

## Agropecuary Banking (Individual farmers)

Category: Bandec

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Written by Redpinar

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### FINANCING:

Credits for investments: They will be granted in national currency to individual farmers and usufructuaries in the modalities of simple credit (a single delivery) or line of credit (several deliveries) with a maximum term between 3 and 10 years.

#### Financing purposes:

- Promotion, renewal or sealing of permanent crops (except forestry). Maximum term between 4 and 10 years, depending on the crop.
- Forest plantations. Maximum term between 3 and 7 years.
- Land conditioning. Maximum term 5 years.
- Acquisition of machinery, equipment, means and work animals. Maximum term between 5 and 10 years.
- Construction of drying sheds, curing houses, kalfrisas, fences and other rural constructions. Maximum term between 5 and 10 years.
- Acquisition of cattle for breeding foot and milk. Maximum term between 5 and 10 years.
- Capital repairs of tangible fixed assets. Maximum term between 5 and 10 years.

#### Requirements:

- Inscription in the state registry according to form of production.
- Certification of legal land tenure.
- Insurance policy or application.
- Operate bank account in the branch of the application.
- Application form.

Guarantees: Agricultural insurance; solidarity guarantors; pledge of accounts; pledges of goods (jewelry, motor vehicles, livestock, tractors and harvesters); and mortgages of movable goods (summer homes and vacant lots).

Working capital loans: To be granted in national currency to individual farmers and usufructuaries in the form of simple credit (a single delivery) or line of credit (several deliveries) for a maximum period of 18 months.

#### Ends:

- Production of temporary crops (production cycle less than 18 months).
- Permanent plantations (production cycle greater than 18 months).
- Livestock production.
- Self-consumption.
- Production of postures.
- Protected, semi-protected, organoponic and intensive orchards.
- Benefits to selected productions.

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- Production of fresh vegetables and condiments.

### Requirements:

- Inscription in the state register according to the form of production.
- Certification of legal land tenure.
- Insurance policy or application.
- Application form.

Guarantees: Agricultural insurance; joint and several guarantors; pledge of accounts; pledges of goods (jewelry, motor vehicles, livestock, tractors and harvesters); and mortgages of movable goods (summer homes and vacant lots)