



**M Shahidul Islam**

Managing Director, Shahjalal Islami Bank Limited

Micro, small and medium enterprise (MSMEs) banking is growing very rapidly in recent years in Bangladesh. However, there are many challenging aspects to MSME banking, particularly in risk management. Shahjalal Islami Bank Limited (SIIBL) has established an Investment Risk Management - SME Division to look after the business of MSMEs independently to make investments convenient for customers and also simplified the process for quick disposal.

It has been observed that MSMEs are facing tremendous challenges in marketing their products and require a common marketing platform that will ensure minimum prices. Furthermore, uneven competition from the corporates needs to be restricted so that financially weak entrepreneurs could survive and increase their competitiveness as well as capacity. Credit guarantee scheme coverage needs to be widened for unsecured investments in the MSME sector to minimise the risk of banks.

**Syed Abdul Momen**

Deputy Managing Director and Head of SME Banking, BRAC Bank

Along with ensuring easy access to finance for CSMSEs across Bangladesh, we are also working to ensure easy market access for their products through local and global affiliations, convenient transaction solutions, increasing women engagement and developing entrepreneurship skills, and setting up agent banking and sub branches in rural areas along with digital solutions primarily focusing on urban SMEs.

The government aims to boost CSMSEs' contribution to the economy. BRAC Bank is the top financial institution which provides unsecured loans to CSMSEs and we know the lack of collateral restrains them from easy financial access. Since we are penetrating small enterprises more than larger ones, we have to allocate most of the costs to operational activities. We are in the process of minimising operational costs through the digitization of loan processing but we expect the government will be more lenient in revising the lending cap.



**Md Mostaque Ahmed**

Deputy Managing Director and Chief Emerging Market Officer, Dhaka Bank Limited

Dhaka Bank has been in a continuous pursuit of increasing its exposure in the cottage, micro, small and medium (CMSME) segment.

The DBL Start-up Fund (a term loan facility for new/start-up businesses) was launched to encourage and support young entrepreneurs and transform their innovative ideas into businesses.

To further ease financing for MSME clients, the following areas could be options for the government and Bangladesh Bank:

1. The definition of trading customers may be considered up to Tk 30 crore on a turnover basis and max loan limit Tk 10 crore.
2. Newly introduced credit guarantee schemes could be revised to cover partially secured loans, set the limit at Tk 1 crore, reduce fees from 1 per cent to 0.50 per cent and accommodate medium enterprise loans.
3. Renewal of stimulus loan for another year.

**Md Khalid Mahmood Khan**

Deputy Managing Director, Mutual Trust Bank Limited

MTB has always acted as a strong development partner of MSMEs in the country. We strongly value the importance of MSMEs for the sustainable growth of the economy. Our target is to ensure innovative, diverse, and inclusive financing throughout all our physical and virtual platforms to the MSMEs facing challenges in accessing finance.

The government is extending all possible assistance to keep MSMEs at the centre of all economic development. I would like to urge the government to review a few propositions to ensure speedy and effective growth of MSMEs in coming days:

- 1) Develop a common database for MSMEs.
- 2) Separate the tax/duty structure of MSMEs to have better competitiveness.
- 3) Provide an alternative to Trade licences for women engaged in F-commerce and running business operations from residential areas.
- 4) Bring all MSMEs under coverage of credit guarantee schemes.



**Sheikh Moyeen Uddin**

Additional Deputy Managing Director and Head of MSME, EXIM Bank

MSME is an identified thrust sector for ensuring financial inclusion and sustainable growth in Bangladesh's economy. We should look at the development history of China, Japan, South Korea and even neighbouring India, where the MSME sector is used as an engine for growth. Our government has also realised the issue and declared it as a priority sector and taken several realistic measures to promote and speed up their development. There are even some challenges that need to be addressed. This includes building awareness towards certain mindsets and commitment among all stakeholders i.e. customers/entrepreneurs. Similarly, bankers, utility service providers, developers, the administration and regulators, and specific trade bodies should implement measures successfully through concerted efforts.



**অহনা**

জামানতবিহীন উদ্যোক্তা ঋণে বিকশিত হোক সম্ভবনা

আপনার সামর্থ্য ও আত্মবিশ্বাসকে আরও অর্থপূর্ণ করতে জামানতবিহীন সহজ উদ্যোক্তা ঋণ 'অহনা' নিয়ে লংকাবাংলা আপনার পাশে। এখন নিজের পায়ে দাঁড়ানোই শুধু নয়, সম্ভাবনার পরিপূর্ণ বিকাশে ছড়িয়ে দিন আপন পরিচয়। স্বপ্নগুলো পূর্ণ করে সমৃদ্ধির পথে চলুন এগিয়ে। পাশে আছি, পাশেই থাকবো।



**জাতীয় অর্থনীতির জীবনীশক্তি  
সকল ক্ষুদ্র ও মাঝারি উদ্যোক্তা**

যাঁরা কোভিড-১৯ অতিমারি ও শত প্রতিকূলতাকে জয় করে দেশের অর্থনীতির চাকা সচল রেখেছেন, তাঁদের জানাই আন্তর্জাতিক এম.এস.এমই দিবসের শুভেচ্ছা।



সম্ভাবনার পন্থ দেখতে স্ক্যান করুন