

Branch Office: _____

Date of Application: _____

PERSONAL LOAN APPLICATION CUM APPRAISAL FORM

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:**

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

House No..... Thram No.....

Past Experience/Brief History:

Present Proposal/Purpose:

Amount Applied: Nu. Facility: Sector Code:

COMPUTATION OF PERMISSIBLE LIMIT:

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

*Loan Interest: 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.

Limit recommended: Nu. Amount approved: Nu.

Repayment: Nu. Repayment period/validity:

Rate of interest: Expected income/profit: Nu.

<u>EXISTING LIABILITIES</u> (For details: <u>ANNEXURE ATTACHED</u>)	
a) Fund Based: Nu.	b) Non-fund based: Nu.

SECURITY (S):

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

THIRD PARTY GUARANTY (if any):

a)

b)

MARGIN OF SAFETY:

Total securities value (incl. proposed asset) : Total liabilities (incl. fresh loan)		S a f e t y
Nu. <input type="text"/>	(minus) Nu. <input type="text"/>	= Nu. <input type="text"/>

CLEARANCE CRETIFICATES:

- a) Bhutan National Bank Limited
- b) National Pension & Provident Fund
- c) Royal Insurance Corporation of Bhutan Limited
- d) Bhutan Development Finance Corporation Limited
- e) BoBL Head Office Clearance (for Branches)

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Remarks/Recommendations:

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Processed by:

Recommended by:

Sanctioned by:

Dealing Asstt./Officer

Manager

CEO

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