



WHAT IS IT MADE UP OF?

- Loans ranging from Rs. 50,000/- upwards.
- Repayment up to 4 – 7 years
- Attractive interest rate.
- Repayment in equated monthly instalments with interest calculated on reducing balance method.
- Minimum documentation
- Available at all HNB Customer Centres.
- Friendliest staff at your service.

WHAT ARE THE CONDITIONS?

- Age between 24 – 50 years.
(If you are below 24 years or above 50 years please speak to the branch manager)
- Earn a minimum monthly net income of Rs 30,000/- & above.
(Joint income with your spouse will be considered)
- Be a professional, a permanent employee of a reputed establishment or a sole proprietor/partner of a business of good financial standing.
- Personal guarantee of 2 persons acceptable to the bank / mortgage over motor vehicle /letter of undertaking from the employer as security.

For more details contact your nearest HNB Customer Centre or call Personal Financial Services on 2661981 / 2661922

YOUR REQUEST

Loan Amount

Repayment period (months)

Security Offered

Purpose

Investment	
Holiday / Travel (Local/abroad)	
Education	
Purchase of Household items	
Family events	
Purchase of Vehicles	
Others (please specify)	

YOUR PERSONAL DETAILS

Mr. Mrs. Miss. Dr. Others (Please specify)

Surname and Initials

Names denoted by Initials

Date of Birth

Age (in years)

Marital Status

Single

Married

Widowed

Divorced

Gender

Female

Male

Nationality

No. of direct dependants

NIC

D/L No

Passport No

(Please attach copies)

Education

Academic-

Primary

Secondary

Graduate

Others

Professional

Certificate/Diploma

Graduate

Post Graduate

In the field of

Details of home

Value Rs.

Current residential address

Permanent residential address

Home Tel No

Mobile

E-mail address

Period you have been at above address

Years

Months

Owned (in your name) Living with parents

Company Rented Monthly Rental Rs.

Mortgaged Monthly mortgage payment Rs

Mortgaged to

Details of a relative not residing with you

Name

Relationship

Home address

Contact No

WHERE YOU WORK

Employer

Office Address (include department)

Tel No

Ext

Employment Sector

Year of Establishment

<input type="checkbox"/>	Govt./Semi Govt. Non Govt. Organization	<input type="checkbox"/>	Partnership Limited Liability	<input type="checkbox"/>	Quoted Company Others	<input type="checkbox"/>
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Industry

<input type="checkbox"/>	Manufacturing Service	<input type="checkbox"/>	Trading Agriculture	<input type="checkbox"/>	Exports Other	<input type="checkbox"/>
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Experience in the present grade Years Months

Length of service in current employment Years Months

Total work experience Years Months

Job Title

Employee ID No

ETF No

EPF No

Tel No

Previous employer

Address

Length of service in previous employment Years Months

If self-employed, nature of employment

YOUR MONTHLY INCOME / EXPENDITURE

Income (per month)

Salary (with fixed allowances) Rs

Other income Rs.

Total Rs.

Source(s) of other income (Specify)

Expenditure (per Month)

Loan repayment (Existing) Rs.

Household Rs.

Other Rs.

Total Rs.

YOUR SPOUSE

Full Name

Nationality Employed (Yes/No)

Name of the employer

Designation

Nature of Business

Tel No Monthly net income

YOUR ASSETS

(Immovable property, Deposits, Vehicles, Shares, Insurance Policies, Investments etc. owned by you and/or your spouse)

Description	Ownership	Value	Mortgaged (Y/N)

YOUR BANK ACCOUNTS

Bank	Current / Savings Account	Number

YOUR FINANCIAL LIABILITIES

Facility type (Loans/Leases etc.) & name of Lender	Security given	Monthly Instalment	Outstanding (Amount & No. of instalments)

YOUR CREDIT CARDS

Bank	Limit	Card no

METHOD OF REPAYMENT TO HNB

Employer remits total salary to HNB A/c

Employer remits monthly loan instalment to HNB A/c

A/c No

I confirm that the above information given by me is true and accurate. I agree to provide any further information and adhere to the terms and conditions to be stipulated by the Bank for the grant of the above loan requested by me.

Further, I confirm that the instruction to my employer to remit my Salary/Loan instalment will not be withdrawn until this loan is settled in full.

Signed at _____ on this _____ day

Of _____ of 20 _____

Signature of Applicant

YOUR FINANCIAL RELATIONSHIP WITH US

Do you maintain any of the under mentioned relationships with the Bank?

	Yes
1 Current Account	
2 Savings Account	
3 Pathum Vimana	
4 Minor Savings	
5 Time Deposit	
6 Credit Card	
7 Home Loan	
8 Leasing	
9 Internet Banking	
10 Mobile Banking	
11 NRFC A/c	

Do you need any of the above services? If yes, include relevant Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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INTRODUCED BY

Mr. Mrs. Miss.

Full Name

Address

Tel No

Introducer's Relationship with Bank

Signature

GUARANTOR'S STATEMENT – I

Surname and Initials

Names denoted by Initials

Address

Civil Status

NIC No/DL/PP

Date of Birth

Employer / Business
(Name & Address)

Employment Sector

Govt. /Semi Govt.
Non Govt. Organization

Partnership
Limited Liability

Quoted Company
Other

Year of Establishment

Industry

Manufacturing
Service

Trading
Agriculture

Exports
Other

Experience in the present grade

Years

Months

Length of Service in Current Employment

Years

Months

Total work experience

Years

Months

Position

Monthly Expenses (Rs)

Known to Borrower since (year)

Telephone

(Office)

(Residence)

Previous employment Details

Particulars of assets owned

(Immovable Property, Deposits, Vehicles, Shares, Insurance Policies, Investments etc., owned by Guarantor and/or Guarantor's spouse)

Description	Value (Rs.)	Mortgaged (Rs.)

Particulars of Liabilities

Facility Type (Loan, Leases Credit Cards) & Name of Lender	Security Given	Monthly Instalment	Outstanding (Amount & No of instalments)

I confirm that the above information given by me is true and accurate.

I am aware that as a guarantor, I will be responsible for settlement of this loan in the event of default by the borrower.

Signature of Guarantor

Date

GUARANTOR'S STATEMENT – II

Surname and Initials

Names denoted by Initials

Address

Civil Status

NIC No/DL/PP

Date of Birth

Employer / Business
(Name & Address)

Employment Sector

Govt. /Semi Govt.
Non Govt. Organization

Partnership
Limited Liability

Quoted Company
Other

Year of Establishment

LETTER FROM THE BORROWER'S EMPLOYER (FORMAT)

Date

The Manager
Hatton National Bank PLC

Dear Sir/Madam,

HNB PERSONAL LOAN TO:

(Name of the employee – hereinafter referred to as “the borrower”)

EPF No

Employee No

NIC No

The borrower is employed by us in the permanent service since _____ and he/she is currently holding the position of _____

The borrower's monthly remuneration details are as follows

Basic Salary	Rs
Fixed Allowances (Please specify)	Rs
Less: Deductions (Please specify)	Rs
Net Salary	Rs

We confirm that the above information is true and accurate. As requested by the borrower, we agree to remit the borrower's monthly salary/monthly instalment of the above loan to HNB on account of _____ (A/c No.) at your Branch commencing from _____ and shall not change this arrangement without prior consent of the Bank. We also confirm that we will advise the bank immediately, in the event the borrower,

- a) Submits a notice of resignation,
- b) Retires/leaves the organization,
- c) Has his/her employment terminated by us.

We confirm that this agreement will continue to be in force until notified by your bank and changes to same will not be effected by us without prior consent from your Bank.

Yours faithfully,

(Authorized Signatory – on rubber stamp)

IMPORTANT

Documents/information you and the guarantors need to submit along with this application:

1. Salary slip certified by your employer.
2. A letter from your employer confirming employment details/salary/deductions. Method of remittance to HNB (Salary/monthly instalment – **Format - given in this application**)
3. Copies of NIC/DL/Passport
4. Bank Account statements for the past six (6) months.
5. Copy of recent utility bill that confirms your residential address (Telephone/Electricity/Water etc.)
6. Additional information from you to support the requirement of loan

(Please note that the Bank will request for additional information if required)

FOR BANK USE ONLY

Credit scoring

Satisfactory CRIB clearance obtained (Applicant & Guarantors)	Yes	No
Employment details verified	Yes	No
Undertaking obtained from employer for remittance of monthly salary/instalment	Yes	No

Date completed application & documents received by the Bank

Data entered by (Name & Date)

Data verified by (Name & Date)

Special Comments (if any)

APPLICATION APPROVED	Yes	No
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Date