



**DEVELOPMENT BANK OF MAURITIUS LTD**  
**BUSINESS COMMUNITY LOAN SCHEME**

<b>Sectors financed / Purpose of loan under the Business community Scheme</b>	<ol style="list-style-type: none"><li>1. Trade Sector: Setting up, expansion, modernisation, purchase of stock/ working capital and other related activity.</li><li>2. Transport – Purchase of public service vehicle (taxis, buses, lorries) and other related activity.</li><li>3. Construction-Construction of commercial or office building and other related activity.</li><li>4. Land acquisition<ul style="list-style-type: none"><li>• Purchase of land for agricultural activities</li><li>• Purchase of land and /building for Commercial purpose.</li></ul></li></ol>
<b>Loan amount</b>	Up to Rs 10 Million
<b>Financing</b>	Up to 75%
<b>Interest Rate</b>	7% p.a
<b>Moratorium (Capital)</b>	During gestion / implementation period
<b>Repayment period</b>	Up to 1 year (depending on project)
<b>Security</b>	Fixed charge and /General Floating Charge (wherever applicable) Privilege Charge for purchase of land/ Commercial building DTA
	Gage sans displacement on vehicle ( where applicable)
	Any other collateral security acceptable to the Bank
<b>Eligibility</b>	<ol style="list-style-type: none"><li>1. The borrowing entity can be an individual, societies or companies holding valid licenses and permits.</li><li>2. Registered local and export oriented SMEs</li><li>3. Projects recommended by EDB, Tourism Authority, SME Mauritius and other relevant institutions.</li><li>4. Small businesses holding a Business Registration Card (exempted).</li></ol>

*Terms & Conditions as per DBM policy shall apply.*

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

## LIST OF DOCUMENTS TO BE SUBMITTED – BUSINESS COMMUNITY

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- Personal Detail of Lessor)
5	Latest utility Bill – CEB or CWA or Telephone Bill - Residence
6	Trade License/ Building and Land Use Permit/ PSV license / A- Carrier or B-Carrier where applicable
7	Business Card
8	Receipt from Corporate and Business Registration Department (where applicable)
9	Quotations/ Pro forma invoices / Letter of intent for land acquisition (As per cost of project)
10	Title Deed
11	Market evidences
12	Bank Statement last 6 months
13	<b>Business Plan for loan <math>\geq</math> Rs 1M or</b> (Detailed Project / Forecasted cash flow +statement of income )
14	Title Deed of land + Valuation Report if loan is above Rs 250,000 ( <b><u>CHARTERED VALUATION SURVEYOR</u></b> ) <b><u>PIN NUMBER OF THE LAND INTENDED TO BE OFFERED FOR FIXED CHARGE</u></b>
15	Affidavit in case of a succession
16	Market Evidences
17	In Case Of Company / Cooperative Credit Society: (i) Certificate of Incorporation (ii) Memorandum & Articles of Association (iii) First Schedule / Extract of file (iv) Company resolution to avail loan + representative names (v) Latest MRA report 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 ( <b><u>CHARTERED VALUATION SURVEYOR</u></b> ) <b><u>PIN NUMBER OF THE LAND INTENDED TO BE OFFERED FOR FIXED CHARGE</u></b>
7	Guarantor's form

## LOAN APPLICATION FORM

### BUSINESS COMMUNITY LOAN SCHEME

#### CUSTOMER DETAILS

<b>Name of Applicant/s</b>	
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<b>Name of Main Applicant (Individual)</b>			
<b>NID of Main Applicant</b>		<b>Marital Status</b>	
<b>AGE</b>			
<b>Occupation</b>			
<b>Residential address</b>			
<b>Business/Office address(where applicable)</b>			
<b>Telephone</b>		<b>email:</b>	

<b>Name of Spouse</b>			
<b>NID of Spouse</b>			
<b>AGE</b>			
<b>Occupation</b>			

<b>Nature of Business</b>			
<b>Business card</b>			
<b>Validity of SME Certificate</b>			
<b>SME Certificate / FAREI certificate (Where Applicable)</b>	Submitted	Not Submitted	
<b>Loan amount applied for</b>			
<b>Purpose of Loan</b>			
<b>Date of Application</b>			

## **BACKGROUND AND PROJECT DESCRIPTION**

## **PROJECT COST & FINANCING**

<b>Project Cost (As per Quotations / Proforma Invoices submitted)</b>	
<b>Cost Item</b>	<b>Rs</b>
1.	
2.	
3.	
4.	
<b>Total Project Cost</b>	
<b>Loan Amount Requested</b>	
<b>Applicant's Contribution towards Project Cost</b>	

## **ESTIMATED ANNUAL PROFITABILITY** (Business Plan to be submitted )

**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).*

Signature.....

Signature.....

Name 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:**

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

Date .....

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

Dear Sir,

I/We .....the undersigned, understand that  
Mr/Mrs/Miss .....has/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 .....

Address ..... Tel. 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