

# SME financing of Dhaka Bank Ltd.: financing entrepreneurs to enlarge SME industry



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## Author

Yesmin, Syeda Mahmuda

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## Abstract

The development of small and medium enterprises (SMEs) in developing countries is generally believed to be a desirable end in view of their perceived contribution to decentralized job creation and generation of output. In Bangladesh, SMEs playing a significant role for the development of our economy by creating employment opportunity and producing important alternative machines and machinery parts for saving huge foreign currency for our country. So leads to the economic development, Financing in Small & Medium Enterprises (SME) have become a major focus of the commercial banks. Realizing the leading concept, Dhaka Bank Limited has stepped into the field by extending finance to this sector. This report is focused on the investments in SME industry of DBL and the potentiality of the sectors. Considering this, there will be a discussion on different sectors of SME industry, segments of target customers, lending process of DBL, and current loan disbursement status of DBL. The report will be started with a short introduction, objective, methodology and limitations. Then the report will state organizational overview containing history, vision, mission, strategy, hierarchy, and performance of DBL. After that different division activities will be discussed including their products and services and the jobs done by author. In next chapter the report will focus on the general view of SME Financing, loan facilities provided by the bank and customer segments. There will be an analysis on the findings from the industry review and the contribution of the bank in this sector which will also discuss about the potential sector. Lastly there will be a SWOT analysis, recommendation and conclusion.

## Keywords

Business administration; SME

## Description

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