

Documents required for obtaining a loan for an Individual Entrepreneur:

1. Application for a Loan (provided by the Bank).
2. Borrower's Questionnaire (provided by the Bank).
3. Passport of the Guarantor/Pledgor, TIN, information about registration and current place of residence.
4. Patent or certificate of state registration (re-registration) of an individual engaged in entrepreneurial activity for 6-12 months.
5. Other business documents (dispatch records, revenue records, bank statements for transfers, invoices for sending goods through CARGO companies).
6. Copies of documents confirming the borrower's employment in the specified area.
7. Information on current place of residence and family composition from "Sanarip Aimak" Automated Information Service (Citizens Service Center).
8. A copy of the marriage or divorce certificate of the Borrower, Guarantor, Pledger.
9. Entitlement and title establishing documents for the collateral (depending on the type of collateral provided: State Act, Technical Certificate, Real Estate Sales and Purchase Agreement).
10. An extract from the State Registration Service of the Kyrgyz Republic confirming the absence of prohibitions and restrictions on the proposed collateral.
11. Copies of documents on rented premises/areas (if necessary).

If necessary, the Bank may request other additional documents.

Documents required for obtaining a loan for a Legal Entity:

1. Application for a Loan (provided by the Bank).
2. Copies of constituent and organizational documents of a legal entity (Certificate, Articles of Association (Charter), Decision, Order on the appointment of a head, passport of a head, etc.).
3. Copies of passports of the head, chief accountant and the person signing all agreements with the bank.
4. Certificate of absence (presence) of debt with the Social Fund.
5. Certificate from the tax office about the absence of debt on mandatory payments to the budget, or a reconciliation report.
6. Financial statements of the company (Balance Sheet, Profit and Loss Statement, Cash Flow Statement).
7. Statement from the client's account for a certain period (subject to availability of the maintained bank account).
8. Business plan, if the loan amount is over 3,500,000 KG soms/in US dollar equivalent, with the exception of loans provided to replenish working capital.
9. Title establishing documents for the collateral property.

If necessary, the Bank may request other additional documents.