



ཀྲུལ་ཡོངས་དགོངས་ལཱ་ལེན་ལུ་ལྷན་པོ་གཞི་རྒྱུ་ལྷན་པོ་སྤྱི་ལོ་སྤྱོད་ལུ་ལྷན་པོ་

NATIONAL PENSION AND PROVIDENT FUND

Securing Future Together

## **MEMBER HOME LOAN FORM**

Documents to be attached with loan application

### **A) Applicant/Co-Applicant**

1. Duly completed loan application form
2. A copy of citizenship identity card
3. One passport-size photograph
4. Authenticated latest pay-slip signed & sealed by the Accounts/HR officer
5. A copy of lag-thram (Ownership certificate)
6. Construction approval letter from respective authorities
7. Approved drawings
8. Letter of undertaking from spouse (if spouse salary income is to be considered for loan repayment)
9. No objection letter from financial institution & loan statement from other FIs for those clients who wishes to transfer housing loan to NPPF
10. Insurance certificate of existing building (in case of flat purchase/transfer/repairs)
11. Departmental Letter of Undertaking- for RBA, RBG, Corporate Employees.

### **A) Collateral Guarantor- if ownership is in others name**

1. One passport-size photograph
2. Copy of citizenship identity card

\*\*\*The applicant and guarantor must visit NPPF office for execution of loan agreement, letter of guarantee and mortgage deed \*\*\*

### **C) Charges Applicable**

1. Loan processing fee Nu.500/-
2. Valuation fee as per NPPF Internal Policy
3. CIB fee for applicant & guarantor as follows;

<i>Loan up to Nu.100,000/-</i>	<i>Nu.100/- each</i>
<i>Loan more than Nu.100,000/-</i>	<i>Nu.300/- each</i>

\*\*\* The maximum regulatory limit is Nu. 10 million or 70% of the LTI and 90% of the LTV, whichever is lower. \*\*\*





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**MEMBER HOME LOAN FORM**

**Security Details**

Land Type	Thram No	Plot No	Size	Location	Name of the Land Owner

**Building Details**

Reinforced concrete building  Load bearing building

Traditional building  Ekra building

Others(specify).....

Plint Area .....

Total Covered Area.....

Commencement date of Construction.....

Completion date .....

**Signature of Applicant.....**



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**CO-APPLICANT DETAILS**

**Personal Details**

Name..... Nationality..... NPPF No.....  
CID No..... Work Permit No. (foreigners only).....  
Gender: Male  Female  Date of Birth.....  
Marital Status: Married.  Single  (if married please provide spouse details)  
Spouse Name..... Spouse CID No.....  
Contact No..... Personal Email Address.....

**Address Details**

Village..... Gewog.....  
Dungkhag..... Dzongkhag.....  
Thram No..... House No.....  
Contact No..... Personal Email Address.....

**Employment Details**

Employee ID..... Date of joining PF.....  
Designation..... Grade.....  
Department..... Ministry/Agency.....  
Nature of Service: Regular  Contract  (Remaining contract period .....  
.....) Office contact No.....

I hereby give full consent to NPPF to share my personal bio-data information and financial information including security details relating to my loan account(s) for official requirement within its jurisdiction.  
TICK

Signature of Guarantor .....



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**MEMBER HOME LOAN FORM**

**GUARANTOR DETAILS**



Latest  
Photograph of  
Guarantor

**Personal Details**

Name..... Nationality..... NPPF No.....  
CID No..... Work Permit No. (foreigners only).....  
Gender: Male  Female  Date of Birth.....  
Marital Status: Married.  Single  (if married please provide spouse details)  
Spouse Name..... Spouse CID No.....  
Contact No..... Personal Email Address.....

**Address Details**

Village..... Gewog.....  
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### **MEMBER HOME LOAN FORM**

#### **Loan Details Declaration with Other Financial Institutions**

SI No	Bank Name	YES/NO (Tick)	Equated Monthly Instalment (EMI)	Loan Status (Regular / Overdue/ NPL) (Tick)	SSS premium
1	NPPF	YES/NO		Regular/ Overdue/ NPL	
2	BNB	YES/NO		Regular/ Overdue/ NPL	
3	BOB	YES/NO		Regular/ Overdue/ NPL	
4	BDBL	YES/NO		Regular/ Overdue/ NPL	
5	T-Bank	YES/NO		Regular/ Overdue/ NPL	
6	DPNB	YES/NO		Regular/ Overdue/ NPL	
7	RICBL	YES/NO		Regular/ Overdue/ NPL	
8	BIL	YES/NO		Regular/ Overdue/ NPL	
9	Micro- finance / RENEW	YES/NO		Regular/ Overdue/ NPL	

*Note: If you have housing loan, kindly attach the sanction letter.*

*I hereby declare that the details furnish herein are true and correct to the best of my knowledge and ability. In case any of above information is found to be false or untrue or misleading or misrepresenting or concealed, I am aware that I will be liable to pay CIB fee as applicable.*

TICK

Signature .....