



Photograph of Applicant

Date: 

D	D	M	M	Y	Y	Y	Y
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Branch: \_\_\_\_\_

**HOUSING LOAN APPLICATION FORM FOR BHUTANESE LIVING ABORAD (BLA)**

All the particulars with \* signs are mandatory in compliance with RMA CIB

**APPLICATION DETAILS\***

Existing Client (Tick)  Yes  No

Standing Instruction  Yes  No

**APPLICANT PERSONAL DETAILS\***

Title																						
Name																						
Nationality																						
CID No.														Validity	D	D	M	M	Y	Y	Y	Y
Gender	<input type="radio"/> Male <input type="radio"/> Female																					
Date of Birth	D	D	M	M	Y	Y	Y	Y														
Saving Account No.																						
Taxpayer Number (TPN)																						
Marital Status	<input type="radio"/> Married <input type="radio"/> Single (If married, please provide spouse's details)																					
Spouse Name																						
Spouse CID No.																						
Spouse Contact No.																						

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

**EMPLOYMENT DETAILS (IF APPLICABLE)\***

<b>Name of the Employer (1)</b>			
Job Role			
Nature of job	<input type="radio"/> Casual <input type="radio"/> Part-time <input type="radio"/> Full-time		
<b>Name of the Employer (2)</b>			
Job Role			
Nature of job	<input type="radio"/> Casual <input type="radio"/> Part-time <input type="radio"/> Full-time		
Total Monthly Disposable Income			



**LOAN DETAILS\***

Loan Amount	Nu. _____ (Ngultrum _____ only)
Loan Type	<input type="radio"/> Housing Commercial <input type="radio"/> Housing Non-Commercial
Loan Purpose	<input type="radio"/> Acquisition <input type="radio"/> Construction <input type="radio"/> Renovation <input type="radio"/> Transfer from other FIS/Internal transfer
Interest Type/Interest rate	<input type="radio"/> Floating _____ <input type="radio"/> Floating with 5 year reset _____ <input type="radio"/> Fixed _____
Tenure	_____ months

**CO-BORROWER/GUARANTOR DETAILS (IF APPLICABLE)**

Title																			
Name																			
Nationality																			
CID No.											Validity	D	D	M	M	Y	Y	Y	Y
Gender	<input type="radio"/> Male <input type="radio"/> Female																		
Date of Birth	D	D	M	M	Y	Y	Y	Y											
Saving Account No.																			
Taxpayer Number (TPN)																			
Marital status	<input type="radio"/> Married <input type="radio"/> Single (If married, please provide spouse's details)																		
Spouse Name																			
Spouse CID No.																			
Spouse Contact No.																			

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

**EMPLOYMENT DETAILS (IF APPLICABLE)**

Name of the Employer			
Employee ID			
Date of Joining Service			
Designation			
Grade			
Department			
Ministry/Agency			
Nature of Service	<input type="radio"/> Regular <input type="radio"/> Contract (If contract, _____ years)		
Date of Retirement			



**REPAYMENT SOURCE**

Rental Income	Nu. _____ per month (attach PIT statement for rental income)
Monthly Salary	Nu. _____ per month (attach salary certificate to be enclosed)
Business Income	Nu. _____ per month (attach BIT statement/ receipt and license copy)

**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.*

Details of Security Offered	Primary Security	Collateral Security
Plot no/Reg no/Thram no.		
Area		
Location		
Estimated/Insured Value		
Expected income/rental income		
Other source of income if any		
Date of commencement		
Date of completion		

**DETAILS OF REPRESENTATIVE/POA\***

Name											
CID No.											
Address											
Relationship with the borrower											

**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.

All information provided is correct and true to my 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.

**Signature of the Applicant**  
  
Date: .....  
Place: .....

**Signature of the Guarantor**  
  
Date: .....  
Place: .....



## BLA HOUSING LOAN CHECKLIST

### Checklist

- Application form duly filled in and signed on all the pages (Full Signature)
- CID copy of the applicant and guarantor if applicable
- One recent passport size photo of the applicant
- Salary slip/ Tax certificate/Bank statement (from any FIs to justify income) of applicant and guarantor (if applicable)
- Appointment letter for applicant and guarantor (if applicable)
- Power of Attorney (POA) to execute the loan documents. POA should be issued to a family member
- A copy of a family tree generated within past one month at the time of application submission to authenticate whether the guarantor/ individual to whom Power of Attorney (POA) is issued is a family member or not. A family tree should also be submitted, if the property is family-owned, along with a copy

### Additional for construction of commercial building/residential house

- Approved drawing plan of the building and a copy of approval letter for construction from concerned authority
- Expected rental income for new construction (for commercial building)

### Computation of LTI

- For computation of LTI, the combined salary of the spouse or family member (children) shall be considered. However, children must be of legal age
- Multiple income sources shall be considered

### 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
- The seller should stand as a guarantor until the completion of the transfer of ownership (for purchase of fixed assets)
- 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