



ཨ་མེ་རྒྱལ་གྱི་དངུལ་ཁང་ཚོང་འཛིན།

**BANK OF BHUTAN LIMITED**

(Incorporated under the Companies Act of the Kingdom of Bhutan, 2000)

**APPLICATION CUM APPRAISAL FOR EDUCATION LOAN** **LA – 14**

Photograph  
of  
Applicant

I hereby do apply for an Education Loan of Nu. \_\_\_\_\_ (Ngultrums \_\_\_\_\_ only) for meeting the education expenses of myself/ my children /dependants for a period of \_\_\_\_\_ years/months (maximum period 60 months) from the Bank of Bhutan Limited (BoBL).

Note : The applicant should be a service confirmed employee.

**1.PERSONAL INFORMATION\*:**

Name: <input style="width: 90%;" type="text"/>	Designation: <input style="width: 90%;" type="text"/>
Marital status: Single <input type="checkbox"/> Married <input type="checkbox"/>	ID No (New): <input style="width: 150px;" type="text"/> Old: <input style="width: 100px;" type="text"/>
Voter ID No: <input style="width: 150px;" type="text"/>	Driving Licence No: <input style="width: 150px;" type="text"/> Fax No. <input style="width: 100px;" type="text"/>
Mobile No: <input style="width: 150px;" type="text"/>	Passport No. <input style="width: 100px;" type="text"/> Email ID. <input style="width: 150px;" type="text"/>

**2.FOR IN-SERVICE EMPLOYEE ONLY**

Date of Joining: <input style="width: 150px;" type="text"/>	Date of Retirement: <input style="width: 150px;" type="text"/>	Position Level: <input style="width: 100px;" type="text"/>
Nature of Service: Regular <input type="checkbox"/> Contract <input type="checkbox"/>	Present Salary: Nu. <input style="width: 150px;" type="text"/>	
P.F A/c No. <input style="width: 100px;" type="text"/>	Tax Identification No. <input style="width: 150px;" type="text"/>	Phone No. R/O <input style="width: 100px;" type="text"/>

*\*If such information is not provided earlier, we request you to kindly complete enclosed Annexure 1.*

**3. INCOME DETAILS\***

<b>Monthly Income from:-</b>	
<b>Rental Income</b>	
<b>Business</b>	
<b>Cash Crop</b>	

<b>Pension</b>	
<b>Hire of vehicles</b>	
<b>Others</b>	

*The source of income for loan repayment should be from regular or confirmed source to repay the loan within the loan period.  
\* All the authenticated documents along with the breakups must be submitted to support the income details.*

**4. DETAILS OF CHILDREN AND DEPENDANTS**

Name	CID No.	Relation	Age	Class	School/Institution	Country

**5. ADDRESS:**

a) Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

b) Permanent Add: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_

**6. ACCOUNT MAINTAINED WITH BOBL, if any**

❖ Saving Account: \_\_\_\_\_ Branch Name: \_\_\_\_\_

❖ Current Account: \_\_\_\_\_ Branch Name: \_\_\_\_\_

**7. DETAILS OF BORROWINGS, IF ANY, FROM BOBL & OTHER FIS.**

TYPE & A/C	DATE OF SANCTION	LOAN AMOUNT	INSTALLMENT	OUTSTANDING	NAME OF INSTITUTION
<b>Total</b>					

**8. SECURITY**

PARTICULARS	BUILDING 1	BUILDING 2	ORCHARD	LAND
NO. STORIED				
THRAM NO.				
PLOT NO.				
AREA (decimal /acre)				
PLACE				
OWNER				
DZONGKHAG				
VALUE	Nu.	Nu.	Nu.	Nu.

RENTAL INCOME	Nu.	Nu.	Nu.	Nu.
---------------	-----	-----	-----	-----

I hereby do certify that all the particulars incorporated in this loan application are correct and that the loan, if granted, shall be utilized for the purpose for which it is granted. Further, I undertake to abide by all the terms and conditions of the loan as may be specified by the Bank. In the event of noncompliance of the terms and conditions, I/we hereby authorize BoBL to take legal action as per the norms, rules and regulations of BoBL and relevant laws of the Kingdom.

Date:

Place:

**APPLICANT'S SIGNATURE**

**9. DETAILS OF GUARANTOR (if he is a government employee with a minimum of three years confirmed service, he should be of the equal or higher position level and from the same Department/Agency.**

Name: \_\_\_\_\_ CID No. \_\_\_\_\_

Profession \_\_\_\_\_ Relation: \_\_\_\_\_ Position Level: \_\_\_\_\_

Date of joining service: \_\_\_\_\_ Nature of service: Contract  Regular

Contact Address: \_\_\_\_\_

Telephone No:  Mobile No:  Email ID.

I hereby do undertake to repay the loan outstanding with up-to-date interest in the event of non-recovery of loan from the borrower.

Signature of Guarantor

**DETAILS OF GUARANTOR (if he/she is not a government employee)**

Name: \_\_\_\_\_ CID No. \_\_\_\_\_

Profession \_\_\_\_\_ Relation: \_\_\_\_\_

Contact Address: \_\_\_\_\_

Telephone No:  Mobile No:  Email ID.

I hereby undertake to repay the amount of loan outstanding along-with interest in the event of non-recovery of loan from the borrower Dasho/Mr./Mrs./Miss. \_\_\_\_\_ who is known to me.

Date:

Place:

(Signature of Guarantor)

**Recommendation of Head of the Department:**

We hereby confirm that herein mentioned particulars of Dasho/Mr./Mrs./Miss.(applicant) \_\_\_\_\_ Dasho/Mr./Mrs./Miss.(guarantor) \_\_\_\_\_ of our Department/Ministry are correct and nothing material has been concealed therefrom. If the loan of Nu. \_\_\_\_\_ (Ngultrums \_\_\_\_\_ only) is sanctioned to him/her by the BoBL, we undertake to recover regularly from his/her salary a sum of Nu. \_\_\_\_\_ per month as stipulated and shall be promptly deposited with the nearest branch of the BoBL till the entire loan outstanding has been liquidated in their books. We further undertake that in the event of default on the part of the applicant or his/her leaving the service or in other exigencies, if the loan is still unpaid, his/her last salary/gratuity/provident fund, etc. shall be paid to the Bank of Bhutan Limited towards adjustment of the loan. In the event applicant fails to repay the loan or his account is irregular, the BoBL shall recover the loan from the monthly salary/service benefits of the guarantor. In any case we undertake to repay the loan in full.

We further confirm that in event of transfer of the employee to any other Department/Agency, the relative loan outstanding/stipulated installments shall be mentioned in the employee’s “Last Pay Certificate”. Also the information about the employee’s transfer shall be conveyed to the Bank of Bhutan Limited.

**Employer’s Signature)**      **Name:** .....      **Designation:** .....

Official Seal

**DOCUMENTS REQUIRED:**

Please tick to confirm the documents.			
a) No objection certificate from the employers to pursue further study/training			<input type="checkbox"/>
b) CID copy	<input type="checkbox"/>	d) Guarantor’s CID Copy	<input type="checkbox"/>
e) Passport size photo 2 Nos.	<input type="checkbox"/>	f) Ownership certificate of assets	<input type="checkbox"/>
g) Consent letter from mortgager	<input type="checkbox"/>	h) Photographs/valuation of assets	<input type="checkbox"/>
i) Pay-slip signed by CAO/AO/FO	<input type="checkbox"/>	j) Irrevocable letter from Department:	<input type="checkbox"/>

**CLEARANCE CRETIFICATES:**

- a) BNBL       b) BDFCL       c) NPPF       d) RICBL   
e) BoBL, Credit Department (for Branches)   
f) Others

**FOR USE OF THE BANK**

The application for Education Loan in respect of Dasho / Mr. / Mrs. / Miss \_\_\_\_\_

\_\_\_\_\_ has been scrutinized and found to be in order. Accordingly, education loan of Nu. \_\_\_\_\_ has been sanctioned to the applicant at the interest rate of \_\_\_\_\_ % per annum repayable at the rate of Nu. \_\_\_\_\_ per month commencing from one month after release of loan.

Processed by:

Recommended by:

Sanctioned by:

Reviewed by:

**Dealing Official**

**Loan Manager**

**Branch Manager**