An Internship Report
on

SME financing of Janata Bank PLC: A study on Pulhat Branch, Dinajpur

This report is submitted to the Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Finance

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Acknowledgement

It is my great pleasure to express our gratitude to our creator almighty ALLAH for such great opportunity to be in touch with Janata Bank PLC in completing my assigned report timely on the topic SME financing of Janata Bank PLC, Pulhat Branch, Dinajpur.

In preparing the report I would like to express my gratitude to my honorable supervisor Ayrin Sultana, Associate Professor and co-supervisor Sakila Zabin, Lecturer from the core of my heart for their kind support, guidance, supervision, instructions and advice and for motivating me to do this report.

I am also grateful to the employees of bank for their cordial information. They helped me a lot to collect the information correctly and also extended their helpful hand to me. It was a great opportunity to do internship in such an organization. The experience I have gathered will be a privilege for my future career planning.

………………………
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Janata Bank PLC

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প্রধান কার্যালয়ঃ জনতা ভবন
পোষ্ট বক্স নম্বরঃ ৪৬৮, ১১০ মতিঝিল বা/এ, ঢাকা-১০০০
ফ্যাক্স ঃ ৮৮০-২-৯৫৬৪৬৪৪, টেলেক্স ঃ ৬৭৫৮৪০ জেবিডি বিজে
Website: www.janatabank-bd.com
পিএবিএক্সঃ ৯৫৬০০০০, ৯৫৬০০৩৯, ৯৫৫৬২৪৫-৪৯,

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Reff: Internee /Certificate/ID1703231/FH/ Date: 27/05/2024

TO WHOM IT MAY CONCERN

This is certify that Mr. Foysal Mahamud, Student Id: 1703172, Faculty of Business Studies, Student of Hajee Mohammad Danesh Science & Technology University. Dinajpur has successfully completed his 90 days of Internship program.

During the period of his internship program with us, he had been exposed to different processes and was found diligent, hardworking and inquisitive.

We wish him every success in his life and career.

Md. Forhad Hossain
Manager
Janata Bank Limited
Pulhat Branch, Dinajpur

Certificate of Supervisor

I hereby declare that the concerned report on “SME financing of Janata Bank PLC, Pulhat Branch, Dinajpur” is an work done by Foysal Mahamud, bearing Student ID: 1703172, MBA in Finance, MBA Batch 14^{th}, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

………………………
Ayrin Sultana
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Certificate of Co-supervisor

I hereby declare that the concerned report on "SME financing of Janata Bank PLC, Pulhat Branch, Dinajpur" is an work done by Foysal Mahamud, bearing Student ID: 1703172, MBA in Finance, MBA Batch 14th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

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Student's declaration

I hereby declare that the concerned report on "SME financing of Janata Bank PLC, Pulhat Branch, Dinajpur" has prepared by me internship which is supervised by Ayrin Sultana, Associate Professor, Department of Finance and Banking, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented the internship work is original and part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

………………………

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Abstract

These study is an effort to examine the Small and Medium Enterprises (SME) account for 60 percent of total employments in our country. Every year about 2 million young people join in the country's workforce. Half of them find jobs reception and abroad. So it's become a challenge to make more jobs in order that the remainder are often employed. SMEs can be an answer to the problem. In labour surplus country like Bangladesh, SMEs can play a substantial role in providing the encouragement to the development of the modern trading business sector. SMEs are labour intensive but relatively low cost capital intensive. For a developing country like Bangladesh SMEs are a cost effective way towards the reduction of unemployment and to find the new identity. Financial Institution round the world are relentlessly trying to reinforce the SME exposure in their groups. Over the years Janata Bank PLC has expanded the financing exposure all over Bangladesh. SME sector is one of them. Although everywhere the importance of SME financing is very appreciated and entertained, this sector lacks proper boost from the government and a spotlight of monetary organizations. There are many reasons that financial organizations especially banks are unwilling in financing to the tiny and medium enterprises. Janata Bank PLC is currently motivated hard to enhance the SME exposure of the bank. According to the Dinajpur region JBPLC are invest their SME loan and they create the greater business environment. That's why these area business man are more interested to expand their business activities for helping the JBPLC SME activities.

Keywords: SME loan, loan adequacy, loan utilization, loan payment.

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Chapter 1

Introduction

1.1 Introduction

SME (Small and Medium Enterprises) means enterprise that requires relatively small amount of capital with relaxed terms and condition. SMEs are the sources of livelihood of individuals that lacks capital but have strong business competency. SME financing has been identified as a serious obstacle to SME growth Akterrujjaman, (2010). There is an issue of interest rate charged by banks and other financial institutions for SME finance. SMEs contribute significantly in poverty reduction programs and potential contribution to the expansion and technological advancement (Chowdhury, 2011). These region people that had no earning source now being employed in SME by taking loan under SME schemes from JBPLC banks and other SME organization. SMEs includes small and medium enterprise as like as grocery shop , decorator business, cloth store, saloon and beauty parlor, construction shop, readymade garments, tailoring etc. which have quick turn over within one year. Their investment loan recovery system one year in SME financing. SME loan is getting popularity day by day. In 2019 JBPLC report in Pulhat Branch invest in 58 lakhs. And the next year 2020 they again invest in 1 crore and 6 lakhs .These loans are somewhat different from normal loan programs in terms of interest rate, security requirement, installment, etc. There are several studies on normal loan of various organizations, but the studies exclusively handling SME loans are scarce within the country. As a special loan it requires exclusive study for its smooth expansion and expected beneficial effects. Pulhat is an area of Dinajpur South City where different bank branches including public and private disbursing SME loan to the borrowers. Among them Janata Bank PLC holds a pride position. But one condition make arise to provide by their loan against the loan holder when taking a loan then showed his property. Suppose SME loan holder total asset amount 80 lakhs then JBPLC provide loan 40 lakhs .In that cases JBPLC provide loans half of the total asset. Borrowers must have a security deposit. Therefore, the overall objective of the study is to investigate the SME loans of Janata Bank PLC in Pulhat area. The specific objectives of the study are to examine the adequacy, utilization repayment of SME loans by the borrowers, to determine the profitability of SMEs and to analyze the effectiveness of SME loans provided by the Janata Bank PLC among the borrowers.

1.2. Objectives of the Study

- To know bank's overall credit activities towards Small and Medium Enterprise (SME).
- To find out the year wise SME loan disbursement and percentage of SME loan to total loan of Janata Bank PLC, Pulhat Branch Dinajpur.

1.3. Limitations of the report:

The study has suffered from a number of barriers:

- Data from Janata Bank is highly confidential for the outside people and I had no authority to use the core banking criteria.
- Janata Bank performs its whole banking activities in automated way that’s why all the employees are very busy with their work, they are not providing their actual transaction amount for SME financing.
- Time is also a big constraint for my research. It was difficult to communicate with the customers, as many of them were unable to give me much time for conversation.

Chapter 2

Literature Review

This existing finds the inherent characteristics (SMEs) afford these enterprises the potential to absorb unskilled labour and to nurture and develop entrepreneurial skills. However, in the Bangladeshi economy, these benefits are not forthcoming due to the high failure rate of SMEs.

Chowdhury (1985) made a commendable contribution to the literature in this field. In his study he observed that the rate of interest charged under different credit programmed were high and the security policy was rigid and cumbersome. The negative and restrictive conditions of the credit policies hampered the smooth running of the enterprises of the borrowers.

Jesmin and Rubayat (2009) found that, strengthening the financial sector is one of the most important issues for enabling Small Scale Industries (SSIs) to perform successfully. Most of the commercial banks as well as other financial institutions are somewhat reluctant to provide loans from own funds to SSIs due to the high credit risk associated with such lending. To overcome this problem a mechanism can be devised to set up a special insurance scheme with funds from the government, donors and even, may be contribution from local financial institutions.

Akter rujjaman (2010) conducted a study where major findings were related to the high interest and loan duration rates, reasons for SMEs relatively informal way of doing business in contrast to bank's formal procedures and prerequisites, bank's relative experience in this field.

Chowdhury and Ahmed (2011) observed that non availability of adequate credit, complex loan granting procedure, inadequate infrastructure facilities, problems of collateral requirements, paucity of working capital, non-availability of skilled work force; poor salary structure, lack of coordination among SME related organizations, lack of appropriate marketing strategies etc. are the major hindrances to the development of the SMEs in Bangladesh. They recommended easy loan application and disbursement procedure, fix the minimum salary, adequate finance for modernization, expansion and technological advancement of SMEs etc. for the development of SMEs.

Zaman and Islam (2011) found that lack of investment finance and working capital finance, inability to market SME product, lack of skilled technicians and workers, non tariff barriers and changes in world trade regimes are the major financing constraints faced by SMEs in Bangladesh and suggested enhancing access to SME finance, development of SME infrastructure, quality of SME products, and training facilities for SME workers and entrepreneurship etc. are as some policy measures to overcome those constraints.

Uddin (2014) observed that limited financing, high interest rate, poor infrastructure, credit information gap etc. make the performance of SMEs below the global standard in Bangladesh. This study was an analysis to identify some of the constraints related with SMEs financing and some policy implications for the future.

Khanam and Hasan (2016) conducted a study. The main finding of the study were i) the investment of BASIC bank in Industrial sector occupy the first position and SMEs gets the highest loans from the bank over the study period. .ii) It is seen that the productivity performance in terms of working fund to total expenses and total income to total expenses have been satisfactory in most of the banks during study period. iii) It is also observed that the profitability performance in terms of total income, working fund and total deposits have been satisfactory of all the sample banks during the study.

Here the conclusion drawn from this study is that small firms base their competitive advantages. But in this literature review have not been found how financing small and the medium enterprise. In these regard I am trying to express very shortly how financing activities done by Janata Bank PLC.

Chapter 3

Methodology

3.1. Research Design

This is a descriptive type of research. The study requires a systematic procedure from selection of the subject to preparation of the ultimate report. To perform the study, the sources were to be identified and picked up to be classified, interpreted and presented during **a** systematic manner and key points were to be acknowledged. The overall process of methodology has been given as below:

3.2. Sources of Data

- Selection of the topic: The topic selected for the study was chosen and approved by the supervisor.
- Identifying data sources: Secondary data sources were annual reports, files, and bank employers.

i) The Secondary Data Source

- Annual reports of Janata Bank PLC from 2020-2023.
- Different publications regarding Banking functions by Janata Bank PLC.
- Official website of the Janata Bank PLC.

Chapter 4

Result and Discussion

4.1. Overview on SME Loan:

The most valuable natural resources of Bangladesh is its people. As a nation we struggled for our independence and now the attainment of economic uplift is that the most goal. Micro lenders are working here within the financial field, providing very bit and on the other hand regular commercial banks are providing bigger amount of loans to larger industries and trading organizations. But the tiny and medium entrepreneurs were overlooked. This missing middle group is that the tiny but striving entrepreneurs, who thanks to lack of fund cannot pursue their financial uplift, as they have no property to provide as equity to the commercial banks. With this end in view of Janata Bank was opened to serve these small but hard working entrepreneurs with double bottom line vision. As a socially responsible bank, Janata Bank wants to ascertain the emancipation of grass-roots level to their economic height and also to form profit by serving the interest of missing middle groups. A big amount of its total portfolio usually collected from urban areas, are channeled to support these entrepreneurs who in future will become the potential strength of our economy. Janata Bank is that the market leader in giving loans to Small and Medium Entrepreneurs. They have been doing it for the previous few years.

4.2. Why SME Loan?

The main purposes of Janata Bank is to develop human and economic position of a country. Its activities is not limited only providing and recovering of loan but also try to develop the economic growth of a country. Reasons for this program from the viewpoint of Janata Bank PLC.

4.3. Support Small Enterprise

The small enterprise, which requires 2 to 20 crore, but they have no easy access to the banks/financial institutions. For example: the working capital amount up to 8 lacks is provided without any kind of mortgage.

a. Economic Development

Economic development of a country largely depends on the small and medium sized enterprises. Such as, if we analyzed the development history of Bangladesh, the development of small & medium-sized enterprises favorable the development of that country.

b. Employment Generation

The bank gearing the employment of opportunities by two ways: Firstly, by providing loan to the small enterprises expanding, these businesses require more workers. Secondly, Small & Medium Enterprise (SME) program requires educated and obviously business minded people to provide support to entrepreneurs.

c. Profit Marking

SME program is a new dimensional banking system in the banking world. Most of the CROs are providing door-to-door services to the entrepreneurs. Entrepreneurs are satisfied by the service of the bank and make profit.

d. Encourage Manufacturing

The main focus of Janata Bank is to encourage manufacturing by the entrepreneurs who produce by purchasing various types of materials and also encouraging small business holding as like as cloth store, feed manufacturer, grocery shop and so on. They try to supportive instruction them to produce material if possible because if they can produce in line of purchase profits will be high.

e. Spread the experience

Another reason of Janata Bank is to spread the knowledge on the importance of SME banking regarding various businesses. The consumer services officer share their knowledge from various businesses and trying to help the entrepreneurs who have shortage knowledge.

4.4. Criteria and Conditions of SME Loan

Acceptable Entrepreneur

- Entrepreneurs must be Bangladeshi citizen.
- Age must be above 18 years.
- The entrepreneur should have related must be business minded, professional experience, good managerial ability, adequate capital, financial solvency, good repayment behavior, technical & marketing related knowledge, training.
- The entrepreneur should have capability of utilization and repayment of loan.
- Must have acceptable CIB report from Bangladesh Bank.
- Defaulters of any bank or financial institution are not considered under this lending program.

Credit Duration

- Short term loan (up to 12 months).
- Loans are renewable given satisfactory dealing.

Provide two types of financing

- Fixed Assets Financing
- Working Capital Financing

Table 4.1. Definition of micro, small and medium enterprises:

Categories	Outstanding	Interest rates
Shohoj	Up to 2.00 lac	9%
sulov	Up to 10.00 lac	9%
Baboshayee	Up to 3.00 crore	9%
Majhari	Up to 20.00 crore	9%

Table 4.2. In 2021 SME investment of JBPLC.

particulars	BDT in amount
1.Al Saad Traders	500000
2.Islam Enterprise	500000
3.Shohan Enterprise	4800000

Source: Prepared by author.

Table 4.3. Calculation of interest, 2021

Particulars	amount	Interest rate	Interest amount
1. Al Saad Traders	500000	9%	45000
2. Islam Enterprise	500000	9%	45000
3. Shohan Enterprise	4800000	9%	432000

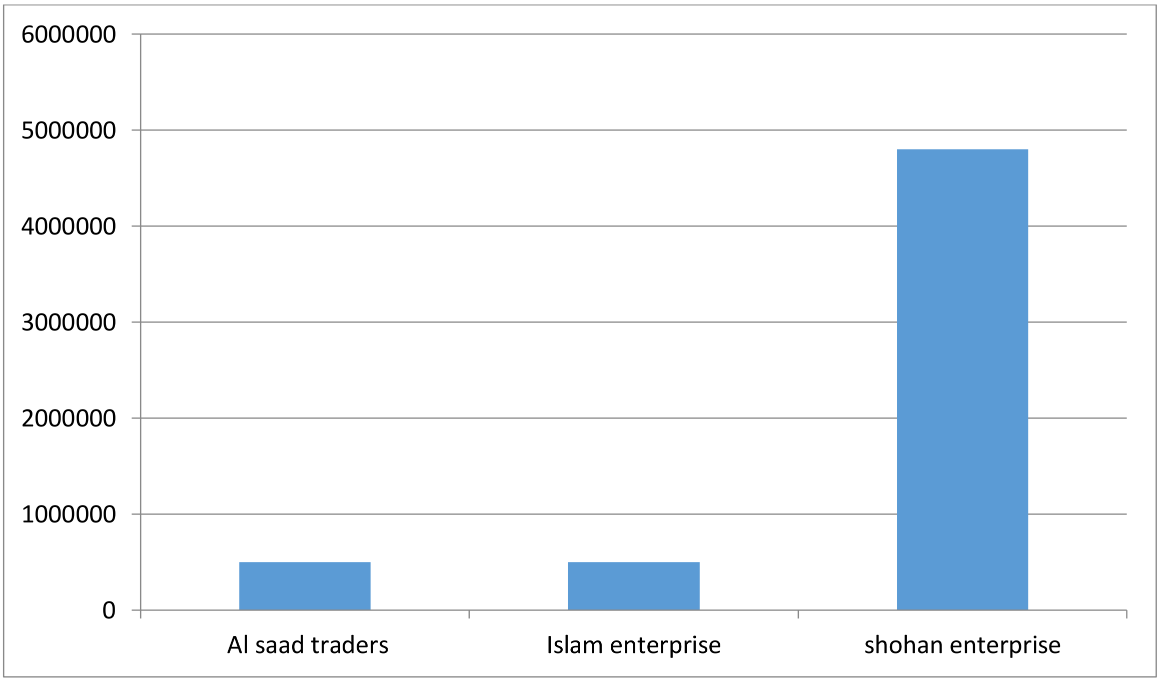


Figure: 4.1. Total SME loan disbursement in 2021

Table 4.4. In 2022 SME investment

Particulars	BDT in amount
1. Rana Decorator	4800000
2. Megha Bostraloy	4800000
3. Bela Bostraloy	1000000

Source: Prepared by author.

Table 4.5. Calculation of Interest, 2022

Particulars	Amount	Interest rate	Interest amount
1. Rana decorator	4800000	9%	432000
2. Megha bostraloy	4800000	9%	432000
3. Bela bostraloy	1000000	9%	90000

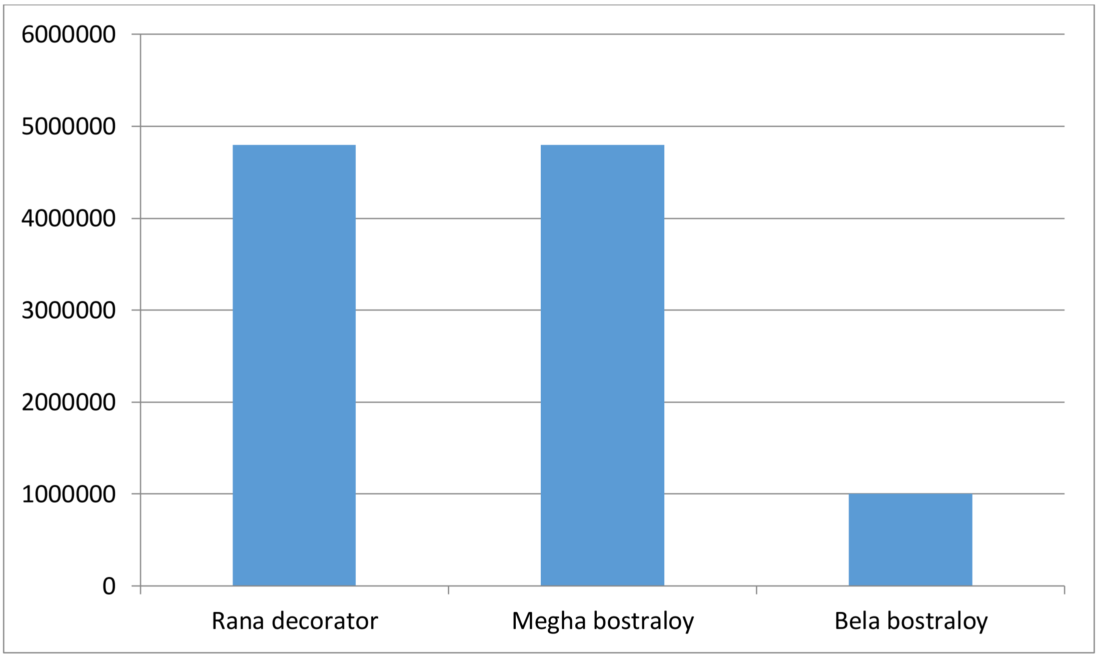


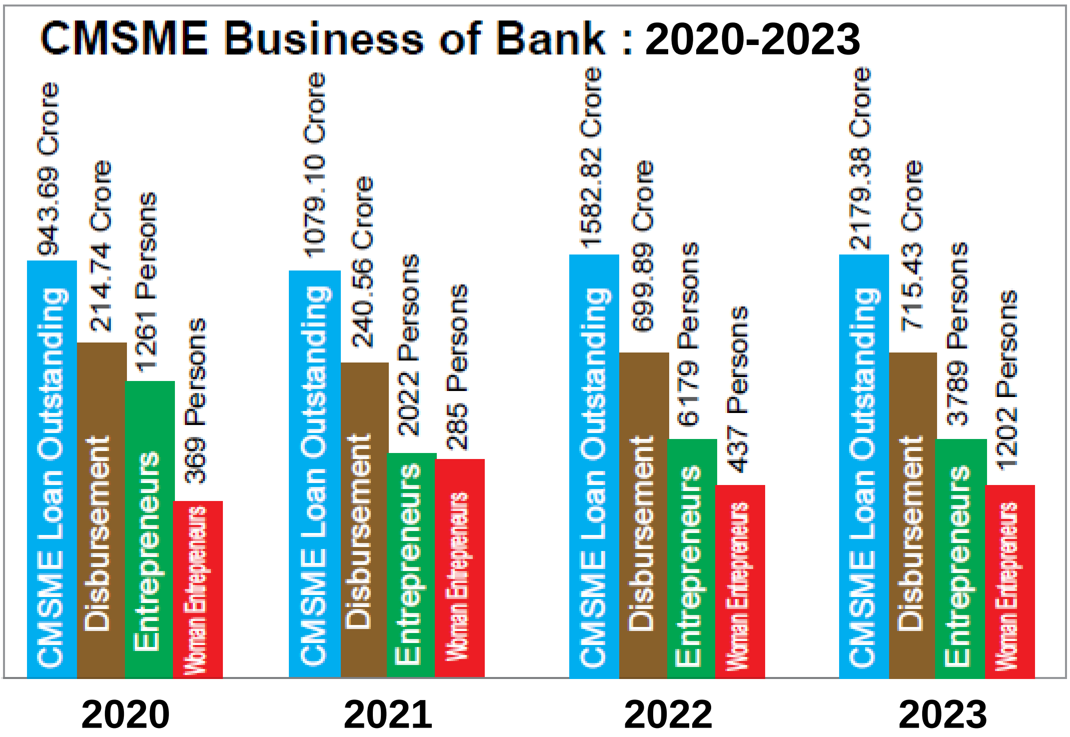
Figure 4.2. Total SME loan disbursement in 2022

In 2023 abbreviation:

They have not been interested in SME financing till now in 2023. However, they have shown a lot of sincerity to invest. I ask them which company you should invest in. They are very preferable to invest Bismillah feed. And also I told them how much money want to invest in Bismillah feed and they replied 30-50 lakhs to provide lending.

CMSME Business:

The Bank is disbursing CMSME loans since 2018 at both personal and institutional level to achieve national sustainable economic growth and also to eradicate unemployment. It is creating CMSME entrepreneurs and on the other hand, it is also creating permanent employment opportunities. Besides, there remains a privileged CMSME facility for women entrepreneurs. Janata Bank is playing a significant role in country's economy and employment through disbursing loan in CMSME portfolio. Tk 715.43 crore has been disbursed in 2018 in CMSME Loan. It has been disbursed 65.31 crore among 1202 Women entrepreneurs for promoting and participation of the women-folk in this sector.



Source: Annual report of JBPLC.

Figure 4.3: CMSME Business of Bank, 2020-2023

Table 4.6. SME business and women entrepreneur financing during 2022-2023

Taka in crore

Particulars	2023	2022
Target:		
SME	400.00	208.50
Women entrepreneur financing	40.00	40.00
Disbursement:		
SME	240.56	214.74
Women entrepreneur financing	10.10	22.88
Entrepreneurs:		
SME	1737	2641
Women	285	623

Source: JBPLC Annual Report.

Role of Bangladesh Bank on SME Financing and Development:

Reducing poverty remains a formidable challenge for Bangladesh. The vision 2022 of the Government of Bangladesh also targeted to raise the GDP growth to 10% by 2022. Although Bangladesh experienced stable growth rate of around 6.3% on average during the last few years, it is necessary to take steps to achieve the desired growth rate. Acceleration of the growth rate, however, requires substantial increase in private investment as well as engagement of households in formal financial system. Bangladesh bank started promoting the CMSME sector since 2017 through. A target of disbursing BDT 388.58 billion of CMSME credit was set by all banks and NBFIs for 2017. During 2017, all banks and NBFIs disbursed together BDT 535.44 billion to 308,950 enterprises which was 138% of the target. Consequently, a target of disbursing BDT 1,045.86 billion was set for 2022 which was higher by BDT 158.33 billion than 2021. In 2022, all banks and NBFIs altogether disbursed BDT 1,158.70 billion to 724,903 enterprises. In the same spirit, a target for disbursing BDT 1,135.03 billion was set for 2023 (January-December).

Table 4.7. Target Based credit Disbursement

Year	Disbursement Target (BDT in Billion)	Amount (BDT in Billion)	No. of Enterprises	Target Achievement (in %)
2017	388.58	535.44	308,950	138%
2018	569.40	537.19	319,340	94%
2019	590.13	697.53	462,513	118%
2020	741.87	853.23	744,228	115%
2021	887.53	1009.10	541,656	113%
2022	1045.86	1158.70	724,903	111%
2023	1135.03	1180.50	740,582	104%

Source: SME & special programs Department, Bangladesh Bank.

Based on the table, Chart-1 shows that the total amount of disbursement by banks and financial institutions has an increasing trend over the years under review. The credit disbursement in CMSMEs sector stood at Tk. 1180.50 billion against 740,582 enterprises at the end of 2023 which was only Tk. 535.44 billion and 1009.1 billion in 2017 and 2021 respectively. The bar chart clearly indicates that the disbursement target was not only fully achieved but it also exceeded the targets.

Chapter 5

Findings and Suggestions

5.1. Findings

From the data analysis the following outcomes are found:

i. JBPLC SME financing are divided carefully and grade the proprietors while disbursing SME loan.
ii. The SME loan interest rate is a little bit higher for the small business or other professions.
iii. The principle amount of loan is too small for the debtors.
iv. JBPLC provides loan for business purpose only.
v. The bank provides loan limited number of trading and small business holder.
vi. After taking the loans from JBPLC, some proprietors said that they are either highly satisfied with the SME loan and JBPLC employee express their personal opinion.
vii. Compared to other banks in this year till now they are not providing SME loan.
viii. The bank has technological problem.
ix. SME market is highly challenging and JBPLC might lose a huge portion of its future client portion to the other banks.
x. The bank takes long time for legal action against loan defaulters.

5.2. Suggestions

For attaining the best possible targets, the bank take following steps. These can be-

i. Banks overall SME credit policy is good. There are some suggestions for policy development:
    - Should Establish SME loan monitoring. Which industry could invest in?
    - Special attention should provide to the green SME sector.
    - JBPLC authority should provide adequate training to their SME officers and the managers for better SME credit service.
ii. The banking industry is tremendously competitive and continuously changing.

iii. The SME financing policy and loan sanction procedure should be made flexible and easy.
iv. Interest rate of SME should be more competitive in order to expand the SME financing.
v. All the possible information should be preserved at head office about the borrowers.
vi. Women entrepreneurs are lower than other categories of loan. They must take necessary steps to encourage them.
vii. The process of proving loan should be quick.

Chapter 6

Conclusions, Policy Implications and Future Work

6.1. Conclusions

Janata Bank PLC has a good possibility to be a leading bank in the economy of Bangladesh. To gain that, they need to find out the areas where they can expand. According to the Dinajpur region in 2019 and 2020 Janata Bank totally achieved their expected target on SME investment. In recent years, their performance in SME sector compared to other banks is much favorable. It means that the accessibility compare to be one of the best banks in SME sector. They are really very cordially to their clients. SME is an effectual sector in Bangladesh which can be precious for all the banks in the near future. All the banks are always trying to maximize their collection. In Pulhat Branch SME financing is a profitable business but overall loan and advanced position is not good. For that reason to keep up with other banks in Bangladesh as like Janata Bank PLC specially find out their problems of the future SME clients and try to trace the best possible way which will make good connection with their new clients and achieve their expected goals.

6.2. Policy Implications

In this report the contribution belongs to those people who want to establish themselves with a very small business SME will be very useful. Entrepreneurship, SMEs are important concepts to consider on what regards to local development. SME will play a great role in making a living for the unemployed. Not only will it play a role but it will also increase the country's GDP. If SME financing is easy then people will be very interested in taking loans and will be able to start their expected career. This are the policy implications of my internee report.

6.3. Future Work

In this literature review they have not been found the encouragement of SME loan holding. In my internee report I want to find encouraging those who do not want to take an SME loan how to become self-sufficient very quickly by taking a loan. However this subject cannot be analyzed apart from other concepts that from one or another way establish a concepts network on the sustainable development policies.

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