



**BHUTAN NATIONAL BANK LTD.**  
**POST BOX NO:439**  
**THIMPHU: BHUTAN**

**BNB BUSINESS ADVANTAGE CARD**

**SECTION 1: CLIENT DETAILS**

NAME OF THE APPLICANT: .....  
 BRANCH: .....CITIZENSHIP NO: ..... TRADE LICENSE: .....  
 ADDRESS OF THE CLIENT: .....

CONTACT NOS: MOBILE..... FIXED LINE ..... FAX NO: .....

FACILITIES APPLIED FOR:  LETTER OF CREDIT  BANK GUARANTEES  EMD/BID SECURITY

CUSTOMER BASE NO: ..... *(To be filled by bank official)*

LINE LIMIT APPLIED FOR: .....

LIMIT AGAINST COLLATERAL:  EXISTING  NEW *(To be filled by bank official)*

IF EXISTING, REVALUATION ADVISED:  YES  NO *(To be filled by bank official)*

IF NEW: FURNISH COLLATERAL DETAILS *(To be filled by bank official)*

EXISTING RELATIONSHIP WITH BNBL *(To be filled by bank official)*

FACILITY TYPE	ACCOUNT NUMBER	REMARKS
		DEFAULT

To be forwarded to Engineering Department for Evaluation:  YES  NO *(To be filled by bank official)*

SIGNATURE OF THE APPLICANT: .....

NAME OF THE RELATIONSHIP OFFICER:

SIGNATURE OF THE RELATIONSHIP OFFICER:

NAME OF THE RELATIONSHIP IN CHARGE / BM: SIGNATURE OF THE RELATIONSHIP IN CHARGE / BM:

**SECTION 2: COLLATERAL VALUATION DETAILS FOR NEW/REVALUATION**

Sl. No	Collateral Details	Collateral Value	Evaluation Date

**SIGNATURE OF THE ENGINEER:** .....

**NAME OF THE ENGINEER:** .....

---

**SECTION 3: RISK APPRAISAL**

**LINE LIMIT APPROVED:** .....

**TERMS AND CONDITIONS:**

SL. NO	TERMS AND CONDITIONS	APPLICABILITY
1.	The approved limit excludes issuing of Bid Security and Earnest Money Deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	All loans should NOT be in NPL on the date of issuing the bank guarantee	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Guarantee commission should be calculated & collected based on the type of guarantee issued	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	All relevant documents should be collected before issuing the bank guarantee	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	No LC can be issued if previous LC is at default status	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Total EMD amount up to the sanctioned limit may be given without changing the overall limit of the facility	<input type="checkbox"/> Yes <input type="checkbox"/> No

The details for sanctioning have been forwarded to branch on (date) .....

Signature: .....

Signature: .....

Name of Risk Officer: .....

Name of Risk Head: .....

Date: .....

Date: .....