

COMMERCIAL BANK OF CEYLON PLC

HEAD OFFICE, NO 21, SIR RAZIK FAREED MAWATHA , COLOMBO 01.
Phone +94112486000



PERSONAL LOAN APPLICATION

☐ Sole Application ☐ Joint Application

Branch
CIF No.

Primary Applicant	Joint Applicant
Personal Details	
Are you an existing Customer of Commercial Bank ? No <input type="checkbox"/> Yes <input type="checkbox"/> Account No. <input type="text"/>	Are you an existing Customer of Commercial Bank ? No <input type="checkbox"/> Yes <input type="checkbox"/> Account No. <input type="text"/> Relationship to Primary Applicant:
Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Other Name in Full : 	Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Other Name in Full :
NIC No/Passport No: <input type="text"/> Date of Issue : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	NIC No/Passport No: <input type="text"/> Date of Issue : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Are you a Sri Lankan? Yes <input type="checkbox"/> No <input type="checkbox"/>	Date of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Are you a Sri Lankan? Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status : Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Total Number of Dependants <input type="text"/> <input type="text"/>	Marital Status : Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Total Number of Dependants <input type="text"/> <input type="text"/>
Residential Address : Number of years at present address : <input type="text"/> <input type="text"/>	Current Residential Status Owned <input type="checkbox"/> Rented <input type="checkbox"/> Living with parents <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Other <input type="checkbox"/>
Permanent Address: (If same as above, write "AS ABOVE") * attach copy of utility bill.	
Telephone Nos. - Residence <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Mobile <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Telephone Nos. - Residence <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Mobile <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
E-mail address:	
Academic / Professional Qualifications	
Education : Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/>	Education : Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/>
Employment Details - * attach letter from employer	
Name of Employer :	Name of Employer :
Address :	Address :
Telephone Number. : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Telephone Number. : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nature of Business :	Nature of Business :
Present Position (Designation) :	Present Position (Designation) :
Length of service at Present Employment :	Length of service at Present Employment :
Previous Employment : (If any) Employer / Designation No. of Years 1 2	Previous Employment : (If any) Employer / Designation No. of Years 1 2
Loan Details	
Amount Requested :	Repayment Period : <input type="text"/> <input type="text"/> years Repayment Option : Fixed Installments <input type="checkbox"/> Reducing Installments <input type="checkbox"/>
Purpose of Loan :	

Financial Details - * attach confirmation from employer																			
Income					Rs.					Expenses					Rs.				
Primary Applicant										Primary Applicant									
Basic Salary					<div></div>					EPF & Tax Deductions					<div></div>				
Fixed Allowances					<div></div>					Household Expenses					<div></div>				
Variable Allowances					<div></div>					Rent / Mortgage Instalments					<div></div>				
Overtime (Average last 6 months)					<div></div>					Travelling					<div></div>				
Fixed Bonus					<div></div>					Loan / Lease Repayments					<div></div>				
Other Income (Provide Documents)					<div></div>					Other Expenses (Specify)					<div></div>				
Joint Applicant										Joint Applicant									
Basic Salary					<div></div>					EPF & Tax Deductions					<div></div>				
Fixed Allowances					<div></div>					Household Expenses					<div></div>				
Variable Allowances					<div></div>					Rent / Mortgage Instalments					<div></div>				
Overtime (Average last 6 months)					<div></div>					Travelling					<div></div>				
Fixed Bonus					<div></div>					Loan / Lease Repayments					<div></div>				
Other Income (Provide Documents)					<div></div>					Other Expenses (Specify)					<div></div>				
Total					<div></div>					Total					<div></div>				
Bank Accounts Details (Commercial Bank & Other Banks) - Primary & Joint Applicant																			
Name of Account Holder			Bank		Branch			Type of Account			Account Number								
Existing Facilities (Commercial Bank / Other Banks / Financial Institutions) Loans / Leases / ODs																			
Name of the Borrower			Bank / Institution			Amount Granted		Present outstanding		Monthly instalment									
Credit Cards Details																			
Name of Card Holder			Issuing Bank			Card Number			Credit Limit		Present O/S								
Assets (Properties / Vehicles / Shares / Life Policies)																			
Name of Owner			Type of Asset			Market Value			Freehold/Mortgage/Leasehold										
Declaration																			
1 The information given above is true and accurate to the best of my / our knowledge & belief and I / We agree that the bank may from time to time after receipt of this application make inquiries about my / our affairs as it may think fit.																			
2 I / We do not have any overdue advances with any Bank or Financial Institution.																			
Signature of Primary Applicant			Date			Signature of Joint Applicant			Date										
For Office Use Only - (to be completed by the Branch)																			
1 Date Account opened						<div></div>		<div></div>		Manager's Comments									
2 Applicant confirmed in employment						Yes <input type="checkbox"/>		No <input type="checkbox"/>		1 The regular disposable income is directed to the Bank and is sufficient to meet the instalments.									
3 Salary Credited to the Account						Yes <input type="checkbox"/>		No <input type="checkbox"/>		2									
If yes, since when						<div></div>		<div></div>											
4 Employer's salary undertaking received						Yes <input type="checkbox"/>		No <input type="checkbox"/>											
to be obtained						Yes <input type="checkbox"/>		No <input type="checkbox"/>											
5 CRIB clearance obtained						Yes <input type="checkbox"/>		No <input type="checkbox"/>											
6 Loan Amount						Rs. <div></div>													
7 Period						<div></div> Months													
8 Loan Instalment						Rs. <div></div>													
Equated <input type="checkbox"/>						Reducing <input type="checkbox"/>													
9 Interest Rate <div></div> %																			
Security (If any)																			
The above information is correct to the best of my knowledge. Recommended			Approved / Rejected Subject to following conditions				Approved / Rejected Subject to following conditions												
Signature of Branch Manager			Date			Signature of Regional Manager			Date			Signature of Assistant General Manager			Date				

Letter from Employer– Specimen.
(Please Type on Company Letter-Head)

The Manager,
Commercial Bank of Ceylon PLC.

Date

Dear Sir / Madam,

PERSONAL LOAN TO MR. / MRS. / MS.....

At the request of our above employee we agree to forward his / her monthly Salary / allowances commencing from to Commercial Bank of Ceylon PLC for Credit of his / her account No....., and shall not change this arrangement without the prior consent of the Bank as requested / authorized by him/ her.

We confirm the following particulars of our employee.

- 1) Present Position :
- 2) Date joined :
- 3) Date confirmed in service :
- 4) a) Basic Salary :
- Deductions :
- Net Salary :
- b) Allowances : i) Fixed Allowances
- ii) Variable Allowances

We also note to promptly inform the Bank, in the event the borrower submits a notice of resignation, retires from the organization or has his / her employment terminated by us.

Yours Faithfully,

Name :

.....
Authorised Signature

Designation :

.....
.....
.....

Date.....

The Human Resources Manager
.....

Dear Sir / Madam,

REQUEST TO FORWARD SALARY TO THE BANK

I wish to inform you that I intend obtaining a Personal Loan facility of Rs..... from Commercial Bank of Ceylon PLC Branch.

To enable me to obtain this loan please arrange to remit my monthly salary to my Savings / Current Account (No.....) at Commercial Bank of Ceylon PLC branch with effect from I authorize you to continue this arrangement until cancelled by Commercial Bank of Ceylon PLC.

Further, I will be pleased if you could issue a letter confirming my employment details and the arrangement to forward my salary to the Commercial Bank, as per the specimen overleaf.

Thank you.

Yours Faithfully,

.....
Name
(Employee Number.....)

Personal Loan
Check-list For Required Documents

- | | |
|---|--------------------------|
| 1) Duly completed loan application form. | <input type="checkbox"/> |
| 2) Letter from employer confirming employment details and undertaking to remit salary to the Commercial Bank. | <input type="checkbox"/> |
| 3) Copies of pay sheets of last 3 months. | <input type="checkbox"/> |
| 4) Copy of Utility bill (Water, Electricity or Telephone) – indicating applicant’s name and address. | <input type="checkbox"/> |
| 5) Copy of National Identity Card or Passport. | <input type="checkbox"/> |