



**Applicant**

Correspondence address (If different from above): \_\_\_\_\_  
\_\_\_\_\_

Duration of stay at present address:

Years   Months

Type of residence: Owned  Rented   
With Parents  Other

NIC No:

Date of birth:

Marital status: Single  Married   
Widowed  Divorced

No. of dependents (including spouses if married): \_\_\_\_\_

Is the spouse employed: Yes  No

If yes, name of employer: \_\_\_\_\_  
\_\_\_\_\_

Designation: \_\_\_\_\_

Education:

Primary  Graduate  Post- Graduate   
Diploma/Certificate  Professional

Are you a tax payer? Yes  No

If yes, tax file no. \_\_\_\_\_

Have you had any judgments, with or legal proceedings against you?  
Yes  No

Are you a politically exposed person?  
Yes  No

If yes, status \_\_\_\_\_

**Joint Applicant**

Correspondence address (If different from above): \_\_\_\_\_  
\_\_\_\_\_

Duration of stay at present address:

Years   Months

Type of residence: Owned  Rented   
With Parents  Other

NIC No:

Date of birth:

Marital status: Single  Married   
Widowed  Divorced

No. of dependents (including spouses if married): \_\_\_\_\_

Is the spouse employed: Yes  No

If yes, name of employer: \_\_\_\_\_  
\_\_\_\_\_

Designation: \_\_\_\_\_

Education:

Primary  Graduate  Post- Graduate   
Diploma/Certificate  Professional

Are you a tax payer? Yes  No

If yes, tax file no. \_\_\_\_\_

Have you had any judgments, with or legal proceedings against you?  
Yes  No

Are you a politically exposed person?  
Yes  No

If yes, status \_\_\_\_\_

Applicant

Primary Applicant

Monthly Income and Expenses

Basic salary: \_\_\_\_\_

Fixed allowances: \_\_\_\_\_

Other allowances: \_\_\_\_\_

Other income (source of income):  
\_\_\_\_\_

Net profit for the current year  
(applicable only for businessman):  
\_\_\_\_\_

Average monthly profits (applicable  
only for businessman):  
\_\_\_\_\_

**Total:** \_\_\_\_\_

Household expenses: \_\_\_\_\_

Rent: \_\_\_\_\_

Insurance premiums: \_\_\_\_\_

Other expenses: \_\_\_\_\_

**Total:** \_\_\_\_\_

Net value retain from profits: \_\_\_\_\_

Residual income from salary: \_\_\_\_\_

Basic salary: \_\_\_\_\_

Fixed allowances: \_\_\_\_\_

Other allowances: \_\_\_\_\_

Other income (source of income):  
\_\_\_\_\_

Net profit for the current year  
(applicable only for businessman):  
\_\_\_\_\_

Average monthly profits (applicable  
only for businessman):  
\_\_\_\_\_

**Total:** \_\_\_\_\_

Household expenses: \_\_\_\_\_

Rent: \_\_\_\_\_

Insurance premiums: \_\_\_\_\_

Other expenses: \_\_\_\_\_

**Total:** \_\_\_\_\_

Net value retain from profits: \_\_\_\_\_

Residual income from salary: \_\_\_\_\_

Contact Details

	Home	Office
Telephone		
Fax		
Mobile		
E-mail		

	Home	Office
Telephone		
Fax		
Mobile		
E-mail		

**Applicant**

**Joint Applicant**

**Business Details (If Engaged in a Business)**

Registered Name: \_\_\_\_\_  
\_\_\_\_\_

Business Registration Number: \_\_\_\_\_

Business Registration Address: \_\_\_\_\_  
\_\_\_\_\_

Office Phone Numbers: \_\_\_\_\_

Office Fax Numbers: \_\_\_\_\_

Office Email Address: \_\_\_\_\_

Name of a Contact Person & Phone Number: \_\_\_\_\_  
\_\_\_\_\_

Past 3 Months Actual Sales & Purchase Figures:

Month	Purchase	Sale

Current Liabilities with Other Banks/  
Financial Institutions

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

Other connected business interests (if any),

Business Name: \_\_\_\_\_

BR No: \_\_\_\_\_

Registered Name: \_\_\_\_\_  
\_\_\_\_\_

Business Registration Number: \_\_\_\_\_

Business Registration Address: \_\_\_\_\_  
\_\_\_\_\_

Office Phone Numbers: \_\_\_\_\_

Office Fax Numbers: \_\_\_\_\_

Office Email Address: \_\_\_\_\_

Name of a Contact Person & Phone Number: \_\_\_\_\_  
\_\_\_\_\_

Past 3 Months Actual Sales & Purchase Figures:

Month	Purchase	Sale

Current Liabilities with Other Banks/  
Financial Institutions

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

Other connected business interests (if any),

Business Name: \_\_\_\_\_

BR No: \_\_\_\_\_

**Applicant**

**Joint Applicant**

**Employment Details (If Employed)**

Designation: \_\_\_\_\_

Name of employer: \_\_\_\_\_

Address of employer: \_\_\_\_\_  
\_\_\_\_\_

Employment status: \_\_\_\_\_

Length of service at current employment: \_\_\_\_\_

Previous employer: \_\_\_\_\_

Designation: \_\_\_\_\_

Length of service: \_\_\_\_\_

Address: \_\_\_\_\_

Current Liabilities with Other Banks/  
Financial Institutions

Name of the institution	Facility Type	Amount Granted
Monthly Installment/ Rental	Current Outstanding	Security Provided

Designation: \_\_\_\_\_

Name of employer: \_\_\_\_\_  
\_\_\_\_\_

Address of employer: \_\_\_\_\_  
\_\_\_\_\_

Employment status: \_\_\_\_\_

Length of service at current employment: \_\_\_\_\_

Previous employer: \_\_\_\_\_

Designation: \_\_\_\_\_

Length of service: \_\_\_\_\_

Address: \_\_\_\_\_

Current Liabilities with Other Banks/  
Financial Institutions

Name of the institution	Facility Type	Amount Granted
Monthly Installment/ Rental	Current Outstanding	Security Provided

**Applicant**

**Joint Applicant**

**Details Of A Relative Not Living With You**

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: Home: \_\_\_\_\_  
Office: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Telephone: Home: \_\_\_\_\_  
Office: \_\_\_\_\_  
Mobile: \_\_\_\_\_

Relationship: \_\_\_\_\_

Relationship: \_\_\_\_\_

Name of employer: \_\_\_\_\_

Name of employer: \_\_\_\_\_

**Bank Account Details**

Bank Name	Branch	Account No	Bank Name	Branch	Account No
Account Type	Account Since		Account Type	Account Since	

**Applicant**

**Joint Applicant**

**Tax Particulars**

Year of Assessment	Assessment Income	Tax Income
Tax Payable	Tax paid	

Year of Assessment	Assessment Income	Tax Income
Tax Payable	Tax paid	

**Asset Details Owned by Me/Us**

Name of the Person (Applicant/ Joint Applicant)	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)

**Details of Asset to be Mortgaged (If Applicable)**

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 to be arranged by (If applicable),**

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

**Terms and Conditions**

**I / We confirm that all the details mentioned above are true & correct. Further I / We understand & agree to strictly abide by the following terms and conditions.**

1. SMB Finance PLC shall have the right to review the above loan facility from time to time and to withdraw/ cancel or recall it or to vary the terms and conditions relating thereto 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 Loan requested by me/us

3. SMBF has the right to consolidate all my/our bank accounts and recover the amounts due to it, in the event of default.

4. I/we hereby give my 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 substantiate 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 valid & legal.

**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.

Primary Borrower	
Name:	
NIC:	
Signature:	
Date:	DD/MM/YYYY

Joint Borrower	
Name:	
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 customer
- Billing proof (Water Bill/ Electricity Bill/ Fixed Line Bill - should be within the last 03 months / Gramasewaka Certificate)
- Documentary evidence of professional qualification issued by respective authority - (applicable for professionals only)
- Copy of the tax returns
- If on rent/lease, copy of the lease/ tenancy agreements

*If employed,*

- Employment & Salary confirmation letter
- Last six months certified pay sheets
- Last six months certified bank statements
- Copy of marriage certificate (if joint loan with spouse)

*If engaged in a business,*

- 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 Loans

- 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