



## Vodiy mikrokredit

**Bank name: Davr Bank**

**Age Limit**

**Minimum 20 years at application; up to 65 (men) and 60 (women) by maturity.**

**Credit History (KATM)**

**KATM score must be at least 200.**

**Disbursement Method**

**Transferred to a card or deposit account after notarization of the collateral.**

**Early Repayment**

**Early repayment of the credit is available.**

**Geographic Requirements**

**Permanent registration and residence in Fergana city/district or Namangan city/district.**

**Guarantee (Co-borrower)**

**If the income is insufficient, a guarantee from a person with official income is accepted.**

**Interest Rate**

**• 26% - Collateral + Official income. • 27% - Collateral (per Annex 1). • 34% - Collateral (per Annex 2).**

**Loan Amount**

**Up to 200 million UZS.**

**Loan Purpose**

**For starting or developing entrepreneurial activities.**

**Loan Term**

**Up to 60 months.**

**Payment Method**

**Annuity or Differential, payable by the 2nd of each month.**

**Security (Collateral)**

**Real estate covering 100% of the loan; accepted at 40-60% of market value.**

**Valuation & Insurance**

**Valuation by specialists or independent firms; collateral insurance is mandatory.**

**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](mailto:info@davrbank.uz).