

## APPLICATION FOR LOAN TO CONTRACTORS

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

The Chief Executive Officer  
Bhutan National Bank.  
Thimphu.

Passport  
sized  
Photograph

Dear Sir,

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

(Ngultrum .....)

for the purpose of .....

for a period of .....from your Bank, and furnish the following  
details:

**Customer ID of Promoter 1\*:**.....

**Customer ID of Promoter 2\*:**.....

**Customer ID of Promoter 3\*:**.....

**Customer ID of Promoter 4\*:**.....

\*Please complete the customer information form as appropriate if you do not already  
have an account at BNBL.

### (A) Accounts Maintained with BNBL, in the name of the Company/ Promoters

| Sl.<br>No. | Account Type    | Account Number/s |
|------------|-----------------|------------------|
| 1          | Savings Account |                  |
| 2          | Current Account |                  |
| 3          | Loan Account    |                  |

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**(B) Business Address**

Business Address: \_\_\_\_\_ Post Box No: \_\_\_\_\_

Dzongkhag: \_\_\_\_\_ Email: \_\_\_\_\_

Phone No.: \_\_\_\_\_ Mobile No of Focal Person: \_\_\_\_\_

**(C) Means of Financing****C1. Term Loan**

Own financing Nu. \_\_\_\_\_

Borrowing Nu. \_\_\_\_\_

**Mode of Interest to be Applied** (Please tick) Fixed Rate/ Floating Rate

**C2. Working Capital**

Own financing Nu. \_\_\_\_\_

Borrowing Nu. \_\_\_\_\_

**(D) Repayment Source** (Please attach your detailed Profit and Loss accounts for the past three years)

Projected Income

Year 1

Year 2

Year 3

\_\_\_\_\_

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### (E) Security Details

E1. Project Assets of \_\_\_\_\_ Nu. \_\_\_\_\_

E2. Equipment \_\_\_\_\_ Nu. \_\_\_\_\_

#### E3. Buildings

|                      | Building 1 | Building 2 | Building 3 | Monthly Rental |
|----------------------|------------|------------|------------|----------------|
| Thram No/<br>Plot No |            |            |            |                |
| Plinth Area          |            |            |            |                |
| Value                |            |            |            |                |
| Place/<br>Location   |            |            |            |                |
| Dzongkhag            |            |            |            |                |

#### E4. Land

|                      | Land 1 | Land 2 | Land 3 | Land 4 |
|----------------------|--------|--------|--------|--------|
| Thram No/<br>Plot No |        |        |        |        |
| Plinth Area          |        |        |        |        |
| Value                |        |        |        |        |
| Place/<br>Location   |        |        |        |        |
| Dzongkhag            |        |        |        |        |

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### E5. Vehicles

|                     | Vehicle 1 | Vehicle 2 | Vehicle 3 | Vehicle 4 |
|---------------------|-----------|-----------|-----------|-----------|
| Type of Vehicle     |           |           |           |           |
| Make                |           |           |           |           |
| Registration no.    |           |           |           |           |
| Year of Manufacture |           |           |           |           |
| Current Value       |           |           |           |           |

### (F) Details Of Existing Loans with BNB (including Guarantees & LCs) (If any)

| Loan Type | Account Number | Security/ Collateral Pledged |
|-----------|----------------|------------------------------|
|           |                |                              |
|           |                |                              |
|           |                |                              |
|           |                |                              |

### (G) Details of Guarantor, if applicable

Name \_\_\_\_\_ CID no. \_\_\_\_\_ Age. \_\_\_\_\_

Profession \_\_\_\_\_ Relationship to you \_\_\_\_\_

Contact Address \_\_\_\_\_ Telephone \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

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### (H) Details of Loans with Other FIs

| FI              | Limit | Outstanding | Overdue (if any) | Collateral* |
|-----------------|-------|-------------|------------------|-------------|
| Bank of Bhutan  |       |             |                  |             |
| Bhutan Dev Bank |       |             |                  |             |
| TBank           |       |             |                  |             |
| Druk PNB        |       |             |                  |             |
| NPPF            |       |             |                  |             |
| RICBL           |       |             |                  |             |
| BIL             |       |             |                  |             |

### (I) 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 authorizes BNBL to take legal action as per BNBL norms.

### (J) Consent

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.

Signature  
over a  
legal  
stamp

Name & Signature of the Applicant

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

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

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**(K) Document Check List (Tick All Applicable)****PROMOTER/ SHARE HOLDER**

1. Photocopy of I.D. Card
2. Latest Passport size photographs (2 nos).

**GUARANTOR (IF APPLICABLE)**

1. Copy of I.D Card
2. Latest Passport size photographs (2 nos.)

**PASSENGER BUS**

1. Route approval from BCTA
2. Trade License
3. Import approval from Department of Trade (foreign make)
4. Quotation from the supplier/dealer
5. Project Financial Statements (P & L a/c/ Cash Flow)

**TOURIST BUS**

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

**MACHINERY**

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

**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

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5. Photograph of Building(s)
6. Letter of approval from DOT & municipal/Dzongkhag authority
7. Project report/Project Profit & Loss /cash flow statement
8. Estimated value of the Assets

**MANUFACTURING INDUSTRY**

1. Project approval letter from Ministry of Industry, Commerce and Employment (MoICE)
2. Trade License
3. Land allotment letter from MoICE (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
8. Memorandum of understanding signed with MoICE/ other relevant agencies
9. Power allotment letter from BPC (if it is power intensive project)
10. FDI agreement (if there is foreign investor)
11. Detailed project report

**OTHER DOCUMENTS (IF APPLICABLE)**

1. Copy of Blue Book
2. Copy of valid insurance policy of vehicle/building
3. Annual financial accounts (if established companies)
4. Work Order (for purchase of construction equipment)

## PRIVACY POLICY

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

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 trans-border 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 decision making 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 [[privacy\\_policy.pdf at bnb.bt](#)]

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

Signature of applicant.