

Internship Report

on

SME Banking of EXIM Bank Limited

Performed at Mouchak Branch



Daffodil
International
University



Internship Report on

**SME Banking of EXIM Bank Limited
Performed at Mouchak Branch**

Prepared for:

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Daffodil International University

Date of Submission: 9th December, 2019

Letter of Transmittal

Date: 9th December, 2019

To

Shakil Ahmad
Senior Lecturer
Department of Business Administration
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Daffodil International University

Subject: Submitting the Internship Report on “SME Banking of EXIM Bank Limited, performed at Mouchak Branch”.

Dear Sir,

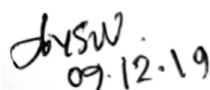
With a great pleasure, I here submit the report titled “SME Banking of EXIM Bank Limited, performed at Mouchak Branch” that I have prepared for as you assigned for a Course of internship in BBA Program, Daffodil International University taken and supervised by you as a course teacher.

You asked me to prepare this report as a voluntary work on EXIM Bank Limited of the above mentioned title of the course. I collected information regarding the topic from the branch and tried to analyze them. In spite of many constraints like lack of range and right of entry to information, I have tried to relate them with my conceptual knowledge and to make something satisfactory. As you go from side to side the paper you will find my attempt. Following the process, I tried my level top to make the report practical and educational. I left no stone unturned to bring out the peak result about the study.

I am sure that this study will give fulfilling findings. As the student of Business and Economics, I am extremely thankful having this type of work for the reason that it helps me broaden my knowledge on the banking sector of our country.

I hope this report will attract your kind appreciation.

Sincerely,


09.12.19

(Foysal Ahmed)

ID: 131-11-481

Major in Finance

Program: BBA

Department of Business Administration

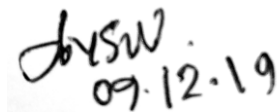
Daffodil International University

Student's Declaration

I do here by gravely speak out that the work obtainable in this report entitled "SME Banking of EXIM Bank Limited, referred at Mouchak Branch" has been approved out by me and has not been before submitted to any other University or association for academic qualification/certificate/diploma or degree.

The work I have obtainable does not breach any presented copyright act and no portion of this report is copied from any other work done earlier for a degree or otherwise.

I further undertake to indemnity the department as well as the faculty of Daffodil International University against any defeat or harm arising from violate of foregoing obligations.



(Foysal Ahmed)

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Major in Finance

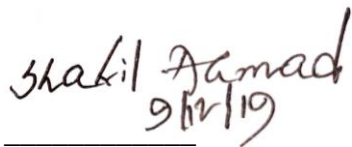
Department of Business & Administration

Daffodil International University

Certificate of Supervisor

This is to confirm that the study entitled “**SME Banking of EXIM Bank Limited**” is prepared by Foysal Ahmed ID: 131-11-481 under the department of Business Administration of Daffodil International University for completing BBA degree. The report has been set up under my direction and is a record of the work completed effectively.

He is allowed to submit the report. I wish his everything achievement in his future undertakings.



Shakil Ahmad
9/12/19

(Shakil Ahmad)

Senior Lecturer

Department of Business Administration

Faculty of Business and Entrepreneurship

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Preface

At the very opening, I would like to state my deepest gratitude to the Almighty for giving me the strength, knowledge, wisdom and ability to carry out this report and the composure to finish the task within the scheduled time.

I would like to pay my gratitude to our honorable Teacher Mr. Shakil Ahmad Senior lecturer, Faculty of Business and Entrepreneurship, Daffodil International University who has assigned me this report work and given mentoring, guidance, supervision and at most support to accomplish the study.

I also express my gratitude to my family specially. I am indebted to my parents for all their provision, love, care and prayers.

This report is not free from limitation. There might still be some minor mistakes including typing errors despite utmost care, I apologize for these.

Acronyms

EXIM	Export Import Bank of Bangladesh Limited
A/C	Accounts
BB	Bangladesh Bank
GB	General Banking
CD	Current Deposit
DD	Demand Draft
FDR	Fixed Deposit Receipt
SME	Small & Medium Enterprise
PO	Payment Order
NFCD	Non-Resident Foreign Currency Deposit Account
STD	Short Term Deposit
TP	Transaction Profiling
TT	Telegraphic Transfer
TIN	Tax Identification Number
MSD	Mudaraba Savings Deposit
MSTD	Mudaraba Short Term Deposit
MSS	Monthly Savings Scheme
CMSME	Confederation of Micro, Small and Medium Enterprises
FDBC	Foreign Document Bill for Cash
FDBP	Foreign Document Bill for Purchase
NBFI	Non-Bank Financial Institutions
ATM	Automated Teller Machine
L/C	Letter of Credit

Abstract

One of the key contributors in the economy of developing countries is Commercial Banks. They take action as financial intermediaries by performing the purpose of mobilizing the money from one party and lending the same to a different as making a sensible amount of income. People and the government itself are very much reliant on the services provided by the variety of banks in the financial market.

Export Import of Bangladesh Limited (EXIM Bank Limited) has started its journey as a private commercial bank on August 3, 1999. The entire operational process of Mouchak Branch, EXIM BANK Ltd. is alienated into 3 sections. They are 1) General Banking, 2) Credit and 3) Foreign Exchange. I have tried to make recognizable with the all three sections to obtain practical knowledge.

The preliminary point of all the banking operations is General Banking. This department offers daily services for the clients. It contains new accounts, issue bank drafts and pay orders etc. make available customer from side to side quick and genuine service. From different viewpoint, deposits are collected by the Islamic Bank. The bank provides the depositors the rate of profit they earn from their operation. At this point the bank goes with the customer a category of business relationship. In the report, a variety of kind Investment categories under Islamic policy are also included. The customer who provides effective hard work, energy and time to obtain profit, Bank invests the deposit amount to them. Here bank acts as a Shahib AL Mal and client ac as a Mudarib. Foreign Exchange department is being played important roles through giving dissimilar services for the customers. The key part of Foreign Exchange business is L/C.

SME Banking judges social issues with environmental features. It has previously started working fine in the dissimilar countries. Basically, SME Banking stays away from as much paper work as possible and relies on electronic dealings for dispensation. SME Banks adopt and put into practice environmental principles for lending.

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1.1 Origin of the Report:

This internship report has been prepared to complete a compulsory requirement for BBA program. I have completed my internship from a reputed private commercial bank named Export Import Bank of Bangladesh Limited at Mouchak branch. Such internship program helped me to gain knowledge about corporate environment, culture and practice. This will be helpful for my future career. As a part of the internship program, I had to prepare this report also on my selected topic- "SME Banking of EXIM Bank Limited". While preparing the report, I gave my best effort to incorporate the theoretical aspects of the SME banking while emphasizing on the bank's practice of such SME banking activities, guidelines, environmental risk management systems of EXIM Bank Limited requirements and performance for Export Import Bank of Bangladesh Limited Mouchak branch.

1.2 Scope of the Study:

Scope of the study is quite clear. EXIM Bank has already made significant progress within a very short period of its existence. Besides its profit earning operation, EXIM Bank engages with many social activities. In this report I tried to explain SME banking concepts, its effectiveness in the economy, budget estimation for effective SME banking etc.

1.3 Objective of the Study:

1.3.1 Broad Objective:

This internship report is primarily prepared as a requirement of the completion of BBA degree under the Faculty of Business & Entrepreneurship at Daffodil International University. The main objective of this report is to show my knowledge and experience that I gathered through three month internship in EXIM Bank Limited.

1.3.2 Specific Objectives:

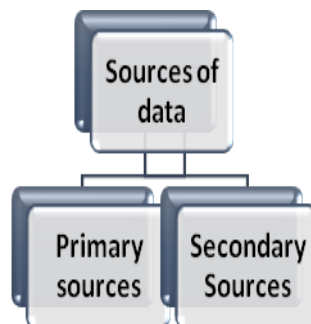
The specific objectives of the report are-

- a) To analyze the elements of SME banking and their effectiveness in the activities of EXIM Bank Limited.
- b) To find out historical background of SME banking in EXIM Bank Limited.
- c) To learn reasons for introducing SME banking practices in EXIM Bank Limited.
- d) To know infrastructure of SME banking and its usefulness in the economy of Bangladesh.
- e) And finally to identify the major areas of efficiency and inefficiency of the bank regarding its SME Banking initiatives.

1.4 Methodology of the Study:

To prepare the report I used information from-

- Website of Export Import Bank of Bangladesh Limited
- Brochure on loan
- Documents provided by the officers of the branch.
- Annual report of the branch
- Face-to-face communication with the officers of the branch
- Bangladesh Bank's websites for guidelines and credit risk grading manual. Internet.



1.4.1 Primary Source:

- a) Practical work exposures from the different desks of the departments of the branch.
- b) Face to face conversation with the officers and manager of the branch.
- c) Direct observation.
- d) Official records and journals.
- e) Informal conversation with the customers.

1.4.2 Secondary Source:

- a) Annual report of EXIM Bank Limited.
- b) Published booklet of the bank.
- c) Policy guideline of EXIM Bank Limited
- d) Circulars of Bangladesh bank.
- e) Related journal & articles.

1.5 Limitations of the Report:

Limitations encountered while preparing the report are-

- Lack of information due to security and corporate obligations.
- Lack of opportunity to assess internal information
- Lack of knowledge about quantitative data analysis

2.1 Historical Background of EXIM Bank Limited:

EXIM Bank Limited was established under the rules & regulations of Bangladesh bank & the Bank companies' Act 1991, on the 3rd August 1999 with the leadership of Late Mr. Shahjahan Kabir, founder chairman who had a long dream of floating a commercial bank which would contribute to the social-economic development of our country. As a good banker he had a long experience. The founder chairman to materialize his dream with a group of highly qualified and successful entrepreneurs joined their hands. Certainly, every one of them substantiated themselves in their particular business as best star with their undertaking, knowledge, and persevering and ability enterprise. Among them, Mr. Nazrul Islam Mazumder turned into the respectable administrator after the end of the noteworthy organizer director. Its absolute starting point, EXIM Bank Bangladesh restricted was known as BEXIM Bank, which EXIM for Bangladesh Export Import Bank Limited. In any case, for some lawful limitations the bank renamed as EXIM Bank, which implies Export Import Bank Of Bangladesh Limited. The bank begins its working from third August 1999 with Mr. Alamgir Kabir, FCA as the consultant and Mr.

Mohammad Lakiot ullah as the Managing Director. The two have long involvement in the monetary part of our nation. By their sober minded choice and the board orders in the operational exercises, this bank has earned an anchored and particular position in the saving money industry as far as execution, development, and magnificent administration. By their down to business choice and the board orders in the operational exercises, this bank has earned an anchored and particular position in the saving money industry as far as execution, development, and astounding administration. The approved capital and paid up capital of the bank are BDT 350.00 Crore and BDT 267.75 Crore separately. Thinking about the natural want of the religious Muslims, EXIM Bank has the majority of its traditional saving money into Shariah based Islamic keeping money in July 2004 and at first began Islami Banking practice and in two Branches around the same time. The Islami Banking branches play out their exercises under the direction and supervision of a body called "SHARIAH COUNCIL".

2.2 EXIM Bank at a Glance:

Legal Status	Public Limited Company
Established	1999
Incorporated	2 nd June, 1999
Activity Starts	3 rd August, 1999
Inauguration of First Branch	3 rd August, 1999
Islamic Banking	1 st July, 2004 (with 26 Branches)
Listing with Dhaka Stock Exchange	September 2006
Listing with Chittagong Stock Exchange	September 2006
Founder Chairman	ShahjahanKabir
Present Chairman	Nazrul Islam Mazumder
Managing Director & CEO	Dr. Mohammed Haider Ali Miah
Number of Branch	118
Parent	NASSA Group
Authorized Capital	2000 crore
Revenue	264.05 million USD
Operating Income	106.82 million USD
Net Income	41.99 million USD
Total Asset	195,542,247,545 Taka (2013)
Employees	2747 (2017)
Corporate Address	“Symphony”, Plot # SE (F): 9, Road #142, Gulshan Avenue, Dhaka-1212
Website	www.eximbankbd.com

Table-1: Summary of EXIM Bank Limited

2.3 Vision & Mission:

2.3.1 Corporate Vision:

The essence of EXIM Bank Limited's vision is "As one towards Tomorrow". EXIM Bank Limited puts stock in harmony with its client, in its walk headed straight toward development and advancement with administrations. To accomplish the coveted objective, there will be quest for brilliance at all phases with an atmosphere of constant enhancement, on the grounds that, EXIM Bank Limited trusts the line of greatness is endless. Bank's key designs and systems administration will reinforce its focused edge over others in quickly changing aggressive condition. Its customized quality support of the clients with the pattern of consistent enhancement will be foundation to make its operational progress.

2.3.2 Corporate Mission:

The Bank has chalked out the accompanying corporate destinations so as to guarantee smooth accomplishment of its objectives:

- a) To give quality budgetary administrations particularly in outside exchange.
- b) To proceed with a contemporary innovation based proficient keeping money condition.
- c) To keep up corporate and business morals and straightforwardness at all dimensions.
- d) To construct sound capital base.
- e) To guarantee manageable development and to build up full an incentive to noteworthy partners.
- f) To satisfy its social duties.
- g) To show camaraderie and demonstrable skill.
- h) Above all, to add positive and wonderful commitment to the national economy

2.4 Objectives of EXIM Bank Limited:

1. To get, acquire or fund-raise through stores, credit or generally and to give assurances and repayments in regard all things considered and contracts.
2. To set up welfare arranged keeping money frameworks.
3. To assume an imperative job in human advancement and business age to put cash in such way as may fluctuate every now and then.
4. To portable business of purchasing and moving cash, gold and other profitable resources.

5. To stretch out guiding and warning administrations to the borrowers/business visionaries and so forth in using credit offices of the bank.
6. To gain an ordinary benefit for meeting the operational costs, working on hold and extension of exercises to cover more extensive topographical region.

2.5 Corporate Culture:

This bank is a standout amongst the most taught keeps money with an unmistakable corporate culture. Here they workers of EXIM Bank Limited put stock in shared significance, shared importance and shared sense making. Representatives and staffs can see and comprehend occasions, exercises, items and circumstance particularly. They fill their conduct and decorum, character separately to suit the reason for the bank and the necessities of the clients who are of vital significance to us. The general population in the bank consider themselves to be a tight weave group that trusts in cooperating for development. The corporate culture we have a place has not been forced; it has rather been accomplished through our corporate direct.

2.6 Banking with Principles:

Fare Import Bank of Bangladesh Limited (EXIM Bank Limited) is the first bank in Bangladesh who has changed over the majority of its activities of regular managing an account into shariah-based saving money since July/2004. EXIM Bank Limited offers saving money administrations for Muslims and non-Muslims a like permitting our client's decision and adaptability in their reserve funds and ventures. Results of EXIM Bank Limited are affirmed by their Shariah Board including veteran muslim researchers of our nation who are master in all issues of Islamic back. The procedure by which Noriba's ventures are structured and executed enables the Bank to offer a mix of Shariah consistence and capital markets skill that is interesting all through the world. Noriba is focused on the strict adherence to the prerequisites of the Shariah because of sole spotlight on Shariah-agreeable ventures and the full supervision of its monetary items and exchanges by the NoribaShariah Board. This control system ensures that all parts of Noriba's last items and managing an account exchanges are in adherence with the rules of the Shariah.

2.7 Performance of EXIM Bank:

EXIM Bank Ltd. was joined as an open Limited organization on the second June 1999 under Company Act 1994. The Bank began business keeping money tasks viable from third August 1999. Amid this limited capacity to focus time the Bank has been effective to position itself as a dynamic and dynamic budgetary foundation in the nation. The Bank broadly acclaimed by the business network, from independent company/business visionaries to expansive merchants and modern aggregates, including the first class corporate borrowers from forward-looking business standpoint and inventive financing arrangements.

2.8 Principles of Investment (Loan):

Islamic banks direct speculation (credit) under the shariah based standards. These standards are as per the following:

Mudaraba: In Islamic fund, mudaraba is a trust financing contract. Mudaraba might be directed between speculation account holders as store suppliers and the Islamic bank as mudarib. It might likewise be led between the Islamic bank as store supplier, for itself or for the benefit of speculation account holders, and entrepreneurs and other skilled workers or merchants and so on.
Musharaka: This method of fund is spoken to by at least two agents in commitments of equivalent or unequal proportions of money to build up another undertaking or to take an interest in a built up the whole gang accomplices are qualified for offer the aggregate benefits of the endeavor as per proportion as commonly settled after taking into account administrative abilities to be compensated.

Murabaha: About 70 to 80 percent of money related tasks of a large portion of the Islamic banks have a place with this section. It empowers the financial specialist to get completed merchandise, crude materials, apparatus or gear from the nearby market or through import by opening letter of credit (L/C). Under this strategy, bank purchases the products upon the demand of the customer and afterward the client shape the bank buys these merchandise with a settled timeframe or by portion with a cost, which incorporates cost of products in addition to increase benefit.

Ijarah: Ijarah financing under Islamic Shariah is same as the western idea of renting. In Ijarah financing, the bank accounts capital merchandise to mechanical task against installment of a lease by portion.

Bai-Muajjal: BaiMuajjal implies deal for which installment is made at a future settled date or inside a settled period. Bai-Muajjal is treated as an agreement between the bank and the customer under which the bank pitches to the customer certain predefined products at a concurred value payable inside a settled future date in singular amount or by portions. By this credit move bank ownership of the products too.

2.9 Product of EXIM Bank as the Islamic Bank:

The EXIM (Export Import Bank of Bangladesh Ltd.) offers their clients' general managing an account offices, which guarantees the wellbeing of their cash and in addition the reasonable and brilliant return of their cash. Finishing are the manners in which Banks gathers their stores from the customers:

2.9.1 Investment/ Finance:

- Corporate Finance
- Industrial Finance
- Project Finance
- Syndicate Investment
- Mode of Investment
- Bai Murabaha
- Bai Muazzal
- Izar aBilBaia
- Wazira tBil Wakala
- Quard
- Local Documentary Bill Purchased
- Foreign Documentary Bill Purchased.

2.9.2 Foreign Exchange:

- Non Resident Foreign Currency Deposit account (NFCD)
- Foreign Currency Deposit Account

2.9.3 Deposit:

- Al-Wadia Current Deposit
- Mudaraba Savings Deposit
- Mudaraba Short Term Deposit
- Mudaraba Term Deposit
- One Month
- Three Months
- Six Months
- Twelve Months
- Twenty Four Months
- Thirty Six Months
- Foreign Currency Deposit
- Mudaraba Savings Scheme
- Monthly Savings Scheme (Money Grower)
- Monthly Income Scheme (Steady Money)
- More than double the deposit in 6 years (Super Savings)
- More than triple the Deposit in 10 years (Multiples Savings)
- Mudaraba Hajj Deposit.

3.0 Introduction:

The role of Small and Medium Enterprises (SME) is indispensable for overall economic development of a country particularly for developing countries like Bangladesh. Since the short development period this sector is labor concentrated, It is able to increase national earnings as well as fast employment making and achieving Millennium Development Goals (MDGs) particularly eradication of tremendous impoverishment and food shortage, Gender fairness and women empowerment. Severe challenges to SMEs have been posted by Liberalization of the economy along with rapid globalization in international market and the domestic economy. By this framework access to finance, Market development and increase as well as removal of other bottlenecks are difficult tasks. Which requires coordinated efforts by individual business enterprises and the government has also put much emphasis on the development of SME sector considering it is 'The driving force for industrialization'.

3.1 SME:

SME stand for 'Small and Medium enterprise. It's also stand for 'Small to Medium'. The definition is hidden in the abbreviation itself. This structure is used for business whose size lies between small office home and large enterprise. According to European Union said that 'A SMS is a legally independent company with no more the 500 employees'.

Criteria of the description of SME are given below:

3.1.1 Small Enterprise:

A private limited company and company is not refers as a Small Enterprise

The following criteria:

Serial No	Sector	Fixed Asset other than land and building (Taka)	Employed manpower (not above)
01	Service	50,000-50,00,000	25
02	Business	50,000-50,00,000	25
03	Industrial	50,000-1,50,00,000	50

3.1.2 Medium Enterprise:

A public limited company is not refer as a Medium Enterprise

The following criteria:

Serial No	Sector	Fixed Asset other than land and building (Taka)	Employed manpower (not above)
01	Service	50,00,000-10,00,00,000	50
02	Business	50,00,000-10,00,00,000	50
03	Industrial	1,50,00,000-20,00,00,000	150

3.2 Characteristics of SME:

- a) **Easy to commence:** A businessman does not need to worry about capital and workforce because of its small in nature. He/she can start right-off at any moment.
- b) **Easy to organize:** Small and medium enterprise does not need large workforce. It is easy to control and also enable a person to organize the whole structure with ease.
- c) **Easy to finance:** The popularity of the structure of this business organization is now at its peak. So, financial institutions are very eager and ready to provide short, medium and long term loans. Many banks have separate branch for these kinds of activities.
- d) **Easy to focus:** SME usually focuses on something particular that the investors have some sorts of knowledge or a set of skills in. Like a textile based SME only focuses on anything related to Textile. Like export or manufacturing organizations.
- e) **Large turnover:** An SME can make a substantial turnover just by maintaining relationships with stakeholders. They may not make huge turnovers like a public company does, but compared to the workforce and the capital, it's huge.
- f) **Large profit margin:** The main purpose of a SME is to make a larger profit.

3.3 Advantages of SME:

- a) **Elasticity:** SMEs can move parallel to market and has the ability to provide what market needs.
- b) **Faster decision:** As there is no chain of command, nothing slows down the decision making process. The investor can make a decision in a matter of seconds.

- c) **Working as a unit:** The whole idea of an SME is to achieve goals through communication and working as a unit. There is no unnecessary competition within itself.
- d) **Direct interaction with customers:** Unlike big companies SMEs usually interacts with customers directly. There is no existence of intermediaries.
- e) **Better access to loans:** An SME does not need a huge amount of loan. That is actually the very point of SME. It needs small and medium-sized loans and small but skilled workforce.
- f) **Using unemployment as an opportunity:** Usually this kind of organization does not need highly skilled workforce. The objective is to start with rather unskilled workforce, train them and make sure the investors get the best out of them. Not necessarily, an employee does not need to work physically. There is a vital need of mental work too.

3.4 SME outside Bangladesh:

It is not surprising that at least 93% of consumer products came from ideas from SMEs. In Europe, sometimes an SME is built up just on a single idea. For the innovation and the edge of ideas, it has gained much popularity. Big organizations, like Google, Ali Baba, buys their idea (actually the whole SME) and create products based on the idea. The YouTube is a perfect example of this.

3.5 SME in Bangladesh:

Despite its tremendous success, SME still does not have gained recognition in Bangladesh. The word 'SME' is one of the trendy expressions. There is no such presence of SMEs in the Bangladesh financial audit arranged and distributed by the Ministry of Finance amid the declaration of national spending plan each year. The moment we hear about SME, we picture an organization filled with illiterate people from villages work as farmers and or something related to agriculture. We have yet to discover its potential. The contribution of large and medium industry is shown together whereas the contribution of small industries is mentioned separately. The situation demands SMEs to be built in near future. We actually need SMEs since there are only a few companies that are dominating the market right now. We do not have any ideas. We use the products which are used outside Bangladesh. We do not give a chance to an uprising idea unless the idea is already accepted outside.

Contribution of the large and medium industries to GDP is 13.37% while that of small industries alone was 5.23% in 2011-2012 (As per Economic review 2014). The figure was 11.29% and 4.67% percent respectively in 2002 to 2003. This reflects that the contribution of small industries has increased by only 0.55% in the last seven years which is actually negligible. The contribution of large and medium industries has increased by 2.44%.

Some people started to recognize its potential. As a result we have seen an increase in numbers of SMEs. To keep it healthy, the government has taken some initiatives like SME financing or banking.

3.6 SME Banking and Financing in Bangladesh:

Banks under Bangladesh bank work for financing the SME businesses. They help the entrepreneurs to finance their business through giving short term loans, credit loans, bank overdrafts, counseling and many more. The banking programs that are performed by the bank to support SME business are known as SME banking.

3.7 Role Played by the Bangladesh Bank:

Bangladesh Bank has effectively taken some imperative projects and plans to create SME parts. BB has made numerous strides like opening of 'Committed Desk 'for SME and 'SME Service Center 'in the banks and uncommon offices for the ladies business visionaries to guarantee institutional money related offices under simple conditions. It has opened another office named 'SME and Special Programs Department' to help SME.

The recently made division for consistence of the banks and money related foundations for the advancement of SME area defines the rules are listed beneath:

1. For the first run through in Bangladesh, a characteristic focus for SME credit dispensing has been set for 2010 by the banks and money related establishments considering SME improvement as a standout amongst the most critical advancement program of the nation. SME loan shall be disbursed to the small, medium and women entrepreneurs according to the target,
2. Following the 'Territory Approach Method' banks/monetary organizations will endeavor to accomplish their characteristic targets independently by isolating it as branch savvy, locale shrewd and area astute.

3. Each bank/monetary establishment will pursue a different business methodology in financing SME credit with slightest customs in executing documentation to guarantee simple and rapid advance endorse and payment process.
4. Priority will be given to little business people.
5. For little business people credit limit will be run from Tk. 50,000 (Fifty thousand) to Tk. 50, 00,000 (Fifty lac).
6. For more investment of ladies business visionaries in mechanical improvement of the nation and for directing business exercises by ladies business visionaries in substantial number, need will must be given to plausible ladies business people in high supposition of SME credit installment.
7. Banks and Financial Institutions will put most noteworthy need in getting credit application from little and medium ladies business visionaries and settle the advance payment process inside truly sensible time from the date of acknowledgment of the application.
8. Each bank and financial institution shall establish a separate ‘Women Entrepreneurs’ Dedicated Desk with necessary and suitable manpower, provide them training on SME financing and suitably appoint a lady officer as chief of dedicated desk. ‘Women Entrepreneurs Dedicated Desk’ list should be sent to SME and Special Programs Department of Bangladesh Bank branch wise within two months from the date of declaration of this policy and programs.
9. Banks and financial institutions may sanction up to Tk. 25, 00,000 to women entrepreneurs against personal guarantee. In that case, group security/social security maybe considered.
10. The success in SME loan disbursement will be considered as yardstick for further approval of new branches of the concerned bank.
11. Each bank/financial institution shall fix the interest rate on SME loan sector/subsector wise. However, Bangladesh Bank will informed by bank/financial institution sector/sub-sector wise rate of interest instantly and make surepayment of refinanced fund to the customers (women entrepreneurs) at Bank rate +5% interests.
12. Training programs shall be arranged for the entrepreneurs.

4.1 SME in EXIM Bank Limited:

A standout amongst the most encouraging enterprises of our nation is Banking Industry. The significance of the division uncovered through its commitment in the financial development of the region, and now daily overall SMEs are perceived as motors of monetary development (Ahmed 1999). So in the fund part of Bangladesh, SME back has turned into a surprising theme.

EXIM Bank is particularly congenial and pulled in to draw in themselves similarly specifically and by implication with the advancement technique of the saving money industry and national economy. As we believe the advancement of little and medium-measure undertakings assumes a basic job in the development and accomplishment of a country. Despite the fact that a substantial scale companies, especially mechanical concerns contribute sizably/to a great extent in Gross Domestic Products (GDP) and other monetary factors of flourishing yet the hugeness of SMEs is broadly perceived far and wide. SMEs make a critical contribution towards GDP, income gathering as assessments, advancement business culture, work openings, salary age, aptitudes enhancement of HR, neediness enhancement, and acculturating the way of life and personal satisfaction.

Over all the prime financial advantages of SMEs improvement contain support immaculate rivalry and reasonable conveyance of riches. In the event that there are just critical companies either, there will be control in a business, with a solitary providers, or oligopoly with just couple of providers, or monopolistic competition with just a few providers, at that point the significant piece of national pay and riches will move inside the hands of huge industrialists. SME segment, however, sires pale rivalry and sensible distribution of riches.

4.2 SME Defined:

Usually, SME means small and medium size enterprises, the description published by Ministry of Industries and endorsed by Bangladesh Bank are as follows:

4.2.1 Micro Enterprise:

Micro Industry/ Enterprise	Total Fixed Assets (Not including land & factory building)	Total no. of Employees
Service apprehension	Up to Tk.5.00 lac	Up to 10 persons
Trading apprehension	Up to Tk.5.00 lac	Up to 10 persons
Manufacturing apprehension	Up to Tk.50.00 lac	Up to 24 persons

In the event that a worry goes to Micro industry or endeavor dependent on any one above standard (resource or worker) yet it goes to Small industry or undertaking dependent on other above standard (resource or representative) at that point it might be considered as 'Little Industry or Enterprise'.

4.2.2 Small Enterprise:

Small Industry/ Enterprise	Total Fixed Assets (Not including land & factory building)	Total no. of Employees
Service apprehension	Not more than to Tk.1.00 crore	Upto 25 persons
Trading apprehension	Not more than to Tk.1.00 crore	Upto 25 persons
Manufacturing apprehension	Not more than to Tk.10.00 crore	Upto 99 persons

On the off chance that a worry goes to Small industry or endeavor dependent on any one above standard (resource or worker) yet it goes to Medium industry or undertaking dependent on other above standard (resource or representative) at that point it might be considered as 'Medium Industry or Enterprise'.

4.2.3 Medium Enterprise:

Medium Industry/Enterprise	Total Fixed Assets (Not including land & factory building)	Total no. of Employees
Service apprehension	Not more than to Tk.15.00 crore	Upto 100 person
Trading apprehension	Not more than to Tk.15.00 crore	Upto 100 person
Manufacturing apprehension	Not more than to Tk.30.00 crore	Upto 250 perso

4.2.4 Cottage Enterprise:

Cottage Industry/Enterprise	Total Fixed Assets (Excluding land & factory building)	Total no. of Employees
The apprehension where the family members get precedence	Up to Tk.5.00 lac	Up to 10 (family members)

In the event that a worry goes to Cottage industry/undertaking dependent on any one above standard (resource or representative) yet it goes to Micro industry/endeavor dependent on other above standard (resource or worker) at that point it might be considered as 'Smaller scale Industry/Enterprise'

The venture port-folio of the EXIM Bank covers every one of the fragments of the economy for the clients occupied with the business exercises for commitment to the GDP guaranteeing consistence of Islamic Shariah.

4.3 Products and Their Features:

4.3.1 EXIM UDDYOG:

EXIM UDDYOG is an investment scheme facilitating project aimed to provide fixed and working capital in the field of small & medium level poultry, dairy, fisheries, and agro-based industries etc extend all over Bangladesh from side to side our branches & SME Service

Center. The product offers terminating investment services for the reason of working capital finance and/or fixed assets buy. The investment risk of the product is to wrap by a severe assessment and evaluation of customer's credit the past and track record with any bank/financial organization in Bangladesh.

1. To extend investment facilities for BMRE of existing poultry/dairy/fisheries farm.
2. To ensure investment for real entrepreneur of small & medium farm in the light of Islami Shariah.
3. To provide investment facility very promptly and easiest condition.
4. Disbursement of investment single or multiple phases according to the nature & requirement of business.
5. Facility of repayment through single or multiple installments according to the return of business.
6. In case of working capital, opportunity of renewal of the limit on expiry.
7. Opportunity of enhanced investment on the basis of satisfactory business transaction and business requirement.

4.3.1.1 Rules of Investment:

1. A Bank account holder with a substantial exchange permit
2. An application in an endorsed shape
3. Record of fruitful business activity for 02 (two) years. For little business person limit of the venture is Tk. 2.00 lac to Tk. 10.00 lac.
4. For settled capital legitimacy is 01 (one) to 03 (three) years and for working capital legitimacy is 01(one) year, which is sustainable on expiry upon agreeable business exchange.

4.3.1.2 Rate of Rent/ Profit:

- a) For settled/working/capital tirade/benefit rate will be basic and to be settled by the bank time to time.
- b) Other charges (for settled venture)
- c) Risk support
- d) Supervision/the board expenses [to be settled by the bank time to time]
- e) Equity Investment Ratio:
- f) For little business person: 50:50
- g) For medium business person: 60:40

4.3.1.3 Mode of Investment:

1. For fixed capital: Izara Bill Bia (IBB)
2. For working capital: Bai-Muajjal (BIAM) / Bai-Murabaha

4.3.1.4 Source of Investment:

1. Bank's personal fund.

4.3.1.5 Security:

1. Essential: hypothecation/contract on settled and drifting resources of the business.
2. Security: For little business person: if the undertaking is situated on claim arrive, home loan of the land and if legitimate individual assurance of (with total assets articulation) 02 (two) nearby people (satisfactory to bank). On the off chance that the venture is set on acquired or rented property, security might be requested based on condition/status of the speculation proposition.
3. For medium business visionary, attractive security ought to be given to cover the speculation.

4.3.1.6 Criteria/Factors for Selection of Investment Customer:

1. Estimation of settled resource.
2. The aptitude of business visionary.
3. Yearly exchange and salary.
4. Consistence of existing venture rules and control.

4.3.2 EXIM ABALAMBAN:

EXIM ABALAMBAN is a speculation plot encouraging undertaking expected to give settled and working capital in the field of little and medium dimension General business and Workshop and light building and so forth expand all over Bangladesh all through our branches and SME Service Center. The item offers ending speculation administrations to work capital fund as well as settled resources purchase. The speculation danger of the item is to cover by a serious appraisal and assessment of client's credit the past and track record with any bank/money related association in Bangladesh.

4.3.2.1 Feature of Investment:

- a) To broaden venture offices for working and expanding little and medium dimension business and enterprises.
- b) To give venture office instantly and least demanding way.
- c) Disbursement of venture single or different stages as indicated by the nature and necessity of business.
- d) Facility of reimbursement at once or portions as indicated by the arrival of business.
- e) If there should be an occurrence of working capital/exchanging, chance of reestablishment of the limit on expiry.
- f) Opportunity of upgraded venture based on palatable business exchange and business necessity.

4.3.2.2 Rules of Investment:

- a) An application in an endorsed form.
- b) A substantial exchange permit with a record of foundation of the business.
- c) Field of speculation:
- d) General business-Working capital speculation
- e) Workshop and light building Fixed and working capital venture.
- f) Rice process (Chatal)- - Fixed and working capital speculation.

4.3.2.3 Limit of Investment:

- a) According to clients' prerequisites advocating smooth task of the business upheld by imperative paper/archives under the plan.
- b) For settled capital legitimacy is 01(one) to 03(three) years and for working capital legitimacy will be 01(one) year, which is inexhaustible on expiry upon agreeable business exchange.
- c) Compliance of existing venture rules and direction

4.3.2.4 Rate of Profit / Rent:

- a) For settled/working/capital rate/benefit rate will be basic and to be settled by the bank time to time.
- b) Other charges (for settled speculation)
- c) Risk reserve to be settled by the bank time to time
- d) Supervision/the executives charges.

4.3.2.5 Equity Investment Ratio:

1. For small entrepreneur : 50:50
2. For medium entrepreneur : 60:40

4.3.2.6 Mode of Investment:

1. For fixed capital : IzaraBilBia (IBB)
2. For working capital : Bai- Muajjal (BAIM)/ Bai-Murabaha

4.3.2.7 Source of Investment:

1. Bank's own fund.

4.3.2.8 Security:

1. Essential: hypothecation/contract on settled and drifting resources of the business.
2. Security: For little business person: if the undertaking is arranged on possess arrive, home loan of the land and if material individual certification of (with total assets explanation) 02 (two) nearby people (adequate to bank). In the event that the task is situated on acquired or rented property, security might be requested on the base of condition/status of the speculation proposition.

4.3.2.9 Criteria/ Factors for Selection of Investment Customer:

1. Estimation of settled resource.
2. Skill of business person
3. Yearly exchange and pay.
4. Bank has accepted after activities for updating and in addition expanding MSME venture to the thirist parts recognized by the Bangladesh Bank and Government.
5. Set up Help Desk in every one of its branches for appropriate guiding to the MSME clients/business visionaries.
6. Set up Women Entrepreneur Dedicated Desk to give benefit only to the ladies clients.
7. Shown Name and Cell number of central officers of Head Office in every branch to have spot recommendation/assessment on the issue.

4.4 Strategy of CMSME Finance:

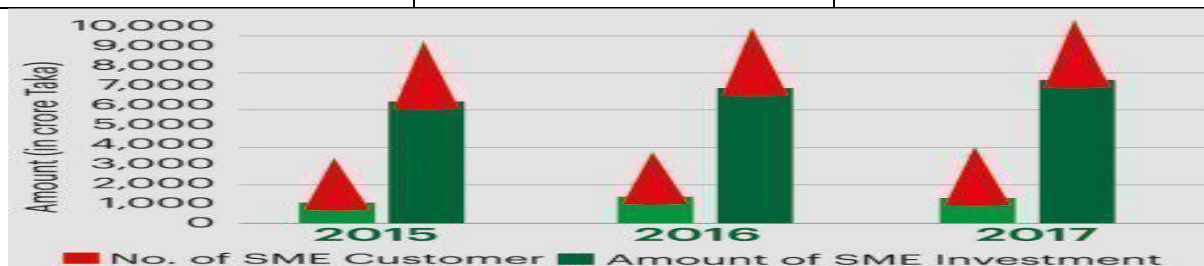
1. Strengthen the base of economy by increasing CMME investment.
2. Induct new and potential CMSME customers and educate them through consultancy and assistance.
3. Create vast employment opportunity for the huge unemployment people by increasing CMSME sector.
4. Strengthen the asset risk management activities for reducing risk at CMSME financing.
5. Avoid the investment concentration risk by diversification and decentralizing the same though inducting CMSME investment.

4.5 CMSME Policies, Procedure and Purpose:

1. Providing term investment for procuring capital machineries for new project or BMRE of the existing project.
2. Providing working capital for running project or new project as per requirement assessment.
3. Purchasing delivery Van/Transport for business purpose
4. Refurnishing office/business premises.

4.6 Statistics of Year Wise CMSME Investment:

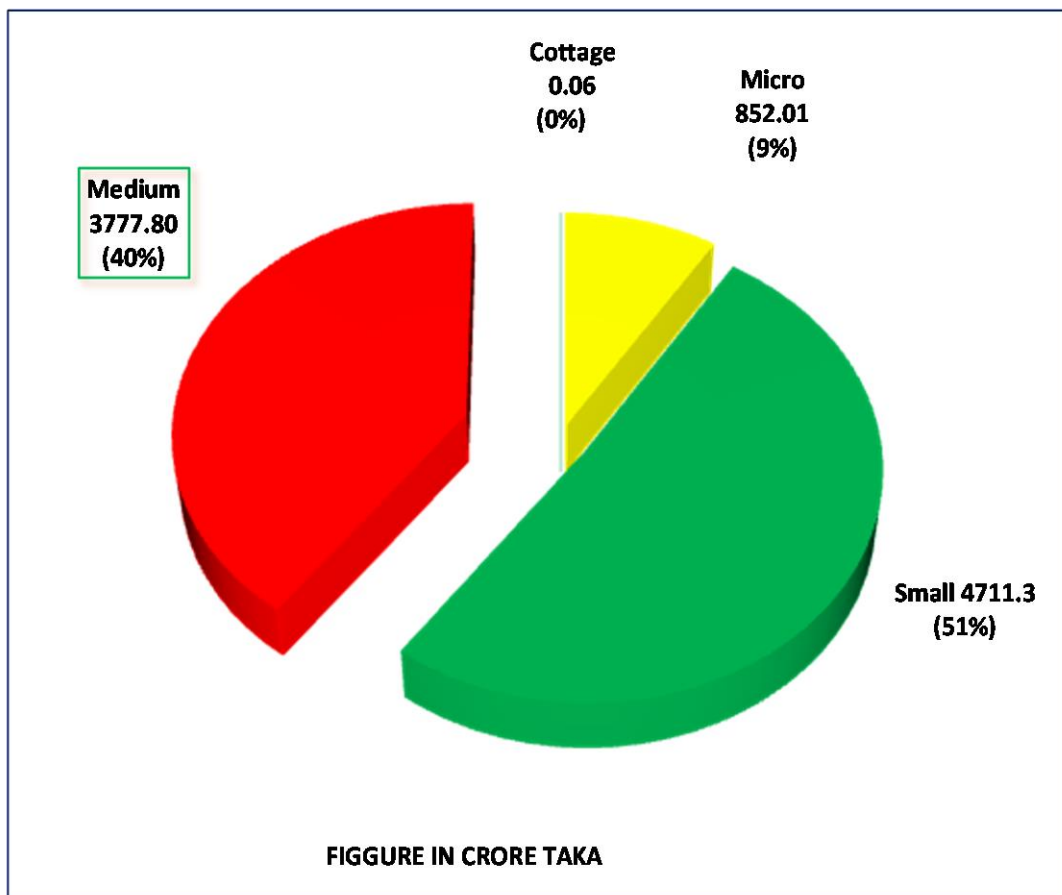
Year	No of Customer	Amount Disbursed (In Crore Taka)
2016	3066	8396.29
2017	3098	8953.48
2018	3515	9341.26



4.7 Details of CMSME Investment of EXIM Bank 2018:

Nature of investment	Sub sector	Target of year	Total Disbursement	
			Number	Fig in crore (Taka)
Cottage	Service	-	-	-
	Trading	-	-	-
	Manufacturing	2.18	4	0.06
Micro	Service	161.25	66	48.75
	Trading	590.85	885	449.87
	Manufacturing	320.75	266	928.29
Small	Service	241.78	201	928.29
	Trading	886.27	1624	3014.45
	Manufacturing	484.35	2088	768.56
Medium	Service	403.12	62	1881.24
	Trading	1477.12	-	-
	Manufacturing	807.25	119	1896.65
5374.98			3515.00	9341.26
Total investment of EXIM Bank		25380.34		
CMSME Investment		9341.26		
Share of CMSME (%) in total investment		36.81%		
Women Entrepreneur investment		379.78		
Number of women entrepreneur		379.78		
Share of women entrepreneur in total CMSME investment		4.06%		
Share of women entrepreneur in total CMSME customer		7.77%		

4.8 CMSME Investment of EXIM Bank:



4.9 Initiatives for Promoting Women Entrepreneurs of the Country:

Advancement of Women Entrepreneurship is one of the most recent trademarks of our economy in connection to the concentrated monetary consideration program of the Government by means of the national bank, Bangladesh bank. The govt. is exceptionally sharp setting out the establishments for future development and intensity that will be savvy, reasonable and comprehensive, and which would address our essential societal difficulties. To foster the growth and higher levels of employment, creation of new entrepreneurs has been prioritized in CMSME sector the economy backbone of the country. As per Bangladesh Bank SMESPD circular no. 01 dated 08/02/2015. EXIM Bank has created a separate Women Entrepreneur Development Unit at our Head Office headed by a female Executive. Each and every branch maintains a specific correspondent Women Entrepreneur Dedicated Desk/Help regarding the same.

4.10 Objectives of Creating Women Entrepreneurs:

Women speak to a substantial pool of innovative potential in our province while, in the meantime, they are the most underused source. They confront various challenges in setting up and maintaining their organizations which are huger than for men, for the most part in the zones of access to fund and systems administration, preparing and troubles in accommodating business and family commitments. Potential Women Entrepreneurs ought to be made mindful of business bolster projects and discovering openings.

1. Women will be encouraged to believe in their own potential and capabilities.
2. They will be provided with guidelines regarding how to make an effective and fruitful business plan
3. To support Women learning and networking with each other.
4. To make Women's Entrepreneurship more visible within society.

4.11 Statistics of New Women Entrepreneur Investment 2017:

Total Number of Branch	Total Number of new women Entrepreneur	Total number of women Entrepreneur	Total Sanctioned amount (taka in crore)
118	71	273	379.78

4.12 Management Framework of SME Banking of EXIM Bank:

The SME Banking Cell of the EXIM Bank Limited is working under the Risk Management Division. The RMD comprises of 6 individuals which are likewise the individual from the SME Banking Cell. Every one of crafted by the SME Banking Cell are administered by a Management Committee with respect to SME Banking and the choices of any SME Banking activities are taken by the Board of Directors



Management Framework (Source: EXIM Bank)

4.13 Approaches to Environmental Risk Management:

The accompanying methodologies have been utilized to create natural hazard the board:

- a) Banks ought to have the capacity to decide dangers emerging out of ecological reasons.
- b) The training ought to be coordinated towards tending to the engaged ecological issue that is causing the dangers. It ought not to be utilized as an instrument to take care of issues when all is said in done
- c) The training should be esteem adding to the client and ought not to be policing in nature. Bank will work with the potential clients in a shared way. Together, they should design the business movement that will adequately address the natural hazard.
- d) Bank will utilize Environmental Risk Management to reinforce the association with the client and not to make unease.
- e) Environmental Risk Management will concentrate on overseeing dangers and not on evading dangers. This got ready for teaching capable financing rehearses and not for frustrating/falling financing. Notwithstanding, if there are business exercises that are inalienably flighty and dealing with these dangers isn't attainable, the Bank will abstain from financing.

4.14 SWOT Analysis of SME Division of EXIM Bank Ltd:

The SWOT Analysis on EXIM's SME Division is presented below:

4.14.1 Strengths:

- a) Dynamic Human Resource
- b) Countrywide dissemination system and inclusion
- c) Continuous improvement in making creative items
- d) Fast Loan endorsement process and checking
- e) Skilled hazard the board framework.

4.14.2 Weakness:

- a) EXIM Bank is yet to set up itself as a brand
- b) SME Loan portfolio needs sector expansion
- c) Customer observation about the bank or its administration isn't attractive.

4.14.3 Opportunities:

- a) New Geographic regions for SME activity
- b) Workshops and preparing for the SME Office
- c) Management of the Bank is offering needs to develop the SME Loan introduction for less provisioning than the customary CC Loans.
- d) Offering lower financing cost than different banks can give an edge to EXIM Bank SME
- e) Raising the client administration can help EXIM Bank pull in more SME clients.

4.14.4 Threats:

- a) Current market of SME is excessively aggressive and EXIM Bank might lose a major bit of its planned customers to different banks and EXIM Bank's.
- b) Current political circumstance is excessively powerless and the proprietors are as of now hesitant in profiting SME advances.
- c) Lack of appropriate checking for SME credits may turn into a danger for Bank's general execution over the long haul.
- d) Global Market Recession.

5.1 Findings:

While taking a shot at EXIM Bank Mouchak Branch, I have achieved a more up to date sort of understanding. In the wake of gathering and investigating information I have looked at a few discoveries. These discoveries are totally founded on my own view.

1. The branch should focus more on utilize sunlight based vitality to spare power.
2. There is a deficiency of ATM corners in real urban areas with legitimate sunlight based vitality reinforcement.
3. The bank does not keep up clear records of the utilization of water, paper, power and so forth at their workplaces and branches.
4. The bank may set up a stock of the utilization of water, paper, power, vitality and so on of the Offices and Branches.
5. The bank does not support customers and business houses to consent to ecological direction.
6. The bank attempts to set-up all branches as indicated by SME saving money rules yet at the same time they are far from their practices.

5.2 Recommendations:

As an eminent private business bank in Bangladesh, the EXIM Bank Limited has officially given much significance in adjusting non-budgetary issues, for example, ecological and social issues with money related needs to show the attributes of good corporate administration all through the bank. Up to the year 2018 the bank has gained correlative ground and has taken some genuine activities in regards to SME Banking like: definition of a functioning and responsive SME Banking Cell (GBC), financing ETP ventures, detailing of SME Office Guide for in-house condition the executives, definition of two Sector Specific Policies, speculation for establishment of Solar Plant and so on. In any case, since the possibility of SME Banking is getting new measurements step by step and there is a decent chance of the banks to connect their altruism and picture with their drives of SME Banking, I think EXIM Bank Limited still has far to go. EXIM Bank Limited should concentrate on the accompanying issues more in the forthcoming years to make a decent position in such manner:

1. Make normal modifications and updates of the SME Banking Policies.
2. Increment the introduction of SME Finance to new tasks.
3. The bank ought to apply better dimension of SME Banking Activities and Environmental Risk Management System.
4. The bank may set up more ATM Booth in the real urban communities.
5. The bank ought to guarantee appropriate correspondence framework and upkeep of hardware.
6. The Management Committee should find a way to course the standards of the SME Office Guide to every one of the parts of the EXIM Bank Limited.
7. The Management board of trustees should find a way to grow new items or administrations with natural highlights.
8. Lastly the bank ought to mastermind all the more preparing and workshop projects to urge the representatives to pursue and cultivate the SME Banking Concept in their everyday managing account undertakings.

5.3 Conclusion:

From the useful execution of client managing technique amid the entire time of viable introduction in EXIM bank restricted it tends to be said and solid determination in an extremely sure manner. Everybody ought to trust that the acknowledgment will be in congruity with the vast majority of the keeping money masterminds. It is entirely clear that to develop a compelling and proficient managing an account framework to the highest want level mechanized task is an absolute necessity. Achievement in the keeping money exchange for the most part relies upon compelling loaning. Less the measures of advance misfortunes, the more the benefits will be from Credit tasks. The more the pay from Credit tasks the more will be the benefit of the EXIM Bank and here lays the achievement of Credit Financing. As a matter of fact EXIM Bank is a private segment bank having a little piece of the pie of the business. However, it is a third era bank before government store limitations; it has the whole plausible to experience in the market. In the event that the shortcomings are tended to fittingly and openings are investigated keeping in view the dangers behind with a steady and talented administration having respect to proper corporate administration and present day innovation, it is normal that EXIM advance up in the step of accomplishment in the coming years.

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