



IIDFC

Industrial and Infrastructure Development Finance Company Limited

Financial Solutions Under one Umbrella

Industrial and Infrastructure Development Finance
Company (IIDFC) Limited

CITIZEN'S CHARTER

**IIDFC**

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INTRODUCTION

Industrial and Infrastructure Development Finance Company (IIDFC) Limited is an organization with a goal to promote business activities through financing in both large business conglomerates and SME businesses. The company was incorporated in December 19, 2000 and is promoted by ten commercial banks from both the public and private sectors along with three insurance companies and Investment Corporation of Bangladesh (ICB). Mr. Md. Matiul Islam, the First Finance Secretary of Bangladesh as well as the founder chairman of AB Bank Limited, International Leasing and Financial Services Limited, National Housing Finance & Investment Limited and promoter of Credit Rating Agency of Bangladesh (CRAB), is the founder chairman of IIDFC. Since its inception, IIDFC has successfully played a vital role in providing alternative source of financing to the private sector enterprises in Bangladesh.

VISION AND MISSION

VISION

- IIDFC's Vision is a High-Growth, Prosperous and Digital Bangladesh.

MISSION

- To make the impossible possible.
- To promote PPP concept for rapid infrastructure and industrial growth.
- To help promote better synergy and understanding between the public servants and private entrepreneurs.
- To mobilize private sector resources for promoting large scale projects.
- To participate in the privatization process of GOB-owned Undertakings.
- To maintain high standard of integrity and ethics at all levels of management.

COMMITMENT

IIDFC'S COMMITMENT TO THE NATION

- To contribute to the Country's economic growth in all possible ways.
- To accelerate the process of industrialization.
- To promote projects for removing infrastructure.
- To help banish power outage permanently.
- To promote SME as a major engine of growth.
- To promote employment and expand self employment opportunities.
- To promote low-cost housing projects for the urban middle class.
- To promote Bangladesh as a desired destination for foreign investors.
- To assist in the reduction of Green-House Gas Emission.
- To promote viable Renewable Energy projects.

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IIDFC'S COMMITMENT TO CLIENTS

- To provide superior and prompt customer service.
- To offer quality-rich and price-competitive finance solutions to the clients.
- To respond quickly to the needs of the entrepreneurs in an honest, creditable and timely manner.
- To promote and serve equipment leasing and finance industry through partnership with the clients.
- To maintain dignity and high ethical standard at all levels of management.
- To maintain dignity and high ethical standard at all levels of management.

IIDFC'S COMMITMENT TO SHAREHOLDERS

- To maximize shareholders wealth; by following strict complying guidelines of the regulators.
- IIDFC's Commitment to employees
- To help build and enhance core values of professional excellence.
- To provide a congenial and supportive work place for the employees with appropriate compensation package.

IIDFC HEAD OFFICE AND BRANCHES

HEAD OFFICE	Chamber Building (6th Floor), 122-124 Motijheel C/A, Dhaka-1000 Phone : +880-2-9559311-12, 9553387, 9553090, 9552185 Fax :+880-2-9568987 Email :info@iidfc.com
PRINCIPAL BRANCH	Chamber Building (7th Floor), 122-124 Motijheel C/A, Dhaka-1000 Phone : +880-2-9559311-12, 9553387, 9553090 Fax :+880-2-9568987 Email :principalbranch@iidfc.com
CHITTAGONG BRANCH	C & F Tower (4th Floor), 1712, Sheikh Mujib Road, Agrabad C/A, Chittagong-4100 Phone : +880-31-2518392, 2518390, 2516693 Fax :+880-31-2516694 Email :ctgbranch@iidfc.com
UTTARA BRANCH	Kanak Arcade (4th Floor), 14 Sonargaon Janapath, Sector - 09, Uttara, Dhaka- 1230 Phone : +880-2- 48952517 Fax :+880-2- Email :uttarabbranch@iidfc.com
KERANIGANJ BRANCH	BT Tower (3rd Floor), Kodomtoli More Keranigonj, Dhaka-1310 Phone : +880-2- Fax :+880-2- Email :keraniganjbranch@iidfc.com
GAZIPUR BRANCH	MAS Square (4th Floor), Block # C, Plot # 727, Chandana Chowrasta, Gazipur -1702 Phone : +880-2-49261020-21 Fax :+880-2-49261020 Email :gazipurbranch@iidfc.com



PRODUCTS AND SERVICES

CORPORATE FINANCE

PROJECT FINANCING

IIDFC offers project financing facilities to businesses for setting up new projects or for expanding existing facilities which may include enhancement of operational and overall production capacity.

Criteria for Eligibility:

- Feasible project outlook
- All necessary government approvals must be obtained
- Ability to generate enough cash flow to meet liability obligations after project completion
- Maintaining positive outlooks in leverage ratios
- Good business and track-record of the project sponsors

Loan Limit:

- Up to 80% of project cost or BDT 450,000,000.00 whichever is lower (depends on other factors also)

Features:

- Package Financial Products maybe provided (Lease Loan Facility, Working Capital Facility and Term loan Facility combined under Project Financing)
- Loan Tenure: Up to 7 (seven) years with a reasonable moratorium period
- Mode of Repayment: Through monthly or quarterly installments or structured payment as per client's or business requirements
- Documentation Fees: Much lower documentation fees compared to the other financial institutions

LEASE FINANCING

Criteria for Eligibility:

- Good and established business setup
- In case of a new business setup, the sponsors must have good track records in running businesses
- High net worth of the sponsor directors

Loan Limit:

- Maximum up to 80% of the total acquisition cost of the asset/assets marked for leasing (other factors will weigh in also)

Features:

- As lease financing is an asset backed liability, legal ownership of the asset will be with IIDFC throughout lease period & will be transferred to the client after full adjustment of the liability
- Ownership is transferred to the client at the end of term and/or settlement of the facility
- Loan Tenure: Up to 7 (seven) years with a reasonable moratorium period
- Mode of Repayment: Usually through monthly or quarterly installments but structured payment facility may be provided as per client's or business requirements
- Documentation Fees: Much lower documentation fees compared to the other financial institutions



TERM FINANCING

IIDFC provides term finance facilities to established businesses to facilitate capital expenditures for facility expansion, modernization as well as extension of capacity and other long term business exigencies.

Eligibility:

- Age of Business: Minimum 3 (two) years
- Sufficient cash flow to meet long term debt obligation
- High net worth of the sponsor directors

Loan Limit:

- Based on business requirements and the ability of the business to meet liability obligation

Features:

- Loan Tenure: Up to 7 (seven) years
- Competitive interest rate
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Mode of Repayment: Through monthly or quarterly installments or structured payment as per client's or business requirements

SHORT TERM FINANCING

IIDFC offers short term financing in the shape of Short Term Loan, Working Capital Financing, Work-order Financing etc. working capital financing to facilitate day to day operational expenditures (working capital expenditures) of businesses.

Eligibility:

- Age of Business: Minimum 3 (two) years
- Sufficient cash flow generation during the operating cash cycle
- High net worth of the sponsor directors
- Good business acumen of the sponsors and track record of the business dealings of the buyers of the plausible client of IIDFC (in case of Work-order Financing)

Loan Limit:

- Maximum BDT 450,000,000/- depending on the ability of the business to serve short term liability obligations

Features:

- Loan Tenure: Not more than one year
- Competitive interest rate
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Mode of Repayment: Through quarterly or half-yearly installments or tailored structured payment as per client's or business requirements

BRIDGE FINANCING

Eligibility:

- The client must provide necessary documents to establish that arrangements for availing larger or longer-term financing is going on
- Age of Business: Minimum 3 (two) years
- Sufficient cash flow to serve debt obligations

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- High net worth of the sponsor directors

Loan Limit:

- IIDFC provides Bridge Financing up to 40% of the larger or longer-term financing that the client is trying to arrange.

Features:

- Loan terms up to three years with availability of reasonable extensions of tenure
- Competitive interest rate
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Funds can be disbursed over a period of time based on the progression of the project
- Mode of Repayment: Through quarterly or half-yearly installments or tailored structured payment as per client's or business requirements

CLUB FINANCING

IIDFC participates in Club Financing whereby several financial institutions lend to the same borrower on materially the same terms other than the pricing but there is no bank syndicate or facility agent. Types of facilities range from lease financing to a mix of lease and loan products.

SME

LEASE FINANCING

Criteria for Eligibility:

- Good business setup
- In case of a new business setup, the sponsors must have good track records in running businesses

Loan Limit:

- Maximum up to 80% of the total acquisition cost of the asset/assets marked for leasing (other factors will weigh in also)

Features:

- As lease financing is an asset backed liability, legal ownership of the asset will be with IIDFC throughout lease period & will be transferred to the client after full adjustment of the liability
- Ownership is transferred to the client at the end of term and/or settlement of the facility
- Sale and Lease Back Financing is also available where IIDFC offers financing against existing and/or procured assets of a company
- Ownership of the existing and/or procured asset/assets is/are transferred to IIDFC at the time of financing, and is re-transferred to the client at the end of the lease period
- Loan Tenure: Up to 7 (seven) years with a reasonable moratorium period
- Mode of Repayment: Usually through monthly or quarterly installments but structured payment facility may be provided as per client's or business requirements
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Flexible terms in case of security/collateral against the facility



TERM FINANCING

IIDFC provides term finance facilities to established businesses to facilitate capital expenditures for facility expansion, modernization as well as extension of capacity and other long term business exigencies.

Eligibility:

- Age of Business: Minimum 3 (two) years
- Sufficient cash flow to meet long term debt obligation

Loan Limit:

- Based on business requirements and the ability of the business to meet liability obligation

Features:

- Flexible terms are offered regarding security/collateral against the facility
- Loan Tenure: Up to 7 (seven) years
- Competitive interest rate
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Mode of Repayment: Through monthly or quarterly installments or structured payment as per client's or business requirements

SHORT TERM FINANCING

IIDFC offers short term financing in the shape of Short Term Loan, Working Capital Financing, and Work-order Financing etc. working capital financing to facilitate day to day operational expenditures (working capital expenditures) of businesses.

Eligibility:

- Age of Business: Minimum 3 (three) years
- Sufficient cash flow generation during the operating cash cycle
- Good business acumen of the sponsors and track record of the business dealings of the buyers of the plausible client of IIDFC (in case of Work-order Financing)

Loan Limit:

- Depends on the ability of the business to serve short term liability obligations and other factors

Features:

- Loan Tenure: Not more than one year
- Competitive interest rate
- Documentation Fees: Much lower documentation fees compared to the other financial institutions
- Mode of Repayment: Through quarterly or half-yearly installments or tailored structured payment as per client's or business requirements

FACTORING

Criteria for Eligibility:

- Good annual turnover
- Satisfactory recovery record of credit sales
- Good days receivables ratio

**Loan Limit:**

- Up to 90% of invoice value

Features and Benefits:

- Loan Tenure: Short term loan
- Mode of Repayment: Bullet payment
- Management of sales ledger and credit control processes by IIDFC
- Frees up working capital to support growth

HOME LOAN

Criteria for Eligibility:

- Age of the Applicant: 25-60 years
- Regular earning from a stable source of employment or business
- Clean credit history

Loan Limit:

- 60% of the land value but not exceeding BDT 14,000,000/-

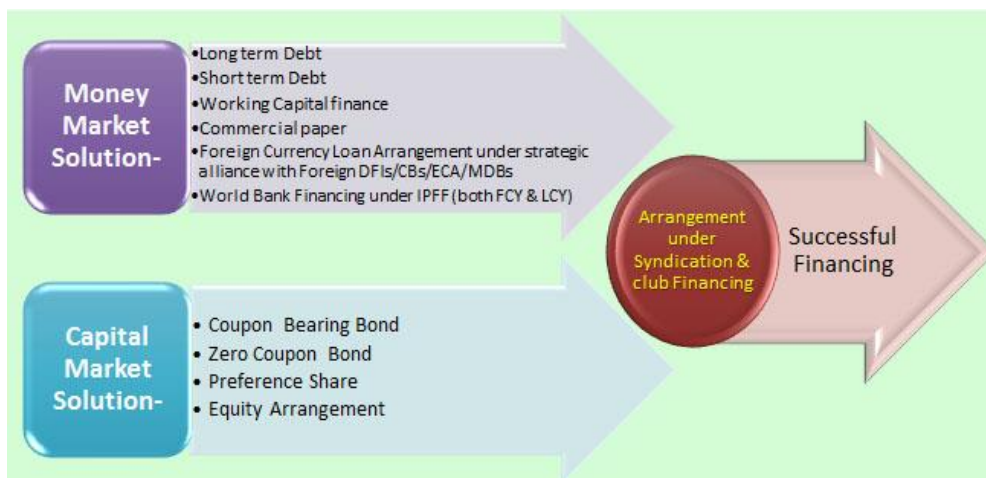
Features, Benefits and Purpose:

- Constructing residential buildings
- Constructing commercial buildings
- Renovation or extension of residential/commercial buildings
- Fixed or variable rate of interest based on client's choice
- Quick disbursement of funds
- Reasonable moratorium period
- Partial or full pre-payment option

STRUCTURED FINANCE

IIDFC offers end-to-end service oriented finance platform to help clients in efficiently raising funds through a wide range of products and innovative solutions that are tailored to meet clients' specific needs.

The success of the Structured Finance Department is based on client-centric approach and integrated one stop service model. The Structured Finance team also serves as a trusted strategic advisor.





CARBON FINANCING

CDM PROJECT DEVELOPMENT

The following Services are provided:

CDM (Clean Development Mechanism) Project Development & Management:

As the Project Entity, IIDFC has been managing 2 (two) small scale CDM projects in the Brick making sector of the country. 8 (eight) energy efficient HHK Brick manufacturing units are running under these 2 projects. About 122,000 tons of CO₂e Green House Gas emission reductions have been achieved and traded in exchange of valuable foreign currency, so far. The brick manufacturing units are expected to achieve another 160,000 tons of GHG emission reduction by 2020.

CDM Consultant in Large Scale CDM Projects:

For large scale single location CDM projects, IIDFC is willing to provide its services as CDM Consulting Agency which will carry out the entire CDM project design, registration, monitoring and verifications on behalf of the Project Owner. Transaction of the emissions reductions (ERs) can also be facilitated by IIDFC.

Coordinating and Managing Entity in Programmatic CDM:

IIDFC is working to develop Programmatic CDM projects focusing energy efficient and environment-friendly technology. Industrial energy efficiency improvement and power generation from renewable sources will be the target areas for such program.

DEPOSIT PRODUCTS

PERIODICAL EARNING SCHEME

1) Monthly Earning Scheme:

- Under this scheme, Depositor will receive monthly return against the deposit amount

2) Quarterly Earning Scheme:

- Under this scheme, depositor will receive a fixed equal amount at every quarter during the term of the deposit

3) Half-yearly Earning Scheme:

- Under this scheme, depositor will receive half-yearly return against the deposit

ANNUAL EARNING SCHEME

- One Year Deposit
- Two Years and above Deposit

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SHORT TERM DEPOSIT SCHEME

- Deposit scheme with three months tenure
- Deposit scheme with six months tenure

DOUBLE MONEY SCHEME

- Provides maximum benefits
- Helps in meeting specific needs

TRIPLE MONEY SCHEME

All government tax, levy, duty or surcharge etc. applicable to the scheme will be deducted from encashment value of the scheme at maturity of the scheme.

In case of death of the account holder, the nominee can continue it by submitting written application to us or en-cash it according to premature encashment rule mentioned above.

- No hidden charges
- Easy term and conditions
- 100% compliance of the terms and conditions relating to the schemes
- Prompt repayment on completion of the duration of the schemes and so on

CENTRAL CUSTOMER SERVICE & COMPLAINTS MANAGEMENT CELL

For any opinion, complaint, suggestion and feedback, the customer can use the following methods:

1.0. Communicating with “Central Customer Service & Complaints Management Cell (CCS & CMC)” at IIDFC Head Office, Chamber Building (6th & 7th Floor), 122-124 Motijheel C/A, Dhaka-1000.

Complain Resolution Official: Mr. Md. Jayed Hossain
Phone : +88-02-9559311-12, 9553387, 9553254, 9553090, 9552185 Ext – 109
Fax : +88-02-9568987
E-mail : jayed@iidfc.com

2.0. Using the following link to put forward opinion, complain, suggestion and feedback:

<http://www.iidfc.com/index.php/home/ccs>