

Ref No:

## Merchant Bank of Sri Lanka PLC

BoC Merchant Tower, 28, St Michael's Road, Colombo 03, Sri Lanka Tel: 4 711711, 2565636 Fax: 2565666, 4 711739

E-Mail:mbslbank@mbslbank.com, Website: http://www.mbslbank.com

# **APPLICATION FOR A PERSONAL LOAN**

|  | <u>P</u>        | ERSONAL        | <u>INFORMAT</u> | ION OF          | <u>APPLICA</u>   | <u>NT</u> |       |           |        |
|--|-----------------|----------------|-----------------|-----------------|------------------|-----------|-------|-----------|--------|
| Name in Full                                   | (MR/MRS/MIS     | S/OTHER)       |                 |                 |                  |           |       |           |        |
|  |                 |                |                 |                 |                  |           |       |           |        |
| NIC No   |                 |                |                 | Date            | e of Birth       |           |       |           |        |
|  |                 |                |                 | <u> </u>        |                  | Day       | Month | Year      |        |
| Residential Address                            |                 |                |                 |                 |                  |           |       |           |        |
|  |                 |                |                 |                 |                  |           |       |           |        |
| Mailing address<br>(if not the same as above   | )               |                |                 |                 |                  |           |       |           |        |
| Contact No                                     | Residence:      |                | Mobile          |                 |                  | E-ı       | nail: |           |        |
| Nationality                                    |                 |                |                 |                 |                  |           |       |           |        |
| Marital Status                                 | Single          | ☐ Married      | I □ Div         | orced           | ☐ Widov          | ved       |       |           |        |
| No. of Dependants                              |                 |                |                 |                 |                  |           |       |           |        |
| Ownership of Residence                         | Mortgaged       | Owned          |                 | mpany<br>ovided | Living<br>Parent |           | Rente | ed/Leased |        |
| Are you a tax payer?                           | $\square_{Yes}$ | $\square_{No}$ |                 | If yes, Ir      | ncome Tax I      | File No.  |       |           |        |
|  |                 | FN             | MPLOYMEN'       | T DETAI         | ıs.              |           |       |           |        |
| Employer                                       |                 |                | TO THE          | · DEIAI         |                  |           |       |           |        |
| Address  |                 |                |                 |                 |                  |           |       |           |        |
|  |                 |                |                 |                 |                  |           |       |           | ······ |
| Telephone                                      |                 |                | Designation/    | Job Title       |                  |           |       |           |        |
| Length of service at the<br>Current employment |                 |                | Professional    | Qualificati     | ons              |           |       |           |        |
| Confirmed:                                     | ☐ Yes [         | ☐ No           |                 |                 |                  |           |       |           |        |
| Name and address of the                        | e 1)            |                |                 |                 |                  |           |       |           |        |
| Previous employer if any                       | 2)              |                |                 |                 |                  |           |       |           |        |

| NTHI |  |  |
|------|--|--|
|      |  |  |
|      |  |  |
|      |  |  |

| Basic Salary                            | LKR |
|---|-----|
| Fixed Allowances                        |     |
| Less Deductions                         |     |
| Income (if self-employed/professionals) |     |
| Other Income (please specify)           |     |
| Total                                   |     |

### **MONTHLY EXPENSES**

|  | LKR |  |
|--|-----|--|
| Rent/Lease/Loan Installment on Housing |     |  |
| Lease Rentals                          |     |  |
| Any other loans (please specify)       |     |  |
| Insurance Premiums                     |     |  |
| Household expenses                     |     |  |
| Total                                  |     |  |

## **ASSETS**

| Description                    | Current Market Value<br>(LKR) | Mortgaged<br>(Yes/No) |
|--------------------------------|-------------------------------|-----------------------|
| Bank Deposits (FDs/CDs)        |                               |                       |
| Investments in Shares/Equities |                               |                       |
| Land/Buildings/Estates         |                               |                       |
| Vehicles                       |                               |                       |
| Other, specify                 |                               |                       |

### **BANK ACCOUNTS**

| Branch | Account No | Account Type      | Current Balance     |
|--------|------------|-------------------|---------------------|
|        |            |                   |                     |
|        |            |                   |                     |
|        |            |                   |                     |
|        |            |                   |                     |
|        |            |                   |                     |
| _      | branch     | Dranch Account No | Dranch Account type |

## LIABILITIES

| Type of Loan     | Institutions | Original Amount | Loan Installment | Present Balance |
|------------------|--------------|-----------------|------------------|-----------------|
| Housing Loans    |              |                 |                  |                 |
| Vehicle Loans    |              |                 |                  |                 |
| Loans/Overdrafts |              |                 |                  |                 |
| Other            |              |                 |                  |                 |
| Credit Cards     |              |                 |                  |                 |

| Reference   | Name, address & phone number of a relative not living with yo | u       |  |  |  |  |  |  |  |
|---|---|---------|--|--|--|--|--|--|--|
| Name  |   |         |  |  |  |  |  |  |  |
| Address   |   |         |  |  |  |  |  |  |  |
| Contact No  | Residence: Mobile   | E-mail: |  |  |  |  |  |  |  |
| I/We certify and affirm that the information furnished above is true and accurate to the best of my/our knowledge and belief and I/We agree that the Bank may from time to time after receipt of this application make inquiries about my/our affirm as it may think fit. |   |         |  |  |  |  |  |  |  |
| Signature of App  |   | Date:   |  |  |  |  |  |  |  |

|   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     | Re  | f No              | :    |   |       |
|---|-----------------|---------|-------|--|-------|-------|----------|--------------------|--------|--------|---------|---------|----------|-----|-----|-------------------|------|---|-------|
|   | PERS            | ONA     | LI    | NFOR                                   | МАТ   | ION   | OF .     | THE S              | SPO!   | USE    | /J0I    | NT A    | PP       | LIC | ANT | -                 |      |   |       |
|   |                 |         |       |  |       |       |          |                    |        |        | •       |         |          |     |     |                   |      |   |       |
| Name in Full  | (MR/I           | MRS/N   | ٩ISS  | OTHE                                   | R)    |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
|   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| NIC No.   |                 |         |       |  | 1     |       |          |                    | ٦ ٥-   | ata at | F Diath |         |          |     |     |                   |      |   |       |
| NIC No  |                 |         |       |  |       |       |          |                    |        | ate o  | f Birth |         |          |     |     |                   |      |   |       |
|   |                 |         |       |  |       |       |          |                    |        |        |         | Day     | ′        | Мо  | nth |                   | Yea  | r |       |
| Residential Address   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Mailing address   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Mailing address<br>(if not the same as above  | )               |         | ••••• |  | ••••• |       | •••••    | •••••              | •••••  |        |         | •••••   |          |     |     |                   |      |   | ••••• |
| Contact No  | Resid           | lence:  |       |  |       | Mc    | bile     |                    | ·····  |        |         | E       | -ma      | il: |     |                   |      |   |       |
| Nationality   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Marital Status  | ☐ Si            | ingle   |       | ☐ Mai                                  | rried |       |          | Divorce            | ed     |        | Wid     | owed    |          |     |     |                   |      |   |       |
| No. of Dependants   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Ownership of Residence  | □м              | ortgag  | ned   | □ow                                    | ned   |       |          | Compar             | nv     |        | ∃Livii  | ng witl | h        |     | Ren | ted/L             | ease | h |       |
| ownership of Residence  |                 | o. cgas | jeu   | 0                                      |       |       |          | Provide            |        |        | Par     | -       |          |     |     | cou, z            |      |   |       |
| Are you a tax payer?  | $\square_{Ye}$  | es      |       | $\square_{No}$                         |       |       |          | If y               | es, 1  | Incor  | ne Ta   | x File  | No.      |     |     |                   |      |   |       |
|   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
|   |                 |         |       |  | EM    | PLO   | YME      | NT D               | ETA    | ILS    |         |         |          |     |     |                   |      |   |       |
| Employer  |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Address   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
|   |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     | · • · · · · · · · |      |   |       |
| Telephone   |                 |         |       |  |       | Desid | natio    | n/Job <sup>-</sup> | Title  |        |         |         |          |     |     |                   |      |   |       |
| Length of service at the  |                 |         |       |  |       |       |          | ,<br>al Qual       |        |        |         |         |          |     |     |                   |      |   |       |
| Current employment  |                 |         |       | ······································ |       | 11010 | .3310116 | ai Quai            | iiiica | CIOIIS |         |         | ······   |     |     |                   |      |   |       |
| Confirmed:  |                 | es      |       | No                                     |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Name and address of the   | 1)              |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Previous employer if any  | 2)              |         |       |  |       |       |          |                    |        |        |         |         | <b>.</b> |     |     |                   |      |   |       |
|   |                 |         |       |  | ľ     | MON   | THL      | Y INC              | СОМ    |        |         |         |          |     |     |                   |      |   | _     |
| Basic Salary  |                 |         |       |  |       |       |          |                    |        | Lk     | (R      |         |          |     |     |                   |      |   |       |
| Fixed Allowances  |                 |         |       |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   | -     |
|   |                 |         |       |  |       |       |          |                    |        | +      |         |         |          |     |     |                   |      |   | 1     |
| Less Deductions   | profes          | sional  | s)    |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Less Deductions<br>Income (if self-employed/  |                 | sional  | s)    |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Less Deductions<br>Income (if self-employed/<br>Other Income (please spe  |                 | sional  | s)    |  |       |       |          |                    |        |        |         |         |          |     |     |                   |      |   |       |
| Less Deductions<br>Income (if self-employed/<br>Other Income (please spe  |                 | sionals | s)    |  | м     | רוא   | -нι ν    | FYDE               | FNC    | FC     |         |         |          |     |     |                   |      |   |       |
| Less Deductions Income (if self-employed/ Other Income (please spe Total  | cify)           |         |       |  | М     | ONT   | HLY      | EXPE               | ENS    | SES LK | (R      |         |          |     |     |                   |      |   | ]     |
| Less Deductions Income (if self-employed/ Other Income (please spe Total  Rent/Lease/Loan Installm Lease Rentals  | cify)<br>ent on |         |       |  | М     | ONT   | HLY      | EXPE               | ENS    |        | (R      |         |          |     |     |                   |      |   | ]     |
| Fixed Allowances Less Deductions Income (if self-employed/ Other Income (please spe Total  Rent/Lease/Loan Installm Lease Rentals Any other loans (please specified in the self-employed) | cify)<br>ent on |         |       |  | М     | ONT   | HLY      | EXPE               | ENS    |        | (R      |         |          |     |     |                   |      |   |       |

**ASSETS** 

| Description                    | Current Market Value<br>(LKR) | Mortgaged<br>(Yes/No) |
|--------------------------------|-------------------------------|-----------------------|
| Bank Deposits (FDs/CDs)        |                               |                       |
| Investments in Shares/Equities |                               |                       |
| Land/Buildings/Estates         |                               |                       |
| Vehicles                       |                               |                       |
| Other, specify                 |                               |                       |

#### **BANK ACCOUNTS**

| Name of Bank | Branch | Account No | Account Type | Current Balance |
|--------------|--------|------------|--------------|-----------------|
|              |        |            |              |                 |
|              |        |            |              |                 |
|              |        |            |              |                 |
|              |        |            |              |                 |

#### **LIABILITIES**

| Type of Loan     | Institutions | Original Amount-LKR | Loan Installment | Present Balance |
|------------------|--------------|---------------------|------------------|-----------------|
| Housing Loans    |              |                     |                  |                 |
| Vehicle Loans    |              |                     |                  |                 |
| Loans/Overdrafts |              |                     |                  |                 |
| Other            |              |                     |                  |                 |
| Credit Cards     |              |                     |                  |                 |

| 1/we certify | / and animi | triat the in | TOTTIALION TUTTIS | neu above is    | true and acc   | Lurate to the b | est of my/our r | cnowledge and | bellet and |
|--------------|-------------|--------------|-------------------|-----------------|----------------|-----------------|-----------------|---------------|------------|
| I/We agree   | that the B  | ank may fro  | om time to time   | e after receipt | t of this appl | lication make   | inquiries about | my/our affirm | as it may  |
| think fit.   |             |              |                   |                 |                |                 |                 |               |            |
|              |             |              |                   |                 |                |                 |                 |               |            |
|              |             |              |                   |                 |                |                 |                 |               |            |

| Signature of Joint Applicant | Date: |  |
|------------------------------|-------|--|
|------------------------------|-------|--|

# **DOCUMENTS TO BE SUBMITTED WITH THE APPLICATION (APPLICANT AND GUARANTORS)**

|    |  | Applicant | Guarantor1 | Guarantor2 |
|----|--|-----------|------------|------------|
| 1  | Completed Application/Statement                    | Y         | Y          | Y          |
| 2  | Salary pay slips for last three months             | Y         | Y          | Y          |
| 3  | Letter from the Employer confirming the salary     | Y         | N          | N          |
| 4  | Income Tax payment receipts for the last two years | N         | N          | N          |
| 5  | Bank Statements for the last six months            | Y         | N          | N          |
| 6  | Copy of the National Identity Card                 | Y         | Y          | Y          |
| 7  | Electricity Bill                                   | Y         | N          | N          |
| 8  | EPF Statement                                      | Y         | N          | N          |
| 9  | Passport Size Photo                                | Y         | N          | N          |
| 10 |  |           |            |            |

| Signature of the Receiving Officer |  |
|------------------------------------|--|

Comments:

| Ref No: |  |
|---------|--|
|---------|--|

## **GUARANTORS STATEMENT**

(To be filled by the Guarantor)

| I agree to act                                 | as a Guarantor in connection with a personal loan facility of Rupees   |
|--|--|
| I furnish the following                        | information with full knowledge of the liability to be assumed and knowing that in considering you will rely on the particulars given below. |
| Name in Full                                   | (MR/MRS/MISS/OTHER)  |
| NIC No   | Date of Birth: Day Month Year  |
| Residential Address                            |  |
| Mailing address<br>(if not the same as above   | 2)   |
| Phone No                                       | Residence: Mobile E-mail:  |
| Nationality                                    |  |
| Marital Status                                 | ☐ Single ☐ Married ☐ Divorced ☐ Widowed  |
| No. of Dependants                              |  |
| Ownership of Residence                         | ☐ Mortgaged ☐ Owned ☐ Company ☐ Living with ☐ Rented/Leased Provided Parents   |
| Are you a tax payer?                           | ☐Yes ☐ No If yes, Income Tax File No. ☐  |
|  | EMPLOYMENT DETAILS   |
| Employer                                       |  |
| Address  |  |
|  |  |
| Telephone                                      | Designation/Job Title  |
| Length of service at the<br>Current employment | Professional Qualifications  |
| Confirmed:                                     | ☐ Yes ☐ No   |

### **MONTHLY INCOME & EXPENDITURE**

| Profession | LKR | Household Expenditure | LKR |
|------------|-----|-----------------------|-----|
| Employment |     | Traveling/Medical     |     |
| Business   |     | Loan Repayment        |     |
| Other      |     | Rent/Other            |     |
| Total      |     | Total                 |     |

### **ASSETS**

| Description                    | Current Market<br>Value (LKR) | Mortgaged<br>(Yes/No) |
|--------------------------------|-------------------------------|-----------------------|
| Bank Deposits (FDs/CDs)        |                               |                       |
| Investments in Shares/Equities |                               |                       |
| Land/Buildings/Estates         |                               |                       |
| Vehicles                       |                               |                       |
| Other, specify                 |                               |                       |

### **BANK ACCOUNTS**

| Name of Bank | Branch | Account No | Account Type | Current Balance-LKR |
|--------------|--------|------------|--------------|---------------------|
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |

# **LIABILITIES**

| Type of Loan     | Institutions | Original Amount-LKR | Loan Instalment | Present Balance-LKR |
|------------------|--------------|---------------------|-----------------|---------------------|
| Housing Loans    |              |                     |                 |                     |
| Vehicle Loans    |              |                     |                 |                     |
| Loans/Overdrafts |              |                     |                 |                     |
| Other            |              |                     |                 |                     |
| Credit Cards     |              |                     |                 |                     |

| I/We certify and affirm that the information furnished above is true and accurate to the best of my/our knowledge . |       |  |  |  |  |  |  |
|---|-------|--|--|--|--|--|--|
|   |       |  |  |  |  |  |  |
| Signature of Guarantor  | Date: |  |  |  |  |  |  |

| Ref No: |  |
|---------|--|
|---------|--|

## **GUARANTORS STATEMENT**

(To be filled by the Guarantor)

| I furnish the following                        | as a Guarantor in connection with a personal loan facility Rupees              |  |  |  |
|--|--|--|--|--|
| Name in Full                                   | (MR/MRS/MISS/OTHER)  |  |  |  |
| NIC No   | Date of Birth:  Day Month Year   |  |  |  |
| Residential Address                            |  |  |  |  |
| Mailing address<br>(if not the same as above   | 2)   |  |  |  |
| Phone No                                       | Residence: Mobile E-mail:  |  |  |  |
| Nationality                                    |  |  |  |  |
| Marital Status                                 | ☐ Single ☐ Married ☐ Divorced ☐ Widowed  |  |  |  |
| No. of Dependants                              |  |  |  |  |
| Ownership of Residence                         | e ☐ Mortgaged ☐ Owned ☐ Company ☐ Living with ☐ Rented/Leased Provided Parents |  |  |  |
| Are you a tax payer?                           | ☐ Yes ☐ No If yes, Income Tax File No. ☐                                       |  |  |  |
|  | EMPLOYMENT DETAILS   |  |  |  |
| Employer                                       |  |  |  |  |
| Address  |  |  |  |  |
|  |  |  |  |  |
| Telephone                                      | Designation/Job Title  |  |  |  |
| Length of service at the<br>Current employment | Professional Qualifications  |  |  |  |
| Confirmed:                                     | ☐ Yes ☐ No   |  |  |  |
|  |  |  |  |  |

## **MONTHLY INCOME & EXPENDITURE**

| Profession | LKR | Household Expenditure | LKR |
|------------|-----|-----------------------|-----|
| Employment |     | Traveling/Medical     |     |
| Business   |     | Loan Repayment        |     |
| Other      |     | Rent/Other            |     |
| Total      |     | Total                 |     |

| Description                    | Current Market<br>Value (LKR) | Mortgaged<br>(Yes/No) |
|--------------------------------|-------------------------------|-----------------------|
| Bank Deposits (FDs/CDs)        |                               | (120,110)             |
| Investments in Shares/Equities |                               |                       |
| Land/Buildings/Estates         |                               |                       |
| Vehicles                       |                               |                       |
| Other, specify                 |                               |                       |

### **BANK ACCOUNTS**

| Name of Bank | Branch | Account No | Account Type | Current Balance-LKR |
|--------------|--------|------------|--------------|---------------------|
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |
|              |        |            |              |                     |

### **LIABILITIES**

| Type of Loan     | Institutions | Original Amount-LKR | Loan Instalment | Present Balance-LKR |
|------------------|--------------|---------------------|-----------------|---------------------|
| Housing Loans    |              |                     |                 |                     |
| Vehicle Loans    |              |                     |                 |                     |
| Loans/Overdrafts |              |                     |                 |                     |
| Other            |              |                     |                 |                     |
| Credit Cards     |              |                     |                 |                     |

| 1  |          |                                   |
|--|----------|-----------------------------------|
| I/We certify and affirm that the information furnished above is true and | accurate | to the best of my/our knowledge . |
|  |          |                                   |
|  |          |                                   |
| Signature of Guarantor   | Date:    |                                   |