MD. MOSTAQUE AHMED
Deputy Managing Director and CEMO
Dhaka Bank PLC

> Through AI-driven innovation and inclusive financing, Dhaka Bank is empowering youth and women entrepreneurs to build a sustainable, digitally-connected, and prosperous future for Bangladesh's MSME sector.

High-Tech, High-Impact BANKING FOR MSMEs

Dhaka Bank PLC

Md. Mostaque Ahmed, Deputy Managing Director and CEMO of Dhaka Bank PLC, highlights how the bank is empowering the next generation of entrepreneurs. By combining AI-driven paperless lending with highly subsidised interest rates, Dhaka Bank PLC is ensuring that women, youth, and rural traders have the fast, affordable capital they need to thrive in a digital economy.

The Daily Star (TDS): How is your bank changing its plans to support this new group of young and modern entrepreneurs?
Md. Mostaque Ahmed (MMA): Dhaka Bank provides a dedicated Startup Refinance Scheme for new entrepreneurs. It offers loans up to Tk 80 million at a low interest rate of 4% to help young people turn innovative, tech-driven ideas into active businesses. We also support entrepreneur development through the SICIP Entrepreneurship Development Program (EDP), having recently trained 25 new/potential entrepreneurs in Dhaka and planning another program in Jashore in August 2026.

TDS: How do you make sure that small businesses in remote villages get the same banking services and support as those in big cities?
MMA: Dhaka Bank offers specialised 10/50/100 Taka Account Holder Refinance Program. This program provides easy, low-cost credit at a 7% interest rate specifically to marginal and low-income traders in rural areas. Additionally, through our partnership with bKash, the Digital Nano Loan for bKash Agents is also helping reach entrepreneurs in remote villages. bKash agents in rural and hard-to-reach areas can access short-term working capital quickly and conveniently without visiting a branch.

TDS: This year focuses heavily on youth and women. What special loan packages or services do you offer to help young entrepreneurs and women grow their businesses?
MMA: The bank heavily promotes the Bangladesh Bank Women Entrepreneur Refinance Scheme. Women running small businesses can get loans at a highly subsidised 5% interest rate with quick approvals and zero collateral for specific limits. They also offer a 1% cash incentive back to clients who pay their loans on time. For the Youth, Dhaka Bank also offers a Startup Loan facility, providing new business owners access to early-stage financing at 4% interest rate under the Bangladesh Bank startup refinance.

TDS: How are you using AI and digital tools to make it faster and easier for small business owners to apply for and receive their loan money?
MMA: Technology is improving the speed and quality of MSME banking by enabling faster onboarding, credit assessment, and loan disbursement, making services more efficient and customer-friendly. At Dhaka Bank, this is reflected in innovations like Dhaka Bank e-Rin, Bangladesh's first AI-driven, paperless digital loan service, which processes and disburses loans via mobile app in under two hours.

MD. HABIBUR RAHMAN
Deputy Managing Director
NCC Bank PLC

> MSMEs are the backbone of Bangladesh's economy and a vital engine of employment generation, innovation, and inclusive growth. At NCC Bank PLC, our commitment extends beyond financing businesses; we aim to empower entrepreneurs, foster innovation, and build a future-ready MSME ecosystem.

Paving the way for future ready finance

NCC Bank PLC

With CMSMEs contributing 25% of Bangladesh's GDP and employing 80% of the workforce, NCC Bank PLC is focused on transforming this vital sector into a digital-first, globally connected powerhouse. In this interview, Md. Habibur Rahman, Deputy Managing Director of NCC Bank PLC, discusses the bank's commitment to fostering innovation and building a resilient ecosystem for women and youth.

The Daily Star (TDS): The Future Generation of MSMEs- How is your bank aligning its strategy to support this new wave of entrepreneurs?
Md. Habibur Rahman (MHR): The future of Bangladesh's MSME sector will be driven by innovation, technology adoption, and the entrepreneurial spirit of a young generation. At NCC Bank PLC, we are strategically transforming our CMSME ecosystem to nurture future-ready entrepreneurs, startups, digital enterprises and emerging businesses through customised financial solutions, seamless processes, and technology-enabled banking services. Presently, CMSMEs are contributing about 25% to the total GDP and employing 80% of the workforce of Bangladesh and the percentages are increasing day by day.

TDS: What initiatives have you undertaken to extend collateral-free financing and bring unbanked entrepreneurs into the formal financial system?
MHR: NCC Bank prioritises CMSME financial inclusion through 10 specialised products, including collateral-free loans backed by cash-flow analysis and the central bank's Credit Guarantee Scheme. Using our branch and digital networks, we provide accessible financing to underserved entrepreneurs without requiring traditional security. We recognise that many promising entrepreneurs lack traditional collateral despite possessing strong business potential. Therefore, we are strengthening collateral-free and small-ticket financing through innovative credit assessment methodologies focusing on cash-flow analysis, business prospects, and alternative data.

TDS: This year highlights youth and women entrepreneurship. What dedicated initiatives does NCC Bank offer to empower these segments?
MHR: NCC Bank supports youth and women through tailored financing and simplified documentation. In partnership with Bangladesh Bank, we recently conducted an entrepreneurship development program for 50 participants, 85% of whom were women, to strengthen their business capacity and financial literacy.

TDS: Where do you envision Bangladesh's MSME sector in the next five years?
MHR: Over the next five years, Bangladesh's MSME sector is expected to become more digitalised, and globally connected. However, challenges will continue to require focused attention. NCC Bank aims to play a catalytic role in this transformation.