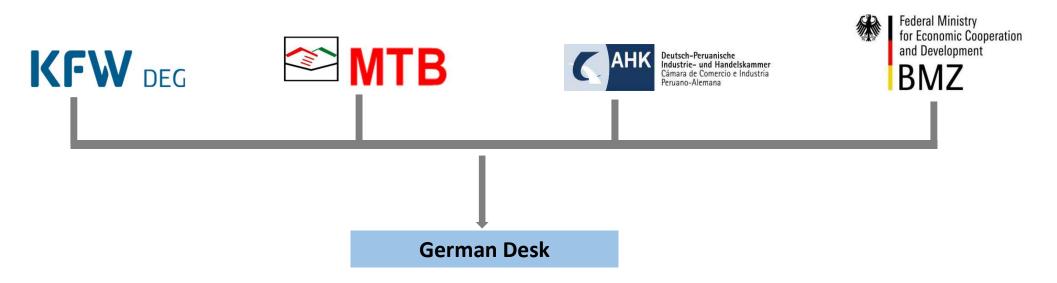


Financing And Funding Options For German Companies In Bangladesh



Short Overview Of DEG German Desk



German Desk is a project of KfW DEG in cooperation with local banks, German Chambers of Industry and Commerce (DIHK) and with the support of German Federal Ministry of Economic Cooperation and Development (BMZ)



"German Desk – Financial Support and Solutions" A MTB and DEG Joint Initiative

DEG with its local partner Mutual Trust Bank has set up German Desk in Bangladesh in May 2018.

German Desk has been acting as one stop shop for the German Companies as well as their local trading partners to facilitate financial support and solutions in form of access to the product range of Mutual Trust Bank. The product range comprise setting up of bank account, trade finance, transaction banking, short term to long term loan and many more.

Mutual Trust Bank Limited



Financing And Funding Options For German Companies In Bangladesh

Conventional Products of MTB

- Term Finance
- Trade Finance
- Working Capital Finance

Offshore Banking Unit Facilities of MTB

- Buyer's credit
- Foreign export bill discounting
- Local export bill discounting
- Long Terms Foreign Currency Loan
- Working Capital facility to Type-A industry

Bangladesh Bank (Central Bank) Support Fund

- GTF Green Transformation Fund
- SREUP Program to Support Safety Retrofits and Environmental Upgrades in the Bangladeshi RMG Sector Project

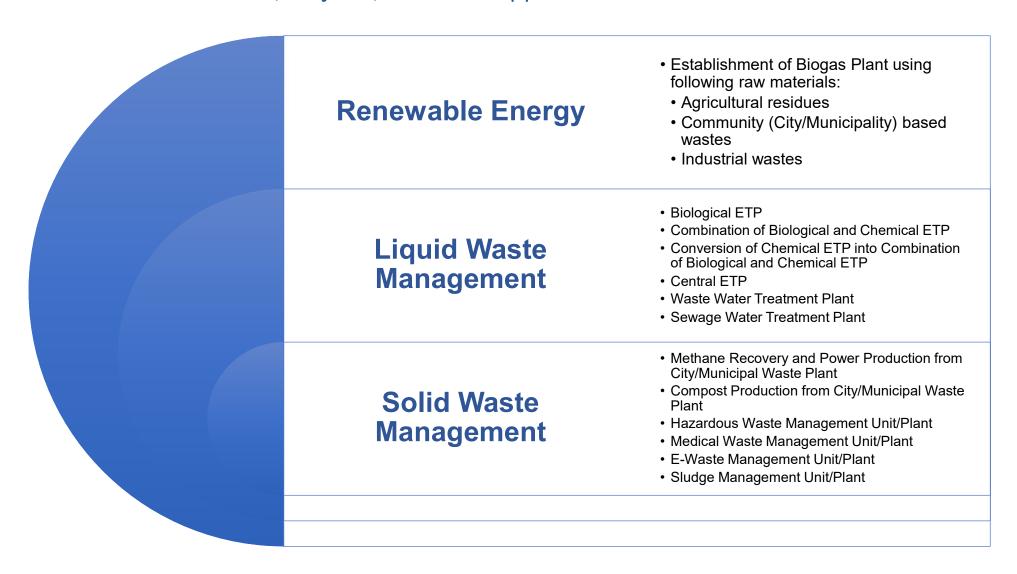
GTF - Green Transformation Fund

Participating Bank	Mutual Trust Bank
Fund Size	Revolving fund of USD 200 million and EUR 200 million
Manager	Forex Reserve and Treasury Management Department (FRTMD), Bangladesh Bank
Approval Authority	Sustainable Finance Department (SFD), Bangladesh Bank
Purpose	Accelerate sustainable growth for all export-oriented industries for importing Green Machineries
	belong to:
	i. Water use efficiency in wet processing
	ii. Water conservation and management
	iii. Waste management
	iv. Resource efficiency and recycling
	v. Renewable energy and Energy efficiency
	vi. Heat and temperature management and
	vii. Air ventilation and circulation efficiency category
	In addition, GTF Euro can be used for importing green capital machinery and accessories (including
	Buyer's Credit) and import (only Buyer's Credit) industrial raw materials used in all manufacturing
	enterprises including both export oriented and deem exporters.

GTF - Green Transformation Fund (contd.)

Objective of the Fund	facilitate manufacturer-exporters irrespective of sectors for importing capital machinery for implementing specified green initiatives
Amount	Depends on the particular project proposal
Maturity	5~10 years
Moratorium	Maximum 1 year
period	
Pricing for	USD: 6 moths LIBOR + 1.00% + Margin (1.00-2.00)
borrowers	EUR: 6 months EURIBOR + 1.00% + Margin (1.00-2.00)
Repayment	To be repaid on quarterly installments starting from the end of applicable grace period
Security	To be decided upon credit due diligence
Penal Interest	2% above the repo rate and will become payable on demand

List of Green Products/Projects/Initiatives applicable for Term Finance under GTF



SREUP - Program to Support Safety Retrofits and Environmental Upgrades in the Bangladeshi RMG Sector Project

Participating Bank	Mutual Trust Bank
Objectives	Provide credit facility for safety retrofitting, environmental & social up-gradation of RMG Industry
Purpose of Fund	i) Safety retrofits/remediation related investments, like
	Fire safety
	Electrical safety
	Structural safety, etc.
	ii) Environment and social-related investments, like Wastewater recovery / effluent treatment /
	chemicals recovery.
Total Fund Size	EUR 65 million
Features of Sub-	Currency: BDT (Pre financing from BB through PFIs)
Loan	 Scope of Works: Safety remediation and environmental and social up gradation of RMG factories.
	Interest-rate: Maximum 7% per annum.
	 Max loan amount: BDT-equivalent of EUR 1 M (EUR 3 M in special cases / BDT 300 million)
	 Tenure: 3 to 5 years (7 years in the Special Cases), Repayment: Quarterly



German Desk Bangladesh

Financial Support and Solutions



German Desk Bangladesh

Emdadul Karim Quoreshi
Relationship Manager
Phone +880 1985 555365
e.quoreshi@mutualtrustbank.com



Thank You!

