

**STATE MORTGAGE AND INVESTMENT BANK.**

**DOCUMENTS TO BE SUBMITTED WITH LOAN APPLICATION  
FOR THE PURPOSE OF CONSTRUCTION OF A HOUSE / COMPLETE CONSTRUCTION  
OF A HOUSE / EXTENSION OF A HOUSE**

**For Credit Department**

1. Building Plan approved by the Local Authority with a copy. If approved is not required a letter issued by the Local Authority saying that such approval is not required
2. Documentary evidence of income:
  - a. If your income is a salaried income, a letter certified by the employer confirming the period of employment , gross income, deductions and net income along with six months certified pay slips.
  - b. If your income is a business income, copy of business registration, profit & loss statements for the past 3 years, if an income tax payer, tax receipts tax returns for the past 3 years and income statement for the current income.
  - c. If your income is from agricultural property, the relevant deed copy, estimated income & expenditure statement and relevant income receipt for the past year.
  - d. If income is received from rent, relevant agreements and deed copies of property / registration book of vehicles and other relevant documents.
  - e. If you are in foreign employment, copy of the employment contract, salary confirmation letter confirming the period of employment and salary, pay sheets for the past 6 months, bank statement for the past 6 months of the account in which the salary is being credit, documentary evidence to prove remittance to Sri Lanka and certified copies of the passport and visa.
3. Bank statements for the past 6 months.
4. Bill of Quantities (estimate)  
Where the total estimate exceeds Rs.1,500,000/- this has to be approved by a Chartered Archited, Civil Engineer or Quantity Surveyor.
5. A copy of the Survey Plan.
6. A copy of the Title Deed.
7. Where construction is done on a property other than the security offered, the following documents to be submitted. (a) Photocopy of the Deed of Transfer. (b) A copy of the Survey Plan where construction is to be done. (c) Sketch of the route to this property.
8. A photocopy of the street line certificate. (security)
9. A clear photocopy of the National Identity Card of applicant (s)
10. Two photographs of the applicant/s (size 2x2 ½)
11. A copy of the Marriage Certificate (if married).

**For Legal Department**

1. Original of the Title Deed.
2. Original of the survey plan (plan should not be older than 20 years)
3. Certified Extracts of Encumbrances for the last 20 years obtained from the Land Registry (orginal)
4. Power of Attorney, where applicable (original )
5. Any previous deeds / plans pertaining to the property offered as security.
6. Letter from Grama Niladhari certifying the Grama Sevaka division and Divisional Secretariat division of the property offered as security.

**Following documents to be obtained from Local Government Authority.**

7. Ownership certificate (original)
8. Street Line certificate (original)
9. Non - Vesting certificate (original)
10. Tax Receipts for the last quarter (original)
11. Assessment Notice (original)