

COMMERCIAL LOAN APPLICATION FORM

Existing Client [] Repeater Client [] (FOR OFFICIAL USE)

LOAN TRACK REFERENCE

RECEIVED BY:

DATE:

1. BACKGROUND INFORMATION OF THE APPLICANT

Full Name of the Applicant (Company or Individual)							
Trade Name							
Postal Address				Physical Address			
Date of Incorporation				Registration number			
VAT Number							
Contact Person (Promoter/ Shareholder/Director)							
Postal Address				Physical Address			
Contacts	Work		Home		Cell		Email

2. OWNERSHIP OR MANAGEMENT

Full Name	Position	Cell phone number	Share Allocation

3. FINANCIAL PARTICULARS

Is there a criminal record on you/ company? **Yes No**
 Is there a pending criminal case on the company? **Yes No**
 Have you/company been Blacklisted? **Yes No** If yes, Amount _____
 Has the company or its major shareholders, ever been Liquidated? **Yes No**
 Have you/company signed a Guarantee or Surety for any entity? **Yes No** If yes, please attach particulars.

4. FINANCING PLAN/LOAN STRUCTURE

LOAN REQUIREMENTS	Applicant's contribution (BWP)	NDB Loan (BWP)	Other Source (BWP)	TOTAL (BWP)
Property financing				
Asset Financing				
Working Capital				
Other				
Total				

5. TRANSACTIONAL ACCOUNT DETAILS

Account Name			
Bank Name		Branch Name	
Account No			

6. APPLICANT'S DEBTS (INCLUDING NDB DEBTS BY SHAREHOLDERS, DIRECTORS/SISTER COMPANY/ PARTNERS OR THAT OF THE APPLICANT)

Year	Bank/Institution	Purpose	Amount Approved	Outstanding Balance	Instalment	Loan Tenure
Total						

7. SECURITY

Details of security for the loan applied for: (if more indicate in a separate sheet)

Description	Age	Original Cost (BWP)	Open Market/Book Value (BWP)	Estimated Forced Sale Value (BWP)

8. REQUEST FOR CONFIDENTIAL REPORTS

Applicant's Name: _____
Business Name: _____
Address: _____

The Chief Executive Officer
National Development Bank
P.O. Box 225 Gaborone

Dear Sir/Madam

Re: CONFIDENTIAL REPORT

In connection with my/our loan application in the amount of Pula _____

I am hereby giving my consent to National Development Bank to contact my Bankers, namely _____ at _____
Branch bearing account number _____ and _____ at _____ Branch bearing account
number _____ as well as my Accountants/Auditors, namely _____ at _____
_____ for confidential information regarding my dealings with them.

I hereby authorize my Bankers and Accountants/Auditors to provide any information about my/our financial position and credit rating to National Development Bank, as it may require upon presentation of this letter.

Yours Sincerely

(Authorised Signatory/Signatories)

9. Attachments

Company profile explaining what the business does. Include competitive analysis of your business.	
Copy of Title Deed, to be offered as security.	
Valuation report of property offered as security. Please check list of approved valuers with the Bank.	
Provide lease agreement(s) where appropriate (i.e. if the project is renting premises of operation).	
Resolution by Shareholders/Board/Members to apply for the loan indicating the loan amount.	
Spouse consent or declaration of marital status for all shareholders/Directors.	
4 years of the most recent historic financials. If financials are more than 6 months old, please provide management accounts.	
24 months cash flow projections with assumption.	
Personal balance sheet for all the shareholders/directors.	
Curriculum Vitae (CV's)/ background of all key management personnel.	
Transactional account's 6 months Bank statement. For seasonal business, 12 months bank statement.	
Provide relevant quotations and sales agreements etc.	
Facility letters for all the existing loans with other institutions and 6 months bank statements for the loans.	
Aged debtors & Creditors.	

KYC DOCUMENTS

1. KYC update Form to be filled by all shareholders/directors of the company.
2. Certified copies of National Identity Cards (Omang), or certified copies of passports (for non-citizens) for all shareholders/directors.
3. Copy of Marriage certificates if shareholders are married and marriage instrument.
4. A copy of a residence permits and work permits (non-citizens).
5. Tax clearance certificate for the company.
6. Proof of residence for all shareholders/directors.
7. A copy of work permit(s) for all company employees who are not citizen or an alternative (i.e. Waiver).
8. Current Pay slip for Shareholders/directors and letter of employment or letter from company secretary specifying that the individual is a shareholder but does not earn salary from company, however they earn dividend annually (specify amount).
9. All company documents including share certificates, tax clearance certificate, operating licenses or A constitution, partnership agreement for partners, syndicates and trusts (trust deed) (In addition NDB may require a management plan).
10. Confirmation of Physical Address e.g. utility bill or confirmation from company secretary.

ALL COMPLETED APPLICATION FORMS ARE TO BE SUBMITTED TO THE SALES DEPARTMENT AT NEAREST NDB OFFICE.

KYC UPDATE

Date: ___/___/___

CUSTOMER INFORMATION

(For Official use only)

Loan account number: _____ Product: _____

Title	Mr/Mrs/Ms	Name(s)		Surname	
Gender	F	M	Date of Birth	Place of Birth	
Omang /Passport		Expiry of ID	Nationality		
Spouse Name		Spouse Contact			

ADDRESS AND CONTACT DETAILS

Telephone		Mobile		Fax	
Postal Address					
Physical Address		Rent		Owned	
Email					

*For proof of Address please submit any of the following valid documents (Latest)

Electricity ☐ Water Bill ☐ Employment conf. letter ☐ Affidavit ☐

NEXT OF KIN DETAILS

Names		Surname	
Contact		Relationship	
Physical Address			

EMPLOYER DETAILS

Employer Name			
Occupation		Duration with Employer	

BANKING DETAILS

Account Name			
Bank Name		Branch Name	
Account No		Account Type	

I hereby declare the particulars given above to the best of my knowledge true and correct.

Signature_____

CONTACT ADDRESS:

GABORONE

Client Relations Director
Regional Managers
Relationship Managers
Sales Executives

Development House
Queens Road, Main Mall
P O Box 225, Gaborone

Tel: 395 2801

Fax: 397 4446

FRANCISTOWN

Regional Manager
Relationship Manager
Sales Executives

Tswelelopele House
P O Box 282, Francistown

Tel: 241 6044

Fax: 241 6065

MAUN

Regional Manager
Relationship Manager
Sales Executives

NDB Office, Mall
P O Box 453, Maun

Tel: 686 0316

Fax: 686 0645

PALAPYE

Relationship Manager
Sales Executives

NDB Office, Palapye Development Trust Mall
P O Box 10387, Palapye

Tel: 492 0552

Fax: 492 0551