

## Small and Medium Enterprise ( SME )

### Credit Policies & Programmes

Bangladesh Bank

Head Office1

## Small and Medium Enterprise (SME)

### Credit Policies & Programmes

#### SME & Special Programmes Department

Bangladesh Bank

Head Office, Dhaka23

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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:

x■ 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.

x■ 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.

x■ 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.<sup>6</sup>

x■ Priority shall be given to small entrepreneurs.

x■ For small entrepreneurs credit limit will be ranged from Tk. 50,000 (Fifty thousand) to Tk. 50,00,000 (Fifty lac).

x■ 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.

x■ 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.

x■ Each bank and financial institution shall establish a separate 'Women Entrepreneurs' Dedicated Desk' with necessary and suitable manpower, provide them training on SME financing and suitably appoint a lady officer as chief of dedicated desk. 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.

x■ 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.

x■ 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'.

x■ 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.

x■ 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:<sup>7</sup>

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).<sup>8</sup>

### 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.<sup>9</sup>

#### 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.<sup>10</sup>

#### 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).<sup>11</sup>

#### 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 fairs of the SME products matching buyer-supplier 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.<sup>12</sup>

##### 18.2. Methods of Monitoring of SME Credit:

###### x■ 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.

**x■ 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.

**x■ 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.

**x■ 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.

**x■ 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;13
  - 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 Bangladesh 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.

**x■ Monitoring Activities in Regional Offices of the Banks:**

- a. The smooth implementation 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.

**x■ 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:<sup>14</sup>

- 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 courageous 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).<sup>15</sup>

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. 1617

Annexure 18

Annexure 'A'

Target of SME Credit Disbursement  
(Tk. in crore)

Serial No. Banks & Financial Institutions Target

1 State-owned Commercial Banks 3,897

2 Specialized Banks 600

3 Private Commercial Banks 17,478

4 Foreign Commercial Banks 707

5 Non-Bank Financial Institutions 1,313

Grand Total: 23,99519

Annexure-'B'

Clusters of Light Engineering Industry 1

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, Narayanganj, 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-200720

Clusters of Light Engineering Industry

Bogra Region

Serial

No. Location Products



- 1.
- 2.
- 3.

Railway Market, Bogra  
Railway Market, Bogra  
Railway Market, Bogra  
Castings clusters.  
Agricultural machineries and accessories.  
Auto accessories.  
Jessore Region

- 1.
- 2.
- 3.

Khulna Road, Jessore  
Khulna Road, Jessore  
Khulna Road, Jessore  
Building body of the bus.  
Agricultural machineries and accessories.  
Auto accessories.  
Khulna Region

1. Jessore Road, BIDC Steel furniture.

Chittagong Region

- 1.
- 2.
- 3.

Double Mooring, Kotoali  
Double Mooring, Kotoali  
Double Mooring, Kotoali  
Plastic goods.  
Rubber accessories.  
Re-rolling mills.<sup>21</sup>  
Annexure-'C'

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

Dhaka Region

Serial	No.	Name of the District	Name of the Upazila	Potential Sectors for SME Credit
1	Narsingdi	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.		
	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.

2 Narayanganj

Narayanganj

Sadar

Garments, knit, hosiery, dyeing, thread, trading of apparels; trading of rod, brick, cement & construction goods, trading of furniture, hotel and restaurant.

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.

3 Manikganj

Manikganj Sadar Small business, poultry, fish cultivation, small cottage industry.

Shivalaya Poultry, fish cultivation.

Ghior Poultry, fish cultivation, small cottage industry.

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.<sup>22</sup>

Dhaka Region

Serial

No.

Name of

the District

Name of the

Upazila Potential Sectors for SME Credit

4 Munshiganj

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.

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.

5 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.

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. 23

Dhaka Region

Serial

No.

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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, cosmetics, restaurant, pharmacy, furniture mart.

6 Jamalpur

Jamalpur

Sadar

Handicraft industry, electronics and electric goods, manufacturing of furniture (wood & steel), spare parts and accessories of car/auto-rickshaw, processing of tomato and potato, diagnostic centre, clinic, medicines/personal cleanliness, residential hotel, wholesale and retail shop, grocery, departmental 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.

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, restaurant, pharmacy.

Madarganj

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, restaurant, 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, restaurant, pharmacy. 24

Dhaka Region

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Upazila Potential Sectors for SME Credit

7 Tangail

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.

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.

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.

Dhaka Region

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the Upazila Potential Sectors for SME Credit

8 Netrokona

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.

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.

9 Kishoreganj

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.

Itna Rural small business.

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.26

Dhaka Region

Serilal

No.

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District

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Upazila Potential Sectors for SME Credit

10 Sherpur

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.

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.

11 Mymensingh

Mymensingh

Sadar

Health service and diagnostic centre, timber business, electronics and electrical goods, pharmacy.

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.

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.

Ishwarganj 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.27

Dhaka Region

Serial

No.

Name of  
the District

Name of  
the Upazila Potential Sectors for SME Credit

12 Faridpur

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.

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.

13 Rajbari

Sadar Rice mill, hardware goods, biscuit factory, manufacturing of furniture, handicraft, embroidered quilt (Nakshi kantha), boutique print and embroidery; auto rickshaw.

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.28

Dhaka Region

Serial

No.

Name of the

District

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Upazila Potential Sectors for SME Credit

14 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.

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.<sup>29</sup>

Dhaka Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

15 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. 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.

Chittagong Region

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-30

Chittagong Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

16 Chittagong

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 equipments 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.

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.<sup>31</sup>

Chittagong Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

17 Cox's Bazar

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.

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.

18 Bandarban

Sadar

Light engineering, tribal handicraft and handloom, Saw mill, food processing and storing, wooden furniture and other goods, bamboo cane products, boutiques, mushroom, 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.

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.<sup>32</sup>

Chittagong Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

19 Khagrachhari

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.

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-

20 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.

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.<sup>33</sup>

Chittagong Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

20 Rangamati

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 .

Juraichhari -do-

Rajasthali -do-

Naniarchar -do-

Baghaichhari -do-

Barkal -do-

Langadu -do-

21 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.

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.<sup>34</sup>

Chittagong Region

Serial

No.

Name of

the district

Name of the

Upazila Potential Sectors for SME Credit

22 Noakhali

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.

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-

23 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.

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.<sup>35</sup>

Chittagong Region

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-36

Khulna Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

26 Khulna

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).

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.

27 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.

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.



28 Bagerhat

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.

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.37

Khulna Region

Serial.

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

29 Jessore

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.

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.

30 Jhenaidah

Jhenaidah Sadar Cultivation of banana, maize, tobacco, sugar cane; solar panel and chatal business.

Maheshpur Cultivation of banana, sugar cane, pulse, and chatal business.

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.

31 Magura

Magura Sadar Jute trading, chatal business.

Sreepur Jute trading, vegetable cultivation, agricultural tools

business.

Mohammadpur Jute trading, green pepper & flower cultivation, cow rearing & farming.

Shalikhha Jute trading, vegetable cultivation, cow farming.

32 Narail

Narail Sadar Mini truck purchase, cottage industry, shrimp cultivation, poultry farm.

Lohagara Mini truck purchase, solar panel.

Kalia Betel leaf gardening, cloths & shoe business.

33 Gopalganj

Gopalganj Sadar Poultry farm, white fish cultivation.

Kotalipara Poultry farm, Solar panel.

Tungipara Sugar cane cultivation, small business.

Kashiani Power tiller purchase, poultry farm, solar panel.

Muksudpur Jute, white fish cultivation, small business.38

Rajshahi Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

34 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, Ice factory, herbal/ayurvedic cosmetics production, building apartment, plastic industry.

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.<sup>39</sup>

Rajshahi Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

35 Pabna

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.

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.

36 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.

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.

37 Kushtia

Kushtia Sadar

Pathology, light engineering, information technology, palm cultivation, katlary industry, production of jute bags, chatal business, furniture, cottage industry, fertilizer business.

Mirpur Agro based industry, dairy & poultry industry.

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.40

Rajshahi Region

Serial

No.

Name of

the District

Name of the

Upazila Potential Sectors for SME Credit

38 Chuadanga

Sadar

Fish cultivation-white fish, hatchery, nursery, production of chicken, chatal business, solar panel, mobile phone & various spare parts business and handloom industry.

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.

39 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.

Shibganj

Food processing (mango), silk, Lakkha cultivation, dairy & poultry industry, cottage industry, pathology centre/clinic, small business, fertilizer business.

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.41

Rajshahi Region

Serial

No.

Name of  
the District

Name of  
the Upazila Potential Sectors for SME Credit  
40 Natore

Baraigram Gardening of medicinal trees, dairy farm, poultry farm, light engineering, pathology/hospital, animal food, fertilizer business.

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

41 Bogra

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, hatchery, match factory, factory for manufacturing winter clothes, carpentry tools.

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.

Gabtal 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).  
42 Naogaon  
Naogaon  
Sadar  
Chatal business, charcoal factory, handloom factory, fried & flattened rice/food factory.  
Sapahar Paddy chatal.  
Dhamoirhat Paddy chatal.  
Patnitala Paddy chatal.  
Porsha Paddy chatal.  
Badalgachhi Paddy chatal.  
Mahadevpur Chatal business, charcoal factory.  
Niamatpur Chatal business.42

Bogra Region

Serial

No.

Name of

the District

Name of the

Upazila Potential Sectors for SME Credit

43 Joypurhat

Joypurhat Sadar Chatal business, engineering workshop (blacksmith), poultry feed.

Kalai Chatal business, poultry feed/poultry, cold storage.

Khetlal Chatal business.

Akkelpur Chatal business, factory for Shilpati from broken stone.

Panchbibi Chatal business.

44 Gaibandha

Gaibandha Chatal business.

Sundarganj Chatal business.

Sadullahpur Chatal business.

Palashbari Chatal business.

Phulchharighat Chatal business.

Gobindaganj Light engineering, factory for manufacturing winter clothes.

Sughatta Chatal business.

45 Sirajganj

Sirajganj Sadar Handloom, chatal business, spinning mill, poultry feed manufacturing mill.

Kazipur Handloom, chatal business.

Tarash Chatal business.

Belkuchi Handloom industry, chatal business.

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, amusement 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 shital pati, cane & handicraft industry.<sup>43</sup>

Sylhet Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

46 Sylhet

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.

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.

47 Maulvibazar

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.

Barlekha Cultivation of agore, agore light & agore industry , timber business, amusement park.

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.

48 Habiganj

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.

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.<sup>44</sup>

Sylhet Region

Serial

No.

Name of  
the District

Name of the

Upazila Potential Sectors for SME Credit

49 Sunamganj

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.

Dowarabazar Manufacturing of agro tools, fish cultivation, hatchery.

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

50 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.

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.<sup>45</sup>

Barisal Region

Serial.

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

50 Barisal

Agailjhara Weaving craft (mat made of hogla leaf), fish and poultry  
farm.  
Wazirpur Black smithy, pottery, betel leaf gardening, fish and  
poultry.  
Banaripara  
Chatal business, guava and hog-plum cultivation,  
furniture manufacturing factory, vegetable plant and seed  
production.

51 Jhalokathi

Sadar Fish and shrimp cultivation, hotel business, jewellery.  
Nalchhity Furniture, fish and shrimp cultivation, hotel business,  
jewellery.  
Rajapur Cloth store, tailoring, hotel business, jewellery.  
Kathalia Hotel Business, jewellery, fish cultivation, food  
processing.  
Baufal Pottery.

52 Pirojpur

Sadar Black smithy and pottery, cloth and shoe business, mobile  
phone, jewellery.  
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.  
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.

53 Barguna

Sadar Poultry farm, clinic, pharmacy, tailoring, printing press,  
hardware, saw-mill, diagnostic centre.  
Betagi Grocery and stationery shop, hardware, furniture shop,  
bakery, dairy farm.  
Bamna Bakery, dairy, poultry .

Amtali Clinic, pharmacy, hardware, dairy, bakery, poultry, tailoring, furniture, fishery.  
Patharghata Clinic, pharmacy, hardware, dairy, poultry, ice plant, fishery.46

Barisal Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

54 Patuakhali

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.

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.

55 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.

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.

56

Shariatpur

Palong Electric goods business, brick field, poultry, stock business and brass business.

Zajira Poultry, fishery, pulse cultivation, shoe business, furniture & timber business.

Naria Jute business, wood business, spice cultivation, pulse cultivation, saw-mill, stock business.

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.<sup>47</sup>

Barisal Region

Serial

No.

Name of  
the District

Name of the

Upazila Potential Sectors for SME Credit

57 Madari pur

Sadar Molasses business, cottage industry, spice production.

Kalkini Jute business, workshop, spice production.

Rajoir Dairy, pottery, timber business.

Shibchar Cow farming, vegetables cultivation, spice cultivation.

Rangpur Region

58 Rangpur

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 & ayurvedic 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.

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.

59 Kurigram

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.

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-48

Rangpur Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

60 Lalmonirhat

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.

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.

61 Nilphamari

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.

Domar Agro based industry, bio fertilizer, reservoir for preservation of potato seeds, processing of potato etc.

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.

62 Dinajpur

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.

Khansama Stock business, setting up of agro-based industry etc.

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.49

Rangpur Region

Serial

No.

Name of the

District

Name of the

Upazila Potential Sectors for SME Credit

62 Dinajpur

Hakimpur Agro-based SME, business of paddy & rice, cold storage, compost/mixed fertilizer/guti urea factory.

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.

63 Thakurgaon

Sadar

Dairy farm, agro-based SME, leather goods, manufacturing & repairing of agro appliances, agro-based industry, setting up of small power plant.

Baliadangi Processing of fruits, vegetable & pulse, bread & biscuits, production of semai, lachha, chanachur etc.

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.

64 Panchagarh

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.

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.50

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

Credit Disbursed

during the Quarter  
 % of Dis-  
 bursed  
 Credit  
 with Tar-  
 get  
 Total Disbursement  
 from the beginning of  
 concerned year upto  
 Quarter  
 % of  
 Disbursed  
 Credit with  
 TargetNumber Amount Number Amount  
 12 3 4 5 6 7 8 9 10  
 Small  
 Service  
 Male  
 Female  
 Sub-total:  
 Business  
 Male  
 Female  
 Sub-total:  
 Industry  
 Male  
 Female  
 Sub-total:  
 Total:  
 Male  
 Female  
 Small Total:  
 Medium  
 Service  
 Male  
 Female  
 Sub-total:  
 Business  
 Male  
 Female  
 Sub-total:  
 Industry  
 Male  
 Female  
 Subtotal:  
 Total:  
 Male  
 Female  
 Medium  
 Total:  
 Grand Total: Small+  
 Medium51

#### Annexure 'E'

#### Quarterly Statement Regarding SME Credit Disbursement (Under Refinance)

Name of the bank :.....

Reporting quarter :.....

Y ear :.....

(Tk. in crore)

Nature of  
Credit Sub-Sector

Nature of  
Entrepre-  
neurs

Target  
for the  
year

Credit Disbursed of  
Concerned Quarter  
% of  
Disbursed  
Credit  
with  
Target

Total Disbursement  
from the beginning  
of concerned year  
upto Quarter  
% of Dis-  
bursed  
Credit  
with Tar-  
get

Number	Amount	Number	Amount
12	3	4	5
6	7	8	9
1	0		

Small  
Service  
Male  
Female  
Sub-  
total:  
Business  
Male  
Female  
Sub-  
total:  
Industry  
Male  
Female  
Sub-  
total:  
Total:  
Male  
Female  
Small  
Total:  
Medium  
Service  
Male  
Female  
Sub-  
total:  
Business  
Male  
Female  
Sub-  
total:

Industry

Male

Female

Sub-

total:

Total:

Male

Female

Medium

Total:

Grand Total: Small+

Medium52

Annexure 'F'

Bank-wise SME Service Centre

Serial

No. Name of the bank

Existing SME centre

Total

2008 2009

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. 5 5 10

10 Dutch Bangla Bank Ltd. 5 5 10

11 Standard Bank Ltd. 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 21053

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 154  
 District-wise SME Service Centres

Serial  
 No.  
 Name  
 of  
 District  
 Total  
 no. of  
 Centre

Place/Location of SME Service Centre Bank's Name  
 1 Dhaka 56

Mirpur SME service centre, secton-6, Mirpur, Dhaka  
 IFIC Bank Ltd.

Dholaikhal SME service centre, Alnoor Steel market,  
 Dholaikhal, Dhaka

Nawabganj SME service centre, Nawabganj Adhunik  
 Banijjik Biponi, Nawabganj

Bandura SME service centre, Nawabganj, Dhaka Islami Bank  
 Bangladesh  
 Ltd.

Zirani bazar SME service centre, Ashulia, Dhaka

Kalampur SME service centre, Dhamrai, Dhaka

Jatrabari SME service centre, jatrabari, Dhaka

City Bank Ltd.Joypara SME service centre, Dohar, Dhaka

Savar SME service centre, Savar, Dhaka

Posta SME service centre, Lalbagh, Dhaka

Prime Bank  
 Ltd.

Dholaikhal SME service centre, Sutrapur, Dhaka

Aganagar SME service centre, Dhakkhin Keraniganj,  
 Dhaka

Goran SME service centre, 179 North goran, khilgaon,  
 Dhaka

Dhaka Bank Ltd.

Keraniganj SME service centre, Prime tower,  
 shuvadda, Dhaka Social Islami

Bank Ltd.Dhamrai SME service centre, Dhamrai, Dhaka

Meghla bazar SME service centre, Morol market,

Dohar, Dhaka  
 Dutch Bangla  
 Bank Ltd.  
 Mohammadpur SME service centre, Mohammadpur,  
 Dhaka  
 Dhokkhinkhan SME service centre, Dhokkhinkhan,  
 Dhaka  
 Khilgaon Taltola SME service centre, Khilgaon, Dhaka  
 Bansree SME service centre, Rampura, Dhaka  
 Bangla bazar SME service centre, Sutrapur, Dhaka  
 The Premier  
 Bank Ltd.  
 Banani SME service centre, World Business Centre,  
 Gulshan, Dhaka  
 Mohammadpur SME service centre, Satmosjid road,  
 Mohammadpur, Dhaka  
 Malibagh SME service centre, Siddeswari circular  
 road, Ramna, Dhaka  
 Kawran bazar SME service centre, 20-21 kawran bazar,  
 Tejgaon, Dhaka  
 Dholaikhal SME service centre, Sutrapur, Dhaka Trust Bank Ltd.  
 Shembazar SME service centre, Patuatuli road, Kotuali,  
 Dhaka  
 BRAC Bank Ltd. Elephant Road SME service centre, Ferdousi plaza  
 bhaban, new market, Dhaka  
 Imamganj SME service centre, Lalbagh, Dhaka55  
 Serial  
 No.  
 Name  
 of  
 District  
 Total  
 no. of  
 Centre  
 Place/Location of SME Service Centre Bank's Name  
 1 Dhaka 56  
 Bijaynagar SME service centre, shahid syed Nazrul Islam  
 sarani, palton, Dhaka  
 BRAC Bank Ltd.  
 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  
 Kawran bazar SME service centre, Kazi Nazrul Islam  
 Avenue, Tejgaon, Dhaka  
 Dholaikhal SME service centre, Nahar complex,  
 Nayabazar, Kutuali, Dhaka  
 Shempur SME service centre, Shempur bazar, kadamtoli,  
 Dhaka  
 Mohammadpur SME service centre, Tajmahal road,  
 mohammadpur, Dhaka  
 Gulistan SME service centre, shahid Nazrul Islam sarani,

Kotuali, Dhaka  
 Motijheel SME service centre, Motijheel C/A, Dhaka  
 Jurain SME service centre, Kadamtoli, Dhaka  
 Bank Asia Ltd.  
 Rupnagar SME service centre, Rupnagar Residential Area,  
 Pallabi, Dhaka  
 Jatrabari SME service centre, Bibir bagicha, Jatrabari,  
 Dhaka  
 Basabo SME service centre, 87 east basabo, Sabujbagh,  
 Dhaka  
 Jatrabari SME service centre, Jatrabari, Dhaka  
 Shahjalal  
 Islami Bank  
 Ltd.  
 Mouchak SME service centre, Outer Circualr road,  
 Malibagh, Mouchak, Dhaka  
 Moulavibazar SME service centre, Moulavibagh,  
 Imamganj, Lalbagh, Dhaka  
 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  
 Commercial  
 Bank Of Ceylon  
 Progati SME service centre, Kuril, progati sarani, Badda,  
 Dhaka  
 Shantinagar SME service centre, Chamelibagh, Ramna,  
 Dhaka56  
 Serial  
 No.  
 Name of  
 District  
 Total  
 no. of  
 Centre  
 Place/Location of SME Service Centre Bank's Name  
 2 Gazipur 11  
 Tongi SME service centre, Tongi Bazar, Tongi  
 IFIC Bank Ltd.Kaliganj SME service centre, Sheikh super  
 market, kaliganj  
 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.  
 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  
 Kaliganj SME service centre, kaliganj, Gazipur M utual 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

3 Narayan-  
ganj 3

Sonargaon SME service centre, Sonargaon,  
Narayanganj  
Islami Bank  
Bangladesh Ltd.

Bhulta SME service centre, Noor Mansion  
market, Rupganj, Narayanganj  
Social Islami Bank  
Ltd.

Araihajar SME service centre, Aaihajaar,  
Narayanganj BRAC Bank Ltd.

4 Munshi-  
ganj 3

Sirajdikhan SME service centre, Sirajdikhan,  
Munshiganj Bank Asia Ltd.

Munshiganj SME service centre, 223 Jubilee  
road, Munshiganj Jamuna Bank Ltd.

Bagrah bazar SME service centre, Srinagar,  
Munshiganj National Bank Ltd.

5 Manikganj 1 Shingair SME service centre, Shingair,  
Manikganj

6 Narsingdi 3

Narsingdi SME service centre, Narsingdi Prime Bank Ltd.

Madhobdi SME service centre, Madhobdi,  
Narsingdi Trust Bank Ltd.

Narsingdi SME service centre, Kazi super  
market, 3 C&B road, Narsingdi BRAC Bank Ltd.

7 Tangail 5

Gopalpur SME service centre, Gopalpur,  
Tangail National Bank Ltd.

Pathorail SME service centre, Delduar, Tangail NCC Bank Ltd.

Tangail SME service centre, Tangail South East Bank Ltd.

Alenga SME service centre, Alenga, Tangail Islami Bank  
Bangladesh Ltd.

Tangail SME service centre, Hossain Traders,  
Tangail BRAC Bank Ltd.57

Serial

No.

Name of

District

Total

no. of

Centre

Place/Location of SME Service Centre Bank's Name

8 Kishore-

ganj 3

Kishoreganj SME service centre, Kishoreganj City Bank Ltd.

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  
 Bangladesh 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.  
 13 Faridpur 4  
 Kanaipur bazar SME service centre, Kotuali,  
 Faridpur National Bank Ltd. Boalmari SME service centre, Boalmari,  
 Faridpur  
 Bhanga SME service centre, Bhanga bazar,  
 Faridpur  
 BRAC Bank Ltd. Faridpur SME service centre, Kotuali, Faridpur  
 14 Rajbari 1 Rajbari SME service centre, Main road, Rajbari  
 15 Madaripur 3  
 Madaripur SME service centre, Madaripur  
 Madaripur SME service centre, Puran bazar,  
 Madaripur Jamuna Bank Ltd.  
 Charmuguria SME service centre,  
 Charmuguria, main road, Madaripur  
 Islami Bank  
 Bangladesh Ltd.  
 16 Shariatpur 3  
 Bhojeshar SME service centre, Noria,  
 Shariatpur National Bank Ltd.  
 Noria SME service centre, Maji Plaza, Noria,  
 Shariatpur Mutual Trust Bank Ltd.  
 Noria SME service centre, Noria, Shariatpur NCC Bank Ltd.  
 17 Chitta-  
 gong 26  
 Borodarogar hat SME service centre,  
 Shitakondo, Chittagong  
 Islami Bank  
 Bangladesh Ltd.  
 Hathajari SME service centre, Hathajari,  
 Chittagong  
 National Bank Ltd.  
 Bhatiari SME service centre, Shitakondo,  
 Chittagong  
 City Bank Ltd. Lohagora SME service centre, Lohagora,  
 Chittagong  
 Kamalbazar SME service centre, Chatgaon,  
 Chittagong  
 NCC Bank Ltd. 58  
 Serial  
 No.

Name of  
 District  
 Total no.  
 of Centre Place/Location of SME Service Centre Bank's Name  
 17 Chitta-  
 gong 26  
 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  
 Dhaka Bank Ltd.Sea EPZ SME service centre, Chittagong EPZ,  
 Chittagong  
 Hathajari SME service centre, Kachari road,  
 Hathajari, Chittagong  
 Social Islami Bank Ltd.Baroyarhat SME service centre, Mirsora,  
 Chittagong  
 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.  
 Bondortila SME service centre, Bondortila,  
 Chittagong  
 BRAC  
 Bank Ltd.  
 Asadganj SME service centre, Kotuali, Chittagong  
 Pahartoli SME service centre, Pahartoli,  
 Chittagong  
 Bohoddarhat SME service centre, Chatgaon,  
 Chittagong  
 Hathajari SME service centre, SM shopping  
 centre, Hathajari, Chittagong  
 Kodomtoli SME service centre, DT road,  
 doublemooring, 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, Arkan  
 road, Chatgaon, Chittagong  
 Shahjalal Islami  
 Bank Ltd.  
 Jubilee SME service centre, Waliko tower, 263  
 jubilee road, Chittagong  
 Commercial Bank of  
 Ceylon  
 CDA avenue SME service centre, CDA avenue,  
 Khulshi, Chittagong  
 18 Cox's  
 Bazar 2

Cote bazar SME service centre, Okhia, Cox's bazar Islami Bank  
Bangladesh Ltd.

Chokoria SME service centre, Anwar shopping  
complex, chokoria, Cox's bazar BRAC  
Bank Ltd.59

Serial

No.

Name of

District

Total

no. of

Centre

Place/Location of SME Service Centre Bank's Name

19 Feni 3

Feni SME service centre, Kazi centre, 105/106  
SS road, Feni BRAC Bank Ltd.

Dagonbhuiyan SME service centre,  
Dagonbhuiyan, Feni

Mutual Trust Bank Ltd.

Sonagaji SME service centre, Sonagaji, Feni South East Bank Ltd.

20 Noakhali 5

Chaprasirhat SME service centre,  
Chaprasirhat, Noakhali

Islami Bank

Bangladesh Ltd.

Sebarhat SME service centre, Senbagh,  
Noakhali

South East Bank Ltd.

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.

21 Laxmipur 3

Laxmipur SME service centre, Laxmipur sadar,  
Laxmipur

BRAC Bank Ltd.

Haidarganj SME service centre, Gazi super  
market, Raipur, Laxmipur

Mutual Trust Bank Ltd.

Ramganj SME service centre, Aungrapara,  
Ramganj, Laxmipur

Bank Asia Ltd.

22 Chandpur 3

Kachua SME service centre, Kachua, Chandpur NCC Bank Ltd.

Banua SME service centre, Banua, Chandpur Social Islami Bank Ltd.

Chandpur SME service centre, Shahid  
muktijuddha sorok, Chandpur BRAC

Bank Ltd.

23 Comilla 8

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

BRAC Bank Ltd.  
Comilla SME service centre, Chawk bazar,  
kutuali, Comilla

Laksam SME service centre, Laksam private  
hospital bhaban, Laksam, Comilla

Mutual Trust Bank Ltd.Ramchandrapur SME service centre,  
Muradnagar, Comilla

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.60

Serial  
No.  
Name of  
District  
Total  
no. of  
Centre  
Place/Location of SME Service Centre Bank's Name

24 B.Baria 4  
Akhawra SME service centre, Akhawra, B. Baria, Islami Bank  
Bangladesh Ltd.  
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.

25 Habiganj 4  
Habiganj SME service centre, Habiganj sadar,  
Habiganj City Bank Ltd.  
Shayestaganj SME service centre, Habiganj Islami Bank  
Bangladesh Ltd.  
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.

26 Sylhet 10  
Tajpur SME service centre, Balaganj, Sylhet  
South East Bank Ltd.Biani bazar SME service centre, Bianibazar, Sylhet  
Bishwnath SME service centre, Bishwanath, Sylhet  
Dhaka dhakhin SME service centre, Golapganj,  
Sylhet Dutch Bangla  
Bank Ltd.Gobindoganj bazar SME service centre, Chhatok,  
Sylhet  
Goalabazar SME service centre, Osmaninagar,  
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.

27 Sirajganj 7



Belkuchi SME service centre, Belkuchi, Sirajganj National Bank Ltd.  
 Sirajganj SME service centre, Chamber house, SS  
 road, Sirajganj Dhaka Bank Ltd.  
 Shahjadpur SME service centre, Shahjadpur,  
 Sirajganj  
 Social Islami Bank  
 Ltd.  
 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.61  
 Serial  
 No.  
 Name of  
 District  
 Total  
 no. of  
 Centre  
 Place/Location of SME Service Centre Bank's Name  
 28 Bogra 3  
 Mohastangor SME service centre, Shibganj,  
 Bogra Islami Bank  
 Bangladesh Ltd.Shantahar SME service centre, Adamdighi, Bogra  
 Kahalu SME service centre, Kahalu, Bogra  
 29 Pabna 2  
 Pabna SME service centre, Sadar, Pabna BRAC Bank Ltd.  
 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.  
 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 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.  
 Puraton borobazar SME service centre, Kotuali,  
 Khulna Bank Asia Ltd.

40 Jessore 2  
 Jessore SME service centre, Kotuali, Jessore South East Bank Ltd.  
 Monirampur SME service centre, Monirampur,  
 Jessore Social Islami Bank Ltd.

41 Jinaidah 3  
 Dakbangla bazar SME service centre, Sadhuhati,  
 Jinaidah  
 Islami Bank  
 Bangladesh Ltd.  
 Kaliganj SME service centre, Kaliganj, Jinandah National Bank Ltd.  
 Jinadah SME service centre, Jinaidah Sarok,  
 Jinaidah BRAC Bank Ltd.

42 Bagerhat 2  
 Bagerhat SME service centre, main road,  
 Bagerhat  
 Mollarhat SME service centre, Mollarhat,  
 Bagerhat Social Islami Bank Ltd.62

Serial No. Name of

District

Total

no. of

Centre

Place/Location of SME Service Centre Bank's Name

43 Chuadanga 1 Chuadanga SME service centre, Court  
 road, Chuadanga

BRAC Bank Ltd.44 Kushtia 1 Kushtia SME service centre, A Khan  
 Chowdhury sarok, Kushtia

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 2  
 Pirojpur SME service centre, 39 club  
 road, Pirojpur  
 BRAC Bank Ltd.

Sarupkathi SME service centre,  
 Nechharbad, Pirojpur

48 Bhola 1 Borhanuddin SME service centre,  
 Borhanuddin, Bhola

Islami Bank  
 Bangladesh Ltd.

## Annexure 'G'

### Important Sectors of SME

Serial

No. Name of Sectors Serial

No. 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 Iodized 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; 64

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 juvenile 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.SME & Special Programmes Department

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Bangladesh Bank, Head Office, Dhaka.

Phone :

7110211, 7120951

E-mail :golam.mustafa@bb.org.bd

Website : www.bangladeshbank.org.bd

www.bangladesh-bank.org

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