Internship Report

on

"An Analysis of the Credit Risk Management of Bengal Commercial Bank PLC"

Date of Submission: 25 June, 2024

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"An Analysis of the Credit Risk Management of Bengal Commercial Bank PLC"

Prepared by:

Tanjila Akter

ID: 0242310004083068

Major in Finance

Program: MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Supervised by:

Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 25 June, 2024

Letter of Transmittal

25 June, 2024

Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

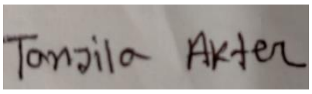
Subject: Submission of Internship Report on "An Analysis of the Credit Risk Management of Bengal Commercial Bank PLC".

Dear Sir,

I would like to submit my internship report on **"An Analysis of the Credit Risk Management of Bengal Commercial Bank PLC"** which I wrote as a requirement for completing the Daffodil International University's MBA program. This is a fantastic opportunity for me to have a better understanding of the company. Throughout the course of writing this report, I discovered and gained new and useful feelings, observations, and knowledge. I've tried my hardest to reflect the experience, talent, and knowledge that I gained while working at Bengal Commercial Bank PLC.

I am grateful for providing me a wonderful opportunity to do a report on this subject. This report also includes BCPLC perspective, as well as a brief description of the bank's loans and risks. While working on the report, I have tried to follow each and every suggestion and instructions given.

Sincerely yours



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Tanjila Akter

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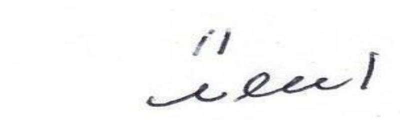
Certificate of Supervisor

This is to certify that **Tanjila Akter**, ID No: 0242310004083068, has prepared the Internship Report titled **“An Analysis of the Credit Risk Management of Bengal Commercial Bank PLC”** as a requirement of MBA program under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University.

The report is recommended for submission.



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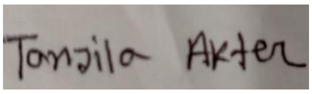
Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Student's Declaration

I am Tanjila Akter, a Master of Business Administration in Finance student at Daffodil International University, declare that I wrote the internship report after completing a ninety-day internship at Bengal Commercial Bank PLC as part of my BBA degree.

Furthermore, I was guided by my instructor Professor Dr. Mostafa Kamal Department of Business Administration at Daffodil International University.

It has never been submitted for academic purposes to any other university, college, or organization. With the help of the sources listed in the references, all of the content covered has been completed.



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Acknowledgement

As a matter of first importance I might want to offer my thanks to the Almighty Allah, whose imperceptible direction helped me to finish this report.

This report has not only given me some precious experience, at the same time it has made me grateful to some extremely helpful and knowledgeable people. By working there as an intern, I have learnt so many things which are very helpful for me in future.

At the very beginning, I want to thanks my academic supervisor Professor Dr. Mostafa Kamal, Department of Business Administration who encouraged me to make this report and also provided me all necessary helpsand guidance.

Finally, my deepest appreciation and special thanks goes to official supervisor **Ms. Sabrina Nowshin,** Manager of Bengal Commercial Bank PLC for extending her support in completing this report. Who helped me a lot during my internship period with valuable advices, guidance and necessary information.

And last but not the least; I would like to thank all the personnel working at Bengal Commercial Bank PLC. They made the environment congenial and favorable for me to understand the task. Without their assistance and co-operation, this report might not have seen the light of day.

I also apologize heartily for any omitted name whose contribution was also complementary for any possible aspect.

Executive Summary

The report is prepared on the credit department operations and risk management of Bengal Commercial Bank PLC. Bengal Commercial Bank PLC is a fast-growing private banking firm with extensive experience in both local and international banking. The majority of a bank's revenue comes from loans and advances. The credit department is critical to the bank's growth and profits. Clients, both corporate and individual, have been drawn to the bank's different deposit and credit offerings. After attaining success in all areas of banking operations, the bank has already established a competitive position among its competitors. First, I discussed objectives, scopes, limitations, and sources of data. Like all studies, this report also has certain limitations in its completion. I provided comprehensive information about Bengal Commercial Bank PLC in the biography of the Bengal Commercial Bank PLC section, including company profile, corporate vision and mission, product and service offerings, and resources. After the organizational overview, the credit management of Bengal Commercial Bank PLC is explained. Here I focus on different types of loans and advances provided by the bank. Credit policy and credit sanctioning authority are exposed in credit management. I also talked about Bengal Commercial Bank PLC's credit department's general credit processes and risk and the kinds of challenges that face the credit department of Bengal Commercial Bank PLC. After that, in the analysis part, I compared the credit performance, revenue, and growth with other competitor banks.

Lastly, after analysis, I found some issues regarding credit operations and performance, like a lack of monitoring and a lengthy process of loan sanctioning, and also found that in 2022, banks' performance was poor. I also included some recommendations regarding finding issues, and a conclusion was discussed.

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Chapter-1

Introduction

1.1 Introduction

Banking is a business that is run on the confidence and trust of people. This confidence is enjoyed by banks and enables the bank to mobilize funds from various sources. The main function of a bank may broadly be divided into two categories: (i) borrowing money from the public by accepting deposits; and (ii) lending the money to the public for the development of trade, commerce, industry, and agriculture. The bank acts as a financial intermediary between savers and investors. Most individuals and organizations make use of banks, either as depositors or borrowers. Credit is the king's pin of trade and commerce and the cause of the progress of the economy as a whole, because without it, the economy either stops totally or moves very slowly. A bank has to face lots of uncertainties or risks to do lending business. In short, lending is a risky business, but profitable as well. To control the risk of default, a bank must have credit risk management. This report focuses on credit products, credit procedures, credit risk grading, etc. I tried my level best to highlight credit procedures and their risks from the perspective of Bengal Commercial Bank PLC, which has also fulfilled my thirst to know about the riskiest business in banking.

1.2 Background of the Study

The report titled "Credit Risk Management Analysis of Bengal Commercial Bank PLC" was prepared as a fulfilment internship report of the MBA program authorized by the Bachelor of Business Administration, Daffodil International University.

1.3 Objectives of the Study

General Objective:

The objective of the report is to identify and evaluate the credit risk management system of Bengal Commercial Bank PLC, which includes the following specific objectives:

Specific objectives:

i. To relate theoretical knowledge with practical experience at BCPLC.
ii. To analysing financial performance of credit department of BCPLC and comparing it with other competitors.
iii. To understanding the challenges BCPLC is facing regarding their credit operations.

iv. To find out some problems regarding CRM of BCPLC along with some possible recommendations.

1.4 Scope of the Study

The scope of this report is limited to BCPLC operations. The study is based on my observations and research while interning in Sonargaon Jonopath Branch, Dhaka. According to the research, I will initially concentrate on the company's history, management style, current state, and, in particular, Bengal Commercial Bank PLC products.

1.5 Methodology of the Study

In conducting this report, both qualitative and quantitative data were applied for the purpose of preparing this report. I have gathered my practical observations. I have used two types of data. These are given below-

Primary data: Primary data included practical work experience of the bank in different department.

Secondary data: Secondary sources mean when data is collected from ready sources or online. These data are collected through:

- Annual report of Bengal Commercial Bank PLC
- Websites of Bengal Commercial Bank PLC
- Wikipedia, Google, Newspaper, Journal
- Different websites

1.6 Limitations of the Study

There were some limitations to completing the report. While preparing this report, I ran into the following issues, which may be considered the study's limitations:

- The bank's policy of withholding certain sensitive data and information for obvious reasons hampered the preparation of a more informative report.
- Personal limitations, such as a lack of understanding of some official phrases, office decorum, and so on, caused a few issues.

- Due to time constraints and to safeguard organizational confidentiality, many sections of the report are not in-depth.
- Information relating to the lawsuit was not available
- The bank's employees are very busy; they couldn't pay enough time.
- Some consumers of the bank did not provide answers on some questions.
- Lack of Supervision by the bank officers
- Rush hours and work were another reason that acts as a hindrance when collecting data.

Chapter-2

Overview of Bank

2.1 About Bengal Commercial Bank PLC

Bangladesh Bank on February 23, 2020, has given a banking license to Bengal Commercial Bank PLC as the Fifth (5th) Generation Scheduled Commercial Bank in Bangladesh. The main goal of Bengal Commercial Bank PLC is to provide specialized banking services to micro and small business enterprises and entrepreneurs across the country. Moreover, the Bengal Bank aims to uphold the interest of the account holders and depositors by ensuring that the deposits are channeled into meaningful investment projects with viable returns.

Bengal Commercial Bank PLC is primarily engaged in deposit and lending activities to private and corporate clients in wholesale and retail banking. Other services typically include credit cards, mobile banking, custodial service and guarantees, cash management and settlement as well as Trade Finance. Bank emphasis on the technological-based platform for different deposit and lending products.

Here's how the bank might emphasize its technological-based platform across its deposit and lending products:

Digital Banking Solutions: Bengal Commercial Bank PLC would likely offer a comprehensive suite of digital banking solutions, including online banking portals and mobile banking apps. These platforms would allow customers to conveniently manage their accounts, transfer funds, pay bills, and access other banking services from anywhere at any time.

Advanced Security Measures: With cybersecurity being a top priority, the bank would implement robust security measures to safeguard customer data and prevent fraud. This might include features like multi-factor authentication, encryption protocols, and real-time monitoring systems.

Efficient Deposit Services: The bank's technological platform would streamline the deposit process for customers, offering features such as online account opening, instant account updates, and automated deposit tracking. This would enhance the overall customer experience and reduce the time and effort required for deposit-related transactions.

Innovative Lending Products: Bengal Commercial Bank PLC would leverage technology to develop innovative lending products tailored to the needs of micro and small business enterprises and entrepreneurs. This might include online loan application processes, quick approval times, and flexible repayment options.

Data Analytics for Risk Management: By harnessing the power of data analytics, the bank can assess credit risk more accurately and make informed lending decisions. Advanced analytics tools would enable the bank to analyze customer data, market trends, and other relevant factors to identify potential risks and opportunities.

Customer Relationship Management (CRM): The bank would likely utilize CRM software to effectively manage customer relationships and personalize banking experiences. By leveraging customer data and insights, the bank can offer targeted products and services that meet the specific needs and preferences of individual customers.

Integration with Fintech Solutions: Bengal Commercial Bank PLC may collaborate with fintech companies to enhance its technological capabilities further. This could involve integrating fintech solutions for payment processing, loan origination, risk assessment, and other key banking functions to improve efficiency and agility.

Overall, Bengal Commercial Bank PLC's emphasis on a technological-based platform would enable it to offer modern, efficient, and customer-centric banking services while maintaining the highest standards of security and reliability.

2.2 Mission of Bengal Commercial Bank PLC

We would like to be a customer-centric bank and become the most preferred and trusted financial advisor in the banking sector, through our excellence in performance, good governance and professionalism. We will thrive to provide modern financial products and services/solutions to build a lasting value chain and contribute to the socioeconomic growth and development of the country.

2.3 Vision of Bengal Commercial Bank PLC

To be a bank of Trust and Reliability for ensuring sustainable economy promoting inspiring growth.

2.4 Products of Bengal Commercial Bank PLC

General Products

- Savings Account

- Current Account
- Corporate Account
- Short Term Deposit

Deposit Scheme

- Special Deposit Scheme
- Monthly Saving Scheme
- Education Scheme
- Double scheme

Loan Scheme

- Loan General
- Terms Loan
- SOD
- Cash Credit
- Loan against Imported Merchandise
- Loan against Trust Receipt
- Loan against House Building S. Housing Loan Scheme
- House repairing / Renovation loan Scheme
- Consumers Finance Scheme
- Festival Personal Loan Scheme
- Small Business Loan Scheme
- Personal loan Scheme

2.5 Services of Bengal Commercial Bank PLC

- **SME Banking:** SME banking involves offering a range of financial products and services customized to the unique requirements of small and medium-sized businesses. These products may include business loans, overdraft facilities, trade finance solutions, equipment financing, and working capital loans.

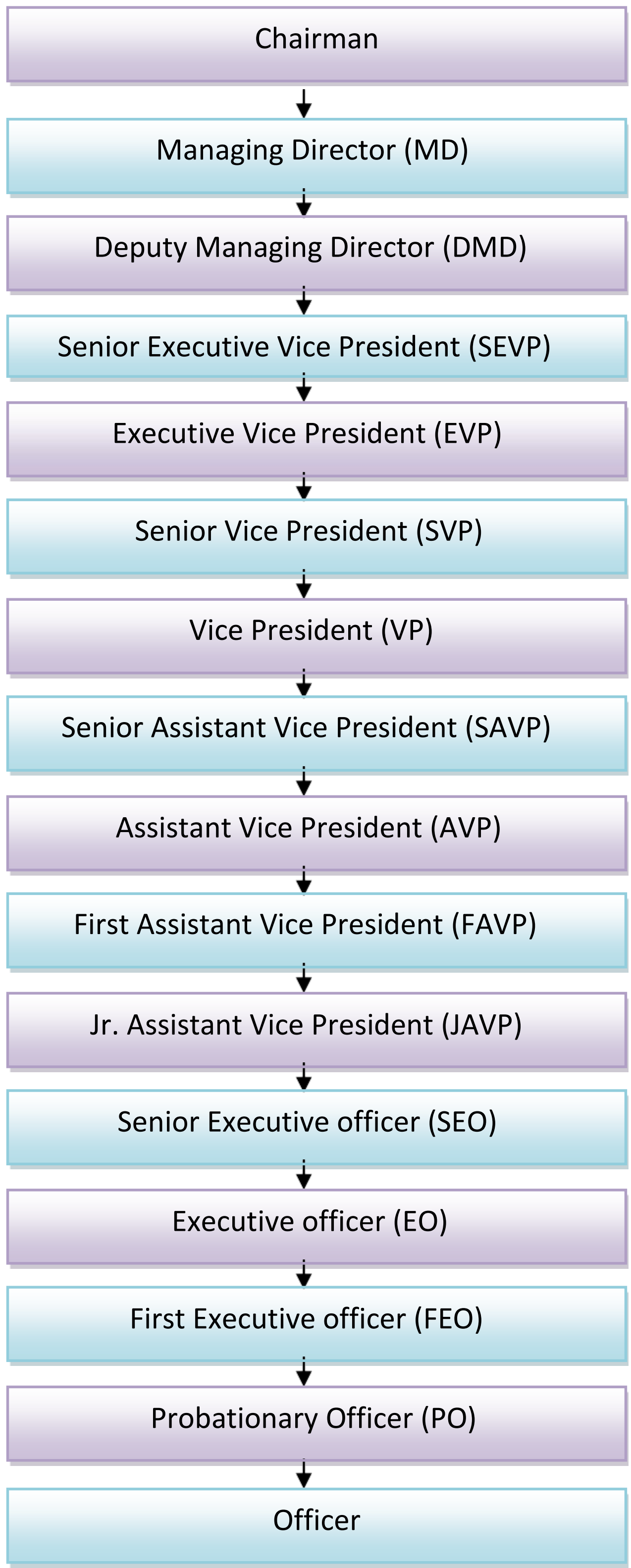
- **Dual Currency VISA Credit Card:** Dual Currency Visa Credit Cards are particularly useful for international travelers who frequently visit countries where the local currency may not be readily accepted. By having the option to transact in a foreign currency, cardholders can avoid currency conversion fees and enjoy competitive exchange rates.
- **Bengal Debit Card:** The Bengal Debit Card is a financial product offered by Bengal Commercial Bank PLC, the Fifth Generation Scheduled Commercial Bank in Bangladesh. As a debit card, it provides account holders with convenient access to their funds for everyday transactions, both online and offline.
- **Remittance Business:** In the remittance business, individuals known as remitters send money to recipients, usually family members or friends, who are located in a different region or country. The funds are typically sent through specialized financial service providers, such as banks, money transfer operators (MTOs), or online payment platforms.
- **Western Union:** Western Union has embraced digital innovation by offering online money transfer services through its website and mobile app. Customers can initiate transactions, track their transfers, and manage their accounts online, providing added convenience and flexibility.
- **SWIFT Services:** SWIFT enables banks and financial institutions to communicate securely and efficiently through its messaging platform. Institutions use SWIFT messages to send instructions, requests, and notifications related to various financial transactions, including payments, trade finance, securities, and foreign exchange.
- **Locker Services:** Locker services typically offer secure storage facilities, often located within bank branches or specialized vaults. These lockers are designed to safeguard customers' valuable items, including jewelry, important documents, heirlooms, and other valuables, from theft, loss, or damage.
- **ATM Services:** One of the primary functions of ATMs is to allow customers to withdraw cash from their bank accounts. Customers can insert their debit or ATM cards into the machine, enter their PIN (Personal Identification Number), and select the amount of cash they wish to withdraw. ATMs dispense the requested cash in the denominations available in the machine.

- **Internet Banking Services:** Internet banking enables customers to manage their bank accounts online, including checking account balances, viewing transaction history, and monitoring account activity in real-time. Customers can access detailed information about their accounts from anywhere with an internet connection, providing convenience and accessibility.
- Bill Payment Services: Bill payment services cover a wide range of bills, including utility bills such as electricity, water, gas, and telephone services. Customers can conveniently pay their utility bills online or through other electronic channels without the need for writing checks or visiting physical payment locations.
- **E-Statement Services:** E-statement services enable customers to receive their account statements electronically through secure online channels, such as the bank's website or mobile banking app, rather than receiving paper statements through postal mail. Customers can access their e-statements from any internet-enabled device, including computers, smartphones, and tablets.

2.6 iBanking Features

- Account Balance Enquiry
- Account Summary
- Account statement for a particular period
- Transfer funds to all CASA account within the Bengal Commercial Bank
- Mobile Top-up (All Prepaid & Postpaid)
- Fund Transfer from Bengal Bank Own Account to bKash
- Fund Transfer from Bengal Bank Own Account to Nagad
- Fund Transfer from Bengal Bank Own Account to Rocket
- Fund Transfer from Rocket to Bengal Bank CASA Account
- Fund Transfer to any CASA account of other Schedule Bank in Bangladesh.
- Other Bank’s Credit Card Bill Payment.

2.7 Organizational Structure of Bengal Commercial Bank PLC



Chapter-3

Theoretical Analysis of CRM

3.1 Credit

The credit department plays a vital role in a bank. A bank is a money and credit trader. Banks take deposits from a wide number of customers and then lend a large amount of the money accumulated to individuals who need it. Banks earn a profit after paying the cost of funds by securing a decent return for savers, making funds available to borrowers at a cost, and securing a reasonable return for savers. As a result, banks have been able to diversify into a much newer area of higher-paying business activities. In addition to their conventional duty as a middleman between savers and borrowers, they also serve as a reliable payment system. The credit department at Bengal Commercial Bank PLC similarly strives for perfection.

3.2 Loan and Advance of BCPLC

A bank's primary function is to make advances. This uses a significant portion of the bank's funds and is also one of the bank's primary sources of revenue. As a result of the instant transfer of goods, loans are the right to receive payment or the responsibility to pay on demand or at a later date (securities). The most valuable asset category is loans, which represents half to nearly three-quarters of all bank assets. The loan account of a bank is usually separated into multiple groups of similar loans. The BCPLC loans and advances can be broadly classified into these categories:

1. Continuous Loan
2. Demand Loan
3. Term Loan

- **Continuous loan**

These kinds of advances do not have a specific time series for drawing or distribution, but do normally have a complete adjustment or repayment date at the end. There are two types of continuous loan

(a) Cash credit (CC)
(b) Over Draft (OD)

a) **Cash Credit (CC):** Cash credit is the favorite mode of borrowing by traders, industrialists, agriculturalists, etc. to meet their working capital requirements. Working capital requirements are an elastic form of borrowing. It is elastic because the limits fluctuate according to the needs of the borrower. There are two types of cash credit-

- Cash Credit (Hypothecation)
- Cash Credit (Pledge)

b) **Overdraft (OD)**: It is a financial concession between a bank and customer that allows the latter to pull out funds in excess of his credit balance in his current account up to a predetermined limit. It is merely a provisional arrangement that is normally offered in exchange for security. The borrower may draw and return as many times as he or she wants, as long as the total amount overdrawn does not exceed the agreed-upon limit. Only the amount drawn is subject to interest, not the entire amount sanctioned. There are two types of overdrafts-

- Secured Over Draft
- Unsecured Over Draft

❖ **Demand Loan**

Demand Loans are loans that become due after the bank has served a demand notice on the borrower. There are some demand loans given below-

a) Loan against Imported Merchandise (LIM)
b) Loan against Trust Receipt (LTR)
c) Payment against Documents (PAD)
d) Loan against Packing Credit

a) Loan against Imported Merchandise (LIM): It is a loan given by a bank to an importer in exchange for a commitment of imported goods. If the importer fails to retire the bill within the specified time, it is utilized as security. Typically, LIM is given to an importer who is short on cash and needs to pay the bill and clear the goods with the port authority. The money will be used to clear imported goods from the port. The money is used to get the goods released from the Customs Authority.

b) Loan against Trust Receipt (LTR): Credit is given to the importer to pull out documentation and release the goods from the customs department, with the items remaining in the importer's custody.

c) Payment against Documents (PAD): When import bills are delivered for payment, the bank that opens the letter of credit is obligated to honor its agreement to pay them. The opening bank's account is debited by the foreign correspondent bank that negotiates the paperwork, and the amount is thus advanced on behalf of the importer. The opening bank will insert the shipping documents into their book and respond to the foreign correspondent's debit advice to debit the "Payment against Documents (PAD)" or "Bills of Exchange" account.

d) Loan against Packing Credit: A packing credit loan is referring that advance given by a bank to an exporter to help him buy, process, pack, and ship products. Freight, handling costs, insurance, and export tariffs are all covered by the credit, which is issued in stages. A packing credit advance is usually limited to 180 days and must be repaid by bill of exchange discussion or purchase.

- **Term Loan**

These are loans with a set repayment period that is defined in the loan contract paper.

a) Loan (General)

b) Health Loan

c) Project Loan

d) Transport Loan

e) Educational Loan

f) Small Business Loan Scheme

a) Loan (General): Credit facilities are made in a lump payment for a specific duration with a specified rate of interest and are called "general loans." The total sum is paid in cash or by credit in the borrower's current account, and the borrower can withdraw funds at any moment. Whether the borrower withdraws money from his/her account or not, he/she will be charged interest on the entire amount sanctioned. The loan can be paid back in monthly installments or at the end of a set length of time. There are three types of loans (G). They are as follows:

- Short Term loans: If a loan is payable within one year, it is called short-term loan. It is also called Demand loan. Because it is payable on demand.
- Mid Term loans: If a loan is repayable within 3 to 5 years, it is called midterm loans.
- Long term loans: If the loan is repayable above 5 years, it is called long term loan.

B) Health Loan: This financing facility is only available to their chosen individual customer for medical costs for themselves and their family members. If a loan is requested for personal medical expenses, a co-applicant must be a blood related with a source of income; otherwise, the loan must be paid in full.

C) Project Loan: BCPLC offers a project loan program. They usually do not spend much in project loans, but they are considering it now. Because a project loan is a large investment that is entirely dependent on the project's performance, banks always keep an eye on a few key factors before committing to a project loan. Before taking out a project loan, think about your options. Always ask the bank who the people involved in the project are. The borrower's security standard.

d) Transport Loan: This is a term loan facility available for individuals or business enterprises engaged in transport business, especially water transport, for the purchase or building up of cargo vessels or other transport.

e) Educational Loan: BCPLC urges its customers to prioritize their children's education over their financial situation. As a result, the bank offers consumers an education loan. BCPLC's aim is to help its customers determine their children's true academic potential and seek educational support.

F) Small Business Loan Scheme This is a funded credit facility and is provided to small business owners who are doing business with their own capital but cannot expand their business because of a shortage of capital.

3.3 The Interest Rate of Various Types of Loan

Particulars	Interest Rate
Cash Credit	13%
Overdraft	14%
Small Loan	14%
Exports [packing Credit & ECC]	7%
Consumer Finance Scheme	16%
Commercial and Trade Financing	14.50%
Working Capital Financing	14.00&
Agricultural Financing	11.50%
Loan against PF	16%

SME Financing	16%
PAD, LTR, LIM	14.50%
House Loan residential	13%
House loan (commercial)	14%
Loan-G/Term Loan [Small cottage industry]	13.25%
Loan-G/Term Loan [Large & Medium scale industry]	13.25%

3.4 Credit Policy of BCPLC

BCPLC credit policy reflects the bank's views on the country's overall macroeconomic development through providing financial assistance to trade, commerce, and industry. Throughout its credit operations, BCPLC reaches out to people from all walks of life. They provide capital to large and medium-sized businesses and industries. At the same time, they look after entrepreneurial development through their operations. It has been noticed that as a matter of policy, they take care of entrepreneurial development through their operations.

- When selecting borrowers, it placed a premium on the customer ‘Man' and "Business, not just security."
- It ensures that the credit portfolio is diverse.
- It makes sure that its loan portfolio has a good mix of short, medium, and long-term financing.
- Interest rates are variable, based on the proposal's tenacity and the customer's willingness to pay.

3.5 Credit Sanction Authority of BCPLC

According to the BCPLC, power and authority should be decentralized. It is possible to analyze practically and qualitatively the system of delegation of power in order to efficiently implement it and obtain the desired advantage for the bank and the executive concerned.

The primary rule they follow to attain the goal of delegation of authority is-

- ➢ The managing director has full authority over all of the bank's executives
- ➢ With the exception of the managing director, the executives only exercise delegation of powers when such power is delegated.
- ➢ The managing director has the authority to revoke any executive's delegated authority by issuing a specific or general order.

Authorized Executives exercise delegated authorities with caution, keeping the bank's best interests in mind. Authorized Executives must also follow the credit constraints, tools, and rules established by the Banking Company Act, Bangladesh Bank, and other standard credit norms when executing their authority.

3.6 Overall Procedure for Sanctioning Loan

i) Information Sheet:

Bank provide the first information sheet to the borrower for fill up all necessity information. It includes the following information-

- The company's name and the location of its factory.
- Officer's address and phone number
- Names and educational qualifications of the primary sponsors
- The business details of sponsors with past and future record.

ii) **Application for Investment**

After receiving the borrower's initial information, the bank double-checks all of the information and also double-checks the borrower's account with the bank. If all information Officially satisfied, Bank gives the prospective borrower an application or an investment form.

iii) **Collecting CIB Report from Bangladesh Bank:**

After receiving the advance application, the bank sends a letter to Bangladesh Bank requesting a report. The report is called the CIB (Credit Information Bureau) report. For all types of investments, Bengal Commercial Bank PLC requests this report from the central office. The goal of the CIB report is to find out whether the borrower has taken out a loan from another bank, and if so, how much the borrower owes any money.

iv) **Making Investment Proposal:**

Following the issuance of the CIB report, the concerned branch prepares an Investment Proposal, which includes the terms and conditions of the investment, for approval by the Head Office. The materials listed below are required for sending the investment proposal:

- Loan application
- Declaration of the borrower
- Photograph of the borrower duly attested
- Bio data of the borrower
- Limit sanction
- Credit report
- Legal opinion
- Memorandum of article
- Trade license
- Copy of title deeds
- Tax clearance certificate

v) **Credit line proposal:**

If the officer believes the initiative is realistic, he will put up a proposal. The proposal is prepared by Bengal Commercial Bank PLC in a specific format known as an investment proposal. It includes these information-

- Date of Incorporation,
- Experienced main sponsor/director
- Details and location of the capital
- Account opening date, kind of business, details of past penalties, etc.
- Safety and security (existing and proposed),
- Aspects of the account's operation,
- Deposit information, allied concern liabilities, and obligations with other banks
- The CIB reports
- The project's rated capacity (item wise),
- During the period, procurement of production
- Earnings for the time period

vi) **Head Office Approval:**

The Head Office aging evaluates the project after receiving the investment proposal from the branch. If the investment appears to be viable, the head office sends it to its Board of Directors for approval. The Board of Directors deliberates on the proposal and decides whether or not to approve the Investment. The Head office delivers the approval to the branch with specific conditions if the committee authorizes the investment. These include:

- All additional terms and conditions, as per the Bank's policy and practice for such advances to defend the Bank's interest, apply to this sanction as well.
- The bank may revise, modify, or cancel any terms and condition of the sanction at any time for any cause, and the customer will be bound unconditionally.
- The branch must not go over the sanctioned limit.
- Charge documents that have been officially stamped should be obtained.
- Drawings will be permitted only once all mortgage requirements and other security arrangements have been completed.

vii) **Sanction Letter:**

The branch gives a sanction letter to the borrower after receiving the HO's approval. Among other things, a sanction letter comprises some important information.

viii) **Documentation:**

When the borrower agreed on the sanction letter the documentation process begins. A written declaration of fact proving specific transactions with legal ramifications, signed by authorized people with legal standing, is referred to as documentation. The Bengal Commercial Bank PLC most typical documentation for sanctioning various types of investments.

ix) **Loan Disbursement:**

The bank disburses the loan to the borrower after verifying all of the paperwork. The bank also prepares and gives the borrower a loan payback schedule.

3.7 Loan Classification

Loan classification is an attempt to organize loan data in a systematic way. The degree of risk associated with loans is defined by loan categorization. Loan classification refers to and includes just those assets on a bank's balance sheet that do not generate interest income and have been due for several time. There are two kinds of loans in general.

- Classified Loan.
- Unclassified Loan

Classified Loan:

If a continuous credit is not adjusted or renewed before the expiration date, the account will be classified or irregular from the next day after the expiration date. Accounts that are judged to have a low possibility of payback are categorized. There are various sorts of classified loans:

Substandard: The loan will be considered "substandard" if it has been unpaid for six months.

Doubtful: The loan will be considered "doubtful" if it has been unpaid for nine months.

Bad: The loan will be regarded as "poor" if the repayment time is twelve months or longer. The time range outlined above also applies to demand loans.

Unclassified loan:

In the case of a demand loan, the unclassified time frame also applies.

Length of overdue	Status of classification	Rate of provision
Less than 3 months	Unclassified loan	1%
3 to 6 months	Substandard Loan	20%
6 to12 months	Doubtful Loan	50%
12 months and above	Bad Loss Loan	100%

3.8 Security of Loan

The type of security provided in exchange for a loan might vary. The securities can range from gold and silver to various types of goods, immovable properties, life insurance policies, stock exchange securities, promissory notes etc.

A prudent banker always tries to take tangible assets as securities to safe guard his interests. Generally, security has two kinds of –

Primary security: This is deposited by the borrower himself to cover the advance.

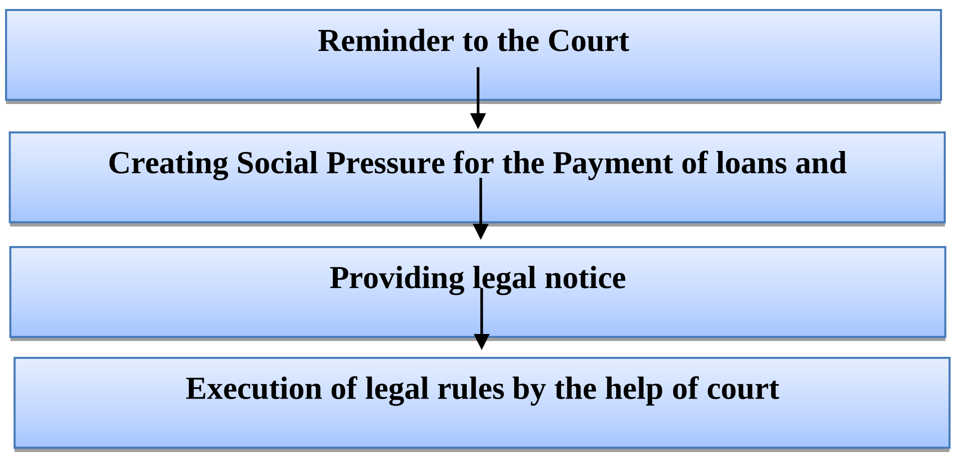
Collateral security: This is the additional or subsidiary or secondary securities This is resorted to after exhausting all possibilities of recovery.

3.9 Recovery

The Bank's recovery department is responsible for recovering the landed fund within the specified time frame. If the borrower does not repay the money within the agreed-upon time frame, the bank will designate him a defaulter and attempt to recoup the cash by selling the borrower's stocks, blocking his account, or launching a lawsuit against him.

Recovery Procedure

Bengal Commercial Bank PLC recovery strategy is the ultimate combination of time, effort, and money. It follows four procedural procedures to recover the loan amount, which are outlined below and are a collaborative effort of the bank, society, and legal entities



These four steps are described in detail below-

- A formal communication channel is used to provide a reminder to the client. On the bank's papers, a letter is written and appropriately signed. Bank sent the letter multiple times to remind the respectable debtor of obligation to return the unpaid balance.
- If the loan amount is not repaid after sending a lot of letters, the client is put under social pressure by others who were suggested to the bank while opening an account.
- If the foregoing two methods fail to recover the funds, Bengal Commercial Bank PLC prepares and sends a legal notice. It puts the borrower in jeopardy.
- The court's assistance is the fourth and last step in the recovery process. For the sake of its honorable reputation, Bengal Commercial Bank PLC makes every effort to avoid situations like this.

The guidelines contained in BRPD Circular no. 16 dated 06.12.98 issued by Bangladesh Bank and partially revised through BRPD Circular no. 9 and 10 dated 14.05.2000 govern the loan classification procedure for all types of loans. According to this circular, if any borrower fails to repay his amount or installment within the following time period, it will fall under the following classification status.

3.10 Principles of Sound Lending

Safety: Bengal Commercial Bank PLC only lends when it is safe to do so and the risk element has been sufficiently minimized and compensated. Safety depends upon:

• The borrower's security;

• The borrower's ability to repay the advance; and

• The borrower's willingness to repay the loan.

Liquidity: A bank's liability is repayable on demand or within a short period of time. As a result, the Bank must retain adequate liquidity. Building, plant, machinery, land, and other investments take time to recover, thus they are less liquid.

Profitability: It requires paying interest to depositors, depreciation, and maintenance, declaring dividends to shareholders, and reserving money to cover bad and doubtful loans, among other things, so Bengal Commercial Bank PLC, like all other banks, disburses advances to earn a profit.

Security: Banks take several sorts of securities, such as MTDR, Sanchaypatra, land, work order, and so on, to assure the safety of loans. The banker must guarantee that the securities are sufficient, marketable, and unencumbered.

3.11 Credit Risk Management

A credit risk refers to the possibility of a debt default as a result of a borrower's failure to make required payments. In the first case, the bank bears the risk, which includes lost principal and interest, cash flow disruption, and higher collection expenses. If the bank could not manage the risk properly, it would be bankrupt. It is very important for banks to have control over credit risk. It's possible that the loss will be entire or partial. In an efficient market, increased credit risk will be associated with higher borrowing rates

A credit risk type:

- Credit default risk – It refers that if a debtor doesn't pay its loan commitments in full or is more than 90 days past due on any substantial credit obligation called credit default risk. It can affect all credit-sensitive transactions, such as loans, securities, and derivatives.
- Concentration risk – The risk that is associated with any one or collection of exposures that has the potential to result in big enough losses to jeopardize a bank's basic operations. It can manifest as a single-name concentration or an industry focus.
- Country risk – The danger of a sovereign state suspending foreign currency payments (transfer/conversion risk) or defaulting on its debts (sovereign risk); this sort of risk is strongly linked to a country's macroeconomic performance and political stability.

3.12 Credit Risk Management in BCPLC

- ➢ Oversight of all credit risks emerging from corporate/commercial institutional banking, personal banking, and treasury operations, as well as the bank's credit policies, processes, and controls.
- ➢ Keeping an eye on asset quality of bank.
- ➢ For managing all classified accounts to maximize recovery and bank make sure timely and sufficient loan loss provisions are made.
- ➢ Within delegated power, approve (or deny) Credit Applications proposed by RM. If total borrower exposure exceeds approved limitations, make a recommendation to the MD/CEO for approval.
- ➢ To give line management with guidance and help on all credit concerns.
- ➢ To guarantee that loan executives have the necessary expertise and/or training to efficiently perform their tasks.
- ➢ To guarantee that all security documentation adheres to the approval requirements and is enforceable.
- ➢ To ensure that appropriate insurance coverage is in place over assets pledged as collateral, and that it is correctly assigned to the bank, by monitoring insurance coverage.
- ➢ When all terms and conditions approved and all security document complete than bank control loan disbursement.

3.13 Challenges Face by Credit Department

Despite the fact that Bengal Commercial Bank PLC is improving its loan and advance management, 4.98 percent of total loan and advances are categorized. Loan recovery is one of the most difficult tasks facing the credit department. There are numerous reasons why the bank's loan recovery is still ineffective. In most situations, issues arise as a result of loan sanctioning procedures, project investigation, and loan investigation, among other things. The primary causes of poor debt recovery can be divided into four categories:

Problems created by economic environment

- **Modifications in management patterns:** Modifications in management patterns may cause a delay in the repayment of a mature debt.
- **Shifts in industrial patterns:** Banks occasionally grant loans to failing businesses in order to help them improve their sector, However, in the vast majority of cases, they are unable to progress.
- **Open market economy operation:** As a result of the emergence of the open market economy in our country, many industries have closed their doors. The cost of production is considerable, while the goods' quality falls short of expectations. As a result, they lose money and the number of bad loans increases.
- **Business extension**: Many businesses expand swiftly, but only for a brief period of time. The total amount of classified loans grows with time.

Problems created by government:

The following problems are created by the government:

- **External pressure**: As a result of constant pressure from various interested parties, BCPLC has had numerous difficulties in the loan recovery process.
- **Legal issues**: Current norms and regulations do not adequately address the legal aspects of debt recovery. As a result, defaulters can easily be cleared of all charges leveled against them.
- **Government policy**: The government's policies on debt recovery change frequently.

Problem created by political:

Political leaders have been known to take out bank loans and then refuse to return them. As a result, the bank is required to write down these loans.

Chapter-4

CRM of BCPLC & Discussion

4.1 Sector wise Distribution of Loan and Advances of Bengal Commercial Bank PLC

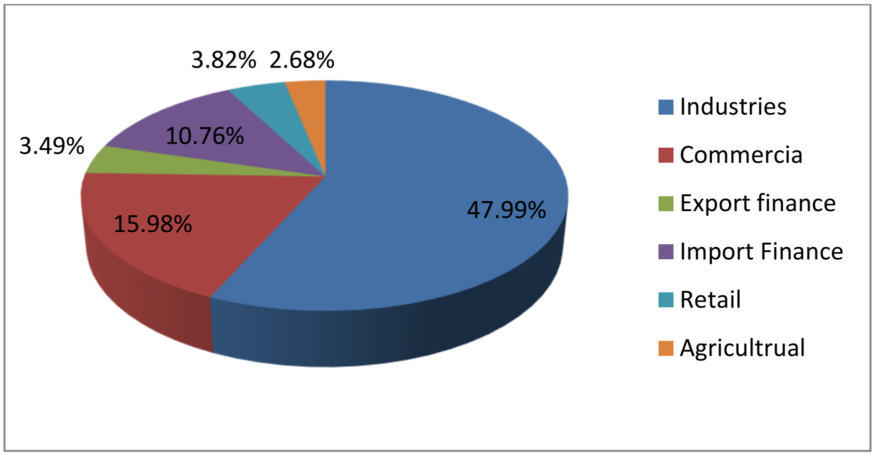


Figure-01: Sector wise Loan and Advances

Sources: Annual Report 2022

Interpretation: Bengal Commercial Bank PLC is first performing growing bank in Bangladesh. Bengal Commercial Bank PLC is contributing to the nation building efforts of the government, trying best to embrace changes and innovations being emerged in our all endeavors to take the Bank at a level of excellence to become a Bank of choice. That is why Bengal Commercial Bank PLC distribute sector wise loan, which can impact on our economy. In 2022, Bengal Commercial Bank PLC was more emphasis on industry in Bangladesh, so they give large amount of loan on industry sector. That can be help to increase our industry to expand their business. Then Bengal Commercial Bank PLC focused on agriculture, import financing, transport and telecommunication, business, and others. It is helped to increase our GDP.

4.2 Geographical Location Wise Credit Exposure of Bengal Commercial Bank PLC

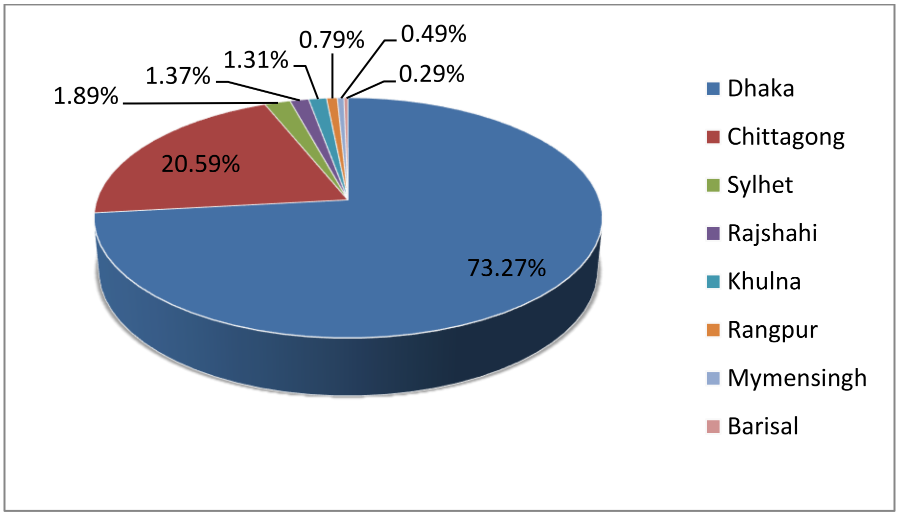


Figure-02 location wise credit exposure

Sources: Annual Report 2022

Interpretation: Here, we can see that BCPLC provide big amount of Loan and Advances in Dhaka division. The number of distribution loans and advances in other divisions is comparatively low.

4.3 Credit Rating

Particulars	2020	2021	2022
Long term	AA	AA	AA
Short term	ST-1	ST-1	ST-1
Out look	Stable	Stable	Stable

Interpretation: Here we can see that the in 2020, 2021 and 2022 credit performance of long term, short term quite good. 'AA' in the long term is adjudged to be of high quality and rated 'ST-1' in the short term indicated highest certainty of timely payment, short term liquidity is very strong and safety is almost like risk free Govt. short term obligations. Stable outlook indicates rating is likely to remain unchanged.

4.4 Net classified loan of BCPLC

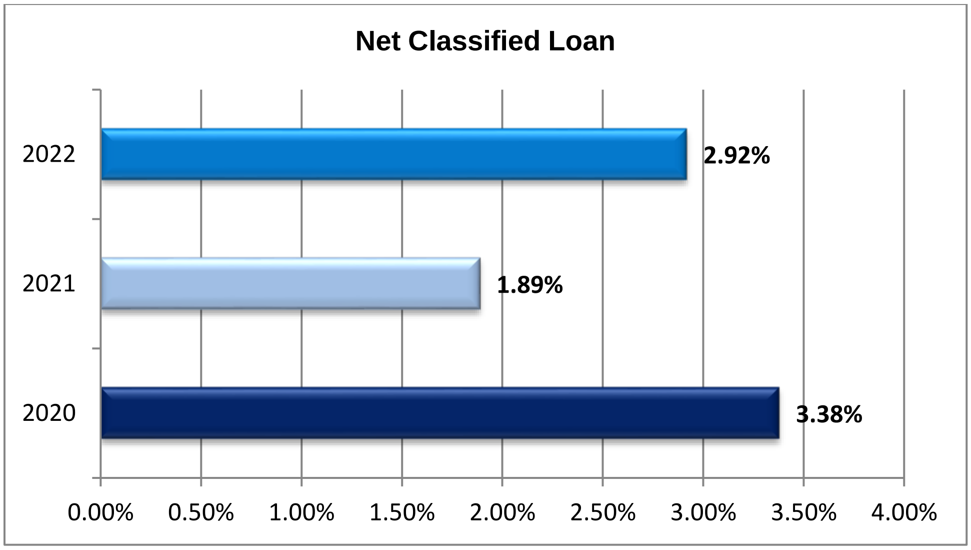


Figure-03 (Net classified loan)

Interpretation: As we can see that in 2020 to 2021 net classified loan decreased that indicate good performance of loan and advance but in 2022 it was increased slightly.

4.5 Interest income of loan and advances

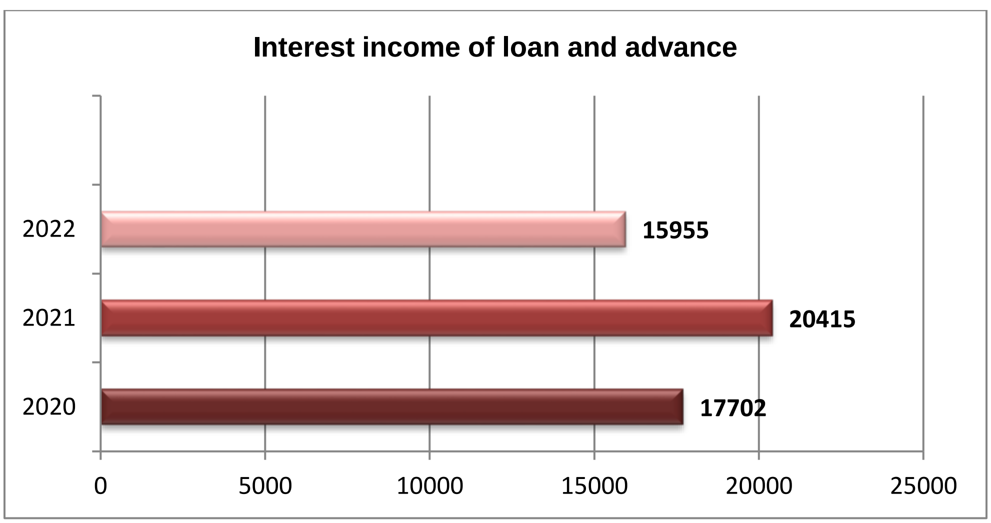


Figure-04 (Interest income from loan and advance)

Interpretation: In 2020 to 2021 increase of interest income was remarkable because of increase of loan and advance but in 2022 loan and advance decrease also interest income of loan and advance decreased.

4.6 Comparison Analysis

To compare with other banks' credit performance, I used the previous 3 years' annual reports of competitors' banks and analyzed some important ratios like loan and advances, credit deposit ratio, net interest margin, non-performing loans and advances, and ROA, which are related to credit activity. For comparison, I selected some competitors' banks of BCPLC. These banks are One Bank, Dhaka Bank, Bank Asia, and IFIC Bank.

Loan and advances of selected banks VS BCPLC.

Particulars	2020	2021	2022
BGC Bank	173,867	179,037	178,159
One Bank	198,909	215,228	220,342
Dhaka Bank	180,626	195,635	198,660
Bank Asia	214,618.15	227,298.96	244,642.03
IFIC Bank	206,930	228,589	260,650

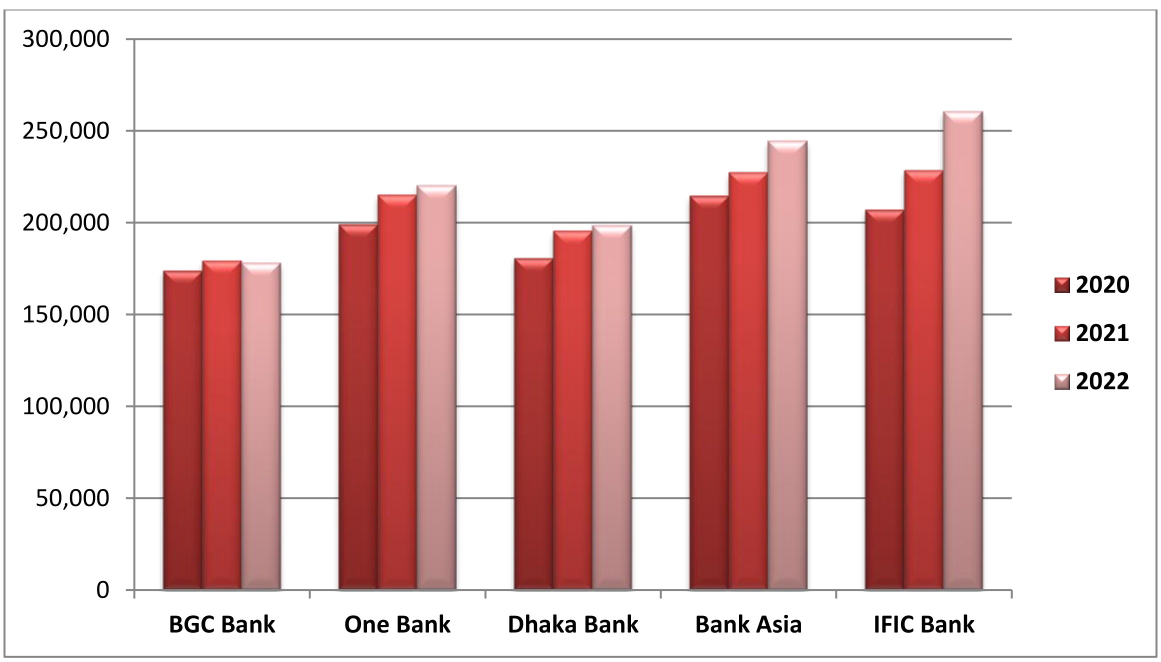


Figure 05- Loan and advance (in million)

Interpretation: Loan and advance of Bengal Commercial Bank PLC increased year to year but compare to the other bank the growth of loan and advance is poor. In 2020 to 2021 because the number of branches of Bengal Commercial Bank PLC was also increased day by day and deposit amounts were increased for this reason bank can lend money to customers. But in 2022 loan and advanced slightly decrease because of pandemic. Others bank growth of loan and advances increased.

Credit deposit ratio of selected banks VS BCPLC

Particulars	**2020**	**2021**	**2022**
NCC Bank	83%	82.80%	81.36%
One Bank	83.59%	83.88%	85.33%
Dhaka Bank	82.79%	84.97%	83.28%
Bank Asia	81.75%	76.47%	69.42%
IFIC Bank	86.83%	84.08%	82.4%

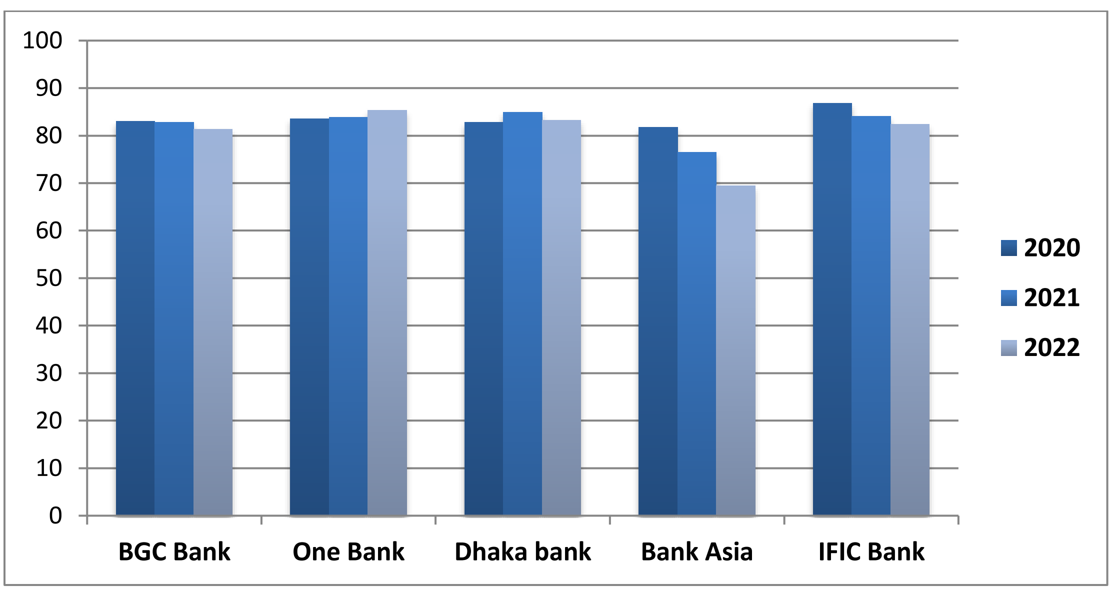


Figure 06- (Credit deposit ratio)

Interpretation: The credit-deposit ratio indicates the state of the country's credit demand or the ability of banks to lend. For the same time period, it compares a bank's total loans to its total deposits. The proper CDR is a delicate balance for banks and the ideal credit-to-deposit ratio is 80% to 90%. Here we can see that Bengal Commercial Bank PLC stands sustainable position with good percentage in CDR ratio compare to the other bank. Others banks ratio fluctuate year to year that is not good for their deposit and loan performance.

Non-performing loans of selected banks VS BCPLC

Particulars	**2020**	**2021**	**2022**
BGC Bank	5.80%	4.81%	4.98%
One bank	8.60%	9.24%	8.60%
Dhaka Bank	4.99%	4.74%	3.13%
Bank Asia	3.24%	4.61%	4.10%
IFIC Bank	6.16%	5.37%	3.97%

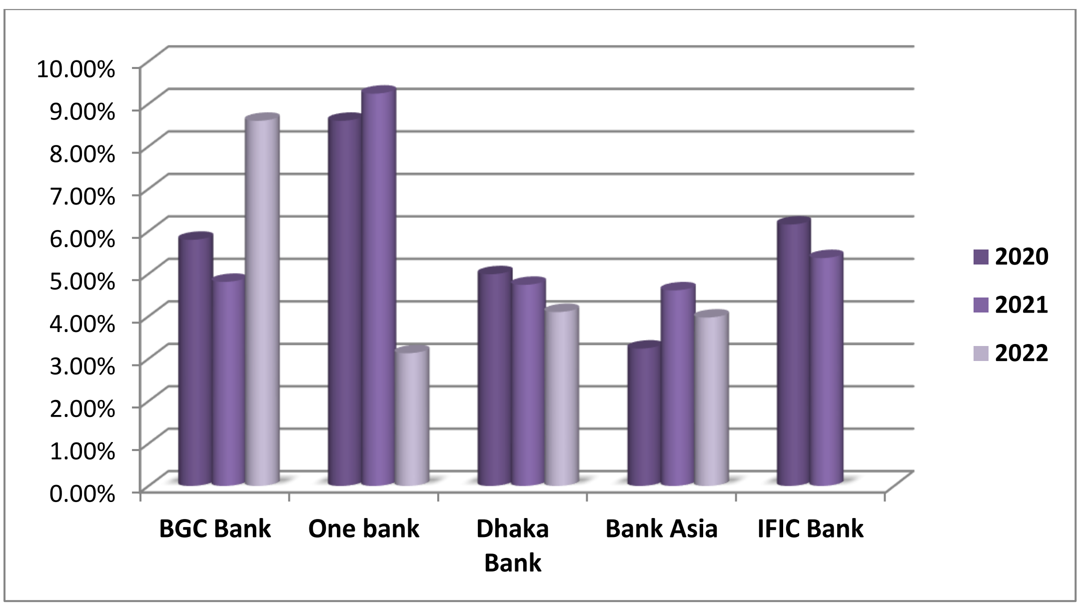


Figure 07- (non-performing loan)

Interpretation: When principal and interest payments are due for more than 90 days or according to the provisions of the loan agreement, it is referred to as a nonperforming loan. Profitability of the banks is strongly influenced by the increase of NPLs. It reduces the retained earnings of the bank. Here we can see non-performing loan of Bengal Commercial Bank PLC decrease from 2020 to 2021 and it indicates that their retained earnings from loan increase. Compare to the other bank the NPL percentage is low and one bank stand high percentage.

Net interest margin of selected banks VS BCPLC

Particulars	**2020**	**2021**	**2022**
BGC Bank	2.97%	2.97%	1.91%
One Bank	5.42%	4.36%	3.42%
Dhaka Bank	3.79%	3.06%	2.97%
Bank Asia	4.32%	5.21%	3.41%
IFIC Bank	4.56%	6.39%	2.86%

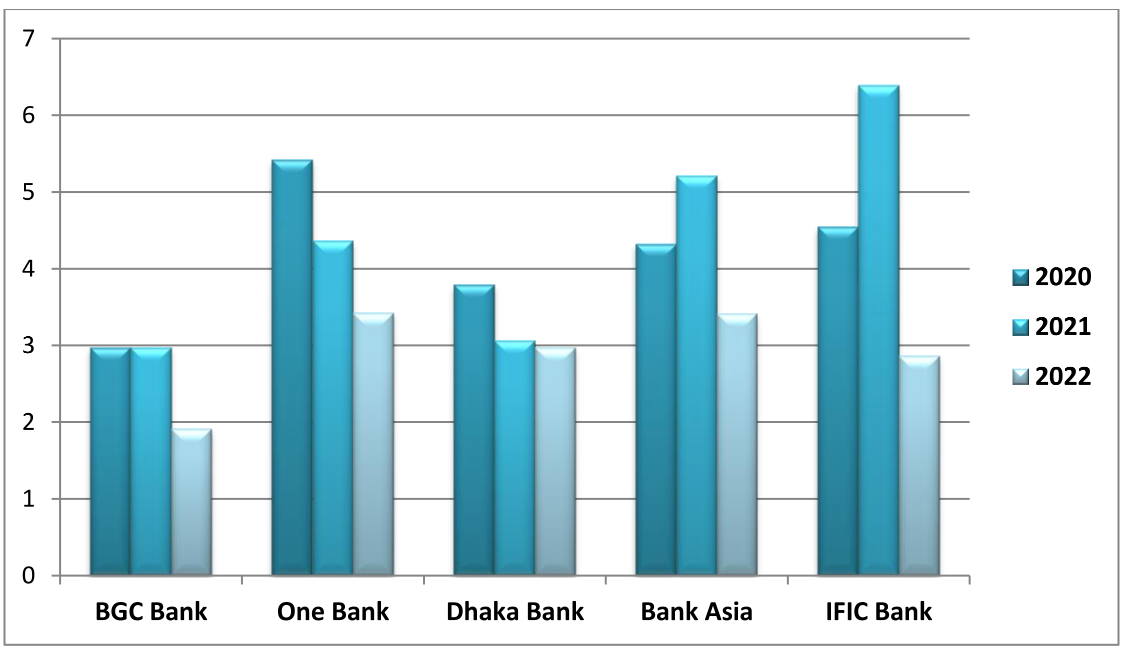


Figure o8- (Net interest margin)

Interpretation: Net interest margin refers to difference between interest income and interest expenses. Bank interest income generated from loan, investment and others. Interest expenses are charges to savings account holders and deposit certificates. High interest margin refers that bank generated good profit from their products and investment. Here we can see that in 2022 net interest margin decline that means banks interest income lower than expenses. In 2020 and 2021 net interest margin was good.

ROA of selected banks VS BCPLC

Particulars	**2020**	**2021**	**2022**
BGC Bank	0.82%	0.86%	0.87%
One Bank	0.56%	0.59%	0.44%
Dhaka Bank	0.54%	0.56%	0.70%
Bank Asia	0.76%	0.59%	0.53%
IFIC Bank	0.8%	0.8%	0.2%

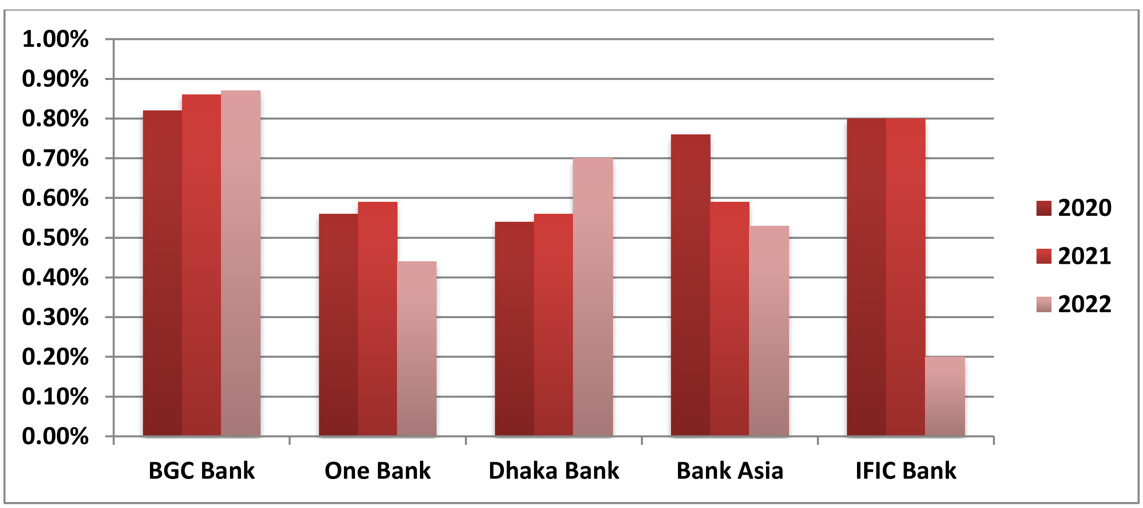


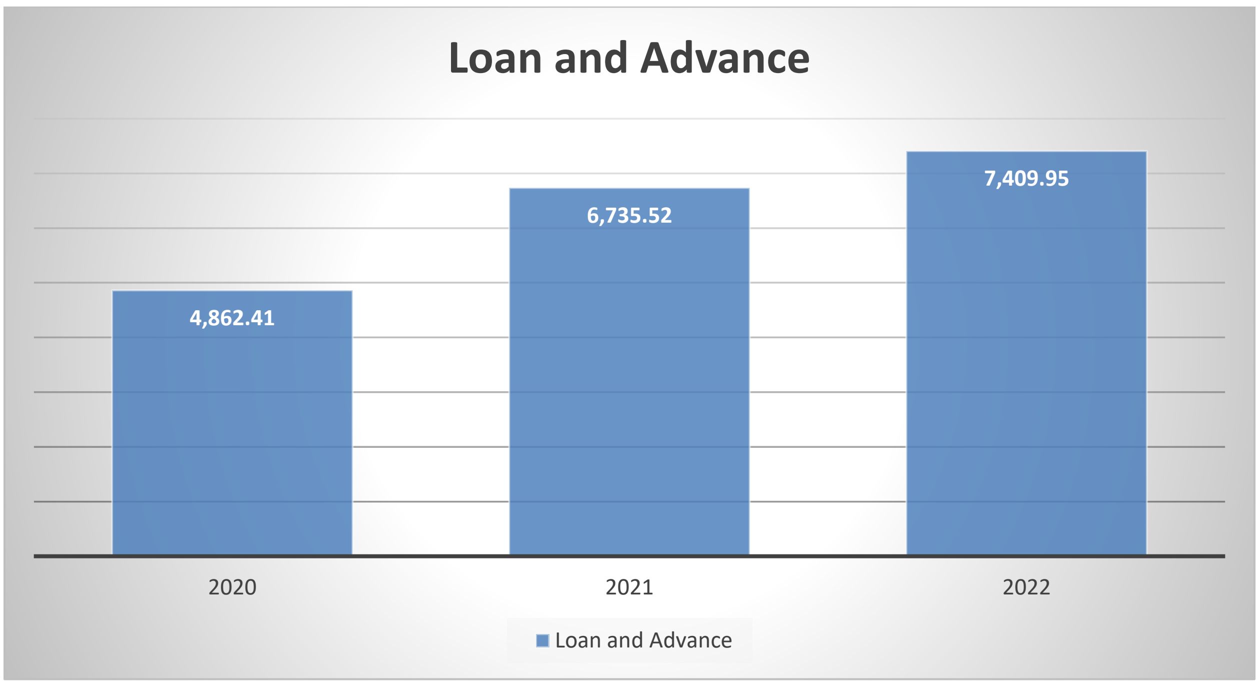
Figure 09- (ROA)

Interpretation: The financial ratio returns on assets (ROA) measures how profitable a company is in comparison to its total assets. A high return on investment (ROI) indicates that the management is very efficient. The ROA of BCPLC bank is high and growth also remarkable compare to the other bank.

4.7 Trend of Loans and Advances

Loans and advances both are debt provided by financial institutions to customers but the difference is duration. Advance is payable within one year while loans are payable more than one year.

Year	Trend Loan and Advance
2020	4,862.41
2021	6,735.52
2022	7,409.95

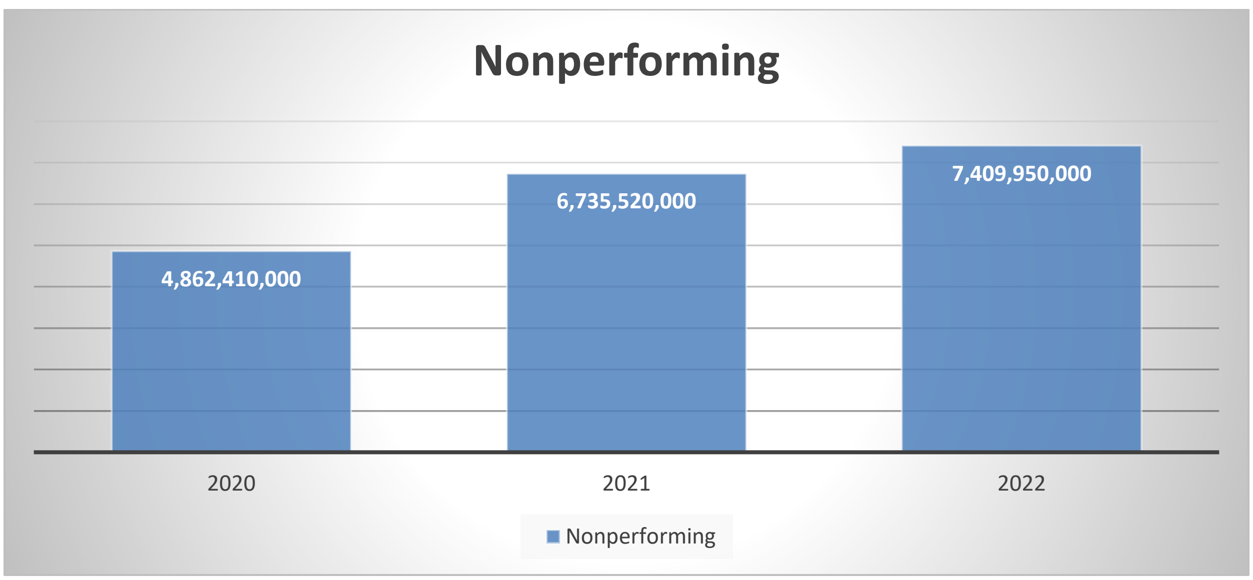


Interpretation: In this graph we can see that here in the year 2020 loan and advance was 4,862, and after this the performance of this bank is gradually increase. In 2021 & 2022 the loan and advances of this bank was 6735 and 7409 respectively. Now we can say that the loan and advances of Bengal Commercial Bank PLC is quite good, they have to hold this performance.

4.8 Non-Performing Loans and Advances

Nonperforming loan means the loan which has no profit. Non-perming loan is generally occurring for the holding of Bank reputation and banking rank in the banking industry. When a bank invests without interest or 0 (Zero) interest then no-performing loan is occurred.

Years	Nonperforming
2020	4,862,410,000
2021	6,735,520,000
2022	7,409,950,000

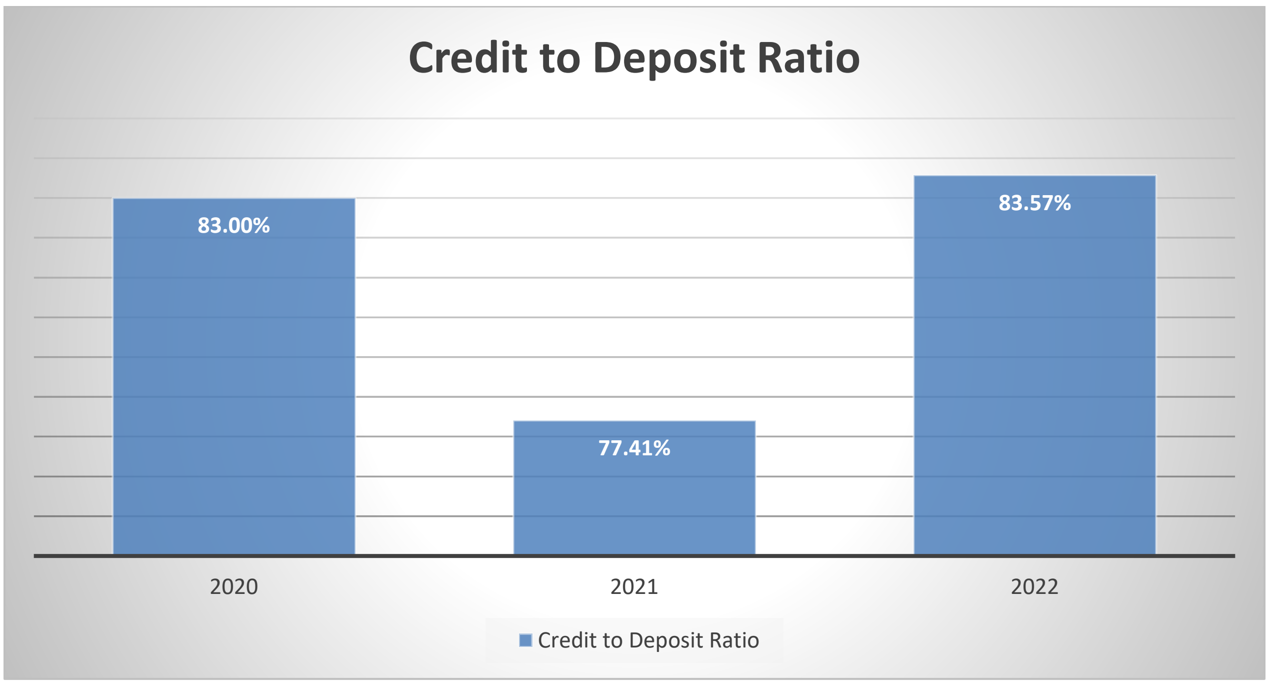


Interpretation: The overall performance of non-performing loan & advances of Bengal Commercial Bank PLC was good. In this graph we can see that here the Bengal Commercial Bank PLC is gradually increase over the period of time, but too much nonperforming loan is not good for the company because of threat of company loss.

4.9 Credit to Deposit Ratio

Credit to Deposit Ratio= Total Advance /Total Deposit

Year	Credit Deposit Ratio
2020	83.00%
2021	77.41%
2022	83.57%

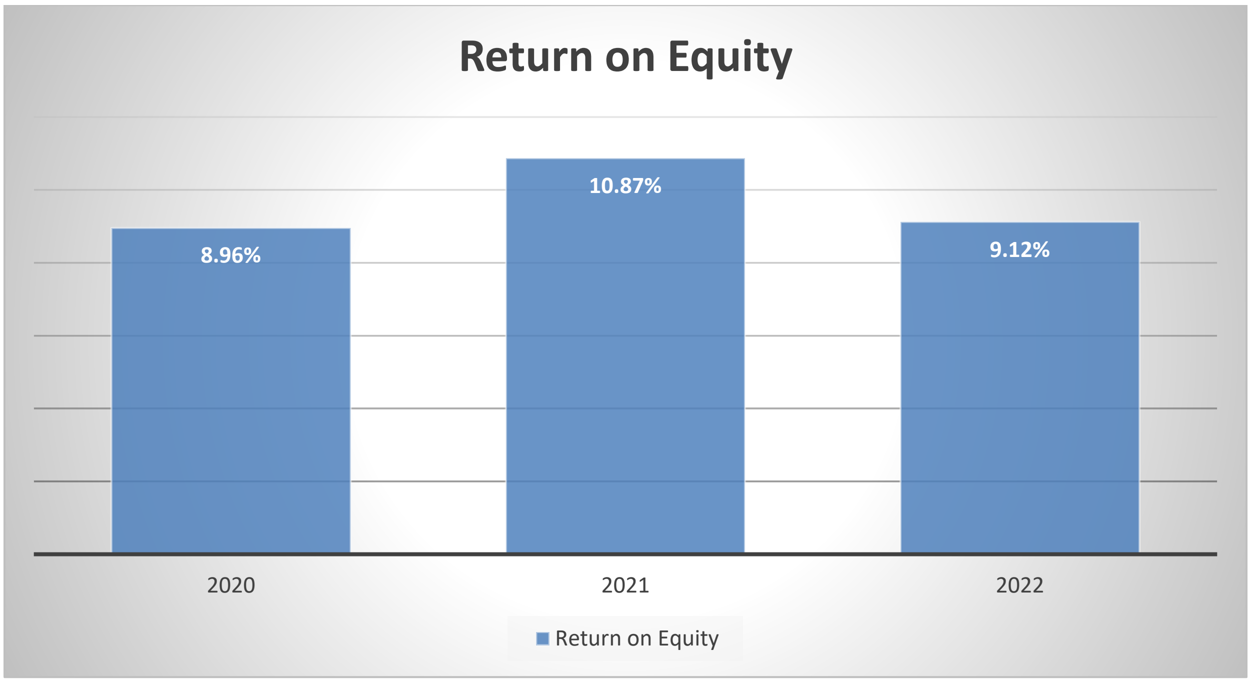


Interpretation: This chart demonstrates the Credit to Deposit proportion of Bengal Commercial Bank PLC. In this diagram we can see that here Bengal Commercial Bank PLC credit to store proportion execution is great. In 2020 the credit to store proportion is 83.00% however in the time of 2021 this execution is get somewhere around 77.41%, and after this its expansion by 83.57%. From this diagram we can see that here the execution is really ups and down.

4.10 Return on Equity

Return on Equity=Net Income/Shareholder Equity

Year	Return on Equity
2020	8.96%
2021	10.87%
2022	9.12%

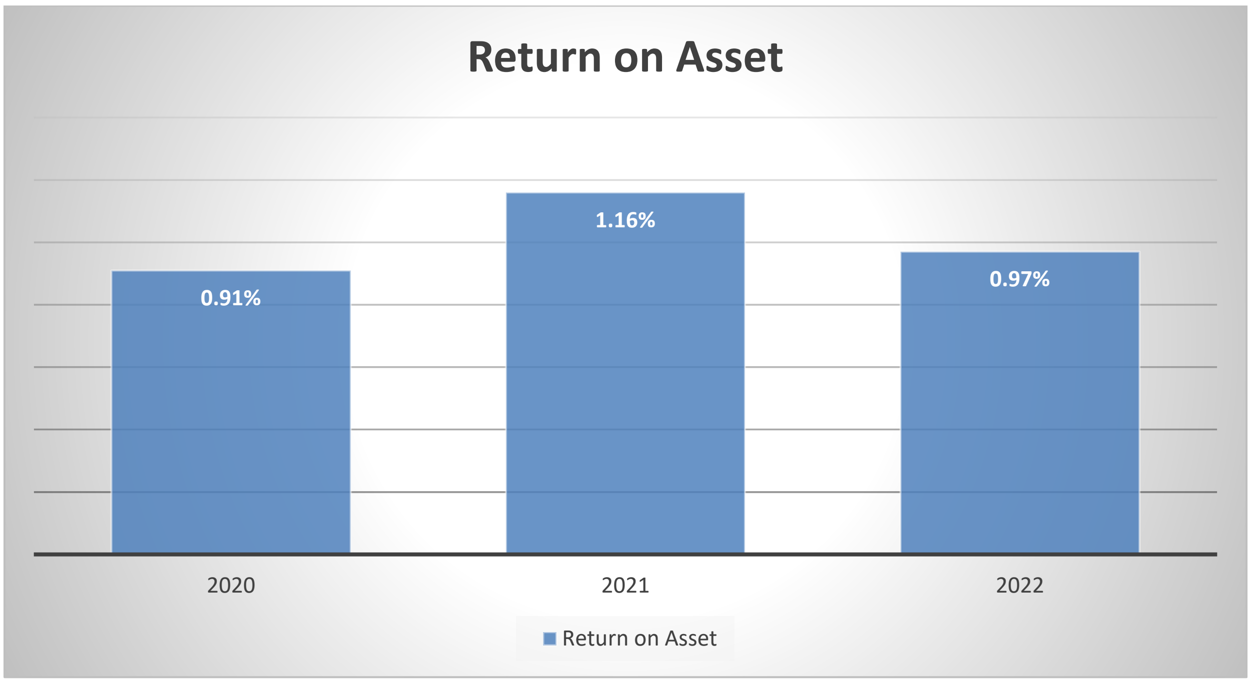


Interpretation: In this diagram we can see that here profit for value is great, in the most recent year Bengal Commercial Bank PLC execution is getting down a tad, from 10.87% to 9.12%. Generally, execution is great. On the off chance that we investigate the execution, we can see that point till 2021 the RE is increment and after this year RE is diminish by 9.12% in 2022.

4.11 Return on Asset

Return on Asset=Net Income/Total Asset

Year	Return on Asset
2020	0.91%
2021	1.16%
2022	0.97%

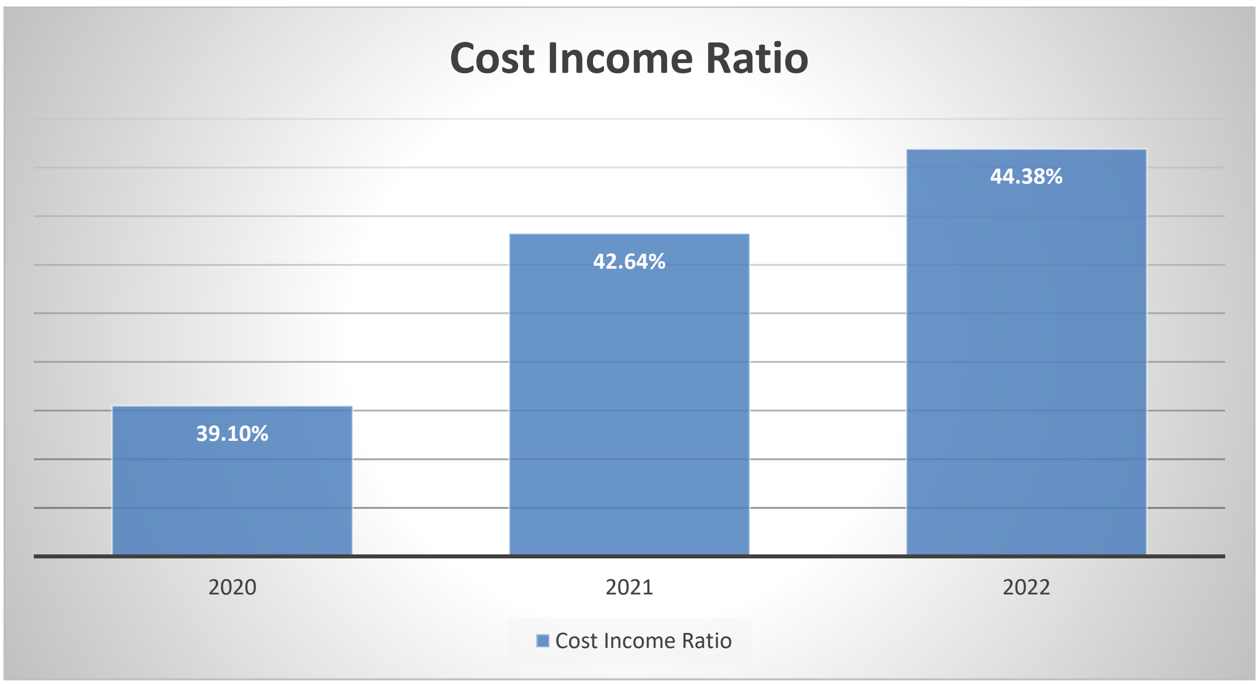


Interpretation: This chart for the most part demonstrates the Return on Asset of Bengal Commercial Bank PLC. In this chart we can see that here RA is fractural. In 2022 the RA is again diminished by 0.97%. At that point we take generally speaking choice then we can state that Bengal Commercial Bank PLC RA is great however their execution if ups and down which isn't great.

4.12 Cost Income Ratio

Cost Income Ratio=Total Operating Cost/Total Operating Income

Year	Cost Income Ratio
2020	39.10%
2021	42.64%
2022	44.38%

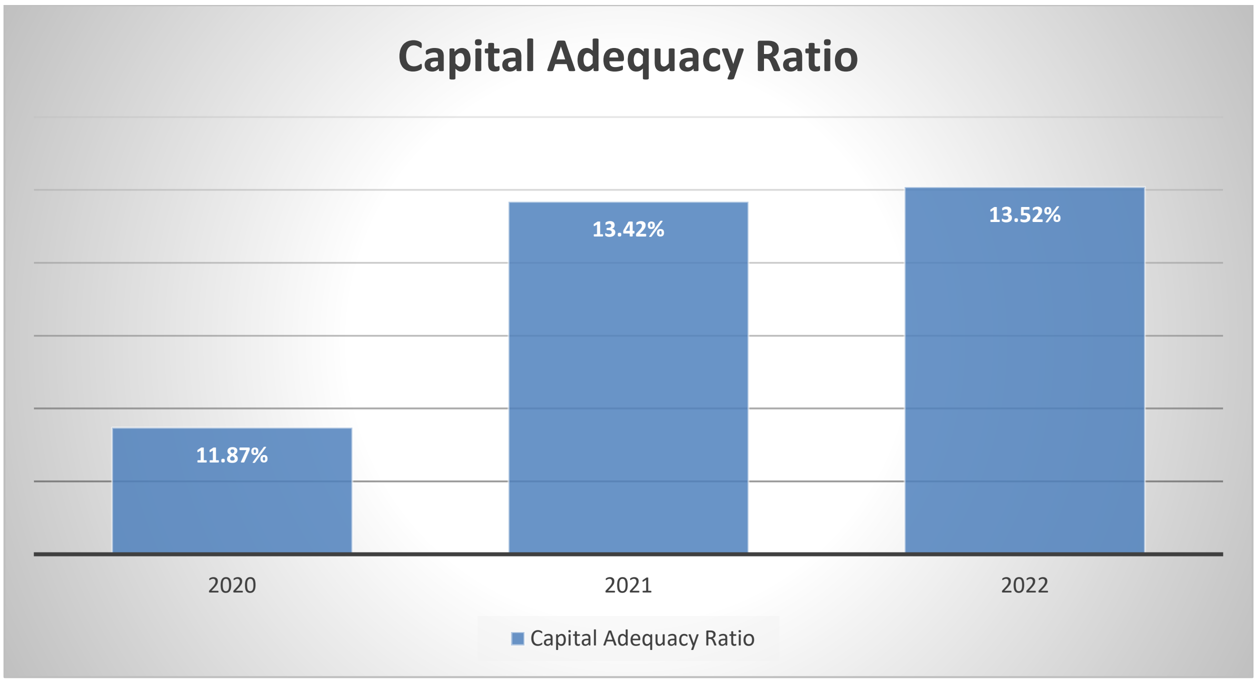


Interpretation: This chart by and large demonstrates the Cost to Income proportion of Bengal Commercial Bank PLC. The expense to Income proportion isn't great last year 39.10%, yet in most recent 2 years the CIR was equivalently great by 42.64% and 44.38%

4.13 Capital Adequacy Ratio

Capital Adequacy Ratio= Tire Capital/Risk Weighted Assets

Years	Capital Adequacy Raito
2020	11.87%
2021	13.42%
2022	13.52%



Interpretation: Vehicle (Capital Adequacy Ratio) is by and large demonstrating the limit of capital of Bengal Commercial Bank PLC. In this chart we can see that the execution of CAR was great. From the time of 2020 its step-by-step increment by from 11.87 % to 13.52%.

Chapter-5

Findings, Recommendations and Conclusion

5.1 Findings of the Study

1) **Loan Category:** Loans are not properly distributed in different sectors; that's why credit risk increases.
2) **Incomplete KYC:** Customers hide their information, especially their real income amount, while taking loans, and it causes credit risk.
3) **Time Consuming:** The process of sanctioning loans is too lengthy.
4) **Customer Dissatisfaction:** Because of bank's loan portfolio is limited, banks cannot give loans according to customer preferences.
5) **Government Policy regarding Credit:** Sometimes government policy for credit is not supportive for which risk increases.
6) **Impact of Global Economic Condition:** After analysis I found that in 2022 the credit deposit ratio, Net interest margin decrease because of national and global economic situation.
7) **Lack of Loan Monitoring System:** Lack of proper monitoring system non-performing loans increased in 2022.
8) **Lack of Proper Documentation:** Sometimes it is difficult to collect formal documents and financial statements from the client, means the non-availability of client's detailed information.
9) **Cost on Credit:** Higher expenses are required compared to other large loan services receivedby the bank due to close supervision and supervision of working credit.
10) **Wastage of Time:** Long assessing time negatively affects customer's mind-set to take retail loan.

5.2 Recommendations

After analysis of credit performance, management, product of BCPLC I would recommend some issue that bank should follow. BCPLC requires the following recommendation that can help to improve its credit management process:

1) BCPLC should properly diversified loans to different sectors.
2) It can try to decrease the interest rate on loan according to the declaration of the Government so that risk of default may decrease.
3) To avoid loan default, a proper and effective monitoring system can be built.
4) The Deposit mobilization of BCPLC has increased over the years with respect to investment opportunity and introduce new deposit scheme. There is a fluctuating growth rate. The bank should concentrate on the growth rate.
5) They can give loan to proper customers by KYC information and NID verification.
6) The bank should establish a good "Credit Manual" so that users can easily understand the rules of bank credit.
7) The bank is required to provide short-term loans, such as microcredit, to the poor and residents
8) Bank should reconsider long documentation process. So, they should reduce long documentation process to encourage customers to take loans
9) Branches can provide additional training and coaching services to ensure that employees are productive in their work.
10) BCPLC should reconsider better loan offers to customers as they are not happy with current offerings.

5.3 Conclusion

Financial institutions count on a pivotal process in the national economy. Lately, the banking division is not just relied upon the normal strategy for banking but additionally modern-day and advanced approach for banking. In Bangladesh, the banking industry has been dealt with as a drawing close money related department and it has an actual commitment within the economic system of the nation. Nevertheless, this enterprise of Bangladesh is as of late critically encouraged by means of horrible credits. Sooner or later, banks are confronting difficulties to hold up liquidity to provide advances to their customers. Consequently, the development of the economy is in a query. One key issue is banks insufficiency in assessing credit chance of its customers. This specific trouble is getting more and more tremendous as the day passes by using. Bangladesh financial institution has created set standards and widespread regulations to help the banks in comparing threat and diminish their credit hazard. Indeed, even within the wake of having such rules, numerous banks nevertheless neglect to boom high-quality credit score chance the executives and run gainfully. Thus, it doesn't always best the direction given via the Bangladesh financial institution that all of the bank’s need, a business loaning basis desires to accumulate its very own loaning preparations that should be set up to assure most excessive proficiency of adequacy of credit score chance the executives.

The Bengal Commercial Bank PLC is solid and constant to satisfy the need for a huge scope of banking administrations in Bangladesh. Its exceptional assets both as a way as human and physical are dependably there to supply clients with the maximum perfect administrations. Bengal Commercial Bank PLC has successfully created altruism amongst its purchaser via supplying its considerable administrations within the monetary business. Furthermore, it has first rate notoriety within the monetary enterprise to cope with the credit score danger as opposed to distinctive banks in Bangladesh. This fulfillment did not come medium-time period, it has come approximately because of the diligent work, devotion, responsibility and dynamic authority of its administration over the duration. Be that as it can, they must listen extra on client’s orientation blessings and provide higher innovative progression identifying with banking sports.

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