



ཕྱི་ལྷན་ཁག་གི་དངུལ་ཁང་ཚོང་འཛིན།

BANK OF BHUTAN LIMITED

(Incorporated under the Companies Act of the Kingdom of Bhutan 2000)

APPLICATION CUM APPRAISAL FOR GOLD LOAN

LA - 7

Photograph
of
Applicant

I/we hereby do apply for a gold loan of Nu. _____ (Ngultrums _____
_____ only) for a period of _____ years/months
(maximum 60 months) from your Bank against pledge of my/our following gold/gold ornaments which I/we
hereby deliver to the Bank of Bhutan Limited (BoBL) as security for the loan to be granted to me/us.

SL	Description	Gross weight in grams	Net weight of gold contents in grams	Valuation rate per 10 grams
Total				

PERSONAL INFORMATION*:

Name: Profession:
 Date of birth: Day Month Year Sex: Male Female
 Marital status: Single Married CID No. Fax No.
 Mobile No Ph. No.(O) (R) Email ID.

ADDRESS:

a) Office Address: _____ Residential _____

 b) Permanent Add: Village: _____ Gewog: _____ Dzongkhag: _____

* If such information is not provided earlier, we request you to kindly complete enclosed **Annexure 1**.

DETAILS OF BORROWINGS, IF ANY, FROM BoBL

TYPE & A/C	LOAN AMOUNT	INSTALLMENT	OUTSTANDING	NAME OF INSTITUTION
Total				

ACCOUNT MAINTAINED WITH BoBL (if any)

- ❖ Saving account: _____ Branch name: _____
- ❖ Current account: _____ Branch name: _____

REPAYMENT SOURCE:

- Monthly Salary : Nu. _____ per month (Pay Certificate enclosed)
- Rental Income : Nu. _____ per month
- Business Income : Nu. _____ per month

DOCUMENTS REQUIRED: Please tick to confirm the documents.

a) Passport photograph (latest): 2 nos. <input type="checkbox"/>	b) Photocopy of CID: <input type="checkbox"/>
c) Valuation certificate from registered Goldsmith (on date of applying the loan): <input type="checkbox"/>	

I/we certify that above gold/gold ornaments is/are my/our bonafide property and no other person has claim against it. I/we also certify that all the particulars incorporated in this loan application are correct and that the loan, if granted, shall be utilized for the purpose for which it is granted. Further, I/we undertake to abide by all the terms and conditions of the loan as may be specified by the BoBL from time to time. In case I/we fail to repay the loan on demand being made by the BoBL, I/we hereby authorize the BoBL to sell the gold/gold ornaments without any consent from me/us and appropriate the sale proceeds to the loan account. If the sale proceeds are not sufficient to cover the outstanding, I/we hereby do undertake to deposit the shortfall from my/our other sources of income.

Please
Date:

**Affix
Legal
Stamp**

APPLICANT'S SIGNATURE

Note:

You are required to bring the original copies of all the documents for verification by the Bank.

FOR USE OF THE BANK

Permissible Limit/Bank Finance:

Total value of Gold/Gold Ornaments: Nu.

Less: Margin _____ % : Nu.

Permissible limit : Nu.

Limit recommended : Nu.

Repayment: Nu. Period (Month): Interest: S. Code:

We have physically verified the gold / gold ornaments as mentioned above and certify that the within written weights and valuations are correct.

In view of the above, a Gold Loan of Nu. (Ngultrums :)
may be sanctioned in favour of Mr./Mrs/Dasho -----, on the herein mentioned terms and conditions.

Processed by:

Recommended by:

Sanctioned by:

Dealing Official

Loan Manager

Branch Manager

Place :

Date :