
**“Analysis of Credit Management System of Uttara Bank Limited (UBL):
A Study on Azimpur Branch, Dhaka”**

Submitted to:

Sayed Farrukh Ahmed
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Submitted by:

Tayaba Akter
ID No. 172-14-2487
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Letter of Transmittal

28.11.2018

To
Sayed Farrukh Ahmed
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of the internship report on ‘ Analysis of Credit Management System of Uttara Bank Ltd : A Study on Azimpur Branch, Dhaka’.

Dear Sir,

This is a good pleasure on behalf of me to submit the internship report, that could be a partial demand for the internship Program of daffodil International University for MBA students. I even have ready my internship report on ‘Analysis of Credit Management System of Uttara Bank Ltd; A study on Azimpur Branch, Dhaka’.

I have tried to clarify my learning and knowledge during this report that I even have gathered from sensible operations.

For your kind thought and studying, i'd wish to mention that there can be some mistakes because of limitations of my data, knowledge and time constraint. In spite of varied shortcomings I even have tried to hide all relevant affairs. i'm assured that my report are going to be able to link up your expectation and you may appreciate my endeavor and therefore the report emphatic.

I will be terribly glad if the report will serve its actual purpose and that i am able to justify something to you if necessary.

Sincerely yours,

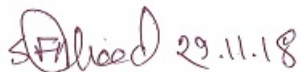


Tayaba Akter
ID. No. 172-14-2487
Program: MBA
Major in Finance
Daffodil International University

Certificate of Approval

I am pleased to certify that the post report on **Analysis of Credit Management System of Uttara Bank limited : A Study on Azimpur Branch, Dhaka** conducted by Tayaba Akter bearing ID No 172-14-2487 of MBA Program, Department of Business Administration has been approved for presentation and defense. Tayaba Akter worked with **Uttara Bank limited** , Azimpur Branch, Dhaka as an intern below my oversight.

Tayaba Akter bears a strong ethical character and a really pleasing personality. it's so been a good pleasure operating together with her. I would like her all success in life

 29.11.18

.....
Signature of the Supervisor
Sayed Farrukh Ahmed
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

An internship program may be an important and essential part for a student because during the study he/she acquired not only academic knowledge but as an intern he/she acquired practical knowledge. For the completion of this study I can't merit all praise. There have been loads of individuals who helped me by providing valuable data, recommendation and guidance for the completion of this report within the regular time.

I would additionally prefer to convey my feeling to my internship supervisor Mr. Sayed Farrukh Ahmed (Assistant Professor) for his continuous support. His guidance helps me to separate the important and necessary details from the unnecessary, certainly helped me to stay on the correct track.

I acknowledge my indebtedness to Alim Abdullah Shakil (Principal Officer). I have to thank Alim Abdullah Shakil and many other personnel for their guidance to prepare my internship report. They have been extremely co-operative and willing to help at all times.

Executive Summary

The objectives of the study have been outlined to know the different types of credit schemes, lending procedure & approval process, credit assessment & risk management process, identify problems related to credit management, and make some recommendations to solve those problems of UBL. The report is separated in different chapters. The first chapter contains introduction, background, scope, objectives, methodology and limitations of the study. The second chapter contains the overview of Uttara Bank Limited in details. In the third chapter, the analysis of credit management system of Uttara Bank Limited is described deeply. In those descriptions different types of credit schemes, the lending procedure and approval process, credit disbursement process, documentation system, steps of risk assessment, risk management process and tools of risk management are highlighted with Credit monitoring and recovery process. Chapter four contains, findings, recommendations and conclusion. In this whole report the discussion about the credit management system of Uttara Bank Limited are designed in step by step.

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Abbreviations:

UBL-Uttara Bank Limited
USBL-Uttaran small business loan
NSRP-Nari swanirbor rin prokalpo
USSDPL-Uttaran SME sector development project loan
SME-Small and medium enterprise
CRM-credit risk management
BB-Bangladesh Bank
CIB-Credit information bureau
EMI-Equal monthly installment
RMG-Readymades garments
JICA-Japan International Cooperation Agency
NID-Natioal identity
RU-Recovery unit
LC-Letter of credit
BBLC-Back to back letter of credit
LIM-Loan against imported merchandise
LTR-Loan against trust receipt
TL-Term loan
FBP-Foreign bill purchase
CC-Cash credit
EDF-Export development fund
NPL-Non-performing loan
CCS-Consumer credit schemes

Chapter 1

Introduction

1.1 Introduction

Banking system plays a very important role in the economic life of the nation. In a developing country like Bangladesh the banking industry as a full play an important role within the progress of economic development.

Firstly, banking promotes savings..

Secondly, banking promotes investments. They either invest it directly or advance loans to different investors.

Thirdly, it's most through banks that foreign trade is carried on. whether or not we tend to export or import.

1.2 Origin of the Study

The MBA program is intended to specialize in theoretical and skilled development of individuals receptive take up business as a profession as well as service as a career. The course is intended with a wonderful combination of theoretical and sensible aspects. This internship provides the students to meet up their theoretical information into sensible fields. during this association, I used to be assigned to Uttara Bank Ltd. Azimpur Branch Credit Management department for my sensible orientation. Students are needed to arrange an internship report below the steerage of direction teachers on a particular subject material to highlight his expertise and to conduct an thorough analysis on the topic matter. I actually have tried my limit to present my expertise of the sensible orientation during this report.

1.3 Rationale of the Study

Bangladesh is one of the underdeveloped countries in the world. The economy of the country has a lot left to be desired and there are lots of scopes for massive improvement. In an economy like this, banking sector can play a vital role to improve the overall social-economic condition of the country.

In this report, I have tried my best focus on the activity of Uttara Bank Limited. How activities of Uttara Bank affect the growth and growth of the economy of Bangladesh.

1.4 Objectives of the Study

The main objective of the study are to produce an analysis of credit management system of Uttara Bank Limited: Azimpur Branch with fulfilling the necessity of BBA program. Objectives of the study are summarized within the following manner -

- To identify differing types of credit schemes of UBL.
- To analyze the loaning procedure and approval method of UBL.
- To evaluate credit recovery method of UBL
- To identify the issues associated with credit management and create some recommendations to resolve those issues of UBL.

1.5 Methodology of the Study

Sources of Data:

- Primary Sources
 - Officers of the branch.
 - Clients of the branch
 - Personal Interview– Face-to-face conversation and in depth interview with the respective officers of the branch.
 - Daily diary
 - Practical work exposures on different areas of the branch
 - Informal conversation with the clients or customers.
- Secondary Sources
 - Annual reports of Uttara Bank Limited
 - Manuals of Credit Management of UBL
 - Published materials and office circulars of UBL
 - Website of the UBL

1.6 Limitations of the Study

Any analysis work desires high degree of involvement concerning assortment of data, creation of information base, literature review and analysis of information. whereas doing thus, several limitations arise even if we tend to continually place our greatest effort to avoid them. In conducting this study, the subsequent limitation has been featured.

- There are various information the bank employee can't provide due to security and other corporate obligations
- Due to time limitation many of the aspects could not be discussed in the present report.
- Learning all the functions within just 90 days is really tough. recommendations to solve those problems of UBL.
- Since the bank personnel were very busy, they could not provide enough time to me
- Lack of opportunity to visit more than one branch
- The functions and activities of Uttara Bank Ltd. are too vast, so they change their strategy day by day as a result I couldn't collect update information and strategy
- Due to lack of experience, there is a chance of having some mistake in the report though best effort has been applied to avoid any kind of mistake.
- Time was not sufficient to make an in depth study on such issue.

Chapter 2

Overview of The Organization

2.1 Origin of Uttara Bank

Uttara Bank limited celebrated 50 years of its Banking Service in 2015. This well established and ancient bank includes a wealthy history. With the initiation of some fame bengali businessmen it had been established to facilitate the deprived individuals of the then Bangladesh and began its banking operation formally on twenty eighth january of 1965 in name only of “Eastern Banking Corporation” with four branches that before long reached sixty just before the independence. throughout Non-cooperation movement in 1971, this bank performed the treasury perform of East Bengal.

2.2 Mission

- provide top quality monetary service
- provide wonderful quality customer service.
- keep up company and business ethics.
- become a trustworthy repository of customers cash and their monetary adviser.
- from their stop superior and satisfying to the purchaser.
- show team supernatural being and expertise..
- possess a sound capital base.

2.3 Vision

Build a good relationship between customer
Build customer loyalty
Skilled service delivery
Business Prudence

2.4 Some Notable Features of UBL

Table 2.1: Capital structure

Capital Structure	TK.(crore)
Authorized Capital	6000.00
Paid up Capital	4000.80

Chapter 3

Analysis of credit management

3.1 Why does Uttara bank provided advances to the borroewrs?

Basically UBL provides advances to its customers for the following factors-

- bank take interest from borrower and provide interest to depositor.
- providing industrial loans.
- To pay the worker additionally .

3.2 TYPES OF CREDIT IN UBL

Uttara Bank offers the following types of loans and advances:

Table 3.1: loans and advances

Uttaran Small Business Loan (USBL)	Travel Loan
Nari Swanirbor Rin Prokalpo (NSRP)	Working Capital Loan
House Finance for Freedom Fighters	Education Loan
Fixed Term Loan to Enterprise	Uttaran Home Loan
Uttaran SME Sector Development Project Loan (USSDPL)	Car/Motorcycle Loan
House Hold Durables	Trade Finance
Lease Finance	Green Financing
Loan for Foreign Employment	Agricultural Credit

3.2.1 Uttaran Small Business Loan (USBL)

A)Category / Loan type: Term Loan

B)Purpose

- To help the genuine businessmen having entrepreneurship, initiative, sincerity, honesty to expand and run their business smoothly under Small Enterprise category.
- To contribute towards development of socio-economic condition of the country.

C)Customer Eligibility

- Must be a growing Business Concern.
- At Least 2 Years Business History.
- Must be a Current Account Holder of the Bank.
- Up dated clean CIB Report.

D)Security

- Registered Mortgage of Land & Building
- Personal Guarantee of the Owner(s)/ Directors..
- Post dated cheque.
- Other Securities as acceptable to the Bank.

E)Repayment : Equal Monthly Installment .

3.2.2 Nari Swanirbor Rin Prokalpo (NSRP)

Economic development is distantly related to the empowerment of Women. In Bangladesh, maximum number of Women –owned help to grow the company .

A)Category / Loan type: Term Loan

B)Customer Expediency:

- Should be focus on growing business.
- Should be focused on Business History at least 2 year.
- Must be a Current Account Holder of the Bank.
- Collect Up dated clean CIB Report.

C)Security

- Mortgage Registered .
- Surety acceptable to the bank.
- Spouse/person acceptable to the bank.
- Personal security of the Owner(s)/ Directors.
- Post dated cheque.
- Other information as acceptable to the Bank.

D)Repayment : Equal Monthly Installment .

E)Interest Rate : Market Competitive.

3.2.3 House Finance for Freedom Fighters)

Uttara Bank Limited is going to introduce the above named loan product to provide housing to the Freedom Fighters of the country with the following terms and conditions.

A)**Purpose:**Provide Housing to the Freedom Fighters. Outright purchase of House/Flat or Construction for residential purpose .

B)Customer Eligibility

- Should be a listed /Certify Freedom Fighter.
- Age: Minimum age 58 years .
- Equal yearly installment.
- at least 6 month in the same address ,Borrower must reside

C)Loan Size

- Maximum Tk.5.00 Lac.

D) Loan to Value Ratio : Borrower must be 30% of purchase price of the property.

E) Interest Rate : 10.00%

F) Tenor: : 12 Months to 84 Months

G) Repayment method : Equal Monthly instalment (EMI). Loan to be adjusted from the monthly allowance of the Freedom Fighter (Borrower)

I) Debt Burden Ratio (DBR%): Based on 50% of monthly income.

J) Security Requirement : Loan to be covered by the 70% of Market value of the House/Flat to be purchased or Land value where the building to be constructed

- Registered property like as mortgage where against loan is to be availed by depositing of real Title Deed with chain of information.
- Lien of government provided monthly Freedom Fighters allowance with scheduled bank.
- An undertaking by the borrower in bank's prescribed form to pay monthly installments regularly in time.
- post dated cheques for all installments to be deposited in advance.
- Personal security of the Spouse or any other family member acceptable to the bank.

3.2.4 Fixed Term Loan to Enterprise

A) Category / Loan type: Term Loan

B) Purpose: Procurement of fixed assets

C) Customer Eligibility :

- Should be focus on growing Business Concern.
- Business History required at least 2 years
- Should be a Current Account Holder of the Bank
- Up dated real CIB Report.

D) Security :

- Planted Mortgage of Land & Building.
- Personal security of the Owner(s)/ Directors.
- Corporate guarantee of the Related Business Concern(s)
- Other Securities as acceptable to the Bank

E) Repayment : Equal/unequal Monthly / Quarterly / Half Yearly / Yearly Installment

F) Interest Rate: Market Competitive

G) Debt Equity Ratio: 70 : 30

3.2.5 Uttaran SME Sector Development Project Loan (USSDPL)

A) Category / Loan type: Term Loan

B) Purpose: To procure

- Fixed Assets, including Machinery & Equipment and Factory buildings and related civil works
- Technical know how, Consultation Services & Training³) For RMG Sector – retrofitting, rebuilding & relocation of the factory buildings

C) Customer Eligibility :

- Must be a Business Concern.
- Should be a Current Account Holder of the Bank.
- Up dated CIB Report.

D) Security :

- Planted Land & Building as a mortgage.
- Personal security of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Post dated cheque.
- Other information are acceptable to the Bank

E) Repayment : Equal Monthly Installment

3.2.6 House Hold Durables

Consumer Loan Scheme given by Uttara Bank Limited to the personal to purchase different type of consumer durables like as Television, Refrigerator, Air conditioner, Computer, and other household furniture.

A) Category / Loan type: Term Loan

B) Maximum Loan Ceiling: Tk.3.00 Lac

C) Purpose: To purchase Consumer Durables for personal/family use

D) Customer Eligibility :

- Minimum total service length of 3 years.
- As a self employed individual, a business record of minimum 4 years.
- Age limit from 21 years to 65 Years..

- Adequate disposable income to pay the Loan installment

E)Security :

- Hypothecation over purchased assets.
- Personal security of the spouse / parents and an individual having minimum solvency/income not less than that of the borrower supported by income proof.
- Other gurantee as acceptable to the Bank

E)Repayment :Equal Monthly Installment

F)Interest Rate : Market Competitive

3.2.7 Lease Finance:

Leasing is a method of financing the required of Capital Machinery, Equipments, Medical Instruments, Automobiles etc.

A)**Category / Loan type:**Finance Lease

B)Purpose: Uttara Bank Limited offers Lease Finance for required of the following Articles :

- Machinery for BMRE of the Project.
- Construction Equipment's.

D)Customer Eligibility :

- Should be a going Business Concern.
- Business History required at Least 2 Years.
- Should be a Current Account Holder of the Bank..
- Up dated clean CIB Report

E)Security :

- Registered Land & Buildings for Mortgage.
- Personal security of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Other Securities as acceptable to the Bank

E)Repayment :Monthly Lease Rental

3.2.8 Loan for Foreign Employment:

Remittance is the major contributor to the Economy of Bangladesh. In our country there are huge surplus manpower maximum of which are semi-skilled and less-skilled.

A) Purpose:

To meet the Financial Expenses for going abroad for employment purpose of son/daughter or any other dependant.

B) Customer Eligibility :

- Age: Minimum age 20 years, Maximum age at loan maturity up to 45 years.
- Minimum Yearly income (Net BDT): Three times of the proposed limit (to be calculated on the basis of the contract with the foreign company).
- Borrower must be stay at least 6 month in the same address.

C) Loan Size: Minimum BDT 25000.00 (Taka Twenty Five Thousand) only. Maximum BDT 2.00 Lac (Taka Two Lac) D) Loan to Value Ratio: 70% of the cost of the quoted expenditure to be paid by the borrower

D) Security :

- Two Personal Guarantees with net worth declaration.
- Personal Guarantee of spouse/parents.
- Post dated cheque for all installment
- One undated cheque covering total amount of all instalments

D) Documents Requirement:

- Should be submitted recent Passport size photographs of applicant(s) and guarantor (s).
- Should be submitted Photocopy of NID/Passport of applicant (s) and guarantor (s)
- Should be submitted Business Card/Office ID of applicant (s) and guarantor (s), if any
- Should be submitted Latest Tax Certificate / E-TIN
- Should be submitted Personal Net Worth statements of applicant (s) and guarantor (s).
- Copy of all academic & experience certificates
- Copy of Air Tickets with the confirmed date of journey as endorsed by the BMET
- Details of expenditure
- Copy of Visa and Labour Contract provided from the concerned office of consulate /high commission / embassy.

3.2.9 Travel Loan:

Trade Finance includes such activities as lending, issuing letter of credit, factoring, export credit and insurance etc. Companies mass up with trade finance include importers & Exporters, Uttara Bank Limited gives those companies Trade Finance Services as per their requirement.

1) **Import Finance:**

- Letter of Credit (LC) (Sight/Deferred/UPAS)
- Back to Back Letter of Credit (BBLC)
- Loan Against Imported Merchandise (LIM)
- Loan Against Trust Receipt(LTR)
- Term Loan(TL) facility for import of Capital Machinery
- Others (PAD)

2) **Export Finance :**

- Foreign Bill Purchase (FBP) against clean Export Documents
- Against Export Documents Augment
- IBP (Advance against Inland Accepted Bill)

A) Purpose: Facilitating Import & Export of the Country

B) Customer Eligibility :

- Should be a Current Account Holder of the Bank
- Up dated clean CIB report of the party.
- Valid Trade License, IRC & ERC
- Other documents as per bank's norms.

C) Security :

- Registered Land & Building for mortgage.
- Personal security of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Post dated cheque.
- Other information as acceptable to the Bank
- Hypothecation of imported/to be imported Goods/Machinery
- Export LC
- Export Documents
- Other conditions will be applicable

D) Interest Rate : Market Competitive

3.2.10 Working Capital Loan::

Uttara Bank Limited gives working capital Loans in different forms to the institution with the following details :

A)**Key Features :**

Category / Loan type:

- Cash Credit
- Cash Credit (Pledge)

B)Customer Eligibility :

- Must be focus on growing Business Concern.
- Business History needs at least 2 years.
- Must be a Current Account Holder of the Bank.
- Up dated CIB Report

C)Security :

- Registered Land & Building for mortgage.
- Personal security of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Other information as acceptable to the Bank

D)Repayment: In lump sum from time to time, full adjustment within the validity.

E)Interest Rate : Market Competitive.

F)Documents Required:

- Must be submitted valid Trade License.
- Must be submitted up to date TIN Certificate
- Must be submitted regulatory papers
- Loan Tenor :1 (One) Year (Renewable)
- Margin : 50:50

3.2.11 Education Loan:

Any Bangladeshi personally who has the capacity to repay bank loan, In a particular terms, these could be salaried employees and middle to large size local corporate, Government, Semi-autonomous body, in reputed NGOs (Non Government Organizations) international aid agencies and UN bodies, and other employees acceptable to the bank

A)**Purpose:**To meet the Educational Expenses of Self/ son/daughter or any other dependant.(Local/Foreign)

B)Customer Eligibility :

- Age: Minimum age 25 years (At the time of application), Maximum age at loan maturity up to 60 years (At the end of Loan Tenor)
- Fixed salaried person, minimum three (3) years experience with 1 year employment in present organization.
- Minimum Yearly income (Net BDT): At least three times of the total yearly installments amount of applied loan.
- At least 6 month in the same address Borrower must stay

C)Loan Size: Maximum amount of loan under this Scheme will be Tk.3.00 lac (Taka Three Lac)

D)Security :

- Two Personal Guarantees with net worth declaration.
- Personal Guarantee of spouse/parents or any other family members acceptable to the bank.
- Post dated cheque for all installment.
- One undated cheque covering total amount of all instalments

3.2.12 Uttaran Home Loan:

Housing is the basic need for civilized living. Accessibility & availability of financing is one of the hurdles for providing housing facility to the low and middle income group people of the country.

A)**Purpose:**To buy a ready Flat/House for residential purpose in a residential

B)Customer Eligibility :

- For fixed salaried person, minimum three (3) years experience with 1 year employment in present organization
- Age: Minimum 30 years (during the application), Maximum 65 years (at the end of loan tenor).
- Yearly income should be At least three times of the total yearly installments amount of applied loan .
- Borrower must reside for at least 6 month in the same address

C)Loan Size:Minimum BDT 5.00 Lac, Maximum BDT 75.00 Lac.

D)Security : Loan to be covered by the 70% of Market value of the Flat / House be purchased.

- Registered the property for mortgage where against loan is to be availed by depositing of original Title Deed with chain of documents.
- Planted General Power of Attorney empowering the Bank to sell the mortgaged property as and when required.
- An undertaking by the borrower in bank's prescribed form to pay monthly installments regularly in time..

- Personal security of the Spouse/Parent or any other person acceptable to the bank is to be obtained

E) Required Documents:

- Must be submitted recent Passport size color photograph of the applicant (s) and guarantor (s)
- Must be submitted photocopy of NID/Passport/Driving License of the applicant (s) and guarantor (s)
- Must be submitted Copy of Latest utility bill (Gas/Water/Electricity)
- Must be submitted business Card/Office ID of applicant (s) and guarantor (s), if any
- Must be submitted latest Tax Certificate, if any.
- Must be submitted personal Net Worth Statement of the applicant (s) and Guarantor (s).
- Must be submitted bank Statement of last 12 months
- Estimated cost of construction
- Other Legal documents of land/Flat.

3.2.13 Car/Motorcycle Loan:

Any Bangladeshi who has the capacity to repay bank loan, In particular terms and condition, these could be salaried employees and middle to large size local corporate, Government, Semi-autonomous body, in reputed NGOs international aid agencies and other employees acceptable to the bank

A) Purpose:

: To buy a ready Flat/House for residential purpose in a residential

- To buy a brand new or reconditioned Car for personal use only
- To buy a brand new Motorcycle for personal use only

B) Customer Eligibility :

- Age: Minimum age 25 years
- Maximum age at loan maturity up to 60 years (At the end of Loan Tenor)
- For salaried individual, must be Permanent & Confirmed employees of a relevant firm with minimum 3 years experience in the present organization
- For Businessmen, Business Record of minimum 2 years
- Yearly income should be At least three times of the total yearly installments amount of applied loan.

C) Documents Required:

- Two Personal Guarantees with net worth declaration.
- Personal Guarantee of spouse/parent
- Post dated cheques for all installments
- One undated cheque covering total amount of all installments

3.2.14 Car/Motorcycle Loan:

A) Purpose:

: To buy a ready Flat/House for residential purpose in a residential .

- To buy a brand new or reconditioned Car for personal use only
- To buy a brand new Motorcycle for personal use only

B) Customer Eligibility :

- Age: Minimum age 25 years
- Maximum age at loan maturity up to 60 years (At the end of Loan Tenor)
- For salaried individual, must be Permanent & Confirmed employees of a relevant firm with minimum 3 years experience in the present organization
- For Businessmen, Business Record of minimum 2 years
- Yearly income should be At least three times of the total yearly installments amount of applied loan.

C) Documents Required:

- Two Personal Guarantees with net worth declaration.
- Personal Guarantee of spouse/parent
- Post dated cheques for all installments
- One undated cheque covering total amount of all installments

3.2.15 Trade Finance:

Trade Finance add such activities as lending, issuing LC, factoring, export credit and insurance etc. Companies involved with trade finance include importers & Exporters, Uttara Bank Limited provides those companies Trade Finance Services as per their requirement.

A) Import Finance:

- Letter of Credit (LC) (Sight/Deferred/UPAS)
- Back to Back Letter of Credit (BBLC)
- Loan Against Imported Merchandise (LIM)
- Loan Against Trust Receipt(LTR)
- Term Loan(TL) facility for import of Capital Machinery

B) Export Finance

- Foreign Bill Purchase (FBP) against clean Export Documents
- Export Development Fund (EDF)

- IBP (Advance against Inland Accepted Bill)

C) Purpose : Facilitating Import & Export of the Country D) Customer Eligibility :

- Running Business concern with satisfactory performance
- Valid Trade License, IRC & ERC
- Other documents as per bank's norms..

D) Security :

- Registered Land & Building for mortgage.
- Personal Guarantee of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Export Documents.
- Other Securities as acceptable to the Bank

3.2.16 Green Financing:

Green Financing Means funding for environment-oriented, industries or businesses. In Banking sector Green Financing means to environment-oriented financial products or services, such as loans, credit cards, insurances or bonds that may help to protect our environment from pollution. Uttara Bank has a wide range of Green Financing products under Bangladesh Bank's Green Bank Refinance Scheme.

A) **Category / Loan type** : Term Loan B) **Purpose** : Uttara Bank Limited offers Green Financing for the following purposes :

- Solar Home System
- solar Mini Grid.
- Solar Irrigation Pumping System
- Solar Photo voltaic Assembly Plant
- Bio-Gas Plant.
- Effluent Treatment Plant
- Hydro Power Plant.
- Solar Battery reprocessing Plant
- LED Bulb production

C) Customer Eligibility :

- Current Account/Saving Account Holder of the Bank
- Up dated clean CIB Report

D) Security :

- Registered Land & Building for mortgage.
- Personal Guarantee of the Owner(s)/ Directors.
- Corporate Guarantee of the Related Business Concern(s)
- Export Documents.
- Other Securities as acceptable to the Bank

E)Basic Documents Requirements (not limited to) :

- Must be submitted valid Trade License
- National ID
- Must be submitted up to date TIN Certificate.
- Regulatory papers.
- Loan Tenor :6 Months to 8 years .

3.2.17 Agricultural Credit:

Agricultural financing refers to the credit facilities allowed to the farmers directly engaged in farming, fishing, forestry or livestock. We provide Credit facilities to the farmers directly engaged in farming, fishing, forestry or livestock or for purchasing equipment's and machinery's & other agricultural work. We also finance to the MFI / NGOs to facilitate micro credit to the primary producers (farmers) engaged in the agriculture sectors as well as in poverty alleviation.

A)Category / Loan type: Term Loan (Short , Mid-term and Micro Credit).

B)Purpose ::Uttara Bank Limited offers Agri Credit forthe following purposes :

- Crop Production.
- Fish farming.
- Animal Husbandry.
- Crop Storage.
- Poverty Alleviation.
- Irrigation Equipments Procurement.
- Agri Equipments Purchase.
- Seed Production
- Other

C)Customer Eligibility :

- Must be genuine farmer

- Must be a Current Account/Saving Account Holder of the Bank
- Up dated CIB Report.

D)Security :

- Registered Land & Building for mortgage.
- Personal Guarantee of two acceptable person to the Bank.
- Post dated cheque.)
- Other Securities are required by the Bank.

E)Repayment :Bullet payment or Monthly/Quarterly/Half Yearly Equal or Unequal Installments.

F)Interest Rate : 10% P.a./Market Competitive and subsidized rate as per govt. rule. G)Basic Documents Requirements (not limited to) :

- Valid Trade License (if borrower is a firm).
- Certificate as Genuine Farmer
- National ID.)
- Regulatory papers.
- Loan Tenor :6 Months to 3 years
- Personal guarantee of 2 guarantors acceptable to the Bank.

3.3 Sources of Risks at UBL:

UBL recognizes under two broader viz. Pillar-I and Pillar-II risk under regulatory framework of Basel-II accord and Bangladesh Bank. Pillar-I risk:Credit risk, market risk and operational risk Pillar-II risk :All other risk i.e. management risk, security risk

3.4 CREDIT RISK:

Simple definition of credit risk is that: Credit risk is defined as the possibility that a borrower or other contractual counter party might default, i.e. might fail to honor their contractual obligations. The latest definition of Credit Risk is that: The potential deterioration of the credit quality of an undefaulted exposure is called migration risk.

3.4.1 Importance of Credit Risk Management:

Credit risk is most easily outlined because the potential that the potential that a bank recipient or counter party can fail to satisfy its obligation in accordance with in agreement terms. The goal of credit risk management is to maximize a bank's risk-adjusted rate of come back by maintaining credit risk exposure inside acceptable parameters. Banks have to be compelled to manage the credit risk inherent within the entire portfolio likewise because the risk in individual credits or transactions. Bank ought to additionally think about the relationships between credit risk and different risks.

credit risk at intervals the Bank. These policies are approved by the Board of directors and are designed to satisfy the structure wants that exist currently and to provide flexibility for the character UBL acknowledges that a essential contemplate the Banks continued profitable and stability is its effective risk management capabilities. UBL ensures its risk management strength and strives to endlessly promote a proactive risk management culture inside the bank. Effective measures are presently being taken towards the compliance of Basel II risk management standards.

The significant of credit risk management for banking is remarkable. Banks and different financial institutions are typically faced with risks that are commonly of economic condition. These institutions ought to balance risks in addition as returns. For a bank to possess an out sized consumer base it ought to give loan merchandise that are reasonable enough.

In terms of equity, a bank should have substantial quantity of capital on its reserve, however not an excessive amount of that it misses the investment revenue, and not deficient that it leads itself to monetary instability and to the chance of regulative non-compliance.

To determine the risks that go along with loaning and investment practices, banks should assess the risks. Credit risk management should play its role then to assist banks be in compliance with Basel II Accord and alternative regulative bodies. Credit risk management for banking could be a terribly helpful system, especially if the risks are in line with the survival of banks within the business world.

3.4.2 Credit Risk Management Process of UBL

The Credit Risk Management (CRM) Process of UBL is shown as follows:

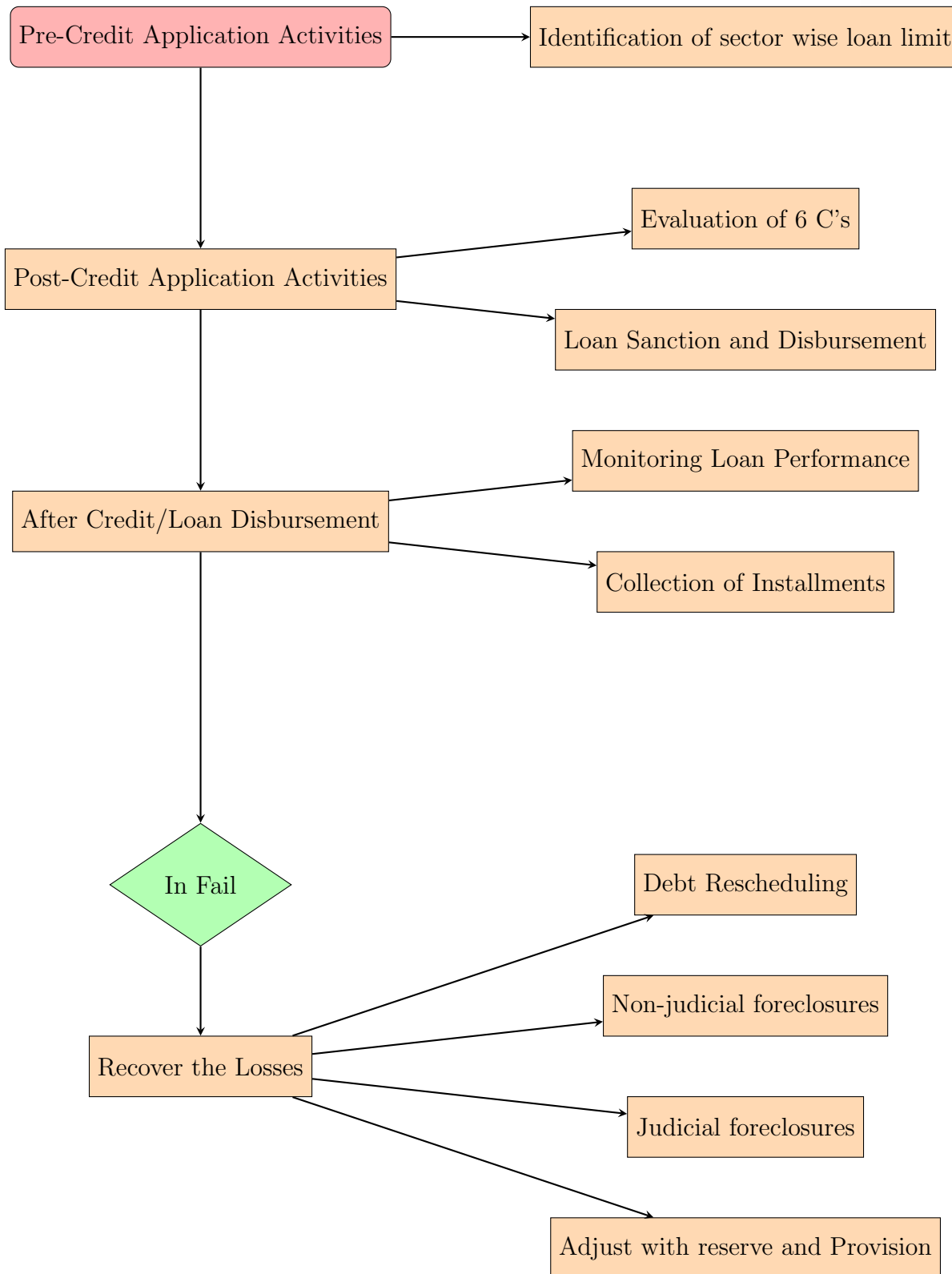


Figure 1: The Credit Risk Management (CRM) Process of UBL

3.5 Pre-Credit Application Activities:

3.5.1 Identification of sector-wise Credit Limit:

Identification of sector-wise loan limit means identify limit of total creditable amount into different sector or diversification of total loan into different sector. Diversification in UBL involves spreading credit into a broader range of financial loans, i.e. Business loan, Personal Loan, Credit card; auto and educational loan etc. UBL don't provide total credit in same sector. If they provide all credit in the same sector and then if somehow that particular sector become nosedive, their credit may become unrecoverable. So before providing credit UBL splits their total creditable amount in different sector. To provide credit in the different sectors helps UBL to diverse their credit risk.

3.6 Post-Credit Application Activities:

3.6.1 Evaluation of 6C'S:

Lending money is one of the commonly functions of a commercial bank. A client enjoys credit facilities it's necessary that the applier ought to qualify for 6 Cs. The 6 Cs' are:

- **Character or Trustworthiness:** The first issue that employee search for once reviewing a offering is proof of applicant's trustees. The application is rejected while not even reviewing your projected business plan if loan officers realize any proof in your background commencing lack of fairness. Officer could raise queries like: "Who are you? How long have you lived where you live? How long have you been in business? Do you live up to your obligations? What is your standing in the community? The answers to these questions will normally come from your business plan and references.
- **Capability:** Banks need to be sure that the person/people making the business decisions know what they are doing. Mismanagement is the foremost reason for the failure of new business, and banks naturally would want to avoid that. Loan officers would want to know the professional background, previous business experience, relevant education, and level of success of the business owner.
- **Capacity:** If the bank feels that assured regarding applicant's personal background and applicant's ability to form sensible judgments once creating business selections, consequent step for them is to work out the aptitude of applicant's business to show up a profit. can—they're going to—they'll currently ask: ' what's applicant's ability to repay the loan? however the loan is take to be used? however can they be repaid?'
The solution to those queries comes from a review of applicant's financial plan, significantly applicant's income statement, profit and loss statement, and private and company tax returns.
- **Collateral:** Applicant's collateral is very essential for the bank. The banks usually need or not it's massive enough to capable their losses (if at all) and simply convertible to money. From applicant's projected income and list of assets, bankers can raise "How are you capable to make sure of applicant's ability to repay the loan? In most example, the bank would require the non-public guarantees of all principals.
- **Capital:** Capital means to the monetary resources earn from financial instruments that a corporation could have so as to influence its debt. many time's credit analysts would build this portion of the credit analysis the foremost necessary one.

3.7 Conditions or Terms of Loans:

The nature of applicant’s loan realists is another necessary issue that might have an effect on the results of applicant’s application. Bank would what to understand three necessary thinks: what proportion cash are you requesting? what will—what is going to—what’s going to it are used for? And for a way long will it’s needed?” Banks often choose to approve loans for things which will be known, has lasting worth, and may be repossessed and sold-out if things fail.

3.7.1 Loan Sanction and Disbursement:

Bank follows some necessary steps to sanction loan to recipient. The procedure in the main applicable for enabling and disbursing term loan though alternative advancing procedures are follows nearly constant procedure.

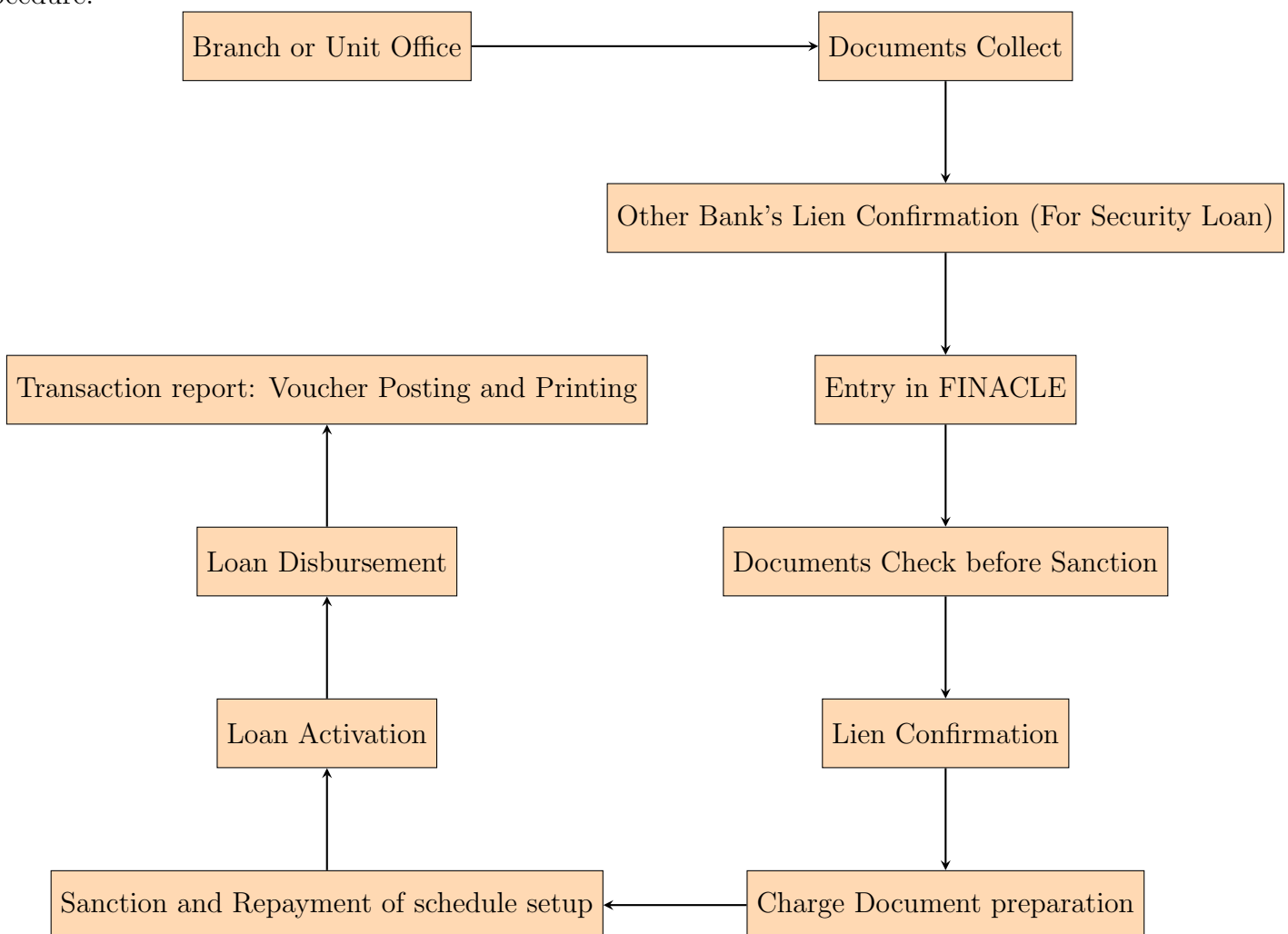


Figure 2: Procedures of UBL Loan Sanction and Disbursement

3.8 After Credit/Loan Disbursement

3.8.1 Monitoring Loan Performance

After disbursement of credit it's an essential task for the bank to monitor the loan/credit performance. If the loan/credit does not work then it will be categorized as Non-Performing Loan (NPL). NPL increases the risk of bad debt. Typically, loans that have not received payments for three months are considered to be non-performing loans, though specific contract terms may differ occasionally. Bank will take initiative to turn the loan performance start.

3.8.2 Collection of Installment:

Loan is allowed for one purpose wherever the whole amount is also needed at a time or in a very range of installments inside a amount of short span. Once disbursement of the whole loan amount, there will be solely reimbursement by the recipient. Bank send reminder over phone or via mail to the recipient concerning the installment payment date, amount etc.

3.9 Recover the Losses:

If bank is unable to recover the entire amount of loan then bank can take these steps:

- Debt Rescheduling
- Non-judicial Foreclosures
- Judicial Foreclosures
- Adjust with Reserve and Provision

3.10 CREDIT PROPOSAL AND SANCTION PROCESS OF UBL:

. During a specific stage the describe loan is sanctioned or rejected by the authority. In full method consist maximum of 6 steps:

- Step-1: The customer applies for a specific amount of loan in branch office and customer must mention the amount. The customer take the loan against the mortgage property.
- Step-2: The branch manager and cashier then take the responsibility to go to and judge those information if information are real than they can provide the loan otherwise not. They also be required a credit report monitoring this condition, assets and liabilities ratio.
- Step-3: When all information are gather, then the credit report is forwarded to the first office for approval within the regional office . Here if the amount is capable to paid loan he will sanction the loan. Otherwise the proposal file are forwarded to the principal office. If the dealing officers found one thing discontent they will reject the proposal.
- Step-4: Above 3 process are clear then the pinnacle of the company branch (DGM) will sanction a specific level of amount larger than the regional officet.

- Step-5: after reviewing all file of the loan proposal the GM will approve the loan.
- Step-6:after the approval of the proposal in any of thelevel to the board of administrators. Bank send the proposal file along side the required papers of the mortgage and to verify the validity of the possession of the property . Otherwise he can request the bank to pay out the amount.

3.11 CREDIT RESTRICTION IMPOSED BY CENTRAL BANK:

At the time of sanctioning loan, the commercial banks must have to follow the restrictions that are imposed by the Bangladesh Bank from time to time.

3.11.1 A)General Strategies:

- The bank shall provide suitable credit services and products for the market it operates.
- Credit will be allowed in manners, which will in no way compromise the Banks standards of excellence and to customers who will complement such standards
- Loans and advances shall normally be financed from customer's deposits and not out of short term temporary funds or borrowing from other banks.
- All credit extensions must comply with the requirement of Bank companies Act-1991 and Bangladesh Banks instructions as may be amended time to time.

3.11.2 B)Direct facilitates:

- Term Loan
- Continuous loan
- Demand loan

3.11.3 Term Loan:Short term industrial loan, midterm industrial loan, and long term industrial loan,

- Transport loan
- House building loan
- Loan against FDR

3.11.4 Short /mid/long term industrial loan:

By industrial credit we mean financing of industrial enterprise in the form of term loan. This may be categorized as follows:

- Short term industrial finance: Term of the loan is equal or less than one year.
- Midterm industrial finance: Term of the loan is up to 5 years.

- Long term industrial finance: Term of the loan is more than 5 years

An industrial finance is allowed for the purpose:

- To set up a manufacturing facility
- To finance for BMRE where B means for balancing, M for modernization, R means for replacement and E for expansion.
- Purchasing of adequate inventories comprising of raw materials, stock in process and finished goods and extending credit to their customers.

3.12 APPROACHES FOR SAFETY OF CREDIT IN UBL:

Safety of loans is directly related to-

- The basis on which decision is taken to lend.
- Type and quantum of credit to be provided
- Terms and conditions of the credit.

3.12.1 Pre-Sanction Appraisal

It is concerned with measurement of risk of a loan proposal to determine the 'bank ability' of each loan proposal. Requirement are:

- Detailed credit report is compiled on the receiver / surety.
- final Account
- Market report Alternative tax returns/ assessments.
- different banks and monetary institutions
- Credit Report (CR) needs to be often updated to reveal whether or not a loan proposal could be a honest banking risk

3.12.2 Post-Sanction Control:

It depend at large extent upon findings of pre-sanction appraisal to ensure proper documentation, follow-up and supervision. Requirement are:

- Documentation of the facility and 'after care' follow- up
- Inspection through observing of transactions in loan amount
- Indemnity of repeated statements presented by the borrower
- Physical inspection of indemnity and books of accounts of the borrower
- Periodical reviews etc.

UBL follows the following securities and protective measures when it intends to lend fund to its clients:

- In general, all forms of financial assistance are extended on a fully-secured basis, where coverage of the Bank's exposure by acceptable tangible assets is not at any time be less than 1.5 times the principal exposure. Exceptions to this policy may be granted only-
- In cases where loan products are designed to be unsecured or
- By the Board of Directors upon the recommendation.

As a matter of principle, the Bank do not participate in credit transactions where it have an inferior security position compared to any other pre-existing or proposed new lenders.

- In the case of private limited companies, all the directors must execute a joint and several deed of guarantee towards the performance of the terms and conditions of loan and other credit facilities
- The Bank requires that its security is fully protected against risk whenever applicable (e.g., fire, riot, strike) by a duly-accredited insurance firm, Furthermore, such risk coverage are always in force until all the obligations are fully discharged.
- Regular inspections (i.e., monthly, quarterly, half-yearly, and yearly) are to be conducted as to the general state of the securities.

3.13 OVERALL CREDIT POSITION OF THE BANK:

In 2017 Uttara Bank Limited credit growth of 26.41 percent. Total loans and advances of the Bank stood at Tk. 105,260.9 million over the year 2017 as compare to Tk. 83,269.3 million of the 2016 year. Average loan per Branch stood at Tk. 451.8 million. Sector wise allocation of advances disclosed a well-diversify portfolio of the Bank with balanced exposure in numerous sectors.

3.13.1 Agriculture loan:

Our countries economic sector are mostly depend on agriculture growth. So we must concern about agricultural output, making employment opportunities and generating financial gain of the agricultural people. Uttara Bank Limited increase credit facilities to rural people, farmer and who are only depends on agriculture. at this time the Bank is disbursing agri Loan to the farmers directly through all its branches with straightforward terms and conditions. The people concern about agricultural work, as well as men and ladies whose are actually eligible for receiving agri loan from the Bank. The agri credit sectors of the Banks are crops, irrigation, equipment's, agricultural machinery's, livestock, fisheries and poorness alleviation etc. The outstanding balance during this sector stood at Tk. 2,195.0 million at the top of the year 2017 as against Tk. 2,090.8 million of the 201 year.

3.13.2 SME Financing:

SME are most essential part of any developing countries like Bangladesh, cause it's directly depends on economic sector. Financing in SME sector is a good opportunity to diversify the portfolio risks. Uttara Bank provide loan small and medium traders and repair suppliers those be SME sector. The Bank disbursed Tk. 30,587.7 million in SME sector over the year 2017 out of that small enterprise Tk. 12,737.7 million and medium enterprise Tk. 17,850.0 million. The outstanding balance of a like as on 31.12.2017 stood at Tk. 51,406.3 million. As a vision to diversify the credit portfolio likewise on minimize credit risk, the bank is currently focusing a lot of on SME sector.

3.13.3 Poverty alleviation sector financing:

The outstanding balance in this sector stood at Tk. 145.3 million at the end of the year 2017.

3.13.4 Financing in Women Empowerment Development Scheme:

The outstanding balance in this sector stood at Tk 76.4 million at the end of the year 2017.

3.13.5 Syndicated Finance:

The outstanding balance of identical at the top of the year 2017 stood at Tk. 183.2 million. The Bank worked as a collaborating institution in syndication finance.

3.13.6 Lease Finance:

The outstanding balance stood at Tk. 174.8 million on 31 December 2017.

3.14 CLASSIFIED LOANS OF UBL DURING 2017:

a) Geographical distribution of credit exposure:

Dhaka Division	6200.84(crore)
Chittagong Division	1687.08
Barishal Division	494.30
Khulna Division	651.47
Rajshahi Division	579.20
Rangpur Division	444.36
Sylhet Division	251.66
Mymensing Division	222.39
Total	10,531.30

Table 3.2: Geographical distribution of credit exposure

b) Residual contractual maturity breakdown of the whole portfolio:

Maturity Bucket	Amount(in crore)
Repayable on demand up to 1 month	1,516.47
Over 1 month but not more than 3 months	1,882.73
Over 3 months but not more than 1 year	5,580.46
Over 1 year but not more than 5 years	880.67
Over 5 years	670.97

Table 3.3: Residual contractual maturity breakdown of the whole portfolio

c) Sector wise exposure of Classified loans & Past due loans:

Sector	Amount(in crore)
Construction-Commercial	5.21
Drugs & Pharmaceuticals	5.85
Manufacturing of Non-Metallic	9.31
Consumer loan	7.93
Agro Based Industries	15.34
Agriculture(Crops)	15.38
Jute & Jute Products	17.85
Iron & Steels	21.45
RMG	33.43
Agriculture(Non-Crops)	40.52
Housing	41.44
Texttile Others	79.50
Trading-wholesale	212.65

Table 3.4: Sector wise exposure of Classified loans & Past due loans

d) Total gross credit risk exposure broken down by major types of credit exposure: Amount(in crore)

Exposures Type	Solo (Bank)	Consolidate
Banks & NBFIs	231.90	231.90
Corporate	3107.10	3107.10
Retail	485.44	485.44
Staff Loan	323.36	323.36
SME	2.49	2.49
Bills Purchased	230.91	230.91
Past due	794.59	794.59

Table 3.5: Total gross credit risk exposure broken down by major types of credit exposure.

3.15 RECOVERY OF ADVANCE OF UBL:

3.15.1 Recovery Procedure:

Recovery method is a one that needs efforts of the bank, society and legal institutions. It also takes time and money. Like other banks, RB Bank follows four steps to recover the outstanding amount. This are-

- Reminders to the customers
- Create social pressures
- sending legal notice
- Legal action

These four steps are described in detail below-

Chapter 4

Findings, Recommendations And Conclusion:

4.1 Findings:

- In 2017, geographical loan disbursements of Uttara Bank Limited was Tk. 10,531.30 crore .
- Total loans and advances of the bank keep up at Tk. 105,260.9 million during the year 2017 as compared to Tk. 83,269.3 million of the 2016 year.
- The recovery rate of Uttara Bank Limited is 80%.
- Monitoring condition is not good enough for including determining the adequacy of provisions and reserve.
- Average loan per branch stood at TK. 451.8 million.
- The credit sanction and disbursement procedure is quite lengthy.
- The non-performing loans of the Bank stood at Tk. 7,104.6 million at the end of 2017 compared to Tk. 6,458.0 million in 2016 year .

4.2 Recommendation:

- The bank should plan to minimize the administrative cost.
- The bank should emphasize on investment policies.
- On line banking service should be further developed.
- Initiate new products and service to attract the customers.
- Though the bank's overall current performance is good, they should be more careful to continue an effective performance.
- Bank ought to attempt to stand out within the criteria of vital quantitative relation of credit risk management and take into thought of movement of this quantitative relation over the fundamental measure.

- Credit officer should be trained enough to know the manipulated and distorted monetary statements.
- In the credit department, strict supervision is critical to avoid loan defaulters. Bank official ought to do regular visit to the comes.
- Relationship manager should attempt to establish reasons of default of loan non-payment and establish ways in which to induce the loan recovered/regularized.
- The average number variety of days needed for enabling and disbursement of credit against specific loan proposal ought to be reduced
- Observance system ought to be additional active to take care of classified loan to a minimum level.
- Salary scale ought to be rise to inspire very disgruntled staff and to scale back misconduct
- to attract additional credit shoppers ought to obtain new promoting strategy.

4.3 Conclusion:

I have centered and analyzed on credit management in Uttara Bank limited. Bangladesh is not any exception of that as its monetary development and economic development are closely connected. that's why the non-public industrial banks area unit taking part in important role during this regard. This report centered and analyzed on credit risk management in UBL. Also, banking professionals got to maintain a balance between the risks and also the returns. For an outsized client base banks have to be compelled to have a range of loan merchandise. If UBL bank lowers the interest rates for the loan it offers, it'll be suffer in terms of equity, bank must have substantial quantity of capital on its reserve. The bank has established a sound credit risk management and credit risk mitigation policy. Compliance with Basle II norms helps the Bank to enhance their gain through higher credit risk management systems. UBL Banks should move in managing the risks in numerous securities and derivatives. Still progress should be created for analyzing the credits and determinative the chance of defaults and risks of losses. thus credit risk management becomes a really necessary tool for the survival of UBL banks

4.4 Reference

- Annual report of Uttara Bank Limited(2016-2017). Bangladesh Bank prudential guideline-1990
- Credit manual of Uttara Bank limited
- www.uttarabank.com.bd