NDB

HOME LOANS

We'll make your home happen

NDB bank

National Development Bank Ltd.
Company Reg. No. PQ 27

Home Loan Application Form

Please affix recent photograph of Applicant

Instructions

1. Please complete this application form to help us process your request for a home loan.
   You may provide any other additional and relevant information by a separate letter attached to this form.
2. Please write or type in BLOCK LETTERS.
3. Please mark ✓ in ☐ where applicable.
4. All details must be filled in. If not applicable please write N/A.
5. Please ensure that the application is complete in every respect and all the required documents are submitted with the application.
6. National Development Bank Ltd. (Bank) reserves the right to reject any application at any stage without assigning any reason.
7. Please take photocopies of all documents that are submitted to the Bank (including this application form) for your personal record.
8. Please quote your loan number in your correspondence.

1. Home Loan Requested

Amount Rs.:	Purpose of Loan ☐ Construction ☐ Extension ☐ House Purchase ☐ Land Purchase ☐ Improvement ☐ Other
Period of Repayment: .... years	

2. Details of Applicant/s

	Applicant		Co-Applicant	
Full Name (In Block Capitals)	☐ Mr ☐ Mrs ☐ Ms ☐ Other		☐ Mr ☐ Mrs ☐ Ms ☐ Other. Relationship to Applicant	
Sex	☐ Male ☐ Female		☐ Male ☐ Female	
Residential Address				
Home Telephone/Fax				
Mobile				
E-mail Address				
Date of Birth	D D M M Y Y Y Y		D D M M Y Y Y Y	
Age	years		years	
National Identity Card No.				
Marital Status	☐ Single ☐ Married ☐ Other		☐ Single ☐ Married ☐ Other	
Number of dependants	.... Children	.... Others	.... Children	.... Others
Educational/Academic/ Professional Qualifications				

3. Details of Spouse

Full Name		
Place of Employment		
Designation	Tel. (H)	(0)
E-mail Address	Fax	Mobile

Classification: External Confidential

4. Details of Employment / Income		
	Applicant	Co-Applicant
Name of Employer or Business		
Address		
Telephone No. & Ext/Fax		
E-mail Address		
Nature of Business		
Job Position / Designation		
No. of Years with Present Employer		
Retirement Age	years	years
If you were not with the present Employer for the last three years;		
Name of Previous Employer		
Period of Employment		

5. Bank Account Details					
Name of Account Holder	Bank	Branch	Account No.	Current/Savings	Present balance (Rs.)

6. Do you or your spouse have any Deposit Accounts? ☐ Yes ☐ No					
Depositor's Name	Name of Bank/ Institution	Type of Deposit	Amount (Rs.)	Are these deposits assigned?	If so; to whom?

7. Do you or your spouse own any Land/Buildings? ☐ Yes ☐ No						
Owner of Property & Deed No.	Address of the Property	Nature of Property	Extent of Land (Perches)/ Area of building (Sq. ft.)	If mortgaged		Present Market Value (Rs.)
				Regd.amt.(Rs.)	Present O/S(Rs.)	

8. Do you or your spouse have any Life Insurance Policies? ☐ Yes ☐ No							
Name of Policy Holder	Name of Company/ Corporation	Whether Assigned	Policy No.	Face Value (Rs.)	Date of		Premium & Frequency (Rs.)
					Commencement	Maturity	

9. Do you or your spouse have any Shares/Treasury Bills? ☐ Yes ☐ No				
Name of Share / Treasury Bill Holder	Name of Company	No. of Shares/ Treasury Bills	Are these Shares / Bills assigned?	Face Value (Rs.)

10. Do you or your spouse own Motor Vehicles? ☐ Yes ☐ No							
Type of vehicles & Regd. No.	Regd. owner	If Mortgaged/Hypothecated		Present Market Value (Rs.)	Monthly Loan Instalment/Lease Rental (Rs.)	Balance Period in months	Balance Outstanding capital (Rs.)
		Regd. Amt. (Rs.)	Present O/S (Rs.)				

11. Do you or your spouse have any Credit Cards? ☐ Yes ☐ No	
Name of Card / Issuer	Credit Limit Rs.

12. List below all your existing debts and other facilities from Banks (including National Development Bank Ltd., Finance Companies, Leasing Companies and others)									
Name of Lender	Nature of Facility	Purpose of Facility	Date Granted	Original Amt. (Rs.)	Security	Present O/S (Rs.)	Arrears (Rs.)	Monthly Instalment (Rs.)	Balance Period in Months

13. Are you liable to pay Income Tax? ☐ Yes ☐ No								
Income / Wealth Tax position for the past 3 years (Attach Assessment Notices / Computation sheets or Auditors' Certificates)								
Year of Assessment	Assessable Income (Rs.)	Taxable Income (Rs.)	Income Tax Payable (Rs.)	Net Wealth (Rs.)	Wealth Tax Payable		Amount Paid (Rs.)	Remarks
					Income Tax (Rs.)	Wealth Tax (Rs.)		

14. Monthly Income & Expenditure Statement of Applicant & Co-Applicant		
Income	Applicant (Rs.)	Co-Applicant (Rs.)
Profession		
Employment		
Basic Salary		
Fixed Allowances		
Other Allowances		
Business		
Agriculture		
Interest		
Dividends		
Rent		
Other		
Total		
Expenditure	Applicant (Rs.)	Co-Applicant (Rs.)
House Rent		
Household Expenditure		
Loan Repayment		
Rates/Taxes/Electricity/Telephone		
Vehicle Expenses (Including Fuel)		
Other		
Total		

15. List below your obligations as a Guarantor / Indemnitor (if any)

Name of Lender	Name of Borrower	Name of Facility	Original Amt. (Rs.)	Present O/S (Rs.)

16. Details of Property (To be Purchased / Constructed / Extended / Improved)

Address : .... Built-up Area: sq.ft ....

Extent of Land: .... perches Cost of Land / Rs.: ....

Name of Owners: Relationship to Borrower or Co-Borrower:

....

....

Name of Life Interest Holder/s (if any): ....

Loans will not be granted to purchase properties from one's spouse or to repurchase a property once owned or to purchase a property from one's parents or to purchase a property from one's children.

17. Loan Details

Cost of Construction / Purchase / Extention / Improvement Rs. ....

Cost of Land (for land purchase) Rs. ....

Other (specify) Rs. ....

Other Incidental Costs Rs. ....

Total Funds Required **Rs.** ....

Estimated Sourcing

- Own Funds Rs. ....
- Other Sources (Specify) Rs. ....
- Loan requested from the Bank Rs. ....

TOTAL **Rs.** ....

General Information

18. How did you get to know about us?

☐ Media ☐ Bank Customer ☐ Business Representative
☐ Friends Relations ☐ NDB Group Staff Member ☐ Other
☐ Builder / Developer

19. Do you know anybody working in the NDB group well enough to add a recommendation to your request?

☐ **Yes** ☐ **No**

Name	Company	Designation

20. Details of two (2) relatives not living with you

01	Name: Mr/Mrs/Ms.			Relationship:
	Home Address:			
	Office Address:			Designation:
	Telephone	Home:	Office:	Mobile:
	E-mail:			
02	Name: Mr/Mrs/Ms.			Relationship:
	Home Address:			
	Office Address:			Designation:
	Telephone	Home:	Office:	Mobile:
	E-mail:			

National Development Bank PLC has the right to verify the documents provided by you with related to the loan facility, could be cross checked with relevant parties.

I/We confirm that the information given above by me/us are true and accurate. I/We agree to provide any further information or adhere to the terms & conditions to be stipulated by the Bank for the granting of the above loan requested by me/us.

....

Signature of Applicant Signature of Applicant

Date: .... Date: ....

DOCUMENTS TO BE SUBMITTED WITH THE LOAN APPLICATION

Please mark ✓ in ☐ where the required information is attached with this application. If not available, please comment.

INFORMATION REQUIRED FOR CREDIT REVIEW

☐ 1. 1.1 Building Plan approved by the Local Authority. If approval is not required, a letter issued by the Local Authority to this effect

☐ 1.2 Certificate of conformity (COC) issued by the Local Authority (Not relevant for construction loans & land purchase loans)

☐ 2. Bill of Quantities(Estimate) acceptable to the Bank for the proposed construction certified by a CharteredArchitect,a Chartered Civil Engineer or a Chartered Quantity Surveyor acceptable to the Bank

☐ 3. Letter indicating sources of bridging finance

☐ 4. Letter from the Seller agreeing to sell the property or a photocopy of the Sales Agreement. (0nly for purchase loans)

☐ 5. Income Tax/Payee Tax Certificates for the last three years.

6 If employed;

☐ 6.1 Original letter from the Employer confirming monthly salary and allowances, number of years in service, current designation, retirement age along with an undertaking by the Company for a monthly direct deduction of the monthly loan instalments.

☐ 6.2 Pay slips for the past three (3) months

☐ 6.3 Photocopy of the Contract of Employment/Letter of Appointment and the Letter of Confirmation.

☐ 7. 0r alternate documentary proof of income for self employed individuals.

☐ 8. Documentary proof of other income such as photocopies of Fixed Deposit Certificates, Certificates of Deposits, Savings Deposit Certificates.

☐ 9. Photocopies of Bank statements for the last three (3) months

☐ 10. Latest Credit Card Statements (if applicable)

☐ 11. Two (2) Photocopies of National Identity Card

☐ 12. Photocopy of Marriage Certificate (if applicable)

Note: Please submit Originals to support all photocopies. Originals will be returned after perusal.

LEGAL DOCUMENTATION REQUIRED

☐ 1. Current Survey Plan should be not more than (10) years old with sub - division approval (Original or photo copy certified by the same Surveyor) and previous Survey Plans for 25 years backwards (photocopies)

☐ 2. Original Copy of the last Deed.

☐ 3. Title Deeds pertaining to the property ofiered as security 25 years backwards (Originals or photocopies certified by the Land Registry or certified by the Attesting Lawyer.)

☐ 4. Land Registry Extracts 25 years backwards duly certified by the Land Registry not more than one (01) month old.

☐ 5. Draft Deed of Transfer of the property to be purchased

6. Local Authority Certificates

☐ 6.1 Ownership Certificate

☐ 6.2 Street line Certificate

☐ 6.3 Non-vesting Certificate

☐ 6.4 Assessment Notice

☐ 6.5 Tax Receipt (last quarter)

} Originals, not more than 6 months old

☐ 7. Power of Attorney as per the Bank's format where applicable (Original or photocopy certified by the Attesting Lawyer)

INSURANCES TO BE OBTAINED

1. General Insurance Policy
2. Mortgage Protection Policy
3. Title Insurance (if applicable)

} Details to be obtained from the Bank

FEES APPLICABLE

1. **Processing Fee**

A Processing Fee to cover all expenditure pertaining to Legal /Valuation / Inspection costs is levied. 0f the Processing Fee applicable (at the time of obtaining the loan) a non-refundable payment of .5% of the loan amount requested is payable at the time of submission of the application to the Bank. Balance is payable on or before the first disbursement of the loan.

2. **Other Fees**

Cost of obtaining Insurance Policy/ies (as applicable), Stamp Fees, Statutory Fees, Taxes and Levies and any other Special Fees applicable(if any), should be borne by the Applicant.