



## Other Agricultural Checklist

Let us help you realize your business venture plans as early as possible. The standard time taken to make a decision on loan application is between 8 to 10 days. This will only be possible if you submit all the required information with your loan application. The usual information that we require are listed below:

**a. Agriculture Land Sub-Division, Construction of Farm Housing on Non-Cane Farms, Farm Vehicles, Machinery, Equipment and Implements.**

- Business plan and MPI assessment of viability of proposal.
- Title, current lease or approval notice over land to be used by proposed project. Term of lease or approval notice must exceed loan term as proposed in business plan and the lease term should be more than 10 years. (*Except for Purchase of New Vehicles, Plants and Equipment*)
- **For Sale of Sub-Divisions for Agricultural Purposes:** MPI assessment of viability
- For Construction of Farm Housing on Non-Cane Farms and Farm Vehicles, Machinery, Equipment and Implements the Rent on NTLB or State lands must be paid to date.
- Accessibility, Past Production records and other important requirements as shown below:

	<b>TYPE OF PRODUCT</b>		
	<b>Agriculture Land Sub-Division</b>	<b>Construction of Farm Housing on Non-Cane Farms</b>	<b>Farm Vehicles, Machinery, Equipment and Implements</b>
<b>Accessibility</b>	<p><b>For Sales of Industrial Commercial or Residential Plots</b> within:</p> <ul style="list-style-type: none"> <li>- a 10 km radius of the centre of a town and on a government feeder, or better, road.</li> </ul> <p><b>For Sale of SubDivisions for Agricultural Purposes within:</b></p> <ul style="list-style-type: none"> <li>- within 1 km of a government feeder, or better, road for <b>Viti Levu and Vanua Levu:</b></li> <li>- within 3 km of the nearest inter-island port of call and 1km of a government feeder road for <b>Other Islands:</b></li> </ul>	<p>Accessibility of location to be:</p> <ul style="list-style-type: none"> <li>- within 1 km of a government feeder (or better) road for Viti Levu and Vanua Levu.</li> <li>- within 3 km of the nearest inter-island port of call for Other Islands.</li> </ul>	<p>Accessibility of location to be:</p> <ul style="list-style-type: none"> <li>- within 1 km of a government feeder (or better) road for Viti Levu and Vanua Levu.</li> <li>- within 3 km of the nearest interisland port of call and reasonable vehicular access to farm area for Other Islands.</li> </ul>

<b>Past Production</b>		Evidence of farm production for past 3 years.	Evidence of farm production for past 3 years.
<b>Other Requirements</b>		<ul style="list-style-type: none"> <li>• Have a good history with the Bank for existing clients.</li> <li>• Applicant must demonstrate farming experience appropriate to project proposed.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Business Management Quality:</b> applicant must have demonstrated ability for successful management of farm business.</li> <li>• <b>For Farm Vehicles:</b> LTA Certificate of Roadworthiness and Current Driving License for the category of vehicle acquired.</li> </ul>

**b. Purchase of New Vehicles, Plants and Equipment**

- **Licenses:**
  - a current Road Service License from the Land Transport Authority
  - a current, appropriate full driving license
  - for **Taxi Operators:** a Taxi permit\* and a Taxi Base
  - for **Hire Car Operators:** a Hire Plate License
  - LTA Certificate of Roadworthiness for all Vehicles
  - Some experience in the operating of taxis, hire cars or construction plant and manufacturing equipment.
- **Business Plan**

**NOTE:** Taxi permits are not transferable (Ministry of Transport ruling).