

## APPLICATION FOR A LOAN FACILITY

For Office use only	
Client	
Gu. 1	
Gu. 2	

Loan Amount Required	Rs.		Re payment Period ( Pl. circle)	12 Months	18 Months	24 Months	30 Months	36 Months	Repayment Date	
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## Personal Details

Name in full: Mr  Mrs  Miss  Other 


Residential address


Correspondence address ( If different from above)


\* Gramasewaka Division : \_\_\_\_\_

Duration of stay at present address: \_\_\_\_\_ Years \_\_\_\_\_ Months

NIC/DL/PP No

Date of birth


D D M M Y Y Y Y

Marital status  single  Married  Widowed  Divorced

No. of dependants \_\_\_\_\_ (including spouse if married)

Is the spouse employed  yes  NoEducation  Primary  Secondary  Diploma  Graduate Post Graduate  ProfessionalDetails of home  Owned  Mortgaged  Company Living with parents  Rented/ LeasedOwnership of vehicle  Own  Company  Rented/ Leased

Number of vehicles owned \_\_\_\_\_

Type of vehicle  Car  Van  Jeep  Double Cab Motor CycleAre you a tax payer  Yes  No

## Contact Details

	Home	Office
Telephone		
Fax		
Mobile		

E mail

## Details of the Spouse

Title Mr  Mrs 

Name in Full \_\_\_\_\_

Employed \_\_\_\_\_

Address of Employer \_\_\_\_\_

Tel. No. Home \_\_\_\_\_ Off \_\_\_\_\_ Mobile \_\_\_\_\_

No of dependants \_\_\_\_\_

## Employment Details (Primary Applicant)

Category  Skilled  Clerical  Supervisory  Executive Middle Management  Senior Management Self-Employed  Professional  Other

Designation \_\_\_\_\_

Name and address of employer

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Employment status  Permanent  ContractConfirmed in employment  yes  No

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

If current employment is less than one year:

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

Address \_\_\_\_\_

Total Length of service at current &amp; previous employer/s (in months)

## Monthly Income - Please attach relevant documents

Basic Salary \_\_\_\_\_

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

Less deductions \_\_\_\_\_

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

Other income \_\_\_\_\_

Joint income (if applicable) \_\_\_\_\_

Total \_\_\_\_\_

## Monthly Expenses

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

Rent \_\_\_\_\_

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

Others \_\_\_\_\_

Total \_\_\_\_\_

## Investment

Fixed/Call deposits \_\_\_\_\_

Property \_\_\_\_\_

Vehicle \_\_\_\_\_

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

## Bank Accounts

Name of Bank	Branch	Account No.	Account type	A/C since

## Bank Borrowings

Type	Bank	Amount/limit	Loan instalment/ Card since	Present Outstanding
Housing Loan				
Vehicle Loan				
Personal Loan				
Lease				
Overdraft				
Others				
Credit card 1				
Credit card 2				

**Terms and Conditions applicable to Loans Granted by Abans Finance PLC  
(hereinafter sometimes referred to as AFPLC)**

1. The Borrower shall repay the Loan together with interest and other charges thereon in equal monthly installments, the number and the amount of which will be notified to the Borrower by AFPLC in the manner set out in Conditions 10 provided however that the amount of such monthly installment will be adjusted subject to Condition 2 below.
2. Interest shall be charged on the reducing balance basis on the capital of the Loan at rate of.....per annum or at such other rate as AFPLC may at any time advise in the manner set out in Condition 10 below.

If the Borrower fails to pay any amount due to AFPLC on the Loan on its due date/s the same shall bear interest at the rate of.....% per annum until payment is made in full with such interest. This shall in no way prejudice the rights of AFPLC under Condition 6 below.

The Borrower shall, in addition to the payment of interest at the rate/s as aforesaid also be liable to pay such charges including Turnover Tax, National Security Levy or any other substitute there of and other levies payable from time to time.

3. Payments by the Borrower shall be made at the Registered Office of Abans Finance PLC at 456, R. A. De Mel Mawatha, Colombo 3 (or at such other place as may be advised by AFPLC in writing in the manner set out in conditions 10 below) monthly on the due date as may be notified by AFPLC in the manner set out in condition 10 below.
4. If the borrower is in employment he/she shall irrevocably instruct his/her Employer/Head of the Institution to deduct from his/her salary the amount of the monthly installment of the Loan and shall furnish a letter/s from the Employer/Head of the institution and/or the Welfare Society of which he/she is a member undertaking to deduct the said monthly installment from his salary and to pay same to AFPLC monthly. In case of change of employment / transfer, the Borrower shall furnish a similar undertaking from the new Employer/Head of the Institution/ Welfare Society as may be required by AFPLC
5. The Borrower agrees to give such security as may be required by AFPLC
6. Notwithstanding any of the provisions contained herein, the Loan and all interest and other charges on it will become due and payable or repayable forthwith on demand by the Borrower if
  - (i) The Borrower fails to pay any sum under the Loan when due or the Borrower is [or any third party giving such security is] in breach of any other provisions contained herein or in such other document as may be applicable [or the security referred to above] or
  - (ii) The Borrower is in default under any other financial obligation to any person, or
  - (iii) The Borrower becomes bankrupt or the Borrower makes or seeks an arrangement with his creditors. Or
  - (iv) Any distress or execution is levied on or affects any of the Borrower's property or assets, or
  - (v) The Borrower dies, or
  - (vi) By reason of illness or incapacity the Borrower becomes incapable of managing his own affairs or the Borrower becomes a person of unsound mind or
  - (vii) In the event of change of employment, unless the Borrower obtains from his new Employer/ Head of the institution/Welfare Society a similar undertaking as given by the current Employer / Head of the institution / Welfare Society in terms of the Loan Application.

7. The Borrower agree that AFPLC is entitled to refinance the Loan at its discretion and in the event AFPLC seeks to assign or transfer the Loan or any part thereof to any other financial institution, AFPLC is entitled to make such information available to that institution and the Borrower agrees to such assignment or transfer of the Loan to any such institution at the discretion of AFPLC
8. AFPLC may waive any of the above terms and conditions either unconditionally or on terms stipulated by AFPLC. Every such waive by AFPLC shall be without prejudice to the rights of AFPLC hereunder which shall always remain exercisable if such waive had not been made and whenever AFPLC thinks fit.
9. No delay or omission of AFPLC in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right or remedy of AFPLC and shall not be construed as a waiver of such right or remedy.
10. Any notice, claim, demand, summons or advise relating to the Loan which AFPLC may desire to convey to the Borrower shall be in writing and (without prejudice to any other effective means of serving it) may be served on the Borrower personally or by post to the address of the Borrower last known to AFPLC. Any such communication delivered personally shall be deemed to have been received immediately upon delivery and any such communication sent by post shall be deemed to have been received two (2) calendar days following the day on which it was posted, even if returned undelivered.
11. All loans are subject to the specific approval of AFPLC. AFPLC reserves the right to reject any loan application without assigning any particular reasons.

I certify that the information and details given in the above Loan Application are in all respects true, complete and accurate.

I have not withheld any information on my financial position or commitment that might affect the decision of Abans Finance PLC(AFPLC) on this Application. I hereby authorize AFPLC to make inquiries relative to the statement/information given in this Application, which it considers necessary and for that purpose to disclose to and seek from any other bank, lender or any other party any additional information including the details of my financial affairs and I hereby irrevocably authorize the above parties to supply such information to AFPLC. I further agree to update the information given above to ensure that it is reasonably accurate at all times. I further acknowledge that I have read the above Terms and Conditions applicable to Loans granted by AFPLC and that I am aware of the obligations, liabilities and rights there under and I accept the said Terms and Conditions.

.....  
Signature of the Borrower

.....  
Date

RS. 100/= Stamp

Witnesses	1. Name.....	Signature.....	Date.....
	2. Name.....	Signature.....	Date.....

**PROMISSORY NOTE**

On this .....day  
Of .....20....  
Abans Finance PLC,  
Colombo.

Rs. ....

I, the undersigned .....of.....  
.....(bearing NIC No.....V) do hereby certify that I have  
borrowed on application and received on this day a sum of Rupees .....  
.....(Rs. ....) in lawful money of Sri Lanka. I do hereby promise and undertake to repay on  
demand the aforesaid sum together with interest at the rate of ..... per cent  
(.....%) per annum from this date to the aforesaid Creditor, Abans Finance  
PLC or to ..... the heir, executors administrators &  
assignee etc. until payment in full.

In witness hereby I have placed my usual signature to this document. (Read and signed as understood)

.....  
Signature Name

Witness

- 1. .... (NIC No. ....)
- 2. .... (NIC No. ....)

**Additional Information Sheet**

1. Spouse details of Guarantor's

a) 1<sup>st</sup> Guarantor's

Name		
Address	Residence	Office
Tel :		

b) 2<sup>nd</sup> Guarantor's

Name		
Address	Residence	Office
Tel :		

Applicants Residential Details

Permanent

Temporary

Rented

Government

Others

please state .....

(a) Details of present Residential place

Address :	Telephone No. : Gramasewaka Division :
Sketch leading to the residence :	

(b) Details of permanent residency (at differ from presons residence)

Address :	Telephone No. : Gramasewaka Division :
Sketch leading to the residence :	

(c) In case of emergency person be Contacted

Name :	Telephone No. :
Address :	Relatson Ship :

