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⊘ Thimphu, Bhutan

### PRIORITY SECTOR LENDING (PSL) CREDIT APPLICATION [INDIVIDUAL]

Please complete in CAPITAL LETTERS and 🗹 the appropriate boxes. All the fields **marked** \* are mandatory.

					Da	te 🗋	D/	MN	Image: Arrow of the second state of the second st
(A) Applicant Info	ormation								
Name:			G	ende	er:		) Mal	е	🗌 Female
DOB: DD/M			CID No	).:					
Mobile No.:									
My Customer ID*: *Please complete the c have an account at BN	ustomer information j			rate)	as ap	prop	oriate	if yo	u do not already
(B) Detail of Loan	Requested								
Loan Amount:	Nu.	(In word)							
Purpose of Loan:									
Mode of Interest Applied:	Fixed Rate		C	) F	loating	g Rate			
Mode of Payment:	Monthly	Qua	rterly			) На	lf Year	rly	Annually
Repayment Term Desired:									
Security Offered	Insurance Policy No.:			Vali	dity Da	ate:	DD	/ <b>M</b>	M/YYYY
Insurance Type (Please Menton it)	i								
	ii								
	iii								
Means Of Financing	i) Own Financing (%):			ii)	Borro	wing (	%):		

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(C) Other Assets or Sou	irces of	Income					
Description	Amount per :	Amount per month or value					
(D) Details of Technical Window Committee Member (Gups/Chairperson of PSL Committee)							
Name:							
Contact Address:							
Phone No: Email							
Position:	Position:						
(E) Account Maintained	d with tl	ne Bank of Three Offi	ce Bearers				
Saving Account:							
Current Account:							
Other Loan Account Number:							
(F) Loan Details with Ot	her Find	ancial Institutions of	Three Office Bec	arers			
Name of Institution	EMI	Purpose	Sanction Amount	Outstanding Amount			

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(G) Document Check List (Tick All Applicable)			
1. Photocopy of CID of three members			
2. Latest Passport size Photos (2 Nos.)			
3. Ownership Certificate if land where PSL Activity is taking place or land certificate (if applicable)			
4. NOC from member family (in case of joint family)			
5. Security clearance			
6. Business Proposal			
7. Copy of insurance policy			
8. Off-take agreement if applicable			
9. Technical clearance need from Technical window			
(H) 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 event of non-compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

#### (I) Consent Clause

I acknowledge that I have read, understood, and agree to the terms outlined in BNBL's Privacy Policy. I hereby grant my explicit consent for the collection, use, storage, and sharing of my personal data as described in the Privacy Policy. The information I provide may be used for Contacting me for servicerelated or marketing communications, Enhancing and personalizing my customer experience with BNBL and to comply with legal and regulatory obligations.

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### (J) Central Registry

The undersigned agrees to have his/her/company's movable securities/collaterals, registered with the Central Registry, RMA, to have secured creditors rights on the properties as per the MIPA 1999 and Bankruptcy Act 1999 of Bhutan.

Date: DD/MM/YYYY Place:	
AFFIX LEGAL STAMP Nu: 10	
<b>NAME &amp; SIGNATURE OF THE APPLICANT</b> *Please note: You are required to bring the original copy of a	ll the documents for verification by the concerned Bank Officials.
For FIS Office Use	
Action taken by Credit Officer	
Application Receipt Date:	
Category (Agricultural CSI/ Non Agricultural CSI)	
Loan Appraised & Submitted to committee Date:	
Loan and declined and intimated	
Inspection/ Site Visit	Date: $D D / M M / Y Y Y$
Reasons for declining the loan	Reason:
	elease Date: <b>March, 2024</b>

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Thimphu, Bhutan

#### **PRIVACY POLICY**

#### **BNB-PO-002-Privacy-Policy**

- 1. The Bhutan National Bank gathers personal information (PII) from customers and employees for various purposes, such as account opening, loan approval, identity verification, customer response, and product or service updates.
- 2. The bank does not disclose customer and employee personal information (PII) with third parties or transborder sharing. However, it may share data with regulators, governments, and law enforcement agencies. Other entities may share PII data, and the bank must comply with applicable laws and guidelines.
- 3. The bank takes steps to protect personal details against unauthorized disclosure.
- 4. Our website and other online platforms use cookies and related technologies to track visitor information, make the platform easier, tailor products and services, collect user data, and analyze server logs. Some cookies are from third-party companies for web analytics and intelligence.
- 5. The bank protects personal data by preventing unauthorized access, but cannot guarantee data security or website entry. Users should use secure online platforms, passwords, and secure browsers, and report any unauthorized use to the bank immediately.
- 6. Our website may link to third-party websites, but we are not responsible for their privacy practices and encourage users to learn about their policies, even if co-branded with our logo or trademark.
- 7. The policy and website use are governed by Bhutanese laws and bank regulations, with the bank acting as a Data Controller, ensuring consent before access
- 8. Bank upholds privacy by providing various rights such as access, consent withdrawal, objecting to data processing, rectification, erasure, data portability, processing restriction, automated decisionmaking protection, and complaint lodgment.
- 9. Our office securely stores personal information for at least 10 years, with the information destroyed after. We do not share, sell, or rent PII, but may store it with third parties. Third parties must respect data security and treat it lawfully.
- 10. The detailed Policy can be found from BNBL website (<u>privacy\_policy.pdf (bnb.bt)</u>

*I* .....hereby confirm that *I* have read privacy policy of Bhutan National Bank Limited.

Signature of the applicant.

Version No. 1.0 | Release Date: 01/06/2023