

# Financing SME - Operating Agreement: Invest-Fund and Shareholder Banks

## Funds Distribution

- Distribution
- Reallocations
- Dinar-Base
- SME loans exclusively

## Facility Operation

### A. Allocations

#### ■ Conditions

- SME loans
- Pay fees
- Compliance

#### ■ Notifications Increase

### B. Loans

- Eligibility.
- Categories.
- Funding %.
- Pricing Framework.
- No Credit Exposure.

## Records and Reporting

- SME loan Account
- Transactions Entries
- Reporting:
  - Movement
  - Nature of loan
  - Loan Total
- Training

## Loan or Grants Conversion

- Loan Performance Assessment
- Scoring Method
- Grant Conversion to Shares Entitlement
- Shareholder Capital Contribution



# Sme Transactions

**Indian Ceramic Society**



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