

DOCUMENT REQUIRED FOR NEW APPLICATION (NON-FORMAL AGRICULTURE ACTIVITIES)

CATEGORY 1. AGRICULTURE & FOREST

Document required up to 0.5 Million

1. Application form
2. Two numbers of half photo
3. Location clearance: From relevant authority
4. Technical clearance: From relevant authority
5. Guarantor / Lagtharm (**optional**)
(Incase if the proponent has no guarantor, he/she needs to submit original Lagtharm as collateral.)
6. Project Costing
7. Citizenship ID copy of proponent & guarantor

FIRST PHASE – Document required for above 0.5 Million

1. Application form
2. Two numbers of half photo
3. Project Proposal
4. Guarantor / Lagtharm (**optional**)
(In case if the proponent has no guarantor, need submit original Lagtharm as collateral.)
5. Income source of the guarantor
6. Citizenship ID copy of proponent & guarantor
7. Invoice

SECOND PHASE - Document required after approval of loan before disbursement

1. Location clearance: from relevant authority
2. Private Land under lease: Lease agreement & Lagtharm copy
3. Government lease Land: Authorization letter from relevant authority
4. Family owned land: Authorization letter from family head & Lagtharm copy
5. Technical clearance: Relevant authority
6. Structural design: Approved by relevant authority
7. A copy of group resolution or articles of association: In case of partner/cooperative/ groups/company
8. Business License (**If necessary**)
9. For expansion business: Business income taxes certificate & valid TDS certificate/ Tax holiday from Department of Revenue & Custom, Ministry of Finance / Tax holiday certificate

Note: The Bank may ask additional document

CATEGORY 2. COTTAGE & SMALL INDUSTRY

INDUSTRY Document required up to 0.5 Million

1. Application form
2. Two numbers of half photo
3. Location clearance: From relevant authority
4. Technical clearance: From relevant authority
5. Guarantor / Lagtharm (**optional**)
(Incase if the proponent has no guarantor, need to submit original Lagtharm as collateral.)
6. Project Costing
7. Citizenship ID copy of proponent & guarantor

FIRST PHASE – Document required for above 0.5 Million

1. Application form
2. Two numbers of half photo
3. Project Proposal
4. Guarantor / Lagtharm (**optional**)
(Incase if the proponent has no guarantor, need submit original Lagtharm as collateral.)
5. Income source of the guarantor
6. Citizenship ID copy of proponent & guarantor
7. Invoice

SECOND PHASE - Document required after approval of loan before disbursement

1. Location clearance: from Thromde/ Dzongkhag/ Geog/ relevant authority
2. Private Land under lease: Lease agreement & Lagtharm copy
3. Government lease Land: Authorization letter from relevant authority
4. Family owned land: Authorization letter from family head & Lagtharm copy
5. Structural design: Approved by relevant authority
6. A copy of group resolution or articles of association: In case of partner/cooperative/ groups/company
7. Business License
8. Rental: Occupancy certificate issued by relevant authority
9. Raw materials invoice from supplier (**Local & India**)
10. Raw materials, Machinery & Equipment import from third countries: Supplier invoice & import license issued by Department of Trade, Ministry of Economic Affairs.
11. For expansion business: Business income tax certificate & valid TDS certificate/Tax holiday certificate from Department of Revenue & Custom, Ministry of Finance
12. BDBL account number of proponents.

Note: The Bank may ask additional document

CATEGORY 3. EXPORT FINANCING NON-SEASONAL & SEASONAL EXPORT

FIRST PHASE – Document required

1. Application form
2. Two number of half photo
3. Project Proposal
4. Guarantor / Lagtharm (**optional**)
(Incase if the proponent has no guarantor, need submit original Lagtharm as collateral.)
5. Citizenship ID copy of proponent & guarantor
6. Invoice

SECOND PHASE - Document required after approval of loan before disbursement

1. Location clearance: from Thromde/ Dzongkhag/ Geog/ relevant authority
2. Private Land under lease: Lease agreement & Lagtharm copy
3. Government lease Land: Authorization letter from relevant authority
4. Family owned land: Authorization letter from family head & Lagtharm copy
5. Structural design: Approved by relevant authority
6. A copy of group resolution or articles of association: In case of partner/cooperative/ groups/company
7. Business License and Export permit from relevant authority
8. Rental: Occupancy certificate issued by relevant authority
9. Machinery & Equipment import from India/ Third countries: Supplier invoice & import license issued by Department of Trade, Ministry of Economic Affairs.
10. For expansion business: Business income tax certificate & valid TDS certificate/Tax holiday certificate from Department of Revenue & Custom, Ministry of Finance
11. BDBL account number of proponents.

Note: The Bank may ask additional document