MSME DAY 2026

The Daily Star
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ASHAR 16, 1433 BS

Building a More Inclusive MSME LANDSCAPE

Dutch-Bangla Bank PLC

MD. AHTESHAMUL HAQUE KHAN
Managing Director & CEO
Dutch-Bangla Bank PLC

"As the sector continues to expand its contribution to the economy, DBBL is continuously expanding its portfolio and strengthening support for entrepreneurs across the country, in line with Bangladesh Bank's target of increasing CMSME financing to 27% of total loans and advances by 2029."

From specialised "women-only" loan products to entrepreneurship training in collaboration with Bangladesh Bank, DBBL is leveraging its vast network to drive financial inclusion and create nationwide employment opportunities. Md. Ahteshamul Haque Khan, CEO of Dutch-Bangla Bank PLC, outlines the bank's vision for a formalised, technology-driven MSME sector.

The Daily Star (TDS): The theme for MSME Day 2026 is "The Future Generation of MSMEs." How is your bank changing its plans to support this new group of young and modern entrepreneurs?

Md. Ahteshamul Haque Khan (MAHK): At Dutch-Bangla Bank, we view MSMEs as the engine of Bangladesh's future economy. The next generation of MSMEs will be driven by young entrepreneurs who are digitally connected, innovation-focused and growth-oriented.

Our role goes beyond financing. We are working towards simplifying access to credit, strengthening digital banking capabilities and promoting financial literacy to help entrepreneurs succeed.

Recognising that access to finance alone is not enough, we actively invest in entrepreneurial capacity building. In collaboration with Bangladesh Bank, we have conducted **"Skills for Industry Competitiveness and Innovation Program (SICIP)"** jointly with Bangladesh Bank in regular intervals. Through which we have trained approx. 150 new and young entrepreneurs. Many of these have subsequently secured financing from us and successfully expanded their business.

In line with Bangladesh Bank's target of increasing CMSME financing to 27% of total loans and advances by 2029, we are continuously expanding our portfolio and working towards achieving this goal. This will promote financial inclusion, enhance financial literacy and create greater employment opportunities across the country.

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?

MAHK: Dutch-Bangla Bank offers dedicated financing programmes for women and young entrepreneurs in line with Bangladesh Bank initiatives. For women entrepreneurs, two specialised SME lending products are offered, "Shofolota" and "Uthsaho" provide both cash credit and term loan facilities at a preferential interest rate of 5.00% per annum.

Supporting the Future of Bangladesh's MSME SECTOR

LankaBangla Finance PLC

HUMAIRA AZAM
Managing Director
LankaBangla Finance PLC

"Beyond financing, we provide dedicated service desks, financial literacy programmes, advisory support and networking opportunities to help entrepreneurs build sustainable businesses and expand their market reach."

As Bangladesh's CMSME sector continues to evolve, financial institutions are playing a crucial role in supporting sustainable enterprises. In conversation with *The Daily Star*, Humaira Azam, Managing Director of LankaBangla Finance PLC, discusses how they are expanding access to finance, embracing digital transformation and preparing the country's MSMEs for the future.

The Daily Star (TDS): How is your bank changing its plans to support this group of entrepreneurs?

Humaira Azam (HA): At LankaBangla Finance PLC, this theme closely aligns with our long-standing commitment to the CMSME sector. Since launching our CMSME operations in 2014, we have served more than 33,000 clients and disbursed over Tk13,500 crore in financing. Today, CMSMEs account for more than 43 per cent of our total portfolio. Beyond financing, we are strengthening partnerships with universities, startup incubators, accelerators and business associations to provide mentorship, networking opportunities and business development support.

TDS: What new methods are you using to provide financing without collateral, and are these reaching people who have never had a bank account before?

HA: Access to finance remains one of the biggest challenges for small enterprises. To address this, we are increasingly adopting innovative and data-driven credit assessment methods that reduce dependence on traditional collateral requirements.

We are actively working to bring previously unbanked entrepreneurs into the formal financial system through accessible financing solutions and simplified onboarding processes.

TDS: How do you ensure that small businesses in remote villages receive the same banking support as those in major cities?

HA: We have built a nationwide presence through 27 branches and around 45 Mobile Lending Officers strategically deployed across underserved regions. This extensive outreach allows us to maintain close engagement with local business communities across most parts of the country. Currently, around 46.5 per cent of our CMSME portfolio is located outside Dhaka and Chattogram.

TDS: What special loan packages or services do you offer to help youth and women entrepreneurs grow their businesses?

HA: Our dedicated products, Anannya for women entrepreneurs and Somporko for new entrepreneurs, offer competitive financing terms, including concessional rates under Bangladesh Bank refinancing schemes, simplified application procedures and flexible repayment structures. To date, we have provided 2,695 loans to women entrepreneurs worth more than Tk 692 crore, while 2,203 young entrepreneurs have received financing exceeding Tk 157 crore.

Empowering Tomorrow's Innovative INDUSTRY LEADERS

Al-Arafah Islami Bank PLC

MOHD. RAFAT ULLAH KHAN
Managing Director & CEO
Al-Arafah Islami Bank PLC

"Bangladesh's future industrial leaders will emerge from today's entrepreneurs; Al-Arafah Islami Bank is committed to empowering them with inclusive finance, guidance, and opportunities for sustainable growth through Shariah-based banking solutions."

Mohd. Rafat Ullah Khan, Managing Director & CEO of Al-Arafah Islami Bank PLC, outlines the bank's dedicated approach to nurturing Bangladesh's burgeoning entrepreneurial spirit. In this interview, he highlights the integration of Shariah-based financial solutions with modern digital tools. By focusing on youth, women, and rural inclusion, Chowdhury discusses how the bank is transforming micro-enterprises into sustainable industrial leaders, ensuring equitable growth across the nation.

The Daily Star (TDS): The theme "The Future Generation" — how is your bank adapting?

Mohd. Rafat Ullah Khan (MRUK): Next-generation entrepreneurs are technology-driven and innovation-led. We must evolve alongside them. We introduced dedicated financing like Tijara and NISA to address diverse needs. Our focus is on youth and women, helping them transform ideas into sustainable businesses and contribute meaningfully to the national economy by adapting to modern, tech-enabled business models.

TDS: How are you expanding collateral-free finance for micro businesses?

MRUK: Micro-entrepreneurs often lack traditional security. We address this with collateral-free products like Tijara and NISA, assessing business potential and cash flow instead. Our CMSME portfolio stands at BDT 10,963 crore, serving over 9,357 entrepreneurs, many of whom are first-time borrowers entering the formal system and were previously excluded from banking.

TDS: How do you ensure rural entrepreneurs receive equal banking access?

MRUK: Location shouldn't determine opportunity. Through our branch network and agent banking, we provide tailored solutions for rural entrepreneurs. Our Rural Development Program (ARDP) supports low-income micro-entrepreneurs, helping them engage in income-generating activities. We ensure remote entrepreneurs receive the same growth opportunities as those in cities, strengthening local economies across the country.

TDS: How is your bank encouraging green and responsible financing?

MRUK: Sustainability is now a business necessity. We encourage clients to adopt energy-efficient technologies and responsible practices. Environmentally responsible businesses are more resilient and competitive. We integrate sustainability into core growth rather than treating it as a separate category, helping entrepreneurs prepare for future market requirements while protecting the environment for the next generation.

TDS: : What is the role of AI and digital tools?

MRUK: We are digitising processes to simplify applications and credit assessment. Digital tools reduce processing time and improve customer experience. Data-driven decision-making allows us to evaluate business performance and transaction behaviour more effectively. Our objective is to make finance faster and easier so entrepreneurs can focus on growing their businesses rather than navigating complex procedures