

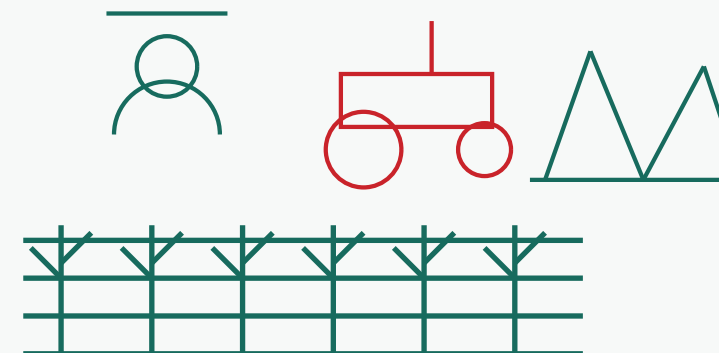
AGRICULTURAL LOAN

Documents Checklist — Nepal



Prepare the right documents. Strengthen your loan application.

A practical visual checklist covering farmer KYC, business registration, land, project, financial, collateral, livestock, crop, fishery, machinery, construction, insurance and disbursement documents.



01

Borrower

KYC & credit

02

Land

Ownership / lease

03

Project

Proposal & feasibility

04

Finance

Statements & cost

05

Security

Collateral & guarantee

06

Sector

Farm-specific papers

Borrower / Applicant Documents

- ☒ Duly completed loan application form
- ☒ Recent passport-size photographs
- ☒ Copy of Nepali Citizenship Certificate
- ☒ PAN certificate / PAN number
- ☒ National ID card/certificate, where applicable
- ☒ Proof of permanent and current address
- ☒ Family details / relationship certificate, if required
- ☒ Bank statement, generally recent 6–12 months
- ☒ Existing loan details and repayment statements
- ☒ Credit information / credit history documents, where applicable

Business / Farm Registration

- ☒ Firm/company registration certificate
- ☒ Business registration certificate
- ☒ Municipality/Rural Municipality registration or renewal
- ☒ PAN/VAT registration certificate, as applicable
- ☒ Partnership deed / MOA / AOA, as applicable
- ☒ Shareholder details / share register, where applicable
- ☒ Board resolution and authority letter, for companies
- ☒ Latest registration / renewal documents
- ☒ Relevant agricultural license / permit, where required

Owned Land

- ☒ Land ownership certificate / Lalpurja
- ☒ Latest land revenue / property tax receipt
- ☒ Land ownership transfer documents, if recently transferred
- ☒ Cadastral / trace map (Napi Naksa)
- ☒ Four-boundary / field details
- ☒ Land classification documents, if applicable
- ☒ Land valuation documents, where required
- ☒ Relationship / consent documents for joint ownership

Leased Land & Project

- ☒ Registered lease agreement
- ☒ Landowner's citizenship and Lalpurja
- ☒ Lease period and rental details
- ☒ Landowner consent / NOC, if required
- ☒ Detailed agricultural business / project proposal
- ☒ Project feasibility report, especially for larger loans
- ☒ Description of agricultural activity and farm area
- ☒ Production plan, costs, labour and inputs
- ☒ Marketing, implementation and funding plan

Project / Business Plan

- ☒ Type of farming: crop, livestock, poultry, dairy, fishery, horticulture, etc.
- ☒ Estimated production quantity
- ☒ Expected selling price and revenue
- ☒ Cost of production
- ☒ Machinery/equipment and raw-material requirements
- ☒ Marketing and distribution plan
- ☒ Major buyers/customers, if available
- ☒ Project implementation schedule
- ☒ Projected income statement and cash flow
- ☒ Projected balance sheet / break-even analysis, where applicable
- ☒ Sources and uses of project funds

Existing / New Project Finance

- ☒ Latest audited financial statements
- ☒ Previous 2–3 years' financial statements, where applicable
- ☒ Tax clearance and income-tax return documents
- ☒ VAT returns, if VAT registered
- ☒ Sales / purchase and farm production records
- ☒ Stock, receivable / payable details
- ☒ Bank and existing borrowing statements
- ☒ Other income-source details
- ☒ For new projects: estimated cost, equity, quotations and working capital

4. Collateral, Livestock & Poultry Documents

Collateral / Security

- ☒ Original Lalpurja
- ☒ Latest land revenue receipt
- ☒ Cadastral / trace map
- ☒ Four-boundary / Char Killa verification
- ☒ Building ownership and approval documents, if applicable
- ☒ Property valuation report
- ☒ Collateral owner's citizenship
- ☒ Relationship documents and co-owner consent, if applicable
- ☒ Mortgage-related documents required by the bank
- ☒ For third-party collateral: owner's Lalpurja, consent and legal documents

Livestock / Poultry / Dairy

- ☒ Livestock / farm registration certificate
- ☒ Municipality/Rural Municipality registration
- ☒ Livestock / poultry project proposal
- ☒ Number and type of animals / birds
- ☒ Purchase quotations / invoices
- ☒ Veterinary / health records, where applicable
- ☒ Livestock insurance, where required
- ☒ Feed purchase estimates
- ☒ Shed construction estimate and equipment quotations
- ☒ Production / sales projections
- ☒ Veterinary or agricultural technician recommendation, if required

5. Crop, Fishery & Machinery Documents

MATCH THE CHECKLIST TO YOUR FARM

6

Crop / Horticulture

- ☒ Farm registration
- ☒ Land ownership / lease documents
- ☒ Crop production plan
- ☒ Seed / seedling quotations
- ☒ Fertilizer and pesticide estimates
- ☒ Irrigation details
- ☒ Greenhouse / polyhouse quotation, if applicable
- ☒ Equipment quotations
- ☒ Production estimates
- ☒ Market / buyer details
- ☒ Crop insurance, where applicable

Fishery / Aquaculture

- ☒ Fishery / farm registration
- ☒ Land ownership / lease documents
- ☒ Pond / fishery project proposal
- ☒ Pond construction estimate
- ☒ Fingerling quotations
- ☒ Feed cost estimates
- ☒ Equipment quotations
- ☒ Production projections
- ☒ Sales / market details
- ☒ Required environmental / local approvals

Machinery / Equipment

- ☒ Supplier quotation
- ☒ Proforma invoice
- ☒ Machinery specifications
- ☒ Supplier registration documents, if requested
- ☒ Supplier PAN/VAT documents, where applicable
- ☒ Down-payment / equity evidence
- ☒ Insurance, where required
- ☒ Vehicle / tractor registration documents, where applicable

Construction

- ☒ Construction estimate
- ☒ Building drawing / design
- ☒ Municipality/Rural
Municipality approval
- ☒ Engineer's estimate
- ☒ Land ownership documents
- ☒ Construction quotation
- ☒ Contractor quotation /
agreement
- ☒ Project cost breakdown
- ☒ Progress / payment plan

Insurance

- ☒ Crop insurance
- ☒ Livestock insurance
- ☒ Poultry insurance
- ☒ Property / fire insurance
- ☒ Machinery / equipment
insurance
- ☒ Other required insurance
policies

Guarantor / Co-borrower

- ☒ Citizenship and photographs
- ☒ PAN, where applicable
- ☒ Address / contact details
- ☒ Income documents
- ☒ Bank statements
- ☒ Property ownership documents,
if security
- ☒ Net-worth statement, where
required
- ☒ Relationship documents, where
applicable

Company-Owned Project

- ☒ Company registration, MOA and AOA
- ☒ PAN/VAT and renewal documents
- ☒ Shareholder register / details
- ☒ Board resolution
- ☒ Authorized signatory documents
- ☒ Directors' citizenship copies
- ☒ Audited financial statements
- ☒ Tax clearance and bank statements
- ☒ Project feasibility, land and collateral documents
- ☒ Project licenses / approvals and existing loan details

Loan-Specific

- ☒ Loan application and declaration forms
- ☒ Credit Information Bureau documents
- ☒ Existing loan settlement / repayment details
- ☒ Debt statement
- ☒ Net-worth statement
- ☒ Source-of-funds / equity evidence
- ☒ End-use declaration
- ☒ Consent / NOC
- ☒ Valuation and legal opinion / collateral report
- ☒ Other credit-appraisal documents

At Disbursement

- ☒ Loan agreement
- ☒ Promissory note / banking instruments
- ☒ Mortgage deed / security documents
- ☒ Insurance policy
- ☒ Supplier invoice / proforma invoice
- ☒ Equity contribution evidence
- ☒ Mortgage / security registration
- ☒ Post-approval compliance documents
- ☒ Documents specified in sanction letter

DOCUMENT	STATUS
Citizenship certificate	Essential
Passport-size photographs	Essential
PAN certificate / number	Essential
Land ownership certificate (Lalpurja)	Usually
Latest land revenue receipt	Usually
Cadastral / trace map	Usually
Char Killa / boundary details	Usually
Farm / business registration	Usually
Municipality registration / renewal	Usually
Agricultural project proposal	Essential
Estimated project cost	Essential
Supplier quotations	Usually
Bank statements	Usually
Income / source-of-income documents	Usually
Existing loan details	If applicable
Tax documents	If applicable

IMPORTANT NOTE

This is a general Nepal agricultural-loan checklist, not a single mandatory list for every bank. Requirements can vary by loan product, collateral, project size, borrower profile and agricultural activity. Large commercial farms or companies may require substantially more documentation.