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Farmer Credit Policy Designer

Agri-Inputs & Farm Supply

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Produces a farmer credit policy for an input dealer — who gets credit, limits, terms, documentation, harvest-linked recovery and controls — to sell on credit without bleeding cash or bad debts. Use it to govern credit. For judging one farmer use the Credit Assessment tool.

Purpose of this tool & output

Set disciplined farmer credit terms

How the output is used

Use it as your written farmer-credit policy — who gets credit, how much, for how long and on what security — so counter staff apply one disciplined rule, not favours.

Who receives it

It is an internal policy owned by the proprietor/partners and applied by counter and field staff; the credit terms flow through to the farmer credit-sale agreement.

Important cautions

Undisciplined farmer credit is the leading cause of input-dealer failure. Cap total credit, tie limits to repayment capacity, document dues, and stop fresh credit to defaulters. Keep documentation legally sound and recover respectfully within the law.

Companion documents

- Farmer Creditworthiness Assessment
- Harvest Collection Strategy
- Credit Risk Management Plan
- Farmer Ledger & Receivables Tracker
- Bad-Debt & Chronic Default Recovery

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.