

BUSINESS CREDIT LINES UNDER SME

1. OD WO (Overdraft Work Order)
2. OD PO (Overdraft Pay Order)
3. OD Share (Overdraft Share)
4. SOD (Secured Overdraft)
5. OD SME (Overdraft SME)

OD WO (Overdraft Work Order)

DBL, OD WO is a line of credit against assignment of receivables (under the awarded work) and lien / mortgage of collateral. It's for contractors / suppliers and can be availed on one off basis for financing the working capital requirement in business against specific work order or the same under a revolving line with renewal option.

Features:

- ❖ Secured by assignment of receivables and lien / mortgage of collateral
- ❖ Credit max up to 35% - 40% of net work order value
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in multiple phases
- ❖ Repayment through deduction up to 40%-45% from each running bill
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to work completion date + 3 months for one off limit and max up to 1 year for revolving limit.

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's age has to be within 23-65 years (for men) and 21-60 years (for women).
- ❖ Sponsor's experience in the present line of business has to be 3 years (for men) and 2 years (for women).
- ❖ Must have a min. average business income of Tk.35,000/- p.m.
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited / un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.

- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Men: 13% - 17%; Women: 10%] & Medium - 13%
- ❖ Overdue interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

OD PO (Overdraft Pay Order)

DBL, OD PO is also a revolving and renewable line of credit against lien / mortgage of collateral(s). It's for contractors / suppliers as well and can be availed at a pre determined margin for meeting the obligation of pledging pay order(s) with the work order awarding authority as earnest money / security deposit.

Features:

- ❖ Secured by lien / mortgage of collateral
- ❖ Credit max up to 90% of the amount of pay order
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to 1 year

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's age has to be within 23-65 years (for men) and 21-60 years (for women).
- ❖ Sponsor's experience in the present line of business has to be 3 years (for men) and 2 years (for women).
- ❖ Must have a min. average business income of Tk.35,000/- p.m.

- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Men: 13% - 17%; Women: 10%], Medium - 13%
- ❖ Overdue interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

OD Share (Overdraft Share)

DBL, OD Share is a readily liquidatable revolving line of credit against pledge of stocks / bonds of reputed public limited companies enlisted with and traded on the country's two authorized bourses viz.; DSE and CSE. It's renewable and can be availed on a continuous basis to support the day-to-day operations and / or sudden escalation of financial requirement in a business.

Features:

- ❖ 100% secured by pledge of readily marketable stocks / bonds
- ❖ Credit max up to 50% of the last 6 months' avg. market price of the stocks / bonds
- ❖ Single facility limit max up to Tk.35.00 Lac for institutional investors (including SE members) under **Small** enterprise and Tk.100.00 Lac for SE members (only) under **Medium** enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity (max) up to 1 year

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.

- ❖ Sponsor's age has to be within 23-65 years (for men) and 21-60 years (for women).
- ❖ Sponsor's min. experience in the present line of business has to be 3 years (for men) and 2 years (for women).
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must have a min. average business income of Tk.35,000/- p.m.
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to pledge DSE / CSE enlisted **dematerialized** stocks / bonds as security.

Charges:

- ❖ Interest rate: Small - [Men: 13% - 17%; Women: 10%] & Medium - 13%
- ❖ Overdue interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of the processing fee
- ❖ Documentation: At actual

* Conditions apply

SOD (Secured Overdraft)

DBL, SOD is also a readily liquidatable revolving line of credit against cash / quasi cash instruments e.g. different types of FDRs, ICB Unit Certificate, Life Insurance policy, etc. It's renewable and can be availed on a continuous basis to support the day-to-day operations and / or sudden escalation of financial requirement in a business.

Features:

- ❖ 100% secured by cash / quasi cash instruments
- ❖ Credit max up to 90% of cash / current encashment value of quasi cash instruments
- ❖ Single facility limit max up to Tk.100.00 Lac
- ❖ Interest charged only on the utilized amount
- ❖ Attractive interest rate
- ❖ Validity (max) up to 1 year

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh
- ❖ Must meet the criteria of either Small or Medium Enterprise
- ❖ Sponsor's age has to be within 23-65 years (for men) and 21-60 years (for women).

- ❖ Sponsor's min. experience in the present line of business has to be 3 years (for men) and 2 years (for women).
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must have a min. average business income of Tk.35,000/- p.m.
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to pledge cash / quasi cash instrument(s) as security.

Charges:

- ❖ Interest rate: 3% above the deposit interest rate.
- ❖ Overdue interest: 3%
- ❖ Processing fee: Nil
- ❖ VAT: Nil
- ❖ Documentation: At actual

* Conditions apply

OD SME (Overdraft SME)

DBL, OD SME is also a revolving line of credit against hypothecation of stocks insured (covering all risks) under Bank's mortgage clause and lien / mortgage of collateral(s). It's renewable and can be availed on a continuous basis to support the day-to-day operations and finance growth of a business.

Features:

- ❖ Secured by hypothecation of stocks and lien / mortgage of collateral
- ❖ Credit max up to 100% of net working capital or 75% of the sum total of inventory and receivable whichever is lower.
- ❖ Single facility limit up to a max of Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Interest charged only on the utilized amount
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity (max) up to 1 year

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh
- ❖ Must meet the criteria of either Small or Medium Enterprise
- ❖ Sponsor's age has to be within 23-65 years (for men) and 21-60 years (for women)

- ❖ Sponsor's experience in the present line of business has to be 3 years (for men) and 2 years (for women)
- ❖ Must have a min. average business income of Tk.35,000/- p.m.
- ❖ Must have a Tax Identification Number (TIN)
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue Interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

BUSINESS LOANS UNDER SME

1. SLTP (SME Long Term Product)
2. SMTP (SME Mid Term Product)
3. SSTL (SME Short Term Loan)
4. FSTL (Festival Short Term Loan)
5. LSME (SME Lease)
6. SLTR (SME Letter of Trust Receipt)

SLTP (SME Long Term Product)

DBL, SLTP Is a long-term loan facility, which can be availed to finance the cost of acquiring / erecting factory land, building and long lasting capital machinery & equipment for production of goods or rendering of services.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 70% of the purchase price for land & building and 75% of the purchase price for plant & machinery, equipment etc.
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in single / multiple phases
- ❖ Repayment in multiple installments

- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to 7 years

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide fresh / offer existing lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue Interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

SMTP (SME Mid Term Product)

DBL, SMTP is a mid-term loan facility, which can be availed for the same purpose as SLTP i.e. to finance the cost of acquiring / erecting factory land, building and long lasting capital machinery & equipment for production of goods or rendering of services.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 70% of the purchase price for land & building and 75% of the purchase price for plant & machinery, equipment etc.

- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in single / multiple phases
- ❖ Repayment in multiple installments
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to 5 years

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide fresh / offer existing lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue Interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

SSTL (SME Short Term Loan)

DBL, SSTL is a short-term loan facility, which can be availed to overcome temporary shortfall / mismatch in liquidity for meeting genuine business requirements only.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 100% of net required working capital or 75% of the sum total of inventory and receivables whichever is lower
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in a single phase
- ❖ Repayment in single / multiple installments
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to 1 year

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide fresh / offer existing lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue Interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

FSTL (Festival Short Term Loan)

DBL, FSTL is also a short-term loan facility, which can be availed to overcome the shortage of liquidity arisen out of additional demand for goods and services in the wake of festivals like Eid-ul-Fitre, Eid-ul-Azha, Durga Puza, X-mas etc.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to 100% of net required working capital or 75% of the sum total of inventory and receivables whichever is lower
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in a single phase
- ❖ Repayment in single / multiple installments
- ❖ Competitive Interest rates
- ❖ Low processing fee
- ❖ Validity max up to 6 months

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (like, proprietorship and partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must be able to provide fresh / offer existing lien or mortgage of first / third party collateral (in the form of quasi cash / duly demarcated non-agricultural high land / land & building / most if not all) against the credit facility.

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue Interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply

LSME (SME Lease)

DBL, LSME is a mid / long-term lease finance facility, which can be availed at a pre determined down payment to enjoy the services of any commercial / industrial plant, machinery & equipment, vehicle etc. against payment of a specified amount of rental per month.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Lease finance max up to 75% of the acquiring cost
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in a single phase
- ❖ Repayment in single / multiple installments
- ❖ Competitive lease rental rate
- ❖ Low processing and other fees
- ❖ Validity max up to 7 years

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years

Charges:

- ❖ Lease rental rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue rental rate: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ Supervision & Monitoring fee: 0.50% to 1.00%
- ❖ Risk fund: 0.50% to 1.00%
- ❖ Option value: 0.50% to 1.00%
- ❖ Documentation charge: At actual

* Conditions apply

SLTR (SME Letter of Trust Receipt)

DBL, SLTR is a short-term loan facility, which can be availed against execution of a 'Letter of Trust Receipt' to retire shipping documents under L/c (evidencing import of goods or service from overseas) by settlement of PAD.

Features:

- ❖ Non-revolving & Non-renewable
- ❖ Credit max up to bill value (net off margin)
- ❖ Single facility limit max up to Tk.50.00 Lac for **Small** enterprise and Tk.100.00 Lac for **Medium** enterprise
- ❖ Disbursement in a single phase
- ❖ Repayment in single / multiple installments
- ❖ Competitive interest rate
- ❖ Low processing fee
- ❖ Validity max up to 120 days

Eligibility Criteria:

- ❖ Must be an affiliate of any valid cluster under any broad sectors of Trade, Service and Industry.
- ❖ Must be a firm (proprietorship / partnership) or a private limited company incorporated in Bangladesh.
- ❖ Must meet the criteria of either Small or Medium Enterprise.
- ❖ Sponsor's (female/male) age has to be within (21-60) years or (23-65) years.
- ❖ Sponsor's (female/male) experience in the present line of business has to be 2 years or 3 years.
- ❖ Must have a minimum average monthly income of BDT35,000/-
- ❖ Must have a Tax Identification Number (TIN).
- ❖ Must be able to provide last 3 years' (audited/un-audited) financials like Income Statement, Balance Sheet, Cash Flow Statement, etc.
- ❖ Must have adequate A/c turnover during the last 2/3 years
- ❖ Must have sound reputation as an excellent pay master

Charges:

- ❖ Interest rate: Small - [Male: 13% - 17%; Female: 10%] & Medium - 13%
- ❖ Overdue interest: 3%
- ❖ Processing fee: 0.50% to 1.00%
- ❖ VAT: 15% of processing fee
- ❖ Documentation charge: At actual

* Conditions apply