

Internship report

On

‘Loan and Advance analysis of Sonali Bank Limited
(Prime Minister’s Office Corporate Branch, Dhaka)’

Submitted by

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Program : Bachelor of Business Administration

Major in Accounting

Semester: Summer-21

Submitted to

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Letter Of Transmittal

September 2021

Md. Masud Rana

Asst. Professore

Dept. of Business Administration

Sonargaon University (SU)

Subject : Submission of internship report .

Dear Sir,

With the humble honor & respect . I am submitting my internship report on ‘ Loan and Advance analysis of Sonali Bank Limited (Prime Minister’s Office Corporate Branch, Dhaka’’ . As per the partial accomplishment of the requirements for the BBA Degree. I have Completed Internship from Loan and Advance of “Sonali Bank Limited” , this internship report has been carried out under thr supervision of you.

I tried my best to blend my knowledge and inparted every available detail and also attempted to avoid unnecessary amplification of the report.

I humbly request you to accept this report for your kind evaluation.

Sincerely

Suparna Hoque

BBA1603009012

Dept. of Business Administration

Sonargaon University

Certificate Of Supervisor

This is to certify that the internship report on overview of “ Loan and Advance analysis of Sonali Bank Limited (Prime Minister’s Office Corporate Branch, Dhaka has been prepared as a part of completion of the BBA Program from Department of Business Administration Sonargaon university Carried out by Suparna Hoque, ID BBA1603009012 under my supervision.

The report or the information will not be used for any Other purpose.

Md. Masud Rana

Assistant Professor

Department of Business Administration

Sonargaon University

Student Declaration

I am suparna Hoque , A student of Bachelor of Business Administration . ID BBA1603009012 from Sonargaon university would like to declare here that this report on “ Loan and Advance analysis of Sonali Bank Limited “ has been prepared by me . I declaring that I didn't submit this report any where.

Sincerely yours

Suparna Hoque

BBA1603009012

Program Bachelor of Business Administration

Major in Accounting

Semester : Summer 21

Acknowledgement

At the beginning I am very much grateful to almighty for giving me strength and opportunity and soundminds to complete the internship report first of all I like to thank to my supervisor , Md. Masud Rana Asst. professor Sonargaon University for guiding me and encouraging me to work in this topic for my internship report . I strongly believe that these will assist me a lot to make more professional building my future career. He had been very helpful to make this report.

Executive Summary

Business has crossed its boundaries set decades back and have introduce strong motivates of social well beings dispensing business and fiduciary duties. The wind of globalization has also touched bangladesh Sonali bank is being interwoven into the psyche of local business . However the change process is slow and only in its infancy due to not having the proper acceptance at the senior professional ranks or the board . The definition of banking in general terms. The business activity of accepting and safe guarding money owned by the other individuals entities and then lending out this money in order to earn profit A bank executive suggested that banking has been taken one step at our organization. We call it sustainability and each bank account holder is also being judgedwether he or she is able to conduct business with bank or not. Starting in 1995, the cinpany policy is to have a sustainability fund 0.75% of net profit to show their commitment to sustaining a CSR initiative.

In this report , I have chosen Sonali Bank Limited as a sample . in this report I have analyzed and find out the reasons of dispersion of loan and advance.

Chapter -1

Introduction

1.1 : Introduction

Loans and advances comprise the most important asset as well as the primary sources of earning of the bank. On the other hand loan is also the major sources of risk for the bank management. A prudent bank management should always try to make an appropriate balance between return and risk involved with the loan portfolio and unregulated bank might be fraught with unregulated risk for maximizing its potential return. In such a situation, bank might find itself in a serious financial distress instead of improving its financial health. Consequent not only the depositors but also the general shareholders will be deprived of getting back their money from the bank. Loans and advances mean lending made by the bank to weak clients for earning interest. Main objective of the loans and advances is to earn profit for the bank. Considering all these importance of loans and advances, I have decided to take my internship title as “Analysis of Loans and Advances of Sonali Bank Limited (SBL), (Prime Minister’s Office Corporate Branch, Dhaka)

1.2: Objective of the study:

The objectives of this paper are

- i. To assess the present situation of non-performing loans in our banking sector.
- ii. To show the trend of the “loan default problem in Bangladesh.
- iii. To examine the loan default status of commercial banks.
- iv. To discuss legal aspect to recover loans from the defaulters.
- v. To identify the causes and remedies of non-performing loans and.
- vi. To raise some issues and observations which need to be looked upon quickly for ensuring a financially sound banking sector.

1.2.1 Broad Objective:

The main objective of the study is to analyze loans and advances operation of Sonali Bank Limited and also to fulfill the partial requirement of BBA program.

1.2. 2 Specific Objective:

The following aspects can be listed as the specific objectives for this practical orientation in Sonali Bank Limited.

- I. To know the loan sanctioning, disbursement and recovery procedures of Sonali Bank Limited.
- II. To evaluate the performance of loan and advances department of Sonali Bank Limited. III. To suggests the probable solutions of loans department from the identified problems and limitations

1.3: Significance of the Study:

This internship report is an important partial requirement of four years BBA graduation program. This is because knowledge and learning become perfect when it is associated with theory and practice. By this internship program student can establish contacts and networking. Contacts may help to get a job in practical life. That is, student can train and prepare themselves for the job market. A poor country like Bangladesh has an overwhelming number of unemployed educated graduates. As they have no internship experience they have not been able to gain normal professional experience of establish networking system, which is important in getting a job. Therefore, it is obvious that the significance of internship is clearly justified as the crucial requirement of four years BBA graduation.

1.4: 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. As I am going to find out the loan and advances operation of the bank, so I have to describe the whole operational procedure of the bank.

1.4.1: Data Collection:

To prepare the report and find out problem all required data have been collected from two sources are as below but mostly secondary data have been used for the analysis purpose of the report. 1. Secondary sources.

1.4. 1. A: Secondary sources:

I have taken the help of different types of secondary data in my report. The sources of those data have been categorized as follows: SBL's Annual Report. Relevant file study as provide by the concerned. Different department wise operational manual of the bank, books and periodicals related to banking sector, textbook and other materials Related links available in the Internet. Website of Sonali Bank Limited.

1.4.2: Data Analysis:

Sonali Bank has different types of loans. These branches give different types of loans to its borrower. Therefore, I have tried to analyze all financial data related on “Loans and Advances” by using different types of statistical and financial tools like; growth or trend analysis, descriptive analysis, financial ratio analysis and other necessary tools. To complete the data analysis and data presentation different software; Microsoft word and Microsoft excel have been used.

1.5: Scope & Limitations of the Study:

Scope: The scope of the study includes the organizational structure, background and objective, functional, departmental and business performance of Sonali Bank Limited. As a whole and the main part covers loans and advances of Sonali Bank Limited. With a view to completing the whole report, it will be required to concentrate on the overall banking process. In order to complete the report, both branch and bank data will be used.

1.6: Limitations:

This study is not free from limitations. It is important to note that in spite of these limitations this report will be contributed in developing a dazzling and outstanding report. Below these limitations are:

- **Limitation of time:** Major limitation of this report is time constrained.
- **Lack of Secondary data:** The annual report and websites was the main secondary information source that was not enough to complete the report.
- **Limitation of Scope:** While collecting data, they did not disclose more information due to the confidentiality of the organization.
- **Lack of experience:** There is a chance of having some mistake in the report though best effort has been applied to avoid any kind of mistake.

Chapter -2

Organizational Overview

2.1: Profile of Sonali Bank Limited

Sonali Bank Limited, a leading commercial bank with 928 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Sonali Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. Sonali Bank Limited started functioning as a going concern basis through a Vendors Agreement signed between the ministry of finance, Government of the People's Republic of Bangladesh on behalf of the former Sonali Bank Limited and the Board of Directors of Sonali Bank Limited on November 15, 2007 with retrospective effect from 01 July, 2007 Sonali Bank Limited is governed by a Board of Directors consisting of 12 members headed by a Chair-man. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 34 Divisions in head office, 62 zonal offices and 928 branches including 27 corporate and 40 AD (authorized dealer) branches.

Capital Structure

- Authorized Capital: 2500 core
- Paid up Capital: 2072core

2.1.1: 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

2.1.2: Vision:

Socially committed leading banking institution with global presence.

2.1.3: Slogan of the bank:

Your trusted partner in innovative banking.

2.1.4: Organizational Overview:

Name of the company	Sonali Bank Limited
Chairman	Ziaul Hasan Siddiqui
Managing director	Mr. Md. Ataur Rahman Prodhan
Company secretary	Mr. Tauhidul Islam
Legal status	Public limited company
Date of incorporation	03 June, 2007
Registered office	35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorized capital	Taka 6000.00 Crore
Paid up capital	Taka 4530.00 Crore
Number of employees	19,348
Number of branch 928	1228
Website	www.sonalibank.com.bd
Email	itd@sonalibank.com.bd

2.1.6: Corporate Culture of SBL

Employees of SBL Share certain common values which helps to create a SBL culture.

- The client comes first.
- Search for professional excellence.
- Openness to new ideas & new methods to encourage creativity.
- Quick decision-making.
- Flexibility and prompt response.
- A sense of professional ethics

2.1.7: Strategies of the Sonali Bank Limited

- a) To manage and operate the Bank in the most efficient manner to enhance financial performance and to control cost of fund
- b) To strive for customer satisfaction though quality control and delivery of timely services
- c) To identify customers' credit and other banking needs and monitor their perception towards our performance in meeting those requirements.
- d) To review and update policies, procedures and practices to enhance the ability to extend better service to customers
- e) To train and develop all employees and provide them adequate resources so that customers need can be reason ably addressed.
- f) To promote a organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.
- g) To cultivate a working environment that fosters positive motivation for improved performance.
- h) To increase direct contact with customers in order to cultivate a closer relationship between the bank and its customers.

Ethic s transparency Objectivity Account ability core value Integrity self reliance excellence
commitement innovation

2.1.8: Core values

Sonali Bank Limited (SBL)'s core values proposition consists of ten key elements. The values would assist the bank in perceiving its employees to work as a team towards accomplishment of assigned duties and responsibility for achievement of desired objectives.

- Team work: open communication, discussion and interaction amongst the employees would ensure unification of actions and efforts towards achieving the common goal.
- Ethics: Everyone must ensure adherence to ethical practices of banking.
- Objectivity: All persons will have definite objective in carrying out their tasks
- Integrity: Protection and safeguard of customers' interest is a vital element for societal trust.
- Excellence: Excellent performance and effectiveness are preconditions to ensure quality service to the large customer base of the bank.
- Innovation: New and innovative products are the needs of the time for which continuous action-oriented researches are carried out.
- Commitment: Every employee is committed to work up to the expected level to ensure satisfaction in his valued customers.
- Self-Reliance: Each employee will have ownership attitude towards the bank and self confidence in his work for betterment of the bank.
- Transparency: Information is to be kept open for all so that stakeholders can have proper ideas about the bank's activities.
- Accountability: All employees are responsible for their activities and will remain accountable to their respective superior for accomplishment

.2.1.9: Management:

The board of directors is consisted of 9 members. The Chairmen and Directors are nominated by government. Sonali Bank Ltd., the only commercial bank was established by a group of winning local entrepreneurs conceiving an idea of creating a model banking institution with different outlook to offer the valued customers, a comprehensive range of financial services and innovative products for sustainable mutual growth and prosperity. The sponsors are reputed personalities in the field of trade, commerce and industries.

The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customer's needs. The scenario of banking business is changing day by day, so the bank's responsibility is to device strategy and new products to cope with the changing environment. Sonali Bank Ltd. has already achieved tremendous progress within only two years. The bank has already ranked as one of the quality service providers & is known for its reputation

2.2: Profile of Sonali Bank Limited, Prime Minister Office Corporate Branch:

This branch is near Prime Minister office. In this branch there are works 25 employees. Their services are good and this branch is well decorated. Each and every employees are hardworking person and also helpful.

2.2.1: Product of Sonali Bank Limited:

In this branch they provide these services

- i. Western union
- ii. Money transfer
- iii. Online banking
- iv. Money express
- v. Easy loans
- vi. Import financing
- vii. Export financing
- viii. Industrial financing
- ix. House building financing
- x. Account opening
- xi. Customer service

Chapter -3

Theoretical Background

3.1: Loans & Advances:

Sonali Bank Limited, being one of the largest Commercial Bank, had some prejudice to finance directly on priority basis to Agriculture, Industry and commerce sector for strengthening the economic base of the country. 45% of the total economic activity transacted along with Sonali Bank Limited itself, So, it is clear that, Sonali Bank Limited plays the key role to oil the economic wheel of the Country. Besides this, Sonali Bank Limited has been maintaining all Government policies to keep its pioneer position in extending loans to Government Bodies, sector corporation and private enterprises. The Bank gave predominance to the Govt. policy of financing and provided finance and a logical rate of interest as was during the last few years. Sonali Bank Limited continued to extend its lending operation in the productive and priority sectors both public and private covering agriculture, industry, trade and commerce. Its earnings are mainly derived from interest charged on loans and discounts. A wise and prudent in regard to Advance is, therefore, considered an important sector inspiring confidence in the depositors and customers of a Bank. following are the basic principles or sound lending which each banker follows when considering an advance proposal.

3.2: Principles of General Advances:

The principles of general advances management policy of any Banking institution is needed to be very systematic. it needs to have certain accepted standards and flexibility so that the policy can change in different realities and situations. Beside this, L.C. mathur says that “An ideal advance is one which is granted to a reliable customer for an approved purpose in which that customers has adequate experience, safe in the knowledge that the money will be used to advantages and repayment will be made within a reasonable period from trading receipts or known maturities due or on about given date”. The accepted standards relate to safety, Liquidity and profitability of the advance where as the dynamic factors relate so aspects such as the nature and extend or risk. head Office issues General principles about the conduct of advance. In all types of business dealings, officers and employees must be guided by the principles or honesty, integrity and safe guard the Interest of the depositors and shareholders of the bank. They should strictly adhere to the banking laws Rules and regulation of the Govt. of Bangladesh, the instruction issued by Bangladesh bank head office from time to time that affects business practice of the bank. However, the key to safe, liquid, health and profitable credit operation depends in the quality of judgment used by the officers making lending decisions

3.3: Classification of General Advances:

Bank is service as well as profit oriented organization. so, making of loans and advances have always been prominent and profitable function of a bank. Sanctioning Credit to customers and others out of the funds at its disposal is one of the principle services of a modern Bank. Advance made in Sonali Bank Limited in different natures, such as, cash credits (CC), overdrafts, small loans, Demand loans, Bills purchased & discounted, house Building loans and staff Loans etc. Sonali Bank Limited deals with the money from the depositors repayable on demand. So, it can't afford their funds for long periods.

3.4: Total Credit Line:

There are types of loans in the credit under general Advance division excluding public sector.

- Chemical industry: it includes the soap on and chemical factory.
- Rice, flour and oil, mills: to install action of machine and working capital.
- Steel and engineering concern including re-rolling mills.
- Hides and skins: Here it sanction and processing.
- House Building Loan: Generally it is know as second mortgage loan. Additional money was
- Supplied after the loan given near house building Finance Corporation.
- Just loan: Cash Credit and segregate both are sanctioned to the private just industry.
- Spinning mills: here also Cash credit and segregate loan are sanctioned as working capital.
- Small Loan: all types are working capital below two laces in any trading concern.

3.5: Loan Sanction procedure:

The purpose for which lending is made should be productive as to ensure definite source of repayment. Banks discourage advances for holding stocks or for speculative activities. There are obvious risks involved there in a part from the antisocial nature of such transaction. Banker must closely scrutinize the purpose for the borrower applies as particular purpose accordingly. Purpose has assumed a special significance in the present day concept of Banking.

Loan sanctioning Duly filled up First Information sheet (FIS) Procedure:

The following procedure is Application for credit line applicable for giving loans to the customer

- Duly filled up First Information sheet (FIS)
- Application for credit
- Collecting CIB report from BB
- Making credit line proposal
- Project Appraisal
- Head office Approval
- Sanction letter
- Documentation
- Distribution
- Documentation
- Monitoring And Follow-up

3.5.1: Selection of the Borrower:

A Banking would select Borrower/ Entrepreneur who would take loan from bank for their Business purpose or industry purpose. A prudent Banker should always notice background, Character, capital, Capacity and purpose of the Borrowers/ Entrepreneurs. Entrepreneur who does not live at the commanding area and what is social status. The banker should Consider this decide to pay loan to the Entrepreneurs.

3.5.2 Verification of the Cultural

A Security: Collateral security is a security, which is immovable from one place to another. A branch manager always should notice the verification of the collateral securities that Bank sanctioned to the borrower. A Manager should verify:

Location

Possession

Situation

Present market Value

Force sale value of the security as if the bank can the security when the borrower fail to Repay.

3.5.3: Requirements of Loan Proposal:

Following items are required to prepare a Loan proposal: Loan Application (4copies). Photograph and educational Certificates (4 copies). Required papers as per ownership of the firm. Scheduled of Mortgage properties and relevant papers. Nationality Certificate & Trade license. No objection letter from his superior (if he is n Govt-employees) Declaration of Tangible/intangible assets/liability. Actual deed of land/building as collateral Security. No objection letter from Environmental Department. Permission letter from local Authority in Establishment of the project. Current year tax payment receipt of union council. Thorn less certificate of 12 years form Sub- register office. In case of BUSIC actual allotment and possession letter is needed from BISIC. Documental evidence on behalf income and testimony of Tax Payment. No objection letter form the Govt. or any other Authority about the Land Mortgaged to the bank as Security of credit which is sanctioned by the authority. In the case Company Attested copied s of Memorandum of Articles, Articles of Association, Certificate of incorporation, Commencement of business. Audited profit & loss Account of last three years of his any running business. Declaration about the source of equity of his own. Sight plan of the project and root plan of the proposed loan. Feasibility study/Viability study of the project from different aspect such as technical Management, socio-economical, Economical aspect. Tender sheet (including Catalogue, Detail specification) need to be submitted though local intender. Permission letter from PDB/REB/GAS/Electricity authority (if needed).

3.5.4: Disbursement of Loan:

Loan disbursement has to be made after completion documentation and observance of the sanctioning terms against rising of equity by sponsors as lay down. Disbursement against import is to be made though an opening or irrevocable L.C favoring the foreign supplier on execution or contract. Disbursement against local machinery and building construction is to be made to the supplier of Equipment's though Inland L/C. Each phase of loan Disbursement to be supervised by bank official so that borrower is given scope of diversion funds to anywhere tends to purpose other than the project and the of phase of implementation of the project to be effectively and borrowers persuaded for completion or project in time. There've are mainly three most important factors in the loan disbursement, such as:

Completion of Documentation

Verification of stocks

All import Documentation

3.5. 5: Restrictions:

General Advances are restricted in the following sectors:

- Frog leg
- Leather of deer
- Leather of snake
- Hemp
- Wine
- Opium
- Elfish etc.

3.5.6: Sanction of Loan:

Where a branch manager writes a letter to accepting all terms and conditions of loan, it is called loan sanction. The conditions which are included in the loan sanction these are given bellow:

- Limit.
- Primary
- Securities.
- Collateral securities.
- The rate of Interest.
- Expiry date.
- Repayment.
- Documentation.
- Others Condition.

3.5. 7: Cash Credit (CC)

A cash Credit is an arrangement by which the customer is allowed to borrow money up to a certain limit. this is a parliament arrangement and the customer need draw the sanctioned amount at once, but draw the amount as and when required can put back any surplus amount, which he may find thus, Cash Credit is an active and continuous process in which deposits and Withdrawals going on frequently interest is charged only for the amount withdrawn and for the whole amount charged. Generally interest rate 16% it is operated in the same ways a account on which an Overdraft has been sanction. Cash Credit accounts are, however, maintained in a separate ledger. Primary securities under consideration in case of Cash credit are goods, produce and merchandise. This is the most favorite of borrowing by large commercial and concerns on account of the Advantage that a customer need not borrow at once he can either or repay, in whole amount or in part, the amount advanced at any time his convenience. Are of cash credits

Two types, such as

i:Hypothecation

ii: pledge

i. Hypothecation: In case of ‘‘hypothecation’’ the possession if goods not transferred to the Bank & therefore such all advances can thus only thus only be granted to a person in whose integrity the banker has full confidence and cash credit in the form of ‘‘ Hypothecation’’ is normally accompanied with mortgage of immovable properties.

ii. Pledge: In case of ‘‘pledge’’ possession of the goods is delivered to the creditor i.e. Banker .it is therefore, regarded as the most secured type of Advance. Cash Credit in its trust sense is against pledge of goods. It is a separate ledger. in addition, Goods Ledger, Go-down register are made on the strength of delivery order issued by the banks and goods are received though goods challans deposited borrower. The person who transfers the goods is called pledger (party) and to whom it is transferred is called the pledgee (The Banker

Chapter -4

Analysis and Findings

4.1 Sector wise loan position of the Bank:

Table 02: Table shows the amount of sector wise loan and growth rate

Sector Year	2020 (Crore Tk.)	2019 (Crore Tk.)	2018 (Crore Tk.)
Industrial Loan	4562.67	3323.05	2777.89
Growth	37.33 %	19.96 %	-
Micro Credit	1273.22	835.39	988.72
Growth	52.41 %	(15.51) %	-
Commercial Credit	3819.92	2727.40	1615.32
Growth	71.25 %	34.36 %	-

4.2 Table: showing classified loan

Year	2020	2019	2018
Classified Loan (Crore Tk.)	6993	5570	6804

Source: Annual report 2020 (Three -year performance)

4.3 Table: showing provision for classified loan

Year	2020	2019	2018
Provision Classified Loan (Crore Tk.)	2965	2750	3057

Source: Annual report 2020 (Three -year performance)

4.4 Table: showing provision for unclassified loan

Year	2020	2019	2018
Unclassified Loan (Crore Tk.)	322	394	502

Source: Annual report 2020 (Three -year performance)

4. 5Table: showing provision for NPLS to Total Loan and advances

Year	2020	2019	2018
Unclassified Loan (Crore Tk.)	17.67%	17.45%	25.59%

Source: Annual report 2020 (Three-year performance)

Chapter -5

Conclusion & Recommendations

5.1:Conclusions:

Loans and advances granted by Sonali Bank Limited are highly beneficial for firms, individual, companies and industrial concerns. 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. Advances is a credit facility granted by the bank. Bank granted Advances for short term purposes. Loan and advances granted by banks help in meeting short term and long-term financial needs of business enterprises. Loans and advances comprise the most important asset as well as the primary sources of earning of the bank. A prudent Bank management should always try to make an appropriate balance between return and risk involved with the loan portfolio and unregulated bank might be with unregulated risk for maximizing its potential return. In such a situation, Bank might find itself in a serious financial distress instead of improving its financial health. Consequently not only the depositors but also the general shareholders will be deprived of getting back their money from the bank. Credit Division of Sonali Bank Limited has a very qualified and dedicated group of officers and staffs who are always trying to provide the services to the clients. They always monitor the credit in different sectors and their position. Before providing the loan they analyze whether the client is good enough to repay the loan within the given period of time. Credit department diversified their loans in different sectors classified by them. Among the sectors the Bank doesn't provide more loans in the agricultural side. The reason showed that this sector is very risky and depends on natural climate and still didn't expand their service in the rural side. The bank also does not provide more loan in the small and cottage industry. The reason is that the return from this sector is not very good and also the sector is very uncertain. The bank provides most of the credit facility in term loan mainly in long-term loans. Return from short-term loan is very good and also proves to be very safe to finance.

5.2: Recommendations:

- Bank should have rigorous advertising policy to make their advances product more attractive and popular.
- Personal loan and any purpose loan should be promoted among different salaried people in both government and private sector employee reducing the rate of interest in compare to other bank.
- In cash credit (cc) their loan disbursement on August is relatively low compared to July. They should keep trying to push it up because it is considered as credit risk which is essential factors that needs to be managed.
- In Customer Credit their loan disbursement in middle suddenly fall a certain amount which is very much unpredictable because this is related to the stander of living of the customer. So they should increase these type of loan amount.
- In staff loan there is also down fall. They must be encouraged their staff for that type so that they might satisfied with their work.
- In FDR loan disbursement there is little bit low but they should keep it stable because The customers have the option to re-invest their funds both principal amount and interest amount on maturity or principal amount and the interest amount being paid into their accounts.
- In SBS (Special benefit Scheme) their loan disbursement is positive. They are very good on it. They give pretty much good offer to their special customer and they should keep going like this.
- In MDS (Monthly Deposit Scheme) loan disbursement is like same as ABS. This is also pretty much high amount because of their special scheme. In this two sector Sonali Bank doing well. My recommendation is they should keep it up with the other sector of loan disbursement.

Reference

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