



Daffodil
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Internship Report

On

Credit Risk Management: A Study on Al-Arafah Islami Bank PLC.

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LETTER OF TRANSMITTAL

Md. Anhar Sharif Mollah
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Subject: Submission of Internship Report

Dear Sir,

I am delighted to submit my internship report titled "Credit Risk Management: A Study on AlArafah Islami Bank PLC" as part of the fulfillment of my internship requirements. This report examines the financial progress, operational strategies, and corporate social responsibilities of AlArafah Islami Bank (AIBL), with particular emphasis on the valuable insights and practical knowledge I acquired throughout my internship.

I have made every effort to provide an objective analysis of the bank's performance and offer useful insights and recommendations based on my observations. I sincerely hope that this report aligns with your expectations and reflects the learning goals of the internship program.

Thank you for your continuous guidance and support during this internship. I am deeply appreciative of the opportunity to work under your supervision and for the knowledge I gained while at AIBL. Please feel free to reach out if you have any questions or require further clarification regarding the report.

Sincerely Yours,

Md Soikat Rayhan

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DECLARATION

I Md. Soikat Rayhan, Student ID: 211-11-6659, hereby declare that this internship report titled "Credit Risk Management: A Study on Al-Arafah Islami Bank PLC" has been prepared under the direct supervision of Md. Anhar Sharif Mollah, Assistant Professor, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. The supervisor shall not be held responsible for any instances of plagiarism or copyright infringement in this document.

I also declare that this report has not been previously submitted for any academic qualification, certification, diploma, or degree at any other university or institution. Furthermore, I confirm that the contents of this document have been prepared solely for educational purposes.

Sincerely Yours,

Md Soikat Rayhan

Md Soikat Rayhan

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LETTER OF APPROVAL

I am pleased to certify that the Internship Report titled "Credit Risk Management: A Study on AlArafah Islami Bank PLC" prepared by Md. Soikat Rayhan, Student ID No: 211-11-6659, Department of Business Administration (Major in Finance), is hereby approved for presentation and defense. During his internship, Md. Soikat Rayhan worked with Al-Arafah Islami Bank Limited (AIBL) under my direct supervision. I also confirm that the data and findings presented in the report appear to be authentic and credible.



Md. Anhar Sharif Mollah

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ACKNOWLEDGMENT

First and foremost, I would like to express my gratitude to the Almighty for granting me the strength and opportunity to complete this report on time. I am deeply appreciative of everyone who has contributed to my journey and supported me throughout this process.

I would also like to extend my sincere thanks to my course instructor and the Department for their continuous support in this academic endeavor. Special thanks to my friends who offered valuable information and motivated me by sharing their thoughts and insights.

I am especially thankful to my supervisor, Md. Anhar Sharif Mollah, Assistant Professor, Department of Business Administration, Faculty of Business and Entrepreneurship at Daffodil International University. This report would not have been possible without his inspiring guidance, friendly support, insightful suggestions, and wise advice during my internship. His constant encouragement played a pivotal role in enhancing the quality of this report.

I would also like to convey my heartfelt gratitude to the management and staff of Al-Arafah Islami Bank PLC, Mirpur Branch, for providing me with the opportunity to work alongside them. Their generous assistance and willingness to provide essential information greatly contributed to the completion of this report. Their support has been invaluable throughout my internship.

EXECUTIVE SUMMARY

The Internship Report is a vital requirement for the completion of the BBA program. Classroom discussions alone cannot fully prepare students for handling real-world business situations; therefore, the internship provides an opportunity to gain practical experience and understand the dynamics of real-life business operations. This report is created to fulfill both the university and organizational requirements and is centered on the topic of Credit Risk Management in Al-Arafah Islami Bank Limited (AIBL).

Al-Arafah Islami Bank Limited is dedicated to providing high-quality services to its clients through a variety of financial products and the profitable utilization of funds by undertaking various lending operations, including financing trade, commerce, and industry. In carrying out these lending operations, AIBL places great emphasis on proper risk identification and effective management. Recognizing that failure to identify and manage risks adequately can result in a significant portion of the bank's advances becoming non-performing assets, AIBL prioritizes the management of credit risks.

Given the diverse and complex nature of lending risks, it is clear that no single approach can address all potential risks. The evolving nature of these risks necessitates the adoption of modern techniques to manage them effectively. To minimize losses and ensure an acceptable level of return for shareholders, it is crucial for AIBL to implement robust credit risk management policies. These policies must be responsive to changes in the financial landscape and tailored to the bank's specific needs.

In this context, AIBL has developed comprehensive policy guidelines for Credit Risk Management, emphasizing the importance of a proactive and systematic approach. The policy is reviewed annually by the Board of Directors and is distributed to all concerned officials, divisional heads, branches, regional offices, and top management. It is essential that these policies are strictly adhered to, and any deviations must be clearly identified, with justification provided for approval.

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Chapter: One

Introduction

1.1 Background of the study

Credit is important for any bank. Because taking risk is an integral part of the banking business. It is not surprising that banks have been practicing risk management ever since there have been banks the industry will not be able to survive without it. Since Banks are facing risk, every day they are trying to manage that risk by following some ways, by evaluating lenders. Since CRM is very much important for bank, I Choose Credit Risk Management in Al-Arafah Islami Bank Limited as my Internship Report topic so that I can analyze this topic & can recommend some to The AIBL. This Internship Report experience also lends a hand me to gain knowledge & it enriches my knowledge & promotes me experience.

1.2 Scope of the Study

This internship report is an essential component of my Business Administration degree, designed to provide students with practical, on-the-job experience. I had the opportunity to complete a threemonth internship at Al-Arafah Islami Bank Limited, which served as my first real-world exposure to a professional working environment.

During the initial weeks of my internship, I focused on familiarizing myself with the bank's operations and workplace culture. As I became more comfortable, I began to actively observe and engage in various banking activities. Over the course of the program, I gained hands-on experience and valuable insights into the core business functions of the bank. In the first month, I acquired foundational knowledge about the basic operations and procedures involved in banking, which further deepened my understanding of the industry.

This internship not only enhanced my theoretical knowledge but also equipped me with practical skills that will be invaluable in my future career.

1.3 Objective of the study

- To provide an overview of the activities and financial performance of AIBL • To understand the conceptual framework of Credit Risk Management in AIBL.
- To study about the risk management tools for credit risk.
- To study about the proportion of classified and unclassified loan amount of AIBL.

1.4 Methodology of the Study

The methodology of this study involved identifying and collecting relevant data, followed by its classification, analysis, interpretation, and presentation in a structured manner. The data sources for this study were divided into two categories: primary and secondary.

i) Primary Sources

Primary data was collected directly through firsthand interactions and practical experiences. This included:

- **Face-to-Face Conversations:** Engaging in discussions with the bank's official staff to gain insights into their operations and practices.
- **Practical Desk Work:** Observing and participating in daily activities at the bank to better understand its workflows.
- **Interviews:** Using a simple, in-depth interview technique that involved asking open-ended questions to gather detailed information from employees.

ii) Secondary Sources

Secondary data was obtained from published materials and internal documents, including:

- **Annual Reports:** Reviewing the 2021 and 2022 annual reports of Al-Arafah Islami Bank Limited for financial and operational insights.
- **Risk Manual:** Analyzing the 2021 Risk Manual of Al-Arafah Islami Bank Limited to understand their risk management strategies.
- **Publications:** Referring to various documents and publications related to banking functions, foreign exchange operations, and credit policies.

1.5 Limitations of the Study

While this study provided a valuable opportunity to learn about the banking operations in Bangladesh, particularly those of Al-Arafah Islami Bank Limited, it was not without its limitations. Some of the key constraints faced during the study include:

- **Limited Access to Information:** Inadequate access to certain data restricted the depth of analysis that could be performed.
- **Challenges in Data Verification:** Some discrepancies and challenges arose during data collection, which created confusion in verifying the accuracy of certain information.
- **Time Constraints:** The limited duration of the internship made it challenging to explore all aspects of the bank's operations comprehensively.
- **Difficulty in Collecting Information:** Gathering information from various personnel was challenging due to their busy schedules and job-related constraints.

Chapter: Two

Overview of AIBL

2.1 History & Heritage of AIBL

Islam provides a holistic lifestyle that emphasizes achievement in this life as well as the next. To reach ultimate success, it is vital to follow the teachings of the Qur'an and the direction of Prophet Muhammad (peace be upon him). With this idea in mind, Al-Arafah Islami Bank Limited (AIBL) launched its operations in 1995, intending to develop a contemporary banking system anchored in the teachings of the Qur'an and Sunnah.

A group of well-known, devoted, and religious people from Bangladesh created the bank. Mr. A.Z.M. Shamsul Alam, a well-known Islamic scholar, economist, author, and former government official, is one of the main players behind its founding. As the bank's first chairman, his inspiring guidance and unwavering support were crucial to AIBL's expansion and its reputation as a respectable organization in Bangladesh's financial industry.

Twenty eminent Islamic figures, all renowned for their outstanding economic acumen and dedication to Islamic banking principles, make up AIBL's Board of Directors. The bank employs 2,606 people nationwide and has 119 locations as of September 2022. It has BDT 8,343.25 million in paid-up capital and BDT 15,000 million in permitted capital. Al-Arafah Islami Bank has established itself as a prominent and contemporary financial institution in Bangladesh thanks to the combined efforts of its directors, Islamic banking specialists, and the blessings of Almighty Allah.

In order to restore the long-lost allure of individualized banking services, Al-Arafah Islami Bank Limited has been dedicated to playing a significant role in the national economy from the beginning and works to deliver outstanding financial services with efficiency, dedication, and respect.

Profile

Al-Arafah Islami Bank Limited (AIBL) was established with a distinct objective: to attain prosperity in this life and the afterlife by adhering to the divine instructions of Allah and the teachings of His Prophet (peace be upon him). The bank was officially established on June 18, 1995, with its operations commencing a few months later, on September 27, 1995.

At the conclusion of 2021, the bank possessed an authorized capital of BDT 15,000 million along with a paid-up capital of BDT 8,343.24 million. It was established by several of the nation's most esteemed Islamic scholars and committed business leaders. What distinguishes AIBL is that 100% of its paid-up capital is held by domestic shareholders.

The bank is strongly dedicated to creating a favorable influence on the national economy. AIBL plays a significant role in the socio-economic advancement of Bangladesh through its 119 branches, which encompass 23 specialized Authorized Dealer (AD) branches, by providing banking services based on Islamic principles.

2.2 Vision

To take the initiative in Islamic banking in Bangladesh and contribute substantially to advancing the country's economic development.

2.3 Mission

- To synchronize all our actions with the primary objective of attaining the satisfaction of Allah in this world and the next.
- To enhance and reinforce banking practices rooted in Shariah principles.
- To provide outstanding financial services through cutting-edge technology and creative solutions.
- To offer clients quick, dependable, and courteous service.
- To guarantee competitive and stable returns for investors.
- To provide economical, creative banking options customized for customer requirements.
- To concentrate significantly on funding small businesses (SMEs) and micro-enterprises, strengthening local communities and promoting sustainable economic development.

2.4 Commitments

At Al-Arafah Islami Bank, our commitments reflect our dedication to upholding Islamic values while delivering exceptional financial services. We are focused on:

Placing customers at the center of everything we do, offering modern Islamic banking services tailored to their unique needs. Our steady growth in mobilizing deposits and providing high-quality investment opportunities ensures we maintain our leadership position in Bangladesh's Islamic banking sector.

Providing financial services with a personal touch, ensuring that every customer—whether an individual, a small or medium-sized enterprise (SME), or a corporate client—feels valued. Our network of branches across the country enables us to reach and support diverse communities effectively.

Promoting ethical and socially responsible banking practices that align with Shariah principles. We are committed to balancing profitability with compassion, ensuring financial stability while contributing to the welfare of society.

2.5 Goal

Our overarching goal is to establish Al-Arafah Islami Bank as the most trusted provider of integrated financial solutions in Bangladesh. We aim to support:

Small and Medium-Sized Enterprises (SMEs): By offering tailored financial products and services, we help small businesses grow and thrive, creating jobs and boosting the economy.

Industrial Investors: We assist industrial clients with innovative financing options, empowering them to expand their operations and contribute to the nation's industrial growth.

High-Net-Worth Individuals (HNWIs): We provide personalized and sophisticated financial services to meet the unique needs of affluent clients, ensuring their investments are managed with care and expertise.

By focusing on these key areas, we aspire to become a driving force behind the economic development of Bangladesh while adhering to Islamic banking principles.

2.6 Objectives

Our objectives are rooted in our vision of delivering ethical, customer-centric, and Shariah-compliant banking services. Key objectives include:

Maximizing Profit Through Customer Satisfaction: We believe that customer satisfaction is the cornerstone of success. By meeting and exceeding customer expectations, we aim to achieve sustainable profitability.

Strengthening Financial Inclusion: We are committed to expanding access to financial services, particularly for underserved segments such as small businesses and rural communities, ensuring equitable growth.

Promoting Ethical Banking Practices: By strictly adhering to Shariah principles, we aim to foster trust and integrity in all our financial dealings.

Encouraging Innovation: We strive to stay ahead of the curve by adopting cutting-edge technology and developing innovative products that meet the evolving needs of our clients.

Contributing to National Development: Through our financial services, we aim to support Bangladesh's economic growth by encouraging entrepreneurship, industrial expansion, and job creation.

Ensuring Stakeholder Satisfaction: We are dedicated to delivering competitive returns to our shareholders while maintaining a supportive and rewarding work environment for our employees.

By pursuing these objectives, Al-Arafah Islami Bank seeks to uphold its reputation as a leading Islamic bank committed to serving both its customers and the broader community.

2.7 Organization & Management Structure

Al-Arafah Islami Bank Limited (AIBL) was established in 1995 as a public limited company under the Companies Act of 1913, with the primary objective of conducting Shariah-compliant banking operations in Bangladesh. The bank received its license from Bangladesh Bank in the same year and has since expanded its reach significantly. Today, AIBL operates through 146 branches nationwide and is listed on both the Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE), underscoring its prominence in the financial sector.

The organizational structure of AIBL is designed to ensure smooth and efficient operations, divided into four primary levels as outlined below:

1. Board of Directors

The Board of Directors serves as the highest authority within the bank, responsible for overall supervision and strategic decision-making. The board oversees the bank's policies, provides direction, and ensures alignment with the principles of Islamic banking. The day-to-day management and execution of the bank's operations are entrusted to the President and Managing Director, who also acts as the Chief Executive Officer (CEO). The board comprises 14 members, each bringing expertise and insight to guide the bank's growth and development.

2. Top-Level Management

The top management includes the Managing Director and Senior Executive Vice Presidents. This level is responsible for making crucial decisions that shape the bank's strategic direction. Once decisions are finalized, they are communicated down to the next level for implementation. The top management plays a pivotal role in maintaining the bank's stability and achieving its long-term objectives.

3. Executive-Level Management

This layer includes executives such as the Executive Vice President, Senior Vice President, Vice President, and Assistant Vice President. These professionals are tasked with overseeing and managing the operations of specific divisions or departments. They ensure that all processes align with the bank's policies and objectives, and they play a critical role in supervising teams, implementing strategies, and ensuring compliance with Shariah principles.

4. Branch Operation Management

The branch operation management team is responsible for managing the activities of individual branches. This level includes branch managers and lower-level staff who handle the day-to-day operations at the branch level. With 146 branches, this team plays a vital role in connecting the bank's services to customers across the country. They ensure seamless communication with the head office and report on branch performance regularly.

Through this well-defined organizational and management structure, Al-Arafah Islami Bank Limited ensures operational efficiency, effective decision-making, and adherence to its commitment to Shariah-compliant banking. The structure also enables the bank to cater to the diverse financial needs of its clients while maintaining its strong presence in the financial market.

2.8 Classification

To better understand the scope, operations, and structure of Al-Arafah Islami Bank Limited (AIBL), the bank can be classified into several key categories as follows:

1. Legal Classification

- Name: Al-Arafah Islami Bank Limited (AIBL)
- Type: Public Limited Company
- Regulator: Bangladesh Bank (the Central Bank of Bangladesh)
- Incorporation: Established under the Companies Act of 1994
- Stock Market Listing: Listed on the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE)

2. Functional Classification

AIBL operates as a Shariah-compliant Islamic bank with the following features:

Nature of Banking: Interest-free banking based on Islamic principles **Business**

Focus:

- Profit-and-loss sharing models
- Shariah-based investment and financing services

3. Sectoral Classification

- Industry: Banking and Financial Services • Sub-sector: Islamic Banking
- Primary Services:
 - Corporate banking
 - SME banking
 - Retail banking
 - Investment banking

4. Shariah Compliance Classification

AIBL operates under strict adherence to Shariah principles, overseen by its Shariah Supervisory Board (SSB), which comprises Islamic scholars and experts.

- **Key Principles:**
 - Prohibition of interest (Riba)
 - Avoidance of uncertainty (Gharar)
 - Prohibition of investments in haram (forbidden) industries such as alcohol, gambling, and pork-related sectors
- **Shariah-Compliant Products:**
 - Murabaha: Cost-plus financing
 - Mudarabah: Profit-sharing contracts
 - Musharakah: Joint ventures
 - Bai-Muajjal: Deferred payment sales
 - Ijarah: Leasing

5. Operational Classification

AIBL has an extensive operational footprint and offers modern banking services to its customers.

- **Branch Network:** Over 146 branches, serving both urban and rural areas
- **Digital and ATM Services:** Includes online banking, mobile banking, and ATM networks
- **Target Customers:**
 - Retail customers (individuals)
 - Corporate clients
 - Small and Medium Enterprises (SMEs)
 - Non-Resident Bangladeshis (NRBs)

6. Financial Classification

- **Revenue Sources:**
 - Income from Shariah-compliant investments and financing
 - Fees and commissions for various services
 - Trade financing income (non-interest-based)
- **Capital Adequacy:** Complies with Basel III standards
- **Asset Quality:** Regular classification of assets into performing and non-performing categories, as mandated by Bangladesh Bank

7. Regulatory Classification

- **Compliance Standards:**
 - Adheres to the Bank Companies Act of 1991
 - Follows regulatory guidelines set by Bangladesh Bank, including risk management and capital adequacy norms

- Implements the Basel III framework for risk and capital management

8. Social and Developmental Classification

AIBL is committed to social responsibility and inclusive banking.

- Corporate Social Responsibility (CSR): Initiatives in education, healthcare, and poverty alleviation
- **Financial Inclusion:**
- Special focus on empowering SMEs
- Promoting rural development through targeted financing programs

9. Competitor Classification

Market Position: One of the leading Islamic banks in Bangladesh

- **Key Competitors:**
- Islami Bank Bangladesh Limited (IBBL)
- First Security Islami Bank Limited (FSIBL)
- Social Islami Bank Limited (SIBL)
- EXIM Banks

10. Technology and Innovation Classification

AIBL leverages technology to provide efficient, customer-centric services.

- Core Banking System: Advanced IT infrastructure for seamless operations
- Digital Banking Services: Online banking, mobile apps, and electronic remittance platforms to meet evolving customer needs

This classification highlights the bank's multifaceted structure and its commitment to offering modern, Shariah-compliant financial solutions while contributing to the nation's development.

Chapter: Three

Literature Review

3.1 Credit Risk Management

Credit Risk Management refers to the process of identifying, assessing, monitoring, and mitigating risks associated with a borrower's inability to fulfill their financial obligations. It aims to minimize the risk of losses due to credit defaults and ensure sustainable profitability.

Importance for Al-Arafah Islami Bank Ltd.:

- Ensures financial stability and reduces default risks.
- Protects depositors' money and strengthens customer trust.
- Aligns with the principles of Islamic banking by ensuring ethical financing decisions.
- Helps maintain compliance with regulatory frameworks of Bangladesh Bank and Shariah laws.

Islamic Banking Perspective:

- Al-Arafah Islami Bank operates under the principles of Shariah that prohibit interest (Riba) and emphasize risk-sharing.
- Credit risk management in Islamic banking focuses on profit-loss sharing (PLS) models, asset-backed financing, and avoiding speculative transactions.

2. Process of Credit Risk Management at Al-Arafah Islami Bank Ltd.

Risk Identification:

- Analyzing clients' credit history, business performance, and repayment capacity.
- Conducting due diligence to ensure compliance with Shariah rules.
- Assessing specific risks in asset-backed financing, such as real estate or Murabaha transactions.

Risk Assessment and Measurement:

- Using credit scoring models to evaluate repayment ability.
- Assessing sector-specific risks, economic conditions, and borrower behavior.
- Calculating expected losses (EL) and unexpected losses (UL).

Risk Monitoring:

- Regularly reviewing and updating the financial standing of clients.
- Monitoring adherence to repayment schedules for different modes of financing (e.g., Mudarabah, Ijarah).

- Employing automated systems for early detection of potential defaults.

Risk Mitigation and Control:

- Diversifying the financing portfolio to minimize sectoral risks.
- Ensuring proper documentation and collateral for financing agreements.
- Using Islamic insurance (Takaful) to safeguard against credit defaults.

3. Techniques of Credit Risk Management Quantitative Techniques:

- Stress testing and scenario analysis to predict potential losses.
- Credit exposure limits and portfolio analysis for risk diversification.
- Use of credit risk models (e.g., Value at Risk, Monte Carlo simulations).

Qualitative Techniques:

- Detailed evaluation of management quality, business strategies, and governance.
- Assessing alignment with Islamic ethical principles in business practices.
- Conducting industry and market trend analyses.

Islamic Banking Techniques:

- Relying on asset-based financing to ensure underlying tangible assets back transactions.
- Using profit-loss sharing (PLS) arrangements like Musharakah and Mudarabah.
- Avoiding speculative and high-risk transactions prohibited in Islamic finance.

4. Challenges in Credit Risk Management

- **Shariah Compliance:** Ensuring all credit risk management tools adhere to Islamic principles.
- **Economic Uncertainty:** Macroeconomic factors such as inflation and currency fluctuations affecting clients' repayment capacity.
- **Lack of Awareness:** Educating borrowers on Islamic financial principles and their obligations.
- **Technological Gaps:** Adopting advanced analytics and risk monitoring systems to keep pace with evolving risks.
- **Limited Risk-Sharing Models:** Balancing profitability with ethical banking practices.

Chapter-Four

Analysis

4.1 Process of Credit Risk Management at AIBL

The credit risk management process at Al-Arafah Islami Bank Limited (AIBL) encompasses every stage of the credit lifecycle—from the initial entry of a loan into the bank's portfolio to its eventual settlement. A well-structured process is essential to ensure that risks are identified, assessed, and mitigated effectively. This process involves the following key steps:

1. **Credit Processing/Appraisal** • Thorough evaluation of loan applications to assess the borrower's creditworthiness, repayment capacity, and financial stability.
2. **Credit Approval/Sanction**
 - Reviewing and approving loans based on the appraisal process, adhering to Shariah principles and the bank's internal guidelines.
3. **Credit Documentation**
 - Ensuring all necessary documents, including agreements, securities, and guarantees, are properly prepared and executed before loan disbursement.
4. **Credit Administration**
 - Managing and maintaining accurate records of approved loans and ensuring compliance with the bank's policies and regulatory requirements.
5. **Disbursement**
 - Releasing funds to the borrower only after completing all necessary approvals, documentation, and verification processes.
6. **Monitoring and Control of Individual Credits**
 - Regularly tracking the performance of individual loans to ensure timely repayments and early detection of any potential issues.
7. **Monitoring the Overall Credit Portfolio (Stress Testing)** • Evaluating the bank's overall credit portfolio to identify risks, assess its exposure, and ensure portfolio health through periodic stress testing.
8. **Credit Classification**
 - Categorizing loans based on their performance, including standard, substandard, doubtful, or bad loans, as per regulatory guidelines and internal policies.
9. **Managing Problem Credits/Recovery**
 - Implementing strategies to address problem loans, including negotiations, restructuring, and recovery efforts, to minimize losses.

4.2 Credit Processing and Appraisal at AIBL

Credit processing and appraisal are essential steps in managing credit risk, as they determine whether a loan application aligns with the bank's risk tolerance and lending policies. At Al-Arafah Islami Bank Limited (AIBL), the credit processing stage focuses on gathering all necessary information to screen loan applications effectively.

Credit Processing

During this stage, AIBL collects detailed information through comprehensive credit application forms. These forms are designed to capture all relevant data required for an initial assessment. To ensure completeness, the bank follows a checklist that helps verify that no critical information is missing.

Pre-qualification screening criteria are also employed to streamline the process. These criteria act as guidelines for officers, helping them determine the types of credit applications that align with the bank's policies. For example, applications from blacklisted customers are immediately rejected, saving time and resources by avoiding unnecessary processing of applications likely to be declined later.

Credit Appraisal

After the initial screening, the credit appraisal stage begins. This involves a thorough evaluation of the applicant's financial capacity and ability to fulfill their obligations. AIBL uses carefully designed appraisal criteria to ensure loans are approved only for customers with strong repayment capabilities. The bank prioritizes creditworthiness, with a focus on ensuring repayments come from stable and reasonably predictable cash flows.

For loan syndication, AIBL has policies to minimize reliance on the credit analysis performed by lead underwriters. Instead, the bank conducts its own due diligence, including a detailed review of credit risk, syndication terms, and conditions.

Credit Approval and Sanction:

To ensure a robust credit approval process, financial institutions must establish clear, written guidelines that outline the approval procedures and define the roles and responsibilities of individuals or committees involved. These guidelines should include:

- **Approval Authority:** The authority to approve credit should be granted by the board of directors and cover various credit activities, including new credit approvals, renewals of existing facilities, changes in terms and conditions, and credit restructuring.
- **Documentation:** All credit decisions must be fully documented, providing a clear record of the basis for approval, ensuring transparency and accountability.

Prudent credit management also requires a separation of responsibilities. Individuals or teams empowered to approve loans should not simultaneously manage customer relationships to avoid conflicts of interest and maintain objectivity in decision-making.

Credit Documentation:

Credit documentation plays a vital role in the credit management process. It is essential at every stage of the credit lifecycle, including application, analysis, approval, monitoring, collateral evaluation, impairment recognition, loan foreclosure, and security realization. Proper documentation ensures the accuracy and consistency of records, facilitating easier review and follow-up.

Standardized and Organized Documentation

- Credit files must follow a standardized format and be neatly maintained to allow for quick cross-referencing.
- A well-structured filing system not only helps with internal reviews but also complies with the standards set by regulatory authorities such as Bangladesh Bank.

Legal and Operational Importance

Documentation forms the foundation of the relationship between a financial institution and its borrowers. It provides the legal basis for the enforcement of contracts and any required court actions. To ensure compliance, all contractual agreements with borrowers should be reviewed by legal advisors. This step minimizes risks and strengthens the enforceability of agreements.

Secure Handling of Documents

For security purposes, financial institutions should adopt a two-tier approach to document storage:

- **Critical Documents:** Copies of legal documents, facility letters, and signed loan agreements should be stored in the credit files for easy reference.
- **Original Documents:** Original versions of critical documents should be kept in a secure location, such as a central vault, to prevent loss or unauthorized access.

4.3 Credit Administration at AIBL

Effective credit administration is essential for ensuring that a financial institution's credit portfolio is managed efficiently and securely. At Al-Arafah Islami Bank Limited (AIBL), the credit administration function ensures that loan agreements are properly prepared, credit files are well-maintained, renewal notices are systematically issued, and records are regularly updated. Depending on the complexity and size of the credit portfolio, this function may be handled by a dedicated department or designated personnel within the credit operations team.

Key Responsibilities of Credit Administration

To maintain a high standard of credit administration, the following practices are observed:

1. **Proper Maintenance of Credit Files** ○ Credit files are neatly organized and cross-indexed for easy reference. Their removal from the bank's premises is strictly prohibited to ensure security and accessibility.
2. **Insurance Coverage** ○ Borrowers are required to register insurance policies in favor of the bank. AIBL ensures that premiums are paid on time and that the policies remain active throughout the loan period.
3. **Disbursement Compliance** ○ Credit facilities are only disbursed after all contractual terms and conditions have been fulfilled, and all required documents have been verified and received.
4. **Collateral Monitoring** ○ The value of collateral is regularly monitored to ensure it remains adequate to cover the bank's exposure to risk.
5. **Repayment Monitoring**
 - AIBL tracks borrowers' repayments, including principal, interest, and any associated fees or commissions, to ensure payments are made on time and in full.
6. **Compliance with Policies and Regulations** ○ All credit administration activities are conducted in accordance with the bank's established policies, procedures, and relevant legal and regulatory requirements.
7. **On-Site Inspections** ○ Regular on-site visits to the borrower's business premises are conducted to assess the operations and performance of the borrower. These inspections are thoroughly documented for reference and review.

4.4 Disbursement at AIBL

Once a credit facility is approved, the customer is formally notified of the terms and conditions through a letter of offer. The customer must acknowledge these terms by signing and returning a duplicate copy of the letter to the bank. Only after receiving this signed acknowledgment does the disbursement process begin.

The disbursement process involves several critical steps to ensure that all necessary formalities are completed. These include:

1. **Documentation**

- Ensuring all required documents are accurately prepared, reviewed, and signed by both parties.

2. **Collateral Registration**

- Proper registration of collateral in favor of the bank to secure the loan.

3. **Insurance Coverage** • Obtaining an insurance policy in the bank's name, with regular premium payments verified to protect against potential risks.

4. **Legal Vetting** • All legal documents must be thoroughly reviewed and approved by the bank's legal advisors to confirm their validity and enforceability.

4.5 Monitoring and Control of Individual Credits of AIBL:

- **Early Detection of Problem Credits:** A financial institution should have systems in place to detect potential issues early, such as unauthorized withdrawals, overdue payments, or negative changes in the borrower's business environment.
- **Annual Reviews:** The institution should conduct formal reviews of credit facilities at least annually. More frequent reviews should be performed for larger or at-risk credits.
- **Collateral Evaluation:** Regular assessments of collateral should be conducted to ensure its value reflects the borrower's financial condition.

4.6 Monitoring the Overall Credit Portfolio (Stress Testing) of AIBL:

- **Risk Evaluation through Stress Testing:** To safeguard against potential economic downturns or adverse events, AIBL must carry out stress testing on its credit portfolio. Stress tests are designed to simulate how significant economic shocks or changes in market conditions could affect the bank's loan portfolio. Possible scenarios to test could include:
 - A sharp economic downturn in a particular industry or region.
 - Unforeseen market risk events such as interest rate changes or fluctuations in commodity prices.
 - A liquidity crisis that could affect the borrower's ability to repay loans.

- **Industry Profiles and Risk Exposure:** AIBL should maintain industry profiles for all sectors in which it has significant credit exposure. These profiles help assess the risks that may arise due to adverse changes in specific industries. These profiles should be reviewed and updated annually to reflect any new developments in the market.
- **Development of Contingency Plans:** Based on the results of stress tests, AIBL should develop contingency plans that outline corrective actions in case of a crisis. These plans should identify potential risks and outline specific steps to mitigate these risks, including potential changes in credit policies, loan restructuring, or additional provisioning.

4.7 Classification of credit of AIBL:

- **Credit Risk Policies:** The board must set policies for managing credit risk, including procedures for credit impairment recognition, provisioning, and write-offs.
- **Credit Classification Process:** The credit classification process involves evaluating the likelihood of recoverability for individual loans. Institutions need systems to assess both individual loans and the overall credit portfolio for impairment.
- **Collateral Legality and Valuation:** It is crucial to ensure that collateral remains legally enforceable and its value is accurately assessed, especially for loans that are at risk of default.

Loans and deposit ratio of AIBL:

Year	Total loans and advances (in million)	Total Deposit (in million)	Ratio of Total loan to Total Deposits
2019	3,05,340	4,09,767	74.53%
2020	2,82,748	4,78,536	59.71%
2021	3,19,773	5,16,011	61.97%
2022	3,49,861	5,68,911	61.50%
2023	4,03,037	6,41,819	62.80%

Table 3.5: Loan and Deposit ratio

Ratio of total loan and deposit:

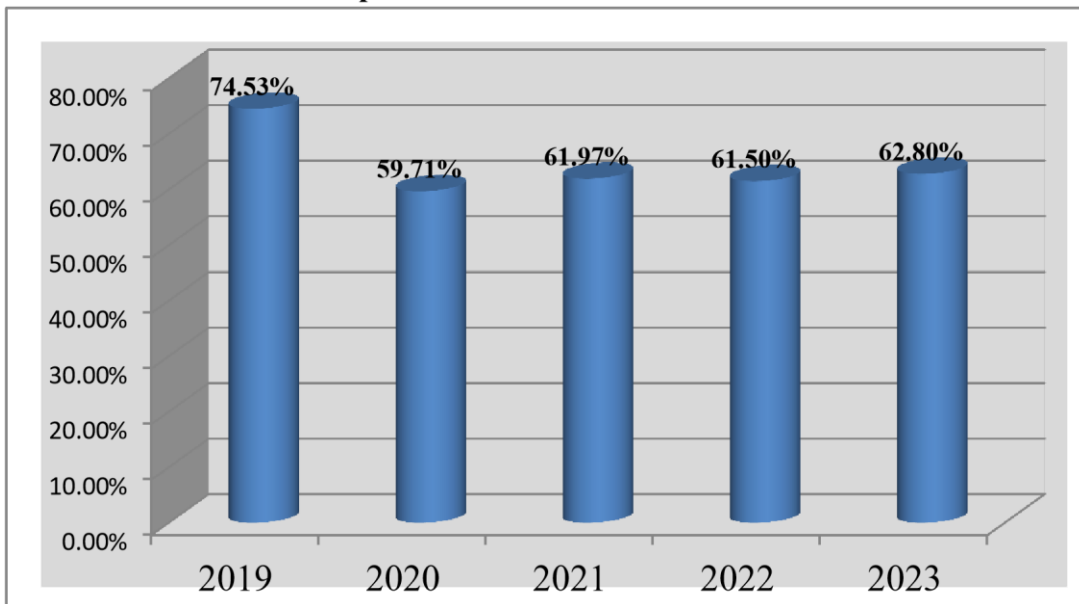


Figure 3.3: Loan and Deposit ratio

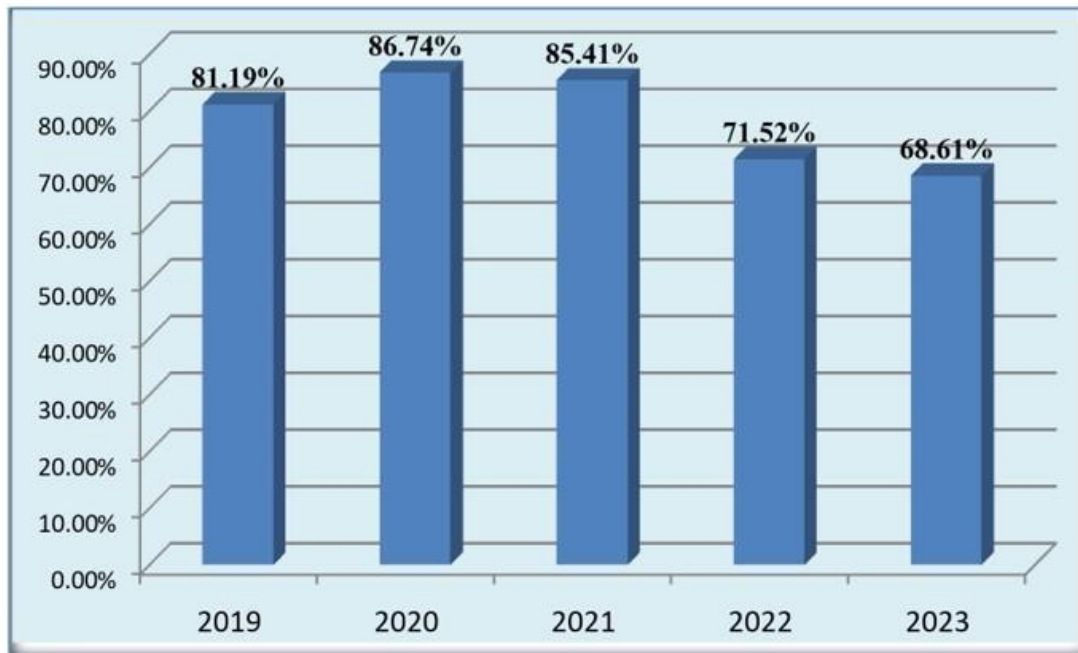
Explanation:

Here graph table shows the loans and deposit ratio. It also shows the total loans and advances and the total deposit. In between 2019 and 2023 there are high deposit and also low deposit.

Standard Loan:

Year	Amount of Standard loan(in million)	Total loan and Advances	Ratio of Standard loan to total loan and advances
2019	2,47,892	3053340	81.19%
2020	247851	285748	86.74%
2021	274412	319773	85.41%
2022	250204	349861	71.52%
2023	276537	403037	68.61%

Table 3.6: Standard loan of Al-Arafah Islami Bank Ltd.



3.4: Standard loan of Al-Arafah Islami Bank Ltd.

Explanation:

Here graph and table shows the standard loan of five years. It also shows the amount of standard loan, loans and advances and ratio of standard loan and loans and advances, which is become higher lower over the years.

Doubtful Loan:

Year	Amount of loan	<u>Total loans</u> and advance	Ratio of bad loan
2019	8081	305340	2.65%
2020	4296	285748	1.50%
2021	4212	319773	1.32%
2022	3708	349861	1.06%
2023	9704	403037	2.41%

Table 3.9: Doubtful loan

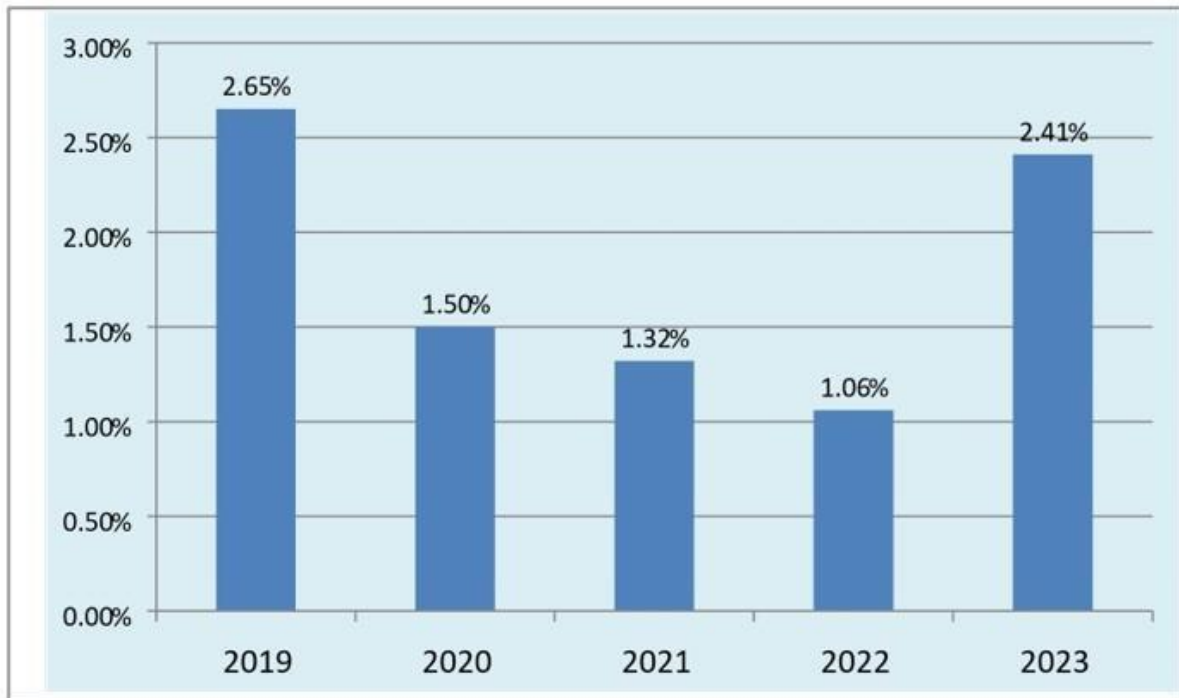


Figure 3.7: Doubtful Load

Explanation:

This table and graph shows the amount of loan, loans and advances and ratio of bad loan, which increase in 2019 and 2023 and decrease in 2020, 2021 and 2022.

Sector wise distribution of loan:

Sector	Loan and advances	Loan and advances in percent
Export finance	79220	19.66%
Import Finance	62210	15.44%
Industrial credit	98310	24.39%
Others	163292	40.52%
Total	403037	100%

Table 3.10: Distribution of loan

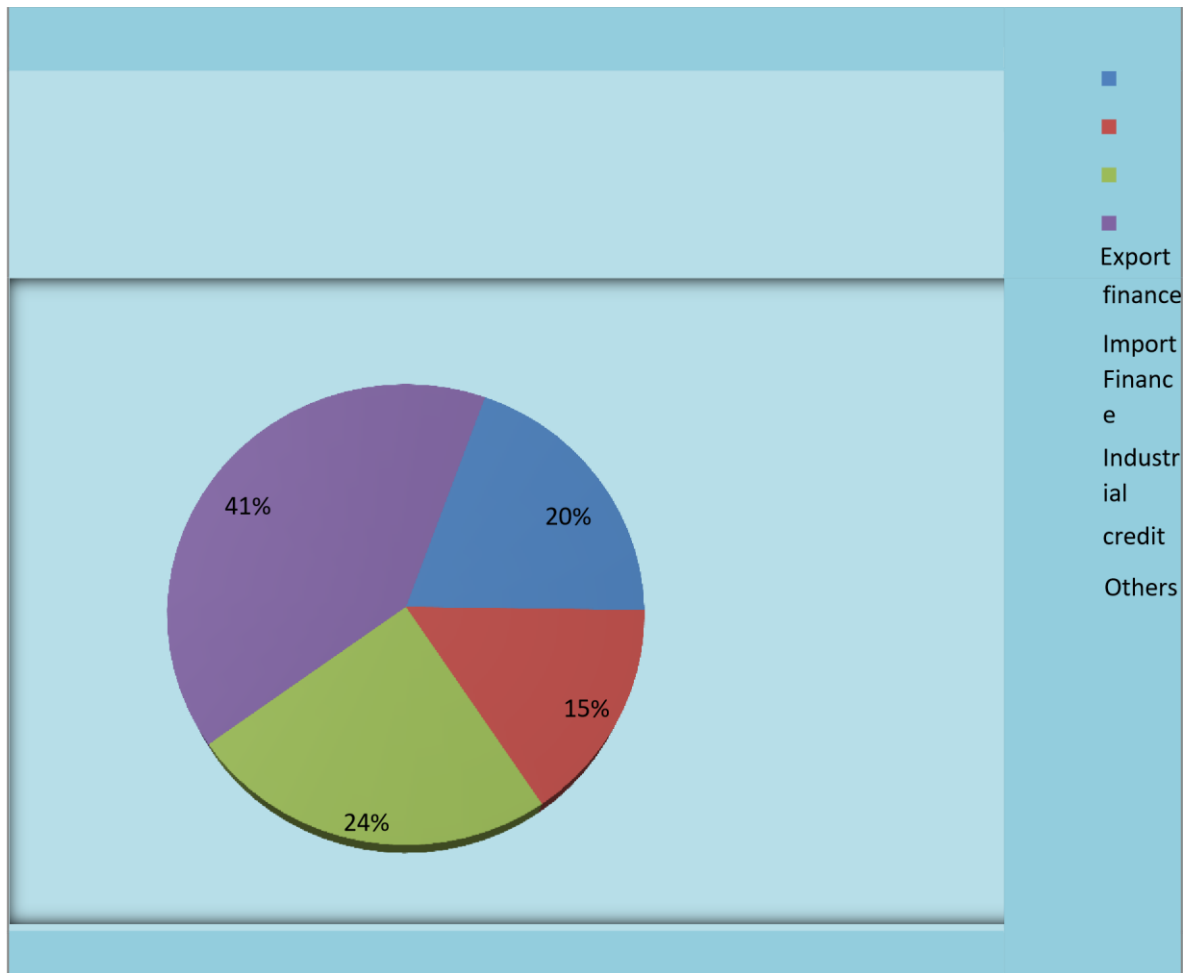


Figure 3.8: Distribution of loan

Chapter: Five

Findings/ Discussion

5.1 Findings

- The bank has implemented a robust system for identifying credit risks in compliance with Shariah principles.
- Strong emphasis is placed on conducting due diligence for clients and projects to minimize risks.
- The bank prioritizes financing projects and businesses with tangible assets, reducing speculative risks.
- Al-Arafah Islami Bank uses a combination of qualitative and quantitative techniques to evaluate credit risk.
- The bank incorporates sector-specific risk assessments, particularly for industries prone to volatility (e.g., real estate or trading).
- Continuous monitoring of clients' financial health and repayment behaviors through regular reviews and site visits.
- Integration of automated systems for detecting early warning signs of credit default.
- Periodic Shariah audits to ensure compliance with Islamic principles.
- Diversification of financing portfolios across different sectors to minimize exposure.
- Reliance on Takaful (Islamic insurance) to provide financial coverage for credit-related risks.
- Strong collateral management practices, ensuring high-value assets back financing agreements.
- The bank's focus on asset-backed financing models such as Murabaha, Musharakah, and Ijarah reduces speculative risks.
- Commitment to risk-sharing principles aligns the bank's interests with those of clients.
- Avoidance of interest-based transactions eliminates exposure to interest rate fluctuations.
- Strict adherence to Islamic financial principles ensures ethical banking practices.
- Diversified risk management techniques reduce potential losses.
- Strong reputation for maintaining financial stability and customer trust.
- Commitment to developing Islamic banking tools tailored to local economic conditions.

5.2 Discussion

In evaluating the risk management practices at Al-Arafah Islami Bank Ltd., several key insights emerge. The bank's commitment to a structured risk management framework, aligned with both regulatory requirements and Shariah principles, highlights its proactive approach to mitigating risks. By addressing various types of risks—credit, market, operational, liquidity, and compliance—the bank ensures a comprehensive risk management strategy.

Strengths:

- The bank's risk grading system and multi-tiered loan approval process effectively minimize credit risk.
- Investments in cybersecurity and IT systems strengthen its defenses against operational risks.
- The Shariah Supervisory Board adds an extra layer of oversight, ensuring ethical and compliant operations.

Challenges:

- Market volatility and external economic factors pose ongoing challenges for managing market risks.
- The dynamic nature of cyber threats requires continuous updates to IT and security protocols.
- Compliance with evolving regulatory requirements demands significant resource allocation and monitoring efforts.

After analyzing all the parts of the study finally, I review the following points as on Discussion: •

The bank follows the overall credit assessment process according to the rules of Bangladesh Bank.

- For implementing government policies, AIBL has been maintaining its position in extending credit to government bodies, sector corporations and private enterprises.
- The credit officers do not fill up the proposal form properly. Most of the cases, they use assumption rather than exact figure. This practice might end up with bad or classified one.
- AIBL is not efficient in processing and executing legal actions against defaulters for their non-payment of loans & advances.
- The ratio of total deposits growth rate of Al-Arafah Islami Bank Ltd. 12.82% in 2022 which is higher than the previous year's growth rate. At the same time total loans & advances growth rate of Al-Arafah Islami Bank Ltd. 15.20% in 2022 is higher than 9.40% in 2021.
- Return from loans & advances of Al-Arafah Islami Bank Ltd. in 2022 is 9.56, which is lower than previous year's income.
- Provision maintain for loans & advances of Al-Arafah Islami Bank Ltd. 5.91% in 2022 which is lower than previous years but slightly higher than 2021.
- The ratio of standard loan to total loans & advances of Al-Arafah Islami Bank Ltd. is 68.61% in 2022 which is lower than the previous year ration.

- It can easily be understood that in year 2022 the ratio 3.07% of the SMA which is slightly increases than the previous year.

Future Opportunities:

- Leveraging advanced analytics and AI for predictive risk modeling could enhance the bank's risk identification capabilities.
- Expanding employee training programs on emerging risks and regulatory updates would ensure preparedness.
- Strengthening collaboration with external stakeholders, including regulators and industry peers, could foster innovation in risk management practices.

Overall, Al-Arafah Islami Bank Ltd. demonstrates a strong foundation in risk management, balancing traditional Islamic banking principles with modern financial practices to navigate the complexities of the banking industry

Chapter: Six

Recommendations and Conclusion

6.1 Recommendations

Managing bad debts is critical for any bank's stability, as they can significantly impact a bank's performance and reputation. The failure of commercial banks is often linked to poor management of loans and advances, making it essential for banks to exercise extreme caution in their lending portfolios and credit policies. So far, Al-Arafah Islami Bank Limited (AIBL) has demonstrated effective credit portfolio management, keeping classified loans at relatively low levels due to its strong credit appraisal policies and practices.

However, in a rapidly changing global economy driven by factors such as globalization, liberalization, and technological advancement, AIBL needs to strengthen its risk management culture further. Adopting industry best practices will ensure the bank can adapt to new challenges and continue to thrive. Below are some recommendations to address current gaps and improve overall performance:

1. Strengthen Credit Risk Assessment

Loans should be granted based on a borrower's creditworthiness, repayment history, and financial performance to minimize the risk of default.

2. Address Increasing Classified Loans

The classified loan portfolio has shown an increase in 2023, with bad loans (BL) nearly doubling from 3.83% to 5.93%, resulting in a 30.22% growth in total classified loans. This trend must be reversed by actively reducing bad loans through more rigorous recovery processes and monitoring.

3. Boost Investment in Agriculture and Cottage Industries

The agricultural loan portfolio dropped from 1.04% in 2022 to 0.88% in 2023, while loans to small cottage industries remained even lower at 0.29% in 2022 and 0.95% in 2023. As agriculture forms the backbone of the national economy, AIBL should prioritize increased investments in agriculture and rural development to foster sustainable growth.

4. Enhance Advertising Efforts

The bank should increase advertising efforts through electronic and print media to create greater awareness about its credit facilities and services. This will help attract more clients and improve market penetration.

5. Improve Decision-Making Processes

Quick and informed decision-making is essential for staying competitive. Management should focus on improving internal efficiency and making bold, timely decisions to stay ahead of market trends.

6. Diversify Credit Facilities

Introducing more diverse credit options tailored to the needs of different client groups will help attract a broader range of customers and enhance customer satisfaction.

7. Encourage Long-Term Industrial Loans

Despite having significant deposits, AIBL does not seem to encourage large-scale producers through long-term industrial loans. Increased support in this area could stimulate industrial growth, create jobs, and address unemployment challenges.

8. Introduce Premium Customer Benefits

Lending and savings packages offered to premium customers should include unique benefits, such as differentiated interest rates and service charge waivers, to recognize their loyalty and encourage greater engagement.

9. Strengthen IT Infrastructure

Ensuring the proper implementation of IT systems across all branches is critical for operational efficiency and customer satisfaction.

10. Expand Islamic Banking Facilities

To strengthen its market presence and reach more customers, AIBL should introduce Islamic banking services in new locations across the country.

These recommendations aim to help Al-Arafah Islami Bank Limited navigate current challenges and capitalize on new opportunities, ensuring sustainable growth and continued alignment with Shariah-compliant banking principles.

6.2 Conclusion

This report represents a concentrated effort to meet the objectives of the internship program by thoroughly analyzing credit risk management practices. In today's highly competitive business environment, particularly in Bangladesh, effective credit risk management has become more critical than ever. Over the years, tools and techniques for managing consumer credit risk have advanced significantly, and Al-Arafah Islami Bank has embraced modern practices to manage these challenges effectively.

The study's findings reveal that while the bank is proactive and systematic in managing consumer credit risk, there is room for improvement. For example, greater attention is needed in the recovery process to minimize bad debts, and the practice of granting preferential treatment to larger clients should be reassessed to ensure fairness and sustainability. Despite these areas of concern, the bank's credit assessment process, which utilizes credit risk grading techniques, provides a strong framework for identifying and mitigating risks.

Credit risk management is not a one-time task but a continuous and evolving process. Financial institutions, particularly those in the banking sector, must remain vigilant and adaptable to industry trends and regulatory changes. Staying proactive in adopting global best practices, complying with regulations, and equipping the workforce with skilled professionals is essential to staying competitive.

Finally, investing in and improving the bank's networking and technological infrastructure is critical to ensuring that credit risk management processes are both efficient and effective in the context of modern banking. By addressing these factors, Al-Arafah Islami Bank can continue to grow while maintaining its commitment to sound financial practices and Shariah principles.

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Appendix

Questionnaires on Risk Management Al-Arafah Islami Bank Limited

For bankers:

- What types of business financing are you interested in at this time?
- How does Bank judge loan application?
- Do you analyze cash flow & credit history of borrowers?
- Are you aware about the character of the borrower?
- Do you keep enough document or collateral against loan you give?
- Do you measure real worth of mortgage?
- Are there limitations on using loan money?
- How do you evaluate the clients risk grade?
- How you monitor clients business?
- If any loan is classified then which steps will you take to minimize NPL?

For Borrowers:

- What do bankers want to know from you before they make a loan?
- Did they collect the necessary document from you?
- Which type of loan is profitable for your business?
- Does the loan increase your business profit?
- Does AIBL have a good satisfactory interest rate on loan?
- Do you submit financial statement on regular basis with accurate data?
- Are you benefitted from Loan?
- Does CRM team of AIBL monitor your business carefully?
- What types of strategy bank take to assess credit risk?

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