

EXPRESSION OF INTEREST (EoI)

Bhutan Development Bank (BDB) is pleased to invite interested individuals to partner with the Bank as an **AGENT – “BDB Zhabtog”** to take up the Agency Banking business. Agency banking is aimed at enhancing financial inclusion, create employment opportunities and improve convenience of banking through a digital platform. The aspiring individuals meeting the eligibility criteria from the identified locations are invited to apply:

a. Eligibility criteria

- i. Attained minimum age of 18 years
- ii. Hold a valid citizenship ID card in case of an individual or valid business license in case of a business entity
- iii. Obtain valid security clearance and not be declared bankrupt
- iv. Should be residency of the area
- v. Individual must have clean credit history (CIB Report) in the last one year preceding the signing of the contract and status maintained during the contract period
- vi. Must hold/open a deposit and CD account
- vii. Literate (ability to read and write)
- viii. Meet suitability in terms of infrastructure and other facilities to operate business
- ix. Submit a copy of audited financial statement submitted to the tax authority, if applicable

b. Identified location

SI #	Agent Location	Branch Office to visit	No. of Agent
1	Dungna, Chukha Dzongkhag	Gedu	1
2	Umling, Sarpang Dzongkhag	Gelephu	1
3	Gakiling, Haa Dzongkhag	Haa	1
4	Weringla, Mongar Dzongkhag	Mongar	1
5	Yadi, Mongar Dzongkhag	Yadi	1
6	Naja, Paro Dzongkhag	Paro	1
7	Yurung, Pema Gatshel Dzongkhag	Pema Gatshel	1
8	Gasa Dzongkhag	Gasa	1
9	Deothang, Samdrup Jongkhar Dzongkhag	Samdrup Jongkhar	1
10	Orong, Samdrup Jongkhar Dzongkhag	Samdrup Jongkhar	1
11	Gomdar, Samdrupjongkhar Dzongkhag	Samdrup Jongkhar	1
12	Gomtu, Samtse Dzongkhag	Samtse	1
13	Bartsham, Trashigang Dzongkhag	Trashigang	1
14	Thrimshing, Trashigang Dzongkhag	Wamrong	2
15	Nubding, Wangduephodrang Dzongkhag	Gangtey	1

c. **Benefit:** Approved agent will be paid attractive commission based on the transactions

The expression of interest should be through Bank's agent application form fully filled along with required documents and reach the nearest Branch Office on or before **25th December 2025**. The terms of reference provides overview of the responsibilities to be undertaken by an agent.

For details visit the nearest Branch Offices or www.bdb.bt

MANAGEMENT