



National Development Bank Limited Lending Products

COMMERCIAL LENDING

Commercial Loans

A commercial loan is any loan that includes the following:

1. Equipment Finance – PMV Bus, Trucks, Plant & Equipment such as Bull Dozers etc
2. Purchase of Commercial Property – Warehouses, Shops, Trade stores
3. Purchase of residential property – for own occupation or investment
4. Purchase of Fishing Vessel – Please refer to Microfinance section of website for other related details
5. Working Capital – e.g. purchase of stock

AGRICULTURE LENDING

A) Small Rural Loans <K10, 000- (refer separate section under micro-finance).

Generally these loans are to assist in establishing village based farming with a view to diversifying rural based industries.

B) Large Agricultural Loans (>K10, 000)

Loans under this category are for purchase of plantations or any other agricultural operation for redevelopment or rehabilitation or an extension as part of an overall Agricultural Development programme.

** Information on interest rates, term of loan, equity, fees, insurance and security is available on application or enquiry. Please see your nearest NDB Branch in your area or contact the Branch Manager via email, fax and telephone*