

Contact Details

Contact your nearest NDB Branch today..

BRANCH	Phone No.	Fax No.	Address
ALOTAU	641 0182	641 1016	P.O. Box 874, Alotau, Milne Bay Prov.
BIALLA	983 1180	983 1008	P.O. Box 6, Bialla, West New Britain Prov.
BOROKO	325 6900 / 3250991	325 6652	P.O. BOX 6180, Boroko, NCD
GOROKA	732 2155	732 2156	P.O. Box 445, Goroka, Eastern Highlands Prov.
KIMBE	983 5019	983 5135	P.O. Box 183, KIMBE, West New Britain Prov.
KAVIENG	984 2060	984 2060	P.O. Box 136, Kavieng, New Ireland Prov.
KOKOPO	982 8544/48	982 8542	P.O. Box 277, Kokopo, East New Britain Prov.
LAE	472 1711/263	472 5416	P.O. BOX 341, Lae, Morobe Prov.
MADANG	852 2961/2220	852 2876	P.O. Box 632, Madang, Madang Prov.
MAPRIK	858 1205/6	858 1205/6	P.O. Box 180, Maprik, East Sepik Prov.
MT. HAGEN	542 1613/33/34	542 1781	P.O. BOX 309, Mt. Hagen, Western Highlands Prov.
MUTZING	474 9345/46/47	474 9348	P.O. BOX 2579, Lae, Morobe Prov.
POPONDETTA	329 7012/2599	329 7157	P.O. BOX 198, Popondetta, Oro Prov.
WEWAK	856 2777	856 2253	PO BOX 141, Wewak, East Sepik Prov.



Haus Mowi Bilong Yumi

**The
National Development Bank Ltd**

**Loan
Services**

www.ndb.com.pg

Our Loan Services...

Loan Products

- Property Purchase
- Passenger Transport
- Goods Transport
- Retail Trade
- Property Investment
- Motor Vehicle Sales & Services
- Tourism
- Service Industry
- Other Commercial
- Bakeries
- Building Materials
- Handicrafts & Artifacts
- Timber Milling
- Wood Working & Joinery
- Painting
- Earth Moving
- Piggery
- Market Gardening
- Poultry
- Cocoa
- Coffee
- Oil Palm
- Rice
- Fishing
- Crocodile Farming
- Logging
- Other Agriculture
- Housing
- Cocoa Processing
- Coffee Processing
- Co-operatives

Credit Schemes/Other Schemes

- National Fisheries Credit Facility
- Tourism Promotion Authority Credit Scheme
- Other

Loan Requirements...

When applying for a loan, the following requirements are integral and must be provided to the Bank at the time the application is lodged:

- Application details must be complete including name, address, business history & banking details.
- All Agricultural, Commercial & Industrial loan applicants are required to provide at least 30% equity contribution to the proposal unless additional security is provided.
- All assets to be pledged as security must be acceptable to the Bank and valued by appropriate entities and must include documents confirming ownership with searches completed on these assets where appropriate. E.g. company searches and title searches, vehicle valuations etc.
- General term for agriculture and commercial loans will vary with the nature of the application and can range from two years to five years. Any application requiring a term longer than these will be dealt with on a case-by-case basis. Applicants must be able to clearly demonstrate and document their ability to service facilities sought.
- All loans must be adequately secured and appropriate insurance cover taken so that the loan has 100% collateral cover. All collateral items will be valued and insured at the applicant's expense.

- Applicants must also be able to demonstrate an acceptable borrowing history if applicable or demonstrate the ability to service commitments.

- The Bank will consider all applications that fall within the above guidelines.

To enable prompt consideration of your loan application, please ensure the following items are also attended to and/or provided at the time of lodgment of the loan application:-

- Provision of at least three years financial statements (Balance Sheets and Profit & Loss Statements and Budgets and Cash flow Forecasts with assumptions) and where required copies of bank statements. Company applicants must provide Tax Returns for the last three years. Directors/Shareholders and individual applicants must provide a signed statement of Financial Position.

- Applicants must provide up-to-date quotes and invoices where applicable for the purpose of the loan.

- Provide confirmation of ownership of major assets, e.g. Copy of State Lease, Copy of vehicle registration, copy of investments/shares. All State Leases must be accompanied by original title, certified valuation and current title search. Any outstanding land rentals must be brought up to date and receipts provided. Motor vehicles and other machinery offered, as security must be valued by a dealer. Company applicants must provide a current company search.

Please contact any of our Branch Managers or branch staff or representative office if you require any further information. (See address listing for each branch on the back)