

WALK THE TALK



Md Kamruzzaman Khan

Executive Vice President, Head of SME, LankaBangla Finance Limited

We intend to conduct every action through a digital platform in order to make financial inclusion more accessible. In this context, necessary steps have been taken to digitise CMSME loan distributions to remote locations as fast as possible. Our long-term ambition is to establish a digital bank.

Bangladesh Bank's new interest rate cap for NBFIs will stifle loan distribution for CMSMEs. Because of the nature of their businesses, CMSME's loan ticket size is quite tiny, and the supervision and monitoring costs are excessively high. As a result, by funding at 11 per cent, NBFIs will face significant challenges in expanding their CMSME loan portfolio. So, excluding CMSME loans from the interest rate cap would be a fantastic initiative.

Kamrul Mehedi

Head of Small, Microfinance and Agent Banking, The City Bank Limited

We started our journey in 2018 and are currently the fastest growing bank in financing the CMSME segment. Our current loan portfolio is TK 2,500 crore to 22,000 small entrepreneurs and we aim to reach Tk 5,000 crore by 2024 with 40,000 active cottage, micro and small entrepreneurs. We are currently increasing our geographical footprint leveraging our agent banking points in deeply rural parts of the country and set our strategic plan to increase it to 300 geographical locations by 2024.

Due to the pandemic and political conflicts, global as well as local economies are severely impacted. Inflation is too high to survive in the possible global economic recession. The most impacted businesses belong to the CMSME segment. Producing intended growth will be challenging if policy support is not ensured.



Md Shaminoor Rahman

Executive Vice President and Head of MSME and Agri Division, Bank Asia

We have already started financing through Channel Banking to the unbanked, rural and marginal cottage, micro, small and medium enterprises (CMSME) along with our regular branch distribution channel. We have introduced a digital platform in order to expedite the approval process of CMSME loans and taken initiatives to finance the start-ups to start, sustain and expand their business as well.

With special focus on women entrepreneurship development, we have introduced cluster based financing which has been playing the role of a catalyst in the growth of CMSMEs in the country.

Flexible terms on credit guarantee support may be provided by the government for the vulnerable CMSME entrepreneurs, especially women entrepreneurs.

Md Ahsan Jamil Hossain

Senior Assistant Vice President and Head of SME, Midland Bank Limited

CMSME is a priority investment sector for us as it is one of the economy's thrust sectors. Midland Bank is continuously developing CMSMEs through financing as well as enhancing the opportunity of inclusive growth. Besides, we have taken future strategies, such as enhancing the range of business areas, proper utilisation of our network, developing new loan products for easy financing, enhancing linkage programmes and effectively utilising the refinance scheme of Bangladesh Bank.

To develop CMSMEs, the government has extended many credit schemes through Bangladesh Bank. If the legal procedure under Artha Rin Ain and NI Act become faster and easier, it will be more encouraging for financial institutions to finance CMSMEs on a wider scale, which will eventually contribute to the country's macroeconomic development.



www.midlandbankbd.net

24/7 16596

**আপনার সঞ্চয় দ্বিগুণ
করুন ৩/৪/৫/৬ বছরে
সুবিধাজনক মেয়াদে**

**এমডিবি ডাবল বেনিফিট প্লাস
অথবা এমডিবি সালাম ডাবল বেনিফিট প্লাস**
(ইসলামী ব্যাংকিং পণ্য)

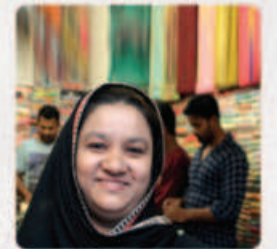
এ বিনিয়োগের মাধ্যমে

যেকোন সময় যেকোন স্থান থেকে

মিডল্যান্ড অনলাইনে (ইন্টারনেট ব্যাংকিং) অথবা শাখায় এসে



“**বাংলাদেশের
অর্থনৈতিক উন্নয়নের প্রাণ
অতিক্ষুদ্র, ক্ষুদ্র ও মাঝারী
শিল্প**”



সহজ শর্তে ও কিস্তিতে ঋণ পরিশোধের সুবিধা সম্বলিত
সাইথইস্ট ব্যাংকের এস.এমই ঋণ গ্রহণের মাধ্যমে আপনিও হয়ে উঠতে পারেন
অর্থনৈতিকভাবে স্বনির্ভর।

১৬২০৬
বিশেষ ঋণ পরিশোধ সেবাসহ সহজ
+৮৮ ০৯ ৬৯২৩ ৯৬২০৬

বিস্তারিত জানতে সাইথইস্ট ব্যাংকের যেকোনো শাখায় যোগাযোগ করুন।

ইসলামী ব্যাংকিং
মিনাম

midlandbank Ltd
bank for inclusive growth

সাইথইস্ট ব্যাংক
একটি সুদর্শী ব্যাংক

*শর্ত প্রযোজ্য