



DEVELOPMENT BANK OF MAURITIUS LTD
WATER STORAGE & IRRIGATION SYSTEM LOAN SCHEME
(IN RODRIGUES)

Loan Scheme for the Construction of Water Tank and purchase of Irrigation System in Rodrigues

DETAILS OF THE SCHEME

Purpose	To meet the cost of construction of Water Storage Facility for domestic and agricultural purposes incl Irrigation System
Max Amount	Rs 200,000
Interest rate	2%
Term	5 Years (incl. A moratorium of up to 6 months)
Eligibility	Individual /Registered Planters & Breeders
Security	GFC/PG
Financing	90%

Terms & Conditions as per DBM policy shall apply

**WATER STORAGE & IRRIGATION SYSTEM LOAN SCHEME (RODRIGUES)
LIST OF DOCUMENTS TO BE SUBMITTED**

APPLICANT/S	
1	Birth certificate -- MR & MRS (New B.C not more than 3 months old for those who are single, not civilly married, widow and divorced)
2	Marriage Certificate
3	Identity Card -- MR & MRS
4	Location Plan (a) Residence & (b) Business(Lease Agreement Registered / Rent Book)
5	Utility Bill – CEB or CWA or Telephone Bill Residence latest
6	SIFB Card/ Planter’s Card/ SPWF/ FAREI Certificate (where applicable)
7	Business Card (where applicable)
10	Original quotation from supplier (where applicable).
15	Bank Statement last 3 months
16	In Case Of Company / Cooperative Credit Society: (i) Certificate of Incorporation (ii) Memorandum & Articles of Association (iii) First Schedule (iv) Company resolution to avail loan + representative names (v) Birth Certificate, Identity Card & Utility Bill (most recent) of Director/ main shareholders/ Office Bearers

GUARANTOR	
1	Birth certificate -- MR & MRS (New B.C not more than 3 months old for those who are single, not civilly married, widow and divorced)
2	Marriage Certificate,
3	Identity Card -- MR & MRS .
4	Utility Bill, not older than 3 months.
5	Location Plan - Residence
6	Title Deed of land + Valuation Report if loan is above Rs 250,000 (<u>CHARTERED VALUATION SURVEYOR</u>) <u>PIN NUMBER OF THE LAND INTENDED TO BE OFFERED FOR FIXED CHARGE</u>
7	Guarantor’s form

Application form duly filled and signed by all parties + original and photocopies of all documents requested should be submitted at DBM.

LOAN APPLICATION FORM

WATER STORAGE & IRRIGATION SYSTEM LOAN SCHEME (RODRIGUES)

CUSTOMER DETAILS

Name of Applicant/s	
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Name of Main Applicant	
NID of main applicant	
Marital Status	
Occupation	

Name of Spouse (if applicable)	
NID of Spouse	
Occupation	

Residential address	Business Address
Email:	Email:
Telephone	

Loan Scheme	
Nature of Business	
Trade license No	
Business Card No	
Loan amount applied for	
Purpose of loan	

BACKGROUND OF APPLICANT/S

DESCRIPTION OF PROPOSED PROJECT

COST OF PROJECT

Particulars	Rs
Total	

MEANS OF FINANCING

Means of Financing	Rs
Client's contribution	
DBM Loan	
Total	

ESTIMATED ANNUAL PROFITABILITY

Estimated Profitability	Value in Rs
Sales Turnover	
Cost of Sales	
Gross Profit	
Other Expenses	
Net profit before Interest and Depreciation	

APPLICANT/S DECLARATION

- *I/We declare that to the best of my/our knowledge and belief the particulars given in this form are true and correct.*
- *I agree that the loan be secured by a General Floating charge on my/our assets, after existing charges*
- *I also agree to take a Decreasing Term Assurance*
- *I am fully aware of the provisions applicable under the Data Protection Act. The purpose of data collection is to process the loan. I consent that you use, update and process the data and keep the details given to you in a database. It is mandatory to provide data, else the dbm will not process the loan.*
- *I hereby authorise the dbm to make necessary enquiry from the Mauritius Credit Information Bureau (MCIB) regarding any loan facilities previously granted to me by any financial institution in Mauritius and to provide the MCIB with relevant information on the present loan facilities. The loan amount approved will be based on my credit profile and that of my guarantor(s).*

.....
Full name of Applicant/s

.....
Signature of Applicant/s

Date:

APPENDIX 1 – COLLECTION AND PROCESSING OF DATA CONSENT FORM

I,acknowledge that I have duly been explained my rights as per the Data Protection Act 2017 and/or subsequent amendments.

I hereby give my express consent for appropriate and necessary collection and processing of my personal data by the service provider for the purposes linked to the processing of my application.

I declare that I have been specifically made aware of:

- a) the fact that the data is being collected;
- b) the purpose or purposes for which the data is being collected;
- c) the intended recipients of the data;
- d) the name and address of the data controller;
- e) the consequences if all or any part of the requested data is not provided;
- f) whether or not the data collected shall be processed and whether or not my consent shall be required for such processing; and
- g) my right of access to, the possibility of correction of and destruction of, the personal data to be provided.

Signature: _____

Name: _____

Date: _____

**DEVELOPMENT BANK OF MAURITIUS LTD.
UNDERTAKING BY GUARANTORS**

Date

The Managing Director
DEVELOPMENT BANK OF MAURITIUS LTD.
Port-Louis

Dear Sir,

I/Wethe undersigned, understand that
Mr/Mrs/Misshas/have applied for a loan of rupees
.....from Development Bank of Mauritius ltd.

In the event of his/her application being approved, I/We agree to grant a personal guarantee/Fixed
charged on my/our property situated at
in favour of Development Bank of Mauritius.

I also authorize the DBM to make necessary enquiry from the Mauritius Credit Information Bureau
(MCIB) regarding the loan facilities previously granted to me by any financial institution in Mauritius
and to provide the MCIB with relevant information on the present loan facilities

Yours Faithfully

(sd) (sd)

ID ID

AddressTel. No
(any change of address to be notified immediately)

PARTICULARS OF GUARANTOR(S)

Name (as per Birth Certificate) Mr/Mrs/Miss	Date of Birth	Occupation	Monthly Salary (Rs)	Marital Status* A or B

Relationship to applicant

Particulars of immovable Property to be charged to DBM and owned by guarantor.

(i) Location.....

(ii) Leasehold or Freehold:

Area of land:Square metres or Toises Area of Building (if any):

.....Square Metres

Cost of improvements Since Purchase

Present value of land/Building

Details of any Mortgage/charge

*Matrimonial Regime may be A – Legal Separation of Goods or
B - Legal Community of Goods