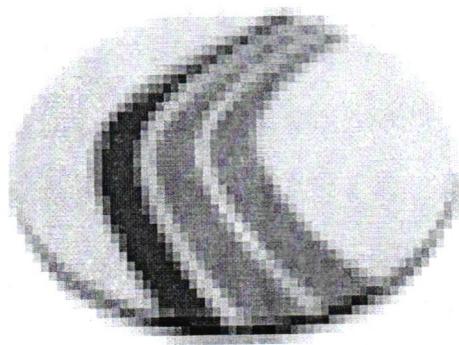


*cutting*

**Internship Report on:  
*Credit Risk Management: An  
Empirical Study on Dutch-Bangla  
Bank Limited***



**Prepared By  
*Sadiyah Tabassum*  
Id: 05264013  
MBA, BRAC Business School**

April 29, 2008

Dr. Mojib U.Ahmed  
Instructor  
MBA Division  
BRAC Business School

Dear Sir:

Here is my internship report on "**Credit Risk Management: An Empirical Study on Dutch-Bangla Bank Limited**" that was assigned by the organizational supervisor, Mr. K. M. Awlad Hossain Senior Assistant Vice President, Dutch-Bangla Bank Limited, Mirpur Branch, and approved by you.

As you will see, this is a research report on the credit risk management system at Dutch-Bangla Bank Limited (DBBL). This is an in-depth study based on empirical review of secondary data. The research has been conducted from two perspectives: a qualitative analysis on the credit risk management practices and a quantitative performance analysis of the system. An overview on the Bank and the present regulatory and policy framework for credit risk management in Bangladesh has also been presented in the report. There is also a humble effort to suggest some measures which may help the Bank in establishing a robust and effective credit risk management system.

This assignment helped me in understanding the credit risk mitigation mechanisms that are used in the business of lending. It also gave me a scope to develop a general overview on the banking sector in Bangladesh. I had little knowledge on these issues before writing this report. I thank you and my organizational supervisor for giving me the opportunity for such an eye-opening. I enjoyed writing this assignment.

Sincerely,

Sadiyah Tabassum  
Roll No. 05264013