

PERSONAL LOAN APPLICATION

For Office Use Only			
Branch:	CIF No:	Received On :	
PERSONAL DETAILS			
Are you an existing customer of Commercial Bank of Maldives? No <input type="checkbox"/> Yes <input type="checkbox"/>			
Account No _____			
Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other _____			
Name if Full: (Please Underline the Surname)			
ID No : _____		Date of Issue: _____	Expiry Date: _____
Date of Birth: _____		Age : ____	
Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/>		No of Dependents: ____	
Name of Spouse:		ID No: _____	
Average Monthly Income of Spouse (If any) :			
Residential Address :		Current Residential Status	
No of Years at Present Address :		Owned <input type="checkbox"/> Rented <input type="checkbox"/> Provided by Employer <input type="checkbox"/>	
		Living with Parents <input type="checkbox"/> Other <input type="checkbox"/>	
Permanent Address :			
Telephone: Mobile:			
Other:			
Email Address :			
ACADEMIC/ PROFESSIONAL QUALIFICATION			
Education: Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/>			
LOAN DETAILS			
Amount Requested: MVR _____		Loan Period: ____ Years ____ Months	
Repayment Options: Fixed Installment <input type="checkbox"/> Reducing Installment <input type="checkbox"/>			
Purpose of the Loan :			
EMPLOYMENT DETAILS			
Name of Employer			
Address			
Telephone Number			
Nature of Business			
Present Position		Length of Service at Present Employment	
Previous Employment (if any)	Employer:	Designation:	Number of Years:

FINANCIAL DETAILS

INCOME		EXPENDITURE	
Basic Salary		EPF & ETF Deductions	
Fixed Allowances		Household Expenses	
Variable Allowances		Rent/Mortgage Installments	
Overtime (Avg last 6 months)		Travelling	
Fixed Bonus		Loan/Lease Repayments	
Other Income		Other Expenses	
Total		Total	

BANK ACCOUNT DETAILS (COMMERCIAL BANK OF MALDIVES AND OTHER BANKS) – Primary and Joint Accounts

Name of Account Holder	Bank	Branch	Type of Account	Account No

EXISTING FACILITIES

Name of Other Borrower	Bank / Institution	Amount Granted	Present O/S	Monthly Installment

CREDIT CARD DETAILS

Name of Card Holder	Issuing Bank	Card Number	Credit Limit	Present O/S

ASSETS (PROPERTIES/VEHICLES/SHARES/LIFE POLICIES)

Name of Owner	Type of Asset	Market Value	Freehold/ Mortgage/ Lease

DECLARATION

- The information given above is true and accurate to the vest of my / our knowledge & 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 of Financial Institution.

Signature of the Applicant:

Date:

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Received :

Signature Verified :

PERSONAL LOAN
CHECK LIST – LIST FOR REQUIRED DOCUMENT

- Duly completed application form
- Employment confirmation and salary sheets slips (copies) for the last 6 months of the applicant
- Copies of the utility bill (water/ electricity/telephone) indicating applicants name and address
- Minimum one-year bank statement of the applicant to verify the salary being crediting to an account (CBM or other)
- Employers salary undertaking to remit salary, as per the bank stipulated format (Annex PL II)
- Original verified copy of the identity card (Applicant and Guarantors)
- Guarantors statement (Guarantor 1 and Guarantor 2)
- Employment and salary confirmation of the 02 guarantors
- Salary slips of the guarantors for 6 months (Guarantor 1 and Guarantor 2)
- Confirmation of Existing Loans and Securities (Applicant)
- Supporting Documents to verify the purpose of the loan

For additional queries please contact us at **+960 3332668** or send an e-mail to **credit@cbmmv.com**

LETTER FROM EMPLOYER – SPECIMEN
(Please Type on Company Letter – Head)

The Manager,
Commercial Bank of Maldives (Pvt) Ltd.

Date

Dear Sir/Madam,

PERSONAL LOAN TO MR./MRS./MS

At the request of our above employee we agree to forward his / her monthly Salary / allowances commencing from to Commercial Bank of Maldives (Pvt) Ltd for Credit of his / her account No, and shall not change this arrangement without the prior consent of the Bank as requested / authorized by him / her.

We confirm the following particulars of our employee.

- 1) Present Position:
- 2) Date joined:
- 3) Date confirmed in service:
- 4) a) Basic Salary:
Deductions:
Net Salary:
- b) Allowances: i) Fixed Allowances
ii) Variable Allowances

We also note to promptly inform the Bank, in the event the borrower submits a notice of resignation, retires from the organization or has his / her employment terminated by us.

Yours Faithfully,

Authorized Signature
(NAME)
(DESIGNATION)

LETTER TO EMPLOYER –SPECIMEN

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.....
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Date.....

The Human Resources Manager
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Dear Sir / Madam,

REQUEST TO FORWARD SALARY TO THE BANK

I wish to inform you that I intend obtaining a Personal Loan facility of MVR..... from Commercial Bank of Maldives (Pvt) Ltd - Head Office Branch.

To enable me to obtain this loan please arrange to remit my monthly salary to my Saving / Current Account (No.....) at Commercial Bank of Maldives (Pvt) Ltd. branch with effect from I authorize you to continue this arrangement until cancelled by Commercial Bank of Maldives (Pvt) Ltd.

Further, I will be pleased if you could issue a letter confirming my employment details and the arrangement to forward my salary to the Commercial Bank, as per the specimen overleaf.

Thank you.
Yours Faithfully,

(Name)
(Employee Number)