#  Branch Office: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 **Passport photo (2nos)**

**Existing client: New client: CIF\_\_\_\_\_\_\_\_\_\_\_\_\_(Official use only)**

**APPLICATION FORM FOR CONSUMER LOAN**

|  |
| --- |
| 1. **PERSONAL DETAILS**
 |
| Name:C.I.D Card No: | Application Date:Date of Birth: |
| Marital Status: Single Married If Married: Spouse name……………………. ...CID Card No:………………………Address:……………………..Contact No………………………... |
| MAILING ADDRESS |
| Permanent AddressVillage:……………………….…Gewog…………..........Dzongkhag……………………....House No:……………Contact No:…………….. ……....Thram No:……………Email Address:………………………………… | **Present Address**Village: ……………………… Gewog…………..........Dzongkhag……………………… |
| 1. **OFFICIAL DETAILS**
 |
| Name of Organization/Agency:………………………………………………….…position:………………………….Grade as per BCSR………Employee ID No:…………………Nos. of years of service:…………. |
| 1. **LOAN** **DETAILS**
 |
| Loan amount applied :………………………… Term Period:…………….. |
| DETAILS OF GUARANTOR (if applicable): 1.Copy of initial appointment order/latest promotion order  2.Copy of Citizenship card 3. Latest pay slip authenticated by finance officer |
| LIST OF DOCUMENT TO BE SUBMITTED 1.Employment Confirmation (Appointment Order/ latest promotion order) 2. C.I.D Photocopy 3.Latest Pay Slip Authenticated by the Finance Officer  4.Credit Information Bureau (CIB) Report 5. Standing instruction for Loan Installment Payment  |

|  |
| --- |
| **Consent Clause**The Parties here into in their respective capacities as here in above 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.**DECLARATION**I will ensure that the money recovered from my monthly salary will reach BDB 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 Recommended: Signature of Head of Agency/Department, Signature/LTI Official seal required Applicant Dated: |

|  |
| --- |
|  **FOR USE OF BANK** |
| **Gross Salary of the Applicant:** |
| **Less:** (Statutory Deductions + Loans &advances +Claims) |
| **Net Disposable Income After Statutory Deductions:** |
| **Loan Amount Applied:** |
| **Equated Monthly Installment (EMI):** |
| **Loan to income ratio:** Monthly debt obligations/monthly gross disposable income from salary **X**100 **Loan to income = X100** **LTI= %** |
| **Remarks (if any):** |
| **Prepared by: Approved by:****Sign and Seal Sign and Seal** |