



Branch:

Date:

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SPECIAL EDUCATION LOAN APPLICATION FORM (SECURED/UNSECURED) (VISA FEES, TUITION FEES, AND LIVING EXPENSES FOR OVERSEA STUDIES)

Do you have an account?	Yes ☐ No ☐		
	Account Number (If no, please open saving account first)		
Name			
CID No.		Date of Birth	
Annual Taxable Income			
Marital Status	Married ☐ Unmarried ☐ (If married, please provide spouse's details): Name: CID No: Contact No.: Email:		
Institution name			
Country			

1. DETAILS OF SECURITIES OFFERED (APPLICABLE FOR THE SECURED LOAN)

	Security 1	Security 2	Security 3
Details (land/building)			
Name of the lag thram owner			
CID of the lag thram owner			
Plot no.			
Thram no.			
Ownership type			
Area (sq.ft.)			
No. of storey (if building)			
Insured value			

2. LOAN DETAILS

Special Education Loan	Secured education loan ☐ Unsecured education loan ☐
Loan amount	Nu.....(Figures) Ngultrum Only (Words)
Loan Tenure	Years

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 Applicant)

Date:

Place:

(Signature of Spouse)

Date:

Place:

APPLICABLE ONLY FOR THE UNSECURED LOAN

Annexure I - Net Taxable Income for the year 2021 from Department of Revenue and Custom (DRC)

Date:.....

The Branch Manager,

Bank of Bhutan,

_____ Branch

Income Tax Certificate of household members

Dear Sir/Madam,

This is to confirm the status of Income Tax Payment as of for the members of the following household:

Household Number:

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Sl. No.	Name	CID No.	Annual Income Tax	Remarks
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Yours Sincerely,

(Seal and Sign of Authorised Signatory)
Income Tax Division,
Department of Revenue & Customs, _____

APPLICABLE ONLY FOR THE UNSECURED LOAN

Annexure II – Land valuation certificate from National Land Commission (NLC)

To be filled by the applicant (List the names and details of the household members below. Household members include the applicant, spouse, parents of the applicant and spouse)				To be filled by NLC
SI. No.	Name	CID No.	Relationship with borrower	Whether there is land in his/her name (Yes/No)
1				
2				
3				
4				
5				
6				
7				

Remarks/comments (If any)

If there is any land ownership in the name of the household members mentioned above then, kindly issue the land valuation certificate/letter mentioning the specifications of the land (Land type, location, Thram no., Plot no. and PAVA land value)

Seal and sign of NLC official

CHECKLIST FOR SPECIAL EDUCATION LOAN
 (VISA FEES, TUITION FEES AND LIVING EXPENSES FOR OVERSEAS STUDIES)

Client Name	Credit Type	Amount Applied
	☐ Secured Education Loan ☐ Unsecured Education Loan	

For the purpose of this loan, household members will include applicant, spouse and parents (including the parents of the spouse).

	Checklist for Special Education Loan	Yes	No	NA	Remarks (If Any)
1	Special education loan form and undertaking letter duly signed by the applicant.				
2	One recent passport size photograph of the applicant				
3	Copy of CID of the applicant and spouse (if applicable)				
4	Copy of offer letter from university/ Institute.				
5	Copy of letter specifying the visa requirement amount / Visa requirement document.				
6	Copy of Marriage Certificate				

Additional documents for unsecured education loan

7	Copy of CID of his/her household members (If applicable)				
8	Family tree/Birth Certificate of the applicant.				
9	Family tree/Birth Certificate of the Spouse (If applicable)				
10	Latest Net Taxable Income Certificate/letter from DRC for all household members (Annexure I of the application form)				
11	Land ownership letter for all household members from NLCs specifying the location, area, type and PAVA value of land (Annexure II of the application form)				

Additional documents for secured education loan

12	Term Deposit Receipt (If applicable)				
13	Ownership certificate of collateral security				
14	Valid insurance copy of the collateral securities charged in case of building.				

Note: You are required to bring the original copies of all the documents for verification by the Bank of Bhutan Limited.