



Branch:

Date:

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APPLICATION FOR PROJECT/CORPORATE LOANS

Do you have an account?	Yes ☐ No ☐		
	Account Number (If no, please open saving account first)		
Name			
CID No.			
Contact No.		Email ID	

LOAN DETAILS

Loan Amount	Nu..... Ngultrum.....only (In words)
Purpose	Service ☐ Manufacturing ☐ Working Capital ☐ Others (please specify)
Transfer of loan from	

DETAILS OF THE COMPANY

Name	
Type of Company	Private ☐ Partnership ☐ Sole proprietor ☐ Public ☐ FDI ☐ PPP ☐
Activity	
License No.	
Date of Incorporation (dd/mm/yy)	
ISIC Code	

DETAILS OF FDI

Company's Name	
Country of Origin	
% of Investment	
Investment Period	

POWER OF ATTORNEY

Name	
CID No.	
Designation	
Contact No.	



PRE-CUSTOMER CONSENT FOR USAGE OF PERSONAL INFORMATION/DATA

I hereby provide my pre-consent to BoBL to use my personal information for Regulatory requirements. All information provided is correct and true to the best of my knowledge. The Bank reserves the right to accept or reject the application. Accepting the application by the bank would not guarantee the sanction of the said loan.

Signature of the Applicant

Date:

Place:

CHECKLIST REQUIREMENT

1. Application form duly filled by the applicant OR Digital Application in DLP BoBLoan;
2. Proof of identity for an applicant and guarantor;
3. Acknowledged copy of BoBL's Term sheet
4. One recent Pass Port size photograph of the applicant/optional for corporate/existing client(general)
5. Detail project report – the report should include the following information
 - A. The proper description of the project/business
 - B. Proper project cost break up
 - C. Details of Promoter (Proposed Shareholding of the business)
 - D. Details of Consultants /FDI(if any)-
 - E. Location details of the project – Pictures to be emailed
 - F. Financial & Investment details (Means of Financing the project)
 - G. Debt Equity Ratio
 - H. Loan Security and Project Viability
 - I. Total numbers of rooms and types of rooms (working days in a month and a year)
 - J. Details of Services and product line
 - K. Project GANTT chart
 - L. Human Resources- Management Analysis
 - M. Markets/Industrial Analysis
 - i. SWOT Analysis
 - ii. Pestle Analysis
 - iii. SAM/TAM/TOM
 - iv. Critical Success factor
 - v. Details of competitors
 - N. Impact on Environment
 - O. Audited financials for the past 3 years for an existing business.
 - P. Financial Details- Proper breakup
 - i. Income source analysis (Installed Capacity)
 - ii. Details of expenses
 - iii. Power cost analysis
 - iv. Administration, selling, and other fixed expenses
 - v. Depreciation schedule
 - vi. Interest on Loans
 - vii. Preliminary & Pre-operative expenses

- viii. Financial statements for proposed loan tenure (profit & loss a/c, cash flow statements, balance sheet & changes in equity statement)
 - ix. DSCR
 - x. BEP analysis
 - xi. IRR
 - xii. NPV analysis
 - xiii. Pay-Back period
 - xiv. Interest During Construction /Interest Provisioning
 - xv. Term loan payments and periodic interest schedules
 - xvi. Working capital loan payments and periodic interest payments schedules
 - xvii. Working Capital requirement
- 6. Credit policy
 - 7. Valid Trade License
 - 8. Certificate of Incorporation
 - 9. Articles of incorporation
 - 10. Endorsed FDI agreement by ROC
 - 11. Work permit/ copy of residence permit(non-citizen)
 - 12. Bank statement of latest 6 months/ statement of foreign currency account if any
 - 13. Project Approval letter from TCB /DOI/concerned Authority
 - 14. Construction approval letter from Concerned authority and Approved drawing
 - 15. NEC Clearance Certificate
 - 16. Tax Clearance if applicable
 - 17. Details of loans with other FIs if any
 - 18. Letter from BPC for Power Supply
 - 19. Technical clearance from TCB of the drawings for the construction
 - 20. Estimates for Civil Works/Quotations for machinery & miscellaneous fixed Assets- proper break up along with quotations/invoices
 - 21. Ownership Certificate of the land/lease agreement etc.
 - 22. Technical Collaboration Agreement/Technical Know-How Agreement.
 - 23. Letter assuring release of foreign exchange from Ministry of Trade and Industry in cases involving import of machinery/raw material/vehicles.
 - 24. Insurance Details
 - 25. Copy of Lagthram (Provisional if original Lagthram is not there)
 - 26. Board Resolution/ Power of Attorney
 - 27. Sovereign guarantee / any guarantee, the letter from the concerned authority to be submitted.