



NATIONAL PENSION AND PROVIDENT FUND

STUDENT LOAN SCHEME

Documents Required

a) Applicant

1. Student Loan Application Form to be submitted in soft copy
2. A copy of Citizenship ID card to be submitted in soft copy
3. One passport size photograph
4. Admission Letter
5. Copy of course prospectus and fee structure
6. Letter of Guarantee from the Guarantor to be executed in NPPF
7. Mark Sheets of Xth and XIIth grade and merit certificates if any. Last qualifying certificates for vocational trainings
8. Undertaking from the respective Departments immediately after employment
9. Compulsory loan protection insurance form duly signed

b) Guarantor

1. A copy of Citizenship ID card
2. One passport size photograph
3. Undertaking from respective Departments to remit loan installment

c) Property Owner (*for guarantors with insufficient remaining service term or repayment capacity*)

1. A copy of Citizenship ID card
2. One passport size photograph
3. Letter of Guarantee from the property owner
4. Original Ownership Certificate of Land and/or Building
5. Approved drawings and plans of the building
6. Recent photographs of the building
7. Approval from respective Authorities
8. Insurance certificate of the building
9. Mortgage Deed duly signed by concerned authorities



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STUDENT LOAN SCHEME
LOAN APPLICATION FORM

Application Date...../...../.....

A. Loan Application Information

Amount of Loan requested Nu.

Term required years

Grace period required years

Collateral Security ☐ PF Balance ☐ Immovable property ☐ Guarantor Undertaking

B. Borrower Information

Name : CID No:

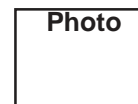
Sex : ☐ Male ☐ Female

Father's Name :

Date of Birth :

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Married: ☐ Yes ☐ No Name of Spouse:



Permanent Address

Village : Dzongkhag :

Gewog : House No :

Thram No :

Customer ID No. (if you are existing customer of NPPF).....

Contact Address in Bhutan

.....
.....
.....

Telephone No: Home: Office:..... Mobile No.:.....

Fax No: E-mail Address:

PABX : 324140 / 325758 / 325638 / 325512 / 334788 (PF) / 334787 (CREDIT) / 323233 / 328179 (RE)

FAX : 324306 / 334790 / 337179/ 334786, P.O. Box No. 1046, THIMPHU

WEBSITE : <http://www.nppf.org.bt>, E-mail: nppb@druknet.bt

HOTLINE No- 139 SMS SIM No. 1101 or 17117371

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C. Guarantor Information

Name

NPPF No.

Date of Joining Service

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Employee ID No.

Date of Retirement

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CID No.

Relationship with the Applicant:

Permanent Address

Village : Dzongkhag :

Gewog : House No :

Thram No :

Name & Address of the Employer :

Position/Title :

Telephone No: Home: Office: Mobile No.:

Fax No: E-mail Address:

Customer ID No. (if guarantor is existing customer of NPPF).....

D. Proposed Course Details

Name of Course:

Name of Institution/College/University: Country:

Address of Institution/College/University:

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Duration of Course: Commencement Date :

Expected Completion Date :

Telephone No : Fax No :

Contact Person in case of emergency (Please include Phone No. & E-mail address):

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.....

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Institution/College/University Fees:

1st Year

2nd Year

3rd Year

4th Year

Total

Existing Educational Qualifications

Examination	Institution/University	Year	Percentage of Marks Obtained	Division Obtained

Scholarship Awards

Examination	Name of Scholarship	Scholarship Amount	Duration	
			From	To

Proposed means of financing:

Own financing:

Scholarship:

Other Source:

Borrowings:

Total:

Source of repayment:

a) Expected Monthly Salary : b) Other Income :

Total Income :

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E. Details of Collateral Securities (if Applicable)

Type of Property	Area	Plot and Thram No.	Location	Owner's Name

Do you want to service the interest or loan installment during grace period?

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Declaration

I hereby declare that the information furnished herein for availing Student Loan from National Pension and Provident Fund is true and correct to the best of my knowledge. I am aware of all terms and conditions of the Student Loan Scheme and I agree to abide by the terms and conditions governing the grant of this loan facility as stated in the Student Loan Agreement signed by me and guarantor with NPPF. I have no objection in NPPF making enquiries and taking necessary information concerning my academic performance from the University/College/Institution of my study.

Legal
stamp

Name of Applicant:.....
Address :.....
Date :.....

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NATIONAL PENSION AND PROVIDENT FUND

Departmental Undertaking

Date:/...../.....

To
National Pension & Provident Fund
Thimphu

Mr./Mrs./Miss.....a regular employee ofhas guaranteed the Student Loan of Nu. (Ngultrum.....) applied by Mr./Mrs./Miss..... from the National Pension and Provident Fund for pursuing higher studies. If the loan is sanctioned, we hereby undertake to deduct the monthly installment from his/her salary and remit it to the Fund until the loan is fully liquidated upon receiving intimation from the NPPF advising us to remit the loan installment.

In the event of the employee (Guarantor) being suspended or resigning/absconding or being terminated from the service, we hereby undertake to recover the loan outstanding from his/her accumulated service benefits including Gratuity. In case of transfer of the employee, we shall inform the concerned department to deduct the monthly installment and remit it to the Fund without fail.

His/her employment information/salary structure is as follows: - (to be filled by Accounts Division)

Designation.....	NPPF A/c no.....	
Grade.....	Joining Date.....	
Earnings: Basic pay.....AllowanceGross pay.....		
<u>Deductions:</u>		
P/F.....	Salary Tax.....	Health Tax.....
House Rent.....	GIS.....	Vehicle Loan.....
Housing Loan.....	Personal Loan.....	Advance.....
Others.....		
Total Deduction.....	Net payable.....	
Seal Accounts Officer	Name.....	Signature.....

Legal
Stamp

Signature & Seal of the Head of Department
Name.....
Address.....

OFFICIAL SEAL

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འབྲུག་ཉེན་བཅོལ་ཚད།
Bhutan Insurance Limited
Providing Security. Building Confidence

Your insurer of
CHOICE

Proposal No.

LOAN PROTECTION INSURANCE PROPOSAL FORM

Name of the proposer Mailing Address Email Address..... Gender: Male/ Female Proposer Date of Birth.....	Citizenship I/Card Nationality..... Phone /Mobile No..... Occupation Loan From.....
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Sum Insured/Loan Amount Nu.....

Total Premium Nu.....

If the proposer wishes to nominate a person to whom the money secured by the policy applied for are paid to in the event of your misfortune, please mention the name of the nominee/s

Name of the nominee	I/ Card No	Relationship	Age	%share.

Sl. No.	Benefits	Sum Insured (Maximum Liability)
i	Death of Insured Person on account of Accident or Misfortune	Sum insured or principal loan balance whichever is less
ii	Permanent Total Disability of Insured Person on account of Accident	-do-
iii	Natural death of insured Person	-do-
iv	Termination from College/University or from the service	50% of the sum assured or Principal loan balance whichever is less

I hereby warrant and declare the truth of all the above statement and that I have not withheld any material information and I agree that this proposal shall be the basis of the contract between me and the Company, I agree to notify the Company of any material alteration in my occupation, health or habits to accept a policy subject to the terms, exceptions and condition as prescribed by the Company.

Risk to commence ondate.....

Signature of the proposer

YOUR INSURER OF CHOICE
 Chorten Lam, Post Box No 779, Ph.337374/339890/339893/337473