

## **PAPER 6(c) : SME AND CONSUMER BANKING**

**Full Marks : 100**

### **Module A: Role of SME**

- Role of SMEs in The Economic Development of Bangladesh, Policy Environment and Initiatives of SMEs, Experiences of SME Foundation.

### **Module B: Sources and Modes of SME Finance**

- Role of FIs, Bangladesh Bank Guidelines, Equity Entrepreneurship Fund (EEF), NGOs, Venture Capitalists and Informal Sector.

### **Module C: Formulation of Business Plan and Project Appraisal for SMEs**

- Essentials of Business Plans – Sector Specific Requirements – Project Appraisal Marketing Aspect, Technical Aspect, Financial Aspect, Cash Flow Analysis, Financial Projections, Cost of The Project and Means of Financing, Break-Even Point, Capital Budgeting Techniques, NPV, BCR and IRR, Assessment of Working Capital, Assessment of Risks, Identification and Selection of Entrepreneurs.

### **Module D: Operational Procedures in SME Financing**

- Asset Based Financing, Factoring, Leasing, Tripartite Agreements, Documentation and Creation of Charges on Securities, Repayment Schedule of Loans, Monitoring and Counseling.

### **Module E: Consumer Banking**

- Overall Objectives, Critical Elements of Consumer Banking, Consumer Banking Products, Operational Aspects, Legal Framework and Bangladesh Bank Guidelines.

### **Module F: Recovery of SME and Consumer Credit**

- Identification of Non-Performing Loans, Procedures Relating to Recovery- Legal and Non-Legal aspects.

### **References**

- 1 Bangladesh Bank reports
- 2 Reports of SME Foundations