



NMB Bank Limited. Registered Commercial Bank.

IN PURSUIT OF EXCELLENCE

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T's & C's Apply

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NMB Agribusiness

- Loans and Overdrafts
- Seasonal Finance
- CreateFund
- Acceptance Credit
- Tail End Financing
- Input Guarantees
- Commodity Finance
- Collateral Management Arrangement Structures / Stock Management Agreement



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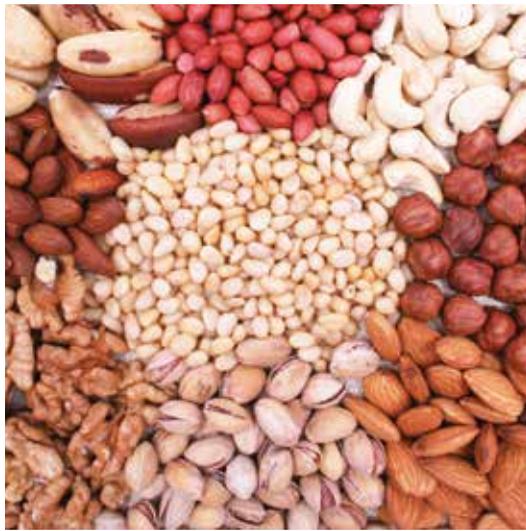


Loans and Overdrafts

NMB Bank offers a diverse range of loans and overdraft facilities to finance working capital and capital expenditure requirements at affordable interest rates.

Eligible players include:

- Commercial farmers
- Contractors
- Auction floors
- Commodity traders
- Agro dealers
- Livestock producers



Seasonal Finance

We offer you finance at the beginning of the cropping cycle repayable after harvesting.

Eligible players include:

- Commercial farmers
- Contractors

CreateFund

NMB Bank offers loans to agricultural value chain players with direct linkages to smallholder farmers.

Eligible players include:

- Agro dealers
- Contractors
- Transporters
- Traders
- Wholesalers
- Processors
- Commodity brokers
- Retailers



Acceptance Credit

We offer short term working capital finance for up to 180 days on a re-discountable bill basis.

Eligible players include:

- Contractors
- Farmers
- Processors

Tail End Financing

With our tail end financing farmers can access bridging finance facility against expected crop proceeds.

Input Guarantees

NMB Bank offers guarantees to input providers to enable farmers to access critical inputs such as fertilizers, seeds, chemicals and herbicides.

Commodity Finance

We offer loans and overdrafts to commodity brokers. Commodities include maize, wheat, soyas and potatoes etc.

Collateral Management Arrangement Structures / Stock Management Agreement

- ✓ Get facility secured by your commodity from NMB Bank.
- ✓ Eligible players include processors, manufacturers, traders and millers.

