

For office Use only



Head Office,  
No.12 | Edmonton Road,  
Kirulapone.  
Telephone: 0115 411 411

Branch Name: \_\_\_\_\_

Application Issued Date: \_\_\_\_\_

Application Received Date: \_\_\_\_\_

Application Registration No.: \_\_\_\_\_

Introduced By (if applicable) EPF No.: \_\_\_\_\_

Application Issued By (EPF No.): \_\_\_\_\_

It is mandatory to fill in all the blanks.

## Loan Application Form

Individual Application ☐Joint Application ☐

To: The Manager,  
SDB bank \_\_\_\_\_ Branch.

I / we hereby apply for accommodation by way of a loan facility of a sum of Rupees \_\_\_\_\_

Rs. \_\_\_\_\_ Repayment Period: Months / Years 

Purpose of the Loan: \_\_\_\_\_

Rate of Interest: Floating Rate ☐ Fixed Rate ☐Repayment Option: Fixed Instalment ☐ Reducing Instalment ☐

### 1. Personal Details

#### Primary Applicant

Title: Mr. ☐ Mrs. ☐ Miss ☐ Other 

Full Name (As in NIC): \_\_\_\_\_

Residential Address: \_\_\_\_\_

Province:  District: DS Division:  City: No. of years residing at current location: 

Postal Address (only if different from above) \_\_\_\_\_

NIC No: Date of Birth: Passport No.: Passport Expiry Date: Driving License No.: DL Expiry Date: 

(NIC number is compulsory)

Race:  Language: Gender: Male ☐ Female ☐Marital Status: Single ☐ Married ☐ Widow ☐ Divorced ☐No of Dependents (including spouse, if married): 

Spouse Name: \_\_\_\_\_

Occupation: \_\_\_\_\_

Spouse Income (Monthly): Rs. \_\_\_\_\_

#### Joint Applicant

Title: Mr. ☐ Mrs. ☐ Miss ☐ Other 

Full Name (As in NIC): \_\_\_\_\_

Residential Address: \_\_\_\_\_

Province:  District: DS Division:  City: No. of years residing at current location: 

Postal Address (only if different from above) \_\_\_\_\_

NIC No: Date of Birth: Passport No.: Passport Expiry Date: Driving License No.: DL Expiry Date: 

(NIC number is compulsory)

Race:  Language: Gender: Male ☐ Female ☐Marital Status: Single ☐ Married ☐ Widow ☐ Divorced ☐No of Dependents (including spouse, if married): 

Spouse Name: \_\_\_\_\_

Occupation: \_\_\_\_\_

Spouse Income (Monthly): Rs. \_\_\_\_\_

**Primary Applicant (Continued...)**

Are you a Citizen of Sri Lanka? Yes ☐ No ☐  
If yes, By Birth ☐ By Registration ☐  
Are you a Member of SANASA? Yes ☐ No ☐  
If yes, name of the society \_\_\_\_\_

Membership No: \_\_\_\_\_

**Details of Home:**

Owned ☐ Owned Mortgaged ☐  
Rented or Leased ☐ Living with Parents ☐  
Quarters (Provided by Employer) ☐  
Vehicle Owner: Yes ☐ No ☐  
Type of Vehicle \_\_\_\_\_

**Joint Applicant (Continued...)**

Are you a Citizen of Sri Lanka? Yes ☐ No ☐  
If yes, By Birth ☐ By Registration ☐  
Are you a Member of SANASA? Yes ☐ No ☐  
If yes, name of the society \_\_\_\_\_

Membership No: \_\_\_\_\_

**Details of Home:**

Owned ☐ Owned Mortgaged ☐  
Rented or Leased ☐ Living with Parents ☐  
Quarters (Provided by Employer) ☐  
Vehicle Owner: Yes ☐ No ☐  
Type of Vehicle \_\_\_\_\_

**2. Academic/Professional Qualifications****Primary Applicant**

Education: Primary ☐ Secondary ☐ Higher ☐  
No Education ☐ Other \_\_\_\_\_

**Joint Applicant**

Education: Primary ☐ Secondary ☐ Higher ☐  
No Education ☐ Other \_\_\_\_\_

**3. Contact Details****Primary Applicant**

Telephone (Fixed Line) 

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Mobile No. 1 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Mobile No. 2 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Postal Code 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Email ID \_\_\_\_\_

**Joint Applicant**

Telephone (Fixed Line) 

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Mobile No. 1 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Mobile No. 2 

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Postal Code 

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Email ID \_\_\_\_\_

**4. Employment Details****Primary Applicant**

Designation: \_\_\_\_\_  
Name and Address of Employer \_\_\_\_\_  
Employer's Telephone No.: 

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Permanent in Employment: Yes ☐ No ☐  
Total Work Experience: (with previous employment if applicable) Years ☐ Months ☐

**Joint Applicant**

Designation: \_\_\_\_\_  
Name and Address of Employer \_\_\_\_\_  
Employer's Telephone No.: 

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Permanent in Employment: Yes ☐ No ☐  
Total Work Experience: (with previous employment if applicable) Years ☐ Months ☐

**5. Monthly Income****Primary Applicant**

Gross Salary/Pension Rs. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Net Salary/Pension Rs. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Other Income (if applicable) Rs. 

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Total Income Rs. 

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Source of other income (if applicable) \_\_\_\_\_

**Joint Applicant**

Gross Salary/Pension Rs. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Net Salary/Pension Rs. 

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Other Income (if applicable) Rs. 

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Total Income Rs. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
Source of other income (if applicable) \_\_\_\_\_



## 6. Monthly Income

### Primary Applicant - Non-Salary

If you are not a salaried employee, what is your income generation method? \_\_\_\_\_

If business, nature of the business: \_\_\_\_\_

Business Registration No.: (if applicable) \_\_\_\_\_

Name & Address of the Business: \_\_\_\_\_

No. of years in Operation: \_\_\_\_\_

Frequency of your income:

Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually ☐

Monthly / Quarterly / Semi-annual /  
Annual Income Rs. \_\_\_\_\_

Family Income (Annually) Rs. \_\_\_\_\_

### Joint Applicant - Non-Salary

If you are not a salaried employee, what is your income generation method? \_\_\_\_\_

If business, nature of the business: \_\_\_\_\_

Business Registration No.: (if applicable) \_\_\_\_\_

Name & Address of the Business: \_\_\_\_\_

No. of years in Operation: \_\_\_\_\_

Frequency of your income:

Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually ☐

Monthly / Quarterly / Semi-annual /  
Annual Income Rs. \_\_\_\_\_

Family Income (Annually) Rs. \_\_\_\_\_

## 7. Monthly Expenses

### Primary Applicant

Household Expenses Rs. \_\_\_\_\_

House Rent (If applicable) Rs. \_\_\_\_\_

Loan/Lease/Credit Card  
Instalment (Existing) Rs. \_\_\_\_\_

EPF/ETF and Tax Rs. \_\_\_\_\_

Other (please specify) \_\_\_\_\_ Rs. \_\_\_\_\_

Total Expenses Rs. \_\_\_\_\_

Net Income Rs. \_\_\_\_\_  
(Monthly Income - Total Expenses)

### Joint Applicant

Household Expenses Rs. \_\_\_\_\_

House Rent (If applicable) Rs. \_\_\_\_\_

Loan/Lease/Credit Card  
Instalment (Existing) Rs. \_\_\_\_\_

EPF/ETF and Tax Rs. \_\_\_\_\_

Other (please specify) \_\_\_\_\_ Rs. \_\_\_\_\_

Total Expenses Rs. \_\_\_\_\_

Net Income Rs. \_\_\_\_\_  
(Monthly Income - Total Expenses)

## 8. Bank Account Details

### Primary Applicant - SDB bank

Branch	Account Type	Account No.	Balance (Rs.)

### Joint Applicant - SDB bank

Branch	Account Type	Account No.	Balance (Rs.)

## 9. Bank Account Details

### Primary Applicant - Other bank

Bank	Branch	Account Type	Account No.	Balance (Rs.)

### Joint Applicant - Other bank

Bank	Branch	Account Type	Account No.	Balance (Rs.)

## 10. Immovable Assets Details

### Primary Applicant

Fixed Assets Name & Situation of Land/House/ Building	Extent	Gross Value (Rs.)	Mortgage (if any)

### Joint Applicant

Fixed Assets Name & Situation of Land/House/ Building	Extent	Gross Value (Rs.)	Mortgage (if any)

## 11. Movable Assets Including Vehicles and Machinery

Primary Applicant

Joint Applicant

Description	Registration No.	Gross Value (Rs.)	Mortgage if any

Description	Registration No.	Gross Value (Rs.)	Mortgage if any

## 12. Tax Details

Primary Applicant

Joint Applicant

Are You a Tax Payer?  
(Please attach Tax Receipts)

Yes ☐

No ☐

Are You a Tax Payer?  
(Please attach Tax Receipts)

Yes ☐

No ☐

## 13. Security Offered for Proposed Loan

Personal Guarantee ☐ Immovable Property ☐ Movable Assets/Vehicle ☐ Other (specify) \_\_\_\_\_

## 14. Referees

(Following details of two referees should be given)

### Referee No. 01

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone (Fixed Line)

Mobile No.

### Referee No. 02

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone (Fixed Line)

Mobile No.

## 15. Terms and Conditions

- I / We agree to strictly abide by the following terms and conditions.
- SANASA Development Bank PLC shall have the right to review the above loan facility from time-to-time and withdraw/cancel or recall the same or to vary the terms and conditions relating thereto at any time in its role and at its absolute discretion without prior notice to me/us.
- The proceeds of the above loan to be credited to any account maintained by me/us at SANASA Development Bank PLC or any of its branches. I / We agree to open at least one savings account with SANASA Development Bank PLC for this purpose and to maintain such account(s), subject to the rules applicable to such account(s), until such time the loan and interest and other monies payable thereon are paid and settled in full.
- I / We also request SANASA Development Bank PLC to grant and agree to accept a loan of an amount less than the amount applied for if SANASA Development Bank PLC is unable to grant the full amount I / we have applied for due to any reason whatsoever. In such an event, such loan of a lesser amount shall also be governed by the terms and conditions contained herein, without the need for any further request or acknowledgement from me/us.
- All information regarding my/our trade business or occupation and financial condition will be furnished by me/us to SANASA Development Bank PLC as and when required by SANASA Development Bank PLC. I / We hereby irrevocably authorise SANASA Development Bank PLC to visit all premises such as business, residence in order to conduct financial analysis/evaluations, business inspections, etc.
- SANASA Development Bank PLC shall have the right to review and change the rate of interest of the proposed loan facility from time-to-time according to market conditions. For floating rate of interest the bank shall have the right to revise the rate and extend the repayment period without prior notice to me/us.
- The monies owed by me/us to the bank in respect of the said loan and interest thereon shall be recoverable from me/us notwithstanding the prescription ordinance (Chap.68) and I / We shall not plead the prescription ordinance (Chap.68) as a bar to the Bank suing me/us for the recovery of said monies.
- SANASA Development Bank PLC may waive any of the above terms and conditions either unconditionally or on terms. Every such waiver by the Bank, however, shall be without prejudice to the rights of the Bank, which shall always remain exercisable as if such waiver had not been made, whenever the Bank thinks fit.
- I / We agree that in the event of default by me/us the bank may appoint a third party collection agent for the recovery of outstanding amount(s) and I / We agree to pay all costs of such collection.
- I/We herewith delegate authority to the bank to deduct all the costs incurred related to the applied loan, including charges for valuation, charges for preparation of mortgage bond, bank charges, CRIB charges etc. by deducting my/our savings account.
- I / We confirm that the above information given by me/us is true and accurate. I / We have not knowingly withheld any information that might affect the credit risk. I / We agree to provide any further information and adhere to the terms and conditions stipulated by the bank for the grant of the above loan requested by me/us.
- I / We confirm that I / We have read and understood the content of the above loan application form and thereafter placed my/our signature hereto.

Signature of Primary Applicant

Signature of Joint Applicant

Date

## For Office Use Only

Product Name (which is used to disburse the loan): \_\_\_\_\_

CIF Number:

Recovery A/C:

Work Item No. in LOS: \_\_\_\_\_

Application Received By: (EPF No.):

Signature: \_\_\_\_\_