

INTERNSHIP REPORT
ON
MORTGAGE SECURITIZATION
PROJECT
OF
STANDARD CHARTERED BANK

Submitted To:

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Letter of Transmittal

20th September, 2012

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Subject: Submission of the Internship Report

Dear Madam,

I have the pleasure to submit my Internship report on “Mortgage Securitization Project” of Standard Chartered Bank as a requirement for my graduation. You are aware that I completed my internship program in Standard Chartered Bank from 02 May to 31st of July 2012. I joined SCB House, which is the head office of Standard Chartered Bank in Bangladesh and the name of my unit was Mortgage Credit Control Unit under Mortgage & Auto department. I am fortunate enough that I have got an experienced, efficient and professional team in one of the most reputed multinational Banks of Bangladesh. I truly believe that this report will satisfy your requirements and expectations. I have tried my best to make this report informative, practical, reliable and relevant as possible. To prepare this report I have reviewed some books, journals and download information from internet, take interviews and on the basis of available information I draw a set of recommendations which I think will help to secured mortgage loan. I appreciate your kind advice, cooperation, patience and suggestions regarding this report which will definitely help me to go ahead as a brilliant guideline.

I will be available for any further query and clarification regarding this report whenever necessary.

Sincerely,

Amit Kumar Das

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Acknowledgement

First of all I am thankful to Almighty who has created us who gave me knowledge and power to make me able to complete my internship successfully.

I am also thankful to BRAC Business School of BRAC University who provide me this opportunity to have an experience in a reputed organization and groom myself for the future professional responsibilities.

I shall also like to wish to acknowledge and show my deep gratitude to our respective teacher, Samina Haque, for her consistence, advice and support given during the writing up of this report.

I offer my heartiest tribute and cordial gratitude to present my thanks to Mr. Nazim Uddin Bhuiyan Manager- Mortgage Credit Control & Documentation of Standard Chartered Bank and Mr. Rokibul Hasan Chowdhury, Associate Relationship Manager of Standard Chartered Bank for their kind support and cooperation in this project.

To Mr. Rokibul Hasan Chowdhury, I owe more than what I can mention...his inspiring guidance, remarkable suggestions, constant encouragement, keen interest, constructive criticism, and friendly discussion enabled me to complete this report efficiently. Without his support and proper guidance, it would be almost impossible to accomplish this task successfully.

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Executive Summary

In Bangladesh there are numbers of bank stands among them some bank are known as government bank, some are known as private & some other are known as foreign bank or multinational bank. The subtotal of all banks in Bangladesh stands at 52, among them Standard Chartered Bank (SCB) is the leading multinational bank which successfully operate their business in Bangladesh. Standard Chartered Bank opened its first branch in Chittagong in 1947 which, at that time was the eastern region of the newly created Pakistan. The bank opened its first branch in Dhaka in 1966 and shifted it's headquarter from Chittagong to Dhaka after the birth of the Republic of Bangladesh in 1971. The bank has a great history and it create a huge impact on bank business. Standard Chartered Bank is the market leader in all aspects of the banking industry, with the exception of their competitive position in Lending due to its conservative stance on taking too large an exposure on the comparatively volatile Bangladeshi market. As a result, the bank has shifted its portfolio from lower to higher quality lending compared to other banks operating in Bangladesh. It is inevitable that better approaches and frameworks will come up in the future because of Standard Chartered Banks relentless determination to lead the way in the banking sector in Asia, Africa and the Middle East. Standard Chartered started the mortgage business in Bangladesh in 2007. After starting this business Standard Chartered Bank became the market leader in mortgage loan within 2 years. Standard Chartered Bank always insured the security of their assets. In this report I focused on how the Standard Chartered Bank secured their mortgage loan.

CHAPTER 1

INTRODUCTION

1.1 Origin of the Report

This report is an internship report of my BBA program. After completion of all subjective courses as a student of BRAC University I have to complete a 12 weeks internship program in a company. After finishing my academic curriculum I got the opportunity to doing my in internship in Standard Chartered bank. In this report I shared my working experience in Standard Chartered bank.

Standard Chartered Bank is the leading multinational bank in Bangladesh. They operate their business all over the world. The modern banking system in Bangladesh was introduced by Standard Chartered Bank. This bank always tries to develop a long-term relationship with clients and they get their business on basis of relationship.

After the completion of BBA program I luckily got opportunity to doing internship in Standard Chartered Bank under the guidance of my faculty advisor Samina Haque. The duration of my internship program was 3 months. The journey of my internship was started on 2nd May of 2012 & it was finished on 31st July of 2012. For concluding my BBA program I have to submit this internship report. In this report I include an overview of the organization that I was attached with and describe my job overview which I perform during my internship period.

1.2 Objective

Primary Objective:

- The main objective of this report is to know that how a bank completing their securitization process for mortgage loan.

Secondary Objective:

- Getting familiar with the environment of a multinational financial institution of Bangladesh.
- To know overall the banking function.
- To know the management function of Standard Chartered Bank.
- To suggest some recommendation for the development of Standard Chartered Bank.

1.3 Methodology

For my internship I attached with Standard Chartered Bank with three months so that I got lots of information to completing my report. I also go throw some published article, journals & web-site for some external information.

All the information incorporated in this report has been collected both from primary sources & as well as secondary sources. For doing research I took interview 100 clients of Standard Chartered Bank. I talked with them over phone and asked the question those I have to know. I used my full portfolio to doing my research.

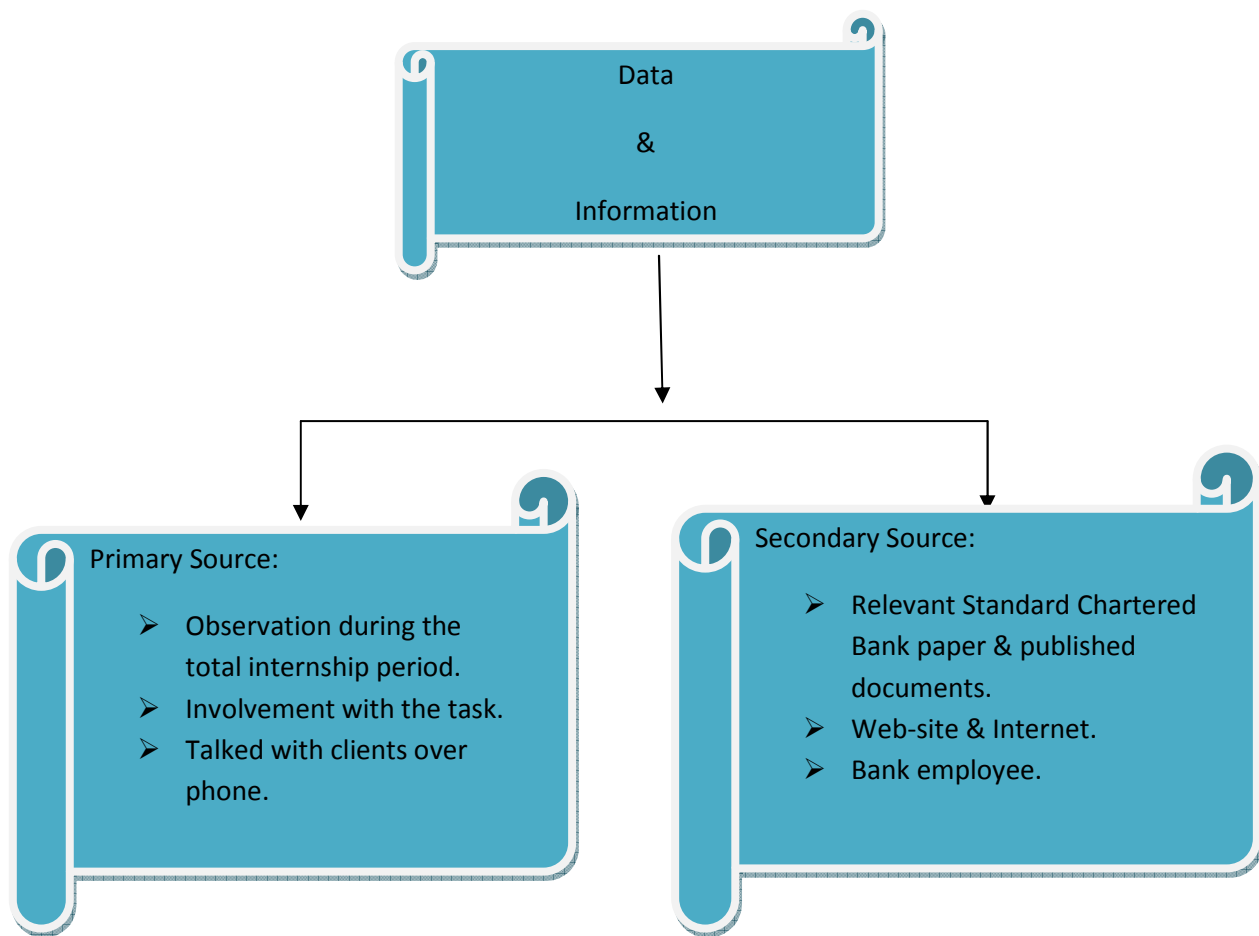


Fig: Data Collection method

1.4 Scope

The scope of this report is limited to the overall descriptions of the bank, its product & services.

The scope is also defined by the organizational set-up, function & performance.

1.5 Limitation

- Internal & financial information was not provided to me.
- The findings are not statistically valued.
- Difficult to find the proper information.
- For the security issue of bank I can't bring the all information about customer.

1.6 Report Organization

My internship report is divided into three parts. In the first part I give a introduction of my report. In second part I focused on Standard Chartered Bank's history, mission, vision, product & services of the bank. The third part is the project part. In this part I describe my overall job & I also analysis my jobs in this part.

1.7 Abbreviations

List of abbreviation that I used thought the report.

SCB	Standard Chartered Bank
MCCU	Mortgage Credit Control Unit
LC	Letter of Credit
FS	Financial Statements
RF	Running Finance
CF	Cash Finance
DEPZ	Dhaka Export Processing Zone
CEPZ	Chittagong Export Processing Zone
TPA	Tripartite Agreement

CHAPTER 2

COMPANY OVERVIEW

2.1 An Overview of Standard Chartered Bank

Standard Chartered Bangladesh (officially M/S Standard Chartered Bank Bangladesh Pvt. Lt) is a banking and financial services company headquartered in Dhaka, Bangladesh and a wholly owned subsidiary of Standard Chartered. Standard Chartered has been operating in Bangladesh for over a hundred years. Although SCB is a foreign bank, it's serve the highest number of customers in Bangladesh than any other local private bank. In 1948 SCB open their first branch in the port city of Chittagong, then after a long period of time the open their second branch in 1966 in Dhaka. At this time the open their Bangladeshi headquarters in Dhaka and operate their business in Bangladesh. Today, Standard Chartered Bank is the largest international bank in Bangladesh. They already open 26 Branches in different cities of Bangladesh. They also introduce the Credit Card & ATM card in Bangladesh. Now they have 57 ATMs booth in different places in major cities. This is the only foreign bank which country's offshore banking units inside **DEPZ** at Saver & **CEPZ** at Chittagong. In 2000 SCB acquired the Grindlays bank and in 2006 they acquired the American Express Bank in Bangladesh. These acquisitions are reflections of bank's increasing commitment to Bangladesh. To be a market leader this bank increasingly invested in people, technology and premises as its business grew in relation to the country's thriving economy. Now SCB provide both Consumer Banking and Wholesale Banking services. This Bank always offers new and improved services to customer such as Phone banking, I-banking, e-Lending etc.

2.2 Company Image, Logo & Slogan

Standard Chartered Bank has a history of about 150 years. The name "Standard Chartered" stems from the two original banks from which it was founded - the "Chartered Bank" of India, Australia and China and the "Standard Bank" of British South Africa. The logo of the bank depicts the merger of these two banks. The general image of Standard Chartered Bank is that it is "Trustworthy, efficient, helpful and committed." This bank always introduced new and attractive products to their customer to retain a good image of bank on their existing customer. The name of Standard Chartered itself creates an image on the customer mind for their brand value. The daily operation and general banking practices are well-known all around the world. Customers expecting is very high to SCB because they think SCB can bring a solution for their financial problem. And by the time of founding SCB, they meet their customer expectation very proudly. The slogan of SCB "Hear for good" is very well meaning and it is well accepted to the customer all around the world.

2.3 History of Standard Chartered Bank in Brief

SCB has a history of more than 150 years. The name "Standard" stems from the two original banks from which it was founded-"Chartered Bank" of India, Australia and China and "Standard Bank" of British South Africa. Chartered bank was established in 1853 by a Royal Charter granted by Queen Victoria of England. The main person behind the Chartered Bank was a Scot, James Wilson who had also started "The Economist" still one of the most eminent publications today. He foresaw the advantages of financing the growing trade links with the areas in the East, where no other financial institution was present that time widely. Standard Bank was founded by another Scot, John Peterson 1862. He immigrated to Cape Province in South Africa and became a successful merchant before founding "The Eastern Province Herald" which still is published today. Coming from similar background, he too like Wilson saw great opportunity through

linking of business between Europe and South Africa. The merger between these two banks occurred in 1969. On January 30, 1970 the shares of the newly formed Standard Chartered Banking Group Limited were listed in the London Stock exchange. Becoming stronger after merger, Standard Chartered Bank PLC embarked on a vigorous mission to expand its business in Europe and the USA. In the last thirty years, Standard Chartered Bank has experienced continuous growth, which led to its becoming one of the top 100 listed banks in the world. It was judged to be the best bank in the Asia-Pacific region in 1993 and 1994 for its rare and excellent service. *(Source:www.standardchartered.com)*

2.4 Vision, Mission, Objectives & Values of Standard Chartered Bank

To be and being a market leader Standard Chartered Bank set their vision, mission, objectives and values for their employees and stakeholders.

Vision

The vision of SCB describes the whole economy of world and they want to be a partner to economic growth of world. Vision of SCB – “We have a key role to play in stimulating economic and social development through the services we provide and by being a force for good. The success of our business depends on this.”

Mission

Over the 150 years of quality services that SCB has provided to its customers, the Bank has had various mission Statements. However this is the one that is currently being followed by the

organization. Mission of SCB- “To offer outstanding value to our customers by providing knowledgeable, efficient and reliable services in a personal, helpful and responsive manner.”

Objective

Their objective is to benefit all of their stakeholders including their shareholders, customers, staff and the communities in which they operate. They strongly support the trend towards delivering shareholder value in a socially, ethically and environmentally in a responsible manner.

Values

From the above mentioned mission statement the bank has developed some very deep-rooted brand values. These values are mainly designed with the intention of communicating with the customers. However they also serve the purpose of showing each employee exactly what a customer expects when he walks into Standard Chartered. The employees are constantly reminded of the customer expectations and have to continuously evaluate how their behavior is conformant with what the customers have in mind. This is why it is common practice to display these values in almost each department and on all the notice boards.

These values are there for all employees and apply especially to the personal loans department because they are mainly going out to meet the customers and getting the opportunity to communicate these values to them.

The values that have been developed over the 150-year life of this organization are as follows:

Courageous

Being courageous is about confidently doing what is right. Often the task may seem insurmountable but with courage and tenacity, the odds can be overcome. A truly courageous act both inspires and builds character.

International

As a member of global village SCB views the world from the widest perspective. They consider themselves to be global citizens and the world is full of new opportunities and exciting possibilities. SCB also delivers world-class products and services.

Creative

Creative thinkers are not limited by convention. They allow their minds to soar beyond predictable solutions. That's how we approach each challenge posed to us, which is why we base our products and services on ideas that are innovative, perceptive and instinctive.

Trustworthy

Trust is the foundation of every successful relationship. SCB trusts because the organization believes in the sincerity of their promise. They also believe that building trust can take forever, but losing it takes only a moment.

2.5 Product & Services of Standard Chartered Bank (Bangladesh)

Consumer Banking:

Standard Chartered provide Mortgages, Credit Cards, Personal Loans, Auto Loans, Islamic Banking, and Wealth Management products. In order to maximize customer convenience, they offer 24-hour Phone Banking, e-Statements, SMS Banking, ATM Cards and VISA Debit Cards, as well as Online Banking and state of the art branches.

Wholesale Banking:

Wholesale banking provides Transactional banking, Debt Capital Markets, Corporate Finance, Derivatives & Fx Options, Commodity Finance and deposit products.

Islamic Banking:

Standard Chartered Saadiq's dedicated Islamic Banking team provides comprehensive International banking services and a wide range of Shariah compliant financial products that are based on Islamic values.

CHAPTER 3

JOB PART

3.1 Job Area

I started my work in the Mortgage & Auto under the consumer banking. Specifically I worked in the mortgage securitization project for home loan. This department particularly responsible for insure the security of bank assets against loan. Mortgage & Auto department has a great impact for generating revenue for consumer banking of **SCB**. I join with them on May 02, 2012. When I join them they gave me training and job an idea about the job. First of all, they describe me what is mortgage. I got an idea about mortgage about them. According to their training lecture sheet *“A mortgage is the transfer of an interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, existing or future debt. The transferor is called a mortgagor and the transferee a mortgagee. The principal amount and the interest of which the payment is secured are called the mortgaged amount and instrument (if any) by which transfer is affected is called the mortgage deed. The mortgage does not transfer the ownership of the property and the actual possession of the property is also not transferred. He (mortgagor) transfers only some of his rights as an owner e.g. He now cannot sell the property without the consent of the mortgagee.”* Next they introduced me with another agreement which called TPA (Tri-partied agreement). It is basically a document of trust. We know that bank finance in home loan in the under construction building. That time customer doesn't got registration from the developer, but bank have to finance on the home loan for their customer requirement and at the same time they have to insure their security of their assets. For that reason bank make an agreement for disbursement of loan. In this agreement there are some clause for bank, buyer (customer) & seller (Developer) and all of them have to sing on that document for disbursement of loan. Normally bank gives time to both developer and customer by this agreement.

3.2 Mortgage Business of Standard Chartered Bank

In 2007 Standard Chartered Bank started the mortgage business in Bangladesh. They introduced two products against mortgage loan one is Home loan and another one is Auto loan. After start this business they face many complexity because at that time another financial institution lead the mortgage loan market. Now **SCB** is on very strong position in this business. There are some reasons for their business growth. These are:

- Fast loan approval process
- No personal guarantee or cash security required
- Early settlement and partial prepayment options
- Option to avail home loan in installments, based on the amount of down payment arranged at every step

According to Standard Chartered Bank in 2007 they invested around Tk. 2,300 million on mortgage loan which is only 7% of total market share. In 2011 they invested around Tk. 11,000 on mortgage loan which is 26% of total market share. The growth of mortgage business is very high of Standard Chartered Bank. The main competitor in this business is Delta BRAC Housing Ltd. (DBH). Before 2007 DBH capture the more market share of mortgage loan. Day by day the more competitors are arising for Standard Chartered Bank in this business. Most of the financial institution already involved in this business for example IDLC, Dhaka Bank etc.

3.3 Job Responsibilities:

After my training period they gave me a portfolio about 100 clients those who took mortgage loan for buying a home. All the clients took home loan by singing **TAP**. In **TPA** the time period

mention for mortgage the property but most of the clients miss the deadline to give mortgage to bank. It is not only the faults of client's developers are also included. Developers have to give registration of the property to the clients. After that bank or clients can start the mortgage process. There is a difference in time period in **TPA** based on developer category.

Developer Category	Property Handover Time	Mortgage Completion period
A	12 months	18 months
B	6 months	12 months
C	2 months	2 months
Non-Category Developer	2 months	2 months

Table: Time Period of Developers for creating mortgage

Although bank give a time period most of the clients and developer don't follow that deadline. For that reason bank require us to follow-up them and complete the mortgage. When I got my portfolio I visited developer's house with our client list and discuss with them what the reason for delaying to give the registration is. When I visited to them I asked some question and take the feedback from them and I have to report to our department head. They give us different types of feedback. After taking their feedback I have to analyses that set logic to do the mortgage of property. I also talked to clients and take their feedbacks. I also motivated them to take registration of the property and give the mortgage to bank. We know a registration fee is very high, so most of the customer doesn't want to take registration. For that reason bank can't do mortgage of the property so they feel unsecured. I need to create pressure on customer for doing registration. Sometimes I have to use hard language to customer for that. I also create pressure on developer to give the handover the property to clients and start the registration process. After registration clients have to do mutation (Nam-jari) for mortgage the property. So I have to keep on touch to customer and developer regular basis. I report about my update end of the week to our department head.

3.4 Project Motives

The bank want basically insure the security of their assets against loan. They want to insure that the clients can't sale their property to other. If any clients can't repayment the loan then bank sale the mortgage property and recover the loan amount. For that reason bank want to complete the registration of property and take the all documents related the property to insure that when bank sale the property they didn't felt any difficulties.

3.5 Project Outcomes

When I got my portfolio I saw that there is a 100 case in my portfolio. I got eighteen developers in my portfolio from them 9 A category developers, 4 B category developers 5 C category developers. From A category developer I got 56 cases, from B category developer I got 24 cases and from C category developer I got 20 cases. In three months I can complete 44 registration of client's property.

Developer Category	Number of Case	Registration Complete	Mutation Complete	Mortgage Registration Complete
A	56	32	29	29
B	24	9	6	5
C	30	3	1	0
Total	100	44	36	34

CHAPTER 4

RESEARCH PART

4.1 Research Process

When I doing my job I have to ask question to clients and developer and right their comments into remarks. I have to know their current status of their property. I disclose to them what bank actually wants from them. I find the difficulties of clients for registration of property and solve it. I give a contact point to customer to solve their problem. I also disclose them if they don't do registration then what bank can do. In my job I face mixed response from both customer and developer. On the basis on their response I am doing my research.

4.2 Findings & Analysis

4.2.1 Quantitative Analysis

Here I am doing my analysis for both Clients and developer.

Property Handover Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	87	87.0	87.0	87.0
	No	13	13.0	13.0	13.0
	Total	100	100.0	100.0	

I asked every individual client over phone. Among 100 clients 87 clients say they got handover their property.

Registration update

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Now	68	68.0	68.0	68.0
	Later	32	32.0	32.0	32.0
	Total	100	100.0	100.0	

Among the 100 people 68 people want to take the registration now.

Developer creates problem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	27	27	27.0	27.0
	No	73	73	73.0	73.0
	Total	100	100.0	100.0	

Among 100 clients 27 are saying that developer create problem to give the registration and other 73 client's developer want to give the registration.

Reasons for not taking registration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Money problem	38	38	38.0	38.0
	Developer don't give	62	62	63.0	62.0
	Total	100	100.0	100.0	

Among the 100 clients 38 clients' says that they have money problem so that they can't get the registration and rest of 62 clients says they want to take registration but developer delay.

Asking help of bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	65	65	65.0	65.0
	No	35	35	35.0	35.0
	Total	100	100.0	100.0	

Among 100 clients 65 clients want help from to get registration and other 35 clients says that they have strong relation with developer so that they don't want any help of bank

Loan for financing registration

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	12	12	12.0	12.0
No	88	88	88.0	88.0
Total	100	100.0	100.0	

Among the 100 clients only 12 customers says they want to take loan for financing their registration. Another 88 clients don't want to take loan.

4.2.2 Research Findings

During my job I was doing this research on my portfolio's customer. Here I find that most of the customer doesn't want to do registration of their property because of the cost of registration. We know that when a customer going to do registration he or she has to pay about 15% money on their property value. Most of the customer says that they all ready spend their all money to buying their property. So now they have no money for registration fee. Another think I find that customer want to do registration but developer delay because they have some problem on land. In my research I found that about 27 % clients says that developer don't registration because of their building are not well defined. Here I look that developer built a building without proper documentation on land. For that reason customer can't do registration because developers don't able to give registration. In Case of property handover status I look that about 87% are done on time so we can say developers are concern about their customer commitment. When I asked to clients what you think about registration of your property about 68% people says they want to take registration now and 32% are says they are not willing to do registration of their property because they don't felt any difficulties to stay on their flat without registration. Although government loss money but they don't brother about this issue and said they have not willing to do it. In my job I have to talk with customer in a daily basis. I asked them they need any help from bank about registration of their property. I find that about 65% people says yes they need help because they didn't want to how it will be done and rest or 35% people says they didn't need help because they know that process very well. For those who have willing to do registration but don't have money I offer them to take loan but most of the people says the interest rate is so high for that they don't want to take loan. Only 12% people want to take loan for registration and rest of the other want to finance their property registration by their own sources. On last from my research findings I would like to say most of the customer wants to do registration of their property and complete the securitization of their property.

4.2.3 SWOT Analysis of Project:

During my job period I find some both positive side and negative side of this project which directly impact on bank revenue. On basis of that I do SWOT analysis of my project.

Strength

1. This project motivates the clients to get registration of their property.
2. Clients can think that bank worried about their security which is positive sign for bank business.
3. Bank gets security on their mortgage loan.

Weakness

1. This project can't create pressure to clients to do registration of their property.
2. After complete the registration most of the clients don't give the property documents to bank.
3. Although this project can motivate clients to do registration but developer dependency is there.

Opportunities

1. New customer can attract to knowing that bank help them to get registration of property, so that they choose to take mortgage loan from **SCB**.
2. Bank will be well secured in future.

Threats

1. In this project I have to contact with customer daily basis so sometime they are hard on me.
2. Clients get angry for phone.

3. Clients close the loan for follow-up them which is directly created negative impact on bank revenue.
4. Clients can take over the loan in other financial institution.

4.3 Recommendation

Standard Chartered Bank is well known for their business policy. They do best as a bank can do. I worked with them in their project. I directly involved in project performance, so I know what they can do of better result for their mortgage loan security. First, they can finance the registration cost along with loan amount so customer don't have to think about money when they get registration. Next, bank have to make sure that the property is legal of or not when the disbursement the loan. We know there is a lots of ownership problem on land of Dhaka City. So bank have to get clear idea about land legality when the finance, because if clients default then they can easily capture the property. Then, bank has to maintain strictly the deadline of montage loan which monition in TPA. Finally, bank have to maintain a good relation with customer because for montage process bank needs customer willing and help without that securitization process of bank is not possible.

4.4 Conclusion

With a banking heritage spanning more than 150 years, Standard Chartered has an extensive global reach and a strong position in emerging markets, supplemented by strategic alliances and acquisitions. This bank always tries something new in the market. The bank always gives priority their customer. With great working environment they bank giving their best services to customer. Although the bank has very rich corporate clients they also give services as a same way to general customer. Bank always cares about their reputation. With a great commitment the bank doing their business all over the world and many region of the world they are leading the bank industry.

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Appendix

List of the clients with question answer

Customer Name	PHO Status	Registration Update	Developer create problem	Reason for not taking registration	Need Help of Bank	Need loan to finance registrat
Aashiq Ur Rahman Khan	yes	Now	yes	Money problem	yes	No
Abdullah Al Masud Nadim	yes	Now	yes	Money problem	yes	yes
Abul Kashem MD. Hosanuzaman	yes	Now	No	Money problem	yes	No
Ahiduzzaman Nuhin	yes	Later	No	Developer don't give	No	No
Ahiduzzaman Nuhin	yes	Later	No	Developer don't give	No	No
AKM Ashraful Bari	yes	Now	No	Money problem	yes	No
Anikul Islam Shuvo	yes	Now	No	Developer don't give	yes	No
Anikul Islam Shuvo	No	Later	No	Developer don't give	No	No
Animesh Kumar Ghosh	yes	Now	yes	Money problem	yes	No
Aniruddha Sur Dodul	yes	Now	No	Money problem	yes	No
Ariful Hoque Shaikat	yes	Now	yes	Money problem	yes	yes
Ashikur Rasul Siddique	yes	Now	No	Developer don't give	yes	No
Ashikur Rasul Siddique	yes	Later	No	Developer don't give	No	No
Ashraf Ullah Raju	yes	Later	No	Developer don't give	No	No
Asif UI Haque	yes	Now	No	Developer don't give	yes	No
Asif UI Haque	yes	Later	No	Developer don't give	No	No
Badrul Alam Bappy	yes	Later	No	Developer don't give	yes	No
Badrul Alam Bappy	No	Later	No	Developer don't give	No	No
Belal Ahemad	yes	Now	No	Money problem	yes	No
Benazir Yousuf	yes	Later	No	Developer don't give	No	No
Budrul Ismal	yes	Now	No	Developer don't	yes	No

				give		
Budrul Ismal	yes	Later	No	Developer don't give	No	No
Dipak Kumar Saha	yes	Now	No	Money problem	yes	No
Dulal Ahamed	yes	Now	No	Developer don't give	yes	No
Farjad Ahamed	yes	Now	No	Developer don't give	yes	No
Farjad Ahamed	yes	Later	No	Developer don't give	No	No
Fayez Ahmed	yes	Now	yes	Money problem	yes	No
Fazle Rabby Raj	yes	Now	yes	Money problem	yes	No
Fazle Rabby Raj	No	Later	No	Developer don't give	No	No
Ghosh Shyam	yes	Now	yes	Money problem	yes	yes
Irfanul H. Khan	yes	Later	No	Developer don't give	No	No
Irfanul H. Khan	yes	Later	No	Developer don't give	No	No
Javed Iqbal Chowdhery	yes	Now	No	Developer don't give	yes	No
Javed Iqbal Chowdhery	yes	Later	No	Developer don't give	No	No
Jayanta Debnath	yes	Now	yes	Money problem	yes	No
Kafil Uddin Kapil	yes	Now	yes	Money problem	yes	No
Kafil Uddin Kapil	No	Later	No	Developer don't give	No	No
Khalid Masrur	yes	Now	No	Money problem	yes	No
Khokon Biswas	yes	Now	No	Developer don't give	yes	No
Mahbubul Alam Rafi	yes	Now	No	Money problem	yes	No
Maheen Khan	yes	Now	yes	Money problem	yes	No
Maruf Ahamed	yes	Now	No	Developer don't give	yes	No
Maruf Ahamed	yes	Later	No	Developer don't give	No	No
Masedur Rahaman	yes	Now	No	Developer don't give	yes	No
Mashiur Rahman	yes	Now	No	Developer don't give	yes	No
Mashiur Rahman	No	Later	No	Developer don't give	No	No
MD Ashrafuzzaman	yes	Now	No	Developer don't give	yes	No
MD. Tanvir Hossian	yes	Now	No	Money problem	yes	No

Md.Shafiul Islam	yes	Now	No	Developer don't give	yes	No
Mihir Kumar Das	yes	Now	yes	Money problem	yes	yes
Mithun Dey	yes	Now	yes	Money problem	yes	No
Mithun Dey	No	Later	No	Developer don't give	No	No
Mizanur Rahaman	yes	Now	No	Developer don't give	yes	No
Mohammad Tanvi Newaz	yes	Later	No	Developer don't give	yes	No
Mohammad Tanvi Newaz	No	Later	No	Developer don't give	No	No
Mohammad Tareq	yes	Now	yes	Money problem	yes	No
Moontaka Rahman Anika	yes	Now	No	Developer don't give	yes	No
Moontaka Rahman Anika	No	Later	No	Developer don't give	No	No
Motahar Ali	yes	Now	yes	Money problem	yes	yes
Mrinmoy Shuvro	yes	Now	yes	Money problem	yes	No
Mst. Shamsunahar	yes	Now	No	Developer don't give	yes	No
Nahian Bin Mahbub	yes	Later	No	Developer don't give	yes	No
Nahian Bin Mahbub	No	Later	No	Developer don't give	No	No
Nahid Taskin Upoma	yes	Now	yes	Money problem	yes	yes
Nahyan Faahim	yes	Later	No	Developer don't give	yes	No
Nahyan Faahim	No	Later	No	Developer don't give	No	No
Nishan Haidher	yes	Now	No	Developer don't give	yes	No
Nizam Uddin Bhuiya	yes	Now	No	Developer don't give	yes	No
Onamika Chowdhury	yes	Now	yes	Money problem	yes	No
Prosenjit Saha	yes	Now	yes	Money problem	yes	yes
Quazi Rumman	yes	Later	No	Developer don't give	No	No
Rajen Kumar Das Rocky	yes	Now	yes	Money problem	yes	No
Rakibul Hasan Chowdhery	yes	Now	No	Developer don't give	yes	No
Reaz Haque Tanmoy	yes	Later	No	Developer don't give	No	No
Rehnuma Ahmed	yes	Now	yes	Money problem	yes	yes
Rinco Thomas	yes	Now	yes	Money problem	yes	yes

Rizwana Jahid	yes	Now	yes	Money problem	yes	No
Robin Rabbani	yes	Now	No	Developer don't give	yes	No
Robin Rabbani	No	Later	No	Developer don't give	No	No
Ruhee Rahman	yes	Later	No	Developer don't give	No	No
Saif Hossain	yes	Later	No	Developer don't give	No	No
Sariat Ahmed Khan	yes	Now	No	Developer don't give	yes	No
Sariat Ahmed Khan	yes	Later	No	Developer don't give	No	No
Sefaet Ullah Sagor	yes	Now	yes	Money problem	yes	No
Shabab A Mahfuz	yes	Now	yes	Money problem	yes	yes
Shamma Sumaiya Zuhair	yes	Later	No	Developer don't give	No	No
Shamol Chowdhery	yes	Now	No	Money problem	yes	No
Shariful Jony	yes	Now	yes	Money problem	yes	No
Shariful Jony	No	Later	No	Developer don't give	No	No
Shuhan Chowdhury	yes	Later	No	Developer don't give	No	No
Siam Hossain	yes	Now	No	Money problem	yes	No
Sifat Al Rahman	yes	Later	No	Developer don't give	No	No
Suhani Khan	yes	Now	yes	Money problem	yes	yes
Sujan Paul	yes	Now	yes	Money problem	yes	yes
Syed Nazmus Sakib	yes	Now	No	Money problem	yes	No
Taraque Riaz Khan	yes	Now	No	Developer don't give	yes	No
Tauseef Bin Shafquat	yes	Now	No	Developer don't give	yes	No
Tauseef Bin Shafquat	No	Later	No	Developer don't give	No	No
Tushar Hasan	yes	Now	No	Developer don't give	yes	No
Tushar Hasan	yes	Later	No	Developer don't give	No	No