

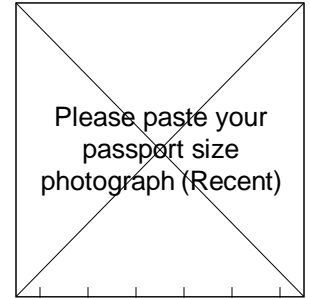


APPLICATION-CUM-APPRAISAL FORM FOR SPECIAL EDUCATION LOAN

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(PLEASE FILL IN BLOCKLETTERS ONLY)

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.

Secured-Special Education Loan Unsecured-Special Education Loan

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.

Institution name and Country

Marital Status Single Married Taxpayer Number (TPN)

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

Address

Post Box No

Dzongkhag

IV. PERMANENT ADDRESS

House No Thram No Village

Gewog Dzongkhag

V. CONTACT DETAILS

Phone No _____
Fax No _____

Mobile No. _____
Email Id _____

VI. STUDENT'S DETAIL

Name of Student _____
Date of Birth _____
Citizenship ID No (If applicable) _____
Course _____
Name of School/College/University _____
Location _____

Education Expenses (Nu)

| | <u>Year 1</u> | <u>Year 2</u> | <u>Year 3</u> | <u>Year 4</u> | <u>Year 5</u> | <u>Year 6</u> |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <u>Tution Fees</u> | _____ | _____ | _____ | _____ | _____ | _____ |
| <u>Accomodation</u> | _____ | _____ | _____ | _____ | _____ | _____ |
| <u>Other Expenses</u> | _____ | _____ | _____ | _____ | _____ | _____ |

VII. SOURCES OF INCOME

- Rental Income(Nu.) _____ per month
- Dividend Amount (Nu.) _____ per year
- Salary (Nu.) _____ per month
- Business Income (Nu.) _____ per month
- Truck / Taxi Income (Nu.) _____ per month
- Others (Specify) (Nu.) _____ per month

VIII. SECURITY DETAILS

Security Description _____ Thram No _____
Plot No _____ Location _____ Dzongkhag _____ Value (Nu.) _____
Insurance Value (if applicable), Nu. _____ Insurance Expiry Date _____

OTHER SECURITY(IES)

IX. LOAN WITH OTHER FIs (IF ANY)

| <u>Account No</u> | <u>Sanctioned Amount</u> | <u>Monthly Instalment</u> | <u>Loan Outstanding</u> |
|-------------------|--------------------------|---------------------------|-------------------------|
| 1. _____ | _____ | _____ | _____ |
| 2. _____ | _____ | _____ | _____ |
| 3. _____ | _____ | _____ | _____ |
| 4. _____ | _____ | _____ | _____ |

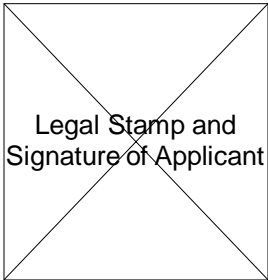
Certification

The undersigned certifies that, to the best of my/our knowledge and belief that all information contained in this loan application form and the accompanying statements and documents is true, complete and correct. 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 event of non-compliance, the undersigned hereby authorizes T Bank to take legal action as per T Bank Ltd norms

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.

(Personal Seal)



Applicant's Full Name

Date

X. DOCUMENTS TO BE ENCLOSED

| Checklist for Unsecured Special Education Loan | Checklist for Secured Special Education Loan |
|---|---|
| <ol style="list-style-type: none"> Special education loan form and undertaking letter duly filled and signed Two recent passport size photograph of applicant CID copy of the applicant and spouse (if applicable) Copy of offer letter from the university/institute Copy of letter specifying the visa requirement amount/visa requirement document. Copy of Marriage Certificate (if applicable) CID copy of his/her household member (if applicable) Family tree/Birth Certificate of the applicant Family tree/Birth Certificate of the spouse (if applicable) Latest Net Taxable Income Certificate/letter from DRC for all household members. Land ownership letter for all household member from NLCs specifying the location, area, land type and PAVA value of land. Authorization letter to a person residing in Bhutan to execute the loan documents, if the applicant is out of the country. | <ol style="list-style-type: none"> Special education loan form and undertaking letter duly filled and signed Two recent passport size photograph of applicant CID copy of the applicant and spouse (if applicable) Copy of offer letter from the university/institute Copy of letter specifying the visa requirement amount/visa requirement document. Copy of Marriage Certificate (if applicable) Term Deposit Receipt (if applicable) Ownership certificate of collateral security Valid insurance copy of the collateral securities charged in case of building. Authorization letter-filled by Guarantor/land owner (if applicable). Guarantor Form-filled by Security owner (if applicable) CID copy of Guarantor (if applicable) Authorization letter to a person residing in Bhutan to execute the loan documents, if the applicant is out of the country. |

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



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T BANK LIMITED

FOR T BANK LIMITED OFFICIAL USE

The Education Loan (SSLS) application submitted by
 Lyonpo/Dasho/Mr/Mrs/Miss bearing CID
 Nowith 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.
 $LOAN\ TO\ INCOME\ RATIO = \frac{TOTAL\ MONTHLY\ DEBT\ OBLIGATIONS}{MONTHLY\ GROSS\ DISPOSABLE\ INCOME\ FROM\ ALL\ SOURCES} \times 100\%$
 $LOAN\ TO\ INCOME\ RATIO = \frac{\quad}{\quad} \times 100\%$
 $LOAN\ TO\ INCOME\ RATIO = \quad \%$

6. Guarantor

Remarks (if any)
 :.....

Branch Credit Committee

Recommended/Not recommended

Appraisal Officer

Sanctioned By:

Loan Manager **Branch Head**