

An Internship Report
On
The Role, Problems and Prospects of Bangladesh House
Building Finance Corporation (BHBFC) in Housing Sector

An Internship Report Submitted to the School of Business and Economics in Partial Fulfillment
of the Requirements for the Degree of Bachelor of Business Administration.

Submitted To:

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United International University

Date of Submission: 15 April 2019

**The Role, Problems and Prospects of Bangladesh House
Building Finance Corporation (BHBFC) in Housing Sector**





Letter of Transmittal

April 15, 2019

Md. Kaium Hossain

Assistant Professor

School of Business and Economics

United International University

Subject: Submission of Internship Report.

Sir,

I am very glad to submit my report on “**The Role, Problems and Prospects of Bangladesh House Building Finance Corporation (BHBFC) in Housing Sector**”, which has been prepared as per the requirement of Internship. This report is created by your instructions and organizational requirement.

After completing two months of internship in **Bangladesh House Building Finance Corporation (BHBFC)**, this gave me practical organizational knowledge and experience. This business knowledge and experience will help me to achieve my future goal.

It would be my pleasure, if you enough kind to accept my internship report and oblige thereby.

Sincerely,

H.M. Sadaf

ID: 111 142 034

BBA, United International University



Acknowledgement

First of all, I would like to thank Almighty Allah for giving me the opportunity and ability to complete my internship Bangladesh House Building Finance Corporation (BHBFC) for a two month period. I would also like to thank my parents for their support during the two months of my internship period without their support.

Secondly, I would like to thank all the friends and colleagues who had significant contribution in helping me throughout my internship and in fulfilling all the requirements for the internship.

Finally, I would like to thank my faculty advisor Md. Kaium Hossain, Assistant Professor, School of Business and Economics, United International University who had been guiding me and helping me for my internship. I would like to thank my supervisor Mohammad Ali Jennah, Assistant General Manager, Dhanmondi Branch, Bangladesh House Building Finance Corporation (BHBFC) who supervised me during the two months of my internship time.



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Executive Summary

House Building Finance Corporation was established in 1952 to provide financial assistance in the housing sector. After independence, the corporation was reconstituted as Bangladesh House Building Finance Corporation (BHBFC) by the President's Order no 7 of 1973.

This report contains four chapters. The first chapter includes the rationale of my study along with the purpose of the study, limitations of the study and the objectives of my report. Chapter two contains the history of Bangladesh House Building Finance Corporation (BHBFC), the background of the corporation. Chapter three includes the analysis and findings. Chapter four includes recommendations and conclusion. The objective of this study is to know the role, problems, and prospects of Bangladesh House Building Finance Corporation in the housing sector. The study came up with many recommendations like the entire operation and process should be digitalized and online based, BHBFC's employees technological skilled should be improved and giving them proper technical training, BHBFC should appoint more employees in every branch and loan giving and recovery system should be more transparent.



Chapter One: Introduction





1.0 Introduction

Housing is one of the basic needs of a human being. In the densely populated country like Bangladesh is very demandable for housing building in line with the increase in population and the standard of living. The need for financing to buy a house brought out the Housing Finance Institutions.

Housing finance plays an essential role in the development process of a country by supporting strong housing markets, while making a strong financial sector and contributing to overall economic growth.

Being the only specialized government-owned financial institution in the housing sector Bangladesh House Building Finance Corporation (BHBFC) has been playing a vital role in providing the loan in this sector. Although, there are some other Commercial Banks, NGOs, Leasing Companies financing in this sector, BHBFC continuous to be the primary source of loan for the middle and lower income group of people.

1.1 Origin of the Study

The preparation of this report has been originated for the fulfillment of internship and the partial fulfillment of the Bachelor of Business Administration (BBA) degree at United International University. The BBA degree is not only about knowledge acquiring from books, class lecture, and assignments.

I was selected as an intern at Bangladesh House Building Finance Corporation (BHBFC) and worked in various Departments for two months. As per the requirement of the organization and completion of Internship, this report has been written based on my practical experience and information from the organization.

1.2 Purpose of the Study

This report is making for analyzing the role, problems and prospects of Bangladesh House Building Finance Corporation in the housing sector. Different types of data and information are using to making this report. And also analyze the contribution of Bangladesh House Building Finance Corporation in the overall housing sector in Bangladesh.



1.3 Objectives of the Study

There are two types of objectives of this report, broad and specific.

1.3.1 Broad Objective

- The main objective of the study is to know the role, problems and prospects of Bangladesh House Building Finance Corporation (BHBFC) in the housing sector.

1.3.2 Specific Objectives

- To identify the role of BHBFC in the housing sector.
- To know How to work BHBFC.
- To be familiar with how to a customer getting the loan from BHBFC.
- To know the problems and prospects of BHBFC.

1.4 The Methodology of Data Collection

Two sources using for getting data to making this report, one is primary data and another one is secondary data.

1.4.1 Primary Sources

- Branch Manager helps to provide information.
- Practical experiences of working in the office.

1.4.2 Secondary Sources

- Getting information from BHBFC's website.
- Annual report of BHBFC.
- Different kinds of articles and websites.



1.5 Limitations of the Study

- Time limitations of internship only two months.
- Insufficient information in the organization.
- The website is not sufficiently informative.
- Organizational high restriction for getting data.
- Lack of cooperation in giving data.



Chapter Two: Company Profile





2.0 Company Profile

Some Information on Bangladesh House Building Finance Corporation is given below.

2.1 Background of Bangladesh House Building Finance Corporation

House Building Finance Corporation was established in 1952 to provide financial assistance in the housing sector. After independence, the corporation was reconstituted as Bangladesh House Building Finance Corporation (BHBFC) by the President's Order no 7 of 1973.

The shelter is one of the five basic needs of a human being to alleviate the acute housing problem. The primary objective is to reduce the housing problem in our country. It is the only financial institution in the housing sector that has been financing for the last six decades. Although some of the commercial banks and private sector housing institutions are providing financial assistance to this sector, yet, Bangladesh House Building Finance Corporation BHBFC continues to be the major source of housing credit for the middle and lower-middle-income group of people till today.

The primary source of the Corporation's fund is the paid-up capital contributed by the Government. The authorized capital is Taka 110 Core and during 2010-11 the total paid-up capital stood at Taka 110 cores. Other than this the corporation raised its fund by selling Govt. guaranteed debentures with the assistance of the Ministry of Finance to Bangladesh Bank and to other Commercial Banks. The total balance as on 30th June 2012 stood at Taka 2583.34 core.

2.2 Mission & Vision

2.2.1 Mission

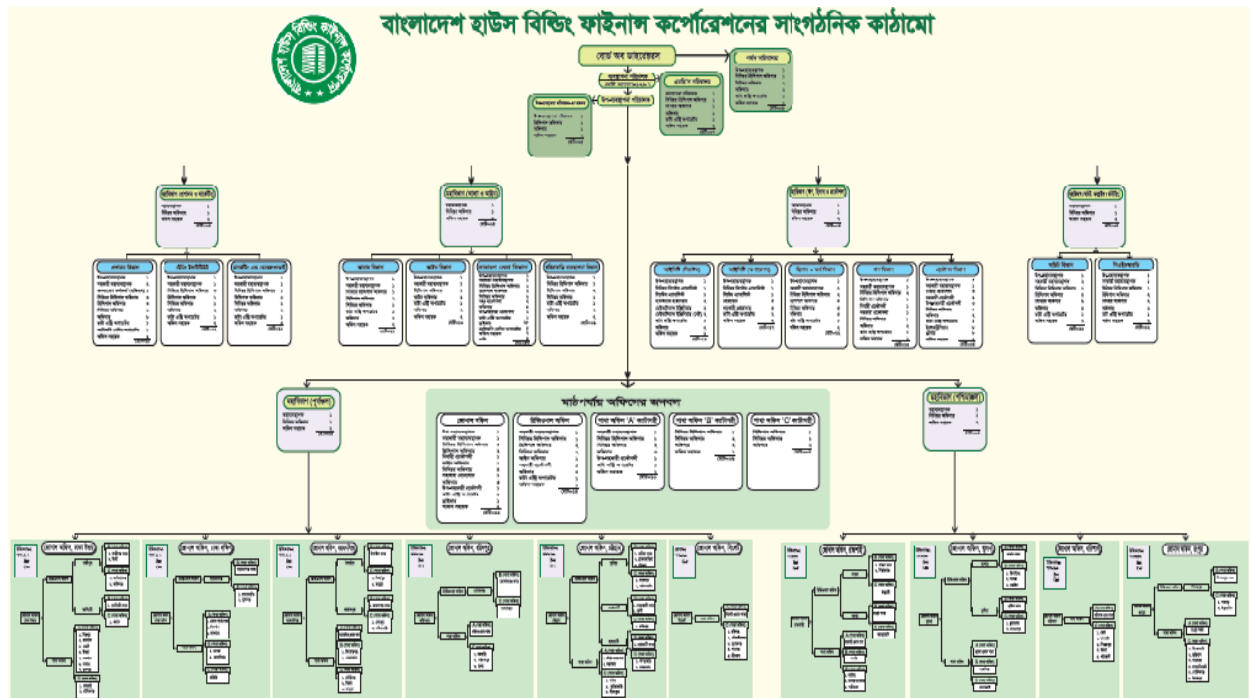
- Develop the overall housing sector in Bangladesh.

2.2.2 Vision

- Provide house loan at lower interest for building the house.

2.3 Organizational Structure

Board of BHBFC is appointed by the Government. The Board formed of **six** members - a Chairman and a Managing Director and **four** other directors. Managing Director is the chief executive and a member of the Board by post. The Board of Directors making overall policy and directs on the Corporation's activities. To run the Corporation the Board acts on commercial consideration guided by the Government directives. Managing Director, on behalf of the board, directs and controls the whole affairs of the Corporation. The board meeting is held regularly at the Head Office or at any other office of the Corporation where the Chairman officiates the meeting. Managing Director controls all activities of the Corporation as chief executive officer and General Managers help the Managing Director to manage the tasks.



2.4 Departmental Activities

Head Office of the Corporation is located in Dhaka. There are **ten** departments at Head Office. Other than the head office it has Fourteen Zonal offices. Out of these **fourteen** offices, **seven** offices are in Dhaka City (including **one** office at Narayanganj) and the rest **seven** Zonal offices are situated in Chittagong, Sylhet, Rajshahi, Khulna, Barisal, Rangpur, and Mymensingh. The corporation has **fifteen** Regional offices located at Bogra, Dinajpur, Tangail, Jamalpur,



Faridpur, Rangamati, Kishorgonj, Sreemangal, Gopalganj, Comilla, Noakhali, Jessore, Kushtia, Pabna, and Sirajgonj.

2.4.1 Accounts Department

At present, the corporation provides a housing loan under seven categories such as:

- i. **General Loan:** This type of loan is given for the construction of a single/multistoried residential house on a land/plot owned by a single person or by husband and wife jointly.
- ii. **Group Loan:** The portfolio is aimed at for the construction of flat on a plot owned by a group of people jointly.
- iii. **Apartment/Flat Loan:** The apartment/flat loan is given for purchasing an apartment/flat under construction or newly constructed.
- iv. **Extension Loan:** The loan is created for the purchase of construction of the unconstructed portion of an approved plan of a resident house already built.
- v. **Loan for Middle and Lower Middle Income Group of People:** Those people whose income is middle and lower are given the loan for the constructed house.
- vi. **Five Years Term Special Loan:** Five years term special loan for a constructed house.
- vii. **Loan for Construction:** Loan for construction of semi-pucca house in the areas expected Dhaka and Chittagong metropolitan cities.

2.4.2 Loan Sanction Department

Before approving the loan, to see the customer profile and document of the customer is capable to return the money. Analyze the customer financial status, assets and credit evaluations to determine the feasibility of approved loans. Loan sanction department is finally checking apartment or plot then granting the loan to the customer.

2.4.3 Loan Recovery Department

Loan recovery department is regularly collecting the debt from the customer. Maintain the customer debts book and ensure the current status of the customer debt book. Loan collector is regularly communicating with the customer about loan recovery purposes. If any customer failed to pay back, reschedule the loan again.



2.4.4 Audit Department

The function of the audit department is mainly to conduct an initial audit (pre-audit & post-audit) and to take steps to settle the objections raised by the government commercial authority. According to the existing organogram, audit department is placed under the direct supervision of the Managing Director with a view to establishing effective internal control.

2.5 SWOT Analysis

<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none">• A large number of branches overall in Bangladesh.• Follow the rules and regulation of government.• Lower interest rate than another loan provider.	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none">• Lack of employee number.• Lack of online facilities.• Fewer products.• Slow loan processing.
<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none">• Expand in the new market.• Automation of loan providing facilities.	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none">• Entrance new private housing finance organization.• Too much complexity to getting the loan.



Chapter Three: Analysis and Findings





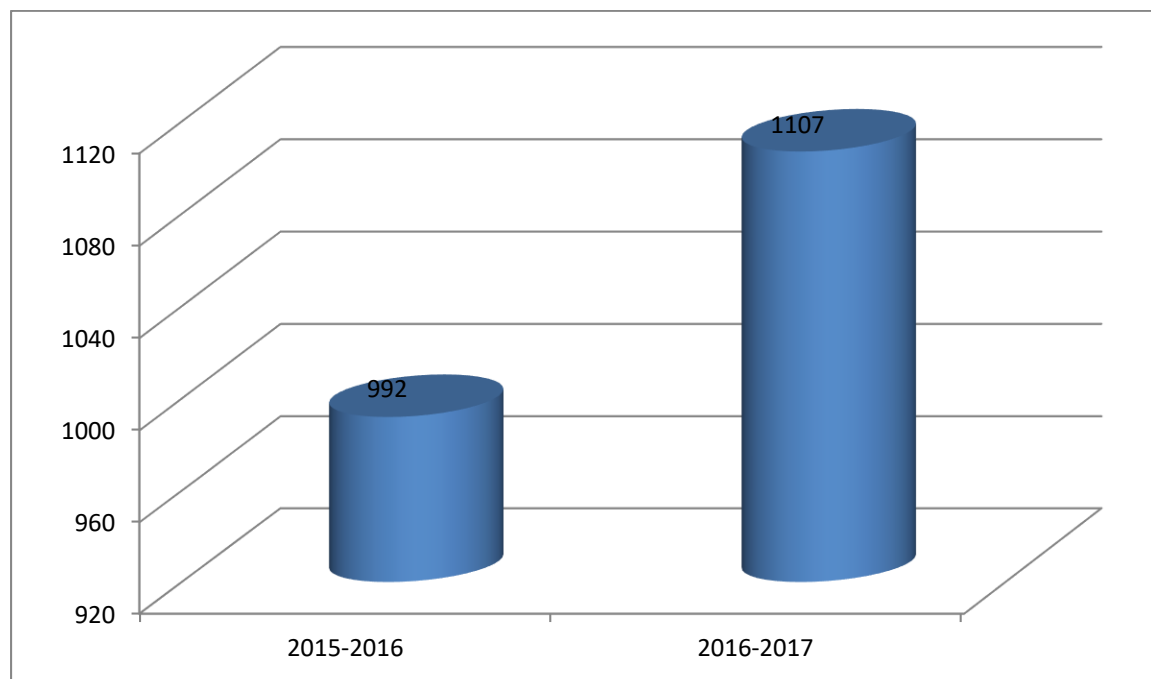
3.0 Analysis and Findings

The analysis is based on the annual report of Bangladesh House Building Finance Corporation (BHBFC) 2016-2017 & 2015-2016 and the overall housing financing scenario in Bangladesh.

3.1 Loan Application

The number of loan applications received was 992 core in 2015-2016 and 1107 core in the financial year 2016-2017. The number of loan application increased by 11.59%

Year	No. of Application
2015-2016	992
2016-2017	1107

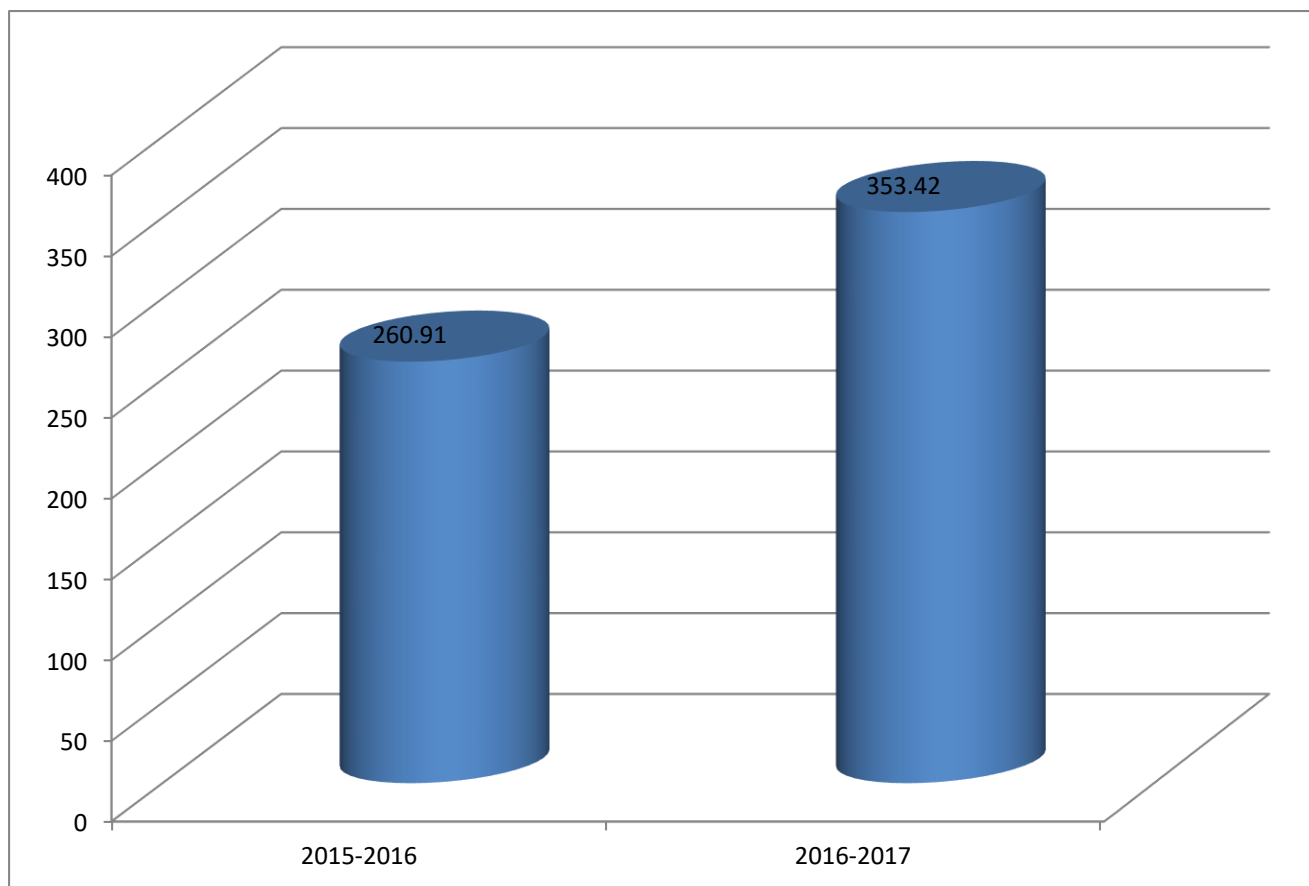




3.2 Loan Sanction

During the financial year 2016-2017, the amount of loan sanctioned is Tk. 353.42 core which was Tk. 260.91 core during the year 2015-2016. The amount of loan sanctioned increased by 35.46% during the year 2016-2017 as compared to the year 2015-2016. The number of loan cases filed in the same year was 1301.

Year	Sanction
2015-2016	260.91
2016-2017	353.42

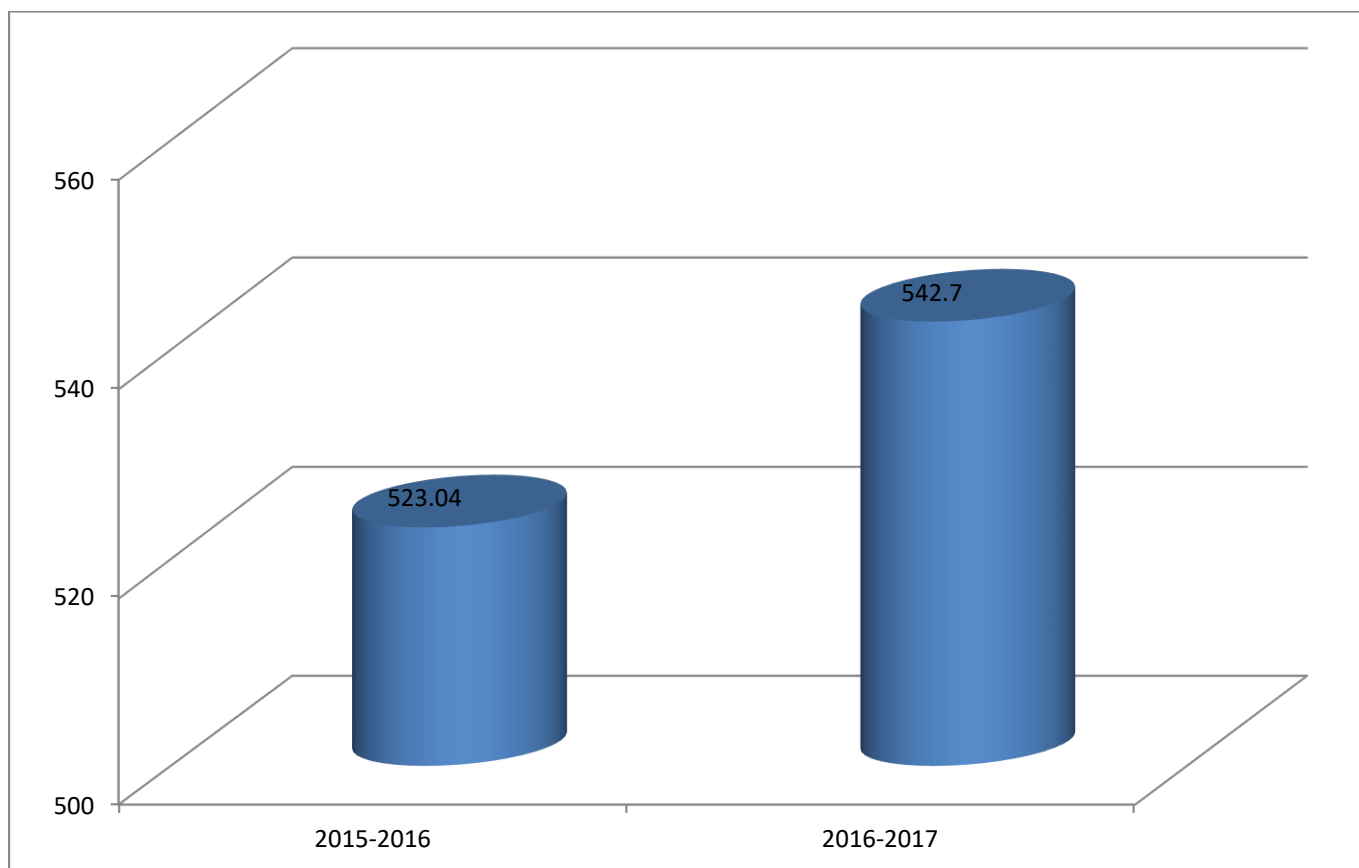




3.3 Loan Recovery

During the year 2016-2017, the corporation achieved progress in its loan recovery programs. In 2016-2017, the recovered amount of loan was Tk. 542.70 core against the target of Tk. 583.42 core and 2015-2016, the recovered amount of loan was 523.04 cores against the target of 569.09 cores. The recovered amount of 2016-2017 is Tk. 19.73 in cores higher than that of the previous year 2015-2016.

Year	Recovery
2015-2016	523.04
2016-2017	542.70

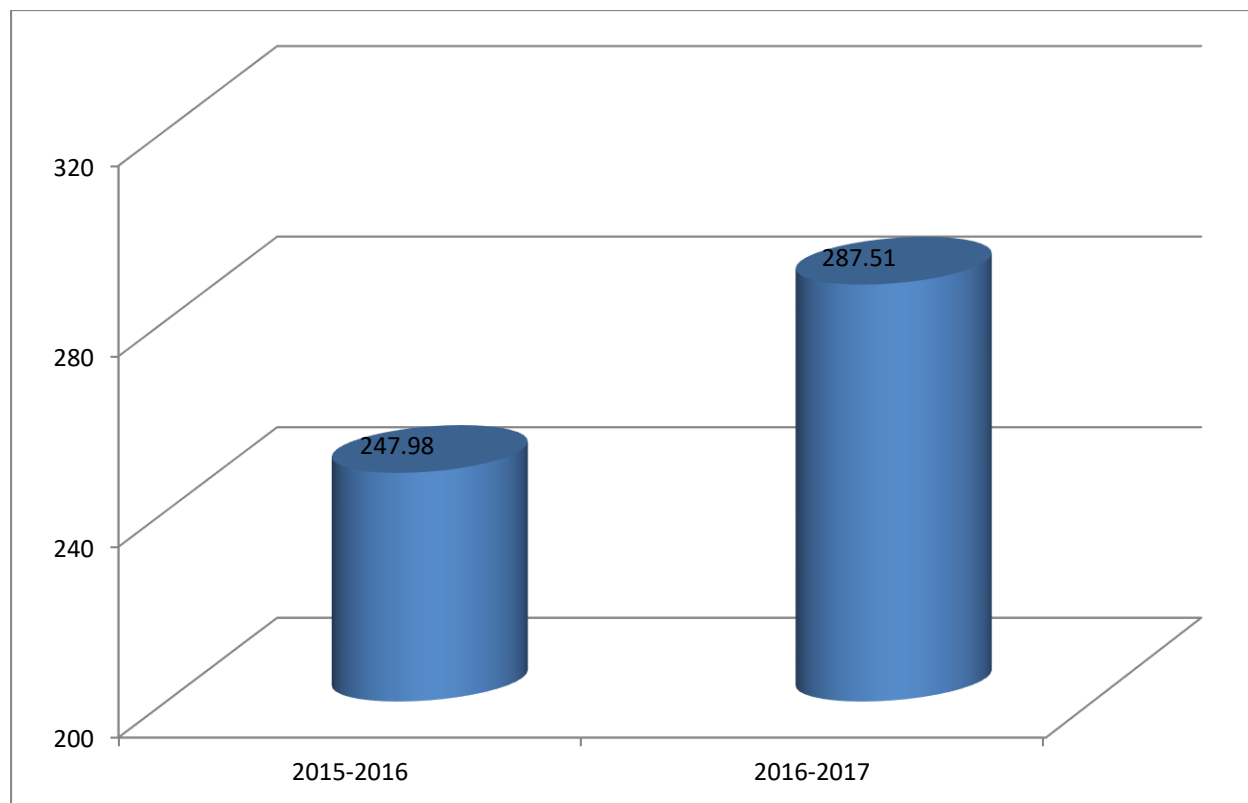




3.4 Loan Disbursement

During the financial year 2016-2017, the amount of loan disbursed is Tk. 287.51 core. The disbursement amount of loan was Tk. 247.98 core during the year 2015-2016. The amount of loan disbursed has increased by 12.31% during the year 2016-2017 as compared to the year 2015-2016.

Year	Disbursed
2015-2016	247.98
2016-2017	287.51

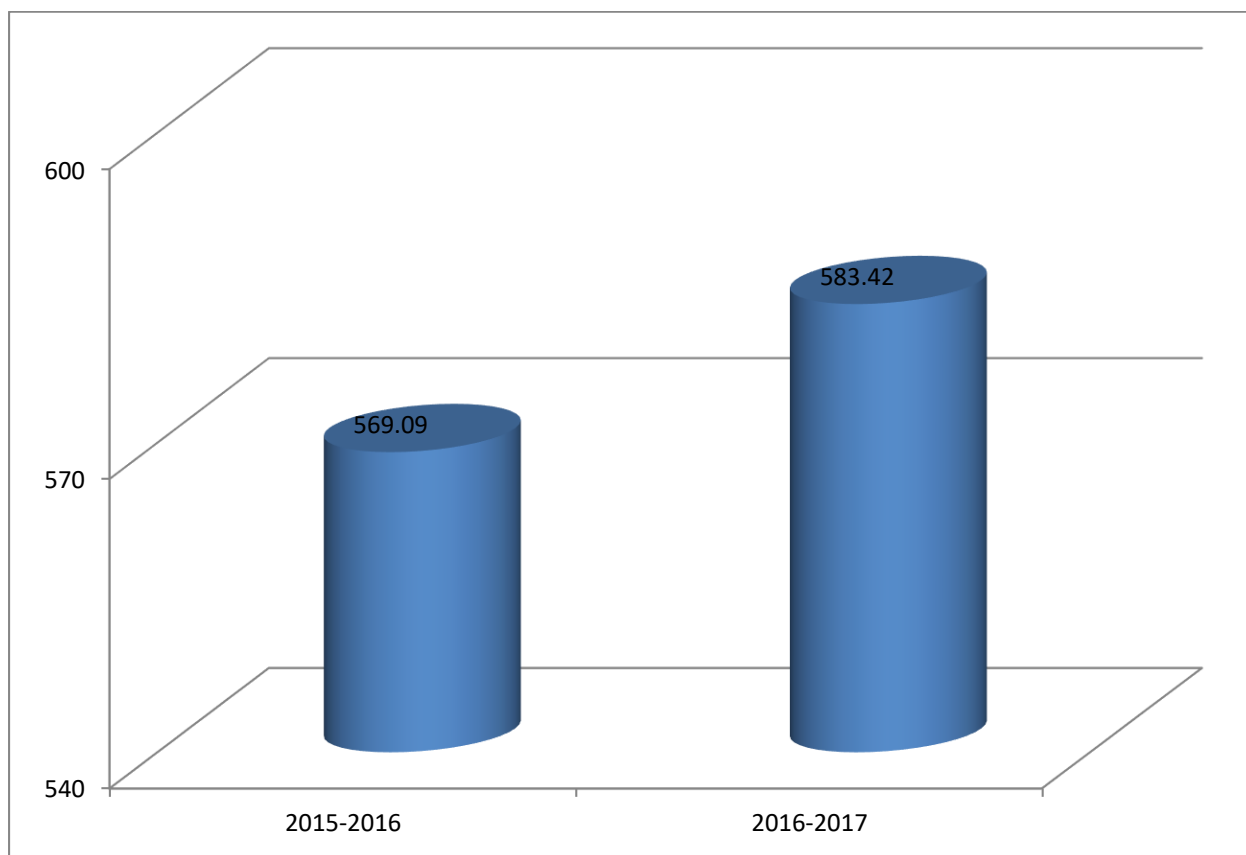




3.5 Recoverable Loan

In 2016-2017, total recoverable amount was Tk. 583.42 and in 2015-2016 total recoverable amounts was Tk. 569.09 core. During the year 2016-2017 total recoverable amount increased by Tk. 14.33 Core than that of the previous year 2015-2016.

Year	Recoverable
2015-2016	569.09
2016-2017	583.42

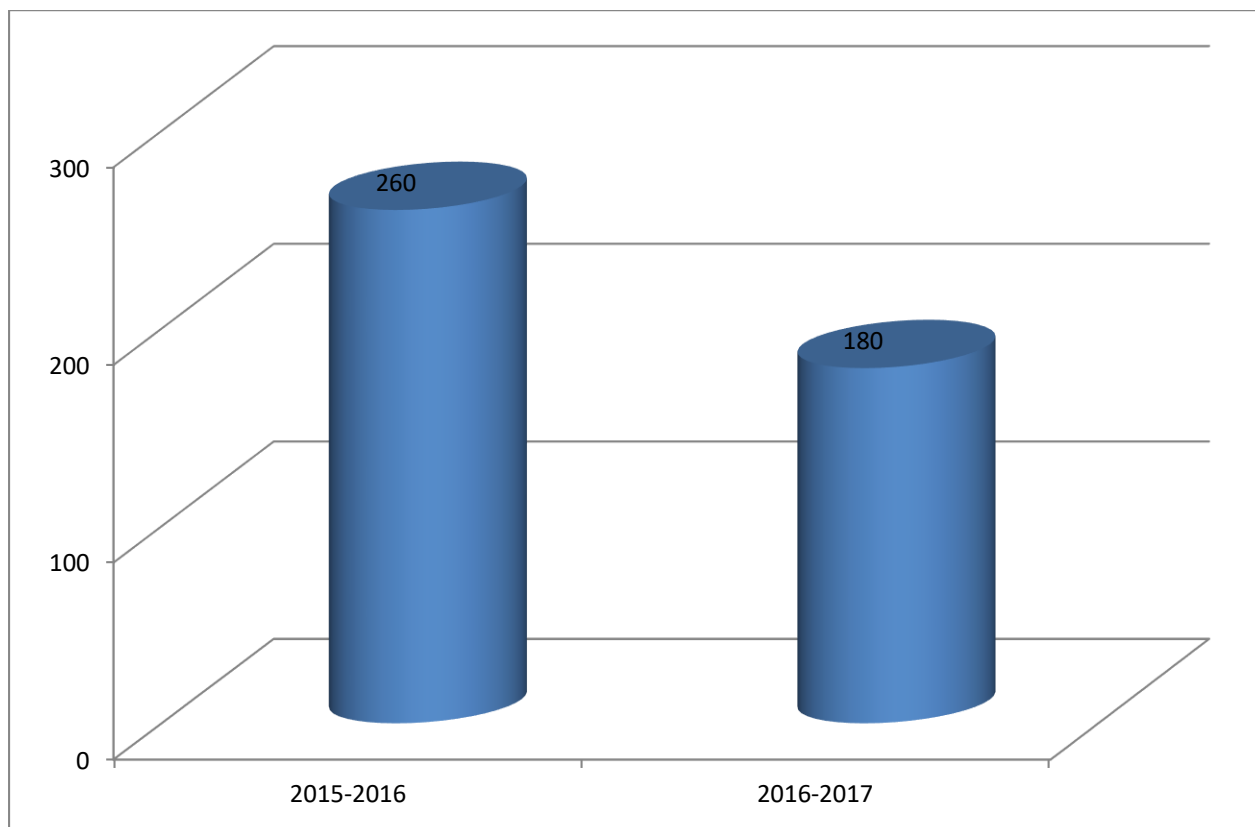




3.6 Court Cases

In 2016-2017, the total number of court cases filed was 180. In 2015-2016 the total number of court cases filed was 260. In 2016-2017 the 80 number of cases decreased than the previous year 2015-2016.

Year	Cases
2015-2016	260
2016-2017	180

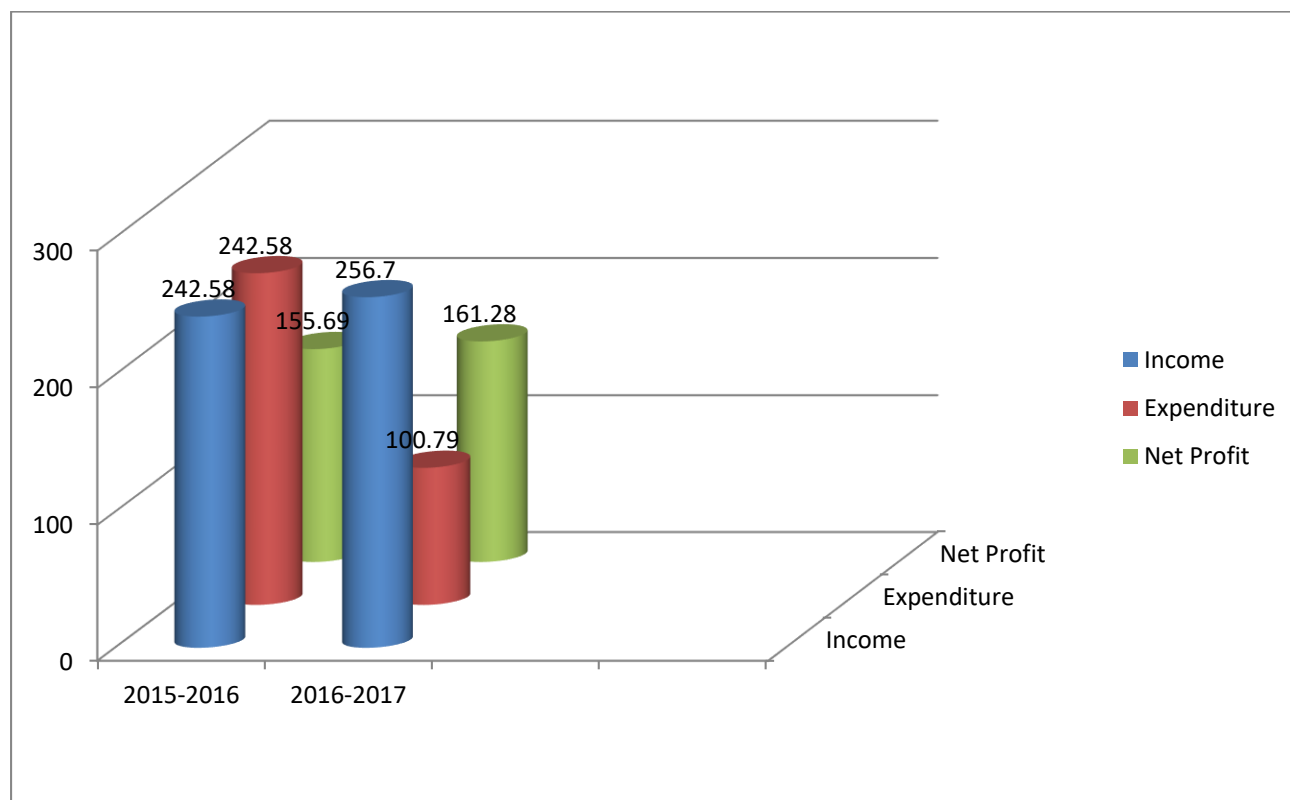




3.7 Profit

At the end of the year 2016-2017, the amount of total Income, Expenditure and Net Profit stood at Tk. 256.70, 100.79 & 161.28 cores respectively. On the other hand, during the year 2015-2016 total amounts of Income, Expenditure and Net Profit was Tk. 242.58, 242.58 & 155.69 core respectively.

Year	Income	Expenditure	Net Profit
2015-2016	242.58	242.58	155.69
2016-2017	256.70	100.79	161.28

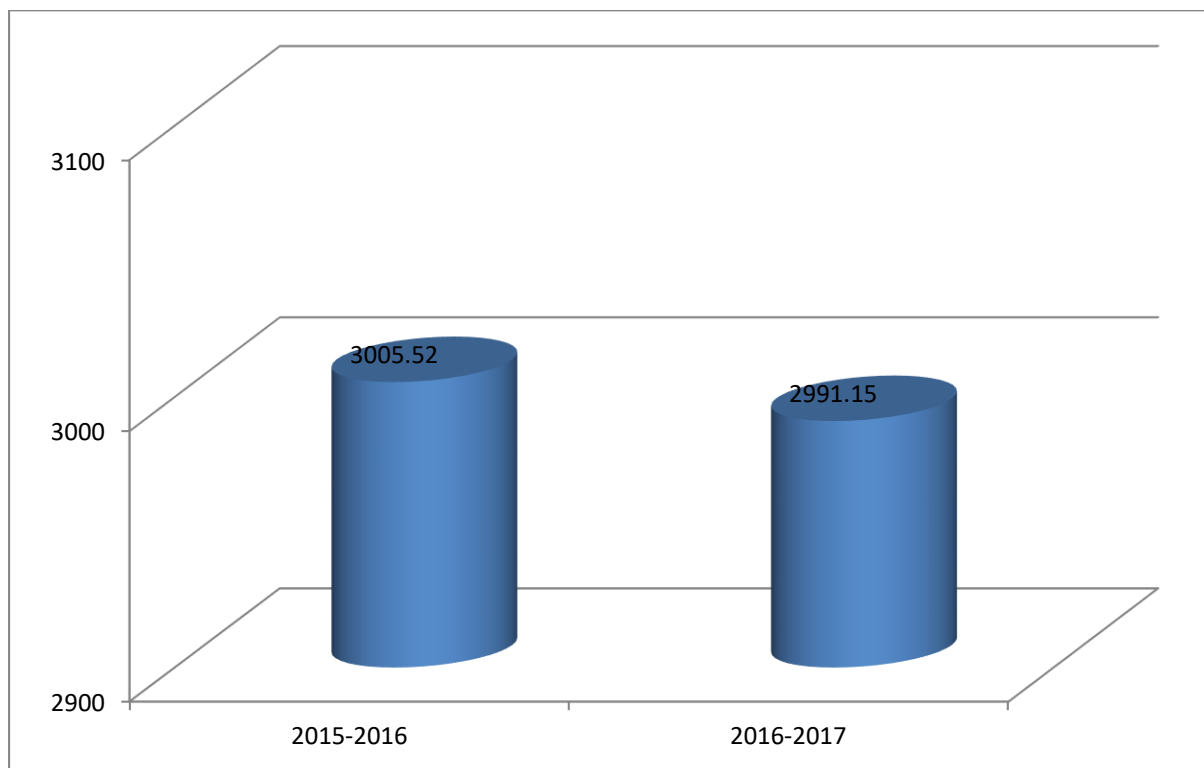




3.8 Outstanding Loan

At the end of the financial year 2016-2017, the total outstanding balance of the loan was Tk. 2991.15 (Un-classified 2803.49 + classified 187.65) core. At the end of the year 2015-2016 the total outstanding loan balance was Tk. 3005.52 core.

Year	Outstanding
2015-2016	3005.52
2016-2017	2991.15



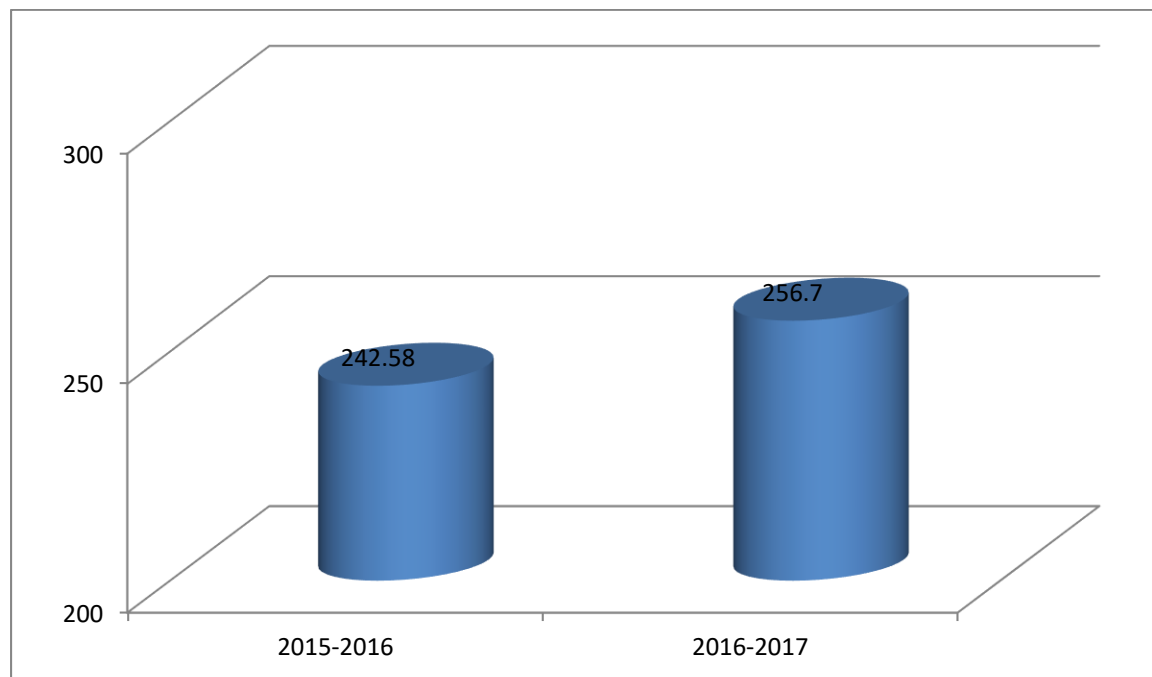


3.9 Income

During the year 2016-2017, the Corporation's total revenue income amounted to Tk. 256.70 core, which was Tk. 242.58 core in the year 2015-2016.

After the introduction of the loan classification system in 1999-2000 "Deferred Interest" of the un-classified loan (interest Suspense) is not being included in income account. If any recovery is made from interest suspense account (partly or fully) the amount thus recovered is included in income account.

Year	Income
2015-2016	242.58
2016-2017	256.70

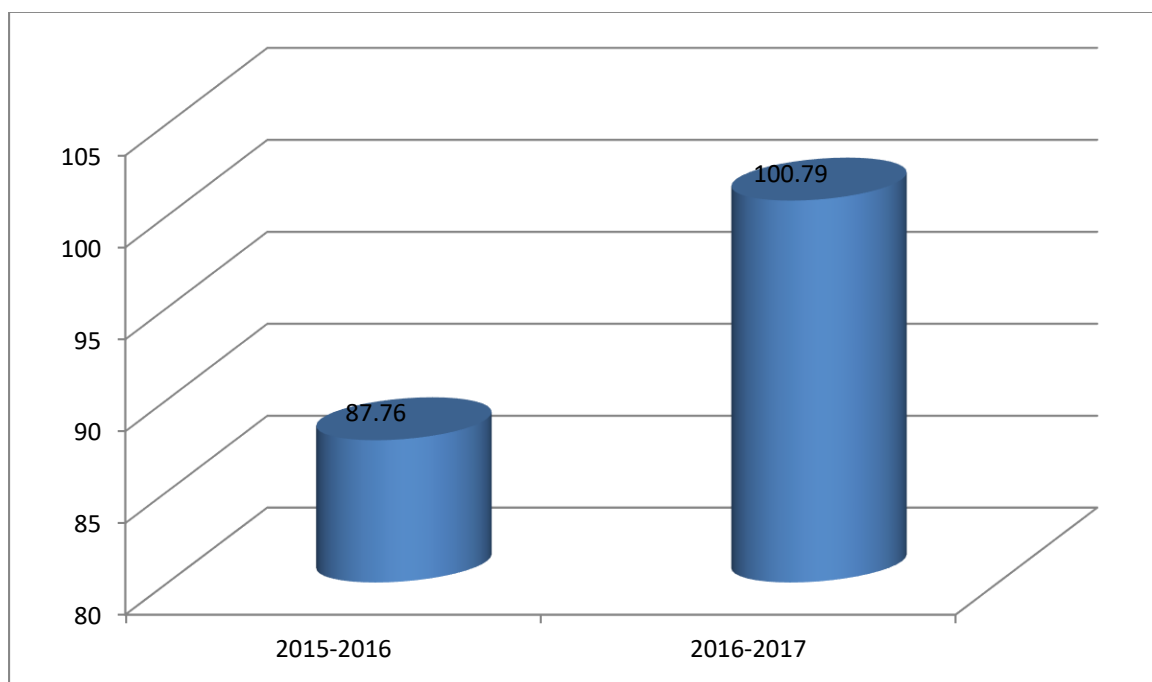




3.10 Expenditure

In the year 2015-2016, the Corporation's total revenue expenditure was Tk. 87.76 core. The amount reached at Tk. 100.79 core during the year 2016-2017. In 2016-2017 total revenue expenditure has increased by Tk. 13.03 core 14.85% as compared to that of the previous year.

Year	Expenditure
2015-2016	87.76
2016-2017	100.79

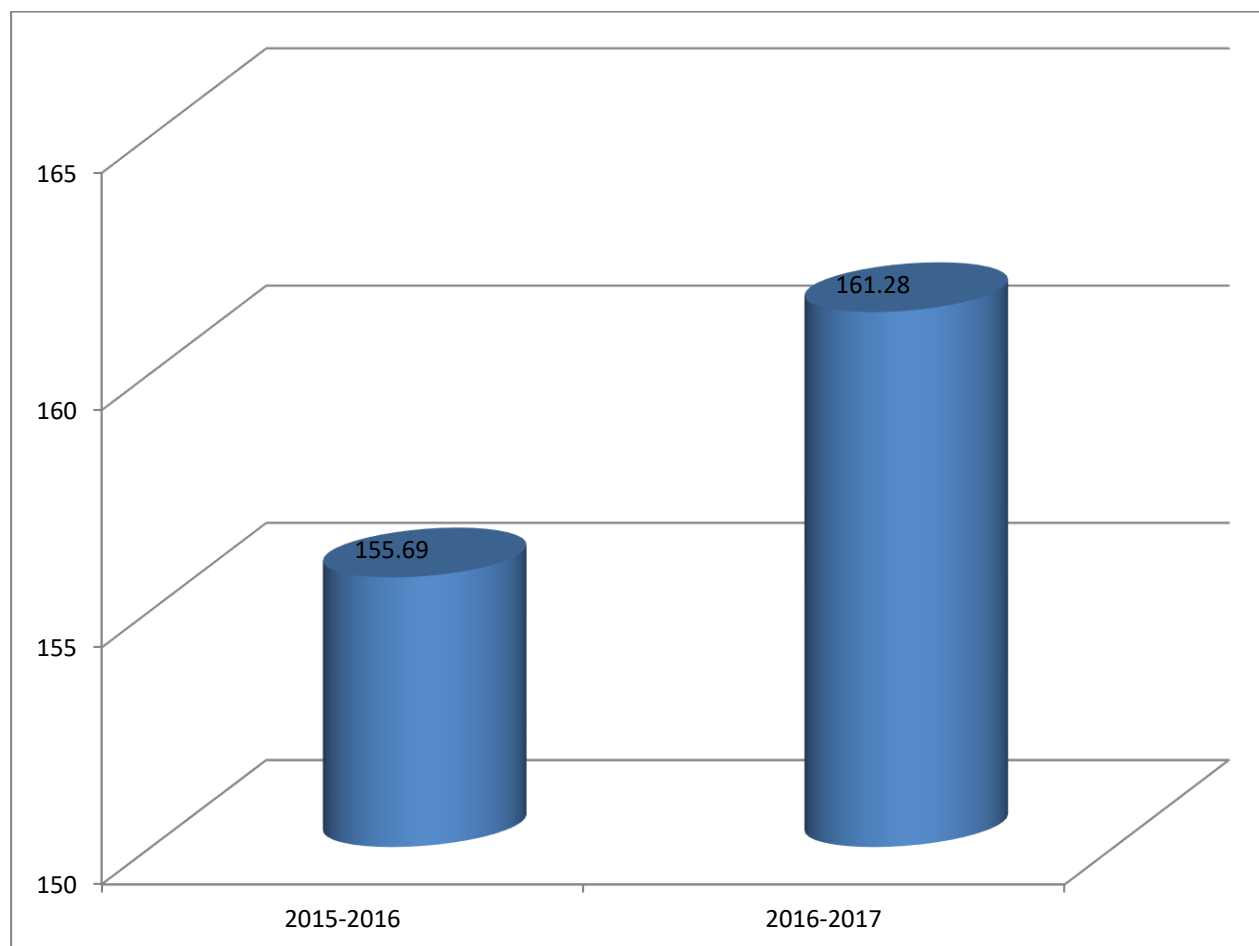




3.11 Net Profit (Before Tax)

In the year 2015-2016, the amount of net profit of the Corporation was Tk. 155.69 core. During the year 2016-2017 the amount of net profit stood at Tk. 161.28 core. Net profit has increased by Tk. 5.59 core during the fiscal year.

Year	Net Profit
2015-2016	155.69
2016-2017	161.28



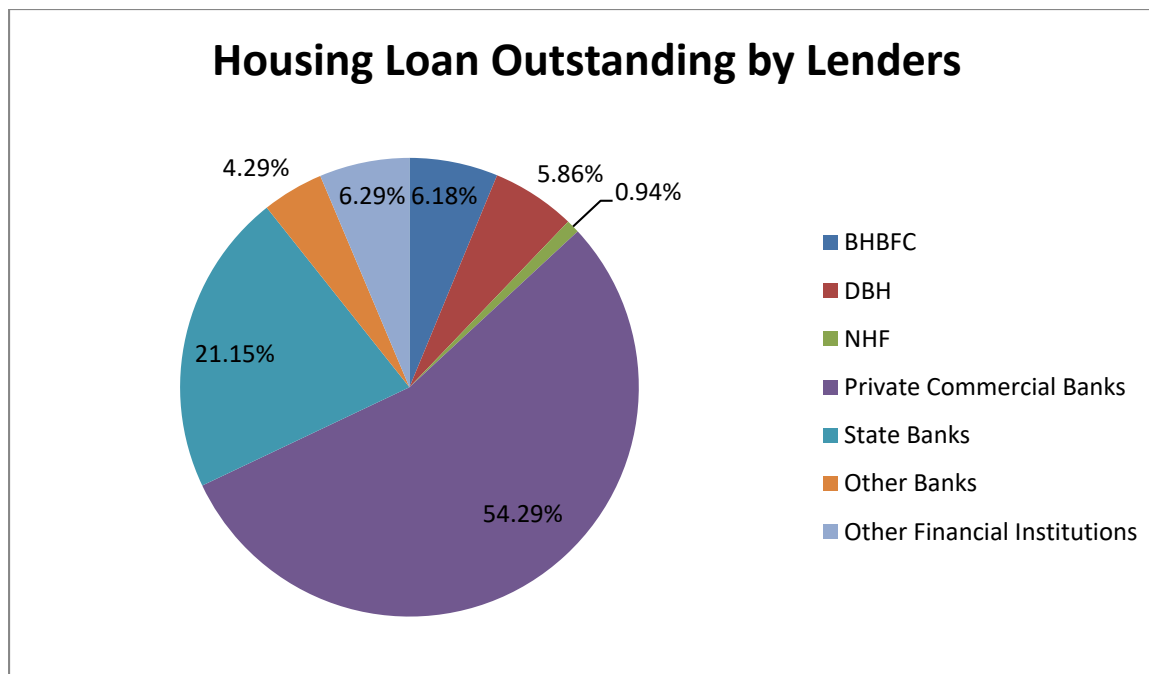


3.12 Overall Housing Financing Scenario in Bangladesh

Bangladesh has a well-developed financial sector, though it is mainly dominated by banking sectors. The sector comprises of 31 non-bank financial institutions, 56 commercial banks, 62 insurance companies, 599 microfinance institutions (Bangladesh Bank). The housing financing is also dominated by banks besides, there are some specialized financial institutions like Bangladesh House Building Finance Corporation (BHBFC) a government-subsidized entity that pioneered housing finance in the country and until recently, was one of the major sources of housing finance in the country, Delta Brac Housing (DBH), National Housing Finance (NHF) etc. Dhaka is one of the biggest markets for housing finance as recent estimates indicate that over 80% of housing loan disbursed to Dhaka city based purchasers and developers. Due to limited sources of funds and high-interest rate, there is inadequate financial intermediation in the housing sector.

Housing Loan Outstanding by Lenders, June 2015

Institute	Percentage
Bangladesh House Building Finance Corporation (BHBFC)	6.18%
<i>Delta Brac Housing (DBH)</i>	5.86%
National Housing Finance (NHF)	0.94%
Private Commercial Banks	54.29%
State Banks	21.15%
Other Banks	4.29%
Other Financial Institutions	6.29%



3.13 Findings

Based on above analysis, I found some issues regarding the performance of BHBFC Limited. These are:

- The whole organization’s activity and the process are paper-based.
- Bangladesh House Building Finance Corporation (BHBFC) follows a manual transaction system.
- Loan process procedure is too much slow.
- Employees technological skilled is not adequate.
- Shortage of employees in every branch.
- There is a lack of transparency in giving loan and recovery management.
- Lack of information on the website about “How to get a loan from Bangladesh House Building Finance Corporation (BHBFC).”



Chapter Four: Conclusion & Recommendations





4.1 Conclusion

It's a great pleasure for me after completing my two months internship program in Bangladesh House Building Finance Corporation (BHBFC). In these two months, I was working in the various department and learned lots of official and housing financing things from the organization.

Bangladesh House Building Finance Corporation (BHBFC) is playing a vital role in housing financing sector in Bangladesh. The shelter is the fundamental rights of every people. The lower and middle lower groups of people are benefited by getting the loan at a low interest-rate from the Bangladesh House Building Finance Corporation (BHBFC).

Bangladesh House Building Finance Corporation (BHBFC) is trying to assist, organize & strength the corporation to achieve its goal. The present fact that a new stage has been achieved the capital base of the Corporation needs to be strengthened further. The authority of the Corporation is undertaking appropriate long-term plans for achieving the goal.



4.1 Recommendations

Some recommendations to compete with other financial institution and to achieve the goal of Bangladesh House Building Finance Corporation (BHBFC) are mentioning below.

- The whole organization's activity and the process are paper-based. The entire operation and process should be digitalized and online based.
- Bangladesh House Building Finance Corporation (BHBFC) follows a manual transaction system. It should be online and e-transaction system.
- Loan process procedure is too much slow. It should be faster and online based.
- Employees technological skilled should be improved and giving them proper technical training.
- Shortage of employees in every branch. Appointed more new employees in every branch of Bangladesh House Building Finance Corporation (BHBFC).
- There is a lack of transparency in giving loan and recovery management. Loan giving and recovery system should be more transparent.
- Lack of information on the website about "How to get a loan from Bangladesh House Building Finance Corporation (BHBFC)." The website should be full of information about loan getting procedure and should add an option for online application.



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Appendix





বাংলাদেশ হাউস বিল্ডিং ফাইন্যান্স কর্পোরেশন
BANGLADESH HOUSE BUILDING FINANCE CORPORATION

সদর দফতর
২২, পুরানা পল্টন, ঢাকা-১০০০

টোলফোন নম্বর-

স্মারক :

এইচবি/এইচও/পিএইচআরডি-১৭/৩২৭৩

তারিখ :

১৯.০৩.২০১৯ খ্রি.

মহোদয় হক খান
পরিচালক
কেবিরায়ার কাউন্সেলিং সেন্টার
ইউনাইটেড ইন্টারন্যাশনাল ইউনিভার্সিটি
ইউনাইটেড সিটি, মাদারী এডভেন্সিউ
বাঙ্গা, ঢাকা-১২১২

বিষয় : ইন্টার্নশীপ প্রোগ্রামে মনোনয়ন সংক্রান্ত।

মহোদয়,

উপর্যুক্ত বিষয় ও আপনার নিম্ন ১২ মার্চ, ২০১৯ খ্রি. তারিখের পত্রের প্রেক্ষিতে জানাশো যাচ্ছে যে, ইউনাইটেড ইন্টারন্যাশনাল ইউনিভার্সিটির বিবিএ বিভাগের (মেজর-মার্কেটিং) নিম্নোক্ত শিক্ষার্থীর ২০/০৩/২০১৯ - ১০/০৩/২০১৯ মেয়াদে ইন্টার্নশীপের প্রস্তাব কর্তৃপক্ষ কর্তৃক অনুমোদিত হয়েছে।

শিক্ষার্থীর নাম	অর্জিত শ্রেণী ও বিষয়	আইডি	ইন্টার্নশীপ মেয়াদ	মোবাইল ও ইমেইল
এইচ.এম. সাদাফ	বিবিএ (মেজর মার্কেটিং)	১১১১৪২০৩৪	২০/০৩/২০১৯ - ১০/০৩/২০১৯	০১৯৮-০৯৫৫৮১ hmsadaf27@gmail.com

এনভায়স্থান, বর্ণিত শিক্ষার্থীকে ২০/০৩/২০১৯ - ১০/০৩/২০১৯ মেয়াদে ইন্টার্নশীপ অফর নির্দিষ্ট আশামী ২০ মার্চ, ২০১৯ তারিখে কর্পোরেশনের শাখা অফিস, ধানমন্ডি (ত্রিকানায় ১৯-বি/৪-সি, সিং রোড, শ্যামলী মোহাম্মদপুর, ঢাকা)-তে রিপোর্ট করার জন্য অনুরোধ করা হল। তিনি শাখা ম্যানেজার, বিএইচবিএফসি, ধানমন্ডি-এর তত্ত্বাবধানে ইন্টার্নশীপ সম্পন্ন করবেন। ইন্টার্নশীপ সম্পন্ন করার পর শিক্ষার্থীকে বিএইচবিএফসি'র সেবা ও ব্যবসা সম্পর্কে বাস্তব অভিজ্ঞতার জিজ্ঞাসে "আবালন খ্যেত বিএইচবিএফসি'র ভূমিকা, সমস্যা ও সমাধান" শীর্ষক একটি প্রতিবেদন প্রস্তুতপূর্বক নিম্ন-স্বাক্ষরকারী করবার সাক্ষরিত করতে হবে। উল্লেখ্য, সংশ্লিষ্ট শিক্ষার্থীকে ইন্টার্নশীপের জন্য কর্পোরেশন কর্তৃক কোনরূপ আর্থিক সুবিধা প্রদান করার ব্যবস্থা নাই।

ধন্যবাদান্তে,

আপনার বিশ্বস্ত


(মেহের মুন্সতান)

উপমহাব্যবস্থাপক

অতি. দায়িত্ব (ট্রেনিং ইনসিটিউট)

তারিখ: ১৯.০৩.২০১৯ খ্রি.

স্মারক : এইচবি/এইচও/পিএইচআরডি-১৭/৩২৭৩(১০)

অনুলিপি:

- ০১। সংশ্লিষ্ট শিক্ষার্থী.....
- ০২। মহাব্যবস্থাপক(সকল), বিএইচবিএফসি, সদর দফতর, ঢাকা;
- ০৩। শাখা ম্যানেজার, শাখা অফিস, বিএইচবিএফসি, ধানমন্ডি; সংশ্লিষ্ট শিক্ষার্থীকে ইন্টার্নশীপ সংক্রান্ত প্রয়োজনীয় দিক-নির্দেশনা ও সহযোগিতা করার জন্য অনুরোধ করা হলো;
- ০৪। ব্যবস্থাপনা পরিচালক মহোদয়ের একান্ত সচিব, বিএইচবিএফসি, সদর দফতর, ঢাকা;
- ০৫। অফিস কপি।

