འབྲུག་གི་དངུལ་ཁང་།

BANK OF BHUTAN

A dhi Company

Branch: ....

Date: D D M M Y Y Y Y

APPLICATION FOR HOUSING LOAN (NEWCONSTRUCTION/RENOVATION/PURCHASE)

PERSONAL DETAILS	PRINCIPAL BORROWER	CO-BORROWER/ GUARANTOR/ MORTGAGOR (if any)
Do you have an account?	Yes ◯ No ◯ Account Number: .... (If no, please open saving account first)	Yes ◯ No ◯ Account Number: .... (If no, please open saving account first)
Name		
CID No.		
Contact No.		
Email ID		

** *Customer Tip: A **Mortgagor** gives the bank a legal claim over their property as security, whereas a **Guarantor** legally promises to step in and pay back the loan if the borrower defaults till the liquidation of the loan.*

LOAN DETAILS (TO BE FILLED BY APPLICANT)	
Loan Applied for	New ◯ Additional ◯
Amount Applied for	Residential Housing ◯ Commercial Housing ◯ Real Estate ◯
Loan Amount	Nu.. Ngultrum...only (In words)
Loan Tenure	....Years
Gestation Period	Yes..Years (Maximum 3 years) No ◯
Purpose	Acquisition/Purchase ◯ Construction ◯ Renovation ◯ Transfer ◯
Transfer of Loan from	

REPAYMENT SOURCE

Rental income (As per PIT)	Monthly salary (As per Payslip)	Business income (As per BIT)

SECURITY DETAILS

Existing Security	Yes ◯ No ◯

Type (Land, Building)	Thram No.	Plot No.	Location	Area (sqft/no. of storey)	Owner's Name	Owner's CID

འབྲུག་གི་དངུལ་ཁང་།

BANK OF BHUTAN

A dhi Company

PRE-CUSTOMER CONSENT FOR USAGE OF PERSONAL INFORMATION/DATA

I hereby provide my pre-consent to BoBL to use my personal/business information for Regulatory requirements. All information provided is correct and true to the best of my 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	Signature of the Guarantor/Mortgagor
Date:	Date: ....
Place:	Place: ....

CHECKLIST REQUIREMENT

- Application form duly filled by the applicant OR Digital Application in BoBLoan and LOS;
- Proof of identity for an applicant and the guarantor;
- Approved drawing plan of the building and a copy of construction approval letter from concerned authority;
- Ownership certificate(s) of the property offered to the bank;
- Consent letter from the joint owner if the mortgage provided is joint ownership;
- For family-owned land a copy of family tree and No Objection letter (NOL) from family members (18 years and above);
- Sale Deed agreement in case of purchase of already constructed building/flat;
- Valid Building insurance copy for already constructed building;
- Proof of income to service the loan repayment (for already constructed building/flat); and
- Power of Attorney (POA) only in case of people residing outside Bhutan/unable to present themselves in the Bank.