
Internship program in different countries

Internship program is a compulsory three credits course, which provides us with the opportunity to gain practical knowledge. Now the world is very much competitive. United International University (UIU) aims to build future magnate with the theoretical knowledge as well as practical knowledge about the corporate field of our country. Internship course and its report is a significant aspect in the direction of accomplishing the goal. For completing internship project, I have joined Credit Rating Agency of Bangladesh (CRAB). The term "CRAB" can be Divided by in three parts – Business Development, Credit and Rating department, and Accounts department.

Credit & rating dept.; usually denotes to a symbol or on a relative judgment of something on a scale. So, the entire term 'Credit rating' can be defined as a judgment or an opinion on the quality of a credit, whether the creditor or the borrower is financially capable to meet the obligations. It is an evaluation made by credit bureaus of a borrower's overall credit history. Typically, a credit rating tells a lender or investor the chance of the subject being able to pay back a loan. Credit ratings are utilized by financial specialists, guarantors, speculation banks, agent merchants, and governments. For financial specialists, credit rating agencies increment the scope of speculation options and give free, simple to-utilize estimations of relative credit hazard; this for the most part expands the proficiency of the market, bringing down expenses for the two borrowers and loan specialists. Since Bangladesh has numerous organizations, for example, corporate, banks, NBFIs so evaluating is must to see the credit value of these organizations. Now it's a growing sector in Bangladesh.

Origin of the Report:

Here, I am assigned to complete this internship report-writing project as the requirement of our Bachelor of Business Administration program at United International University which will be submitted to our respectable Instructor Byeesuzzaman, Associate Professor, United International University, to gather knowledge and experience.

For completing internship project, I have gone to Credit Rating Agency of Bangladesh (CRAB) to take the real-life experience of activities from 20February, 2018 to June 20, 2017 fulfill my internship.

Objectives of organization port:

- To know about the credit rating process completely.
- To think about the present market situation of credit rating companies like CRAB and their client benefit as well.
- To analyze the credit rating process of Credit Rating Agency of Bangladesh Limited.
- To find out some problems of credit rating process.
- To make some recommendations to overcome those problems.

Scope of the Report:

Any academic course of the study has a great value when it has practical application in real life. Just a considerable measure of hypothetical information will have little significance except if it is pertinent in the pragmatic life. Thus, we require appropriate use of our insight to get some advantage from our hypothetical information in our functional life. Building a solid base of useful information is conceivable through working some place essentially. At the point when hypothetical learning is acquired from a course of study, it is just the most of the way of the topic. Entry level position suggests the full use of the techniques and strategies by gaining information of the topic this can be productively connected in our every day life.

Methodology of the Report:

The sort of techniques utilized as a part of this report is primarily of an illustrative sort. Both essential and optional information investigation were chosen as the fundamental research strategy.

Primary Data Collection:

The primary data has been collected from

- Interviewing the key persons of the company.
- Face to face conversation with officers and staffs;
- Related documents, books contemplate gave by the officers concerned.

Secondary Data Collection:

Certain information for this report has been extricated from auxiliary sources, since the graphic idea of the investigation to set up this report calls for existing actualities and data assemblage.

The sites utilized as a part of instance of information accumulations are mentioned in Reference.

Limitations:

I have gone through some problems while preparing this report such as:

- Unavailability of Data: Some portion of data was unavailable in the web sites and printed information was also hard to collect.
- Inaccuracy of data: It was difficult for me to find out the reliable source of data among all the sources.

However, I strongly believe that I have tried to overcome my problems and completed this report at my best.