BANK OF BHUTAN

A dhi Company

Banker to the Nation since 1968

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APPLICATION CUM APPRAISAL FOR AGRICULTURE LOAN	**LAP-17** (for all loans)

Application Date:

Appraisal Date:

PERSONAL INFORMATION*:

Name: Profession:

Date of birth: Day Month Year Gender: Male ☐ Female ☐

Marital Status: Single ☐ Married ☐ CID No: Fax No.

Mobile No. Email ID:

ADDRESS:

A) **Office Address: ……..** **Residential Address: ……**

…….. **……**

B) **Permanent Address**: Village ……. Gewog…… Dzongkhag……..

House No…….. Thram No……..

Past Experience/Brief History:

Present Proposal/Purpose:

Amount Applied: Nu. ☐ Facility: ☐ Sector Code: ☐

BUSINESS CLASSIFICATION:	**Tick whichever is Applicable**	
INVESTMENT COST:		
≤ NU. 500,000.00	MICRO	☐
NU. 500,000.00 TO ≤ NU. 1000,000.00	COTTAGE	☐
NU. 1000,000.00 TO ≤ NU. 10,000,000.00	SMALL	☐
NU. 10,000,000.00 TO ≤ NU. 100,000,000.00	MEDIUM	☐
>NU. 100,000,000.00	LARGE	☐

Loan Interest	Tick any of the options below: a) Floating Interest Rate ☐ b) Floating with 5 year Reset ☐ c) Fixed Interest Rate ☐

a) Loan on Floating Interest Rate Basis: Interest is subject to every 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.

b) 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.

c) Loan on Fixed Interest Rate Basis: Interest is subject to 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 hereby 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 loans as may be specified by the BOBL from time to time. In the event of noncompliance of the terms and conditions, I/we hereby authorized BOBL to take any legal action as per the norms, rules and regulations of BOBL and relevant laws of the kingdom.

Affix legal Stamp

Date:

Place:

(Signature of the Applicant)

COMPUTATION OF PERMISSIBLE LIMIT

Estimated cost of construction/renovation/ cost of vehicle/ excavator/ machinery/ equipment/ stocks value/contract value/face value: Nu……	**Note:** Pleasetick/highlightthe Proposal you have appraised.
Less: Margin ……% **: Nu……**	
Permissible bank finance : Nu……	Truck loan:
(**in case of additional loan**)	* The cost of body building may be clubbed with the cost of chassis.
Limit already sanctioned : Nu……	
Balance limit for sanction : Nu……	Overdraft:
	* The sundry debtor (if any) may be clubbed with value of stocks

Limit recommended: Nu.

Amount approved: Nu.

Repayment: Nu.

Repayment period/validity:

Rate of interest:

Expected income/profit: Nu.

EXISTING LIABITIES	(For details: **ANNEXURE ATTACHED)**
a) Fund Based: Nu.	**b) Non-fund based:** Nu

SECURITY (S):

Particulars	**Total value of Security(s)**
a)	
b)	
c)	

THIRD PARTY GUARANTY (if any):

a)
b)

MARGIN OF SAFETY

Total securities value (incl. proposed asset) :		Total liabilities (incl. fresh loan)		**Safety**
Nu.	**(minus)**	**Nu.**	**=**	**Nu.**

CLEARANCE CRETIFICATES:	
Bhutan National Bank Limited	
National Pension & Provident Fund	
Royal Insurance Corporation of Bhutan Limited	
Bhutan Development Bank Limited	
Druk Punjab National Bank	
Tashi Bank	
BOBL Head Office Clearance (for Branches)	

REMARKS & RECOMMENDATIONS

Processed by: Recommended by: Sanctioned by:

ANNEXURE

LIABILITY(S)

Mr/Mrs/M/s_____

As on _____

A) Fund Based

Sl.No	Account No.	Limit	Present Outstanding	Remarks
Total				

B) Non-Fund Based

Sl.No	BG/LC	Amount	Margin Money	Liability
Total				

Total Liability (A+B) : **Nu.**