

16. Details of Personal Loan requested from DPNBL	
a. Purpose of Loan
b. Loan Amount	Nu.....
c. Repayment Period (in months)Months (Maximum is 60 Months)
d. Monthly Installment	Nu Per month
e. Mode of repayment	From Salary <input type="radio"/> SI <input type="radio"/> Advance Cheques <input type="radio"/>

17. I request for sanction of loan of Nu.....(Ngultrum.....
.....) under Personal Loan Scheme for
.....(Mention the purpose)

I declare that all the particulars and information given in the application form are true, correct and complete and upto date in all respects and I/We have not withheld any information. I confirm that I have had no insolvency proceedings initiated against me/us nor have I ever been adjudicated insolvent. I confirm that I had never been awarded an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct and never been a defaulter with DPNBL/other financial institution. I authorise DPNBL or its agent to make references and enquiries relative to information in this application which DPNBL considers necessary. I also authorise DPNBL or its agent to make information relating to me/our loan details and repayment history information to RMA/CIB/other agencies as may be required and shall not hold DPNBL liable for use of this information. I undertake to inform DPNBL regarding any change in my/our residence/employment and to provide any further information that DPNBL may require.

I confirm on solemn affirmation that the above information along with the information given under ENCLOSURE is correct. I am bound to inform the bank of any change in the details given above. I agree to pay processing charges as applicable and charged by the bank. I have read and have been advised the terms and conditions relating to the Personal Loan Scheme and I hereby agree to abide by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.

I confirm that the particulars mentioned by me in the application are correct. I hereby authorize my employer to recover the stipulated installments including interest from my salary every month. In the event of default on my part or my leaving the service or in the other exigencies, if loan is still unpaid, I give my unqualified consent to the Bank to adjust the loan amount outstanding against me with interest from my provident fund balance /or gratuity payable to me and/ or any other amounts due to me.

Further, it shall my responsibility to ascertain with the concerned salary section of my department that the stipulated monthly recoveries made from my salary has/ have remitted to bank promptly.

Yours faithfully,

<u>CHECK LIST OF DOCUMENTS REQUIRED</u>	
1. ID Card copy of Applicant & Surety	<input type="radio"/>
2. Passport Size Photograph (2 Nos)	<input type="radio"/>
3. Latest Pay Slip	<input type="radio"/>
4. Recommendation Letter from the Employer	<input type="radio"/>
5. Loan Clearance Certificate from other FIs	<input type="radio"/>

(Signature and Name of Applicant)

(Enclose photocopies of documentary evidence in support of above)

Part-II Surety (Guarantor) Information	
NameCID No.....
Designation
Employment Address
Permanent Address	House No..... Thram No..... Village.....
	Geog..... Dungkhag..... Dzongkhag.....
Date of Birth (dd/mm/yy)
Customer ID No (if the guarantor is maintaining any account with DPNB)

Having fully apprised myself of the particulars submitted in above personal loan application form submitted by Dasho/Mr/Ms.....who is working in Organization/Ministry/Department as, I have decided to stand as Surety(Guarantor) for the loan applied for and further I give my unconditional undertaking to repay the loan in case applicant fail to repay it. The information furnished by me is true and correct to the best of my knowledge & belief.

Date:
Place:

Signature of Guarantor

PART-III (Recommendation from Employer)
<p>We hereby confirm that herein mentioned particulars of Dasho//Mrs/Ms. _____ of our department / ministry/company/firm are correct. Further, he has been in the service since.....and currently he is serving as.....(give designation). If Druk PNB Bank sanctions a loan of Nu._____ (Ngultrum_____) requested by him/her, we undertake to deduct the monthly loan installment regularly from his/her monthly salary and promptly remit the same to Druk PNB Bank_____Branch office till entire loan is fully repaid with interest.</p> <p>We further undertake that in the event of the employee leaving the service due to any reason or on account of retirement/ resignation before the loan is fully repaid, his/her last salary/gratuity/provident fund, etc. will be paid to the Bank towards adjustment of the loan.</p> <p>We further confirm that in event of transfer of the employee to any other department/establishment, the relative loan outstanding/stipulated installments will be mentioned in the employee's "Last Pay Certificate". Also the information about the employee's transfer will be conveyed to the Bank.</p> <p>(Signature of the Recommending Official) Name: Designation: Name of the Organization/Ministry/Department.....</p>
<p>PART-IV (APPRAISAL & SANCTION) For use of Druk PNB Bank</p>

The application submitted by _____ for _____
_____ with Druk PNB Bank financial assistance
under Personal Loan Scheme has been appraised and qualifies/does not qualifies for sanction of loan as
detailed below:-

1. Loan Amount : _____ (30 x Monthly Net Take Home pay or Nu.
300,000 whichever is lower)
2. Interest Rate(Simple) : _____ % per annum with monthly rate
3. Repayment Period : _____ months
4. Commencement of Repayment : _____ (that is one month after release of loan)

COMMENTS:.....
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.....
.....
.....

Recommended/not recommended for sanction

Dealing Official _____ Branch Incumbent(VP/AVP)
(To be signed if the sanctioning authority is beyond its power)

Sanctioned by:

Branch Incumbent (VP/AVP) //OR// MC/CEO/DyCEO/EVP

Sanctioned on _____ (Place) _____