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BHUTAN NATIONAL BANK LIMITED

Issue No.: V 1.1

Issue Date: 20th May 2019

Revision

Date: 13th Nov, 2023

NAME: APPLICATION FORM FOR MANUFACTURING/SERVICES/WORKING CAPITAL LOAN

The Chief Executive Officer
Bhutan National Bank Ltd.
Thimphu.

Passport
Size
Photograph

ATTN: CREDIT DEPARTMENT

I/We hereby apply for a loan of Nu. _____ (Nu. _____

_____) only for the purpose of _____

_____ for a period of _____ from your bank and furnish the following details.

(A) PROMOTOR DETAILS (IF INDIVIDUAL)

Name: _____ Age _____

CID No : _____ Issue Date _____ Expiry _____

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: _____

Permanent Address: Village: _____ Gewog: _____ Dzongkhag: _____

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(B) PROMOTOR(S) DETAILS (IF JOINT)

Ownership Distribution: (List stockholders, partners, owner names)		
NAME	TITLE	% OF SHARE

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

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

(D) ADDRESS

a) Business Address Name of Business: _____ Post Box No: _____
Dzongkhag: _____ Tele No: _____
Email Id: _____ Mobile: _____

(E) MEANS OF FINANCING:

TERM LOAN

Own Financing: (_____ %) Nu. _____

Bank Borrowing: (_____ %) Nu. _____

MODE OF INTEREST APPLIED

(1) Fixed Interest (2) Floating Interest

WORKING CAPITAL LOAN:

Margin Money: (_____ %) Nu. _____

Bank Finance: (_____ %) Nu. _____

(F) REPAYMENT SOURCE:

Business Income per month Nu. _____ (Attach P/L account of past three years)

Year: _____ Year1 _____ Year2 _____ Year3 _____

Projected Income: Nu. _____ Nu. _____ Nu. _____

(G) SECURITY DETAILS:

a) Project Assets of _____ Nu. _____

b) Equipment: _____ Nu. _____

c) Building:

	Building I	Building II	Building III	Monthly Rental
Thram/Plot No.				
Plinth Area				
Value				
Place				
Dzongkhag				

d) **Land:**

Thram. _____ Plot No Area _____ Value _____

Place _____ Dzongkhag _____

e) **Vehicle:**

Type: _____ Registration No.: _____ Year Mgd.: _____

(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) DETAILS OF EXISTING LOAN & BANK GUARNATEE WITH BNBL (IF ANY)

TYPE	LOAN ACCOUNT/BG NO	SECURITY/COLLATERAL

(K) DOCUMENT CHECK LIST (TICK ALL APPLICABLE)**LIST OF DOCUMENTS (PERSONAL)**

1. Photocopy of I.D. Card

☐

2. Latest Passport size photographs (2 nos).

☐**LIST OF DOCUMENTS OF GUARANTOR(IF APPLICABLE)**

1. Copy of I.D Card

☐

2. Latest Passport size photographs (2 nos.)

☐**LIST OF DOCUMENTS (PASSANGER BUS)**

1. Route approval from RSTA

☐

2. Trade License

☐

3. Import approval from MTI(foreign make)

☐

4. Quotation from the supplier/dealer

☐

5. Project Financial Statements (P & L a/c/ Cash Flow)

☐

LIST OF DOCUMENTS (TOURIST BUS)

1. copy of Trade License/Tour Agent License
2. Import approval from MTI(foreign make)
3. Quotation from the supplier/dealer
4. Project report/Profit & Loss /cash flow statement

LIST OF DOCUMENTS (MACHINERY)

1. Copy of CDB License/Hiring Agent license
2. Import license from MTI
3. Quotation from the supplier/dealer
4. Projected Profit & Loss /cash flow statement

LIST OF DOCUMENTS (TOURIST LODGE/HOTEL)

1. Ownership Certificate (not more than 3 months old)
2. Business/lodge/Hotel License
3. Approved plan of building
4. Estimated value of the Assets
5. Photograph of Building(s)
6. Letter of approval from TAB & municipal/Dzongkhag authority
7. Project report/Project Profit & Loss /cash flow statement
8. Estimated value of the Assets

LIST OF DOCUMENTS (MANUFACTURING)

1. Project approval letter from MTI
2. Trade License
3. Land allotment letter from MTI(if it is to be set up at industrial estate)
4. Land lease agreement
5. NEC Clearance certificate
6. Certificate of incorporation

7. Article of incorporation	<input type="text"/>
8. Memorandum of understanding signed with MoLHR	<input type="text"/>
9. Power allotment letter from BPC(if it is power intensive project)	<input type="text"/>
10. FDI agreement(if there is foreign investor)	<input type="text"/>
11. Detailed project report	<input type="text"/>
OTHER DOCUMENTS(IF APPLICABLE)	
1. Copy of Blue Book	<input type="text"/>
2. Copy of valid insurance policy of vehicle/building	<input type="text"/>
3. Annual financial accounts(if established companies)	<input type="text"/>
4. Work order(for purchase of construction equipments)	<input type="text"/>

(L) 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.

(M) 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 \(bnb.bt\)](https://www.bnb.bt/privacy_policy.pdf))

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

Signature of the applicant.

Your Relationship Bank

Corporate Head Office: Post Box No: **439**, Thimphu | Kingdom of Bhutan | Hotline: **6070** | Fax: **02-328839**
Website: **www.bnb.bt**