

- i. Deed of Undertaking to submit the Transfer Certificate of Title (TCT) in the name of the borrower
- ii. Copy of the TCT in the name of the previous owner
- iii. Deed of Absolute Sale
- iv. Updated Real Property Tax Payment
- v. Tax Declaration
- vi. Proof of Filing of Certificate Authorizing Registration (CAR)
- vii. Electronic Primary Entry Book (EPEB) evidencing transfer of TCT to the name of the borrower

**Post-Release Requirements:**

- i. Owner's duplicate copy of the TCT in the name of the borrower
- ii. Unregistered Real Estate Mortgage
- iii. Tax Declaration in the name of the borrower

3. If the project site is subject to a lease agreement:

**Pre-Release Requirements:**

- i. Lease Agreement (Lease term shall cover the loan tenor/ duration of the loan)
- ii. Proof of ownership of the lessor e.g., title, deed of absolute sale, tax declaration, real estate tax receipt
- iii. Assignment of Leasehold Rights

4. If project site is owned by a third party the Unregistered Third-Party Real Estate Mortgage shall be submitted as pre-release requirement.

*For more information, please contact:*

**Program Development and Management II Department**

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Please note that submission of additional documents may be required, depending on the evaluation of the Lending Center.



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# SWINE R3

SWINE REPOPULATION,  
REHABILITATION AND RECOVERY  
(SWINE R3) CREDIT PROGRAM  
Agricultural Credit Policy Council  
(ACPC) – Funded



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The **Swine Repopulation, Rehabilitation and Recovery Credit Program – ACPC Funded (Swine R3 – ACPC Funded)** is a credit window that supports the national government's efforts in the recovery and repopulation of the local swine industry through financing of bio-secured small and medium-scale farm projects that will contribute to ensuring the availability of pork and pork products in the market.

#### Eligible Borrowers

Small and medium enterprises, including start-up commercial hog raisers duly registered with the Securities and Exchange Commission (SEC), the Department of Trade and Industry (DTI), or the Cooperative Development Authority (CDA).

#### Eligibility Loan Purpose

To finance the establishment of bio-secured swine wean to finish farm or consolidated swine facility covered by contract growing agreement with a DBP-Partner Integrator, including acquisition of machineries and equipment.

#### Eligibility Criteria

The borrower must meet the following:

1. Duly registered with the SEC, DTI, or CDA;
2. With approved swine contract growing agreement with the DBP-Partner Integrator;
3. No adverse unresolved findings in relation to Credit Investigation (CI) and Watchlist Validation (specifically charges of unlawful activities); and
4. Financial ratios:
  - a. Debt Service Cover of at least 1x
  - b. Debt to Equity Ratio of 80:20
    - For existing swine business, financial ratios should be based on the last three (3) years of operations.

- For start-up, financial ratios should be based on the financial projections of the proposed swine project subject to financing.

#### Credit Facility

Term Loan

#### Loanable Amount

Up to 90% of the Total Project Cost (TPC) with minimum loanable amount of Php 5.00 Million but not to exceed Php 25.00 Million.

#### Loan Tenor

Up to ten (10) years, inclusive of up to two (2) years grace period.

#### Repayment Terms

Payable semi-annually.

Other repayment terms may be proposed by the lending units subject to justification.

#### Interest Rate

Two percent (2%) per annum. GRT for the account of the borrower.

#### Service Fee

One-time service fee of 3.50%, computed based on the approved loan amount, payable upfront or to be deducted from the initial loan release. GRT for the account of the borrower.

#### Loan Securities / Collateral

Any or combination of the following, as applicable/case-to-case basis:

1. SAFIA in the amount equivalent to at least one hundred fifty percent (150%) of the loan or one hundred percent (100%) of receivables arising from the agreement with the DBP-Partner Integrator
2. Applicable Insurance Coverage endorsed in favor of DBP

3. Other security arrangements acceptable to DBP

#### Documentary Requirements

The borrower shall submit the following:

1. DBP Agricultural & Fisheries Enterprise Loan Application Form and other Bank Forms;
2. Certified True Copy of Certificate of Registration from SEC/DTI/CDA;
3. Bio-data of incumbent officers and Board of Directors with government-issued ID, as applicable;
4. Board Resolution authorizing the organization to borrow and designating authorized signatories, as applicable;
5. Audited Financial Statement and latest interim financial statement, as applicable;
6. Current year Business Permit;
7. Certified True Copy of Articles of Incorporation/Cooperation and By-Laws, as applicable;
8. Latest General Information Sheet and/or additional documents to fully establish beneficial owners of the legal entity, as applicable; and
9. Endorsement Letter/Commitment Letter/ Notice of Approval/Contract Growing Agreement from Integrator

#### Requirements on the Project Site

The following shall be required, as applicable:

1. If project site is with clean title and under the name of the borrower:  
Pre-Release Requirements:
  - i. Unregistered Real Estate Mortgage
  - ii. Updated Real Property Tax Payment
  - iii. Tax Declaration
2. If project site only has Deed of Absolute Sale under the name of the borrower:  
Pre-Release Requirements: