ཏི་བཱངཀ་བང་ཆད་འཛིན།
T BANK LIMITED
POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

APPLICATION-CUM-APPRAISAL/SANCTION FOR FESTIVAL 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

Provident Fund No

Initial Appointment Date

Designation

Salary per month (Nu) Gross _____ Net _____

Department

Ministry/Organization

III.MAILING ADDRESS

Office Name

ཏི་བི་ཀེ་བངཀ་ཚད་འཛིན།
T BANK LIMITED
POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

Post Box

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.			

02

Declaration

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.

ཏི་བི་ཀེ།ཀྲི་དཔལ་ཁང་ཚད་འཛིན།
T BANK LIMITED
POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

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

Date: ……..

Place: …….

VII. DOCUMENTS TO BE ENCLOSED

- ☐ Two Passport Size photographs (Recent)
- ☐ Copy of Identity Card
- ☐ 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***

ཏི་བཱངཀ་ལིམིཊེཌ།
T BANK LIMITED
POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

AFFIDAVIT FOR SALARY BASED LOANS THROUGH e-PEMS

Mr./Ms./Mrs……..……CID No……..……..
Working under… ..... Ministry/Agency/Department is maintaining Savings Account No……. with BOBL and hereby declare that his/her monthly salary is being disbursed in the above-mentioned savings account.

In the event, the applicant resigns/retires/separate from the office for any reasons, we will intimate T-Bank Ltd. immediately.

SIGN AND SEAL of Accounts Officer/Finance Manager

Name :

Office Contact No :

Date :

SIGN AND SEAL of Head of the Department/Organization

Name :

Designation :

Date :

ཐ་སྐད་དཔལ་ཁང་ཚད་འཛིན།
T BANK LIMITED
POST BOX: 631
HEAD OFFICE : TCC Complex Building, Samten Lam,
THIMPHU: BHUTAN

FOR T BANK LIMITED OFFICIAL USE

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

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

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

6. Guarantor
……
……
……
……

Remarks (if any)
:……
……
……...

Branch Credit Committee

Recommended/ Not recommended

Appraisal Officer

Sanctioned By:

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