership	
Lot No.			Are you the owner?	Yes/No
Plan	Number		If not, The present owner's name and address	
	Date		Have you owned it before ?	Yes/No
	Surveyor		Encumbrances, if any?	
Extent			Post Office	
Assessment No. and Street			Distance from Colombo/Branch	
Local Authority	MC/UC/PS			

- 1.1 Present Value (Market) :
- 1.2 Date of construction, if applicable :
- 1.3 Name of Life Interest Holders (if any):
- 1.4 A sketch of the route to the property from the nearest town should be attached giving sufficient directions for the location of the property.

Law Governing Applicant
Common Law/Kandyan Law/Thesawalama Law/Muslim Law

1. I confirm that each of the statements given above is true and correct.
2. I confirm the vehicle will be used only for personal usage and not for commercial purposes.
3. I confirm that I have not obtained any loan for the purpose mentioned in this application during the past three year period from the National Savings Bank.
4. In the event of this loan being defaulted, I authorize National Savings Bank to set off any such over due amount against balances lying in to the credit of any other account that I maintain with the National Savings Bank.
5. I confirm that I will keep the National Savings Bank informed of any changes to the information provided in this application.

Signature of the Applicant

Date:

- Please note not to leave any cage blank. State “Inapplicable”, as the case may be. Mark (✓) in relevant cage

Conditions precedent

1. If the customer doesn't have a savings account with NSB, an account should be opened with a minimum amount of Rs. 1,000/-.
2. Customer should be a confirmed and salaried employee in the public or at a reputed private sector organization
(National Savings Bank will have a list of so recognized institutions)
3. Maximum age should be 60 years by the time the loan is fully settled
4. The maximum repayment period is 5 years and the minimum repayment period is 1 year
5. Maximum loan amount is Rs. 4 Mn.
6. 1st instalment should be credited to the loan account prior to the disbursement of the loan
7. Comprehensive insurance cover to be obtained and assigned to the Bank
8. Insurance to be obtained from one of the following Insurers
 - Ceylinco Insurance Co. Ltd.
 - Eagle Insurance Co. Ltd.
 - Janashakthi Insurance Co. Ltd.
 - Sri Lanka Insurance Corporation Ltd.
 - Union Assurance Co. Ltd.
 - HNB Assurance plc
9. Only one loan can be obtained by the same person within a period of three years
10. Processing Fee
 - Rs. 7,500/- for facilities up to Rs. 1,000,000/-
 - Rs.10,000/- for facilities from Rs. 1,000,001/- to Rs. 4,000,000/-
 - (all other costs such as vehicle valuation, registration, insurance, stamp fees and any government levy should be borne by the customer.)

Documents required

1. Copy of National Identity Card
2. Letter of Confirmation
3. Salary slips for the past 6 months
4. Bank statements for the past 6 months
5. NSB Savings A/C No.
6. Pro-forma Invoice
7. Valuation Report
8. Standing Order
9. Loan Agreement
10. Mortgage Bond
11. MT 3 Form
12. MT 6 Form
13. Insurance Cover Note/Insurance Policy
14. Registration Book of the vehicle
15. If redemption, balance confirmation from the original lender

If the security offered is for mortgaging a immovable property, the following documents should be obtained from the Local Authority –

- a) Certificate of Ownership
- b) Certificate of Non-vesting
- c) Street lines and Building lines certificate
(if there are street lines affecting the land, the area so affected should be demarcated on the Survey Plan and the extent thereof computed in perches and endorsed and certified on the plan by a Licensed Surveyor)