Small and Medium Enterprise (SME) Credit Policies & Programmes



Bangladesh Bank Head Office

Small and Medium Enterprise (SME) Credit Policies & Programmes



SME & Special Programmes Department Bangladesh Bank Head Office, Dhaka

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Introduction:

The role of Small and Medium Enterprises (SMEs) is indispensable for overall economic development of a country particularly for developing countries like Bangladesh. Since this sector is labor intensive with short gestation period, it is capable of increasing national income as well as rapid employment generation; achieving Millennium Development Goals (MDGs) especially eradication of extreme poverty and hunger, gender equality and women empowerment. SME sector has played a vital role in economic development of some prosperous countries of Asia. Our neighbouring countries have also given due importance on SME. Terming SME as 'employment generating machine' they stressed on SME development for higher economic growth, narrowing the gap of income inequality and poverty alleviation. The present government has also put much emphasis on the development of SME sector considering it as 'the driving force for industrialization'.

2. Steps/Measures taken by Bangladesh Bank for SME Development:

Bangladesh Bank has already introduced several schemes and programmes to flourish and expand SME Enterprises. Refinance scheme funded by Bangladesh Bank, IDA and ADB has been facilitated for the development of SME Sector. Besides, to ensure institutional financial facilities under easy conditions Bangladesh Bank has taken diverse steps; like opening of '**Dedicated Desk'** for SME and '**SME Service Centre'** in the banks and special facilities for the women entrepreneurs. But reality is that expected outcome has not been achieved so far in this sector.

In the back drop of recent global recession and changed circumstances, it has become essential to include all segments of people in the growth process through facilitating credit to the sectors where less attention has been given due to present market mechanism, specially, in agriculture and SME sector. Reasonably, a new department namely **'SME and Special Programmes Department'** has been established in Bangladesh Bank recently which will be solely responsible for policy formulation, facilitating fund, monitoring and development of entrepreneurship in the SME sector.

The guidelines formulated by the newly created department for compliance of the banks and financial institutions for the development of SME sector are enumerated below:

- For the first time in Bangladesh, an indicative target for SME loan disbursement has been set for 2010 by the banks and financial institutions considering SME development as one of the most important development agenda of the country. According to the target, SME loan shall be disbursed to the small, medium and women entrepreneurs.
- Following the 'Area Approach Method' banks/financial institutions will try to attain their indicative targets separately by dividing it as branch wise, region wise & sector wise.
- Each bank/financial institution shall follow a separate business strategy in financing SME loan with least formalities in executing documentation to ensure easy and speedy loan sanction and disbursement process.

- Priority shall be given to small entrepreneurs.
- For small entrepreneurs credit limit will be ranged from Tk. 50,000 (Fifty thousand) to Tk. 50,00,000 (Fifty lac).
- For more participation of women entrepreneurs in industrial development of the country and for conducting business activities by women entrepreneurs in large number, priority shall have to be given to potential women entrepreneurs in respect of SME credit disbursement.
- Banks & Financial Institutions shall put highest priority in receiving loan application from small and medium women entrepreneurs and settle the loan disbursement process within very reasonable time from the date of acceptance of the application.
- 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 suiltably appoint a lady officer as chief of dedicated desk. Branch wise list of 'Women Entrepreneurs' Dedicated Desk ' should be sent to SME and Special Programmes Department of Bangladesh Bank within two months from the date of declaration of this policy and programme.
- 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 may** be considered.
- The success in SME loan disbursement will be considered as yardstick for further approval of new branches of the concerned bank. License for New Branches will be issued for financing the priority sectors like SME and agriculture from 2010 in the name of 'SME/Agriculture Branch' instead of 'SME Service Centre; in order to involve banks in financing priority sector like SME and Agriculture'.
- Each bank/financial institution shall fix the interest rate on SME loan sector/subsectorwise. However, bank/financial institution will inform Bangladesh Bank sector/sub-sector wise rate of interest immediately and ensure disbursement of refinanced fund to the clients (women entrepreneurs) at Bank rate +5% interest.
- Training programs shall be arranged for the entrepreneurs.

3. Definition of SME:

Existing definition of SME is recommended by Better Business Forum and accepted as a uniform one by Ministry of Industry and Bangladesh Bank. Criteria of the definition of SME are given below:

3.1. Definition of Small Enterprise:

Small Enterprise refers to the firm/business which is not a public limited company and complies the following criteria:

Serial No.	Sector	Fixed Asset other than Land and Building (Tk.)	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

3.2. Definition of Medium Enterprise:

Medium Enterprise refers to the establishment/firm which is not a public limited company and complies the following criteria:

Serial No.	Sector	Fixed Asset other than Land and Building (Tk.)	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

4. Target for SME Credit:

A total target of SME credit worth Tk. 23,995(Twenty three thousand nine hundred ninety five) crore has been set by the banks and financial institutions for the first time in 2010 considering SME development as one of the important development agenda of the country. According to the target, SME loan shall be disbursed to the small, medium and women entrepreneurs. In future, banks/financial institutions will send their target to the SME and Special Programmes Department as well as branch offices of Bangladesh Bank fixing their target of SME loan sector wise, region wise and branch wise.

The SME credit target as fixed by the banks and financial institutions has been summarised at **Annexure-'A' attached herewith.**

5. Area Approach Method:

'Area Approach method' shall be applied for SME sector like agricultural credit. Territorial industrial production, type of industrial products i.e. areas famous for industrial production or important due to geographical location will be taken into consideration while disbursing SME loan. Besides, cluster-based approach will be helpful for the bank's risk analysis and intensive monitoring of SME financing. For this purpose, light engineering clusters (Annexure-B), identified by IFC-SEDF and Upazila-wise lists of potential SME sectors identified by Branch Offices of BB (after discussion with the local bankers) are attached herewith (Annexure-C).

6. Cluster Development Policy:

Banks/financial institutions will inform BB after adopting cluster development policy to flourish SME sector. Cluster development policy can be formulated in co-operation with banks, financial institutions and NGOs. The objectives of this policy are to strengthen the existing cluster, development of new clusters in special sector, development & expansion of sustainable and competitive technology, skill development of entrepreneurs, development of marketing channels, reduce credit risk and enhance overall product development.

Strategies for cluster development :

- Identification of the cluster;
- Formation of committee for cluster development;
- Conduct baseline survey & diagnostic study;
- Fixation of action plan;
- Implementation of action plan;
- Review & monitoring.

7. Financing SME Sector:

Access to finance is vital for SME sector development. In many instances, entrepreneurs raise complain regarding high rate of interest. Indeed, higher rate of interest is a major hindrance, but availability of adequate fund is very much important. That is why, Bangladesh Bank is committed to facilitate SME credit through refinance window.

To develop SME sector, the fund of BB, IDA and ADB is being channelised through refinance scheme. So far a total of Tk.1,432 crore has been refinanced (up to December 2009) to 14,122 enterprises using the revolving fund (Tk.918 crore) of BB, IDA & ADB. Moreover, Bangladesh Bank is going to launch an extended refinance scheme of Tk. 660 crore very soon with the newly arranged ADB fund.

8. Priority to the Small Entrepreneurs:

Among SME enterprises/entrepreneurs in our country, small entrepreneurs have more prospects for generating employment, reducing unemployment and achieving economic growth. Keeping this in view, at least 40% of the total disbursement target of SME credit should be reserved for small entrepreneurs and the rest will be allocated to medium entrepreneurs.

9. Priority to Refinance in Industry (Manufacturing) and Service Sector:

Industry and service sectors are given priority over the business sector under refinance scheme by Bangladesh Bank. 100% claims in industry and service sector is being refinanced. This policy will be continued to create a friendly environment for employment generation and higher production.

10. Special arrangement for Women Entrepreneurs:

About half of the population of Bangladesh is women. Therefore, women participation in the mainstream of economy is crucial for attaining sustainable economic growth & poverty reduction. But women participation in institutional economic sector is inadequate & the rate of women entrepreneurs is very low compared to that of male counterparts. In fact, there exist many obstacles in women participation in the mainstream of economy although the degree of integrity, devotion, creativity and expertise of women society make us surprised. Especially women participation in micro credit programmes and readymade garments industry is contributing significantly to the country's industrialization. Similarly, participation of women entrepreneurs in SME sector is vital for the flourishing of Bangladesh economy.

Meantime, Bangladesh Bank has taken some steps and formulated a guideline for the banks & financial institutions to ensure more institutional financial facilities for women entrepreneurs in SME sector.

- a. With a view to organizing and making uniform industrial development and to ensure institutional credit facilities, at least 15% of total BB refinance fund for SME sector has been allocated for women entrepreneurs.
- b. Interest rate for women entrepreneurs will be Bank rate (which is at present 5%) plus maximum 5%; i.e. not more than 10% per annum.
- c. Banks/Financial Institutions will accept and settle all types of loan applications of SME women entrepreneurs with the highest priority.
- d. Banks and financial institutions shall take initiative to advertise all the facilities for women entrepreneurs in both electronic & print media.
- e. Banks and Financial Institutions may provide a maximum loan facility of Tk.25, 00,000/- against personal guarantee if borrower is woman or majority of the owners of the enterprise are women.
- f. Banks/Financial Institutions shall establish special advice and service centre for women entrepreneurs in selected branches and ensure service friendly approach towards women entrepreneurs.

10.1. Identification of the Real Women Entrepreneurs:

To identify the real women entrepreneurs, assistance can be sought from Bangladesh Small and Cottage Industries Corporation(BSCIC), SME Foundation & professional organizations, such as, Handloom/Handicrafts Association, Mahila Samity, different Women Entrepreneurs' Association, such as, Bangladesh Women Chamber of Commerce & Industries (BWCCI), Women Entrepreneurs Association of Bangladesh (WEAB), Bangladesh Homeworkers' Women Association (BHWA), National Association of Small & Cottage Industries of Bangladesh (NASCIB) etc.

11. Collateral:

Lack of collateral of small entrepreneurs is deemed as a major hindrance to the expansion of SME credit. Collateral free credit for the share-croppers in agricultural sector is being disbursed. Banks/financial institutions may provide collateral free credit facilities up to Tk. 25,00,000 against Personal Guarantee in SME sector especially for small and women entrepreneurs. Credit can also be provided against hypothecation of products and machineries, if needed. However, banks and financial institutions shall follow their own rules and banker-customer relationship to determine collateral for credit facilities more than Tk.25,00,000. Banks and financial institutions shall apply their own due diligence method in selecting clients/entrepreneurs. In this connection, banks/financial institutions shall formulate their own credit policy following the guidelines of the Central Bank as minimum benchmark and inform SME and Special Programmes Department of Bangladesh Bank. **Group security** or **social security** can also be considered in formulating such policy.

12. Acceptance and Consideration of Application:

Respective bank branch will sanction the SME loan limit considering the annual requirement and following the existing credit norms. For this purpose, respective branches will accept the application of the small and medium entrepreneurs with their annual production plan. If necessary, entrepreneurs will be allowed to modify their production plan on reasonable ground.

13. Grace Period:

The entrepreneurs often raise complaints regarding short duration of grace period for repayment of SME loan. Therefore, banks and financial institutions will consider the reasonable grace/moratorium period at the time of formulating credit policy for SME sector.

14. Eligibility of the Borrower:

Real entrepreneurs who are directly involved in SME sector will be considered eligible for SME credit. Generally loan defaulters will not be entitled to get new loan.

15. Interest Rate on SME Credit:

Banks/financial institutions shall fix up the interest rate on small and medium loan for the respective sector/sub-sector. The operating cost of the banks is high for the small entrepreneurs. Reasonably, the rate of interest in this sector is somewhat higher. Banks are being given directions to keep the interest rate within a tolerable limit. Bangladesh Bank is providing refinance facility to banks and financial institutions at bank rate (at present 5%) in SME sector. The fund obtained at bank rate through BB refinance window should be disbursed at bank rate + not more than 5% interest to the client level (in case of women entrepreneurs).

16. Outsourcing of Credit Disbursement:

Banks/financial institutions may seek assistance from private organizations/Non-Government Organizations (NGO)/self-help group for selecting borrower, monitoring of credit disbursement, recovery, motivation of the borrowers, training for them etc.

17. Training Programmes:

The SME sector in Bangladesh faces problems both from supply side and demand side. However, to address the supply side problems, three refinance schemes of Bangladesh Bank are already in place. Besides, the banks/financial institutions have fixed target for disbursement in the current year. The existing main problem of the demand side, on the other hand, includes: marketing of products, lac of skill and knowledge of the entrepreneurs to improve quality of products, absence of SME information data base etc. In order to develop genuine small and medium entrepreneurs, it is essential to arrange trade faires of the SME products matching buyer-supplyer improving the quality of product and package design, workshop and training on technology and design development. For the purpose, the commercial banks and international donor agencies will be requested to arrange training on entrepreneurship development where Bangladesh Bank will play the supporting role. Besides, institutions like BBTA, BIBM, DCCI, FBCCI, NASCIB, BWCCI, SME Foundation will be requested to arrange training programmes on the development of technology, skill and marketing of SME products. The banks and financial institutions will incorporate the implementation status of such training programmes in their annual report.

18. Monitoring of SME Credit:

Like monitoring of agricultural credit, three tier monitoring systems (BB Head Office, BB Branch Offices and Banks) will be established in case of SME credit.

18.1. Purpose of the Monitoring of SME Credit:

- a. To achieve the overall target of SME loan disbursement;
- b. To achieve sector wise industrialization; such as higher growth of industry and service sector, increasing the number of women entrepreneurs and their development, district wise employment generation and poverty reduction;
- c. To provide required credit to the small entrepreneurs without any harassment;
- d. Special monitoring of the banks performance in providing credit to the women entrepreneurs;
- e. To ensure area approach and cluster-based credit disbursement.
- f. To ensure satisfactory recovery of the disbursed credit in this sector to address any liquidity crisis;
- g. And so on.

18.2. Methods of Monitoring of SME Credit:

• Monitoring in the Head Office of the Central Bank:

Comprehensive monitoring strategies/procedures are being adopted by Bangladesh Bank to monitor the SME policy implementation more effectively. Meanwhile, an **'SME Loan Monitoring Cell'** has been set up in the 'SME and Special Programmes Department'. To achieve the objectives of SME credit policy, the Monitoring Cell will comprehensively monitor the SME credit management at the field level. In addition to the off-site & on-site supervision of SME loan, the respective Cell will take necessary steps against any complain regarding SME credit subject to investigation.

• Submission of Information/Statements:

To review the annual implementation progress of SME credit programmes, the respective banks/ financial institutions will submit accurate information/statements as per format at Annexure-D & E regarding SME credit on quarterly basis to Bangladesh Bank within 15 days of the next month following the quarter under reporting. Besides, the existing statements will be required to be continued as usual.

• Monitoring in the Branch Offices of the Central Bank:

SME Credit Monitoring Cell will be established in the branch offices of Bangladesh Bank like Head Office. This Cell will take effective steps to monitor the SME credit disbursement and recovery activities by the banks/financial institutions of their respective areas intensively.

• Monitoring in the Banks Level:

The respective banks have to ensure effective monitoring system so that real entrepreneurs can get the SME credit in time according to the SME credit policy and credit norms. They will also ensure that the entrepreneurs do not face any harassment and the indicative target of SME credit is achieved. For this, respective banks will set up 'Monitoring Unit' and inform the same to Bangladesh Bank.

• Monitoring by the Head Offices of the Banks:

- **a.** As part of their business strategy, higher authorities of banks must have clear vision and direction about disbursing SME credit.
- **b.** Usually, credit disbursement is the affairs of the credit disbursing bank. The banks sanction credit in favour of the customers after considering their credit worthiness and other relevant matters. In addition to comply with the existing credit norms, the banks will take the following steps to ensure sincerity, efficiency and speed in sanctioning and disbursement of SME loans.
 - Simplifying of the SME credit Application Form;
 - Guidance for filling up the application form and all other requirement should be advised at the time of supplying the application form to avoid delay;

- All supplementary queries shall be made to the applicant in one instance;
- Rationalizing the time line for credit processing and disbursement;
- The letter requesting the Credit Information Bureau (CIB) of Banglaledesh Bank to verify loan classification status of the applicant shall marked "SME, the priority" and CIB will provide the same on priority basis (within minimum time);
- Quick settlement of borrower's complain;
- **c.** Core Group or Cell has to be established to monitor SME credit disbursement activities, to take new steps and solve problems surfaced at the field level rapidly.
- **d.** SME credit related item may be included in the agenda of annual/half yearly managers' conference.
- **e.** The officials in the regional/branch level may be rewarded on the basis of performance of SME credit disbursement and recovery.
- **f.** Required training may be arranged for the officials related to SME for their capacity building.
- **g.** Modern information technology especially Mobile Phone, E-mail etc. may be used in order to monitor the activities of the regional offices and branches intensively.

• Monitoring Activities in Regional Offices of the Banks:

- **a.** The smooth implenmentation of the SME programme shall be monitored at regional offices level of the banks. For the purpose, SME Credit Monitoring Unit may be established in the regional offices. The members of the Monitoring Unit will visit their respective areas from time to time to monitor that the disbursement is progressing in line with the target.
- **b.** The role of Regional Offices will perform the role of coordinator between higher authority of the bank and the branches.
- **c.** As a part of regular monitoring, the officers of Regional Offices/Monitoring Unit will arrange meeting with the officers of their respective branches and visit the branches from time to time to ensure that the potential entrepreneurs do not face any harassment. They will address complain related to SME credit instantly' provide required directions to the branches and assist them to solve the problems existed in the branches.

Activities to be performed at the Bank Branches:

The success of SME credit disbursement programmes mostly depends on the performance of the bank branches. Therefore, the bank branches have to perform dynamic role in sanctioning and disbursing SME credit. Bank branches will perform the following activities to disburse and recover SME loan:

- **a.** The branch manager will evaluate/decide the demand for and scope of SME loan disbursement. In this context, arrangement should be made to disburse SME loan in the local potential sectors.
- **b.** Special initiative should be taken by every bank branch to disburse SME loan to the small women entrepreneurs;
- c. Identifying the curageous and successful small entrepreneurs and bring them under loan activities/programme;
- d. Motivating the entrepreneurs through necessary and comprehensive publicity;
- **e.** Arranging SME loan to interested eligible and bonafied entrepreneurs through easy transparent process and in a timely manner;
- f. Monitoring of the proper utilization of disbursed loan;
- **g.** Gearing up monitoring of SME loan recovery activities.

19. Preservation of Mobile Phone number of the Clients:

To facilitate easy communication for proper monitoring of SME credit disbursement at field level mobile phone number of each borrower should be preserved at branches (mobile number of neighbour or close relative may be preserved marking **'on request'**, in case the borrower don't have his own mobile). A mobile/telephone directory of the SME borrowers may also be maintained at branch level.

20. Availability of Information:

Banks will display the detailed information regarding SME credit facilities in their website and also in each of their branches at a common and easily noticeable place. Banks will maintain sectorwise (industry/product) information of credit flow, rate of default, employment creation etc. This information will help in evaluating the effectiveness of existing guidelines adopted by the government and will assist in formulating SME guidelines in the future.

21. Incentives:

SME loan should be extended to rural areas instead of centralizing at urban areas. The overall success in SME target achievement will be considered as an important criteria for allowing the respective banks to open new branch, Authorized Dealer (AD) branch and exchange houses abroad.

22. SME Service Centre:

The banks (Private and Foreign) have so far opened 210 SME service centres (listed Annexure-F) to provide more facilities to SME clients. Notably, in order to involve the banks in financing SME and Agriculture sector, licences for SME/Agriculture branch are being issued instead of SME Service Centre from this year (2010).

23. Potential Sectors/Clusters of SME:

A list of important sectors/clusters of SME is enclosed herewith (Annexure-G).

24. Explanation of Few Terms:

Cluster:

A cluster may be defined as a local agglomeration of enterprises (mainly SMEs but often also including some large enterprises) which are producing and selling a range of related and complementary products/services. For example, leather and leather products manufacturing enterprises at Hazaribag of Dhaka is treated as the cluster of leather goods. Clusters are identified considering various factors such as-geographical area, product or service etc.

Social Security/Collateral:

Social security/collateral refers to the guarantee given by any social institution/social community (acceptable to both parties) to secure the loan. For example, when any business organization (Chamber of Commerce and Industry/Association) gives guarantee/assets as security against the loan taken by a person associated with the organization can be called social security.

Group Security/ Collateral:

Group security means the security given by the group jointly against the loan taken by a group member. Ideologically, this security includes both assets/guarantee. In reality, guarantee given by the group is mostly used as Group Security for the repayment of the loan. In such case, if any member becomes defaulter, whole group will be considered as defaulter and will be deprived of further loan. As a result, defaulter member will be bound to pay the loan under the pressure of group members.

Women Entrepreneur:

An woman engaged in business in her own name will be treated as women entrepreneur. The women entrepreneurs should be given priority for SME loan and special facility (low rate of interest) will be entitled under special consideration. It may be mentioned that if a woman entrepreneur owns/ possesses more than 50% shares of a business, it will be deemed as a business conducted by woman entrepreneur and will be entitled for facilities under special consideration.

Loan/Investments:

Islamic banks operating in our country term 'SME financing' as 'Investment' instead of 'Loan'. For this reason, the term 'investment' used by Islamic banks is interchangeable with the word 'loan/credit' in SME financing.

Annexure

Annexure 'A'

Target of SME Credit Disbursement

Serial No. **Banks & Financial Institutions** Target State-owned Commercial Banks 1 3,897 Specialized Banks 2 600 17,478 3 Private Commercial Banks 4 Foreign Commercial Banks 707 5 1,313 Non-Bank Financial Institutions Grand Total: 23,995

(Tk. in crore)

Clusters of Light Engineering Industry¹

Dhaka Region

Serial No.	Location	Products
1.	Lalbagh, Islampur, Tejgaon, Dhaka	Plastic goods
2.	Lalbagh, Islampur, Dhaka	PVC Pipe
3.	Bongshal, Dhaka	Rubber goods
4.	Bongshal, Dhaka	By-cycle and Pad cabs
5.	Nawabpur, Dhaka	Machine tool manufacturing
6.	Shempur, Demra, Postagola, Narayanganj, Gazipur	Re-rolling mill
7.	Shempur, Demra, Dhaka	Casting units/Foundries
8.	Shempur, Demra, Keraniganj, Dhaka	Nuts and bolts
9.	Postagola, Dhaka	Metal cutting
10.	English Road, Dhaka	Steel furniture
11.	Nawabpur, Dhaka	Electrical accessories
12.	Tongi, Narayanganj, Gazipur Sadar	Fan
13.	Nawabpur, Dhaka	Light fittings
14.	Tongi, Narayangang, Gazipur Sadar	Insulated wire
15.	Tejgaon, Demra, Gazipur Sadar	Wire materials
16.	Keraniganj, Pagla, Dholaipar	Ship building and repairing
17.	Nawabpur, Dholaikhal	Transport accessories, Tin container and Tin cookeries
18.	Islampur, Tejgaon, Dhaka	Plastic containers
19.	Tipu Sultan road, Dholaikhal, Dhaka.	Transformers
20.	Shempur, Dhaka.	Hardware materials, door bolts, hinges
21.	Jurain, Dholaikhal, Shempur, Dhaka.	Agricultural and dredging pumps
22.	Bonagram, Nawabpur, Dhaka.	Compressors
23.	Tipu Sultan road, Dhaka.	Household materials, electronic iron
24.	Nawabpur, Tipu Sultan road, Dhaka.	Furnaces
25.	Nawabpur, Dhaka.	Distribution box
26.	Nawabpur, Dhaka.	Welding machineries
27.	Mirpur, Sadarghat, Dhaka.	RMG spares

IFC-SEDF Survey-2007

Clusters of Light Engineering Industry

Bogra Region

Serial No.	Location	Products
2.	Railway Market, Bogra Railway Market, Bogra Railway Market, Bogra	Castings clusters. Agricultural machineries and accessories. Auto accessories.

Jessore Region

1.	Khulna Road, Jessore	Building body of the bus.
2.	Khulna Road, Jessore	Agricultural machineries and accessories.
3.	Khulna Road, Jessore	Auto accessories.

Khulna Region

1.	Jessore Road, BIDC	Steel furniture.
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1.	Double Mooring, Kotoali	Plastic goods.
2.	Double Mooring, Kotoali	Rubber accessories.
3.	Double Mooring, Kotoali	Re-rolling mills.

<u>Upazila-wise Potential Sectors for SME Credit</u>²

Dhaka Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Narsingdi Sadar	Fishery, fish feed, poultry feed, flat construction and plot trading, power loom , operation of construction firm and light engineering workshop.
		Palash	Construction firm, light engineering, manpower export and training centre, fishery, fish feed, poultry firm and trading of poultry feed.
1	Narsingdi	Shibpur	Production of thread, training centre for manpower development; production, preservation and trading of vegetables.
		Belabo	Production, processing and preservation of seed, production of jute goods, poultry/trading of poultry feed; production, preservation and trading of vegetables; operation of light engineering workshop.
		Raipura	Handloom industry , technical training institute, fishery, fish feed, poultry/ trading of poultry feed.
		Monohardi	Rice mill, operation of light engineering workshop.
	Narayanganj	Narayanganj Sadar	Garments, knit, hosiery, dyeing, thread, trading of apparels; trading of rod, brick, cement & construction goods, trading of furniture, hotel and restaurant.
2		Bandar	Cotton processing from garments wastage, wood trading, rice trading, trading of construction and hardware goods.
		Sonargaon	Lichi gardening, muli bamboo trading, filling station, rice trading, Hardware, grocery.
		Rupganj	Jamdany, sports net, textile, thread and apparels trading, filling station, fish cultivation.
		Araihazar	Power loom, textile, thread and apparels trading.
		Manikganj Sadar	Small business, poultry, fish cultivation, small cottage industry.
		Shivalaya	Poultry, fish cultivation.
	Manikganj	Ghior	Poultry, fish cultivation, small cottage industry.
3		Daulatpur	Poultry, fish cultivation.
		Saturia	Small business, poultry, fish cultivation.
		Singair	Poultry, fish cultivation, small cottage industry.
		Harirampur	Small business, poultry, fish cultivation.

² List of upazila-wise potential sectors have been prepared (by branch offices of BB with the help of banks/FIs) for the convenience of activities. But banks/FIs may identify new potential sectors beyond this list on the basis of their own consideration of reality & actual situation.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Munshiganj Sadar	Fishing net and thread production, furniture, jewellery, diagnostic centre, clinic, wholesale and retail shop, poultry, poultry feed, small business.
		Sirajdikhan	Wholesale and retail shop, grocery, hardware, stationery, furniture shop, poultry, poultry feed, small business.
		Sreenagar	Fishing net and thread production, cottage industry, handicrafts.
4	Munshiganj	Lohajong	Tourist spot and resort, wholesale and retail shop, grocery, hardware, stationery, pharmacy, marketing activities for operation of fish business.
		Tongibari	Diagnostic centre, clinic, wholesale and retail shop, grocery, hardware, stationery, pharmacy, readymade garments shop, small business.
		Gazaria	Marketing activities for manufactured goods in poultry farm, marketing of potato, wholesale and retail shop, dairy and poultry.
	Gazipur	Gazipur Sadar	Furniture, poultry industry, nursery, manufacturing of plastic goods, manufacturing of spare parts and accessories of car/auto-rickshaw, diagnostic centre, clinic, herbal treatment and beauty parlour, recreational park, tourist spot and resort, residential hotel, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurant, pharmacy, furniture mart.
5		Sreepur	Furniture, manufacturing of plastic goods, manufacturing of spare parts and accessories of car/auto-rickshaw, diagnostic centre, clinic, herbal treatment and beauty parlour, recreational park, tourist spot and resort, grocery, departmental store, hardware, poultry industry, nursery, cosmetics, restaurant, pharmacy, furniture mart.
		Kaliakair	Furniture, manufacturing of plastic goods, manufacturing of spare parts and accessories of car/auto-rickshaw, diagnostic centre, poultry industry, nursery, clinic, herbal treatment and beauty parlour, recreational park, tourist spot and resort, residential hotel, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurant, pharmacy, furniture mart.
		Kaliganj	Furniture, poultry industry, nursery, manufacturing of plastic goods, manufacturing of spare parts accessories of car/auto- rickshaw, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurant, pharmacy, furniture mart.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit Disbursement
5	Gazipur	Kapasia	Furniture, manufacturing of plastic goods, manufacturing of spare parts & accessories of car/auto-rickshaw, wholesale and retail shop, grocery, departmental store, hardware, cos- metics, restaurant, pharmacy, furniture mart.
		Jamalpur Sadar	Handicraft industry, electronics and electric goods, manu- facturing of furniture (wood & steel), spare parts and acces- sories of car/auto-rickshaw, processing of tomato and pota- to, diagnostic centre, clinic, medicines/personal cleanliness, residential hotel, wholesale and retail shop, grocery, depart- mental store, hardware.
		Baksiganj	Manufacturing and marketing of furniture, manufacturing of herbal medicine, electronics and electrical goods, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restaurant.
		Dewanganj	Manufacturing and marketing of furniture, manufacturing of herbal medicine, electronics and electrical goods, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restaurant.
6	Jamalpur	Islampur	Manufacturing and marketing of furniture, manufacturing of herbal medicine, electronics and electrical goods, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restaurant, pharmacy.
		Melandhaha	Manufacturing and marketing of furniture, manufacturing of herbal medicine, herbal treatment and beauty parlour, electronics and electrical goods, design and fashionware, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restau- rant, pharmacy.
	Madarganjof herbal medicine, herbal te electronics and electrical go personal cleanliness, diagnost retail shop, grocery, departme rant, pharmacy.SarishabariManufacturing and marketin of herbal medicine, herbal te electronics and electrical go personal cleanliness, diagnost	Manufacturing and marketing of furniture, manufacturing of herbal medicine, herbal treatment and beauty parlour, electronics and electrical goods, design and fashionware, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restau- rant, pharmacy.	
		Sarishabari	Manufacturing and marketing of furniture, manufacturing of herbal medicine, herbal treatment and beauty parlour, electronics and electrical goods, design and fashionware, personal cleanliness, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, restau- rant, pharmacy.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Tangail Sadar	Handloom industry, design and fashionware; manufacturing and marketing of sweetmeat, printing press, diagnostic centre, clinic, herbal treatment and beauty parlor; residential hotel, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Delduar	Handloom industry, design and fashionware; printing press, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Bhuapur	Diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
	Tangail	Gopalpur	Leather business, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Madhupur	Diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
7		Dhanbari	Wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Kalihati	Handloom industry, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Ghatail	Manufacturing and marketing of agricultural appliances, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Nagarpur	Diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Mirzapur	Diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Basail	Brick field, diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.
		Sakhipur	Diagnostic centre, clinic, wholesale and retail shop, grocery, departmental store, hardware, cosmetics, restaurants, stationery, pharmacy, readymade garments, furniture mart.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Netrokona Sadar	Bamboo and cane industry; jewellery, light engineering, saloon and beauty parlour; diagnostic centre, library, shoe industry, bakery, wooden furniture, lathe machine, saw mill, grocery.
		Atpara	Bakery, wooden furniture, lathe machine, library, saw mill, grocery.
		Barhatta	Bakery, wooden furniture, lathe machine, library, saw mill, grocery.
		Kendua	Bakery, wooden furniture, lathe machine, saw mill, grocery.
		Durgapur	Bakery, wooden furniture, lathe machine, saw mill, grocery.
8	Netrokona	Kalmakanda	Rice mill, ice mill, bakery, wooden furniture, lathe machine, saw mill, grocery.
		Khaliajuri	Boat building, manufacturing of fishing net, saw mill, grocery.
		Mohanganj	Shital mat, diagnostic centre, factory, bakery, wooden furniture, lathe machine, saw mill, grocery.
		Madan	Rice mill, ice mill, bakery, wooden furniture, lathe machine, saw mill, grocery.
		Purbadhala	Rice mill, ice mill, bakery, wooden furniture, lathe machine, library, saw mill, grocery.
		Kishoreganj Sadar	Small business, fish farm, rice mill.
		Astagram	Rural small business.
		Bajitpur	Small business, timber business, wooden furniture, rice mill.
		Bhairab	Rural small business, construction goods, chemical fertilizer, fish farm, shoe and leather goods manufacturing.
		Hossainpur	Rural small business, fish farm.
		ltna	Rural small business.
9	Kishoreganj	Karimganj	Rural small business.
		Koliarchar	Small business, fish farm, preservation of fried fish, banana cultivation.
		Katiadi	Small business, vegetables production, banana cultivation.
		Mithamain	Rural small business.
		Nikli	Rural small business.
		Pakundia	Small business, poultry farm, vegetables production and livestock farm.
		Tarail	Small business, vegetables production, banana cultivation.

Serilal No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Sherpur Sadar	Rice mill , manufacturing and marketing of furniture, clinic, wholesale and retail business, readymade garments shop, ordinary business.
		Nalitabari	Rice mill, manufacturing and marketing of furniture, clinic, wholesale and retail business, grocery, hardware, cosmetics, pharmacy, readymade garments shop, ordinary business.
10	Sherpur	Shreebardi	Rice mill, manufacturing and marketing of furniture, clinic, wholesale and retail business, grocery, hardware, cosmetics, pharmacy, readymade garments shop, ordinary business.
		Nakla	Rice mill, manufacturing and marketing of furniture, clinic, wholesale and retail business, grocery, hardware, cosmetics, pharmacy, readymade garments shop, ordinary business.
		Jhenaigati	Rice mill, manufacturing and marketing of furniture, clinic, wholesale and retail business, grocery, hardware, cosmetics, pharmacy, readymade garments shop, ordinary business.
		Mymensingh Sadar	Health service and diagnostic centre, timber business, electronics and electrical goods, pharmacy.
	Mymensingh	Bhaluka	Electronics, electrical goods, forestry, manufacturing of furniture, manufacturing of apparels.
		Muktagachha	Electronics, electrical goods, forestry, manufacturing of furniture, manufacturing of apparels, manufacturing and marketing of sweetmeat.
		Phulbaria	Electronics and electrical goods, manufacturing of furniture, stationery.
		Gaffargaon	Electronics and electrical goods; health service and diagnostic, hardware.
11		Dhobaura	Electronics and electric goods, manufacturing of furniture, grocery.
		Gauripur	Electronics and electrical goods; manufacturing of furniture, pharmacy.
		Haluaghat	Electronics and electrical goods; manufacturing of furniture, coal, readymade garments shop.
		lshwarganj	Electronics and electric goods; manufacturing of furniture, hardware, pharmacy.
		Nandail	Grocery, hardware, stationery, electronics and electrical goods.
		Phulpur	Furniture mart, cosmetics, pharmacy, electronics and electrical goods.
		Trishal	Manufacturing of furniture, hardware, stationery, electronics, grocery.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Faridpur Sadar	Electric goods, jewellery, printing press, health service and diagnostic; manufacturing of furniture, wholesale and retail shop; hardware, readymade garments shop, grocery, stationery, jute business, fried and flattened rice mill; pottery.
		Char Bhadrasan	Manufacturing of furniture, cosmetics, manufacturing of cycle-van , wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation, pottery.
		Boalmari	Manufacturing of furniture, jewellery, medicines/ cosmetics, wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation, jute business, jute and jute related cottage industry.
12	Faridpur	Bhanga	Manufacturing of furniture, manufacturing of cycle-van , umbrella factory , wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation, jute business.
		Saltha	Jute business, wholesale and retail shop; manufacturing of furniture, fish cultivation.
		Nagarkanda	Manufacturing of furniture, jewellery, wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation, jute business, jute and jute related cottage industry.
		Alfadanga	Manufacturing of furniture, manufacturing of cycle-van, wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation.
		Madhukhali	Manufacturing of furniture, cosmetics, manufacturing of cycle-van, wholesale and retail shop; readymade garments shop, grocery, stationery, fish cultivation, jute business.
	Rajbari	Sadar	Rice mill, hardware goods, biscuit factory, manufacturing of furniture, handicraft, embroidered quilt (Nakshi kantha), boutique print and embroidery; auto rickshaw.
13		Pangsha	Hardware, rice chatal (rice mill), readymade garments shop, manufacturing of furniture, poultry farm, banana and honey cultivation.
		Baliakandi	Rice chatal (rice mill), hardware goods, brick field, manufacturing of furniture, oil mill, jute business.
		Goalanda	Fish cultivation, fish hatchery, nursery, production of chicken, rice chatal (rice mill), biscuit factory, manufacturing of furniture.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
	B. Baria	B. Baria Sadar	Printing press, light engineering, manufacturing of furniture, bakery, shoe factory, food processing, poultry, dairy and fish feed; spice grinding, sweetmeat production, small cartoon, tailoring, manufacturing of fried and flattened rice by machine; brick field, retail and whole sale shop; packaging and marketing of spice goods; drug house, diagnostic centre, computer training school, digital color lab, cable operator, mobile phone accessories, Supply of electricity by generator, preservation and marketing of food seed, hotel and restaurant; environment friendly small electric transport, cyber cafe', cold storage.
		Akhaura	Light engineering, tailoring, plantation, production of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, cyber cafe', mobile phone accessories, digital color lab, Supply of electricity by generator, cold storage.
14		Kasba	Light engineering, tailoring, plantation, production of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, phone- fax, cyber cafe', mobile phone accessories, digital color lab, Supply of electricity by generator, cold storage.
		Nabinagar	Light engineering, tailoring, plantation, production of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, phone- fax, cyber cafe', mobile phone accessories, digital color lab, electricity distribution by generator, cold storage.
		Bancharampur	Light engineering, tailoring, plantation, production of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, phone- fax, cyber cafe', mobile phone accessories, digital color lab, Supply of electricity by generator, cold storage.
		Ashuganj	Light engineering, tailoring, plantation, manufacturing of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, cyber cafe', mobile phone accessories, phone-fax, Supply of electricity by generator, cold storage.
		Nasirnagar	Light engineering, tailoring, plantation, manufacturing of fried and flattened rice by machine; sweetmeat production, wholesale and retail shop; solar power, drug house, cyber cafe', mobile phone accessories, phone-fax, Supply of electricity by generator, cold storage.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
	Dhaka	Keraniganj	Manufacturing of electric parts, dyeing factory, ship building, dairy farm, poultry feed, rod, cement, corrugated iron sheet, business of construction goods.
		Savar	Electrics, garments backward linkage industries, hardware business, beauty parlour, business of agro-products, factory of manufacturing agricultural equipments and electric tools; river transport, poultry farm, appliances.
15		Dhamrai	Rice mill, marketing of agro-products, poultry, dairy farm, manufacturing of water transport.
		Nawabganj	Electronics, rod, cement, furniture, business of corrugated iron sheet and construction materials; fishery, Yarn and handloom industry.
		Dohar	Yarn and handloom industry, ship Building industry, training institute for non-resident wage earners, fishery, hardware business.

16	Chittagong	Chittagong Sadar	Printing press, light engineering, furniture, ice-factory, milk and dairy farm, ship breaking by-product, bakery, boutiques, shoe factories, food processing, poultry, dairy and fish feed, tannery, ornament production, trawler and passenger small boat building, software development, simple and fashionable candle production, laundry soap, spice grinding, iodized salt production, sweetmeat production, small cartoon, label production, printing and packaging, tire re-cycling, tailoring, fried and flattened rice production by machine, plastic toy production, mobile phone accessories, CNG filling station, wholesale and retail shop, solar power, packaging and marketing of spice goods, call centre, diagnostic centre, clinic, computer training school, beauty parlour, saloon, digital color lab, cable operator, internet service provider (ISP), Supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, environment friendly electric transport, small transport, interior and external decoration, community centre, cyber cafe.
		Hathazari	Agricultural equipments production and marketing, furniture production, mobile phone accessories, wholesale and retail shop, packaging and marketing of spice goods, diagnostic centre, hotel and restaurant.
		Fatikchhari	-do-
		Raozan	-do-
		Rangunia	-do-

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Patiya	Wholesale and retail shop, diagnostic centre, clinic, computer training school, beauty parlour, digital color lab, cable operator, Supply of electricity by generator, food seed.
		Anwara	Agricultural eqipments production and marketing, tailoring, bakery, wholesale and retail shop, diagnostic centre, hotel and restaurant.
		Banshkhali	Agricultural equipments production and marketing, fishing boat manufacturing, tailoring, bakery, wholesale and retail shop, diagnostic centre, hotel and restaurant.
		Boalkhali	Agricultural equipments production and marketing, furniture production, tailoring, bakery.
		Mirsharai	Agricultural equipments production and marketing, furniture production, rice mill, plantation, tailoring, bakery, clinic, Supply of electricity by generator, food seed preservation and marketing, hotel and restaurant.
16	Chittagong	Sitakunda	Agricultural equipments production and marketing, ship breaking by-products, light engineering, furniture production, rice mill, plantation, tailoring, bakery, clinic, Supply of electricity by generator, food seed preservation and marketing, hotel and restaurant.
		Sandwip	Agricultural equipments production and marketing, fishing boat and passenger boat building, tailoring, bakery, diagnostic centre, hotel and restaurant, drug house.
		Lohagara	Agricultural equipments production and marketing, bakery, tailoring, diagnostic centre, hotel and restaurant, drug house.
		Satkania	Agricultural equipments production and marketing, bakery, tailoring, diagnostic centre, hotel and restaurant, drug house.
		Chandanaish	Agricultural equipments production and marketing, bakery, tailoring, diagnostic centre, hotel and restaurant, drug house.
17	Cox's Bazar	Cox's Bazar Sadar	Hatchery, fish processing, dry fish processing, salt processing, mushroom, , light engineering, trawler and passenger small boat building, Tailoring, printing press, tribal handicraft and handloom, manufacturing ornaments of snail-oyster, ice factory, mobile phone accessories, wholesale and retail shop, diagnostic centre, clinic, computer training school, beauty parlour, digital color lab, cable operator, Supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, small amusement park, cyber cafe, drug house.
		Ramu	Dry fish processing, mushroom, light engineering, bakery, wholesale and retail shop.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Teknaf	Hatchery, fish processing, dry fish processing, mushroom, light engineering, ice factory, wholesale and retail shop, diagnostic centre, hotel and restaurant.
		Ukhia	Do
		Maheshkhali	Fish processing, dry fish processing, mushroom, ice factory, wholesale and retail shop.
17	Cox's Bazar	Chokuria	Hatchery, fish processing, dry fish processing, mushroom, light engineering, ice factory, wholesale and retail shop, diagnostic centre, hotel and restaurant.
		Kutubdia	Fish processing, dry fish processing, mushroom, ice factory, wholesale and retail shop, Solar Power, Supply of electricity by generator.
		Pekua	Fish processing, dry fish processing, mushroom, ice factory, wholesale and retail shop, Solar Power, Supply of electricity by generator.
	Bandarban	Sadar	Light engineering, tribal handicraft and handloom, Saw mill, food processing and storing, wooden furniture and other goods, bamboo cane products, boutiques, mashroom, plantation, wholesale and retail shop, solar power, computer training school, beauty parlour, saloon, digital color lab, cable operator, Supply of electricity by generator food seed preservation and marketing, hotel and restaurant, cottage.
18		Lama	Tribal handicraft and handloom, mushroom, bamboo and cane goods, plantation, wholesale and retail shop, solar power.
		Ruma	-do-
		Ali Kadam	-do-
		Naikhong- chhari	-do-
		Rowangchhari	-do-
		Thanchi	-do-
19	Khagrachhari	Sadar	Light engineering, saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and handloom, mushroom, boutiques, plantation, wholesale and retail shop, solar power, computer training school, beauty parlour, digital color lab, cable operator, Supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, cinema and recreational park.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Ramghar	Saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and handloom, mushroom, boutiques, plantation, wholesale and retail shop, solar power, computer training school, digital color lab, Supply of electricity by generator, hotel and restaurant, cinema and amusement park.
19	Khagrachari	Matiranga	Agricultural equipments manufacturing, tribal handicraft and handloom, mushroom, bamboo and cane goods, tailoring, plantation, solar power, wholesale and retail shop.
		Mahalchhari	Agricultural equipments manufacturing, tribal handicraft and handloom, mushroom, bamboo and cane goods, tailoring, plantation, solar power, wholesale and retail shop.
		Panchhari	-do-
		Dighinala	-do-
		Manikchhari	-do-
		Lakshmi- chhari	-do-
	Rangamati	Sadar	Light engineering, saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and handloom, mushroom, boutiques, passenger and tourist boat building, wholesale and retail shop, solar power, mobile phone accessories, computer training school, beauty parlour, digital color lab, cable operator, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, community centre, cinema and amusements park, tourist cottage.
20		Kaokhali	Tribal handicraft and handloom, mushroom, bamboo and cane goods, wholesale and retail shop, solar power, mobile phone accessories, local transport.
		Kaptai	Light engineering, saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and waistloom, mushroom, boutiques, passenger and tourist boat building, wholesale and retail shop, solar power, mobile phone accessories, computer training school, beauty parlor, digital color lab, cable operator, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, community centre, cinema and recreational park, tourist cottage.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Belaichhari	Light engineering, saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and waist loom ,mushroom, boutiques, passenger and tourist boat wholesale and retail shop, solar power, mobile phone accessories, local transport.
20	Rangamati	Juraichhari	-do-
	-	Rajasthali	-do-
		Naniarchar	-do-
		Baghaichhari	-do-
		Barkal	-do-
		Langadu	-do-
	Feni	Sadar	Light engineering, plastic toys, tailoring, bakery, plantation, wholesale and retail shop, mobile phone accessories, solar power, diagnostic centre, clinic, beauty parlour, digital color lab, cable operator, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, drug house, cyber cafe, environment friendly small electric transport.
21		Parshuram	Saw mill, food processing and storing, wooden furniture and other goods, bamboo and cane goods, tribal handicraft and waistloom, mushroom, boutiques, plantation, wholesale and retail shop, solar power, computer training school, digital color lab, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, cinema and amusement park.
		Fulgazi	Agricultural equipments manufacturing, tribal handicraft and waistloom, mushroom, bamboo and cane goods, tailoring, plantation, wholesale and retail shop, solar power.
		Chhagalnaiya	-do-
		Sonagazi	-do-
		Daganbhuiyan	-do-
22	Noakhali	Sudharam	Agricultural equipments manufacturing, light engineering, plastic goods, tailoring, bakery, plantation, wholesale and retail shop, mobile phone accessories, solar power ,diagnostic centre, clinic, beauty parlor, digital color lab, cable operators, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, drug house, cyber cafe, environment friendly small electric transport.

Serial No.	Name of the district	Name of the Upazila	Potential Sectors for SME Credit
		Companyganj	Agricultural equipments manufacturing, light engineering, tailoring, bakery, plantation, wholesale and retail shop, mobile phone accessories, solar power, diagnostic centre, clinic, beauty parlour, digital color lab, cable operators, supply of electricity by generator, food seed preservation and marketing, hotel and restaurant, drug house, cyber cafe, environment friendly small electric transport.
22	Noakhali	Hatiya	Agricultural equipments manufacturing, light engineering, tailoring, plantation, wholesale and retail shop, mobile phone accessories, solar power, photo studio, drug house.
		Chatkhil	Light engineering, tailoring, plantation, wholesale and retail shop, solar power.
		Begumganj	Agricultural tools manufacturing, light engineering, tailoring, bakery, plantation, wholesale and retail shop, solar power, diagnostic centre, clinic, computer training school, beauty parlour, digital color lab, hotel and restaurant, drug house, cyber cafe.
		Senbagh	-do-
	Laksmipur	Sadar	Agricultural equipments manufacturing, soyabean cultivation, light engineering, tailoring, bakery, plantation, solar power, diagnostic center, clinic, beauty parlour, digital color lab, supply of electricity by generator etc.
23		Ramganj	Light engineering, tailoring, bakery, plantation, solar power, beauty parlour, photo studio, supply of electricity by generator etc.
		Raipur	Light engineering, tailoring, bakery, plantation, pepper/ spices grinding, solar power, beauty parlour, photo studio, supply of electricity by generator etc.
		Ramgati	Light engineering, tailoring, bakery, plantation, solar power, diagnostic center, clinic, beauty parlour, digital color lab, supply of electricity by generator etc.
24	Comilla	Comilla Sadar	Khadi industry, marketing of various khadi goods, sweet production, printing press, light engineering, tailoring, bakery, boutiques, shoe manufacturing, food processing, poultry, dairy and fish feed, ordinary and fashionable candle production, spice grinding, small printing and packaging, flattened and fried rice production by machine, brick field, plantation, wholesale and retail shop, mobile phone accessories, solar power, diagnostic centre, clinic, computer training school, beauty parlour, digital color lab, cable operators, electricity distribution by generator, food seed preservation and marketing, hotel and restaurant, drug house, cyber cafe, environment friendly small electric transport, interior and exterior decoration, community centre, cold storage.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
24	Comilla	Burichong	Light engineering, tailoring, plantation, wholesale and retail shop, solar power, cyber café, vegetables production and preservation, potato cold storage.
		Brahmanbaria	-do-
		Barura	-do-
		Laksam	-do-
		Chauddagram	-do-
		Nangalkot	-do-
		Debidwar	-do-
		Chandina	-do-
		Muradnagar	-do-
		Daudkandi	-do-
		Homna	-do-
		Kotoali	-do-
25	Chandpur	Sadar	Printing press, light engineering, furniture, milk and dairy farm, bakery, boutiques, shoe manufacturing factory, food processing, poultry, dairy and fish feed, candle production, spice grinding, sweet production, small cartoon, label production, small printing and packaging, tailoring, flattened & fried rice mill, ice mill, plantation, wholesale and retail shop, packaging and marketing of spice goods, drug house, mobile phone accessories, diagnostic centre, clinic, computer training school, beauty parlour, digital color lab, cable operators, electricity distribution by generator, food seed preservation and marketing, hotel and restaurant, environment friendly small electric transport, community centre, cyber cafe, cold storage.
		Matlab(South)	Light engineering, tailoring, plantation, wholesale and retail shop, drug house, mobile phone accessories.
		Matlab(North)	-do-
		Kachua	-do-
		Shahrasti	-do-
		Haziganj	-do-
		Faridganj	-do-
		Haimchar	-do-

Khulna Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Batiaghata	Fish cultivation (shrimp & white fish), hatchery, nursery, poultry farm, chatal business, solar panel, business of mobile set and other accessories.
		Paikgachha	Fish cultivation (shrimp & white fish), hatchery, nursery, chatal business, solar panel.
		Dacope	Fish cultivation (shrimp & white fish) , hatchery, poultry farm, chatal business.
		Koyra	Fish cultivation (shrimp & white fish).
26	Khulna	Dumuria	Nursery, poultry farm, chatal business, fish cultivation (shrimp & white fish), cultivation of various flowers, Nursery.
		Phultala	Nursery, chatal business, fish cultivation (shrimp & white fish).
		Doulatpur	Rice mill, hardware accessories, medicine, biscuit factory, fish cultivation (shrimp & white fish) & trade.
		Terokhada	Fish cultivation (shrimp & white fish), poultry farm, chatal business.
		Rupsha	Fish cultivation (shrimp & white fish), fish trade, solar panel, mobile set and various spare parts business.
	Satkhira	Satkhira Sadar	Mango cultivation & trading , old iron scraps & jewellery business.
		Kolaroa	Mango cultivation & trading, cultivation of various flowers, production of exportable soiltali, cultivation of monosex tilapia, pungush fish.
27		Tala	Fish cultivation (shrimp & white fish), potato cultivation, cold storage and godown.
		Debhata	Fish cultivation (shrimp & white fish), hatchery, solar panel, mobile set & various spare parts business.
		Assasuni	Shrimp cultivation, light engineering workshop.
		Kaliganj	Shrimp cultivation, various small businesses.
		Shyamnagar	Shrimp cultivation, various small businesses.
		Bagerhat Sadar	Fish cultivation (shrimp & white fish), hotel business, fish and feed processing.
		Mollahat	Fish cultivation (shrimp & white fish), poultry farm, betel leaf gardening.
		Fakirhat	-do-
		Chitalmari	Fish cultivation (shrimp & white fish) , poultry farm, fish feed processing.
28	Bagerhat	Rampal	Fish cultivation (shrimp & white fish) , poultry farm, furniture industry.
		Kachua	Fish cultivation (shrimp & white fish), poultry farm.
		Morrelganj	Fish cultivation (shrimp & white fish) , poultry farm, banana cultivation.
		Mongla	Fish cultivation (shrimp & white fish) , poultry farm, fish feed processing.
		Sarankhola	Fish cultivation (shrimp & white fish), poultry farm.

Khulna Region

Serial. No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Jessore Sadar	Motor parts, embroidered quilt (Nakshi Katha), handloom, handicrafts, manufacturing of motor body, engineering workshop, hardware, hatchery, tomato cultivation, chatal business.
		Abhaynagar	Saw mill, furniture industry, fertilizer trading, cement trading, jointly fish cultivation (in the area of water logged Bhabadaha), mobile set & various spare parts business.
		Bagherpara	Chatal business.
29	Jessore	Sharsha	Chatal business, flower cultivation, banana & papaya cultivation.
		Jhikargachha	Flower cultivation, chatal business.
		Manirampur	Chatal business, mobile set & various spareparts business.
		Keshabpur	Chatal business, sweet shop.
		Chaugachha	Chatal business, mobile set & various spareparts business.
	Jhenaidah	Jhenaidah Sadar	Cultivation of banana, maize, tobacco, sugar cane; solar panel and chatal business.
		Maheshpur	Cultivation of banana, sugar cane, pulse, and chata business.
30		Kotchandpur	Sugar cane cultivation and chatal business.
		Kaliganj	Cultivation of sugar cane and various types of plum.
		Harinakunda	Cultivation of sugar cane & betel leaf, solar panel and chatal business.
		Sailkupa	Cultivation of onion, garlic, tobacco, turmeric, green pepper.
		Magura Sadar	Jute trading, chatal business.
21	Magura	Sreepur	Jute trading, vegetable cultivation, agricultural tools business.
31	Magura	Mohammadpur	Jute trading, green pepper & flower cultivation, cow rearing & farming.
		Shalikha	Jute trading, vegetable cultivation, cow farming.
22		Narail Sadar	Mini truck purchase, cottage industry, shrimp cultivation, poultry farm.
32	Narail	Lohagara	Mini truck purchase, solar panel.
		Kalia	Betel leaf gardening, cloths & shoe business.
		Gopalganj Sadar	Poultry farm, white fish cultivation.
		Kotalipara	Poultry farm, Solar panel.
33	Gopalganj	Tungipara	Sugar cane cultivation, small business.
		Kashiani	Power tiller purchase, poultry farm, solar panel.
		Muksudpur	Jute, white fish cultivation, small business.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
	Rajshahi	City Corporation (Sadar & Rajpara)	Silk warm & silk production, design & fashion ware, furniture manufacturing, jewellery, photography, printing, stationery, food processing, fish processing, potato cultivation through tissue culture, strawberry & stevia cultivation, software development, pottery, flower cultivation, rural transport, blanket production, hoke production, light engineering, production of jute bag, agro engineering, brick field, tractor, production of jute goods, small jute mill, mushroom cultivation, recycling industry, GI pipe production factory, hardware, fertilizer business, packaging factory, shrimp cultivation in sweet water, producing dairy food, dye production, metal engineering, small business, pharmacy, grocery, ready made garments shop, leather products, health service & diagnostic, milk processing, factory for producing animal foods, fried rice mill, fruit processing, preservation & marketing, spices processing, juice, gem, jelly, tomato sauce, Achar etc producing & marketing, lce factory, herbal/ayurvadic cosmetics production, building apartment, plastic industry.
34		Paba	Nursery, charcoal production, bakery, crockeries, dairy & poultry, silk industry , agriculture & irrigation tools, producing fried & flattened rice, oil & pulse mill, fertilizer business.
		Bagha	Catechu production, mango processing , spices processing , baukul, applekul, producing molasses, producing fried & flattened rice, rice mill, fertilizer business.
		Bagmara	Potato seeds production, baukul/applekul, fertilizer business, spices processing, agricultural & irrigation tools, producing fried & flattened rice, rice mill, fish cultivation.
		Mohanpur	Potato seeds production (tissue culture), brick field, betel leaf production, crockeries, shrimp cultivation in sweet water, paddy rice business, grocery and stock business, fertilizer business.
		Durgapur	Potato seeds production (tissue culture), rice mill, building cement pillar, fertilizer business.
		Puthia	Cement pillar, pulse grinding machine, molasses production, selling of electric goods.
		Charghat	Fish cultivation, mini sugar mill, turmeric processing, catechu production, molasses production, stock business, handicrafts , boutique, fertilizer business.
		Godagari	Charcoal production, animal food, small business, rice mill, fertilizer business.
		Tanore	Fertilizer & pesticide business, furniture (wood/steel), agriculture & irrigation equipments, pulse & oil grinding machine, fertilizer business.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Pabna Sadar	Design & fashionware, furniture manufacturing, jewellery, photography, printing, health, stationery, cylinder for LP gas, hosiery, welding industry, fertilizer business.
		Ishwardi	Chatal business, flour mill, jute based industry, production & marketing of lichi, furniture manufacturing, welding industry, poultry farm, fertilizer business.
35	Pabna	Chatmohar	Hardware, vegetable cultivation, poultry, furniture manufacturing, pottery, pathology, fish cultivation, baukul/applekul.
		Atgharia	Fish cultivation, jute product, furniture, dairy & poultry farm, fertilizer business.
		Santhia	Hybrid cow rearing, handloom factory, dairy & poultry, hardware, fertilizer business.
		Shujanagar	Species cultivation, handloom, dairy & poultry, hardware, fertilizer business, rice mill.
		Bhangura	Dairy and poultry, fishery, fertilizer business.
		Bera	Cloths business, medicine, handloom, dairy & poultry.
		Faridpur	Fishery, dairy & poultry, small business, fertilizer business.
	Meherpur	Meherpur Sadar	Storing of agricultural products, dairy & poultry firm, manufacturing of furniture, baukul/applekul, nursery, saw mill, agro based industry, animal food, fertilizer business.
36		Gangni	Food processing, animal food, dairy & poultry, betel leaf, potato cold storage, pulse grinding machine, fertilizer business.
		Mujibnagar	Dairy & poultry, mango processing, small business, tourism industry, fertilizer business.
		Kushtia Sadar	Pathology, light engineering, information technology, palm cultivation, katlary industry, productionof jute bags, chatal business, furniture, cottage industry, fertilizer business.
		Mirpur	Agro based industry, dairy & poultry industry.
37	Kushtia	Kumarkhali	Handloom, small business, cottage industry, tourism industry, fertilizer retailing.
		Khoksha	Storing of agro products, dairy & poultry, fertilizer business, small business.
		Bheramara	Storing of agro products, cold storage, fertilizer industry.
		Daulatpur	Fish processing, furniture manufacturing, small business, fertilizer business.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
	Chuadanga	Sadar	Fish cultivation-white fish, hatchery, nursery, production of chicken, chatal business, solar panel, mobile phone & various spare parts business and handloom industry.
38		Alamdanga	Fish cultivation-white fish, hatchery, sugar cane cultivation, tobacco cultivation, banana, papaya and maize cultivation, betel leaf gardening, chatal business & mobile phone business.
		Damurhuda	Fish cultivation-white fish, hatchery, sugar cane cultivation, maize cultivation, betel leaf gardening, chatal business & mobile phone business.
		Jiban nagar	Fish cultivation-white fish, cultivation of various plum, sugar cane cultivation, maize cultivation, chatal business & mobile phone business.
	Chapai Nawabganj	Chapai Nawabganj Sadar	Aluminium crockeries, tomato processing, embroidered quilt, bronze industry, biogas plant, dairy & poultry industry, rice mill, mango processing & marketing, fertilizer business, fish cultivation, brass industry.
20		Shibganj	Food processing (mango), silk, Lakkha cultivation , dairy & poultry industry, cottage industry, pathology centre/clinic, small business, fertilizer business.
39		Nachole	Dairy industry, chatal, small business, fertilizer business.
		Gomastapur	Food processing (mango), silk, Lakkha cultivation , dairy & poultry industry, cottage industry, small business, fertilizer business.
		Bholahat	Rearing of mango production stage, mango processing & marketing, silk, rice mill, dairy & poultry industry, fertilizer business.
40	Natore	Natore Sadar	Cloth store, banana cultivation, milk processing, sweetmeat business, fish feed, animal feed, rod and cement business, hardware, pharmacy, ready made garments, hotel-restaurant, chatal, food processing, electronics, furniture manufacturing, leather factory, health services, bakery, peanut, baukul, guava, molasses production, packaging, pathology, transport, mango/fruit processing, manufacturing of musical instruments, partex industry, mushroom cultivation, sugar cane processing, fertilizer business.
		Gurudaspur	Cultivation of spices , fishery, leather goods, rice mill, jute and jute goods production, fertilizer business, animal feed.
		Bagatipara	Cultivation of medicinal trees, dairy farm, poultry farm, fish cultivation, animal food, fertilizer business.

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
	Natore	Baraigram	Gardening of medicinal trees, dairy farm, poultry farm, light engineering, pathology/hospital, animal food, fertilizer business.
40		Singra	Chanachur, bread, biscuit, fish cultivation, dairy farm, brass industry, agro-based industry, cottage industry, handicraft, fertilizer business.
		Lalpur	Rice mill, dairy farm, poultry farm, snail industry, sugar/molasses industry, fertilizer business.

Bogra Region

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		Bogra Sadar	Light agricultural equipments, chatal business, paddy grinding machine/boiler, poultry, hatchery, cold storage, boutique factory, handicraft (women entrepreneurs), bread, biscuit bakery/food manufacturing factory, battery, biogas plant, nursery, plastic factory, jute mill, factory of water pump machine accessories.			
		Shibganj	Paddy chatal, poultry/hatchery, automatic rice mill, nursery, brick field, cold storage, jute mill.			
		Sonatala	Paddy chatal, hat chery, match factory, factory for manufacturing winter clothes, carpentry tools.			
41	Bogra	Dupchanchia	Paddy chatal, mixed fertilizer factory, factory for manufacturing winter clothes, enamel industry.			
		Kahaloo	Chatal business, poultry/hatchery, bag manufacturing industries, oil mill, pulp & paper industries.			
		Gabtali	Paddy chatal.			
		Sariakandi	Paddy chatal, hatchery.			
		Adamdighi	Paddy chatal, factory for manufacturing winter clothes.			
		Dhunat	Biogas plant.			
		Nandigram	Paddy chatal.			
		Sherpur	Paddy chatal, nursery (sawdia).			
		Naogaon Sadar	Chatal business, charcoal factory, handloom factory, fried & flattened rice/food factory.			
		Sapahar	Paddy chatal.			
		Dhamoirhat	Paddy chatal.			
42	Naogaon	Patnitala	Paddy chatal.			
		Porsha	Paddy chatal.			
		Badalgachhi	Paddy chatal.			
		Mahadevpur	Chatal business, charcoal factory.			
		Niamatpur	Chatal business.			

Bogra Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Joypurhat Sadar	Chatal business, engineering workshop (blacksmith), poultry feed.
43	Joypurhat	Kalai	Chatal business, poultry feed/poultry, cold storage.
15	Joypuniat	Khetlal	Chatal business.
		Akkelpur	Chatal business, factory for Shilpati from broken stone.
		Panchbibi	Chatal business.
		Gaibandha	Chatal business.
		Sundarganj	Chatal business.
		Sadullahpur	Chatal business.
		Palashbari	Chatal business.
44	Gaibandha	Phulchharighat	Chatal business.
		Gobindaganj	Light engineering, factory for manufacturing winter clothes.
		Sughatta	Chatal business.
		Sirajganj Sadar	Handloom, chatal business, spinning mill, poultry feed manufacturing mill.
		Kazipur	Handloom, chatal business.
		Tarash	Chatal business.
		Belkuchi	Handloom industry, chatal business.
45	Sirajganj	Chauhali	Chatal business.
		Shahjadpur	Chatal business, handloom industry, dairy farm.
		Ullahpara	Chatal business, handloom industry, oil mill.
		Kamarkhanda	Chatal business, food manufacturing mill, poultry feed manufacturing.
		Raiganj	Factory for producing Shital pati.

Sylhet Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
46	Sylhet	Sylhet Sadar	Manipuri handloom & handicraft industry, manufacturing of shital pati from bamboo & cane, charcoal, electric goods, hardware, sanitary, ceramics, tiles, grocery, brick, petroleum products business, hotel-restaurant, clothing business, flour- flattened rice-fried rice mill, ice mill, utensils business, bakery, timber and steel goods business, electric pool, amusument park/amusement spot, tourism, IT, tea industry, making of railway slipper, jam/jelly/sauce industry etc.
		Dakhin Surma	Printing & packaging industry, agro machineries, tea industry, business of old steel & iron, recycling project of old plastic.
		Balaganj	Brick field, grocery, production of shiltal pati, cane & handicraft industry.

Sylhet Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Gowainghat	Business of stone & sand, grocery.
		Jaintiapur	Business of stone & sand, LP gas plant.
		Golapganj	Cultivation & processing of fish, LP gas plant.
		Kanaighat	Grocery, brick field, timber, sand & stone business.
46	Sylhet	Beanibazar	Cultivation of fish, timber business, nursery, brick field, community centre, LP gas plant.
		Companyganj	Business of stone & sand.
		Fenchuganj	Business of various food items.
		Bishwanath	Business of timber & steel goods, grocery.
		Maulvibazar Sadar	Brick field, timber, grocery, fishery, poultry.
		Kulaura	Grocery, tea gardening, production, preservation & marketing of seeds.
		Juri	Orange cultivation , Processing of fruits, making of railway slipper.
47	Maulvibazar	Barlekha	Cultivation of agore, agore light & agore industry , timber business, amusement park.
	Mainisazar	Sreemangal	Cultivation of agore, agore light & agore industry, Tea gardening, production & processing of lemon & pine apple, poultry, jam/jelly/pickle production, fish cultivation, timber business, tourism & amusement park.
		Kamalganj	Manipuri handloom industry , vegetable processing, tourism, amusement park.
		Rajnagar	Production, preservation & marketing of seeds.
		Habiganj Sadar	Real estate business, grocery, ceramics, food processing, welding factory, dairy farm, factory for production of livestock food, fish farm, fish feed, production of reno pona (fishlings), mixed farm, food processing.
		Baniyachong	Poultry farm, fish farm, fish feed, production of reno pona (fishlings), storage, ice factory, collecting, preserving & distributing of fish, dairy farm.
48	Habiganj	Ajmiriganj	Poultry farm, dairy farm, fish farm, fish feed, production of reno pona (fishlings), cold storage, ice mill, collecting, preserving & distributing of fish.
		Chunarughat	Dairy farm, tea industry, handicrafts & cottage industry, mixed farm.
		Bahubal	Dairy farm, tea garden.
		Lakhai	Poultry farm.
		Nabiganj	Dairy farm, fish firm, fish feed, production of reno pona (fishlings), collecting, preserving & distributing of fish.
		Madhabpur	Tea garden, handicrafts & cottage industry, mixed farm, cold storage.

Sylhet Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Sunamganj Sadar	Factory for manufacturing of agro equipments, rice mill, factory for producing of fried & flattened rice, ice cream industry, fishery, hatchery, wooden boat (Barki boat).
		Tahirpur	Manufacturing of steel boat, rice mill, production of fried & flattened rice, ice mill, ice cream factory, fishery and hatchery.
		Jamalganj	Business of sands, fish cultivation, hatchery.
	Sunamganj	Dowarabazar	Manufacturing of agro tools, fish cultivation, hatchery.
49		Bishwamvarpur	Manufacturing of agro tools, rice mill, fried and flattened rice, ice cream factory, fishery, hatchery, manufacturing of wooden boat.
		Chhatak	Manufacturing of agro tools, rice mill, fried & flattened rice, printing press, business of sands & lime stone, cement business, manufacturing of wooden boat.
		Derai	Manufacturing of agro tools, rice mill, fried & flattened rice.
		Jagannathpur	Manufacturing of agro tools, rice mill, fried & flattened rice, printing press, business of sands and lime stone, cement business, manufacturing of wooden boat.
		Dharampasha	Manufacturing of agro tools, rice mill, fried & flattened rice, marketing of agro tools, ice cream industry.
		Shalla	Fishery and hatchery.

Barisal Region

	Barisal	Sadar	Fish processing, fish hatchery, agro based firm, coconut goods, chatal, betel leaf gardening, brick field, packaging industry, sanitary goods production, engineering workshop.
		Hizla	Fishery, poultry, oil mill, pulse mill, trawler building.
50		Gaurnadi	Dairy food processing, fishery, chatal, handloom, poultry, brick field, paper, bamboo & cane based cottage industry.
		Muladi	Fishery, sanitary goods manufacturing, poultry, oil mill, pulse mill.
		Mehendiganj	Trawler building, fish cultivation, sanitary goods production, poultry, oil & pulse mill.
		Babuganj	Chatal business, sanitary goods production, fishery, brick field.
		Bakerganj	Shitalpati, cottage industry for manufacturing mat from hogla leaf, Pottery, fish and poultry, betel leaf gardening.

Barisal Region

Serial. No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Agailjhara	Weaving craft (mat made of hogla leaf), fish and poultry farm.
50	Barisal	Wazirpur	Black smithy, pottery, betel leaf gardening, fish and poultry.
		Banaripara	Chatal business, guava and hog-plum cultivation, furniture manufacturng factory, vegetable plant and seed production.
		Sadar	Fish and shrimp cultivation, hotel business, jewellery.
		Nalchhity	Furniture, fish and shrimp cultivation, hotel business, jewellery.
51	Jhalokathi	Rajapur	Cloth store, tailoring, hotel business, jewellery.
		Kathalia	Hotel Business, jewellery, fish cultivation, food processing.
		Baufal	Pottery.
		Sadar	Black smithy and pottery, cloth and shoe business, mobile phone, jewellery.
	Pirojpur	Kawkhali	Rice and clothing business, betel nut and nursery business, dairy farm and goat farm.
		Zianagar	Bakery, chatal business, stationery and cosmetic business.
		Nazirpur	Fishery, poultry, tailoring, shoe business, fertilizer business.
52		Mathbaria	Garments, poultry Farm, rice and corrugated sheet business, saw mill, shrimp and white fish cultivation, cement business.
		Nesarabad	Guava, coconut & hog-plum goods, nursery, rod and cement, rice business, fertilizer, clinic, fish cultivation, poultry farm.
		Bhandaria	Rice business, cloth business, poultry farm, white fish, saw mill, rice mill business.
		Sadar	Poultry farm, clinic, pharmacy, tailoring, printing press, hardware, saw-mill, diagnostic centre.
		Betagi	Grocery and stationery shop, hardware, furniture shop, bakery, dairy farm.
53	Barguna	Bamna	Bakery, dairy, poultry .
		Amtali	Clinic, pharmacy, hardware, dairy, bakery, poultry, tailoring, furniture, fishery.
		Patharghata	Clinic, pharmacy, hardware, dairy, poultry, ice plant, fishery.

Barisal Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit	
		Sadar	Clinic, pharmacy, hardware, dairy, poultry, ice plant, fish and dairy.	
		Bauphal	Furniture shop, bakery, chatal, rice, tailoring, dairy.	
		Galachipa	Oil seed plant, dry fish plant, chatal business, rice store, bakery, stationery, dairy farm, shrimp cultivation.	
54	Patuakhali	Mirzaganj	Grocery and stationery shop, pharmacy, hardware, rice store.	
		Kalapara	Tourism industry, sea fish processing, dry fish plant, dairy, chatal, rice store, tailoring, shrimp cultivation, ice plant, bamboo goods, feed mill, solar panel & bio gas.	
		Dashmina	Rice store, stationery, hardware, poultry, dairy, chatal.	
		Dumki	Dairy, bakery, grocery, hardware business.	
	Bhola		Sadar	Engineering workshop, motor parts, petrol pumps, hardware, hatchery, hotel business, rice processing, fish preservation and processing, nursery, vegetables cultivation and marketing, furniture, betel nut business.
		Burhanuddin	Engineering workshop, motor parts, petrol pumps, hardware, hatchery, hotel business, rice processing, fish preservation and processing, nursery, vegetables cultivation and marketing.	
55		Tazumuddin	Trawler building and repairing, hardware, hatchery, dairy food production, rice processing and marketing.	
		Lalmohan	-do-	
		Char fasson	Nursery and plantation, betel nut business, engineering workshop, motor parts, petrol pump, hardware, hatchery, rice processing, fish preservation and processing, vegetables cultivation and marketing.	
		Doulatkhan	Trawler building and repairing, hardware, hatchery, nursery, dairy food production, saw-mill, rice processing.	
		Palong	Electric goods business, brick field, poultry, stock business and brass business.	
		Zajira	Poultry, fishery, pulse cultivation, shoe business, furniture & timber business.	
56		Naria	Jute business, wood business, spice cultivation, pulse cultivation, saw-mill, stock business.	
	Shariatpur	Bhedarganj	Shoe store, banana cultivation, jute business, sugar cane cultivation, molasses business, pottery.	
		Damudya	Chatal business, rice mill, jute business, sugarcane cultivation, molasses business, tiles and sanitary business.	
		Gosairhat	Betel leaf gardening, potato cultivation, brick field, oil seed, poultry, spice cultivation.	

Barisal Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit	
		Sadar	Molasses business, cottage industry, spice production.	
		Kalkini	Jute business, workshop, spice production.	
57 Madari pur		Rajoir	Dairy, pottery, timber business.	
		Shibchar	Cow farming, vegetables cultivation, spice cultivation.	

Rangpur Region

		Sadar	Handicrafts (manufacturing of Shataranchi), Soap factory, printing, packaging & binding industry, rubber cultivation, plastic goods, flour & suji production, jute & jute goods (chatt, sutli), dairy farm, health service (clinic, beauty parlour, gymnasium), block, boutique & embroidery, herbal, cosmetic producing industry, unani & ayurvadic medicine producing industry, export oriented leather goods, export oriented frozen foods, computer software & IT industry, amusement, setting up of small power plant.
		Mithapukur	Production of pulp from mango , mill chatal, auto rice mill, nut processing, compost fertilizer , production of guti urea.
58	Rangpur	Pirgachha	Dairy, fishery, health service, brick field, bakery goods production etc.
		Pirganj	Banana processing, potato or vegetable storage, nursery, forestry, etc.
		Kaunia	Handicrafts (making of cap/tupi), Biogas , tobacco industry, partex, water transport industry etc.
		Badarganj	Flattened rice, paddy & rice business, pottery, brick field, wooden & steel furniture, making of charcoal etc.
		Gangachhara	Neel cultivation, steel & wooden furniture, handloom industry, jute & jute goods factory (chaat, sutli).
		Taraganj	Brick field, chatal business, small business, leather industry, furniture of steel & wood.
		Kurigram Sadar	Jute & jute goods, cold storage, amusement centre(in the area of Dharola bridge), health service (clinic, beauty parlour, gymnasium), setting up of small power plant etc.
		Nageshwari	Timber, bamboo industry, dairy farm, fish farm, health service etc.
		Phulbari	Timber, bamboo products, dairy, fishery etc.
59	Kurigram	Bhurungamari	-do-
		Rajarhat	Processing of Lotcon fruits, dairy, fishery.
		Ulipur	Dairy, fishery.
		Chilmari	Water transport, dairy, fishery, pottery, cottage industry (manufacturing of lime from oyster).
		Raomari	Water transport, processing of fish (dry fish).
		Char Rajibpur	-do-

Rangpur Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit		
		Sadar	Tea Garden, manufacturing of irrigation equipments, dairy, nut processing, banana processing, cultivation of bees & production of honey, health service (clinic, beauty parlour, gymnasium), setting up of small power plant etc.		
60	Lalmonirhat	Hatibandha	Maize processing, animal feed, cold storage.		
		Kaliganj	Dairy, fishery, hatchery etc.		
		Aditmari	Dairy, fishery etc.		
		Patgram	Maize processing, dairy, fishery, animal feed, collection of stone, making of RCC pool from stone.		
		Sadar	Ginger processing, ceramic industry, garments industry, tourism industry, 100% export oriented garment industry, health service (clinic, beauty parlour, gymnasium), setting up small power plant etc.		
	Nilphamari	Domar	Agro based industry, bio fertilizer, reservoir for preservation of potato seeds, processing of potato etc.		
61		Kishoreganj	Reservoir for Preservation of potato seeds, agro based industry etc.		
		Jaldhaka	Agro based industry, setting up dairy farm etc.		
		Dimla	Fishery, agro based industry etc.		
		Saidpur	Production of guti urea, brick field, bakery industry, garments, mechanical industry, small industry, tiles & ceramic industry etc.		
		Sadar	Processing of Lichi & mango, processing of fragrant rice, chatal business, Manufacturing of edible oil from rice bran, auto rice mill, health service (clinic, beauty parlour, and gymnasium), and small power plant.		
		Birganj	Mill-chatal, nursery, forestry etc.		
		Kaharole	Stock business, auto rice mill etc.		
		Bochaganj	Production of charcoal, sugar industry, brick field etc.		
		Biral	Lichi processing, mill chatal, dairy farm, fish farm etc.		
62	Dinajpur	Khansama	Stock business, setting up of agro-based industry etc.		
	1	Fhulbari	Agro-based small & medium enterprise, business of paddy & rice, production of light engineering machinery etc.		
		Chirirbandar	Processing of fragrant rice, flattened rice, Processing of rice, chatal business, dairy, fishery etc.		
		Parbatipur	Compost fertilizer, mixed fertilizer & guti urea, nursery, handicrafts, light engineering machinery, paddy & rice, auto rice mill etc.		
		Birampur	Poultry/Livestock feed, chatal business, dairy & fishery.		

Rangpur Region

Serial No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
		Hakimpur	Agro-based SME, business of paddy & rice, cold storage, compost/mixed fertilizer/guti urea factory.
62	Dinajpur	Nawabganj	Seeds processing, agro-based SME, business of paddy & rice.
		Ghoraghat	Business of paddy & rice, agro-based SME, processing & preservation of seeds, dairy farm etc.
		Sadar	Dairy farm, agro-based SME, leather goods, manufacturing & repairing of agro appliances, agro- based industry, setting up of small power plant.
	63 Thakurgaon	Baliadangi	Processing of fruits, vegetable & pulse, bread & biscuits, production of semai, lachha, chanachur etc.
63		Ranisangkail	Business of paddy-rice, dairy farm, production of flattened rice & rice.
		Haripur	Mango processing, dairy farm, manufacturing of Compost fertilizer, mixed fertilizer, guti urea etc.
		Pirganj	Business of paddy-rice, dairy farm, production of flattened rice & rice, processing of seeds.
		Sadar	Tea processing, strawberry cultivation, rural transport, health service (clinic, beauty parlour, gymnasium), setting up tourism centre, withdrawal of stone & manufacturing of electric pillar & infrastructural goods from stone, setting up small power plant etc.
		Debiganj	Cold storage, manufacturing of spices powder, processing of food from potato etc.
64	Panchagarh	Atwari	Steel & wooden furniture, Business of paddy-rice, dairy farm etc.
		Boda	Processing & preservation of seeds, Poultry/Livestock feed, dairy farm, export oriented jute goods production etc.
		Tetulia	Tea industry, withdrawal of stone & manufacturing of electric pillar & infrastructural goods from stone, setting up tourism centre etc.

Annexure 'D'

Quarterly Statement Regarding SME Credit Disbursement (Except Refinance)

Name of the bank	•
Reporting quarter	• • • • • • • • • • • • • • • • • • • •
Year	•

(Tk. in crore)

Nature of Credit	Sub- Sector	Nature of En- trepreneurs	Target for the year	e during the Quarter		% of Dis- bursed Credit with Tar- Total Disbursement from the beginning of concerned year upto Quarter		% of Disbursed Credit with	
				Number	Amount	get	Number	Amount	Target
1	2	3	4	5	6	7	8	9	10
		Male							
	Service	Female							
		Sub-total:							
		Male							
	Business	Female							
	Dusiness	Sub-total:							
		Male							
	Industry	Female							
Small	maastry	Sub-total:							
		Male							
	Total:	Female							
		Small Total:							
		Male							
	Service	Female							
	Service	Sub-total:							
		Male							
	Business	Female							
	Dusiness	Sub-total:							
		Male							
	Industry	Female							
	maastry	Subtotal:							
Medium		Male							
		Female							
	Total:	Medium Total:							
		Small+ Medium							

Annexure 'E'

(Tk. in crore)

Quarterly Statement Regarding SME Credit Disbursement (Under Refinance)

Name of the bank	•
Reporting quarter	•
Year	•

Total Disbursement % of % of Dis-Nature of Target Credit Disbursed of from the beginning Disbursed bursed Nature of Sub-Sector Entreprefor the **Concerned Quarter** of concerned year Credit Credit Credit neurs year upto Quarter with with Tar-Target get Number Amount Number Amount 7 1 2 3 4 5 6 8 9 10 Male Female Service Subtotal: Male Female **Business** Subtotal: Male Female Small Industry Subtotal: Male Female Small Total: Total: Male Female Service Subtotal: Male Female **Business** Subtotal: Male Female Medium Industry Subtotal: Male Female Total: Medium Total: Small+ **Grand Total:** Medium

Annexure 'F'

Serial	Name of the bank	Existing S	SME centre	Total
No.		2008	2009	Total
1	IFIC Bank Ltd.	2	3	5
2	Islami Bank Bangladesh Ltd.	10	10	20
3	National Bank Ltd.	-	10	10
4	The City Bank Ltd.	5	5	10
5	NCC Bank Ltd.	4	4	8
6	Prime Bank Ltd.	-	5	5
7	South East Bank Ltd.	-	10	10
8	Dhaka Bank Ltd.	3	2	5
9	Social Islami Bank Ltd.	Social Islami Bank Ltd. 5 5		10
10	Dutch Bangla Bank Ltd. 5 5		5	10
11	Standard Bank Ltd.	rd. 3 3		6
12	Mercantile Bank Ltd.	3 -		3
13	The Premier Bank Ltd.	-	5	5
14	Trust Bank Ltd.	-	5	5
15	Brac Bank Ltd.	30	30	60
16	Mutual Trust Bank Ltd.	5	5	10
17	Bank Asia Ltd.	-	10	10
18	Shahjalal Islami Bank Ltd.	2	5	7
19	Jamuna Bank Ltd.	-	5	5
20	Commercial Bank of Ceylon	2	4	6
	Grand Total:	79	131	210

Bank-wise SME Service Centre

District-wise SME Service Centre

Serial No.	Name of the District	Total SME centres in the District	Serial No.	Name of the District	Total SME centres in the District
1	Dhaka	56	25	Habiganj	4
2	Gazipur	11	26	Sylhet	10
3	Narayanganj	3	27	Sirajganj	7
4	Munshiganj	3	28	Bogra	3
5	Manikganj	1	29	Pabna	2
6	Narsingdi	3	30	Rangpur	1
7	Tangail	5	31	Joypurhat	1
8	Kishoreganj	3	32	Gaibanda	2
9	Mymensingh	4	33	Chapainawabganj	1
10	Netrokona	1	34	Gopalganj	1
11	Jamalpur	1	35	Rajshahi	2
12	Sherpur	1	36	Dinajpur	1
13	Faridpur	4	37	Naogaon	1
14	Rajbari	1	38	Niphamari	1
15	Madaripur	3	39	Khulna	2
16	Shariatpur	3	40	Jessore	2
17	Chittagong	26	41	Jinaidah	3
18	Cox's Bazar	2	42	Bagerhat	2
19	Feni	3	43	Chuadanga	1
20	Noakhali	5	44	Kushtia	1
21	Lakshmipur	3	45	Magura	1
22	Chandpur	3	46	Barisal	1
23	Comilla	8	47	Pirojpur	2
24	B.Baria	4	48	Bhola	1

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name		
			Mirpur SME service centre, secton-6, Mirpur, Dhaka			
			Dholaikhal SME service centre, Alnoor Steel market, Dholaikhal, Dhaka			
			Nawabganj SME service centre, Nawabganj Adhunik Banijjik Biponi, Nawabganj			
				Bandura SME service centre, Nawabgan	Bandura SME service centre, Nawabganj, Dhaka	Islami Bank
			Zirani bazar SME service centre, Ashulia, Dhaka	Bangladesh		
			Kalampur SME service centre, Dhamrai, Dhaka	Ltd.		
			Jatrabari SME service centre, jatrabari, Dhaka			
			Joypara SME service centre, Dohar, Dhaka	City Bank Ltd.		
			Savar SME service centre, Savar, Dhaka			
			Posta SME service centre, Lalbagh, Dhaka			
			Dholaikhal SME service centre, Sutrapur, Dhaka	Prime Bank		
			Aganagar SME service centre, Dhakkhin Keraniganj, Dhaka	Ltd.		
		Dhaka 56	Goran SME service centre, 179 North goran, khilgaon, Dhaka			
			Keraniganj SME service centre, Prime tower, shuvadda, Dhaka	Social Islami Bank Ltd.		
	Dhaka		Dhamrai SME service centre, Dhamrai, Dhaka			
1			Meghla bazar SME service centre, Morol market, Dohar, Dhaka			
			Mohammadpur SME service centre, Mohammadpur, Dhaka	Dutch Bangla		
			Dhokkhinkhan SME service centre, Dhokkhinkhan, Dhaka	Bank Ltd.		
		Khilgaon Taltola SME service centre, Khilgaon, I		_		
			Bansree SME service centre, Rampura, Dhaka			
			Bangla bazar SME service centre, Sutrapur, Dhaka	-		
			Banani SME service centre, World Business Centre, Gulshan, Dhaka			
			Mohammadpur SME service centre, Satmosjid road, Mohammadpur, Dhaka	The Premier		
			Malibagh SME service centre, Siddeswari circular road, Ramna, Dhaka	Bank Ltd.		
			Kawran bazar SME service centre, 20-21 kawran bazar, Tejgaon, Dhaka	-		
			Dholaikhal SME service centre, Sutrapur, Dhaka	Trust Bank Ltd.		
			Elephant Road SME service centre, Ferdousi plaza bhaban, new market, Dhaka	BRAC Bank Ltd.		
			Imamganj SME service centre, Lalbagh, Dhaka			

District-wise SME Service Centres

Serial No.	Name of District	Total no. of Place/Location of SME Service Centre Centre		Bank's Name			
				Bijaynagar SME service centre, shahid syed Nazrul Islam sarani, palton, Dhaka			
			Basabo SME service centre, Khilgaon, Dhaka				
			Uttara SME service centre, sector-9, Uttara, Dhaka	_			
			Panthapath SME service centre, Tejgaon, Dhaka	-			
			Badda SME service centre, progati sarani, Gulshan, Dhaka Hajaribagh SME service centre, Nilambar Shah road, lalbagh, Dhaka				
			Jatrabari SME service centre, Monsur complex, Jatrabari, Dhaka	-			
			Mirpur SME service centre, Dhaka eye hospital bhaban, sec-1, Mirpur, Dhaka	BRAC Bank Ltd.			
			Kawran bazar SME service centre, Kazi Nazrul Islam Avenue, Tejgaon, Dhaka				
			Dholaikhal SME service centre, Nahar complex, Nayabazar, Kutuali, Dhaka				
	Dhaka		Shempur SME service centre, Shempur bazar, kadamtoli, Dhaka				
		Dhaka 56	Mohammadpur SME service centre, Tajmahal road, mohammadpur, Dhaka				
			Gulistan SME service centre, shahid Nazrul Islam sarani, Kotuali, Dhaka				
1			Motijheel SME service centre, Motijheel C/A, Dhaka				
			Jurain SME service centre, Kadamtoli, Dhaka	_			
			Rupnagar SME service centre, Rupnagar Residential Area, Pallabi, Dhaka				
			Jatrabari SME service centre, Bibir bagicha, Jatrabari, Dhaka	Bank Asia Ltd.			
			Basabo SME service centre, 87 east basabo, Sabujbagh, Dhaka				
			Jatrabari SME service centre, Jatrabari, Dhaka				
			Mouchak SME service centre, Outer Circualr road, Malibagh, Mouchak, Dhaka	Shahjalal			
			Moulavibazar SME service centre, Moulavibagh, Imamganj, Lalbagh, Dhaka	Islami Bank Ltd.			
			Patuatuli SME service centre, Kotuali, Dhaka	-			
			Mirpur-1 SME service centre, Shah Ali, Dhaka				
			Motijheel SME service centre, 2 DIT avenue, Motijheel, Dhaka	Jamuna Bank Ltd.			
			Old Dhaka SME service centre, 91 shahid syed Nazrul Islam Sarani, Dhaka				
			Progati SME service centre, Kuril, progati sarani, Badda, Dhaka				
			Shantinagar SME service centre, Chamelibagh, Ramna, Dhaka				

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name		
			Tongi SME service centre, Tongi Bazar, Tongi			
			Kaliganj SME service centre, Sheikh super market, kaliganj	IFIC Bank Ltd.		
			Gazipur SME service centre, Gazipur	City Bank Ltd.		
			Shafipur SME service centre, kaliakior, Gazipur	Dutch Bangla Bank Ltd.		
			Joydevpur SME service centre, Joydebpur, Gazipur	Standard Bank Ltd.		
2	Gazipur	11	Mirer bazar SME service centre, Gazipur sadar, Gazipur	Trust Bank Ltd.		
			Gazipur SME service centre, SS complex, Chandona, Joydebpur, Gazipur	BRAC Bank Ltd.		
			Konabari SME service centre, Konabari, Gazipur	DIAC DUIK Etd.		
			Kaliganj SME service centre, kaliganj, Gazipur	Mutual Trust Bank Ltd.		
			Tongi SME service centre, Tongi Bazar, Tongi, Gazipur	Shahjalal Islami Bank Ltd.		
			Tongi SME service centre, Anarkoli road, Tongi, Gazipur	Commercial Bank Of Ceylon		
	Narayan- ganj		Sonargaon SME service centre, Sonargaon, Narayanganj	Islami Bank Bangladesh Ltd.		
3		van- 3	Bhulta SME service centre, Noor Mansion market, Rupganj, Narayanganj	Social Islami Bank Ltd.		
			Araihajar SME service centre, Aaihajaar, Narayanganj	BRAC Bank Ltd.		
	Munshi- ganj				Sirajdikhan SME service centre, Sirajdikhan, Munshiganj	Bank Asia Ltd.
4		3	Munshiganj SME service centre, 223 Jubilee road, Munshiganj	Jamuna Bank Ltd.		
			Bagrah bazar SME service centre, Srinagar, Munshiganj			
5	Manikganj	1	Shingair SME service centre, Shingair, Manikganj	National Bank Ltd.		
			Narsingdi SME service centre, Narsingdi	Prime Bank Ltd.		
6	Narsingdi	3	Madhobdi SME service centre, Madhobdi, Narsingdi	Trust Bank Ltd.		
		Narsingdi SME servic market, 3 C&B road,	Narsingdi SME service centre, Kazi super market, 3 C&B road, Narsingdi	BRAC Bank Ltd.		
			Gopalpur SME service centre, Gopalpur, Tangail	National Bank Ltd.		
	Tangail		Pathorail SME service centre, Delduar, Tangail	NCC Bank Ltd.		
7		Tangail 5		gail 5 Tangail SME service centre,Tangail		
			Alenga SME service centre, Alenga, Tangail	Islami Bank Bangladesh Ltd.		
			Tangail SME service centre, Hossain Traders, Tangail	BRAC Bank Ltd.		

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name	
			Kishoreganj SME service centre, Kishoreganj	City Bank Ltd.	
8	Kishore- ganj	3	Bhairab bazar SME service centre, Zaman market, bhairab bazar, Kishoreganj	Standard Bank Ltd.	
			Kishoreganj SME service centre, Anchol super market, Kishoreganj	BRAC Bank Ltd.	
9	Mymen- singh	4	Muktagachha SME service centre, Muktagachha, Mymensingh	Islami Bank Bangaldesh Ltd.	
			Mymensingh SME service centre, CK ghosh road, Mymensingh	NCC Bank Ltd.	
			Muktagachha SME service centre, Muktagachha, Mymensingh	BRAC Bank Ltd.	
			Gaforgaon SME service centre, Ashraf market, Gaforgaon, Mymensingh	Mutual Trust Bank Ltd.	
10	Netrokona	1	Netrokona SME service centre, Hillul market, baby bazar, Netrokona	BRAC Bank Ltd.	
11	Jamalpur	1	Jamalpur SME service centre, Jamalpur sadar, Jamalpur	City Bank Ltd.	
12	Sherpur	1	Sherpur SME service centre, Bhuiyan plaza, 174 Munshibazar road, Sherpur	BRAC Bank Ltd.	
			Kanaipur bazar SME service centre, Kotuali, Faridpur	- National Bank Ltd.	
13	Faridpur	r 4	Boalmari SME service centre, Boalmari, Faridpur		
				Bhanga SME service centre, Bhanga bazar, Faridpur	_
			Faridpur SME service centre, Kotuali, Faridpur	BRAC Bank Ltd.	
14	Rajbari	1	Rajbari SME service centre, Main road, Rajbari		
			Madaripur SME service centre, Madaripur		
15	Madaripur	3	Madaripur SME service centre, Puran bazar, Madaripur	Jamuna Bank Ltd.	
		Charmuguria SME service centre, Charmuguria, main road, Madaripur		Islami Bank Bangladesh Ltd.	
			Bhojeshar SME service centre, Noria, Shariyatpur	National Bank Ltd.	
16	Shariatpur	3	Noria SME service centre, Maji Plaza, Noria, Shariatpur	Mutual Trust Bank Ltd.	
			Noria SME service centre, Noria, Shariatpur	NCC Bank Ltd.	
			Borodarogar hat SME service centre, Shitakondo, Chittagong	Islami Bank Bangladesh Ltd.	
			Hathajari SME service centre, Hathajari, Chittagong	National Bank Ltd.	
17	Chitta- gong	26	Bhatiari SME service centre, Shitakondo, Chittagong	- City Bank Ltd.	
				Lohagora SME service centre, Lohagora, Chittagong	
			Kamalbazar SME service centre, Chatgaon, Chittagong	NCC Bank Ltd.	

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name	
			Hathajari SME service centre, Hathajari, Chittagong	South East Bank Ltd.	
			Lohagora SME service centre, Lohagora, Chittagong New market SME service centre,6 Jubilee road, Chittagong		
			Sea EPZ SME service centre, Chittagong EPZ, Chittagong	Dhaka Bank Ltd.	
			Hathajari SME service centre, Kachari road, Hathajari, Chittagong	Cosial Islami Dank I ta	
			Baroyarhat SME service centre, Mirsorai, Chittagong	Social Islami Bank Ltd.	
			Rawjan SME service centre, 256 Hazi Ahsan Mansion, Rawjan, Chittagong	Dutch Bangla Bank Ltd.	
			Langoljora SME service centre, Hathajari, Chittagong	Standard Bank Ltd.	
			Potia SME service centre, Gobindokhal, Potia, Chittagong	Mercantile Bank Ltd.	
	Chitta- gong		Bondortila SME service centre, Bondortila, Chittagong		
17		26	Asadganj SME service centre, Kotuali, Chittagong		
			Pahartoli SME service centre, Pahartoli, Chittagong		
			Bohoddarhat SME service centre, Chatgaon, Chittagong	BRAC Bank Ltd.	
		Centr Kodo doub Nozo Hath Oxyg Bosta Chak Baka Kama road, Jubile jubile	Hathajari SME service centre, SM shopping centre, Hathajari, Chittagong		
			Kodomtoli SME service centre, DT road, doublemooring, Chittagong		
			Nozomiahat SME service centre, Sheikh marke Hathajari, Chittagong	Nozomiahat SME service centre, Sheikh market, Hathajari, Chittagong	Mutual Trust Bank Ltd.
			Oxygen moor SME service centre, Bayejid Bostami, Chittagong	Bank Asia Ltd.	
			Chaktai SME service centre, Shah Amanat Bridge, Bakalia, Chittagong		
			Kamalbazar SME service centre, Kalurghat, Arka road, Chatgaon, Chittagong	Shahjalal Islami Bank Ltd.	
			Jubilee SME service centre, Waliko tower, 263 jubilee road, Chittagong	Commercial Bank of	
			CDA avenue SME service centre, CDA avenue, Khulshi, Chittagong	Ceylon	
18	Cox's	2	Cote bazar SME service centre, Okhia, Cox's bazar	Islami Bank Bangladesh Ltd.	
	Bazar		Chokoria SME service centre, Anwar shopping complex, chokoria, Cox's bazar	BRAC Bank Ltd.	

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name	
			Feni SME service centre, Kazi centre, 105/106 SS road, Feni	BRAC Bank Ltd.	
19	Feni	3	Dagonbhuiyan SME service centre, Dagonbhuiyan, Feni	Mutual Trust Bank Ltd.	
			Sonagaji SME service centre, Sonagaji, Feni	South East Bank Ltd.	
			Chaprasirhat SME service centre, Chaprasirhat, Noakhali	Islami Bank Bangladesh Ltd.	
			Sebarhat SME service centre, Senbagh, Noakhali	South East Bank Ltd.	
20	Noakhali	5	Amishapara SME service centre, Aziz super market, amishapara, Noakhali	Mercantile Bank Ltd.	
			Maijdi SME service centre, Sudaram, Noakhali	BRAC Bank Ltd.	
			Maijdi court SME service centre, Noakhali sadar, Noakhali	City Bank Ltd.	
	Laxmipur		Laxmipur SME service centre, Laxmipur sadar, Laxmipur	BRAC Bank Ltd.	
21		axmipur 3	mipur 3 Haidarganj SME service centre, market, Raipur, Laxmipur		Mutual Trust Bank Ltd.
			Ramganj SME service centre, Aungrapara, Ramganj, Laxmipur	Bank Asia Ltd.	
		Kachua SME service centre, Kachua, Chandp		NCC Bank Ltd.	
22	Chandpur	Chandpur 3	Banua SME service centre, Banua, Chandpur	Social Islami Bank Ltd.	
			Chandpur SME service centre, Shahid muktijuddha sorok, Chandpur	BRAC Bank Ltd.	
			Daudkandi SME service centre, Daudkandi, Comilla	Islami Bank Bangladesh Ltd.	
			Companyganj SME service centre, Muradpur, Comilla	Prime Bank Ltd.	
			Gouripur SME service centre, Daukandi, Comilla		
			Comilla SME service centre, Chawk bazar, kutuali, Comilla	BRAC Bank Ltd.	
23	Comilla	8	Laksam SME service centre, Laksam private hospital bhaban, Laksam, Comilla		
			Ramchandrapur SME service centre, Muradnagar, Comilla	Mutual Trust Bank Ltd.	
			Gouripur SME service centre, Gouripur, Daudkandi, Comilla	NCC Bank Ltd.	
				Soaganj bazar SME service centre, Modina Complex, Soaganj bazar, sadar dhakhin, Comilla	Dutch Bangla Bank Ltd.

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name				
			Akhawra SME service centre, Akhawra, B. Baria,	Islami Bank Banhladesh Ltd.				
24	B.Baria	4	B.Baria SME service centre, Samsung plaza, Pourosova, B.Baria,	NCC Bank Ltd.				
			B.Baria SME service centre, B.Baria	South East Bank Ltd.				
			B.Baria SME service centre, Ali plaza, B.Baria	BRAC Bank Ltd.				
			Habiganj SME service centre, Habiganj sadar, Habiganj	City Bank Ltd.				
25	Habigani	4	Shayestaganj SME service centre, Habiganj	Islami Bank Bangladesh Ltd.				
25	Habiganj	4	Habiganj SME service centre,Town Hall road, Khaja garden city, Habiganj	Dhaka Bank Ltd.				
			Nobiganj SME service centre, Skylight Tower, Sherpur road, Nobiganj, Habiganj	Mercantile Bank Ltd.				
			Tajpur SME service centre, Balaganj, Sylhet					
			Biani bazar SME service centre, Bianibazar, Sylhet	South East Bank Ltd.				
		Bishwnath SME service centre, Bishwanath, Sylhet						
			Dhaka dhakhin SME service centre, Golapganj, Sylhet	Dutch Bangla				
26	Sylhet	10	Gobindoganj bazar SME service centre, Chhatok, Sylhet	Bank Ltd.				
26		lhet 10	Sylhet		Standard Bank Ltd.			
			Bishwanath SME service centre, Bishwanath, Sylhet					
			Sajirbazar SME service centre, Kotuali, Sylhet	Trust Bank Ltd.				
							Bondar SME service centre, Gulistan Complex, Kotuali, Sylhet	BRAC Bank Ltd.
			Rikabibazar SME service centre, Rikabibazar, Sylhet city corporation, Sylhet	Bank Asia Ltd.				
			Belkuchi SME service centre, Belkuchi, Sirajganj	National Bank Ltd.				
			Sirajganj SME service centre, Chamber house, SS road, Sirajganj	Dhaka Bank Ltd.				
		irajganj 7 Tamai SME service centre, Belkuchi, Sirajga Shahjadpur SME service centre, Aziz mansi Shahjadpur, Sirajganj	Shahjadpur SME service centre, Shahjadpur, Sirajganj	Social Islami Bank Ltd.				
27	Sirajganj		ganj 7 Tamai SME service centre, Belkuchi, Sirajganj		Trust Bank Ltd.			
			Shahjadpur SME service centre, Aziz mansion, Shahjadpur, Sirajganj	BRAC Bank Ltd.				
			Sirajganj SME service centre, SS road, Sirajganj					
			Belkuchi SME service centre, Belkuchi, Sirajganj	Mutual Trust Bank Ltd.				

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name	
			Mohastangor SME service centre, Shibganj, Bogra	Islami Bank	
28	Bogra	3	Shantahar SME service centre, Adamdighi, Bogra	Bangladesh Ltd.	
			Kahalu SME service centre, Kahalu, Bogra		
			Pabna SME service centre, Sadar, Pabna	BRAC Bank Ltd.	
29	Pabna	2	Ishawardi SME service centre, Ishawardi, Pabna	Mutual Trust Bank Ltd.	
30	Rangpur	1	Shathibari SME service centre, Mithapukur, Rangpur	National Bank Ltd.	
31	Joypurhat	1	Joypurhat SME service centre, Sadar road, Joypurhat	BRAC Bank Ltd.	
32	Gaibandha	2	Gobindaganj SME service centre, Uttar Bus stand, Gobindaganj, Gaibanda	Social Islami Bank Ltd.	
52	Guibanana		Gobindaganj SME service centre, Bishaw road, Gobindaganj, Gaibanda	BRAC Bank Ltd.	
33	Chapaina- wabganj	1	Chapainawabganj SME service centre, Jhilim road, Chapainawabganj	Jamuna Bank Ltd.	
34	Gopalganj	1	Gopalganj SME service centre, Madrasha road, Gopalganj	BRAC Bank Ltd.	
35	Rajshahi	Rajshahi	2	Keshore hat SME service centre, Mohonpur, Rajshahi	Islami Bank Bangladesh Ltd.
			Goneshar SME service centre, Potia, Rajshahi	NCC Bank Ltd.	
36	Dinajpur	1	Dinajpur SME service centre, Munshipara, Dinajpur	BRAC Bank Ltd.	
37	Naogaon	1	Naogaon SME service centre, Naogaon		
38	Nilphamari	1	Syedpur SME service centre, Sunplaza, Syedpur, Nilphamari	Standard Bank Ltd.	
39	Khulna	2	Fultolabazar SME service centre, Fultola, Khulna	Islami Bank Bangladesh Ltd.	
- 29	Kiluina	2	Puraton borobazar SME service centre, Kotuali, Khulna	Bank Asia Ltd.	
40	Jessore	2	Jessore SME service centre, Kotuali, Jessore	South East Bank Ltd.	
40	40 Jessore		Monirampur SME service centre, Monirampur, Jessore	Social Islami Bank Ltd.	
			Dakbangla bazar SME service centre, Sadhuhati, Jinaidah	Islami Bank Bangladesh Ltd.	
41	Jinaidah	Jinaidah 3	Kaliganj SME service centre, Kaliganj, Jinandah	National Bank Ltd.	
			Jinadah SME service centre, Jinaidah Sarok, Jinaidah	BRAC Bank Ltd.	
42	Pagarbat		Bagerhat SME service centre, main road, Bagerhat		
42	Bagerhat	2	Mollarhat SME service centre, Mollarhat, Bagerhat	Social Islami Bank Ltd.	

Serial No.	Name of District	Total no. of Centre	Place/Location of SME Service Centre	Bank's Name	
43			Chuadanga SME service centre, Court road, Chuadanga		
44	44 Kushtia		Kushtia SME service centre, A Khan Chowdhury sarok, Kushtia	BRAC Bank Ltd.	
45 Magura		1	Magura SME service centre, Magura sadar, Magura		
46	Barisal	1	Barisal SME service centre, Nasir Complex, Kotuali, Barisal	Jamuna Bank Ltd.	
47	Pirojpur	roa	Pirojpur SME service centre, 39 club road, Pirojpur		
47		Pirojpur 2	Sarupkathi SME service centre, Nechharbad, Pirojpur	BRAC Bank Ltd.	
48	Bhola	1	Borhanuddin SME service centre, Borhanuddin, Bhola Islami Bank Bangladesh		

Annexure 'G'

Important Sectors of SME

Serial No.	Name of Sectors		Name of Sectors
1	Agro-based and agro-processing industry;	33	Electronics;
2	Agro-based activities such as fishing, fish preservation and marketing;	34	Artificial flower making;
3	Agro-tools making and marketing;	35	Optical frame manufacturing;
4	Fishing boat building;	36	Silkworm and silk industry;
5	Nakshi Kanta and handloom;	37	Stuffed toys;
6	Food seed preservation and marketing;	38	Ice mill;
7	Bakery;	39	lodized salt production;
8	Hatchery;	40	Flattened and fried rice production by machine;
9	Dry fish processing;	41	Rice mill/Auto rice mill;
10	IT-based activities;	42	Wholesale and retail shop;
11	Computer software and ICT goods;	43	Drug house/Pharmacy;
12	Cyber cafe;	44	Phone-Fax;
13	Entertainment such as, documentary film, cinema and DVD production;	45	Local transport;
14	Forestry and furniture;	46	Cinema hall;
15	Horticulture, floriculture & flower marketing;	47	Chatal business;
16	Cold storage;	48	Trading;
17	Construction business such as, construction industry and housing;	49	Old Iron goods;
18	Hospital and clinic;	50	Mobile set and accessories business;
19	Hotel, restaurant and tourism;	51	Electronics business;
20	Telecommunication;	52	Various small business;
21	Mobile phone accessories,	53	Agro machinery/tools business;
22	Printing and packaging;	54	Fertilizer business;
23	Renewable energy such as, solar power, windmill;	55	Jute trading;
24	Light engineering industry;	56	Clothing and shoe business;
25	Plastic industry;	57	Rod and cement trading;
26	Cosmetics and toiletries;	58	Hardware business;
27	Handicrafts;	59	Crockery business;
28	Herbal medicine industry;	60	Grocery and chaff goods business;
29	Jute goods and jute mixed goods;	61	LP gas businesses;
30	Stationery goods industry;	62	Warehouse and container service;
31	Frozen food;	63	Commercial plantation;
32	Leather and leather products;	64	Photography;

Serial No.	Name of Sectors	Serial No.	Name of Sectors
65	Transport and communication;	99	Oil and pulse mill;
66	Laboratory;	100	GI pipe producing industry;
67	Jewellery;	101	Manufacturing of cement pillar;
68	Ginning and baling;	102	Mini sugar mill;
69	Knowledge society with high quality merit and efficiency;	103	Molasses production;
70	Tailoring;	104	Catechu production;
71	Saloon and beauty parlour, gymnasium;	105	Hosiery;
72	Community centre;	106	Welding industry;
73	Call centre;	107	Bronze & brass industry;
74	Diagnostic centre;	108	Partex industry;
75	Digital color lab;	109	Biogas plant;
76	Cable operators;	110	Production of juvelile fish (Reno pona);
77	Electricity distribution produced by generator;	111	Seed production through tissue culture;
78	Small amusement park;	112	Sand & stone business;
79	Bamboo and cane goods production;	113	Wood & steel goods business;
80	Boutiques;	114	Paddy-rice business;
81	Mushroom;	115	Marketing of khadi goods;
82	Computer training school;	116	Nakshi Kanta and handloom;
83	Interior and exterior decoration;	117	Cane matt (Shital pati);
84	Light engineering workshop;	118	Nursery;
85	IPS production;	119	Sweetmeat production;
86	Tribal handloom and specialized handloom (Komor tant);	120	Fish cultivation (shrimp, telapia, pangas);
87	Saw mill;	121	Battery manufacturing;
88	Boat industry such as, passenger carrying small boat building;	122	Railway slipper manufacturing;
89	Environment friendly transport (battery- operated) such as, easy bike (Jessore);	123	Sanitary goods manufacturing;
90	Dairy and fish feed production;	124	Production of lime from oyster;
91	Brick field;	125	Pottery;
92	Khadi industry;	126	Tea industry;
93	Agor and candle light production;	127	Fruit processing industry such as, mango juice, lichi, lotcon etc;
94	Spice grinding;	128	Charcoal production;
95	Biscuit factory;	129	Storage for potato seeds;
96	Exportable soiled tali production;	130	Semai, lachha & chanachur production;
97	Food processing;	131	Potato tissue culture;
98	Bus/Trauck body building;	132	Solar electricity plant.

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