AN INTERNSHIP REPORT

ON

"FINANCIAL PERFORMANCE ANALYSIS OF AGRANI BANK LIMITED"

This report is submitted to the Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the Fulfillment of the Degree of Master of Business Administration (MBA) Program.

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HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY

UNIVERSITY, DINAJPUR-5200

APRIL, 2022

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HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY UNIVERSITY, DINAJPUR-5200

APRIL, 2022

Letter of Transmittal

April, 2022
Mohammad Mazibar Rahman
Assistant Professor
Department of Accounting
Faculty of Business Studies
Hajee Mohammad Danesh Science and Technology University, Dinajpur

Subject: Submission of Internship Report.

Dear Sir,
It is an immense pleasure for me to submit the Internship report on "**Financial Performance Analysis of Agrani Bank Limited"** which I have prepared by collecting data from field survey 2022, from undergraduate and master's students. As an essential equipment for fulfillment of Master of Business Administration (MBA) program.

I sincerely believe that this internship program will help me to enrich my adaptability in the long run especially in the practical field. I am grateful for your valuable advices and great cooperation. I tried my best to go deep into the matters and make full use of my capabilities in making the report meaningful, though; there may be some mistakes and shortcomings. I shall be pleased to answer any kind of query you think necessary.

Now I have placed this report before you for your kind approval. I hope that report will satisfy you. For any of your further queries, I would be at your disposal at your convenience.

Sincerely Yours

Mosfeka Ahmed Marshea
Student ID: 1905858
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Acknowledgement

All praise to be Almightily of Allah to whom All Dignity, Honor and Gory are due, the lord of the world, the Almighty Omnipotent for his favor to me in completing this internship report. For most its gives me immense pleasure to express my sincerest gratitude and sense of my most honorable Supervisor Mohammad Mazibar Rahman, Assistant Professor, Department of Accounting and Information Systems, HSTU. For his kind approval of my work on the project along with his important direction. Sincere thanks and appreciation are acknowledged to my honorable Manager of Agrani Bank Limited, Medical College Branch, Rangpur to permit me as an intern of Agrani Bank Limited. Who give me best assessment to do my internship work. Finally, I take opportunity to thank my family members, without their support this report might not be competed. In making this report, I have taken many net sources and site.

Mosfeka Ahmed Marshea
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Certificate of Supervisor

This is to declare that Mosfeka Ahmed Marshea, a student of MBA in Accounting and Information Systems session 2019, bearing Student ID No. 1905858 has completed an internship report titled on "**Financial Performance Analysis of Agrani Bank Limited"** under my supervision.

I also declare that I have gone through the draft copy of the report. Thoroughly found it satisfactory for submission to the department as a part of partial fulfillment of MBA degree.

I recommend the report to submit for awarding the degree of Master of Business Administration (MBA), Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success for the days to come.

_____

Supervisor
Mohammad Mazibar Rahman
Assistant Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Certificate of co-supervisor

This is to declare that Mosfeka Ahmed Marshea, a student of MBA in Accounting and Information Systems session 2019, bearing Student ID No. 1905858 has completed an internship report titled on "**Financial Performance Analysis of Agrani Bank Limited"** under my supervision.

I also declare that I have gone through the draft copy of the report. Thoroughly found it satisfactory for submission to the department as a part of partial fulfillment of MBA degree.

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I wish her every success for the days to come.

_____

Co-supervisor
Md. Mamunar Rashid
Professor
Department of Accounting
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Student's declaration

I hereby declare that the Internship report entitled on "**Financial Performance Analysis of Agrani Bank Limited"** embodies the result of my own research works and efforts, prepared under supervision of Mohammad Mazibar Rahman, Assistant Professor, Department of Accounting, HSTU, Dinajpur.

I further affirm that work and information reported in this internship report is original and any part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

_____

Mosfeka Ahmed Marshea
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ABSTRACT

Agrani Bank Limited (ABL) is established in 1972. It is stated owned bank. It is formed by the composition of ex-Habib Bank Ltd and ex- commerce Bank Ltd. There are six section of ABL (Rangpur branch) in General Banking-Cash, computer, account opening, clearing, accounts and local remittance. This is about the loan and Advanced, Deposit, Return on assets (ROA), Return on Equity (ROE), Net Assets and Net profit of the year 2016, 2017, 2018, 2019, 2020 of Agrani Bank Limited. The study of ABL in Bangladesh provides a bird's eye view of how banking engagements are being structured and whether banking initiatives are home grown within organizations or being partnered with other specialized entities. A bank executive suggested that banking has been taken one step up at our organization. We call it Sustainability and each bank account holder is also being judge whether he/she is responsible to conduct business with this bank or not. Starting in 1995, the company policy is to have a sustainability fund of 0.75% of net profits to show their commitment to sustaining a CSR initiative. In this report I have chosen Agrani Bank Limited as a sample.

Keyword: Financial performance, Profitability, Developing countries, Banking, Operational efficiency

CONTENTS

Chapter	Title		Page
	Letter of Transmittal		i
	Acknowledgment		ii
	Certificate of Supervisor		iii
	Certificate of Co-supervisor		iv
	Student's declaration		v
	Abstract		vi
	Contents		vii
	List of figures		viii
Chapter-1	**Introduction**		**1-3**
	1.1	Introduction	1
	1.2	Objectives of the studies	1
	1.3	Rationale of the study	2
	1.4	Scope of the study	2
	1.5	Limitation of the study	3
Chapter-2	**Literature Review**		**4-5**
Chapter-3	**Methodology of the study**		**6**
	3.1	Sources of data	6
Chapter-4	**Organizational Overview**		**7-8**
	4.1	History of Agrani Bank limited	7
	4.2	The Bank's vision, mission and objectives	7
	4.3	Product and Services of Agrani Bank Limited	8
Chapter-5	**Data Analysis and Interpretation**		**9-20**
Chapter-6	**Findings, Recommendation**		**21-22**
	6.1	Findings	21
	6.2	Recommendations	22
Chapter-7	**Conclusion and Future work**		**23**
	References		**24-25**
	Appendix		**26**

List of figures

Figures	Title	Page
1.	Loan and Advances	10
2.	Deposit	11
3.	Chart return on assets	12
4.	Return on Equity	13
5.	Net Profit	14
6	Net assets	15

CHAPTER 1
INTRODUCTION

1.1 Introduction

The prosperity of a country depends upon its economic activities. Like any other sphere of modern socio-economic activists, banking is a powerful medium of bringing about socio-economic changes of a developing as well as developed countries. The banking system provides strengthening power of agriculture, commerce and industry as well as other sectors for economic growth all over the world. Without proper banking facility these can't flourish. For a rapid economic growth a systematic banking system provide the necessary elements. The whole economy of a county is linked up with its banking system. The function of the banking is now more classified. Of all the functions of modern bank, investing or lending is by far the most important. They provide short-term, mid-term and long-term credits. The customers come from all walks of life, having its business activities in his own countries or all around the world. The banks have to satisfy the requirements of different customers belonging to different social groups. The modern banking system business become more efficient and energetic and requires specialized skills. They function as a catalytic agent for bringing economic, industrial and agricultural growth and prosperity of the country. At present all the function of modern banking system and NBFIs (non-bank financial institution) provides easy and leabouraless monetaring system. The bank can be conceived as "a sector of economy on the one hand as a lubricant for the whole economy on others." As a result different types of banks have come into existing to suit specific requirements.

Agrani Bank Limited (ABL) is established in 1972. It is a state owned bank. It is formed by composition of ex- Commerce Bank Limited. There are six section of ABL (Medical College Branch, Rangpur) in GB- Cash, computer, account opening, clearing, accounts and local remittance. The report is include the loan and advanced, deposits, net assets, net profit, return on assets, return on equity for the of 2016-2020.

1.2 Objectives of the studies

The main objectives of the study are to analyze the overall performance evaluation of Agrani Bank Limited. The specific objectives of the study are given as,

i. To known the performance analysis of Agrani Bank Limited.
ii. To figure out Loan and Advanced, Deposit, Net assets, Net profit, Return on asset, Return on equity.

iii. To make a comparative analysis on financial performance based on the historical information.

iv. To find out significant issues and put some relevant recommendations.

1.3 Rationale of the study

Most of the information of the report are collect from the practical experiences financial performance report of Agrani Bank Limited. These paper would be very good tool to learn financial performance analysis is some other similar kinds of business organizations in Bangladesh. Besides this, it will learn how a business can use information technology to design organizations that are competitive and effective and how firms can understand the business & system requirements of a goal economic environment, how organizations can develop information architecture that supports their business goals, how organizations can determine the business value of information system, how organizations can design systems that people can control and understand & how organizations can ensure that their information systems are used in an ethically and socially responsible manner.

1.4 Scope of the study

Scope means the area on which the study has to be done. The study is only related to Agrani Bank Limited. The report focuses on the overall performance evaluation of the Agrani Bank Limited. This report focus on the following factors

1. Loan and Advances.
2. Deposits.
3. Return on assets
4. Return on equity
5. Net assets
6. Net profit.

1.5 Limitation of the study

Some strategically complex knowledge greatly affected to prepare this report. Every study has some limitations, so my report contains some limitations. Those are as flows:

i. Lack of sufficient knowledge
ii. Lack of available information and documents to support study
iii. Up-to-date information was not available
iv. Unwillingness to give information
v. Only few days' internship experience is not enough to find out all the pros and cons of such a vest project.
vi. Improper combination among various departments.

CHAPTER 2
LITERATURE REVIEW

Financial analysis is structural and logical way to present overall financial performance of a financial institution. It's also help to evaluate and decision making for business operation. In financial analysis process ratio analysis is the most dominant and logical structure to help business related stakeholder. Under the financial ratio analysis process there are few categories to identical area of financial institution. So business stakeholders try to concentrate to get overall business overview from profitability, liquidity, assets management and solvency ratio analysis.

These ratios not only help to decision making process also emphasized on risk avoiding and profit raising related factors. To calculate this ratio need to take quantitative data from bank trading activity and other sources.

There are number of indicators for evaluating financial performance of banks on the basis of the financial measures. Usually the financial performance of the institutions has been measured by using a combination ratio analysis, benchmarking, and measure performance against budget or a mix of these methods (Avkiran, 1995).

The easiest way to evaluate the performance of a firm is to compare its present ratio with the past ratio. It gives an indicator of the direction of change and reflects whether the firm's financial performance has improved, deteriorated or remained constant over time (Pandey, 2004). Deposits are key factor of banks that affects the return of banks. On the one hand deposits are the chief source of funds by which bank are able to operate their business, enable to lend more and get profit and on the other hand banks have to pay interest on deposits. Advances and investment are other major source for earning revenues.

The operating efficiency has an effect on the size of the bank. According to the Pill off and Rahodes (2002) there exist a positive relation between profitability and bank size.

According to the sufian (2009), Molyneux and Seth (1998) Ramlall (2009) found an affirmative relation of bank size and examine small banks are less profitable than the larger bank. On the other hand Koasmidou (2008), Spathis and Doumpous (2002) found empirically a negative relation between bank size and profitability. Raza, Farhan and Akram (2011) classified the investment banks by using return on assets, return on owner's equity and total assets.

The empirical study of Tarawneh (2006) showed that a company having better efficiency does not mean it will show better effectiveness. Elizabeth and Elliot (2004) explained that all financial measure such as ROA, Capital Adequacy interest margin is calculated positively with score of customer service quality. Many researchers have been focusing on liability and assets management in banking sector Ruth 2001, Caddy 2000, and Richard & James 2003. Tektas and Gunay (2005) argued that maximizing bank profit, lowering and controlling various risks are obligatory for assets and liability management.

Munawar Iqbal (2001 and 2004) compares Islamic and conventional baking in the Nineties and included 12 banks into his study sample. He calculated the development of Islamic banking industry during 1990-98. and found that capital assets ratio, liquidity ratio, deployment ratio, cost/income ratio, profitability ratio, return on asset and return on equity ratio and concluded that both return on assets (ROA) and return on equity (ROE) for the Islamic banks are substantially higher than the conventional banksVan Horne & WachowiczJr (2005) stated that to evaluate a firm's financial condition and performance the financial analyst need to perform "checkups" on various aspects of a firm's financial health. A tool frequently used these checkup is a financial ratio.

One can employ financial ratios to determine a firm's liquidity, profitability, solvency, and adequacy used financial ratios to show the financial position and performance analysis of Bank (Qamruzzaman, 2014). Chowdhury & Ahmed (2009) observed that all the selected private commercial banks are able to achieve a stable growth of branches, employee, deposit, loans and advances, net income, earning per share during the period of 2002-2006. They indicate that the prospect of private commercial banks in Bangladesh is very bright.

Evaluation of bank's performance from time to time helps them to know how well they are actually satisfying their customers and becoming successful. The performance evaluation of banks has thus taken high priority in the context of Bangladesh (Siddique & Islam, 2001).

If efficiency is gained in the banking sector, it will make the country domestically and internationally more competitive and capable of generating more income and employment opportunities. An appropriate evaluation of performance of selected banks requires a range of financial, operational and economic indicators to be applied (Chowdhury, 2002).

CHAPTER 3

METHODOLOGY OF THE STUDY

Correct and smooth completion of report requires adherences to some rules and methodology. In order to make the report, the decision has been taken collect various primary data and secondary data. Data have been collected by oral interviewing the responsible officers, clients. They also gave me annual report and other documents. They also give me several data for preparing my report. After collecting data from the interview and materials provided by them were carefully scrutinized first. Then the data was organized as required. In order to make the study effective and efficient, following two types data and information have been used.

3.1 Sources of Data

Primary Sources

1. Face to face conversion with respective officers.
2. Face to face conversion with clients.
3. Close observation of the task.
4. Personal working experience at different desk

Secondary Sources

1. Annual report of ABL (2016)
2. Annual report of ABL(2017)
3. Annual report of ABL (2018)
4. Annual report of ABL (2019)
5. Annual report of ABL (2020)

CHAPTER 4

OVERVIEW OFAGRANI BANK LIMITED

4.1 History of Agrani Bank limited

Agrani Bank Limited a nationalized commercial bank (NCB) of Bangladesh established on 26 March 1972 under the Bangladesh Banks (Nationalization) Order 1972 by taking over two abandoned Pakistani banks Habib Bank and Commerce Bank. The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Agrani Bank Limited (ABL) from 15 November, 2007 taking over all assets, liabilities and business of Agrani Bank on the basis of Vendors Agreement signed between the Government and the Agrani Bank. After corporatization, the management of the bank has been given autonomy to make the bank competitive and to run its business effectively.

(Source net: https//:en.banglapedia.org/index.php/Agrani_Bank_Limited)

4.2 The Bank's vision, mission and objectives

Vision:

To become a leading bank of Bangladesh operating at international level of efficiency, quality and customer service.

Mission:

We operate ethically and fairly within the stringent framework set by our regulators. We fuse ideas and lessons from best practice to explore new avenues to become stronger, more efficient and competitive. We apply information and communication technology for the benefit of our customers and employees. We invest to strengthen the future of the Bank.

Principle Objectives:

1. To mobilize national savings
2. To finance industries, micro-enterprises, trades, commerce, agriculture and other productive undertakings
3. To provide any other banking services as required for socio-economic development of the country

(Sources net: https//:en.banglapedia.org/index.php/Agrani_Bank_Limited)

The weaknesses of ABL are: Absence of service providing mentality, Absence of IT Applications. Somewhat manual based, Lack of motivation of workers, depends on Head Office.

The opportunities of ABL are: High demand of credit, High demand of small Enterprise financing, high demand of remittance facility, High demand of investment by Deposits. (Sourcesnet:https://www.assignmentpoint.com/business/organizational-behavior/performance-analysis-on-agrani-bank.html.)

4.3 Product and Services of Agrani Bank Limited:

1) Deposit

- Taka Account
- Foreign Currency Account

2) Loans and Advances

- Continuous Loan
- Term Loan
- Rural and Agro Credit
- Small and Medium Enterprise Loan
- Import Finance
- Export Finance

3) Treasury

- Money Market
- Foreign Exchange Market

Source net 1:https://www.agranibank.org/index.php/home/deposits_products/Agrani-Bank-Millionaire-Deposit-scheme-

Source net 2:https://www.agranibank.org/index.php/home/loan_products/Personal-Loan

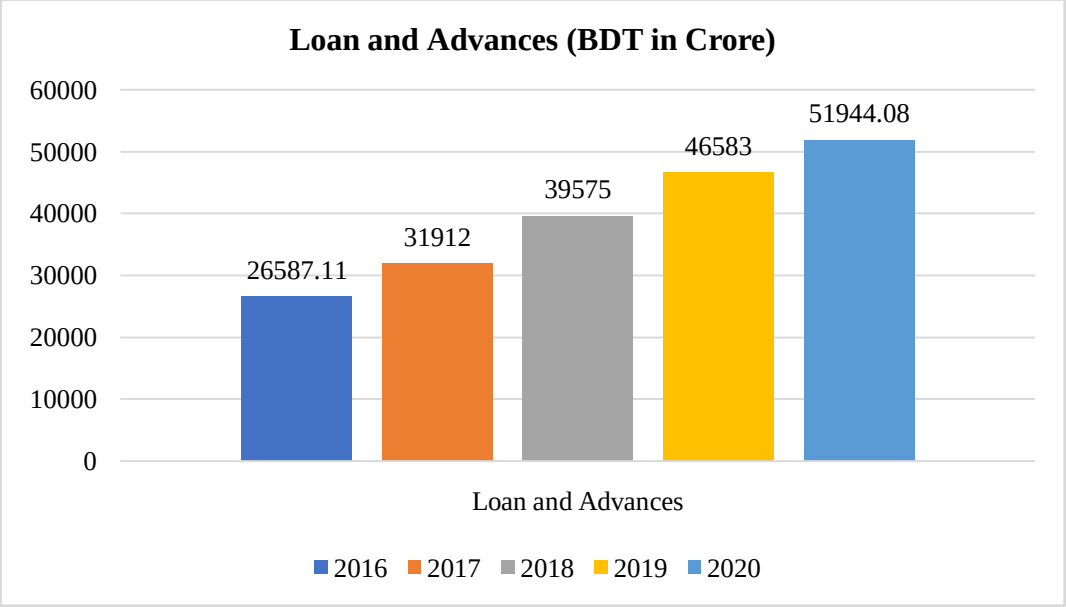
Sourcenet3:https://www.agranibank.org/index.php/home/treasury_management/TreasuryManagement

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION

Introduction

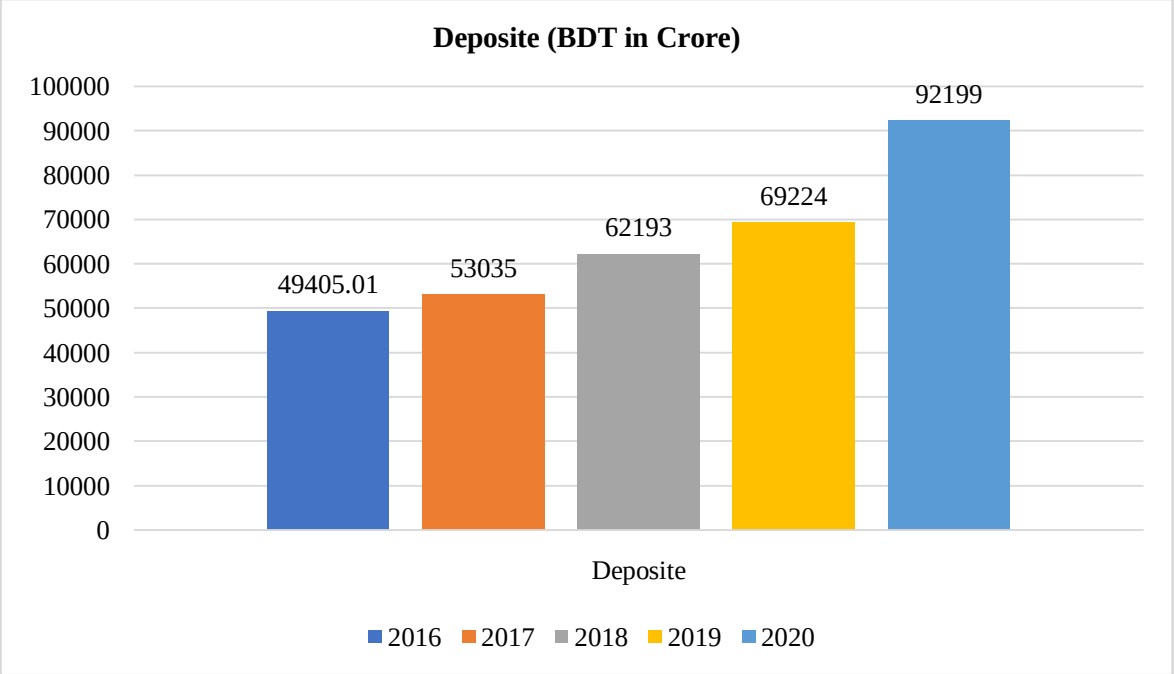
The two main function of a bank are borrowing money from public by accepting deposit and investing or lending money to the public or private sector for the development of trade, commerce, industry, agriculture etc. Bank offers some interest to depositors for deposit and takes higher interest for lending. The main objective of the entire bank is earning profit. So, lending is by far the most important function of the modern banking system. The strength of a bank is thus, primarily judged by the soundness of its advances. Advances not only play an important role to the gross earning of bank, but also promote the economic development of the country. All types of business activists including trade, industrial and Agricultural have to depend on financing by bank's. Accumulating savings of the nation into productive use help both the depositor and borrowers by bank.



(Source: www.agranibank.org>index.php>annual)

Interpretation

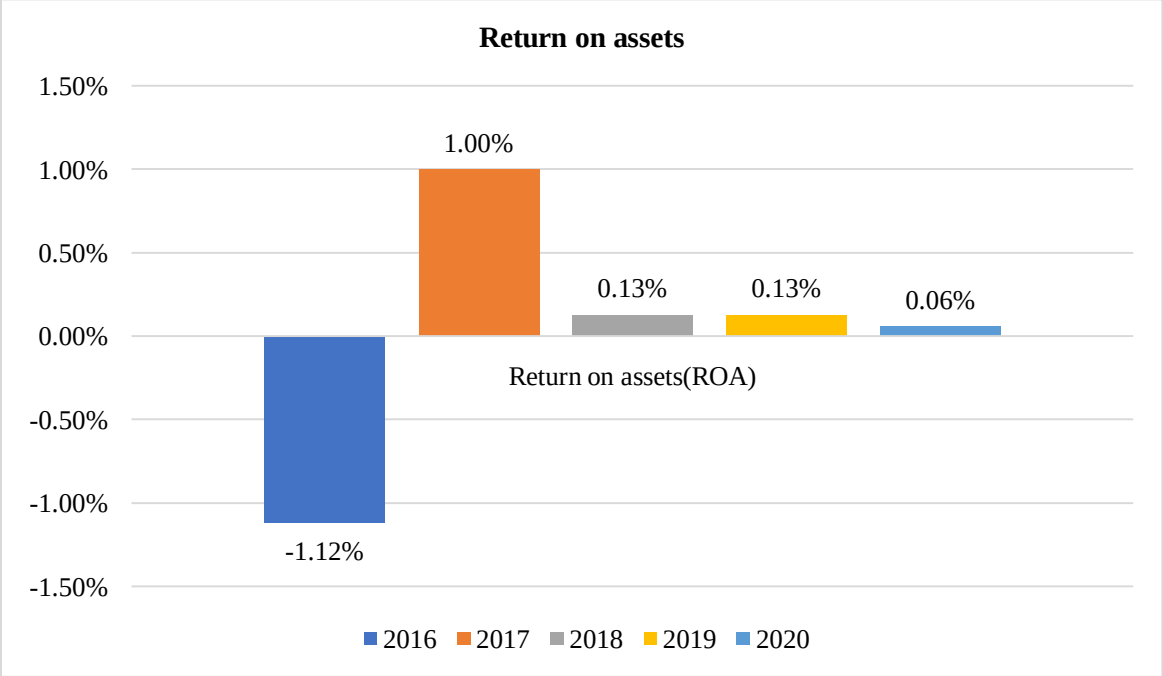
In the bar diagram we can see above yearly Agrani bank loan amount given. In the last year 2020 the loan amount is higher than another year 2016, 2017, 2018 & 2019 as show in bar chart. Loan is given by the bank on much term. Bank collect deposit and give loan to the individual or any organizations on some specific terms and conditions. Bank also collect interest on the loan it give. Interest varies on the amount of loan and also some specific conditions. So interest rate added the income of bank. In 2020 loan and advance amount 51944.08 is indicate good for bank because this year interest collection is more so its profitable for banks.



(Source : www.agranibank.org>index.php>annual)

Interpretation

In the bar diagram it shows the yearly based deposits amount of Agrani Bank Limited 2016-2020. In 2016 the amount of deposits is 49405.01 and 2020 is 92199. Individuals deposited some amount of money to the bank for specific period and bank give some Interest on the amount and also maturity time of the amount. Bank gives the money as a loan to the organizations and some individuals and collects interest. So interest added the income of bank.

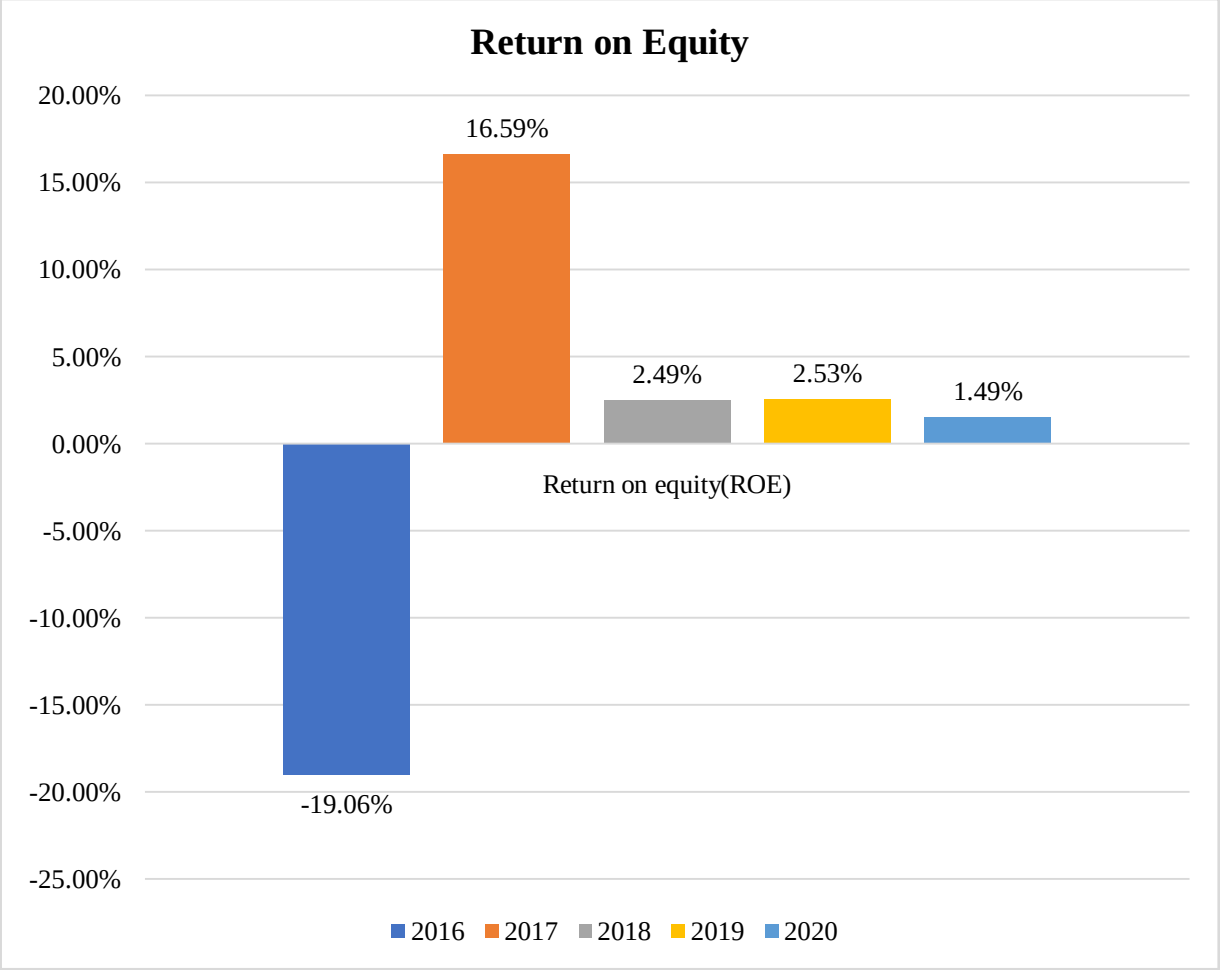


(Source: www.agranibank.org>index.php>annual)

Interpretation

In the above bar diagram shows 2016returns on assets is -1.12%, 2017 is 1.00% and2018, 2019 is 0.13%& 2020 0.6%. Actually return on assets shows how asset are properly utilize to generate profit. If the asset is properly utilizing the profit generate more so it is good indicator for any organizations. Negative ROA (return on assets) refers that the unprofitable conditions of the bank and results of negative earnings of a bank. Negative ROA (return on assets) refers that the bank not able to utilized its assets properly to generate profit. Higher ROA (return on assets) refers the bank more efficient to utilize its balance sheet to generate profit whereas lower ROA (return on assets) indicates the improvement. The formula of calculating ROA (return on assets)

$$\text{ROA}=\frac{\text{Net income}}{\text{Average total assets}}$$

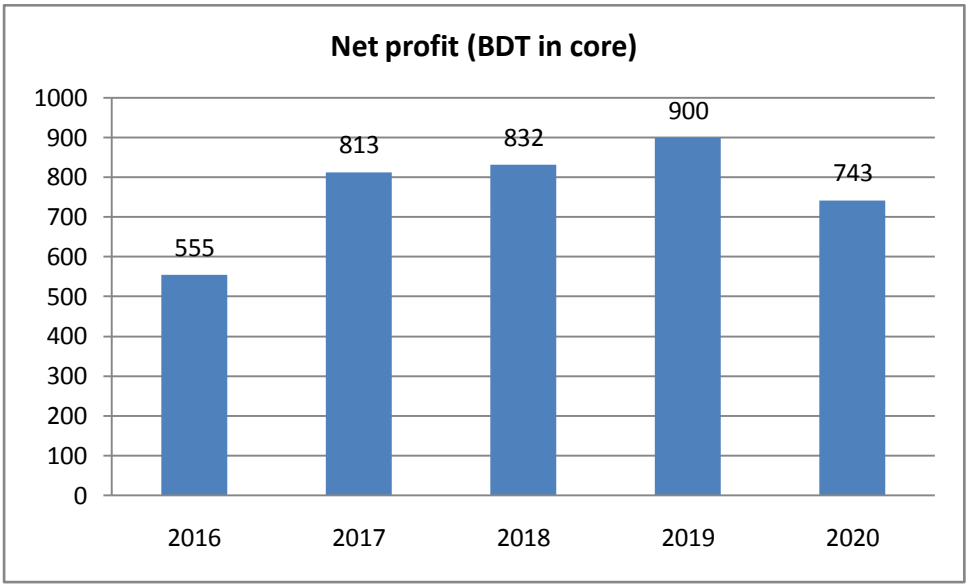


(Source:www.agranibank.org>index.php>annual)

Interpretation

In the above bar diagram shows that in 2016 return on equity is (-19.06%), 2017 is 16.59%, 2018 is 2.49%, 2019 is 2.53% and 2020 is 1.49%. Return on equity is indicating how equity is properly utilized for generating profit to give good return to the equity holder. Good return on equity is give good return to the equity holder.ROE (return on equity) means the return of common stockholder equity invested in the bank. When company incurs loss, hence no net income than the ROE (return on equity) is negative. If ROE (return on equity) is constantly negative is not good indicator it indicate big concern. Positive or more ROE (return on equity) indicates the proper utilize of equity but it also indicates bank has taken more debt. The formula of calculating ROE (return on equity)

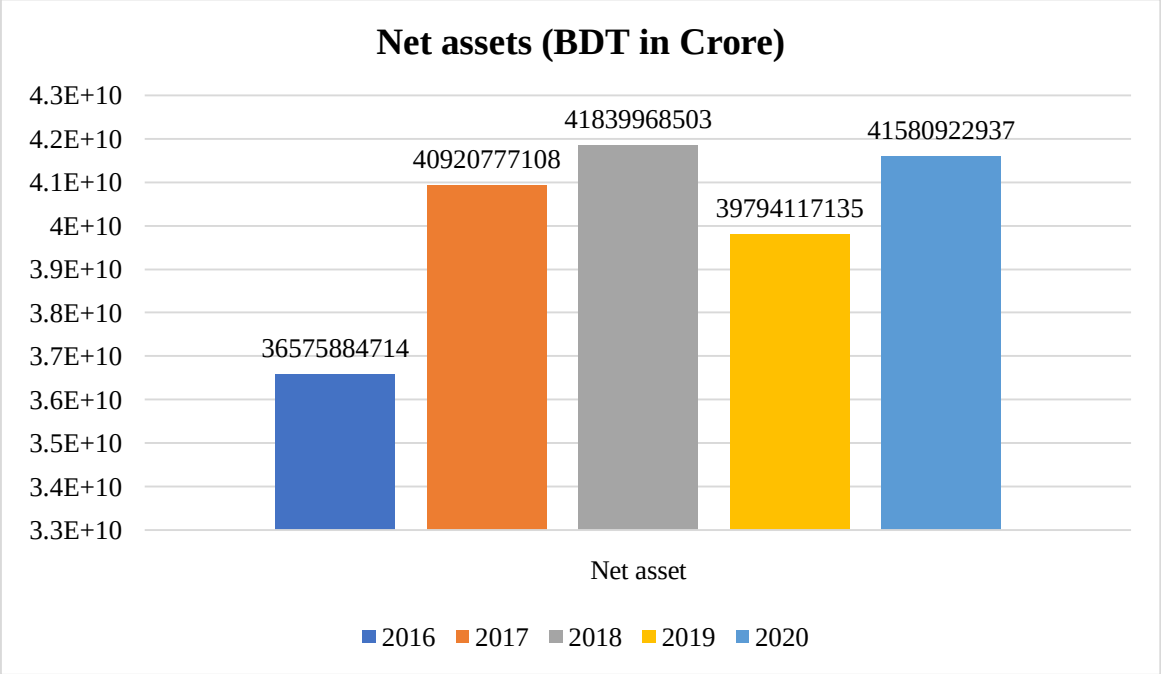
$$\text{ROE} = \frac{\text{Net income}}{\text{Shareholder equity}}$$



(Source:www.agranibank.org>index.php>annual)

Interpretation

In The bar diagram we can see that, the net profit of Agrani Bank Ltd 2016-2020. It show that the net profit is increasing from 2016 to 2019 that is good sign for in the ABL bank ltd. Again we see that, the net profit decreasing from 2019 to 2020 that is not good sign for the ABL bank ltd. In the year 2019 net profit of Agrani Bank is higher than the others year and 2016 is lower than the others year.



(source : www.agranibank.org>index.php>annual)

Interpretation

In the above bar diagram shows that Agrani bank Limited net assets from the year 2016 to 2020. Net assets is calculated, total liability is deducted from total assets. In 2018 the total asset is 41839968503 and in 2020 the total assets is 4158092237. Increase amount of total asset show the growth of good indicator of Agrani Bank Limited. Calculation of net assets is important for any bank because it shows the actual economic health of that bank. More net assets are good for any bank. Net asset is also called bank capital.

Learning outcomes

From the course of my internship I learn some experience that helps me in my further real life work. Learning outcomes explain the knowledge or skills that a person learn by the end of a particular internship course, or program, and enable that person to know why that knowledge and those skills will be profitable to them. It focus on the context and potential applications of knowledge and skills, help that person connect learning in various contexts, and help guide assessment and evaluation. Good learning outcomes give priority the application and integration of knowledge. Instead of focusing on coverage of material, learning outcomes help the person will be able to employ the gained knowledge practically. By the end of this course, it helps me to determine and explain the political, religious, economic, and social uses of my experience that I earn from my internship course. It helps me to identify the area of works that I done in my course.

By giving importance the implementation of knowledge and skills gained in a course and on the integration of knowledge and skills with other areas of their lives, it helps me more connected to the learning and to the material of the course. By the knowledge and skill enable me to connect between courses and coursework. From these course it helps to build up my personal choice of work.

(https://teaching.utoronto.ca/teaching-support/course-design/developing-learning-outcomes/what-are-learning-outcomes/)

Learning outcomes is the explanation of the proper knowledge, skills, or expertise that collaborate me to get from a learning activity, such as a training session, seminar, course, or program. Learning outcomes are measured acquirements as a learner I will be able to know after the learning is complete, which helps me to understand the importance of the information and what I will learn from engagement with the learning activity. Creating obvious, litigable learning outcomes is an important segment of the creation of training projects in organizations. When growing these projects, both management and instructors need to be obvious about what learners should understand after completing their learning path. Learning outcomes also play a prime role in imposition and evaluation, making obvious what learning I should have upon fulfillment of the learning activity. Learning outcome assistance me to focus on how I will be capable to imbed my new learning in a real-world thesis, rather than on a learner being capable to recite information. Learning outcomes showing what I performed and what is happened as a result I take part in the learning activity. Learning outcomes explain large area of knowledge, skill, behavior that build up the founded

of learning. Learning outcomes assessing performances, it make me capable to apply what I learned in a real -world situation. Some learning outcomes are.

1. Knowledgeable knack

With this type of learning outcome, the learner will realize ideas, regulation or process. Put simply, this is perception how to do something.

2. Personal thinking strategy

In this type of learning outcome, the learner uses personal strategies to think, organize, learn and behave.

***3.* Literal information**

This type of learning outcome is when the learner is capable to definitively state what they have learned from an organized body of knowledge.

4. Motor skills

This thing is concerned with the physical capabilities to do actions, accomplishing fluidity, smoothness or proper timing through practice.

5. Dealing

This is the internal state that reflects in the learner's behavior. It is complex to quantify but can be shown in the learner's response to people or situations.

https://www.valamis.com/hub/learning-outcomes

DISCUSSION

1. What is your internship position?

As an internship student, bank gives me the chance for limited time work experience of primary level. Internship giving me the learning opportunity by working within short-time line. As an intern it give me the opportunity to work with the relevant project, learning about the relevant project and give soft skill and hard skill and I gain soft and hard skill from these short-time work life. Internship gives me the opportunity to gain professional entry- level work idea of bank. I also learn and work with the practical situation in bank. Internship help me to build network with my others internship partner and also leaders and also help me to maintain good network with my bank employee. Internship helps me to decide what I want and what I do not want. Internship helps me to finding right career options. As an intern I collect more information and I can choose the right career by this information. Internships give me the practical work experience which is advanced me from whom have only course experience. Internship offers not only learn and work with but also give the opportunity to demonstration the idea what I learn in my internship in bank. In nutshells internship help me to decide my future plan about my career. My internship is honorary and very short-term. As a short-term work it did not give me any payment, health care or others benefits as a full time worker. As an intern it increases my capability to take extra work load. Internship give me the excellent opportunity to show my ability if I can do the work or not. It help to improve my work efficiency and also improve my quality level of my work. Internship helps me to career exploration and development and help to learn new skills. Internship helps me to develop and gain my learning. From this internship I learn how can I identify the banking problems and how to choose technique to address this problem and make a plan to solve these Problem and achieve the targeted goals. Internship work as a professional guideline in my future work career. (source-net:www.themuse.com>advice)

2. What have you learn in the internship position?

From the period of internship I learn some practical work experiences. Internship give some practical guide line. From the internship I learn how to put my gained knowledge and skill in real practice. I work within the bank activists the bank activists so it helps me for my further bank job activists or my personal life bank activists. In the session of internship I learn how to connect and make relationship with the people with whom I worked. From the internship I learned how can I introduced myself, how can I talk about my internship work the knowledge that I gather from the internship position. Internship helps me to build up my professional

network and make me understand the importance for creating this connection. As we know that, every bank, Company and organization has its own culture. From the internship I could know the culture where I work. It is important to see how others work and helps to co worker to doing their work. From the session of my internship I learn how I work together with my surrounding people without only focusing my personal interest and personal work. I also learn how I increase my patience in the situation when my surrounding people do not agree with my Opinion. From the internship I learn how I solve the problem in my real life work place it helps to understand the work morality in the working of real work place. From the internship I learn the adjusting skills. By this Internship I can adjust with my surrounding situation. Increase the ability of taking responsibility is an important part of my internship. From the session of my internship I learn how can I maintain my time and how can I divided my time on the importance of the work. From the internship I know how much time I should spend in each part of work. I learn how I totally utilize my working hours. Internship position helps me to identify my strength and weakness in professional work place. From the internship I learn how to enhance my academic, professional and personal career. From the internship I learn the thing about teamwork. From my internship it help me to decide what type of work is fit with my personality. While working as intern I also apply some of my academic idea so it builds a connection with my academic and professional's life. Internship give me potential full time job ability. Internship gives me the opportunity how to implement my academic study. (Source-net: www.uow.edu>study>high-school)

3. How your internship position will help in your future prospects?

From the session of internship, it gives me many experiences which is very helpful in future prospects. From the session of internship I learn the banking activities which is developed my career opportunities in my future life. It lengthens my career area. Building a good professional network is very essential for my own future career. By developing the contact with the people of my internship area it helps me to secure my job in future. Internship give me the opportunity to apply my professional skill and also give the chance to developed professional skills. Now a day's maximum company looking for a employee who have some of work experiences. Even an entry level job position required some people who have some of experience of that work. So throughout the internship I acquired some of these experiences. So I have some chance to get the job as I have previously experience of that kind of job. Time maintains and communication skill is very much needed in the job place. As I work in this place previously I have the experience how can I maintain my time and communicate with others. So these improve my work efficiency and helpful for may

promotion in the my future professional career. From the internship I see how my co-workers work in their positions, I also ask my co-workers and supervisor if I face any problem, it helps my future work place. Internship give me the opportunity to follow a professionals workflow process. These help me to work more smoothly in my future work place. From the internship learning new skill and work with new skill, give me the confidence about my ability to do the work, for my future prospects. Internship help to achieve a sense of accomplishment to contributing the bank. From the internship I learn something about new banking policy which helps me in my future prospects.

(Source-net: www.indeed.com>career-development)

4. Provide some practical implication of your internship?

From my internship I can apply some of my experience like.

From my internship it can help me to perform some clerical duties like drafting reports, designing creative's, rehearsing treads. Internship help me in networking. I can now find mentors and also forming a peer support group. From internship I learn some soft skills like – Intelligence, motivation, listening, excellent communication skill which help to manage people. My internship is in banking areas so I learn many banking activities it helps me in my personal life for doing any bank transaction. Throughout the internship I learn how I can complete my work within the time line of the work. Now I can complete the work within the tine line. From the internship I learn the hard skills. Hard skills are very helpful for my practical life. Hard skills are like data analytical skill some of technical skills. I implement these skills when I face any data analysis problem or some others technical problems. Throughout the internship I also learn some soft skills, its also important as hard skills. By implementing these soft skills in my practical life I can understand the people thinking and manage them. Internship helps me to develop personal capabilities to do any professional work. From the internship I work in the banking area so I know the loan opportunity of the bank, so it helps my future work, if a will take loan from for my any personal need. Some information I get from my internship which is sometimes is economic related it helps me to know the economic condition of the market place, which helps me to start any business.

CHAPTER6

FINDINGS ANDRECOMMENDATIONS

6.1 Findings

1. **Loan and advances:** In my report in 2016 the loan and advances is 26587.11 and in 2020 the 51944.08. In 2020 year the loan and Advance amount is big so it indicate that year bank give more loan so that bank collect more interest from the borrower it indicate good for bank.
2. **Deposit:** In my report in 2016 the deposit collection amount is 49405.01 and in 2020 the deposit collection 92199. When deposit collection is more the can give more loan to the borrower so it may collect more interest.
3. **Return on asset:** In my report some negative and positive return on assets percentage. Negative return on asset show unprofitable conditions and positive return on assets show profitable conditions.
4. **Return on equity:** Return on equity indicates how bank utilize their resources. In my report 2017 the return on equity is 16.59 % this figure indicates the good position or proper utilization of recourse.
5. **Net profit:** In The bar diagram we can see that, the net profit of Agrani bank ltd. is increasing from 2016 to 2019 that is good sign for in the ABL bank ltd. Again we see that, the net profit decreasing from 2019 to 2020 that is not good sign for the ABL bank ltd. In the year 2019 net profit of Agrani Bank is higher than the others year and 2016 is lower than the others year.
6. **Net assets:** In my report in 2020 the net asset of the bank is 41580922937 so it indicates good position of bank and in 2018 net asset amount 41839968503. It shows more Capital for bank in 2020. More capital means more profitable position of bank.

6.2 Recommendation

It is very difficult to give any recommendation because I am not an efficient enough to give any recommendation. As I have worked there so I noticed some drawbacks in the daily operations of ABL. However, as per as I understand, I can give some suggestion that how to overcome the existing problems.

1. Projects appraisal technique should strictly be followed through the loan sanction process.
2. Project Appraisal manual should be up-dated.
3. ABL should establish a central database for its projects appraisal system.
4. Relevant and accurate data about project should be collected.
5. ABL should introduce more promotional activities.
6. Central observation committee can be established to analyze, evaluate and solute loan recover.
7. The entire Department should be well informed regarding their goals and objectives.
8. It is essential to execute company objective into individual target.

CHAPTER-7

CONCLUSION AND FUTURE WORK

The banking sector of Bangladesh is passing thorough a tremendous reform under the economics deregulation and opening up the economy. Currently this sector is becoming extremely comparative with the arrival of multinational as well as emerging banks and technological infrastructure, effective credit management, higher performance level and outmost customer satisfaction. Most of the bank of Bangladesh is offering a wide array of financial services including new types of loan and advances and some whole new services are lunched every year. Agrani Bank Ltd. Is also discovering new avenues to reach its goal. It is a state owned bank. For this reason, it always tries to go to the people's heart through various schemes. It should follow a mix lending policies designed to improve the quality of its portfolio and reduce its risk exposure so that in near future when competition among bank will serve it can stand with own entity.

Now ABL is operating it business successfully in this country. The success has been resulted from the prediction, commitment and dynamic leadership of its management. For more success, ABL has to consider the behavioral issue of these banks customers. By proliferation of new advance service expending use of automated equipment and electronic transfer of financial information. ABL can be truly fascinating institutions in the near future. The institutional future of ABL depends on its ability to achieve a substantially higher recovery ratio and profitability in future. And these achievements will help ABL to reach its exceptional goal. Though ABL has some drawbacks, the contribution of ABL after Liberation in accelerating the country's economy and rehabilitation of industrial sectors can't be ignored.

Future work

This study has some gates and no study can cover everything at a time. This study covers data only 5 years of Agrani Bank Ltd. Further next if I get any opportunity to analyze such types of data I will try the limitation of this report.

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Annual report of Agrani Bank 2016

Annual report of Agrani Bank 2017

Annual report of Agrani Bank 2018

Annual report of Agrani Bank 2019

Annual report of Agrani Bank 2020

APPENDIX

Particulars	Year (BDT in core)				
	2016	**2017**	**2018**	**2019**	**2020**
Deposit	49,405	53,035	62,193	62,224	92,199
Loan & Advances	26,258	31,912	39,575	46,582	51,944
Net profit	555	813	832	900	743
Net asset	36575884714	40920777108	41839968503	39794117135	41580922937

Ratio Analysis	Year (%)				
	2016	**2017**	**2018**	**2019**	**2020**
Return on equity	-19.06%	16.59%	2.49%	2.53%	1.49%
Return on asset	-1.12%	1.00%	0.13%	0.13%	0.06%