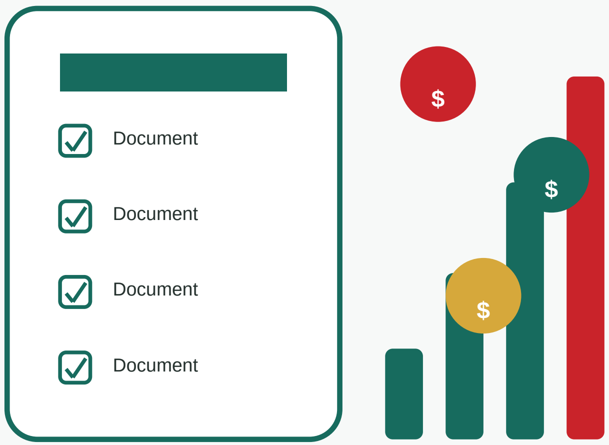
STARTUP LOAN

Documents Checklist — Nepal

Build your file before you approach the bank.

A practical guide to personal KYC, business registration, business plan, financials, project investment and security documents.



- **01 KYC** — Identity & forms
- **02 Business** — Registration
- **03 Plan** — Business proposal
- **04 Finance** — Statements & projections
- **05 Project** — Quotes & investment
- **06 Security** — Collateral / guarantee

Requirements can vary by bank, lender and startup-loan scheme.

1. Personal / KYC Documents

Core KYC

- ☑ Nepali Citizenship Certificate
- ☑ Passport-size photographs
- ☑ National Identity Card / Number, if required
- ☑ PAN certificate
- ☑ Completed KYC form
- ☑ Loan application form

Address & borrower details

- ☑ Proof of permanent / current address
- ☑ Guarantor / co-borrower documents, if required
- ☑ Any additional identity documents requested by the lender

Before submission

Check that names, addresses and identification numbers are consistent across your documents. Keep originals available for verification.

2. Business Registration Documents

Company / Firm

- [x] Company / Firm Registration Certificate
- [x] PAN / VAT Registration Certificate
- [x] Memorandum of Association (MOA), if company
- [x] Articles of Association (AOA), if company
- [x] Partnership Deed, if applicable

Licenses & local registration

- [x] Local-level business registration, where applicable
- [x] Industry registration / license, if applicable
- [x] Relevant sector-specific licenses / approvals
- [x] Other legal documents requested for the business

Why this matters

The lender needs to establish that the business is legally registered and permitted to operate in its proposed sector.

3. Business Plan — Very Important

Business concept

- [x] Executive summary
- [x] Product / service description
- [x] Problem and proposed solution
- [x] Target market / customer analysis
- [x] Competitor analysis
- [x] Marketing and sales strategy

Financial & execution plan

- [x] Business model / revenue model
- [x] Management / team details
- [x] Project implementation plan
- [x] Total project cost
- [x] Loan amount required
- [x] Promoter's own investment
- [x] Estimated sales / revenue
- [x] Projected profit & loss
- [x] Projected cash flow
- [x] Loan repayment plan

Pro tip

Keep the business plan realistic, measurable and supported by quotations, market evidence and clear financial assumptions.

4. Financial Documents

Financial records

- [x] Bank statement
- [x] Existing business financial statements, if operating
- [x] Audited financial statements, where applicable
- [x] Tax clearance certificate, if applicable
- [x] Details of existing loans

Investment & projections

- [x] Net worth statement
- [x] Promoter's source of investment
- [x] Estimated project cost
- [x] Supplier / equipment quotations
- [x] Projected sales, profit and cash flow

Keep the numbers connected

The loan amount, promoter contribution, project cost, projected revenue and repayment plan should tell one consistent financial story.

5. Project / Investment Documents

Purchases & setup

- Machinery / equipment quotations
- Purchase quotations
- Technology / software development estimates
- Construction / renovation estimates
- Supplier quotations

Premises & operations

- Lease / rental agreement for business premises
- Land / building ownership or lease documents, if relevant
- Inventory / raw-material estimates
- Other documents supporting proposed investment

Attach evidence

Quotations and agreements help the lender verify what the requested loan will actually finance.

6. Collateral / Security Documents

Property security

- [x] Land ownership certificate (Lalpurja)
- [x] Land revenue receipt
- [x] Property valuation report
- [x] Building / property documents

Owner / guarantee

- [x] Collateral owner's citizenship
- [x] Relationship / consent documents, where applicable
- [x] Other security / guarantee documents required by lender

Important

Do not assume property collateral is always mandatory. Startup-focused schemes may have different or reduced collateral requirements compared with conventional business loans.

Quick Checklist — Startup Loan

DOCUMENT	PRIORITY
Citizenship	**Essential**
PAN	**Essential**
Company / Firm registration	**Essential**
Business plan	**Essential**
Project proposal	**Essential**
Bank statement	**Usually**
Financial projections	**Essential**
Tax documents	**If applicable**
Industry / business license	**If applicable**
Equipment / supplier quotations	**If applicable**
Rental / lease agreement	**If applicable**
Collateral documents	**Depends on scheme / bank**
Guarantor documents	**Depends on lender**

Final reminder

This checklist is a practical guide. Exact requirements can differ by bank / financial institution and by the government-supported startup loan scheme. Confirm the current checklist before filing the application.