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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 MORTGAGE 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*	Nu.											
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:											

FOR IN-SERVICE EMPLOYEE ONLY

Designation/Grade					Date of Joining Service	D	D	M	M	Y	Y	Y	Y
Date of Retirement (minimum seven 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: Mobile No: P.O. Box No: Place:												
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*								

DETAIL OF LOAN (As requested from BoBL by the applicant)

Loan Amount	Nu. (Ngultrumonly)						
Repayment Period Years (Maximum 5 years)						
Mode of Payment	<input type="radio"/> From Salary <input type="radio"/> Other Income (Specify:))						
Interest Rate% p.a (Floating)						

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.

RENTAL INCOME DETAILS

Plot No./ Tharm No.	Location	No. of Units	Type of Unit (Residential/Commercial)	Rent per unit (Nu.)	Monthly Income (Nu)
Total Monthly Income					

OTHER REPAYMENT SOURCE (if any)

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)
Vehicle Income	Nu. _____ per month (attach registration copy & vehicle 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.**



LETTER OF UNDERTAKING

I/we hereby do apply for a Mortgage Loan of Nu. _____ (Ngultrum _____ only) for purpose of _____ for a period of _____ years/months (maximum period 60 months from the Bank of Bhutan Limited (BOBL).

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 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 Mortgage 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.

Affix
Legal
Stamp

(Signature of the Applicant)

Date:

Place:



GUARANTOR DETAILS (if applicable)

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*									

IF HE/SHE IS IN- SERVICE EMPLOYEE ONLY

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



LETTER OF UNDERTAKING

I hereby as the guarantor confirm that the above information given in the application form are true, correct and complete and upto 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.

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 Guarantor)

Date:

Place:

Note: You are required to bring the original copies of all the documents for verification by the Bank of Bhutan Limited. The application should be signed at the end of all pages by the borrower.