

INDEPENDENT LOAN

List of required documents

Loan Application
Operation authorization of the family association/ certified natural person, up-to-date approved by the competent bodies. In case of individual farmers, the Individual Farmer Certificate issued by the Mayoralty shall also be requested
Certificate of registration with the Trade Register / Professional Organizations authorizing them and valid confirmation certificate of company details issued by the Trade Register. Those documents shall be submitted as copies within the loan dossier, being stamped as “true copy” by the Account / Customer Service Officer.
Copies of ID documents of the members of the family association/certified natural persons, as the case may be
Identity deed of guarantees (if applicable)
Statement on acceptance of accessing the Central Credit Risk Control register
Tax return concerning the independent activity income taxes for the last year, as submitted to the tax authorities, specifying also the debts recorded
Estimated income statement for the current year, as submitted to the tax authorities
Statement on overall income tax for the last year, as submitted to the tax authorities
Employment Record Book (original and copy), if applicable
Income/financial status statement of the customer issued by the financial administration/mayoralty, where the financial status statements issued by commune mayoralties to the individual farmers shall certify the ownership title and/or usage right over the land or animals, the yearly net income, as well as whether there are outstanding debts recorded on their behalf. In respect thereof, a copy of the title deed proving the ownership over the land used (to be compared with the original and signed with the mark “true copy”, by the Account / Customer Service Officer) or of the assignment or leasing contract concluded with the land owners, as the case may be, shall be also submitted (only a table with the leased land lots, approved by the mayoralty, may also be required). The leasing contract shall be registered with the Farm Register. The assignment or leasing contracts shall be concluded for a timeframe longer than the lending term;
For purchase of animals representing reproductive clusters, customers shall submit origin and productivity certificates and shall prove the existence of appropriate shelters for those animals;
For animal growth, customers shall prove their usage right over a land of sufficient area to ensure minimum fodder base necessary to high-performance feeding of the animals or the existence of resources necessary to obtain such fodder base;
Proof of business address (if any), namely a leasing contract concluded for a timeframe at least equal with the lending term, or a title deed of the borrower;
Status of the debts and receivables in relation to the State budget – Tax clearance certificate, certifying that applicant has no outstanding debts and documents proving the payment of the social security, health insurance and pension contributions to the budget (last receipts, payment orders)
Copy of the Ledger of Receipts and Payments for the last 12 ended months (for customers having less than 12 months but more than 6 months of activity, such copy shall be issued for the relevant timeframe)
Questionnaire filled-in by the customer (statement on own responsibility)
Forecast cash-flow statement for the entire lending period (for loans greater than Lei 18 000/EUR 5 000 /USD 6 000)
Any other required documents requested by the Bank to grant the facility, according to the law in force
In case of investment project funding, the following documents shall be requested: For purchase of equipment, furniture: - pro-forma invoice (to establish the loan amount and the applicant’s contribution amount); For purchase of buildings/apartments:

- Sale-purchase promissory agreement/contract;

For building or fitting headquarters, also the following may be requested:

- Building Permit issued by the mayoralty, as well as all (mandatory) approvals and authorizations necessary to perform the project;

- Execution project (optionally);

- Performance contract concluded with the General Contractor (optionally);

- General estimate for construction works and estimates per categories of works (optionally).