



Loans and Advances

Our Bank offers various financing options to its esteemed customers ranging from short to long term loans designed to meet the particular features of the project/business activity to be financed. List of the major credit products:

- Term loans (Short, Medium, Long-term);
- Overdraft facility;
- Pre-shipment export credit facility;
- Merchandise Loan;
- Letter of credit facility;
- Syndicate Financing;
- Partial Financing of Foreclosed Properties.

Purpose of Loans and Advances

- Targeted to alleviate your working capital needs;
- Suitable for project financing purpose from small scale to large scale projects across all economic sectors such as manufacturing, agro-processing, hotel, agriculture, construction, mining, etc;
- Small and medium scale projects/ businesses are also supported by external development partners of Gadaa Bank that give you both technical support and partial guarantee coverage;
- Emergency working capital needs are handled swiftly by arranging temporary credit facilities tailor-made to address your urgent need;
- Once the you fulfill both legal and regulatory documents requirement, service delivery is prompt and efficient;
- All requirements (checklist) are provided to you upon request from one of our branches.