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BHUTAN NATIONAL BANK LIMITED

Issue No.: 1.1

Issue Date: 20th May 2019

Revision
Date: 13th Nov 2023

NAME: APPLICATION FORM FOR HOUSE/BUILDING CONSTRUCTION LOAN

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) Designation: _____ Name of Organization: _____

Post Box No: _____ Town: _____

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.

(H) LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS:

LOANS WITH	LIMIT	OUTSTANDING	OVERDUES	DETAILS OF COLLATERAL
BOB				
BDFC				
T-BANK				
DPNB				
RICB				
BIL				
NPPF				

(I) DETAILS OF GUARANTOR (IF APPLICABLE)

Name: _____ Age: _____ ID Card No _____

Profession: _____ Relation: _____

Contact address: _____ Telephone No: _____

Mobile no: _____ Email Id: _____

(J) DOCUMENT CHECK LIST (TICK ALL APPLICABLE)

LIST OF DOCUMENTS (PERSONAL)	
1) Photocopy of I.D. Card	<input type="checkbox"/>
2) Latest Passport size photographs (2 nos.)	<input type="checkbox"/>
LIST OF DOCUMENTS REQUIRED FOR NEW CONSTRUCTION:	
1) Ownership Certificate (not more than 3 months old)	<input type="checkbox"/>
2) Site Plan from the concerned Municipal Authority	<input type="checkbox"/>
3) Approved plan of building	<input type="checkbox"/>
4) Estimated value of the Assets	<input type="checkbox"/>
5) Photograph of Building(s)	<input type="checkbox"/>
6) Letter of approval from concerned Municipal Authority or Dzongkhag	<input type="checkbox"/>

LIST OF DOCUMENTS REQUIRED FOR EXISTING BUILDING:

1) Ownership Certificate (not more than 3 months old)

2) Photographs of the building

3) Estimated value of the Assets

4) Copy of valid Insurance policy of the building

OTHER DOCUMENTS(IF APPLICABLE)

1) Photocopy of I.D. Card of Guarantor(s)

2) Latest Passport size photographs of Guarantor(s) 2 nos

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

(L) 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 service-related or marketing communications, Enhancing and personalizing my customer experience with BNBL and to comply with legal and regulatory obligations.

Date: _____

**AFFIX
LEGAL
STAMP
Nu: 10****NAME & SIGNATURE OF THE APPLICANT**

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



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.

The detailed Policy can be found from BNBL website ([privacy_policy.pdf \(bnb.bt\)](#))

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

Signature of the applicant.