

Bangladesh Bank, Dhaka
SME & Special Program Department

SME-SPD Circular-12

October 28, 2020

Managing Director/Chief Executive
All Schedule Bank & Financial Institutions (FI)

Financial Stimulus package for CMSME sector to face financial Impact due to Covid-19 Outbreak

1. Please refer to the subject mentioned matter regarding SME-SPD circular 1 dated April 13, 2020.
2. To support CMSME unit and to boost up the economic activities due to Covid-19, government announced the stimulus package and issued SME-SPD circular 1 dated April 13, 2020.
Following section 1 (B) of SME-SPD circular 1, government allowed the Production & Service unit of CMSME to receive the stimulus fund. Micro & Small unit of Businesses (Trade) will also eligible to receive this fund. The allocation ration for Production: Service: Trade was 50:30:20 respectively.
3. Though production and service unit of CMSME receive good amount of money, the progress of loan disbursement of this package is not up to the mark. The concern unit, different business association & entrepreneurs request to increase total amount for disbursement for CMSME unit.
4. Therefore, to recover the losses due to the Covid-19 outbreak & to boost up the economic activities & retain the workforce as well as to support the affected entrepreneurs of Production, Service & Trade unit, the guideline has been amended as follows:
 - a) Section 1 (B) of SME-SPD circular 1 dated April 13, 2020 the fund allocation ration for Trade unit has been amended to 30 percent instead of previous 20 percent.
 - b) Under this stimulus package, if total loan/investment allocation to Trade unit, exceed more than 20 percent (max limit 30 percent), proportionately the allocation to Production: Service unit will reduce. But the total loan

disbursements to Production and Service unit will not be less than 70 percent.

5. Other instruction of related circulars will be unchanged.
6. This circular is instructed under section 45 of Bank Company act 1991.

Sincerely,

Husne Ara Shikha
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