

Branch Office: _____

Date of Application: _____

Photograph

Of

Applicant

APPLICATION FOR HOME LOAN

(NEW CONSTRUCTION/RENOVATION/PURCHASE)

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

Existing Client (Tick) – Yes <input type="checkbox"/>	No <input type="checkbox"/>
Account maintained with BoBL – SB account CD A/c.....	
Standing Instruction – Yes <input type="checkbox"/>	No <input type="checkbox"/>

LOAN DETAILS (to be filled by applicant)

Amount Applied – Nu..... Interest Rate -.....% p.a (Floating/Floating with 5 year reset/Fixed)
 Term -.....Years

Purpose –	Acquisition	Construction	Renovation
Transfer of loan from..... Others Please specify.....			

PERSONAL DETAILS	Principal Borrower	Co-Borrower/Guarantor (if any)
1. Applicant Full Name*		
2. Profession		
3. CID no.*		
4. Date of Birth (dd/mm/yyyy)		
5. Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
6. Marital Status	Unmarried <input type="checkbox"/> Married <input type="checkbox"/>	Unmarried <input type="checkbox"/> Married <input type="checkbox"/>
7. Nationality*		
8. Relationship with the principal borrower (if applicable)		

If Employed- Monthly salary	Nu.	Nu.
Date of Retirement (dd/mm/yyyy)		

CONTACT DETAILS	
9. Residence phone number	
10. Office Phone number	
11. Mobile phone number	
12. Email address	
13. Present address	
14. Permanent address : Gewog	
Village	
Dungkhag/Dzongkhag	

15. Details Of Security Offered	Primary Security	Collateral Security
Plot no/Reg no/Thram no.		
Area		
Location		
Estimated/Insured Value		
Expected income/rental income		
Other source of income if any		
Date of commencement		
Date of completion		

Types of Interest:

- 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.
- Loan on Floating with 5 year Reset Basis: Interest is subject to change after every six months to reflect changes in the MLR as advised by RMA every six months but the Credit Risk Premium, Tenor Risk Premium and Business Strategy Premium will be reviewed and revised every five years based on the audited accounts of the bank and the interest rate accordingly reset.
- Loan on Fixed 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 but the Credit Risk Premium, Tenor Risk Premium and Business Strategy will remain fixed for the entire tenor of the loan.

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/We certify that all the particulars reflected 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 BOBL from time to time. In the event of non compliance of the terms and conditions. I/We hereby authorize BOBL to take any legal action as per the norms, rules and regulations of BOBL and relevant Laws of the Kingdom.

Please note that receiving application is not a commitment on the part of the Bank to accord sanction.

CONSENT FOR SHARING INFORMATION TO CIB-RMA

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 Applicant)

Affix legal stamp

Additional information (if any) - please attach an Annexure

(Signature of Applicant)