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BHUTAN NATIONAL BANK LIMITED

Issue No.: 1.1
Issue Date: 20th May 2019
Revision Date: 13th Nov 2023

**PRIORITY SECTOR LENDING (PSL)
 CREDIT APPLICATION [GROUP]**

Name of Bank/ FIs:

Date:

Branch:

A) APPLICANTS INFORMATION

President's Information

1) Name:		2) Gender:	
3) DOB (DD/MM/YY):		4) CID:	
6) E-mail:		7) Marital Status:	
8) Present address:			
9) Permanent address			
Dzongkhag:		Gewog:	Village:
Thram No/ Plot No:		House No.:	

Vice President's Information

1) Name:		2) Gender:	
3) DOB (DD/MM/YY):		4) CID:	
6) E-mail:		7) Marital Status:	
8) Present address:			
9) Permanent address			
Dzongkhag:		Gewog:	Village:
Thram No/ Plot No:		House No.:	

Treasurer's Information

1) Name:		2) Gender:	
3) DOB (DD/MM/YY):		4) CID:	
6) E-mail:		7) Marital Status:	
8) Present address:			

9) Permanent address			
Dzongkhag:	Gewog:	Village:	
Thram No/ Plot No:		House No.:	
Business Information			
8) Business License Number:			
9) CIT/BIT no.:		Number of group Members:	
DETAILS OF GROUP MEMBERS			
NAME	CID	PHONE NUMBER	ADDRESS
(Please attach the name list of the members if it's more than 10)			
C) DETAIL OF LOAN REQUESTED			
1) Loan Amount	Nu. (In Words):		
2) Purpose of Loan			
3) Mode of Interest Applied (Tick)	Fixed []	Floating []	
5) Mode of Payment (Please Tick)	Monthly []	Quarterly []	Half Yearly [] Annually []
6) Repayment Term Desired			
7) Security Offered	Insurance Policy No.:	Validity Date:	
Insurance Type (Please mention it)	i) ii) iii)		
8) Means Of Financing	i) Own Financing (%):		ii) Borrowing (%):
D) OTHER ASSETS OR SOURCES OF INCOME			
Description	Amount per month or value		

E) DETAILS OF TECHNICAL WINDOW COMMITTEE MEMBER (GUPS/CHAIRPERSON OF PSL COMMITTEE)				
1) Name:				
2) Contact Address:				
Phone:	E-mail:	Fax:		
3) Position:				
F) ACCOUNT MAINTAINED WITH THE BANK OF THREE OFFICE BEARERS				
1) Savings Account:				
2) Current Account:				
3) Other Loan Account Number:				
G) LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS OF THREE OFFICE BEARERS				
Name of Institution	EMI	Purpose	Sanction Amount	Outstanding Amount
H) DOCUMENT CHECKLIST (PLEASE TICK)				
1. Photocopy of CID of three members []				
2. Latest Passport size Photos (2 Nos.) of three members []				
3. Ownership Certificate if land where PSL Activity is taking place or land certificate [] (if applicable)				
4. Security clearance of three members []				
5. Business Proposal []				
6. Copy of insurance policy []				
7. Off-take agreement if applicable []				
9. Power of Attorney []				
10. Technical clearance need from Technical window []				
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. Further, I/We hereby assure to make prompt and timely repayments as per the agreement. In the event of non-compliance, I/We hereby authorize FIs to take legal action as per FIs norms.				
J) 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.				

K) CENTRAL REGISTRY			
The undersigned agrees to have his/her/company's movable securities/collaterals, registered with the Central Registry, RMA, to have secured creditors rights on the properties as per the MIPA 1999 and Bankruptcy Act 1999 of Bhutan.			
* Please note: You are required to bring the original copy of all the documents for verification by the concerned officials.			
Signature of applicant/ Thump Impression: [Preferably President]	<table border="1" style="width: 100%; height: 100%;"> <tr> <td style="text-align: center; vertical-align: middle;">Legal Stamp</td> <td style="vertical-align: top;">Date: Place:</td> </tr> </table>	Legal Stamp	Date: Place:
Legal Stamp	Date: Place:		

FOR FIS OFFICE USE	
Action taken by Credit Officer	
i) Application Receipt Date:	
ii) Category (Agricultural CSI/ Non Agricultural CSI)	
iii) Loan Appraised & Submitted to committee Date:	
iv) Loan and declined and intimated	
v) Inspection/ Site Visit	Date:
vi) Reasons for declining the loan	Reasons:

