

Internship Report
On
SME Banking Operations of BRAC Bank Limited

Submitted To:

Controller of Examinations
National University
Gazipur-1704.

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Daffodil Institute of IT



(Under National University)

Date of submission: 12th November, 2023

Letter of Transmittal

Date: 12th November, 2023

To
Controller of Examinations
National University
Gazipur-1704

Subject: Submission of Internship Report on SME Banking Operations of BRAC Bank Limited

Dear Sir,

With due respect and great pleasure I submit my Internship Report on SME Banking Operations of BRAC Bank Limited and for your kind consideration. This job is assigned to me to fulfill the partial requirement of MBA degree. It has been a great pleasure for me to have the opportunity to apply my academic knowledge in practical field. The report has been prepared on the basis of the theoretical and practical learning from BRAC Bank Limited (BBL).

I have tried my best to put careful effort for the preparation of this report. I shall wholeheartedly welcome any clarification and suggestion about any view and conception disseminated in this report.

Sincerely Yours

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Student Declaration

I Ewena Hossain, Reg. No: 19601000549, Roll No.: 721026, Session : 2020-2021, Program: MBA, Major in Finance & Banking, Daffodil Institute of IT (DIIT), hereby to declare that the Internship Report SME Banking Operations of BRAC Bank Limited submitted in partial fulfillment of the requirement for the awards the MBA degree. This is my original work and has not been submitted before for the awards of any other degree/ fellowship/ recognition and/or the like. To the best of knowledge I didn't breach any copyright act intentionally.

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Certificate of Supervisor

This is to certify that the Internship Report **SME Banking Operations of BRAC Bank Limited** for the MBA degree from the Daffodil Institute of IT (DIIT) under National University is carried out by Ewena Hossain, Reg. No: 19601000549, Roll No.: 721026, Session : 2020-2021, Program: MBA, Major in Finance & Banking, Daffodil Institute of IT (DIIT) under my supervision.

To the best of my knowledge and as per her declaration the report is an authentic work on the issue and no part of this report has been submitted for any degree, diploma, title, or recognition before.

I wish every success in her life.

Aminul Haque Russel
Assistant Professor
Daffodil Institute of IT (DIIT)

Acknowledgement

First of all, I want to express my special gratitude to Almighty Allah for giving me the strength to complete the report within the stipulated time. I also express my deep gratitude to my parents who support me all the time.

I would like to express my gratitude to the authority of national university and to our honorable Academic Supervisor, **Aminul Haque Russel**, Assistant Professor, Daffodil Institute of IT (DIIT) for his continues guidance, individual suggestion, continues encouragement and unfailing enthusiasm throughout the process of completion of this report.

I am also thankful to Finance & Banking Division of BRAC Bank Limited for giving me the opportunity to conduct the Internship in BRAC Bank Limited.

Finally, I would like to thank everyone at BRAC Bank Limited, who provided me with ideas and invaluable experience of the corporate culture.

Also thanks to department head and principal sir.

Executive Summary

BRAC Bank, for the first time among local commercial banks, starts providing loan facilities to small and medium trading, manufacturing and service oriented enterprises all over the country. The bank has already established its network in different area of the country with assistance of BRAC.

A significant portion of the BRAC Bank Limited's employees are young people and we know that Young people often have a fall back option that is mostly their parents on which they can depend onto some extent and that plays a role in making them think it is safe to try for another job. Since they are opportunists in nature, they tend to find the earliest chance to grab a promotion and move vertically upward through the hierarchy. Discriminations between employees and departments, the lack of for deal breaker for the BRAC employees. And for the finance people who have been working in these financial institutions have quite a number of options when it comes to switching jobs. Especially since the employees at BRAC Bank Limited are paid less than the other competitors in the banking industry they often consider leaving their jobs. This report looks into the different factors involving the employee dissatisfaction of BRAC Bank Limited employees and looks to mitigate the issue to some extent.

In first chapter: I have includes Introduction, Origin of the study, Objectives of the report, Methodology, Scope of the report and Limitations of the report.

In second chapter: I have includes Banking Sector in Bangladesh, BRAC Bank Profile, Organizational Structure, Vision & Mission, Logo and Subsidiaries of BRAC Bank limited.

In third chapter: I have discussed on Introduction, Definition, Definition of SME in Other Countries of the World, SME Financing of BRAC Bank, Organizing of SME Enterprise Unit, Legal Document, SME Product, Presence of SME, Process of SME, Credit operation in BRAC Bank Ltd., Model of Finance, Structure, Target Market and Importance of SME in BRAC Bank.

In four chapter: I have discussed SWOT Analysis

At last in chapter four: I put Recommendation Conclusion according to my findings throughout my project.

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List of Acronyms

BBL	BRAC Bank Limited
BRAC	Bangladesh Rural Advancement Committee
CBS	Corporate Banking Service
SME	Small & Medium Enterprise
ATM	Automated Teller Machine
POS	Point Of Sales
CPS	Corporate Payment Services
NCS	Nationwide Collection Service
PTS	Payment Transfer Service
MBS	Mobile Banking Services
DD	Demand Drafts
BB	Bangladesh Bank
CDM	Cash Deposit Machine
FFD	Freedom Fixed Deposit
FDR	Fixed Deposit Requirement
DPS	Deposit Premium Scheme
CRS	Continuous Replenishment System
LATR	Loan against Trust Receipt
LC	Letter of Credit
LG	letter of Guarantee
CASA	Current Account & Saving Account
RM	Relationship Manager
N.G.O	Non Governmental Organization
PDBF	Palli Daridro Bimochan Foundation
PKSF	Palli Karma Shahayak Foundation
ADD	Action on Disability & Development
DESCO	Dhaka Electric Supply Co. Ltd.
CIF	Customer Information File