**Home loan**

**Eligibility**: If any house is under-construction, semi-completed, completed or secondhand then loan will be given.

Home Credit Financing will provide against renovation, extension or construction of your own home.

**Interest Rate:** Interest Rate will be according to Bangladesh Bank interest Rate Guideline.

**Processing Fee**: For up to 50 lac loan, .50% of the loan amount or 15000 whichever is lower and for more than 50 lac, .30% or 20000 whichever is lower.

**আগামী personal Loan**

Its target customer is students and the loan will help students to fulfill their higher education dream

Loan amount is up to 130%. If loan amount is 800000, then 1040000 loan can be provided. Maximum loan is 2000000 and loan repayment within 5 years. Loan disbursement will be into 8 phases.

**Eligibility:** Student’s parents or legal guardian can apply for the loan and Minimum Monthly income will be 20000

**Interest Rate:** Interest rate will be according to Bangladesh Bank guideline

Processing fee will be .50% of the loan Amount and supervision fee will be 1% annually

**Digital Personal Loan**

This loan can be taken from Subidha App and no need to visit the Bank to take Loan**.**

There are two types of loan

1. **Instant Loan**: Loan will be given to meet the emergency cash need, Loan Limit- BDT 10,000 to BDT 3 Lakhs, Loan Limit- BDT 10,000 to BDT 3 Lakhs, Loan is disbursed in customer’s BRAC Bank account in up to two (02) phases and eligibility is Salary accountholders of BRAC Bank
2. **Shaddho Digital Personal Loan:** Purpose of this loan isto purchase desired products and services from BRAC Bank’s enlisted partner outlets, Loan limit is 20000 to 3 Lac, Tenure - 6, 9, 12, 15, 18 months, Financing limit- Up to 90% of the product value will be financed by BRAC Bank and that will be not more than the preapproved limit, Disbursement Mode– The product purchase price will be directly paid to the merchant account excluding the down payment made by the customer. Customers can buy multiple products with an approved loan limit from the same/different outlets;

Eligibility: Only selected accountholders of BRAC Bank who fulfill the minimum criteria of Digital Loan. Eligible customers will get an offer SMS from BRAC Bank.

Interest rate will be according to Bangladesh Bank and no supervision feeS

**SME LOAN**

Tailor Made Loan

Two types of SME loan are Prabartan loan and Kuri loan

**Prabartan Loan:** This loan is mainly for Micro, Small and Medium enterprise businesses which are operating in Digital platform.

* Easy loan processing
* Provides both secured and unsecured loan
* Minimum 1 Lac and Maximum 5 core loan can be given
* Competitive interest rate
* One have to do minimum 1 year business and age limit is 18-50 years
* Location of the business should be in major metropolitan cities

**Kuri Loan:** This mainly helps to small scale tea growers which are located at North Bangla regions

* Minimum loan is 3 Lac and maximum Loan is 25 lac
* Competitive interest rate for unsecured loan
* Client must have 3 years old plantation and age should be between 21 to 70

**SUPPLY CHAIN FINANCE**

This loan helps to both supplier and distributor

There are two types of financing 1. Supplier financing 2. Distributor Financing

**Supplier Financing:** Supplier financing is an Overdraft facility for the suppliers of different corporates and Multinational Companies. BRAC Bank’s customer (existing/ new) who supplies goods & services to desired large corporations and will seek early payment from Bank against PO / Invoices / Bills payables by Large Corporation.

* Lowest market rate and financing without collateral
* Zero delay in receipt of payment and zero hassles in loan payment
* Reduced cost of working capital
* Minimum six months supply track record and 1 year business experience
* Age limit 18-70

**Distributor Financing:** Distributor Financing is a Non- Chqable Overdraft facility for the Distributors large corporations inside Bangladesh. BRAC Bank’s customer (existing/new) who purchases goods & services for desired large corporations to distribute / sale those products to retailers and seeks advance payment from Bank for procuring products of the desired large corporation.

* Lowest market rate and financing without collateral
* Zero delay in receipt of payment and zero hassles in loan payment
* Reduced cost of working capital
* Minimum six months supply track record and 2 years business experience
* Age limit 18-70

**Cluster financing**

Cluster financing is a well-known concept for promoting economic progress and sustainability. In Bangladesh, SMEs remain isolated, which means they have to face different challenges individually and their demands remain unmet. Cluster Financing will help the SMEs build their capacity to respond strongly to competitive pressure and mobilize different supporting functions such as addressing financing needs, technological developments, expansion, business innovation, working closely as a backward linkage with large corporations, and building capacity to expand local and international markets.

* The company must be under CMSME categorization
* Business must be located in an area where 50 or similar business is performing
* Women entrepreneur will get priority to take loan
* Business should have 1 month training

### **STARTUP BUILDER**

An unique financing proposition for business entities that are incorporated or registered in Bangladesh; working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property (not limited to patents, trademarks, copyrights, industrial design & trade secrets etc.)

* Loan amount will be minimum 5 lac and maximum 5 core
* 1 core loan can be provided without mortgage
* Interest rate will be as per Bangladesh Bank startup financing policy
* Nationality should be Bangladeshi
* Business model should be proven in market
* Business model should have established revenue flow

**SHABOLOMBI:** Shabolombi is a loan facility specially designed for the financial inclusion of the families of remittance earners.

* Loan amount should be between 2 lac – 30 lac
* Loan tenor between 12 month to 36 month
* Visa valid for 12 months
* Minimum remitted amount 30000 in last 6 month
* No mortgage
* Borrower can be parent, son, spouse, brothers