

<p style="text-align: center;"><b>(Official use only)</b></p> <p>Date and Time of Receipt: _____</p> <p>Application No.: _____</p>	<p>Affix Passport Size Photo</p>
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**Application for National Credit Guarantee Scheme**

**PART A: APPLICATION (to be completed by Applicant)**

I/We hereby apply for a guarantee from the Government to cover the facility (“the Facility”) (to the extent to be determined by the NCGC) now being sought by the Applicant (“the Borrower”) from BOB/BDBL/NCSIDBL (PLEASE TICK ( )). I/We now provide the following information in support of this application:

**1. Borrower’s Detail**

- a) Name of the Applicant: \_\_\_\_\_
- b) CID No: \_\_\_\_\_
- c) Gender  Male  Female
- d) Contact No: \_\_\_\_\_
- e) E-mail(if available): \_\_\_\_\_
- f) Present Address: \_\_\_\_\_
- g) Permanent address: Village: \_\_\_\_\_ Gewog: \_\_\_\_\_  
 Dungkhag: \_\_\_\_\_ Dzongkhag: \_\_\_\_\_  
 Thram No: \_\_\_\_\_ House No.: \_\_\_\_\_
- h) Spouse’s (if married)/ Immediate Family member’s Name: \_\_\_\_\_
- i) Contact No. of Spouse/Immediate Family Member: \_\_\_\_\_

**2. Project/Business Details**

- a) Name of the Project/Business: \_\_\_\_\_ (New/Upgradation) \_\_\_\_\_
- b) Nature of the Business/Business Activity: \_\_\_\_\_
- c) Sector: \_\_\_\_\_
- d) Estimated Project Cost/Investment Size (Mil. Nu) \_\_\_\_\_ (C/S/M/L) \_\_\_\_\_
- e) Loan Amount: Nu \_\_\_\_\_
- f) Equity (if applicable): \_\_\_\_\_
- g) Repayment frequency : (Monthly/Quarterly/Semi-annually/Annually) \_\_\_\_\_
- h) Business License/Registration No.\*: \_\_\_\_\_

- i) Personal TPN No. (if available) \_\_\_\_\_
- j) Date of commercial operation for existing only(dd/mm/yy): \_\_\_\_\_
- k) Business Address/Location: \_\_\_\_\_
- l) Ownership type: \_\_\_\_\_

*\*For Large and Medium, business registration is mandatory. For small and cottage, the business will have to register within 3 months of the loan sanctioning.*

### 3. Repayment Source

- a) Business Income      b) Rental Income: \_\_\_\_\_
- c) Salary: \_\_\_\_\_      d) Other income: \_\_\_\_\_

### 4. Operating Income/Sales & Expense

- a) Expected Monthly Income/Sales (Nu.) \_\_\_\_\_
- b) Expected Monthly Operating Expenses\* (Nu.) \_\_\_\_\_
- \* Include at least the monthly cost on expected rent, wages and salary and basic operational

### 5. Security Details (if applicable)

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### 6. Employee Details

- a) Number of Employment (at the time of lodging the application for already existing only): \_\_\_\_\_

<p>b) <b>Type of employment:</b> (Expected numbers once operational for new or after up gradation)</p> <p>Regular (Nos.): _____</p> <p>Contract (Nos.): _____</p> <p>Daily wages (Nos.): _____</p>	<p>c) <b>Tenure of the employment:</b></p> <p>&gt;5 years (Nos. of employees): _____</p> <p>&gt;3 to 5 years (Nos. of employees): _____</p> <p>Up to 3years (Nos. of employees): _____</p>
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- d) **Allowances and benefits:**
- What are the benefits paid to employees?
- i) \_\_\_\_\_
- ii) \_\_\_\_\_
- iii) \_\_\_\_\_

7. Value Addition Products			
a)	Where would you get your product <b>Input</b> from?	b)	What would be your expected <b>Output</b> product?
<input type="radio"/>	Will get domestically.	<input type="radio"/>	New products.
<input type="radio"/>	Will have to import.	<input type="radio"/>	Existing products.
(c)	Your market for the product:		
<input type="radio"/>	Domestic Market.		
<input type="radio"/>	Regional/International market.		
8. Strategy for marketing your products using ICT			
<input type="radio"/>	Digital Marketing:	<input type="radio"/>	Web-based marketing
		<input type="radio"/>	Social Media Marketing
		<input type="radio"/>	Email Marketing
<input type="radio"/>	e-Commerce	<input type="radio"/>	Supply chain Management
		<input type="radio"/>	Payment Management

I/We confirm and undertake that –

- (i) The information given in this application is to the best of my/our knowledge and belief to be true, accurate and complete;
- (ii) The Applicant's consent is hereby given for the NCGC's access to all information concerning the Applicant that is in the possession of the Participating Banks specified in Part B, if any, for the purpose of processing this application and other related purposes;
- (iii) The Applicant shall use the Facility specified solely for the **Productive Sectors**;
- (iv) The Applicant shall not use any Facility, whether in whole or in part, for paying, repaying, restructuring or repackaging any loans, credit facilities or payment obligations, whether in whole or in part, and whether those liabilities have existed before the date on which the application for the Facility is received by the Participating Banks, or exist at the time of each drawdown of the Facility or otherwise;
- (v) The Applicant hereby undertakes to inform the NCGC and the Participating Banks if any of the information provided by the Applicant in connection with this application is no longer valid or accurate;
- (vi) The Applicant undertakes to repay in full all the outstanding amounts with respect to the Facility under the Scheme, with interest, prior to the expiry of the guarantee, within such time specified upon notification by the NCGC or the Participating Banks, if any information provided by the Applicant in connection with this application, is no longer valid or accurate, or found to be false/no longer valid or accurate;
- (vii) The Applicant acknowledges that the NCGC and the Participating Banks reserve the right to take any actions, including legal actions, deemed appropriate against the Applicant for furnishing false information in support of this application; and
- (viii) Upon completion of the guarantee period, the loan outstanding shall be securitized against the project's assets or against other assets to fully secure the loan.

- (ix) Without prejudice to any rights and remedies that the Participating Banks or the NCGC may have, the Applicant acknowledges that the NCGC may forthwith request the Lender to suspend the Facility, and the Participating Banks shall act accordingly, in the event that the NCGC is in the opinion that the Applicant is:
- in breach of any of the undertakings given herein;
  - in breach of any of the terms and conditions mentioned in the "Acceptance of Conditions for the Issue of a Guarantee"; or
  - No longer compliant, or has not complied, with this Declaration.

\_\_\_\_\_  
(Signature & Date)

\_\_\_\_\_  
Affix legal stamp

\_\_\_\_\_  
(Contact Number)

\_\_\_\_\_  
(CID Number)