



APPLICATION AND APPRAISAL FORM FOR HOUSING LOAN

Passport
photo

Branch Office:

Home loan: ☐ Commercial housing loan: ☐

Existing client: ☐ New client: ☐

1. Personal Details:

Name: _____ CID No: _____
Date of birth: _____ Mobile No: _____
Marital status: _____ Email id: _____

2. Permanent Address:

Village: _____ Gewog: _____ Dzongkhag: _____
House No: _____ Thram No: _____

3. Present Address:

4. Spouse details (if married):

Name: _____ CID No: _____
Date of birth: _____ Mobile No: _____

5. Contact Person:

Name: _____ Relationship: _____ Mobile No: _____

6. Loan details:

Requested amount: _____ Loan term: _____
Purpose: ☐ Construction ☐ Renovation of building ☐ Purchase of building/flat
Repayment frequency: ☐ Monthly ☐ yearly (Applicable for rural home loan)
Grace period required: ☐ Yes ☐ No If Yes: _____ months
Interest rate option (select one): ☐ Fixed Interest Rate ☐ Floating Interest Rate

7. Security Details:

Ownership type: ☐ Individual ☐ Joint ☐ Family ☐ Others _____
Name of the owner: _____ Thram No: _____ Plot No: _____
Land area: _____ (☐ sqft. ☐ decimal ☐ acres) Location: _____
Building details: _____
Estimated cost: _____ Equity contribution: _____



8. Repayment Source (Monthly):

Rental Income: Nu. _____ For Home Loan: Business income: Nu. _____

Or/& Salary Income: Nu. _____ Or/& Other Income: Nu. _____ (Specify) _____

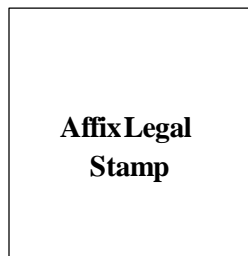
9. List of Document to be submitted

- a. CID Copy ☐
- b. Copy of ownership certificate (Latest) ☐
- c. Construction approval letter from Municipal/ Dzongkhag/ Gewog Authority ☐
- d. Approved plan of the building (Drawing) ☐
- e. Photo of the house to be renovated (for renovation loan) ☐
- f. Insurance certificated (Already constructed building) ☐
- g. Sales deed (for purchase of building/flat) ☐
- h. CID copy of guarantor (if applicable) ☐
- i. Passport size photo of guarantor (If applicable) ☐

10. 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.

I hereby, further agree and authorize the bank to register the asset which I pledge as collateral in LMS/with relevant agency for secured transaction.



Signature/LTI of Applicant



FOR BDBL OFFICIAL USE

1. CLIENT DETAILS:

Name of the Borrower:	
CID Number of Borrower:	

2. EXISTING LOAN FACILITIES:

a. WITH BDB

Loan No	Loan Type	Sanctioned amount	Outstanding Amount	Installment	Sanctioned date	Expiry date	Loan status
Total							

b. WITH OTHER FIS

FIs Name	Loan Type	Sanctioned amount	Outstanding Amount	Installment	Sanctioned date	Expiry date	Loan status
Total							

3. REPAYMENT SOURCE:

Loan No	Source of Income	Monthly Income	Verified by
Total			



4. TERMS & CONDITIONS FOR PROPOSED LOAN:

Total Requested Amount: Initial Additional	Nu. Nu. Nu.
Recommended amount: Initial: Additional	Nu. Nu. Nu.
Purpose of loan (Construction/Renovation/purchase of flat)	
Interest rate	
Penalty interest rate	5% p.a.
Loan tenure	
Installment (EMI / EYI applicable for home loan)	Nu.
Gestation period	

5. COLLATERAL DETAILS:

SL No	Collateral Details	Amount	Insurance Expiry date	Basis of valuation
Existing Collateral				
Total				
New/Additional Collateral				
Total				
Grand Total				

6. KEY FINANCIAL INDICATOR:

Ratio for proposed loan		Overall ratio	
LTI		LTI	
LTV		LTV	



--

Appraised By:	Recommended By:	Approved By:
 Name: Designation: Date:	 Name: Designation: Date:	 Name: Designation: Date: