

Branch Office: _____

Date of Application: _____

APPLICATION CUM APPRAISAL FOR CONSUMER LOAN

(All the particulars with * sign are mandatory in compliance with RMA CIB)

PERSONAL DETAILS (to be filled by applicant)			
1. Applicant Name*		<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;"> <p style="margin: 0;">Photograph Of Applicant</p> </div>	
2. Designation/ Grade*			
3. Date of Joining Service*			
4. Date of Retirement (minimum seven years)*			
5. Nature of service*	Regular/Contract (If contract Yrs)		
6. Current Monthly Salary*			
7. Nationality*			
8. CID No.*		9. Date of Birth	
10. Work Permit No. (Foreigner only)			
11. Gender*	Male <input type="checkbox"/>	Female <input type="checkbox"/>	
12. Marital status*	Married <input type="checkbox"/> Unmarried <input type="checkbox"/> If married please provide spouse's detail: Name: _____ CID No: _____		
13. Account maintained with BoBL*	a) Saving Account Number: b) Current Deposit Account Number: c) Other Loan Account Number:		
14. Name &Address of the Employer* (Dept/ Agency/Corp) Office No: Place: PO Box No:		
15. Residential Address*	House No/Flat No/:		

	Location: Mobile No: Email ID:
16. Permanent Address*:	House No: Tharm No: Village: Gewog : Dungkhag: Dzongkhag:

17. Detail of Consumer Loan requested from BoBL by the applicant.	
a) Loan Amount	Nu..... (Ngultrumonly)
b) Repayment period	Years (Maximum 5 years)
c) Mode of Repayment	From salary <input type="checkbox"/>
d) Interest Rate	*Floating Interest Rate of% per annum

**Loan on Floating Interest Rate Basis: Interest is subject to change after every six months to reflect changes in the MLR as advised by RMA every six months and change in Credit Risk Premium and Business Strategy Premium annually based on the bank's audited account.*

Irrespective of the loan sanctioned date, the MLR reset will be done based on the RMA prescribed MLR fixed cycle (i.e. 1st March & 1st Sept) and other risk premiums will be reset based on the rate type mention above i.e annually for floating rate and every 5 years for 5 years reset loan along with MLR cycle.

I declare that the above information along with the information given under ENCLOSURE is true, correct, and complete and up to date in all respect and I have not withheld any information. I confirm that I had never been awarded an adverse judgment or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct and never been a defaulter with BoBL/other financial institution. I authorized BoBL or its agent to make references and enquiries relative to information in this application which BoBL may consider necessary and shall not hold BoBL liable for use of this information. I undertake to inform BoBL regarding any change in my residence/employment and to provide my further information that BoBL may require.

I am bound to inform the bank of any change in the detail given above. I agree to pay processing charges as applicable and any other additional charges including Customer Information Report (CIR), etc. charged by the

bank. I have read and have been advised of the terms and conditions relating to the consumer loan scheme and I hereby agree to abide by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me is still outstanding.

I hereby authorize my employer to recover the stipulated installments including interest from my salary every month. In the event of default on my part or my leaving the service of the Organization or in the other exigencies, if loan is still unpaid, I give my full consent to BoBL to adjust the loan amount outstanding against me with interest from my provident fund balance / or gratuity payable to me and / or any other amount due to me.

I hereby give my full consent to BoBL for sharing my personal bio-data and financial information including security details relating to my loan account(s) with Royal Monetary Authority for Credit Information Bureau

Further, it shall be my responsibility to ascertain with the concerned salary section of my department /organization that the stipulated monthly recoveries made from my salary has/have remitted to bank promptly.

In the event of my untimely demise prior to full repayment of my loan or in any exigencies, my legal heir who is willing to claim my service benefits shall be under the obligation to liquidate the entire loan dues to the BoBL from my post service benefits.

Date: _____

Place: _____



(Signature of Applicant)

18. Detail of Guarantor (equal or higher grade employee from the same office with minimum three years of confirmed service)			
a) Name *			
b) Designation/Grade*		c) Date of Joining Service*	
c) Date of Retirement (minimum seven years)*			
d) Nature of service*	Regular/Contract (if contract Yrs)		
e) Current Monthly Salary*	Nu.	f) Nationality*	
g) CID No.*		h) Date of Birth*	

i) Gender*	Male <input type="checkbox"/> Female <input type="checkbox"/>
j) Marital Status*	Married <input type="checkbox"/> Single <input type="checkbox"/> If married please provide spouse's detail: Name: _____ CID No: _____
k) SB /CD (if) a/c no *	
l) Contact detail (Office Address)*	_____ _____
m) Residential Address*	House No/Flat No:..... Location: Mobile No: Email id:
n) Permanent Address*	House No: _____ Tharm No: _____ Village: _____ Gewog : _____ Dungkhag: _____ Dzongkhag: _____

I hereby as the guarantor confirm that the above information given in the application form is true, correct and complete and up to date in all respects. Further, I undertake to repay the amount of loan outstanding along with interest in the event of non-recovery of loan from the borrower, Dasho/Mr./Mrs./Miss. _____ who is known to me.

I hereby give my full consent to BoBL for sharing my personal bio-data and financial information including security details relating to my loan account(s) with Royal Monetary Authority for Credit Information Bureau.

Date: _____

Place: _____



(Signature of Guarantor)

Recommendation of Head of the Department:

We hereby confirm that herein mentioned particulars of Dasho/Mr./Mrs./Miss(applicant) _____
_____ Dasho/Mr./Mrs./Miss (guarantor) _____ of our
Department/Ministry are correct. If the loan of Nu. _____ (Ngultrum _____
_____) is sanctioned to him/her by the bank then we undertake to recover
regularly from his/her salary a sum of Nu. _____ per month as stipulated and shall be
promptly deposited with the nearest branch of the Bank of Bhutan Limited till entire loan outstanding is
liquidated in their books. We further undertake that in the event of default on the part of the applicant or
his/her leaving the service or in other exigencies, if the loan is still unpaid, his/her last salary/gratuity/
provident fund, etc. will be paid to the BoBL towards adjustment of the loan.

We further confirm that in event of transfer of the employee to any other department/establishment, the
relative loan outstanding/stipulated installments will be mentioned in the employee's "Last Pay Certificate".
Also the information about the employee's transfer will be conveyed to the Bank. **Salary slip given by
disbursing/account officer of the above applicant and guarantor is enclosed.**

Recommendation Officer

(Employer's Signature)



Name :

Designation:

Office Contact No:

Official Seal

- **The application should be signed at the end of all pages by the borrower**