

Rashu Fathuru Loan (New Business)

Required Documents:

1. Identification and Business Registration Documents

For unregistered businesses

- a. ID Card Copy of the applicant(s)
- b. Information Form of the applicant(s)

Registered businesses but operation not started yet

- a. ID Card Copy of shareholders and directors of the company or partnership
- b. Information Form of the business, shareholders, and partners
- c. Board Resolution for companies/partnerships stating the authorized signatory on behalf of the business
- d. Copy of Business Registration
- e. Copy of Memorandum of Association and Articles of Association

2. Income Verification Documents

- a. Other Income Verification Documents (employment letter or rental agreement if applicable)
- b. Bank Account Statement of owners, shareholders, or partners for the past 6 months

3. Project Related Documents

- a. Business Plan (draft format available on our website)
- b. Financial Forecast (including basis) for the proposed loan tenor (draft format available on our website)
- c. Project Breakdown or BOQ (Equity investment and loan investment separately)
- d. Layout of business premise or guesthouse and architectural drawings
- e. Proof of Equity Investment with the relevant paid bills and invoices
- f. Quotations for purchases to be made from the loan facility (if the purchases are made from abroad, the quotation price should be inclusive all expenses for import)

- g. Contractor or Subcontractor Agreement for the project
- h. Copy of Rental Agreement if the business is being/ to be carried out on a leased property
- i. Work Schedule and Disbursement Schedule

4. Collateral Documents

- a. ID Card Copy of mortgagor(s)
- b. No Objection Letter from the mortgagor(s) if the mortgagor is different from the loan applicant
- c. Registry Copy of the collateral (include all pages)