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Microcredits

OJSC "Aloqabank" provides microcredits to smallholdings for growing agricultural products, development of poultry and bee-keeping, as well as the creation of compact greenhouses. Under smallholdings is meant the family farm in which family members are involved in growing on the plot (on part of the areas provided to citizens living in the village, for the construction of housing on the right of lifetime inheritable possession) of agricultural and livestock products for the needs of families, and the sale of surplus production in dekhkan markets .

Terms of credit:

- Currency - Uzbek Sum;
- Amount - up to 100 times of the minimum wage;
- Interest rate - in amount not exceeding the rate of the Central Bank.

Period of credit:

- to purchase fruit trees and grape seedlings - up to three years with one year preferential period;
- for purchase of seeds, fertilizers and crop protection chemicals, creating compact greenhouses, poultry and beekeeping development - up to two years with a six-month preferential period.

Loan collateral:

- mortgaged property or securities;
- guarantee of a bank or insurance company;
- guarantee of a third party;
- the insurance policy about insurance the risk of the borrower to repay the loan.

Required documents:

- application for a loan;
- recommendation signed by the chairman of the citizens' assembly Makhalla, as well as information about a physical person, a leading utility industry infield indicating its area;
- passport copy.