

**Economic Stimulus Programme  
Concessional Credit Line (CCL)  
Loan Application Form**

Affix Passport  
Size Photo

**(Official use only)**

Date and Time of Receipt: \_\_\_\_\_  
Application No.: \_\_\_\_\_

**APPLICATION (to be completed by Applicant)**

**1. Borrower's Detail**

- a) Name of the Applicant: \_\_\_\_\_
- b) CID No: \_\_\_\_\_
- c) Gender    Male  Female  Others
- d) Contact No: \_\_\_\_\_
- e) E-mail: \_\_\_\_\_
- f) Savings/Current Account Number: \_\_\_\_\_
- g) Present Address: \_\_\_\_\_
- h) Permanent address: Dzongkhag: \_\_\_\_\_ Gewog: \_\_\_\_\_  
Village: \_\_\_\_\_ Household No.: \_\_\_\_\_  
Thram No: \_\_\_\_\_ House No.: \_\_\_\_\_
- i) Spouse's / Immediate Family member's Name: \_\_\_\_\_
- j) Relationship with Immediate Family Member (if not married): \_\_\_\_\_
- k) Contact No. of Spouse/Immediate Family Member: \_\_\_\_\_

**2. Project/Business Details**

- a) Name of the Project/Business: \_\_\_\_\_ (New/Upscale) \_\_\_\_\_
- b) Broad Sector: \_\_\_\_\_  
(Primary Agriculture & Livestock/Production & Manufacturing)
- c) Nature of the Business/Business Activity (Focus Area): \_\_\_\_\_
- d) Estimated Project Cost/Investment Size (Nu) \_\_\_\_\_ (CSI/S/M) \_\_\_\_\_
- e) Loan Amount: Nu \_\_\_\_\_

- f) Equity Amount: Nu. \_\_\_\_\_
- g) Business License/Registration No: \_\_\_\_\_
- h) Business TPN No: \_\_\_\_\_
- i) Date of commercial operation (for existing only) (dd/mm/yy): \_\_\_\_\_
- j) Business Address/Location \_\_\_\_\_
- k) Dzongkhag: \_\_\_\_\_
- l) Ownership: Individual  Sole proprietorship  Partnership  Limited Company

### 3. Description of the Business

### 4. Details of other existing Business activities/ Source of Income/ Loans availed:

### 5. Economic Impact and Value Addition

a) Where would you get your product **Input (Raw materials)** from?

Will get domestically.

Will have to import.

*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.)*

1.

b) Your market for the product and Share:

Domestic Market, Share (..... %)

Regional/International market, Share (.....%)

*If Domestic Market- List the Agents/Business or Economic Sectors which will purchase/consume your product/services. (eg. Farmers in Agriculture Sector and/ firms in P&M and/shopkeepers in Retails/wholesale or/and Hotels & Restaurants or/and construction sector etc.)*

1.

2.		2.	
3.		3.	
4.		4.	
5.		5.	

**CUSTOMER CONSENT FOR USAGE OF PERSONAL INFORMATION/DATA**

- All information provided is correct and true to my/our best 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.

I hereby provide my pre-consent to the PFIs:

- And all other authorized agencies to use my personal information/data. This consent clause constitutes waiver of my right to make any objection for using my personal information/data hereafter by the PFIs and authorized agencies.
- To collect information/statements on account maintained with different Banks if deemed necessary.

**DECLARATION**

I/We understand and undertake:

- To provide additional documents, if any to PFIs as and when required during the tenure of the loan.
- To maintain proper book keeping for the purpose of monitoring and reporting to PFIs.
- No application has been submitted for CCL to other PFIs.
- To comply with any changes in the terms and conditions applied under the ESP scheme.

I/We hereby declare that the details furnished herein are true and correct to the best of my/our knowledge and ability. In case any of the above information is found to be false or untrue or misleading or misrepresenting or concealed, I/we accept to any legal action as per the relevant by-laws, rules and regulations in force.

Signature of Applicant:

Place:

Date:

**Economic Stimulus Programme  
Concessional Credit Line (CCL)  
Annexure**

Annexures to be filled up by Primary Agriculture and Livestock sector only (if applicable)

<b>Annexure 1. Project Cost Details</b>		
<b>Sl. No</b>	<b>Particulars/Details</b>	<b>Amount (in Million Nu.)</b>
1		
2		
3		
4		
5		
	<b>Total Cost/Investment</b>	

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

<b>Annexure 2. Projected/Actual Monthly Sales &amp; Revenue</b>					
<b>Sl. No</b>	<b>Items (Product Description)</b>	<b>Selling Price/ Unit Cost (Nu.)</b>	<b>Expected Sales in Qty (ltrs/kgs/box/piece etc) (Monthly Average)</b>	<b>Monthly Revenue (Nu.)</b>	<b>Remarks/Explanation</b>
1					
2					
3					
4					
<b>Total</b>					

(Add new row if needed)

**Annexure 3. Monthly Expenditure Details (Direct/CoGS& Indirect)**

Direct Expenses (Cost of Goods Sold)					
Sl.No	Expenses (Description)	Quantity (ltrs/kgs/piece/box etc) (Monthly Average)	Unit Cost	Total Cost (Monthly)	Remarks/Explanation
<b>A. Raw Materials (Monthly)</b>					
1					
2					
3					
4	All others				
<b>Total</b>					
From the total raw materials, what amount will be purchased from domestic market and directly imported?					
<b>Total Raw Material (A+B)</b>		<b>Domestic Market</b>		<b>Imported</b>	
**Amount must be equal to above table total		<b>Domestic (A) Nu.</b>	<b>India (INR) (Amount in equivalent Nu.)</b>	<b>Others (CC) (Amount in equivalent Nu.)</b>	<b>Total Imported (B) (INR + CC)</b>
<b>B. Packaging &amp; Others (Monthly)</b>					
Sl.No	Expenses (Description)	Quantity (pieces/box etc)	Unit Cost	Total Cost (Monthly)	Remarks/Explanation
1					
2					
3	All others				
<b>Total</b>					
<b>C. Wages, Carriage, Utilities and Others (Monthly)</b>					
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				
<b>Total</b>					(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				
<b>Total</b>					

Employment & Salary			
Sl. No	Designation	Nos.	Total Salary (4) (1+2)
1			
2			
3			
4			
5			
<b>Total</b>			

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## **Economic Stimulus Programme Concessional Credit Line (CCL) Document Checklist**

1. Duly filled ESP Application Form signed on all the pages (Full Signature). including annexures;
2. Copy of valid Citizenship Identity (CID) of applicant(s).
3. Valid Trade License (if applicable)
4. Estimates for Civil Works/Quotations for machinery & miscellaneous fixed Assets- proper break up along with quotations/invoices
5. Ownership Certificate of the land/lease agreement etc
6. Project Approval letter (if applicable)
7. Construction approval letter from Concerned authority and Approved drawing (if applicable)
8. Environment Clearance Certificate (if applicable)
9. Tax Clearance (if applicable)
10. Letter from BPC for Power Supply (if applicable)
11. Technical Assessment and Technical Clearance from the relevant agencies.

### **Additional Check list for Production and Manufacturing Sector:**

12. Detail project report – the report should include the following information wherever applicable:
  - A. The proper description of the project/business
  - B. Proper project cost break-up
  - C. Details of Promoter/ FDI (if any) (Proposed Shareholding of the business)
  - D. Details of Consultants
  - 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. Details of product line
  - J. Project GANNT chart
  - K. Human Resources- Management Analysis
  - L. Markets/Industrial Analysis
    - i. SWOT Analysis
    - ii. Pestle Analysis
    - iii. SAM/TAM/TOM
  - iv. Critical Success factor
  - v. Details of competitors
  - M. Impact on Environment
  - N. Audited financials for the past 3 years for an existing business.
  - O. 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

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- 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
- 13. Certificate of Incorporation, if applicable
  - 14. Articles of incorporation, if applicable
  - 15. Endorsed FDI agreement by ROC, if applicable
  - 16. Bank statement of latest 6 months/ statement of foreign currency account if any.
  - 17. Technical Collaboration Agreement/Technical Know-How Agreement, if applicable.
  - 18.** Board Resolution/ Power of Attorney, if applicable.
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