

## HOME LOAN APPLICATION

### (SRI LANKAN RUPEE / FOREIGN CURRENCY)

 Application type    Individual ☐                      Joint ☐

Applicant	Joint Applicant
<b>Relationship Details</b>	
Relationship with the bank Existing customer with borrowings <input type="checkbox"/> Existing customer without borrowings <input type="checkbox"/> New customer <input type="checkbox"/>  Account 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"/> <input type="text"/> <input type="text"/> <input type="text"/> Branch .....	Relationship with the bank Existing customer with borrowings <input type="checkbox"/> Existing customer without borrowings <input type="checkbox"/> New customer <input type="checkbox"/>  Account 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"/> <input type="text"/> <input type="text"/> <input type="text"/> Branch .....
<b>Personal Details</b>	
Title        Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other ..... Name in full ..... 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Nationality <input type="checkbox"/> Sri Lankan <input type="checkbox"/> Non Sri Lankan <input type="checkbox"/> PR Holder <input type="checkbox"/> Sri Lankan Dual Citizen  Civil status ..... Permanent address (Local / Overseas) ..... ..... Residential address ( only if differs from the permanent address) ..... ..... Mobile .....                      Residence ..... Office ..... E mail ..... NIC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Sri Lankan/Dual Citizen) Passport No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Non Sri Lankan/Dual Citizen) For Non Sri Lankan Availability of residence visa    Yes <input type="checkbox"/> No <input type="checkbox"/> Date of expiry of residence visa <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If applicant is residing overseas contact person in Sri lanka Name .....                      Mobile ..... Relationship to the applicant .....	Title        Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other ..... Name in full ..... 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Nationality <input type="checkbox"/> Sri Lankan <input type="checkbox"/> Non Sri Lankan <input type="checkbox"/> PR Holder <input type="checkbox"/> Sri Lankan Dual Citizen  Civil status ..... Permanent address (Local / Overseas) ..... ..... Residential address ( only if differs from the permanent address) ..... ..... Mobile .....                      Residence ..... Office ..... E mail ..... NIC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Sri Lankan/Dual Citizen) Passport No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Non Sri Lankan/Dual Citizen) For Non Sri Lankan Availability of residence visa    Yes <input type="checkbox"/> No <input type="checkbox"/> Date of expiry of residence visa <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> If applicant is residing overseas contact person in Sri lanka Name .....                      Mobile ..... Relationship to the applicant .....
<b>Employment / Professional Details</b>	
Employment type Salaried <input type="checkbox"/> Salaried Professional <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Self Employed Business/Owner <input type="checkbox"/> Other ..... Profession / business ..... Name of employer / business ..... Address of employer / business ..... Present position (Designation) .....  Employment Status <input type="checkbox"/> Permanent over 02 years <input type="checkbox"/> Probation <input type="checkbox"/> Permanent below 02 years <input type="checkbox"/> Contract Length of service in previous employment <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	Employment type Salaried <input type="checkbox"/> Salaried Professional <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Self Employed Business/Owner <input type="checkbox"/> Other ..... Profession / business ..... Name of employer / business ..... Address of employer / business ..... Present position (Designation) .....  Employment Status <input type="checkbox"/> Permanent over 02 years <input type="checkbox"/> Probation <input type="checkbox"/> Permanent below 02 years <input type="checkbox"/> Contract Length of service in previous employment <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months

### Loan Details

Loan amount	Currency <sup>(1)</sup> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Repayment <sup>(2)</sup> <input type="text"/> <input type="text"/> Months
<small>(LKR/USD/AUD/GBP/CAD/JPY/EUR)</small>		
Purpose of the loan <small>(Tick the appropriate boxes)</small>	<input type="checkbox"/> Purchase of Land <input type="checkbox"/> Purchase of House <input type="checkbox"/> Purchase of Condominium Property	<input type="checkbox"/> Construction / Renovation / Extension / Completion of House <input type="checkbox"/> Settlement of Existing Loans Obtained for Housing Purposes <sup>(3)</sup>
Repayment option	<input type="checkbox"/> Fixed installments <input type="checkbox"/> Reducing installments <input type="checkbox"/> Step up <input type="checkbox"/> Residual	
Interest rate type	<input type="checkbox"/> Fixed rate <input type="checkbox"/> Floating rate	<small>(1) For FCY loans, reducing instalments only</small> <small>(2) If the applicant is overseas, Maximum period is 120 months</small>

### Property Details

Address .....	
Local Authority .....	
Extent	Floor Area .....
Land Extent .....	
Is Vacant Position Available	Yes <input type="checkbox"/> <small>(Attach a letter of consent from occupant for vacation, if applicable)</small> No <input type="checkbox"/>
Purchase Price ( Property )	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Construction Cost (As per BOQ)	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Advance Already Paid / Funds Already Invested	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Balance Payable / Funds Required for Completion	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Applicant's Contribution	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Grace Period, If Required <input type="text"/> <input type="text"/> Month/s	

### (3) Details of Loan/s to be Settled (If Applicable)

Name of Bank / Financial Institution .....	
Loan Amount Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Reason for Settlement .....
Present Outstanding Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	.....

### Monthly Financial Details

Primary Applicant		Income		Joint Applicant	
Basic salary / Business income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Basic salary / Business income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Basic salary / Business income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fixed allowances	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Fixed allowances	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Fixed allowances	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Professional income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Professional income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Professional income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Variable income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Variable income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Variable income	Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Income source <small>(Variable income)</small> .....		Income source <small>(Variable income)</small> .....		Income source <small>(Variable income)</small> .....	
Payee Tax. Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Payee Tax. Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Payee Tax. Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Existing loan repayments with COMBANK & other Banks Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Existing loan repayments with COMBANK & other Banks Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Existing loan repayments with COMBANK & other Banks Rs. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Credit Cards with COMBANK and Other banks		Credit Cards with COMBANK and Other banks		Credit Cards with COMBANK and Other banks	
Bank	Limit (Rs)	Bank	Limit (Rs)	Bank	Limit (Rs)
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
Salary Credited to COMBANK (Applicable only for existing customers)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Salary Credited to COMBANK (Applicable only for existing customers)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Salary Credited to COMBANK (Applicable only for existing customers)	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Declaration

- The information given 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 affairs as it may think fit.
- I / We do not have any overdue advances with any Bank or Financial Institution
- I / We also undertake to meet all legal and valuation charges irrespective of whether the loan is approved or not.
- I / We do hereby authorize you to provide details of My/ Our Full name/s, NIC Number/s, Telephone No/s and BOQ Value to the service provider/s (Listed in the Annex II) in order to issue me a Discount Voucher/s to avail the privileges under the "Discount Scheme".

.....    /    /

Signature (Primary applicant) Date

.....    /    /

Signature (Joint applicant) Date

**DOCUMENTS TO BE SUBMITTED ( WHERE APPLICABLE)**

- (i) Letter from the employer confirming the following
  - a. Number of years in Service
  - b. Monthly emoluments and deductions
  - c. Remittance of the salary direct to the applicant's account with Commercial Bank **(Not applicable if the applicant is employed aboard)**
- (ii) Other documents
  - a. Bank statements of other banks for the past 06 months where salary is being credited at present. (If the applicant is Employed aboard, Foreign Bank statements)
  - b. Salary slips for past 06 months
  - c. Copy of the Passport with personal details & Visa
  - d. Current Work permit, if any
  - e. Letter of undertaking by applicant stating that funds from the salary will be remitted to NRFC account to recover the monthly loan installment
- (iii) Title Deeds and Survey Plans relating to the property with right of way depicted (Survey Plan must be less than 10 years old. 10 years to 20 years, requires a confirmation from a Surveyor stating that the boundaries are intact)
- (iv) Local Authority documents
  - a. Street Line & Building Line Certificate
  - b. Non Vesting Certificate
  - c. Certificate of Ownership issued by the Municipal Council
  - d. Rates Paid receipt for the last quarter
- (v) Copy of the approved Building Plan (to purchase/ for construction)
- (vi) Certificate of Conformity (to purchase a house)
- (vii) BOQ - an estimate for construction ( for construction/ renovation)
- (viii) Income Tax Receipts, if any
- (ix) Documentary evidence to substantiate the source of funds to meet applicant's contribution

} **Applicable only if the applicant is employed aboard**

} **Obtained within 06 months**

**OTHER REQUIREMENTS**

The following insurance Policies have to be obtained before disbursement of the loan proceeds.

- (i) Decreasing Term Assurance Policy
- (ii) Fire Insurance Policy (if applicable)
- (iii) Title Insurance Policy if required, subject to recommendation of legal officer

**LIST OF SERVICE PROVIDERS REGISTERED UNDER "DISCOUNT SCHEME"**

- 1) St Anthony's Industries Group (Pvt) Ltd
- 2) Rhino Roofing Products (Pvt) Ltd
- 3) Tokyo Cement Company (Lanka) Ltd
- 4) Holcim Lanka Ltd
- 5) Lankem Ceylon PLC
- 6) Uncommon Homes
- 7) Orange Electric
- 8) Jat Holdings (Pvt) Ltd
- 9) Lanka Floortiles Ltd
- 10) Kelani Cables
- 11) Royal Ceremics
- 12) S-lon
- 13) Macktiles Lanka