

# **Internship Report**



## **“Evaluation of Financial Performance of Agrani Bank Limited”**

**Prepared by,  
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ID:192-11-854

Major: Finance

Bachelor of Business Administration  
Department of Business Administration  
Daffodil International University



Internship Report  
On  
**“Evaluation of Financial Performance of Agrani Bank”**

**Supervised By**

**Ms. Shah -Noor Rahman**

**Assistant Professor**

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Faculty Of Business & Entrepreneurship  
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**Date of Submission : 31 April,2023**

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## Letter of Transmittal

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Ms. Shah -Noor Rahman  
Assistant Professor  
Department of Business Administration  
Faculty Of Business & Entrepreneurship  
Daffodil International University

Subject: Submission Of Internship Report on “Evaluation of Financial Performance of Agrani Bank Ltd.”

Dear Maam

I’m pleased to present my internship report right here on the “**Evaluation of Financial Performance of Agrani Bank Ltd.**” The only basis for this essay is knowledge I received while working as an intern at Agrani Bank Limited. If you were to review my internship report and appreciate my dedication and hard work , I would be very appreciative and honored . I tried my best to concisely and accurately capture the early circumstances of Agrani Bank Limited’s performance Evaluation.

I want to express my sincere gratitude for your Agrani Bank assistance in helping me finish this report. As a result, I sincerely hope you will accept my report.

Sincerely Yours,

*Niloy*

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**Nurul Hasnat Niloy**

**ID: 192-11-854**

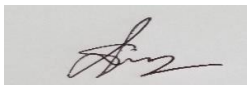
Program: Bachelor of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Approval certificate**

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This is to certify that Nurul Hasnat Niloy, ID: 192-11-854, a student of the Bachelor of Business Administration program, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, has prepared the internship report titled "**Evaluation of Financial Performance of AGRANI Bank Limited**" as a requirement for fulfillment of the degree. The submitting of the report is encouraged.

I wish him every success in life.



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**Ms. Shah -Noor Rahman**

Assistant Professor

Department of Business Administration

Faculty Of Business & Entrepreneurship

Daffodil International University

## Student Declaration

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I, **Nurul Hasnat Niloy**, ID# **192-11-854**, Department of Business Administration, Daffodil International University, hereby certifies that the internship report titled **Evaluation of Financial Performance of AGRANI Bank Limited** is an original work by me and was created after I successfully completed the internship evaluation of financial performance that the report is only prepared for my academic requirement, not for any other purpose. It might not be used in the interest of the opposite party of the corporation.

*Niloy*

.....

**Nurul Hasnat Niloy**

**ID: 192-11-854**

Program: BBA (Major in Finance)

Department of Business Administration

Daffodil International University

## ACKNOWLEDGEMENT

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It is without a doubt a great honor and privilege for me to have the opportunity to deliver this report after three months of favorable direction from People of faith for Agrani Bank Limited.

I'd like to extend my gratitude to my ma'am Shah-Noor Rahman for her guidance and assistance in organizing this internship report. I'd like to thank her for always being a source of inspiration.

My sincere gratitude is extended to Shirin Salim who is the principle officer, and Nazrul Islam is the general manager, both of Agrani Bank Limited Uttara Model Town Branch in Dhaka, for their invaluable guidance in helping me complete the report as intended. Without the help of wonderful people, I would not have been able to successfully complete my internship program at Agrani Bank Limited.

I might want to offer my most profound thanks to the employee of Agrani Bank Limited for their consistent help and significant recommendations.

## Executive Summary

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The BBA internship program produced this report, “Evaluation of Financial Performance of Agrani Bank” where the speculative knowledge in the relevant field. This report provides information about Agrani Bank Limited and a performance rating.

I worked on this report to get the knowledge I've acquired via my experiences, training, and employment.

An introduction and a description are included in the report's first section. The report's second section provides background information about Agrani Bank Limited. I have demonstrated the theoretical specifics of the ratios and other analysis in the third section. And in the fourth section, I tried to demonstrate the ratio analysis and other analysis while providing an explanation. Include conclusions and advice I have to offer after that. And solve the issues while reducing the issues. And finally, the end.

Agrani bank has five subsidiaries: a merchant bank, a small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia and Canada. ABL is the First state-owned Commercial Bank in Bangladesh which introducing Agent Banking.

The main objective of the study is to scrutinize the Financial Performance of Agrani Bank Ltd from the period of 2017 to 2021. To fulfill the objectives there have been shown lots of ratios which are Return On Equity (ROE), Return On Asset (ROA), Net Interest Margin (NIM), Earning Per Share (EPS). For measuring performance those ratios were needed to execute. After analyzing the overall study it can be notified that some of the ratios are seemed to be positive. On the other side some few ratios are seemed to be negative as well. Following those ratios, on a concern basis ABL not getting enough return by using their assets or equity. ABL also needs to focus NIM therefore they measure large spread between interest revenue and interest cost management by doing cost control.

The bank has been working with amazing assurance and intense competition against both local and foreign commercial banks in all economic conditions in our nation.

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# Chapter-01

## Introduction

The financial system's cornerstone, the banking sector, is frequently referred to as being crucial to attaining economic expansion and growth. For trade and commerce to flourish, for jobs to be created, and for the industrial revolution to be promoted in an economy, the banking sector must expand. Over the past 20 years, Bangladesh's financial system has grown and changed in ways that were previously unheard of. Unfortunately, because to a lack of enough capital, strict control, an increase in non-performing loans, liquidity issues, and other factors, the rate of development slowed, resulting in substandard performance and efficiency. These problems have had a negative impact on Bangladesh's banking industry and overall economy, resulting in a lack of financial inclusion that restricts opportunities for people, companies, and society at large. They have partnered with the mobile financial service provider company bKash in order to make reforms that would guarantee the banking sector in Bangladesh keeps expanding. As a result, in terms of remittances throughout all of Bangladesh, they are ranked second to Islami Bank. They are ranked second overall among banks and first among public banks.

By utilizing modern technologies, they are diligently working to keep the bar for our client services raised. They run 958 locations nationwide and are the only bank to provide real-time online banking. These real-time online branches do not exist at any of the banks in our country. Private sector banks may all provide real-time online services due to their modest branch network (200, 300, or 400), however public sector banks find it difficult.

They are required to participate in several government development programs because they are a state bank. Agrani Bank is currently a major financier in the nation's energy sector. Several significant industrial expansion projects in the private sector have also received investment from them. For instance, they contributed money to build the Mayor Hanif Flyover. No private bank was interested in financing the project since they had predicted that it wouldn't be as profitable. They ultimately offered to finance the project because they were involved in the government's development efforts and it was a priority project.

### 1.1 Objectives of the study:

The main objective of the study is to scrutinize the Financial Performance of Agrani Bank Ltd from the period of 2017 to 2021 and evaluates this performance.

#### The other objectives of this study are:-

- Ø To evaluate the financial position and performance of Agrani Bank Limited from the period of five years.
- Ø To estimate the factors affecting performance of the Bank.
- Ø To calculate the financial ratios and evaluate performance based on interpretations.
- Ø To understand the implications in analyzing and interpreting the financial ratios.
- Ø To measure the managerial efficiency as well as earning capacity of Agrani bank in future period.
- Ø To suggest better ways for enhancing the performance of the Bank.

## **1.2 Scope of the study:**

The term "scope" refers to the subject matter of the investigation. The sole entity included by the study is Agrani Bank Limited. The examination of Agrani Bank Limited's overall performance is the main topic of this report . Following are:

- Online Banking, Credit Operation of ABL.
- Investment product of ABL.
- Performance Analysis of ABL.

## **1.3 Methodology:**

This study is based on a methodical approach that began with the initial data collection and ended with the preparation of the final report. In order to carry out the study, the sources are chosen and gathered while adhering to the banking act's laws and regulations. Then, comprehensive organization, analysis, and classification work was completed.

Following is a description of the methodology's overall process:

### **1.3.1 Sources of data:**

Primary data:

- Primary data was gathered through in-person interactions.

Secondary data:

- Annual report of Agrani Bank Ltd
- Different text book and journals
- Website of Agrani Bank Ltd
- File study

## **1.4 Limitations of the Study:**

One must deal with several restrictions in every program or activity. These are as follows:

- Lack of records
- Insufficient Time
- Insufficient data
- Lack of my experience

I made this report as well as I could given all of the constraints. Readers are therefore urged to take these restrictions into account while reading and evaluating any aspect of my work.

# Chapter-02

## Company profile

### Background of Agrani Bank Limited

#### 2.1. History:

The former Habib Bank Limited and Commerce Bank Limited were renamed as Agrani Bank in accordance with President's Order No. 26 of 1972, which established the Bangladesh Banks Order of 1972. Under the Companies Act of 1994, the Bank was established on May 17, 2007, as a state-owned commercial bank. A vendor's agreement was signed between the Board of Directors of ABL and the Ministry of Finance of the People's Republic of Bangladesh on November 15, 2007, with retroactive effect from July 1, 2007, and it allowed Agrani Bank Limited to acquire the business, assets, liabilities, rights, and obligations of Agrani Bank on a going-concern basis.

The chairman sits on the board of directors for Agrani Bank Limited. 5 Directors, as well as the MD and CEO, are present. The Bank's Managing Director and Chief Executive Officer is in control, and Deputy Managing Directors and General Managers assist them. Its head office contains 37 Divisions, 11 Circle offices, and 53 Zone offices. It has been successful in establishing 969 branches, including 36 corporate. The most crucial aspect is that all branches offer real-time online banking. They also have five subsidiaries, including a merchant bank, a company that finances small and medium-sized businesses, and a remittance house with offices in Singapore, Malaysia, and Canada.

Agrani Bank was the first to implement agent banking. There are approximately 400 agent booths conducting agent banking functions throughout Bangladesh's rural areas. *Agrani Bank Limited Committed to serving the nation.*

#### 2.2. Vision, Mission, Motto of Agrani Bank Limited:

**2.2.1. Vision:** To be the best leading state-owned commercial bank of Bangladesh where it operates at international level of efficiency, quality, sound management, excellent customer service and strong liquidity.

**2.2.2. Mission:** To perform morally and fairly within the strict guidelines established by our regulators and to match up the ideas and lessons by doing best practices to improve business policies and procedures to the benefit of customers and workforce.

**2.2.3. Mottos:** To adopt and adapt current methods in order to maintain supremacy in Bangladesh's banking industry with a worldwide footprint.

**2.2.4. Values:** They place a great importance on honesty, openness, responsibility, respect for others, diversity, personal development, and professionalism in order to offer top-notch service to all of our clients and stakeholders both inside and beyond the nation.

### **2.3. SWOT Analysis of Agrani Bank Limited:**

SWOT analysis is a proper assessment of an organization's exposure and potential in context of its strengths, weaknesses, opportunities, and threats.

#### **A. The Strengths of Agrani Bank Ltd. are:**

1. There's a research division at Agrani Bank.
2. Agrani Bank has already won the trust of its customers.
3. Agrani Bank offers its employees great and reliable quality in each service.
4. Low transaction fees and varied benefit structures.

#### **B. The Weakness of Agrani Bank Ltd. are:**

1. Absence of claim Administrations of ATMs.
2. High L/C charges
3. only works with a few categories

#### **C. The Opportunities of Agrani Bank Ltd. are:**

1. increased demand for credit
2. Funding for small businesses is in high demand
3. Remittance funding is in high demand.
4. increased demand for deposit-based investments.

#### **d. The Threats of Agrani Bank Ltd. are:**

1. A conflict between the CBA and the officers
2. A few business banks and overseas banks

## **2.4. Products & Services of Agrani Bank Limited:**

### **2.4.1. Products of Agrani Bank Limited:**

#### **I. Deposit Product:**

##### 1. Deposit Accounts

- Current Deposit (CD)
- Savings Deposit
- Special Noticed Time Deposit (SNTD)
- Non-Resident Special Taka Account (NRTA)
- Non-Resident Investors Taka Account (NRIT)
- Students Savings A/C (School Banking)
- Small Life Insurance Policy Holders A/C
- Ten Taka Farmers A/C
- Freedom Fighters A/C
- Fixed Deposit (FDR)

##### 1. Deposit Scheme:

- Agrani Bank Pension Scheme (APS)
- Agrani Bank Bishesh Shanchay Scheme (ABS)
- Agrani Bank Quarterly Income Scheme
- Agrani Bank Double Benefit Scheme
- Agrani Bank Millionaire Deposit Scheme
- Agrani Bank Lakhpati Deposit Scheme
- Agrani Bank Probash Deposit Scheme
- Agrani Bank Deposit Scheme for Women

##### 1. (FC)Foreign Currency Account:

- Foreign Currency A/C (FC)
- Non-Resident Foreign Currency Deposit A/C (NFCD)
- Resident Foreign Currency Deposit A/C (RFCD)
- Exporters Retention Quota A/C

##### 1. Import Finance:

- Loan Against Imported Merchandise
- Loan Against Trust Receipt
- Payment Against Document

##### 2. Export Finance:

- Export Cash Credit
- Packing Credit
- Local/ Foreign Bills Purchased
- Loan Against Export Development Fund

##### 1. Loans & Advances:

##### 1. Continuous Loan:

- Cash Credit
- Secured Overdraft

## 2. Term Loan:

- Industrial Credit (IC)
- Housing Loan (General & Commercial)
- Consumer Credit
- Loan for Overseas Employment
- Weavers' Credit

## 1. Agriculture Credit:

- Crop Loan
- Fishery Loan
- Animal Husbandry Loan
- Agri Machinery Loan
- Rural Transport Loan

## 2. Enterprise Loan:

- Service Sector Loan
- Trading Sector Loan
- Manufacturing Sector Loan
- Women Entrepreneurs Loan

## 3. Treasury:

### I. Money Market:

- Maintaining CRR & SLR
- Treasury Bills
- Treasury Bonds
- Secondary Trading of Govt. Securities
- Repo
- Reverse Repo
- Other Investments

### II. Foreign Exchange Market:

- Selling Foreign Currency for Import Payment
- Buying Foreign Currency against Export Proceeds
- Fixation of Exchange Rate
- Foreign Currency Buying and Selling
- SWAP Transactions
- Forward Transaction
- Term Placement

### III. Letter of Credit:

- Letter of Credit- Sight
- Back to Back L/C



### **2.4.2 Services of Agrani Bank Limited:**

#### 1. Value Service:

- Locker Service
- Utility Bill Collection
- Arm Forces Pension Payment

#### 2. Cash Service:

- ATM Service
- Cheque Encashment
- Foreign Currency

### **3. Islamic Banking Service:**

#### I. Deposit

- Mudaraba Savings A/C
- Mudaraba Hajj Savings Scheme
- Mudaraba Term Deposit
- Mudaraba Mohor Savings Scheme

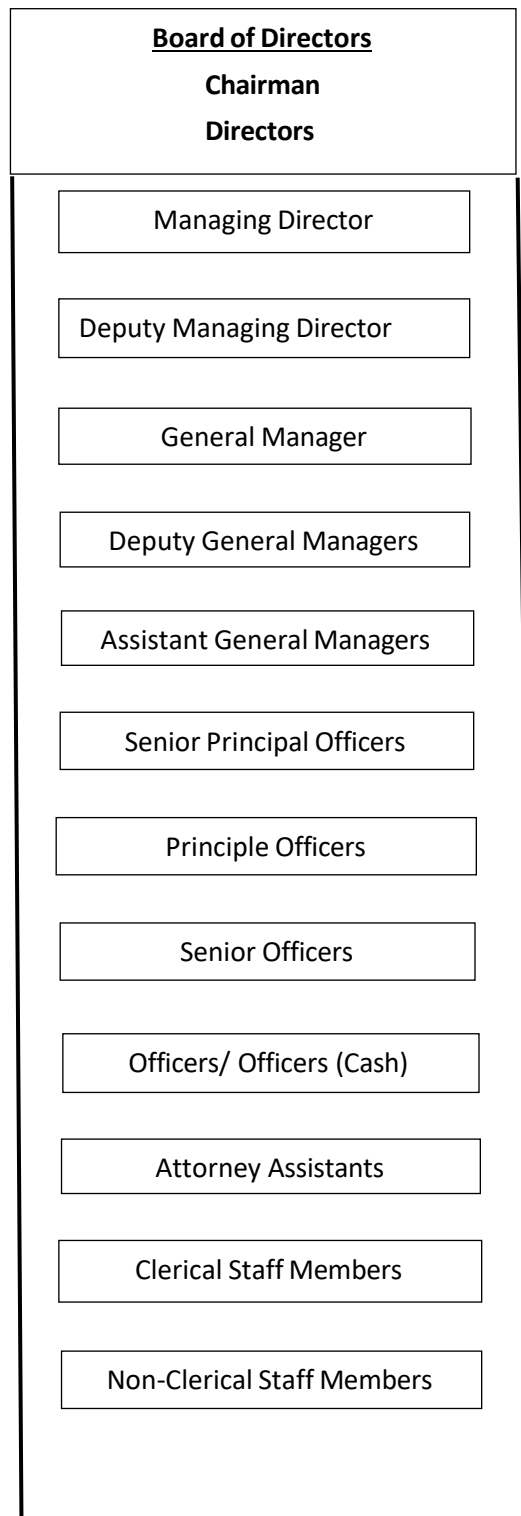
#### i. Investments:

- Bai Murabaha
- Bai Muazzal
- Bai Sal

### **4. Other Foreign Exchange Service:**

- Documentary Bill Collection
- Advanced Payment for Import & Export
- Foreign Remittance (incoming & Outgoing)
- Issuance of Draft, TT

## 2.5. Chain of command of Agrani Bank:



# Chapter-03

## Performance Analysis

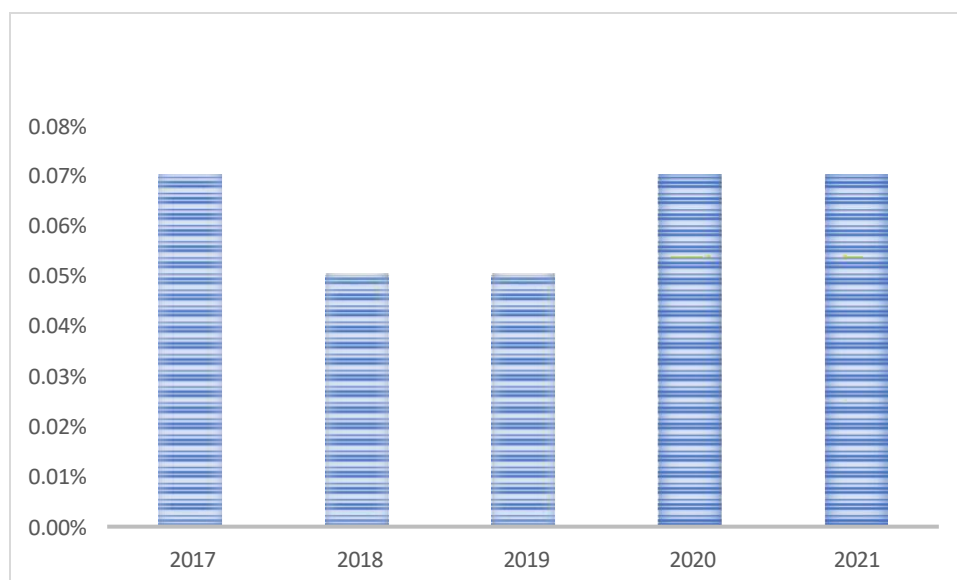
### 3.1. Ratio Analysis of Agrani Bank Limited:

#### Overview:

The amount of data and information that a bank can utilize to make choices is frequently overwhelming. The bank may combine various measurements for comparison in order to better utilize their data. Ratio analysis is the name of this procedure. It enables the bank to learn more about its performance over time, in comparison to competitors, and in relation to its own objectives. It is typically based mainly on financial measures. As an analyst, we are able to evaluate the financial health of banks by carefully examining their historical and present financial accounts. Comparative data can be used to predict expected future performance and show how a company is doing over time. This information can be used to compare a bank's financial health to sector averages and evaluate how it performs in comparison to other institutions operating in the same industry.

$$3.2: \text{Return on Asset (ROA)} = \frac{\text{Net Income After Tax}}{\text{Total Asset}}$$

Return On Asset (ROA)	
2017	0.07%
2018	0.05%
2019	0.05%
2020	0.07%
2021	0.07%

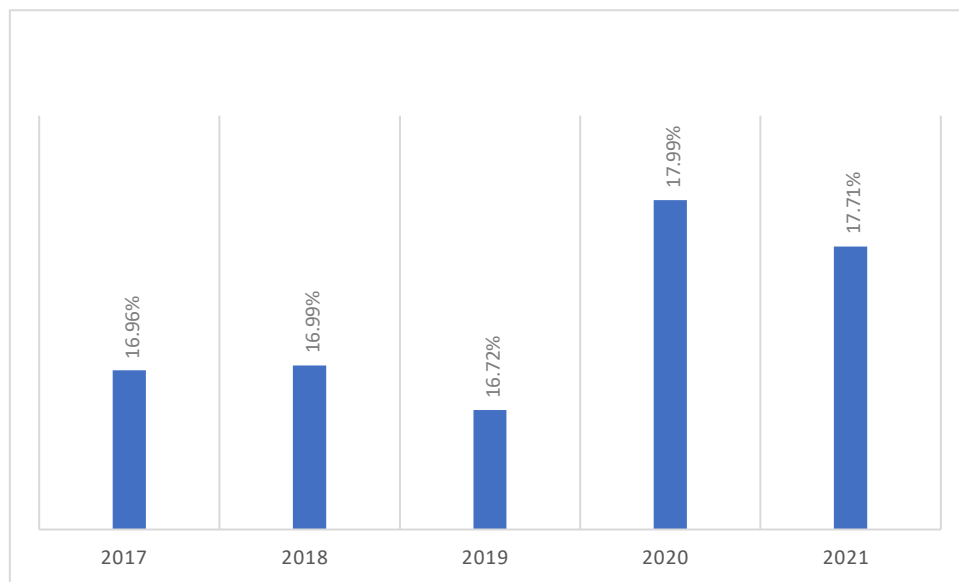


**Figure 3.2: Return on Asset**

**Interpretation:** In this survey , if we see in 2017 then it had 0.07% which was satisfactory but 2018 it dropped and it had 0.05% and in 2019 it dropped similarly 0.05% . Now in 2020 it raised up 0.07% . In 2021 it had also same as in 2020 which was 0.07%

$$3.3: \text{Return on Equity (ROE)} = \frac{\text{Net Income After Tax}}{\text{Total Equity Capital}}$$

Return on Equity (ROE)	
2017	16.96%
2018	16.99%
2019	16.72%
2020	17.99%
2021	17.71%

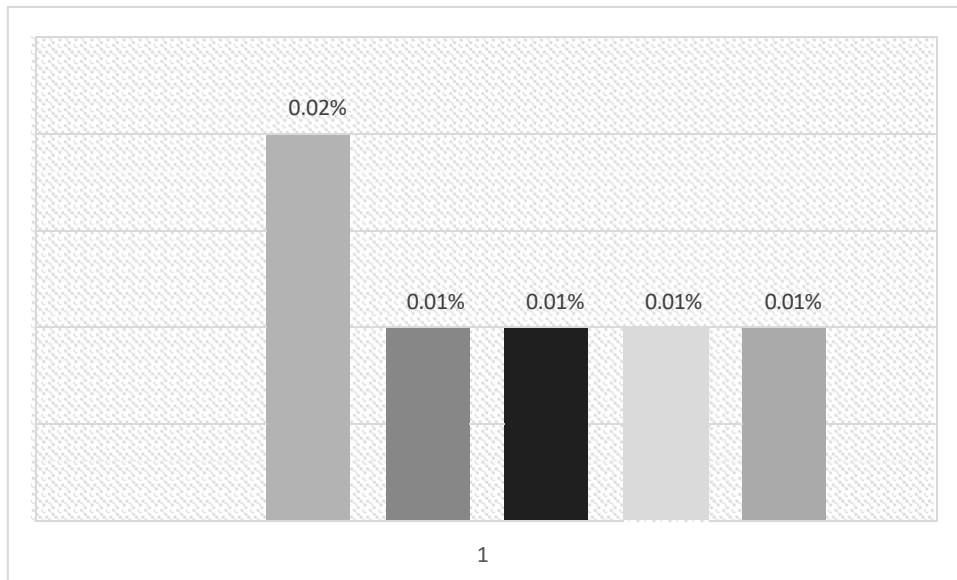


**Figure 3.3: Return on Equity**

**Interpretation:** In this survey, I received 16.96% in 2017, 16.99% in 2018, and 16.72% in 2019, and those three results were comparable. However in 2020 and 2021, it had 17.99% and 17.71%, respectively. For the past two years, they have grown beautifully.

$$3.4 : \text{Net Interest Margin (NIM)} = \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Asset}}$$

Net Interest Margin	
2017	0.02%
2018	0.01%
2019	0.01%
2020	0.01%
2021	0.01%

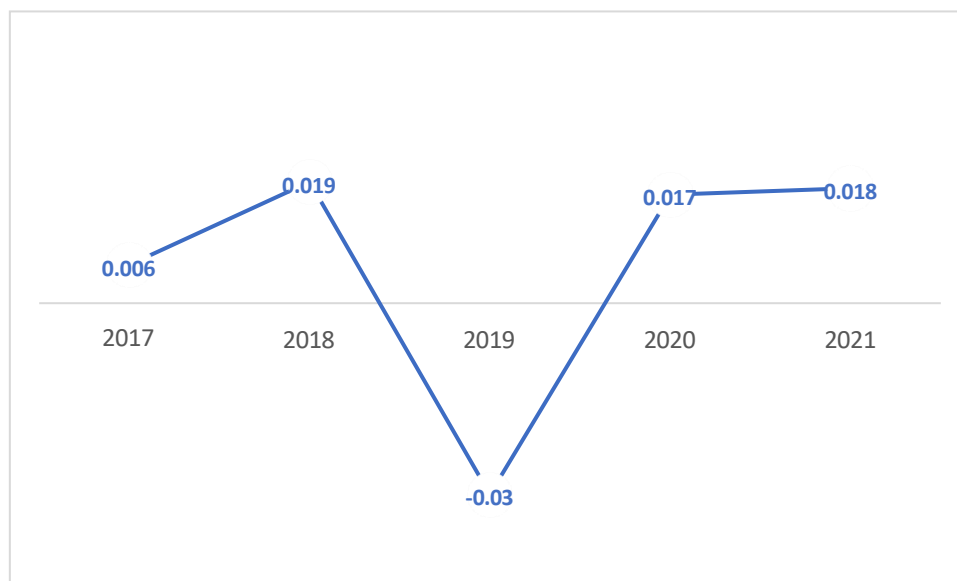


**Figure 3.4: Net Interest Margin**

**Interpretation:** If the demand for saving is increased relative to loan then the interest margin is getting low on the other hand if demand is increased for loan relative to saving then interest margin is getting high. Net interest margin was 0.02% in 2017 which was good but dropped to a dangerously 0.01% in 2018 and in 2019, 2020 and 2021 it was 0.01% which were same as these four years ratios.

$$3.5 : \text{Net Non Interest Margin} = \frac{\text{non interest revenue} - \text{non interest expense}}{\text{Total asset}}$$

Net Non Interest Margin	
2017	0.006
2018	0.019
2019	-0.03
2020	0.017
2021	0.018



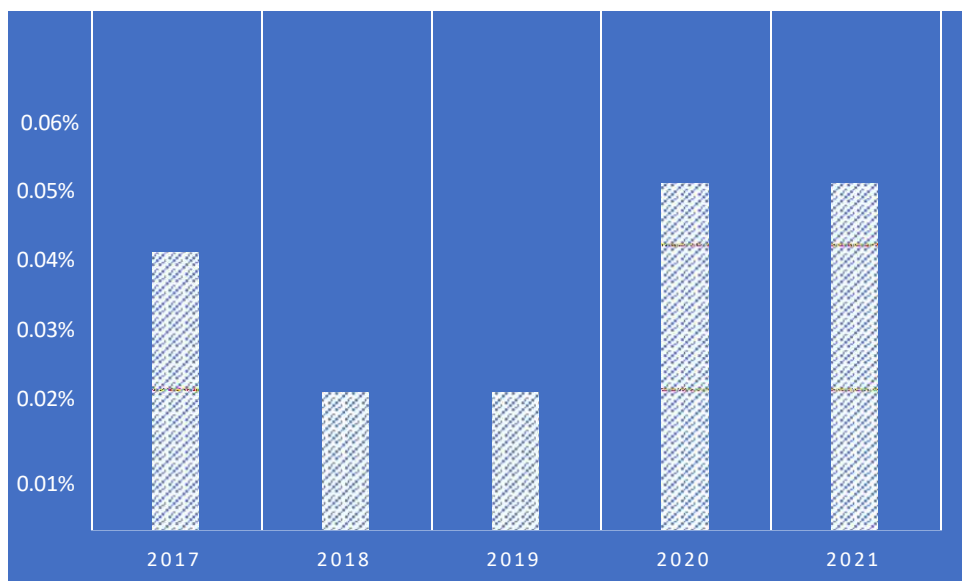
**Figure 3.5: Net Non Interest Margin**

**Interpretation:** In Agrani Bank, they have 0.006 non interest in 2017 and in the following year in 2018 it raised up to 0.019. In detailing from the last two years revenue generated by processing fee, late payment fees, credit card charges, service charges and penalties etc. But in 2019 it went down to negative figure which was -0.03. Continuing in 2019 Agrani Bank does not have any sort of borrowers and or any lenders when bank takes charges of them. In 2020 and in 2021 it continue grow up to 0.017 and 0.018.

### 3.4: Net Bank Operating Margin (OPM) =

$$\frac{\text{Total operating revenue} - \text{Total operating expense}}{\text{Total Expense}}$$

Net Bank Operating Margin (OPM)	
2017	0.04%
2018	0.02%
2019	0.02%
2020	0.05%
2021	0.05%



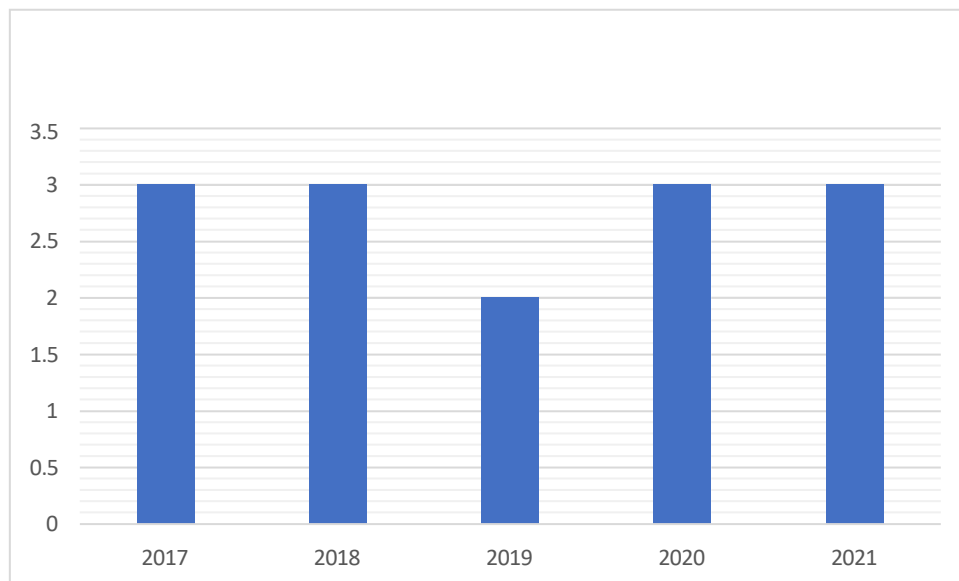
**Figure 3.6: Net Bank Operating Margin**

**Interpretation:** From this Net Bank Operating Margin, it was fluctuating from 2017 to 2021, starting with 0.04% growing well in 2017 in 2018 it dropped down 0.02% which is also same in 2019, and 0.05% in 2020 it raised up. The last year of this graph it stay continued as 0.05%.



$$3.5: \text{Earning Per Share (EPS)} = \frac{\text{Net Income after tax}}{\text{No of common share outstanding}}$$

Earning Per Share (EPS)	
2017	3
2018	3
2019	2
2020	3
2021	3

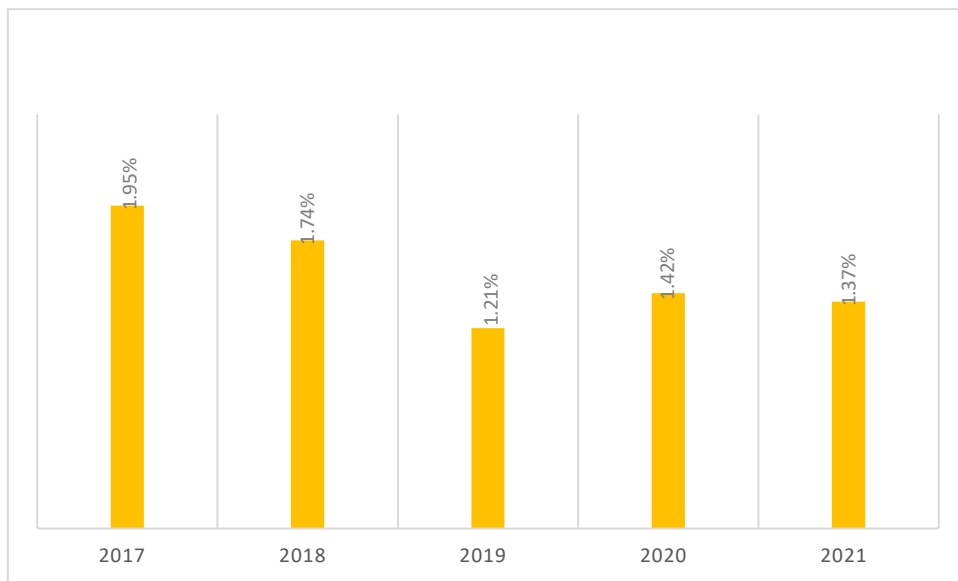


**Figure 3.7: Earning Per Share**

**Interpretation:** According to this study, earnings per share in 2017 were 3%, in 2018 they were also 3%, in 2019 they were 2%, a reduction, and in 2020 they were 3%, which is also the same as in 2017 and in 2018. Finally, it is 3% in 2021 as well.

$$3.6: \text{Net Profit Margin (NPM)} = \frac{\text{Net income after tax}}{\text{Total operating revenue}}$$

Net Profit Margin (NPM)	
2017	1.95%
2018	1.74%
2019	1.21%
2020	1.42%
2021	1.37%

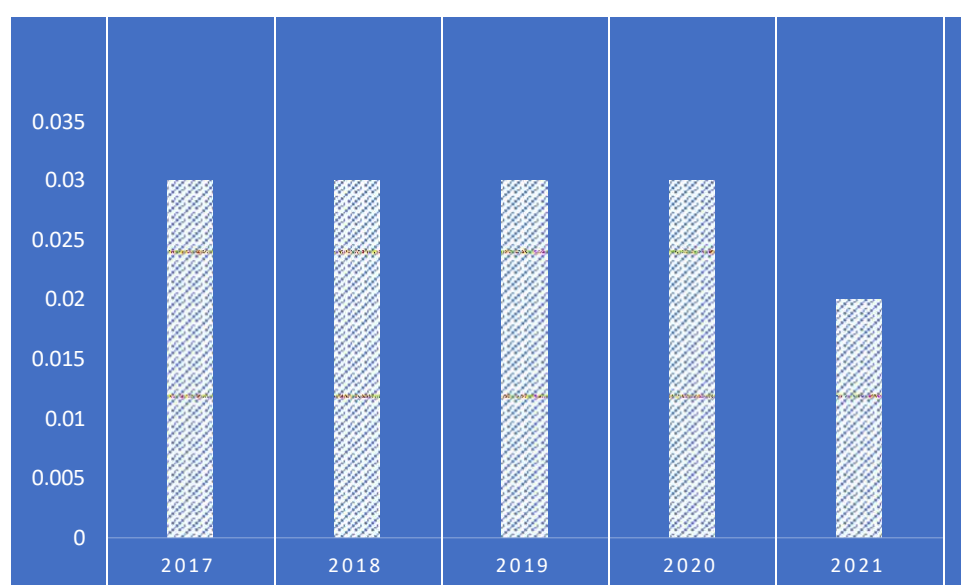


**Figure 3.8: Net Profit Margin**

**Interpretation:** In terms of net profit margin, it was 1.95% in 2017, 1.74% in 2018, and 1.21% in 2019, which is noticeably low when compared to the previous two years. In 2020, it was 1.42%, returning it to a favorable position, and in 2021, it was 1.37%, declining once more.

$$3.7: \text{Asset Utilization (AU)} = \frac{\text{Total Operating Revenue}}{\text{Total Asset}}$$

Asset Utilization	
2017	0.03
2018	0.03
2019	0.03
2020	0.03
2021	0.02

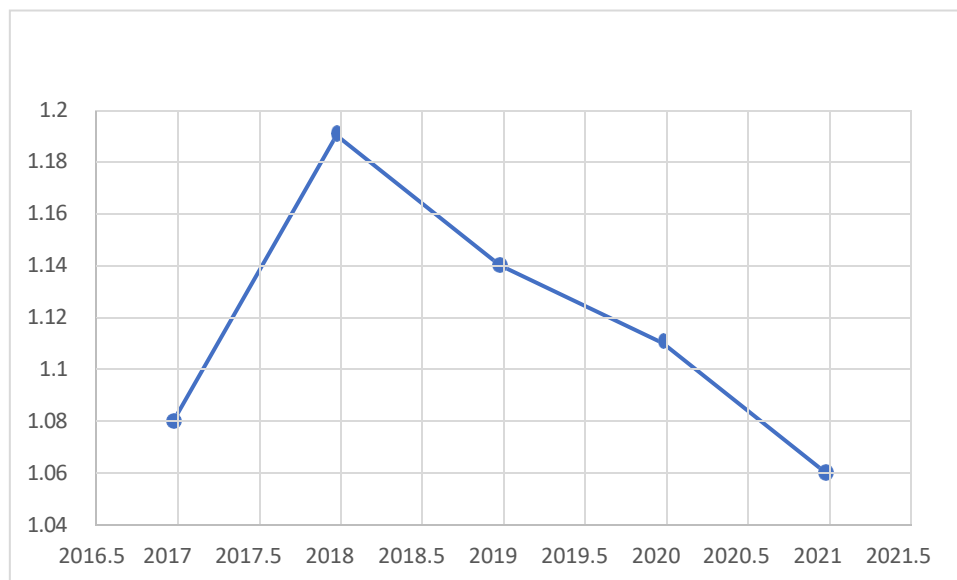


**Figure 3.9: Asset Utilization**

**Interpretation:** A company's income per Taka of assets is indicated by the asset utilization ratio. To compare an organization's effectiveness over time, this statistic is frequently utilized. The aforementioned graph demonstrates that the asset utilization for Agrani Bank stays essentially consistent throughout time. In 2017 to 2020 they used their assets 3 times over the year. However, In the pandemic asset were used 2 times in 2021.

$$4.0: \text{Equity Multiplier (EM)} = \frac{\text{Total Asset}}{\text{Total Equity Capital Accounts}}$$

Equity Multiplier (EM)	
2017	1.08
2018	1.19
2019	1.14
2020	1.11
2021	1.06

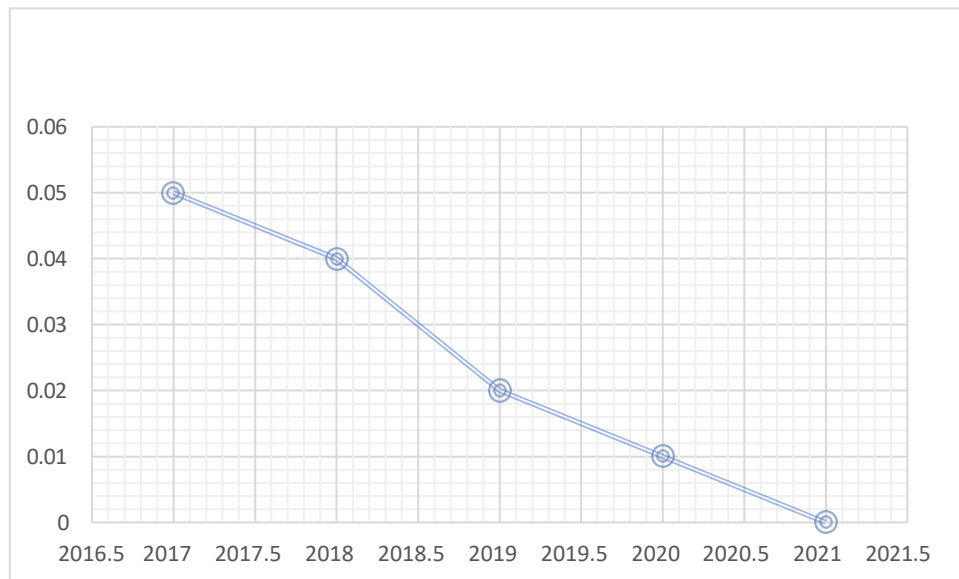


**Figure 4.0: Equity Multiplier**

**Interpretation:** Equity Multiplier indicates a company is using more equity and less debt to finance the purchase of assets. The equity multiplier for this survey in 2017 was 1.08. The following year, in 2018, it increased in comparison to the year before, and the following year, in 2019, it increased as well, but not similarly. It fell by 1.11 in 2020 compared to the year before. In 2021, the last year is shorter than in previous years.

$$4.1: \text{Earning Spread} = \frac{\text{Total interest income}}{\text{Total earning asset}} - \frac{\text{Total interest expense}}{\text{Total interest bearing liabilities}}$$

Earning Spread	
2017	0.05
2018	0.04
2019	0.02
2020	0.01
2021	0



**Figure 4.1: Earning Spread**

**Interpretation:** In 2017 the earning spread was good which has 0.05 but in the following year it has dropped with 0.04. Accordingly it is happening with the other years as well like in 2019, 2020 and 2021 it has 0.02,0.01,0 , no more spread has been found because of the pandemic situation.

# Chapter-04

## Findings, Recommendations and Conclusion

### 5.1 Findings of the Report:

I gained new experience by working at Agrani Bank Limited. In the wake of collecting and analyzing data, I have made sense of certain findings. These conclusions are entirely my own work. The results include the following:

1. Return on Asset decreased during covid situation, though it raised to a satisfactory position covering around 5% to 7% return after that.
2. In Agrani Bank limited the Return on Equity is around 16.96% to 17.99% which is considered to be a satisfactory.
3. The Agrani Bank's Net Interest Margin seemed to be decreased from 2% to 1% over the last five years.
4. In Agrani Bank limited, their net non interest margin is not responded increasingly which is considered to be non-core activities where non interest income is not mandatory.
5. Agrani Bank's Operating Profit Margin's ratio about to 2%-4%. Which is a concerning issue because it has be minimum 15%.
6. Earning Per Share of Agrani Bank is the highest year in 2017 and 2018 which is 3 and the lowest year is 2019 which is 2. Therefore, they are losing their quality and reliability which is dissatisfactory.
7. Net Profit Margin shows a huge closer to achieve 10% margin where Agrani Bank's have only 1.21% to 1.95% profit margin.
8. Agrani Bank's asset utilization was not repeatedly good enough where the asset was used over 2-3 times once in a year.
9. The Equity Multiplier of Agrani Bank is good because the last year in 2021 it has been 1.06 . For Equity Multiplier a low equity indicates that bank is using more equity rather than debt for purchasing the asset.
10. Earning Spread is decreasing from year to year. In 2017 it was 0.05 and the last year in 2021 it was 0. So among the five years in 2017 was the highest year. So the yearly basis the Earning Spread was totally null.

## 5.2 Recommendations for Agrani Bank Limited:

It is very difficult for me to make recommendations in a short period of time, and it would be risky of me to make recommendations to those who have more comprehension and skill than i have.

- The ROA ratio of AGRANI Bank measures profitability. So they should measure the effectiveness of using the ROA ratio.
- If Agrani Bank wants to come into a good position for Net Interest Income then they need to focus on increasing interest income and control over the interest pay out to their lenders.
- Net non margin they should control the expense and increase income so that banks able to getting profitable in terms of this area.
- In order to improve Operating Profit Margin AGRANI bank should deduct the various cost of it's production.
- The management team should focus on sustaining the EPS's growing trend in order to keep the bank's positive reputation and strong financial position because the EPS isn't at a satisfactory level.
- In 2021, Agrani Bank's net profit margin (NPM) was inadequate. Cost-cutting is necessary if the bank wants to raise NPM because else it won't be able to earn a profit and repay investors' money.
- Agrani Bank needs to utilize their asset minimum 5 times in year to maintain the efficiency level of profit maximizations.
- In Earning Spread AGRANI bank should invest their asset very properly into the loans and securities sector . So that they can properly raise up.

### **5.3 Conclusion:**

AGRANI Bank is the top state-owned bank in Bangladesh which operates at a high standard of effectiveness, quality, exceptional customer service, and substantial liquidity. It provides various services for example: General Banking, Sustainable Finance, Islami Banking, Agri & Rural Banking, Merchant Banking, Agent Banking. Additionally, they would favor a bank whose services are simple to use and understanding. The bank must use cutting-edge software and technology to give its customers the best service possible. If they can assure their clients about the level of their service, they will be able to attract more and bigger customers. Agrani Bank can increase its market share by opening new branches in advantageous locations, increasing the range of products and services it offers, utilizing social media and digital marketing, and partnering with or purchasing fintech businesses with specialized markets.

When Agrani Bank Ltd.'s financial performance was evaluated, some ratios were taken into consideration that showed how well the bank will perform in terms of managerial effectiveness and earning potential in the future, such as ROA, ROE, and equity multiplier. In today's highly competitive banking industry, customer dealing procedures were really seen in action throughout my whole practical orientation at Agrani Bank Limited. I think the majority of financial thinkers will agree with my realization. It is clear that automated transactions are necessary to create a financial system that is effective and efficient to the greatest desired degree.

Every student needs to be doing an internship program. Because with the help of this instruction, we can gain real-world experience to connect theory to practice. I had the good opportunity of completing my internship at Agrani Bank. It was a rewarding experience for me, and it will be very helpful in the future.



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