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ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

Date:

Loan Deferment Request Form for MMIV (for low and moderate risk)

Branch Manager
RICBL,
Branch Office:.....

Dear Sir/Madam,

In line with the Phase IV Monetary Measures issued by RMA and given for continued impact of the COVID-19 pandemic, I/we wish to apply for monetary measures as given below:

Personal Information

Name of the borrower	
Gender:	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>
CID No/License/TPN	
Mobile No.	
Loan Account Number	

Please choose the option you want to opt and fill in:

- a. Continue to pay EMI/we DO NOT wish to defer any of my loan repayments.
- b. Deferment of loan repayments till June 2024.
- c. Deferment till June 2024 with 50% partial repayment of EMI.

Your option

After deferment Option:

- a. I/we will clear the interest accrued at the end of the deferment period.
- b. Capitalize the interest accrued at the end of the deferment period.
- c. Create the FIEF account for maximum tenure 10 years.



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ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

Your option

Declaration:

I/We understand and undertake that:

- a. That the repayment term of my loan will be extended by the period of deferment.
- b. That the deferment of the loan repayment will result in additional interest cost over the course of my loan; and
- c. To provide additional documents, if any to RICBL as required to support my deferment eligibility.
- d. If the FEIF account becomes non-performing, the amount in the FEIF will be capitalized to the primary loan account.
- e. Overdraft loans are not eligible for FEIF accounts.

I/We hereby declare that the details furnished herein are true and correct to the best of my/our knowledge and ability. In case any of the above information is found to be false or untrue or misleading or misrepresenting or concealed, I/we accept to any legal action as per the relevant by-laws, rules and regulations in force.

Signature

Name:.....

CID No.....

Address:.....