

**Internship Report**  
**on**  
**Loan and Advances of Sonali Bank Limited**  
( A STUDY ON STATION ROAD ,TONGI BRANCH )

**Submitted By:**

Md. Athikhor Robbany

ID No: 171-14-725

MBA Program

Department of Business Administration

**Supervised By:**

Prof. Dr. Md. Abul Hossain

Co ordinator (MBA program)

Department of Business Administration

Daffodil International University (DIU)



**Date of Submission: 25 May 2018**



**Daffodil**  
*International*  
**University**

**Internship Report**  
**on**  
**Loan and Advances of Sonali Bank Limited**

**Supervised by:**

Prof. Dr. Md. Abul Hossain  
Co ordinator (MBA program)  
Department of Business Administration  
Daffodil International University (DIU)

**Prepared By:**

Md. Athikhor Robbany  
ID No: 171-14-725  
MBA Program  
Department of Business Administration  
Daffodil International University (DIU)

## Letter of Transmittal

Date: 25 May 2018

**Prof. Dr. Md. Abul Hossain**

Co ordinator(MBA program)

Department of Business Administration

Daffodil International University (DIU)

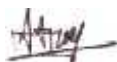
**Subject: Submission of Internship Report on Loan and Advances of Sonali Bank Limited.**

Dear Sir,

I would like to submit my Internship report prepared by me. It is indeed a great pleasure for me that I was able to work on **Loan and Advances of Sonali Bank Limited** & have successfully completed the study. I have tried my best to present a comprehensive study, sincere effort for successful completion of report. I hope any unintentional errors and omissions may have sympathy and understanding.

I sincerely hope that you would be kind enough to accept my report for MBA program and oblige thereby.

Sincerely yours



-----  
(Md. Athikhor Robbany)

ID No: 171-14-725

MBA Program

Department of Business Administration

Daffodil International University (DIU)

## **Student's Declaration**

I do hereby declare that the work presented in this Internship report has been carried out by me and it has not been previously submitted to any other university/college or organization for an academic certificate or degree.

I further undertake to identify the university against any loss or damage arising from the breach of the foregoing obligation,



-----  
(Md. Athikhor Robbany)  
ID No: 171-14-725  
MBA Program  
Department of Business Administration  
Daffodil International University (DIU)

## Supervisor's Certificate

This is to certify that the internship report on **Loan and Advances of Sonali Bank Limited**. is submitted as partial fulfilment of the requirement of MBA program and done by Md. Athikhor Robbany ID No: 171-14-725, Program: MBA, Department of Business Administration, Daffodil International University

I wish his every success in life.



A handwritten signature in black ink, appearing to read 'A Hossain', with the date '23/05/18' written below it.

-----  
**(Prof. Dr. Md. Abul Hossain)**  
Co ordinator ( MBA program)  
Department of Business Administration  
Daffodil International University (DIU)

## Acknowledgement

All praise of almighty Allah who is merciful, with His kindness & blesses the topic of this report is going to be completed.

At first I would like to express my gratefulness, indebtedness & gratitude first to my supervisor **Prof.Dr. Md. Abul Hossain**, Coordinator MBA program, Dept. of Business Administration, Daffodil International University for giving us the opportunity to work under his supervision, the endless hours of help, suggestions, advice and support to keep me on track during the development of this internship report & inspiration to achieve our goal.

I would also express my gratitude to all other concerned respected teachers of Business Administration department who directly or indirectly encouraged and helped me to complete my report.

I also give thanks to employee, staffs & others of Business Administration Department, DIU for their help throughout my stay at DIU.

Last, but not least, I would like to thank my parents and family for making it possible for us to study and for their constant help and support.

Finally, I convey thanks to my friends for peaceful co-operation.



-----  
(Md. Athikhor Robbany)  
ID No: 171-14-725  
MBA Program  
Department of Business Administration  
Daffodil International University (DIU)

## **ABSTRACT**

This is the Study based on the 12 weeks short thesis program that I had successfully completed in Sonali Bank Limited as a requirement of my MBA program on Department of Business Administration, Daffodil International University. As being completely new to practical, corporate world setting, every hour spent in the Bank activities gave me some amount of experience all the time all of which cannot be explained in words. But nevertheless, they were all useful for my career.

Though banks required both qualitative and quantitative analysis but for big loans bank emphasizes on the lending risk analysis. But LRA is not a perfect measure of credit analysis. The Bank cannot practices proper Sonali Bank guideline. The Sonali Bank has some objectives but the bank can not follow all those objectives. The bank offers the different type of loan then other bank in Bangladesh. Training and development sector, there are on-the-job and off-the-job training techniques the bank follow some technique, but the bank can not follow arranges off-the-job techniques video and films show. In the recruitment sector, Sonali Bank guideline Bank Ltd. Can not follow the proper guideline of Sonali Bank

The branches should be developed. The branch's technology should be increased because the customers are changing. The online service should be started for quick service. Branch decoration and the customer hospitality service should be developed soon. The staff of the Bank is not qualified about technology. The Bank should not sacrifice asset quality for growth and set targets considering the market opportunities. No unrealistic growth target should be fixed that will compel managers to do aggressive lending. The Bank's share division should be made more profit generating so that it can take off pressure for income from the loan portfolio. The Bank's credit policy should include common forms of credit risks and educate its employees accordingly.

## Table of Contents

SL No.	Topic Name	Page No.
	Title Page	i
	Letter of Transmittal	ii
	Students Declaration	iii
	Acknowledgement	iv
	Abstract	v
	Table of Contents	vi
<b>CHAPTER-1: INTRODUCTION</b>		<b>01-06</b>
1.1	Introduction	2
1.2	Background of the Study	2
1.3	Rationale of the Study	3
1.5	Objective of the Report	4
1.5.1	Board Objective	4
1.5.2	Specific Objectives	4
1.6	Methodology of the Study	4
1.7	Research Design	4
1.8	Data Analysis Procedure	5
1.9	Data Collection	5
1.10	Limitations of the study	6
<b>CHAPTER-2: LITERATURE REVIEW</b>		<b>07-12</b>
2.1	Introduction	8-11
2.2	Definition of Loan	11
2.3	Definition of Advance	12
2.4	Loan & Advance Management of Sonali Bank Ltd.	12
<b>CHAPTER-3: COMPANY PROFILE</b>		<b>13-17</b>
3.1	Overview of Sonali Bank Limited	14
3.2	Mission, Vision	14-15
3.3	Management	15-16
<b>CHAPTER-4: LOAN AND ADVANCE OF SONALI BANK LTD.</b>		<b>17-29</b>
4.1	Loan & advances:	18-19
4.2	Sources of Credit Investigation:	19
4.3	Preparation of credit report:	20
4.4	Loan documentation:	20-21



4.5	Classification on the basis of time:	21
4.6	Loan classification:	21-22
4.6.1	Unclassified	22
4.6.2	Classified:	22
4.7	Loan issue:	22
4.8	Loan issue process:	23
4.9	Loan renewal	23
4.10	Types of loan offered by the Sonali Bank Limited:	24
4.11	Sonali bank limited credit facility:	25
4.11.1	Industrial finance:	25
4.11.2	House loan:	25
4.11.3	Consumer credit:	25
4.11.4	Loan Facilities Diagnostic centre:	26
4.11.5	IT Financing:	27
4.11.6	Monthly Earning Scheme (MES)	27
4.11.7	Agricultural Loan:	27
4.11.9	Project Loan:	28
4.11.10	Packing credit:	28
4.11.11	Rates of interest	29
<b>CHAPTER-5: ANALYSIS</b>		<b>30-36</b>
5.1	Growth in Loans and Advances of SBL:	31-32
5.2	Growth of Deposit of SBL:	32-33
5.3	Recovery of loan:	33
5.4	Loan defaulter and its causes:	34
5.5	Ways to control recovery crisis:	35
5.6	SWOT analysis:	35-36
<b>CHAPTER-6:FINDINGS, RECOMMENDATIONS &amp; CONCLUSION</b>		<b>37-41</b>
6.1	Finding of the Study	38
6.2	Recommendations	39
6.3	Conclusion	40
	Bibliography & References	41

# CHAPTER: 1

## INTRODUCTION



## **1.1 Introduction**

Soon after independence of the country Sonali Bank emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1972 (Presidential Order-26 ) liquidating the National Bank of Pakistan. As a fully state owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy.

Sonali Bank Limited is governed by a Board of Directors consisting of 13 (thirteen) members. The Bank is headed by the Chief Executive Officer & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Tongi, Dhaka, Bangladesh, the main commercial centre of the capital.

To fulfill this objective, I have prepared an Internships Report on **“Loans & Advances of Sonali Bank Limited”**, I have gathered various types of banking knowledge from banking experts of respective Bank and tried to apply my academic knowledge as well as personal competence to the best. I have also tried my best to cover all the significant dimension of the topic assigned.

## **1.2 Background of the Study**

This report has been prepared as a part of the internship program, which is an integral part of the MBA Program .Under this program a student has to take a total of 36 credits out of that 3 credits for internship. A student has to take a 3-month internship program to an organization. This will give a practical orientation of his/ her theoretical study. After completion of the program she/ he has to submit an internship report to the department and defence the report. So this report is originated as part of the course requirement of the MBA program. This report on **“Loans & Advances of Sonali Bank Limited”** was assigned by academic supervisor **Prof. Dr. Md. Abul Hossain**, Department of Business Administration, Daffodil International University

### **1.3 Rationale of the Study:**

Banking is one of the most important sectors for country's wealth building activities. Commercial banks are certainly profit making Financial Institutions. These institutions play a great role in the money market of every economy. Due to globalization, technological innovation and deregulation the banking system all over the world has been changing rapidly. Now a day's banks have to compete in the market place not only with local institutions but also with foreign financial institutions. Sonali Bank Limited is one of the leading commercial banks in Bangladesh. For this reason Loans & Advances Management of Sonali Bank Limited is very much essential.

The bank plays an important role in the economy of the country. The banking system of Bangladesh is composed of variety of banks working as Nationalized Commercial Banks, Private Banks, Foreign Banks, Specialized Banks, Development Banks. Sonali Bank Limited is playing an important role toward the growth and economic development of Bangladesh.

### **1.4 Scope of the Study**

The scope of the organizational part covers the organizational structure, background, products and services and the financial performance of Sonali Bank Ltd. As a whole and the main part covers Efficiency of staff loan disbursement procedure in Sonali Bank Ltd. This report helps me to understand clearly about Staff Loan of Sonali Bank Ltd. It also helps me to understand how they help others with their staff Loan program. This report is only done for gathering information about Staff loan of Sonali Bank Ltd. by focusing on the Core object of Sonali Bank Ltd.

## **1.5 Objectives of the Report:**

### **1.5.1 Board Objective**

The main objective of the study is to analyze “**Loans & Advances of Sonali Bank Limited**”

### **1.5.2 Specific Objectives**

To achieve this specific objective the following sub objectives has been undertaken:

- 1) To have better orientation Loan and Advance activities specially Loan policy loan classification rules regulation of loan method and practices of Sonali Bank Limited.
- 2) To identify the problems related to loan disbursement faced by SBL.
- 3) To give recommendations to overcome the problems.

## **1.6 Methodology of the Study:**

Methodology of the study is an essential part of the study. It is designed in a way so that it correspondent to achieve the objectives of the study. It includes designing samples, sources of data, collection procedure of data, analysis techniques data, etc. It was an exploratory study. So the methodology of this study the internship has used was observation and sometimes discussion with the executives of the bank. Besides the internship have talked with various clients of the bank. For more clarification the internship have discussed with top management of the bank. Beside the internship, the internship has taken help from various papers made by Sonali Bank Limited.

## **1.7 Research Design:**

A study design provides guidelines, logical and systematic plan for the detailed study. It specified the objectives of the study. The methodology and techniques to be adopted for achieving the objectives. It constitutes the blue print for the collection, measurement and analysis of the data.

## **1.8 Data Analysis Procedure:**

After collecting the data, it was analyzed by Microsoft Word & Excel. Then the findings were made. Based on the findings, the present situation was explained and recommendation was made.

## **1.9 Data Collection:**

### **Primary data collection:**

- Conversation with the bank officers & staffs.
- Conversation with the clients.
- Direct observation.

### **Secondary data collection:**

- Procedure manual published by the Sonali Bank Ltd.
- Files and documents of the branch.
- Annual report of Sonali Bank Limited.
- Different papers of SBL Bank.
- Selected books.

### **1.10 Limitations of the study:**

To prepare a report on the achieved practical experience in a short duration is not an easy task. In preparing this report, some limitations have encountered, which are as follows:

- i. Large scale analysis was not possible due to constraints & restrictions posted by the banking authority.
- ii. Since the bank personals were very busy, they could provide me very little time.
- iii. In many cases, up to date information was not published.
- iv. In some cases, access to relevant papers & documents were strictly prohibited.
- v. The time duration was not enough for a completed and fruitful study.
- vi. As a financial organization the bank used to maintain confidentiality of their valuable data.
- vii. It was very difficult to verify the accuracy of the collected data. Available data also could not be verified.
- viii. Without their own employee it is very much difficult to collect relevant data.
- ix. Bankers don't want to disclose all the information I need.
- x. Avoidance of management for providing information.

# **CHAPTER : 2**

## **Literature Review**





## 2.1 Introduction:

A loan is a type of debt. Like all debt instruments, a loan entails the redistribution of financial assets over time, between the lender and the borrower.

In a loan, the borrower initially receives or *borrow*s an amount of money, called the *principal*, from the lender, and is obligated to *pay back* or *repay* an equal amount of money to the lender at a later time. Typically, the money is paid back in regular *installments*, or partial repayments; in an annuity, each installment is the same amount.

The loan is generally provided at a cost, referred to as interest on the debt, which provides an incentive for the lender to engage in the loan. In a legal loan, each of these obligations and restrictions is enforced by contract, which can also place the borrower under additional restrictions known as loan covenants. Although this article focuses on monetary loans, in practice any material object might be lent.

Acting as a provider of loans is one of the principal tasks for financial institutions. For other institutions, issuing of debt contracts such as bonds is a typical source of funding.

Commercial banks collect money from one group of people as deposits and distribute them within the other group of customers as loans and advances and it is the most important function of commercial bank. By this way the bank earns profit.

As a national commercial Bank ABL has some inherent commitment to the society. It provides loans and advances to the customer, which can gear up the economy actively. Commercial and Industrial loans to business concerns use to finance their day-to-day activities, to finance their longer term needs and for other business purposes. The maturities of these loan 1 to 10 years or longer. ABL has been extending credit facilities to the potential, productive and sector as per Bangladesh Bank instructions. Good loans are profit-earning asset to the Bank. A big portion of opening income is generated from sound lending.

Bank cannot lend its fund fully. As per Banking Company Act 1991 every banking company has to maintain a specified minimum (presently 16%) of the total of its demand and time liabilities in form of cash and approved securities with Bangladesh Bank. So, Sonali Bank Limited has to carefully invest in loan/advances to get maximum performance from the investment.

**Kulkarni (1979)**, in his study titled, “Development Responsibility and Profitability of Banks” stressed upon social responsibilities of banking sector. He was of the view that looking for profit maximization only was not true profitability of banks as social benefits arising out of bank operations cannot be ignored. He observed that while fulfilling the social responsibility, banks should try to make the basic banking business as successful as possible, reduce cost, improve banking system and increase the overall profitability.

**Markand (1979)**, in his book titled, “Social Priority Index of Public Sector Banks” evaluated the performance of public sector banks. With the help of performance index consisting six quantitative indicators such as branch expansion, priority sector credit, and wage cost, he concluded that the priority sector financing was essential, and necessary. For better performance in this sector he suggested that lending power should be delegated to the branch managers.

**Kalyankar (1983)** in his study titled, “Wilful Default in Loans of Co-operatives” examined the trends in deposits, share capital, working capital, loans outstanding, advances, overdues and recoveries at the district level financing institutes. Socioeconomic factors responsible in projecting and promoting future development in the operations and approaches of the co-operative credit organizations were also considered to examine the specific progress made by Central Co-operative Bank of Parbhani District. The study revealed that the cropping intensity, irrigation facility and working capital of the societies were the major factors for explaining overdues at primary agricultural credit societies’ level. The socio-economic factors were not responsible for increasing overdues at the borrowers’ level, but overdues were mainly mounted due to the non-economic factors in case of wilful defaulters.

**Kurulkar (1983)**, in his published work on agricultural finance in backward region, reported glaring defects in the set-up of co-operative credit system. He pointed that out of the ten sample owners who obtained long- term credit from the co-operative banks, 30% could not secure short- term credit. Lack of short- term or production credit to the farmers who availed long-term credit resulted in lower output per acre, thereby resulting in overdues.

**Reddy (1985)**, in his study titled, “Overdues Appraisal and Management in Banking” analysed the relationship between the lending and recovery of an apex bank. His findings suggested that the lending and recovery of the apex bank had not been proportionate, i.e., either the apex bank could not meet the entire credit needs of the primary banks or the latter could not borrow the funds from the apex bank. The primary banks were constituted

by people not for co-operative services but for their vested interests. With the help of Coefficient of Variation technique, he proved that there was a wide dispersion in lending followed by recovery. He finally concluded with the help of t-test that the association between lending and recovery was not satisfactory.

**Chopra (1987)**, in her book, studied operational efficiency of some selected public sectors banks. She found the lack of professionalism in banking industry and stressed for the introduction of scientific management practices to enhance profits and profitability of public sector banks. She recommended comprehensive management of costs as well as earning of the banks.

**Devadas (1987)**, in his book titled, “Co-operative Banking and Economic Development” studied the role of Assam Co-operative Apex Bank Ltd. in economy of the State. He found that apart from working as a commercial bank it had to discharge three other functions, i.e., to finance primary credit societies, to act as banking centre for primary societies, and to undertake supervision of primary societies. He found that bank had not been able to achieve much in these three fields due to lack of adequate support from government of the state.

**Ramachandaran (1992)**, in his paper titled, “Profit Planning as a Management Tool for Profit Maximisation” tried to analyse profitability position of the banks. Increasing emphasis on goals, increase in establishment cost, NPAs, amount locked in sick units, unfavourable deposit mix, compliance to statutory requirements were some reasons, identified by him, for declining profitability. He suggested the following measures to redress the said problem:

- (i) Diversification of business,
- (ii) Interest to be paid by RBI on CRR/SLR balances,
- (iii) Opting utilisation of scarce resources by asset management,
- (iv) Better funds management,
- (v) Management of non-performing advances,
- (vi) Professionalization of bank management,
- (vii) Identification of loss centres,
- (viii) Better role of government, and
- (ix) Upgradation of skills and mechanism.

**Balister et al. (1994)** conducted a study of overdues of loans in agriculture to examine the repayment performance of defaulters in three blocks of Agra district in Uttar Pradesh. They found that well-to-do agriculture families accounted for a large share of overdues. They accounted 37 per cent of total defaulters and 57 per cent of total overdues. Total amount of overdues and its relative share also increased during the period of study. Lack of proper supervision over end use of loan was identified a major reason for mis-utilisation of credit which leads to increase in overdues.

**Hundekar (1995)** suggested following points to improve the productivity of RRBs:

- (a) Profit planning and cost control measures should be improved;
- (b) Labour productivity improvement measures to be taken;
- (c) To promote customer service by product development and diversification strategies;
- (d) Market development strategies for mobilising more savings to be initiated;
- (e) Management audit for controlling other administrative costs to be conducted;
- (f) Streamline the recovery process; and
- (g) The funds of banks should be effectively managed.

**Patel (1995)**, in his paper on viability of rural banking, inferred that low volume of business per branch and per employee and high level of credit deposit ratio were two major factors causing losses in rural banking system. He observed that relative share of non-farm sector loans in rural banks was going up.

## **2.2 Definition of Loan:**

The term loan refers to the amount borrowed by one person from another. The amount is in the nature of loan and refers to the sum paid to the borrower. Thus, from the view point of borrower, it is borrowing and from the view point of bank, it is lending. Loan may be regarded as credit granted where the money is disbursed and its recovery is made on a later date. It is a debt for the borrower. While granting loans, credit is given for a definite purpose and for a predetermined period. Interest is charged on the loan at agreed rate and intervals of payment.

### **2.3 Definition of Advance:**

Advance is a “credit facility” granted by the bank. Banks grant advances largely for short-term purposes, such as purchase of goods traded in and meeting other short-term trading liabilities.

There is a sense of debt in loan, whereas an advance is a facility being availed of by the borrower. However, like loans, advances are also to be repaid. Thus a credit facility-repayable in installments over a period is termed as loan while a credit facility repayable within one year may be known as advances. However, in the present lesson these two terms are used interchangeably.

### **2.4 Loan & Advance Management of Sonali Bank Ltd.:**

Agreement, in which a borrower receives something of value now, with the agreement to repay the Credit, is a contractual lender at some date in the future. One of the basic functions of the bank is to deposit extraction and credit extension. And managing credit operations is the crying need for any bank. The objective of the credit management is to maximize the performing asset and the minimization of the non-performing asset as well as ensuring the optimal point of loans and advances and their efficient management.

The loan and credit department is one of the most important departments of any bank. The money mobilized from ultimate surplus units are allocated through this department to the ultimate deficit unit (borrower). Success of this department keeps a great influence on the overall profit of a bank. Again, Failure of this department may lead the bank to huge losses or even to bankruptcy. Like any other bank Sonali bank Ltd. loan & advance division also tries to do their job perfectly.

## **CHAPTER: 3**

### **Company Profile**



### **3.1 Overview of Sonali Bank Limited :**

Soon after independence of the country Sonali Bank emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1972 (Presidential Order-26) liquidating the then National Bank of Pakistan, Premier Bank and Bank of Bhawalpur. As a fully state owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy.

The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15 2007 taking over all assets, liabilities and business of Sonali Bank. After corporatization, the management of the bank has been given required autonomy to make the bank competitive & to run its business effectively. Sonali Bank Limited is governed by a Board of Directors consisting of 11(Eleven) members. The Bank is headed by the Chief Executive Officer & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Tongi, Dhaka, Bangladesh, and the main commercial center of the capital.

### **3.2 Vision, Mission & Slogan of Sonali Bank Ltd:**

#### **Vision:**

- Sustained growth in 'Small & Medium Enterprise' sector.
- Continuous low cost deposit growth with controlled growth in Retained Assets.
- Corporate Assets to be funded through self-liability mobilization growth in Assets through Syndications and Investment in faster growing sectors.
- Continuous endeavor to increase fee based income.
- Keep our debt charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's Branches, Credit management Offices and Sonali field offices for delivery of remittance and Bank are other products and services.
- Manage various lines of business in a fully controlled environment with no compromise on service quality. Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

**Mission:**

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

**Slogan:**

Your trusted partner in innovating banking.

**Branches:**

1175 branches are on live operation. Out of 1198 branches at home, 1181 branches have already been entered in the automation network. At present 109 branches of Sonali Banks are included in the Online Any Branch Banking (ABB) network. SMS Banking service is running in 73 branches.

**Capital and Profit:**

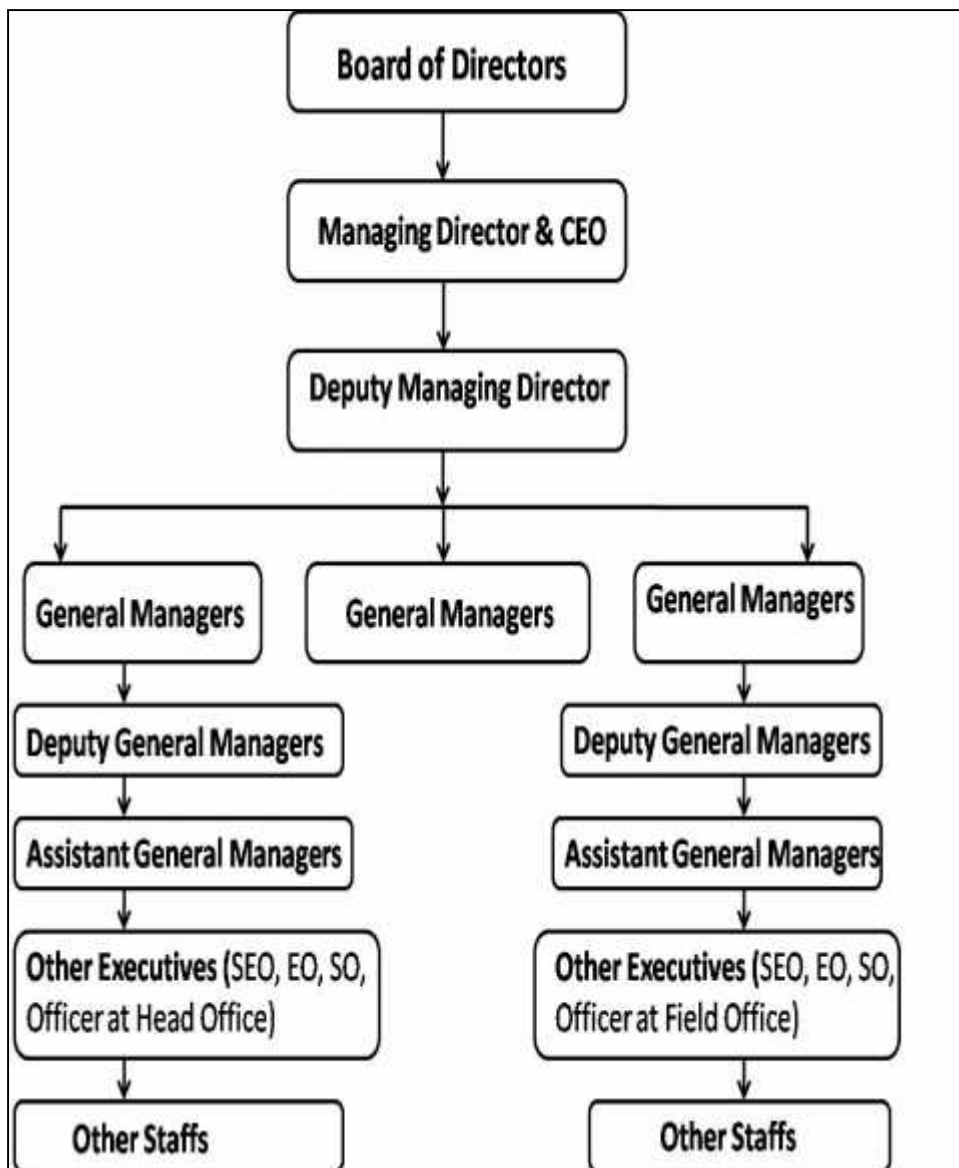
Sonali Bank Limited is a Bank with an Authorized Capital and Paid-up Capital of Tk. 20,000.00 million and Tk. 11,250.00 million respectively. The total equity of the bank stands at 56,092.00 million as on December, 2011. The total profit of last year is about Tk. 9,957.00 million

**3.3 Management:**

Sonali Bank Limited is governed by a Board of Directors consisting of 11 (Eleven) members. The Bank is headed by the Chief Executive Officer & Managing Director, who is a well-known Banker and a reputed professional. The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15 2007 taking over all assets, liabilities and business of Sonali Bank.



## Organogram of Sonali Bank Ltd.



# **CHAPTER: 4**

## **Loan and Advance of Sonali Bank Ltd.**



## **4.1 Loan & advances:**

### **Principles of loans and advances:**

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

- Loans and advances shall be normally funded from customers deposit of a permanent nature, and not out of short- term temporary funds or borrowing from other banks or thorough short -term money market operations.

### **Credit evaluation will include:**

- Prevalent credit practices in the market place.
- Credit worthiness, background and track recorded of the borrower.
- Financial standing of the borrower supported by financial statement and other documented evidence.
- Legal jurisdiction and implications of applicable laws.
- Effect of any applicable regulations and laws.
- Purpose of the facility.
- Tenure of the loan.
- Viability of the business proposition.
- Cash follow projections.
- Quality and adequacy of security, if available.
- Risk taking capacity of the borrowers.
- Entrepreneurship and managerial capacities of the borrower.
- Reliability of the sources of repayment.
- Volume of risk in relation to the risk taking capacity of the bankcompany concerned.
- Profitable of the proposal to the bank or company concerned.

### **Exception will require approval of the board of Directors.**

For investigation the manager have to enquiry about:

- Who is the borrower?
- Nature of business
- Location/ site business
- Living standard /living style of the Borrower
- Experience if the business

- Equity in the business
- Purpose of borrowing
- Duration of loan
- Source of repayment
- Means and security offered
- Physical verification of security
- Profitability of the transaction
- History of accounts operated by borrower
- Market reputation regarding character, honesty, integrity etc.

## **4.2 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 various types of securities. These are mainly:

- ❖ Personal i.e. credit worthiness of the proposed borrower and guarantor.
- ❖ Moveable i.e. FDR, shanchaypattra goods and commodities balance of deposit A/C etc.
- ❖ Immoveable i.e. land building etc.

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?**

Section 3 of evidence act- 1872 states, “Document means any expected or described up on any substance by means of letters, Figures or marks or more than one of those means intended to be used for the purpose of recording that matter”.

### **Purpose of document:**

The entire purpose of the document is that reliance can be placed upon the truth of the statement contained in them. Mainly three questions may be examined when document is produced in the court. These are

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

The documents should correctly be taken by the bank in order to create required charges on the securities defectively in favor of the bank the proper and correct documentation is essential from the point of view of the safety of the bank's interest.

### **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
  - In presence of manager
  - In one sitting and with indelible ink
  - Any correction alteration etc. must be authenticated with full signature
  - Correctly dated
  - If several pages execution must put their full signature in all pages
- 5) Witness
- 6) Registration.

### **4.5 Classification on the basis of time:**

There are many public, private and foreign banks in Bangladesh. Every banks have own loan policy and pan for selling their loan. But all banks loan activities are become monitoring by Bangladesh bank so better monitoring loan sector is classified 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.

### **4.6 Loan classification:**

Monitoring can be done through loan classification. Loan is mainly classified to understand that which loan account are performing well (regularly interest payment, timely repayment, and timely renewal etc.) and which are not. In classifying the loan and advance there are four classes in the loan review practiced in SBL. They are as follows as the table.

#### **4.6.1 Unclassified:**

The loan account is performing satisfactory in the terms if its installment and no overdue is occurred.

#### **4.6.2 Classified:**

The loan account is not performing satisfactory in the terms of installments and overdue is occurred. These types of loan need close monitoring to stop the deteriorating position.

##### **A) Substandard:**

The main criteria for a substandard advance are that despite these technicalities or irregularities no loss is expected to be arise for the bank. These accounts will require close supervision by management to ensure that he situation does not deteriorate 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:

<b>Substandard</b>	<b>Doubtful</b>	<b>Bad &amp; Loss</b>
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:**

- a) Current issue trade license.
- b) Tax receipt copy.
- c) Property tax receipt copy.
- d) Tax broad application for proper paid tax.
- e) One Sonali Bank account.
- f) Three copy photo.
- g) Two guarantors.
- h) Fixed property or business document (Original copy will be submitted in to the bank)

#### **4.8 Loan issue process:**

- a) Loan holder application.
- b) Bank application.
- c) Loan proposal prepared by the bank (For Respective customer)/ loan holder.
- d) Stock valuation of the business product or the property (prepared by bank or the loan holder).
- e) Enterprise valuation up 1 to 6 month.
- f) Loan holder detail information.
- g) Bank will be verifying the information.
- h) Property verification.
- i) Application sends to the head office.
- j) Head office send to the Bangladesh bank for inquiry of the loan holder.
- k) Bangladesh bank sends to the loan holder.
- l) Head office sends the list of the document which is required.
- m) The bank collects the entire document to the loan holder and sends to the head office.
- n) Insurance of the loan and its copy.

#### **4.9 Loan renewal:**

The Sonali Bank Ltd offered by the customer to the consumer credit loan which is the maturity date in the one year so loan holder renewal their loan the renewal of the loan takes some steps this are a follows:

1. Application of the loan holder.
2. Inquiry of the Bangladesh Bank, credit information bureau (CIB).
3. Inquiry of the loan issue bank.
4. Current trade license.
5. New valuation copy of business product.
6. Bank Application.
7. New insurance copy.
8. Document sanction for the head office which is send for new loan issue time.
9. Bank authority letter.
10. Valuation of the property which is doing by the bank and loan proposal from.



#### **4.10 Types of loan offered by the Sonali Bank Limited:**

Sonali 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 Sonali Bank Limited:**

Credit section is the heard of the banking activities, because the main bank profit comes from this section. In the Sonali Bank Ltd. offer lot of loan side in the real life and business life, such as auto loan consumer loan, rural loan easy loan, pension saving scheme, education loan, diagnostic loan, defaults, and sometime customer takes the loan and one or two installment will be but next time there are not payment their installment. So this is main fall of earning, this should be very care full process and the lindy process. Sometime take two or three month for work in this section.

The following work in do in this department:

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

## **4.11 Sonali bank limited credit facility:**

### **4.11.1 Industrial finance:**

Credit scheme:

Long term loan for setting up new industrial units and BMRF of existing units including working capital finance are extended by Sonali Bank Ltd to cottage industries, small medium large scale industries and also to self-employed person with a view to creating employment opportunities, development of resources, increasing GDP and overall industrial development of the country. Currently the following credit schemes are on offer the bank:

Some of the main credit: industrial financing for trust sectors scheme sonali bank industrial credit scheme.

- Special investment scheme for cottage and small industries.
- Financing large scale industries through banks consortium.
- Financing software development and data processing.

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 finance corporation HBFC is the main institution to meet the requirement in the field but Sonali Bank also supplement to this sector. Advances for construction of residential houses against real state as primary securities as allowed by banks up taka 5 lacks per part (including cost of land) minus any loan taken from, HBFC for these purpose. Sonali Bank grant advances for constructions of commercial building also real states.

### **4.11.3 Consumer credit:**

With the steady development of the industrial and the service sectors in Bangladesh, the level of personal consumption has recorded progressive growth. To cater to the growing demand for consumer durables, sonali bank limited has launched the consumer credit scheme with the following features:

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 2015)	:	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:**

Sonali 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 2015)	:	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:**

IT project financing for growing international markets for software and data processing this scheme provides long term and short term credit facilities on easier terms to set up and run IT based projects

Eligibility	:	Entrepreneurs of them at least two with recognized degree / diploma in computer science or electrical Engineering /Telecommunication /applied physics, Electronics, forming a private limited company may apply. Experience in the related field will be preferred.
-------------	---	---

Loan Limit : Maximum Tk 1.50 million in deserving cases up to Tk 10.00 million may be considered.

Debt- equity ratio : 80:20

Period of Loan : Maximum 6 year including 1 year grace period.

Security : In case of rented premises collateral of immovable at last covering prayed loan is needed. In case of project with own land & building no collateral security other than the personal guarantee of the loans is required.

Entrepreneurs offering collateral security will be preferred. Or loan may be consider with personal guaranty of worthy person (Third party) and in such case original certificates on academic achievements of the sponsor are required, Interest rate (i.e. 20, May 2015):11.00%

#### **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, 2015) : 3year -9% 5 year11%

Interest paid : Monthly

Collateral security : Fifty thousand or twice

#### **4.11.7 Agricultural Loan:**

With the two augmented agricultural output, create employment opportunities generate income of the rural people, Sonali Bank Ltd. Intensified its efforts to extend credit facilities to all sections of rural population under various rural credit schemes, program and project peddtdaining agricultural and off forming activities. Interest rate: 2%\_10%

#### **4.11.8 Agro-based industrial Finance:**

Economic development of Bangladesh mainly depends on agriculture. A large number of people the country are directly or indirectly involved in agriculture. As the largest commercial bank of the country, Sonali Bank Ltd is playing an impotent role in industrial development of the country by extending credit facilities to agro- based industries. Interest rate: 10.50%\_ 12.50%

#### **4.11.9 Project Loan:**

Project loan consider as long term investment of the bank if the project is helpful the improve the economy and has a wide market then the bank thinks about giving project loan to give this king loan the bank o observes the willingness of the customers the capacity and his ability to run the project. Having obtained this kind of information the bank makes a credit report about the customers loans proposal interest rates on loan various from project ratio of I n vestment of customer and bank various from customer to customer a ns the customers relationship with the bank.

#### **4.11.10 Packing credit:**

Advance allowed to a customer against specific L/C firm contract for processing packing of goods to be reported from processed of the relevant export within 180 days advances must b a dusted from processed of the relevant export within 180days Interest rate 7%+1% service charge. Medical and nursery project, Micro- enterprise program' Unmesh' in Moulavibazar district, MSFSCIP in kurigram district, Loan for Disable persons etc. Deserve special mention for channel sing the financial resources into the various potential avenues of micro -finance.

Sonali bank limited jointly with Swanirvar Bangladesh BRDB and ADB has been providing huge invisible funds into the different upazillas within the country. 152 divisions has provided taka 179.09 core to 68 NGO's under its widely accepted bank NGO linkage programed on whole sale basis and whose recovery rate is 100% specially, for the disable people disable loan program has been undertaken to bring the disable section for the people under the micro credit facilities. The goat rearing program undertaken by this division has been running with a remarkable impact in reduce rate of massive scale rural poverty Sonali Bank has already disburse 46.47 cores up to 31 December, 2007. Further, in order to create employment opportunities and to generate income of the rural people two loan scheme under the name and style "Rural small farming loans scheme and rural small business loan scheme have been introduced in-2004. in both the programs the is a provision of collateral free loan up to Tk.5000 in 2006 anew program has been introduced named "DaridraBimochanesahaytakarmasuchi"for the extremely conga affected rural people moreover in 2007a special program has been introduced for SIDR affected 12areas in which there is a provision of collateral free loan up to Tk.20, 000/.

#### 4.11. 11 Rates of interest:

Deposit	Interest rate
Current deposit	0.00%
Fixed deposit(FDR)	
3month or above but less than 6 month	4.5%
6month or above but less than 1 year	4.75%
1year or above but more than 3 year	5.00%
DPS	
SDPS	
5 Years	8%
10 Years	11%
EDS	8%
MDS	8%
MES(5 years)	10%
MSS	8.50%
Industrial project loan	12 to 13%

# CHAPTER: 5

## Analysis



### **5.1 Growth in Loans and Advances of SBL:**

These are the statements showing the profitability and financial position of a firm for different periods in a comparative form to give an idea about the position of two or more periods. It usually applies to the two important financial statements, namely, Balance Sheet and Income Statement prepared in a comparative form. The financial data will be comparative only when same accounting principles are used in preparing these statements. If this is not the case, the deviation in the use of accounting principles should be mentioned as a footnote. Comparative figures indicate the trend and direction of financial position and operating results.

#### **Graphical representation of last five years Balance Sheet**

<b>Item</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Total Assets</b>	764,217,749,	709,655,476	656,973,794	568,396,424	496,199,822
<b>Total Loans</b>	350,579,771	320,853,267	286,543,099	305,807,489	258,140,019
<b>Total Deposit</b>	607,867,636	542,164,297	513,870,884	476,535,525	438,325,293
<b>Total Liabilities</b>	642,268,061	590,196,423	549,957,388	494,627,657	412,627,306
<b>Shareholder's Equity</b>	41,949,687	39,459,053	37,016,405	16,768,767	33,572,515

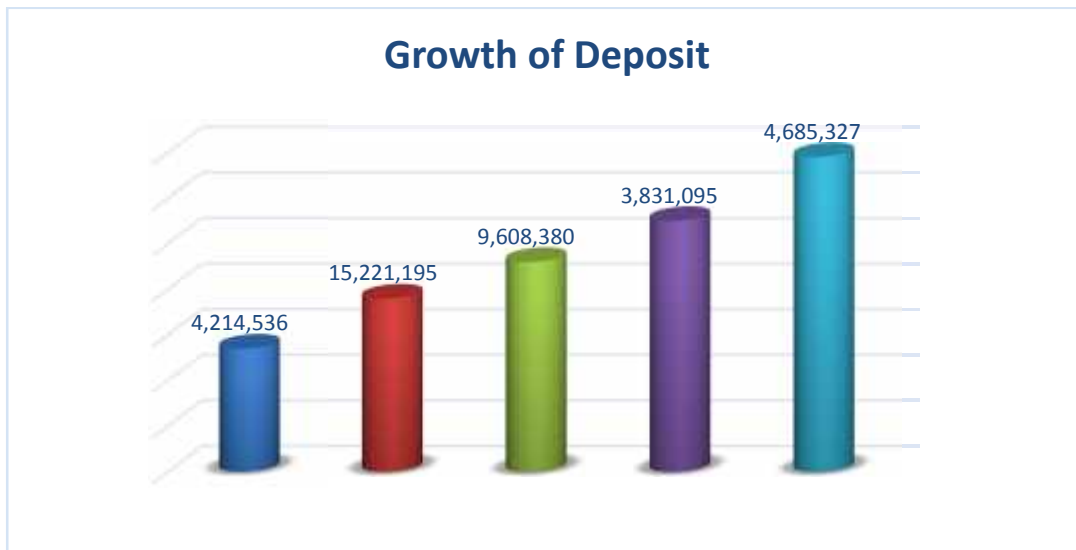




## 5.2 Growth of Deposit of SBL:

**Grafical Representation of last five years balancesheets and profit and loss statemants**

Acc. Name	2017	2016	2015	2014	2013
Total operating income	21,666,184	20,592,603	21,118,341	22,264,330	23,084,213
Total operating expense	11,062,498	9,837,331	8,871,525	7,572,880	7,224,188
Net profit/ loss before tax	6,443,233	5,774,492	10,715,983	12,753,838	8,685,261
Net profit/ loss after tax	4,685,327	3,831,095	9,608,380	15,221,195	4,214,536



The two above graph shows that loans and advances are increasing year by year, and deposit also increasing year by year. So there is no scope of liquidity crisis. It also prove that Sonali Bank Ltd's performance is up warding.

### 5.3 Recovery of loan:

Bank lends money to borrowers in the hope that it will be repaid at the end of its tenure. In most of the cases this practice is hold good. If borrowers fail to, repay the loan as agreement, bank takes recovery drive. This bank is using moral persuasion to recover loan, waiver of interest sale the loan to other party or appoint third party to recover loan. If all these technique come in to failure to recover loan bank file case against borrower as the last weapon. At present, bank can take legal actions under the following laws.

- i) Filing certificate case under the public demands recovery act, 1913.
- ii) Filing bankruptcy cases under y the bankruptcy act, 1997.
- iii) Filing money Swit under the ArthaRinAdalat 2003.
- iv) Other legal action.

## **5.4 Loan defaulter and its causes:**

According to the banking company Act-2001,sec 23 (Ga)a loan defaulter means any person or organization to whom or his or her interested organization,any kind of advance,loan or a part or interest there on overdue for more than six month.

Loans may turn in to problem loan if lender fails to pay attention on the following areas:

- i)Not paying attention to written loan policy.
- ii) Having no real initiative to determine the purpose of the loan.
- iii) Doing improper credit risk.
- Not understand the business being financed.
- Failing to address repayment realistically.
- Realing too heavily on collateral.
- Failure in to the renewal.

## 5.5 Ways to control recovery crisis:

This is our self developed problem due our lack of knowledge,negligence.insufficiency and lack of commitment. We express some way to control recovery crisis:

- 1) Law and order situation: Most of the respondents are dissatisfied with the present lawand order situation is the political stability is the precondition for ensuring a stable business climate and due to this reason, recovery problem arise.
- 2) Risk assessment: Some financial institution even have no satisfactory guidelines to be followed to assess risk. Bangladesh Bank make it mandatory to follow lending risk analysis.
- 3) Motivation: A high level of motivation works like a tonic of recovery loan. Award may be arranged for the best loan performer.
- 4) Recovery Agency: The concept of recovery agency is not new. But in our country it is not developed till now.
- 5) Monitoring: Bank must ensure periodic monitoring and proper feedback so that borrower can not reveal any weakness from banker's said.

## 5.6 SWOT analysis:



### Strengths:

There are 1210 branches it is a great opportunity to serve the customer.

- Very strong relation with Bangladesh bank.
- Corresponded relation with other bank: They have
- corresponded relationship with other bank so the
- bank can provide the services of their customer.
- Strong remittance bank office support.
- Interlink relationship between every team: They
- have strong relation between every team.

**Weakness:**

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

**Opportunities:**

- Since the Somali bank has many branches so it is great opportunities to capture the banking sector
- The bank offers the different type of loan than other bank in Bangladesh.
- Product based on need of NBR people live in abroad can avail the quick and safe remittance service Somali bank limited under the NBR service so the bank increase these type of service.

**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.
- About remittance business these days many bank are showing greater interest in the remittance business HSBC bank standard chartered bank.

# **CHAPTER: 6**

## **Findings, Recommendations & Conclusion**



## 6.1 Finding of the Study

Every bank has its own procedure, SBL possesses a standard credit procedure. But there exists difference between banks policy and practices. During my internship I observed the following things which should not be practiced as for banks goodwill.

- i. Though banks required both qualitative and quantitative analysis but for big loans bank emphasizes on the lending risk analysis. But LRA is not a perfect measure of credit analysis.
- ii. The Bank cannot practices proper Sonali Bank guideline. The Sonali Bank has some objectives but the bank can not follow all those objectives.
- iii. The bank offers the different type of loan then other bank in Bangladesh.
- iv. Training and development sector, there are on-the-job and off-the-job training techniques the bank follow some technique, but the bank can not follow arranges off-the-job techniques video and films show.
- v. In the recruitment sector, Sonali Bank guideline Bank Ltd. Can not follow the proper guideline of Sonali Bank
- vi. To evaluate employee's performance, Sonali Bank can not provide their employee's performance properly.
- vii. The orientation process, the bank can not follow of those processes.
- viii. The Customer service is very much impressive than of other financial institutions.
- ix. Foreign exchange is the major contributor to its earnings.
- x. Remittances, both local and foreign are effective manner of customer service.
- xi. Workers are so much honest & overall performance is good.

## 6.2 Recommendations:

Every think have some recommendation in my three months working experience in SBL Tongi Branch at different department lead to recommendation on the following issues:

- i. The branches should be developed.
- ii. The branch's technology should be increased because the customers are changing.
- iii. The online service should be started for quick service.
- iv. Branch decoration and the customer hospitality service should be developed soon.
- v. The staff of the Bank is not qualified about technology.
- vi. The Bank should not sacrifice asset quality for growth and set targets considering the market opportunities. No unrealistic growth target should be fixed that will compel managers to do aggressive lending.
- vii. The Bank's share division should be made more profit generating so that it can take off pressure for income from the loan portfolio.
- viii. The Bank's credit policy should include common forms of credit risks and educate its employees accordingly.
- ix. Everyone on credit department should be educated on the CAMELS rating and this will ensure better compliance.
- x. Head office credit officers should have branch exposure to realize the extent of credit risk.
- xi. The segregation of duties will improve the knowledge levels and expertise in each department.
- xii. There should be a Recovery Unit to manage directly accounts with sustained deterioration.
- xiii. Documentation procedure for credit facilities should be reduced so that the pace of approval increases.



### **6.3 Conclusion:**

Sonali Bank Limited, the largest & leading commercial Bank of the country, came in to being in 1972 immediately after the emergence of Bangladesh as an independent state. A fully state owned enterprise, the bank has been discharging its nation-building responsibility by under taking government entrusted different socio - economic schemes as well as money market activities of its own volition, covering all spheres of the economy. Sonali Bank Limited singularly enjoys the prestige of being the agent of the Central Bank Bangladesh in such place where the guardian of the money marker has chosen not to act by itself. All the branches of SBL are providing Small Enterprise & consumer financing. Under the small enterprise & consumer financing the provided the different type of credit facility, this are: Diagnostic Center loan, Micro Credit, Term Loan, SME loan, Sonali Bank Deposit scheme, Rural credit facility, Micro Credit, Industrial Financing Trade Financing etc. under the consumer financing it provided by the following services: Education Loan, Medical Loan, Monthly Earning Scheme, Any purpose loan, consumer credit, Marriage Saving Scheme, Special Small Credit Scheme etc. The Rural credit and Micro credit are offered by the Bank to the customer, these two loan type are offered only by the Sonali Bank Limited. Bank provides the most number of loans in Cash Credit (Hypothecation) is 11% Demand loan (consumer) is 20% small loan 6% staff scheme and RSD 8% most of the loan provided by the overdraft is 76%. By providing the several type of loan of the Bank is playing the vital role for the development of the Bangladesh Economy. It provides their service in the every class of people. The branch of the SBL in all over the country, so people can get their service easily.

## Bibliography & References

### A. Books

- i. *Activities of Bank and Financial Institutions*, 2005-2006. Economic Dept, Ministry of Finance, People's Republic of Bangladesh.
- ii. Barrie Dale and Heather Bunney: *Total Quality Management, (1st edition)*. Blackwell Publishers Ltd.
- iii. Crosby P.B. 1979: *Quality is Free*, McGraw-Hill, New York.
- iv. Dotchin, J.A. & Oakland, J.S. (1994). Total Quality Management in Services Part 2: Service Quality. *International Journal of Quality & Reliability Management*, 11(3).
- v. Corporate Finance (Seventh Edition) Principal of Finance, Ross Westerfield Jaffe,
- vi. Feigebaum, A.V. (1986) *Total Quality Control*, 3rd edition. McGraw-Hill, New York.

### B. Publications/ Journals :

- i. The Financial Express
- ii. Annual report of Sonali Bank Ltd.
- iii. Loan sanction manual
- iv. Different document of loan sanction available of this branch
- v. Annual Report of SBL -2013, 2014,2015,2016,2017 published by SBL
- vi. Several Booklets from SBL
- vii. Several News letters from SBL

### C. Websites:

1. [www.sonalibank.com.bd](http://www.sonalibank.com.bd)
2. [www.google.com](http://www.google.com)