DBM

Keep growing

No 2 - 01 July 2022 – 31 December 2022

STATISTICAL BULLETIN

dbm.mu

DBM

Keep growing

WOMEN EMPOWERMENT LOANS

Interest as from 0.5% P.a

DEVELOPMENT BANK OF MAURITIUS LTD.
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DBM STATISTICAL BULLETIN

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Contents

A word from Management

As previously announced, the subsequent editions of the present bulletin will henceforth be bi-annual and provide a synopsis of the Bank's activities for a duration of 6 months. The contents would also be more concise and arranged in a friendly way for the readers. In this present edition, the first section will deal with the Bank's loan operations, followed by another section on its subsidiaries and non-banking activities. The present edition also contains a specific last section on DBM's leasing activities. This particular section also includes an article initially published in the Business Magazine of March 2023, after a meeting with the DBM's CEO. The article was thereafter posted on DBM's Facebook account.

The present bulletin covers the period from July to December 2022, which continued with the implementation of the ongoing measures that were announced in the last Budget 2022/2023. The Budget was itself enacted at a very crucial moment which was plagued with threats of a worldwide recession occurring any day due to the prevailing persistent inflation, coupled with the food and energy shortage crisis caused by the ongoing Ukraine and Russia conflict.

The Government's Budget provided for new loan schemes for DBM but most significantly extended the validity of both the Covid 19 SME Interest Free Loan Scheme of Rs 100,000 as well as of the Covid 19 Special Support Loan Scheme of Rs 1.0 Million, up to end of June 2023. A decision which would impact heavily on the Bank's loan operations. In the same vein, the Women Entrepreneur Loan Scheme was extended to include the victims of gender-based violence, while the Backyard Gardening Loan Scheme was increased from Rs 25,000 to Rs 100,000 and extended to households.

DBM LTD
21 July 2023

DBM

Section I

DBM's loan operations from July to December 2022

From July to December 2022, the Bank sanctioned some Rs 450 Million under its current loans schemes and disbursed an approximate sum of Rs 426 Million.

Akin to the previous financial year, Covid loans accounted for the lion share with total disbursements of some Rs 344 Million during the period. Like the preceding periods, loan schemes for MSMEs Schemes came second in terms of quantum, followed by those meant for the Agricultural Sector. Loans for households and religious bodies completed the list with relatively less important figures both in terms of quantum and volume.

For the convenience of the readers details of the loan disbursements, have been grouped according to their category and placed between Annex I to XII. In the case of general loan schemes (i.e. schemes that are not meant solely for any specific sector or activity), sectorial breakdowns of the disbursements have also been provided.

The attractive packaging of the two active covid loan schemes have continued playing in their favour. The Government Guarantee that relieves any potential borrower of a collateral to secure his loan plus the extension of these facilities to planters, fishermen and women entrepreneurs as well as the lack of visibility are the apparent factors that explain the backseat taken by loan schemes specifically meant for MSMEs, the Agricultural Sector and for women entrepreneurs.

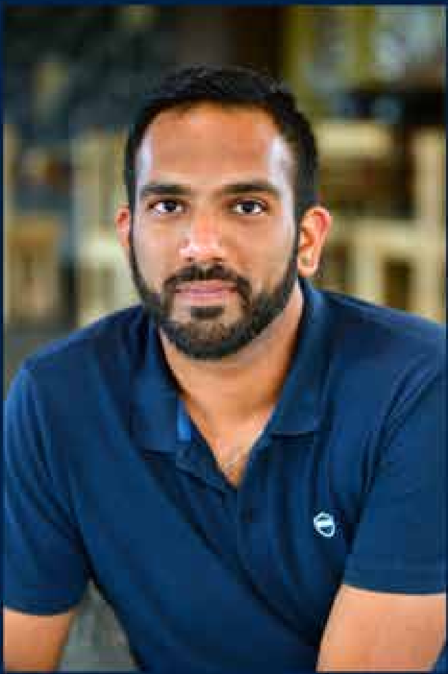
One of the most glaring features that emerged; Commercial activities has become the major sector financed by DBM these days. Besides the Covid loan schemes, this particular aspect was also reflected as well in the other general schemes under the MSME loans and the very fact that the GRET Loan Schemes meant exclusively for general retailing has superseded all of the other general MSME loan schemes is a clear pointer to this particular feature and trend. The main reason being the attractive rates provided.

AK KWET LEUNG

Cultivateur Hydroponique

"Etant donné que la culture hydroponique requiert un investissement substantiel et à l'époque n'ayant pas à ma disposition les fonds nécessaires, j'ai dû faire appel à la DBM qui proposait des prêts à faible taux d'intérêt ainsi qu'une période de grâce. Ce qui s'est avéré bénéfique par la suite."

MR AK KWET LEUNG



FRESH WATER PRAWNS (MAURITIUS) LTD

" La DBM a soutenu notre projet à la hauteur de 80% en financement. De plus, elle nous a offert l'opportunité de participer à son programme de "Mentoring", ce qui nous a permis de bénéficier d'un accompagnement couvrant pratiquement tous les aspects de la gestion d'une PME."

Shaakir Dilmohamed
Eleveur de crevettes Rosenbergi

AHP PEERBACCUS CO LTD

"DBM has been very helpful throughout my entrepreneurial journey. It has facilitated and increased the financial access of my small enterprise. This helped in the importation of materials and equipment which along with hard work has led to the success of my business."

Review of DBM's non-banking activities for the period July – December 2022

Industrial Estates

Rental from the industrial estates activities continues to be a major source of income for the Bank. Rental collections during the period reached Rs 61 Million.

The Industrial Estate Department continued to focus on consolidation of its activities through the upgrading and renovation of existing industrial buildings and construction of new SME parks which is in line with the Government vision to support the development of SMEs. Furthermore, the Bank is using the rooftops of its buildings to produce electricity from photovoltaic systems (PV) through its subsidiary DBM Energy Ltd, as this will assist Government in achieving its sustainable goals.

Construction of the SME Park at Plaine Magnien is still ongoing and new SME park at Vuillemin has been recently inaugurated on 19 July 2023 by the Prime Minister in the presence of other dignitaries. Construction of another industrial park for SMEs at Solferino has been awarded and the project consultancy firm is presently proceeding with geotechnical works.

The Department is pursuing its plans to renovate, refurbish and embellish its industrial estates which were never refurbished since construction in the 1970s and 1980s and will enable to increase its rental income in the coming years. The upgrading programme has benefitted of funding of Rs200M from the Government.

The Bank has embarked in the restructure exercise and is contemplating the consolidation of the technical team and site maintenance team of the Industrial Estate department as well as the provision of in-house security services at the industrial sites which are presently being outsourced.

The Department, with the implementation of the New IT infrastructure, will concentrate on recovery of unpaid rentals and cleaning of the long outstanding dues.

The Department will also continue in its strategy to sell the seized properties so as to unlock financial resources to be invested in the upgrading of its industrial buildings, with a view to increasing the rentable space thereby the rental income.

IT Infrastructure

The new Flexcube 14.5 went live successfully on 19 November 2022. New systems being customized to operate in conjunction with the core Flexcube program are presently being implemented and are expected to become operational any day. These new acquisitions and implementations will enable DBM to re-engineer itself and embark on a spree to reduce substantially the dependency on paper documentation and automate its processes.

Sustainable Development

Under the Water Tank Grant Scheme which the Bank took over in February 2022, as of 21/07/2023, the Bank has already received 45,001 applications, for the purchase of a water tank and a water pump. Out of those 30,060 applicants have already received their grant coupon and an amount of Rs 189M approximately has already been disbursed.

Following the enactment of Budget 2023/2024, the grant amount has been increased from Rs 8,000 to Rs 15,000.

DBM Financial Services Ltd (DBMFS)

DBM Financial Services Ltd ("DBMFS") was incorporated in 2002 to act as the debt collector for the defunct ex-MCCB Ltd. Subsequently, new line of businesses has been added to DBMFS namely Insurance and Leasing. These activities are duly licensed by the Financial Services Commission. The objective remains to consolidate and expand these activities.

In line with the Business & IT Transformation Program of the DBM Group, DBMFS has embarked in the digitalization and automation of processes for insurance activities since the beginning of 2023.

The Document Management System – Laserfiche has been implemented as from 23 June 2022, to offer an online/paperless on-boarding to walk-in clients and automatic reconciliation of covers. The process has thus been automated from application to reconciliation stage.

The online on-boarding of clients has been extended to branches of DBM by end of July 2022 where applications are received by branch officers and validated by DBMFS officers.

Previously, the manual process entailed 30-45 minutes for each walk-in client while the online on-boarding and validation takes some 15 minutes.

This Insurance solution has helped to free existing resources who can now engage into cross selling of other insurance products and focus on other revenue generation activities. Training of staff to that effect has already started.

DBM Energy Ltd

DBM Energy Ltd was incorporated in 2019 to undertake the production of electricity from PV panels installed on DBM Industrial buildings and Government buildings. The services of a consultant have already been enlisted to assist DBM Energy Ltd to implement the projects.

During the course of the present year, contracts for installation of PV panels on the rooftops of the Jawaharlal Nehru Hospital at Rose Belle as well as on the buildings of its industrial estate at Triolet and at Coromandel have already been awarded. Discussions have also been held with the concerned authorities for installation of PV panels on the roof tops of some 200 state schools across the island.

Bid documents for Plaine Lauzun I.E and Head Office are being reviewed as they had to be relaunched given that the bids were not responsive.

Provisions are being made for installation of PV Panels on grids on the roof top of The Technopark of Baladirou, Rodrigues. The contract for the works have already been allocated following a tender exercise.

Rodrigues Business Park Development Co Ltd

The Bank together with the Rodrigues Regional Assembly have incorporated a company namely the Rodrigues Business Park Development Co Ltd with the objective to undertake the construction and management of a Technopark at Baladirou, Rodrigues. This project aims at pioneering the development of the ICT Sector in Rodrigues subsequent to the advent of the Mauritius-Rodrigues Submarine Cable (MARS) in Rodrigues and it shall provide the necessary ICT infrastructure and facilities to potential service providers in the ICT sector.

Construction works for the Technopark started in 2021 but due to the unprecedented Covid-19 pandemics and the closure of borders and air flights, there have been significant delays in the completion date. It is now expected that the Technopark will be ready before the end of this year.

DBM Properties Development Ltd

DBM is the minority co-owner in DBM Properties Development Ltd, along with the Government, of the Garden Tower building situate at Poudrière Street, Port Louis. The company is acting as a syndic and engaged in:

(i) the renting of commercial space allocated to DBM; and

(ii) management of the whole building.

For the 6 months period from July to December 2022, the rental collection reached some Rs 7.4 Million

HI-CLASS FURNITURE CO LTD

“Nous sommes une petite entreprise comptant à ce jour 10 employés. Notre cheminement n’a pas été sans anicroches. Grâce au soutien de la DBM nous avons pu acquérir des équipements en provenance de Chine.
A cet époque La DBM venait tout juste de lancer un programme destiné aux femmes entrepreneurs qui voulaient se mettre à leur propre compte. “

GIANNEE WOOMUR
Ebéniste et Chef d’entreprise

DBM

Section III

DBM Leasing

DBM Leasing is the trade name under which the DBMFS market its leasing products. DBM Leasing is regulated by the Financial Services Commission (FSC) under Licence Number LC19000007 to conduct leasing activities as from 10 June 2019.

The implementation of a new leasing unit in the DBM group is a direct government budgetary measure (Budget 2018-2019) to enable the DBMFS provide leasing facilities to Micro, Small & Medium Enterprises (MSMEs) and finance equipment & vehicles under a financial lease to support the businesses. A lessee utilizes the financed asset against payment of a monthly rental and, upon expiry of the lease there is an option of becoming the asset's owner against payment of a residual sum (usually of a nominal amount). DBM Leasing at present offers competitive rates on the market, which are fixed thereby providing a constant amount to be paid each month.

Since its inception in June 2019, DBM Leasing's portfolio has been increasing over the years from Rs 37.3 million at the end of 30 June 2020 to Rs 172.3 million at the end of 30 June 2022 as shown in the table below:

30-Jun-20	37.3
30-Jun-21	93.3
30-Jun-22	172.3
July -Dec-22	206.4

Interest income has also been on an increasing trend from Rs 2.3M in June 2020 to Rs 8.9M in June 2022.

For the period running from July 2022 to end of April 2023, 173 new leases have been concluded representing lease value of Rs 98.1 Million, which has brought the total cumulative disbursement under leases to Rs 270 Million.

THE LEASING SOLUTION FOR MSMEs

DBM LEASING

DES TAUX COMPÉTITIFS ET DURABLES POUR L'ACHAT DE VÉHICULES ET D'ÉQUIPEMENTS

DBM

Le crédit-bail ou leasing est une méthode de financement qui prend de plus en plus d'ampleur dans le monde de l'entrepreneuriat. Depuis juin 2019, DBM Leasing propose cette facilité de financement pour l'achat de véhicules et la modernisation d'équipements à des taux compétitifs aux entreprises.

Le marché du crédit-bail continue de se développer car il offre une alternative flexible et adaptée aux besoins des entreprises. En effet, le crédit-bail leur permet d'acquérir des actifs sans avoir à débourser une somme importante en une seule fois. Il offre des options de financement personnalisées pour répondre aux besoins spécifiques de ses clients, notamment en ce qui concerne la durée du contrat, les taux d'intérêt et les paiements périodiques. Les sociétés de crédit-bail peuvent également offrir des services complémentaires tels que l'assurance, ce qui permet aux entreprises de se concentrer sur leur coeur de métier.

En période de difficultés de trésorerie, le crédit-bail peut être une option intéressante pour les entreprises qui ont besoin de nouveaux équipements pour moderniser leur activité. Les sociétés de crédit-bail peuvent aider les entreprises à financer l'achat d'équipements en échange de paiements périodiques, ce qui permet une meilleure gestion des flux de trésorerie. En outre, les entreprises peuvent facilement mettre fin au contrat de crédit-bail plutôt que de devoir vendre des actifs. Le crédit-bail permet donc aux entreprises de conserver une capacité d'emprunt pour d'autres besoins financiers.

La DBM Leasing a mis en place un plan d'achat d'équipement très attractif pour ses clients, en collaboration avec le ministère des Finances et du Développement économique. Ce plan vise à aider les entreprises à moderniser leurs opérations pour les rendre plus efficaces, plus rentables et moins coûteuses. Il est spécialement conçu pour les secteurs productifs tels que l'agriculture, la construction, les technologies de l'information et l'économie bleue. Le taux d'intérêt proposé pour ce plan est de 2,5 %, tandis que le client contribue à hauteur de 15 % et de la TVA pour l'achat de l'équipement (à l'exclusion des véhicules).

Cette filiale de la DBM propose des taux spécifiques pour certains types de produits, notamment un taux avantageux de 2,50 % pour la modernisation d'équipements et, pour les achats de véhicules, les taux varient généralement entre 7 % et 9,50 %. Elle a également introduit une nouvelle option avantageuse pour les véhicules électriques et hybrides, avec un taux entre 4,50 % et 7 %, afin d'encourager l'adoption de véhicules durables et respectueux de l'environnement. Ainsi, les clients peuvent non seulement bénéficier d'un paiement mensuel fixe, mais aussi contribuer à réduire leur empreinte carbone.

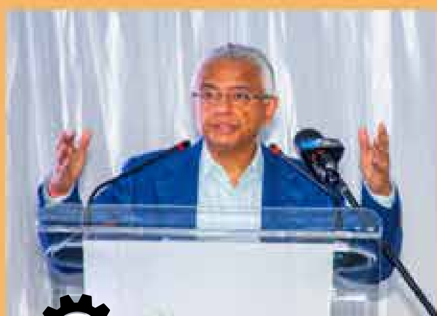
Par ailleurs, l'un des grands avantages proposés par la DBM Leasing est la fixation des taux pendant la durée du crédit-bail, ce qui offre aux clients une stabilité et une prévisibilité en termes de paiements mensuels. Cette pratique est particulièrement utile pour les clients souhaitant budgétiser leurs dépenses et éviter les fluctuations des taux d'intérêt. Certes, en raison du Covid-19 et de la guerre en Ukraine, nous évoluons dans un contexte économique difficile où l'inflation peut affecter la trésorerie des clients. Le taux fixe peut ainsi aider les gens et les entreprises à mieux gérer leur flux de trésorerie futur.

Les clients intéressés peuvent contacter la DBM Leasing pour en savoir plus sur son service de crédit-bail (leasing) par téléphone au 203.36.00 ou au 59.42.48.38. Ils peuvent également envoyer un e-mail à leasing@ dbm. mu pour demander des informations supplémentaires. DBM Leasing est heureux de fournir des renseignements détaillés sur leur service de crédit-bail et aider les clients à prendre une décision éclairée concernant leur achat ou la modernisation de leurs équipements. L'équipe de DBM Leasing est disponible pour répondre à toutes les questions des clients et les guider à travers le processus de crédit-bail.

N.B: This article originally appeared in the Business Magazine of March 2023

Innauguration of SME Park at

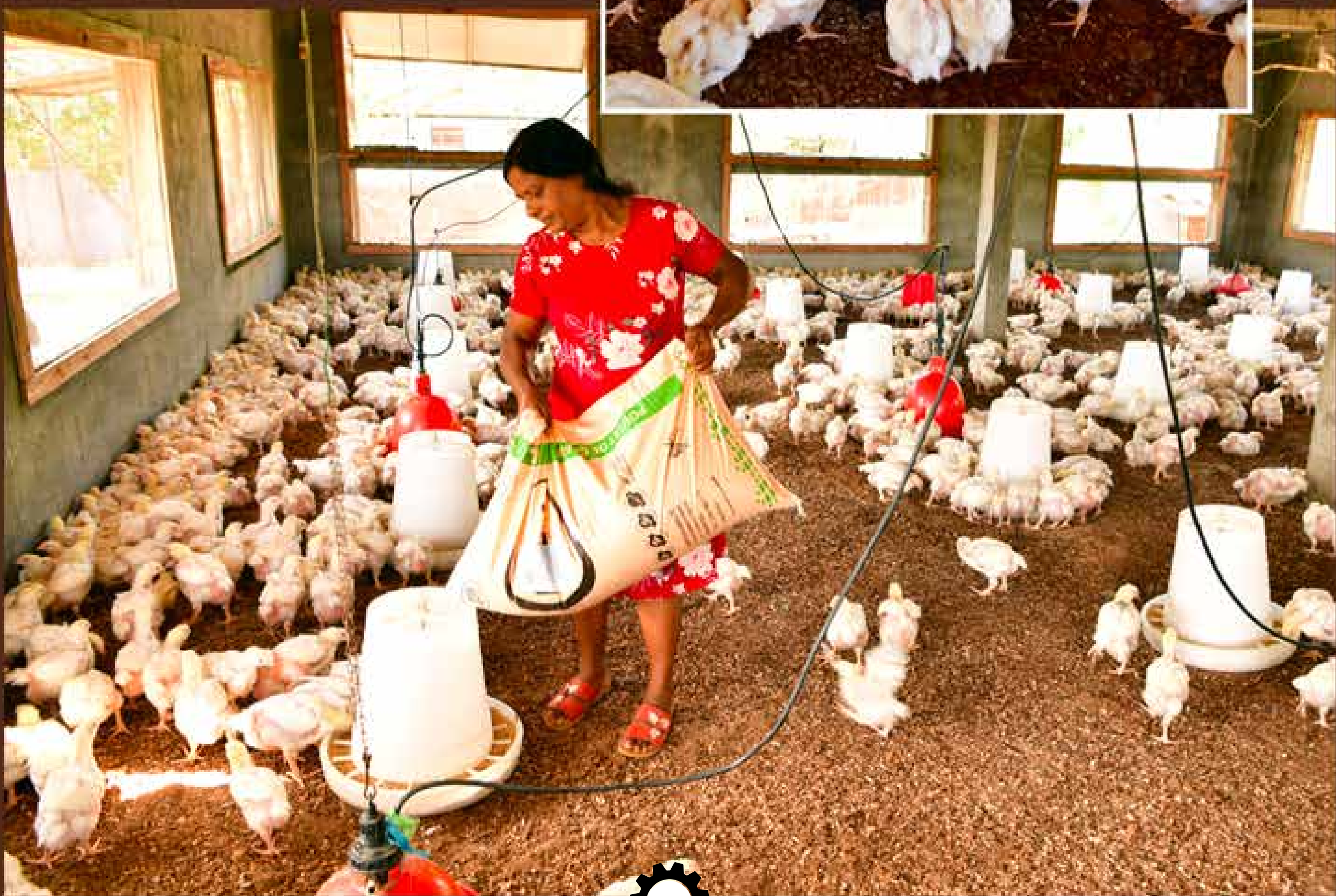
Vuillemin on 19th July 2023



ST MARTIN AGRI FARM

" Nous avons souscrit un premier prêt auprès de la DBM afin de financer la construction d'un bâtiment à Saint-Martin, suivi d'un second prêt pour l'expansion de notre entreprise. Nous avons pu compter sur le soutien financier de la DBM tout au long de ces projets "

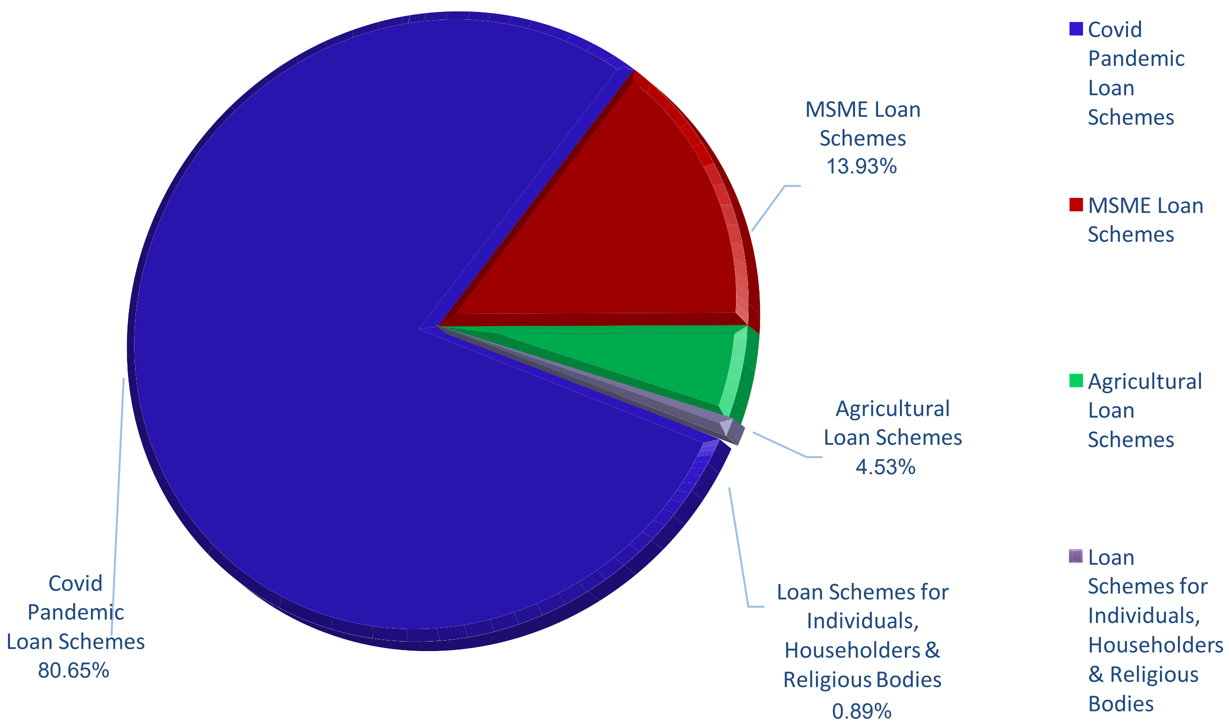
MALINI SANDANUM
Eléveuse de Volaille



Overall Disbursements

July – December 2022

Schemes	Rs 'M	% Amount
Covid Pandemic Loan Schemes	343.78	80.65
MSME Loan Schemes	59.37	13.93
Agricultural Loan Schemes	19.32	4.53
Loan Schemes for Individuals, Householders & Religious Bodies	3.79	0.89
TOTAL	**426.26**	**100.00**



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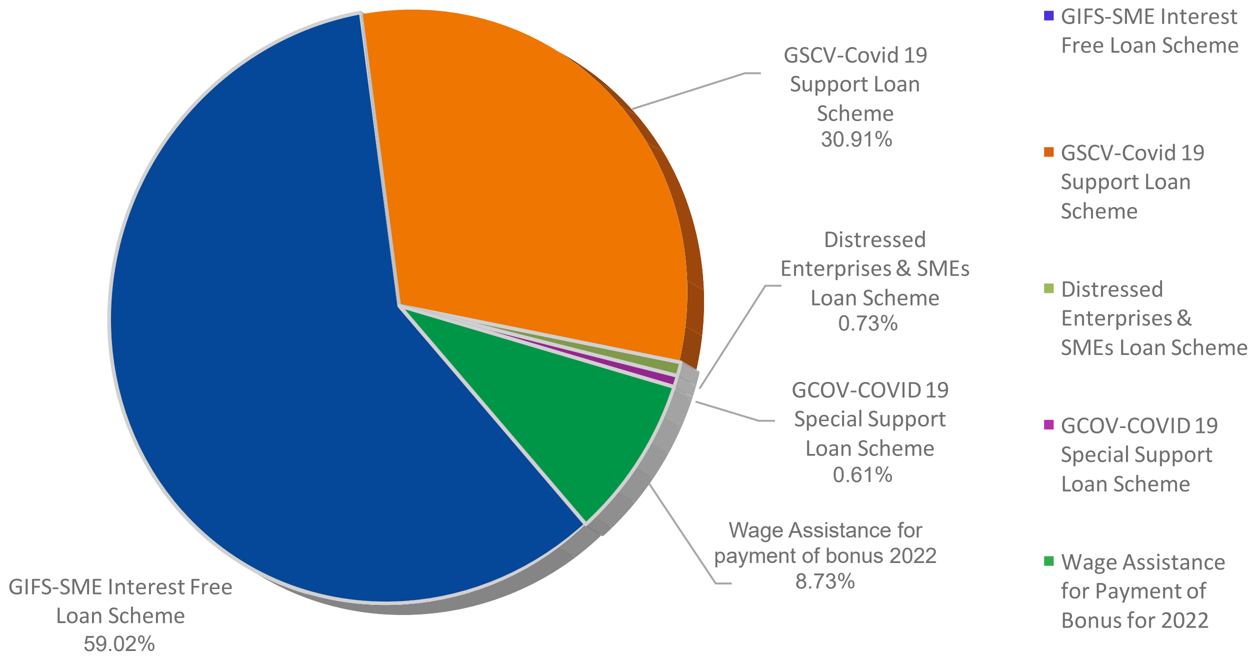
Annex II

Covid Loans Disbursements

July – December 2022

Schemes	Rs 'M	% Amount
GIFS-SME Interest Free Loan Scheme	202.90	59.02
GSCV-Covid 19 Support Loan Scheme	106.28	30.91
Distressed Enterprises & SMEs Loan Scheme	2.50	0.73
GCOV-COVID 19 Special Support Loan Scheme	2.10	0.61
Wage Assistance for Payment of Bonus for 2022	30.00	8.73
TOTAL	**343.78**	**100.00**

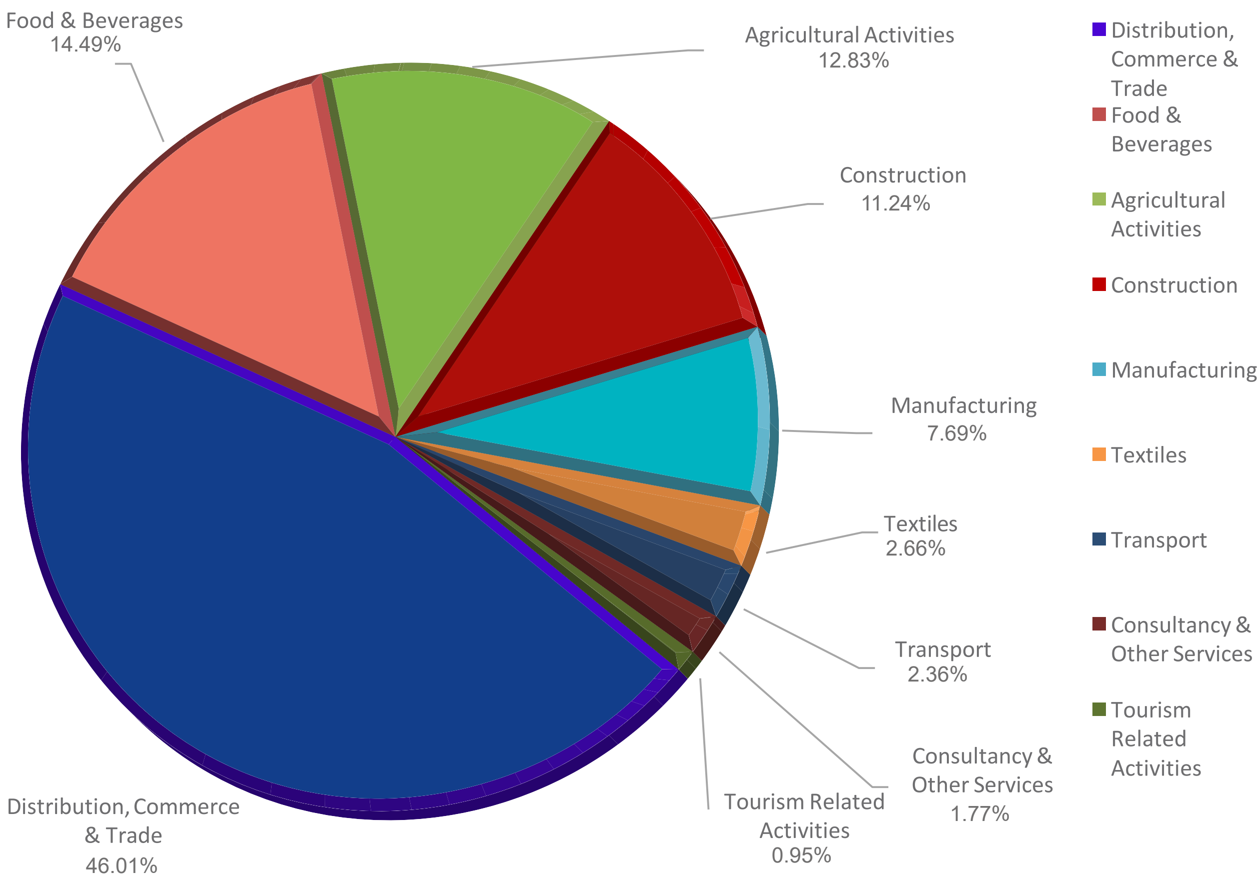


Annex III

GIFS – Covid 19 – SME Interest Free Loan Scheme of Rs 100,000 Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Distribution, Commerce & Trade	93.35	46.01
Food & Beverages	29.40	14.49
Agricultural Activities	26.03	12.83
Construction	22.81	11.24
Manufacturing	15.60	7.69
Textiles	5.40	2.66
Transport	4.79	2.36
Consultancy & Other Services	3.59	1.77
Tourism Related Activities	1.93	0.95
TOTAL	**202.90**	**100.00**



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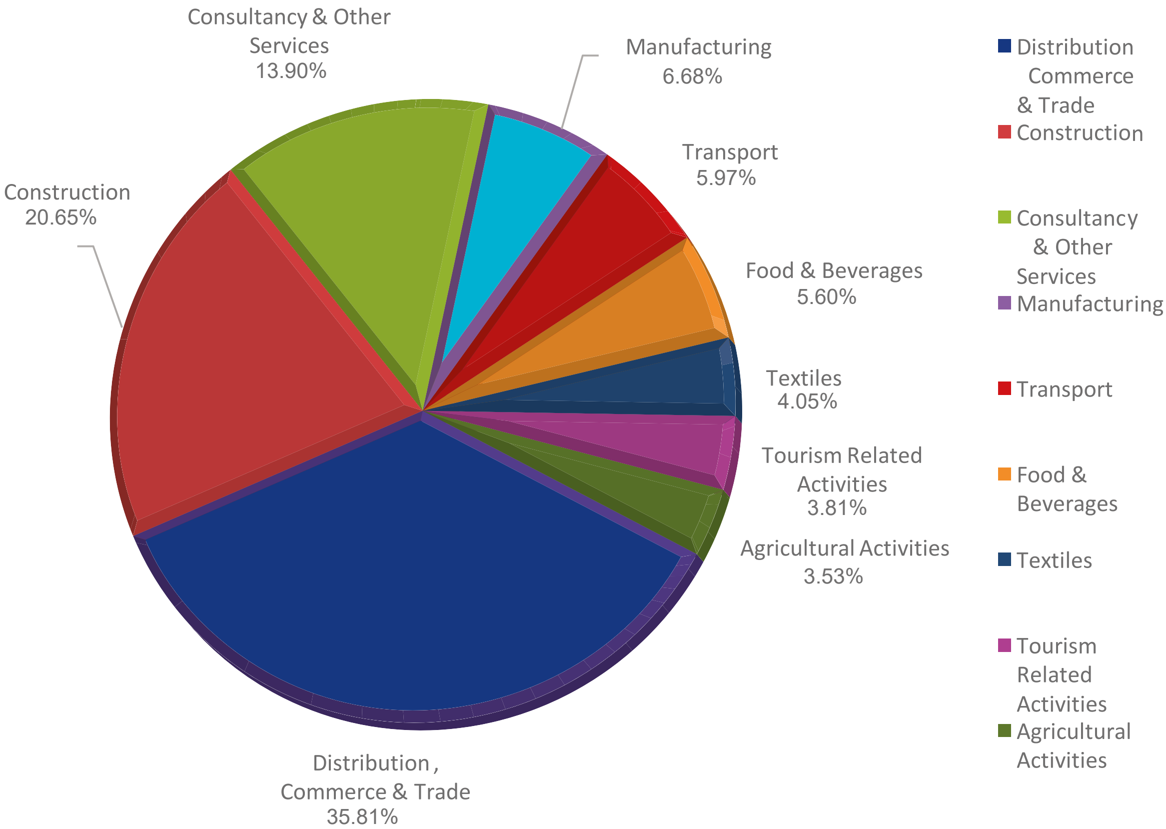
Annex IV

GSCV - Covid 19 Special Support Loan Scheme of Rs 1.0 M Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Distribution, Commerce & Trade	38.06	35.81
Construction	21.95	20.65
Consultancy & Other Services	14.77	13.90
Manufacturing	7.10	6.68
Transport	6.35	5.97
Food & Beverages	5.95	5.60
Textiles	4.30	4.05
Tourism Related Activities	4.05	3.81
Agricultural Activities	3.75	3.53
TOTAL	**106.28**	**100.00**

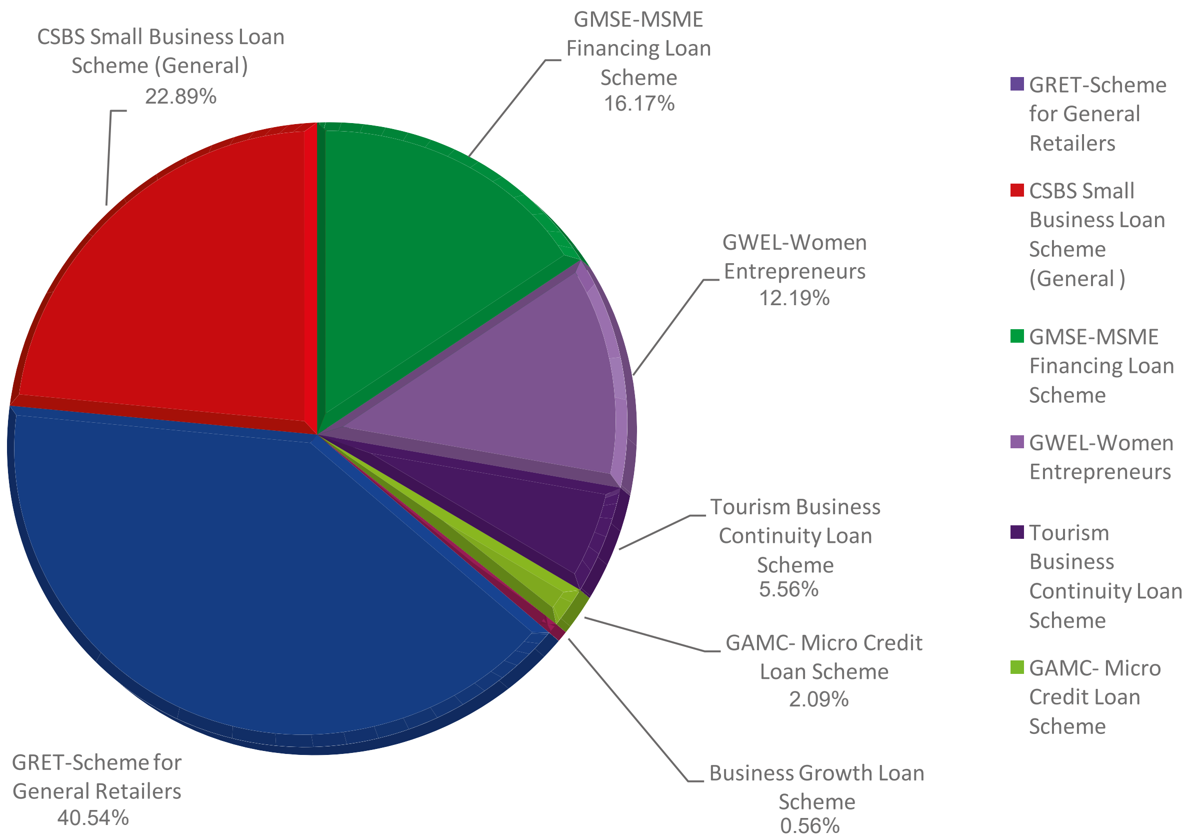


Annex V

MSME Loan Schemes Disbursements

July – December 2022

Scheme	Rs 'M	% Amount
GRET-Scheme for General Retailers	24.07	40.54
CSBS Small Business Loan Scheme (General)	13.59	22.89
GMSE-MSME Financing Loan Scheme	9.60	16.17
GWEL-Women Entrepreneurs	7.24	12.19
Tourism Business Continuity Loan Scheme	3.30	5.56
GAMC- Micro Credit Loan Scheme	1.24	2.09
Business Growth Loan Scheme	0.33	0.56
TOTAL	**59.37**	**100.00**



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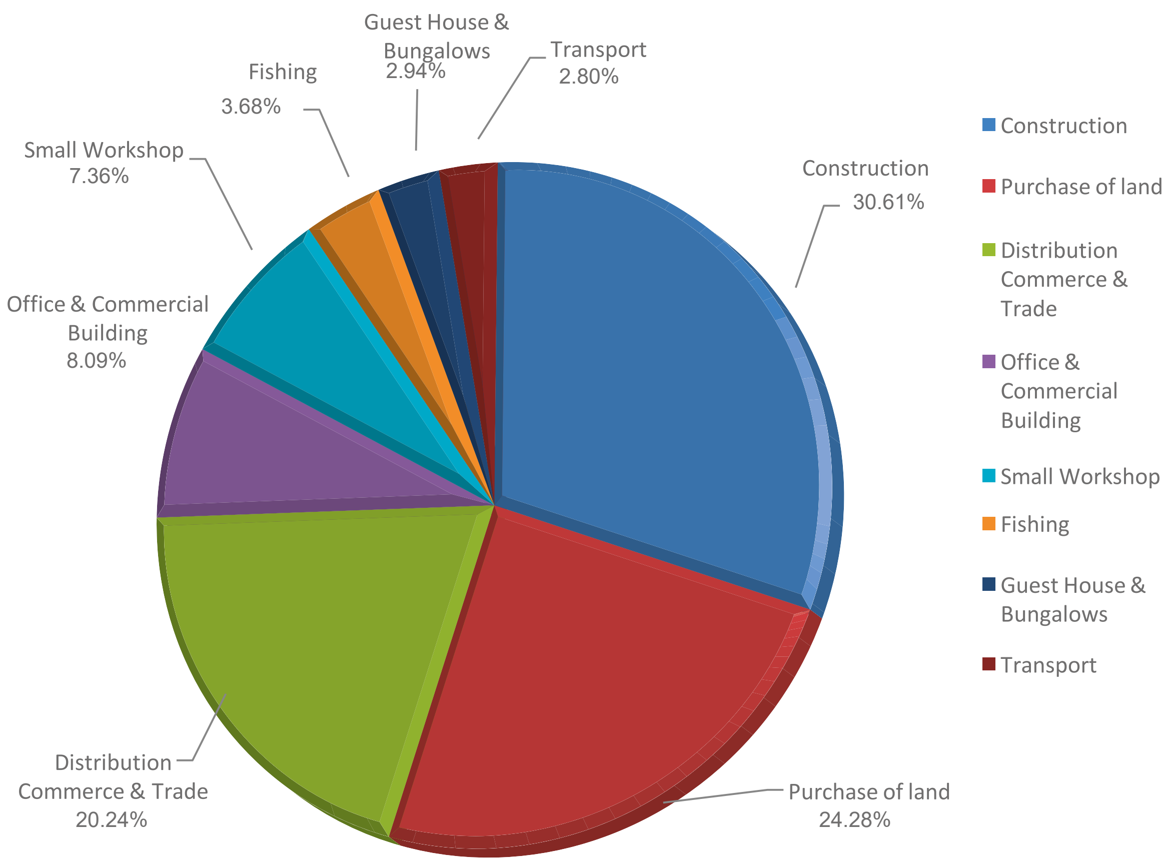
Annex VI

CSBS: Small Business Loan Scheme Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Construction	4.16	30.61
Purchase of land	3.30	24.28
Distribution Commerce & Trade	2.75	20.24
Office & Commercial Building	1.10	8.09
Small Workshop	1.00	7.36
Fishing	0.50	3.68
Guest House & Bungalows	0.40	2.94
Transport	0.38	2.80
TOTAL	**13.59**	**100.00**

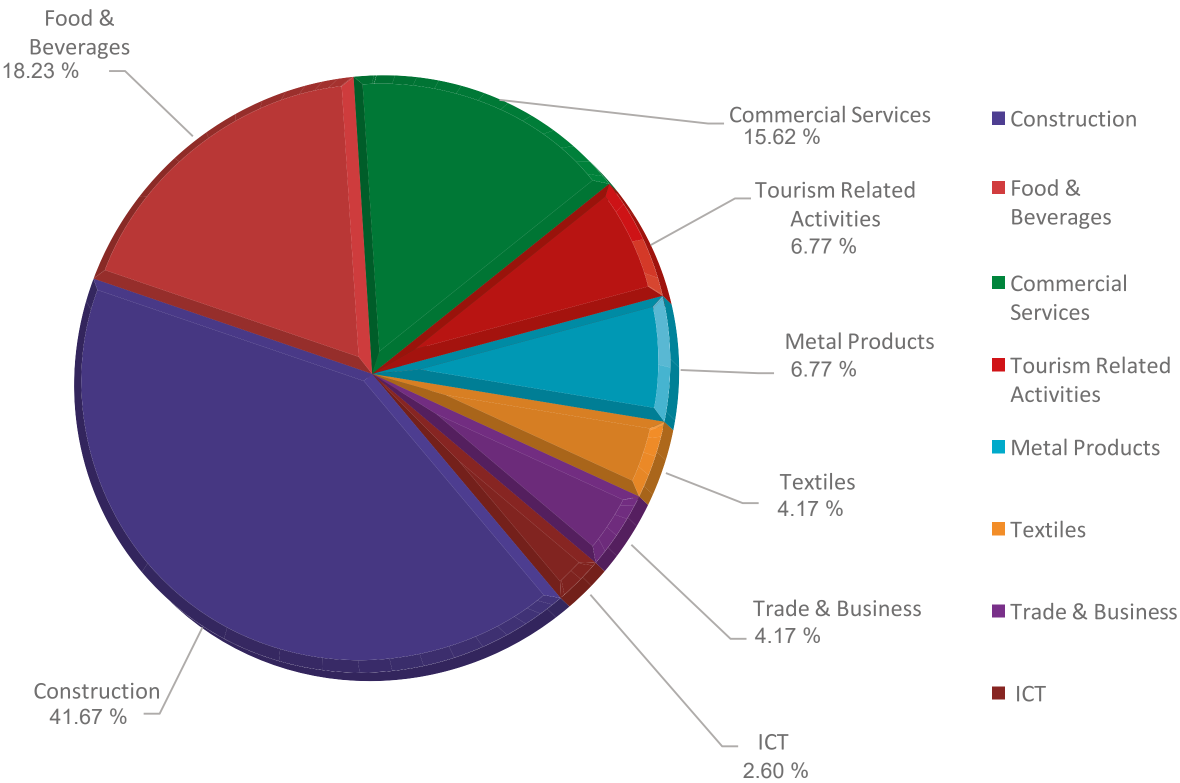


Annex VII

GSME / MSME Financing Scheme Disbursements

July – December 2022

Sector	**Rs 'M**	**% Amount**
Construction	4.00	41.67
Food & Beverages	1.75	18.23
Commercial Services	1.50	15.62
Tourism Related Activities	0.65	6.77
Metal Products	0.65	6.77
Textiles	0.40	4.17
Trade & Business	0.40	4.17
ICT	0.25	2.60
TOTAL	**9.60**	**100.00**



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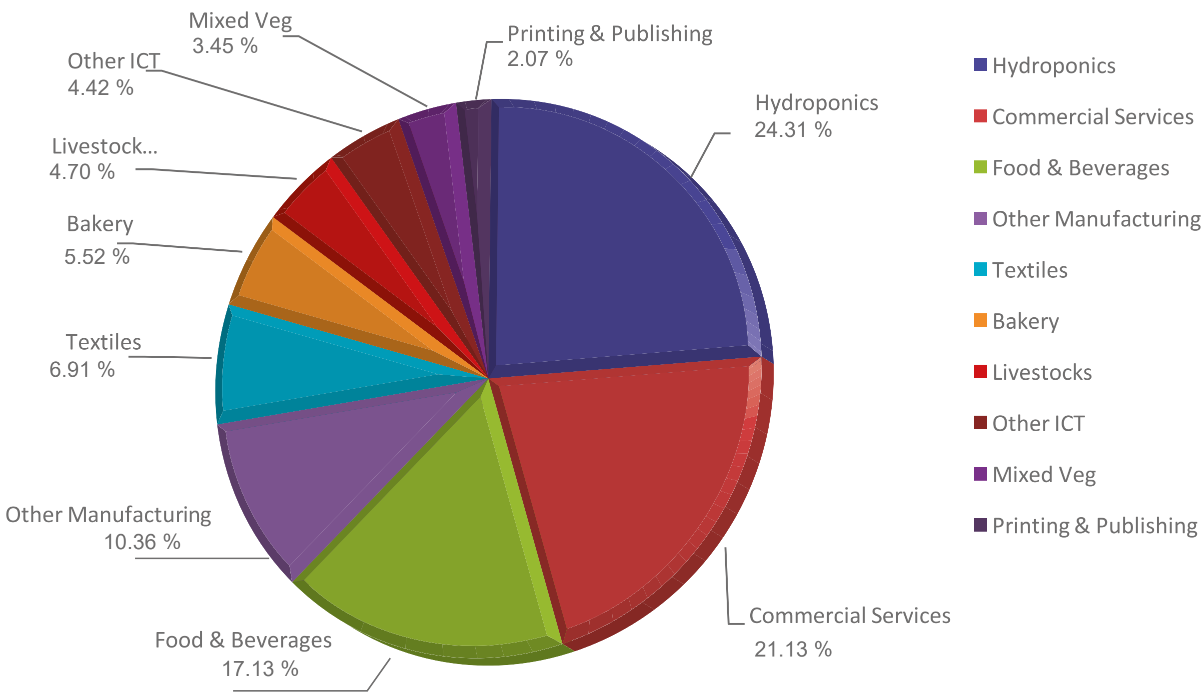
Annex VIII

GWEL – Women Entrepreneurs Financing Scheme Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Hydroponics	1.76	24.31
Commercial Services	1.53	21.13
Food & Beverages	1.24	17.13
Other Manufacturing	0.75	10.36
Textiles	0.50	6.91
Bakery	0.40	5.52
Livestocks	0.34	4.70
Other ICT	0.32	4.42
Mixed Veg	0.25	3.45
Printing & Publishing	0.15	2.07
TOTAL	**7.24**	**100.00**



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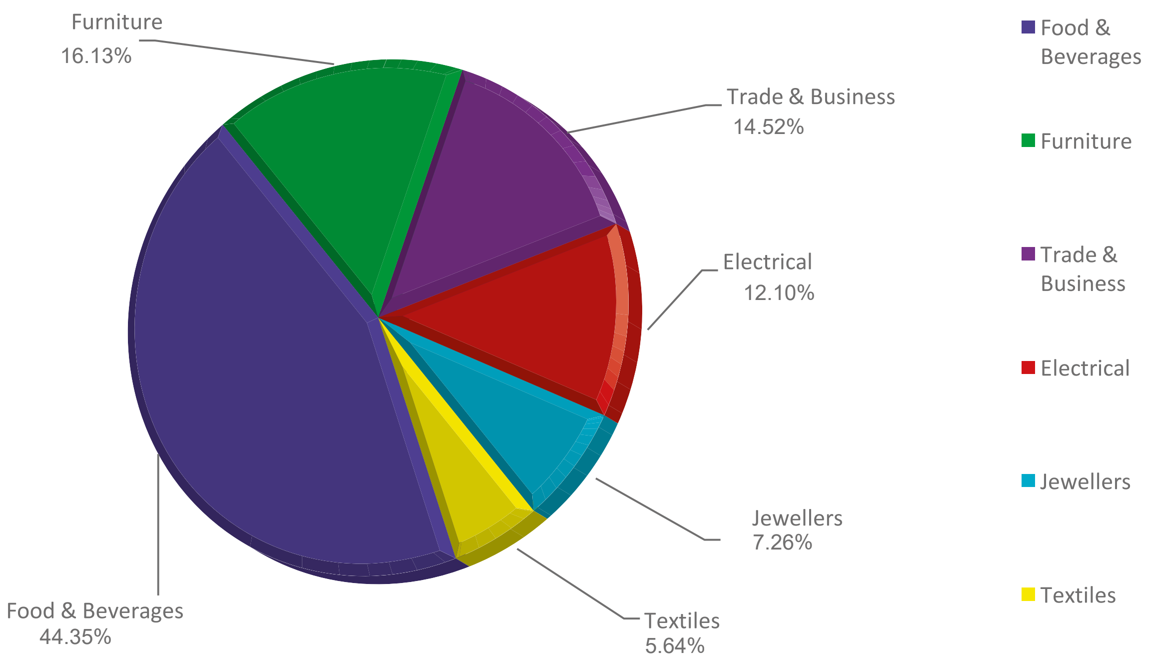
Annex IX

GAMC – Micro Credit Loan Scheme Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Food & Beverages	0.55	44.35
Furniture	0.20	16.13
Trade & Business	0.18	14.52
Electrical	0.15	12.10
Jewellers	0.09	7.26
Textiles	0.07	5.64
TOTAL	**1.24**	**100.00**



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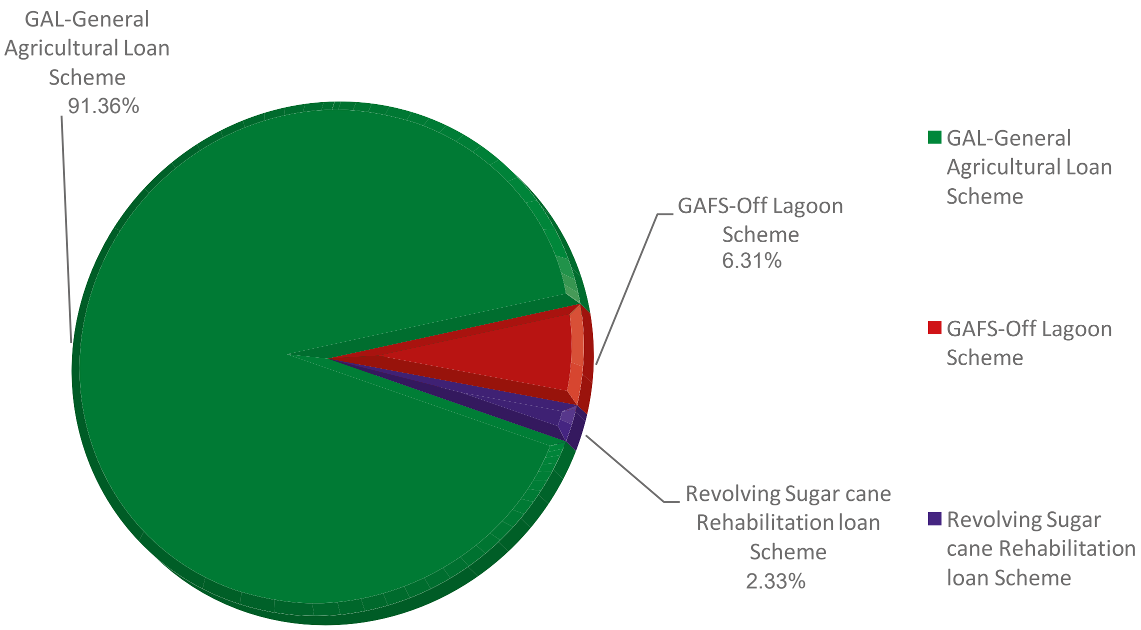
Annex X

Agricultural Loan Schemes Disbursements

July – December 2022

Scheme	**Rs 'M**	**% Amount**
GAL-General Agricultural Loan Scheme	17.65	91.36
GAFS-Off Lagoon Scheme	1.22	6.31
Revolving Sugar cane Rehabilitation loan Scheme	0.45	2.33
TOTAL	**19.32**	**100.00**

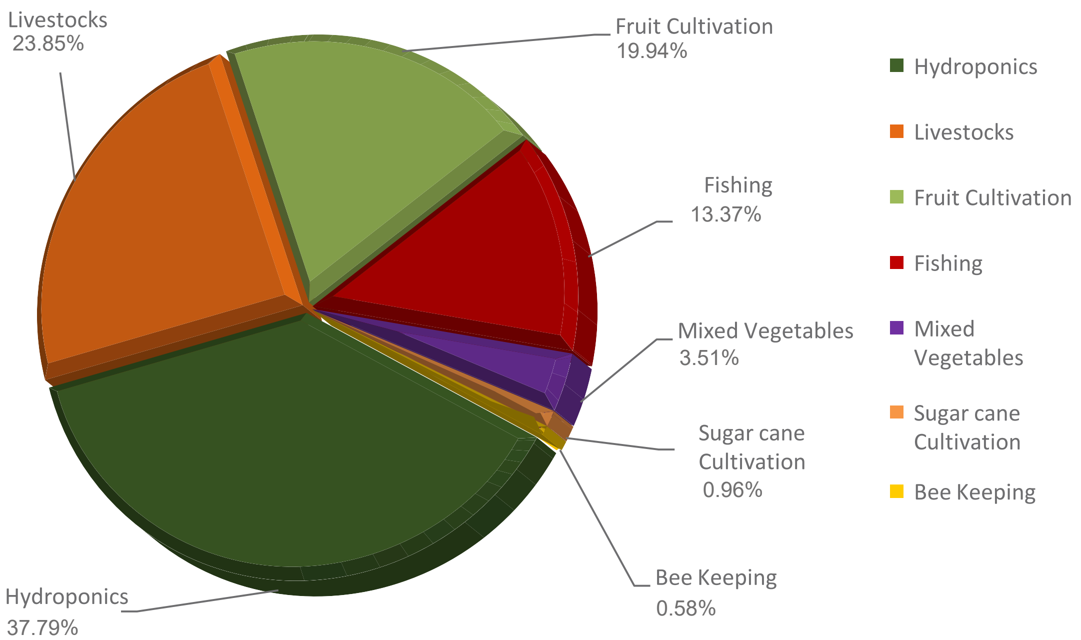


Annex XI

GALS – General Agricultural Loan Scheme Disbursements

July – December 2022

Sector	Rs 'M	% Amount
Hydroponics	6.67	37.79
Livestocks	4.21	23.85
Fruit Cultivation	3.52	19.94
Fishing	2.36	13.37
Mixed Vegetables	0.62	3.51
Sugar cane Cultivation	0.17	0.96
Bee Keeping	0.10	0.58
TOTAL	**17.65**	**100.00**

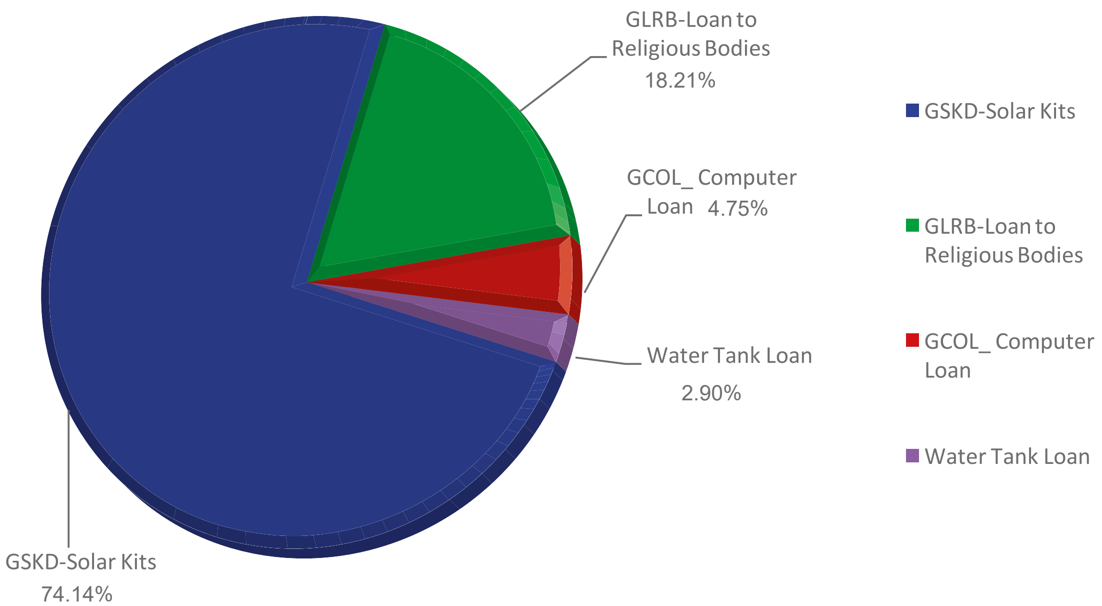


Annex XII

Households & Religious Bodies Loan Schemes Disbursements

July – December 2022

Scheme	**Rs 'M**	**% Amount**
GSKD-Solar Kits	2.81	74.14
GLRB-Loan to Religious Bodies	0.69	18.21
GCOL_ Computer Loan	0.18	4.75
Water Tank Loan	0.11	2.90
TOTAL	**3.79**	**100.00**



ANIISAH KAUDEER

Fabrication de moustiquaires et écrans de protection

A & F FLYSCREEN CO LTD

" L'écoute et les conseils reçus lors de nos échanges ont répondu parfaitement à nos attentes en matière de suivi de projet. Nous sommes comblés d'avoir fait appel à la DBM pour obtenir le financement nécessaire à la croissance de notre entreprise."

SARAH ZEMLJAK
Coiffeuse et Conseillère en soins et beauté

HIGH PRECISION CO LTD

" J'ai participé au programme de Mentoring destiné aux PME. ....Juste après avoir reçu une importante commande, l'annonce du confinement pour le lendemain nous est subitement tombée. Néanmoins grâce aux conseils et au soutien ininterrompu de la DBM, nous avons réussi à rester en contact avec nos clients en ayant recours aux réseaux sociaux"

CURRENT DBM LOAN SCHEMES

COVID 19 Special Support Loan Schemes

Schemes	Interest Rate	Loan Ceiling
SME Interest Free Loan	0% p.a	Rs 100,000
SME Covid 19 Special Support	0.5% p.a.	Rs 1 Million

Micro, Small and Medium Entrepreneurs (MSME) Loan Schemes

Schemes	Interest Rate	Loan Ceiling
Micro Credit	3% p.a.	Rs 500,000
MSME Financing	3% p.a.	Rs 10 Million
Multi-Purpose Loan Scheme	7% p.a.	Rs 200,000
Urban Terminal Hawkers	2% p.a.	Rs 495,000
Loan to Private Aided Secondary College for IT Upgrade	5% p.a.	Rs 1.5 Million
Loan to Private Secondary Aided Schools for construction and upgrading of infrastructure	2.75% p.a.	Rs 15 Million
Women Entrepreneur Loan Scheme		
(i) For setting up an economic activity for own and family sustainance (including victims of gender violence) (ii) For setting up of an enterprise, equipment purchase and working capital financing	0.5% p.a. 3.0% p.a.	Rs 500,000 From Rs 500,001 to Rs 1.0 Million
Business Loan	7% p.a.	Rs 10 Million
Special Loan Scheme for Retailers	3.5% p.a.	Rs 5.0 Million
Car Wash Operators	3% p.a.	Rs 1.0 Million
PV Systems for SMEs	2% p.a.	Rs 1.0 Million
Small Contractors (Construction)	3.5% p.a.	Rs 25 Million
Purchase of Electric Vehicles for Taxi and Van Operators	0.5% p.a.	Rs 3.0 Million

CURRENT DBM LOAN SCHEMES (Contd)

Agricultural Loan Schemes

Schemes	Interest Rate	Loan Ceiling
New Agricultural	3.5% p.a.	Rs 10 Million
Water Tank & Irrigation System in Rodrigues	2% p.a.	Rs 200,000
Bee Keeping	2% p.a.	Rs 100,000
Cane Replantation ALMS	2% p.a.	Rs 50,000
Revolving Scheme for Cane Replantation	2.5% p.a.	Rs 60,000 per arpent
Construction of Cannotte for Fishermen	3% p.a.	Rs 300,000

Loan Schemes for Households, the General Public, and Religious Bodies

Schemes	Interest Rate	Loan Ceiling
Rain Water Harvesting	3% p.a.	Rs 50,000
Personal Computer	3% p.a.	Rs 50,000
PV Systems for Domestic Purposes	2% p.a.	Rs 250,000
Backyard Gardening	0.5% p.a	Rs 100,000
Loan to Religious Bodies	0% p.a.	Up to Rs 500,000
	3% p.a.	From Rs 500,001 up to Rs 1.0 Million

For more details
on our loan products, services
as well as any other facilities,

please log in to **www.dbm.mu**
or eventually call or email us anytime:

DBM and its Branches

HEAD OFFICE
La Chaussée
Port Louis

Tel : 203 3600
Email : dbm@intnet.mu

TRIOLET
8th Mile
Triolet

Tel : 261 1064

CUREPIPE
Hillcrest Building
Winston Churchill Street

Tel : 670 0282

ROSE BELLE
Vieux Moulin
Shopping Centre

Tel : 660 9862

FLACQ
First Floor
CM Court

Tel : 413 7045

GOODLANDS
DBM Building
New Traffic Centre

Tel : 282 1536

RIVIERE DES ANGUILLES
OPENING SOON

RODRIGUES
Camp Du Roi
Port Mathurin

Tel : 831 0077

www.dbm.mu

DBM'S INDUSTRIAL BUILDINGS & PARKS FOR SMES in MAURITIUS & RODRIGUES

DBM provides on lease, building spaces for enterprises and SMEs in Mauritius and Rodrigues. For more details please call on 203 3600 (during working hours) or email us: dbm@intnet.mu

A. INDUSTRIAL BUILDINGS

Plaine Lauzun IE
DBM Industrial Zone
Plaine Lauzun

Coromandel IE
DBM Industrial Zone
Coromandel

Valentina, Phoenix IE
DBM Industrial Zone
Valentina, Phoenix

Triolet IE
DBM Industrial Zone
Bonair Road, Triolet

Solferino IE
DBM Industrial Building
Cnr Camp Pave Road Dr Manilall Street
Solferino

Bassin IE
Bassin Industrial Building
Bassin Road, Quatre Bornes

Surinam
Surinam Industrial Building
Cemetary Road, Souillac

Les Pailles IE
Pailles JCT Road, Pailles

Bell Village Ind Building
Old Moka Road
Bell Village

Rodrigues

Camp du Roi IE
DBM Industrial Zone
Camp du Roi, Rodrigues

PARKS FOR SMES

Terre Rouge SME Park
DBM Industrial Zone
Militaire Road, Terre Rouge

La Tour Koenig SME Park
1. DBM Industrial Zone
Avenue La Tour Koenig, La Tour Koenig

2. Ex-SLDC, Jean Blaize Street
Pointe aux Sables

Valentina, Phoenix
DBM Industrial Zone, Valentina
Phoenix

Blocks 18/19, Coromandel
DBM Industrial Zone
Coromandel

La Valette SME Park
Ex-SLDC, La Valette Road
La Valette

Roche Bois SME Park
Ex-SLDC, Abattoir Road
Roche Bois, Port Louis

Vuillemin SME Park
Quartier Militaire Road
Vuillemin

Rodrigues
La Ferme SME Park
DBM Industrial Zone
La Ferme, Rodrigues

Keep growing

DBM ENERGY

CLEANER, GREENER RENEWABLE ENERGY

Loan Scheme for the Acquisition of PV Systems

Individuals: Maximum Loan Amount – MUR 250,000.00
SMEs: Maximum Loan Amount – MUR 1,000,000.00
Interest Rate – 2.0% p.a.
Repayment Period – Up to 7 years

**Terms & Conditions applies*

DEVELOPMENT BANK OF MAURITIUS LTD
DBM BUILDING, CHAUSSEE STREET
PORT LOUIS

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E: dbm@intnet.mu
W: dbm.mu


DBM LEASING
GREEN LEASE
Interest rate as from 5.0%* p.a. FIXED
Terms & Conditions applies