



HOME LOAN APPLICATION

Date

Branch

The Manager,
Hatton National Bank PLC,

For Bank Use Only
Loan Account No.
CIF.

PERSONAL DETAILS

	Primary Applicant				Joint Applicant			
Full Name: (Mr/ Mrs/ Miss)	<input type="text"/>							
Date of Birth	<input type="text" value="DDMMYYYY"/>				<input type="text" value="DDMMYYYY"/>			
Civil Status	Single		Married		Single		Married	
NIC/DL/Passport No.	<input type="text"/>							
Residential Address	<input type="text"/>							
Previous Residential Address (If less than 5 years at present address)	<input type="text"/>							
Contact Details	Home <input type="text"/>				Mobile <input type="text"/>			
E-mail Address	<input type="text"/>				<input type="text"/>			
Number of children & other dependants	<input type="text"/>							
Academic Qualifications	<input type="text"/>							
Professional Qualifications	<input type="text"/>							

EMPLOYMENT DETAILS

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

BANK ACCOUNTS MAINTAINED BY THE PRIMARY APPLICANT AND JOINT APPLICANT

Name of Bank & Branch	Name of Account Holder	Type of Account	Account No.	Present Balance
<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

MONTHLY INCOME & EXPENDITURE (Please furnish documentary evidence)

Income			Expenditure		
Source	Primary Applicant	Joint Applicant	Source	Primary Applicant	Joint Applicant
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		
Total			Total		

FACILITY REQUIRED

Purpose of loan (Strike what is inappropriate)	Purchase of land, house or apartment / Construction of house / Purchase of apartment under tripartite / Take over Housing Loan / Reimbursement / Home improvement loan.
Loan amount required	
Repayment period (Years)	
Purchase price / Total estimated cost (BOQ Value)	
Applicant's contribution	

DETAILS OF THE PROPERTY TO BE MORTGAGED

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

TAX PARTICULARS FOR THE PAST 3 YEARS

Year of assessment	Year.....		Year.....		Year.....	
	Primary Applicant	Joint Applicant	Primary Applicant	Joint Applicant	Primary Applicant	Joint Applicant
Statutory income						
Assessment income						
Taxable income						
Tax paid						

CREDIT CARDS DETAILS

Primary Applicant

Name of card/Issuer	Card No.	Credit Limit

Joint Applicant

Name of card/Issuer	Card No.	Credit Limit

EXISTING FACILITIES WITH HATTON NATIONAL BANK (IF ANY)

Primary Applicant

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

Joint Applicant

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

FACILITIES WITH OTHER BANKS/INSTITUTIONS

Primary Applicant

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

Joint Applicant

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

ASSETS DECLARATION

Land & Buildings

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

Motor Vehicles

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

Shares / Treasury bills / Fixed deposits - Primary Applicant

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

Shares / Treasury bills / Fixed deposits - Joint Applicant

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

Life insurance policies

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

REQUIREMENT FOR PRE APPROVED CREDIT CARD/S

Primary Applicant Yes No

Joint Applicant Yes No

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.

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 Primary Applicant

Signature of Joint Applicant

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 documents
 - (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.
- (viii) For purchase of an apartment under tripartite
 - (a) Sales and purchase agreement
 - (b) Advance payment receipts

FOR BANK USE ONLY

Credit card application attached

Primary Applicant Yes No

Joint Applicant Yes No

Signature

EPF No.

Date