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BHUTAN NATIONAL BANK LIMITED

Issue No.: 2.0

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Revision  
Date:

APPLICATION FORM FOR HOUSE/BUILDING CONSTRUCTION LOAN  
FOR BHUTANESE LIVING ABROAD

The Chief Executive Officer  
Bhutan National Bank Ltd.  
Thimphu.

Passport  
Size  
Photograph

**ATTN: CREDIT DEPARTMENT**

I/We hereby apply for a housing loan of Nu. \_\_\_\_\_ (Nu \_\_\_\_\_

\_\_\_\_\_ ) for Construction/Renovation of building/transfer at/from

\_\_\_\_\_ for a period of \_\_\_\_\_ from/to your Bank and furnish the following details:

**(A) PERSONAL DETAILS:**

Name: \_\_\_\_\_ Age \_\_\_\_\_

I.D. Card \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiry Date \_\_\_\_\_

Date of Birth: Day  Month  Year

Sex: Male  Female

Marital Status: Single  Married

Mobile No: \_\_\_\_\_ Phone No: \_\_\_\_\_ Email Id: \_\_\_\_\_

Permanent Address: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

Thram No: \_\_\_\_\_ House No: \_\_\_\_\_

**If Married;** Name of Spouse: \_\_\_\_\_ Age: \_\_\_\_\_

Profession: \_\_\_\_\_ I.D Card No \_\_\_\_\_

Mobile No: \_\_\_\_\_ Phone No: \_\_\_\_\_ Email Id: \_\_\_\_\_

Permanent Address: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

**(B) ACCOUNTS MAINTAINED WITH BNBL (if any):**

Sl no.	Account Type	Account Number
1	Savings Account	
2	Current Account	
3	Loan Account	

**(C) ADDRESS**

a) Building No: \_\_\_\_\_ Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Country: \_\_\_\_\_

b) If C/o: Name: \_\_\_\_\_ Relation: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile No: \_\_\_\_\_ Phone No: \_\_\_\_\_ Email Id: \_\_\_\_\_

**(D) MEANS OF FINANCING:**

a) Own financing Nu. \_\_\_\_\_

b) Borrowing Nu. \_\_\_\_\_

**(E) MODE OF INTEREST APPLIED**

a) Fixed Rate (Tick) ☐

b) Floating Rate (Tick) ☐

**(F) SECURITY DETAILS:**

PARTICULARS	LAND	BUILDING 1	BUILDING 2	BUILDING 3
THRAM NO				
PLOT NO				
AREA (sqft/decimal)				
PLACE				
DZONGKHAG				
RENTAL INCOME				

**(G). REPAYMENT SOURCE:**

- a) Gross Rental Income: Nu. \_\_\_\_\_ per month
- b) Other (Salary, business income): Nu. \_\_\_\_\_ per month

**(H). LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS:**

LOANS WITH	LIMIT	OUTSTANDING	OVERDUES	DETAILS OF COLLATERAL
BOB				
BDBL				
T-BANK				
DPNB				
RICB				
BIL				
NPFF				

**(I). DETAILS OF GUARANTOR (IF APPLICABLE)**

Name: \_\_\_\_\_ Age: \_\_\_\_\_ ID Card No.: \_\_\_\_\_

Profession: \_\_\_\_\_ Relation: \_\_\_\_\_

Contact address: \_\_\_\_\_

Mobile No: \_\_\_\_\_ Email: \_\_\_\_\_

**(G). DETAILS OF CORRESPONDENT**

I hereby nominate the following individual as the primary point of contact for the bank, in case of any defaults and/or when I am not reachable and as my legal representative in case of any legal proceedings:

Name: \_\_\_\_\_ ID Card No.: \_\_\_\_\_

\*\*\**Correspondent should be from the same family tree as the applicant*\*\*\*

**(H). DOCUMENT CHECKLIST (TICK ALL APPLICABLE)**

**LIST OF DOCUMENTS (PERSONAL)**

1) Copy of ID card

2) Latest passport size photo (2 nos.)


**LIST OF DOCUMENTS**

- |  |                      |
|--|----------------------|
| 3) Copy of valid passport  | <input type="text"/> |
| 4) Proof of current address like recent copy of utility bills      | <input type="text"/> |
| 5) Duly filled payment authorization form                          | <input type="text"/> |
| 6) Duly filled form on correspondent's details                     | <input type="text"/> |
| 7) In case documents are not attested, attested Power of Attorney  | <input type="text"/> |
| 8) For proof of income, latest payslips <b>(OR)</b>                | <input type="text"/> |
| 9) Overseas bank account statement for atleast 3 months            | <input type="text"/> |
| 10) Copy of family tree (to prove relationship with correspondent) | <input type="text"/> |

**LIST OF DOCUMENTS FOR EXISTING BUILDING**

- |  |                      |
|--|----------------------|
| 1) Latest ownership certificate (not more than 3 months old) | <input type="text"/> |
| 2) Photograph of the house/apartment                         | <input type="text"/> |
| 3) Copy of valid insurance policy                            | <input type="text"/> |
| 4) Sale deed in case of purchase                             | <input type="text"/> |

**LIST OF DOCUMENTS FOR NEW CONSTRUCTION**

- |  |                      |
|--|----------------------|
| 1) Latest ownership certificate (not more than 3 months old) | <input type="text"/> |
| 2) Copy of architectural drawing                             | <input type="text"/> |
| 3) Letter of approval from the Municipal Authority/Dzongkhag | <input type="text"/> |

**OTHER DOCUMENTS**

- |   |                      |
|---|----------------------|
| 1) Copy of ID card of guarantor                     | <input type="text"/> |
| 2) Latest passport size photo of guarantor (2 nos.) | <input type="text"/> |

**(K). CERTIFICATION**

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. Further, the undersigned assure to make prompt and timely repayments as per the agreement. In addition, in case the takedown account is a foreign currency account, there may be fluctuations in the instalment based on the exchange rates. BNBL shall not be held responsible for any losses occurred due to this.

In event of non- compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

**(L). CONSENT CLAUSE**

The Parties hereunto in their respective capacities as hereinabove mentioned do hereby declare that all the information furnished herewith is correct to the best of my/our knowledge and ability and do hereby consent to disclose and share all or such information required by Bhutan National Bank Ltd. to do such acts, deeds or things that are deemed necessary to facilitate Credit Information Bureau to ascertain accuracy/correctness of information. The parties hereunto mentioned do hereby give consent to use my/our demographic and credit information by the Credit Information Bureau and other authorized agencies

**AFFIX  
LEGAL  
STAMP**

Name & Signature of the applicant

Date:\_\_\_\_\_

*\*\*Please note: You are required to bring the original copy of all the documents for verification by the concerned Bank Officials*