

# Set a specific interest RATE FOR SMEs

Midland Bank has been committed to inclusive banking since its inception. It places great importance on the SME sector and continually strives to increase credit flow to SMEs under the policies, guidelines, and circulars issued by Bangladesh Bank. We have centralised the SME division since its inception to ensure the availability of SME loans.

Midland Bank provides SME loans through its branches, sub-branches, and agent banking centres under the direct supervision of the Retail Distribution Division. Moreover, we have a linkage financing programme via NGOs to reach SMEs in rural and hard-to-reach areas.



**MD AHSAN-UZ ZAMAN**  
MANAGING DIRECTOR & CEO  
MIDLAND BANK

SMEs. Bangladesh Bank could introduce a specific interest rate for SMEs. A detailed guideline should be introduced by Bangladesh Bank regarding collateral security against SME financing. The licensing process of various government agencies to establish a new industry under SMEs should be simplified, introducing a one-stop service for them. Organising adequate training under the direct supervision of Bangladesh Bank or other regulatory bodies to enlarge the capacity of SME entrepreneurs will help skill and capacity development. Extending more emphasis on vocational education and encouraging our students to become entrepreneurs will help develop the sector further.

**We also need to utilize digital platforms for both loan disbursement and deposit collection. We should focus more on cluster-based financing and introduce SME service centers to address the various needs of our clientele.**

To better support SMEs, we believe it's important to enrich the centralized SME and branch teams by recruiting experienced human resources with expertise in SMEs. We also need to utilize digital platforms for both loan disbursement and deposit collection. We should focus more on cluster-based financing and introduce SME service centers to address the various needs of our clientele.

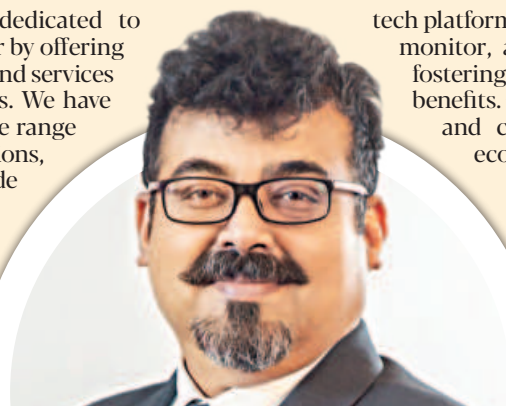
Scopes for these refinance or pre-finance schemes could be increased to facilitate more

To boost the sector further, special training facilities should be arranged for SMEs under the supervision of Bangladesh Bank. There should be a specific VAT policy for small industries to strengthen their footprint in the market. The SME Master Policy should be revised, taking the impacts of inflation into account. The licensing process in various government agencies to establish a new small/medium business should be simplified with a one-stop service.

# Provide more finance & REFINANCEOPTIONS

At Prime Bank, we are dedicated to empowering the SME sector by offering tailored banking products and services to meet their specific needs. We have introduced a comprehensive range of solutions for transactions, deposits, loans, trade support, and non-funded needs. Our simplified loan procedures and digital banking solutions, including nano loans, enhance accessibility for SMEs. Nationwide, our relationship managers and robust risk management infrastructure ensure effective support.

We also collaborate with major trade associations and provide supply-chain financing. To reach SMEs in rural areas, we utilise our 146 branches, agent banking outlets, ATMs, and digital banking platforms. Additionally, our



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DEPUTY MANAGING DIRECTOR  
PRIME BANK

tech platforms, and corporates to acquire, monitor, and recover SME portfolios, fostering mutual, non-monetary benefits. Our goal is to empower SMEs and contribute to the country's economic development.

In order to facilitate SME customers, we have been working collaboratively to ensure that more options are provided to finance and refinance the SMEs. There is a need to enhance risk-sharing financing, implement flexible credit guarantee schemes, and increase refinance options. These measures will boost the confidence of formal financiers, thereby improving access to capital for CMSMEs and fostering economic growth through better financial inclusion of small businesses.

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linkage financing programme with MFLs extends our reach to rural SMEs, with a significant focus on small and micro enterprises.

To better support SMEs, banks can design comprehensive, diversified product assortments and adopt advanced technology. Prime Bank is committed to this by initiating “Digital Account Opening Procedures” and launching Digital Lending Facilities for small-ticket SMEs, ensuring a seamless, manual free experience. We are also partnering with eligible intermediaries like NGOs,

To boost the SME sector, fostering financial literacy through initiatives by the government, regulators, financial institutions, and trade bodies is crucial. This will enhance SMEs' managerial and operational capacities. Additionally, leveraging alternative acquisition channels and embracing digital transformation can significantly help SMEs scale up successfully, driving economic growth in our country. We are committed to supporting these efforts to empower SMEs and contribute to national development.

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