

**A SUMMARY OF THE REFINANCING SCHEMES**

Particulars	Name of the Refinancing Schemes				
	Special Incentive Refinancing Scheme for the Agricultural Sector	Pre-shipment Credit Refinancing Scheme	Low Income/Farmers/ Marginalised businesses/Extreme Poor/Backward group, abused female members Refinancing Scheme	Large Industries and Services Sector Working Capital Refinancing Scheme	CMSME Working Capital Refinancing Scheme
a Fund Size (BDT Crores)	5,000	5,000	3,000	15,000*	10,000**
b Areas	Agriculture, horticulture, fisheries, poultry, dairy sectors etc.	Locally produced Export-oriented industries	Low income professional, farmer or marginalized business , extreme poor, poor or backward group and helpless/abused female members	Large Industries and Services Sector (except cottage, micro, small and medium enterprises)	Cottage, micro, small and medium enterprises (CMSME) sector
c Funded by	Bangladesh bank	Bangladesh bank	Bangladesh Bank	Bangladesh Bank	Bangladesh Bank
d Eligibility	Scheduled Banks	Scheduled Banks	MFI's through scheduled Banks	Scheduled Banks and Financial Institutions	Scheduled Banks and Financial Institutions
e Key Dates	30-Sep-20	-	-	-	-
f Tenure (year)	1 year	3 years (Borrower-1 year)	Micro Credit-1 year Entrepreneur-2 years	3 years	3 years
g Grace period	6 months	-	At Bank to MFI level-3 months	-	Up to 3 months provided that grace period provided to end borrower level
h Interest Fees Charges-Bank Level	1%	3%	1%	4%	4%
i Interest-End customer Level	4%	6%	Bank to MFI- 3.5% MFI to end borrower-9%	9%	9%
j Limit/Restrictions	Applicable (Please see for relevant circulars below)	Applicable (Please see for relevant circulars below)	Applicable (Please see for relevant circulars below)	Applicable (Please see for relevant circulars below)	Applicable (Please see for relevant circulars below)
k Co coordinating Bangladesh Bank Department	Agricultural Credit Department (ACD)	Sustainable Finance Department (SFD) and Banking Regulation and Policy Department (BRPD)	Financial Inclusion Department (FID)	Department of Off-site Supervision (DOS)	SME and Special Programs Department (SMESPD)
l Reference circulars	<a href="https://www.bb.org.bd/mediaroom/circulars/acd/apr132020acd01.pdf">https://www.bb.org.bd/mediaroom/circulars/acd/apr132020acd01.pdf</a>	<a href="https://www.bb.org.bd/mediaroom/circulars/brpd/apr132020brpd09.pdf">https://www.bb.org.bd/mediaroom/circulars/brpd/apr132020brpd09.pdf</a> and <a href="https://www.bb.org.bd/mediaroom/circulars/gbcrd/apr222020sfd01.pdf">https://www.bb.org.bd/mediaroom/circulars/gbcrd/apr222020sfd01.pdf</a>	<a href="https://www.bb.org.bd/mediaroom/circulars/finincl/apr2020fid01.pdf">https://www.bb.org.bd/mediaroom/circulars/finincl/apr2020fid01.pdf</a>	<a href="https://www.bb.org.bd/mediaroom/circulars/brpd/apr232020brpd10.pdf">https://www.bb.org.bd/mediaroom/circulars/brpd/apr232020brpd10.pdf</a> and <a href="https://www.bb.org.bd/mediaroom/circulars/brpd/apr122020brpd8.pdf">https://www.bb.org.bd/mediaroom/circulars/brpd/apr122020brpd8.pdf</a>	<a href="https://www.bb.org.bd/mediaroom/circulars/smespd/apr262020smespd02.pdf">https://www.bb.org.bd/mediaroom/circulars/smespd/apr262020smespd02.pdf</a> and <a href="https://www.bb.org.bd/mediaroom/circulars/smespd/apr132020smespd01.pdf">https://www.bb.org.bd/mediaroom/circulars/smespd/apr132020smespd01.pdf</a> and <a href="https://www.bb.org.bd/mediaroom/circulars/smespd/sep052019smespd02.pdf">https://www.bb.org.bd/mediaroom/circulars/smespd/sep052019smespd02.pdf</a>

\* The size of the working capital package for affected industries and services sector (except CMSME) is BDT 30,000.

\*\* The size of the working capital package for CMSME sector is BDT 20,000.

**Disclaimer:**

Please note that the above table is intended only for general summary reference to the refinancing schemes declared by Bangladesh Bank in response to COVID-19 pandemic and not intended to serve as a comprehensive guideline. Please refer to relevant circulars and liaise with relevant departments of Bangladesh Bank for detailed guidelines.