

LOAN FACILITIES TO FINANCIAL INSTITUTIONS



Евразийский Банк Развития

A loan facility is provided to a financial institution for one or more programmes so that it can finance its own or sub-borrowers' sub-projects.

Definitions

Borrower means a financial institution.

EDB Confirmation means a standby letter of credit, a guarantee, a reimbursement undertaking, or another contractual document.

Eligible instrument means a documentary letter of credit, a bank guarantee, or other contractual documents under sub-projects.

Sub-borrower means an entity, being the borrower's client.

Sub-loan means a loan provided or, as the case may be, to be provided by the borrower to a sub-borrower from the funds extended by the EDB to finance the sub-borrower's sub-projects.

Sub-project means measures planned by the borrower and sub-borrower that conform to the programme requirements.

Financial institution means a bank or another financial organisation registered and existing in an EDB member state and holding all necessary permits and licences to engage in lending.

Requirements to Financial Institution

- 1 A financial institution operating in the EDB member states.

- 2 The availability of all necessary permits, approvals and licences to conduct the respective operations.
- 3 Annual external audit by an independent audit company acceptable to the EDB.
- 4 Not being subject to any sanctions imposed by authorised agencies in the EDB member states, such as a suspended licence or other restrictions.
- 5 Compliance with the applicable environmental laws of the respective EDB member state.

Prohibited Activities

- 1 Any activities involving forced or child labour
- 2 Tobacco and alcohol production and distribution
- 3 Gambling
- 4 Manufacture of weapons and military equipment
- 5 Foreign exchange transactions
- 6 Investments in any securities
- 7 Any activities prohibited by the laws of the EDB member states or international conventions pertaining to the protection of biological diversity or cultural heritage
- 8 Real estate transactions, including the purchase and sale of land, or financing the

construction of residential and commercial estates, or shopping malls

- 9 Manufacture and sale of any products or activities deemed illegal by laws of the respective EDB member state

Loan Facility Arrangement Procedure

- 1 Signing of a non-disclosure agreement
- 2 Obtaining necessary charter and other documents
- 3 Conducting compliance control procedures
- 4 Obtaining financial statements
- 5 Estimating credit line amount and internal approval of the indicative terms and conditions
- 6 Having the indicative financing terms approved by the financial institution
- 7 Obtaining resolutions from the Bank's authorised bodies

EDB Member States



Republic of Armenia



Republic of Belarus



Republic of Kazakhstan



Kyrgyz Republic



Russian Federation



Republic of Tajikistan

ENERGY EFFICIENCY PROGRAMME



Евразийский Банк Развития

The Energy Efficiency Programme aims to promote the competitiveness of the economies of the member-states by reducing energy consumption, improving the efficiency of resource consumption, and introducing renewable energy consumption technologies.

Eligibility Requirements for Sub-Projects

Sub-projects must be in one or more of the following areas:

Reducing energy consumption in production facilities through implementation of the following measures:

- 1 replacing or upgrading heating, ventilation and air conditioning systems, thermal protection of buildings, replacing lighting, reusing heat, and similar measures aimed at saving heat, electricity and fuel for commercial, municipal and/or industrial premises, warehouses and agricultural structures;
- 2 replacing or upgrading production equipment at industrial and/or municipal enterprises, agricultural or service companies, installing systems for the joint generation and use of electricity and heat; and

- 3 introduction of systems for monitoring of electricity, heat, water and other resources consumption, installing meters, modernising of distribution systems, developing and introduction of energy management systems.

Creating power generation facilities using renewable energy sources:

- 1 installing equipment that use solar, wind, water and biomass energy to generate electricity and/or heat;
- 2 using organic waste to produce biogas for the generation of electricity and/or heat; and
- 3 replacing hydrocarbon fuels, introduction of technologies that use biomass as fuel for the generation of hot water, steam and electricity for production processes.

Improving the efficiency of resource consumption, including transport:

- 1 replacing or upgrading of equipment to minimise consumption of one or more resources used in the production process, including by means of reducing industrial waste and emissions;
- 2 replacing or modernising production equipment to increase the volume of useful effects while maintaining costs at a relatively stable level;
- 3 replacing vehicles with more efficient ones in terms of fuel consumption and emissions;
- 4 replacing and upgrading of rolling stock, replacing diesel engines, fuel systems and other equipment to reduce current transportation costs; and
- 5 introducing information and engineering systems, installing fuel meters, gas leak detection systems, and improving equipment maintenance to control the effects of energy cost reduction measures.

>>> General Terms

Type of loan facility	Non-revolving
Financing period	between 1 to 7 years
Currency	USD, EUR, RUB, KZT
Tranche amount	from US \$50,000 to 25% of the facility amount



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