

Executive Summary:

We know that in modern world, banks are playing a key role for the development of an economy. In Bangladesh it is not different in this case. Standard Chartered bank operating their business with the banking activities like consumer banking, wholesale banking, personal banking, global custodial service, international trade management, Global Institutional Banking, global electronic banking with us from 1948.

Business opportunities day by day rising, new products and services come in every month. Need for data and information about different topics and issue is very essential for building and operating a business. Information plays a major role in all sector of a society, whether in social sector or business sector. For this reason SCB Bangladesh always try to think in a different way, which facilitates their existing customers to get their account related information and other products like loan in an easy way.

Moreover different services of alternate channel (like: SMS banking, i-banking e.t.c) attract potential customers to deposit their money in this bank. Since SCB loan procedure scheme is not so difficult, feature is good and eligibility to take loan is not so complex, that's why customers are attracted to take loan from SCB though have high interest rate compare with other local commercial bank.

To do this project I did analysis on consumer loan & SME loan of SCB and the city bank ltd. Findings on that analysis I describe on main body of this project. SCB consumer banking division offered personal loan, auto loan, BIL which is also two types, Saadiq Islamic finance currently it offered three types of Islamic finance- auto, personal and home fianace and so on. SCB Islamic finance equal monthly installment rate or monthly rent is same as consumer loan interest rate. Difference between Islamic finance with other consumer loan is in Islamic finance bank take monthly rent rather than interest and here bank don't give cash to customers rather they purchase the product on behalf of that customer and then deliver it.

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To do this report I choose the city bank for comparison with SCB consumer loan because last year the city bank LTD change their strategy from traditional banking to modern banking system. For this reason CBL recruits those top executive who were working in SCB before. Where SCB **consumer** banking division offers consumer loan, SME loan and Islamic finance from this particular division but in the city bank Ltd these three products are provided through three different **business** units. Like SME loan provide through SME business units, two retail **loans are** provided through retail division and Islamic finance services are provided through Islamic finance business units and this **units** located in hathkhola branch. Besides that the city bank Ltd has a plan **in near future** that they offer different types of online **services to their customers** which actually SCB currently provided.

Standard Chartered bank consumer banking division customer services provide one stop service to its customers, so that customers don't need to move from one desk to another desk. Professional financial consultants (PFC) of consumer banking division in SCB provide information about account related, credit card, ATM card, loan related and new cheque issue. During internship program I understand that total number of employees in a branch of SCB is not satisfactory but PFC and customer service officers try their best effort to serve the clients. In our country a lot of local commercial banks are available and also have some multinational bank. But among all bank SCB always try to offer new products (deposit & loan related), services (SMS banking, I- banking e.t.c) to their customers for being the right partner, being passionate about customers' success and delighting them with quality services.