



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

Name of Bank/ FIs:

Date:

Branch:

Passport

Size

Photo

A) APPLICANT INFORMATION

1) Name:		2) Gender:			
3) DOB (DD/MM/YY):		4) CID:		5) Phone:	
6) E-mail:				7) Marital Status:	
8) Business License Number:					
9) CIT/BIT no.:			10) Occupation:		
11) Present address:					
12) Permanent address					
Dzongkhag:		Gewog:		Village:	
Thram No/ Plot No:			House No.:		

B) RELATIVE INFORMATION

1) Name (Any Relative):		2) Relationship:			
CID:		Phone:		E-mail:	
3) Name of Spouse (If Married):					
CID:		Phone:		Email:	

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				
1) Savings Account:				
2) Current Account:				
3) Other Loan Account Number:				
G) LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS				
Name of Institution	EMI	Purpose	Sanction Amount	Outstanding Amount
H) DOCUMENT CHECKLIST (PLEASE TICK)				
1. Photocopy of CID []				
2. Latest Passport size Photos (2 Nos.) []				
3. Ownership Certificate if land where PSL Activity is taking place or land certificate [] (if applicable)				
4. NOC from member family (in case of joint family) []				
5. Security clearance []				
6. Business Proposal []				
7. Copy of insurance policy []				
8. off-take agreement if applicable []				
9. Technical clearance need from Technical window []				
I) CERTIFICATION				
<p>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.</p>				

J) CONSENT CLAUSE

The Parties hereunto in their respective capacities as hereinabove mentioned do hereby declare that all the information furnished herewith is correct to the best of my/our knowledge and ability and do hereby consent to disclose and share all or such information required by FIs. To do such acts, deeds or things that are deemed necessary to facilitate Credit Information Bureau to ascertain accuracy/correctness of information. The parties hereunto mentioned do hereby give consent to use my/our demographic and credit information by the Credit Information Bureau and other authorised agencies.

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:	<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;">Legal Stamp</div>	Date: Place:
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FOR FIS OFFICE USE

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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:
iv) Reasons for declining the loan	Reasons: