TBANK
Your Personal Bank

།།ཊི་དངུལ་ཁང་ཚད་འཛིན།

T BANK LIMITED

POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

APPLICATION-CUM-APPRAISAL/SANCTION FORM FOR EMPLOYEE LOAN

(PLEASE FILL IN BLOCK LETTERS ONLY)

Please paste your passport size photograph (Recent)

To,
The……………………………..
T Bank Ltd
Branch………………………...

Date ______________
DD MM YYYY

I/ hereby apply for a loan of Nu.________________________(Ngultrum.____
____) only for a period of____________years.

I. CUSTOMER DETAILS - GENERAL

Salutation: ☐ Lyonpo ☐ Dasho ☐ Aum ☐ Mr ☐ Mrs ☐ Miss ☐ Others (Please specify) ______________

Full Name ________________________________

Date of Birth ______________ Gender ☐ Male ☐ Female Nationality ______________

Citizenship ID No ______________

Taxpayer Number (TPN) ______________

Marital Status ☐ Single ☐ Married

Spouse Full Name ________________________________

Spouse CID No ______________

II. EMPLOYMENT DETAILS (IF EMPLOYED)

Provident Fund No ______________

Initial Appointment Date ______________

Designation ______________

Salary per month (Nu):

Gross: ____________

Net: ______________

Department ______________

Ministry/Organization ______________

III. MAILING ADDRESS

Office Name

PO Box No

Dzongkhag

IV. PERMANENT ADDRESS

House No. Thram No Village

Gewog Dzongkhag

V.CONTACT DETAILS

Phone No. Mobile No

Fax No. Email ID ______________________________

VI. LOAN WITH OTHER FIs (IF ANY)

Account No	Sanctioned Amount	Monthly Installment	Loan Outstanding
1.			
2.			
3.			
4.			
5.			

Certification

The under signed declares that, all the information furnished in this loan application form and the accompanying statements and documents is true, complete and accurate to the best of my knowledge and belief. The undersigned agrees to notify the Bank immediately of any material changes in this information. Further the undersigned assures to make prompt and timely repayments as per the agreement. In the event of default/living the service/unforeseen circumstances like demise; the undersigned hereby authorizes, T Bank to adjust the loan amount outstanding against me with interest from my PF/gratuity or any other service pose- benefits payable to me.

Consent Clause

I hereby provide my pre-consent to Credit Information Bureau (CIB) /T-Bank Limited (TBL) to use my personal information/data submitted herein this document today and hereafter by the CIB/TBL for official requirement within its jurisdiction. This consent clause constitutes waiver of my right to make any objection for using my personal information/data hereafter by CIB/TBL until I withdraw the same in writing.

Legal Stamp and
Signature of Applicant

X. DOCUMENTS TO BE ENCLOSED

☐ Two Passport Size Photographs (Recent)
☐ Copy of CID
☐ Copy of Initial Appointment Letter Or Latest Promotion Letter or Service Confirmation Letter
☐ Latest pay slip authenticated by Account Officer
☐ Departmental Loan Repayment Undertaking

****Note: We request our valued customers to produce all documents in original for verification***

FOR T BANK LIMITED OFFICIAL USE

The Employee Loan application submitted by
Lyonpo/Dasho/Mr/Mrs/Miss.. bearing
CID No .... with T Bank Limited has been appraised and sanction as under:

1. Loan Amount Recommended:
Nu……………………………(Nu………………………………………………………………………………
……..olny)

2. Floating/Fixed Interest rate :………% per annum

3. Repayment period:………months

4. Repayment Commencement date:……………

5.

$$LOAN\ TO\ INCOME\ RATIO = \frac{TOTAL\ MONTHLY\ DEBT\ OBLIGATIONS}{MONTHLY\ GROSS\ DISPOSABLE\ INCOME\ FROM\ ALL\ SOURCES} X100\%$$

$$LOAN\ TO\ INCOME\ RATIO = \frac{\quad}{\quad} X100\%$$

$$LOAN\ TO\ INCOME\ RATIO = \quad \%$$

6. Guarantor
………
………
………
………

Remarks (if any)
:………
……
………...

Branch Credit Committee

Recommended/ Not recommended

Appraisal Officer

Sanctioned By:

Member I **Member II/Loan Manager** **Branch Head**