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**BHUTAN NATIONAL BANK LIMITED**

Issue No.: 1.0

Issue Date:

Revision  
Date:

**APPLICATION FOR NORMAL EDUCATION LOAN – COLLATERAL BASED**

The Chief Executive Officer  
 Bhutan National Bank Ltd.  
 Thimphu.

Passport  
Sized  
Photograph

**ATTN: CREDIT DEPARTMENT**

Dear Sir,

I/We hereby apply for **Education Loan** of Nu. \_\_\_\_\_  
 (\_\_\_\_\_ only) (words), for a period of \_\_\_\_\_ years  
 (maximum 7 years) at 9 % per annum (fixed rate), to pursue higher studies (diploma/  
 undergraduate/ postgraduate).

**\*Student Details to be provided in the Student Details Form.**

**(A)PERSONAL DETAILS:**

Name \_\_\_\_\_ Age \_\_\_\_\_ Profession \_\_\_\_\_

CID No: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Passport No: \_\_\_\_\_

Present/ Residential Address: Location \_\_\_\_\_

Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

Date of Birth: Day  Month  Year

Gender: Male  Female

Marital Status: Single  Married

Phone#: \_\_\_\_\_ Mobile#: \_\_\_\_\_ Email Id: \_\_\_\_\_

Permanent Address:

Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

Thram#: \_\_\_\_\_ House#: \_\_\_\_\_

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

CID No: \_\_\_\_\_ Issue Date: \_\_\_\_\_ Expiry Date \_\_\_\_\_

Phone#: \_\_\_\_\_ Mobile#: \_\_\_\_\_ Email Id: \_\_\_\_\_

Permanent Address:

Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

Currently I operate the following business:

Sl.No	Business Name	License Number	Validity	BIT/CIT No.	Location	Nature of Business
1						
2						
3						

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

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

**(C) DETAILS OF SECURITIES OFFERED FOR THE LOAN**

<b>TYPE (LAND, BLDG, TD)</b>	<b>LOCATION</b>	<b>AREA(sqft)</b>	<b>OWNERSHIP (NAME &amp; CID)</b>

**(D) DOCUMENT CHECK LIST**

1. Duly filled in loan application form
2. Duly filled in student details form signed by the student
3. Copy of valid Citizenship Identity (CID) of the applicant and the student
4. Copy of passport (student)
5. Latest passport sized photos of the student and the applicant (2 nos)
6. Copy of admission letter/offer letter from the institute/college/university
7. Cost breakdown of the financing requirement including course fee structure
8. Copy of ownership certificate of the property to be pledged as collateral
9. Consent letter from the property owner
10. Copy of valid insurance policy of the property (if applicable)
11. Copy of valid Citizenship Identity (CID) of the property owner
12. Latest passport sized photo of the property owner (1 no)
13. Proof of repayment source (business license, profit & loss statement, rental, salary slip etc)
14. Salary undertaking, if salary is one of the repayment sources
15. Relationship certificate if the applicant is other than the student

**(E) 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 assures to make prompt and timely repayment as per the agreement. In event of non-compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

**(F) CONSENT CLAUSE**

The Parties hereunto in their respective capacities as mentioned above do hereby give consent to disclose and share all such information as required by Bhutan National Bank Ltd., Credit Information Bureau (to ascertain accuracy/correctness of information), and/or any other government, statutory and regulatory bodies as deemed appropriate.

I fully understand that I shall not be eligible to apply for a similar loan for next three months if I apply for pre-term closure of the loan and interest refund within the gestation period of this loan.



Name & Signature of Applicant

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

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

\_\_\_\_\_