

## **A Global Analysis of Domestic Credit facilities provided by Financial Sector in selected Developing countries of south Asian continent**

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### *Abstract*

*Financial access and stability has been a huge concern for every country during the decade. A number of factors are responsible for it in the form of internal debt and external debts. This paper mainly focuses on problems and issues raised by developing countries in the procurement of finance for industrial development and other small scale projects. There are number of factors that may be responsible on the basis of which credit reforms will depend such as the inflation level, consumption level, bank lending rates, ratio of bank non-performing loans to gross loans, interest rate spread and risk premium on lending. This paper also stresses on the role of commercial banks and central banks in the raising of funds and measures to be adopted in expansion of financial access and outreach to the customers and the investors which will help in ensuring the stability and efficiency of the financial sector as per the reports being published by the world bank reports.*

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