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## **Mapping of Commercial Banks in Garissa and Their Value Proposition**

**Garissa is one of the booming economic nodes in Northern Kenya with several commercial banks serving varied financial needs. Below is a mapping of the main commercial banks in Garissa and their specific value propositions:**

### **1. Kenya Commercial Bank (KCB)**

Location: Garissa Town, Kismayu Road

Value Proposition:

Well connected all over the country, thus allowing transactions from one part of Kenya to another.

Loan products could be adapted to the needs of businesses or individuals.

Offers a very reliable mobile banking and agent banking system known as KCB Mtaani.

### **2. Equity Bank**

Location: Garissa CBD, Opposite Total Petrol Station

Value Proposition:

Affordable banking with low transaction costs.

Great support for SMEs and women-led enterprises.

Highly available mobile platform- Equitel and Eazzy Banking App.

### **3. Co-operative Bank of Kenya**

Location: Near Garissa Provincial Headquarters

Value Proposition:

Emphasis is placed on community-based cooperative groups and SACCOs.

Good competition in personal and agricultural loans.

Mobile and internet banking might be a little handy.

### **4. Absa Bank Kenya (Formerly Barclays)**

Location: Garissa Town Centre

A premium banking experience with all the bells and whistles of modern digital tools.

Robust business financing and investment products.

International relations for diaspora and foreign exchange services.

### **5. The National Bank of Kenya (NBK)**

Location: Garissa Town near the Government offices

Value Proposition:

Privately-owned Bank of the Government of Kenya. Public sector transactions.

Tailored Islamic banking catering to the local Muslim population.

Low-cost savings and student accounts.

### **6. Gulf African Bank**

Location: Garissa CBD

Value Proposition:

Fully Shariah-compliant banking services.

Banking products tailored for Muslim clients, including halal loans (Murabaha, Mudarabah).

A strong hold in pastoralist and livestock marketing.

### **Conclusion:**

**Each bank in Garissa extends fairly unique value proposition, catering to the real needs of the residents- from cheap banking and Islamic finance to SME support and digital convenience. Such an array makes certain that persons and businesses alike shall find financial solutions that complement their ambitions and beliefs.**