



Internship Report

On

Credit Management of Grameen Bank



Prepared For
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Supervisor Certificate

This is to certify that the Internship Report on “**Home Loan Disbursement of Grameen Bank.**” submitted for the award of the degree of Bachelor of Business Administration (BBA) from Daffodil International University. This Report is a record of Internship on a specific topic carried out by **Naheda Akter** under my supervision. No part of the Internship Report has been submitted for any degree, diploma, title or recognition before.

She is permitted to submit the Internship Report.

.....

Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgement

First of all, I have the pleasure to express my gratitude to Almighty Allah for giving me the opportunity to complete my internship program and finally to prepare this report.

I would like to express my sincere thanks and gratitude to my supervisor **Professor Dr. Mostafa Kamal**. He has been the perfect advisor. Starting from the first day of the report, he has been a constant source of moral support and encouragement. He has done so much to help me establish confidence in my study. There have been times when I felt like he believed in me even more than I believed in myself. I will forever be grateful for the time and effort that he invested in me. I hope that I can be worthy of his unending trust.

I want to express my special thanks to **Mr. Harun Ur Rashid**, under whom I have completed my three months internship program. I am also grateful to all employees who answered my all questions regarding my study with a smiling face. They helped me such a way which helped me to feel comfortable there and thus I have completed my report properly.

Finally, I would like to express my special gratitude to **Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Daffodil International University** for providing various guidelines about the report. This internship report might never have been completed without the necessary practical knowledge, assistance of many books, articles and websites. I would like to thank authority of Daffodil International University in order to providing internet and library facilities. I also thank to all of my friends and well-wishers, who have provided their whole hearted support to me in this exercise. I believe that this endeavor has prepared me for taking up new challenging opportunities in future.

Dedication

I am Naheda Akter, hereby declare that the report of Internship titled “Home Loan Disbursement of Grameen Bank” is only prepared by me after the end of three months Internship of Grameen Bank.

I confirm that, the report is only prepared for my academic requirement not for another purpose. I also assure that this report is not submitted anywhere before me.

Naheda Akter

Program: BBA

ID: 161-11-298

Daffodil International University



Letter of Transmittal

Date: 02.01.2020

To

Professor Dr. Mostafa Kamal

Department of Business Administration

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

This is my great pleasure to submit the Internship report on “Home Loan Disbursement of Grameen Bank” as a partial fulfillment of BBA program to you for your kind consideration. I made sincere efforts to study related materials, documents, observed operation performed in Grameen Bank, Mirpur-1 and examine relevant records for preparation of the report. Within a short time I have to make this report as comprehensive as possible. But there may be some incompleteness due to various restrictions. For this reason I beg your kind consideration in this regard.

In this way, I genuinely trust that you will value my exertion and I will be appreciative if my report is acknowledged for the fitting reason. Thank you.

Sincerely yours,

Naheda Akter

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Executive Summary

The **Grameen Bank** makes key planning programs from for replicators of the Grameen model in different countries to give getting ready on the credit movement recovery part of Grameen. Term of these courses is three to about a month. The length of getting ready visits vary; thusly, if you plan on a short remain, we urge you to go with a general perception of how the Grameen Bank functions, in order to make your visit **logically gainful**, especially when in the field. Getting ready and headway approach of Grameen Bank isn't inside and out unique in relation to some other bank. They are endeavoring to improve the specialist more in future.

Grameen Bank gives the organization generally the women who are experiencing The report depends on my basic perception while working in the credit chance branch of Grameen Bank Ltd. Loaning is one of the chief elements of the bank to guarantee all the portion of a bank. Sound loaning practice is likewise significant for gainfulness and achievement of a bank. **For sound loaning**, it is important to build up a sound arrangement and present day credit the board methods to guarantee that advances/propels are sheltered and the cash will return inside the time set for reimbursement. For this reason, legitimate and earlier investigation of credit recommendations is required to evaluate the hazard.

Advance system of a bank is extremely hard to do in light of the fact that there are a few criteria which need to pursue bit by bit for endorsing a house building credit for example choice of a borrower, how much credit is giving, security and furthermore endorsement process . It is an extreme activity for an investor to get past every one of the criteria and it is unsafe for them and furthermore for the bank. The near investigation shows that **Grameen is in better position**, yet there are a few obstructions it appearances to support the position. Be that as it may, the ceaseless improvement of the administrations will positively put the bank in the best position in multi decade.

Bank credit is a significant methods for realizing financial improvement in a nation. Grameen Bank Limited, being one of the private business bank of the nation, has some preference to back legitimately on need premise to horticulture, industry and trade segment. Consequently, it is evident that Grameen Bank assumes a significant job to move the monetary wheel of the nation.

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Chapter-1

Introduction

1.1 Background of the Study

The significance of housing must not be overlooked. Now-a-days it is treated as a critical necessity and in some countries, it is equated with a human right (World Bank, 2010). **Grameen Bank** is a micro finance institute so that they provide the **Home Loan** to the village people most. In Bangladesh housing is also treated as a basic right in our constitution. Housing not only provides shelter, but also housing may have a significant impact on the lives of the inhabitants as it is the cornerstone of community life, it bring societal esteem, it is a source of income generation, the center of family activities and most valuable asset for the households. It plays out the conventional focal financial jobs of note issuance and of being broker to the administration and banks. Business banks and local private banks are the benefit making establishment that holds the stores of people and business in checking and investment accounts and afterward utilizes these assets to make credits. Both overall population and the administration are reliant on the administrations of banks as the monetary middle person.

After the consummation of eleventh semester institutional course, I was utilized in **Grameen Bank** Ltd. as an understudy for 3 months in length Internship Program for getting useful information. While working there, I need to choose a zone for my examination and make a detail research to introduce and comprehend about that operational region. My Supervisor and Line Manager help me to choose the Credit Management Department region of my examination. This temporary job program is a genuine encounter of the practices in banking and built up an expansive comprehension about the point by point procedure of credit the board arrangement of Grameen Bank Limited. This down to earth activity is likewise having positive advancement in proficient field.

1.2 Literature Review:

Housing finance all over the world are undergoing tremendous changes and have acquired great significance in the present day context of liberalization, globalization and modernization of the society. A good number of research works have been undertaken by individual researchers and institutions invariably dealing with different aspects of housing finance. A brief review of the major studies which are particularly pertinent for the present study is attempted here.

By analyzing the question of housing in the country, Ananda Bose, C.V (1996) emphasized the need for propagating cost-effective and environment friendly building technology. He also underlined the need for bringing out a new design and construction culture, avoiding costs and eliminating wrong notions.

Lahiry, S.C (1996) observed that the rising cost has a dampening effect in the housing sector and the need of the hour is to promote low cost and environment friendly technology and use of indigenous products. He opined that the housing concept has undergone drastic changes and as 12 such the skills of the people to take-up new housing technologies have to be developed.

Kurana, M.L (1998) analyzed the magnitude of the housing problem, housing finance companies, and legal aspects of housing cooperatives and procedural simplification of housing loans. He suggested the necessity for education and training for the members of the housing co-operatives and also the legal aspects including the adoption of model law formed by the Central Government. According to Carole Rakhodi (1991) the finance for house construction and purchase is in many limited supply in the third world. The formal sector housing finance is only available to a small portion of the urban population. This has led to increase in finance systems including surveys of international literature. Plavia,C.M (1969) stated that housing finance is not as self-liquidating as agricultural finance and industrial finance. Koshy George (2000) conducted a study among the salaried class in Kerala and examined their house construction activities and the proportion of their investment in housing. He also examined the socio economic impact due to the drainage of funds to other states in respect of employing laborers from other states and importing building materials from other states Varghese, K.V (1983) explain.

1.2 Objective of the Report

The main objective of education is to acquire knowledge. To acquired knowledge ultimately we must do some practical application in addition to theoretical knowledge. Objectives of the study are summarized in the following manner-

Specific objectives:

1. To study the cost of Home Loans provided by the Grameen Bank.
2. To know the consumer perception about the Home Loan, Education Loan, and other Loans.

3. To know the Procedure for taking Loans of Grameen Bank.
4. To search the different types of Housing Loans of Grameen Bank.
5. To know the necessary documents which are needed for taking Loans of Grameen Bank

Broad Objectives: They provides different kind of loans to the borrower. The housing loan system in Grameen bank is clearer signature to give a specific clarification of loans.

1.3 Scope and Limitation of the Study

Every academic and professional relative research and reporting work has got some scopes and limitations. The scopes and limitations of this research and reporting works are:

Scopes:

1. Credit Division and its loan processing, follow up & recovery activities are the prospective topic.
2. Supervisors in the workplace are very helpful in case of data collection and interpretation.
3. Very realistic problems and questions can be arisen from the respective topics relating to the issues and very helpful for the future career illumination.

Limitations:

1. One of the major limitations is the short internship period. Since three month is not enough to know about everything of a Bank, so this report does not contain all the area of Grameen Bank Ltd.
2. Difficulty in accessing latest data of internal operations for security reasons.
3. Some information was withheld to retain the confidentiality of the bank.
4. Since the bank personnel are very busy with their activities, as a result they were not in a position to provide desired level of information about the report.

Product Profile:

Home Loan: Grameen has created a new class of women entrepreneurs who have raised themselves from poverty and they also provide them the Home Loan. As of 1999, Grameen has made housing loans totaling \$190 million to build over 560,000 homes with near-perfect repayment. By 1989, their average housing loan had grown to \$300.

Home Purchase Finance
Home Improvement Finance
Home Extension Finance

The features of Home Loan:

Specially designed for the poor people living in the village
Flexible on procedural requirement
Easy property norms
Approved Plans are not mandatory
Hassle free and fast service
Most convenience to the people

1.4 Methodology of the Report

For the execution of the examination I have taken a shot at "Grameen Bank" In request to make the Report increasingly important and adequate, two wellsprings of information and data have been utilized broadly.

Primary Sources

Direct perception
Face-to-Face conversation with representatives of various offices

Secondary Sources

Annual Report of 2014 and 2015.
Various books, articles, accumulations and so on. With respect to banking capacities, remote trade activities and credit arrangements.

Chapter-2

Overview of Grameen Bank



2.1 About Grameen Bank

Grameen Bank is a microfinance organization and community development bank founded in Bangladesh. It makes small loans (known as microcredit or "Grameen Credit") to the impoverished without requiring collateral. The goals of the account organization were to build up joint endeavor Banks Finance Companies and subsidiaries abroad and to do typical elements of a money organization at home. At the point when the Government chose to open up banking in the private area in 1983, the above fund organization was changed over into an undeniable business Bank. Alongside this, the Government likewise permitted four other business Banks in the private part. In this way, the Government denationalized two Banks, which were then completely Government-possessed.

2.2 Vision

To be the best Community Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity.

2.3 Mission

By providing comprehensive financial services, empowering the poor to realize their potential and break out of the vicious cycle of poverty. We are focused on the welfare and monetary thriving of the individuals and the network, for we get from them our motivation and drive for forward progress to flourishing. We need to be the pioneer among banks in Bangladesh and make our permanent imprint as a functioning accomplice in provincial banking working past the national limit. In a strongly aggressive and complex budgetary and business condition, we especially center on development and productivity of all concerned.

2.4 Credit Rating of Grameen Bank

2014	2015	Definition of Rating
------	------	----------------------

Long Term: AA3	Long Term: AA2	Have exceptionally solid ability to meet money related duties. They contrast from the most noteworthy evaluated business banks just too a little degree. AA2 is made a decision as extremely high caliber and exceptionally low credit chance.
Short Term: ST-2	Short Term: ST-2	Have exceptionally solid limit with regards to auspicious reimbursement and described with admirable situation as far as liquidity, inner store age, and access to elective achievement of assets.

2.5 Management Structure

The thirteen individuals from the Board of Directors are liable for the key arranging and generally speaking approach rules of the Bank. Further, there is an Executive Committee of the Board to discard earnest strategic plans.

Additionally, there is an Audit Committee in the Board to supervise consistence of major administrative and operational issues.

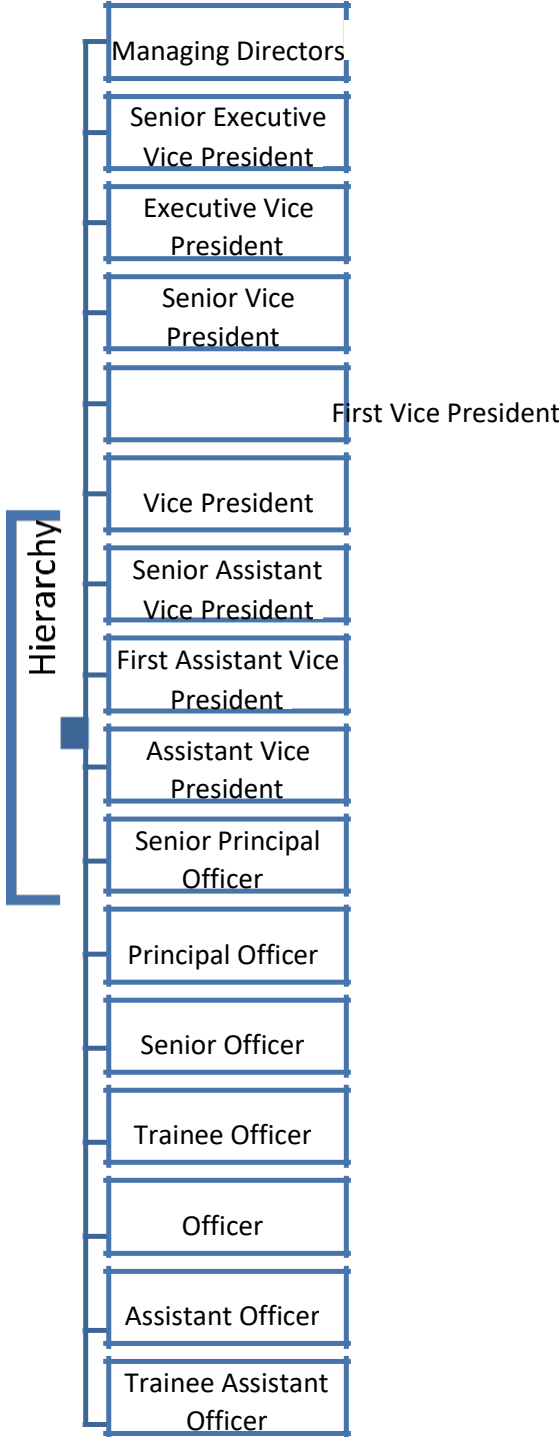
The CEO and Managing Director, Deputy Managing Director and Head of Divisions are liable for accomplishing business objectives and regulating the everyday activity.

The CEO and Managing Director are helped by a Senior Management Group comprising of Deputy Managing Director and Head of Divisions who regulate activity of different Divisions midway and co-ordinates activity of branches.

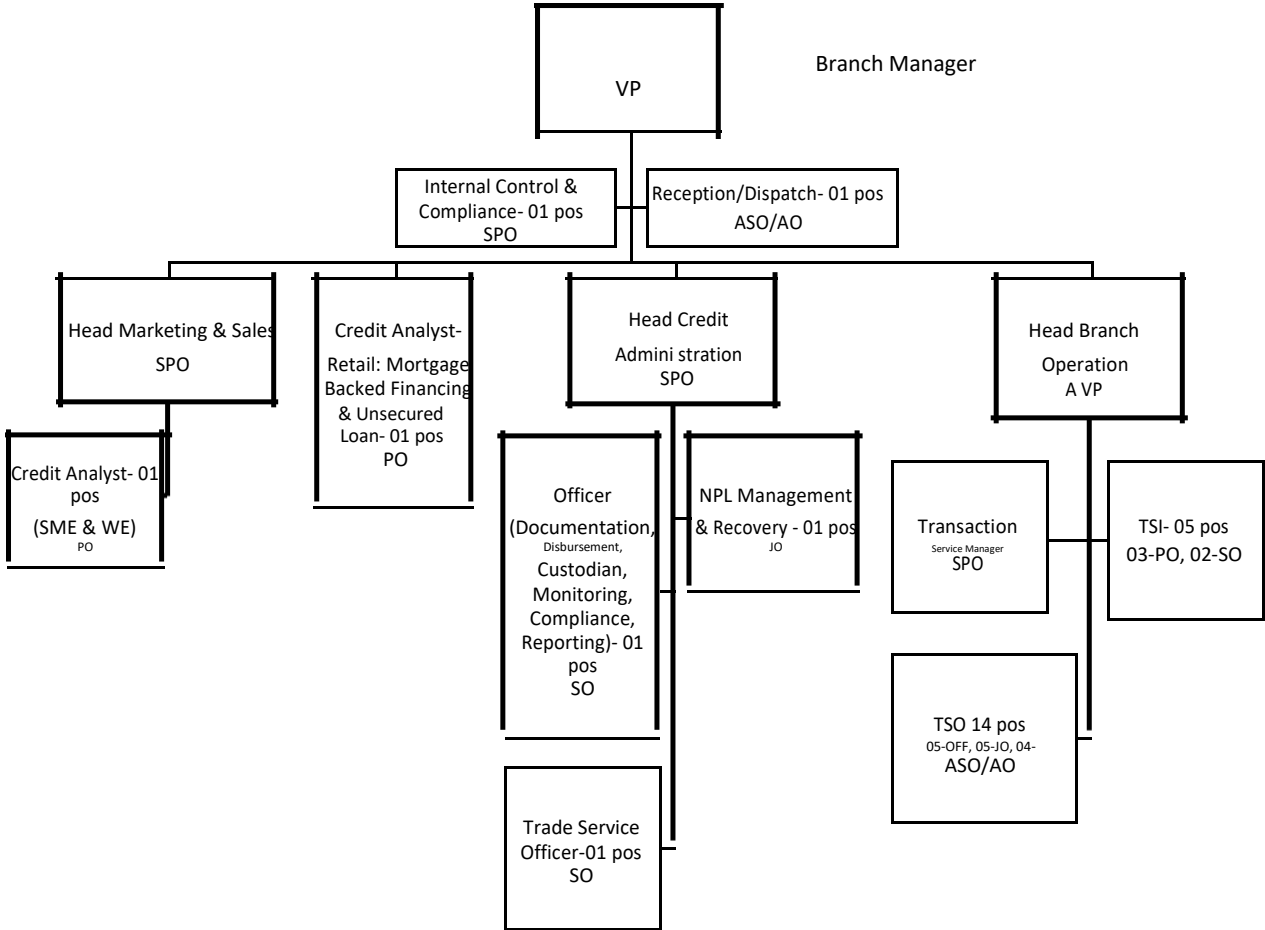
Key issues are overseen by a Management Committee headed by the CEO and Managing

Executive. This encourages fast choices. There is an Asset Liability Committee involving individual from the Senior Executives headed by CEO and Managing Director to investigate every single operational capacity and Risk Management of the Bank.

2.6 Organization Hierarchy



2.7 Organogram of Mirpur Head Office



Chapter-3

Home Loan of Grameen Bank

3.1 Home loan procedure

House Building Loan is a Term Loan provided for construction of building for commercial/Residential purpose. The Loan is additionally given to acquisition of floor space for business use and furthermore gave to buy readymade pads/finished structure for private/business reason.

Features

1. Loan is dispensed in times with the improvement of development work and usage of bit.
2. Full payment of credit is likewise permitted at once for buying of level/finished structure/business spaces.
3. Grace period for advance payment possibly permitted in the record contingent upon the income. After the authorization of advance, borrower can exchange his cash unfailingly. On the off chance that the sum is enormous enough in month to month premise, at that point he can get beauty period for neglecting to give the installment of credit. The scope of the income ought to be at any rate Tk. 25,000/ - or more every month.
4. Interest is determined and charged quarterly on the drawn sum on the day by day item premise.
5. Interest rate is fixed dependent on the rate distributed every once in a while.

3.2 Selection of the Borrower

The procedure of borrower choice procedure or credit examination is getting affirmation from the advance borrower to give obligated data about them and recuperate the advance to the bank. It's basically inspected by the bank, as banks'' loaning vault cash to the borrower. For the correct determination of the borrower guarantees the reimbursement of the reserve in the portion of net credit. Right choice needs a cautious and efficient investigation of the undertakings of the proposing borrower. At the hour of choice of the borrower credit the executives ought to consider the accompanying five „C''s.

Character

Capacity

Capital

Collateral &

Condition

3.3 Appropriate Selection of the Borrower

Before forwarding and advance proposal there are some other steps for being appropriate in selecting the right borrower. These are:

Reports got through companions or opponents particularly from the borrower in same line of exchange or business

Statement of records with other bank Statement of benefits and liabilities

Balance sheet, benefit and misfortune explanation of records for a long time Income charge proclamation

Trade and other report in the press

Confidential reports from different banks

Personal contact and meeting

Date of opening of the record – nature of exchange – normal parity – present equalization. Business – its inclination – managing things – normal turnover.

Purpose of budgetary convenience

Nature of essential security

Collateral security – assuming any

Period for which the convenience looked for

Repayment technique

Personal qualities of the

borrower Business experience

Credit value of the candidate • Investment of the business

Other wellspring of pay – assuming any

Market notoriety – generosity

Other speculation – assuming any

CIB report in the wake of examining the borrower's archives, the credit director is to take choice whether the borrower might be given development or not. In the event that the examination borrower choice is sure, the credit director can give advance or credit to the chose borrowers.

3.4 Loan Documentation

Bank must obtain to follow the documents for all facilities before disbursement of loan can be made:

- Loan Application Form duly signed by the customer.
- Acceptance of the terms and conditions of sanction Advice.
- Trade License.

3.5 In the case of Individual Person Taking Home Loan

- 2 (two) duplicate visa size photos of meaning borrower and underwriter.
- Letter of presentation from boss (where required)
- Bank Statement (for most recent a half year).
- Copy of visa/voter ID/Driving License (assuming any) Utility bill duplicate (Telephone/Gas/Electricity) - anybody
 - Salary Certificate/Trade License.
- Tax Index Number.
- Copy of offer letter from perceived school/college for considering abroad.
- For nearby private college/Medical school accommodation of proof identified with confirmation and cost. CIB report on the borrowers as required.

3.6 Guidelines of Bank for Giving Loan

These rules incorporate quantitative contemplations for the value of the borrowers and deciding the most extreme authorization limit per borrower.

Essentially, the arrangements and systems can never adequately catch every one of the complexities of the item. In this manner, the accompanying credit standards are a definitive reference focuses for settling on financing choices:

- Evaluate the business visionary's character for respectability, unwavering quality and readiness to reimburse the cash.
- Only loan when the business visionary's has limit and capacity to reimburse.
- Only broaden credit if bank can enough comprehend and deal with the hazard.
- Use presence of mind and past involvement with combination with through assessment and credit examination.

- Be stepping up in distinguishing, overseeing and imparting credit chance.
- Be intensive in guaranteeing that credit exposures and exercises conform to the prerequisite set out in item program

3.7 Security against Home Loan

Essential protection from home credit is the land and the structure to be development on the land. Be that as it may, buying of the level will be the security of the proportionate land which will be considered as particular floor. Likewise, financing in the land for developing to be a structure on the land, the security will be venture land alongside working according to intensity of lawyer given by the proprietor of the land.

3.2.1 Approval Process

The relationship chief will underwrite credit proposition and send it to Head of Corporate Banking and Marketing Division who will assess the proposition and advance a similar proposition with suggestion to Head of CRM for approval or decrease the proposition and allude it back to the Relationship Manager. Head of CRM Division will pass out the proposition to the individual office Managers and they will dissect whether the credit will be authorized or declined inside their appointed powers or prescribe the proposition to the following more significant position expert for endorsement.

3.2.2 Mode of Financing

The House Building loan is termed as “Thikana” under the PPG of consumer financing and as Commercial House Building Loan under Small Enterprise financing.

3.2.3 Charge Documents

- Acceptance of assent terms on copy duplicate of approval counsel.
- Demand
- Letter of Arrangement
- Letter of Disbursement
- Letter of Installment
- Letter of Guarantee Mortgage deed

- Power of Attorney to sell the property without intercession of court.
- Pledge of money related instrument for example FDR, Share, PSP and so on (where relevant)
- Valid Trade License (where pertinent)
- TIN Certificate
- Original Deed
- BIA deed
- CS, SA, RS and Hal dry
- Mutation with DCR
- Up to date lease paid receipt
- Site Map
- Non-encumbrance endorsement
- Approved arrangement for development from the able power.
- NOC from the concerned expert for making of home loan, where appropriate.
- Estimated expense of development by a Civil Engineer
- Board goals if there should be an occurrence of constrained organization to get and execution of advance documents (where material)
- Registered Partnership Deed if there should be an occurrence of organization firm guaranteed by RJSC and firms alongside letter of association (where appropriate).
- Memorandum and Articles of Association alongside endorsement of consolidation properly confirmed by RJSC (where appropriate)
- Certified duplicate of state-of-the-art rundown of chiefs (where pertinent)

3.2.4 Disbursement

Branch will affirm recorded as a hard copy Credit Administration Department, CRM, Head Office appropriately marked mutually by Relationship Manager and Credit Administration Officer, all documentation conventions have been finished according to terms of assent looking for payment authority. Branch will likewise affirm records are held with them under joint guardianship. Duplicates of all records will be sent to the Credit Administration Department alongside the letter. After legitimate review of the archives with the assent letter Credit Administration Department Head Office will give letter approving the branch to dispense the development. On receipt of power the Credit Officer will open an advance record and the gathering will benefit the office as House Building Loan.

3.2.5 Record Keeping

1. Particulars of approval will be recorded in as far as possible authorization register.
2. All charge archives and protections and other significant paper ought to be recorded in the safe-in safe-out register under the underlying of the Relationship Manager and Credit Officer or Credit In-control and Credit Officer and kept in a different security document with appropriate list.
3. The document will be held under double control and kept in a bolted, ideally flame resistant stockpiling.

3.4 Installment Calculation for Home Loan: BDT 100,000/- (Figure in BDT)

Tenor (Year)	Interest @ 8.75% (Take Over)	Interest @ 9.50% (Fresh)
5	2067.00	2103.00
8	1455.00	1494.00
10	1257.00	1297.00
12	1127.00	1170.00
15	1003.00	1048.00
18	925.00	972.00
20	888.00	936.00

Facility may be offered up to:

Term Loan : BDT 120.00 Lac

OD (Premium) : BDT 100.00 Lac

3.5 Installment Calculation for Home Loan: BDT 2,000,000/-

Month	Debt Still Owed at Beginning of Period	Interest Due at the End of the Period	Payment Due at the End of the Period	Repayment of Debt with this Period Payment	Debt Still Owed at the End of the Period
1	20,00,000	15,833.33	20,884.49	5,051.16	19,94,949
2	19,94,949	15,793.34	20,884.49	5,091.149	19,89,858
3	19,89,858	15,753.04	20,884.49	5,131.454	19,84,726
4	19,84,726	15,712.42	20,884.49	5,172.078	19,79,554
5	19,79,554	15,671.47	20,884.49	5,213.023	19,74,341
6	19,74,341	15,630.2	20,884.49	5,254.293	19,69,087
7	19,69,087	15,588.6	20,884.49	5,295.889	19,63,791
8	19,63,791	15,546.68	20,884.49	5,337.815	19,58,453
9	19,58,453	15,504.42	20,884.49	5,380.073	19,53,073

3.7 Product Program Guidelines for Consumer Financing (House Thikana Building Loan)

(House Thikana Building Loan)

Customer Segment	<ul style="list-style-type: none"> • Employees of Gov. /Semi Govt./Corporation/Autonomous bodies. • Employees of business Bank, Foreign Bank and others rumored monetary organizations. • Employees of rumored Multinational companies and huge neighborhood corporate. • Employees of rumored Universities/College/School. • Employees of rumored NGOs/Aid offices. • Other pay rates individual worthy to the bank. • Tax paying representatives having sufficient income. • Tax paying independently employed individual and individual having solid wellspring of salary.
Purpose	Purchase of flat/construction of own house.
Nationality	Bangladeshi.
Eligibility	Customer must have an account with Grameen Bank Ltd.
Age limit	<ul style="list-style-type: none"> • Minimum age 25(twenty five) years • Maximum age 65 (sixty five) at the time of maturity of loan.
Monthly Income	<ul style="list-style-type: none"> • Take home compensation at least 3(three) times of likened regularly scheduled payment. • For specialists/singular least month to month total compensation ought to be 3(three) times of Equates regularly scheduled payment. <p>(Salary from level/house might be mulled over</p>
Minimum Service Length	<ul style="list-style-type: none"> • Service holder in Govt. /Semi Govt./Corporation least class-1 official or equal with 5 (five) years affirmed administration.. <p>In different cases, affirmed/normal Executives having at any rate 5 (five) years administrations/encounters).</p>

	<input type="checkbox"/> Businessmen/self-employed tax payer individual at least 5(five years in their line of business/profession.
Loan Size	Maximum Tk. 5, 00,000/- (five lac).
Debt Equity Ratio	50:50
Required documents	<ul style="list-style-type: none"> • 2(two) copy passport size photographs of intending borrower & guarantor. • Letter of introduction from employer (where required). • Bank Statement (for last 6 month). • Personal net worth Statement. • Salary Certificate/ Trade License. • T.I. Number. • Original Deed. • Bia Deed. • CS, AS, RS & Hal parch <input type="checkbox"/> Mutation with DCR.
Rate of interest	@ 15.00% p.a. with quarterly rest or as revised from time to time.
Tenor	Maximum 15(fifteen) months.
Repayment Method	Equal monthly installment.
Disbursement mode	<ul style="list-style-type: none"> • Phase-wise payment by Credit to Savings/Current record against progress of work of the development of house. • Single dispensing to the Real Estate Developer/Owner through installment request on the date of enlistment of offer deed if there should arise an occurrence of acquisition of level. • Disbursement on portion premise to the Real Estate Developer through installment Order according to apportioning letter and concurred terms and conditions as stipulated under lawful documentation proviso.

First repayment due	<ul style="list-style-type: none"> • For purchase of flat six months after the date of disbursement or one month after the date of handing over the flat whichever date is earlier. • For construction of house depending upon construction period
	But not exceeding 12 months from the date of first disbursement.
Debt Burden ration (DBR %)	A maximum 35% based on net monthly income. (Monthly Installment size X 100 Net monthly income)
Loan Processing Fee	TK.5000/- to be realized at the time of disbursement of loan disbursement.
Service charge	2% p.a. on loan amount to be realized at time of disbursement of loan.
Penal Interest	Additional 2% p.a. on the overdue amount.
Verification of personal details	Bank's nominated agency or Bank official will verify the address and all telephone numbers of borrower & guarantor.
Substantiation of Income	Following as appropriation:- <ul style="list-style-type: none"> • Salary certificate/Salary Slip. • Bank Statements. • Income Tax Return of last paid. • Cash flow from the rental of the proposed property.
Present Address	Borrower must repaid for at last 6(six) months the present address.
	<ul style="list-style-type: none"> • Memorandum of deposit of cheques. • Tripartite Agreement as approved by the Bank is to be executed among Bank, Borrower and Developer. • Undertaking from the borrower to execute mortgage formalities within a reasonable period acceptable to the Bank.
Special condition	Proposal for purchase of flat is to be considered from the Banks approved Real Estate Developer only.

3.3.1 Accounting Procedure

At the time of disbursement of loan-

Debit	Credit
House Building Loan A/C	CD A/C/PO/DD

At the time of monthly provisioning of interest-

Debit	Credit
Sundry Asset A/C-Interest Receivable on House Building Loan	Income A/C- Interest Received on House Building Loan

At the time of quarterly charging of interest-

Debit	Credit
House Building Loan A/C	Sundry Assets A/c- Interest Receivable on House Building Loan

Branch must ensure that at the end of each quarter Sundry Asset A/C interest Receivable on House Building Loan is nil.

At the time of adjustment of loan-

Debit	Credit
House Building Loan A/C	Sundry Asset A/C-Interest receivable on House Building Loan Income A/C-Interest received on House Building Loan (for charging of interest in the middle of quarter)
CD A/C/Cash	House Building Loan A/C

3.3.2 Recovery Management

Monitoring Process

Relationship Officers consistently screens their client when they began the reimbursement of advance and if any client neglects to pay their advance at whatever month they educated to Credit Relationship Manager and client.

Early Alert Process

In the event that the clients indicated absence of responsibility or long haul decrease in the understanding then Relationship Officer set up an early alarm report for the client. Early alarm is a disturbing circumstance of whether the advance will be arranged or not.

Recovery Process

At the point when the record holder neglects to meet at least one portion on that time the assortment procedure begins and the assortment division starts to taking a shot at limiting the remarkable of the receivables and credit misfortunes. They are empowering to recuperate the duty and distinguish the potential misfortunes and attempt to forestall the misfortunes keeping up an exclusive expectation of administration and great connection with the clients. They know about these kind of basic circumstance and succeed handle t appropriately and acquainted with the electronic framework, strategies and keep up powerful contact with different divisions inside the bank.

Chapter-4

Credit and Risk Management

4.1 Credit Risk Management

Credit hazard alludes to the likelihood of misfortune because of a borrower's inability to make installments on an obligation. Credit chance administration is the act of moderating misfortunes by understanding the sufficiency of a bank's capital and advance misfortune holds at some random time, a procedure that has for quite some time been a test for monetary foundations. The worldwide money related and the credit emergency give a consideration regarding the credit chance administration. Accordingly, controllers started to request more straightforwardness. They needed to realize that a bank has exhaustive information on clients and their related credit hazard.

In 2008, we have seen most exceedingly awful monetary calamity after Great Depression of 1929. It started in 2007 with an emergency in the subprime contract showcase in the USA, and formed into an out and out worldwide financial emergency with the breakdown of the speculation bank Lehman Brothers on September 15, 2008. Over the top hazard taking by banks, for example, Lehman Brothers helped the money related effect internationally. While the breakdown of huge budgetary organizations was counteracted by the bailout of banks by national governments, securities exchanges still dropped around the world. In numerous zones, the lodging market additionally endured, bringing about expulsions, dispossessions, and delayed joblessness. The emergency assumed a noteworthy job in the disappointment of key organizations, decreases in customer riches assessed in trillions of US dollars, and a downturn in monetary movement prompting the Great Recession of 2008–2012 and adding to the European sovereign-obligation emergency. In any case, the joblessness rate is still high after the downturn.

Bank shows better credit hazard the executives to improve generally speaking execution and a safe an upper hand. They are continually attempting to comprehend of a banks generally speaking credit chance review the individual, client and portfolio level dangers.

4.2 Lending Principles of Grameen Bank

Grameen Bank follows the following five principles in its lending activity:

1. Safety

Wellbeing implies the borrower ought to have the option to reimburse the advance at ordinary in time without default. Grameen Bank consistently considers the reliability of the borrower who is administered by character, ability to reimburse and his financial condition with the goal that they ought not to scarify about the wellbeing for benefit.

2. Security

Grameen Bank is constantly cautious in the determination of security to the wellbeing of the credit. They assess the best possible estimation of the security since it's giving to give credit in premise of security.

3. Liquidity

Liquidity is a significant standard of bank loaning. It is fundamental since bank needs money to meet dire necessity of client. In this way, Grameen Bank thinks about the liquidity of the advance in the hour of endorsing it.

4. Diversity

Broadening targets limiting danger of the venture arrangement of a bank. Grameen Bank has various sorts of ordered advance where they are contributing and spreading its hazard. It serves to surplus their benefit and limiting danger.

5. Profitability

Grameen Bank is winning 5-6% every year for contributing various kinds of credit. In this way, it guarantees that they ought to put resources into such protections which are a reasonable and stable profit for the assets contributed. The gaining limit of protections and offers relies on the loan cost and the profit rate and the tax breaks they convey.

4.3 Sound Principles of Lending

Sound standards of loaning are clear to maintain a strategic distance from credit default propensity and hazard components to protect of open cash just as business of a bank. Thus, there must be a rule of advance and endeavors ought to be made to make it a sound one for

which inside and out investigation must be made on the accompanying purposes of the bank:

When loan is to be given.

Why loan is to be given.

How the loan is to be given.

What may happen after disbursement of the loan?

Generally what happen (from past experience) after disbursement if the loan. It is hopeful that the borrower will repay the loan.

Whether the loan should be given only the private sector or also in government sector as well.

Whether only secured loan will be extended or provision should be kept for clear loan also.

Whether only short term and midterm loan should be considered or long term will be considered.

4.4 Types of Loan

According to the borrower need bank provides various types of loan. The loan is divided into two categories. These are –

4.1.1 Consumer Finance

1. **Easy Loan (Secured Personal Loan):** Simple Loan is to serve for any close to home money related needs. The credit is totally bothering free and paid against monetary protections.
2. **Consumer Durable Loan:** There are a few kinds of buyer advances and the absolute most famous ones incorporate home loans, renegotiates, home value credit extensions, MasterCard's, vehicle advances, understudy advances, and individual advances. Grameen makes a chance to fulfill customers' want to buy purchaser durables like-PC, TV, cooler, clothes washer, forced air system, engine cycle, and a ton of different things.
3. **Education Loan:** Grameen Bank offers Education Loan that can make an understudy's fantasy works out. Grameen Bank immovably accepts that cost for training is a venture for future. No one but instruction can satisfy the fantasies of a person just as a country. In spite of the fact

that the opportunity to degree at the state funded colleges in Bangladesh is for the most part from three to five years, these understudies will get yearly HELP credits until graduation, as long as they keep up great scholarly standing. Advance beneficiaries will in this way cause a normal absolute obligation of more than \$1,200. Grameen anticipates that graduates should start reimbursing their advances only one year after culmination of their separate degree programs, with a sum of five years to complete the reimbursement plan. Authorities at Grameen accept this yearning advance program gives an "uncommon possibility for the poor to ascend to the most elevated levels of the work market will be felt in the towns [as the graduates] do their part to help their home networks." Clearly, giving various guarantee free advances to very poor understudies for a long course of study includes numerous dangers, not the least of which is the phantom of default. Grameen Kalyan appears to be set up to accept these dangers.

4. House Building Loan: Grameen Home Loan" is an alluring home and home loan based advance office for all credit commendable individual of Bangladesh who wish to purchase new or utilized loft/level, contract their current house/level/condo or build/revamp/expand their current level/house and so on. **The Grameen Bank Housing Program was begun with the accompanying points:**

To bring lodging inside the range of the rustic poor;

To help the structure of houses that are tough, safe and needn't bother with a high repeating consumption on fix and substitution;

To allow the house to be assembled and kept up utilizing locally accessible abilities and materials;

To continue the prosperity and pride of the occupants so as to upgrade and support their inspiration for monetary action.

With a populace more than 130 million and per capita salary of \$400, Bangladesh is one of the least fortunate, most thickly populated and least created countries on the planet. Arranged in a low-lying delta where four significant stream frameworks meet up, the nation is honored with profoundly prolific soil, yet additionally endures customary and extreme issues of flooding. In spite of their numerous issues the individuals of Bangladesh hold impressive idealism and pride in their country.

5. Loan for Professional: Grameen Bank offers credit for Doctors/Engineers/IT Professional/Management Consultant or some other expert of their any close to home need.

Schedule of Consumer Finance Loan

Consumer Finance Loan	Loan Amount	Interest Rate	Tenure
Easy Loan (Secured Personal Loan)	1. Maximum 95% of the face value of the FDR 2. Maximum 100% of the amount MIS	1. 8.50% 2. 7.00% 3. 7.50%	12 to 36 Months
Consumer Durable Loan	Maximum 100,000/-	16.50%	12 to 36 Months
Education Loan	Maximum 800,000/-	16.50%	12 to 48 months
House Building Loan	5 Lac to 120 Lac	9.50%	5 to 20 Years

Requirements

- i. Age limit: Minimum age 25 years and maximum age 60 Years.
- ii. Loan size: Minimum Tk. 100000 and Maximum Tk.500000 (Depend on the nature of the loan)
- iii. Disbursement Mode: Loan general/ overdraft/ Term Loan. iv. Rate of Interest: As prescribed or as revised from time to time.
- v. Penal Interest: Additional 2% P.A on the overdue amount.
- vi. Repayment Method: Equal monthly installment.
- vii. Service Charge: 1% on loan amount to be realized before disbursement of loan
- viii. Required documents:
 - 2 copy passport size photograph from the intending borrower.
 - CIB Report on the borrower
 - Letter of arrangement
 - Letter of disbursement (for loan)
 - Letter of installment (for loan)
 - Bank statement for minimum last 6 month Documents

Chapter-5

Analysis of the Study

5.1 Financial Projections

International Finance and Commerce Bank Limited (All Branch) (M. J. ABEDIN & CO, 2016)		
Statement of Balance Sheet As at 30 June 2014-2015		
	Amount in Taka	
	31-Dec-15	31-Dec-14
PROPERTY AND ASSETS		
Cash	11,883,940,873	10,402,677,369
Cash in hand (including foreign currency)	1,648,726,967	1,833,243,747
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	10,235,213,906	8,569,433,622
Balance with other banks and financial institutions	5,717,048,302	12,049,563,141
In Bangladesh	3,827,088,364	11,214,966,414
Outside Bangladesh	1,889,959,938	834,596,727
Money at call on short notice	-	1,450,000,000
Investments	29,113,754,270	23,332,137,187
Government securities	23,596,892,752	17,217,294,297
Other investments Loans and Advances	5,516,861,518	6,114,842,890
Loans, cash credit, overdrafts etc.	125,668,039,638	104,419,397,669
Bills purchased and discounted	116,635,497,917	96,670,129,520
Fixed assets including premises, furniture and fixtures	9,032,541,721	7,749,268,149
Other assets	3,244,881,023	2,946,853,254
Non-banking assets	4,736,254,172	3,371,653,934
TOTAL ASSETS	373,474,800	373,474,800
LIABILITIES AND CAPITAL		
Liabilities	180,737,393,078	158,345,757,354
Borrowing from other banks, financial institutions and agents		
Deposits and other accounts		
Current deposits and other accounts		

Bills payable		
Savings bank deposit		
Fixed deposits	7,493,454,676	5,924,591,258
	146,848,211,304	129,863,053,202
	17,440,029,998	15,582,027,154
	1,473,570,630	1,874,975,364
	24,496,108,248	18,366,462,687
	103,438,502,428	94,039,587,998
Other liabilities	14,025,345,914	11,359,482,025
Total liabilities	168,367,011,894	147,147,126,485
Capital/Shareholders' Equity		
Paid up capital		
Statutory reserve	5,034,124,170	4,377,499,280
General reserve	4,232,499,880	3,909,507,173
Revaluation reserve against security	155,071,397	55,771,397
Revaluation reserve against fixed assets	41,391,939	1,575,539
Foreign currency translation reserve		
	115,314,704	115,314,704
Surplus in profit and loss account	(25,350,388)	(843,101)
Non-controlling assets	2,817,321,961	2,739,798,432
Total shareholders' equity	7,521	7,445
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12,370,381,184	11,198,630,869
	180,737,393,078	158,345,757,354

International Finance and Commerce Bank Limited (Gouripur Branch) Statement of Profit and Loss Account For the year ended 30 June 2014-2015	
	Amount in
Taka	31-Dec-15
31-Dec-14	

Interest Income	43,587,310	39,496,471
Interest paid on deposit, borrowings etc.	-3,872,429	-2,967,362
Net interest income	39,714,881	36,529,109
Investment income	1,867,041	1,370,409
Commission, exchange and brokerage	893,402	707,243
Other operating income	127,082	89,504
	2,887,525	2,167,156
TOTAL OPERATING INCOME	42,602,406	38,696,265
Salaries and allowances		
Rent, taxes, insurance, electricity etc. Legal expenses	3,898,736	3,768,150
Postage, stamp, telecommunication etc. Stationary, printing, advertisement etc.	2,578,369	2,390,087
Charges on loan loss	348,962	295,485
Depreciation and repair of bank's assets	15,725,050	13,930,764
Other expenses	85,473	57,741
Total operating expenses	13,624	12,745
	13,478,507	12,998,507
	278,634	250,561
OPERATING PROFIT	36,407,355	33,704,040
Share of profit of joint ventures/associates		
Profit before provision	6,195,051	4,992,225
Provision for loans, investments and other assets	2,798,140	2,437,642
Specific provision	8,993,191	7,429,867
General provision		
Provision for off-shore banking unit		
Provision for off-balance sheet exposures	2,490,386	2,174,935
Provision for diminution in value of investments	796,040	952,371
Provision for other assets	8,500	6,500
Total provision	0	15,070
	173,469	-979,341
	76,345	75,040
	3,544,740	2,244,575
Profit/(Loss) before taxes	5,448,451	5,185,292
Current tax	879,345	762,051
Deferred tax	-183,284	-127,396
Provision for taxation	696,061	634,655

NET PROFIT AFTER TAXATION	4,752,390	4,550,637
Appropriations:		
Statutory reserve		
General reserve	198,050	576,649
Dividend	0	0
	92,198	259,286
Retained Surplus	290,248	835,935
	4,462,142	3,714,702

5.2 Ratio Analysis

	ALL BRANCH 2015	ALL BRANCH 2014	LALMATIA BRANCH 2015	LALMATIA BRANCH 2014
Current ratio	1.17	1.16	2.54	2.37
Quick ratio	1.11	1.09	2.40	2.22
Debt ratio	93.16%	92.93%	41.29%	41.96%
ROE	65.32%	68.29%	87.14%	96.46%
ROA	4.47%	4.82%	5.11%	5.59%
Profitability ratio	63.53%	64.13%	97.74%	97.97%

As indicated by this proportion graph, the presentation of all branch and Mirpur branch has a tremendous distinction between them. On the off chance that we consider both them exclusively, at that point the presentation of the bank is moderate however on the off chance that we look at them, at that point it resembles there are no association between all branches. In this way, it is hard to think about one another.

As Grameen Bank Ltd., yearly development is over 35% throughout the previous two years. In future, the development will increment ceaselessly in the wake of viewing the general yearly report. This estimation is anticipated dependent on some chronicled contemplations. These contemplations are given underneath:

- i. Continuous increase in retention rate
- ii. A certain reduction in finance cost

- iii. Deferred tax percentage is increasing
- iv. Increase in interest income which indicates profitable investment.
- v. Percentages of previous year's cash, inventories over previous year's sales have been taken as a growth of cash and inventories

5.3 The Performance of Home Loan in 2014-2015

	HO-2015	Lalmatia-2015	HO-2014	Lalmatia-2014
Home Loan	3,925,919,657	35,846,682	712,865,768	14,887,273
ROE	31.73%	73.32%	6.36%	37.11%

It is evaluated that from 144 parts of Grameen Bank Ltd. in 2015 and 2014 the home credit sum was 3,925,919,657 and 712,865,768. In Mirpur branch, the exhibition of the home credit is 35,846,682 and 14,887,273. Also, the proportion of all branches are expanding step by step in a yearly premise. Mirpur branch truly did well in 2015 in light of the fact that the branch benefit from credit is 73.32% which is incredible news for them. They stood first in the Home Loan Division in 2014 just as in 2015 against every one of the branches. Along these lines, their exhibition is great at the present time and the quantity of home advance is expanding step by step.

5.4 The Performance of Mirpur Branch 2016

According to the Mirpur Branch performance, they are doing quite well in all segments and it is 3rd time they won in the home loan battle in a row.

Business Performance	2016
Deposit	349.7 Crore
Advance	46.4 Crore
Profit	5.5 Crore
Forex	94.5 Crore
Guarantee	12.5 Crore
Recovery	3.1 Crore
CASA	1395

Business Portfolio	2016
Total Portfolio (funded & no funded)	127.66 Crore
Funded	69.07 Crore
Non-funded	58.59 Crore
No. of customers	198

Mortgage backed financing	2016
Commercial HBL	3.83 Crore
Staff HBL	0.68 Crore
Total	4.51 Crore
Unsecured Loan	3.95 Crore
Total Retail Asset	8.46 Crore
Import	
L/C (cash & others)-62	48.13 Crore
Export	

Chapter-6

Findings & Recommendation

6.1 Findings

In credit the board arrangement of Grameen Bank, my discoveries from the examination are as per the following:

- There are six credit officials in the credit the executive's office who are truly experienced and equipped for dealing with any sort of circumstance to look during the preparing of the home advance circumstance.
- The credit officials for the most part rely upon the asset report and pay proclamation records of the candidate.
- A scarcely any borrowers are sporadic in giving their portions of their advance.
- The credit borrower's didn't mindful about the cutting of concealed expense from the record. In the event that the borrower neglected to pay the portion of current month, at that point 2% intrigue is going to include his late portion.
- Mirpur Branch procures 1-2% benefit from home advance to their greatest advantage pay which is extremely restricted for them. The benefit relies on cost of reserve of the bank.

6.2 Recommendation

Grameen bank has a decent picture in the financial division in Bangladesh and they are likewise attempting to keep their great picture among their clients and proceed with their business. I have discovered a few issues which can be prescribed for conquering their issues and increment viability in their administration. They are:

1. The branches ought to be created.
2. The branch's innovation ought to be expanded in light of the fact that the clients are evolving.
3. The online assistance ought to be begun for snappy help.
4. Branch embellishment and the client accommodation administration ought to be grown soon.
5. The staff of the Bank isn't qualified about innovation.
6. The Bank should Decrease the credit endorse time.

7. The bank's standards and condition are solid, so the client pays their advance for confronting bunches of issue.
8. Grameen ought to give a preparation office to the credit officials to expand building client association with them since what I have seen they are deserted from different banks therefore.
9. They should push their work progress somewhat quicker so they can complete the advance preparing framework convenient.
10. Finally, in Mirpur Branch, they need more officials in the Credit Management Department since they are getting a great deal of offers for home advance from the clients.

6.3 Conclusion

Banks and Financial organizations assume a significant job during the time spent financial development of a nation. In this globalization world business doesn't mean simply selling and acquiring the items or administrations. Given their impressive monetary potential, these organizations have an extensive effect on the advancement and welfare procedure of the surroundings social orders. A nation can't long keep on having a shortfall on outside current record however an ideal parity of installments on current record may cover an overwhelming unfriendly offset of installments with one individual nation or gathering of nations. Banking division in Bangladesh is assuming an indispensable job by giving advance to business concern. Grameen Bank Limited makes noteworthy commitment to the economy. They are playing out their exercises, thus the bank as well as the economy is profited. The bank is performing general banking, Loan-advance, outside trade exercises and so forth. Therefore they are preparing the cash and do well for the economy. Despite the fact that they have a few restrictions in their administrations, they are doing enormous occupation for the economy. On the off chance that they can lessen their impediment and present new thoughts, they can improve in the financial part of Bangladesh.

Appendix Part

Balance Sheet-2017

	Notes	Amount in Taka	
		31. 12. 2017	31. 12. 2016
PROPERTY AND ASSETS			
Cash:		1,595,700	4,782,732
Cash in hand		161,573	109,414
Balance with Bangladesh Bank		1,434,127	4,673,318
Balance with other banks	4.00	77,165,742,495	94,098,277,002
Investments	5.00	260,500,000	260,500,000
Loans and advances	6.00	152,044,335,264	123,829,293,751
Fixed assets including premises, furniture & fixtures	7.00	1,417,866,726	1,410,924,723
Investment property	8.00	83,375,361	85,630,085
Other assets	9.00	8,645,638,854	9,671,496,213
Total Assets		239,619,054,400	229,360,904,506
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from banks and other institutions	10.00	1,370,217,820	1,216,699,451
Deposits and other funds:	11.00	213,844,011,026	205,555,302,237
Members deposit		141,056,140,660	128,934,773,739
Non-members deposit		67,291,475,455	70,872,186,204
Other funds		5,496,394,911	5,748,342,294
Other liabilities	12.00	10,116,302,736	10,243,326,387
Total Liabilities		225,330,531,582	217,015,328,075
Capital/Shareholders' Equity			
Paid up capital	13.00	862,157,100	853,815,400
Capital and other reserves	14.00	11,564,606,061	9,893,856,754
Retained surplus	15.00	1,861,759,657	1,597,904,277
Total Shareholders' Equity		14,288,522,818	12,345,576,431
Total Liabilities and Shareholders' Equity		239,619,054,400	229,360,904,506

The annexed notes 1 to 32 form an integral part of these financial statements.

Questionnaire

Housing Building Loan

What is the Nature of loan?

What are the limits of loan?

What is the interest rate?

What is the Security?

What is the period of loan?

1) Export Loan

What is the Nature of loan?

Are the limits of loan?

What is Debt-Equity ratio?

What is the interest rate?

What is the Security?

2) Import loans

What is the Nature of loan?

What are the limits of loan?

What is Debt-Equity ratio?

What is the interest rate?

What is the Security?

7.4 References

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