BANKING OPERATIONS FOR AGRICULTURAL CUSTOMERS

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SUMMARY

Commercial banks unfold a large variety of banking operations. These are determined by the bank policy, retail or corporate. Agricultural clients are less demanding, traditional clients for the banks. For this reason, Romanian banks developed banking services and products packages especially for these clients. For the sophisticated clients, namely large corporations, the banks offer complex services and products like are: direct debit, standing order, multi-cash and internet banking operations.

Banking operations for agricultural clients must take into consideration some aspects:
- the client’s rapid access to his/her bank accounts;
- making the transfers desired by the client very rapidly or online;
- the correct registration of operations in the client’s accounts;
- the selection of the payment instruments used by the client (checks, money order, etc.)
- facilitating the agricultural client access to bank information.

Banking operations for agricultural clients can be classified depending on various criteria, namely according to the bank policy and the type of clients; depending on the flow degree for the operation or their material expression (cash operations, transfer operations, bank transfers), and also in agreement to the type of operation (passive and active banking operations). For the agricultural clients the banking operations are referring mainly to constituting current accounts and savings accounts, both in lei and currency, client accounts, short term or long term crediting, cash operations or transfers in the client current accounts.

The development of the agricultural clients’ business and the increase in the number and complexity of banking operations they are involved in, imposes on the commercial banks the adopting of new orientations in the development of the packages and range of banking products and services offered to agricultural clients.

BIBLIOGRAPHY