

HOME LOAN IN THE RETAIL BANKING OF BRAC BANK LIMITED

INTERNSHIP REPORT



AUGUST 31, 2018
BRAC BANK LIMITED



INTERNSHIP REPORT

On

HOME LOAN IN THE RETAIL BANKING OF BRAC BANK LIMITED

Prepared for

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Lecturer, BRAC Business School

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Prepared by

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ID: 14204002

Date of Submission: 31/08/2018

LETTER OF TRANSMITTAL

31st August, 2018

To

Mr. Jubairul Islam Shaown
Lecturer, BRAC Business School,
BRAC University

Subject: Submission of Internship Report, Summer 2018

Dear Sir,

With due respect I submit my internship report on “HOME LOAN IN THE RETAIL BANKING OF BRAC BANK LIMITED”. I have worked really hard to prepare this report and used data that are solely collected by me. I have followed the instructions very cautiously and tried to keep it informative as much as possible.

Sir, if you have any suggestion or query regarding this report I will be glad to work on them.

Therefore, I hope that you would be kind enough to accept my internship report.

Sincerely,

Md. Nahid Mahfuz Khan Suchak
ID: 14204002
BRAC Business School, BRAC University

LETTER OF ENDORSEMENT

This is to ensure that Md. Nahid Mahfuz Khan Suchak, ID: 14204002, BBA Program, BRAC Business School, BRAC University has worked on this report and the title of the report is "HOME LOAN IN THE RETAIL BANKING OF BRAC BANK LIMITED" to meet the requirement of internship program. This report is the final internship report and I acknowledge that.

I wish all him a very prosperous career and life ahead.

Jubairul Islam Shaown
Lecturer, BRAC Business School
BRAC University

ACKNOWLEDGEMENT

Thanks to the Almighty Allah that I could complete the report within the given time. This could not have been possible without the guidance of my internship supervisor Mr. Jubairul Islam Shaown Sir, Lecturer, BRAC Business School, BRAC University. Despite of his busy schedule, he has always been there to clear all my confusion regarding the report.

I would like to express my gratitude towards my on-site supervisor Mr. Al-Amin Sharker Sir, Senior Manager, BRAC Bank, for his consistent support and advice. He has always been there with his guidance regarding the Banking Practice and always helping to find my way out if I am in confusion.

Lastly, I would like to thank BRAC Bank and the Asset Operations Department for allowing me to learn with the top notch professional bankers

EXECUTIVE SUMMARY

Banks play a very important role for the economic condition of any nation and BRAC Bank Limited is no different. Being one of the leading private commercial Banks, BRAC Bank has contributed into all the sectors of Banking industries. Since Home Loan of BRAC Bank is one of most successful products of the banks, so I decided to work on this for my internship report. In a report published at Dhaka tribune, authored by the Directors of BIBM, it is found that the rate of Home loan disbursement never faced a decreasing trend in over past 10 years and it is increasing at an increasing rate. As private commercial banks are dominating this sector of Home Loan. In the report the procedure and required documents is mentioned in detail. Few terms of the security documents are very uncommon and for that reason those documents' have been explained with their importance as well in the report. This report is divided in to different parts to fulfil the requirements of the internship report format. First part has the organizations' overview in brief and the second part of the report has the details of the Home Loan and my other tasks as intern at BRAC Bank head office in the Department of Asset Operations along with a literature review based on Home Loan. While working as intern I found few things could be improved for smooth operation, so I have added few recommendations in the end of the report.

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PART 1: PROFILE OF THE ORGANIZATION

BRAC Bank was established on 4th July, 2001 by Sir Fazle Hasan Abed, KCMG. After almost 17 years BRAC Bank is serving the nation with 176 Branches, over 500 ATMs and 448 SME Unit offices across the country. BRAC Bank is one of the leading private commercial banks of Bangladesh. The amount of loan BRAC Bank has disbursed is BDT 30,000 Crore of SME loan and has over 1,500,000 individual customers who access online banking facilities. Its services cut across all strata of clientele, be it corporate, retail or SME.

Corporate Vision

Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh”.

Corporate Mission

- Sustained growth in Small & Medium Enterprise sector
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funded income
- Keep our debt charges at 2% to maintain a steady profitable growth
- Achieve efficient synergies between the bank’s branches, SME unit offices and BRAC field offices for delivery of remittance and Bank’s other products and services
- Manage various lines of business in a full controlled environment with no compromise on service quality
- Keep a diver, far flung team fully controlled environment with no compromise on service quality

- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality

Core Values

- BRAC Bank's strength emanates from the owner - BRAC. This means, it will hold the following values and will be guided by BRAC as we do their work.
- Value the fact that one is a member of the BRAC family
- Creating an honest, open and enabling environment
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit
- Strive for profit & sound growth
- Work as team to serve the best interest of our owners
- Relentless in pursuit of business innovation and improvement
- Value and respect people and make decisions based on merit
- Base recognition and reward on performance
- Responsible, trustworthy and law-abiding in all that we do.

CSR Activities

For BRAC Bank, being focused on CSR implies giving articulation that the bank is morally dedicated towards the general public of this nation in which it works.

BRAC Bank's corporate social duty (CSR) in Bangladesh are in accordance with its 3P (Individuals, Planet, Benefit) reasoning which are encircled by the vision that was imparted by its Organizer Administrator Sir Fazle Hasan Abed, KCMG, who established this save money with a dream of budgetary incorporation of the unbanked grassroots individuals.

The foundation of BRAC Bank's CSR technique is a vital segment that mirrors the aim for the economic improvement of our general public and our partners which implies having strategies and systems set up that incorporate social, ecological, moral, human rights or buyer worries into business tasks and center procedure – all in close cooperation with partners. For BRAC Bank, the general go for CSR exercises is to accomplish a positive effect on society overall, while boosting the making of shared an incentive for the proprietors of the business, its workers, investors and partners.

Bangladesh Bank CSR Rule is the managing important in planning our CSR guide. BRAC Bank organizes on long haul programs as opposed to the transient ones that have practical and enduring effect on the general population and society of the nation.

At BRAC Bank, representatives work with a more prominent mission. They are propelled to add to the bank's social activities like yearly pledge drive marathon, warm garments appropriation and blood gift. Representatives' enthusiastic contribution in CSR adds new measurements to the bank's CSR portfolio.

PART 2: PROJECT PART

Introduction

More than half of our GDP is coming from service sector and banking sector is the major contributor of service sector. Day by day people are engaging to bank for various purposes. This sector has been accelerating our economy and plays a vital role to improve it. With the advancement of technology this sector is getting a new height and providing diversified service to customers.

From 1971, Bangladesh has gone through many ups and downs with the banking sector, though Banking sector is found to be very profitable. However, the recent incidents of Bangladesh Bank are very much threatening for the total Banking industry. In 2016, **Bangladesh Bank Cyber Heist** took place and that caused the whole nation USD 1 billion from the federal reserve and for that the guardian of the whole banking industry, the Governor resigned. Just after 2 years in July 2018, an investigation by the Customs Intelligence found out that gold weighing 1,000 kilograms from the Bangladesh Bank's vault has been contaminated. From a report on this Gold Scam of the Daily Prothom Alo, it is said that the 22 carat gold turned into 18 carat golds (Prothom Alo, 2018). In another report of Bangla Tribune says that the minister for the Ministry of Finance has said adulteration of 3 Kilograms of gold is not a big deal (Tribune, 2018). Other than the above mentioned mishaps, banking sector is doing great due to the growing economy and the growth rate of GDP is more than 7%.

The growing GDP has impact on the banking industry to be more specific, the number of loanee for Home Loan has increased significantly. With the higher standard of living, the desire for own house comes. The report talks about the Home Loan product of BRAC Bank.

RATIONALE

The standard of living of the people of Bangladesh has increased significantly compared to past decade. Everyone is preferring loans for every tasks anyone can think of. People are taking loan for their marriage, as the loan procedure has become so easy these days and on top of that Bangladesh Bank has emphasized on reducing the interest rate. Nowadays everyone wishes to own a house of their own and this has become possible due to the rapid economic growth of Bangladesh. With less interest rate people will take more loan than before and try to fulfil their dream of having a home of their own.

The reason behind me choosing Home Loan of Retail Banking is I have worked mostly with Home Loan documents which are completely new to me and new to most of the students' because we were never had the necessity to deal with those extremely important documents. That is why I thought of sharing my experience through this internship report.

BACKGROUND

While interning with BRAC Bank, I have worked in the Retail Banking division and I had the opportunity to learn about the practice of the Banking industry under the supervision of Mr. Al-Amin Sharker, Sr. Manager, Retail Banking. The types of loan that BRAC Bank has with Retail Banking are Home Loan, Auto Loan, Personal Loan and Secured loan. I have personally gathered and all the data from and my collected data was verified by Mr. Al Amin Sharker, Sr. Manager, BRAC Bank; Mr. Alim Al Rajib, Associate Manager, BRAC Bank and Mr. Md. Mamunur Rahman, Associate Manager, BRAC Bank, so it can be said that all the data are authentic.

GENERAL OBJECTIVES

The general objective of this report is to enrich the required level of understanding of the practice of Retail Banking's Operation in terms of Home Loan.

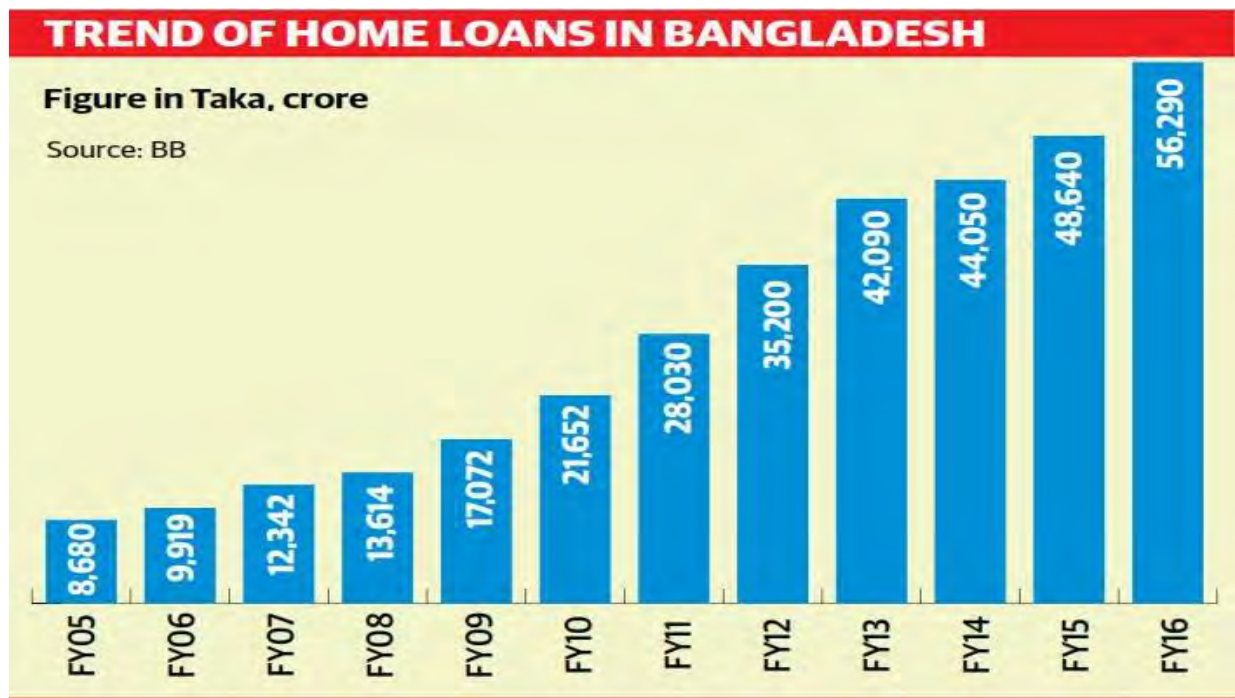
SPECIFIC OBJECTIVES

The specific objective of the report is to share the knowledge about:

1. Types of Home Loan of BRAC Bank
2. Practices of Retail Banking in terms of Home Loan
3. Documentation of Home Loan in terms of security

LITERATURE REVIEW

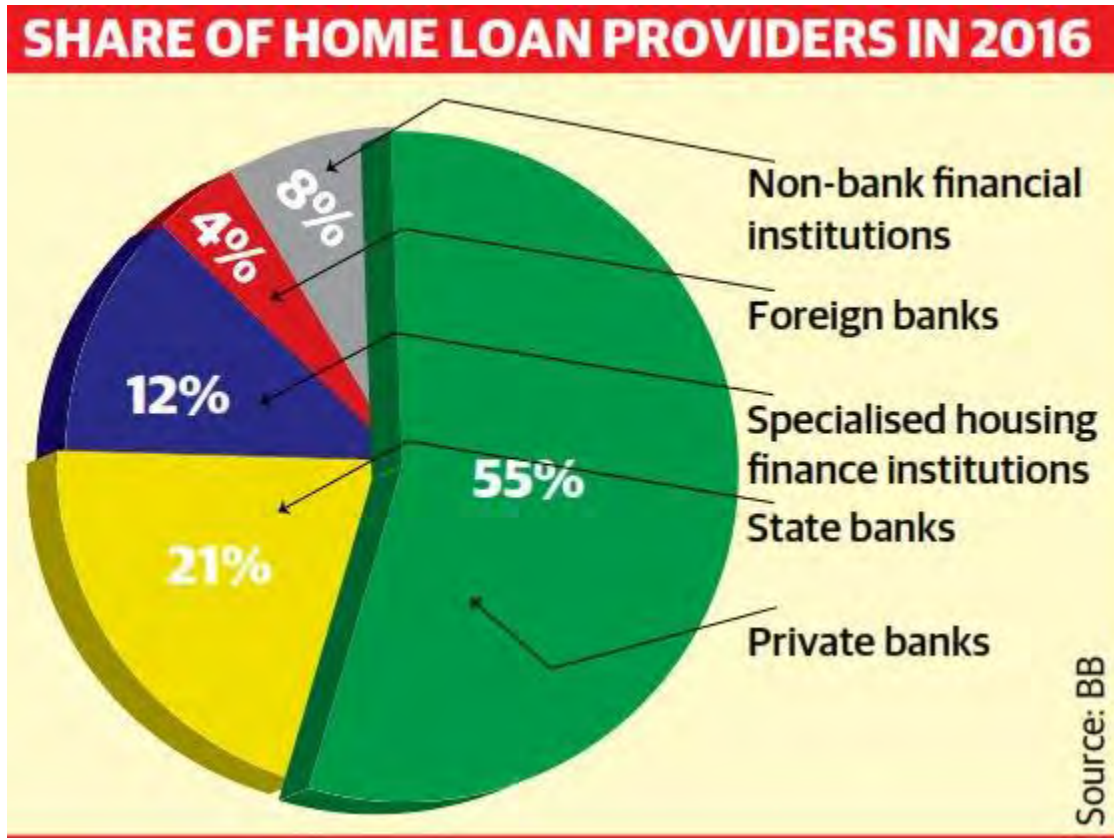
According to Dhaka Tribune (August 27, 2017), the rate of consumers for home loan has jumped high due to the single digit interest rate. A study of Bangladesh Institute of Bank Management (BIBM) reveals that the total amount of home loan disbursed in the Fiscal Year 2016 was taka 56,290 crore, where it is found that the private commercial banks provided 55% which is worth of taka 30920 approximately and state owned banks provided 11930 crore taka. The study was authored by BIBM Director Prof Mohiuddin Siddique, Associate Prof Md Alamgir and Dr Md Tajul Islam



Source: (Tribune, 2017)

From the picture above, we get to see that the home loan has never faced decreasing trend starting from the Fiscal Year 2005 and since there are instructions for banks to keep the interest rate 1 digit, so it can easily be said that in near future the trend of home loan has very little chance to go to the opposite direction.

After that if we consider the loan providers, there are different organizations who provide loan but they all together could not reach the private commercial banks'. If we look at the ratio provided by Bangladesh Bank based on the year 2016 we get to see



Source: (Tribune, 2017)

The amount of loan provided by the state owned bank is less than half of the private commercial banks and the rest are way behind.

So there is no doubt about the performance of the Home Loan in Banking Industry and BRAC Bank being one of the leading Private Commercial Banks, there is no question to doubt about the performance about BRAC Banks Home Loan product.

ACTIVITIES UNDERTAKEN

At BRAC Bank as Intern I had the opportunity to participate in different sensitive and important tasks. Some of them were related to my project some were required to perform to know more about the operations of BRAC Bank. As an Intern we were posted both in and outside of the department, so that I get to know as much as possible about the banking practice. For instance, for a while I was sent to the Credit Administration department just to understand the way Credit Administration department works and practices. There I found that the practice is completely different from the department I belonged to. For instance, Retail Department deals with Home loans but Credit Administration department had sub departments which were responsible to deal with corporate loans and other loans for business purposes. Different departments had different way of preparing documents and unlike the other departments, the documents had different weights and importance. Even their loan files were different from each other. I had the opportunity to learn that how a single paper sheet can be valuable which might not seem valuable to me and that is why, everything in a file is equally important and nothing is a waste in a bank's file.

ACTIVITIES UNDERTAKEN (PROJECT RELATED)

Home Loan

In BRAC Bank, there are 3 types of home loans. They are enlisted below along with definition:

1. Home Loan: Loan for purchasing any property, be it Flat, be it Building under construction/semi constructed/Complete.
2. Home Credit: Loan to renovate, extend or construct the existing property
3. Takeover: Loan for financing against transfer of the current balance of existing housing loan to BRAC Bank.

BRAC Bank limited was instructed along with other private commercial banks to prepare and maintain a database for the security documents which are found with the Home loan files. The Retail Banking department was working on it in full swing. There are other departments who also extended their helping hand, so that BRAC Bank meets the given deadline. Me being the intern of the Retail Banking department, had to focus only on the security capturing. We used to capture the security documents with a custom made software called CSMS. CSMS stands for Collateral Security Management System. The security papers we used to get with the loan files were of various types, such as Title Deed, Bia Deed, Deed of Mortgage, Irrevocable General Power of Attorney, TPA (Tripartite Partnership Agreement), Mutation Khatian, Bangladesh Survey Khatian etc. The mentioned security documents are explained below along with their importance.

- **Title Deed:** Title deed is a document as per the law which states that the right of any specific property. In other words, ownership of any property. In the Bank Title deed was known to be document with highest priority. A deed is only considered as title deed once it is in the name of the loanee or loanees. Title deeds were of several types, such as – sale deed, gift deed etc.
- **Bia Deed:** This deed is such type of deed which in not in the name of the current owner but this deed refers to the previous owners before selling the property. This deed is required to know the history of the property that the loanee is pledging to get the loan. CRM-Credit Risk Management department deals with such deeds.

- **Deed of Mortgage:** This is such type of deed where it is mentioned that the loanee has taken a loan by pledging his property.
- **Irrevocable General Power of Attorney:** In this deed the loanee agrees with the term that Bank has the authority to sell of the pledged property and take back its money if s/he fails to repay the loan.
- **TPA:** This type of deed is found only in Flat Purchase loans, where 3 parties are involved in the agreement. Bank, The buyer and the seller. There are very few cases where any other deeds are found, because these loans are disbursed just one day after the purchase of the flat, because it takes huge amount of time to get the property-flat to be registered. For issuing above mentioned documents a registered deed is required, without that none of the above mentioned can be issued. So according to the guideline of Bangladesh Bank, all the banks disbursed loans with the TPA document for flat purchase.
- **Mutation Khatian:** Mutation Khatian is a record where the property is enlisted with the name of the current owner.
- **Bangladesh Survey & Dhaka City Jarip:** Dhaka City Jarip is the record which has the list of the property with the name of the owner for the property situated inside Dhaka. For the rest of the country it is known as Bangladesh Survey.

All the employees along with me were required to input data based on the above mentioned documents to meet Bangladesh Banks requirement. We used to check all the documents based on the pledged property and input and rectify the data based on the documents we had in the loan file. In some cases few documents were not found due to the clients' multiple loans with the Bank with the same property. In such cases those loan files were called "Top-Up" files. The method of identifying Top-Up files was to search by the CIF (Customer Identification File) number. If top up files were found, then we had to create a different mortgage code and tag that with the property that has been pledged as collateral for taking loan. All these were done so that the responsible employee can prepare the report based on the entries of the documents against the home loan files to meet Bangladesh Bank's requirement.

ACTIVITIES UNDERTAKEN (ORGANIZATION WIDE)

Other than the Home Loan, I also worked with departments in and outside of the Asset Operations department. They are described below:

Dealing with stamp charges for Unsecured loans

The newly accepted loan applications required to prepare a loan booklet, so it is mandatory to use special adhesive 100 taka stamps and 10-taka revenue stamps. It is mandatory that all the loan booklets must have to have at least 2050-taka worth of stamps in it in different documents to fulfil the requirement of Bangladesh Bank and for the further purpose of legal actions if needed because the documents are only considered once it has a certain amount of stamp stick to it. The list of the stamp charges is given below:

Sl.	Document	Stamp amount
1	Demand Promissory Note	Revenue 50/=
2	General Loan Agreement	Adhesive 300/=
3	Letter of Undertaking	Adhesive 300/=
4	Personal Letter of Guarantee (at least 2)	Adhesive (300*2)=600/=
5	Letter of Hypothecation	Adhesive 300/=
6	Letter of Continuity	Adhesive 200/=
7	Letter of Lien set-off	Adhesive 300/=

The amount of stamp charges may vary based on the customer or amount of loan. Since these are unsecured loans and the loanees are not from well off background, so based on the customer background the bank might require more than 2 Guarantor for particular customer. Based on the amount of the property for which the letter of hypothecation is issued may increase. If any loan requires 2 letter of hypothecation and 3 Guarantor, then the stamp charge would increase by 600-taka worth of stamp and the total stamp charge would be 2650 taka.

Another task we had to undertake before sticking the stamps in the loan booklets is cancelling the stamps first, because the stamps are more liquid than cash. They do not have numbers, so anyone can make misuse of it, so it is mandatory that we keep the stamps safe by putting a seal of BRAC Bank. In banking term, it is also known as cancelling the stamps. I personally cancelled 4-million-taka worth of stamp by putting seal of BRAC Bank, so that no one can use, reuse or misuse of the stamps.

Working with Credit Administration Department

I worked with Credit Administration department as well for their ROC loan files. BRAC Bank has 11 Regional Offices which are situated outside of Dhaka. Those are known as ROCs. ROC deals with commercial loans. I was assigned to check those commercial loan files if they have proper documents in it. The tasks were same as Home Loan's task. The only difference is I was assigned to check the input that are made previously and rectify if needed. Rectification was required because, there were several cases, when a loanee took loan where s/he provided the Mutation khatian and by the time his/her name has been enlisted in the Bangladesh Survey with specific daag no. in the Bangladesh Survey Khatian and s/he submitted that, so I had to make sure that I enlist the BS Khatian no. along with the CS/SA/RS Daag no.

ACTIVITIES UNDERTAKEN
(OTHER RELEVANT ACTIVITY)

Security Confirmation Project

There are loan defaulters in every type of loans. I worked with the SME (Small Medium Enterprises) to prepare the loan defaulters list by checking their loan files. Since they deal with unsecured loans, loans without any collateral so the number of defaulters is very high. Question might arise why would BRAC Bank deal with such loans, if they are unsecured. The answer is the higher the risk the higher the interest rate.

My task was to check and mark if the required or promised documents are in the file or not. If the documents are found then that is okay, if not then I was instructed to put a remark that no documents found. Loanees sometime wishes to take another loan and since BRAC Bank is operated centrally so loans outside of Dhaka through ROC, waits for the confirmation from the head office. I along with few other permanent employees were part of the security confirmations project. We had to confirm if the loan files have the documents and based on our confirmation a Manager of the department, prepared the report based on the clients and send the report to the ROCs for their further necessity.

CHALLENGES FACED AND PROPOSED COURSE OF ACTION FOR IMPROVEMENT

Nothing in this world is perfect. Even Newton's 3rd law is also being doubted by the modern-day scientists. There were few minor challenges I had to face while working interning with BRAC Bank those are mentioned below:

Challenges in the Organization

BRAC Bank had extremely nice working environment. However, few things that need to be taken care of. Firstly, the software CSMS, which is custom made for BRAC Bank by BITS (BRAC IT Services), was a bit problematic. Those who were working with security capturing, used to face the problem that sometimes it crashed and the software used to be very slow and I saw my on-site supervisor to call and ask to resolve the issues so that we could work and meet the deadline. Once there was an issue which even BITS employees were unsure about that. The problem was sometimes the information were unavailable and my coworkers had to do the same task again due to this unavailability.

The solution could be hiring highly experienced person to do this and having someone dedicated solely for this CSMS purpose because these are highly delicate and confidential information and unavailability could cause Bank a suffering.

Secondly, due to the huge number of unorganized files the Asset Operations department did not give a positive view at the first sight and those files were mostly stacked on the floor beside the designated person who is working with those. If everyone uses their cabinet, then it would not look that messy.

Academic Preparation

The experience of Asset Operations Department was completely new, since they deal with completely different documents and information which we are unaware of and it is not possible for university to prepare everyone for every industry. To prepare us better for the corporate world, the university could provide some general guidance before we step into the real workplace, so that we can be aware of where are we heading to. Organization always briefs before assigning any task, so that is not a problem for the workers but if we get to know beforehand then we may set our mindset accordingly. Our faculty members are well aware of the industry, so if we get to know where we are going to beforehand, then it would be easy for us to adopt and comply.

LESSONS LEARNED FROM THE INTERNSHIP PROGRAM

Organization Based Affiliations

Whatever I learned about Banking practice is completely new to me. I always had a general idea about Banks that they deal with money only. However, after joining BRAC Bank, I came to know there is not cash transaction inside the head office, except for the ATMs.

I learned a lot about loan, and while learning about loan I was introduced with documents which I have neither heard nor seen. I never knew the importance of such documents. I learned about such important documents, that even if I do not work for the Bank, I will still need them whenever I purchase property or take loan. I will be prepared with the required papers for loans and that would surely reduce my time and effort. I would like to thank BRAC Bank for allowing me to learn about all those things.

LEARNED FROM THE INTERNSHIP PROGRAM
(CONTINUED)

University's Internship Program

Internship program has a very significant role which I came to know once I joined BRAC Bank. This gave me the opportunity to use my theoretical knowledge and this was a scale where I could measure myself using the standard of the real world. I always had known about the world with my bookish knowledge but with the internship program I got to know, where I am in the industry and what amount of effort I need to give to reach my desired position.

These days' practical knowledge is equally important like the theoretical knowledge. In some cases, practical knowledge is more important than the theoretical one, because practice of any work is changing every now and then. I would like to thank the University authority for providing us with such opportunity.

CONCLUDING STATEMENT AND RECOMMENDATIONS

BRAC Bank being one of the leading Private commercial banks working really hard to improve every day. The employees tend to work even the weekends as well to keep up the standard high and I had the privilege to be a part of the dedicated team.

Few recommendations are mentioned below for the betterment of BRAC Bank's smooth operation:

1. The vault is in the 2nd floor and that vault hardly have space for more files, BRAC Bank can introduce a larger vault by taking the full 2nd floor
2. Employees are required to login with their own account to maintain their attendance and due to technical difficulties sometimes the computers don't start due time, to avoid this situation, when employees enter in to the office they punch their ID cards, if that can be counted for their attendance then this can be a solution for this problem.
3. Departmental meetings require employees to stand for hours, it would be great if BRAC Bank authority can arrange floor mats, since there is no space left for creating a meeting room for departments
4. In the Bank there is no internet access for general employees, it would be great if BRAC Bank introduces a common internet area, which can be accessible once it is needed.
5. A dedicated prayer room can be introduced for female employees, because they had to say their prayers in the mini vault, which is very problematic.
6. Different kinds of vaccination program as well as health improvement schemes can be
7. In every floor, a first aid box can be installed, so that due to small cuts no one needs to go to the medical center for small cuts.

I have learned quite a lot from BRAC Bank while interning with them which shall benefit not only in my career but also in my personal life. I would like to thank BRAC Bank for such amazing support and working

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