



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།
Bhutan Development Bank Limited

"Your Development Partner"

APPLICATION AND APPRAISAL FORM
(Seasonal Loan)

Branch Office:

Existing client: ☐ New client: ☐

Passport
photo
(2 nos)

1. PERSONAL DETAILS

| | | | |
|----------------|-------|----------------------|-------|
| Name | _____ | Application Date | _____ |
| Date of Birth | _____ | Father's Name | _____ |
| C.I.D Card No. | _____ | House No. | _____ |
| Thram No. | _____ | Thram Holder Name | _____ |
| Village | _____ | Gewog | _____ |
| Dzongkhag | _____ | Marital Status | _____ |
| Name of Spouse | _____ | Spouse C.I.D Card No | _____ |
| Contact Person | _____ | Name & Address | _____ |

2. MAILING ADDRESS

| | | |
|-----------------|---------------|--|
| Present Address | Telephone No. | |
| | Mobile No. | |
| | Fax No. | |
| | Email Address | |

3. FUND REQUIREMENT (PROJECT COST BREAKDOWN)

| Sr. no | Particulars | Cost | Validated cost and source (For BDBL official use) |
|--------|-------------|------|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Total | | | |

4. LOCATION OF THE PROJECT



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"Your Development Partner"

5. MEANS OF FINANCE

Loan Requested(Nu.) Equity Contribution(Nu.)

Interest rate option (select one): ☐ Fixed Interest Rate ☐ Floating Interest Rate

6. REPAYMENT SOURCES

Project Income(Nu.) Variable income (if any specify)

7. DETAILS OF EXISTING LOANS/GURANTEES WITH BDB AND OTHER FINANCIAL INSTITUTIONS (if any)

| Type of Loan/Guarantee | Financial Institution | Account Number(Optional for other FI's) | Sanctioned Amount | Outstanding Loan | Maturity Date | Current Status |
|------------------------|-----------------------|---|-------------------|------------------|---------------|----------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total exposure | | | | | | |

8. SECURITY DETAILS

CHECKLIST OF DOCUMENT TO BE SUBMITTED WITH THIS FORM (Tick if its applicable)

Valid CID copy

Recent Passport size photograph

Copy of ownership certificate(Lag-thram)

Family tree

Letter of authority and Family NOC

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| |
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| |
| |



Consent Clause

The Parties hereunto 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 here into 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:

- A. Movable assets with Central Registry System for secured Transaction (CRST)
- B. Immovable assets in LMS/with relevant agency for secured transaction

**Affix Legal
Stamp**

Signature/LTI Applicant



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Bhutan Development Bank Limited

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FOR BDBL OFFICIAL USE

| Particulars | Current Year (projection) |
|--|---------------------------|
| Project income | |
| Project expenses | |
| Net Profit | |
| Debt Equity Ratio | |
| Loan to Value Ratio(LTV) | |
| Loan to income (LTI) - Take only the project income | |

| |
|------------------------|
| Recommendations |
| |

| | |
|--|---|
| Appraised by: (Signature & Seal) Name: Designation: Date: | Approved by: (Signature & Seal) Name: Designation: Date: |
|--|---|