



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

APPLICATION AND APPRAISAL FORM FOR

Group Guarantee Loans and Savings (GGLS)

Branch Office :

New ☐ Reschedule ☐ Additional ☐ Restructure ☐

**Passport photo
(2 nos)**

1. PERSONAL DETAILS

Name :	Application Date :
C.I.D Card No :	Date of Birth :
Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> If Married: Spouse name.....	
CID Card No:.....Address:..... Contact No.....	
ACCOUNTS MAINTAINED WITH BDB (if any)	
1) Saving Account: 1.....	
2) Current Account: 1.....	



2. MAILING ADDRESS

Permanent Address	Present Address
Village:.....Gewog.....	Village:
Dzongkhag.....House No:.....	Gewog.....
Household no..... Thram No:.....	Dzongkhag.....
Contact No:.....	
Email Address:.....	

3. AFFILIATED GROUP DETAILS

Name of group	
Membership strength	
Number of males	
Number of females	
Group Leader's name	

3. PROJECT COST BREAKDOWN

Sr. no	Particulars	Proposed Cost	Cost Verification Source

4. LOAN REQUEST DETAIL(S):

Project location	
Purpose of Loan	
Loan Amount requested	



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Bhutan Development Bank Limited
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Loan Tenure	
Frequency of Repayment	
Interest rate option (select one)	<input type="checkbox"/> Fixed Interest Rate <input type="checkbox"/> Floating Interest Rate

5. REPAYMENT SOURCES

Project Income (Nu.)

Other Income (Nu.)

Rental Income (Nu.)

Salary (Nu.)

CHECKLIST OF DOCUMENT TO BE SUBMITTED WITH THIS FORM

Photocopy of C.I.D

Household information/proof of family status from gewog

Photocopy of valid business license (where applicable)

Technical clearance (where applicable)

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.

Affix Legal Stamp

Signature/LTI of Applicant

FOR BDBL OFFICIAL USE

Date:



CREDIT APPRAISAL

1. CLIENT DETAILS

Name of the Borrower:	
CID Number of the Borrower:	
Group Name:	

2. SOURCE OF INCOME:

i. PROJECT INCOME

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ii. OTHER INCOME (IF APPLICABLE)

Source	Amount

3. SITE VISIT REPROT

i. Project location:

ii. Conducted on:

iii. Comments/summary:

4. KEY FINANCIAL INDICATORS

SI #	Particulars	Ratio
1	Loan to Income Ratio	
2	Profit and loss statement	attach Profit and loss statement workout



5. RECOMMENDATIONS/COMMENTS:

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6. TERMS AND CONDITIONS:

Loan amount	
Loan term	
Interest rate	
Frequency	
LTI	
Grace Period (in month)	
Grace Period Amount	

Appraised By :	Approved By :
Name :	Name :
Designation/member secretary:	Designation:
Date :	Date :