



# THE ESTATES STAFFS' PROVIDENT SOCIETY

## APPLICATION FOR HOUSING LOAN

1. Full Name of Applicant : .....
2. Membership Number : .....
3. National Identity Card Number : .....
4. Present Address : .....
5. Category of Employment/Designation : .....
6. Date of Birth : .....
7. Total Annual Income (from all sources)
  - 7.1 Of applicant : .....
  - 7.2 Of applicant's family : .....
8. Total monthly earnings (exclusive of over time or other non-recurring emoluments) : .....
9. Total deductions from earnings : .....
- (Attach salary sheet)
10. Age, full names and relationship to applicant : .....
- of all dependents : .....
11. Amount of loan applied for : .....
12. Purpose for which loan is required (state Yes or No)
  - 12.1 Purchase of building site : .....
  - 12.2 Purchase of site with house thereon : .....
  - 12.3 Building or Construction of House : .....
  - 12.4 Redemption of mortgage : .....
  - 12.5 Any other purpose : .....
13. Description of property
  - 13.1 Name of Land : .....
  - 13.2 Address : .....
  - 13.3 Extent : .....
  - 13.4 Village : .....
  - 13.5 GA's District : .....
  - 13.6 Assessment Number : .....
14. Estimated value of property in respect of which loan is sought (Attach Valuation Report from a recognised Valuer) : .....
15. If the loan is for the purchase of site and/or house
  - 15.1 Purchase consideration : Rs.....
  - 15.2 Name of lawyer acting for you in the transaction : .....
  - 15.3 Attach report on Title of encumbrance if any, from the Lawyer: : .....
  - 15.4 Attach Pedigree Chart : .....

Contd.....

16. If the loan is to build a house
- 16.1 Do you own the site absolutely : .....
- 16.2 Do you own the site jointly with your spouse : .....
- 16.3 Is the site in any way encumbered : .....
- 16.4 Attach Report on Title and Pedigree Chart from a Lawyer as evidence of matters stated in 16 (1), (2), (3) above : .....
- 16.5 Furnish prints of proposed construction with evidence of approval (where necessary) by relevant Local Authority : .....
- 16.6 Estimated building cost (Annex Bill of Quantities prepared by a Technical Officer, Civil Engineer or Building Contractor ) : Rs.....
17. Are you at present committed to pay any capital or interest on any loans? : .....
- 17.1 The amounts : Rs.....Rs.....
- 17.2 The rates of interest : .....%.....%
- 17.3 The securities, if any ; .....
18. Do you or your spouse of dependant Child or children already own a house : Yes/No
- 18.1 If yes Annual rate able value : .....
- 18.2 Brief description of such a house : .....
- 18.3 Assessment Number : .....
- 18.4 Name of Street : .....
- 18.5 Locality : .....
19. Reasons for the purchase of another house : .....
20. How do you propose to repay the loan? : .....
- 20.1 On the normal repayment of 5% on salary & 8% interest on the Capital, : .....
- or
- 20.2 In 5, 10, 15, or 20 years : .....
21. Kindly let us have your instructions regarding details of your bank account, in order that we may make payment direct to your bank : Bank/Branch:.....
- Account No: .....
22. I confirm that I am aware that I will lose membership of the Society, should I use the funds for any purpose other than that specified in this application, or do not confirm to the Rules/guidelines governing Housing Loans
- 22.1 I hereby declare that to the best of my belief, knowledge and information, the above statement are true and accurate and I do hereby agree, for myself and my heirs, executors, administrators and nominee or nominees to be bound by the Rules and Regulations for the time being and from time to time governing the Estates Staffs' Provident Society and by such terms and conditions as the Committee may at any time impose in respect of this application or any loan granted to me in consequence thereof.

.....  
Date

.....  
Signature



**TO BE FILLED IN TRIPLICATE**

**APPLICATION FOR HOUSING LOAN  
TO BE COMPLETED BY EMPLOYER\***

The Secretary  
The Estates Staffs' Provident Society  
P O Box 855  
Colombo

Applicant's Name .....

Membership Number .....

Dear Sir,

I ..... Superintendent/General Manager/Regional Manager\* of ..... Estate/Office\* do hereby certify that the applicant above named is employed on my Estate/Office as..... and that the particulars furnished in Cage 5 of the Housing Loan Form HL (1) made by the applicant are correct. Following the inquiries I have made/caused to be made. I hereby recommend the annexed application for a Housing Loan out of the moneys of your Society for the specific purpose mentioned in Clause 8 of Application Form HL (1) in respect of the property mentioned in Clause 9 of the said form.

I undertake, for myself and successors in my office of Superintendent/General Manager/Regional Manager\* on the said Estate/Office\*, to deduct towards repayment of money that may be due and outstanding in respect of any loan granted by your society, such amounts as your Society may from time to time direct and I engage, for myself and my successors aforesaid, to remit such deductions monthly to your Society.

I will keep your Society informed of transfer/termination of service of the member.

Yours faithfully

Signature of Employer  
(Official rubber-stamp of employer)

Date:.....

\*Employer shall mean the Superintendent, General Manager or Regional Manager.

I ..... confirm that in the event of the loan applied for by me being granted, I will utilize the said sum for the specific purpose mentioned in clauses 8 and 9 of my application form HL (1) and hereby give my irrevocable letter of authority on Form HL (3) to enable my Employer Viz; the Superintendent/General Manager/Regional Manager\* of ..... and /or his successors in office or the Superintendent/General Manager/Regional Manager\* of any other Estate/Office to which I ;may be subsequently transferred to deduct and remit monthly instalments due on account of the said Housing Loan, which sum will be notified by the Society to my Employer under advice to me until I settle the loan in full or till the determination of my services with the Employer.

.....  
Date

.....  
Signature of member

Delete what is inapplicable.



**TO BE FILLED IN TRIPLICATE**

The Superintendent/General Manager/Regional Manager

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

Through the Secretary E S P S

Dear Sir

**RECOVERY OF HOUSING LOAN INSTALMENTS**

I write to advise you that I have applied to the Estates Staffs' Provident Society for a Housing Loan of Rs.....which when granted, I have to repay in monthly instalments along with interest in terms of the Housing Loan rules of the Society.

The loan applied for is for the specific purpose of \*purchase of building site/purchase of site with house thereon/building or construction of a house/or additions or extensions to a house/redeeming mortgage on house/property\* owned by me or jointly with my spouse, situated at .....

..... in the MC/UC/VC\* limits of ..... as declared in clauses 8 & 9 of my loan application form HL (1) and as confirmed by me in form HL (2).

When the loan is granted to me, the Society will notify you of the monthly instalments to be deducted from my pay and I shall be much obliged if you will treat this letter as my IRREVOCABLE AUTHORITY to you and your successors to recover from my monthly emoluments such sums as will be notified to you by the Society. These monthly deductions should be remitted to the Provident Fund/Society to be set off against the capital borrowed by me as well as the interest due thereon on or before the last day of the month following.

The monthly deductions should continue until the provident Fund/Society advises you that the loan has been settled in full and no further recoveries need be effected.

In the event of my relinquishing membership of the Estates Staffs' Provident Society and becoming a member of the Employees' Provident Fund, this letter should be treated as my irrevocable authority to you and your successors to continue recovering the instalments on my housing loan and remitting same to the Employees' Provident Fund for the credit of my account with them.

Yours faithfully,

.....  
Signature of applicant

Name of applicant .....

Date .....

\*Delete what is inapplicable