



NOUVOBANQ
 Seychelles International
 Mercantile Banking Corporation Ltd

SEYCHELLES INTERNATIONAL MERCANTILE BANKING CORPORATION - NOUVOBANQ

PERSONAL MORTGAGE LOAN APPLICATION FORM

IMPORTANT: Please ensure that all sections are completed before submitting this form to the Bank.

After completion, please deposit your application form in **ROOM No. 213 or 214**
Second Floor, VICTORIA HOUSE.

*N.B. FOR SECURITY REASONS, BANK EMPLOYEES
 ARE NOT ALLOWED TO FILL UP THIS FORM ON
 BEHALF OF APPLICANT*

SECTION ONE

Personal and Family details, (USE BLOCK LETTERS PLEASE)

	APPLICANT	CO-APPLICANT
Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
Surname/Family Name	<input type="text"/>	<input type="text"/>
Given Names	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Age	<input type="text"/>	<input type="text"/>
Marital Status (Tick)	<input type="checkbox"/> Married	<input type="checkbox"/> Single
	<input type="checkbox"/> Widowed	<input type="checkbox"/> Divorced
Number of Dependants	<input type="checkbox"/> 0 to 2	<input type="checkbox"/> 2 to 4
	<input type="checkbox"/> 4 to 6	
Relationship to them	<input type="text"/>	<input type="text"/>
Ages of Dependants	<input type="text"/>	<input type="text"/>
Permanent Address	<input type="text"/>	
	Time at This Address:	<input type="text"/> years
Alternative Contact Address:	<input type="text"/>	
Telephone Number:	Home <input type="text"/>	Office <input type="text"/>
		Mobile <input type="text"/>

SECTION TWO

Residential Status (Please Tick as Appropriate)

At this Address are you the : Owner Tenant Co-Habitor

Is the Property Freehold Leasehold

Other (Specify)

If Owned - Estimated Value (Tick Box)	Rs. 100,000 to Rs. 150,000	<input type="checkbox"/>
	Rs. 150,000 to Rs. 200,000	<input type="checkbox"/>
	Rs. 300,000 to Rs. 350,000	<input type="checkbox"/>
	Rs. 200,000 to Rs. 250,000	<input type="checkbox"/>
	Rs. 250,000 to Rs. 300,000	<input type="checkbox"/>
	Rs. 350,000 and above	<input type="checkbox"/>

Employment Details

Are You: Employed Self-Employed Contract
(Tick Box)

Business/Employer's Name and Address

Job Title/Nature of Business

Number of years in present position

Length in Business/Employment Gross Annual Income - RS.

If less than 1 year give details of previous employment

If self-employed provide full details of your business and attach latest financials/audited accounts.

SECTION THREE

Income and Expenditure Details

Monthly Income

Monthly Gross Salary /Income

Spouse Income

Other Income (Specify)

Total Income

A

Monthly Expenditures

Loan Payments

Insurances

Utilities (Elect/Water/Telp)

Transport

School Fees/Day Care

Food/Clothing

Hire Purchase

Alimony

Other (Specify)

Total Expenditures

B

Total Surplus/Deficit

A Minus B

=

SECTION FOUR

Banking Details (Tick or Fill in Appropriate Box)

BANKERS

Nouvobanq	Barclays	BFC	Savings	Habib	Baroda
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Current A/c balance

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Savings A/c balance

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Fixed Deposit balance

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Card A/c balance

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Loan A/c balance

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Net Total

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N.B. If Account is not with Nouvobanq, please enclose copies of Bank statements for the last 6 months

SECTION FIVE

THE LOAN APPLICATION DETAILS (Tick Appropriate Box)

Purpose of Loan

Nature of Property (Tick)

Land Only

New House

Existing House

Details of Property

Title No.

--

Location

--

Size

--

Name and Address of Current Owner

Tenure of Property (Tick)

Freehold

--

Leasehold

--

Expiry of Lease

--

Estimated Value of Property (to be backed by a Valuation Certificate)

--

Proposed Purchase Price

--

Loan Amount Required

--

Proposed Repayment Period (years)

--

 yrs

Security Offered

Is the Security Offered Charged to other Financial Institution?

NO

YES

If Yes, Give Details here

Is there any Insurance Cover on this Property? If yes give details below.

Name of Insurer

Type of Policy Held

Amount of Cover

--

Policy No. & Expiry Date

SECTION SIX

Other Relevant Information Needed

Do you have any outstanding loans? If yes, please give details below.

Bank's Name	
Purpose	
Repayment	
Outstanding	

Please indicate source of funds for that part of the purchase price which is not covered by this application

If you are financing a new development, give details of the contract and contractor's name, and copy of Planning Authority sanction

Have you made appropriate arrangements for building, contents and Mortgage and Life Insurance Give details.

SECTION SEVEN

CUSTOMER DECLARATION

I/We hereby certify that the information contained in this application is correct, and that it provides a full and complete picture of my/our financial position. You are hereby authorised to obtain any confirmations you may require about the details provided from my/our employers and/or other bankers/lenders in order to consider this application.

I/We also understand that the approval of the loan will be subjected to a Mortgage Protection Policy, the cost of which will be borne by me/us to the debit of the loan account.

I/We understand that this loan will be secured against my/our property which may be at risk if I/We fail to make the necessary monthly repayments.

SALARY ASSIGNMENT

I/We agree to instruct my/our employer to transfer my/our salary/salaries, benefits, pension, bonuses plus any other benefits due to me/us directly to my/our bank account with SIMBC-Nouvobanq, at all times that I/we am/are indebted to the said Bank.

I/we also agree not to draw advances against my/our monthly salary during the tenor of the loan.

Applicant's signature

Date

Co-applicant signature

Date

BRANCH RECOMMENDATION/COMMENTS

Conduct of Account

Scoring

Repayment as a percentage of basic net monthly salary

%(max 40%)

MANAGER'S REMARKS

Manager's Signature

Date

FOR BANK USE ONLY

Signature

Date

Signature/s verified and form completion checked

Submitting Branch code