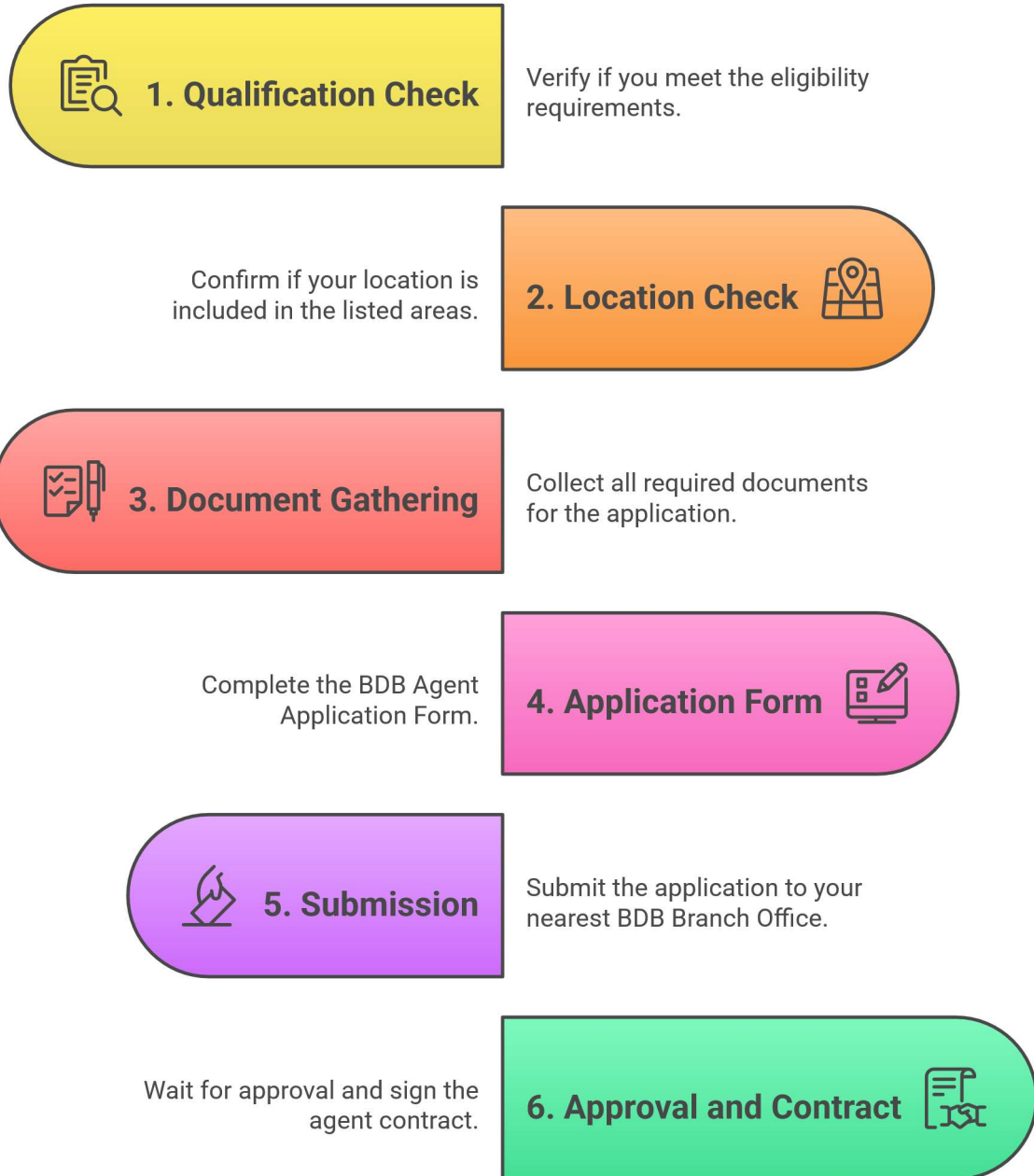


BDB Zhabtog Agent Application Process: A Step-by-Step Guide



ELIGIBILITY

Ensure that you meet all of the following eligibility requirements before applying:

- i. Have attained a minimum age of 18 years
- ii. Hold a valid citizenship ID card (for individuals) or a valid business license (for business entities)
- iii. Obtain valid security clearance and not be declared bankrupt
- iv. Be a resident of the area
- v. Have a clean credit history (CIB report) for at least one year prior to signing the contract, and maintain this status throughout the contract period
- vi. Hold or open a deposit and CD account.
- vii. Be literate (able to read and write)
- viii. Meet suitability requirements in terms of infrastructure and other facilities to operate the business
- ix. Submit a copy of audited financial statements submitted to the tax authority, if applicable

LISTED LOCATIONS

BDB is currently recruiting agents only in these specific areas. Find your location and the branch office you must contact:

| Location | Dzongkhag | Branch to visit |
|------------|------------------|------------------|
| Jurmey | Mongar | Mongar |
| Norgaygang | Samtse | Samtse |
| Tendu | Samtse | Samtse |
| Merak | Trashigang | Trashigang |
| Khaling | Trashigang | Trashigang |
| Sephu | Wangdue Phodrang | Wangdue Phodrang |
| Silimbi | Mongar | Mongar |

DOCUMENTS REQUIRED

Collect the following documents before visiting the branch:

- A valid citizenship ID card (or a business license if applying as a business)
- A valid security clearance certificate
- A CIB (Credit Information Bureau) report showing a clean record for the past one year
- Proof of a BDB deposit account and CD account (or be prepared to open one)
- Audited financial statements submitted to the tax authority, if applicable

AGENT APPLICATION FORM

SECTION A: APPLICANT INFORMATION

| | | |
|----|--|--|
| 1. | Business/Applicant Name: | |
| 2. | Physical Address: | |
| 3. | Mobile No: | |
| 4. | Email ID: | |
| 5. | Business license number (if applicable): | |
| 6. | Type of business: | |
| 7. | Number of years in Operation: | |
| 8. | Location: | |
| 9. | Do you own or rent the premises? | <input type="checkbox"/> Owned <input type="checkbox"/> Rent |

SECTION B: BANKING SERVICES TO BE OFFERED (Tick)

- Cash Deposits
- Cash Withdrawal
- Fund Transfers
- Balance Inquiry and Mini statements
- Loan Repayment
- Loan disbursements
- Loan application process, document collection and submission
- Accept cash towards utility payments, income, property tax, insurance and other payment towards government services, retirement and social benefits
- Accepting cheque deposits

SECTION C: INFRASTRUCTURE DETAILS (Tick)

| | | |
|---------------------------|--|--|
| 1. | Do you have a secure premise? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. | Do you have electricity? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. | Do you have internet access? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. | Do you have a mobile device/smartphone? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. | Have you served as an agent for any other financial institution? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, name of the bank: | | |

SECTION D: REQUIRED DOCUMENTS (Attach Copies)

- Copy of Business license if applicable
- Copy of CID
- Tax certificate if applicable
- Valid Security clearance
- Prove of residency from Gewog Office

SECTION E: DECLARATION

I hereby apply to be appointed as agent for BDB. I confirm that the information provided is true and correct to the best of my knowledge. I understand that submission of this form does not guarantee approval.

(Signature)

Applicant's Name:

Date:

SECTION F: FOR BANK USE ONLY

| | |
|-----------------------------|--|
| Date received: | |
| Received by (Name): | |
| Application No: | |
| Approved: | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Remarks: | |
| Approved by (CM/BM): | <div style="display: flex; justify-content: space-between;"> Signature: Date: </div> |