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An Internship Report

on

Financial Performance Analysis of Uttara Bank Limited

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Submission Date: February 03, 2019

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Report on
Financial Performance Analysis of
Uttara Bank Limited.

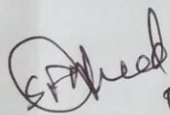
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Certificate of Supervisor

Certificate of Approval

I am pleased to certify that the Internship report on **Financial Performance Analysis of “Uttara Bank Limited”** A Study on Kalabagan Branch, Dhaka conducted by Md. Mehedi Hasan ID No. 172-14-2470 of MBA Program, Department of Business Administration has been approved for presentation and defense. Md. Mehedi Hasan worked with Uttara Bank Limited, Kalabagan Branch, and Dhaka as an intern under my supervision.

Md. Mehedi Hasan bears a strong moral character and a very pleasing personality. It has indeed been a great pleasure working with him. I wish his all success in life.

 03.2.19

Sayed Farrukh Ahmed

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

Acknowledgement

The internship program is very helpful to bridge the gap between the theoretical knowledge and real life experience as part of master of business administration (MBA) program. This internship report has been designed to have a practical experience through the theoretical understanding. First of all, I would like to express my deep gratitude to the almighty Allah for fruitfully preparing this internship report.

I express my deep sense of heartily respect to Mr.Sayed Farrukh Ahmed, senior Assistant Professor, Department of Business Administration, Daffodil International University (DIU) my honorable supervisor. I have received all valuable suggestions and instructions from my honorable teacher (Supervisor) for completing this Internship Report.

It is my privilege that I had the opportunity to do internship in Uttara Bank Limited. I would like to thank all the people with whom I have carried out my internship. I express my deep gratefulness to the Management of Uttara Bank Ltd. specially the Manager of Kalabagan Branch, Manager- Operations and all officials of different department of the Branch for giving me the opportunity to work with them for three months in completing the internship program. I also express my deep gratefulness to all other people of the bank for their cooperation in completing this internship report.

Declaration

I declare that the internship report entitled “**Financial Performance Analysis**” Of Uttara Bank Limited,” is prepared under the supervision of Mr Sayed Farrukh Ahmed, Assistant Professor, and Faculty of business Entrepreneurship. Daffodil International University (DIU). after completion of 3(three) months of internship period with Uttara Bank Limited, existing activities and its implementation

I also declare that this report is my original work from my experience with Uttara Bank Ltd. and prepared for academic purpose only which is a part of my MBA program and in this paper, I have used actual scenario of the organization.

Md. Mehedi hasan

ID No. 172-14-2470

MBA (Major in Finance)

Daffodil International University

Executive Summary

This report will give a clear idea about total activities and its performance. Especially this report focuses what financial analysis is and how the liquidity and profitability analysis are used to evaluate the periodic financial success of an Uttara Bank Limited (UBL)". After reading this report it will be easy to get idea about establishment of Uttara Bank Limited (UBL)". This report also focuses on performance evaluation of UBL.

UBL has introduced a number of income generating programs for the millions of urban and rural people. With that objective in view UBL has formulated a profitable investment option for the rich and poor to earn and live in a better society with security and peace.

In the next part I will try to discuss about the Uttara Bank Limited. This part is mainly focused on the Analysis & finding performance Evaluation in Uttara Bank Limited.

In the last part I will present Recommendations and conclusion of Uttara Bank.

Letter of Submittal

03, February 2019

To

Mr. Sayed Farrukh Ahmed

Assistant Professor

Department of Business Administration

Faculty of business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

With due respect I would like to draw your kind attention that as per our MBA program, I have prepared my report with title “Financial Performance Analysis of Uttara Bank Ltd.” under your kind supervision. Now I would like to submit my paper to you. I have tried my level best to prepare the paper in consistence with the optimal standard under your valuable direction.

I will be obliged to answer any query that may arise during the evaluation of this report. So, I would like to request you to accept my paper and permit me to present it before the examination committee.

Thanking you for you kind consideration and acceptance.

Yours’ faithfully,

Name: Md. Mehedi Hasan
ID No. 172-14-2470
MBA (Major in Finance)
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Table of Contents

SL. No.	Topic	Page No.
	Letter of approval/ Supervisor’s Certificate	<i>iii</i>
	Acknowledgement	<i>iv</i>
	Declaration	<i>v</i>
	Executive Summary	<i>vi</i>
	Letter of Submittal	<i>vii</i>
Chapter One: Introduction		
1	1.1 Introduction	12
	1.2 Origin of the Report	12-13
	1.3 Objectives of the Report	13
	1.4 Methodology of the Report	13-14
	1.5 Data Collection Process & Instruments	14
	1.6 Ratio Analysis	14
Chapter Two: Profiles of Uttara Bank Limited		
	2.1 An overview of Uttara Bank Limited (UBL):	16
	2.2 Background of Uttara Bank Limited	16
2	2.3 Management of Uttara Bank Limited	16-17
	2.4 Vision	17
	2.5 Mission Statement	17

2.6	Functions	17
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	2.7 Objectives of the Bank	18
	2.8 Major Departments of Uttara Bank Ltd	19-20
	Chapter Three: Organization Structure	21-23
	3.1 Board of Director of the Bank	22
3	3.2 Organization Structure Of the Bank	23
	Chapter Four: Financial Performance Analysis Of Uttara Bank Ltd.	24-34
	4.1 Financial Performance Analysis	25
	4.2: Ratio	25
	4.2:1 Gross Profit Margin	25-26
	4.2:2 Net Interest Margin Ratio	26-27
	4.2:3 The Operating Profit Ratio	27-28
	4.2:4 Return On Equity (ROE)	28
4	4.2:5 Return On Asset (ROA)	29
	4.2:6 Earning Per Share	30
	4.3 Liquidity Ratio	31
	4.3:1 Current Ratio	31
	4.3:2 Liquidity Ratio	31-32
	4.3:3 Debt Equity Ratio	32-33
	4.3:4 Capital Adequacy Ratio	33-34

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	Chapter Five: Finding, Recommendations & Conclusion	35-37
5	5.1 Findings	36
	5.2 Recommendations	36
	5.3 Conclusion	37
	Bibliography	38

Chapter-01

Introduction

1.1 Introduction

Uttara Bank Limited is one of the greatest and most established and private sector commercial bank in Bangladesh, with long stretches of involvement. Adjustment of current innovation both as far as materials and keeping money practice guarantees effective administration to customers. Bank most established private banks as well as crossed practically all banks regarding by and large development and benefit. Strength of the budgetary establishment as far as development, gainfulness and the executives is alluring for up-degree of bank's picture in the market. Security of the store kept up the dimension of productivity and value of the venture arrangement of the bank, as the store kept up is utilized for speculation arrangement of the bank, coordinate relationship over the client reliability and this is the prime factor influencing the picture of any monetary part in the market. The Bank ought to have computerized tasks in the administration windows to. New Products and Services increase the value of the brand picture of the Bank. Protection on store and advance items ensures the bank's enthusiasm as well as the enthusiasm of people in general. Confinements of activities are to be limited to have prevalent consumer loyalty. Liquidity of stores has coordinate effect on people in general inclination and consequently has adequate impact on the client unwaveringness. The give an account of "Money related Performance Evaluation of Uttara Bank Limited"

The substance of this report depends on eight sections. In the First Two Parts a short diagram of foundation, importance, system, and instruments utilized for investigation of making report is talked about. The Companies history, its vision, mission, objective, objective, mark picture, basic beliefs, business standards and so forth are talked about. To see how Uttara Bank Ltd. is performing in the full scale condition, budgetary features are likewise given to assess the money related state of UBL. In the Third Part named theoretic Background demonstrate brief portrayal about proportion investigation. In the Fourth Part or Analysis Part I have examined about Quantitative Analysis like distinctive proportions of five years to comprehend the money related condition for break down legitimately.

1.2 Origin of the Report

The entry level position program is Mandatory requirement for the understudy who wishes to be a MBA post graduate. In the entry level position program, I was associated with host association

name Uttara Bank Limited. This report was prepared on my functional encounters on the everyday Corporate Activity, Theoretical experience and under close manager of my understudy acknowledgment just as my official administrator.

1.3 Objectives of the Report

The main objective of the report will be to present the financial performance Analysis of Uttara Bank Limited with fulfilling the requirement of MBA Program. However, the objective behind this study is something broader.

Objectives of the report are summarized in the following manner -

- ✓ To present an overview of Uttara Bank Limited
- ✓ To analyze the financial performances of Uttara Bank Limited of different years.
- ✓ To provide recommendations based on the findings of the study.

1.4 Methodology of the Report

1.5 Research model

This report is an account kind of research, which quickly unveils the general exercises performed by Uttara Bank Ltd. It has additionally been controlled by gathering optional information. Yearly ports of UBL were the real optional information sources in this thought. Proportion examination and pattern investigation have likewise been utilized as real instruments for the money related execution examination. The examination is performed subject to the information ousted from different sources accumulated by using a specific methodology. This report is indicative in nature

Sources of data:

a) Primary Data Sources:

- Personal observation.
- Discussion with employees.
- Desk work.
- Conversation with the clients.

b) Secondary data:

- Annual Report of UBL.
- Different text book and journals.
- Various reports and articles related to study.
- Some of my course elements as related to this report.
- Web base support from the internet

1.6 Data Collection process and Instruments:

For the "Financial Performance Evaluation of Uttara Bank Limited" I for the most part utilized Secondary information. Other than this I likewise gather some data by taking pro feeling from the officers and direct perception while I doing the temporary position program at the bank.

- Ratio Analysis
- Analysis Trend

1.7 Ratio Analysis:

The quantifiable, for example, ratio investigation devices are utilized to break down the assembled information and distinctive kinds of PC programming are utilized for announcing the accumulated data from the examination, for example, Microsoft Word, Microsoft Excel and so on. Proportion can be characterized into four general gatherings.

- Liquidity Ratio.
- Activity Ratio.
- Debt Ratio.
- Profitability Ratio.

Chapter-02

Profiles of Uttara Bank

Limited

2.1 An overview of Uttara Bank Limited (UBL):

Uttara Bank Limited is the main private area bank in Bangladesh offering full scope of Banking Services including Personal, Corporate, International Trade, Foreign Exchange, Lease Finance and Capital Market Services. Uttara Bank Limited is the favored choice in keeping cash for genial and redid organizations, cutting edge advancement, specially crafted answers for business needs, overall reach in return and exchange and exceptional yield on endeavors, ensuring Excellence in Banking Services.

2.2 Background of Uttara Bank Limited:

Uttara Bank Limited celebrated 50th commemoration of its Banking Service in 2015. This settled in and out of date bank has a rich history. With the origin of some reputation Bengali businesspeople it was set up to energize the blocked people of the then East Pakistan and started its dealing with a record movement legitimately on 28th January of 1965 in name of "Eastern Banking Corporation" with four branches which a little while later expand 60 just before the independence. Amid Non-cooperation advancement in 1971, this bank played out the treasury limit of East Bengal. Uttara Bank Ltd, one of the greatest and most prepared private-part business banks in Bangladesh, with significant lots of inclusion, Adaptation of present day development both to the extent equipment and keeping cash practice ensures capable organization to clients. 234 branches at home and 600 subsidiaries overall make productive systems administration and achieve capacity. Uttara is a bank that serves the two customers and nation. It right now has the offices of SMS Banking, Internet Banking and countless of its own with ATM imparting course of action to other accomplice banks.

2.3 Management of Uttara Bank Limited:

The Board of Director of the organization comprises of fourteen individuals including the administrators and overseeing executive. Non-Government investors buying in to the capital of the bank will in the long run choose two executives from among themselves.

The Board of Directors is depended with by and large strategies and general rules to control managing an account activity. The Board ordinarily plays out its obligations at the banks head

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Office in Dhaka and meets in standard formal sessions. The Managing Director is the Chief Executive of the bank.

2.4 Vision:

To build up and keep up current saving money method to guarantee the vision of the Uttara Bank Ltd. are given underneath:

Soundness and advancement of money related framework.

- ❖ Try to help assets as prompt endeavors.
- ❖ Be a standout amongst the best banks in Bangladesh.
- ❖ To contribute in the budgetary progression of Bangladesh.
- ❖ To set up relationship saving money and enhance benefit quality through advancement of key advertising plan.
- ❖ To guarantee ideal use of every accessible asset

2.5 Mission Statement:

Setting up keeping cash through the introduction of welfare arranged saving money framework and furthermore guaranteeing value and equity in the field of every single monetary action, accomplishing adjusted development and impartial improvement through enhanced venture activities, especially in the need segments and advancement zones of the nation; empowering financial elevate and budgetary administrations to the lower pay networks, especially in the rustic regions

2.6 Functions:

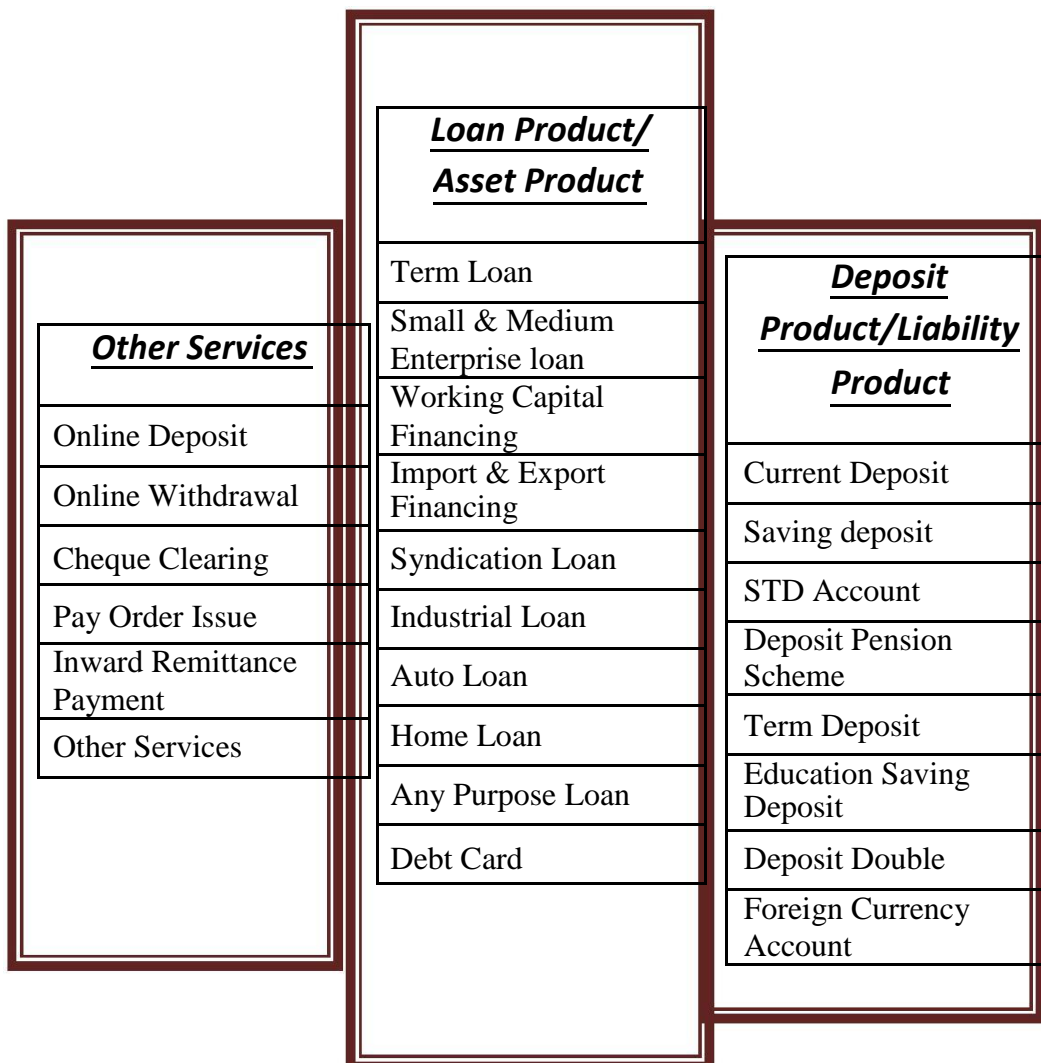
- Capacity of the UBL relies upon Profit procuring (as business bank), social welfare and improvement of the country. They commonly play out the followings:
 - To keep up a wide range of store accounts
- To make Investment
- To coordinate outside exchange business
- To expand other keeping money administrations
- To lead social welfare ,exercises through continuing Banking
- To fund in modern part s like BSB,BSRS,SME

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2.7 Objectives of the Bank:

➤ To direct straightforward and superb business task dependent on market component inside the legitimate and social system by working up solid mainstay of capital with a wide scope of item and administrations

To upgrade resource of investors by offering standard monetary administrations to individuals keeping maintain the elevated requirement of business ethical quality.



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Product and Services Offered by Uttara Bank Ltd.

In accordance with the bank's contributions of Uttara Bank Ltd. offers an expansive scope of money related administrations to its clients and corporate customers. The Products and Services of the branch are as per the following:

2.8 Major Departments of Uttara Bank Ltd.:

Uttara Bank Ltd. partitions its keeping money exercises into a few divisions. It helps out managing an account exercises through the accompanying departments:

a. General Banking

General managing an account is the front side keeping money benefit department. It gives those customers who come as frequently as could be expected under the circumstances and those customers who come one time in bank for getting a charge out of subordinate administrations. A bank does not convey any considerable thing to move yet rather offers a variety of money related administrations to its customers. There are a few sorts of offices perform in a bank. General saving money is a standout amongst the most essential offices for saving money division. Uttara bank Ltd. has all normal of General Banking and all of these territories are controlled by labor with astounding saving money learning.

b. Remittance Department:

Remittance is one of the existence bloods of our economy. Every one of the banks in Bangladesh have been assuming a fundamental job in bringing outside settlement all through the wide system over the nation. A year ago the bank has brought internal settlement of USD 500 million. The settlement administration of the bank is entirely agreeable and bother free.

c. Cash Department:

Cash division is one of the busiest bureaus of Uttara Bank Ltd. There is an in control and some teller officers in the money division. The tellers get and pay money to the clients of the bank. Since the bank is genuinely on the web, a considerable lot of the clients execute money through on the web.

d. Foreign Exchange Department:

Foreign trade exercises of the bank are performed by its Authorized Dealer (AD) branches. The bank has brought together its remote trade exchanges and plays out all the fare and fare exercises from single area called Central Processing Center (CPC).

e. Credit Department:

The primary wellspring of pay of the bank is the credit division. This office is worked by the most experienced officers in close supervision and checking of the branch administrators. We will examine in more detail later in this provide details regarding the credit exercises of the bank.

Chapter-03

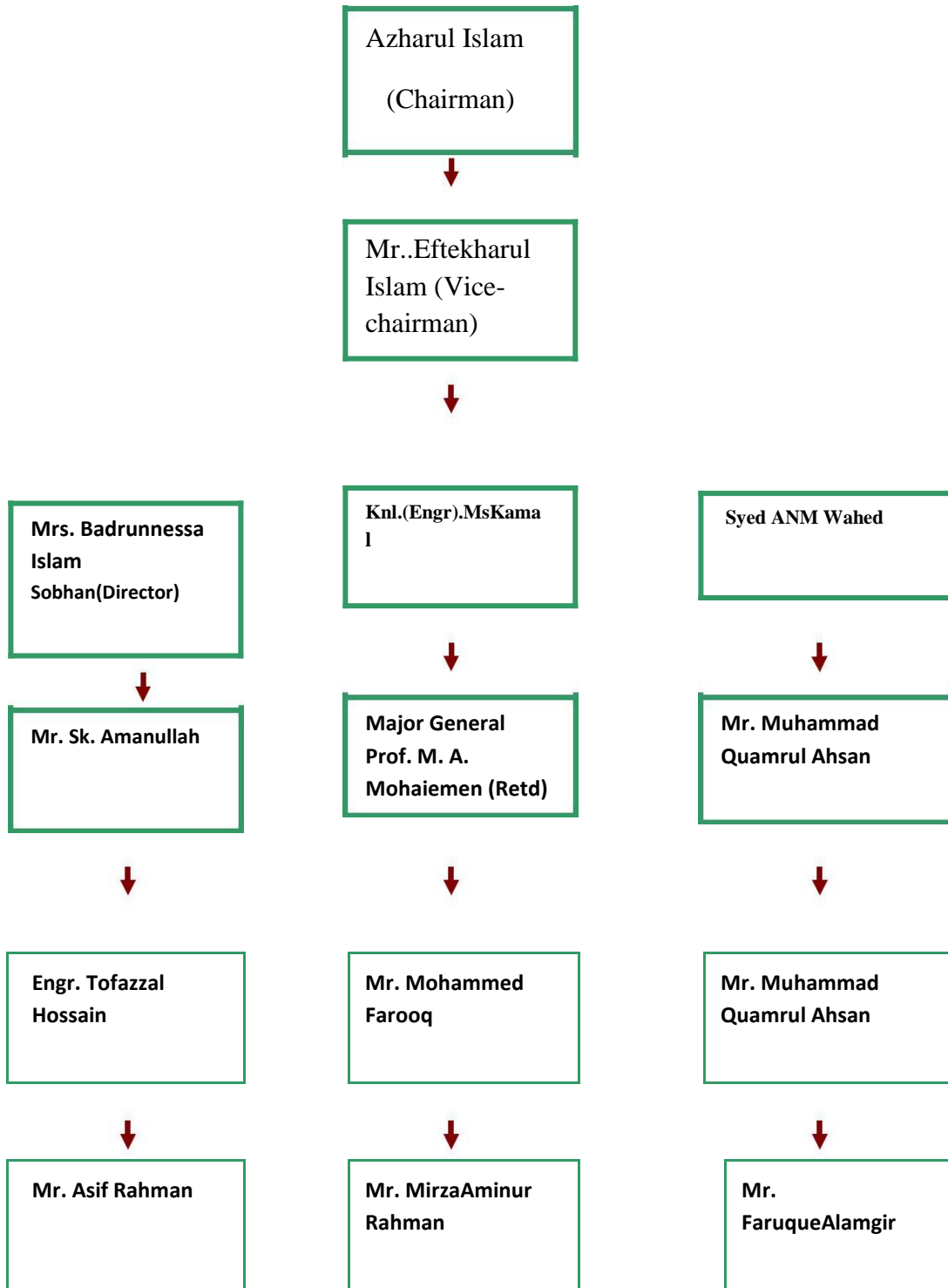
Organization

Structure

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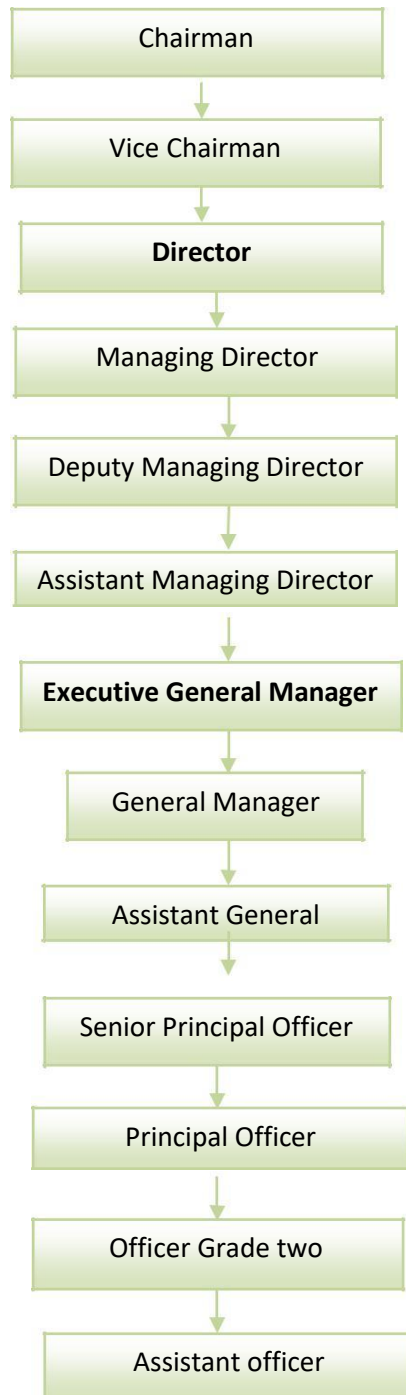
3.1 Board of director of the bank is given below:



Board of director of Uttara Bank Limited

3.2 Organizational Structure of the Bank:

The organizational structure of Uttara Bank Ltd. through which it operates and controls the organization is as under



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Chapter-04

Financial Performance

Analysis of Uttara Bank

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4.1 Financial Performance Analysis

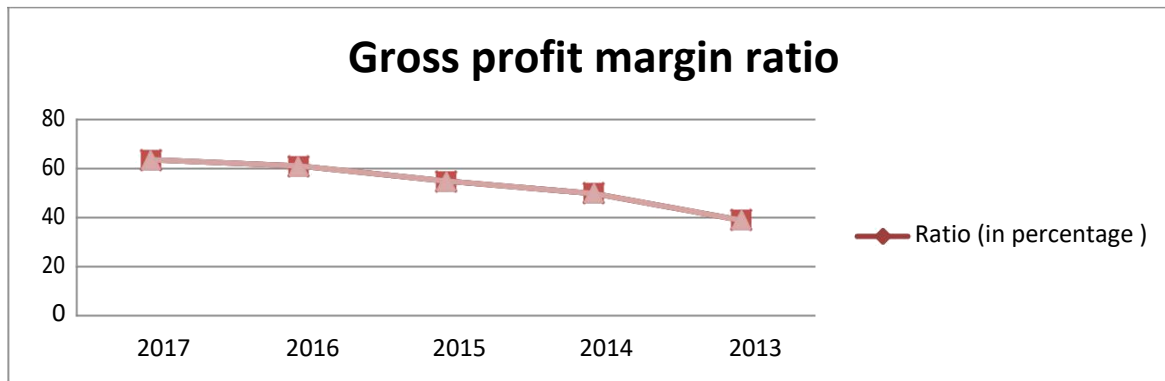
Financial Performance is a subjective measure of how well a firm can utilize its benefits from business and make incomes. In back, a budgetary proportion or bookkeeping proportion of two chose numerical qualities from an endeavor fiscal summary. Money related execution examination alludes to an estimation of the toughness, security and benefit of a business, sub-business or task.

4.2 Ratio Analysis

4.3 Gross profit margin

The income with respect to game plans can be gotten to through the net gain. The gross all things considered pay mirrors the adequacy of evaluating technique and of age gainfulness. A couple of makers of producers think about that a total compensation degree running from 20% to 30% has been considered as the standard for any bleeding edge undertaking. A high by and large salary degree implies that incredible association. It checks the relationship among plans and preferred standpoint. It is controlled by distributive overall gain by the working wages of the bank it is directed by distributive the gross preferred standpoint by game plans.

	(Ratio of Percentage)				
Year	2017	2016	2015	2014	2013
Result	63.5%	61.08%	54.90%	49.95%	38.93%



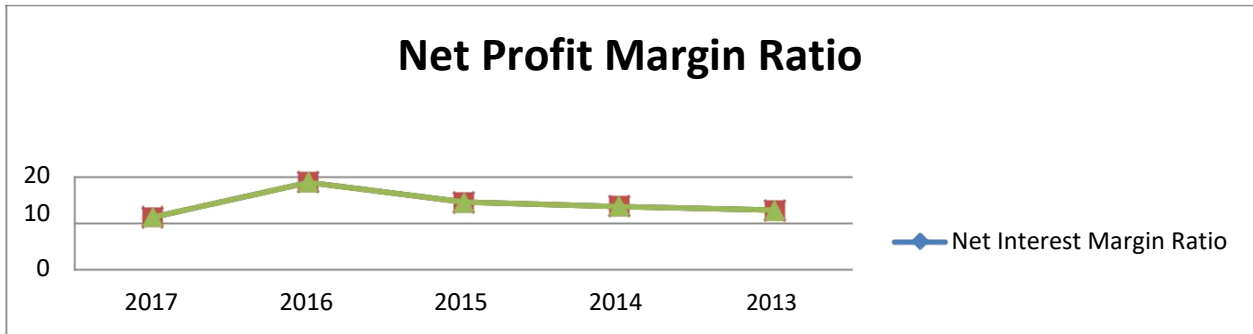
Understanding: The income regarding managing an account exercises can be accessed through the overall revenue. We see that gross net revenue proportion of Uttara Bank Limited is 54.90% in 2015, 61.08% in 2016, 38.93% in 2013 and 63.65% in 2017. Which shows extending example of gross by and large income extent. The gross overall revenue mirrors the adequacy of keeping money exercises.

4.4 Net Interest Margin Ratio

The proportion uncovers the general productivity of the uneasiness that is the reason it is particularly helpful to the owners and foreseen budgetary experts. Net advantage is gotten when working costs intrigue and assessments are deduct from the gross advantage. It in like manner assesses the official's capability in collecting, administrating and moving of the things. The net revenue proportion is measures by separating benefit after duty by deals.

(Ratio of percentage)

YEAR	Result
2017	11.27%
2016	18.84%
2015	14.51%
2014	13.62%
2013	12.83%

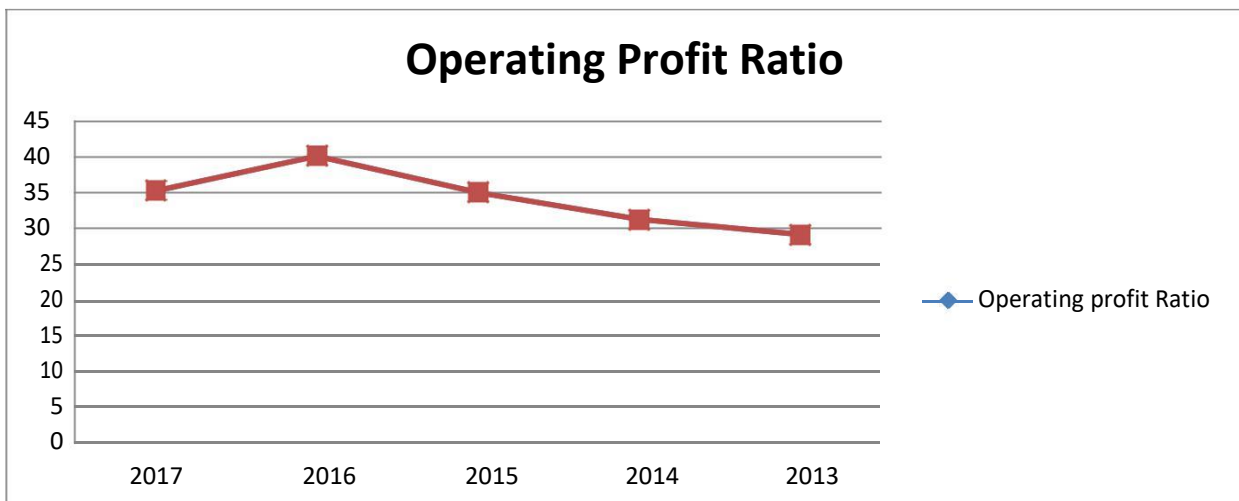


Interpretation: The ratio communicates the general benefit of the worry that is the reason it is especially profitable to the owners and pending money related masters. We see that net revenue was not consistent. The proportion 12.83% in 2013, 14.51% in 2015 and 18.84% in 2016 is alluring. In any case, 11.27% in 2017 isn't charming.

4.5 The operating Profit ratio

The Fluctuation of the operating profit ratio of Uttara Bank Limited is show in the graph below:

(Ratio of percentage)



Interpretation: Working benefit of Uttara Bank Limited is tumbling down in throughout the year because of the expansion in costs, for example, premium paid on stores and borrowings,

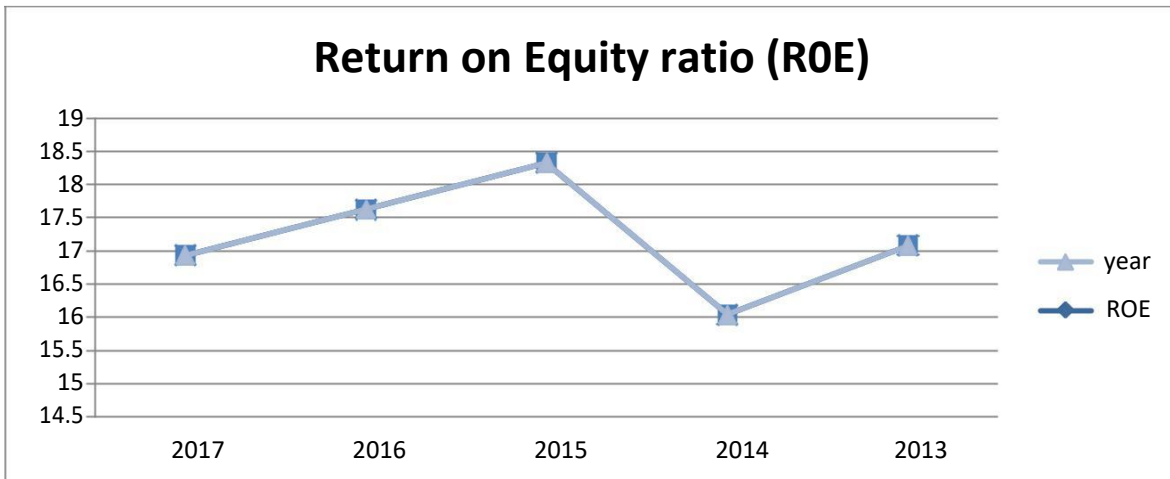
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definitive costs, business enhancement and preparing costs and other working costs. The rate increase in expenses was higher than the rate of expansion in total pay. The example is slipping inclining anyway figure is pleasing.

4.6 Return on equity (ROE)

(Percentage of Ratio)

Year	2017	2016	2015	2014	2013
Result	88.13%	151.02%	110.33%	100.04%	97.08%



The change of the Return on equity ratio of Uttara Bank Limited is shown in the graph below-

Interpretation: we see that the ROE proportion of UBL were

16.93%,17.63%,18.33%,16.04%and 17.08% independently amid the year 2013-2017. From this Ratio it is seen that there was substantial variance among the five years. The proportion was most noteworthy amid the 2016.This is on the grounds that expansion in Earnings accessible for regular investors.

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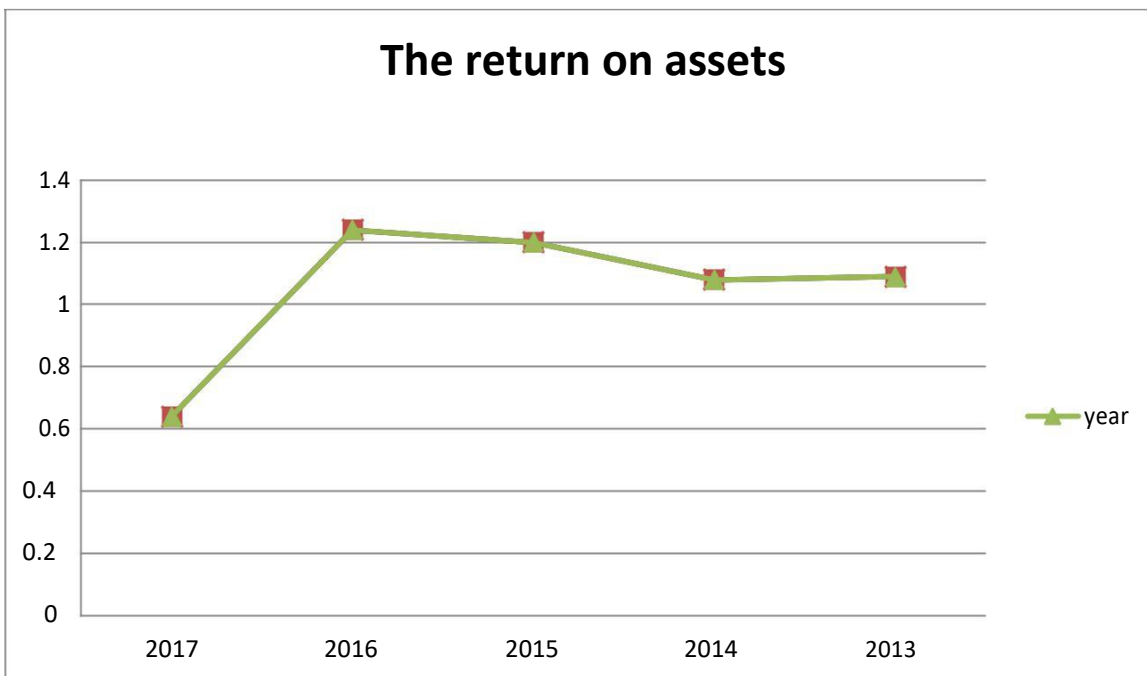
4.7 The return on assets

The return on assets demonstrates the percentage of how gainful a organization's assets are in creating income.

(Percentage of Ratio)

Year	2017	2016	2015	2014	2013
Result	16.93%	17.63%	18.33%	16.04%	17.08%

The change of Return on Total Assets ratio of Uttara Bank Limited is shown in the graph below-

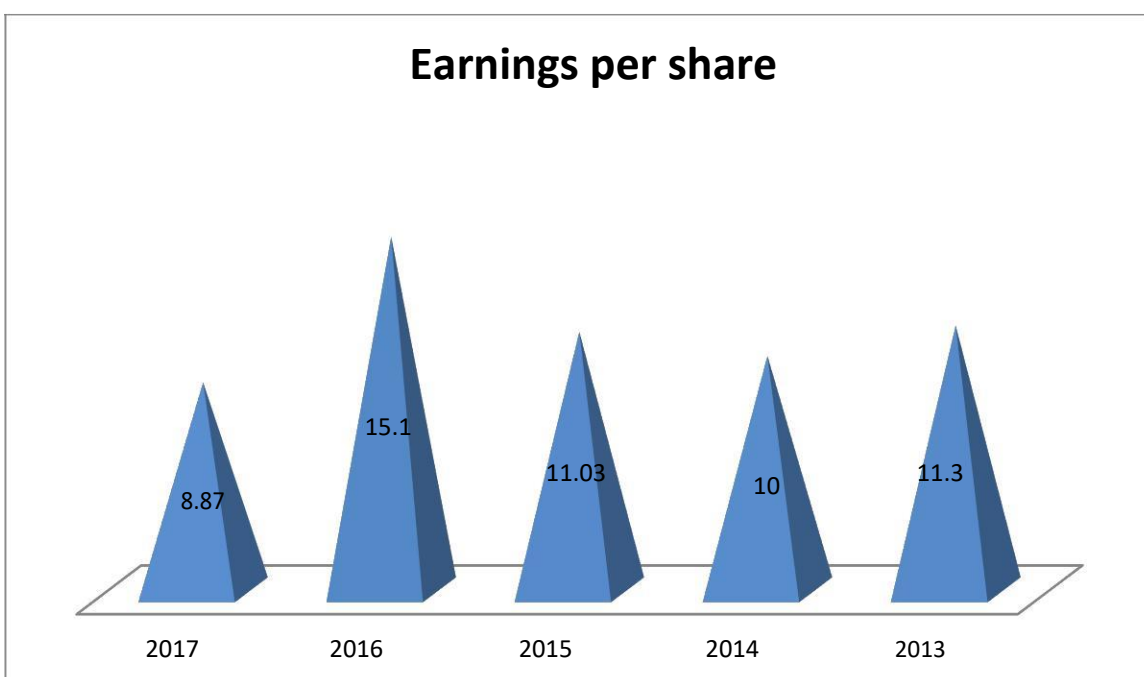


Interpretation: determined this ratio to gauge the advantage after the duty against the place assets into full scale points of interest for realize whether assets are being utilized properly or not. ROA of Uttar Bank Ltd. isn't at a satisfactory position. In 2016 it was simply 1.24% which is higher among the 4 years, but it is especially lower than the standard.

4.8 Earning per share

Year	2017	2016	2015	2014	2013
EPS (Tk) (result)	8.87	15.10	11.03	10.0	11.3

The change of EPS of Uttara Bank Limited is shown in the graph below:



Interpretation: (EPS) Earning per share is practically identical to any benefit or market prospect degree. Over this five years period, the estimation of this extent went from 8.87% to 10. Out of these five years, year 2016 exhibits the best execution a year 2017 shows the most exceedingly dreadful execution. The standard reason in 2017 of fall in this extent is a result of decline of Net Income.

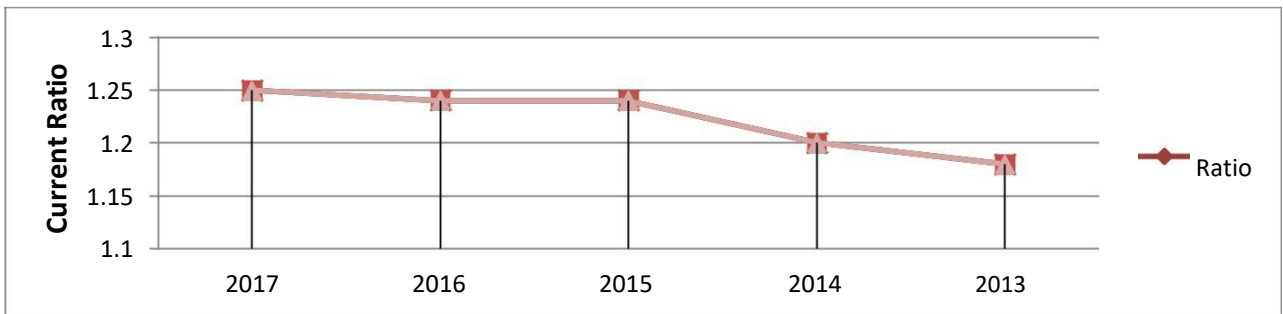
4.9 Liquidity Ratio:

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4.9:1 Current ratio

The present ratio, a champion among the most generally referenced cash related ratios, measures the association's capacity to meet its transient obligations. The higher the present ratio, the better the liquidity position of the firm.

Year	2017	2016	2015	2014	2013
Result	1.25:1	1.25 :1	1.24:1	1.20:1	1.21:1



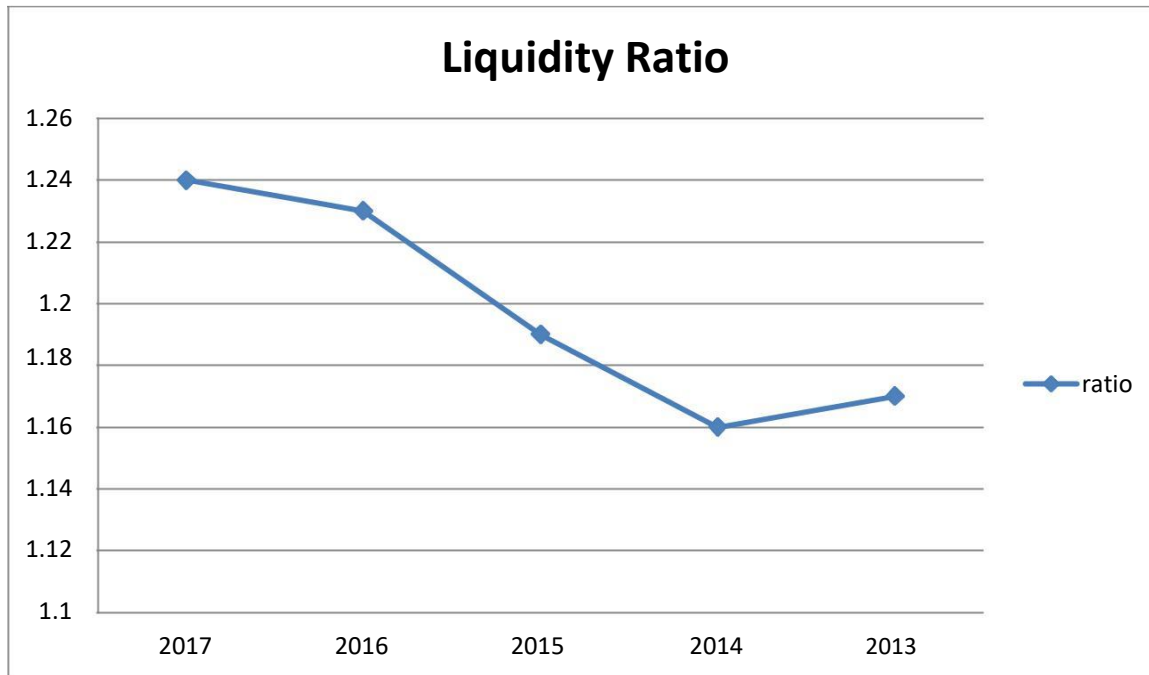
Interpretation: The present degree demonstrates fluctuating result dependably. Over this year time length, the estimation of this degree went from 1.21:1 to 1.24:1 Out of these multiyear, 2017 and 2016 displays the best execution and year 2014 demonstrates the most detectably repulsive execution. Ordinarily bank keeps up current degree 1:1 and we have seen that UBL keep up keeps up current degree 1:1 degree. It shows that UBL's liquidity position isn't horrendous.

4.9: 2 Liquidity Ratio:

Year	2017	2016	2015	2014	2013
Result	1.24:1	1.23:1	1.19:1	1.16:1	1.17:1

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The change of Liquidity Ratio of UBL is shown in the graph below:

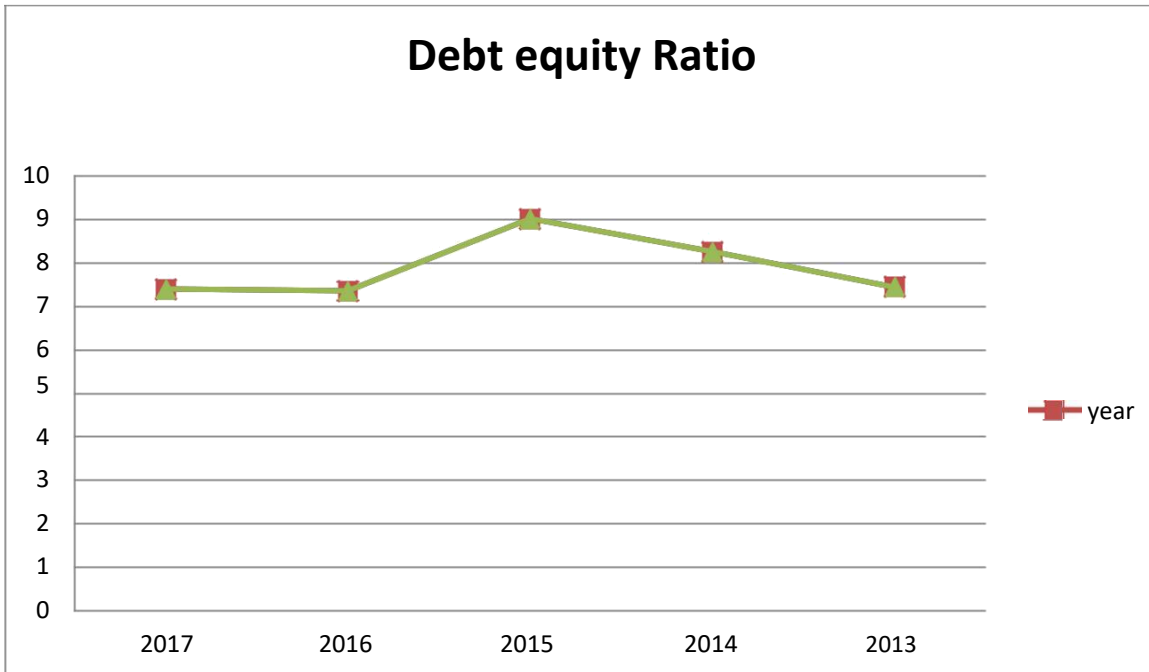


Interpretation: It was seen that the proportion is the most crucial in 2017 diverged from various years. In 2014, it is the most decreased figure demonstrated that banks liquid assets. The bank should keep up steady dimension of the extent.

4.9:3 Debt equity Ratio

(Ratio in percentage)

Year	2017	2016	2015	2014	2013
Debt Equity Ratio					
(result)	7.40%	7.35%	9.01%	8.25%	7.45%



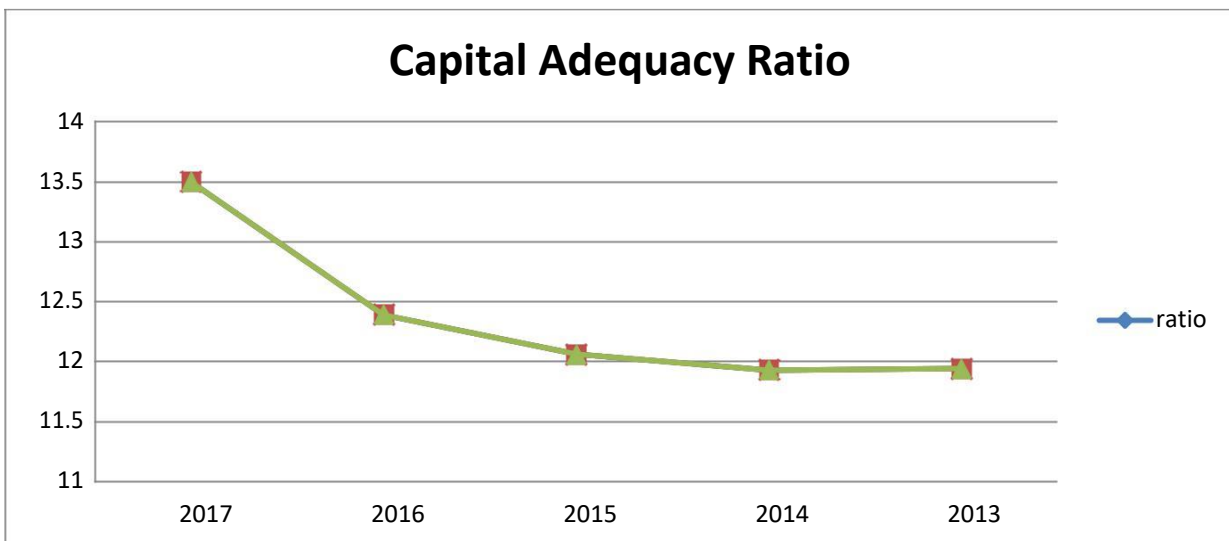
Interpretation: debt ratio of that demonstrates the measure of other individuals' cash being utilized in endeavoring to produce benefit. In this arrangement Uttara Bank Ltd. 2015 obligation Equity Ratio was high. In any case, in 2016 was the most noticeably bad execution and it was 7.35%. So this association should give more underline in value capital than obligation capital.

4.9:4 Capital Adequacy Ratio

Capital Adequacy Ratio is otherwise called Capital to Risk Assets Ratio is the proportion of a bank's cash-flow to its hazard. National controllers track a bank's CAR, to guarantee that it can hold a reasonable proportion of misfortune and consents to statutory capital prerequisites.

(Taka in millions)

year	(Tier one Capital + Tier Two Capital)	Risk Weighted Assets	Ratio (%)
2017	56,422	295.628	13.50%
2016	48,264	260,235	12.39%
2015	40,218	250.678	12.06%
2014	38,405	250,561	11.93%
2013	40.200	238,940	11.94%



Interpretation:

The Capital Adequacy Ratio (CAR) indicates Fluctuating throughout the year. More than multiyear time span the estimation of this proportion extended from 11.93% to 13.50% Out of this multi-year, 2014 shows most noticeably bad execution. The central reason in 2017 of fall in this proportion is a result of decline of Tier capital.

Chapter-05

Findings, Recommendations & Conclusion

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5.1 FINDINGS

- Gross Profit Margin in 2017 was higher than 2013, 2014 , 2015 and 2016
- Net net profit in 2016 was higher than 2013, 2014 and 2015 yet in 2017 was most reduced.
- Operating Profit proportion in 2016 was higher than 2013, 2014, 2015 and 2017.
- Return on Equity proportion in 2015 was higher than 2013, 2014, 2015 and 2017.
- Return on Asset proportion in 2016 was higher than 2013, 2014, 2015 and 2017
- Current Ratio in 2017 and 2016 (1.25:1) was higher than 2013, 2014 and 2015.
- In 2015 UBL Debt value Ratio was high. In any case, in 2016 was the most exceedingly bad execution which was (7.35%)
- Capital Adequacy Ratio in 2017 (13.50%) was higher than 2016, 2015, 2014 and 2013.
- Earnings per Share in 2017 was higher than 2013, 2014, 2015 and 2016
- Liquidity Ratio in 2016 was higher than 2013, 2014, 2015 and 2016.

5.2 RECOMMENDATIONS

The problem of Uttara Bank Limited can be solved to certain extent. The following suggestion may be made in order to solve the problem.

Uttara Bank Limited should diminish long haul obligation.

- Uttara Bank Limited should build current resource and decline current liabilities for easily work their business.
- Uttara Bank Limited should diminish working costs.
- Uttara Bank Limited should expand the fluid resources.
- Uttara Bank Limited should find a way to expand their net gain.
- Uttara Bank Limited has ought to keep up acquiring per share rate for the organization.

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5.3 CONCLUSION

It is widely acknowledged that credit is a marvel of financial improvement and the saving money framework is a fundamental operator which assumes a pivotal job in this procedure. As the financial improvement is fast and significant legitimate usage of bank reserves is required. Money related mediators, especially banks have an essential job in ascending of the monetary assets as a result of their ability to tap assets from a more extensive range of individuals and expanded nature of their tasks. Banks' capacity to make a positive commitment in touching off the procedure development depends, as it were, en route the saving money reserves are contributed. Uttara Bank Ltd. places most extreme significance on overseeing credit chance. The whole method consolidates the officials of Credit Risk, Foreign Exchange Risk, Prevention of illicit duty shirking, Asset obligation Management, Internal control and Compliance. The 10 years case of defeating difficulty anyway helped the bank to accomplish a primary occupation yet to remain magnificent among new age banks, the bank must face new troubles. As a rule, the bank must make a positive endeavor to be more the more outward looking in their targets and aware of what's going on. They ought to in like manner weight on the residential circumstance even more intently and dissect a specific patterns and procedures of their rivals. The bank must acknowledge any failure and think of them as an objective to look for after future goals instead of denouncing such frustrations for various factors. I confide in paying little mind to my everything limitations, this experience of offering attempts to such workplace will help me a lot in my expert life.

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