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BANK OF BHUTAN

A dhi Company

Photograph of Applicant

Date:

D	D	M	M	Y	Y	Y	Y
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Branch: _____

APPLICATION FOR EDUCATION LOAN

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

PERSONAL DETAILS (To be filled by applicant)

Applicant's Full Name*													
Profession													
Name of Business (if any)													
Trade License Registration No.													
Trade License Registration Date													
Nature of Business					Validity								
Location					BIC No./CIT No./BIT No.								
Other Economic Activity (if any)	1. 2.												
Nationality*													
CID Number*													
Gender*	<input type="radio"/> Male <input type="radio"/> Female				Date of Birth*	D	D	M	M	Y	Y	Y	Y
Marital Status*	<input type="radio"/> Married <input type="radio"/> Unmarried <i>If married please provide spouse's details:</i> Name : CID No:												
Account maintained with BoBL*	a. Saving Account No*: b. Current Deposit Account No:												
Residential Address*													
Permanent Address*	House No: Thram No: Village: Gewog: Dungkhag: Dzongkhag:												
Mobile Number*					Email ID*								

FOR IN-SERVICE EMPLOYEE ONLY

Designation/Grade					Date of Joining Service	D	D	M	M	Y	Y	Y	Y
Date of Retirement (minimum ten years)													
Nature of Business	<input type="radio"/> Regular <input type="radio"/> Contract (If contract years)												
Current Monthly Salary	Nu.												
Name & Address of the Employer (Dept/Agency/ Corporation)	Name: Office No: Place: P.O. Box No:												

DETAILS OF EDUCATION LOAN

Education Loan Type	<input type="radio"/> Without Collateral <input type="radio"/> With Collateral								
Loan Amount	Nu. (Ngultrumonly)								
Repayment Period Years (Maximum 10 years)								
Interest Rate% p.a (Floating/Floating with 5 years rest/ Fixed)								



LETTER OF UNDERTAKING

I/we 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/we have not withheld any information. I/we 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/we 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. The loan, if granted shall be utilized for the purpose for which it is granted.

I/we are bound to inform the bank of any change in the detail given above. I/we agree to pay processing charges as applicable and any other additional charges including Customer Information Report (CIR), etc... charged by the bank. I/we have read and have been advised of the terms and conditions relating to the Education loan scheme and I/we 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. In event of noncompliance of the terms and conditions, I/we hereby authorize BoBL to take legal action as per the norms, rules and regulations of BoBL and relevant laws of the Kingdom

PRE-CUSTOMER CONSENT FOR USAGE OF PERSONAL INFORMATION/DATA

I hereby provide my pre-consent to CIB/BoBL to use my personal information/data submitted herein this document today and hereafter by the CIB/BoBL for official requirement within its jurisdiction. This consent clause constitutes waiver of my right to make any objection for using my personal information/data hereafter by CIB/BoBL until I withdraw the same in writing.



(Signature of the Applicant)

Date:

Place:



Details of Security	Primary Security	Collateral Security
Plot No./Reg No./Thram No.		
Area		
Location		
Estimated/Insured Value		
Expected Income/ Rental Income		
Other source of Income		
Date of commencement		
Date of completion		

DETAILS OF CHILDREN/DEPENDANTS						
Name	CID No.	Relation	Age	Class	School/Institution	Country

PARTICULARS OF SECURITY (Particulars of security for proposed loan)				
Particulars	Building 1	Building 2	Building 3	Land
No. Storey				
Thram No.				
Plot No.				
Area (decimal/acre)				
Place				
Owner's Name				
Dzongkhag				
Value	Nu.	Nu.	Nu.	Nu.
Rental Income	Nu.	Nu.	Nu.	Nu.

REPAYMENT SOURCE	
Rental Income	Nu. per month (attach rental statement detail signed by the tenants and the land lord)
Monthly Salary	Nu. per month (salary certificate to be enclosed)
Business Income	Nu. per month (income & expenditure statement & license copy)
Hire of Vehicle	Nu. per month (attach vehicle registration copy & income detail.)

The source of income for loan repayment should be from regular or confirmed source to repay the loan within the loan period.
** All the authenticated documents along with the breakups must be submitted to support the income details.*

STUDENT DETAILS

Full Name*											
Profession											
SB/CD Account no. (if any)											
CID Number*											
Name of Business (if any)	1. 2. 3.										
Gender*	<input type="radio"/> Male <input type="radio"/> Female		Date of Birth	D	D	M	M	Y	Y	Y	Y
Nationality*				Relation							
Marital Status*	<input type="radio"/> Married <input type="radio"/> Unmarried		<i>If married please provide spouse's details:</i> Name : CID No: Email ID:								
Residential Address*											
Permanent Address*	House No:			Thram No:							
	Village:			Gewog:							
	Dungkhag:			Dzongkhag:							
Mobile Number*				Email ID*							

Affix
Legal
Stamp

(Signature of the Student)

Date:

Place:

GUARANTOR DETAILS (If he/she is in-service employee with equal or higher grade from the same office with minimum three years of confirmed service from the same Department/Agency)

Full Name*												
Designation/Grade*				Date of Joining Service*	D	D	M	M	Y	Y	Y	Y
Date of Retirement (minimum ten years)*												
Nature of Business*	<input type="radio"/> Regular <input type="radio"/> Contract (If contract years)											
Current Monthly Salary*	Nu.											
CID Number*												
Nationality*				Date of Birth*	D	D	M	M	Y	Y	Y	Y
Gender*	<input type="radio"/> Male <input type="radio"/> Female											
Marital Status*	<input type="radio"/> Married <input type="radio"/> Unmarried		<i>If married please provide spouse's details:</i> Name : CID No:									



SB/CD Account no. (if any)*	
Contact Details (Office Address)*
Residential Address*	
Permanent Address*	House No: Thram No: Village: Gewog: Dungkhag: Dzongkhag:
Mobile Number*	
	Email ID*

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.

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I hereby provide my pre-consent to CIB/BoBL to use my personal information/data submitted herein this document today and hereafter by the CIB/BoBL for official requirement within its jurisdiction. This consent clause constitutes waiver of my right to make any objection for using my personal information/data hereafter by CIB/BoBL until I withdraw the same in writing.



(Signature of the Guarantor)

Date:
Place: