



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།
Bhutan Development Bank Limited
“Your Development Partner”

STAFF LOAN APPLICATION FORM

**Passport
Photo**

1. PERSONAL DETAILS

Name		C.I.D Card No	
Date of Birth		Father's Name	
Thram No.		House No.	
Village		Geog	
Dzongkhag		Marital Status	
Mobile No		E-mail I.D	

If Married (provide details)

Name of Spouse		C.I.D Card No	
Village		Geog	
Dzongkhag		Profession	
Mobile No.		E-Mail I.D	

2. PROFESSIONAL DETAILS

Designation		Present Posting	
Date of Joining		Years in Service	
Present Grade		Employee I.D No.	

3. FINANCIAL DETAILS

Basic Pay		Gross Pay	
Statutory Deduction		Other Deduction	
Saving A/c No.		Provident Fund No	
Total Provident Fund		Total Gratuity	

4. PURPOSE FOR LOAN & SECURITY DETAILS

4.1. Purpose (Construction/Acquisition of Land/Building/House/Flat)

Total Land Size

Number of Building/House/Flat to be purchased/Construction Type

Thram Number/Plot Number/Flat Number

Location of Construction/Acquisition of Land/Building/House/Flat

4.2. Purpose (Procurement of Indian or Foreign Vehicle)

Make

Model

Cost of the Vehicle

5. MEANS OF FINANCING

Loan Requested

--

Equity Contribution

--

6. LIST OF DOCUMENT TO BE SUBMITTED

- C.I.D Photocopy (Applicant and Spouse)
- Latest Pay Slip Authenticated by the Finance Officer
- Appointment Order to Current Agency
- Credit Information Bureau (CIB) Report
- Passport Photo 1 No.
- Vehicle Quotation / Sale Deed / Comprehensive Insurance Paper
- Lag Thram / Sale Deed / Insurance Paper
- Approval Letter from Municipal Authority /Dzongkhag / Geog

7. 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 the bank to do such acts, deed 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 credit reporting entities.

8. DECLARATION

I authorize my employer to recover and remit from my salary the stipulated loan installment till the loan is fully liquidated. I will ensure that the money recovered from my monthly salary by my employer will reach BDBL office promptly. In the event of loan default or permanently leaving the organization, I authorize my employer to adjust the loan balance with my gratuity, provident fund balance and other benefits. In case these benefits do not cover the loan balance, I will still be accountable till the loan is fully paid. Where mortgage against loan are physical properties/personal guarantee I hereby agree to abide by BDBL's prevailing norms.

**Affix Legal Stamp
(Nu. 10)**

Signature of Applicant

Dated:

FOR THE USE BY BANK

1. LOAN REQUIREMENT

Gross Salary

Less: Statutory Deductions

Salary After Statutory Deduction

Less: 35 % Take Home Pay (on Salary After Statutory Deduction)

65 % Salary Eligible for Loan

Less: Other Loans and Advance Payments

Net Salary Eligible for Employee Soft Loan / Staff Vehicle Loan

Loan Amount Eligible As Per the EMI Schedule

Loan Amount Requested

2. COLLATERAL ASSESSMENT

2.1. Collateral Value (As per Engineer Estimate/Insurance Paper/Valuation)

Total Accumulated Provident Fund and Gratuity Amount

Total of Security (Primary and Secondary)

2.2. Collateral Value of Vehicle (Sum Insured)

Total Accumulated Provident Fund and Gratuity Amount

Total of Security (Primary and Secondary)

3. COMMITTEE DECISION

Approved Loan Amount

Approved Loan Purpose

Interest Rate

Loan Term Period

Installment Amount

Collateral Details
