



PRESENT ADDRESS		PERMANENT ADDRESS	
Village/Street Name		Village	
Gewog/City		Gewog	
Dzongkhag/State		Dzongkhag	
Postal Code		Thram No.	
Contact No.		House No.	
Email ID			

DETAILS OF FDI - CIF APPLICABLE	
Company's Name	
Country of Origin	
% of Investment	
Investment Period	

DETAILS OF COLLATERAL	
Security I	
Security II	

CONTACT DETAILS	
Office Phone No.	
Mobile Phone No.	
Email Address	
Permanent Address	
Brief Project Description	
Checklist Attached	

DETAILS OF REPRESENTATIVE/POA*	
Name	
CID No.	
Address	
Relationship with the borrower	

PRE-CUSTOMER CONSENT FOR USAGE OF PERSONAL INFORMATION/DATA

All information provided is correct and true to my/our best knowledge. The Bank reserves the right to accept or reject the application. Accepting the application by the Bank would not guarantee the sanction of the said loan.

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:

Additional information if any - please attach as Annexure

BLA BUSINESS LOAN CHECKLIST

Checklist

- Application form duly filled in and signed on all the pages (Full Signature)
- CID copy of the applicant/co-owner and guarantor if applicable
- One recent passport-size photo of the applicant
- Business proposal/ detail project report: the report should include the following information
 - A. The proper description of the project/business
 - B. Proper project cost break up
 - C. Details of Promoter (Proposed Shareholding of the business)
 - D. Details of Consultants /FDI(if any)-
 - E. Location details of the project – Pictures to be emailed
 - F. Financial & Investment details (Means of Financing the project)
 - i. Debt Equity Ratio
 - G. Loan Security and Project Viability
 - H. Total numbers of rooms and types of rooms (working days in a month and a year)
 - I. Details of Services and product line
 - J. Project GANNT chart
 - K. Human Resources- Management Analysis
 - L. Markets/Industrial Analysis
 - i. SWOT Analysis
 - ii. Pestle Analysis
 - iii. SAM/TAM/TOM
 - iv. Critical Success factor
 - v. Details of competitors
 - M. Impact on Environment
 - N. Audited financials for the past 3 years for an existing business.
 - O. Financial Details- Proper breakup
 - i. Income source analysis (Installed Capacity)
 - ii. Details of expenses
 - iii. Power cost analysis
 - iv. Administration, selling, and other fixed expenses
 - v. Depreciation schedule
 - vi. Interest on Loans
 - vii. Preliminary & Pre-operative expenses
 - viii. Financial statements for proposed loan tenure (profit & loss a/c, cash flow statements, balance sheet & changes in equity statement)
 - ix. DSCR
 - x. BEP analysis
 - xi. IRR
 - xii. NPV analysis
 - xiii. Pay-Back period
 - xiv. Interest During Construction /Interest Provisioning
 - xv. Term loan payments and periodic interest schedules
 - xvi. Working capital loan payments and periodic interest payments schedules
 - xvii. Working Capital requirement
- Valid Trade License
- Certificate of Incorporation
- Articles of incorporation
- Endorsed FDI agreement by ROC (if applicable)
- Work permit/ copy of residence permit(non-citizen)
- Bank statement of latest 6 months/ statement of foreign currency account if any
- Project Approval letter from TCB /DOI/concerned Authority
- Construction approval letter from Concerned authority and Approved drawing
- NEC Clearance Certificate
- Tax Clearance if applicable
- Details of loans with other FIs if any
- Letter from BPC for Power Supply
- Technical clearance from TCB of the drawings for the construction
- Estimates for Civil Works/Quotations for machinery & miscellaneous fixed Assets- proper break up along with quotations/invoices
- Ownership Certificate of the land/lease agreement etc.
- Technical Collaboration Agreement/Technical Know-How Agreement
- Letter assuring release of foreign exchange from Ministry of Trade and Industry in cases involving import of machinery/raw material/vehicles.
- Insurance Details
- Copy of Lag thram (Provisional if original Lag thram is not there)
- Board Resolution/ Power of Attorney
- Sovereign guarantee / any guarantee, the letter from the concerned authority to be submitted

General Terms and Condition

- Email the duly filled loan form and other required documents to the Bank at bob_bla@bob.bt
- The land rate shall be based on the prevailing valuation of the Bank/common land rate
- Original documents should be mailed to CRM, Loan Section at Thimphu Main Branch, BoB
- Power of Attorney (POA) given by the rightful owner for execution of loan documents may be accepted only in case of people residing outside Bhutan/unable to present themselves in the Bank. However, it should be witnessed by a person having a good track record with the bank. For acceptance of POA, refer to the following Guidelines on issuance of Power of Attorney by the client
- POA issued by an Individual has to be special or Limited POA issued for one-time financial or banking transaction
- POA issued by an individual has to be issued to a family member(Transaction pertaining execution of Legal documents, agreements)
- An Individual issuing a POA to a person has to specify the purpose for which the POA has been issued. The POA issuer has to fill up Bank's POA form witnessed by a Bank's client having a good track record