

Report On
An analysis of loan evaluation process of Sonali Bank Limited at
distilary road branch

By

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Student ID: 17204046

An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of Bachaler of Business Administation

BRAC Business School
Brac University
August, 2022

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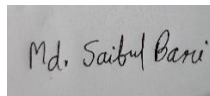
Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Md. Saiful Bari



Student Full Name: Md. Saiful Bari

Student ID: 17204046

Supervisor's Full Name & Signature:

Mr. Mahmudul Haq

Supervisor Full Name

Professor, BRAC Business School,

BRAC University

Letter of Transmittal

Mr. Mahmudul Huq

Professor

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: For internship report submission

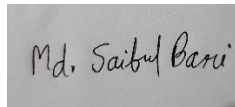
Dear Sir / Madam,

I am doing my internship report on “an analysis of loan evaluation processing of Sonali Bank Limited at distilary road branch” under your supervision

I defined in my internship report that loan application, loan documentation, loan evaluation, project evolution, risk weight asset valuation, credit information bureau, loan approval or reject, loan payment and follow up Aretha Rin Suit.

I have attempted my best to finish the report with the essential document and recommended proposition in a significant compact and comprehensive manner as possible.

Sincerely yours,



Student Full Name: Md. Saiful Bari

Student ID: 17204046

BRAC Business School

BRAC University

Date: August 31, 2022

Acknowledgment

I am happy to say that I finish my three my internship with the help of my Sonali Bank Limited onsite supervisor Ajoy Chowdhury (Manager) and loan officer Md. Safiqul Zaman Sir with all the real-life work experience. Moreover, my university supervisor Mahmudul Huq sir and co-supervisor Dr. Mohammad Enamul Hoque sir help me the academic report writing with highest standard of analysis the loan and financial performance of the Sonali Bank Limited. During my finance course I learn many things in the course of Bank management, management of financial institution and corporate finance all this knowledge is not fulfil without the particle work experience in any company and internship of Sonali Bank give me the opportunity to apply my theoretical knowledge in real work experience. When I work in the loan department, I saw many valuations technic I previously know which I learn in my finance course in BRAC Business School, BRAC University in my under-gradation life. I feel very worry at the beginning time internship to conduct loan interview to the customer to asked question like how much you want to take loan? What is the purpose to take loan? What is your income source and how you pay back the loan to the bank in time? However, now I am so much confident that I can communicated easily to the client and all credit goes to the Sonali Bank Limited who give me the opportunity to work in the largest bank in Bangladesh. I give a thank to Sonali Bank Limited Head office to select me an intern of the bank also thankful to AGM Siddiqur Rahman Sonali Bank Staff college for help me in my internship period. I feel really happy that I get some experience form the Banking industry why finance and valuation analysis is important and what are the process to work on case base or issue base in the distilary road branch Sonali Bank Limited so a humble thank you to supervisor Ajoy Chowdhury (Manager) and loan officer Md. Safiqul Zaman Sir also thank you supervisor Mahmudul Huq sir and co-supervisor Dr. Mohammad Enamul Hoque sir for help me to prepared my internship report.

Executive Summary

In the internship report, I was primary work in the loan and advance department from 15 June 2022 to 15 September 2022 for 3 months mostly in loan documentation part from the proposal to loan approval. Loan department is a creative part of the Sonali Bank Limited at distilary road branch because of the unique credit analysis and valuation process to identify the right customer for the loan. I was given research literature review to find the previous loan department analysis and bank financial performance in the report. This report contains both primary and secondary data to become a valuable report with more authentic and reliable for the analysis. Sonali Bank Limited have many kinds of loan but I was working only five types of loan which are Staff loan, small loan, Personal loan, CMSES loan, Secretd Overdraft loan. Every loan has quit similar documentation process like loan proposal submission, land or asset or salary or account statement base on loan requirement after that CIB (Credit Information Bureau) report and the final step is the documentation and filing. In the part of documentation, I was deeply work in the Sonali Bank Limited at distilary road branch an all my experience and valuable data describe in the report analysis part. I am doing the loan department related account ratio analysis for five years with the help of the Sonali Bank Limited annual report from 2016 to 2020. I was preparing the loan CL report during my internship period and learn the loan classification on hand experience in the July closing Sonali Bank Limited at distilary road branch. I am contributing the default loan case and learn the Artha Rin Adalat Ain in 2003 however Sonali Bank Limited file case is many ways but during my internship period I was mostly saw the Artha Rin Adalat Ain in 2003 filing, documentation, and necessary paper for the filing the case and details describe in my report. Moreover, I have some on filed work experience to visit the small shop for the loan recovery with the loan officer and also learn the advance Microsoft excel work for loan EMI calculation. I find some point of improvement in the loan department in distilary road branch which I am give as a recommendation at the end of my report. I try to apply my finance major course learning knowledge during giving the recommendation part moreover I learn a lot about Sonali Bank Limited loan and advance department with practical field work in my internship period.

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List of Acronyms

ND	Next day
S/R	Service Return
A/D	Acknowledgement Due
W/S	Written Statement
W/O	Written Objection
W.W.	Witness Warrant
P.H.	Peremptory Hearing
F.H.	Further Hearing
T.S.	Title Suit
PO	Principle office
CIR	Cash Transaction Report
CL	Classify loan
CBS	Core Banking Solution
STR	Suspicious Transition Report
D.P	Demand promissory
RTGS	Real-Time Gross Settlement
LAC	Local short collection

Chapter 1: Overview of Internship

1.1 Student Information

Name: Md. Saiful Bari

ID: 17204046

Program: Bachelor of Business Administration (BBA)

Major: Finance and Computer Information Management

1.2 Internship Information

1.2.1 Company Name, Department, Address, Period

Company Name: Sonali Bank Limited

Department: Loan and advances

Address: Distilary road branch, Gandaria, Dhaka-1204

Period: 3 Months (13th June to 13th September 2022)

1.2.2 Internship Company Supervisor's Information

Name: Ajoy Chowdhury

Position: Manager

1.2.3 Job Description

Loan and advance department I work to preparing the loan files in daily base like old loan borrower document set in the self, new loan account creation and write the debit voucher and help the office the to find the old file and sometime write the POIN register book or disbursement register. Additionally, I give the electricity bill post in the DPDC software at the end of the banking hour. Moreover, I help to sonchayapatra department to fill up the from on the behalf of the Sonali bank Limited also promoting Sonali Bank Limited mobile banking service during my joining month, Sonali Bank Limited have two application one is Sonali e-wallet and another one is Sonali E- Seba.

In the month of August 2022, I went three times of field visit with loan office which is a good experience for me to learn the asset valuation and some of the loan recovery notice processing by the bank loan committee member or authority in Sonali Bank Limited at distilary road branch.

1.3.2 Benefit to the student

Sonali Bank Limited internship program is given me a real-life experience in the banking work in loan department. Sonali Bank Limited have the largest banking network in Bangladesh and many kinds of customer come in the bank every day for different purpose so the learning is creative too. Because every loan customer is different and also different background to understand so I was giving a small presentation to the customer so that they can understand how much loan EMI need to pay what amount of interest rate and so on. I am doing my first job in Sonali Bank Limited as an intern which feel really good to me and I learn how to commutation to the loan borrower in the phone call and prepared bank documentation for them as per demand of the customer. I use the Microsoft excel work during my internship for salary sheet creation for the bank employee. Finally, I use my university finance course learning in Sonali Bank Limited and bank help me to become a credit analysis in loan department during internship period.

1.3.3 Problems faced during the internship period

The main problem that I face during the work to valuation the property or loan borrower asset correctly because many people come in the bank for the loan but the real loan borrower identify is difficult. Bank is a business organization so their always focus the future that is the loan borrower have ability to repay the loan. After one month of the work the loan officer gives me a new rule that all the CMSME loan or small loan or personal loan less than 1 lac first meet me for the loan information and I take a small interview that by asking some question to the client like how much they need loan, what the purpose to take loan, what are the source of income to the customer, how they pay back the loan on time? The main difficulty to justify the answer from the customer many of the customer say unrealistic thing which do not create any meaning to give the loan.

Chapter 2: Organization part

2.1 Introduction

The writing of internship report is a mandatory task that needs to be completed by every BBS student for the completion of the BBS programmed in BRAC University. The internship program is three month long and during this time the report needs to be completed. The internship program itself is valued at 4 credits making it one of the most valuable credit courses for the student to gain experience in an organizational environment and also for the completion of the BBA degree. As a student of BRAC University, I got the opportunity to get interviewed by Sonali Bank Limited and was offered the position of intern in loan and adherence department for the duration of three months. I joined Sonali Bank Limited on June 15th of 2022. The three-month long internship period at Sonali Bank Limited ends in September 15th of 2022. The report has been written by me based on my observation of Sonali Bank Limited at distillery road branch during these three months. It allowed me to explore the operations of loan departments in Sonali Bank Limited. The report is based on my exploration of the departments of Sonali Bank Limited mainly loan and advance, Sonchayapatra, FDR, Account base excel work in core banking system. The report analyses the work of these departments of Sonali Bank Limited at distillery road branch and also try to understand its challenges on a daily basis. Furthermore, the report also explores the services that are provided to the clients and understand the loan demands in the money market.

2.2 Overview of Sonali Bank Limited

About Sonali Bank Limited

Sonali Bank swiftly grew to be the biggest and most prominent Nationalized Commercial Bank as a result of the Banks' Nationalization Order 1972 (Presidential Order-26), which at the time liquidated the National Bank of Pakistan, Premier Bank, and Bank of Bhawalpur. The bank, a totally state-owned company, has been carrying out its obligations to develop the nation by independently engaging in money market activities as well as other socio-economic projects that the government has entrusted to it and that span all facets of the economy. Sonali Bank Limited took over all of the assets, liabilities, and business of Sonali Bank after it was converted into a Public Limited Company with 100% government ownership on November 15, 2007, at which moment Sonali Bank Limited began operating. Following the bank's

corporatization, the management was given the authority necessary to boost the institution's competitiveness and efficiently manage its operations. The board of directors of Sonali Bank Limited is made up of 11 (eleven) people. The Bank's CEO and Managing Director is a reputable banker and successful businessman. The corporate headquarters of the bank are situated in Motijheel, the city's commercial hub, in Dhaka, the capital of Bangladesh.

Following is a few of the Bank's noteworthy attributes:

Monetary organization

Authorized Capital	TK. 6000.00 crore
Paid up Capital	4530.00 crore

Branches and Subsidiaries

Total Number of Branches	1229
Number of Foreign Branches	2
Number of Local Branches	1227
Number of Rural Branches	727
Number of Urban Branches	500
Number of G.M. Offices	15
Number of Principal Offices	66
Number of Regional Offices	0

Subsidiaries:

- Ten (10) locations of Sonali Exchange Company Incorporated (SECI) can be found all across the USA.
- Having 4 (Four) branches in Motijheel, Paltan, Uttara, and Mirpur in Dhaka and 1 (One) branch in Khulna, Bangladesh, Sonali Investment Limited is a merchant banking company.

Associates:

- The UK is home to 2 (Two) locations for Sonali Bank (UK) Limited and by FT Sonali, limited.

Representative Offices	Total Three: One in Jeddah, KSA; One in Riyadh, KSA and One is Kuwait
Correspondence	639

Vision

Socially committed leading banking institution with global presence.

Mission

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country.

Sonali Bank Slogan

Your trusted partner in innovative banking

Sonali Bank Limited logo



Corporate Profile

Name of the Company	: Sonali Bank Limited
Chairman	: Mr. Ziaul Hasan Siddiqui
CEO & Managing Director	: Mr. Md. Ataur Rahman Prodhan
Company Secretary	: Mr. Tauhidul Islam
Legal Status	: Public Limited Company
Genesis	: Emerged as Nationalised Commercial Bank in 1972, following the Bangladesh Bank (Nationalisation) Order No. 1972 (PO No.26 of 1972)
Date of Incorporation	: 03 June, 2007
Date of Vendor's Agreement	: 15 November, 2007
Registered Office	: 35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorised Capital	: Taka 6000.00 Crore
Paid-up Capital	: Taka 4530.00 Crore
Number of Employee	: 18,115
Number of Branches	: 1229
Phone-PABX	: 0257161080-88
FAX	: 88-02-9561410, 9552007
SWIFT	: BSONBDDH
Website	: https://www.sonalibank.com.bd
E-mail	: info@sonalibank.com.bd

2.3 Organogram of Sonali Bank Limited

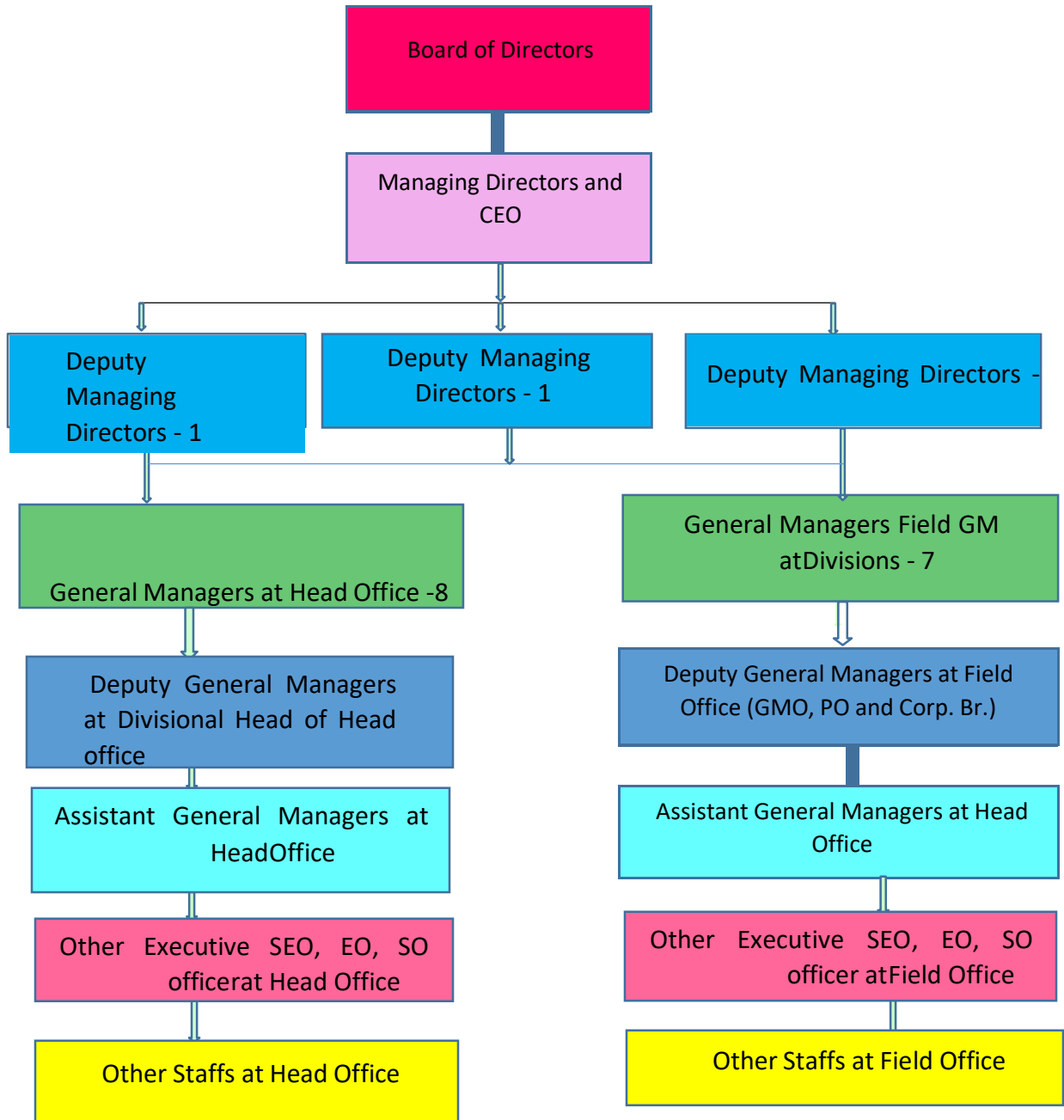


Figure: Organogram of SBL

2.4 Field work experience of Sonali Bank Limited branch on distilary road

During my internship period I was primary working the loan and advance department with Shafiqul Zaman Sir Senior office general however our branch manager Ajoy Chowdhury sir helps me to get information about different sector of the bank and get a lot of banking general activities which is important. I would like to discuss in given below:

Account opening

Individual account: Personal account need only NID (National Identity Card), one copy of the electricity bill and one grantor of the bank account holder is needed. The account needs to be only one day active but the cheque book printing time needs 15 to 20 days from the head office of Sonali Bank Limited. After that when the bank cheque book comes then the customer gives the signature in the register book and collects the cheque book. Finally, the customer will be able to transaction the money from the account from one place to another.

Partnership and company or corporate account: The partnership personal information and business details of all the partners also the trade license of the company. In the company structure also the owner of the partner percentage is playing an important role in the company.

Club Account: Club account needs the administrative authority structure to like who is operate the club, who is in the accounting department, the club funding source and activities for the club, and so on. A club should fulfill the Bangladesh Bank rules and regulations to open an account and operate the activities.

School and college fee: Sonali Bank Limited at the distilary road branch has the facility for the school and college to collect the monthly fee from the student and deposit the money in the bank school authority account. Additionally, the management committee's financial or bank account all the services provided by the bank.

Palli Daridro Bimochon Foundation: Palli Daridro Bimochon Foundation employee salary is given by the Sonali Bank Limited, Distilary road branch free of cost as it is a government organization. The process of the transfer of the money is a small step first the accounts department gives a cheque to Sonali Bank Limited at the distilary road branch then the bank officer clears the cheque amount and sends every employee's account.

Sonali Bank Limited E-Banking

Sonali e-seba: Sonali e-seba is one of the online applications of Sonali Bank Limited which help Bangladesh citizens to open a Bank account from home and take all the banking facility into the client's hand. At the primary level freedom fighter, old age people, disabled people, readying garment employees, drivers, and job holders can open the account able to open the account.

Account processing documents are:

- Original copy of the client's NID card.
- Client Mobile number
- Client base information like present address and permanent address
- Photo of the client and NID card
- Bank account nominee details
- Client signature

Sonali e-wallet

The largest state-owned commercial bank in Bangladesh, Sonali Bank Limited, offers a mobile wallet app called Sonali e-Wallet. Customer daily transaction needs, such as money transfers, bill payments, and cell phone recharges, can be met by this application. It is both secure and dynamic.

The following functions and features are available in Sonali's e-most wallet's recent iteration. Numerous new features will be introduced over time.

- Add Money to Wallet
- Bank Deposit from Wallet
- Send Money
- Wallet to Wallet
- Wallet to Others A/C (Sonali Bank) of A/C to A/C (Sonali Bank).
- A/C to Wallet
- Fund Transfer to Other Bank A/C through BEFTN
- Mobile Recharge/Top-Up

- Add Sonali Bank Credit Card
- Pay Credit Card Bill (Sonali Bank)

Remittance

Sonali Bank Limited has 1227 branches and a worldwide network to come remittances from the foreign country. In the United Kingdom, Sonali Exchange Company corporation has 10 branches where 2 branches contract 18 countries in the Middle East. There are a number of them, including Yemen, Bahrain, Cyprus, Egypt, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Palestine, Qatar, Saudi Arabia, the Syrian Arab Republic, the United Arab Emirates, and Syria, a Persian Gulf nation 80th bank and exchange house help to send the remittance in Bangladesh Bank then the process in the Sonali Bank Limited at distillery road branch Dhaka-1204.

Blaze batch service 24/7/365 transfers money in the account within 5 seconds and the benefits get the remittance immediately.

The government gives the 2.5% to the benefit as a reward to transfer the remittance through the bank in a legal way. The government received a lot of US Dollar in the reserve which is come from different countries and the country bought the international project through USD.

The company or the organization who are connected to Sonali Bank Limited list is given below:

- ✚ WESTERN UNION MONEY TRANSFER
- ✚ Cbl money transfer
- ✚ Hellopaisa
- ✚ Trans-Fast World Money Transfer
- ✚ Prabha Money Transfer
- ✚ NEC MONEY
- ✚ Ria Money Transfer
- ✚ Agrani Remittance House Malaysia
- ✚ NBL MONEY TRANSFER
- ✚ XOOM A PayPal Service
- ✚ NATIOANL MONEY TRANSFER

- ✚ Placid Express
- ✚ INSTANT CASH
- ✚ MoneyGram money transfer
- ✚ EzRemit Money Transfer
- ✚ MERCHANTRADE
- ✚ FIRST SECURITY ISLAMI EXCHANGE ITLAY (FSIE)

Two ways the remittance come into the customer account are:

- ❖ Customer Account direct fund transfer through EFTN. EFTN means Electronic Fund Transfer Network which is one of the faster fund transfers to the beneficial account.
- ❖ Web-based fund transfer. This kind of fund transfer is in the Sonali Bank Limited at Distilary Road Brach after that the benefits come to the bank and give his PIN to verify and after NID and Account details verification the beneficial get the money from the bank by cash in Bangladeshi Taka.

The necessary document to collect the money from the Sonali Bank Limited at Distilary Road Brach is given below:

- Mobile Phone
- Beneficial Account details
- Beneficial Address
- Beneficial or Accountholder NID
- PIN

Challan

Challan is one of the popular ways to submit government money through Sonali Bank Limited at the distilary road branch. Every challan has a unique code number to transfer the money to the right account. The process of challan is done in three steps. The customer first takes the challan form at Sonali Bank Limited at the distilary road branch after that customer fills up the form. Additionally, the client makes two photocopies of the challan and submit all three copies to the

bank authority with money that he or she wants to deposit in the account. At the time the bank authority receives the payment and gives one copy to the customer. At the end of the day, the bank officer gives a posting in the Sonali Bank Limited central software and sends the hard copy to the head office. Moreover, the Head office receives all the branch challan copies and serially set them to register in the central database to confirm that they receive all the challan. After that, Sonali Bank Limited's head office sends one copy of the challan to the Bangladesh Bank and another copy of the challan to the Bangladesh Revenue Department.

KYC

KYC means knowing your customer which is one of the important things for Sonali Bank Limited at the distilary road branch. Every session Sonali Bank Limited update the account holder or client information to know their customer better. Account holder information like the present address change or the mobile number change update, customer account SMS service update, customer account maintenance, and documentation to inform the head office of Sonali Bank Limited. Customer visa debit card process against the save or deposit account of the account holder of Sonali Bank Limited at the distilary road branch. In the case of the 10-year-old account Client's old account renew the process to take a new photo and signature of the account holder.

Cheque Book

Cheque books are two types one is Micra Cheque and the other is one non-Micra cheque. Micra's cheque book price is 45 taka and the non-Micra cheque book price is 25 takas in Sonali Bank Limited. Customers need to apply for the cheque books first after opening the account in the bank or the old customer can apply to the bank authority when the customer cheque book page was finished. Sonali Bank Limited's head office receives all the customer requests for the cheque book and takes 15-day time to print also hands over the cheque book to the customer.

Cheque clearance

Sonali Bank Limited is a big banking network in Bangladesh so they have an inter-banking transaction with another bank through Bangladesh Bank. Bangladesh has 60 banks under the supervision of Bangladesh Bank, and every bank has its customer at the same time the customer has a limited bank account however for business or personal money transfer one customer get a bank cheque from another bank but he or she do not have the account in that bank. Now, what

does the customer do this time, this moment cheque clearance process comes, one bank cheque payment by another bank branch, and at the end of the time or year-end Bangladesh Bank came to the middle position and helps both banks and gives the best service to the customer.

Pay order and Demand draft

The customer account pay order charge is 105 takas inside the division and the amount of money taka is one lac. Additionally, the charge of the demand draft are three types

- When customers pay order 1000 taka then 23 takas as a charge in Sonali Bank Limited
- If the customer pays order 10000 takas, then 58 takas as a charge in Sonali Bank Limited
- When customers pay order 100000 takas then 115 takas as a charge in Sonali Bank Limited

Three types of cost of deposit

1. The current account deposit has no cost deposit for Sonali Bank Limited
2. A saving account deposit is called a low-cost deposit for Sonali Bank Limited
3. Fixed Deposit Receipt (FDR) is the high-cost deposit for the bank

Note: Low-cost deposit is a deposit that has a low or no interest rate like in a saving account has a minimum amount of deposit which are less than 5% and the current account does not have any interest in the bank. Moreover, in the case of Sanchayapatra or Fixed Deposit Receipt (FDR) fund is so costly for the bank like the FDR provides a 6% interest rate to the customer.

Interbank fund transfer

Telegraphic transfer (TT) transfers from one account to another account for internal banking like Sonali Bank to Sonali Bank one branch to another branch then the money transfer within an hour but in case of a different bank like BRAC bank more time is needed to transfer the money.

BEFTN means Bangladesh Electronic Fund Transfer Network

The period of the BEFTN collection slot is given below:

1. If the client transfer money to Sonali Bank Limited another branch, then the money transfer time is only one hour.

2. When the client sends money to a different bank like BRAC Bank or another financial institution then it takes half a day in the office time or three hours to complete the process and three hours.

RTGS means Real-Time Gross Settlement. The customer or account holder was able to send above one lac taka within half an hour or 30 minutes maximum to complete the process.

Branch clearing and cheque clearing are done under the supervision of the Bangladesh Bank through the Clearinghouse. For example, Prime Bank cheques other people Saiful Bari submits the cheque to collect money. General meeting of all the 60 banks in Bangladesh under the guidance of the Bangladesh Bank in the clearing house like Sonali Bank Limited, Prime Bank, BRAC Bank, etc. and after all discussion the Bangladesh Bank mother account provides all bank money in the bank respected general account. Sonali Bank Limited all the clearing cheque amount money Bangladesh Bank gives the bank head office general account after that the head office of Sonali Bank Limited sends the money to the local office and local office provides the money to the respected branch of the Sonali Bank Limited.

Analysis work with Loan Officer

During my internship period I was work to prepare the employee salary sheet, Bank operational cost voucher writing and charges register documentation follow up help to feel as a real bank practical work in the Sonali Bank Limited at Distilary Road Branch.

2.5 Soanli Bank Limited Financial Performance Ratio Analysis

Sonali Bank Limited Loan and advance related key terms which is necessary for the analysis the financial performance of the organization. Note: (All the account amount in million is given below)

Account Name	2016	2017	2018	2019	2020
Current Asset	388392	438880	422591	499062	522001
Current Liabilities	265545	262856	268138	266687	275643
Cash in hand	6289	5113	5017	7691	7300
Total Deposit	1031608	1064311	1097666	1158788	1258786

Total Liabilities	1133215	1190624	1236705	1404408	1505618
Total Asset	1200590	1256712	1306842	1472601	1591233
Earnings before Interest and Tax (EBIT)	4818	12460	20811	17680	22321
Interest Income	31010	27674	32708	35955	31666
Total Operating Expenses	19375	19498	19063	19627	21346
Total Operating Income	9001	12723	11272	12711	12824
Total Loan and Advances	384538	423218	464166	551026	586232
Total Investment	468881	462577	440921	500387	629691
Operating Profit	4251	11955	20257	17100	21526
Number of Branches	1209	1212	1215	1224	1226
Net Profit after Tax	1520	7092	2264	2710	3234
Shareholders Equity or Total Equity	67375	66087	70137	68193	85616

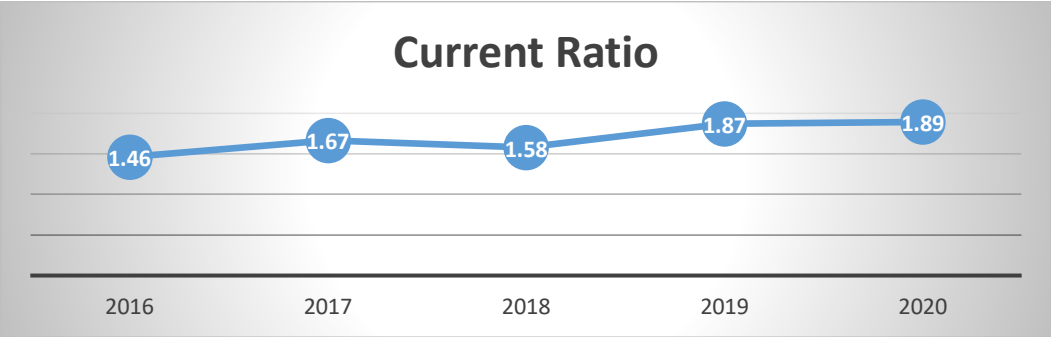
The ratio of financial performance of Sonali Bank Limited important information is given below:

Liquidity Ratio

Current Ratio

The current ratio, one of the most used financial measures, assesses a company's capacity to meet its short-term obligations. The higher the current ratio, the better equipped the company is to sustain liquidity. It is spelled as formula $\text{Current Ratio} = \text{Current Asset} / \text{Current Liabilities}$

Ratio Information	2016	2017	2018	2019	2020
Current Ratio	1.46	1.67	1.58	1.87	1.89



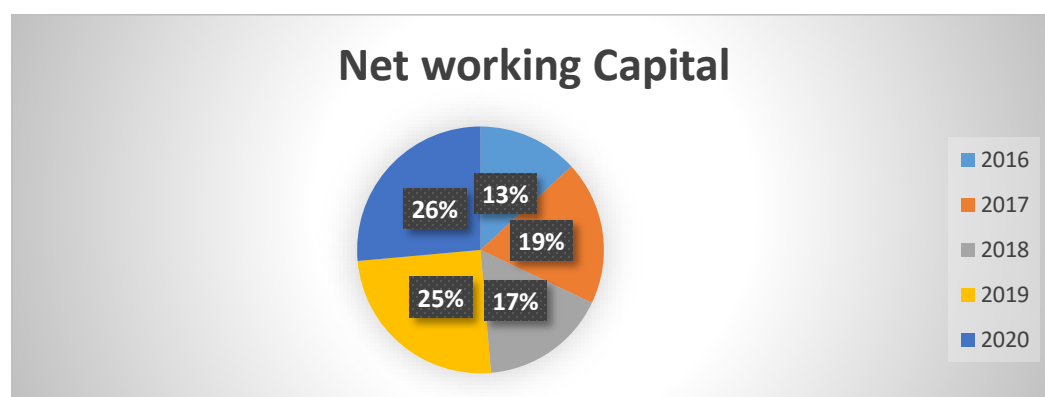
Interpretation: The perception of the company's liquidity increases as the current ratio rises. Although the banking sector normally maintains a 1: 1 current ratio. Sonali Bank Limited keeps more current assets than current liabilities, hence its current ratio is sufficient current ratio is increasing from 2016 to 2017 however in the 2017 current ratio is decreasing little bit a stand at 1.58. Additionally, current ratio of 2019 is 1.87 which is a good side for the bank that their liquid asset is enough to meet their customer demand and the increasing trend is continue in 2020 at 1.89 percent.

Net working Capital

Although not exactly a ratio, net working capital is sometimes utilized to assess a company's overall liquidity as defined by Current Asset – Current Liabilities = Net working Capital.

Amount in Million

Ratio Information	2016	2017	2018	2019	2020
Net working Capital	122847	176024	154453	232375	246358



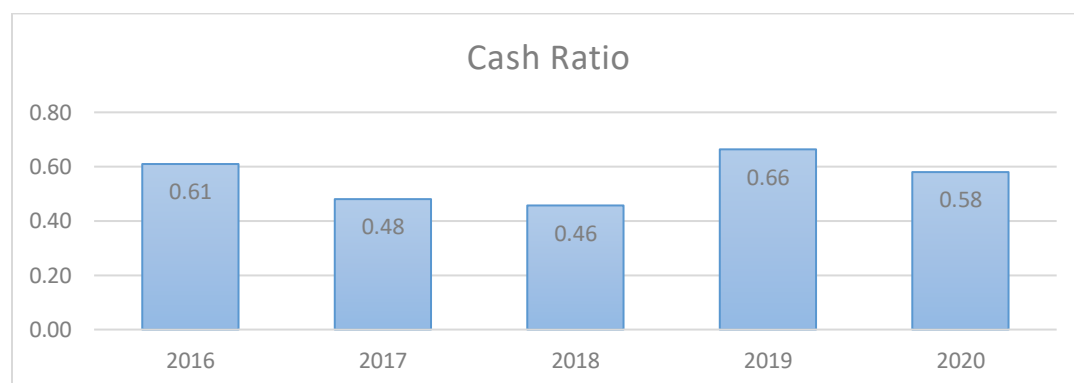
Interpretation: Net working capital is increase in an increasing trend in the chat we can see that in 2016 is net working capital is only 122847 million which is 13 % of total 5-year comparative analysis an increase in 2017 the percentage is 19% however in 2018 net working capital is decrease only 17% however the 2019 and 2020 ratio is good 25% and 26% respectively.

Cash Ratio

It compares a company's total holdings of cash and cash equivalents to its current obligations. The most popular tool for assessing a company's liquidity is the cash ratio. As a result, it can establish

whether and when the company can pay off its short-term debt. When deciding how much debt, if any, they would be willing to provide to the seeking party, creditors may use a high cash ratio to their advantage. Formula for calculation, $(\text{Cash in hand} / \text{Total Deposit}) * 100 = \text{Cash Ratio}$.

Ratio Information	2016	2017	2018	2019	2020
Cash Ratio	0.61	0.48	0.46	0.66	0.58



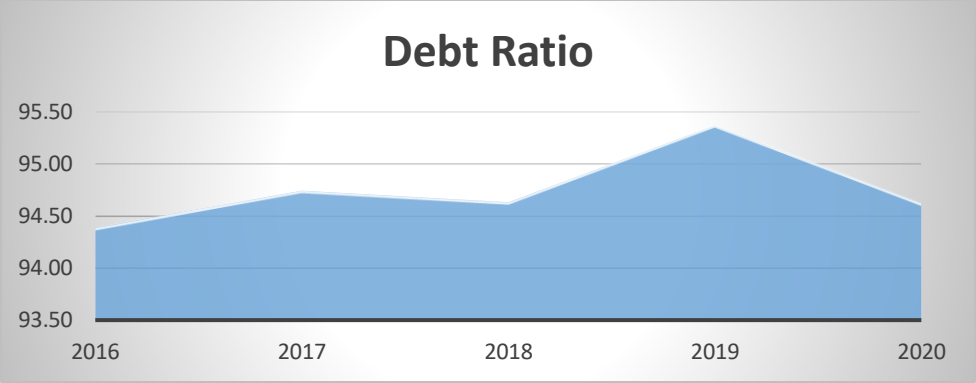
Interpretation: Sonali Bank Limited Cash ratio is decreasing every year like in year 2016 the cash ratio is 0.61 but in 2017 and 2018 is reduce a stand on 0.48 and 0.46 respectively. In year 2019 the ratio is 0.66 although it decreases at 0.58 in the year 2020. In contrast to Sonali Bank Limited's expanding loans, which decreased the quantity of cash on hand and in banks, rising total deposits increased the denominator of the cash ratio, which decreased the ratio's numerical value.

Performance of Debt Ratio

Debt Ratio

The debt ratio calculates how much of the company's assets are financed by its creditors. More money is taken from other people's pockets to generate profits when this ratio is higher. The formula is $(\text{Total Liabilities} / \text{Total Asset}) * 100 = \text{Debt Ratio}$

Ratio Information	2016	2017	2018	2019	2020
Debt Ratio	94.39	94.74	94.63	95.37	94.62

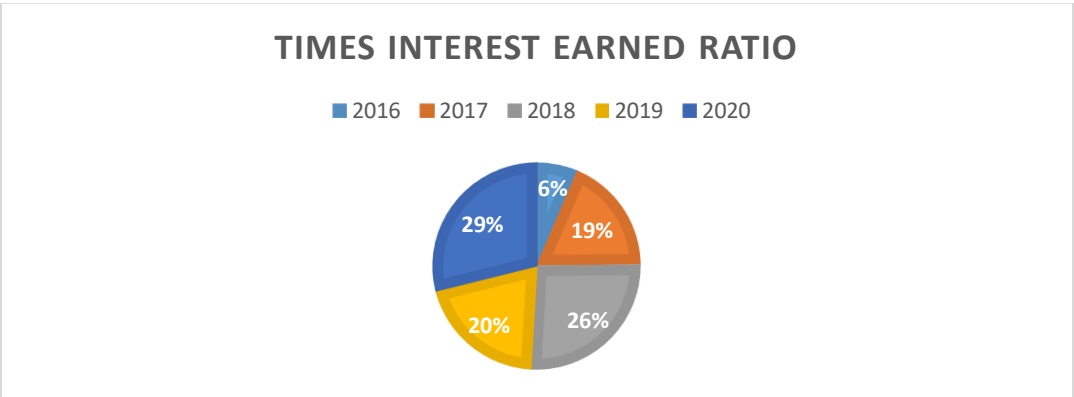


Interpretation: Debt ratio of the Sonali Bank Limited is increasing year by year in 2016 and 2017 is 94.39 and 94.74 respectively in 2017 the ratio is quite similar moreover from 2019 to 2020 the debt ratio is an increasing trend. The debt ratio determines what portion of the company's total assets are offered as collateral by creditors. The fact that their debt-to-income ratio was decreasing is not good for the bank.

Times Interest Earning Ratio

The ability of the Bank to carry out its contractual obligations is measured using the interest coverage ratio, sometimes referred to as the times interest earned ratio. As the bank's worth increases, it is better able to fulfill its obligation to pay interest. The formula is Earning before Interest and Tax / Interest = Times Interest Earned Ratio.

Ratio Information	2016	2017	2018	2019	2020
Times Interest Earned Ratio	0.16	0.45	0.64	0.49	0.70



Interpretation: The ability of a business to fulfill contractual interest obligations is assessed using the time interest earned ratio, sometimes referred to as the interest coverage ratio. The company's ability to meet its interest commitments grows as value rises. In the chart we clearly found that from 2016 to 2020 the trend is 6% to 29% in the five year which is good for the bank.

2.6 Industry and Competitive Analysis

SWOT analysis of Sonali Bank Limited

The following is a list of the SWOT analysis for Sonali Bank:

The main aim of the SWOT analysis is to achieve the Using corporate strengths to seize opportunities, confront threats, and address firm weaknesses should be the aim of the strategic alternatives generated by a SWOT analysis. Soanli bank needs to be aware of the dangers, possibilities, and drawbacks which is given below:

Strengths

Sonali Bank Limited is one of the biggest banks in the Bangladesh banking sector and the banking network is very strong which is strength for the bank, it has qualified, professional and experienced manpower, structural set-up & business location is Strategic. The asset position of Sonali Bank is solid, and there is no funding crisis right now so the bank capacity to invest in the money market in a good position. Sonali Bank is equipped with the skills and resources required to handle the challenges presented by the market economy. It is a nationalized banking organization, thus all of its activities, including new businesses if they are feasible, always receive government assistance in short most of the stock is in government hand even Sonali Bank Limited invest money in Bangladesh government big project so common people trust this bank. Trust is very thing of the banking industry for any kind of activities like interbank transaction or common people small amount of money trust is important and strong banking network is showing the strength of the bank.

Weaknesses

Because of mismanagement and advance monitory system bank do not perform as the author expect which is called weakness in side the bank that is the reason Strength and weakness are component of the internal environment of Sonali Bank Limited. Sonali Bank faces a manpower

issue as a result of a protracted lack of fresh hires most of the employee are join in 1990 time so the old person number is huge that reason some of the employee not comfortable to use computer so work is little bit slow because one person take bill another person give entry to computer. The everyday internal workflow was impeded by bureaucracy, poor salaries, and a lack of employee motivation. Sonali Bank Limited salary is really low if we compare with private bank in Bangladesh so bank employee does not get that much motivation to work hard. In some instances, there are poor management and employee relations like transfer one branch to another branch after 3 year is problem for problem for the employee in some case in government job. Many employees of the bank during their job life travel Bangladesh all the district with their family because of transfer order from the head office order but the head office should consider the employee not to transfer one district to another after every 3 year and all this kind of issue created for poor management and employee relationship. The government's rules and regulations might occasionally cause issues for the bank like the interest rate of the bank is fix by the Bangladesh Bank or authority of the government ministry for example in covid-19 the interest is fix by the authority but interest rate is income of the bank if the income of the bank is reduced then bank profit is decrease day by day.

Opportunities

Sonali Bank Limited a number of opportunities in electronic banking system in money market like Sonali e-wallet which is one of the largest state-owned commercial banks in Bangladesh, Sonali Bank Limited, offers a mobile wallet app called Sonali e-Wallet. Customer daily transaction needs, such as money transfers, bill payments, and cell phone recharges, can be met by this application. Additionally, Sonali e-seba is one of the online application o Sonali Bank Limited which help Bangladesh citizens to open a Bank account from home and take all the banking facility into the client's hand. The expansion of a new investment area in Bangladesh big government project. Bangladesh Electronic Fund Transfer Network are the opportunity an automation potential will throw open a wide door of possibilities. Common people of the Bangladesh trust Sonali Bank Limited so a large number of small deposits in the bank so ultimately become a big investment all out efforts to mobilize the deposit. As a government-owned company, Sonali Bank is supported by the government in times of financial distress so the investment scope of bank is huge in Bangladesh money market also accelerate healing by setting realistic recovery goals. Moreover, Sonali Bank Limited implement need-based training programs and complete computerization of

bank operations so that the old employee to become a expert user of information technology because e-banking or electronic banking is an important part of the banking system so ever employee should be educated in basic information technology in banking system to run the core banking system properly. Finally, Sonali Bank limited have a lot of opportunity to become a banking market leader of Bangladesh but bank need to take care their threats which are describe in the SWOT analysis threats section.

Threats

On the other hand, Sonali Bank Limited have many kinds of threats like work environment of the bank most of the branch do not have customer service desk so the customer does not get information easily one real life work experience that most of the customer say the private bank have better service then public bank. Furthermore, the private bank gives their service in customer door to door so customer prefer to take service from private bank that is the main threats of the bank as bank is a service base industry if customer is not satisfy to quality of service, then in future may be customer will go to another bank. Foreign and newly developed privatized banks introduce new offer to get more customer in bank but Sonali Bank Limited do not offer new policy or benefit for the customer a long period of time which is threats for the bank. Customer want essay and fast banking facility but the working process in a particular loan department is really slow so it is really difficult to competing fiercely with other commercial banks and financial organizations. Sonali Bank Limited policies are sometimes not followed effectively, and loan recovery processes are quite poor which I explain in the recommendation part of the internship report. The implementation of stricter banking regulations and rules is written the paper but lack of monitoring many rules is not maintain in the bank so the performance is not up to mark as the bank authority aspect to achieve not only profitable the bank but also make a high-performance bank in Bangladesh Banking sector.

Chapter: 03 Project Part

3.1 Introduction

A loan is a type of credit instrument in which money is lent to a different party with the understanding that the value or principal will be repaid at a later date. In many cases, the borrower must pay additional fees like interest or finance charges on top of the principal amount because

the lender increased the principal value by adding those items. Loans can be given as an open-ended line of credit with a cap of up to a particular amount or for a predefined, one-time sum. There are alternatives for commercial and personal financing in addition to secured and unsecured loans. A sort of debt that a person or other entity accrues is a loan.

The borrower receives a loan from the lender, which is often a business, financial institution, or the government. In exchange, the borrower agrees to a particular set of conditions, which may include any fees, interest, a repayment timetable, and other demands.

Depending on the applicant's creditworthiness, the lender will decide whether to accept or reject the application. The lender must give a reason if the loan application is turned down. If the application is approved, both parties sign a contract stating the conditions of the agreement. The lender advances the loan proceeds, and the borrower is subsequently obligated to pay back the full amount plus any additional costs like interest.

3.1.1 Literature Review

Bank is start from the 1972 in Bangladesh with the holding hand of Bangladesh Bank operational actives after that many commercial banks join in the Banking activities under the supervision of the central bank of Bangladesh. Sonali Bank Limited have 1226 branch of three country United Kingdom, Indian and Bangladesh also collection of many European country bank to build international Banking network. In this report I use secondary data from the international journal research paper called “A Comparative Study of Analysis of Pre-COVID19 and Post COVID19: Commercial Banks in Bangladesh” by Md. Saiful Bari. This research paper helps me to analysis the ratio of bank performance and make an analysis decision in this report. I also use the valuable information form the Soanli Bank Limited website and get some loan related policy introduced for the covid-19 to recovery the small and medium business person give CMSES loan in 4% interest rate. Additionally, I take help form “Practicing Management Information System in Bangladesh” research paper form Journal of Information Systems and Informatics to learn the core banking system work and important of the information in the banking industry. CMSES loan only for the small business loan and the amount of the loan is only 1 lac taka only during my internship period I related my working experience with one of the research papers which is “Financial difficulty of Banking management during COVID 19 in Bangladesh” so I use some of the important data is use in my internship report. I also use Sonali Bank Limited annual report to the previous data of the

bank in the loan and advance department. In the report I focus the only the five year of data a comparative analysis of covid-19 effects in loan department of Sonali Bank Limited. Moreover, I use some loan percentage and classify loan reporting in the July closing and I apply all my learning in the report for justify my report. According to Ho and Zhu, operational effectiveness and efficiency have attracted a lot of attention in the evaluation of a company's performance, which could directly affect its survival (2004).

Performance analysis is a method for assessing an organization's overall financial performance using several measurements that reflect its financial situation. The study clarifies the potential and operational efficiency of the company. In analyses of financial performance, ratios of activity, profitability, liquidity, and debt are frequently used. Ratios are a crucial indicator of a business's performance.

3.1.2 Objective of the report

Broad Objective

I want to learn the loan and advance all the documentation and legal processing like start for loan application to disbursement of loan.

Specific Objectives

- To learn the loan evaluation process
- To know the credit information bureau
- To learn the Artha Rin Adalat Ain – 2003

3.1.3 Significance

Sonali Bank Limited's official loan processing necessary document and required office fee structure are given below:

Necessary documents are:

1. Demand promise note (DP note)
2. DP Note Delivery Letter
3. Revival Letter – I
4. Revival Letter – II

5. Balance sheet information for the company
6. Income statement information for the company
7. Salary statement for the jobholder
8. Six renewable stamps are needed (each stamp cost 10 takas)
9. Three non-judicial stamps (each stamp cost 100 takas)
10. Hypothecation of goods
11. Land or shop valuation for the loan

Hypothecation of goods: Customer or borrower not able to pay the installment then or become defaulter then bank take all the right to sell the goods.

Land or shop valuation: Sonali Bank Limited does' valuation in two ways for the property which are given below:

- Market Value
- Force Value

Market value: Market value is the land or shop market valuation like the shop selling price of the market is 20 Lac so the bank takes 80 percent of the market value as a grantee to repay the loan which is 18 lac takas.

Force Value: The bank analysis and finds a value of the land price is around 90 lac takas then the bank fixes a force value of 60 lac taka so that whenever the bank sells the land the bank gets 60 lac takas that this points the bank gives highest 45 to 50 lac taka loan to the borrower.

Sonali Bank Limited's revenue calculated formula is the difference between the Cost of the fund and the cost of the deposit. According to the Bangladesh Bank, the interest rate of a loan is 9 %, and the deposit like FDR, Saving Account, etc. accountholder get 5.75% or saving account get a minimum amount of interest rate and the different of interest rate $9\% - 6\% = 3\%$ is the profit or income for the Sonali Bank Limited.

Debit voucher classification of cost is given below:

- Bangladesh Bank income 460
- Sonali Bank income 100
- National Board of Revenue, Bangladesh VAT income 75

Finally, the account holder or customer to total cost is 575 takas.

Classification of Loans is five kinds which are:

1. Standard Loan (SL)
2. Sub Standard Loan (SS)
3. Special Mention Account (SMA)
4. Doubtful Loan (DF)
5. Bad or Loss Loan (BL)

Un-classification Loan (UC) is good loan for the bank.

Provision percent loan of Sonali Bank Limited in the table:

Loan Name	Provision Percentage
Standard Loan (SL)	0%
Special Mention Account (SMA)	20%
Doubtful Loan (DF)	50%
Bad or Loss Loan (BL)	100%

Scope

The scope of the report is limited to facilities provided by Sonali Bank Limited at distilary road branch, Dhaka – 1204.

Organization Scope: I have worked in all the desks of loan and advance of Sonali Bank Limited.

Periodical Scope: Practical Orientation in bank has started from the 15 June 2022 and the duration of this internship was 90 days.

3.2 Methodology

To make the report more meaningful and presentable, two types of information have been used.

Those are:

- Primary data
- Secondary data

The primary sources of data:

- ✚ Face to face interview with the bank officer and staffs.
- ✚ Face to face conversation with clients visited the branch.

Secondary sources of data:

- ✚ Annual report of the Sonali Bank Ltd.
- ✚ Different voucher of the Sonali Bank Ltd.
- ✚ Sonali Bank Limited website, Journal, Research paper

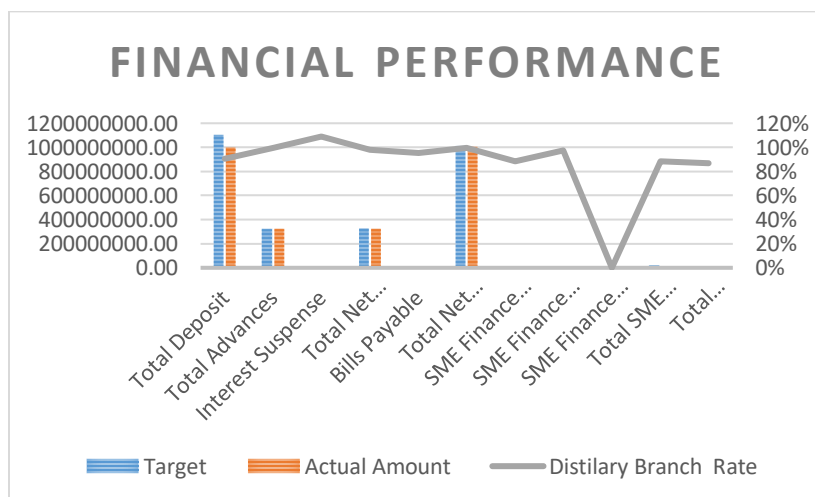
3.3 Sonali Bank Limited at Distilary Road Branch Ratio Analysis

Sonali Bank Limited at distilary road branch last 3-month financial activities CL (Classify Loan) important account is given below:

Account Name	Amount in Taka
Total Deposit	99,78,44,781.09
Total Advances	31,91,16,317.41
Interest Suspense	6,53,874.04
Total Net Advances	31,84,62,443.37
Bills Payable	38,13,040.00
Total Net Deposits	1,00,16,57,821.09
SME Finance (Term Loan)	53,35,133.55
SME Finance (Continuous Loan)	97,65,135.98
SME Finance (Demand Loan)	0.00
Total SME Finance	1,51,00,269.53

Sonali Bank Limited at Distilary Road Branch 3-month Deposit and loan target achievement Ratio

Account Name	Target	Actual Amount	Distilary Branch Rate
Total Deposit	1100000000.00	997844781.1	91%
Total Advances	320000000.00	319116317.4	100%
Interest Suspense	600000.00	653874.04	109%
Total Net Advances	325000000.00	318462443.4	98%
Bills Payable	4000000.00	3813040	95%
Total Net Deposits	1005000000.00	1001657821	100%
SME Finance (Term Loan)	6050750.00	5335133.55	88%
SME Finance (Continuous Loan)	10000000.00	9765135.98	98%
SME Finance (Demand Loan)	500000.00	0	0%
Total SME Finance	17050000.00	15100269.53	89%
Total Performance			87%

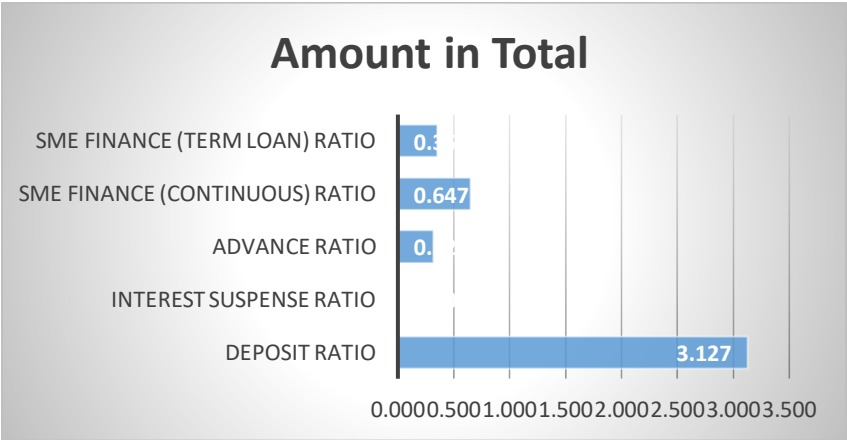


Interpretation: In the chart I am explain the Soanli Bank Limited at distilary road branch three-month target amount and the actual performance of the bank. Total deposit target achieves 91% and total advance 100% fulfil by distilary road branch which is a positive side of the bank. Interest Suspense and net advance is stand at 100% during my internship period. Bill payable and total net deposit is averagely more than 95% fulfil the target of distilary road branch, Sonali Bank Limited. Additionally, SME Finance (Term Loan) is fulfilling the 88% of the target but need to improve form better performance of the bank and SME Finance (Continuous Loan) is hold a good position which is 98% of the target of the branch. Finally, I would like to say that distilary road branch in

a good position in total SME finance because its rate of achieving target is 89% also the overall performance is 87% I the last 3 month of the financial performance banking activities.

Sonali Bank Limited at Distilary Road Branch loan and Advance Ratio

Ratio Information	Formula	Amount in Total
Deposit Ratio	Total Deposit / Total Advance	3.127
Interest Suspense Ratio	Interest Suspense / Total Net Advance	0.002
Advance Ratio	Total Advance / Total Deposit	0.320
SME Finance (Continuous) Ratio	SME Finance (Continuous) / Total SME Finance	0.647
SME Finance (Term Loan) Ratio	SME Finance (Term) / Total SME Finance	0.353

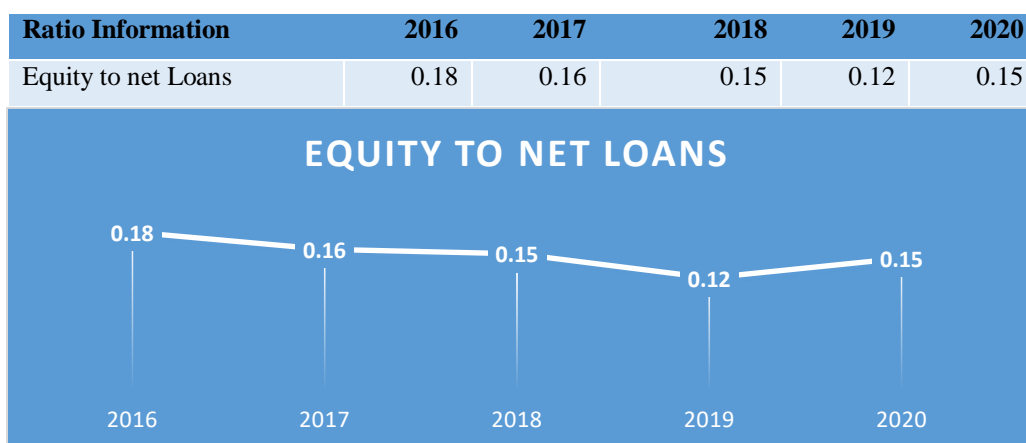


Interpretation: The ratio analysis of the branch in the last three month is give this chart here we can see that SME Finance (Term Loan) and SME Finance (Continuous Loan) contain only 0.353 and 0.647 respectively. Additionally, the land and advance are 0.320 however the deposit ratio is 3.127 which is really high because deposit is a liability for the bank and loan is an asset for the bank. In my opining Soanli Bank Limited at distilary road branch give more loan to the customer so that the deposit and loan ratio is balance which help to run the banking business fast and profitable.

Loan ratio Analysis of Sonali Bank Limited

Equity to net loans

This ratio establishes a company's financial leverage by determining the proportion of stock and debt it is using to finance its assets. It is a part of the capital and funding ratios for banks. Treasury stock, total share capital, and total equity reserves are all included in total equity. Net loans to customers, loans to banks or other financial institutions, and loans to group corporations are all considered loans. The formula is $\text{Total Equity} / \text{Net Loans} = \text{Equity to net loans}$

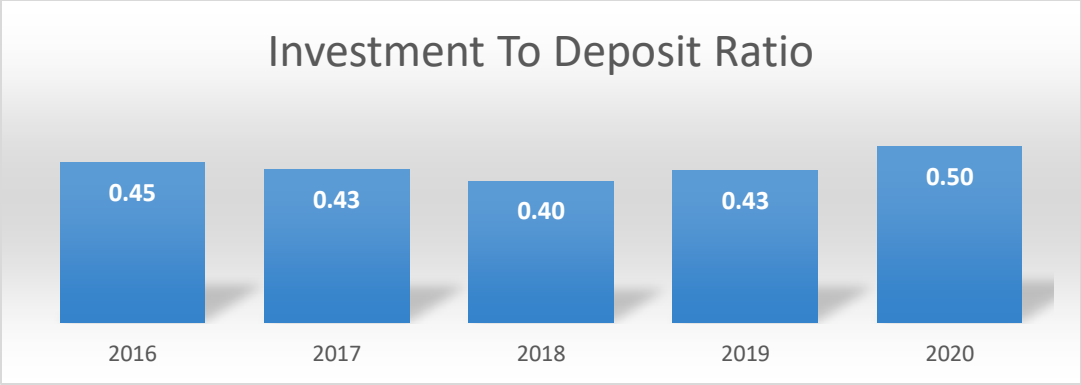


Interpretation: The chart showing the equity to net loans from 2016 to 2022 the ratio is decrease in the decrease way. In year 2016 it stands 0.18 however in 2019 is decrease at 0.12. Moreover, in 2022 the equity to net loans ratio is try to increase but is really minimum which is 0.15 only.

Investment to Deposit Ratio

In essence, the investment deposit ratio shows how the bank manages its deposits. It might have to do with rising economic prosperity or a specific sector, like agriculture, where local development is required. SME loans are yet another opportunity for small and medium-sized firms to invest money and increase interest rates. The formula is $\text{Total investment} / \text{Total Deposit} = \text{Investment to deposit ratio}$.

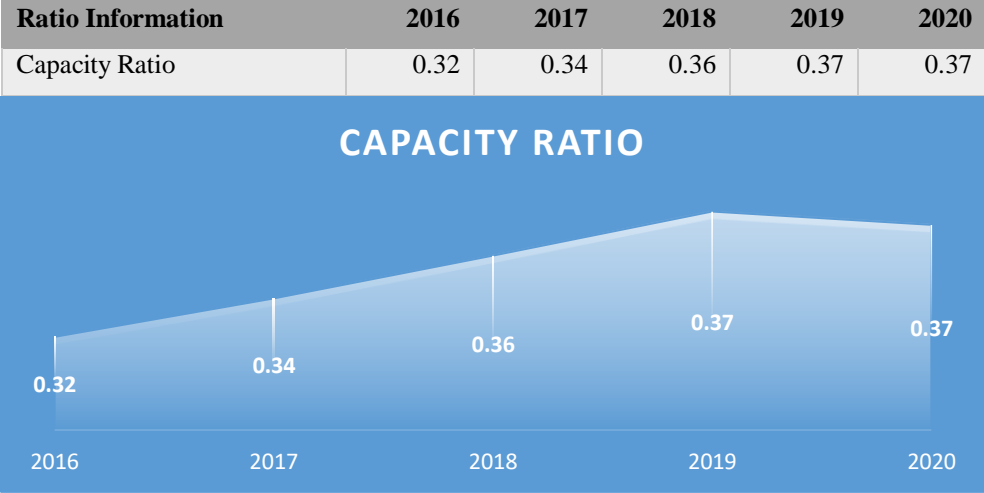
Ratio Information	2016	2017	2018	2019	2020
Investment To Deposit Ratio	0.45	0.43	0.40	0.43	0.50



Interpretation: Sonali Bank Limited investment to deposit ratio is increasing in every year in year 2016 is only 0.45 after that in 2017 and 2018 investment to deposit ratio is in a moderate position however in 2022 ratio is increasing that mean bank invests in many sectors so the profitable is high day by day.

Capital Ratio

The ratio of total assets to net loans and leases is known as the capacity ratio. This metric of liquidity is negative since loans and leases are usually among the least liquid assets a bank can hold. The formula is Total Loan and Advance / Total Assets

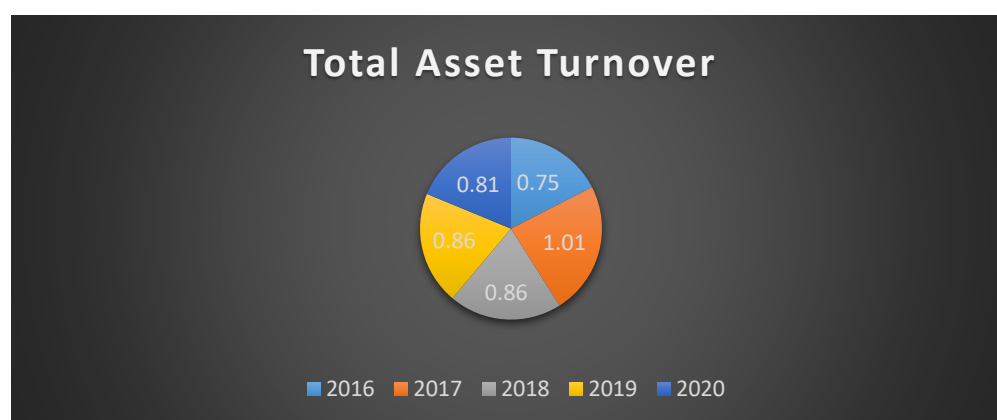


Interpretation: Soanli Bank Limited capacity ratio is increasing from 2016 to 2017 is polemic in future so bank need to take care in capacity ratio. Moreover, bank is try to perform as good as possible but due to covid-19 whole banking industry is hamper and Sonali Bank Limited ratio analysis we can the effect in capacity ratio.

Total Asset Turnover

The total asset turnover demonstrates how well the company uses all of its assets to produce revenue. However, I chose operating income in the bank above sales. Formula: (Operating Income / Total Asset) *100

Ratio Information	2016	2017	2018	2019	2020
Total Asset Turnover	0.75	1.01	0.86	0.86	0.81

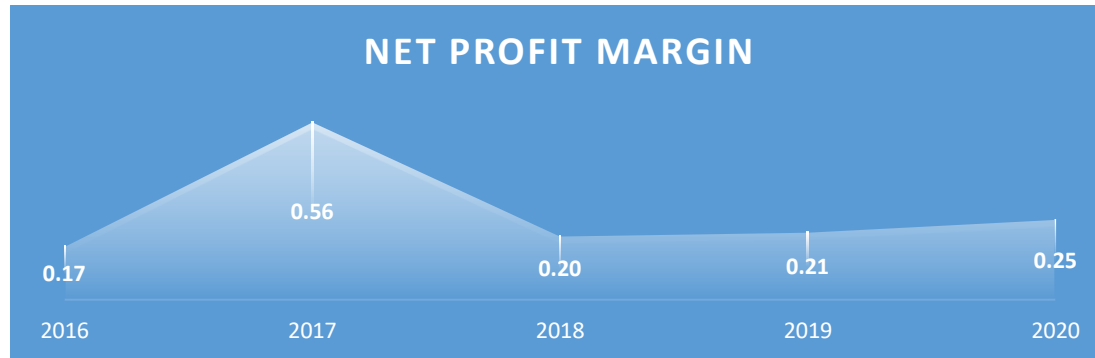


Interpretation: The more effectively a company's assets have been employed, the higher its total asset turnover. This indication shows if the company's activities have been financially efficient, hence it is likely the most significant to management. This specifically refers to the number of times per year the company transfers its assets. In the chart we can see that Sonali Bank total asset turnover ratio is increasing which is a positive indicator for bank.

Net Profit Margin

Net profit margin calculated Sonali Bank Limited current profit the different between net profit after tax to operating income. Sonali Bank net profit base on several factor of the bank to calculated the formula is Net profit after tax / operating income = Net profit Margin

Ratio Information	2016	2017	2018	2019	2020
Net Profit Margin	0.17	0.56	0.20	0.21	0.25

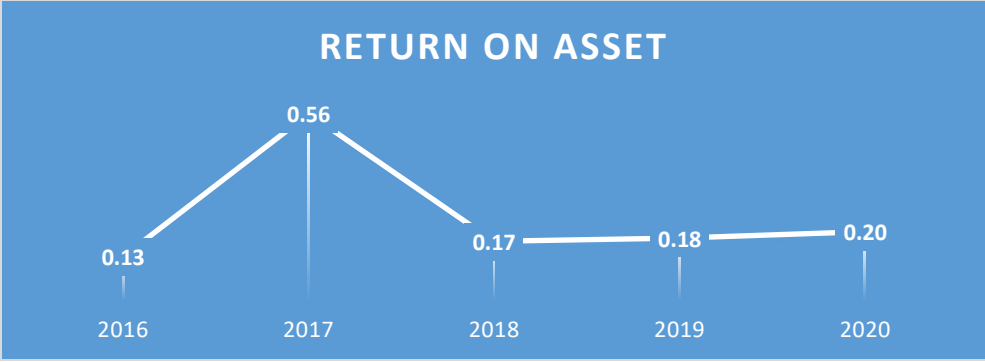


Interpretation: In the chart net profit margin is increasing from 2016 to 2020 however in 2017 the position of net profit is really high which is good for bank. In the five-year comparative analysis of we can see that in 2017 the net profit was 0.56 however in 2019 is 0.21 and 0.25 in 2020 the reason is covid-19 net profit after tax and operating income both are reduce and overall country economic conduction is fall in this case undoubtable the bank is also fail to recover some of the loan earning loan interest (EMI) from the customer. We know that loan is an asset for the bank and loan installment is the income for the bank as both of the amount is reduce so automatically the net profit margin is reduce so now at this time bank need to take some good policy which is good for the customer and also good for the bank so that both are in win win in the money market.

Return on Asset

Return of asset show how effective bank use their asset to get maximum return from the investment. The formula is $(\text{Net profit after tax} / \text{Total Asset}) * 100$

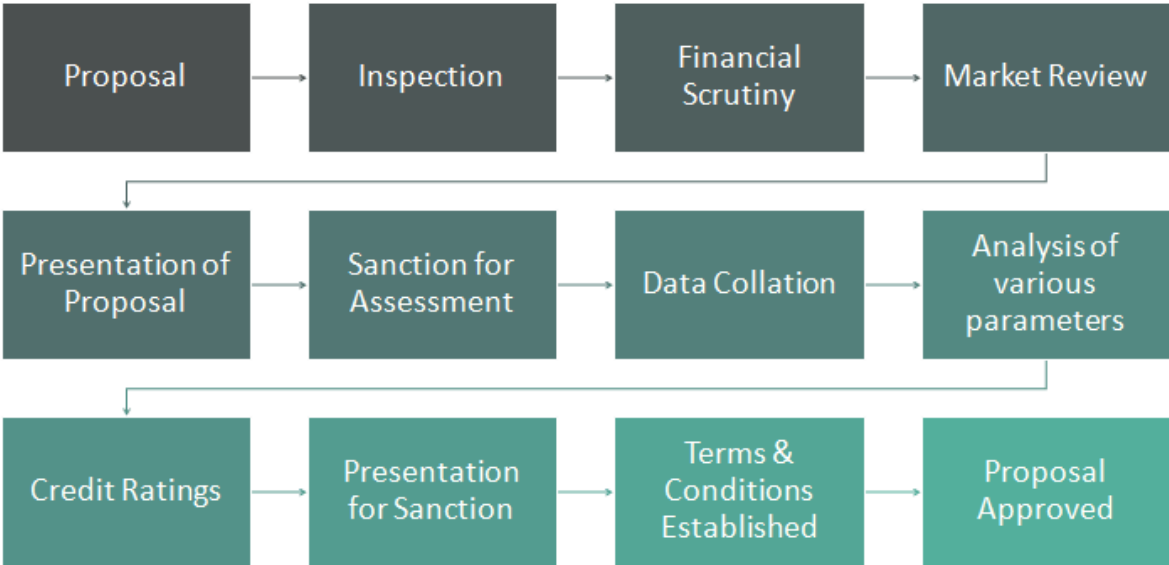
Ratio Information	2016	2017	2018	2019	2020
Return on Asset	0.13	0.56	0.17	0.18	0.20



Interpretation: Sonali Bank return of asset is increasing tern which is good for them moreover in 2017 the return on asset is 0.56 which is higher than all the five comparative year.

3.4 Findings and Analysis of Loan and Advance

The following is how credit analysis is handled at the Sonali Bank Limited branch on distilary road:



One of the best ways to invest bank money to the market through loan to the customer. Now a day most of the small and medium customer take loan form the bank to fulfil the business money

demand. In case of Sonali Bank Limited at distilary road branch loan process start from the loan proposal, so what is proposal? In a simple word loan proposal is the legal document which is submitted by the loan borrower to the bank. Sonali Bank Limited have many types of loan but during my internship I was saw few of them which are Staff loan, small loan, Personal loan, CMSES loan, Secretd Overdraft loan and every loan have quit similar documentation process like loan proposal submission. In the next inspection on site asset or property by the loan officer and salary or account statement base on loan requirement for financial scrutiny. Market Review is only use of the business loan, CMSES loan, small shop loan to valuation of the current market price of the property to calculated the loan amount. Next step, Presentation of proposal in the form of CIB (Credit Information Bureau to head office of Sonali Bank Limited for assessment of sanction. After that, Head office of Sonali Bank send the loan proposal to Bangladesh all the bank through banking network to collect the data that the customer take loan from another Bank or not. If customer take the loan from other bank of Bangladesh, then how much loan taken by the customer and flow or regularity of loan installment process is analysis of various parameters? Now come the part of loan scoring or credit rating to measure the risk and future return possibility form the customer, I give a full loan scoring detail study in the loan scoring part of the report. Loan scoring part present to the principal office of Soanli Bank Limited for sanction the loan to approval of delegation of loan power base on the loan amount. Next step is documentation and filing to create a legal identity of the loan client in the Sonali Bank Limited at distilary road branch and I am showing the detail documentation part in the loan charges section of the report. In the documentation part all the terms and conditions are clearly mention and agree by the customer for future any kind of problem for the bank also if any kind of loan is not recovered then the bank file case against the client which is describe in the Artha Rin Adalat Ain in 2003 filing, documentation, and necessary paper for the filing the case and I am details describe in the last part of report. The final step is the documentation which require attachment for approved proposal of the loan and give the loan amount in the customer bank account.

3.4.1 Loan Committee of the Sonali Bank Limited at distilary road branch

The credit committee of the Sonali Bank Limited at the distilary road branch is given below:

The loan committee has four members

- Manager is Chairman
- Senior Officer (General) is a member
- Senior Officer (General) is a member
- Senior Officer (Cash) is a member
- Delegation of Power (Business Power) is the limit to giving a loan to the customer.

Delegation business power

Loan pass amount authority like if customer want 20 lac take loan, then the Branch Manager have power to pass the loan When the loan amount is more than 20 lac and less than 60 lacs then Sonali Bank Limited principal office have the power to approve the loan. Moreover, if the loan amount is more the 60 lacs take then only the Sonali Bank head office have the delegation of power to approve the loan or give the loan to the customer.

Loan borrowing ability: In the case of loan approvable the loan installment amount must be less than the borrower's total salary payment amount. According to the Sonali Bank Limited policy, the loan installment amount should be the two-three of the total salary for the jobholder and for the businessmen, the loan installment is 2/3 of the total income of the business.

Five loans are given below:

Customer Name (not real name because of Sonali Bank Limited customer information policy)

Customer Name	Type of Loan	Amount
Customer A	Personal Loan	2,00,000
Customer B	CMSME Loan	1,00,000
Customer C	SME Loan	3,00,000
Customer D	Staff Loan	15,00,000
	Total Loan	21,00,000

The principal office credit information bureau (CIB) is used to evaluate the loan amount and client financial information from the income statement. Products for the fast food or food industry are located here, as well as goods hypothecated for vegetable farming.

3.4.2 Loan application process at Sonali Bank Limited

Classified loan is given below:

Different Advance and Loan types according to the Bangladesh Bank is describe in given below:

- 1) Continuous loan: A loan with a set term, such as a personal loan with a one-year duration or an overdraft loan with a two-year term.
- 2) Demand loan: Demand loans, like SME loans for proprietors of small businesses, are disbursed as needed.
3. A fixed-term loan is a long-term loan with set monthly payments.
- 4) Microcredit and short-term agricultural loans: Loans for farmers and small-business owners centered on the agricultural sector.

Different type of loan I saw in the Sonali Bank Limited during internship are given below

- Staff loan
- Small loan
- Personal loan
- CMSES loan
- Secreted Overdraft loan

3.4.3 Loan grading for CIB on Sonali Bank Limited

Credit bureaus act as databases for customer data. They utilize that information to create a credit score, which is what most lenders look at before approving a line of credit. Unprocessed data from customer credit reports is what is used to create credit ratings.

Credit Risk Grading Score Processing		
Borrower Name	ABC Company	Aggregate Score: 80
Group Nature (If any)	CMSES loan	
Branch	Distilary Road Branch	
Industry or Sector	Fast Food industry	
Date of Financials	01-07-2022	
Completed By	20-07-2022	Risk Grading: 1

Approve By	25-07-2022	
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Number	Grading	Short	Score
1	Superior	Sup	Fully Cash Secured by Government or International Bank Guarantee
2	Good	GD	85+
3	Acceptable	Accept	75 – 84
4	Marginal or Watch list	MG or WL	65 – 74
5	Special Mention	SM	55 – 64
6	Substandard	SS	45 – 54
7	Doubtful	DF	35 – 44
8	Bad & Loss	BL	<35

Risk Component	4 Risk Parameters	Weight	Parameter Range	Score	Actual Parameter	Score Obtained
Financial Risk (50%)	Leverage (Times)	15%	Less than 0.25	15	0.27	14
			0.26 to 0.35	14		
			0.36 to 0.50	13		
			0.51 to 0.75	12		
			0.76 to 1.25	11		
			1.26 to 2.00	10		
			2.01 to 2.50	8		
			2.51 to 2.75	7		
	More than 2.75	0				
	Liquidity (Times)	15%	Greater than 2.74	15	2.40	13
			2.50 to 2.74	14		
			2.00 to 2.49	13		
			1.50 to 1.99	12		
			1.10 to 1.49	11		
			0.90 to 1.09	10		
			0.80 to 0.89	8		
			0.70 to 0.79	7		
	Less than 0.70	0				
	Profitability (%)	15%	Greater than 25%	15	18%	13
			20% to 24%	14		
			15% to 19%	13		
			10% to 14%	12		
			7% to 9%	10		

			4% to 6%	9			
			1% to 3%	7			
			Less than 1%	0			
	Coverage (Times)			More than 2.00	5	1.30	3
				More than 1.51 to Less than 2.00	4		
				More than 1.25 to Less than 1.50	3		
More than 1.00 to Less than 1.24				2			
Less than 1.00				0			
		50%		50	Total Score	43	

Risk	6 Risk	Weight	Parameter Range	Score	Actual	Score
Component	Parameters				Parameter	Obtained
Business or Industry Risk (18%)	Size of Business	5%	Equals or more than 60 core takas	5	0	0
			Taka 30.00 core to 59.99 core	4		
			Taka 10.00 core to 29.99 core	3		
			Taka 5.00 core to 9.99 core	2		
			Taka 2.00 core to 4.99 core	1		
			Less than 2.50 core	0		
	Age of Business	3%	More than 10 years	3	More than 05 years to 10 years	2
			More than 5 years to 10 years	2		
			More than 2 years to 5 years	1		
			Less than year	0		
	Business Outlook	3%	Favorable	3	Favorable	3
			Stable	2		
			Slightly uncertain	1		

			Cause of concern	0		
	Industry Growth	3%	Strong (10% +)	3	41%	3
			Good (More than 5% to less than 10%)	2		
			Moderate (1% to 5%)	1		
			No Growth (less than 1%)	0		
	Market Competition	2%	Dominant Player	2	Moderately competitive	1
			Moderately Competitive	1		
			Highly Competitive	0		
	Entry or Exit Barrier	2%	Difficult	2	Average	1
			Average	1		
			Easy	0		
		18%		18	Total Score	10

Risk Component	3 Risk Parameters	Weight	Parameter Range	Score	Actual Parameter	Score Obtained	
Management Risk (10%)	Experience	5%	More than 10 years	5	5 to 10 years	3	
			5 to 10 years	3			
			1 to 10 years	2			
			No experience	0			
	Second Line or Successor	4%	Ready Succession	4	Succession within 2 to 3 years	2	
			Succession within 1 to 2 years	3			
			Succession within 2 to 3 years	2			
			Succession in questioner	0			
	Team Work	3%	Very good	3	Very Good	3	
			Moderate	2			
			Poor	1			
			Regular Conflict	0			
					12	Total Score	8

Risk Component	03 Risk Parameters	Weight	Parameter Range	Score	Actual Parameter	Score Obtained	
Security Risk (10%)	Primary Security Coverage	4%	Fully pledged securities or substantially cash covered or REGD. Mortgage	4	Hypothecation Charge	3	
			Hypothecation charge	3			
			2 nd Charge or Inferior charge	2			
			Simple hypothecation	1			
			No security	0			
	Collateral Coverage	4%	REGD. Mortgage on municipal area	4	REGD. Mortgage on Municipal Area	4	
			REGD. Mortgage in the operative area	3			
			Equitable mortgage or Collateral of plant & machinery	2			
			Negative lien on collateral	1			
			No collateral	0			
	Support (Personal Guarantee)	2%	Personal or Corporate guarantee with high net growth	2	Personal Guarantee	2	
			Personal or Corporate guarantee with average net growth	1			
			No support or Guarantee	0			
			10%		10	Total Score	9

Risk Component	04 Risk Parameters	Weight	Parameter Range	Score	Actual Parameter	Score Obtained
Relation -ship Risk (10%)	Account Conduct	5%	More than 03 years with a faultless record	5	More than 03 years with a faultless record	5
			Less than 03 years with a faultless record	4		
			Accounts having satisfactory dealings	2		
			Irregular dealings in account	0		
	Utilization of limit	2%	More than 60%	2	90%	2
			40% - 60%	1		
			Less than 40%	0		
	Compliance of covenants	2%	Fully compliance	2	Fully compliance	2
			Some Non-compliance	1		
			No compliance	0		
Personal Deposit	1%	Personal accounts of key sponsors with a significant deposit	1	Yes	1	
		No depository relationship	0			
		10%		10	Total Score	10

Break Down of CRG				
Grading	Score Range	Criteria	Score	Score Obtained
Superior	100	Financial Risk	50	43
Good	85+	Business or Industrial Risk	18	10
Acceptable	75 – 84	Management Risk	12	8
Marginal or Watch list	65 – 74	Security Risk	10	9
Special Mention	55 – 64	Relationship Risk	10	10
Sub Standard	45 – 54		Total	100
Doubtful	35 – 44		Final Grading	Acceptable
Bad & Loss	<35			

Large Loan, Single Borrower Exposure Limit and Non-Conforming Exposure

Large loan: Equal to or greater than 10 % of the bank total capital of a bank. For example, Bank have total capital= 300 crore

Large loan = 3000 * 10% or more = 300 crore or more.

Rate of Net CL Loan	Large loan portfolio ceiling
Up to 5%	56%
More than 5% but up to 10%	52%
More than 10% but up to 15%	48%
More than 15% but up to 20%	44%
More than 20%	40%

Single Borrower Exposure Limit

Total Limit	Funded	Non-Funded
35% of total capital	Maximum 15%	Maximum 35%
In case of export Finance 50% of total capital	Maximum 15%	Maximum 50%

Working of the table calculation

Single Borrower exposure limit: Capital = 3000 crore

Single Borrower exposure Limit = $3000 * 35 = 1050$ crore

Funded = $3000 * 15\% = 450$ crore & Export Finance = $3000 * 50\% = 1500$ crore

Funded = $3000 * 15\% = 450$ crore

Method of charge creation

- Lien, Negative lien
- Pledge, Negative Pledge
- Assignment
- Set off
- Hypothecation
- Mortgage

Mortgage TPA of 1882, Section 58

1. Transfer of interest, not ownership
2. Particularly, property
3. Making a land payment schedule.

3.4.4 Charge documents: Loan department

Different types of charge documents and their functions is given below

Sonali Bank Limited uses charge paperwork, a legal document, to allow clients to launch any kind of case in a Bangladeshi court. Charge records are written evidence that the bank authorized the loan and had full right to sell it or transfer monies from the deposit accountholder to the loan account. The bank gave the borrower the loan.

1. Demand Promissory Note: Demand promissory notes are a particular kind of contract that call for fast repayment of the loan balance in the event the bank makes a money request. In the event that the borrower defaults on the loan, the bank may file a lawsuit at any time in the money loan court.
2. DP Note Delivery Letter: As proof that they have agreed to all of the terms and conditions and procedures of the bank, the customer's signature in the demand delivery letter, which serves as an unconditional undertaking, must be included. I observed the Sonali Bank Limited loan officer apply five 10-taka renewal stamps and obtain the client's signature during the loan application procedure.
3. Balance Confirmation Letter: The loan borrower ensures that they will return the loan in full and on schedule via a confirmation letter known as a balance conformation letter to protect the bank's liquidity, regardless of how much money is in the deposit account or FDR balance for an overdraft loan.

4. Letter of Continuity: Loan borrower recognize that the bank has the complete right to take any legal action if the client fails to repay the loan in full and agree to the commitment that they will retain the Demand Promissory Note (DP Note) for the duration of the loan.

5. Letter of Authority: Client gives Sonali Bank Limited the legal authority to adjust the loan amount by deducting the accountholder's current account, savings account, or deposit like an FDR. If the loan is not repaid in full, the borrower has no recourse against Sonali Bank Limited.

6. Letter of Arrangement: In accordance with the terms of the letter of agreement, the bank is free to terminate the borrower's loan at any moment without giving a reason, and the customer is required to accept this decision moving forward.

7. Letter of Disbursement: An entry is made in the PON book (pay on note) register to reflect that the account has been funded or that the customer has submitted a loan application at the Sonali Bank Limited branch on Distillery Road.

8. Letter of Hypothecation: While still enabling the business owner to keep selling the item in the market, Sonali Bank Limited will acquire control of the legal right to an asset, such as a product. If the shop owner does not pay back the small and medium business loan or personal loan, the bank may sell the store's inventory and use the proceeds to settle the obligation before receiving a loan, the letter of hypothecation must be signed by the loan borrower.

9. Letter of Disclaimer: In order to reduce loan borrower default, the bank has the right to monitor store inventory and stock genuine product value. A bank official or

representative visits a store or factory on a regular basis to determine if the borrower is using the credit for the same or different purposes each time.

10. Letter of installment: This strategy is used for the term loan client loan processing period. The bank obtains the customer's signature on the letter of installment that the customer provides the installment on time. According to the stamp law, three stamps must be applied to the letter of installment form 100-taka.

11. Letter of guarantee: The guarantor agrees to pay the loan amount on behalf of the loan borrower if the loan is not paid in full to Sonali Bank Limited in writing (referred to as a letter of guarantee with a 100-taka three stamp is attached based on the loan type and in compliance with the stamp statute).

12. Trust receipt: A trust receipt is necessary when importing items for a business, indicating that the owner of the business received all the products on the bank's behalf. The loan borrower is required to pay back the loan after the products have been sold.

13. Memorandum of Deposit of Cheque: The loan borrower deposits a blank check with the bank; the bank may utilize that check to recoup the loan balance whenever it chooses. The check sheet that the bank employs is a Memorandum of Deposit of Cheque. If a bank writes a check and that check is returned to the Sonali bank, under section 138 of the Negotiable Instruments Act of 1881, action may be taken if the drawer fails to release his obligation. The drawer may be the subject of both civil and criminal proceedings, in accordance with Section 138 of the Negotiable Instruments Act of 1881.

14. Letter of Lien and Right to Set Off: When a customer obtains an overdraft loan secured by an FDR, the bank receives the FDR check block as an undertaking (Fixed Deposit

Receipt). The client understands that the call letter of lien, a binding legal document, encapsulates the whole bank policy controlling the acceptance of overdraft loans.

15. **Sanction Advice:** A sanction advice is a written document outlining all of the terms and conditions of a loan, including how long it must be paid off in months, how many installments the customer must make, how much they must make, and what legal action the bank authority will take if the loan borrower does not make on-time installment or full payments, among other information.

3.4.5 Types of charge are given below

Fixed charge:

when a bank attaches a fixed charge on a piece of real estate or an asset as loan collateral. Charges may apply to immovable or fixed assets such as land, structures, enormous machinery, and heavy equipment.

Floating charge:

In the instance of Sonali Bank, a separate type of charge known as a "floating charge" is one that is often imposed on current assets such as inventory, stock, work-in-progress, finished goods, receivables, transportable plant, and machinery. Stocks or inventories fluctuate from time to time in response to shifts in supply and demand; they are not fixed for the year.

Paripassu charge

When a single client requires a sizeable sum of money from all three banks, one loan is provided, a paripassu fee is assessed, and a portion of the loan or asset is mortgaged in each of the three banks. Paripassu charges determine the appropriate ratio or proportion, such as 20%, 30%, or 50%, in response to a bank or lender's request for authorization.

Objective criteria for loan classification

Demand loan, continuous loan and fixed term loan case loan classification

Demand loan and continuous loan overdue time line for classification of loan is given below:

Classification of Loan	Loan installment not paying period
Special Mention Account (SMA)	2 months or more but less than 3 months
Sub Standard Loan (SS)	3 months or more but less than 9 months
Doubtful Loan (DF)	9 months or more but less than 12 months
Bad or Loss Loan (BL)	12 months or more

Demand loan and continuous loan are overdue just after loan expiry date however the fixed loan is overdue loan expiry after six months' time period.

Fixed term loan overdue timeline for classification of loan is given below:

Classification of Loan	Loan installment not paying period
Special Mention Account (SMA)	8 months or more but less than 9 months
Sub Standard Loan (SS)	9 months or more but less than 15 months
Doubtful Loan (DF)	15 months or more but less than 18 months
Bad or Loss Loan (BL)	18 months or more

Short term agriculture and micro credit overdue timeline for classification of loan is given below:

Classification of Loan	Loan installment not paying period
Irregular	12 months from the expiry
Sub Standard Loan (SS)	12 months or more but up to 36 months
Doubtful Loan (DF)	36 months or more but up to 60 months
Bad or Loss Loan (BL)	more than 60 months

However, 21 June 2020 Bangladesh Bank circular classification of CMS loan under CMSME loan overdue timeline is given below:

Classification of Loan	Loan installment not paying period
Sub Standard Loan (SS)	6 months or more but less than 18 months
Doubtful Loan (DF)	18 months or more but less than 30 months

Bad or Loss Loan (BL)	30 months or more
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If bank feel that the loan is Unclassified or Standard but not recover or loan borrower may be do not pay back the loan amount in time then bank flow the qualities criteria for loan classification.

Four descriptive criteria for loan classification are as follows:

1. If any violation of the agreed-upon terms and conditions occurs
2. In the event that a negative circumstance compromises the borrower's capital.
3. If the value of the collateral declines.
4. Any other unfavorable situation that might make loan recovery less likely.

Recovery prospect and future production in the table:

Recovery prospect	Proposed classification
Any hope	Sub Standard Loan (SS)
Uncertainty	Doubtful Loan (DF)
No chance	Bad or Loss Loan (BL)

3.4.6 Artha Rin Suit

Artha Rin Adalat Ain in 2003

How to bring a lawsuit under the 2003 Artha Rin Adalat, often known as the Act:

Prior Filling of the Suit

Auction Failure to make repayment in accordance with the penalty advise, as indicated in Section 12 of the Act, results in a claim (defaulted borrower) under Section 46 of the Artha Rin Adalat – 2003. The Branch will now develop a strategy for auction-sale of the registered mortgaged property. Before the auction process can start, the branch must receive approval from Sonali Bank Limited head office.

Filling the Suit

The bank may proceed to file a lawsuit against the borrower, guarantors, or mortgagors to recover its debts if the proceeds of the auction held in accordance with Section 12 of the Act are not enough to pay the bank's obligations or if the auction is unsuccessful. The following activities must be made in this regard:

Drafting the plaint

Sending the designated subordinate all required paperwork to create a complaint and file an Artha Rin suit before the Artha Rin Adalat Rin Ain (2003)

Checking the contents of the plaint:

The branch must thoroughly examine the facts and numbers stated in the plaint to guarantee their accuracy after getting a draft copy of it from the panel counsel.

Filing their Suit

If after making the required adjustments to the Draft copy, any interested attorney decides to file the Artha Rin Suit. It should be noted that the branch shall select a branch official as its "Tabarrok" (representative), on the advice of the conducting attorney, to bring the case on the branch's behalf.

To follow up to the proceeding of the suit

The competent court usually undertakes the following after filming the Artha Rin Suit's complaint:

- The first step entails serving the summons to each defendant.
- Second Service Return (S/R)
- The summons notice is printed in regional and national publications.
- Initial court appearance of the defendant (s)
- Submission of written statements (W/S) by the defendant (s)
- Outlining the issue
- Listening
- Mandatory Hearing (P, II)
- Discussion
- Making Decrees and Decisions

During the period of Artha Rin Suit, the Branch shall take following Steps

- ✓ To receive updates on the Artha Rin Suit's legal processes and to show up in court on time each week.
- ✓ To compile copies of any written declarations, papers, and other court submissions submitted by the accused.
- ✓ Tatbirkarak must communicate with the conducting attorney before the aforementioned established date has completed two-thirds in order to decide how to move forward with the Artha Rin Suit.

Filing Execution Case

The Branch must file an Artha Execution Case with the appropriate court after the court-imposed deadline for the judgment debtor to return the ordered sum to the judgment creditor bank has passed and it is satisfied with this decision. Before beginning an execution case, the branch must be made aware of the restrictions outlined in section 28 of Artha Rin Adalat Ain - 2003.

When an execution case is filed, the appropriate court normally takes the following actions:

1. Sending a show-cause notice to the judgment debtor in accordance with Section 30 of the Artha Rin Adalat Ain, 2003, asking them to justify why the decree should not be carried out in order to meet the decision.
2. If the aforementioned show-cause notice is returned as undeliverable, publishing the notice in widely read local and national dailies.
3. If relevant, taking both sides' statements.
4. Planning the auction for the attached or mortgaged property in line with Section 33(1) of the Act.
5. The aforementioned auction is always conducted by the trial court, and interested parties submit their bids in the tender box. The day on which the box will be opened is always indicated by the competent court in the auction order.
6. The court may issue a warrant for the arrest of the judgment debtor in order to hold him or her in a civil capacity until the money owing has been paid if any money is still owed after the mortgaged or attached property has been sold in accordance with section 33(1).

At the execution case stages, the branch shall take the following steps:

- To remain updated on the progress of the execution case.
- Should appear in court on each day the judge has scheduled before the designated fixing date plus one and a third days.
- Must consult with the prosecutor before deciding how to handle the execution case. If the loan is legitimately held against it, try to find the judgment debtor's assets so that they can be attached in the execution case to meet the ruling.
- If the court issues an arrest warrant in accordance with Section 34 of the Act, the branch must make every effort to help the neighborhood police department apprehend the judgment debtor.

3.5 Limitation

During my internship, I was able to learn a lot, yet it wasn't enough. There were several limitations I had to abide with.

- ✓ The main limitations are Time Restrictions: To start, the time given for our orientation was not long enough to cover all aspects of banking.
- ✓ Occasionally, the bank officer is unable to provide me with all the information I require for my report.
- ✓ Business Confidentiality: Needed information is frequently unavailable due to business policies and secrecy.

3.6 Recommendation

During my internship period I was learn loan and advance at Sonali Bank Limited at distilary road branch however I feel some of the thing the bank needs to improve to give a best service to the customer that reason I give some recommendation is given below:

- ❖ Time should be reduced during loan processing sometime customer feel bad when bank take more time generally Sonali Bank Limited take almost 20 days give one loan after all the processing so the bank must reduce loan processing time
- ❖ Asset valuation should be in the force value sometime the value is so high that reason the loan recovery is problematic for the bank
- ❖ Management monetary should be regular base so all the loan customer pay installment in time.
- ❖ Loan officer visit the shop regular base to real sell of the owner in the market.
- ❖ All unpaid loan borrowerer of the distillery road branch gives short notice every 3 month so the loan borrower takes the bank action seriously.
- ❖ Loan installment time should be increase to give an opportunity to customer so that they can pay the loan amount and not classify as a bad loan for the bank because most of the bad loan are difficult to recovery for the bank.
- ❖ The bank occasionally fails to pay attention to its customers in the bad debt collection sector. The management group must provide the appropriate direction in this case. Less director influence should be used when making loan choices because doing so boosts risk and increases the likelihood of bad debt. Top-level managers should pursue bad debts from uncooperative customers.
- ❖ Sonali Bank Limited lack of monitoring to the customer in the field that is the customer use the money properly or not that the reason loan is default and it became bad loan.
- ❖ Customer relationship is key to bank management however Sonali Bank have lack of customer relationship officer. Bank need to maintain the customer good and understand the problem why the customer did not pay the installment. After that, Bank should give time to repay the loan amount with small installment so that it will not be a Barden to the customer financial situation.
- ❖ Sonali Bank Limited at distilary road branch have not much employee to field visit regularly to understand whether the loan borrower make loss in their business or just say that he or she make loss in the business and not pay the loan installment to the bank. If this kind of case will have then bank need to file case against the client that client try to give justify the false information and may be default this loan near future.

- ❖ Sonali Bank Limited at distilary road branch must motivate to the loan borrower or businessmen by giving necessary support to do business in the market not only give money but also provide facilities like LC, TT, BFTM, RTGS so that the loan customer build trust and make a good relation to the bank and customer. Lona customer satisfaction have to do business in the market because loan is one of the large investments for the bank and loan consider to an asset for the bank. When bank loan become a bad loan because the customer not pay on time then it is a loss for the bank however if the bank gives one opportunity that customer can give more time to pay the money back like rather than one year customer get two years with minimum interest rate like 8% instead of 9% then customer pay the loan and bank make a profit from the loan in the case both customer and bank is a winner situation.

In my point of view, I saw many bad loans which amount is really minimum but bank file case against the loan borrower in court. Loan customer give money to the lower to run the case bank have their own lower at the end the case run year to year without any result. Moreover, most of the time bank do not get anything from the small amount bad loan for example 50,000 taka or 20,000-taka loan amount so is better to mutual discussion with loan client and try to as much as possible money recover so the bad loan amount is reduced and branch banking profit will not hamper in future. When bad loan is increase then it will also affect in the branch banking profit and at the end the loss of the bank impact in overall performance of Sonali Bank Limited at Distilary Road Branch.

3.7 Conclusion

Sonali Bank Limited is one of the largest banking networks of Bangladesh with several financial and many respective departments of the bank have to run the institutional management service like loan and advance, deposit like FDR, Saving account, foreign exchange and so on. I am mainly work in the loan and Advance department of Sonali Bank Limited at distilary road branch. In the report I was describe the loan evaluation process, important of Credit bureaus obtain credit information from a variety of sources, such as other creditors, debtors, debt collection agencies, credit card issuers, and other entities that maintain publicly accessible data on credit-related

information. The report contains deep knowledge of the asset valuation, loan analysis, field work experience, field visit like small loan taken by shop owner. I try my best to real life work in the bank by data analysis process with loan office to learn the loan department full during my three-month internship period. I have also work experience of prepared file how to bring a lawsuit under the 2003 Aretha Rin Adalat against bad loan customer in the court. Finally, I would like to say that 3-month internship of Sonali Bank Limited help me to know the graphical picture of financial career of the banking industry loan evaluation processing of Bangladesh.

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