

A Report On

“Performance Analysis of Different Private Commercial Banks’ Branches Operating in Dinajpur Town”

PREPARED BY

MD. GOLAM ROBBANI

MBA (EVENING)

1st Batch, Major in Finance

Student no-E 130501018

Faculty of Postgraduate Studies

HSTU, Dinajpur.

SUPERVISED BY

MD. KUTUB UDDIN

Associate Professor

Department of Management.

Faculty of Business Studies

HSTU, Dinajpur.

[This paper is submitted to the Faculty of Postgraduate Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the fulfillment of degree of Master of Business Administration (Evening) program]



**HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY UNIVERSITY,
DINAJPUR-5200**

May, 2016

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Approved by-

Supervisor
(MD. KUTUB UDDIN)
Associate Professor
Department of Management
Faculty of Business Studies
HSTU, Dinajpur.

Co-Supervisor
(RONY KUMAR DATTA)
Assistant Professor
Department of Finance and
Banking
Faculty of Business Studies
HSTU, Dinajpur.



**Hajee Mohammad Danesh Science & Technology University
Dinajpur-5200**

May, 2016

Letter of Transmittal

May 09, 2016

To

Md. Kutub Uddin

Associate Professor

Department of Management

Faculty of Business Studies

HSTU, Dinajpur

Subject: Submission of Internship Report.

Dear Sir,

This is my pleasure to submit the internship report entitled "**Performance Analysis of Different Private Commercial Banks' Branches Operating in Dinajpur Town**" which is a part to fulfill the requirement of completion the MBA (Evening) Program.

I made sincere efforts to study related materials, documents, observe operations performed in different banks and examine relevant records for preparation of the report.

Within the time limit, I have tried my level best to compile the pertinent information as comprehensively as possible. Finally, I would like to submit this work to you.

Thanking you.

Sincerely yours

MD. GOLAM ROBBANI

MBA (EVENING)

1st Batch, Major in Finance

Student no-E 130501018

Faculty of Postgraduate Studies

HSTU, Dinajpur.

Supervisor's Declaration

I hereby declare that the concerned report "**Performance Analysis of Different Private Commercial Banks' Branches Operating in Dinajpur Town**" is an original work done by **Md. Golam Robbani**, Student ID: E130501018, 1st Batch, Major in Finance, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his internship under my supervision and submitted this internship report for the partial fulfillment of the requirement of the degree of Master of Business Administration (Evening), Major in Finance.

I wish him every success in life.

Supervisor
(MD. KUTUB UDDIN)
Associate Professor
Department of Management
Faculty of Business Studies
HSTU, Dinajpur.

Co-Supervisor's Declaration

I hereby declare that the concerned report "**Performance Analysis of Different Private Commercial Banks' Branches Operating in Dinajpur Town**" is an original work done by **Md. Golam Robbani**, Student ID: E130501018, 1st Batch, Major in Finance, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his internship under my supervision and submitted this internship report for the partial fulfillment of the requirement of the degree of Master of Business Administration (Evening), Major in Finance.

I wish him every success in life.

Co-Supervisor
(RONY KUMAR DATTA)
Assistant Professor
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

Student's Declaration

The discussing report is the terminal formalities of the internship program for the degree of Master of Business Administration (Evening), Faculty of Business Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has prepared as per academic requirement after successfully completing the internship program under the supervision of **Md. Kutub Uddin**, Associate Professor, Department of Management, HSTU, Dinajpur. It is my pleasure and great privilege to submit my report titled “**Performance Analysis of Different Private Commercial Banks' Branches Operating in Dinajpur Town**”, as the presenter of this report; I have tried my level best to get together as much information as possible to enrich the report. I believe that it was a fascinating experience and it has enriched both my knowledge and experience.

I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax error or typing mistake or lack of information. Please pardon me for that mistake and clarify these of my further information on those matters.

MD. GOLAM ROBBANI

MBA (EVENING)

1st Batch, Major in Finance

Student no- E130501018

Faculty of Postgraduate Studies

HSTU, Dinajpur.

Acknowledgement

First of all, I would like to thank almighty for his grace in accomplishing my internship report timely.

I would like to express my gratitude to my academic supervisor **Md. Kutub Uddin** and co-supervisor **Rony Kumar Datta** from the core of my heart for her kind support, guidance, constructive, supervision, instructions and advice and for motivating me to do this report.

I am also grateful to the employees of different banks manager for their cordial information. They helped me a lot to collect the information correctly and also extended their helpful hand to me. They have been very helpful in showing me the work process and provided relevant information for my report whenever I approached. It was a great opportunity to do internship in such an organization. The experience I have gathered will be a privilege for my future career planning.

The Author

**Performance Analysis of Different Private Commercial
Banks' Branches Operating in Dinajpur Town**

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CHAPTER-1

INTRODUCTION

In Bangladesh today financial sector is one of the most established areas in the macroeconomic sector. Economy and finance are carrier of the country. So for the aspects of economic development, banking sector must be reform. In the process of forming a good economic system, private banks are paling an important role compare to the government banks in the country.

Bank is the financial services industry is approaching full historical cycle. Originally the banking system operated as full service industry, performing directly or indirectly all financial services. Banks are direct agents to create opportunities for development in a country and also provide large scale of employment opportunities. Banks mobilize savings and make it advances to investors and by this process make profit. As the deal with public money, their form of business is different from others. Banks must refund public's money when they demand and quality services either its makes or not. So, overall operation system of bank should be evaluated carefully.

The word "Bank" we can easily understand that the financial institution deals with money- But there are different types of banks like; Central Banks, Commercial Banks, Saving Banks, Investment Banks, Industrial Banks, Co-operative Banks etc.

The evaluation of banking system is a complex process involving interactions between the environment, internal operations, and external activities. The ultimate objective of management is to maximize the value of bank's equity shares by attaining the optimal mix of returns and risks. In this respect bank management needs to develop a comprehensive plane in order to identify objectives, goals, budgets and strategies that will be consistent with the maximization of share values.

However, the theoretical knowledge and practical knowledge is not the same theme. The theoretical knowledge is full-filled when it can be used in the practical field. For this reason in the several educational the thesis usually is performed by the students. By the thesis program a student can be able to realize the real causes of problem and harmful influence of a certain concern.

I am presenting the thesis paper on “performance analysis of different private commercialized banks’ branches operating in Dinajpur Town during last five year period”.

1.1 Objectives of the study

a. Overall Objective

This study is aimed at providing me invaluable practical knowledge with the consideration of my theoretical knowledge I had gain from MBA Program at the Hajee Mohammad Danesh Science and Technology University, Dinajpur, Department of Business Administration. It will also help me to performance evaluation of banking operation.

b. Specific Objective

- i. Deposits analysis during last five years of different banks’ branches.
- ii. Loan analysis during last five years of different banks’ branches.
- iii. Profit analysis during last five years of different banks’ branches.
- iv. Show the bar-diagram
- v. Decision making for the performance of banking operation

1.2 Review of Literature

Microfinance Institutions use the 5Cs model of credit to evaluate a customer as a potential borrower (Abedi, 2000). The 5Cs help MFIs to increase loan performance, as they get to know their customers better. These 5Cs are: character, capacity, collateral, capital and condition.

Character basically is a tool that provides weighting values for various characteristics of a credit applicant and the total weighted score of the applicant is used to estimate his credit worthiness (Myers and Forgy, 2005). This is the personal impression the client makes on the potential lender.

The factors that influence a client can be categorized into personal, cultural, social and economic factors (Ouma, 1996). The psychological factor is based on a man’s inner worth rather than on his tangible evidences of accomplishment. MFI’s consider this

factor by observing and learning about the individual. In most cases it is not considered on first application of credit by an applicant but from the second time. Under social factors, lifestyle is the way a person lives. This includes patterns of social relations (membership groups), consumption and entertainment. A lifestyle typically also reflects an individual's attitudes, values or worldview. Reference groups in most cases have indirect influence on a person's credibility. MFI's try to identify the reference groups of their target as they influence a client's credibility. Personal factors include age, life cycle stage, occupation, income or economic situation, personality and self concept. Under life cycle stage for example older families with mature children are not likely to default since it's easier to attach collateral on their assets since they are settled unlike the unsettled young couples.

Orlando (1990) posits that lenders review the borrower's business plan and financial statements, they have a checklist of items to look at one of the being the number of financial ratios that the financial statements reveal.

These ratios are guidelines to assist lenders determine whether the borrower will be able to service current expenses plus pay for the additional expense of a new loan. Collateral is any asset that customers have to pledge against debt (Lawrence & Charles, 1995). Collateral represents assets that the company pledges as alternative repayment source of loan. Most collateral is in form of hard assets such as real estate and office or manufacturing equipment. Alternatively accounts receivable and inventory can be pledged as collateral. Lenders of short term funds prefer collateral that has duration closely matched to the short term loan According to Weston and Eugene (1966), Capital is measured by the general financial position of the borrower as indicated by a financial ratio analysis, with special emphasis on tangible net worth of the borrower's business.

Thus, capital is the money a borrower has personally invested in the business and is an indication of how much the borrower has at risk should the business fail. Condition refers to the borrower's sensitivity to external forces such as interest rates, inflation rates, business cycles as well as competitive pressures. The conditions focus on the borrower's vulnerability.

1.3 Methodology of the Study

This report is based on both primary data and secondary data.

The report has been prepared on Performance of different bank limited. For the purpose of the study, all branches of Different bank limited have been considered as target population of the study.

Purposive sampling technique has been applied to select sample for the purpose of the study.

1.4 Method of data collection:

Observation method and direct interview method have been used for the collection of data that are used in the study.

1.5 Primary data collection:

All the necessary information are collected by using –

- 1) Observation of the different branch manager on Dinajpur Town.
- 2) Face to face conversation with the different clients and officials of the bank.
- 3) Interviewing with the bank officials of Different bank limited, Dinajpur branch.
- 4) Official records and observing the total environment.

1.6 Secondary data collection:

Secondary data are collected by using –

- 1) Brochure and prospectus of Different bank limited.
- 2) Annual report of Different bank limited.
- 3) Some internship reports which have been prepared on banking sector.
- 4) Various published documents of Different bank limited.
- 5) Website of Different bank limited. (www.differentbankbd.com)

CHAPTER-2

LIST OF TEN BANKS IN DINAJPUR

SL	Name of the Bank	Branch Address	Established Date
01	Jamuna Bank Limited	562/533 & 563/534 Nimtala, Dinajpur	26/12/2007
02	EXIM Bank Limited	Northern Plaza, Goneshtola, Dinajpur	30/05/2010
03	AL-Arafah Limited	Nimtola, Dinajpur	08/12/2010
04	BCBL Limited	SM Tower, Bahadur Bazaee, Dinajpur	17/09/1012
05	Islami Bank Limited	Javed Super Market, Station Road, Dinajpur	31/12/1989
06	Dutch-bangla Bank Limited	Palok, Munshipara, Lillir More, Dinajpur	26/07/2009
07	IFIC Bank Limited	Maldahpatty, Dinajpur	21/07/1986
08	National Bank Limited	Goneshtala Road, West of Mordern Cinema Hall, Dinajpur	05/06/1988
09	UCB Bank Limited	Maldahpalty, Dinajpur-5200	30/04/1984
10	Uttara Bank Limited	Mokbul Mansion (1st Floor), Maldahpatty, Dinajpur-5200	10/05/1967

CHAPTER-3

OVERVIEW OF BANKS

3.1 Jamuna Bank Limited

Jamuna Bank Limited (JBL) is a Banking Company registered under the Companies Act, 1994 of Bangladesh with its Head Office currently (New Address) at Hadi Mansion, 2, Dilkusha C/A, Dhaka-1000, Bangladesh. The Bank started its operation from 3rd June 2001.

The Bank established a branch in Dinajpur Town at Nimtala at 26th December, 2007 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

The Bank gives special emphasis on Export Import, Trade Finance, SME Finance, Retail Credit and Finance to Woman Entrepreneurs.

Vision:

To become a leading banking institution and to play a pivotal role in the development of the country.

Mission:

The Bank is committed to satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

Jamuna Bank Limited aims to become one of the leading Banks in Bangladesh by prudence, flair and quality of operations in their banking sector. The bank has some mission to achieve the organizational goals. Some of them are as follows as:

Organogram of an Branch of Jamuna Bank in Dinajpur

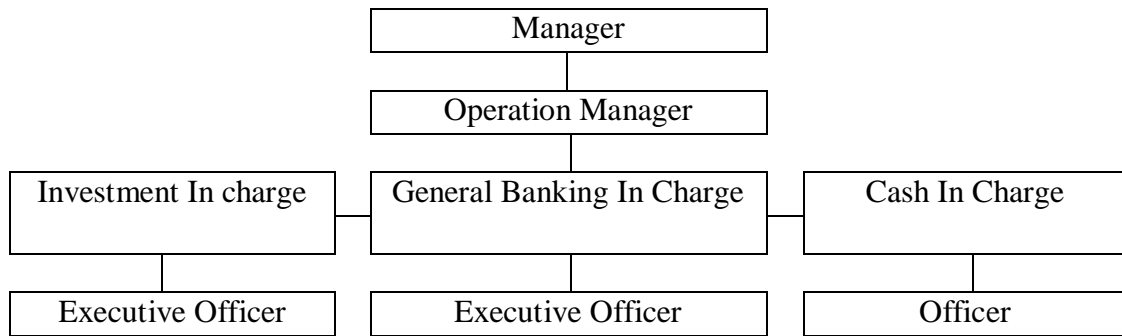


Figure 1: Organogram of an Branch of Jamuna Bank in Dinajpur

Source: Branch Manager

Branch Location of Jamuna Bank Limited in Dinajpur:

Bank Name :	Jamuna Bank Limited
Branch Name :	Dinajpur
Address :	562/533 & 563/534 Nimtala, Dinajpur
SWIFT Code :	JAMUBDDH
Telephone :	0531 51849
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Annual Operating Performance:

Jamuna Bank Limited

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	30	50	1.50
2012	50	70	1.70
2013	65	90	2.00
2014	80	120	2.50
2015	120	150	3.00

Source: Branch Manager

The multiple bar diagram of the above data is given below:

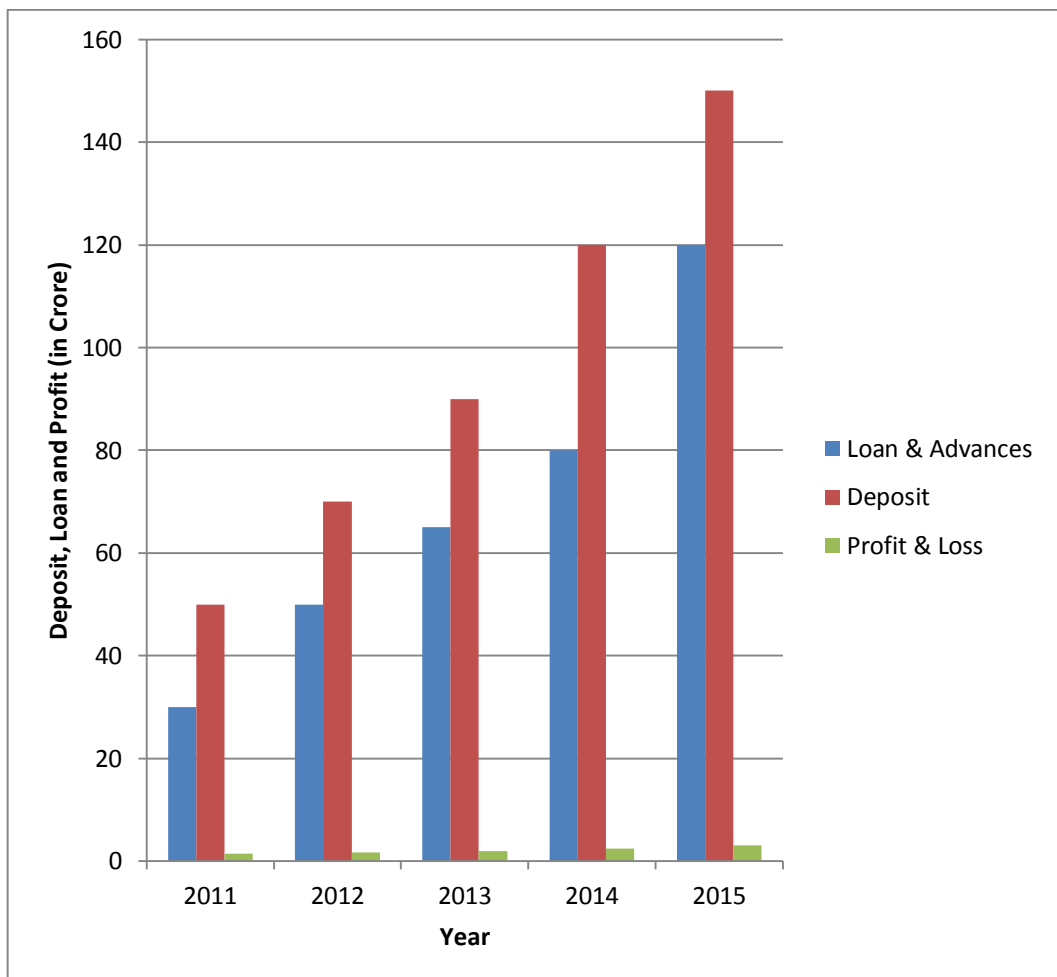


Figure 2: Bar Diagram

3.2 EXIM Bank Limited

An Overview of EXIM Bank Ltd:

The EXIM Bank of Bangladesh Limited is an "Islamic Shariah Based Commercial Bank". The Bank offers full range of Personal, Corporate, International Trade, Foreign Exchange, Lease Finance and Capital Market Services.

Background of Export Import Bank of Bangladesh Ltd.

The Bank starts functioning from 3rd August, 1999 with its name as Bengal Export Import Bank Limited. On 16th November 1999, it was renamed as Export Import Bank of Bangladesh Limited.

The Bank established a branch in Dinajpur Town at Northern Plaza, Goneshtola at 30th May, 2010 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Vision

The gist of our vision is '**Together Towards Tomorrow**'. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service. To achieve the desired goal, there will be pursuit of excellence at all stages with climate of continuous improvement, because, in Exim Bank, we believe, the line of excellence is never ending. Bank's strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality services to the customers with trend of constant improvement will be the cornerstone to achieve our operational success.

Mission

The Bank's mission gives emphasis to:

- Provide quality financial services especially in Foreign Trade
- Continue a contemporary technology based professional banking environment
- Maintain corporate & business ethics and transparency at all levels

- Sound Capital Base
- Ensure sustainable growth and establish full value to the honorable stakeholders
- Fulfill its social commitments and
- Above all, to add positive contribution to the national economy

Organogram of an Branch of EXIM Bank in Dinajpur

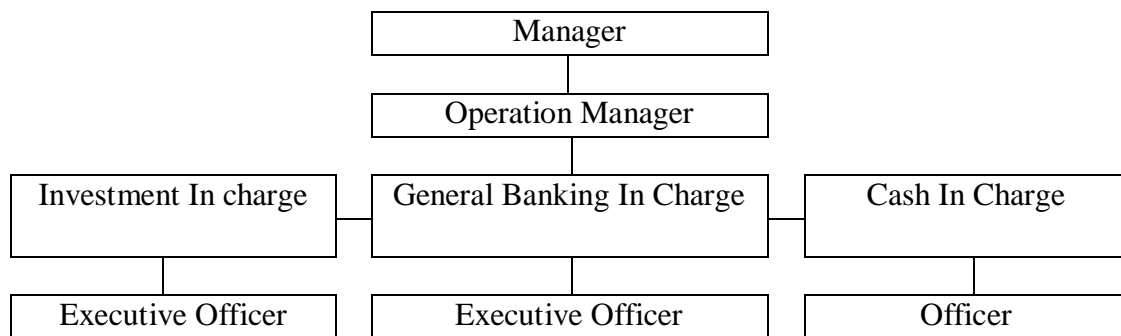


Figure 3: Organogram of an Branch of EXIM Bank in Dinajpur

Source: Branch Manager

Branch Location of EXIM Bank Limited in Dinajpur:

Bank Name :	Export Import Bank of Bangladesh Limited
Branch Name :	Dinajpur
Address :	Northern Plaza, Goneshtola, Dinajpur
SWIFT Code :	EXBKBDDH
Telephone :	0531 61880
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Annual Operating Performance:

EXIM Bank Limited

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	9	12	0.40
2012	20	25	0.45
2013	22	30	0.55
2014	33	45	0.55
2015	48	60	0.60

Source: Branch Manager

The multiple bar diagram of the above data is given below:

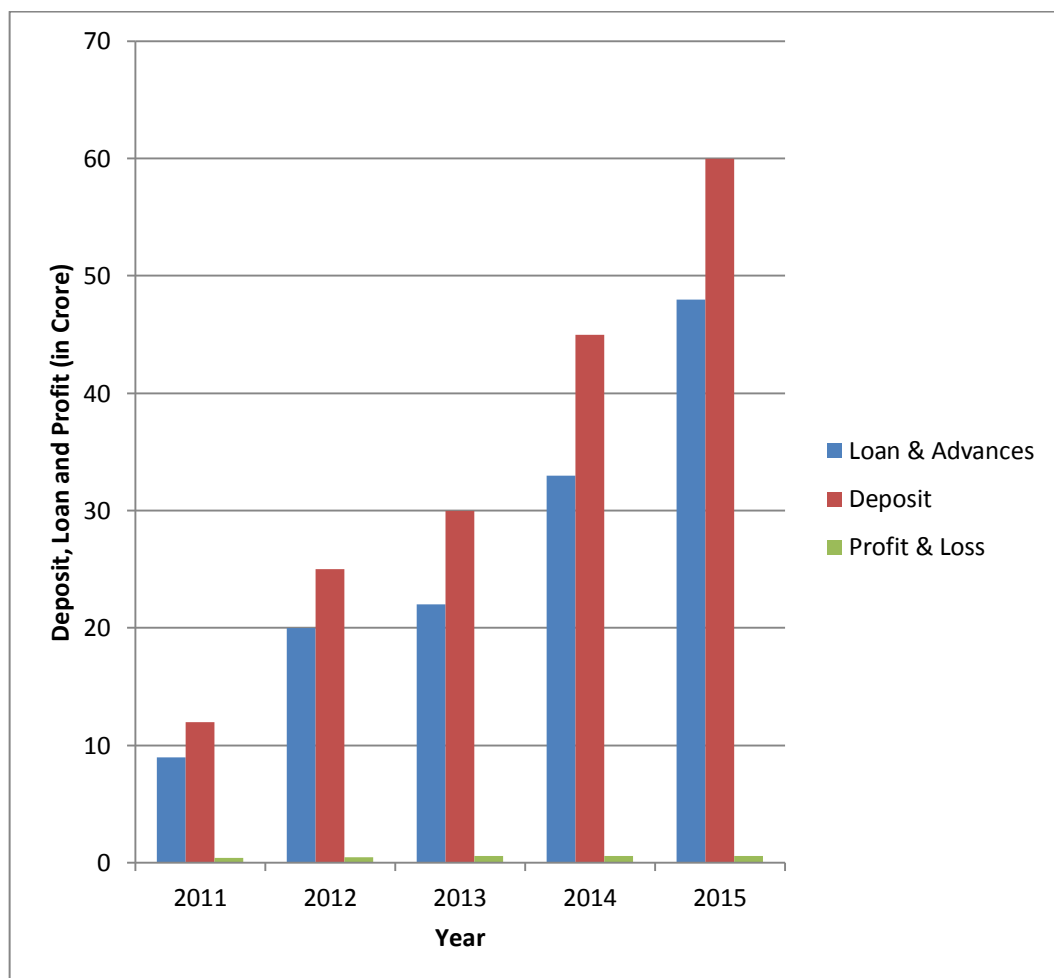


Figure 4: Bar Diagram

3.3 Al-Arafah Bank Limited

Introduction

The establishment of Al-Arafah Islami Bank Limited on 18 June 1995 is the true reflection of this inner urge of its people, which started functioning with effect from 27 September 1995.

The Bank established a branch in Dinajpur Town at Nimtola at 8th December, 2010 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Vision

- To be a pioneer in Islami Banking in Bangladesh and contribute significantly to the growth of the national economy.

Mission

- Achieving the satisfaction of Almighty Allah both here & hereafter
- Proliferation of Shariah Based Banking Practices
- Quality financial services adopting the latest technology
- Fast and efficient customer service
- Maintaining high standard of business ethics
- Balanced growth
- Steady & competitive return on shareholders' equity
- Innovative banking at a competitive price
- Attract and retain quality human resources
- Extending competitive compensation packages to the employees
- Firm commitment to the growth of national economy
- Involving more in Micro and SME financing

Organogram of an AIBL Branch

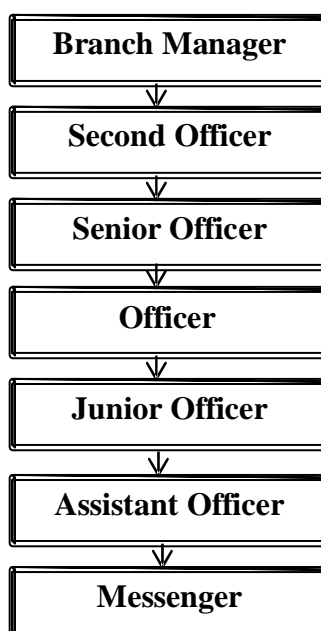


Figure 5: Organogram of an AIBL Branch

Source: Branch Manager

Branch Information

Date of Incorporation	08.12.2010
Manager	Md. Abul Kalam Shamsuddin
Second Officer	Md. Mobinul Islam
Branch No.	75 th
Local Partnership of Capital	100%
No. of Employees	14
Total Deposit (as on 30.11.2015)	50,57,92,475.17
Total Investment(as on 30.11.2015)	62,01,75,682.70
Total Profit/Loss(as on 30.11.2015)	1,18,37,773.22
Used Software	ABABIL
Situated at	333, Nimtala, Kotwali, Dinajpur

Source: Branch Manager

Annual Operating Performance:

Al-Arafah Islami Bank Limited

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	7	10	0.30
2012	12	20	0.50
2013	17	30	0.60
2014	27	40	0.70
2015	37	50	0.80

Source: Branch Manager

The multiple bar diagram of the above data is given below:

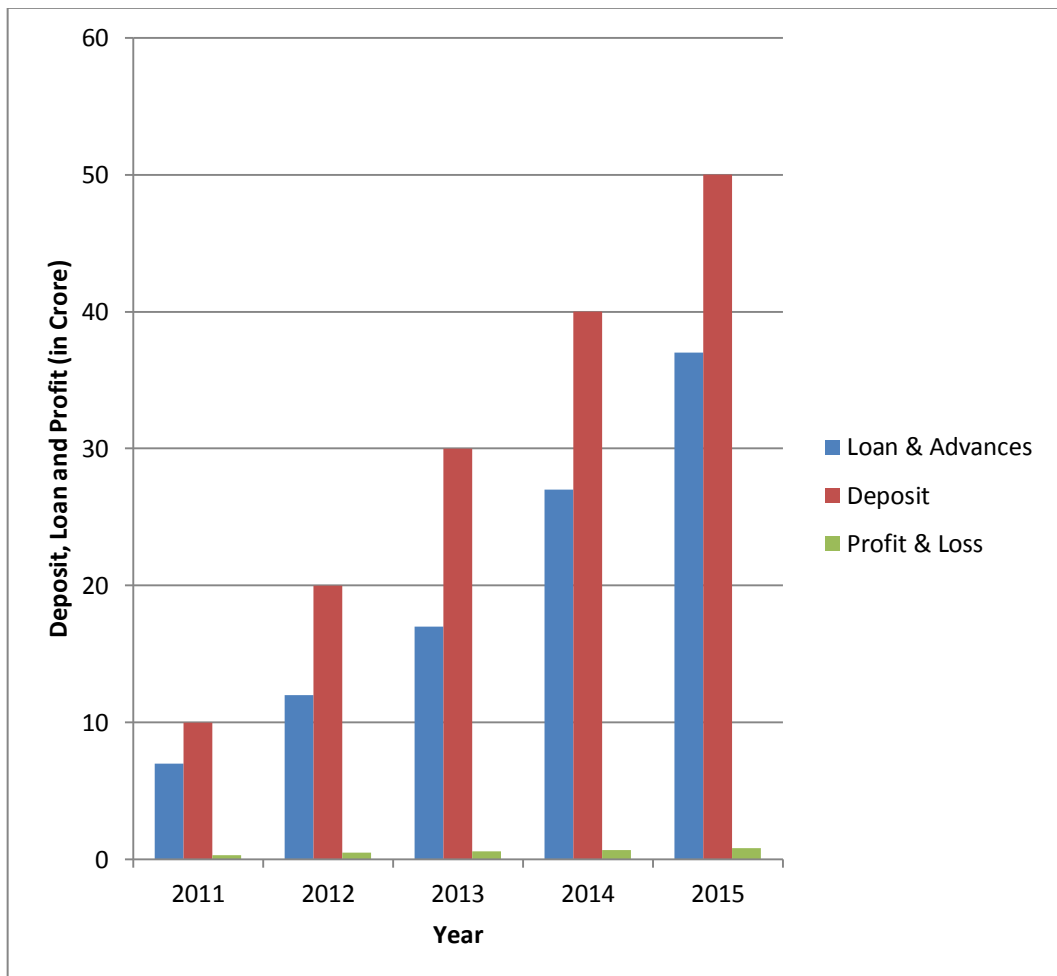


Figure 6: Bar Diagram

3.4 Bangladesh Commerce Bank Limited

About BCBL:

Bangladesh Commerce Bank Limited (BCBL) was established by the act no. I2 of 1997, passed by the Parliament of the People's Republic of Bangladesh. Subsequently on February 8, 1998 as per clause 7(7) of act 12 of 1997, the Government constituted an 11 member Board of Directors to organize BCBL and administer the affairs of the Bank in accordance with the Act.

The Bank established a branch in Dinajpur Town at SM Tower, Bahadur Bazaar at 17th September, 2012 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Vision:

Bangladesh Commerce Bank Limited is committed to fulfill its customer needs and satisfaction and become their first choice in banking.

Mission:

Bangladesh Commerce Bank is committed to satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force. BCBL is working hard for the development of Industrial, Commercial, Economic, Cultural and Social sectors.

Branch Location of Bangladesh Commerce Bank Limited:

Bank Name :	Bangladesh Commerce Bank Limited
Branch Name :	Dinajpur
Address :	SM Tower, Bahadur Bazar, Dinajpur
SWIFT Code :	BCBLBDDH
Telephone :	096 13223401, 0531 66556
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm

	Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an BCBL Branch

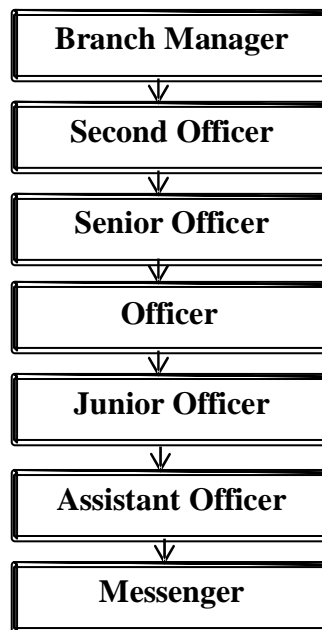


Figure 7: Organogram of a BCBL Branch

Source: Branch Manager

Annual Operating Performance:

Bangladesh Commerce Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2013	30	40	0.40
2014	40	50	0.55
2015	45	60	0.70

Source: Branch Manager

The multiple bar diagram of the above data is given below:

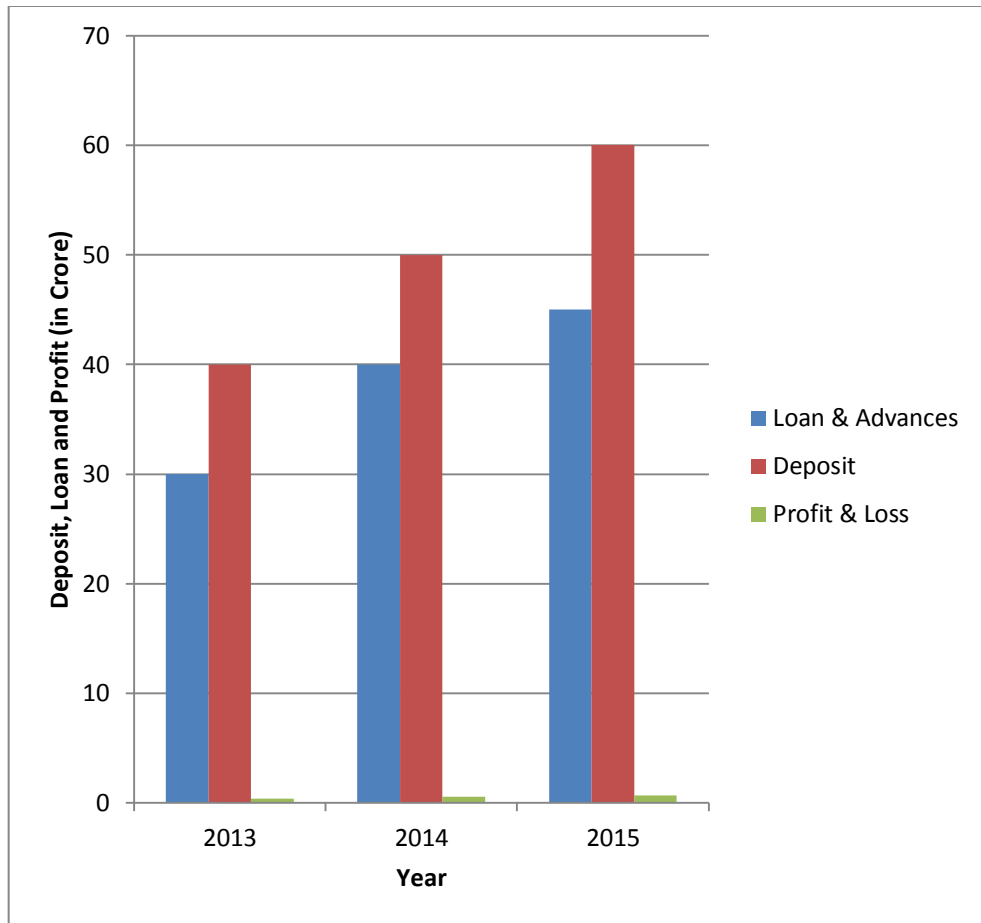


Figure 8: Bar Diagram

3.5 Islami Bank Bangladesh Limited

Islami Bank Bangladesh Limited is a Joint Venture Public Limited Company engaged in commercial banking business based on Islamic Shari'ah with 63.09% foreign shareholding having largest branch network (total 304 Branches) among the private sector Banks in Bangladesh. It was established on the 13th March 1983 as the first Islamic Bank in the South East Asia.

The Bank established a branch in Dinajpur Town at Javed Super Market, Station Road, Dinajpur at 13th December, 1989 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Mission

To establish Islamic Banking through the introduction of a welfare oriented banking system and also ensure equity and justice in the field of all economic activities, achieve balanced growth and equitable development in through diversified investment operations particularly in the priority sectors and less developed areas of the country. To encourage socio-economic upliftment and financial services to the loss-income community particularly in the rural areas.

Vision

Our vision is to always strive to achieve superior financial performance, be considered a leading Islamic Bank by reputation and performance.

Branch Location of Islami Bank Limited:

Bank Name :	Islami Bank Bangladesh Limited
Branch Name :	Dinajpur
Address :	Javed Super Market, Station Road, Dinajpur
SWIFT Code :	IBBLBDDH138
Telephone :	0531 63215, 51633, 017 11438341
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an IBL Branch

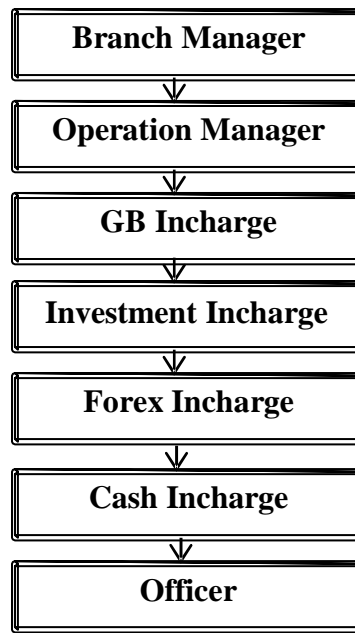


Figure 9: Organogram of an IBL Branch

Source: Branch Manager

Annual Operating Performance:

Islami Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	175	225	6.8
2012	190	240	7.00
2013	215	250	7.30
2014	200	272	7.50
2015	175	300	6.90

Source: Branch Manager

The multiple bar diagram of the above data is given below:

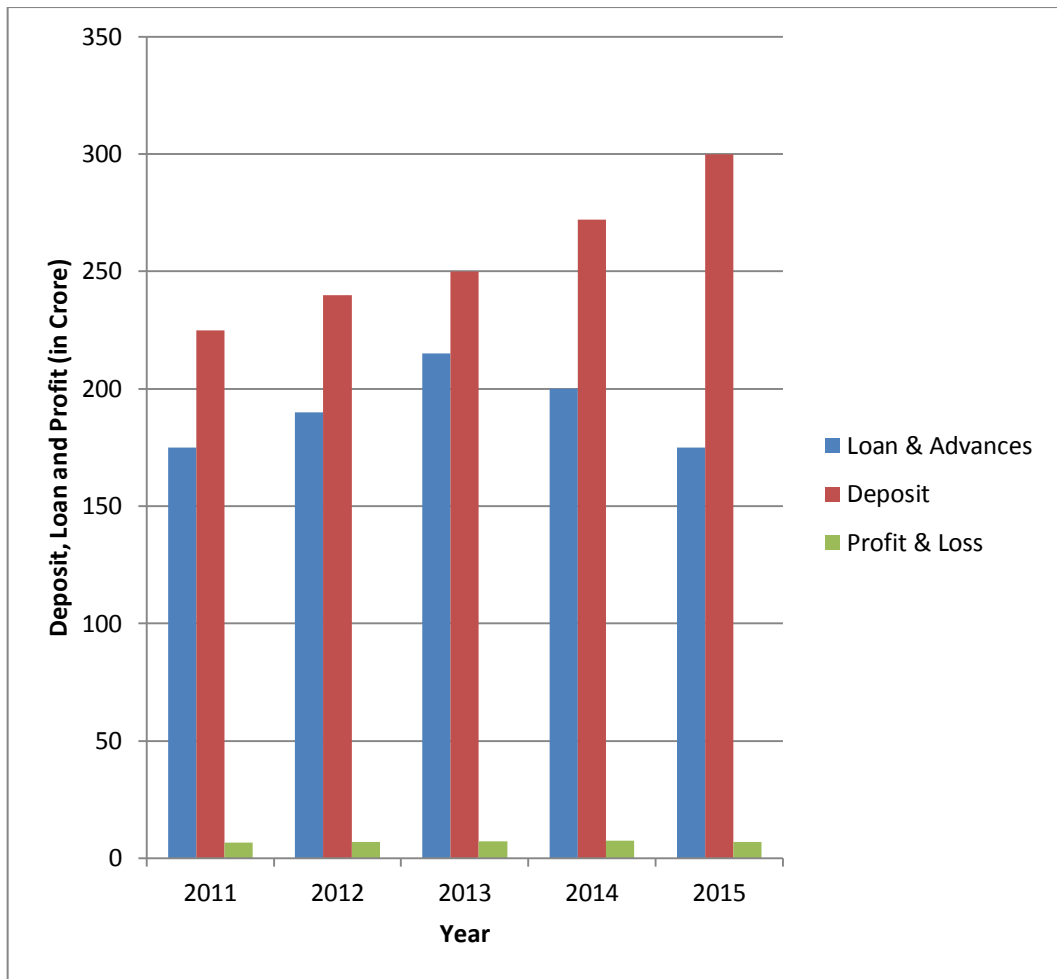


Figure 10: Bar Diagram

3.6 Dutch-Bangla Bank Limited

Dutch-Bangla Bank Limited (the Bank) is a scheduled commercial bank. The Bank was established under the Bank Companies Act 1991 and incorporated as a public limited company on July 23, 1995 under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh.

The Bank established a branch in Dinajpur Town at Palok, Munshipara, Lillir More, Dinajpur at 26th July, 2009 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Mission

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone.

Vision

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvelmagic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

Branch Location of Dutch-Bangla Bank Limited:

Bank Name :	Dutch-Bangla Bank Limited
Branch Name :	Dinajpur
Address :	Palok, Munshipara, Lillir More, Dinajpur
SWIFT Code :	DBBLBDDH
Telephone :	0531 63960-61, 017 30331459
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an BDBL Branch

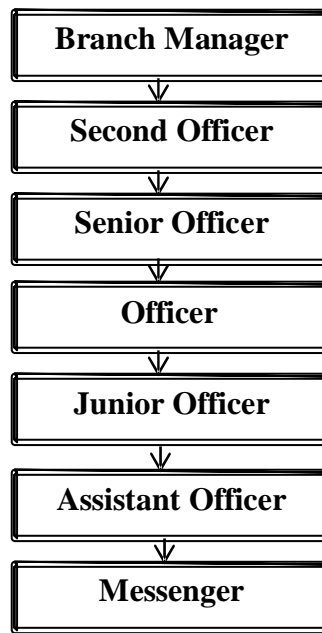


Figure 11: Organogram of an BDBL Branch

Source: Branch Manager

Annual Operating Performance:

Dutch-Bangla Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	5	17	0.65
2012	9	30	1.00
2013	10	45	1.30
2014	14	54	1.70
2015	20	70	2.60

Source: Branch Manager

The multiple bar diagram of the above data is given below:

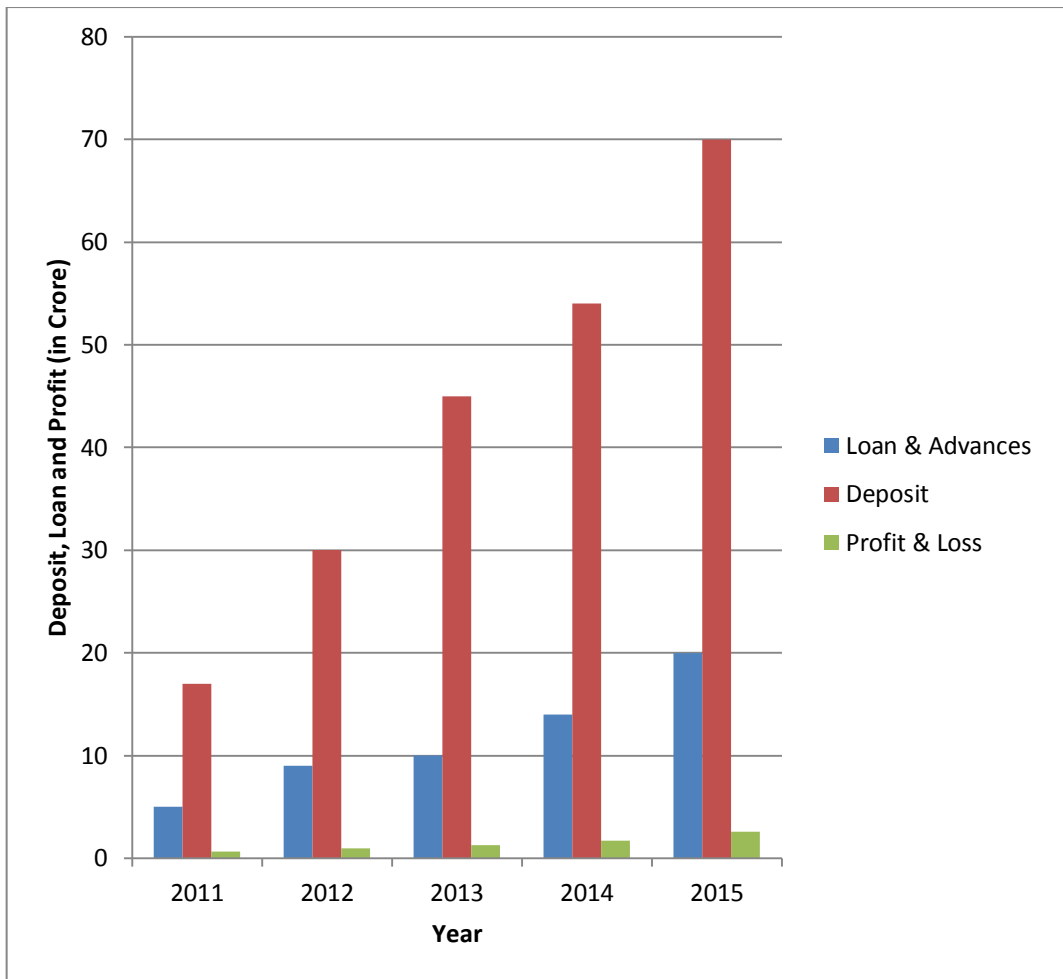


Figure 12: Bar Diagram

3.7 IFIC Bank Limited

International Finance Investment and Commerce (IFIC) Bank Limited started banking operations on June 24, 1983. Prior to that, it was set up in 1976 as a joint venture finance company at the instance of the Government of the People's Republic of Bangladesh.

The Bank established a branch in Dinajpur Town at Maldahpatty, Dinajpur at 21th July, 1986 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Bank's Mission

Our Mission is to provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative actions and competitive edge make our position unique in giving quality service to all institutions and individuals that we care for.

We are committed to the welfare and economic prosperity of the people and the community, for we derive from them our inspiration and drive for onward progress to prosperity.

We want to be the leader among banks in Bangladesh and make our indelible mark as an active partner in regional banking operating beyond the national boundary.

In an intensely competitive and complex financial and business environment, we particularly focus on growth and profitability of all concerned.

Vision

At IFIC, we want to be the preferred financial service provider through innovative, sustainable and inclusive growth and deliver the best in class value to all stakeholders.

Branch Location of International Finance Invest and Commerce Bank Limited:

Bank Name :	International Finance Invest and Commerce Bank Limited
Branch Name :	Dinajpur
Address :	Maldahpatty, Dinajpur
SWIFT Code :	IFICBDDH
Telephone :	0531 65680, 63414, 017 13229849
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm

	Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an IFIC Bank Branch

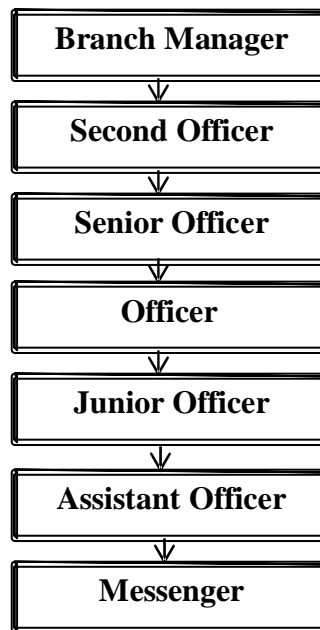


Figure 13: Organogram of an IFIC Bank Branch

Source: Branch Manager

Annual Operating Performance:

IFIC Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	50	60	5.00
2012	70	85	5.50
2013	86	110	6.00
2014	100	125	6.37
2015	105	135	5.31

Source: Branch Manager

The multiple bar diagram of the above data is given below:

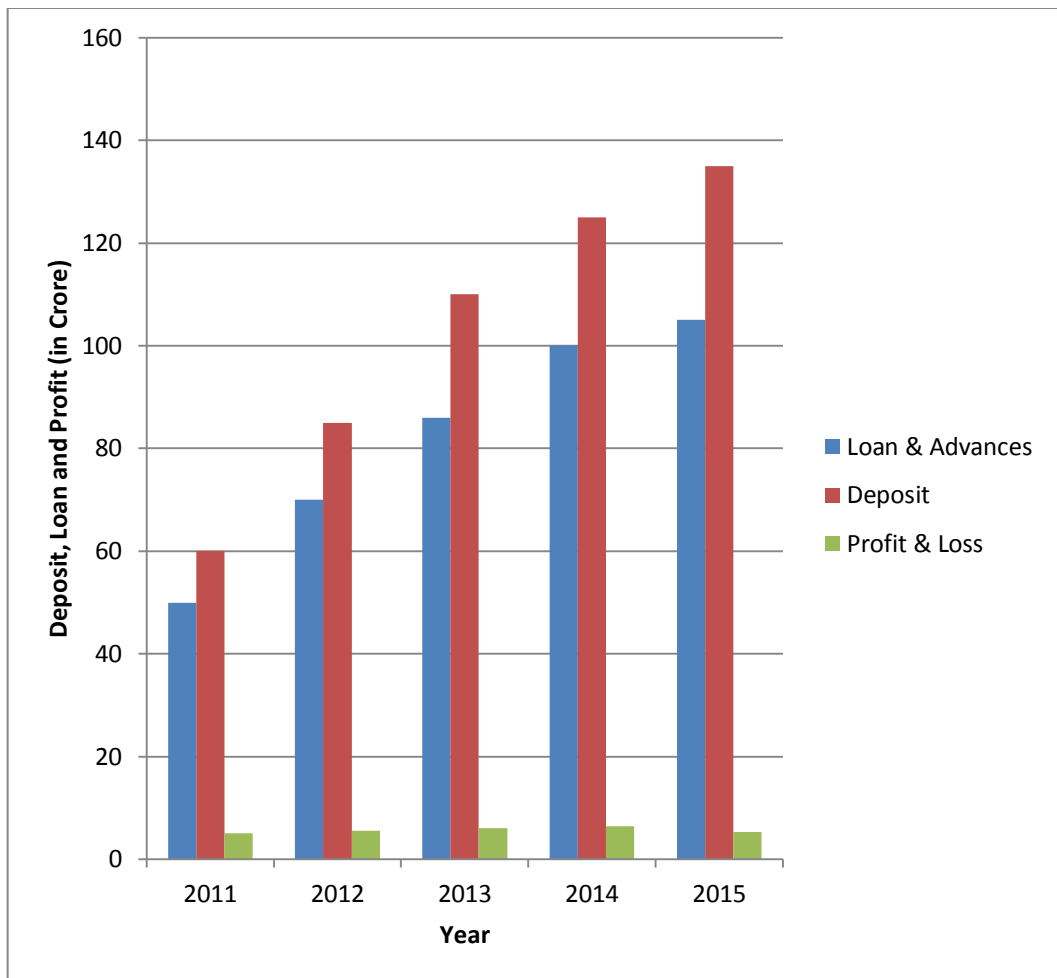


Figure 14: Bar Diagram

3.8 National Bank Limited

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury inaugurated the bank formally on March 28, 1983 but the first branch at 48, Dilkusha Commercial Area, Dhaka started commercial operation on March 23, 1983. The 2nd Branch was opened on 11th May 1983 at Khatungonj, Chittagong.

The Bank established a branch in Dinajpur Town at Goneshtala Road, West of Mordern Cinema Hall, Dinajpur at 05th June, 1988 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Mission

Efforts for expansion of our activities at home and abroad by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, account ability, improved clientele service as well as to our commitment to serve the society through which we want to get closer and closer to the people of all strata. Winning an everlasting seat in the hearts of the people as a caring companion in uplifting the national economic standard through continuous upgradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.

Vision

Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as a front ranking bank of the country are our cherished vision.

Branch Location of National Bank Limited:

Bank Name :	National Bank Limited
Branch Name :	Dinajpur
Address :	Goneshtala Road, West of Mordern Cinema Hall, Dinajpur
SWIFT Code :	NBLBBDDH
Telephone :	0531 64744, 63288, 017 13330608
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an NBL Branch

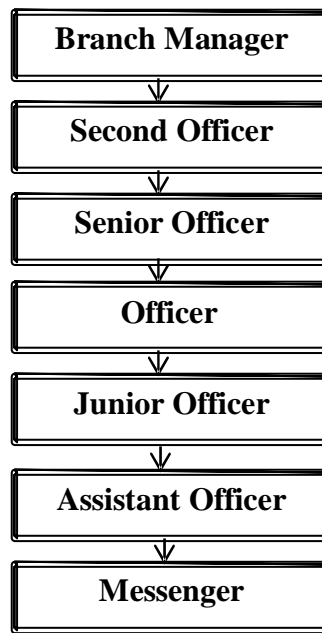


Figure 15: Organogram of an NBL Branch

Source: Branch Manager

Annual Operating Performance:

NBL Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	90	110	5.00
2012	95	115	5.20
2013	104	130	5.50
2014	109	140	6.00
2015	100	125	5.60

The multiple bar diagram of the above data is given below:

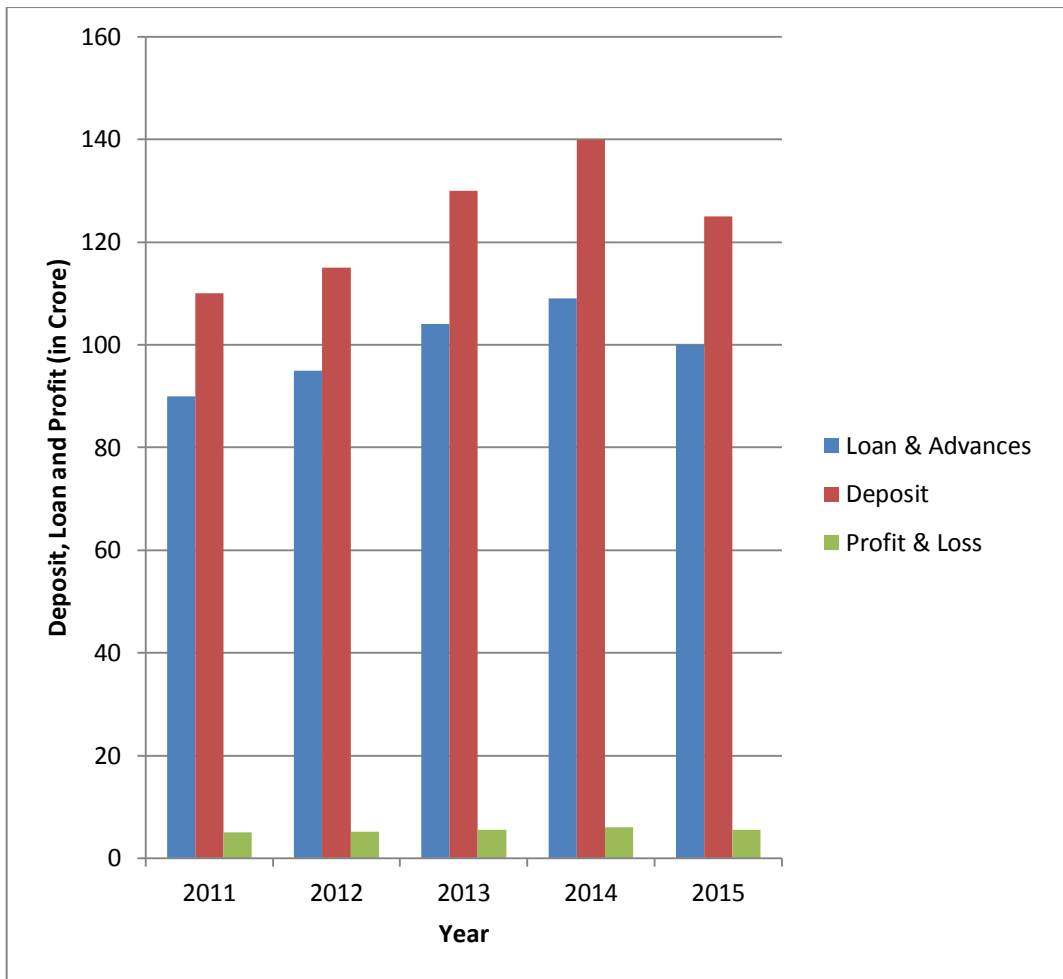


Figure 16: Bar Diagram

3.9 United Commercial Bank Limited

With a firm commitment of the economic and social development of Bangladesh, United Commercial Bank (UCB) started its journey in mid 1983 and has since been able to establish itself as one of the largest first generation banks in the country. With a vast network of 158 branches the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management.

The Bank established a branch in Dinajpur Town at Maldahpalty, Dinajpur at 30th March, 1984 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Mission and Vision

The Global financial services markets are being reshaped due to change of policy measures of the bigger economics of developed countries & Globalization. In consideration of all these factors UCB have evolve new policy and action plans to further strengthen the working methodology suiting to the need of new times and adjust with prevailing situation. UCBL focused its efforts on improving risk management which is considered to be one of the essentials for sustainable success in UCB's business. The process included Management of Credit Risk, Foreign Exchange Risk, Asset liability Risk, Prevention of Money laundering and Internal control and compliance. In line with Bangladesh Bank guidelines, the Bank has formulated and implemented policy and process manuals covering. The above risk areas which will help to assess and monitor the risk profiles of the Bank and to take measures for improving it.

Branch Location of UCB Bank Limited:

Bank Name :	UCB Bank Limited
Branch Name :	Dinajpur
Address :	Maldahpalty, Dinajpur-5200
SWIFT Code :	UCBLBDDH
Telephone :	+88-0531-63327, 64042, 01711-436596
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm

	Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an UCB Bank Branch

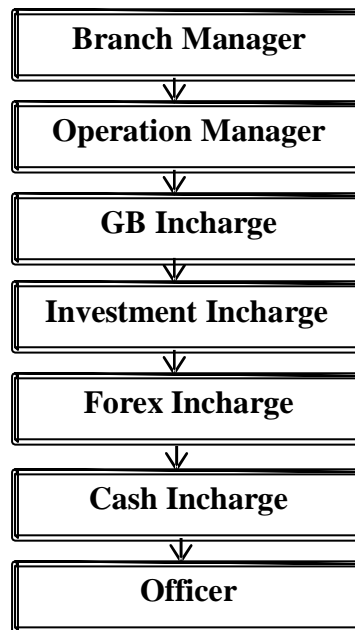


Figure 17: Organogram of an UCB Bank Branch

Source: Branch Manager

Annual Operating Performance:

UCB Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	40	50	1.20
2012	45	58	1.40
2013	50	65	1.70
2014	60	80	2.00
2015	41	74	1.35

Source: Branch Manager

The multiple bar diagram of the above data is given below:

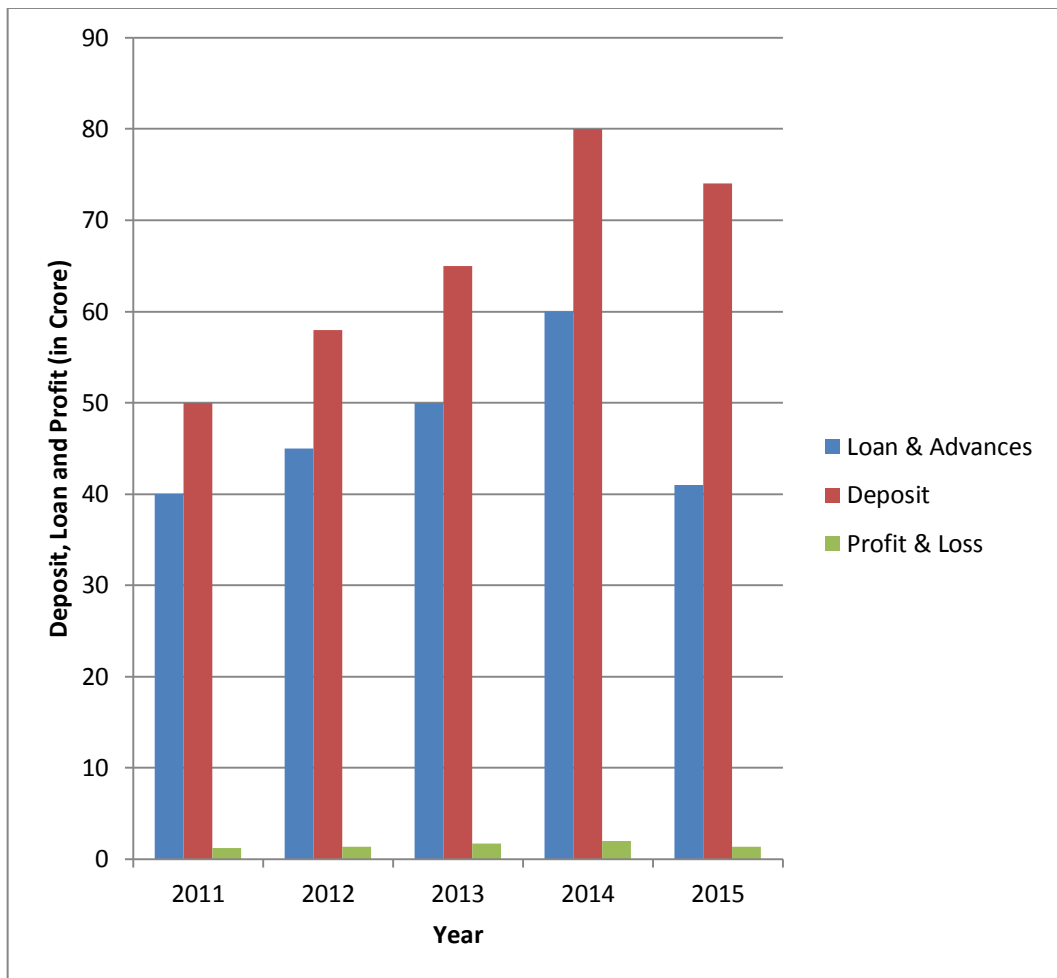


Figure 18: Bar Diagram

3.10 Uttara Bank Limited

Uttara Bank Limited has a glorious history as a private commercial bank which was established in 1965 under the name “Eastern Banking Corporation Limited”. It was nationalized in March, 1972 and given the name “Uttara Bank”.

The Bank established a branch in Dinajpur Town at Mokbul Mansion (1st Floor), Maldahpatty, Dinajpur-5200 at 10th May, 1967 and on this date it starts to his banking activities.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Mission

- I. To provide high quality financial service
- II. To provide excellent quality customer service
- III. To maintain corporate and business ethics.
- IV. To become a trusted repository of customers money and their financial advisor.
- V. To make their stop superior and rewarding to the customers.
- VI. To display team sprite and professionalism.
- VII. To have a sound capital base.

Vision

Uttara Bank will be a unique organization in Bangladesh. It will be a knowledge-based organization where the UBL professionals will learn continuously from their customers and colleagues worldwide to add value. They will work as a team, stretch themselves, innovate and break barriers to serve customers and create customer loyalty through a value chain of responsive and professional service delivery.

Branch Location of Uttara Bank Limited:

Bank Name :	Uttara Bank Limited
Branch Name :	Dinajpur
Address :	Mokbul Mansion (1st Floor), Maldahpatty, Dinajpur-5200
SWIFT Code :	UBLBDDH
Telephone :	880-531-63230,63459, 01991144357
District :	Dinajpur
Service Hours :	Sunday: 10:00 am - 5:00 pm Monday: 10:00 am - 5:00 pm Tuesday: 10:00 am - 5:00 pm Wednesday: 10:00 am - 5:00 pm Thursday: 10:00 am - 5:00 pm Friday: Closed Saturday: Closed
Working Days :	Sunday - Thursday (Except Holidays)

Source: Branch Manager

Organogram of an Uttara Bank Branch

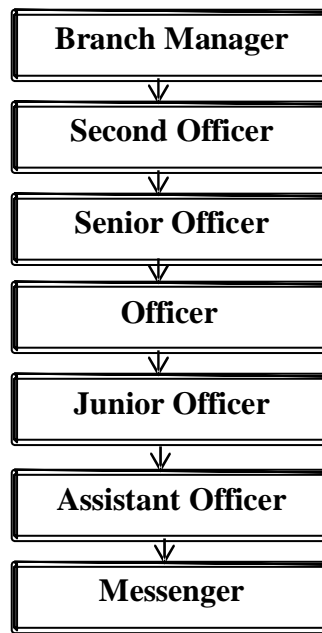


Figure 19: Organogram of an Uttara Bank Branch

Source: Branch Manager

Annual Operating Performance:

Uttara Bank Limited:

Dinajpur Branch, Dinajpur

Year	Loan & Advances (in Crore)	Deposit (in Crore)	Profit & Loss (in Crore)
2011	20	25	1.30
2012	25	30	1.50
2013	32	40	2.00
2014	40	50	2.50
2015	58	38	1.00

Source: Branch Manager

The multiple bar diagram of the above data is given below:

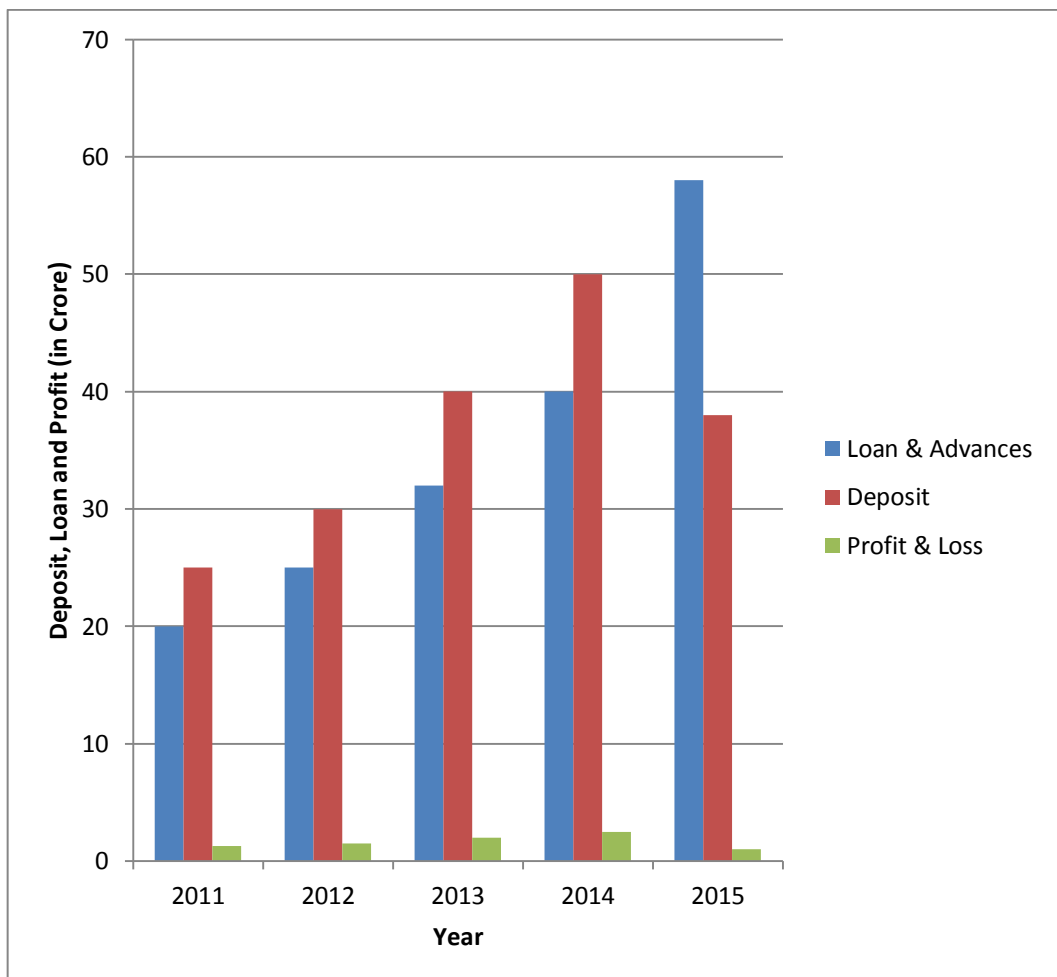


Figure 20: Bar Diagram

CHAPTER 4

STATISTICAL ANALYSIS

In order to find out who is the better profit getter than we will compare the average during last five years profit and to find out which more consistent, we will compare the co-efficient variation.

Calculation of mean and co-efficient of variation.

Jamuna Bank				EXIM Bank		
Year	Profit in Lac. (x)	(x - \bar{x}) x	x ²	Profit in Lac. (x)	(x - \bar{x}) x	x ²
2011	150	-64	4096	40	-11	121
2012	170	-44	1936	45	-6	36
2013	200	-14	196	55	4	16
2014	250	36	1296	55	4	16
2015	300	86	7396	60	9	81
Total	$\Sigma x = 1070$	$\Sigma x = 0$	$\Sigma x^2 = 14920$	$\Sigma x = 255$	$\Sigma x = 0$	$\Sigma x^2 = 270$

$$\text{Jamuna Bank: } \bar{x} = \frac{\Sigma x}{n} = \frac{1070}{5} = 214$$

$$SD = \sqrt{\frac{\Sigma x^2}{n}} = \sqrt{\frac{14920}{5}} = 54.62$$

$$CV = \frac{SD}{\bar{x}} = \frac{54.62}{214} = 25.52\%$$

$$\text{EXIM Bank: } \bar{x} = \frac{\Sigma x}{n} = \frac{255}{5} = 51$$

$$SD = \sqrt{\frac{\Sigma x^2}{n}} = \sqrt{\frac{270}{5}} = 7.34$$

$$CV = \frac{SD}{\bar{x}} = \frac{7.34}{51} = 14.40\%$$

Calculation of mean and co-efficient of variation.

Al-Arafah Bank				Bangladesh Commerce Bank		
Year	Profit in Lac. (x)	(x - \bar{x}) x	x ²	Profit in Lac. (x)	(x - \bar{x}) x	x ²
2011	30	-28	784			
2012	50	-8	64			
2013	60	2	4	40	-15	225
2014	70	12	144	55	0	0
2015	80	22	484	70	15	225
Total	$\sum x = 290$	$\sum x = 0$	$\sum x^2 = 1480$	$\sum x = 165$	$\sum x = 0$	$\sum x^2 = 450$

Al-Arafah Bank: $\bar{x} = \frac{\sum x}{n} = \frac{290}{5} = 58$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{1480}{5}} = 17.20$$

$$CV = \frac{SD}{\bar{x}} = \frac{17.20}{58} = 29.66\%$$

Bangladesh Commerce Bank: $\bar{x} = \frac{\sum x}{n} = \frac{165}{3} = 55$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{450}{3}} = 12.25$$

$$CV = \frac{SD}{\bar{x}} = \frac{12.25}{55} = 22.27\%$$

Calculation of mean and co-efficient of variation.

Islami Bank				Dutch-Bangla Bank		
Year	Profit in Lac. (x)	(x - \bar{x}) x	x ²	Profit in Lac. (x)	(x - \bar{x}) x	x ²
2011	680	-30	900	65	-80	6400
2012	700	-10	100	100	-45	2025
2013	730	20	400	130	-15	225
2014	750	40	1600	170	25	625
2015	650	-20	400	260	115	13225
Total	$\sum x = 3550$	$\sum x = 0$	$\sum x^2 = 3400$	$\sum x = 725$	$\sum x = 0$	$\sum x^2 = 22500$

$$\text{Islami Bank: } \bar{x} = \frac{\sum x}{n} = \frac{3550}{5} = 710$$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{3400}{5}} = 26.07$$

$$CV = \frac{SD}{\bar{x}} = \frac{26.07}{710} = 3.67\%$$

$$\text{Dutch-Bangla Bank: } \bar{x} = \frac{\sum x}{n} = \frac{725}{5} = 145$$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{22500}{5}} = 67.08$$

$$CV = \frac{SD}{\bar{x}} = \frac{67.08}{145} = 46.26\%$$

Calculation of mean and co-efficient of variation.

IFIC Bank				National Bank		
Year	Profit in Lac. (x)	(x - \bar{x}) x	x ²	Profit in Lac. (x)	(x - \bar{x}) x	x ²
2011	500	-63.6	4045	500	-46	2116
2012	5500	-13.6	185	520	-26	676
2013	600	36.4	1325	550	4	16
2014	637	73.4	5388	600	54	2916
2015	531	-32.6	1062	560	14	196
Total	$\sum x = 2818$	$\sum x = 0$	$\sum x^2 = 12006$	$\sum x = 2730$	$\sum x = 0$	$\sum x^2 = 5920$

$$\text{IFIC Bank: } \bar{x} = \frac{\sum x}{n} = \frac{2818}{5} = 563.6$$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{12006}{5}} = 49.00$$

$$CV = \frac{SD}{\bar{x}} = \frac{49.00}{563.6} = 8.69\%$$

$$\text{National Bank: } \bar{x} = \frac{\sum x}{n} = \frac{2730}{5} = 546$$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{5920}{5}} = 34.40$$

$$CV = \frac{SD}{\bar{x}} = \frac{34.40}{546} = 63.72\%$$

Calculation of mean and co-efficient of variation.

UCB Bank				Uttara Bank		
Year	Profit in Lac. (x)	(x - \bar{x}) x	x ²	Profit in Lac. (x)	(x - \bar{x}) x	x ²
2011	120	-33	1089	130	-36	1296
2012	140	-13	169	150	-16	256
2013	170	17	289	200	34	1156
2014	200	47	2209	250	04	7056
2015	135	-18	324	100	-66	4356
Total	$\sum x = 765$	$\sum x = 0$	$\sum x^2 = 4080$	$\sum x = 830$	$\sum x = 0$	$\sum x^2 = 14120$

$$\text{UCB Bank: } \bar{x} = \frac{\sum x}{n} = \frac{765}{5} = 153$$

$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{4080}{5}} = 28.56$$

$$CV = \frac{SD}{\bar{x}} = \frac{28.56}{153} = 18.66\%$$

$$\text{Uttara Bank: } \bar{x} = \frac{\sum x}{n} = \frac{830}{5} = 166$$

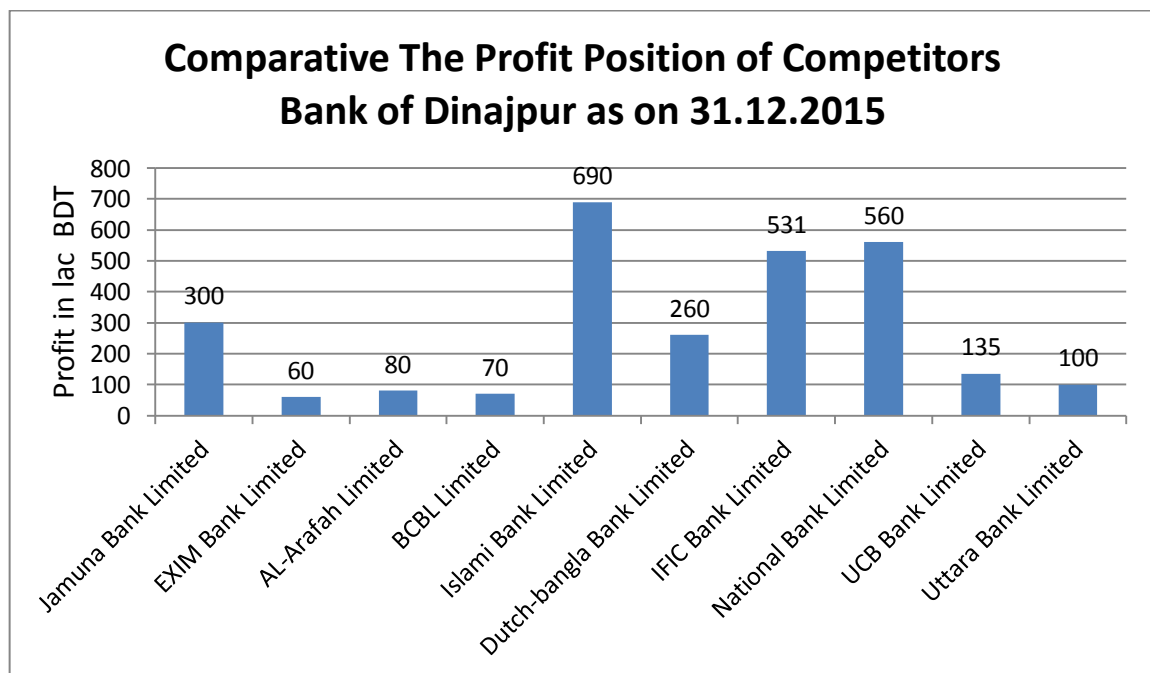
$$SD = \sqrt{\frac{\sum x^2}{n}} = \sqrt{\frac{14120}{5}} = 53.14$$

$$CV = \frac{SD}{\bar{x}} = \frac{53.14}{166} = 32.01\%$$

Since average is higher incase of "Islami Bank" hence "Islami Bank" is a better profit better, also co-efficient of variation is less incase of "Islami Bank" hence "Islami Bank" is a consistent Bank.

Table 1: The profit on different private commercial banks' branches in 2015 are given below:

Bank	Profit
Jamuna Bank Limited	300
EXIM Bank Limited	60
AL-Arafah Limited	80
BCBL Limited	70
Islami Bank Limited	690
Dutch-bangla Bank Limited	260
IFIC Bank Limited	531
National Bank Limited	560
UCB Bank Limited	135
Uttara Bank Limited	100



Decision making

We can compare on current year profit Islami Bank is better in Dinajpur Town.

CHAPTER-5

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Findings

Table 2: Deposit of 10 Banks' branches in Dinajpur Town

SL	Name of the Bank	Deposit (Crore)				
		2011	2012	2013	2014	2015
01	Jamuna Bank Limited	50	70	90	120	150
02	EXIM Bank Limited	12	25	30	45	60
03	AL-Arafah Limited	10	20	30	40	50
04	BCBL Limited			40	50	60
05	Islami Bank Limited	225	240	250	272	300
06	Dutch-bangla Bank Limited	17	30	45	54	70
07	IFIC Bank Limited	60	85	110	125	135
08	National Bank Limited	110	115	130	140	125
09	UCB Bank Limited	50	58	65	80	74
10	Uttara Bank Limited	25	30	40	50	38

Table 3: Loan of 10 Banks' branches in Dinajpur Town

SL	Name of the Bank	Loan (Crore)				
		2011	2012	2013	2014	2015
01	Jamuna Bank Limited	30	50	65	80	120
02	EXIM Bank Limited	9	20	22	33	48

03	AL-Arafah Limited	7	12	17	27	37
04	BCBL Limited			30	40	45
05	Islami Bank Limited	175	190	215	200	175
06	Dutch-bangla Bank Limited	5	9	10	14	20
07	IFIC Bank Limited	50	70	86	100	105
08	National Bank Limited	90	95	104	109	100
09	UCB Bank Limited	40	45	50	60	41
10	Uttara Bank Limited	20	25	32	40	58

Table 4: Profit of 10 Banks' branches in Dinajpur Town

SL	Name of the Bank	Profit (Crore)				
		2011	2012	2013	2014	2015
01	Jamuna Bank Limited	1.50	1.70	2.00	2.50	3.00
02	EXIM Bank Limited	0.40	0.45	0.55	0.55	0.60
03	AL-Arafah Limited	0.30	0.50	0.60	0.70	0.80
04	BCBL Limited			0.40	0.55	0.70
05	Islami Bank Limited	6.8	7.00	7.30	7.50	6.90
06	Dutch-bangla Bank Limited	0.65	1.00	1.30	1.70	2.60
07	IFIC Bank Limited	5.00	5.50	6.00	6.37	5.31
08	National Bank Limited	5.00	5.20	5.50	6.00	5.60
09	UCB Bank Limited	1.20	1.40	1.70	2.00	1.35
10	Uttara Bank Limited	1.30	1.50	2.00	2.50	1.00

Table 5: Co-efficient of variation of 10 Banks' branches in Dinajpur Town

SL	Name of the Bank	Co-efficient of variation
01	Jamuna Bank Limited	25.52%
02	EXIM Bank Limited	14.40%
03	AL-Arafah Limited	29.66%
04	BCBL Limited	22.27%
05	Islami Bank Limited	3.67%
06	Dutch-bangla Bank Limited	46.26%
07	IFIC Bank Limited	8.69%
08	National Bank Limited	63.72%
09	UCB Bank Limited	18.66%
10	Uttara Bank Limited	32.01%

5.2 Recommendations

1. The banks should find out the way to reduce its bad loan amount further as improve its loan quality
2. The banks should increase their loan products to compete in the market
3. The loan policy & loan sector procedure should to compete in the market
4. If the interested clients have proper documentation in favor of his/her identity than there should be probation for avoiding introducer
5. The banks should formulate simple process for issuing unique book, pay order, Bank draft.
6. Street supervision must be adopted in case of high risk borrowers time to visit to the projects should be done by the banks officers.
7. The website of the bank should be more informative that customers get the all information about the different activities facilities of the banks.
8. To recruit sufficient skilled manpower because the bank employees should communicate properly with customers about their deposit other scheme.

5.3 Conclusion

As an organization the Islami Bank Limited has earned the reputation of top banking operation in Dinajpur Town. The organization is much more structured compared to any other bank operating local or foreign in Bangladesh. It is relentless in pursuit of business innovation and improvement. It has a reputation as a partner of consumer growth.

With a bulk of qualified and experienced human resource, Islami Bank Limited can exploit any opportunity in the banking sector. It is pioneer in introducing many new products and services in the banking sector of the country. Moreover, in the overall-banking sector, it is unmatched with any other banks because of its wide spread branch networking thought the country.

This report tries to figure out most of the indicators of problems and strengths of Islami Bank Limited as a valid pretender in the competitive banking sector of Bangladesh. A severe cut throat competition is going on currently in this sector and that's why Islami Bank Limited has to work out with different dimensions like – product diversification, market forecasting, proactive activities undertaken by Islami Bank Limited and some suggestion to get rid of the predicaments that exist.

References:

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- Web site of Bangladesh Commerce bank Ltd.
- <http://www.dutchbanglabank.com/>
- <http://www.ificbank.com.bd/>
- <http://www.uttarabank-bd.com/>
- <http://www.islamibankbd.com/>
- <http://www.nblbd.com/>
- <http://www.ucbl.com/>
- Branch Manager