

(Official use only)

Date and Time of Receipt: _____

Application No.: _____

Affix Passport
Size Photo

Application for National Credit Guarantee Scheme

PART A: APPLICATION (to be completed by Applicant)

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:
Dzongkhag: _____ Gewog: _____
Village: _____
Thram No: _____ House No.: _____
- h) Spouse's Name: _____ CID No: _____ Contact No. _____
- i) Immediate Family member's Name (If not married): _____ Contact No: _____

**If married, it is mandatory to fill up Spouse's Name, CID No. & Contact No.*

2. Project/Business Details

- a) Name of the Project/Business: _____ (New/Up gradation) _____
- b) Broad Sector: _____ (Agriculture/Prod & Manu/Services)
- c) Sub-Sector: _____
- d) Nature of the Business/Business Activity (Focus Area): _____
- e) Estimated Project Cost/Investment Size (Mil. Nu) _____ (C/S/M/L)* _____
- f) Loan Amount: Nu _____
- g) Equity Amount (if applicable): _____
- h) Repayment Frequency : (Monthly/Quarterly/Semi-annually/Annually) _____
- i) Business License/Registration No (if existing).*: _____

j) Personal TPN No. (if available) _____ k) Date of commercial operation for existing only (dd/mm/yy): _____ l) Business Address/Location: _____ m) Dzongkhag: _____ n) Ownership type: _____	
<i>*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.</i>	
3. Repayment Source	
4. a) Business Income b) Rental Income: _____ c) Salary: _____ d) Other income: _____	
5. Operating Income/Sales & Expense	
a) Expected Monthly Income/Sales* (Nu.) _____ b) Expected Monthly Operating Expenses* (Nu.) _____	
* Fill up the Project Cost, Income, Expenditure & Assets (Depreciation) template in annexure 1 to 5	
6. Security Details (if applicable)	
7. Employee Details	
a) Number of Employment (at the time of lodging the application for already existing only): _____ * Zero for new proponents.	
b) Type of employment: (Expected numbers once operational for new or after up gradation) Regular (Nos.): _____ Contract (Nos.): _____ Daily wages (Nos.): _____	c) Tenure of the employment: >5 years (Nos. of employees): _____ >3 to 5 years (Nos. of employees): _____ Up to 3years (Nos. of employees): _____
* Fill up the Employment & Salary template in annexure 5	
d) Allowances and benefits: What are the benefits paid to employees? i) _____ ii) _____ iii) _____	
* Fill up the Employment & Salary template in annexure 5	

8. Economic Impact and Value Addition	
<p>a) Where would you get your product Input (Raw materials) from?</p> <p><input type="radio"/> Will get domestically.</p> <p><input type="radio"/> Will have to import.</p> <p><i>If Domestic- List the Agents/Business or Economic Sectors from where you will procure (eg. Farmers in Agriculture Sector or/and Firms in P&M or/and Shopkeepers in Retails or wholesale etc.)</i></p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p>	<p>b) Your market for the product and Share:</p> <p><input type="radio"/> Domestic Market, Share (... ..%)</p> <p><input type="radio"/> Regional/International market, Share (... ..%)</p> <p><i>If Domestic Market- List the Agents/Business or Economic Sectors which will purchase/consume your product/services. (eg. Farmers in Agriculture Sector and/or firms in P&M and/or shopkeepers in Retails/wholesale or/and Hotels & Restaurants or/and construction sector etc.)</i></p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p>
<p>(c) What would be your expected Output product?</p> <p><input type="radio"/> New Product</p> <p><input type="radio"/> Existing Product</p>	
9. Strategy for marketing your products using ICT	
<p>Digital Marketing:</p>	<p><input type="radio"/> Web-based marketing</p> <p><input type="radio"/> Social Media Marketing</p> <p><input type="radio"/> Email Marketing</p>
<p>e-Commerce</p>	<p><input type="radio"/> Supply chain Management</p> <p><input type="radio"/> Payment Management</p>
10. Technology and Innovation	
<p>a. Will your business invest in innovative technologies (plant & machineries) that will greatly enhance productivity and efficiency? This can also include technologies that can substitute labours which are currently in shortage (expats)? Tick One</p> <p>Yes/ Partially/No</p> <p><i>(for existing industries, if you donot upgrade or enhance your machines but purchase the same or similar ones please select No) and (for new entrants if you invest in machines which are used by others in your line of Industry and is not technologically enhancing and innovative, please select No)</i></p>	

If Yes or Partially, list those technologies and elaborate how?

- 1.
- 2.
- 3.
- 4.

b. Is your Business or Service Socially Innovative? i.e will you provide any Socially or Economically Innovative products or services? **Tick One**

Yes/ Partially/No

If Yes or Partially, please list and elaborate.

- 1.
- 2.
- 3.
- 4.

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 NCGS'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 Facility¹ 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 NCGS 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 NCGS 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;

¹ Loan availed under NCGS.

- (vii) The Applicant acknowledges that the NCGS 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 NCGS may have, the Applicant acknowledges that the NCGS may forthwith request the Participating to suspend the Facility, and the Participating Banks shall act accordingly, in the event that the NCGS is in the opinion that the Applicant is:
 - a) in breach of any of the undertakings given herein;
 - b) in breach of any of the terms and conditions mentioned in the "Acceptance of Conditions for the Issue of a Guarantee"; or
 - c) No longer compliant, or has not complied, with this Declaration.

(Signature & Date)

Affix legal stamp

(Contact Number)

(CID Number)

PART B: APPLICATION (to be completed by Applicant)

Annexure 1. Project Cost Details		
Sl. No	Particulars/Details	Amount (in Million Nu.)
1	Plant & Machineries (including all equipment)	
2	Civil Work (including Plant/factory Constructions)	
3	Vehicles and Related	
4	Working Capital (Wage, Salary, Raw Materials) max of 3 months	
5	Any Others not specified above....	
Total Cost/Investment		

** This should be equal to the total project cost/investment

Annexure 2. Monthly Sales & Revenue					
Sl. No	Items (Product Description)	Selling Price/ Unit Cost (Nu.)	Expected Sales in Qty (Itrs/kgs/box/piece etc) (Monthly Average)	Monthly Revenue (Nu.)	Remarks/Explanation
1					
2					
3					
4					
Total					

Annexure 3. Monthly Expenditure Details (Direct/CoGS & Indirect)					
Direct Expenses (CoGs)					
Sl. No	Expenses (Description)	Quantity (Itrs/kgs/piece/ box etc) (Monthly Average)	Unit Cost	Total Cost (Monthly)	Remarks/ Explanation
A. Raw Materials (Monthly)					
1					
2					
3					
4	All others				
Total					

From the total raw materials, what amount will be purchased from domestic market and directly imported?				
Total Raw Material (A+B) **Amount must be equal to above table total	Domestic Market		Imported	
	Domestic (A) Nu.	India (INR) (Amount in equivalent Nu.)	Others (CC) (Amount in equivalent Nu.)	Total Imported (B) (INR + CC)

B. Packaging & Others (Monthly)					
Sl. No	Expenses (Description)	Quantity (pieces/box etc)	Unit Cost	Total Cost (Monthly)	Remarks/ Explanation
1					
2					
3	All others				
Total					(Add new row if needed)

C. Wages, Carriage, Utilities and Others (Monthly)					
Sl. No	Expenses (Description)	Quantity/Consumption (Monthly Average)	Unit Cost	Total Cost Monthly	Remarks/ Explanation
1	Electricity				
2	Fuel				
3	Carriage (in & out)				
4	Wages				
5					
6	Others				
Total					(Add new row if needed)

Indirect Expenses (Monthly)					
Sl. No	Expenses (Description)	Numbers	Cost/ Payment	Total Cost (Monthly)	Remarks/ Explanation
1	Salary & Wages				(Add new row if needed)
2	House Rent/Lease/Rents				
3	Transportation/Hiring				
4					
5					
6					
7	All others				
Total					

Annexure 4. Fixed Assets & Depreciation Schedule							
Sl. No	Assets/ Items	Cost/ Opening Value	Purchase Date	Depreciation Rate (%)	Depreciation	Closing/ Net Value	Monthly (Dep.)
1							
2							
3							
4							
Total							

Annexure 5. Employment & Salary

1. Regular Staff									
Sl. No	Designation	Nos.	Basic Salary (1)	Allowances (all cash) (2)	Other Benefits (non-monetary)-List (3)	Total Salary (4) (1+2)	PF (%) (5)	Provident Fund (6) (1x5)	Total Expenses (4+6)
1									
2									
3									
4									
5									
Total									

2. Contract/Casual STAFF (Minimum of 6 months to less than 1 year)						
Sl. No	Designation/Description	Nos.	Basic Salary (1)	Allowances (all cash) (2)	Other Benefits (non-monetary)-List	Total Salary (1+2)
1						
2						
3						
4						
5						
Total						

3. Daily Wage (Minimum of 5 days in payroll)					
Hourly engagement and "as and need based" loaders and unloaders are not classified here					
Sl. No	Description	Nos.	Daily Wage (Nu.)	No. of Days (estimated)	Total Payment
1					
2					
3					
4					
5					
Total					