



Assessment of Consumer Credit:: A Case Study on HSBC

Anup Kumar Saha

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The Bank was awarded ISO 9002 accreditation for its personal and business banking services. This ISO 9002 designation is the first of its kind for a bank in Bangladesh. HSBC extended its operation to the consumer banking sector in Bangladesh once it realized the huge growth potential in this segment. HSBC is currently providing a large number of personal asset products to a growing consumer base in Bangladesh. Analysis of consumer credit products of HSBC shows that it is one of the important products of the bank. Growth in the consumer banking sector has resulted in the penetration of the risk pool of potential customers. Credit limit decisions have to be made in a standardized and systematic way in order to process the loans rapidly and effectively. Credit Analysts make subjective decisions based on old financial information, a different set of facts and feelings in each case, and an intuitive weighting system based on personal experience. This paper focuses on how the loans were carried, starting from the application through to the disbursement. It also shows the number and amount of the loan disbursement by year and how much is recovered over the years.

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