

2012

## Internship Report



“Business Installment Loan in SME banking  
Of Standard Chartered Bank”

# *Internship Report*

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## *Prepared For*

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5<sup>th</sup> January, 2012

Mahtab Faruqui

Senior Lecturer,

BRAC Business School,

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Dear Madam,

With the passage of time, I've completed my Internship Program (BUS 400) under your guidance. As a part of my internship program requirement and learning, I've finalized the project on the "performance of Business Installment Loan in SME Banking Of Standard Chartered Bank." Vividly enough, my research comprises adequate endeavors. But no doubt, my contribution will be best evaluated on your sharp scale of acceptance and remarks.

Consequently, I am transmitting my Project Report to your very concern. Hopefully, you will appreciate my well-researched, informative and innovative approach of presentation. In case of any further clarification, I would be honored to consult with you and furnish you with further details.

Thanking You,

With best regards,

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Rumana Rahman

ID: 07204034

## *Acknowledgement*

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We are grateful to many individuals for the completion of the report successfully. They are both from Standard Chartered Bank and BRAC University who provided guidance and information for this study.

First of all, I would like to take this opportunity to express my heartfelt gratitude to my honorable instructor Mahtab Faruqui, Senior Lecturer, School of Business, BRAC University. I would like to extend my gratitude to her for her expert supervision, constant guidance, and inspiration during the preparation of the report.

I also like to thank Eshita Alam, Credit Analyst, Wholesale Banking, Standard Chartered Bank who helped me a lot by providing all the necessary internal information about Standard Chartered Bank.

Furthermore, I want to thank all the concerning officials of the organization for furnishing me with all the vital information and advice. I am heartily apologizing of any omitted name whose contribution was also complimentary for any possible aspect.



## *Executive Summary*

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This report governs around the performance and procedure of BIL product in Credit unit of Standard Chartered Bank. Standard Charter Bank is one of the leading multinational banks of Bangladesh. They have several effective SME products. Among them BIL presently practiced in SME Credit Control Department under SME Banking, Credit & Collection Unit, Consumer Banking Division of Standard Chartered Bank.

In this report the details of this BIL product, procedure of approval, purpose has been explained to get a clear understanding of its whole procedure. However this report also addresses all credit approval issue & requirements and efficient delivery systems of Standard Chartered Bank while not compromising any credit risk issues and policy parameters.

Moreover, the details of BIL performance and analysis of its important criteria also discuss in this report. What are problem they are actually facing with this product and how they can able to recover that issue with effective action also has been explained.

The purpose of this study was to represent the scenario of whole aspect of BIL product of SME banking and how it can huge contribution on Standard charted revenue and well being for the society

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