

**Banks Apprehensiveness towards Small and Medium Enterprises  
Loaning: A Case Study of Muslim Commercial Bank Limited of  
Pakistan.**



**Submitted by:**

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## **Abstract**

This research purports to study the factors which influence bank credit supply to SME's. It endeavours to find out what factors influence the lending decision of MCB, which factors may lead to rejection of loan, so transpires what sme owners need for securing finance from the MCB. The introductory portion gives a brief organization overview, background of the study, significance of the study and limitations. It is followed by literature review, analysis and results. What remains includes conclusion, recommendations and bibliography. The study critically examines the decision making process of a bank in lending to sme's. For the purpose of research MCB loan officers of Rawalpindi and Islamabad division were taken as a sample. Later statistical tool is used for the analysis of the sample data.

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