Frequently Asked Questions

Q: What type of collateral can I use for this loan?

A: Collateral can be:

- Cash collateral (fixed deposits , shares , insurance CSV)
- Mortgage (land , vehicles and equipment)
- Debentures on fixed and floating assets to companies
- Guarantees (personal, corporate)
- Certificate of Security (ADB collateral support)

Q: How do I get a loan ?

A: Use these easy steps:

- Contact our Customer Service Centres for project checklist
- Register your application
- Your Personal Loans Officer will do a field visit (if necessary) to complete appraisal and submit the report for decision
- Once approved you will be given a loan offer
- Upon acceptance of your loan offer , legal documents will be prepared for the disbursement
- You are well on your way to implementing your project and repaying the loan

Get started with the **New Reality Loan** Today

Agricultural Development Bank

Visit any one of our conveniently located Customer Service Centres Today

PORT OF SPAIN
87 Henry Street
Tel: 623-6261 / 5

SAN FERNANDO
7 Cipero Street
Tel: 652-3084 / 652-1130

CHAGUANAS
29 Ramsaran Street
Tel: 665-5861 / 672-2326

SANGRE GRANDE
Light Pole #917 Eastern Main Road
Tel: 691-3718 / 3959 / 3961

TOBAGO
Cor. Young and Robinson Streets, Scarborough
Tel:639-2888 / 635-0457

Toll Free: 800-4ADB (4232)
www.adbtt.com

NEW REALITY LOAN

Agricultural Development Bank
Growing stronger together

The New Reality Loan Gives You:

- Up to 80% financing for any viable agricultural project
- Interest rate ranges from 3-5% (effective)
- Flexible payment options to fit revenue cycle
- Negotiable Moratorium
- No lending limit (credit criteria applies)

You Benefit from:

- Assistance with loan fees and collateral via ADB's Certificate of Security
- Group life insurance coverage on the value of the investment
- Low interest rates
- Personalized service
- Our Specialist knowledge of the sector

Use the New Reality Loan for:

- Business start up, expansion or project rehabilitation
- Working capital
- Debt consolidation
- Purchase of equipment, machinery, farm vehicles or technology solutions such as irrigation, greenhouse, etc.
- Construction of farm buildings
- Infrastructural development (private roads, drainage, irrigation ponds, security etc.)

Access the new Reality loan if you are Involved in:

- Primary production (crops, livestock, apiculture, fishing, aquaculture or aquaponics)
- Agro-processing
- Agri-support type activities (agro-shops, seedlings nurseries, tractor services etc)
- Marketing
- Horticulture
- Forestry
- Agro-tourism
- Agricultural Co-operative Societies
- Rural Development initiatives
- Wood working and saw milling

Frequently Asked Questions

Q: What type of documentation do I need?

A: The following documentation is necessary:

- Two forms of I.D. (ID Card, Driver's Permit or Passport
- Proof of address – a recent utility bill (WASA, T&TEC or TSTT) or Bank Statement
- Farmer Registration Card (where available)
- Cost estimates (where available)
- Project records-income and expenses (where available) (eg. deed, lease document, letter of offer / authorization etc.)
- Proof of land tennure for sites (as avaible)