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BHUTAN NATIONAL BANK LIMITED

Issue No.: 1.0

Issue Date:

Revision
Date:

APPLICATION FOR NORMAL EDUCATION LOAN – SALARY 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.**

***Guarantor details to be provided in the Guarantor 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: _____

(B) EMPLOYMENT DETAILS:

Employee ID No.:
Designation/Grade:
Date of initial appointment:
Date of Appointment to the Current Post:
Nature of Employment: Regular/Contract (If contract.....years)
Current Monthly Salary: Nu.....
Name & Address of the Employer:

(C) ACCOUNTS MAINTAINED WITH BNBL (if any):

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

(D) DETAILS OF SECURITIES OFFERED FOR THE LOAN

TYPE (LAND, BLDG, TD)	LOCATION	AREA(sqft)	OWNERSHIP (NAME & CID)

(E) DOCUMENT CHECK LIST (TICK ALL APPLICABLE)

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. Latest passport sized photos of the student and the applicant (2 nos)
5. Copy of admission letter/offer letter from the institute/college/university
6. Cost breakdown of the financing requirement including course fee structure
7. Salary undertaking
8. Latest pay slip authenticated by Finance Officer
9. Copy of initial appointment order
10. Copy of Promotion letter to the current position
11. Relationship certificate if the applicant is other than the student
12. Guarantor Details (if applicable)
 - Duly filled in form
 - CID copy
 - Passport size photo (1 no)
 - Copy of initial appointment order
 - Latest pay slip authenticated by Finance Officer

(F) 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.

(G) 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.