

National Credit Guarantee Scheme – Eligible Sector

Sector	Sub-Sector	Eligible	Ineligible	Remarks
Agriculture	Crop Cultivation	Production & Value Addition, Import Substitution, Aggregations	Retail/Wholesale (imported)	
	Agro-Processing			
	Livestock Farming			
	Forestry			
	Others			
Production & Manufacturing	Renewable Energy	Projects/Business proposals in already concentrated areas will not be eligible. For instance: Bakery or Furniture units in Thimphu town or already concentrated locations will not be eligible, but one at outskirts/non-concentrated areas or remote Dzongkhags shall be available	Retail/Wholesale (imported) & no value addition	All projects falling under the eligibility list will be accepted and assessed independently. Eligibility criteria is based on the project covenants of Financial Sustainability, Employment Generation, Value Addition and Ancillary linkages, Enhanced Technology besides Export Promotion and Import Substitution
	Manufacturing Enterprises			
	Handicrafts & Textile Production			
	Wood Based Products			
	Traditional and Herbal Medicines			
Services	ICT	Innovative products or technology (ICT) that promotes mechanization, digitization, enhances productivity and substitutes labor shortages		
	Hospitality, Entertainment & Recreational Services	Products of local services, infrastructure, hospitality and entertainments not concentrated in towns and cities.	Tourist standard or budget Hotels and Tourism related services with long gestations	
	Health Services			
	Construction (Other Contract Services)	Construction and other contractors(related sectors) using more than 80-90% of both domestic products/raw materials and national workers including the BBP Registered firms		
	Cold Storage & Cold Transportation Services			