

Bangladesh Bank
Head Office
Post Box No 325
Motijheel, Dhaka-1000
Bangladesh

SME & Special Programs Dept

Ref: SMESPD Circular Letter No.03/13

Date: 12 November, 2013

CEO/MD
All Banks and Financial Institutions in Bangladesh
Head Office
Dhaka

Dear Sir,

Subject: Amendment of policy of the small enterprise sector re-finance scheme “Bangladesh Bank Fund “ for inclusion of publication and marketing of knowledge based books & creative writings as an eligible sector for financing.

Please refer to our SMESPD circular no. 02 dated 04/09/2011. With a view to promote non-traditional and creative sector, some amendments hereafter have been made in the small enterprise sector re-finance scheme “Bangladesh Bank Fund”.

02. PFI will get 100% refinance against their lending to micro and small enterprises engaged in publication and marketing of books on knowledge based & creative writings subject to availability of funds. The applicable interest rate at the client level will be maximum of 10 % (bank rate + 5 %). However, any writings which contravene country's culture, tradition, history, or against of any race/religion/clan or hurt any group of people will not be treated as creative writings for this purpose financing.

03. Banks and NBFIs will provide finance to micro and small enterprises treated as creative publishers on banker-customer relationship. The creative publisher will be those publishers who are members of the “Bangladesh Gayan o Srijonsil Prokasok Somity” or any other similar organizations constituted by law and/ or be considered as creative publishers by the respective Banks and NBFIs. Enterprises, members of recognized association, will have to apply for loans with a certificate of proper authority of the association.

04. As a courtesy, the sentence “Published under the facility of Bangladesh Bank re-finance scheme” should be mentioned in a suitable place of the book published under this scheme.

05. All other existing rules and policies of “Bangladesh Bank Fund” will remain unchanged.

The Circular Letter will be treated as effective from the date of issue.

Please acknowledge the receipt.

Yours sincerely,



Md. Masum Patwary
General Manager (Current Charge)
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