



## HOUSING FINANCE LOAN APPLICATION FORM

### 1.) PERSONAL DETAILS

	Applicant I	Applicant II/ Spouse
Full Name (Mr/Mrs/Miss)		
Date of Birth (dd/mm/yyyy)		
Civil Status	Single      Married	Single      Married
NIC/DL/Passport No.		
Residential Address		
Previous Residential Address (If less than 5 years at present address)		
Telephone (Home/Mobile)		
Email Address		
Number of children & other dependants		
Academic Qualifications		
Professional Qualifications		

### 02.) EMPLOYMENT DETAILS

Name of the Employer or Business	
Designation/Profession	
Nature of Business	
No of years in Service/Business	
Address	
Telephone	
Email address & Web site	
Previous employment details (If less than 3 years in present employment)	

### 03.) BANK ACCOUNTS MAINTAINED BY THE APPLICANT/S & SPOUSE

Name of Bank & Branch	Name of Account Holder	Type of Account	Account No.	Present Balance

**04.) MONTHLY INCOME & EXPENDITURE (Please furnish documentary evidence)**

Income			Expenditure		
Source	Applicant	Applicant II	Source	Applicant	Applicant II
Profession/ Employment			House hold Expenses		
Business			Travelling		
Interest			Medical		
Dividends			Loans/Credit card		
Commissions			Tax Provision		
House rent			Utility Bills		
Lease			Insurance		
Other			Rent		
			Lease		
			Other		
<b>Total</b>			<b>Total</b>		

**05.) FACILITY REQUIRED**

Purpose of loan (Strike what is inappropriate)	Purchase of land / Construction of a house / Purchase of a house & property / Purchase of land & construct a house / Renovations & Repairs/ Purchase of an apartment/Transfer of housing loan.				
Loan amount required					
Repayment period (Yrs)	5	10	15	20	25
Purchase price / Total estimated cost (BOQ Value)					
Applicant's contribution					

**05.1) INSURANCE**

MRP and Fire Insurance to be arranged by  
HNBA / HNBGI  MRP  Fire

**06.) DETAILS OF THE PROPERTY TO BE MORTGAGED**

Name, address & telephone no. of the vendor (NIC/DL/Passport No.)	
Property description	
Extent of land & floor area	
Value of work completed on construction	
Current estimated market value	
Grace period required	

**07.) TAX PARTICULARS FOR THE PAST 3 YEARS**

Year of assessment	Year .....		Year .....		Year .....	
	Applicant	Applicant II	Applicant	Applicant II	Applicant	Applicant II
Statutory income						
Assessment income						
Taxable income						
Tax paid						

**08.) CREDIT CARDS DETAILS**

Name of card/Issuer	Card No.	Credit Limit

**09.) EXISTING FACILITIES WITH HATTON NATIONAL BANK (IF ANY)**

Branch	Type of facility	Original amount	Present outstanding	Interest rate	Monthly installment	Securities offered	Remaining repayment period (in months)

**10.) FACILITIES WITH OTHER BANKS/INSTITUTIONS**

Name of the institution	Type of facility	Original amount	Present outstanding	Interest rate	Monthly installment	Securities offered	Remaining repayment period (in months)

**11.) ASSETS DECLARATION**

**11.1) Land & Buildings**

Address of property	Owned by	Extent	Estimated value	Mortgages(if any)

**11.2) Motor Vehicles**

Registered number	Make & model	Owned by	Market value(Rs.)	Insurer	Mortgages(if any)

**11.3) Shares / Treasury bills / Fixed deposits**

Name of Company	Type-voting/Non voting shares/Treasury Bills/Bonds	Value of Treasury Bills or shares	Assignments

**11.4) Life insurance policies**

Insured's name	Insurance Company	Policy no.	Date of commence	Period	Face value (Rs.)	Assignment (if any)

**Your application will be considered on the following terms.**

- 1.) That the acceptance of a fee does not place an obligation on the bank to grant the loan.
- 2.) The bank will at your expense insure your life and the mortgaged property during the currency of the loan.
- 3.) The bank obtains a valuation report of the property and you will be required to meet the charges.
- 4.) You will be required to meet the legal fees and stamp duty on the execution of the mortgage bond and other connected charges.
- 5.) I/we understand the fees paid as above are not refundable.
- 6.) Failure to disclose all the information requested for above will automatically disqualify your application regardless of the stage reached in processing.

**12.) DECLARATION**

I/we certify that the above information is true & accurate for the bank to disburse the loan proceeds requested by me/us 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.

.....  
Signature of Applicant

.....  
Signature of Applicant II/Spouse

**NOTE**

Submission of the under mentioned documents (where applicable) would enable expeditious processing of the application.

- (i) Letter from the employer confirming the following:
  - (a) Number of years in the service.
  - (b) Monthly emoluments and deductions.
  - (c) Monthly salary will be remitted direct to the applicants account with HNB
  - (d) Bank statements for 6 months.

Employed abroad :

  - (a) Photocopies of the employment contracts, also letter confirming extension of the contract to cover the loan period of 05 years.
  - (b) Photocopies of the passport & visa documents.
- (ii) Legal document
  - (a) Title deed /s
  - (b) Original Survey plan
  - (c) Certified extracts obtained from the relevant land registry for the past 30 years.
- (iii) Original building plan approved by the local authority with a copy.
- (iv) Bill of quantities acceptable to the bank for the proposed construction. (two copies)
- (v) Letter of consent from the vendor for purchase of property/occupant of the property to make available vacant possession.
- (vi) The following certificates issued by the respective local authority.
  - (a) Street line certificate
  - (b) Non vesting certificate
  - (c) Ownership certificate
  - (d) Tax receipts for the last quarter and annual assessment notice from the local authority.
  - (e) C.O.C
- (vii) For purchase of apartment, Certificate of Conformity (C.O.C.) or condominium deed should be submitted with the application.