



Photograph of Applicant

Date: 

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

## SHARE LOAN APPLICATION FORM FOR BHUTANESE LIVING ABROAD (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.																					

<b>PRESENT ADDRESS</b>	<b>PERMANENT ADDRESS</b>
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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.

**PRIMARY SECURITY DETAILS**

Sl. No.	Name of Company	Total No. of Shares	Face/Book Value	Market Value
i.				
ii.				

Details of Security Offered	Collateral Security
Land/Building	
Plot no/Reg no/Thram no.	
Area	
Location	
Estimated/Insured Value	

**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 SHARE 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 of applicant and guarantor (if applicable) if repayment is tied up with salary
- Appointment letter for applicant and guarantor (if applicable)
- Trade confirmation Certificate from RSEB
- 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

### 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](mailto:bob_bla@bob.bt)
- 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