



Internship Report

on

Loans and Advances of Mercantile Bank Ltd.

Submitted To

Professor Dr. Mostafa Kamal
Department of Business & Administration
Faculty of Business & Economics
Daffodil International University

Submitted By

Arjuman Laila Sathi
BBA Program
ID: 153-11-262
Major in Finance
Department of Business Administration
Faculty of Business & Economics
Daffodil International University

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Acknowledgement

In the name of Almighty Allah, the most Beneficent, the most merciful.

It is indeed a great pleasure and honor on my part to have the opportunity to submit internship report after three months practical orientation at Mercantile Bank Limited. First of all thanks to almighty Allah for enabling me to complete internship report with good and sound health. I am pleased to express my gratitude to placement committee for arranging such a program from which I have carried a practical experience.

Internship program is one of the important requirements for the completion of four years BBA program. I have completed my internship from the Mercantile Bank Limited. In this regard I would like to express my heartiest appreciation to my honorable supervisor Professor Dr. Mostafa Kamal, Advisor, Department of Business Administration, for his care, guidance and valuable suggestions to prepare this report.

This report is being prepared with full Technical assistance and support from, Md. Shaheen Ahmed(Executive Officer), Md. Shohel Rana (Direct Sales Executive of Gouripur Branch), Miratur Jahan(Senior Executive Officer), Mr. Md. Harun-Or-Rashid Sarkar (Principal Officer & Manager Operation), Md. Nasir Hossain (Direct Sales Executive), Md. Parvez Al-Mamun (Direct Sales Executive), for giving me support all the moment of my attachment time and also for make an attractive working environment which I have really enjoyed very much.

At last I feel very pleased to thank all my fellow friends for their cordial cooperation in preparing this report.

Letter of Transmittal

Date: 02.01.2020

Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I am truly fulfilled to display my brief position report on the "**Loans and Advances of Mercantile Bank Ltd.**" I have amassed what I consider to be the most complete information open. This report gave me the likelihood to have a brief data about the **Loans and Advances of Mercantile Bank Ltd.** It is an unfathomable achievement to work under your dynamic supervision, care and bearing.

I attempted my best to join all the data that I have gathered during the entry level position period. I wish the report would satisfy your desire and standard. I should specify here that, I am incredibly thankful to you for your **significant supervision**, eager exertion and ceaseless consideration in setting up this report.

I, truly trust that you will be happy with this report. On the off chance that you have any inquiry, I will be satisfied to answer that. I trust and implore that you would be thoughtful enough to accord endorsement to this report.

Sincerely

Arjuman Laila Sathi
BBA Program
ID: 153-11-262
Major in Finance
Department of Business Administration
Daffodil International University

Supervisor Certificate

This is to certify that the Internship Report on “**Loans and Advances of Mercantile Bank Ltd**” 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 Arjuman Laila Sathi 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

Declaration

I am Arjuman Laila Sathi, hereby declare that the report of internship Program titled **“Loans And Advances Of Mercantile Bank Ltd”** is uniquely prepared by me after the completion of three months’ work at Mercantile Bank Limited.

I confirm that, the report is only prepared for my academic requirement not for otherwise purpose. It might be with the interest of opposite party of the corporation. I also assure that this report is not submitted anywhere of Bangladesh before me.

Arjuman Laila Sathi
BBA Program
ID: 153-11-262
Major in Finance
Department of Business Administration
Daffodil International University

Executive summary

The report is originated in result of my internship, which I have done, as a requirement of BBA program. This report is done based on my three months internship in Mercantile Bank Limited. This report is done dependent on my three months temporary position in Mercantile Bank Limited. During my stay at the workplace as an internee I never felt unclear and vague. The earth of the Mercantile Bank Ltd. is well and neighborly. The staffs are represented considerable authority in their particular fields. Every one of them deals with their own and there is administered from the top administration. The inspiration of the staff, I accept originates from the very awareness of other's expectations. Trade Bank Ltd. is the biggest state bank of Bangladesh. Commercial Bank Ltd observes the standards and guideline endorsed by the Bangladesh bank. The capacity secured a wide scope of banking and useful exercises to singular, firms, corporate bodies, Multinational offices and the rustic region.

This is an orientation report that contains the genuine everyday working experience of various undertakings in General Banking and Credit Department of Mercantile Bank Limited, Gouripur Industrial Area Branch, Ahulia, Savar. Trade Bank Ltd, (MBL) is a pioneer and biggest business bank in Bangladesh. To serve the country Mercantile bank plays out certain exercises for their customers like: general financial activity as like a wide range of store like sparing current, brief time store, fixed store, distinctive plan money Remittance and so on. Advance and advance, different sorts of auxiliary administrations, Islamic financial window, capital market activity and so on. Bank gathers store from open and give it's to different business or individual as advance. Bank pays enthusiasm to store holder and take enthusiasm from borrowers. Trade bank measure all hazard parts before authorizing a credit. At the point when every one of the conventions finished then particular official dispense the advance. After dispense the advance it is obligation of bank to recoup the dispensed credit. This report depends on genuine data and working methodology rehearsed in MBL. The general credit the executives of MBL and general financial arrangement of MBL has broken down to give a perfect thought regarding the approach of MBL and usage of that strategy by different component and procedure.

Acronyms and Elaboration

Serial No	Acronyms	Elaborations
01	CC:	Cash credit/ Consumer Credit
02	CRM:	Credit Risk Management
03	DD:	Demand Draft
04	EDS:	Education deposit scheme
05	MDS:	Medical deposit scheme
06	FO:	Financial obligation
07	FDR:	Fixed deposit ratio
08	IBC:	Inter Branch Bill collection
09	MSS:	Monthly saving scheme
10	LRA:	Lending risk analysis
11	L/C:	Letter of credit
12	MT:	Mail Transfer
13	OD:	Overdraft
14	PO:	Payment order
15	MBL:	Mercantile Bank Limited
16	WO:	Work order
17	CIB:	Credit information bureau
18	ICD:	Industrial credit division
19	SMA:	Special mention account
20	SS:	Substandard
21	DF:	Doubtful
22	BL:	Bad loss
23	MES:	Monthly earning scheme
24	Financing GAD:	General advance division
25	CF:	Consumer

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Chapter one

Introduction

1.1 Background of the Study

It has gotten fundamental for each individual to have some thought on the bank and banking methodology. As our instructive framework dominantly message based, incorporation of handy direction program is a special case to the standard. From useful information, we will have the option to know genuine circumstances and start a vocation with some useful experience. Lone ranger of Business Administration (BBA) is an expert course. The course is structured with a great blend of down to earth and hypothetical perspectives. In the wake of finishing BBA, certain occasions are saved for entry level position.

As an understudy of BBA, temporary job is a scholarly necessity. For temporary position each understudy is required to work in a chose organization to improve one's down to earth information and encounters. For the necessity of my course I was doled out to Mercantile Bank Limited (MBL), Mirpur Industrial Area Branch for my temporary job. In this circumstance I was appointed to get ready report on "General Banking, Loan and Advances of Mercantile Bank Limited." Fundamentally, this report is featured on General Banking and Credit the executives of the bank, Structure, Analysis, Present status, Performance of MBL, Own Experience, Recommendation and Conclusion.

1.2 Significance

This entry level position report is a significant halfway necessity of four years BBA graduation program. This is on the grounds that information and learning become immaculate when it is related with hypothesis and practice. By this temporary job program understudies can set up contacts and systems administration. Contacts may find a new line of work in pragmatic life. That is, understudy can prepare and set themselves up for the activity advertise. A poor nation like Bangladesh has a staggering number of jobless taught graduates. As they have no entry level position experience they have not had the option to increase typical expert experience of buildup systems administration framework, which is significant in finding a new line of work. In this way, clearly the essentialness of entry level position is plainly advocated as the vital necessity of four years BBA graduation.

1.2) Origin of the Report:

Bachelor of Business Administration (BBA) course requires 90 days or multi month connection with a bank (The Mercantile Bank Limited) trailed by a report doled out by the manager in the association and embraced by the personnel counsel. I accepted the open door to do my entry level position in The Mercantile Bank Limited (MBL). My point of entry level position is approved from the administrative center of MBL .My personnel director M. Mokarrom Hossain, Professor, Department of Business Administration, Faculty of Business and Economics, Daffodil International University (DIU), likewise endorsed the theme and approved me to set up this report as a component of the satisfaction of temporary job prerequisite. The report in this manner was titled as 'General Banking, Loans and Advances of Mercantile Bank Limited.'

1.3) Background of the Report:

The business world is getting dynamic and aggressive. It is difficult for an association to run and even make due in a quick paced, developing and dubious world on the off chance that it can't keep follows the go of business dynamism. Business assumes and connects significant jobs in building up the economy of a nation. Thus, as a business graduate, I think I should be connected with any association to get a helpful and adaptable experience about the business world before beginning our vocation. Entry level position is the course of action, which makes an extension between our scholastic information and reasonable world to have a colleague with the genuine business world just as to equip me to lead the future focused business. I have worked in Different divisions of MBL, Mirpur Industrial Area Branch, and Dhaka. In this report, I will attempt to make a general examination on General financial System, Loan and Advances of MBL.

1.4) Objectives of the Report:

1. General objective:

- To analyze The General banking System, Loan and Advances of “The Mercantile Bank Limited.

2. Specific objectives:

- 1) To Know about Central Bank requirements for the Commercial Banks on Loan and Advances.
- 2) To analyze the Credit Management statement of MBL by using some statistical measures.
- 3) To find out the internal system & actual General Banking, Loan and Advances process of MBL.
- 4) To point out the major findings of the report & provide some valuable recommendations based on them.

1.5) Methodology:

Methodology refers to the essential part of the study and the process of collecting information and arranging it in terms of the relevant issues of the study. It is designed in a way so that it correspondent to achieve the objectives of the study.

- Type: As I am going to find out the internal process of The Mercantile Bank Limited” to manage its CMS, so I have to describe its whole management process of Credit risk by analyzing some statistical data.

So, from my point of view, it is a descriptive report.

Sources of data:

For preparing a report, someone can use basically two sources for collecting data & necessary information. Those are,

3.2 Primary source:

A primary source (also called **original source or evidence**) is an artifact, a document, a recording, or other source of information that was created at the time under study.

3.2 Secondary source:

A secondary source is a document or recording that relates or discusses information originally presented elsewhere. Secondary sources involve generalization, analysis, synthesis, interpretation, or evaluation of the original information.

I had collected data from both the primary source and secondary source.

Primary source:

I have gathered information from the representatives of various branch of The Mercantile Bank Limited by convey and working with them. I likewise gathered data structure watching their budgetary status, their hierarchical culture, from various gathering talk, watching the way toward dealing with the fluid cash and resources of the bank.

Secondary source:

- ✓ Analyzing all the annual reports from 2009 to 2011, I tried to identify all the elements of liquidity and prepared the report.
- ✓ Annual Reports of the Mercantile Bank Limited of the year 2009, 2010, 2011.
- ✓ The basic idea about The Mercantile Bank Limited was taken from its website
- ✓ Papers & journals about the Central bank CMS (Credit Management System) requirements.
- ✓ CMS solution of The Mercantile Bank Limited.
- ✓ Analyzing all the annual reports from 2009 to 2011, I tried to identify all the elements of liquidity and prepared the report.

➤ **Data Collection process:**

Mainly, the reason for information assortment is to acquire data to keep on record, to settle on choices about significant issues, to give data to other people. Fundamentally, information is gathered to give data with respect to a particular subject. A conventional information assortment process is essential as it guarantees that information assembled is both characterized and exact and that ensuing choices dependent on contentions typified in the discoveries are legitimate. In any case, I've gathered both essential and auxiliary information by various procedures. Those are described below:

Primary Data:

Essential information are gathered by various gathering exchanges, individual perception of the hierarchical culture, their inward procedure of overseeing liquidity and from various factual measures and investigation that I've indicated later on in this report.

Secondary Data:

From working in this association, I have the office to experience limit of the record document identified with the liquidity issue. Such a large number of significant information were been gathered from that point. Some other information I've gathered from the site. Other than that, it was simple for me to make a positive connection with the director of account office and to gather all yearly report from him. Be that as it may, the yearly report of 2006 was not accessible there.

➤ **Data analysis & reporting:**

Investigation of information is a procedure of examining, cleaning, changing, and demonstrating information with the objective of featuring helpful data, proposing ends, and supporting basic leadership.

➤ **Techniques:**

Data-collection techniques allow us to systematically collect information about our objects of study (people, objects, phenomena) and about the settings in which they occur. In the collection of data we have to be systematic. If data are collected haphazardly, it

will be difficult to answer our research questions in a conclusive way. However, I've used some statistical techniques to analyze the data. Those are,

- ✓ **Trends Analysis.**
- ✓ **Ratio Analysis.**

➤ **Tools:**

The tool those I've used to implicate the techniques for analyzing data, are simple MS Word & MS Excel.

1.6) Scopes of the Study:

1.7) This report has arranged to increase a reasonable perspective on the liquidity the executives of the MBL. Utilizing of all my entire experience I attempt to incorporate the entirety of the criteria of the liquidity the board. I center on what are the fluid resources, what is the liquidity, what is the liquidity the board, the Bangladesh Bank's necessity on liquidity the executives for every one of the advertisements banks. I additionally attempt to show how The Mercantile Bank Limited handles all the liquidity requires exercises. Reason for the report is center around how The Mercantile Bank Ltd. keeps up liquidity prerequisites and satisfies the national bank's necessities on liquidity the executives of the business banks. Lastly I reach the inference on the liquidity the board of The Mercantile Bank Limited.

1.8) Limitations of the Report:

Though I have given utmost effort to prepare this paper but there are some limitations of the study. Such are as follows-

- ✓ There are various information the bank employee can't provide due to security and other corporate obligations.
- ✓ Due to time limitation many of the aspects could not be discussed in the present report.
- ✓ Since the bank personnel were very busy, they could not provide enough time to me.
- ✓ The functions and activities of Dhaka Bank are too vast, so they change their strategy day by day. As a result I can't collect update information & strategy.

Chapter Two

Organizational Profile of “The Mercantile Bank Limited”

2.1 Organizational Structure and Responsibilities:

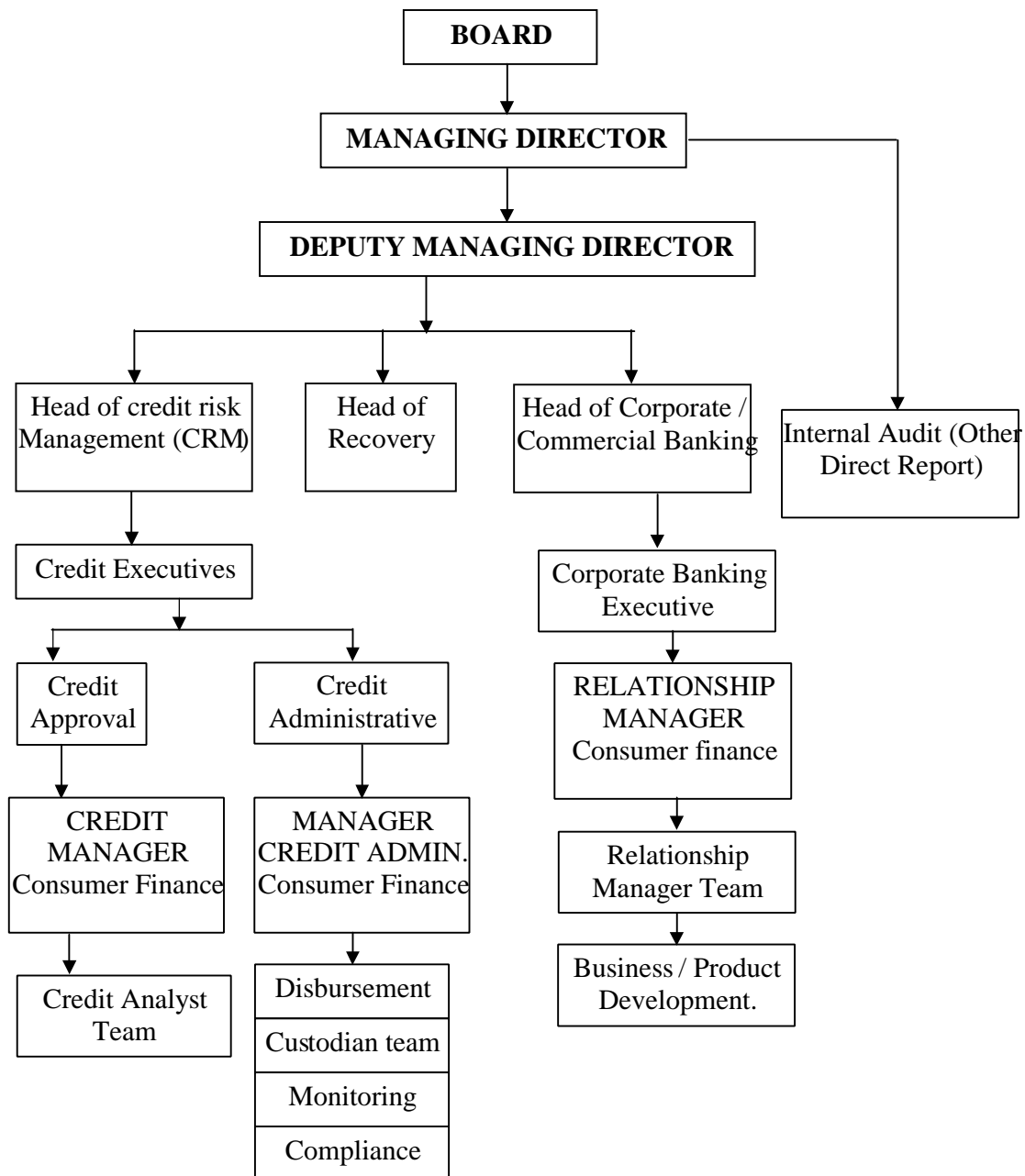


FIGURE 2.1: ORGANIZATIONAL STRUCTURE AND RESPONSIBILITIES

2.1 History of the Mercantile Bank Limited:

Commercial Bank Limited is announced as one of the principle impacts in Bangladesh. The bank is a blend of headway and business bank. It has been set up to progress monetary activities in the country. Exchange bank ltd was united on May 20, 1999 and it started its action on June 02, 1999. It was developed as banking association under the associations Act 1913. The bank is spoken to by the bank associations Act 1991. According to CAMEL rating, the was given the top situating consequent to applying all the ten creation that are required to condemn a bank's general execution, instructed money related sources said.

The Authorized Capital of the Bank is Tk. 1200 million and the Paid - up Capital is Tk. 799.41 million. Total worker more than 16,000 close to the completion of November 2012. The primary piece of MBL was opened at Dilkusha business region in Dhaka on the commencement day of the bank. Close to the completion of 2011, the number pieces of the bank stayed at 80, including 5 SME/krishi branches, of which 57 branches are arranged at huge trade focal points of the country and other 23 branches are at provincial areas of country. The Bank gives a wide extent of money related organizations to its customers and corporate clients. The Board of Directors includes renowned characters from the area of exchange and adventures of the country. The Bank is watched out for and administered by qualified and capable specialists. The past Governor of the Central Bank of Bangladesh was the Chief Advisor of the Bank. He conveys with him a plenitude of experience of managing both open and private part banks.

2.2 Bank's Core Business:

MBL offers various items and administrations to its clients. These are pursues

Sparing Scheme.

Family Maintenance Scheme.

Twofold Benefit Deposit Scheme.

Monthly Customer's Credit Scheme.

Little Loan Scheme.

Rent Finance.

Specialist's Credit Scheme

Individual Loan Scheme.

Home Loan Scheme.

Vehicle Loan Scheme

Abroad work advance plan.

Rustic Development Scheme.

SME Financing Scheme.

Women Develop

Vision & Mission:

2.3 Vision:

To become the best Securities House in Bangladesh.

2.4 Mission:

To be compliant in every respect.

To fulfill the Corporate Social Responsibility (CSR).

To be the Pioneer, not follower.

Key Strengths:

- ✓ Outstanding quality and polished methodology in its administrations offering to customers.
- ✓ A capable value statistical surveying unit.
- ✓ The most extensive system of branches (Dhaka, Chattogram, Sylhet and Khulna).
- ✓ Best in class innovation used in exchange execution and back office and announcing frameworks.

2.6 Corporate Profile:

Name of the Company	: Mercantile Bank Limited
Chairman	: Morshed Alam, MP
CEO and Managing Director	: Md. Quamrul Islam Chowdhury
Company Vice Chairman	: Al-Haj Akram Hossain (Humayun)
Legal Status	: Commercial Bank
Founded	: 1999; 20 years ago
Headquarters	: Dhaka, Bangladesh
Authorised Capital	: Tk.500.00 Crore
Paid-up Capital	: Tk.360.00 Crore
Number of Employee	: 2,305
Website	: www.mblbd.com .

2.9 Ancillary Services:

Mercantile Bank Limited offers multiple special services with its network of branches throughout the country in addition to its normal banking operations.

Payment:

- Pension of employees of Government and other Corporate Bodies.
- Bangladesh Bank employees' pension.
- Army pension.
- British pension.
- Students' stipend/scholarship.
- Govt. & Non-Govt. Teachers' salary.
- Food procurement bill on behalf of the Govt.

Social Services:

- Old age allowances.
- Widows, divorcees and destitute women allowances.
- Freedom Fighters' allowances.
- Maternal allowances for poor women.
- Disability allowances.

Sale & Encashment/Purchase:

- Savings Certificates.
- ICB Unit Certificates.
- Prize Bonds.
- Basic Bank Limited
- IFIC

Chapter Three

Internship Requirement & Learning Points

2.2. Introduction:

2.3. General banking consolidates store organization, neighborhood money repayment, stockpiling office, etc. It should be referenced that cash the administrators is moreover a noteworthy bit of general banking. General banking essentially that I found in the branch is discussed underneath:-

2.4. Types of Account

Records division is the most significant useful zone of this branch. The accompanying sorts of records are kept up in this bank:

1. Fixed stores A/C
2. Short term stores A/C
3. Deposit benefits conspire (DPS) A/C
4. Savings stores A/C
5. Current stores A/C Call stores A/C and
6. Sundry store Accounts

2.3.1. Fixed deposit A/C:

This record is opened for a fixed time allotment this sort of record is extraordinarily notable to the fixed pay laborers. Exchange Bank, Dhaka keeps up different terms of this store and credit charge shifts with the assortment of term. The base term is 3 months. The branch keeps up fixed store speak to most extraordinary term of 5 years. A fixed store account holder needs to store his money with the bank without a moment's delay and the proportion of store is drawn at the improvement of the record. Regardless, if there ought to be an event of emergency a fixed store A/C holder can pull back his money before improvement. Financing cost on this record contrasts according to term of store. Exchange Bank, Rajshahi therapeutic school center Branch, pays the going with financing costs on Fixed store A/C:

Duration	Rate of interest
1 months or more but less than 3 months	5.25%
3 months or more but less than 6 months	5.50 %
6 months or more but less than 1 year	6.00 %
1 Year or more but less than 2 year	6.25 %
2 Years or more but Maximum 5 year	6.25 %

Source: Central Accounting & Fund management department. Date: 20-04-03.

2.3.2. Short term deposit A/C:

This thing fuses the store which are kept for a period stretching out 7 days to 89 days. These sorts of liabilities are payable by an extraordinary notification or after decided period. A part of these sorts of spared are of nature of time kept. Its advance expense is 3%.

2.3.3. Deposit pension scheme (DPS):

This thing fuses the store which are kept for a period stretching out 7 days to 89 days. These sorts of liabilities are payable by an extraordinary notification or after decided period. A part of these sorts of spared are of nature of time kept. Its advance expense is 3%.

2.3.5. Savings Deposits Account:

Ordinarily Savings Account is used by individual or organization masterminded affiliation. In this record, a patron can store money a similar number of times he/she needs. However, the record holder can't pull back his spared money from time to time. For this circumstance he needs to stick to some stipulated rules and rules. The Bank pays 3.5% energy on save subsidizes store.

Account Opening:

We have collected convenient data about opening of monetary adjusts. Various sorts of budgetary offsets are opened with the Mercantile Bank increasingly significant road branch, Rajshahi. We were supported how a present store (CD) A/C, hold finances store (SD) A/C are opened.

2.4.3. Procedures of Opening a Savings Deposit (SD) A/C:

The techniques of opening a SD A/C are practically same as the CD A/C. A portion of the standards and guidelines with respect to work a SD A/C are referenced underneath:-

- ✓ Only bank account holder or a CD account holder of the individual branch can be introducer of the candidate of opening SD A/C.
- ✓ Two duplicates of ongoing identification size photos of the candidate ought to be authenticated by the introducer. For this situation the introducer will make reference to his/her record number.
- ✓ The candidate should store Tk. 100 is required to open this record.
- ✓ If the customer is private or open constrained organization, the individuals approved to open and work the record should put joint mark where it is essential.

2.5. Closing an Account:

During the examination work we were told how to close a budgetary equalization before advancement. In order to close a record before advancement the holder needs to put a formed application to the bank. In the wake of tolerating the application the bank will deduct organization charge at a whole significant for the different record as closing cost from the adjustment and rest of the money is given to the record holder.

- ✓ Confirming the check: At this stage, the check is sent to the chief official (second official) to confirm it. To inspect the legitimacy of the check, the subsequent official thinks about the clients marks given on the check with that on the mark card kept in his authority.
- ✓ Regarding the check: If every one of the components are acceptable, the check is respected constantly official.
- ✓ Check dropping: At this stage, the official signs over the check to pay the cash.
- ✓ Drawing cash: After the check is marked constantly official, the client restores the token to the money installment segment and draws his cash.

2.9. Check Dishonored by Bank:

During the passage level position program, I was told how a check is affronted by bank. The statutory commitment of a bank is to regard his customer's check. In any case, a bank can disgrace a check for various reasons. A part of the clarifications behind that a bank disgraces his customer's check are communicated underneath

- ✓ If the check is torn.
- ✓ If the check is postdated or a taken checks.
- ✓ If the check isn't submitted to the client inside financial hour.
- ✓ If the length of giving the check is over a half year
- ✓ Others.

2.14. Remittance:

The course of action of transmitting or sending money beginning with one branch then onto the following piece of a comparative bank or beginning with one bank then onto the following bank inside a country or outside the country is known as repayment. It is one of the huge viable domains of a bank. A bank can win alluring charges as commission from the dealings of money repayment. During my entrance level position program I have aggregated judicious experience about how money is transmitted beginning with one branch then onto the following piece of a bank or beginning with one bank then onto the following bank.

2.15. Types of Remittance:

Remittance can be of two types, i.e.

- A) Inland Remittance
- B) Foreign Remittance.

A) Inland Remittance:

At the point when cash is transmitted inside a nation through legitimate financial channel, it is named as inland settlement. MBL Bank, Rajshahi medicinal school clinic Branch bargains a ton of inland settlement at each working day.

1) Mail Transfer (MT): MT is another extensively used instrument of transmitting save beginning with one piece of a bank then onto the following piece of a comparative bank. It isn't used to transmit bolster beginning with one bank then onto the following. MT is practically same as DD.

2) Procedures of transmitting money through MT: The frameworks of dispatching money through MT are basically same as the technique of transmitting hold through DD. Transmitted Transfer (TT): TT is the speediest strategies for dispatching store between two pieces of a comparable bank. Hold can't be transmitted beginning with one bank then onto the following bank through TT.

3) Procedures of transmitting cash through TT: The essential conventions that must be kept up to dispatch cash through TT are same as DD and MT.

B) Foreign Remittance:

The framework to move money beginning with one country then onto the following country through bank or other govt. endorsed workplaces is called remote settlement. The MBL, Mirpur Shilpa Elaka Branch, Dhaka doesn't give outside settlement office to its customer clearly.

2.16. Customer Services:

MBL Bank, Mirpur Shilpa Elaka Branch, Dhaka offers the following customers facilities:

Clients check assortment

Assortment of bills for open or private association

Installment of Pension (Govt.)

Installment of Allowance

Selling prize bond

Pay request

Assessment expense

Compensation installment

3.2 Local remittance section:

One of the most imperative bits of the business banks is render association it its client. Among various associations render by a business banks to its client's settlement working environments are really momentous and prestigious to the clients. "Repayment" suggests sending of cash starting with one spot then onto the accompanying spot through post and transmit .banks in like way release up this office to its clients by strategies for getting cash from one branch the bank and making game course of action for segment to another branch inside the nation. There are two sort of settlement:

1. Inward
2. Outward

The business banks reimbursement work environments to its client is to empower them to keep up a crucial decent ways from threat creating or calamity in passing on genuine cash starting with one spot then onto the accompanying or making part to somebody in another spots. Banks tame the risk and affirmation bit to the recipient thusly of a touch advantage known as trade or commission. Considering the crabbiness and nature of exchange, the strategy for bank settlement might be mentioned as: Demand Draft (DD) Mail Transfer (MT)

Telegraphic Transfer (TT)

Payment Order (PO)

3.4 Duties of the loan and advance:

Credit segment of the Mercantile Bank constrained:

- 1) Credit fragment is the idea about the cash related exercises, considering the manner in which that the key bank advantage starts from this zone. In the Mercantile Bank ltd offer bit of credit side in reality and business life, for example, vehicle advance purchaser advance characteristic improvement, clear improvement, annuity sparing game plan, Education advance, informative advancement, home advancement, present day advance, healing advancement, it store plot.

Advance region standard probability is credit defaults, at some point or another client takes the Improvement and a few section will be yet next time there are not divide their portion. So this is guideline fall of acquiring this should be very care full technique and the leady strategy. Sooner or later take a multi month for work around there. The going with work in do in this division. Credit types Information required for preparing the loan proposal

- 1) Documents required for preparing the loan proposal
- 2) Important aspect of the loan sanctioning
- 3) Credit product. Stock valuation of the customer

3.5 Duties of the Foreign Exchange:

Remote exchange suggests outside cash. If we consider Foreign Exchange a subject, by then it suggests a wide scope of trade related to Foreign money similarly as cash instruments, for instance, DD, TT, MY, TC, portion demand and Foreign Trade. In various wards Foreign Exchange oversees remote Financial Transactions.

Activities of Foreign Exchange:

There are four transactions kinds of Foreign Exchange Transactions.

- Import
- Export
- Remittance
- Foreign Currency A/C

Chapter Four

Analysis of Mercantile Bank Ltd.

4. Loan & Advances:

Principles of loans and advances:

All lending will be adequately secured with requirements as lay down by the head office Credit Committee.

Credits and advances will be ordinarily supported from clients store of a lasting sort, and not out of momentary brief assets or obtaining from different banks or exhaustive short - term currency showcase tasks. Credit evaluation will include: Prevalent credit practices in the market place.

- a) Credit worthiness, background and track recorded of the borrower.
- b) Financial standing of the borrower supported by financial statement and other documented evidence.
- f) Legal jurisdiction and implications of applicable laws.
- g) Effect of any applicable regulations and laws.
- h) Purpose of the facility.
- i) Tenure of the loan.
- j) Viability of the business proposition.
- k) Cash follow projections.
- l) Quality and adequacy of security, if available.
- m) Risk taking capacity of the borrowers.
- n) Entrepreneurship and managerial capacities of the borrower.
- o) Reliability of the sources of repayment.
- p) Volume of risk in relation to the risk taking capacity of the bank company concerned.
- q) Profitable of the proposal to the bank or company concerned.

4.1 Sources of Credit Investigation:

The following are the sources of credit information

- ✓ Loan application
- ✓ Financial statements (profit and loss account, Balance sheet, cash flow statement).
- ✓ Study of accounts
- ✓ Market reputation
- ✓ Other sources, i.e.
 - Income tax statement
 - Registration office
 - Press report
 - Revenue and municipal rent receipt register of joint stock company
 - VAT return
 - Report from CIB
 - Confidential report from fellow banks.
- ✓ CRG
- ✓ FSSA
- ✓ Personal interview
- ✓ Personal visit

4.3 Preparation of credit report:

On the basis of investigation the branch manager will prepare a credit report as per format provided by their head office.

After preparing credit report banks ask for loan documentation.

4.4 Loan documentation:

As other commercial banks one of the main functions of Somali bank is to extend credit facilities of its valued customers. The credit facilities are given against varies types of securities. Before rendering credit facilities bank has to create charge over the securities through a number of agreements .papers etc. which are called documents.

What is a document?

Segment 3 of proof act-1872 states, "Report implies any normal or portrayed up on any substance by methods for letters, Figures or stamps or more than one of those methods planned to be utilized to record that issue".

Purpose of document:

The whole reason for the archive is that dependence can be place up on reality of the announcement contains in them. Essentially three inquiries might be inspected when record is created in the court. These are

- 1) Is the document genuine?
- 2) What is it's contain?
- 3) Are the statements in the document true?

The reports ought to effectively be taken by the bank so as to box required charges on the protections deficiently for the bank the best possible and right documentation is fundamental from the perspective of the wellbeing of the banks premium.

Steps of the documentation:

For proper and correct documentation a banker has to go through the following steps:

- 1) Prepare a list of require document
- 2) Verify the legal capacity of the executor
- 3) Affix properly valued adhesive stamp or type on a duly stamped paper
- 4) Execution
- 5) Witness
- 6) Registration.

4.5 Classification on the basis of time:

There are numerous open, private and outside banks in Bangladesh. Each bank have possess advance strategy and prospect their advance. Be that as it may, all banks advance exercises are become checking by Bangladesh bank so better observing credit part is grouped are as following:

1. Continues loan: These are advances having no fixed repayment schedule but have a date at which it is renewable on satisfactory performance of the clients. such
2. Demand loan: The loan that becomes repayable on demand by the bank will be treated as demand loan demand loans mainly include PAD, LIM and LTR.
3. Term loan: These are the advances made by the bank with a fixed repayment schedule. Term loan mainly include CCS, hire purchase, and staff loan.

4.5 Loan classification:

Checking should be conceivable through credit portrayal. Credit is generally requested to understand what advance record are performing extraordinary (regularly interest portion, propitious repayment, and lucky reclamation, etc.) and which are certainly not. In organizing the credit and advance there are four classes in the development review practiced in MBL. They are according to the accompanying as the table.

4.7 Unclassified

The credit account is performing palatable in the terms if its portion and no past due is happened.

4.7.1 Classified:

The credit account isn't performing acceptable in the terms of portions and late is happened.

These sorts of advance need close checking to stop the falling apart position.

A) Substandard:

The rule criteria for an unsuitable improvement are that disregarding these subtleties or inconsistencies no adversity is depended upon to be rise for the bank. These records will require close supervision by the officials to ensure that he condition doesn't debilitate further.

B) Doubtful:

This classification contains where doubt exists on the fully recovery of the loan and advance along with along is anticipated but cannot quantifiable at this stage.

C) Bad & Loss

A particular loan and advance fall in this class when it seems that this loan advance is not collectable or worthless even after all security has been exhausted.

In the following table the criteria to be fall in classified category are summarized:

Substandard	Doubtful	Bad & Loss
3 months and above but less than 6 month.	6 month and above but less than 12 month.	Not recover within more than 12 months.

4.7 Loan issue:

Required document:

- 1) Current issue trade license.
- 2) Tax receipt copy.
- 3) Property tax receipt copy.
- 4) Tax broad application for proper paid tax.
- 5) One Mercantile Bank account.
- 6) Three copy photo.
- 7) Two guarantors.
- 8) Fixed property or business document (Original copy will be submitted in to the bank)

4.8 Loan issue process:

- Credit holder application.
- Bank application.
- Credit proposition arranged by the bank (For Respective client)/advance holder.
- Stock valuation of the business thing or the property (masterminded by bank or the development holder).
- Endeavor valuation up 1 to half year.
- Credit holder detail information.
- Bank will be affirming the information.
- Property affirmation.
- Application sends to the authoritative focus.
- Administrative center send to the Bangladesh bank for solicitation of the development holder.
- Bangladesh bank sends to the development holder.
- Administrative center sends the once-over of the record which is required.
- The bank accumulates the entire record to the development holder and sends to the regulatory focus.
- Protection of the development and its copy.

4.9 Loan renewal

The Mercantile Bank Ltd offered by the customer to the buyer credit advance which is the improvement date in the one year so advance holder rebuilding their development the energizing of the development makes a couple of steps this are according to the accompanying:

- 1) Application of the credit holder.
- 2) Inquiry of the Bangladesh Bank, credit data authority (CIB).
- 3) Inquiry of the credit issue bank.
- 4) Current exchange permit.
- 5) New valuation duplicate of business item.
- 6) Bank Application.
- 7) New protection duplicate.
- 8) Document assent for the administrative center which is send for new credit issue time.
- 9) Bank position letter.
- 10) Valuation of the property which is doing by the bank and credit proposition from.

4.10 Types of loan offered by the Mercantile Bank Limited:

Mercantile Bank Ltd provides the following types of loan offered to the customers. These are as follows.

- ❖ Agricultural loan.
- ❖ Rural credit.
- ❖ Industrial project loan SME loan.
- ❖ Agro base industrial project loan.
- ❖ Small cottage industries loan.
- ❖ Working capital loan.
- ❖ Housing building loan consumer credit special small loan.
- ❖ Export import trade loan.

From the above different types of loans, I have described some of the loan on the basis of information.

Credit section of the Mercantile Bank Limited:

Credit region is the thought about the monetary activities, considering the way that the essential bank advantage starts from this portion. In the Mercantile Bank Ltd. offer piece of credit side in the truth and business life, for instance, car advance customer advance, nation advance straightforward development, benefits saving arrangement, guidance advance, demonstrative development, defaults, and sooner or later customer takes the development and a few bit will be yet next time there are not portion their segment. So this is essential fall of winning, this should be very care full strategy and the lindy method. Sooner or later take a multi month for work here. The accompanying work in do in this division:

Loan types

- 1) Information required for loan section
- 2) Documents required for preparing the loan proposal
- 3) Important aspect of the loan sanctioning
- 4) Credit product
- 5) Stock valuation of the customer

4.11 Mercantile bank limited credit facility:

4.11.1 Industrial finance:

Credit scheme:

Long stretch credit for setting up new present day units and BMRF of existing units including working capital cash are loosened up by Mercantile Bank Ltd to lodge organizations, minimal medium gigantic scale undertakings and moreover to freely utilized individual with the ultimate objective of making business openings, progression of benefits, extending GDP and as a rule mechanical improvement of the country. Cash the going with credit plans are on offer the bank: Unique venture plot for bungalow and little businesses.

- Financing huge scale businesses through banks consortium.
- Financing programming advancement and information handling.

Designated Branches about 100 branches including all the corporate and district headquarters branches are designated to handle industrial credit

Interest Rates:

- Project term loan : 12.00% to 13.00%
- Working capital : 13.000%

4.11.2 House loan:

Housing building account organization HBFC is the fundamental foundation to meet the necessity in the field yet one of a kind endeavor plot for home and little organizations. Financing enormous scale organizations through banks consortium.

Financing programming progression and data taking care of. Bank likewise supplement to this area. Advances for development of private houses against genuine state as essential protections as permitted by banks up taka 5 needs for each part (counting cost of land) short any advance taken from, HBFC for these reason. Trade Bank award progresses for developments of business fabricating likewise genuine states.

4.11.3 Consumer credit:

With the unflinching improvement of the mechanical and the administration segments in Bangladesh, the degree of individual utilization has recorded dynamic development. To take

into account the developing interest for shopper sturdy, mercantile bank restricted has propelled the buyer acknowledge conspire for the accompanying highlights:

Eligibility : Permanent employees with 5 years' service in Govt. semi- Govt. organization and autonomous recognized bodies.

Loan Limit : Maximum Tk 1.00 lack

Debt- equity ratio : 75:25

Interest Rate (w.e.f.20, May 2012) :14.00% Mode

of repayment : Monthly installment.

Period of loan : Maximum 3 year.

Security : a) Hypothecation of consumer goods to be purchased

b) Letter of guarantee from the employer.

c) No objection certificate & salary certificate firm employer.

d) Lien on provident fund/ gratuity.

Designated branches : all district branches and the corporate branches.

4.11.4 Loan Facilities Diagnostic center:

Mercantile Bank Limited has launched a new loan scheme for diagnostic center to promote me ducal facilities the features of the scheme are as follows:

Nature loan : Cash credit hypothecation

Debt- equity ratio : 60:40

Interest rate (w.e.f.20, May 2012) : 14%

Primary security : Stock of Chemicals, X- ray, Medicine etc.

Collateral security : Collateral Security twice the value of the loan is required.

Period of loan : 1 Year

4.11.5 IT Financing:

Bank's Loans and Advances, which are well diversified, have grown by 12.31% during the year under review. Total loans and advances of the Bank at the end of 2018 reached to BDT 224,230.61 million as against BDT 199,660.72 million in December 2017. MBL remained one of the market leaders in terms of asset and liability growth among the 3rd generation private commercial Banks.

4.11.6 Monthly Earning Scheme (MES)

Nature of loan	: Monthly earning scheme
Debt- of equity ratio	: 80.20
Interest rate (i.e. 10 May, 2012)	: 3year -9% 5 year11%
Interest paid	: Monthly
Collateral security	: Fifty thousand or twice

Strategic Focus in 2019:

Our strategy is to continue the business with better management in corporate/ commercial business and diversification of portfolios. The following are the major priorities for 2019:

- Coordinated endeavors and showcasing to acquire all the more minimal effort stores with the end goal of lessening cost of stores and improving Net Interest Margin (NIM) of the Bank.
- Stressing on SME, Agro-credit and Retail Credit to make the advance portfolio increasingly expanded.
- Concentrating on taught Credit Risk Management particularly credit examination process incorporating documentation and checking with the end goal of keeping up solid resource quality.
- As banking industry is anticipated to remain profoundly aggressive with low premium edges, charge based pay and non-subsidized livelihoods will be a key basic in 2019.
- Keeping up resource quality by limiting augmentation of nonperforming resources through early recognition, observing, restorative activity plans, shared data and revelations to hold future repeat in line.

4.11.7 Agricultural Loan:

With the two expanded rural yield, make work openings produce pay of the country individuals, Mercantile Bank Ltd. Strengthened its endeavors to stretch out credit offices to all areas of country populace under different provincial credit plans, program and undertaking farming and off framing exercises.

Interest rate: 2%_10%

4.11.8 Agro-based industrial Finance:

Monetary advancement of Bangladesh chiefly relies upon farming. An enormous number of individuals the nation are legitimately or in a roundabout way associated with farming. As the biggest business bank of the nation, Mercantile Bank Ltd is assuming an inept job in modern advancement of the nation by stretching out credit offices to agro-based enterprises.

Interest rate: 10.50%_ 12.50%

4.11.9 Project Loan:

Undertaking advance consider as long haul venture of the bank if the task is useful the improvement of the economy and has a wide market then the bank ponders giving venture credit to give this lord advance the bank of watches the readiness of the clients the limit and his capacity to run the undertaking. Having gotten this sort of data the bank makes a credit report about the clients advances proposition financing costs on advance different from venture proportion of I n vestment of client and bank different from client to client a ns the clients association with the bank.

4.11.10 packing credit:

Advance permitted to a client against explicit L/C firm agreement for preparing pressing of merchandise to be accounted for from handled of the important fare inside 180 days propels must be a tidied from prepared of the significant fare inside 180days Interest rate 7%+1% help charge. Trade bank restricted together with Swanirvar Bangladesh BRDB and ADB has been giving gigantic undetectable assets into the distinctive upazillas inside the nation. 152 divisions has given taka 179.09 center to 68 NGO's under it's broadly

acknowledged bank NGO linkage programed on entire deal premise and whose recuperation rate is 100% exceptionally, for the incapacitate individuals handicap advance program has been attempted to bring the impair area for the individuals under the smaller scale credit offices. The goat raising project embraced by this division has been running with a noteworthy effect in lessen pace of huge scale rustic destitution Mercantile Bank has as of now dispense 46.47 centers up to 31 December, 2007. Further, so as to make work openings and to create pay of the country individuals two credit conspire under the name and style "Provincial little cultivating advances plot and rustic private company advance plan have been presented in-2004. In both the projects the is an arrangement of security free credit up to Tk.5000 in 2006 over again program has been presented named "Daridra Bimochane sahayta karmasuchi"for the amazingly conga influenced rustic individuals in addition in 2007a unique program has been presented for SIDR influenced 12areas in which there is an arrangement of guarantee free advance up to Tk.20, 000/.Up to December 2007, Tk. 3299.47 core has been disbursed under various project programs of this division whereas this disbursement figure was Tk 3056.63 core up to December 2006. The key features of some running projects/programs of micro credits gives as follows:

Mercantile Bank Limited

Highlights on the overall activities:

Particulars	31.12.11	31.12.10
Paid-up Capital	4,968.09	4,072.21
Total Capital Fund	10,700.93	8,684.32
Capital Surplus/deficit	605.66	120.06
Total Assets	116,655.28	87,140.11
Total Deposits	94,054.16	75,629.14
Total Loans and Advance	79,728.02	66,377.70
Total Contingent Liabilities and Commitments	41,948.37	37,989.54
Credit Deposit Ratio (in %)	81.68	87.77
Percentage of Classified Loans against Total Loans and Advances (in %)	2.61	1.78
Profit after Tax and Provision	1,755.73	1,425.34
Amount of Classified Loans during the year	896.81	(72.50)
Provision kept against classified Loans	718.16	617.53
Provision Surplus	7.52	8.30
Cost of Fund (in %)	9.63	7.94
Interest Earning Assets	103,076.87	78,694.47
Non-interest Earning Assets	13,578.41	9,252.96
Return on Investment (ROI) (in %)	9.33	8.41
Return on Assets (ROA) (in %)	1.72	1.64
Income from Investment	1,671.29	919.45
Earning Per Share (Tk.)	3.53	2.87(Restated)
Net Income Per Share (Tk.)	3.53	2.87(Restated)
Price Earning Ratio (approximate)	9.97 Times	14 Times

Source: MBL website.

5.11. 11 Rates of interest:

Deposit	Interest rate
Current deposit	0.00%
Saving deposit	
Urban area (city corporation, sador municipality)	5.00%
Rural area	6.00%
Deposit by foreign remittance	6.50%
Short term deposit	4.00%
Fixed deposit(FDR)	
3 month or above but less than 6 month	9.00%
6 month or above but less than 1 year	9.50%
1 year or above but less than 2 year	10.00%
1 year or above but more than3 year	10.50%
DPS	15%
SDPS	
5 Years	8%
10 years	10%
SDS (Year)	8.50%
EDS (10Years)	8%
MDS (10Years)	8%
RDS (7 Years)	9%
MES (3 Years)	9%

MES (5 Years)
MSS (10 Years)
Loans & advance General loan

Chapter Five

SWOT Analysis

6. SWOT analysis:

Strengths:

There are 1191 branches it is a great opportunity to serve the customer.

- Strong connection with Bangladesh bank.
- Compared connection with other bank: They have compared association with other bank so the bank can give the administrations of their client.
- Solid settlement bank office support.
- Interlink connection between each group: They have solid connection between each group.

Weakness:

- The services are very slow.
- The bank is so slow modernization.

Opportunities:

- Since the Mercantile bank has numerous branches so it is extraordinary chances to catch the financial area.
- The bank offers the distinctive sort of advance then other bank in Bangladesh.

Threats:

- Increase the competition of the banking sector.
- Increasing the on line banking.
 - More number of banks of other banks has commenced business as outlets for western union.

Chapter Six

Findings & Recommendations

6.1 Findings:

- **Advance Providing System:**
They ought to be ensure that they are giving the Loans in a simple manner, ought not to make it troublesome.
- **Absence of Computer Knowledge:**
All banks are presently generally relies upon PC yet representatives don't have a lot of information on PC.
- **Absence of dynamic and brief client care:**
Since various new banks are coming to presence with their all-inclusive Loan administration design in a totally focused way. Credit administrations must be made dynamic and brief.
- **Absence of Proper gatherings & Maintenance of Files:**
Mercantile Bank gives customized administrations. Every one of the officials need to offer fixation to the clients, while doing this they can't appropriately finished and keep up the client records.
- **Absence of powerful publicizing and advancement:**
Advertising and advancement is one of the frail purpose of Mercantile Bank Limited doesn't have any compelling special exercises through commercial, yet different banks have better special methodology. In this way most clients are not thought about their Islamic financial branch.

6.2. Recommendations:

I have some recommendation in my three months working experience in MBL Gouripur Industrial Area Branch at different department lead to recommendation on the following issues:

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. Increase the ATM corner.
9. Bank ought to be expanded the measure of Q money pulled back from the corner.
10. The bank exercises ought to up dated contrast and the other bank.
11. If the enter general Banking framework is modernized then the SBL fulfill the client by giving quick help
12. If the MBL build up networking framework with their branches it can undoubtedly move information inside brief time.

6.1. Conclusion:

Mercantile Bank Limited uniquely appreciates the notoriety of being the operator of the Central Bank Bangladesh in such spot where the gatekeeper of the cash market has decided not to act independent from anyone else. Every one of the parts of MBL are giving Small Enterprise & consumer financing. Under the little undertaking and shopper financing the gave the diverse sort of credit office, this are: Diagnostic Center advance, Micro Credit, Term Loan, SME advance, Mercantile Bank Deposit conspire, Rural credit office, Micro Credit, Industrial Financing Trade Financing and so forth under the purchaser financing it gave by the accompanying administrations: Education Loan, Medical Loan, Monthly Earning Scheme, Any reason advance, customer credit, Marriage Saving Scheme, Special Small Credit Scheme and so forth.

The Rural credit and Micro credit are offered by the Bank to the client, these two advance sort are offered uniquely by the Mercantile Bank Limited. Bank gives the most number of advances in Cash Credit (Hypothecation) is 11% Demand advance (purchaser) is 20% little advance 6% staff plan and RSD 8% the vast majority of the advance gave by the overdraft is 76%.

By giving the few sort of advance of the Bank is assuming the fundamental job for the improvement of the Bangladesh Economy. It gives their administration in the each class of individuals. The part of the MBL in everywhere throughout the nation, so individuals can get their administration effectively.

Over the span of my commonsense direction I have attempted to get familiar with the down to earth banking exercises to acknowledge it with my hypothetical information, which I have greathearted and going to procure from different course of my BBA program.

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Appendix

Mercantile Bank Limited Balance Sheet As at 31 December 2017

Notes	Amount in BDT		
	2017	2016	
Property and Assets			
Cash in hand	3	15,678,480,709	12,499,971,654
Cash in hand (including foreign currencies)	3.1	2,005,641,735	1,722,631,842
Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies)	3.2	13,672,838,974	10,777,339,812
Balance with other banks and financial institutions	4	821,345,385	3,536,863,426
In Bangladesh	4.1	575,494,212	3,190,283,274
Outside Bangladesh	4.2	245,851,173	346,580,152
Money at call on short notice	5	100,000,000	-
Investments	6	38,322,149,764	32,920,687,995
Government	6.4	29,362,508,727	24,271,567,529
Others	6.5	8,959,643,037	8,649,120,466
Loans and Advances	7	199,660,721,031	150,912,521,562
Loans, Cash Credit, Overdraft etc.	7.A	180,264,523,067	137,860,676,919
Bills purchased and discounted	7.B	19,396,197,964	13,042,844,643
Fixed assets including premises, furniture and fixtures	8	3,057,496,972	3,175,029,609
Other assets	9	2,529,732,363	1,082,399,453
Non-banking assets		-	-
Total Property and Assets		260,169,926,224	204,127,473,699
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	7,056,119,495	8,804,043,480
Deposits and other Accounts	11	209,122,954,051	156,085,775,549
Current Accounts and other Accounts	11.1	49,514,274,067	33,006,160,175
Bills Payable	11.2	2,594,349,058	2,445,955,797
Savings Bank Deposits	11.3	19,511,485,925	16,601,527,469
Fixed Deposits	11.4	77,056,698,640	36,776,569,142
Deposit Under Schemes	11.5	60,446,146,361	65,255,562,966
Subordinated Bond	11.2(b)	2,400,000,000	3,000,000,000
Other Liabilities	12	24,006,832,417	19,428,048,424
Total Liabilities		242,585,905,963	187,317,867,453
Capital/Shareholders' Equity			
Paid up capital	13.1	7,761,145,570	7,391,567,010
Statutory reserve	14	6,312,796,441	5,449,253,039
General reserve	14.1	500,000,000	-
Other reserve	15	1,295,336,337	2,430,109,417
Surplus in Profit & Loss Account	16	1,714,742,113	1,538,676,780
Total shareholders' Equity		17,584,020,261	16,809,606,246
Total Liabilities & Shareholders' Equity		260,169,926,224	204,127,473,699

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?

1) Special Agricultural credit program

What are the objectives of SACP?

What is limitation of loan?

What are period of loan?

How the interest rate of SACP?

What are debt -Equity ratio?

Industrial project loan SME loan

What is the Nature of loan?

Who create the credit report about the customers' loan proposal?

What are the limits of loan?

What is Debt -Equity ratio?

What is the interest rate?