Internship Report On

Credit Risk Management of Agrani Bank PLC

Supervised By

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Letter of Transmittal

04th November, 2025

Professor Dr. Mostafa Kamal
Department of Business Administration
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Subject: Internship Report Submission on "**Credit Risk Management of ABL**".

Dear Sir,

I, Kumary Toma Rani, am a student enrolled in the Masters of Business Administration (MBA) program at your university, and I am about to complete my graduation. I am currently completing an internship under your guidance. I am pleased to present to you my assigned report on **"Credit Risk Management of Agrani Bank PLC"** in the Rangpur Branch, Rangpur.

I have produced a report by carefully going over all relevant papers gathering positive information, analysis it and honestly interpreting it. I am hoping that, you will be satisfy with this report.

With Warm Regards,

Toma

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Kumary Toma Rani
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Letter of Certification

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অগ্রণী ব্যাংক পিএলসি, রংপুর শাখা, রংপুর।
Agrani Bank PLC, Rangpur Branch, Rangpur.

Ref: ABL/266-1/Internship/102/2025 *Date: 17-05-2025*

To Whom It May Concern

*This is to certify that **Kumary Toma Rani** has student ID **241-14-017**, MBA (Major in Finance) student of Daffodil International University (DIU)Savar, Dhaka has successfully completed her 90 (Ninety days) internship program at Agrani Bank PLC, Rangpur Branch, Rangpur. During the period of internship, her attendance performance in connection with her assigned duties and behavior with us is outstanding enough. She adopted all relevant works of different desks within the aforesaid period and we found the good attitude and sound behavior.*

We are satisfied with her performance and wish her every success in her life.

17.5.25
(Md. Ataur Rahman)
AGM & Head of the Branch
Agrani Bank PLC
Rangpur Br, Rangpur.

Student`s Declaration

I, **Kumary Toma Rani,** a student at Daffodil International University of Business administration department certifies that my internship report **"Credit Risk Management of Agrani Bank PLC"** is entirely my own original work. It was written entirely on my own initiative and form my internship experiences also it has not been turned in for my credit toward any degree or academic goals elsewhere.

Toma

....

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Supervisor`s Declaration

This document certifies that **Kumary Toma Rani, ID: 241-14-017** student in the MBA programmed at Daffodil International University, has successfully finish her internship and submitted the report entitled **"Credit Risk Management of Agrani Bank PLC"**

During her internship she operate under my supervision and adhered to the established rules. I officially endorse her report as a component of her academic obligation

....

Professor Dr. Mostafa Kamal

Department Of Business Administration

Faculty Of Business & Entrepreneurship

Daffodil International University.

Acknowledgment

I am sincerely appreciative of the support and assistant that has been provided to me in the completion of this report and successful completion of this internship.

I am appreciative to the four-principal officer of Agrani Bank Plc in Rangpur Branch who assisted me despite their hectic schedules. Their information and guidance's help me to know the banking industry and real work activities.

I would like to highly appreciated my supervisor **professor Dr. Mostafa Kamal**, for his assistant and support in successfully submitting this report.

I am sincerely thanking every person who help to make this project a success, because I know that this report not has been possible.

Executive Summary

Credit risk management is crucial for minimizing non-performing loan and ensure the financial stability. Main objective of credit risk management low-rate nonperforming loan diversified portfolio and keep it their market position

agrani bank plc managing and reducing the financial losses they tack many actions and followed the rules and regulation of Bangladesh bank. They check their customer credit history it focuses to their customer creditworthiness also bank known their repayment position.

Bank face the several types of credit risk such as loan defaulted, credit spread risk, liquidity risk etc. bank take the action those types of risk also the mitigation strategy. Remove the credit risk bank analysis the data internal information of borrower company. Besides use the upgrade technology that manage the time right way and mitigation the credit risk.

Allocation of loan products and evaluation of the diversification of loan portfolio. Diversification bank loan portfolio to do mitigation the risk factor also this portfolio maintain in proper way.

In summary, Agrani Bank has implemented an effective credit risk management framework; however, it is imperative that the bank enhance its technology, recovery methods, and monitoring systems in order to mitigate credit risk and fortify its financial position in the future

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Chapter One

Introduction

1.1 Introduction

A bank is a financial institution that is primarily responsible for the transfer of funds from surplus to deficit entities. Deposits are accepted and loans are granted by banks, which generate funds. The bank is distinguished from other financial institutions by this distinguishing attribute. A bank has the ability to influence the money supply by lending and investing.

Banks take money lower rate on the other hand give the loan lower interest rate in this policy follow the bank and gain profit. These are distinguished by the fact that the former is intended for the Bank. The banking industry, which is service-oriented, provides a diverse array of services to its customers. Consequently, it is imperative that commercial banks prioritize their consumers, as they are a critical component of the organization.

Masters of Business Administration students are unable to effectively navigate real-world business scenarios with only theoretical knowledge. The session offers students an exceptional opportunity to acquire knowledge about practical operations. This educational process is the optimal blend of practical and theoretical life experience. I am able to showcase my abilities on this field. An undergraduate professional degree is the Master of Business Administration (MBA).

The program is well design with a perfect balance of theoretical and real-world fetcher. As a MBA candidate student expect to proper academic knowledge also the practical knowledge to know the real world work fetcher.

1.2 Objectives of the Report

1.2.1 General Objective

The primary objective of this report is to analyze the credit Risk management of Agrani Bank PLC.

1.2.2 Specific Objectives

1. To examine and describe the credit approval and disbursement processes at Agrani Bank PLC.
2. To identify the causes and types of credit risk in banking operations
3. To outline the credit recovery process, including the credit recovery rate at Agrani Bank PLC.
4. To present key findings and offer relevant recommendations based on the analysis.

1.3 Methodology of the Report

The methodology used for preparing this report is outlined as follows:

- Sources of secondary data
- Annual report of Agrani Bank PLC (2019-2023)
- Websites of Agrani Bank PLC
- Official document related to the bank
- Various Publication of bank

1.4 Origin of the Report

The completion of Masters of Business Administration (MBA) program at Daffodil International University requires the completion of this program, which has been developed as a prerequire for internship completion.

Internship program is valuable because a student gathers original work function that effective future knowledge Building.

The preparation of this report was supervised and approved by Mr. Mostafa Kamal, Professor and Academic Advisor, Department of Business Administration, Daffodil International University.

Every effort has been made to ensure the presentation of accurate and relevant information, based on the knowledge and experience acquired during the internship period.

1.5 Scops of the Report

Scope of this report is primarily confined to the analysis of Agrani Bank PLC credit risk management. Additionally, the report encompasses an overview of the operational environment and the role of presentations within the bank. The content of this task is based focus on the real work skills and involvement of the bank's officials, gained through their work-related activities.

1.6 Limitations

This report is subject to certain limitations.Several aspect of agrani bank PLC services have been excluded form this report due to constraints in time and spaces. Desprite my best effforts, I encountered the following limitation during the preparation of this report .

- Category-wise export, import, and some other information were unavailable due to restrictions.
- Not all branches of the bank were visited for data collection.
- Limited access to sufficient books, papers, and other reference materials

Chapter Two

Overview of Agrani Bank PLC

2.1 About Agrani Bank PLC

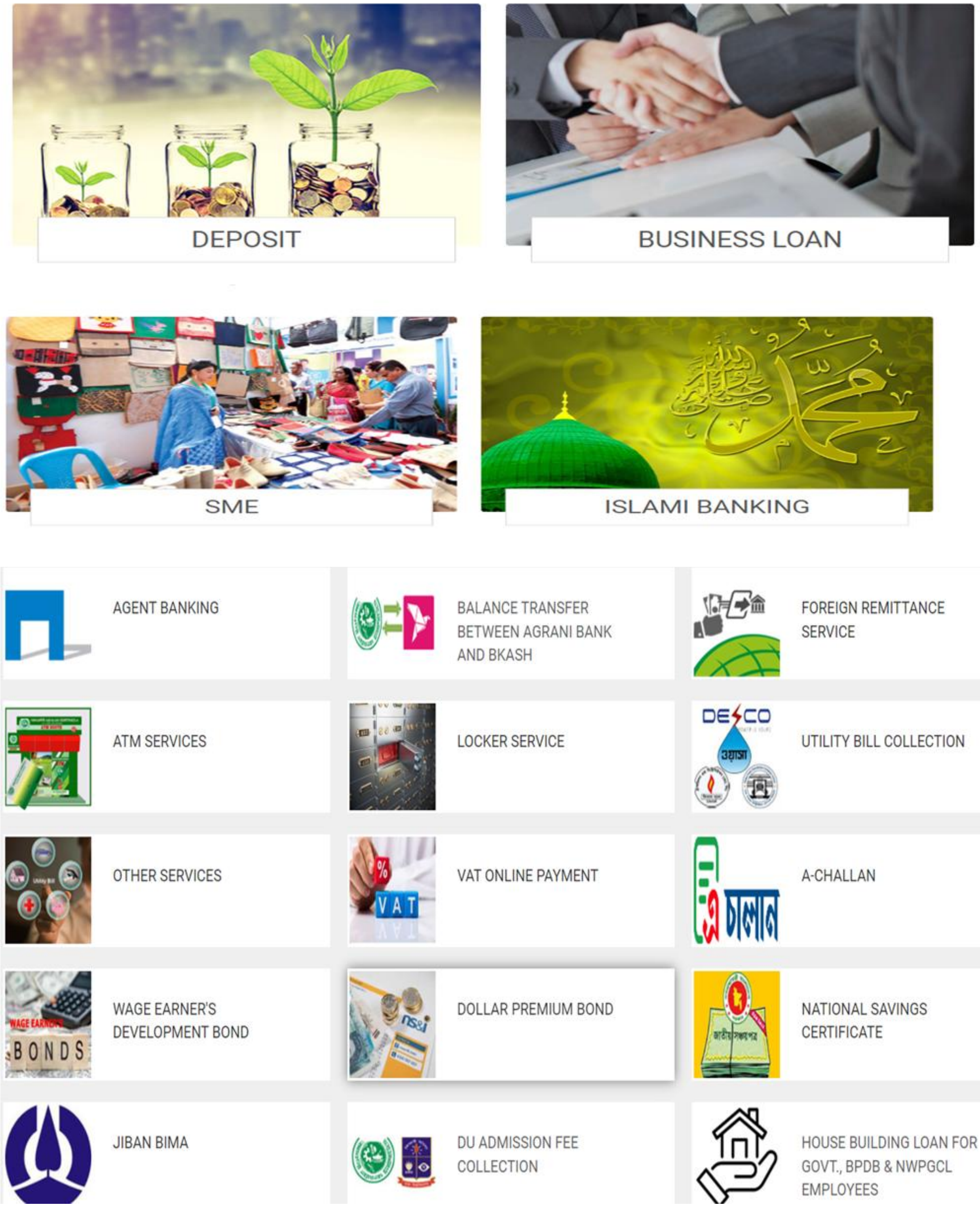
Founded on March 26, 1972, by combining previous Habib Bank Limited and Commerce Bank Limited, Agrani Bank PLC is a well-known state-owned commercial bank in Bangladesh. Under the Companies Act of 1994, the bank was registered as a public limited company on May 17, 2007, therefore changing its previous nationalized commercial bank character. Leading technology adopters among state-owned banks, Agrani Bank PLC provides real-time internet banking services across all of its locations. Currently running 567 agent booths to provide banking services to rural regions. Furthermore, the bank has been offering Islamic banking services via its "Islamic Banking Unit," which now runs via 60 windows, since February 28, 2010.

Reflecting its dedication to serve the country and assist the Bangladeshi diaspora, Agrani Bank PLC also has five subsidiaries: a merchant bank, a small and medium-sized businesses (SMEs) finance firm, remittance houses in Singapore, Malaysia, and Canada.

Corporate Profile	
Legal Status	**Public Limited Company**
Shareholding Pattern	**100% share owned by Government of the People's Republics of Bangladesh**
Chairman	**Dr. Zahid Bakht**
Managing Director & CEO	**Dr. Syed Abdul Hamid, FCA**
Company secretary	**Khandaker Sajedul Haque**
Registered Office	**9/D Dilkusha, Dhaka 1000, Bangladesh**

Figure 1.1: Corporate Profile

2.2 ABL Products & Services



2.3 Vision

Our goal is to raise the bar of efficiency, strong management, exceptional customer service also consistence liquidity so that primer state wounded bank in Bangladesh.

2.4 Mission

Our aim is to regularly enhance our business procedures and standards in order to benefit both our clients and employees. We strive to conduct ourselves in an ethical manner while integrating wisdom gained form implementing best practice.

2.5 Hierarchy of Agrani Bank PLC

Figure1.2 Hierarchy of Agrani Bank PLC

Chapter Three

Credit Risk Management

3.1 Credit Risk Management of Agrani Bank PLC

Agrani Bank Limited (ABL) is a state-owned commercial bank in Bangladesh. Credit risk management is crucial for minimizing non-performing loans (NPLs) and ensuring financial stability. The bank is expose to credit risk as a result of defaults on loans and volatility in the economy. Management of credit risk that is both efficient and effective is essential to achieving financial stability and complying with rules.

3.2 Objectives of Credit Risk Management

Maintain asset quality and decrease the number of non-performing loan

Maintain a balance and diverse lending portfolio.

Make it easier to get back loan and keep financial losses to minimum.

Follow the rules set by the Bangladesh Bank and Basel III

3.3 Credit Risk Management Policies of Agrani Bank PLC

3.3.1. Evaluation of credit risk

The practice of managing and reducing the financial losses that might arise from giving credit to other companies is known as credit risk assessment. In this process is intended to determine the likelihood of a creditor, which might be another company or business not meeting its financial commitment. The evaluation establishes the credit risk of making loan or granting credit to firm. It makes it to easier to make well inform decision about whether to go forward and condition of a loan arrangement.

3.3.2. Critical Elements of Evaluation:

Credit History and Credit Rating: To evaluate the borrowers overall creditworthiness and analysis the past repayment behaviors.

Financial Stability: Examine the borrower's financial stability and repayment capability by analyzing important financial documents.

Debt-to-Income Ratio: Debt to income ratio assess a company's capacity to financial commitment by calculating the proportion of income spent on debt payment.

Industry and Market Conditions: To evaluation the external economic condition and analysis the industry specific risk that may borrower repayment system.

Legal and Operational Risks: Find out the legal and operational problems in the borrower's company that might have an effect on its financial soundness.

3.4 Different types of Credit Risk

Credit risk is the possibility that a borrower or counterparty might not be able to pay back a loan or satisfy debt. The major forms of credit risk are:

1. Default Risk

- This happens when a borrower fails to repay the loan or interest on time.
- Example: If a person or company cannot pay back a bank loan, the bank faces a loss.

2. Credit Spread Risk

- When a company's credit rating goes down, the interest rate on its loans increases.
- This makes borrowing more expensive for the company.

3. Concentration Risk

- This risk occurs when too much lending is focused on a specific sector, customer, or region.
- For example: Bank give majority of its loan of a single sector or industry and those sectors are suffers.

4. Country Risk

- Country's economic, political and social situation impact on loan repayment situation that types of risk country risk.
- Example: Loan repayment affect the country high inflation rate, political instability and currency limitation.

5. Liquidity Risk

- Liquidity risk are those types of risk borrower does not sufficient cash for loan repayment.
- To limitation of sufficient cash or assets problem.

6. Counterparty Risk

- Counterparty risk mean one party financial transaction default that time to fulfil their obligation.
- For example: To meet up this failure party obligation in this situation bank face the counterparty risk.

3.5 Credit Risk Mitigation Strategies

Credit risk mitigation measure reduce the likelihood borrower default and financial losses. Agrani Bank Plc employs a number of tactics to efficient manage and lower credit risk.

Loan Portfolio Diversification: Lending to a verity of industries like SME, corporate sector, retail sector in order to reduce the risk of concentration. Single portfolio is high risk on the other hand diversification of portfolio mitigation the risk.

Credit Risk Assessment & Borrower Screening: Firstly, verifying the borrower loan history because when bank analysis the loan repayment system, loan history, bank can knowledge about to this sector or industry that mitigation the credit risk.

Risk-Based Loan Pricing: Adjusting interest rates based on the borrower's risk level. Charging higher interest rates for high-risk borrowers while offering lower rates to low-risk clients.

Collateral-Based Lending: Requiring adequate collateral (land, fixed deposits, guarantees, or machinery) to secure loans. Regularly revaluing collateral to ensure it covers the outstanding loan amount.

Credit Insurance & Guarantees: Partnering with insurance companies to cover loan defaults. Using third-party guarantees from credible organizations or government agencies.

Early warning system and loan Monitoring: Observation of borrower repayment patterns and financial performances also taking preventive using by EWS Indicator such as late payment, diminishing cash flow.

Loan Rescheduling & Restructuring: Customer does not properly payment and bank face the credit risk in this time bank should process the new plan and length the time period.

Strengthening Recovery & Legal Actions: when deflated loan market is higher bank should follow the rules and regulation also act for those defaulted loan.

Compliance with Regulatory Guidelines: For the borrower bank can suggest that rules and regulation also customer are aware of these rules and regulation

Use of Technology & Data Analytics: Era of globalization all time update banking related technology and software, employ can easily identify their problem and manage the time.

3.6 Loan Classification and Provisioning in Agrani Bank PLC

For agrani bank plc to manage credit risk and maintain financial stability loan categorization and provisioning are essential. It helps to allocating for provision losses and evaluated the bank loan portfolios qualities. Several essential topics that advice the bank managing their portfolios are covered in the circular about loan classification and provisioning.

Loan Products				
Personal Loan	Any Purpose Loan	Freedom Fighter Loan	Green Banking Finances	Short term Loan
General Housebuilding	Digital Device	Commercial Space	Agrani Abas Loan	Loan Against Pension Allowances

Table1.1: Loan Products

1.Categories of Loans and Advances: one way to classify according to their terms, types, repayment arrangement. Several classifications include:

Continuous Loans: Loan without asset payback timeline. for example: cash credit and overdraft facilities.

Demand Loans: Demand loan call loan that are due or demand.

Term Loans: Term loan given for certain period of time and paid back in installment.

Temporary microcredit and agriculture loan: This loan given for small enterprise and agriculture uses.

2.Basis for Loan Classification: Those types of loan main focused on their risk exposure and customer repayment status. This guide line create by central bank authorities.

3.Accounting of Interest on Classified Loans: Interest on classified loans (Sub-Standard, Doubtful, and Bad/Loss loans) cannot be recognized as income unless actually recovered. Any uncollected interest is transferred to the interest suspense account instead of being added to earnings. Banks can only record the interest as income once the borrower makes an actual repayment.

4. Maintenance of Provision: To ensure financial stability, banks must maintain a provision against both classified and unclassified loans:

Unclassified loans: A lower percentage of provisioning is required based on risk assessment.

Classified loans: Higher provisioning is required, increasing with the severity of classification (Sub-Standard, Doubtful, Bad/Loss).

The specific provisioning percentages are set by Bangladesh Bank and may be revised periodically.

5.Base for Provision: The provision is calculated based on the outstanding loan balance after deducting eligible collateral. The provisioning requirement differs for different loan categories to ensure adequate financial buffer against credit risk.

6. Eligible Collateral: In first step, bank must follow eligible collaterals such as such as:

Cash margin

Government securities

Fixed deposit receipts (FDRs)

Besides those types of collateral such as land, building or machinery may not be fully eligible unless they meet legal regulatory requirements.

A responsible framework for managing credit risk maintained by bank thanks to the BRPD circular on the classification and provisioning. Appropriate provision protects against any losses, proper loan categorization against in accurate financial reporting. the circular of instruction must follow to do support a strong and stable banking industry in Bangladesh.

3.7 Credit Disbursement of Agrani Bank PLC

For the purpose of Credit Disbursement Process, Agrani bank follow the well structure loan service such as small and medium size enterprises (SME) agriculture and retail loan catering to different sector of economy. A comprehensive evaluation of the financial history, ability to repay the loan, borrowers' creditworthiness is the first stage in the purpose of credit disbursement. Loan applications undergo thorough scrutiny, including documentation verification, collateral assessment (if applicable), and compliance with Bangladesh Bank regulations. Once approved, the loan is sanctioned and disbursed through a structured repayment plan, ensuring smooth recovery. The bank also monitors loan utilization to prevent fund mismanagement and ensure proper usage. Agrani Bank Limited emphasizes responsible lending practices, supporting economic growth while maintaining a low level of non-performing loans.

Figure 1.3 Loan processing Flow

3.8 Discouraged Sectors of Investment:

Agrani Bank Limited discourages investment in the following sectors: Military equipment and weapon finance.

Highly leveraged transactions; finance of speculative investment; logging, mineral extraction and mining, or any activities ethically of importance.

Counter parties in nations under UN sanctions; lending to enterprises identified on CIB black list or known defaulters.

Share Lending:

- Owning equity stakes in debtors.
- Loan to Holding Companies.
- Bridge loans depending on debt or equity issuing for a source of repayment.
- Tannery Financial

3.9 Limitation of Loan Section:

The advance section of this bank is subject to certain restrictions. The primary constraints are as follows:

- Not a good party.
- Characteristics of the party are not always positive.
- Parties consistently fail to fulfill their commitments.
- Top-level pressure via the party situation isn't always beneficial.
- There aren't enough lending programs that work well these days.
- Numerous past-due loan installments are due.
- Absence of appropriate loan documents.

- The interest rate on loans is quite competitive.
- Not having a technical edge

3.10 Methods for Credit Recovery

The Agrani Bank recovery process is the culmination of time, money, and effort.

To collect the loan amount, four procedural procedures are followed, which is a collaborative effort of Institutions of the bank, society, and law that are shown as

The fundamentals of sound lending

A. Security

Only when lending is safe and the risk element is sufficiently covered and minimized can Agrani Bank carry out its lending role. The borrower's security is what determines safety.

The borrower has the ability and desire to pay back the advance.

B. The amount of liquidity

A bank's liabilities may be repaid immediately or upon demand. Therefore, the Bank must keep

its liquidity at a healthy level. Investments in land, buildings, equipment, plants, etc. are less liquid as they cannot be promptly recouped.

C. Financial Gains

Agrani Bank, like all other banks, gives loans to earn money because it pays interest to account holders, savers, or clients, accounts for depreciation, handles maintenance, declares dividends to shareholders, and makes provisions or takes necessary measures against bad and questionable debts.

D. Safety

Banks use a variety of assets, including MTDR, Sanchaypatra, property, work orders, etc., to guarantee the security of advances. The banker is responsible for making sure the securities are sufficient, marketable, and unencumbered.

Chapter Four

Analysis the Performances

4.1Analysis the Performing and Non-Performing Loan:

BDT In Core

Particular Year	2023	2022	2021	2020	2019
Loan & Advance	75699	72397	59790	51944	46583
Performing Loan	54233	57538	49803	45472	39940
Non-Performing Loan	21476	15399	9987	6472	6643

Table1.2 Analysis the Loan

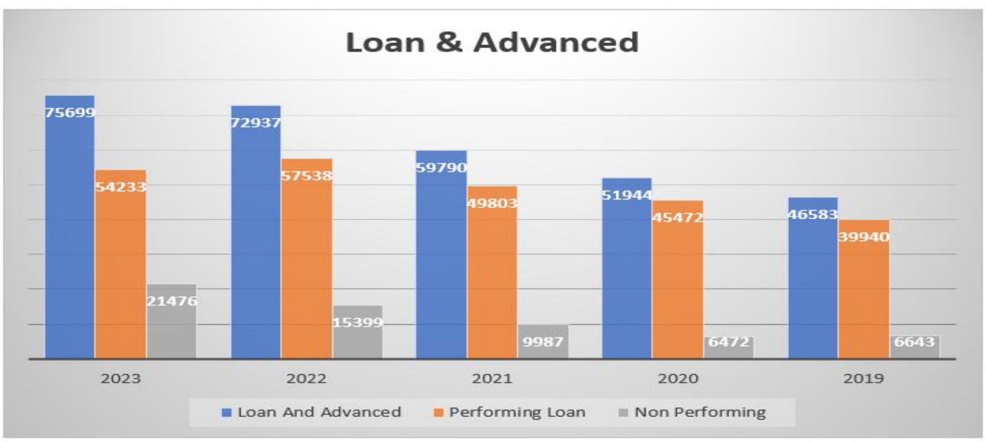


Figure1.4 Performing and Non performing Loan

Interpretation: Analysis the loan and advance it focuses the growing lending activities, there are two parts performing loan and non-performing loan. Performing loan is growing activities, In2019 to in 2023 focus on growing and performance show well. On the Other hand, analysis, the non-performing loan show increasing, in 2020 to in2023 non-performing loan more than double last two year and it's singing the rising economic risk and possible economic pressure. This higher non-performing loan mean more provision for bad debt, impacting the profitability.

4.2 Trend Analysis

Years	Loan & Advance	Customer Deposits	Loan to Deposits Ratio	Return on Equity	Return on Assets
2023	75699	98,909mm	76.53%	1.66%	0.06%
2022	72397	93,077	78.36%	2.71%	0.10%
2021	59790	100,864	59.28%	3.39%	0.12%
2020	51944	92,065	56%	-0.34%	-0.01%
2019	46583	69,224	67%	2.53%	0.13%

Table 1.3 Trend analysis

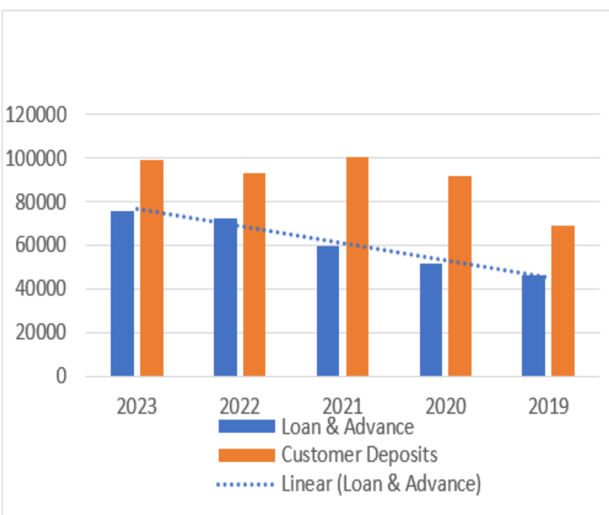


Figure1.5 Loan & Advance

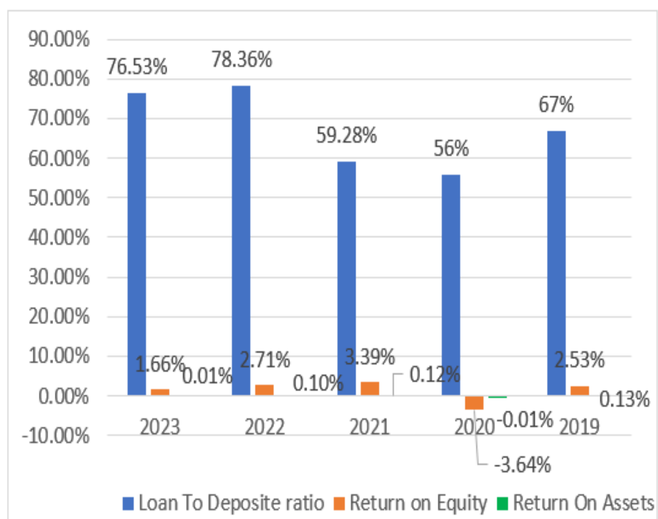


Figure1.6 Loan to Deposit Ratio

Interpretation: Between 2019 and 2023, the bank's increasing Loan to Deposit Ratio indicates growing credit exposure. While higher lending may generate more income, it also intensifies credit risk. In 2021 loan and advance rate is high but on the other hand loan to deposit rate 59.28%. In

2022 loan & advance on the other hand loan to deposit ratio was equal position that the good sine for a bank.

4.3Analysis the Capital Adequacy Ratio

Particular	2023	2022	2021	2020	2019
Capital Adequacy Ratio	4.57%	6.28%	7.55%	9.74%	10.02%
Tier l capital	3.07%	4.03%	4.63%	5.58%	5.75%
Tier ll Capital	1.50%	2.25%	2.92%	4.16%	4.27%

Table:1.4 Capital Adequacy

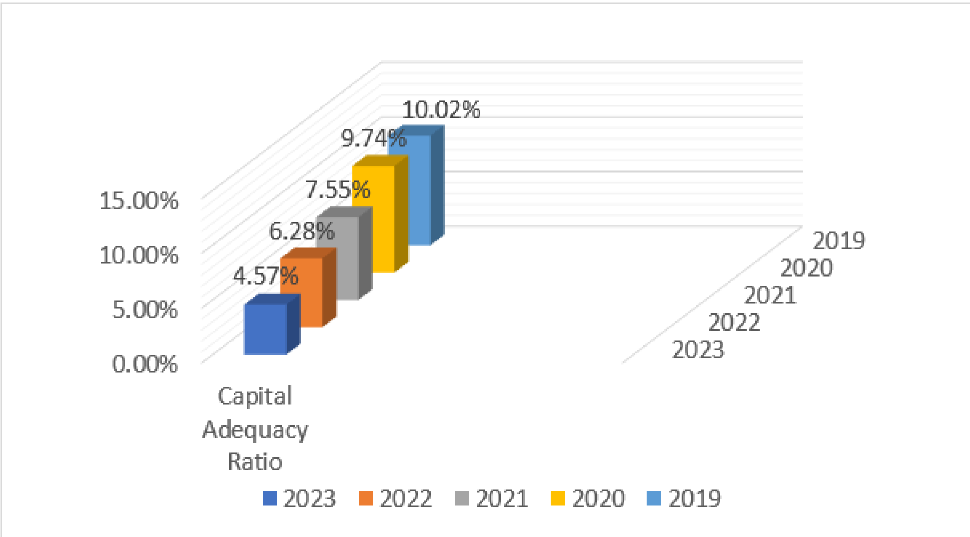


Figure1.7 Capital Adequacy Ratio

Interpretation: In 2019year to 2023year analysis the bank capital adequacy ratio, ratio trend is fallen, that the red signal for a bank. In 2019 ratio was good but in 2020 next year's ratio was fall down.

Analysis the ratio it improves the capital adequacy ratio when capital adequacy ratio high company financially sound also risk bearing capacity is high. In this analysis risk bearing capacity gradually low, bank should take proper step in this situation.

Chapter Four

Major Findings and Recommendations

5.1 Major Findings

1.Agrani Bank Limited has a well-structured credit risk management framework aligned with Bangladesh Bank regulations and Basel III guidelines.

2.The bank has diversified its loan portfolio across corporate, SME, agricultural, and retail sectors to minimize risk.

3.Despite strong policies, the bank struggles with a high percentage of non-performing loans (NPLs), affecting financial stability.

4.Loan recovery efforts face challenges due to legal delays, weak enforcement mechanisms, and borrower defaults.

5.The bank's credit assessment process lacks advanced technological tools like AI-based credit scoring, limiting risk prediction accuracy.

5.2 Recommendations

1.Agrani Bank should further enhance its risk management by implementing AI-driven credit assessment tools for better decision-making.

2.Strengthening loan monitoring and early warning systems (EWS) can help identify risky borrowers before defaults occur.

3.The bank needs to reform its loan recovery strategy, including reducing dependence on legal actions and improving proactive collection methods.

4.Outdated technological infrastructure should be upgraded to improve efficiency in loan processing and borrower evaluation.

5.Expanding lending opportunities to emerging sectors, such as green energy and technology startups, can improve profitability while managing risk.

Chapter Six

Conclusion & References

Conclusion

Bank must assemble a team of credit risk officer with a training expertise and experience necessary to evaluate, approve and manage credit risk with sound judgement. Approval authorities must be line with participant level of expertise. Besides to know the past information or his history of loan repayment system. Analysis the proper financial information also collects the whole document for loan sanction.

Analysis the loan and advance it focuses the growing lending activities also treen analysis focuses the efficient credit risk management to ensure sustainable financial performances. Agrani bank plc balanced approach to credit risk management, innovation and regulatory compliance will lead to long term financial stability and growth.

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Appendices

Appendix A: Performance of the years

2017-2023 (BDT in Crore)

Year	2017	2018	2019	2020	2021	2022	2023
Authorised Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Paid-up Captial	2,072	2,072	2,072	2,072	2,072	2,072	2,072
Equity	4,073	4,159	4,243	4,080	4,057	4,080	4,148
Total Assets	67,392	78,915	85,393	1,09,310	1,19,501	1,14,978	1,23,096
Deposits	53,035	62,193	69,224	92,065	100,864	93,077	98,909
Loans & Advances	31,912	39,575	46,583	51,944	59,790	72,938	75,699
Operating Profit	813	832	900	662	648	1,202	1,715
Net Profit	676	104	107	14	137	111	69
Classified Loans	5,570	6,993	6,643	6,472	9,987	15,400	21,476
Import	13,267	23,551	38,841	24,874	39,922	66,111	41,745
Export	7,059	8,280	10,873	10,637	14,766	18,133	14,321
Foreign Remittance	10,605	12,680	14,863	21,014	17,961	13,247	11,934
Workforce	12,798	12,656	12,051	11,389	10,750	10,140	10,028
No. of Branches	941	953	956	960	962	969	977