



- Term Loan
- Working Capital Loan
- Startup Loan
- Non Financial Service

In partnership with

BASIS
Bangladesh Association of
Software & Information Services



ICT is one of the fastest growing sector in Bangladesh. However this sector often gets deprived of financial services due to their unique nature of business. To help ICT industry grow even faster IDLC has partnered with BASIS to offer financial and non financial solutions for ICT enterprises.

We are pleased introduce “IDLC Udhbhabon” a comprehensive financial and non financial solutions specially designed to cater the unique needs of ICT enterprises.



Financial Services

- Working Capital Loan
- Fixed Asset Financing
- Lease Financing
- Women Entrepreneur Loan
- Commercial Vehicle Loan
- Commercial Space Loan
- Startup Business Loan
- Supplier Finance (Factoring)
- Work Order Finance
- Loan offering for the customers of BASIS members



Non- financial Services

- Business facilitation service: Assistance in obtaining regulatory documents and licenses (Trade license, e-TIN, etc.)
- Digital marketing: Guidance on marketing through internet and social networking sites
- Business advisory service: Business mentoring opportunity from industry experts
- Training and development: Capacity and skill development, business management and vocational training
- Helpline: An information support service for new entrepreneurs
- Insurance package: Insurance to mitigate against losses affecting entrepreneur and business
- IDLC SME advantage card: Attractive discount for entrepreneurs in selected partner outlets



Term Loan

Purpose

- Working Capital
- Fixed Asset Purchase
- Lease Financing
- Commercial Vehicle Purchase
- Commercial Space Purchase

Loan features

- Quickest processing through prioritized service delivery
- Loan limit: Minimum BDT 0.50 million maximum limit is determined by business volume and purpose of financing.
- Unsecured loan up to BDT 2.0 million

- Partially secured loan up to BDT 5.0 mln (backed by FDR of 30% of loan limit)
- Tenure: Minimum 13 months to maximum 60 months (maximum 96 months for commercial space purchase)
- Repayment method: Equal monthly installment or structured payment
- 0.5% interest rate rebate specially for BASIS Members
- Interest rate of 10% up to BDT 5.0 million for women entrepreneurs.
- Dedicated product team for faster processing

Eligibility

- Age of the entrepreneur between 20 years to 60 years
- Minimum 2 years of continuous business operation (1 year for women entrepreneurs)



Working Capital Loan

Purpose

- Financial solutions designed to meet immediate business meet

Product

- Supplier Finance
- Work Order Finance

Loan features of Supplier Finance (factoring)

- Upfront Financing for Supplier Finance: After proper acceptance of bills at buyer's office, up to 80% of the bill amount is instantly credited to the supplier's bank account
- Bill Submission and Collection of Payment (Supplier Finance): On behalf of the supplier, IDLC submits bill to the buyers, makes follow-up for payment collection in a systematic way and ensures timely collection of payment
- Supplier Finance SMS Alert: Supplier is notified of each transaction through sms
- Sales Ledger Administration & Monthly Reporting: Supplier's sales ledger is properly maintained in software and account statements are sent monthly or at supplier's request

- Supplier Financing is collateral-free up to a certain limit*

Loan features of Work Order Finance

- Credit Limit: Maximum 50% of Work Order Value
- Arrangement of the Limit: The limit offered to the client depends in the value of current and likely future work orders on hand
- Maximum Credit Limit: 180 Days
- Collateral: The Work Order Financing facility requires some security coverage, typically in the form of liens on cash security or collateral in the form of registered mortgages.

Eligibility

- Age of the entrepreneur between 20 years to 60 years
- Minimum 2 years of continues business operation
- The business must sell to a credit-worthy buyer/debtor
- Receivable/Invoice/Bill must be produced that can be verified, or has an acceptance by the institutional buyer/debtor
- Business dealing with multiple institutional buyers/debtors will be preferred



Startup Loan

Purpose

- To start a new business
- To accelerate a newly started business

Loan features:

- Quickest processing through prioritized service delivery
- Loan limit: Maximum BDT 25 lacs.
- Tenure: Maximum 60 months
- Interest rate: 10%
- Repayment method: Equal monthly installment or structured payment
- Grace period: 3 to 6 months
- Dedicated product team for faster processing



Eligibility:

- Newly started ICT business
- Not availed loan from any financial institution
- Age of the entrepreneur between 18 years to 45 years
- The entrepreneur must be fully involved in the applying concern

Loan offering for the customers of BASIS members

Purpose

- BASIS members can refer their customers who need loan to purchase software or establish any IT based solution for their company to IDLC.

Loan features:

- Quickest processing through prioritized service delivery
- Loan limit: Minimum BDT 0.50 million and maximum limit is determined by business volume and purpose of financing.

- Unsecured loan up to BDT 2.0 million
- Partially secured loan up to BDT 5.0 mln (backed by FDR of 30% of loan limit)
- Tenure: Minimum 13 months to maximum 60 months
- Repayment method: Equal monthly installment or structured payment
- Interest rate of 10% up to BDT 5.0 million for women entrepreneurs.
- Dedicated product team for faster processing

Eligibility:

- Age of the entrepreneur between 20 years to 60 years
- Minimum 2 years of continues business operation (1 year for women entrepreneurs)



For more information please contact

Phone: 09609999888

(Sunday to Thursday from 10:00 AM to 6:00 PM)

Email: udhhabon@idlc.com

Web: www.idlc.com