

Particulars of Shareholders/Directors/Partners/ Sole Proprietor:

Full Name	NIC No	Phone No (Land Line & Mobile)	Age	Share (%)
Designation	Civil Status	Residence Address		

Does any of the parties had any judgments, with or legal proceedings against you? Yes No

If Yes, please specify _____

Does any of the parties are politically exposed? Yes No

If Yes, please specify _____

Tax file No: _____

Past 3 Months Actual Sales & Purchase Figures:

Month	Purchase	Sale

Net profit for the current year: _____

Average monthly profit: _____

Net value retain from profits: _____

If a limited liability company, last date of filing the annual report:

Name of the auditor: _____

Other connected business interests(if any),

Business Name: _____

BR No: _____

Expenses of Directors/ Partners/ Proprietor

Household Expenses	
Personal Expenses	
Rent	
Insurance Premiums	
Other Expenses	
Total	

Details of Asset to be Mortgaged

Type of Asset: Vehicle Property Equipment Machinery
 Condition (applicable for vehicles): Brand New Reconditioned Used
 Type of Property (applicable for property): Bare Land Land with Building

Supplier/ Manufacturer/ Owner of the Property	Description of the Asset (Lot No, Plan No, Extent / Make, Model & YOM)	Address where the Mortgaged Asset will be located	Estimated Value of the Asset

Insurance (If applicable)

Insurance to be arranged by,

Ceylinco Insurance Sri-Lanka Insurance HNB Insurance
 Cooperative Insurance Allianz Insurance Other

Bank Account Details

Bank Name	Branch	Account No
Account Type	Account Since	

Existing Banking & Financial Facilities

Name of the Institution and Branch	Facility Type	Amount Granted	Monthly Installment/ Rental	Current Outstanding	Security Provided

Other Asset Details Owned by the Company/ Directors/ Partners/ Proprietor

Name of the Person	Nature of the Property (Bare land/House & land)	Property address / Location	Extent	Estimated value (LKR)
Vehicle No.	Description of the vehicle (Make/Model/YOM)		Estimated value (LKR)	

Tax Particulars

Year of Assessment	Assessment Income	Tax Income	Tax Payable	Tax Paid

Details of Guarantors

	Name in Full	NIC No	Residence Address	Land Phone No	Occupation	Designation	Monthly Income
1							
2							
3							

Terms and Conditions

1. SMB Finance PLC shall have the right to review the loan facility from time to time and to withdraw/cancel or recall it or to vary the terms and conditions relating their to at any time in its sole and absolute discretion without prior notice to me/us.
2. I/We have not knowingly withheld any information that might act credit risk. I/We agree to provide any further information and adhere to the terms and conditions stipulated by SMBF for the grant of the approved lease requested by me/us.
3. SMBF has the right to consolidate all my/our bank accounts and recover the amounts due to if, in the event of default.
4. I/We hereby give my/our consent to SMBF to extract crib reports/ share borrowers personal details with CRIB from time to time as and when required and to verify the NIC from the NIC Data Base and Election Registration Data Base at any given time.
5. I/We declare that the above information substantiates with Know Your Customer (KYC) details as well.
6. I/We also hereby confirm that I/we have the capacity and the financial ability to pay the loan installment of the proposed loan facility.
7. I/We confirm that I/we have not applied for any other loan facility from any financial institution concurrently with the proposed loan facility. Also, I/we confirm that if the proposed loan is against mortgage over immovable property, I/we have not pledged the subject immovable property to any other loan facility pending at other financial institutions.
8. I/We hereby declare & confirm that my/our source of income is legal & valid.

DECLARATION

I/We hereby declare that the above information is true and correct and that the company reserve the right to reject the Application at its sole discretion without stating any reason thereof.

Applicant (1)	
Name	
Designation	
NIC	
Signature	
Date	DD/MM/YYYY

Applicant (2)	
Name	
Designation	
NIC	
Signature	
Date	DD/MM/YYYY

Documents to be submitted with the application. (Please attach all the required documentary evidence)

Customer Documents,

- Copy of NIC signed by the Directors/Partners/ Sole Proprietor
- Billing proof (Water Bill/ Electricity Bill/ Fixed line Bill - should be within the last 03 months / Gramasewaka Certificate) of Shareholders/Directors/Partners/ Sole Proprietor
- Copy of the tax returns
- If on rent/lease, copy of the lease/ tenancy agreement of /Directors/Partners/ Sole Proprietor

- Copy of the company business registration/ incorporation
- Form 40 / Form 1,13,20 and 15 duly signed by the company secretary
- Latest audited financial statements for the past 3 years
- Articles of association
- Last six months certified bank statements
- Business plan for the next 12/24/36/48/60 months
- Cash flow forecast for the next 12/24/36/48/60 months

Mortgage Loan Facility Documents,

- Deed copy
- Copy of the approved survey plan (should be drawn within the last 10 years)
- Non vesting certificate (should be drawn within the last 6 years)
- Street line certificate (should be drawn within the last 6 years)
- Building line certificate
- Certificate of ownership
- Approved building plan
- Certificate of conformity (COC)
- Extracts of the property (last 30 years)
- Valuation report from a panel valuer assigned to SMB Finance PLC
- Latest assessment paid receipts