

“Exim Bank PLC role in supporting Small and Medium Enterprise (SMEs) in Bangladesh”

Internship Organization: Exim Bank PLC (Imamganj branch)

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Submitted in Partial Fulfillment of the Requirements for the Degree Bachelor of Business Administration



18th December, 20

Internship/Project Report Approval Form

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INTERNSHIP/PROJECT INFORMATION

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LETTER OF TRANSMITTAL

14/12/2025

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Sakib Hossain

Lecturer

School of Business

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Mohammadpur, Dhaka 1207.

Subject: Submission of Internship Proposal.

Dear sir,

Please find attached the proposal for an internship at EXIM BANK PLC from September 25, 2025, to December 10, 2025, to partially meet the requirements for a Bachelor of Business Administration (BBA).

Please give me a call at 01947685401 if you have any questions. The best times to reach me are as follows: Available Hours: Sunday through Thursday, 10 a.m. to 6 p.m.

Sincerely yours,

Sadia Afrin Ratri

ID: 183011137

BBA Program

University of Liberal Arts Banglades

Acknowledgement

I would like to express my gratitude and appreciation to a few individuals who not only helped me finish my project paper and overcome the difficulty, but also made it easy for me to adjust to this new circumstance. As a result, I want to thank them. I am thankful to Allah Ta'ala for giving us the endurance and bravery to finish this difficult assignment within the deadline.

I am grateful to my supervisor, Sakib Hossain (Senior Lecturer, ULAB), for his advice and encouragement. Also, some officers from my office

1. MD. Rashedul Arefin (officer)
2. Elma Hossain (junior officer)
3. Aysha begum (officer)

They patiently provided valuable suggestions, motivation, and thoughtful assistance throughout my report submission process. My successful study would not have been possible without their support and diligent efforts. I am grateful for the internet's ability to facilitate knowledge sharing and success in every domain. I collected all necessary data and documents for this report using the internet and Google.

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PART- A

Chapter 1: Internship Preparation

1.1 Motivation and learning objectives

I was excited to use my academic background and varied part-time experiences in business development as a marketing student pursuing a bachelor's degree in business administration at the University of Liberal Arts Bangladesh. I was especially drawn to the idea of working with a company that is renowned for its dedication to innovation and industry excellence since it would give me a priceless opportunity to advance my career and learn about the banking sector through an internship.

1.2 Internship search process

Bangladesh's labor market is quite competitive today. However, if one is willing to learn via the job-hunting process and applies correctly, it may be a satisfying process. Even though I work in marketing, I've always found banking to be intriguing. Since banks are learning and inventing in addition to conventional business methods, I wanted to study how they find startups. I've applied to a lot of firms with similar beliefs, and I've had a few interviews, but at first glance, I didn't think the work environments there were ideal. During the specific application process, I came across, and my neighbors informed me about. During the specific application process, I came across an internship position at Exim Bank PLC after learning about it from my neighbors. At that point, I completed the necessary paperwork and sent them my resume and cover letter.

1.3 Internship interview experience

After submitting an application, I was contacted for an interview at their main office at Gulshan 1. I was able to de-stress by observing the atmosphere almost entirely contained within the office walls. I was interviewed after that. Instead, then being a standard Q&A session, the interview was methodical and more conversational. I appreciated how they inquired about even the smallest aspects on my resume, demonstrating their concern for each and every applicant. By the end of the interview, the manager of Exim Bank PLC was very friendly and provided me with an overview of the business and the work. This gave me more self-assurance and hope that I would be able to join their team.

1.5 About the organization



One of Bangladesh's private commercial banks is Export Import Bank of Bangladesh PLC, or EXIM Bank. On August 3, 1999, the Bank began operating as a commercial bank in accordance with Bangladesh Bank's policies. The bank was known as BEXIM Bank Limited when it was opened. However, the bank was renamed as EXIM Bank, or Export Import Bank of Bangladesh Limited, due to regulatory restrictions. Nazrul Islam Mazumder and the late Shahjahan Kabir founded EXIM Bank Limited. Alamgir Kabir served as the bank's adviser and Muhammad Lakiotullah as its managing director when it opened for business on

August 3, 1999. The bank began operations with Taka 1 billion (US\$12.87 million) in authorized capital and Taka 225 million (US\$2.9 million) in paid-up capital.

Since July 2004, EXIM Bank has been the first bank in Bangladesh to transform all of its conventional banking operations to shariah-based banking. About 80 students from several colleges, including DU, BUET, DMC, VNCS, and NDC, applied for scholarships in 2007. The Dhaka City Corporation's "Beautification Project" was funded by the bank. In October 2007, it arranged a loan of 630 million BDT for Outpace Spinning Mills Limited. The bank created history in 2009 when it became the first privately held bank in Bangladesh to establish an exchange house in the United Kingdom.

Mission:

- **Quality financial services:** Providing first-class financial services, especially in foreign trade and import/export sectors.
- **Islamic banking:** denying its clients the full advantages of Islamic banking principles.
- **Technology and professionalism:** maintaining and improving a professional, technology-driven banking environment.
- **Ethics and transparency:** Maintaining corporate ethics and openness at all organizational levels
- **Sustainable growth:** ensuring value for stakeholders and sustained growth.
- **National contribution:** Contributing effectively to the national economy.

Vision:

- **"Together Towards Tomorrow"**: The overarching vision is built on a foundation of togetherness with customers for growth and progress.
- **Continuous pursuit of excellence**: The bank is committed to a never-ending process of striving for excellence in its services and operations.
- **Technological advancement**: The vision is to be a modern, technology-driven bank that upholds Islamic values.
- **Competitive edge**: Through strategic plans and networking, the bank aims to strengthen its competitive advantage in a rapidly changing global market.

Services

Retail banking

- **Deposits**
- **Investments**
- **Cards**
- **Internet banking**
- **SMS banking**
- **Corporate banking**
- **Investment**
- **Foreign Exchange & trade finance**
- **Import finance**
- **Export finance**

SME banking

- **Exim Uddyog**
- **Exim Abalamban**

Agri banking

- **Exim Kishan**

Remittance

- **Foreign remittance**
- **Exim exchange company (UK) Ltd.**
- **Exim Exchange company (Canada) Ltd**
- **International operation**

SME Banking

Characteristics of SME:

a) Easy to start: Due to its tiny size, a businessman does not have to worry about labor or cash. He or she can begin immediately at any time.

b) Simple to set up: Small and medium-sized businesses don't require a large workforce. It is simple to operate and allows one to easily arrange the entire structure.

c) Easy to finance: This company organization's structure is currently at its height of appeal. Financial institutions are therefore keen to offer short-, medium-, and long-term loans. For these kinds of activity, several banks establish distinct branches.

d) Easy to focus: SMEs typically concentrate on a certain area in which investors possess a certain level of expertise. For example, a textile-based SME concentrates solely on textile-related issues. such as manufacturing or export companies.

e) significant turnover: SMEs can achieve a significant turnover just by upholding stakeholder relationships. Even while their turnover isn't as high as that of a publicly traded firm, it's still enormous when compared to the capital and labor.

f) High profit margin: A SME's primary goal is to increase its profit.

Advantages of SME:

- a) **Elasticity:** SMEs have the capacity to supply what the market requires and can move in tandem with the market.
- b) **Quicker decision-making:** Nothing slows down the decision-making process because there is no chain of knowledge. In just a few seconds, the investor can decide.
- c) **Cooperation:** The entire concept of a SMEs is to accomplish objectives by cooperating and communicating with one another. Within itself, there is no needless rivalry.
- d) **Direct consumer interaction:** SMEs typically engage with customers directly, in contrast to large corporations. Intermediaries do not exist.
- e) **Improved finance availability:** SMEs don't require large loans. Actually, that is the main goal of SME. It requires a small yet competent team as well as small and medium-sized financing.
- f) **Taking advantage of unemployment:** Typically, this type of business doesn't require highly qualified personnel. The goal is to begin with a somewhat untrained staff, train them, and ensure that investors get the most out of them. It's not necessary for an employee to labor physically. There is an essential requirement for

Exim Uddyog

Through our branches and SME service center, EXIM Uddyog is an investment scheme facilitating project that aims to supply working capital in the fields of small and medium-sized poultry, dairy, fisheries, and agro-based sectors, among others, throughout Bangladesh. In order to finance operating capital and buy fixed assets, the product provides ending investment facilities. Customers' credit history and track record with any bank or financial institution in Bangladesh must be carefully examined and evaluated in order to mitigate the product's investment risk.

Features of investment

- To expand BMRE investment facilities for current dairy, fishery, and poultry farms
- To provide funding for legitimate small and medium-sized farm entrepreneurs in accordance with Islamic Shariah.
- The potential for more investment based on successful commercial transactions and business needs.

Exim Abalamban

Through our branches and SMEs service center, Exim Abalamban is an investment program facilitating initiative that aims to supply fixed and working capital for small and medium-sized general businesses, workshops, light engineering, etc. located throughout Bangladesh. In order to finance operating capital and buy fixed assets, the product provides ending investment facilities. The product's investment risk is to be mitigated by a rigorous review of customers' credit and credit history with any Bangladeshi bank.

Feature of investment

- To expand investment opportunities for small and medium-sized businesses and industries.

Objective To offer investment facilities in the quickest and most convenient manner

- Depending on the needs and nature of the firm, investments may be disbursed in one or more phases.
- The ability to repay in whole or in installments based on business returns;
- The potential for increased investment based on a successful business transaction and business needs.

Rule of investment

- A bank account holder with a valid trade license.
- An application in a prescribed form.
- Field investment.
- Record of successful business operation for 02(two) years.
- For small entrepreneur limit of investment is Tk.2,00,000 lac to 10,00,000 lac
- For medium entrepreneur limit of investment will be within Tk. 10,00,000 lac to Tk. 50, 00,000 lac.
- For fixed capital validity is 01 (one) to 03(three) years and for working capital validity is 01(one) year, which is renewable on expiry upon satisfactory business transaction.

Equity investment ratio

- For small entrepreneur: 50:50
- For medium entrepreneur: 60:40

Mode of investment

- For fixed capital: Izara Bil Bia (IBB)
- For working capital: Bia -Muajjal (BAIM)/ Bai-Murabaha

Source of investment

Bank's own fund.

Chapter 2: About The Internship

2.1 Activities of the department:

I had the opportunity to work in all three departments during my internship at Exim Bank PLC: 1. General banking; 2. BAMLCO (Branch Anti-Money Laundering Compliance Officer); and 3. Foreign trade. As an intern, I was essentially forced to delve into every aspect of banking.

2.2 Work environment

Despite the physical surroundings, Exim Bank PLC's workplace was a unique blend of home-based architecture and a lively, collaborative atmosphere. A culture of cooperation and support was fostered by the employees' positive attitudes and tenacity. The divisions did not limit the groupings. Instead, there was a feeling of multifunctionality, when individuals with different expertise and backgrounds work together effortlessly to accomplish shared objectives during brainstorming or problem-solving sessions. Their unique skills and ideas helped to create a dynamic and all-encompassing workplace. Informal communication was facilitated by open house events, regular team meetings, daily department head meetings, departmental stand-ups in the morning, and wrap-ups at the end of work hours. By encouraging employees to engage, think about new ideas, and continue honing their skills, the manager also promoted a culture of empowerment and growth.

2.3 Duties and responsibilities as an intern

I worked in all three departments throughout my internship at Exim Bank PLC. I assisted the officers with a variety of tasks, including writing the forms, organizing pay order slips, and using Excel. In order to guarantee and sustain a high degree of satisfaction, I also assisted customers with any difficulties they encountered when opening an account, answering questions, and offering support.

2.4 Application of educational learning with Internship

While working at Exim Bank PLC, I was able to apply the academic knowledge I gained from the University of Liberal Arts' Bachelor of Business Administration in Bangladesh in real-world situations. My studies in business development and CRM equipped me with the skills necessary to better communicate with potential clients and manage relationships, and I used relationship marketing principles to manage client interaction, which served as the basis for creating engaging communication. Furthermore, I was able to comprehend the lending paperwork procedure because to my understanding of Credit Risk Assessment. Conducting market research and creating marketing plans benefited from my research and data processing abilities. All things considered, my internship improved my comprehension of important ideas and gave me concrete knowledge of the subject matter, acting as a link between academic learning and real-world application.

Customer relationship management (CRM): dation of CRM for SMEs. It's about building a partnership rather than just making deals. This is how it appears: Establishing communication and trust is crucial. When communicating with SMEs, banks must be open, accommodating, and proactive. Clear explanations of goods, costs, and procedures are part of this. Banks ought to spend time learning about the SME's operations, sector, and long-term objectives. This enables the bank to provide pertinent guidance and assistance. Accessibility and responsiveness: SMEs must feel that they can contact their bank with ease and get prompt answers. This entails offering a variety of communication methods and making sure that questions are answered right away. The objective is to establish a partnership where the bank is viewed as a reliable advisor and an important resource for the SME's development, going beyond a transactional relationship. To better understand SMEs' needs and enhance their offerings, banks should aggressively solicit their input. This strengthens the bond and creates an ongoing cycle of improvement.

Building a solid, mutually beneficial connection built on trust, communication, and

a shared commitment to the SME's success is essentially the relationship side of CRM in banking for SMEs. It's about going above and beyond to offer individualized service and assistance, making the bank an essential partner in the journey of SMEs.

Chapter 3: Self-Reflection

3.1 Feedback on Internship

I'm grateful for the insightful knowledge I gained and the chances I had to develop personally while working as an intern at Exim Bank PLC. One of the most fulfilling aspects was the chance to put my academic knowledge to use in a practical setting. I gained practical experience in many facets of business development and marketing, interacting with potential clients, creating marketing materials, and working with cross-functional teams. However, in addition to the successes, I also encountered numerous difficulties during my training. Navigating a fast-paced startup environment, where priorities frequently shift and deadlines are tight, is one of the biggest obstacles. This dynamic environment necessitates flexibility and efficient time management abilities. Additionally, managing a variety of duties such as managing clients, filling out paperwork, updating account numbers, etc. was sometimes challenging and needed careful distribution and planning. Despite these challenges, I think they were crucial to my growth both personally and professionally. Overcoming obstacles improved my problem-solving abilities and showed me the value of adaptability and flexibility in the face of difficulty. Furthermore, I was able to identify areas for growth and put plans for ongoing learning and development into practice because to the encouraging remarks I received from mentors and coworkers.

3.2 How could I do better and the Organization could utilize me better

To improve my performance and make a greater contribution to the firm, I intend to solicit feedback from mentors and coworkers on a regular basis in order to discover areas for improvement and adopt helpful recommendations. I will be able to expand my skill set and stay up to date on industry trends and best practices by taking advantage of continuing education and professional development opportunities. Enhancing my time management abilities will enable me to more effectively handle several tasks and fulfill deadlines, and proactive and transparent communication with team members will guarantee agreement on objectives, priorities, and project updates. The company could give precise instructions on roles, responsibilities, and chances to ensure position and maximum efficiency. If training programs and resources were offered to improve my abilities and talents related to my work and career goals, I could advance within the organization. I would be able to realize my full potential if my efforts and accomplishments were recognized and rewarded, and if opportunities for growth and advancement within the organization were provided.

3.3 Recommendation

By implementing these innovative methods, the company may establish a dynamic work environment that motivates staff members to invest, be transparent, and contribute to excellence.

3.4 Functional Improvement

Encourage staff members to pursue various positions in various industries and earn more money outside of their chosen roles. Encourage an advanced culture by letting staff members take on tasks or work on cross-functional initiatives to gain fresh insights and experiences

3.5 Wellness plans

Introduce complex healthcare programs, such as reasoning challenges, fitness challenges, or virtual fitness instruction, that target employees' physical, mental, and emotional well-being. Give workers tools and support to prioritize work-life balance and self-care, such as time off, mental health days, medical equipment donations, disaster aid, etc.

Chapter 4-Personal Development Plan

4.1 Career plan and the next course of action

I'm a marketing major in the BBA program, and my goal is to become more well-known in the corporate world as a successful business leader. I enrolled in the internship program in order to experience company culture and gain insight into the working environment. I now know exactly what I need to do to further my career more quickly and smoothly after finishing the internship. These include:

- Performing a SWOT analysis of my own strengths, weaknesses, opportunities, and threats in order to identify and address them. Strong problem-solving abilities, weaknesses (such as a lack of knowledge with particular software), possibilities (such as online courses for skill development), and worries (such as quickly shifting industry standards) are some examples.
- Increase your professional network by using social media and going to various seminars, job fairs, corporate training, and networking events. To engage with business professionals and expand employment chances, one could actively participate in social media, attend a range of seminars, job fairs, corporate training sessions, and networking events.
- To further my professional career, I want to acquire more information and respectable degrees from reputable universities, either domestically or outside. For example, obtaining specialized knowledge and certifications by enrolling in an MBA program at a prestigious business school.
- Attend webinars and training sessions on the newest tools, such as sophisticated capabilities in CRM systems, to stay up to date on business-related software. To stay up to date on software updates and best practices, I also take part in online forums and subscribe to industry newsletters.

PART-B

Executive Summary

Bangladesh's Export Import Bank PLC. One of Bangladesh's private commercial banks is commonly referred to as EXIM Bank. In accordance with Bangladesh Bank's policies, the bank opened for business on August 3, 1999. The bank was called EXIM Bank Limited from the time of its founding. However, the bank was renamed as EXIM Bank, or Export Import Bank of Bangladesh Limited, due to regulatory restrictions. To improve its financial position, the bank prioritizes risk management, cost effectiveness, and sustainable profitability. cost effectiveness and risk control to improve its financial standing. Since July 2004, EXIM Bank has been the first bank in Bangladesh to transform all of its conventional banking operations to shariah-based banking. The Dhaka City Corporation's "Beautification Project" was funded by the bank. In October 2007, it arranged a loan of 630 million BDT for Outpace Spinning Mills Limited.

On this internship journey, I have chosen a topic to research Exim Bank role in supporting Small and Medium Enterprise (SME's) in Bangladesh. So, the current of this study is the following question: **“To what extent does EXIM Bank PLC current SME lending framework effectively support the growth and reduce the financing gap for small and medium enterprises in Bangladesh, as perceived by its clients?”** I believe the outcome of this study will be helpful for the organization in evaluating its financial strengths, weaknesses, and areas for improvement. By analyzing financial data from recent years, this report aims to provide meaningful insights that support better decision-making. Eventually, the study contributes to understanding how the bank can improve its investment and support.

Here, the data from the financial statements of 2020 to 2024 has been analyzed. The findings highlight key indicators such as ratio analysis, interest rate, profitability, equity, and other financial metrics that collectively provide a comprehensive overview of the organization's financial performance. These aspects have been explained in simple terms to make the analysis more understandable. Based on the findings and discussions, I have proposed several recommendations that could support the bank's financial improvement. Finally, the

report concludes with a summary that wraps up the entire study and reflects on the overall investment journey of EXIM Bank PLC during the period analyzed.

Chapter One- Introduction

Research Title: “Exim Bank PLC role in supporting Small and Medium Enterprise (SMEs) in Bangladesh”.

Objective: To find out the investment performance trends of EXIM Bank PLC over time.

Problem Statement:

In the fiercely competitive banking industry, EXIM Bank PLC must monitor its financial performance. The performance of the bank may be impacted over time by a variety of factors, such as shifts in the market, regulations, or internal choices. However, there hasn't been a comprehensive, continuous examination that demonstrates how the bank's investment performance is evolving annually. Without this, it's challenging to determine what is effective and what need development. That's why this study looks at the bank's investment trends from 2020 to 2024 to help fill that gap.

1.6 Background of the Study:

Through my internship at this institution, I have gained valuable insights into the financial operations and strategic approaches of EXIM Bank PLC. The banking industry in Bangladesh, like the rest of the world, is going through major changes driven by evolving market demands, regulatory pressures, and increased competition. As a result, evaluating financial performance has become more important than ever to ensure sustainability and growth. EXIM Bank PLC plays a vital role in the country's SMEs sector, and understanding its financial trends is essential for identifying strengths, weaknesses, and future opportunities. In this context, a focused study on how the bank's financial performance is evolving over time will help highlight areas for improvement and support more informed decision-making. This research will assist the bank

in strengthening its financial strategy, enhancing operational efficiency, and aligning with long-term business goals.

1.7 Research Questions The current study aims of the following question:

- **“To what extent does EXIM Bank PLC current SME lending framework effectively support the growth and reduce the financing gap for small and medium enterprises in Bangladesh, as perceived by its clients?”**

1.8 Scope of the Report

My objective is to analyze and assess EXIM Bank PLC's financial performance on investment patterns over the past few years in the research area. In order to do this, I examine the bank's main performance metrics and financial statements to learn more about its profitability, interest rate, efficiency, equity, and general financial health. Additionally, this study seeks to pinpoint the bank's financial position's advantages and disadvantages as well as prospects for development. Additionally, the study aims to offer practical suggestions that would enable the bank to improve its financial plans and maintain long-term expansion.

Finally, I would like to stress that I have tried my hardest to perform an impartial and objective analysis throughout this study.

1.9 Limitations of The Study

Like any researcher, I face certain limitations in this study. Firstly, as an undergraduate student, I do not have the same level of expertise as experienced financial analysts, which may affect my ability to deeply analyze and interpret complex financial data. Additionally, the analysis is limited by the availability of data from only recent years, and time constraints may have restricted a more comprehensive evaluation.

Lastly, there is always the possibility that some financial information may be subject to external factors or reporting variations, which can impact the accuracy of the findings a common challenge in financial research.

Chapter Two- Methodology

2.1 Type of Research

This study aims to explore the financial performance investment trends of EXIM Bank PLC using a descriptive research approach. It looks at how the bank's financial position has changed over time by focusing on key areas like profit and efficiency levels. The study uses data from the bank's annual reports to understand these changes. The main goal is to find out how well the bank is doing financially and suggest ways to improve if needed.

2.2 Research Design

This study aims to examine and evaluate the financial performance investment trends of EXIM Bank PLC over the period from 2020 to 2024. Data was collected from the bank's published financial statements and annual reports. Key financial ratios and indicators such as profitability, interest rate and equity were calculated and analyzed to identify patterns and trends. This approach helps present a clear and systematic understanding of the bank's financial health over time. I would also like to mention that I obtained approval from my supervisor before starting the analysis.

2.3 Literature Review

A bank is a licensed financial organization that accepts deposits and loans. Financial services provided by banks include secured deposit boxes, current money exchange, and capital management. Banks are financial intermediaries that accept deposits and utilize their earnings to buy assets. By restricting available funds or increasing profit rates, banks and other refinancing organizations act as a first line of defense, limiting the scope of a project-development endeavor. Additionally, banks offer the ability to exchange deposits and other types of capital for cash.

There are primarily two types of banks: commercial or retail banks and investment banks, according to Barone (2020). The national government or central bank oversees other banks in the majority of nations. Commercial banks offer short-term loans to individuals and small businesses in addition to financial services like deposit and withdrawal. These banks are typically used by customers for primary checking and savings accounts, deposit and home loan credentials, according to Johnson (1968), banks offer competitive returns on deposits by paying depositors' returns on securities or investments with potential risk that are equal to the deposits and less than a competitive management fee. Additionally, banks charge for the services and transactions they provide.

A literature review of studies on EXIM Bank PLC and their support for Small and Medium Enterprises (SMEs) reveals a consistent focus on the banks' essential role in providing specialized finance for export-oriented units and facilitating international trade. However, the research also highlights significant challenges SMEs face in accessing this financing, such as high collateral requirements and complex application processes. SMEs in Bangladesh face significant financing problems, including stringent collateral requirements, high interest rates, and complex bureaucratic procedures. EXIM Bank PLC is involved in SMEs financing, but it has faced its own financial and governance challenges, which have a broader impact on credit availability in the sector. Small and Medium Enterprises (SMEs) play a pivotal role in the economic framework of Bangladesh. They are essential contributors to GDP growth, employment generation, and poverty alleviation. SMEs serve as a foundation for industrial diversification and regional development by fostering entrepreneurship and reducing rural-urban income disparities. These enterprises act as a buffer against unemployment, especially in rural areas, and help integrate underprivileged communities into the mainstream economy.

2.4 Sampling Method

This study used a non-probability sampling method called purposive sampling to select specific financial reports from EXIM Bank PLC official website. This method was chosen to focus on relevant annual statements from 2020 to 2024 that directly support the financial performance analysis.

2.5 Data Collection

- **Primary Sources:** Information was gathered through direct interactions with employees, including discussions with branch managers and officers of the bank.

- **Secondary Sources:** Data was collected from academic journals, published annual reports, official company documents, and the bank's official website.

2.6 Data Analysis Technique

In this study, I have applied both Quantitative and Qualitative Data Analysis technique to examine and interpret the data effectively. Therefore, this report is based on a mixed methods research type.

Chapter Three- Findings and Discussion

Here, I have analyzed factors and the data has been collected from the Financial Statements of the EXIM Bank PLC website from the years 2020 to 2024.

The data that has been analyzed with are:

Sl no	particulars	2020	2021	2022	2023	2024
1	Investment (general)	3921.97	42820.49	45254.78	47188.02	52469.46
2	Investment (shares&securities exvlud.subsidiaries)	3886.85	4132.30	3320.63	4923.72	4689.35
3	Deposits	39530.83	42170.60	42704.41	44795.10	42993.15
4	Authorized capital	2000.00	2000.00	2000.00	2000.00	2000.00
5	Statutory reserve fund	1176.01	1251.95	1374.34	1447.56	1447.56
6	Foreign Exchange Business	34442.90	49787.93	53290.68	46189.38	48143.42
	a) Import Business	17782.52	28009.30	25013.78	21954.14	22985.73
	b) Export Business	16129.02	21197.45	27649.82	23531.81	24624.94
	c) Remittance	531.36	581.18	627.08	703.43	532.75
7	Investment as % of total deposit	91.14%	88.02%	95.47%	95.85%	110.68%
8	Return on equity(ROE)	9.33%	6.17%	11.41%	10.08%	1.46%
9	Return on assets after tax	0.61%	0.37%	0.66%	0.58%	0.08%
10	Operating profit	631.36	564.36	676.13	736.73	737.89

From this above table or financial highlights of EXIM Bank PLC it appears to be detailed financial performance report of EXIM Bank PLC, spanning the years 2020-22024. It is designed to provide a comprehensive view of the bank's financial health, operational efficiency, and overall performance trends. The structure suggests an in-depth analysis of the bank's financial activities and key performance indicators. The 'Authorized capital and "Statutory Reserve Fund"' give a glimpse into the bank's financial foundation, indicating its capital base and regulatory compliance. The "Deposits" section is critical, as it reflects the bank's ability to attract and manage customer funds, a key indicator of public trust and operational scale.

"Investment" categories, including "Investment (General)" and "Investment (Shares & Securities Exclu. Subsidiaries)," show how the bank allocates its assets, reflecting its investment strategy and risk management approach. The "Foreign Exchange Business" section, broken down into "Import Business," "Export Business," and "Remittance," offers insights into the bank's international operations, which is crucial for a bank operating in a globalized economy. The "Operating Profit" is a straightforward measure of the bank's profitability from its core operations. "Investment as % of total Deposit" and "Return on assets after tax" are key financial ratios that help evaluate the bank's efficiency in using its assets and its overall profitability.

In this context, the table's primary function would be to show how EXIM Bank PLC Bangladesh is performing in the SME lending market. It would reveal the bank's commitment to SME financing, the scale of its SME loan portfolio, the profitability of its SME lending activities, and its overall financial health in relation to its SME operations. The analysis would likely involve tracking trends in SME loan disbursements, interest income from SME loans, any potential loan losses, and the overall contribution of SME lending to the bank's bottom line.

Another hand EXIM Bank PLC declared their Lending Interest Rate by Economic Sector.

As on 09.06.2024
(Annual Report-2024)

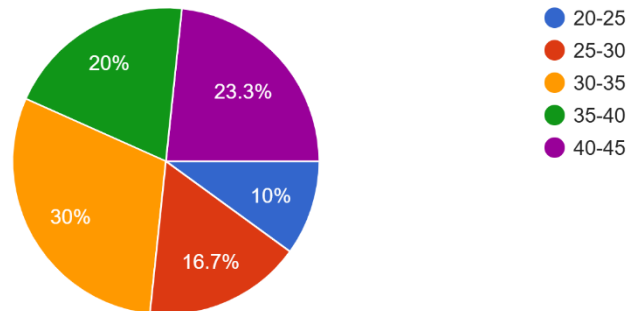
Economic purposes	Declared rate	Lowest rate	Highest rate
1. Agriculture	12.50	11.50	13.50
a) livestock	12.50	11.50	13.50
b) cultivation	12.50	11.50	13.50
c) Agriculture machineries and implements	12.50	11.50	13.50
d) Fertilizers and pesticides loans for farmers	12.50	11.50	13.50
e) plantation	12.50	11.50	13.50
f) Vegetables\fruits preservation in cold storage	12.50	11.50	13.50
g) Agriculture loan disbursed through NGOs	12.50	11.50	13.50
2. Fishing	12.50	11.50	13.50
3. Industry			
a) Term loan	13.50	12.50	14.50
b) Large industries	13.50	12.50	14.50
RMG	13.50	12.50	14.50
c) Small and medium industries	13.50	12.50	14.50
d) Service industries	13.50	12.50	14.50
e) Cottage industries\micro industries	13.50	12.50	14.50

In This table EXIM Bank PLC declared their interest rate on various sector. They give loan by based on this interest rate. Interest income is one of the key indicators of commercial banks' financial performance, according to Elizabeth (2004) and Diamond (1989). Additionally, they have stated that a bank is more cost-effective when its interest revenue is larger and its cost of funds is lower. Once more, Stein (2002) and Tarawneh (2006) have noted that, in addition to net income, interest income is crucial for private commercial banks in performance analysis because, as loans are the primary source of income for banks, interest income shows the profit-generating capacity of commercial banks.

When it comes to developing a platform for small and medium-sized businesses, EXIM Bank PLC has been successful. disbursing more than 7000 corer TK in SME loans and assisting in the realization of more than a thousand aspirations that transform hundreds of thousands of lives every day. In its operations, the bank has doubled its bottom-line strategies. generating revenue by transferring funds from cities to rural regions. establishing an entrepreneurial course as a way to fulfill social responsibility.

Table 1: Age distribution

age
30 responses

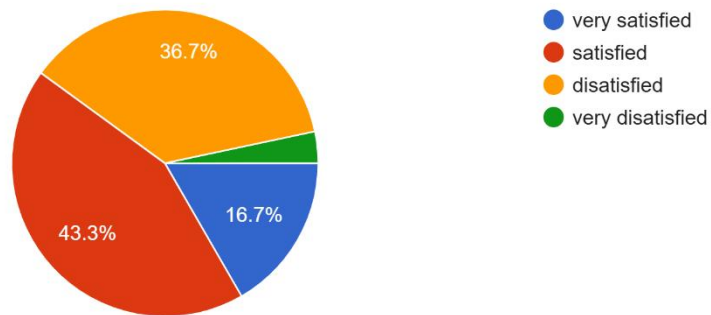


The graph demonstrates the age distribution of respondents in various age groups. The majority of participants (30%) were between the ages of 30 and 35, of 9 respondents. Other than this group, 23.3% of respondents were aged 40-45 with 7 respondents. Ages 35-40 and 25-30 each make up 20% and 16.7%, respectively, with 6 and 5 individuals in those groups. the age of 20-25 form 10% of the sample, with 3 respondents falling into this category. This shows that EXIM Bank PLC user is mainly middle aged.

Satisfaction of bank services

1. how satisfied are you with the services provide by your bank for your SME?

30 responses

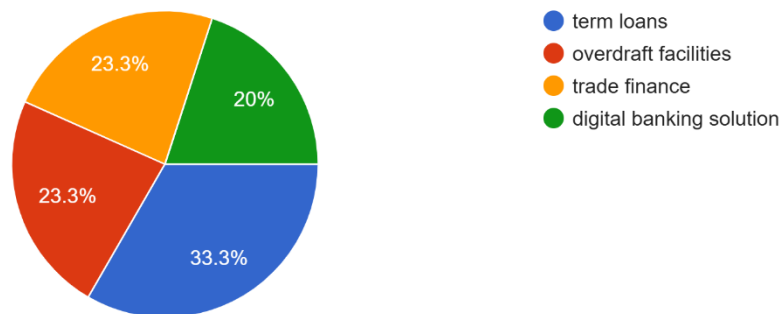


The graph shows that the participants are satisfied, its 43.3% and 13 participants respond. The lowest portion is very dissatisfied which is 3.3%, with 1 respondent. And 11 participants are dissatisfied with their service its 36.7%, while some participant make up it by very satisfied 16.7%, with a total of 5 individuals. In summary, the distribution of roles/functions among participants in the study shows that most of the participants are satisfied with their services.

Which is the best support for SMEs growth.

2. what typs of financial products do you think would best support your SME's growth?

30 responses

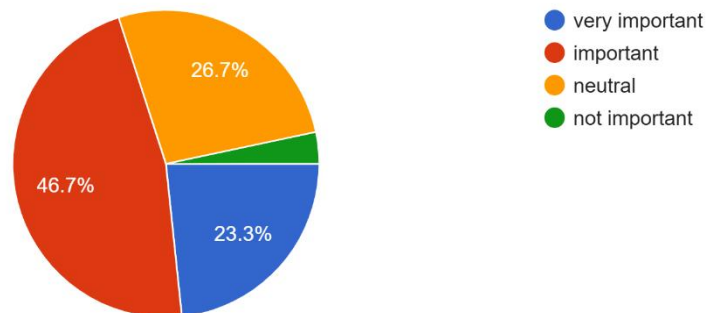


This table shows that terms loans are giving best support in growing SMEs its 33.3% with 10 respondents. This 10 people think this one support the most. And overdraft facilities and trade finance are same frequenting its 23.3% with 7 respondents. That means 14 participants thinks this both things are best support for growing SME. And only 20% think digital banking is best support with 6 frequent. In this pie chart we see most of the respondents support terms loan because terms loan is popular for offering a structured way for business to get a lump-sum of money upfront. They have fixed repayment schedules which helps with budgeting and financial planning.

How important is digital banking for SMEs financial operation.

3. how important is digital banking for your SMEs financial operation?

30 responses

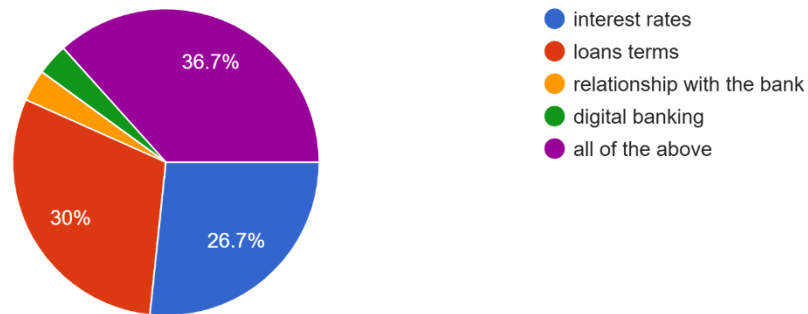


Digital banking help SMEs become more efficient, manage their finance better and access funding more easily. This chart shows how important is digital banking for SMEs financial operation for 46.7% think it's important with 14 respondents only 3.3% think it's not important only 1 participant. And 23.3% think it's very important with 7 frequencies. And 26.7% with 8 frequencies think its neutral. Like it's not so important not unimportant its neutral.

What factor influence choice of a banking for SMEs.

4. what factors influence your choice of a banking for your SME?

30 responses

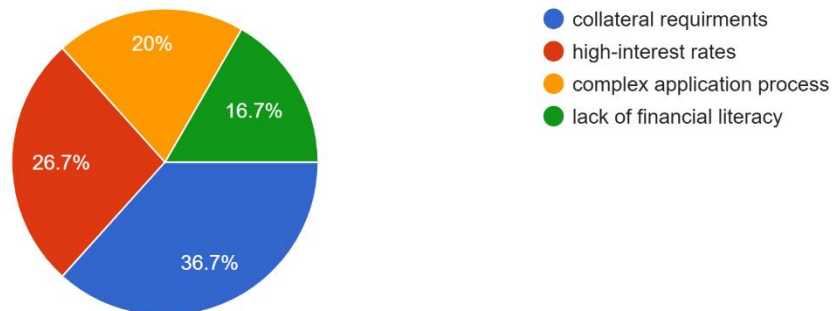


So many factors influence in this pie chart 36.7% with 11 participants are agree with all of the above factor. They think these four factors are influences the choice of banking for SMEs. And 30% think its loan terms with 9 frequencies. 26.7% and 8 frequencies choose interest rate. And the factors relationship with bank and digital banking 3.3% with 1 and 1 frequencies thinks that.

Biggest challenge SMEs face in accessing on SME banking.

5. what is the biggest challenge SMEs face in accessing on SME banking

30 responses

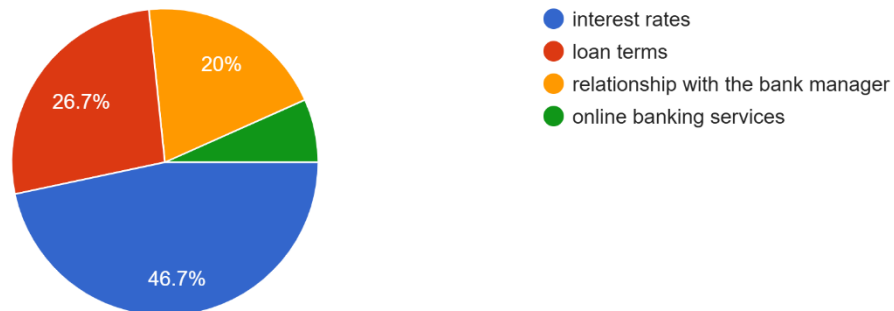


To overcome the challenges SMEs face in accessing SMEs banking. Several solutions can be implemented. In this chart 36.7% with 11 frequencies think collateral requirements are main challenges for accessing SMEs banking. High interest is second challenges for accessing SMEs banking its 26.7% with 8 frequencies. 6 participants with 20% think its complex to application process. And only 16.7% with 5 frequencies goes with lack of financial literacy option.

Which factors are most important for SMEs when choosing a bank

6. which factors are most important for SMEs when choosing a bank?

30 responses

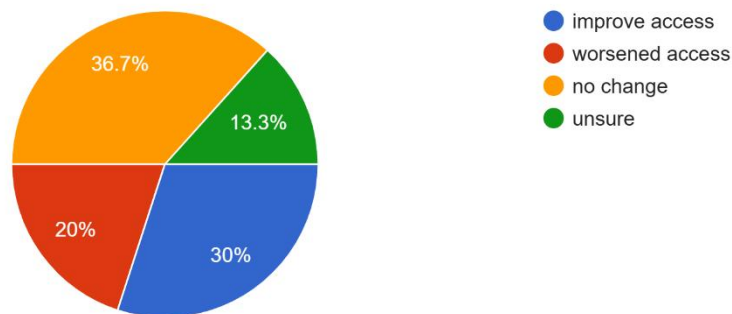


When SMEs choose a bank key factors include competitive interest rate, flexible loan terms relationship with the bank manager and online banking its reputation for stability. In this chart main fact is interest rate 46.7% with 14 frequencies. These participants choose bank on interest rate. 26.7% with 8 frequencies think loan terms is important for choosing banking. 6 participants with 20% think Relationship with the bank manager is another way of choosing bank. Online banking services are lowest choice of participants is 2 participants and 6.7%.

How was the COVID-19 pandemic affected SMEs access to bank loans?

7. how was the COVID-19 pandemic affected SMEs access to bank loans?

30 responses

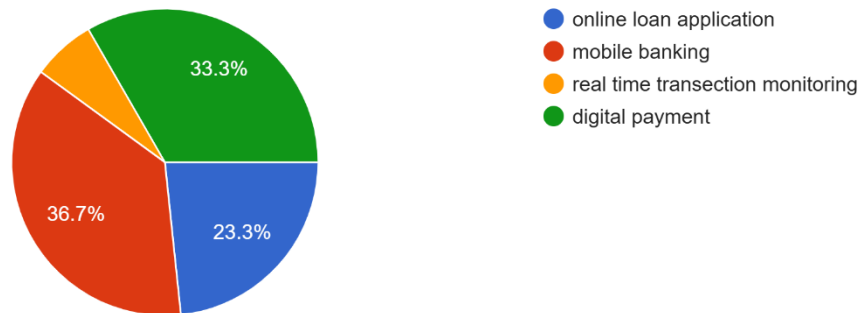


The COVID-19 pandemic significantly impacted SMEs access to bank loans. In this chart shows no change after covid 11 participants said with 36.7% that it remains unchanged. Only 9 participants 30% said they improved their access. And 6 participant 20% said worsened access after covid-19. And 4 participants 13.3% aren't sure about this. During pandemic so many thinks changed, but this table said that the access of SMEs of Exim Bank PLC remain unchanged.

Which of the following digital banking services are most important to SMEs?

8. which of the following digital banking services are most important to SMEs?

30 responses

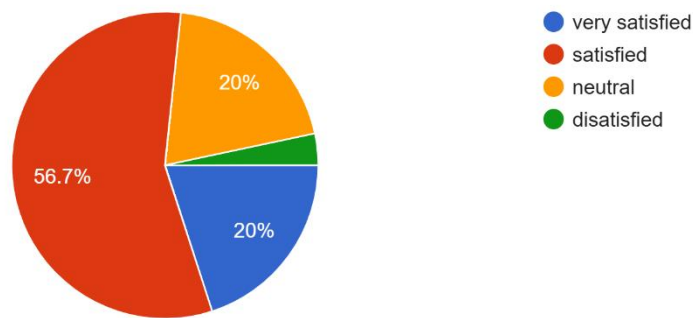


Digital banking is incredibly important for SMEs because it offers convenience, efficiency and cost savings. In this chart shows that maximum participants choose mobile banking for digital banking services. 36.7% with 11 frequencies. 33.3% with 10 frequencies goes with digital payment. And 23.3% and 7 participants chose online loan application. Only 2 participants with 6.7% think real time transaction monitoring is important for digital banking service.

How satisfied SMEs with the speed of loan processing?

9. how satisfied SMEs with the speed of loan processing?

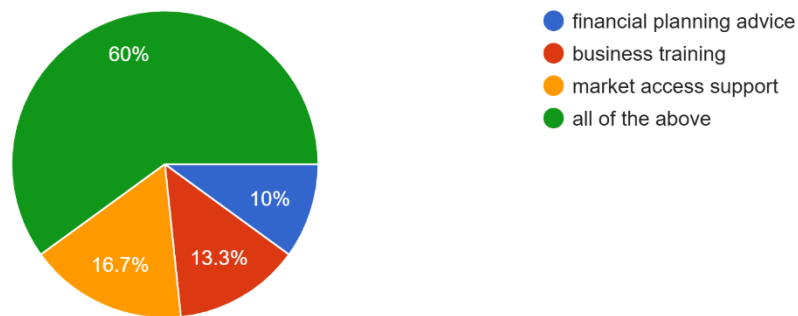
30 responses



SMEs satisfaction with the speed of loan processing varies. In this pie chart shows the satisfaction level of the participants who are taking services from EXIM bank. 56.7% with 17 frequencies are satisfied with their speed of loan processing. 20% with 6 frequencies are very satisfied and 3.3% only 1 participant aren't satisfied by their speed of loan process. But 20% and 6 frequencies are felt neutral.

What support do SMEs need from banks to improve their financial performance?

10. what support do SMEs need from banks to improve their financial performance?
30 responses

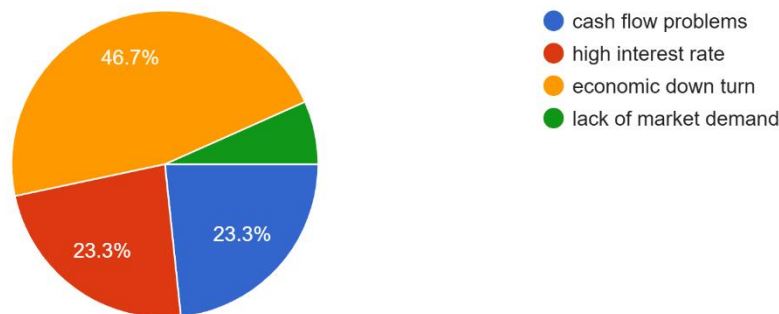


Banks can support SMEs by offering financial planning advises, business training and market access support to improve their financial performance. This chart shows 60% with 18 frequency things all of the above option did support to improve any bank in SMEs sector. Market access support option chose 16.7% with 5 participants. And 13.3% and 10% with 4, 3 participants things financial planning advises and business training give support to improve any bank in SMEs sector.

What is the biggest obstacle for SMEs in repaying their loans?

11. what is the biggest obstacle for SMEs in repaying their loans?

30 responses

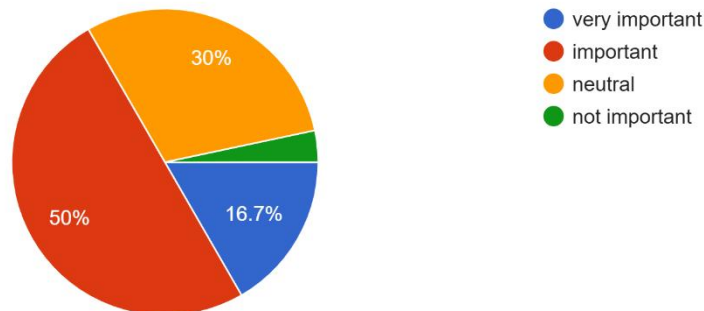


The biggest obstacle for SMEs in repaying their loans is often cash flow problems. This can stem from various issues. This chart shows the biggest obstacle for SMEs in repaying their loans. 46.7% with 14 participants think that's the economic down turn is the biggest problem. Total 23.3% and 7 participants for each option cash flow problems and high-interest rate think this might be a biggest problem. But only 6.7% and 2 participants think it's lack of market demand. Poor financial management economic downturns and lack significantly impact an SME's ability to meet its loan obligations.

How important is it for banks to offer flexible loan repayment options?

12. how important is it for banks to offer flexible loan repayment options?

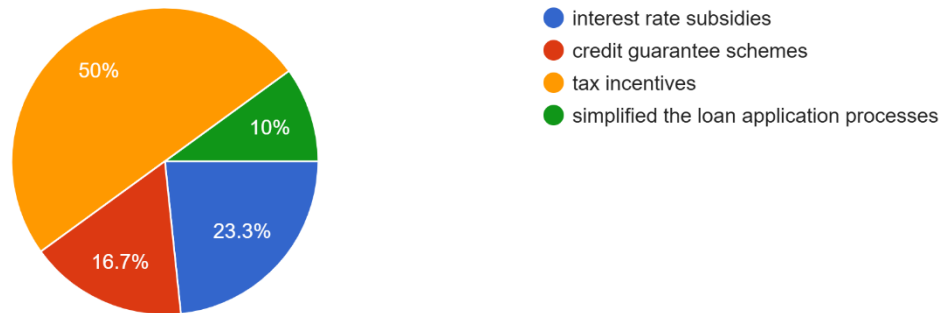
30 responses



In this pie chart shows that how important is It for banks to offer flexible loan repayment options. total 50% with 15 frequencies think that it is very important. And 30% with 9 frequencies think its neutral. 16.7% with 5 frequencies thinks it's very important and only 1 participant with 3.3% think it's not important to for banks to offer loan repayment options. Repayment refers to the act of paying back the principal amount and any interest or fees back the borrowed money in loan. Flexible loan repayment options are beneficial for both borrowers and lenders. So that the borrowers can manage financial difficulties and help lenders reduce the risk of defaults.

Which of the following government policies are most helpful for SMEs in accessing bank loans?

13. which of the following government policies are most helpful for SMEs in accessing bank loans ?
30 responses

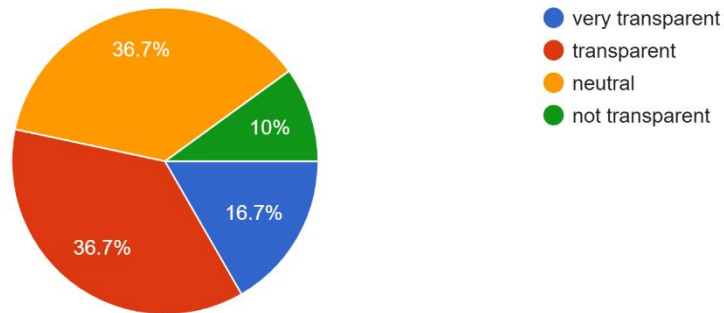


In this chart tax incentives are the main government policies for most helpful for SMEs in accessing bank loans. This thing thinks 50% with 15 frequencies. And 23.3% with 7 participants thinks interest rate subsidies are the helpful options. But 16.7% with 5 participants thinks tax Incentives is the helpful options. Only 3 participants with 10% thinks it simplified the loan application process. So, in this table most of the respondents think tax incentives can be helpful. Because they reduce the tax burden on business. This can free up cash flow that can be used for loan repayments or other business expenses.

How do SMEs rate the transparency of their banks loan terms and conditions?

14. how do SMEs rate the transparency of their banks loan terms and conditions ?

30 responses



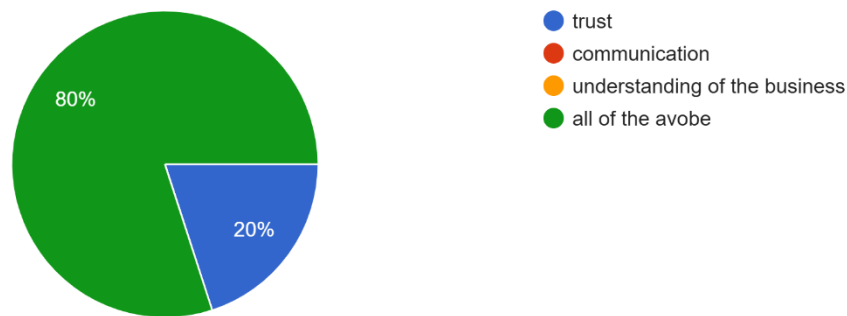
SMEs find the transparency of bank loan terms and condition to be a mixed bag. Some banks are praised for providing clear, easy-to-understand information, while others are criticized for complex language, hidden fees, and lack of clarity. In this chart shows the transparency of EXIM Bank PLC loans terms and condition.

16.7% with 5 participants thinks it's very transparent. And 36.7% with 11 participants thinks its transparent and neutral too. Only 3 participants with 10% thinks it's not transparent. But overall, its transparent.

What are the most important factors in building a strong relationship between SMEs and their banks?

15. what is the most important factor in building a strong relationship between SMEs and their banks ?

30 responses



This pie chart shows a very solid decision that all 30 participants took total 80% with 24 participants thinks all of the above factors are most important in building a strong relationship between SMEs and EXIM Bank PLC. And only 20% with 6 participants thinks it's a trust who build a strong relationship with bank.

Chapter Four – Recommendation

EXIM Bank PLC is a prominent financial institution in Bangladesh, committed not only to achieving strong financial results but also to ensuring sustainable growth and customer satisfaction. I've found important insights and patterns that highlight the bank's strengths and opportunities for improvement after thoroughly examining its financial performance trends over the past few years. Based on this research, I have developed recommendations aimed at enhancing the bank's financial strategies, addressing challenges, and supporting continued growth and stability in the competitive banking sector.

These are

- 1. Authorized Capital & Statutory Reserve Fund:** These statistics still provide context on the bank's overall financial strength, acting as a buffer for potential risks associated with SME lending.
- 2. Deposits:** This is critical. It shows the source of funds the bank uses to make SME loans. A strong deposit base is essential for a bank to lend to SMEs.
- 3. Investment (General) & Investment (Shares & Securities Exclu. Subsidiaries):** These might include investments related to SME activities, such as investments in SMEs-focused funds or securities.
- 4. Foreign Exchange Business:** This unit might indirectly relate to SMEs if the bank offers services like import/export financing or remittance services to SMEs clients involved in international trade.
- 5. Operating Profit:** This will show the overall profitability of the bank, which would include the profits generated from SMEs lending activities.
- 6. Investment as % of total Deposit:** This ratio would be very important. It specifies the proportion of deposits the bank is deploying in investments, including SMEs loans. A higher percentage suggests a greater focus on lending.
- 7. Return on assets after tax:** This measured would give an overall indication of the profitability of the bank's assets, which includes the SMEs loan portfolio.
- 8. Return on Equity (ROE):** It is a financial ratio that assesses a company's profitability in relation to shareholders' equity, despite its fluctuations. Put more

simply, it demonstrates how well a business uses the capital contributed by shareholders to produce profits.

These recommendations are aimed at enhancing EXIM Bank PLC overall financial health by improving Authorized Capital & Statutory Reserve Fund, Deposits Investment (General) & Investment (Shares & Securities Exclu. Subsidiaries), Foreign Exchange Business, Operating Profit, Investment as % of total Deposit, return on assets after tax, Return on Equity (ROE).

The profitability of banks is significantly influenced by the investments made by SMEs. Therefore, EXIM Bank PLC should be extra cautious when investing in SMEs. The bank should offer incentives for SMEs' products in order to raise customer satisfaction levels. More female entrepreneurs should be encouraged to invest in SMEs by EXIM Bank PLC. Additionally, EXIM Bank PLC ought to consistently offer women businesses simple access to funding opportunities. Additionally, I discovered some information from my survey question. Thirty respondents share their thoughts on SMEs and EXIM Bank PLC. Their shelf has to be improved. The introducer system and other drawn-out account opening and maintenance procedures should be taken into consideration by the bank. Don't provide money to politicians that have a bad loan repayment history.

The SMEs investment plays a great role of banks profitability. So, EXIM Bank PLC should more careful on SMEs investment. To increase the level of customer satisfaction the bank should provide incentives SMEs product. EXIM Bank PLC should focus on encouraging more women entrepreneurs for SME investment. EXIM Bank PLC should also provide investment facility to women entrepreneurs with easy provision continuously.

And some finding I found form my survey question. 30 respondents give their opinion about EXIM Bank PLC and SMEs. They need to improve their shelf. The bank should consider the system of introducer and other lengthy procedure of opening and maintaining accounts. Avoid lending money to political figures who have a poor track record of repaying loans. Carefully evaluate the securities' worth to lower the chance of loan recovery. To discourage employees from participating in illicit activities, a disciplinary structure must be established. The method for

loan recovery must be made simpler. In order to become the nation's top bank, the bank needs offer internet banking along with a number of other specialized services. In order to expand mobile banking services and agent banking locations around the nation, the bank ought to provide additional reports and resources. More focus and prioritization should be given to mobile banking operations.

Chapter Five – Conclusion

My internship tenure at EXIM Bank PLC has come to an end, and my primary expectation of gaining practical experience in a leading financial institution has been fulfilled. During this time, I have learned many valuable aspects of the banking industry's culture and acquired essential job skills that I believe will help me build a successful professional career in the financial sector. Among all banks in Bangladesh, EXIM Bank PLC stands out as a reputable organization known for its commitment to strong financial performance and customer satisfaction. To further enhance the bank's growth and stability, continuous evaluation and improvement of its financial strategies are crucial. That is why I undertook the study on Exploring **“To what extent does EXIM Bank PLC current SME lending framework effectively support the growth and reduce the financing gap for small and medium enterprises in Bangladesh, as perceived by its clients?”** This research has provided a detailed analysis of the bank's key financial indicators over recent years, highlighting both strengths and areas needing attention. Based on these insights, I have proposed recommendations aimed at supporting the bank's ongoing progress and resilience.

This Reports on EXIM Bank PLC, SMEs activities generally conclude that the bank is committed to expanding its SMEs portfolio as part of an inclusive banking strategy for national development, while also needing operational improvements for enhanced competitiveness. Common themes include the bank's strategic focus on diversifying investments into the SMEs sector, its significant market position as a Shariah-based bank in Bangladesh, and operational objectives to manage asset quality and costs. This bank is Middle-Aged Focused bank, The typical bank user in this study is middle-aged, with the 30-35 age group making up the largest segment of participants. Based on the provided survey data, SMEs have a mixed but generally positive view of their bank, citing satisfaction with loan processing speed but identifying clear pain points related to accessing and repaying loans. While they value digital tools like mobile banking, their key considerations when choosing a bank are highly traditional, focusing on interest rates and flexible loan terms. SMEs also express a strong desire for their banks to act as a more holistic business partner, offering comprehensive support beyond simple lending.

Government policies that directly impact cash flow, such as tax incentives, are favored over other options. Ultimately, despite general satisfaction, significant challenges remain, primarily concerning stringent collateral requirements and the vulnerability of repayment ability to economic downturns.

Finally, I would like to express my sincere gratitude to EXIM Bank PLC. I am confident that the bank, its management, and employees will continue to achieve remarkable success, which will contribute not only to the organization's prosperity but also to the economic development and well-being of our nation.

Reference:

- https://www.eximbankbd.com/sme/EXIM_Uddyog#:~:text=EXIM%20UDDYOG%20is%20an%20investment,application%20in%20a%20prescribed%20form.
- https://www.eximbankbd.com/sme/EXIM_Abalamban#:~:text=Compliance%20of%20existing%20investment%20rules%20&%20regulation.&text=For%20fixed/working/capital%20rant,the%20bank%20time%20to%20time.&text=Primary:%20hypothecation/%20mortgage%20on%20fixed,status%20of%20the%20investment%20proposal.&text=Value%20of%20fixed%20asset.&text=Annual%20transaction%20&%20income.,suggestion/opinion%20on%20the%20issue.
- <https://www.eximbankbd.com/report/ar2024.pdf>
- <https://www.eximbankbd.com/report/ar2023.pdf>
- https://www.eximbankbd.com/report/Annual_Reports
- <https://www.eximbankbd.com/report/ar2021.pdf>
- <https://www.eximbankbd.com/report/ar2020.pdf>

Appendix



Internship Proposal From

NAME:	Sadia Afrin Ratri
ID:	183011037
Department:	BBA
Supervisor's Name (Faculty):	Sakib Hossain
Organization Name:	Exim Bank P.L.C
Internship Title:	“Exim Bank PLC role in supporting Small and Medium Enterprise (SMEs) in Bangladesh.”

Afrin
Student's signature & date

Supervisor's signature & date



Export Import Bank of Bangladesh PLC.
Head Office

EXIM/HO/HRD/2025
28 September 2025

Human Resources Division

Ms. Jennifer Hossain
Director-International Affairs, Alumni Affairs &
In-Charge Career Services Office
University of Liberal Arts Bangladesh
688, Beribadh Road,
Mohammadpur, Dhaka-1207.

INTERNSHIP

Muhtarama,
Assalamu Alaikum.

With reference to your letter dated 25 September 2025 regarding the above, we are pleased to accept **Ms. Sadia Afrin Ratri**, a student of your institute for doing a 03 (Three) Months internship at our Imamgonj Branch, Dhaka.

The internship programme will be effective from the date of joining of the internee at the bank/branch. She will have to give regular attendance at the place where she will be deputed to work on her project. She will also require to submit 01 (One) copy of her internship report with accurate information on the project she will be working on at the Branch/Division concerned for their record and necessary action. Please be informed that we do not offer any pay and allowance in this regard.

We assure you of our best co-operation to your student during her stay with us.

Ma-Assalam
Yours faithfully,


Abdus Samad Bhuyan
Executive Vice President
Human Resources Division

Copy to: Imamgonj Branch/ Internee/ Office copy.

"EXIM Bank Tower" Plot # 15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka-1212, Bangladesh.
PABX : 09666716246, SWIFT : EXBKBDH. Web : www.eximbankbd.com



Export Import Bank of Bangladesh PLC.
Imamgonj Branch

Ref : EXIM/IMAM/2025/1096
Date: December 10, 2025

TO WHOM IT MAY CONCERN

This is to certify that **Sadia Afrin Ratri** bearing ID NO: 183011037 student of University of Liberal Arts Bangladesh ,Dhaka (ULAB) has successfully completed her 03 (Three) months internship program in our Imamgonj Branch, Dhaka. During her association with us we found her very sincere, hardworking and curious to acquire Banking knowledge. She has gathered primary operational knowledge in General Banking, Investment and Foreign Exchange Department of our branch.

I wish her bright and successful career in life.

 (Md. Idris Ali)
Executive Vice President & Manager


Idris Ali
Executive Vice President & Manager (PA No-108)
Export Import Bank Of Bangladesh PLC
Imamgonj Branch, Dhaka

Questionnaire

1. How satisfied are you with the services provide by your bank for your SMEs?
a. Very satisfied b. satisfied c. dissatisfied d. very dissatisfied
2. What types of financial products do you think would best support your SMEs growth?
a. Term loans b. overdraft facilities c. trade finance d. digital banking solution
3. How important is digital banking for your SMEs financial operation?
a. Very important b. important c. neutral d. not important
4. What factors influence your choice of a banking for your SME?
a. Interest rates b. loans terms c. relationship with the bank d. all of the above
5. What is the biggest challenge SMEs face in accessing on SME banking?
a. Collateral requirements b. high-interest rates c. complex application process d. lack of financial literacy
6. Which factors are most important for SMEs when choosing a banking?
a. Interest rates b. loan terms c. relationship with the bank manager d. online banking services
7. How was the COVID-19 pandemic affected SMEs access to bank loans?
a. Improve access b. worsened access c. no change d. unsure
8. Which of the following digital banking services are most important to SME?
a. Online loan application b. mobile banking c. real time transaction monitoring d. digital payment

9. How satisfied SMEs with the speed of loan processing?
- a. Very satisfied b. satisfied c. neutral d. dissatisfied
10. What support do SMEs need from banks to improve their financial performance?
- a. Financial planning advice b. business training c. market access support d. all of the above
11. What is the biggest obstacle for SMEs in repaying their loans?
- a. Cash flow problem b. high-interest rate c. economic down turn d. lack of market demand
12. How important is it for banks to offer flexible loan repaying option?
- a. very important b. important c. neutral d. not important
13. Which of the following government policies are most helpful for SMEs in accessing bank loans?
- a. Interest rate subsidies b. credit guarantee schemes c. tax incentives d. simplified the loan application processes
14. How do SMEs rate transparency of their banks loan terms and conditions?
- a. Very transparent b. transparent c. neutral d. not transparent
15. What is the most important factor in building a strong relationship between SMEs and their banks?
- a. Trust b. communication c. understanding of the business d. all of the above

Ratre final paper

ORIGINALITY REPORT

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SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

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3	Submitted to University of Liberal Arts Bangladesh Student Paper	1 %
4	www.assignmentpoint.com Internet Source	1 %
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