



# BHUTAN NATIONAL BANK LTD.

POST BOX NO:439

THIMPHU: BHUTAN

## LOAN APPLICATION FORM FOR INDUSTRIAL LOAN

Passport  
Size  
Photograph

The Chief Executive Officer  
Bhutan National Bank Ltd.  
Thimphu.

### ATTN: CREDIT DEPARTMENT

I/We hereby apply for a loan of Nu. \_\_\_\_\_ (Nu. \_\_\_\_\_

\_\_\_\_\_ ) only for the purpose of \_\_\_\_\_

\_\_\_\_\_ for a period of \_\_\_\_\_ from your bank and furnish the following details.

### (A) PROMOTOR DETAILS (IF INDIVIDUAL)

Name: \_\_\_\_\_ Age \_\_\_\_\_

CID No : \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiry \_\_\_\_\_

Date of Birth: Day  Month  Year

Sex: Male  Female

Marital Status: Single  Married

Mobile No: \_\_\_\_\_ Phone No: \_\_\_\_\_ Email Id: \_\_\_\_\_

Permanent Address: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

Thram No: \_\_\_\_\_ House No: \_\_\_\_\_

**If Married;** Name of Spouse: \_\_\_\_\_ Age: \_\_\_\_\_ Profession: \_\_\_\_\_

I.D Card No \_\_\_\_\_ Mobile No: \_\_\_\_\_ Phone No: \_\_\_\_\_

Permanent Address: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

**(B) PROMOTOR(S) DETAILS (IF JOINT)**

<b>Ownership Distribution:</b> (List stockholders, partners, owner names)		
<b>NAME</b>	<b>TITLE</b>	<b>% OF SHARE</b>

**(C) ACCOUNTS MAINTAINED WITH BNBL (if any):**

<b>Sl. No.</b>	<b>Account Type</b>	<b>Account Number</b>
1	Savings Account	
2	Current Account	
3	Loan Account	

**(D) ADDRESS**

a) Business Address Name of Business: \_\_\_\_\_ Post Box No: \_\_\_\_\_  
 Dzongkhag: \_\_\_\_\_ Tele No: \_\_\_\_\_  
 Email Id: \_\_\_\_\_ Mobile: \_\_\_\_\_

**(E) MEANS OF FINANCING:****TERM LOAN**

Own Financing: ( \_\_\_\_\_ %) Nu. \_\_\_\_\_

Bank Borrowing: ( \_\_\_\_\_ %) Nu. \_\_\_\_\_

**MODE OF INTEREST APPLIED**

(1) Fixed Interest  (2) Floating Interest

**WORKING CAPITAL LOAN:**

Margin Money: ( \_\_\_\_\_ %) Nu. \_\_\_\_\_

Bank Finance: ( \_\_\_\_\_ %) Nu. \_\_\_\_\_

**(F) REPAYMENT SOURCE:**

Business Income per month Nu. \_\_\_\_\_ (Attach P/L account of past three years)

Year: Year1 Year2 Year3  
Projected Income: Nu. \_\_\_\_\_ Nu. \_\_\_\_\_ Nu. \_\_\_\_\_

**(G) SECURITY DETAILS:**

a) Project Assets of \_\_\_\_\_ Nu. \_\_\_\_\_

b) Equipment: \_\_\_\_\_ Nu. \_\_\_\_\_

c) Building:

	<b>Building I</b>	<b>Building II</b>	<b>Building III</b>	<b>Monthly Rental</b>
<b>Thram/Plot No.</b>				
<b>Plinth Area</b>				
<b>Value</b>				
<b>Place</b>				
<b>Dzongkhag</b>				

d) **Land:**

Thram. \_\_\_\_\_ Plot No Area \_\_\_\_\_ Value \_\_\_\_\_

Place \_\_\_\_\_ Dzongkhag \_\_\_\_\_

e) **Vehicle:**

Type: \_\_\_\_\_ Registration No.: \_\_\_\_\_ Year Mgd.: \_\_\_\_\_

**(H) LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS:**

<b>LOANS WITH</b>	<b>LIMIT</b>	<b>OUTSTANDING</b>	<b>OVERDUES</b>	<b>DETAILS OF COLLATERAL</b>
<b>BOB</b>				
<b>BDFC</b>				
<b>RICB</b>				
<b>NPPF</b>				

**(I) DETAILS OF GUARANTOR (IF APPLICABLE)**

Name: \_\_\_\_\_ Age: \_\_\_\_\_ ID Card No \_\_\_\_\_

Profession \_\_\_\_\_ Relation: \_\_\_\_\_

Contact address: \_\_\_\_\_ Telephone No: \_\_\_\_\_

Mobile no: \_\_\_\_\_ Email Id: \_\_\_\_\_

**(J) DETAILS OF EXISTING LOAN & BANK GUARNATEE WITH BNBL (IF ANY)**

TYPE	LOAN ACCOUNT/BG NO	SECURITY/COLLATERAL

**(K) DOCUMENT CHECK LIST (TICK ALL APPLICABLE)**

<b>LIST OF DOCUMENTS (PERSONAL)</b>	
1. Photocopy of I.D. Card	<input type="checkbox"/>
2. Latest Passport size photographs (2 nos).	<input type="checkbox"/>
<b>LIST OF DOCUMENTS OF GUARANTOR(IF APPLICABLE)</b>	
1. Copy of I.D Card	<input type="checkbox"/>
2. Latest Passport size photographs (2 nos.)	<input type="checkbox"/>
<b>LIST OF DOCUMENTS (PASSANGER BUS)</b>	
1. Route approval from RSTA	<input type="checkbox"/>
2. Trade License	<input type="checkbox"/>
3. Import approval from MTI(foreign make)	<input type="checkbox"/>
4. Quotation from the supplier/dealer	<input type="checkbox"/>
5. Project Financial Statements (P & L a/c/ Cash Flow)	<input type="checkbox"/>

**LIST OF DOCUMENTS (TOURIST BUS)**

- |  |                      |
|--|----------------------|
| 1. copy of Trade License/Tour Agent License          | <input type="text"/> |
| 2. Import approval from MTI(foreign make)            | <input type="text"/> |
| 3. Quotation from the supplier/dealer                | <input type="text"/> |
| 4. Project report/Profit & Loss /cash flow statement | <input type="text"/> |

**LIST OF DOCUMENTS (MACHINERY)**

- |   |                      |
|---|----------------------|
| 1. Copy of CDB License/Hiring Agent license     | <input type="text"/> |
| 2. Import license from MTI                      | <input type="text"/> |
| 3. Quotation from the supplier/dealer           | <input type="text"/> |
| 4. Projected Profit & Loss /cash flow statement | <input type="text"/> |

**LIST OF DOCUMENTS (TOURIST LODGE/HOTEL)**

- |  |                      |
|--|----------------------|
| 1. Ownership Certificate (not more than 3 months old)          | <input type="text"/> |
| 2. Business/lodge/Hotel License                                | <input type="text"/> |
| 3. Approved plan of building                                   | <input type="text"/> |
| 4. Estimated value of the Assets                               | <input type="text"/> |
| 5. Photograph of Building(s)                                   | <input type="text"/> |
| 6. Letter of approval from TAB & municipal/Dzongkhag authority | <input type="text"/> |
| 7. Project report/Project Profit & Loss /cash flow statement   | <input type="text"/> |
| 8. Estimated value of the Assets                               | <input type="text"/> |

**LIST OF DOCUMENTS (MANUFACTURING)**

- |   |                      |
|---|----------------------|
| 1. Project approval letter from MTI   | <input type="text"/> |
| 2. Trade License  | <input type="text"/> |
| 3. Land allotment letter from MTI(if it is to be set up at industrial estate) | <input type="text"/> |
| 4. Land lease agreement   | <input type="text"/> |
| 5. NEC Clearance certificate  | <input type="text"/> |
| 6. Certificate of incorporation   | <input type="text"/> |

7. Article of incorporation	<input type="text"/>
8. Memorandum of understanding signed with MoLHR	<input type="text"/>
9. Power allotment letter from BPC(if it is power intensive project)	<input type="text"/>
10. FDI agreement(if there is foreign investor)	<input type="text"/>
11. Detailed project report	<input type="text"/>
<b>OTHER DOCUMENTS(IF APPLICABLE)</b>	
1. Copy of Blue Book	<input type="text"/>
2. Copy of valid insurance policy of vehicle/building	<input type="text"/>
3. Annual financial accounts(if established companies)	<input type="text"/>
4. Work order(for purchase of construction equipments)	<input type="text"/>

**(L) CERTIFICATION**

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. Further, the undersigned assure to make prompt and timely repayments as per the agreement. In event of non-compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

**(M) CONSENT CLAUSE**

The Parties hereunto in their respective capacities as hereinabove mentioned do hereby declare that all the information furnished herewith is correct to the best of my/our knowledge and ability and do hereby consent to disclose and share all or such information required by Bhutan National Bank Ltd. to do such acts, deeds or things that are deemed necessary to facilitate Credit Information Bureau to ascertain accuracy/correctness of information. The parties hereunto mentioned do hereby give consent to use my/our demographic and credit information by the Credit Information Bureau and other credit reporting entities.

Date: \_\_\_\_\_

**AFFIX  
LEGAL  
STAMP  
Nu:10**

**NAME & SIGNATURE OF THE APPLICANT**

\*Please note: You are required to bring the original copy of all the documents for verification by the concerned Bank Officials.