



Biznes Start mikrokredit

Bank name: Davr Bank

Down Payment

Not required

Interest Rate

From 26% to 34% per annum (31.0% for real estate collateral , and up to 34.0% for vehicle collateral)

Grace Period

Up to 30 days on the principal amount (accrual and collection of interest and principal do not apply for the first 30 days from the loan allocation date)

Collateral Requirements

*** Residential and/or non-residential apartments in buildings with at least 4 floors (buildings with fewer floors are subject to Head Office approval); * Modern courtyard houses or modern cottages; * Non-residential real estate (subject to Head Office approval); * Passenger cars and electric vehicles manufactured within the last 24 months (according to the loan passport, vehicles manufactured within 12 to 60 months are accepted at 50% to 75% of their market value).**

Loan Purpose

Financing or developing business activities (in national currency)

Loan Amount

Up to 300 million UZS

Loan Term

Up to 60 months

Requirements for Borrowers

Self-employed citizens of the Republic of Uzbekistan with permanent registration and residence, who are at least 20 years old at the time of application, and will not exceed 65 years of age for men and 60 years of age for women by the end of the loan term. Additionally, the NICI (KATM) credit score must be at least 200.

Loan Disbursement Method

Through branches of "Davrbank" JSCB. After the collateral is notarized, the loan funds are transferred to the borrower's deposit account or plastic card.

Early Repayment Option

Available

Debt Burden Ratio The borrower's debt burden ratio (relative to income net of taxes) must not exceed 50%.

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Payment Method & Repayment Schedule

Interest is calculated using either the differential or annuity method. Payments can be made in cash, via plastic card, deposit account, or mobile applications. Payments are due on the 2nd day of each month after the 30-day grace period.

Please carefully review the information before agreeing to take out a loan!

You have the right to receive full and detailed information from the bank regarding the terms and cost of the loan, the procedure for payments and calculations (interest, penalties and fines), your rights and obligations under the loan agreement, possible risks and liabilities arising from the loan agreement, as well as any other issues that may be unclear to you.

If you have any complaints, you may submit your request by phone at +998 71 207 40 40 or via email at info@davrbank.uz.