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BHUTAN NATIONAL BANK LIMITED

Issue No.: 1.0

Issue Date: 20th May 2019

Revision
Date:

NAME: APPLICATION FORM FOR MANUFACTURING/SERVICES/WORKING CAPITAL LOAN

The Chief Executive Officer
Bhutan National Bank Ltd.
Thimphu.

Passport
Size
Photograph

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)

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

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

Sl. No.	Account Type	Account Number
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:

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

d) **Land:**

Thram. _____ Plot No _____ Area _____ Value _____

Place _____ Dzongkhag _____

e) **Vehicle:**

Type: _____ Registration No.: _____ Year Mgd.: _____

(H) LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS:

LOANS WITH	LIMIT	OUTSTANDING	OVERDUES	DETAILS OF COLLATERAL
BOB				
BDFC				
RICB				
NPPF				

(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)

LIST OF DOCUMENTS (PERSONAL)	
1. Photocopy of I.D. Card	<input type="checkbox"/>
2. Latest Passport size photographs (2 nos).	<input type="checkbox"/>

LIST OF DOCUMENTS OF GUARANTOR(IF APPLICABLE)	
1. Copy of I.D Card	<input type="checkbox"/>
2. Latest Passport size photographs (2 nos.)	<input type="checkbox"/>

LIST OF DOCUMENTS (PASSANGER BUS)

- 1. Route approval from RSTA
- 2. Trade License
- 3. Import approval from MTI(foreign make)
- 4. Quotation from the supplier/dealer
- 5. Project Financial Statements (P & L a/c/ Cash Flow)

LIST OF DOCUMNTS (TOURIST BUS)

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

LIST OF DOCUMENTS (MACHINERY)

- 1. Copy of CDB License/Hiring Agent license
- 2. Import license from MTI
- 3. Quotation from the supplier/dealer
- 4. Projected Profit & Loss /cash flow statement

LIST OF DOCUMENTS (TOURIST LODGE/HOTEL)

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

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"/> |

OTHER DOCUMENTS(IF APPLICABLE)

- | | |
|--|----------------------|
| 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.