

**INTERNSHIP REPORT**  
**ON**  
**Financial Statement Analysis of Export Import Bank**  
**Bangladesh Limited**  
**(A Study on Gareeb-e-Nawaz Avenue)**

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*Date of Submission : 26/11/2018*

# Letter of Transmittal

November 26, 2018

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Subject: Accommodation of Entry level position Report Money related Articulation Investigation of Fare Import Bank Bangladesh Constrained (An Examination on Gareeb-e-Nawaz Road)

Dear Sir,

I have arranged my entry level position write about the subject of Monetary Explanation Investigation of Fare Import Bank Bangladesh Restricted (An Examination on Gareeb-e-Nawaz Road) under your benevolent supervision as a prerequisite of finishing the level of MBA program. I have attempted my best to set up the report in consistence with the ideal standard under your important bearing.

I bent over backward to uncover more prominent understanding in this report. I trust that this will meet the standard of your judgment.

Saying thanks to you for your caring supervision.

Truly yours



(Rumana Akhter)

ID No: 171-14-739

Major in Fund

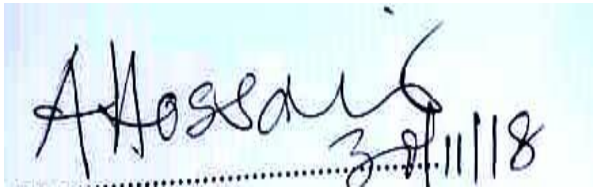
Program: MBA

Division of Business Organization

Daffodil Worldwide College

## Declaration of Boss

This is to ensure that the work entitled Money related Articulation Examination of Fare Import Bank Bangladesh Restricted (An Investigation on Gareeb-e-Nawaz Road) is a unique work by Rumana Akhter, ID #171-14-739, Noteworthy Fund, Division of Business Organization, Daffodil Global College, Uttara Grounds, finished his temporary job report under my watch and submitted for the halfway satisfaction of the necessity for honor of Ace of Business Organization (MBA) from Daffodil Worldwide College (Uttara Grounds).



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Organizer (MBA Program). Uttara Grounds

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## Understudy Affirmation

I do thusly gravely announce that the work displayed in this Temporary position Report has been completed by me and has not been recently submitted to some other College/School/Association for a scholarly declaration/degree.

I, Rumana Akhter, ID: 171-14-739, proclaim that the displayed entry level position give an account of Monetary Proclamation Examination of Fare Import Bank Bangladesh Restricted (An Investigation on Gareeb-e-Nawaz Road) submitted as a course necessity for the honor of the level of Ace of Business Organization at Daffodil Global College was set up by me.

The work I have exhibited does not break any current copyright and no segment of this report is replicated from any work done before for a degree or something else.

I further attempt to repay the harm emerging from break of the prior commitments.



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Program: MBA

Bureau of Business Organization

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## **Affirmation**

In the first place, I might want to offer my thanks to all-powerful ALLAH to give me the solidarity to finish the examination inside the stipulated time.

I profoundly thank to my fair entry level position chief Prof. Dr. Md. Abul Hossain, Division of Business Organization, and Daffodil Worldwide College for doling out me the report and for all his caring help to achieve it. His significant recommendations and direction helped me a considerable measure to set up the report in an efficient way. I might want to thank our entire Bureau of Business Organization for encouraging me to do temporary job and setting up this report.

I likewise wish to thank and give the due regard to my family and companions for their sincere help and help they offered all through the way toward playing out the entire report.

# Conceptual

The title of this Temporary job Report is "Budgetary Explanation Examination of Fare Import Bank Bangladesh Restricted" was appointed by my Entry level position director and endorsed by the College specialist.

This report dependent on the entry level position program, halfway necessity for the Ace of Business Organization in Daffodil Worldwide College. The fundamental destinations of report are to discover Money related Proclamation Examination of Fare Import Bank Bangladesh Restricted. The report talks about the Money related Explanation Examination of Fare Import Bank Bangladesh Restricted. The report is separated into five parts. First Section contains the starting piece of the report which suggests presentation, birthplace, foundation, goals, scope, philosophy, impediments. Second part incorporates the historical backdrop of Fare Import Bank Bangladesh Constrained, mission, vision, methodologies, money related features, SWOT Investigation of Fare Import Bank Bangladesh Restricted and so on.

Third section comprises Hypothetical Perspectives. money related execution investigation, significance of budgetary articulation Examination, classes of monetary proportion and so forth.

Four sections comprises Money related Proclamation Investigation of Fare Import Bank Bangladesh Constrained.

Five parts comprises discoveries and suggestions. furthermore, decision about the report. Fare Import Bank of Bangladesh Constrained is another age Bank. It is resolved to give high caliber money related administrations/items to add to the development of G.D.P. of the nation through invigorating exchange and business, quickening the pace of industrialization, boosting up fare, making work open door for the informed youth, neediness mitigation, raising way of life of restricted pay gathering and over all supportable financial advancement of the nation. The fundamental logic of Exim Bank is to lessen premium and charge or pay settled enthusiasm on advances or stores and in the meantime set up a libertarian culture dependent on the standard of social equity and value Rather than predator mined enthusiasm on stores, Exim Bank offers the evidence it to the testimonies as a concurred proportion.

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## **1.1 Presentation:**

Fare Import Bank Bangladesh Restricted bank is exceptionally old foundation that is contributing toward the improvement of any economy and is treated as an essential administration industry in present day world. Presently days the capacity of bank isn't constrained to inside the equivalent geological point of confinement of any nation. Because of globalization and free market economy, this industry is confronting serious rivalry in any nation and usage of WTO will additionally expand rivalry. The general execution of Bank does rely on the keeping money industry itself as well as on the Execution of economy where it is working.

The Managing an account division is one of the real administration parts in Bangladesh economy. There are a few kinds of banks, which contrast in the quantity of administrations they give and the customer base they serve. Albeit a portion of the contrasts between these kinds of banks have decreased as they grow the scope of items and administrations they offer, there are as yet key distinctive characteristics.

## **1.2 Beginning:**

As an essential for the Ace of Business Organization Level of The Daffodil College Bangladesh, I was required to finish a temporary job in an appropriate business association and present a write about my discoveries. Without handy presentation, hypothesis can never be productive.

## **1.3 Foundation:**

Fare Import Bank Bangladesh Constrained is one of the main nearby private business banks in Bangladesh. This bank has officially 118 branches situated in better places and furthermore going to build up more branches. This association has made a positive picture to the client's brain by giving better administration. This bank has presented some advanced keeping money plot that has got high market request. As it keep up the pace with aggressive business world, its exercises, culture, logic and style drives an assistant understudy to be the best at any field of working life.

## **1.4 Targets of the Examination:**

1. To assess the budgetary articulation of Exim Bank Ltd.
2. To get legitimate information about money related explanation of Exim Bank Ltd.
3. To examine the financing position of the Bank outline of by and large money related position in various proportion.
4. To propose proposals to beat the issues of EXIM Bank Ltd.
5. To conquer the issues of EXIM Bank Ltd.

## **1.5 Degree:**

The extent of the examination might be expressed as under:

1. The examination would help top administration in arranging and choice promoting methodology.
2. The examination would help administration in recognizing the key territories of shortcoming and quality.
3. The examination would mindful the best administration to take restorative and suitable measure auspicious to enhance the organization's showcasing and other execution.
4. The investigation would likewise help the investors as a manual for organization's present and future position.

## **1.6 Technique:**

The report depends on auxiliary source and essential information accumulation overview. What's more, the significant wellspring of information for setting up the report depends on optional data like yearly reports.

### **a) Primary Information:**

I have gathered essential information by talking customers of the EXIM Bank Ltd, Gareeb-e-Nawaz Road Branch. I have likewise included profitable bits of knowledge of the representatives. These information assist me with determining the business advancement pattern of the branch. For essential information, I have led a study of couple of respondents to gather the perceptions and examine the information for assessing the business advancement pattern of the branch.

### **b) Secondary Information:**

I have utilized distinctive sorts of auxiliary information in culmination of my temporary position report. Here critical to make reference to that no polls are utilized for gathering the information. Wellsprings of data and gathering of information:

1. Face to confront meet with customers.
2. Information with respect to new item improvement.
3. Bangladesh Bank Report.
4. From Every day Daily paper.

### **1.7 Restrictions:**

By mixing all my insight, I attempted my dimension best to keep the impediments as short as could be expected under the circumstances. However, alongside every one of the endeavors I confronted the accompanying confinements:

1. There were shortage of satisfactory information and data on the important subject as a few information are treated as particularly secret.
2. The meeting process is protracted.
3. Omission and blunder might be there due to may absence of involvement in setting up an expert report like this one.

## **2.1 A Review of Fare Import Bank Bangladesh Restricted:**

The EXIM Bank of Bangladesh Restricted is an "Islamic Shariah Based Business Bank", which is resolved to give high caliber money related administrations to add to the development of G.D.P. (Total national output) of the nation through animating exchange and trade, quickening the pace of industrialization, boosting up fare, making work open door for the informed youth, Destitution lightening, raising way of life of the constrained salary gathering and over all financial advancement of the nation. The Bank offers full scope of Individual, Corporate, Universal Exchange, Outside Trade, Rent Fund and Capital Market Administrations. Fare Import Bank Bangladesh Restricted is the favored decision in saving money for its neighborly and customized administrations, front line innovation, custom-made answers for business needs, worldwide reach in exchange and trade and high return on ventures, guaranteeing brilliance in Managing an account Administrations.

## **2.2 Authentic Foundation of Fare Import Bank Bangladesh Restricted:**

Fare Import Bank Bangladesh Restricted was set up in 1999 under the authority Generally Mr. Shahjahan Kabir, originator executive who had a long dream of gliding a business bank which would add to the financial advancement of our nation. He had a long ordeal as a decent broker. A gathering of exceptionally qualified and fruitful business people united their hands with the originator director to appear his fantasy. Without a doubt, every one of them substantiated themselves in their particular business as best star with their undertaking, knowledge, dedicated and ability enterprise. Among them, Mr. Nazrul Islam Mazumder turned into the decent administrator after the death of the good organizer director. This bank begins working from third August, 1999 with Mr. Alamgir Kabir, FCA as the counsel and Mr. Mohammad Liakotullah as the Overseeing Executive. Them two have long involvement in the monetary segment of our nation. By their down to business choice and administration orders in the operational exercises, this bank has earned an anchored and unmistakable position in the saving money industry as far as execution, development, and fantastic administration. The approved capital and paid up capital of the bank are Tk.1000.00 million and Tk313.87 million separately. The bank has moved the majority of its traditional keeping money task into Shariah based Islami managing an account

since July/2004. Of its absolute starting point, Fare Import Bank Bangladesh Constrained Bangladesh restricted was known as BEXIM Bank Ltd.

### **2.3 The Administration Procedure of Fare Import Bank Bangladesh Constrained:**

For any budgetary and non money related association Administration is the most significant and essential assets of any sort of association. What's more, a well-sort out administration gives the association to achieve its definitive objective. Administration implies arranging, sorting out, staffing, coordinating and controlling of all money related and non budgetary assets of an association. Diverse parts of administration practice in Fare Import Bank Bangladesh Constrained are talked about underneath.

#### **a) Planning:**

Fare Import Bank Bangladesh Constrained has done its arranging inside the domain of the corporate arrangement. The general arranging approach in Fare Import Bank Bangladesh Restricted is top-down. Each branch can design as per the objective forced by the corporate dimension. It doesn't design autonomously. Also, Fare Import Bank Bangladesh Constrained has an arranging division. This division is essentially in charge of the general arranging.

#### **b) Organizing:**

Fare Import Bank Bangladesh Restricted is sorted out according to the current business areas. It has thirty three branches, every one of which is a different substance. Every unit is in charge of claim execution and a Senior VP pursued by Administrator Heads each. He is straightforwardly in charge of the execution of their unit. Inside each branch it is sorted out practically.

#### **c) Staffing:**

The enrollment in Fare Import Bank Bangladesh Restricted is done in two different ways. One as a "Trial Officer" for the administration program and it has a probation time of one year. Another is non-administration level as "Student Officer". Trial Officer is enrolled in officer class and their profession way is going towards various administrative employments.

#### **d) Directing and Controlling:**

The Administration approach in Fare Import Bank Bangladesh Constrained is top-down or legitimate. Data just looks for through lower administration layer. Works are planned so that one can't leave without clearing the undertakings as he is relegated for multi day. Sitting plan in all office is done in a way that the unrivaled can screen the subordinate unsurpassed. Planning, fulfilling, rebuffering, and so on are likewise rehearsed as control system.

#### **e) Recruitment Process:**

The set-bad habit guideline of Fare Import Bank Bangladesh Constrained states the enlistment arrangement of the bank. As a rule the top managerial staff decides the enlistment arrangement of bank occasionally. The base passage level capability for any official position other than strong administration is a Single men degree. In any case, casually the administration lean towards a base graduate degree for the delegated of trial officers in the Official officer position. The enlistment for passage level positions starts with a formal composed test which is directed and regulated by the Foundation of Business Organization, College of Dhaka. After fruitful culmination of the composed test, an individual meeting is directed for the effective applicants by a board of specialists involving famous and noticeable brokers of the nation.

### **2.4 Corporate Culture of Fare Import Bank Bangladesh Restricted:**

The Fare Import Bank Bangladesh Restricted is a standout amongst the most trained Manages an account with a particular corporate culture. They are lived in shared importance, shared understanding and shared sense making. Individuals identified with the bank can see and comprehend occasions, exercises, articles and circumstance particularly. They shape their behavior and decorum, character separately to suit the reason for the Bank and the necessities of the clients who are of central significance to them. The general population in the bank consider themselves to be a tight weave group or family that puts stock in cooperating for development. The corporate culture they have a place has not been forced; it has rather been accomplished through their corporate direct.

## **2.5 Corporate Mission:**

The bank has looked at the accompanying corporate targets with the end goal to guarantee smooth accomplishment of its objectives

1. To be the most minding and client neighborly and benefit arranged bank.
2. To make an innovation base most productive managing an account situation for its clients.
3. To guarantee morals and straightforwardness in distress levels.
4. To guarantee reasonable development and build up full estimation of the respectable investors.
5. Above all, to add successful commitment to the national economy.

### **Eventually the bank likewise underline on:**

1. Provide high caliber monetary administrations in fare and import exchange.
2. Providing effective client benefit.
3. Maintaining corporate and business morals.
4. Being confided in storehouse of customers' cash and their money related consultant.
5. Making its items better and compensating than the clients.
6. Sound Capital Base.
7. Enhancement of investors riches.

## **2.6 Organization Vision:**

Fare Import Bank Ltd. as the name suggests, is definitely not another sort of bank in a few nations on the worldwide, yet is the first of its sort in Bangladesh. It trusts in fellowship with its client, in its walk headed for development and advancement with administrations. To accomplish the coveted objective, it has expectation to quest for perfection at all phases with an atmosphere of persistent enhancement. Since it trusts, the line of magnificence is endless. It likewise trusts



that its vital plans and business systems administration will reinforce its aggressive edge over in quickly changing focused condition.

## **2.7 Item and Administrations of Fare Import Bank Bangladesh Restricted:**

The bank serves a wide range of present day, dynamic and dynamic business and in addition managing an account administrations to the clients of all strata of the general public. Amid the limited ability to focus time, the bank has been very perceived and applauded by the business network, from little business visionaries to expansive brokers and modern combinations and rose as the quickest developing among the third era banks in regard of business and productivity. Fare Import Bank of Bangladesh Constrained effectively promoted its items intended to satisfy the requirements of different financial strata. As a business bank, they give all customary managing an account administrations.

## **2.8 Plastic Card Items:**

1. VISA Islamic Card

## **2.9 Settlement:**

- a) From UK through EXIM Trade Organization (UK) Ltd.
- b) Western Association Cash Exchange.
- c) ELDDORADO Cash Exchange

## **2.10 L/C (Import and Fare) Items:**

Fare Import Bank Bangladesh Restricted is presented to expand L/C offices to its merchants/exporters through foundation of journalist relations and Nesto Records with driving banks everywhere throughout the world.

## **2.11 Different Items:**

1. Grameen Fake Bill Store
2. Electricity Bill Store

## 2.12 Plastic Card Items:

1. VISA Islamic Card

## 2.13 Settlement:

- a) From UK through EXIM Trade Organization (UK) Ltd.
- b) Western Association Cash Exchange.
- c) ELDDORADO Cash Exchange

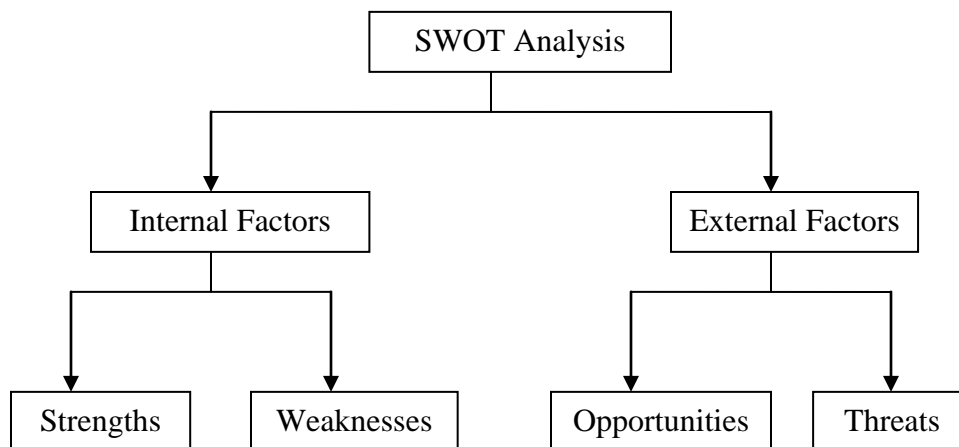
## 2.14 L/C (Import and Fare) Items:

Fare Import Bank Bangladesh Restricted is presented to broaden L/C offices to its shippers/exporters through foundation of reporter relations and Nesto Records with driving banks everywhere throughout the world.

## 2.15 Different Items:

1. Grameen Fraud Bill Store
2. Electricity Bill Store

## 2.16 SWOT Analysis of Export Import Bank Bangladesh Limited:



1. **Strengths:** attributes of the person or company those are helpful to achieving the objective.
2. **Weaknesses:** attributes of the person or company those are harmful to achieving the objective.
3. **Opportunities:** external conditions those are helpful to achieving the objective.
4. **Threats:** external conditions which could do damage to the objective

1. **Strengths:** properties of the individual or organization those are useful to accomplishing the target.
2. **Weaknesses:** characteristics of the individual or organization those are unsafe to accomplishing the target.
3. **Opportunities:** outer conditions those are useful to accomplishing the target.
4. **Threats:** outer conditions which could do harm to the target

#### **2.16.1 Qualities of Fare Import Bank Bangladesh Restricted:**

1. Export Import Bank Bangladesh Restricted has officially settled a positive notoriety in the saving money industry of the nation. It is one of the main private division business banks in Bangladesh. The bank has just demonstrated an enormous development in the benefits and stores area.
2. EXIM Bank has given its saving money benefit a best administration and administration position. The Governing body headed by its Administrator Mr. Md. Nazrul Islam is a gifted individual in the business world. Alamgir kabir, the counselor of the Bank is a rumored senior sanctioned bookkeeper 30 years immense involvement in records, review, fund and managing an account at home and abroad. Mr. Kaji Masihur Rahaman fill in as the overseeing chief of the bank administration group. The best administration authorities have all worked in presumed banks and their long stretches of saving money experience, aptitude, and ability will keep on contributing towards further extension of the bank.

3. Export Import Bank Bangladesh Restricted has just accomplished a high development rate joined by a noteworthy benefit development rate in 2008. The quantity of stores and the credits and advances are additionally expanding quickly.

4. EXIM Bank has an intuitive corporate culture. The workplace is well disposed, intuitive and casual. Also, there are no concealed obstructions or limits while, convey between the unrivaled and the representatives. This corporate culture gives as an incredible inspiration factor among the representatives.

5. EXIM Bank has the notoriety of being the supplier of good quality administrations to its potential clients.

#### **2.16.2 Shortcomings of Fare Import Bank Bangladesh Restricted:**

a) The fundamental essential thing is that the bank has no unmistakable statement of purpose and vital arrangement. The banks not have any long haul procedures of whether it needs to center around retail managing an account or turn into a corporate bank. The way of things to come ought to be resolved now with a solid practical vital arrangement.

b) The bank neglected to give a solid quality-enlistment strategy in the lower and some mid dimension position. Therefore the administrations of the bank appear to be contribution in the present days.

c) The poor administration quality has turned into a noteworthy issue for the bank. The nature of the administration at EXIM Bank is higher than the Dhaka bank, Prime bank or Dutch-Bangla bank and so forth. Be that as it may, the bank needs to rival the worldwide Bank situated here.

d) A portion of the activity in EXIM Bank has no development or headway way. So absence of inspiration exists in people filling those positions. This is a shortcoming of EXIM Bank that it is having a gathering of unsatisfied representative.

e) As far as limited time segment, EXIM Bank needs to more accentuate on that they need to pursue forceful advertising effort.

### **2.16.3 Chances of Fare Import Bank Bangladesh Constrained:**

- a) In request to decrease the business chance, EXIM Bank needs to extend their business portfolio. The administration can consider choices of beginning vendor managing an account or differentiate into renting and protection area.
- b) The movement in the auxiliary monetary market has coordinate effect on the essential money related market. Banks work in the essential money related market. Interest in the auxiliary market administers the national financial action. Action in the national economy controls the matter of the bank.
- c) Opportunity in the retail keeping money lies in the way that the nation's expanded populace is step by step figuring out how to embrace buyer back. The main part of our populace is white collar class. Diverse sorts of retail loaning items have extraordinary intrigue to this class. So a wide assortment of retail loaning items has a substantial and effortlessly pregnable market.
- d) A extensive number of private banks are coming into the market in the ongoing time. In this focused condition EXIM Bank must extend its product offering to upgrade its economical upper hand. In the product offering, they can acquaint the ATM with rival the nearby and the outside bank. They can present Visa and charge card framework for their potential client.

### **2.16.4 Dangers of Fare Import Bank Bangladesh Constrained:**

- a) All support worldwide banks and up and coming outside, private banks group's gigantic dangers to Fare Import Bank Bangladesh Restricted. On the off chance that that happens the power of rivalry will rise further and banks should create methodologies to go up against at on swamp of remote the banks.
- b) The default dangers of all terms of credit must limit with the end goal to continue in the monetary market, since default chance leads the association towards to bankrupt. EXIM Bank needs to stay watchful about this issue with the goal that proactive techniques are taken to limit this issue if not disposal.

### **3.1 Hypothetical Viewpoints:**

#### **3.1.1 Budgetary Proclamation Examination:**

Budgetary Proclamation Examination is an investigation which basically looks at the connection between different components of the Money related Explanations with a view to acquire the vital and successful data from them. It is a procedure of checking the Money related Explanations for assessing the connection between the things as uncovered in them.

As indicated by John N. Myer, 'Budgetary Explanation Investigation is generally an investigation of connections among the different monetary factors in a business, as unveiled by a solitary arrangement of proclamations, and investigation of these elements as appeared in a progression of articulations.'

In this manner, Monetary Explanation Investigation includes a precise and basic examination of the data contained in the Money related Proclamations with a view to give a viable and more significant data to its diverse clients. It is essentially an after death of the value-based exercises of a venture as unveiled in the Budgetary Articulations in order to pass judgment on the operational capacity, productivity, dissolvability, administrative effectiveness and the general execution of the undertaking all the more plainly.

### **3.2 The Four Key of Money related Articulations:**

Money related articulations portray the productivity and estimation of a business. The four keys of budgetary proclamation make up a standard arrangement of money related explanations:

#### **(a) Monetary record:**

To put it plainly, this is the basic "what do we have" articulation. The monetary record demonstrates what the organization possesses, and what the organization owes (these two sums are dependably in parity). Any residual contrast between these two sums demonstrates what has a place with the proprietors as their advantage. This report is a changeless proclamation—its numbers present a total of the organization's budgetary history from the day the organization started up to the present. When perusing an accounting report, you can discover enter data in the working capital, settled resources and proprietors' (investors) value.

**(b) Pay proclamation (benefit and misfortune explanation):**

To put it plainly, this is the "what did we do" proclamation. This report demonstrates how the organization performed amid its course of activities amid a settled timeframe. Dissimilar to the asset report, the salary proclamation is an impermanent explanation. It aggregates data over a set period (generally month to month or quarterly) toward the finish of which its numbers are reset to zero with the end goal to begin following action of the following time frame. Key components of the pay articulation incorporate income and costs. Joined, these numbers yield the net salary (or misfortune).

**(c) Explanation of held income:**

The announcement of held income demonstrates the progressions in held profit through the span of the following time frame. For what reason is the announcement of held income imperative? It is a proportion of the advantages of your task that have been created through gainful action, held in your business and not paid out to investors as profits. Partners, (for example, financial specialists or potential speculators) in your organization will be occupied with perusing this announcement to all the more likely see how their (potential) profits contrast with your revealed benefits. By and large, a lot of held income is viewed as a sign that the organization has done well and is reinvesting its benefits in itself. Remember however, that a youthful organization regularly faces revealing negative held income as it requires investment to construct the business and end up beneficial.

**(d) Proclamation of income:**

The announcement of income indicates insights about the money that traveled through the business amid the following time frame—how it came in, and how it exited. Cash can come into the organization through channels, for example, working pay, offer of benefits or value or by acquiring reserves. Or on the other hand it can leave, for instance, through working misfortunes, buy of advantages, or satisfying of credits or intrigue. The announcement of income does not contain new data in the money related articulation—it is gotten from what is given on the monetary record and salary explanation. This announcement of income illuminates financial specialists and lenders about the dissolvability of your business.

### **3.3 Significance of money related proclamation Examination:**

- Financial articulation investigation decides an organization's wellbeing and solidness.
- Obtain a decent understanding on the best way to translate monetary explanations, for example, pay proclamation, asset report and articulation of income.
- The most imperative advantage of money related proclamation examination is that it gives a plan to the financial specialists about choosing putting their assets in a specific organization.
- The information gives an instinctive comprehension of how the organization conducts business. Investors can discover how administration utilizes assets and whether they utilize them appropriately.

### **3.4 Devices of Money related Proclamation Investigation:**

**3.4.1 Flat investigation** is additionally called pattern examination, a method for assessing a progression of monetary explanation information over some stretch of time.

**3.4.2 Vertical examination**, is likewise called basic size investigation, is a method that communicates each budgetary articulation thing as a percent of a base sum.

**3.4.3 Proportion investigation**, is communicates the relationship among chosen things of money related explanation information

### **3.5 Alerts about utilizing proportion investigation:**

Money related articulation investigation permits supervisors, examiners, and speculators to more readily comprehend an association's execution. In any case, information from money related articulations ought not be gotten without specific alerts. These include:

1. Financial proclamation information are authentic. Verifiable information may not reflect future execution. While we can make projections utilizing recorded information, we should likewise recollect that projections might be mistaken if chronicled execution does not endure.



2. Firms utilize diverse bookkeeping techniques. For instance, stock techniques can change. One firm may utilize FIFO (first-in, first-out), exchanging stock at the primary price tag, while another utilizes LIFO (toward the end in, first-out), exchanging stock at the last price tag. In like manner, the deterioration strategy used to esteem a company's settled resources after some time may differ crosswise over firms. One firm may utilize straight-line deterioration, while another may utilize a quickened devaluation strategy (e.g., MACRS). Especially, while inspecting cross-sectional proportions, contrasts in bookkeeping guidelines can influence accounting report esteems and money related proportions. It is critical to realize which bookkeeping rules the organizations under thought are utilizing before making any decisions about their execution from proportion investigation.

3. Similarly, a company's cross-sectional rivals may frequently be situated the world over. Monetary proclamations for firms based outside the Assembled States don't really fit in with GAAP. Indeed, even past stock estimating and deterioration techniques, distinctive bookkeeping norms and methodology make it difficult to look at monetary explanations and proportions of firms situated in various nations.

4. Sales and costs change consistently. Chiefs, investigators, and financial specialists need to take note of the planning of these reserve streams when performing cross-sectional examination, else they may make inferences from correlations that are really the aftereffect of occasional income contrasts. Likewise, firms end their monetary years at various dates. For cross-sectional examination, this confounds any correlation of asset reports amid the year. In like manner, once occasions, for example, a merger, may influence a company's money related execution. Cross-sectional investigation including these occasions can bring about deceiving ends.

5. Large firms frequently have various divisions or specialty units occupied with various lines of business. For this situation, it is hard to really contrast an arrangement of firms and which chiefs and speculators can perform cross-sectional examination.

6. Firms regularly window dress their budgetary explanations to improve yearly outcomes look. For instance, to enhance liquidity proportions figured with year-end monetary records, firms frequently defer installments for crude materials, gear, credits, et cetera to develop their fluid records and accordingly their liquidity proportions. In the event that conceivable, usually more

exact to utilize other than year-end money related explanations to direct proportion examination. Monetary explanation proportion examination is a noteworthy piece of assessing a company's execution. In the event that supervisors, experts, or financial specialists overlook the issues noted here, they may well make broken inferences from their examination. Be that as it may, utilized astutely and with practical insight, proportion investigation can give valuable data on an association's current position and indicate future execution.

### **3.6 Level Examination:**

Level examination is utilized in monetary proclamation investigation to think about recorded information, for example, proportions, or details, over various bookkeeping periods. Level investigation can either utilize outright correlations or rate examinations, where the numbers in each succeeding period are communicated as a level of the sum in the standard year, with the gauge sum being recorded as 100%. This is otherwise called base-year investigation.

#### **3.6.1 Level Examination of the Monetary record:**

Monetary Articulations frequently contain current information and the information of a past period. Along these lines, the peruser of the money related explanation can contrast with see where there was change, either up or down. Level Examination makes this correlation goes one stride further. It portrays the measure of progress as a rate to demonstrate the distinction after some time and additionally the dollar sum. The accompanying representation delineates a Flat Examination of the Monetary record:

Note that the details are a consolidated Monetary record and that the sums are appeared as dollar sums and as rates and the main year is built up as a gauge. A gauge is set up in light of the fact that a monetary examination covering a range of numerous years may end up awkward. It would require the game plan and count of interlinked numbers and dates. Especially, interlinks among the numbers make money related investigation tedious and complex for a commonplace agent.

### **3.7 Vertical Investigation:**

Vertical investigation is a strategy for budgetary explanation examination in which each detail is recorded as a level of a base figure inside the announcement. In this manner, line things on a pay

explanation can be expressed as a level of gross deals, while line things on a monetary record can be expressed as a level of aggregate resources or liabilities, and vertical examination of an income proclamation demonstrates each money inflow or surge as a level of the aggregate money inflows.

### **3.7.1 Vertical Investigation of the Accounting report:**

Vertical investigation is the correlation of different details inside a solitary period. It looks at each detail to the aggregate and ascertains what the rate the detail is of the aggregate. It tends to be finished with the organization's Budgetary Explanations or with the utilization of the Normal Size Proclamations.

### **3.8 Proportion Investigation:**

A proportion investigation is a quantitative examination of data contained in an organization's money related explanations. Proportion investigation is utilized to assess different parts of an organization's working and money related execution, for example, its proficiency, liquidity, gainfulness and dissolvability.

### **3.9 Classes of Money related Proportion:**

#### **3.9.1 Liquidity Proportion:**

The liquidity of a business firm is estimated by its capacity to fulfill its fleeting unbelievably due. Liquidity alludes to the dissolvability of the association's by and large monetary position. The two essential proportions of liquidity are-

- Current proportion
- Quick Proportion

#### **A. Current Proportion:**

A standout amongst the most broad and much of the time utilized of these liquidity proportions is the present proportion. Associations utilize current proportion to gauge the association's capacity

to meet here and now commitments. It demonstrates the bank's capacity to cover its present liabilities with its present resources.

$$\text{Current Proportion} = \text{Current Resource} / \text{Current Liabilities}$$

**B. Quick Proportion:**

The snappy proportion is a significantly more demanding measure than current proportion. This proportion demonstrates an association's capacity to meet current liabilities with its most fluid resources.

$$\text{Snappy Ratio} = \text{Cash} + \text{Government Securities} + \text{Receivable} / \text{Add up to Current Liabilities.}$$

**3.9.2 Action Proportion:**

Action proportions measure the speed with which accounts are changed over into deal or money. As to current records proportions of liquidity are by and large deficient in light of the fact that distinctions in the organization of an association's current records can essentially influences its actual liquidity

Various proportions are accessible for estimating the action of the critical current records which incorporates stock, money due, and creditor liability. The action (effectiveness of use) of aggregate resources can likewise be surveyed.

**a. Inventory Turnover:**

A proportion demonstrating how frequently an organization's stock is sold and supplanted over a period.

$$\text{Stock Turnover} = \text{Cost of Products Sold} / \text{Normal Stock}$$

The days in the period would then be able to be isolated by the stock turnover equation to compute the days it takes to offer the stock available or stock turnover days. This proportion ought to be looked at against industry midpoints. A low turnover suggests poor deals and, thusly, overabundance stock. A high proportion suggests either solid deals or incapable purchasing. High stock dimensions are undesirable since they speak to a venture with a rate of return of zero. It additionally opens the organization up to inconvenience should costs start to fall.

**b. Average Accumulation Period:**

Normal accumulation period is valuable in assessing credit and gathering approaches. This proportion additionally measures the nature of indebted individuals. It is landed at by separating the normal every day deals into the records receivable equalization:

$$\text{Normal Gathering Period} = \text{Accounts Receivable} / \text{Normal Deals every Day}$$

A short accumulation period infers provoke installment by borrowers. It lessens the odds of awful obligations. Additionally, a more extended gathering period suggests excessively liberal and wasteful credit accumulation execution. It is hard to give a standard gathering time of account holders.

**c. Average Installment Period:**

Normal installment period proportion gives the normal credit time frame delighted in from the loan bosses that implies it speaks to the quantity of days by the firm to pay its leasers. A high loan boss' turnover proportion or a lower credit period proportion implies that the banks are being paid immediately. This circumstance upgrades the credit value of the organization. Anyway an extremely good proportion to this impact likewise demonstrates that the business isn't taking the full favorable position of credit offices permitted by the lenders. It tends to be computed utilizing the accompanying equation:

$$\text{Normal Installment Period} = \text{Accounts Payable} / \text{Normal Buy every Day}$$

**d. Total Resource Turnover:**

The aggregate resource turnover demonstrates the productivity with which the firm can utilize every one of its advantages for create deals. Add up to resource turnover is figured as pursue:

$$\text{Add up to Resource Turnover} = \text{Net Deals} / \text{Add up to Resource}$$

**e. Fixed Resource Turnover:**

A money related proportion of net deals to settled resources. The settled resource turnover proportion estimates an organization's capacity to produce net deals from settled resource speculations - particularly property, plant and hardware (PP&E) – net of deterioration. A higher

settled resource turnover proportion demonstrates that the organization has been more powerful in utilizing the interest in settled advantages for produce incomes. The settled resource turnover proportion is ascertained as:

$$\text{Settled Resource Turnover} = \text{Gross Turnover} / \text{Net Settled Resources}$$

### **3.9.3 Obligation Proportion:**

The obligation position of that shows the measure of other individuals' cash being utilized in endeavoring to create benefits. As a rule, the more obligation a firm uses in connection to its aggregate resources, the more prominent its money related use, a term use to portray the amplification of hazard and return presented using settled cost financing, for example, obligation and favored stock.

$$\text{Obligation Proportion} = \text{Add up to Liabilities} / \text{Add up to Resources}$$

#### **A. Time Premium Earned Proportion:**

This proportion estimates the capacity to meet legally binding interest installment that implies how much the organization ready to pay enthusiasm from their pay.

$$\text{Time Premium Earned Ratio} = \text{EBIT} / \text{Assessments}$$

#### **B. Debt to Value Proportion:**

This proportion surveys the company's capital structure. It gives a proportion of hazard to leasers by considering the assets contributed by lenders (obligation) and speculators (value). The higher level of obligation is more noteworthy the level of hazard to any leaser.

$$\text{Obligation to value ratio} = \text{Add up to Liabilities} / \text{Investors Value}$$

### **3.9.4 Gainfulness Proportion:**

#### **I. Earnings Per Offer (EPS):**

The company's Gaining per share (EPS) are for the most part important to present or forthcoming investors and administration. The Procuring per share speak to the quantity of dollars earned in the interest of each exceptional offer of normal stock.

$$\text{EPS} = \text{Net Salary} / \text{No. of Offer Exceptional}$$

## **II. Return on Resource (ROA):**

Profit for resource (ROA) measures the general adequacy of administration in creating benefits with its accessible resources additionally called the arrival on speculation. The higher proportion is better.

$$\text{Profit for Resource (ROA)} = \text{Net Benefit after Charges} / \text{Add up to Resources}$$

## **III. Return on Value (ROE):**

The Arrival on Value (ROE) measures the arrival earned on the proprietors (both favored and basic investors) venture. By and large, the higher this arrival, the happier the proprietors.

$$\text{Profit for Value (ROE)} = \text{Net Benefit after Duties} / \text{Investors Value}$$

### **3.9.5 Market Proportion:**

Relate the company's fairly estimated worth, as estimated by its current offer cost, to certain bookkeeping esteems. These proportions give knowledge into how well financial specialists in the commercial center feel the firm are doing in term of hazard and return.

#### **A. Price/Income Proportion (P/E Proportion):**

The Value/Income proportion (cost to-profit proportion) of a stock is a proportion of the cost paid for an offer with respect to the pay or benefit earned by the firm per share. The Value/income proportion estimates the sum that financial specialists will pay for every taka of an association's profit. The dimension of this proportion demonstrates the level of certainty speculators have in the association's future execution. The higher the P/E proportion, the more prominent the financial specialist certainty

#### **B. Market/Book (M/B) Proportion:**

The market/book (M/B) proportion gives an appraisal of how speculators see the association's execution. It relates the market estimation of the association's offers to their book - strict bookkeeping – esteem.

Market/book (M/B) proportion: Market cost per share/Book esteem per share

### **3.9.6 Different Proportions:**

#### **i. Investment to Store Proportion:**

Speculation to store proportion measure the aggregate venture and aggregate store. The recipe are given beneath

Speculation to Store Proportion:  $\text{Add up to Venture} / \text{Add up to Deposit} * 100$

#### **ii. Non-Performing Speculation Proportion:**

A Speculation is nonperforming when installments of intrigue and foremost are past due by 90 days or more, or if nothing else 90 days of intrigue installments have been promoted, renegotiated or deferred by assention, or installments are under 90 days late, however there are other valid justifications to question that installments will be made in full. The recipe are-

Non-Performing Speculation Proportion:  $\text{Non-Performing Venture} / \text{Add up to Venture}$ .



## **4.1 Presentation of Budgetary Articulation Examination Fare Import Bank Bangladesh Restricted:**

Budgetary Explanation Investigation is the way toward understanding the hazard and gainfulness of the firm through examination of revealed monetary data, by utilizing distinctive bookkeeping apparatuses and systems. Money related Articulations are set up to meet outer detailing commitments and furthermore for basic leadership purposes. They assume an overwhelming job in setting the system of administrative choices. Be that as it may, the data gave in Budgetary Proclamations isn't an end in itself as no important end can be drawn from these announcements alone. In any case, the data gave in the money related proclamations is of gigantic use in settling on choices through examination and understanding of monetary explanations.

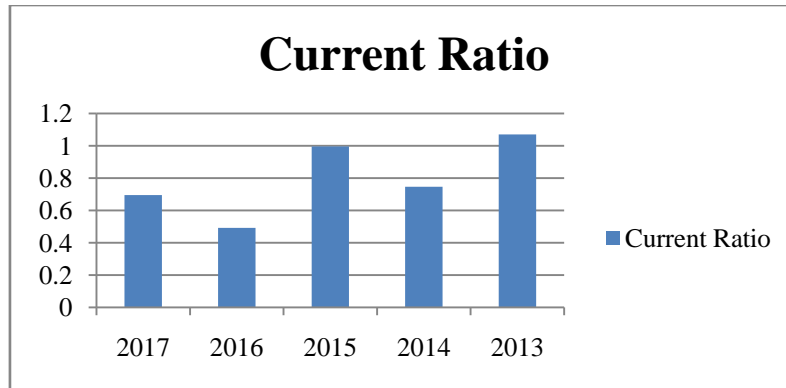
### **4.1.1 Budgetary Explanation Examination of Fare Import Bank Bangladesh Restricted:**

#### **4.1.2 Proportion examination of Exim Bank:**

Proportion investigation is an explanatory instrument can be connected to a bank's monetary proclamations so administration and the outer clients can recognize the most basic issues inside each bank and create approaches to manage those issues. Some chosen proportions are made reference to here to give a knowledge about EXIM Bank of Bangladesh Restricted.

##### **4.1.2.1 Current Ratio:**

<b>YEAR</b>	<b>PROPORTION</b>
<b>2013</b>	<b>1.07:1</b>
<b>2014</b>	<b>0.747:1</b>
<b>2015</b>	<b>0.996:1</b>
<b>2016</b>	<b>0.492:1</b>
<b>2017</b>	<b>0.695:1</b>

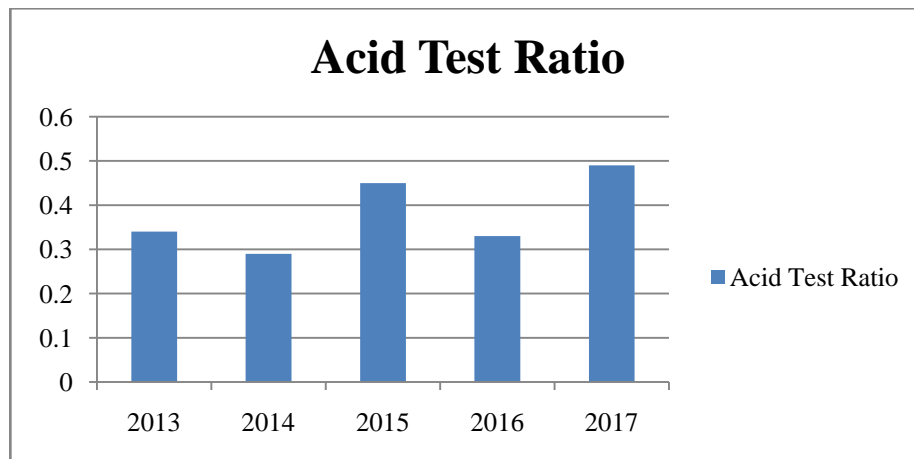


**Figure 4.1: Current Ratio**

**Understanding:** The standard proportion is 2:1. Be that as it may, the present proportion of EXIM Bank is lower than the standard. Current proportion of EXIM Bank in the year 2017 is 0.695:1 while in 2016 was 0.492:1.

**4.1.2.2 Acid Test Ratio:**

YEAR	RATIO
2013	0.49
2014	0.33
2015	0.45
2016	0.29
2017	0.34

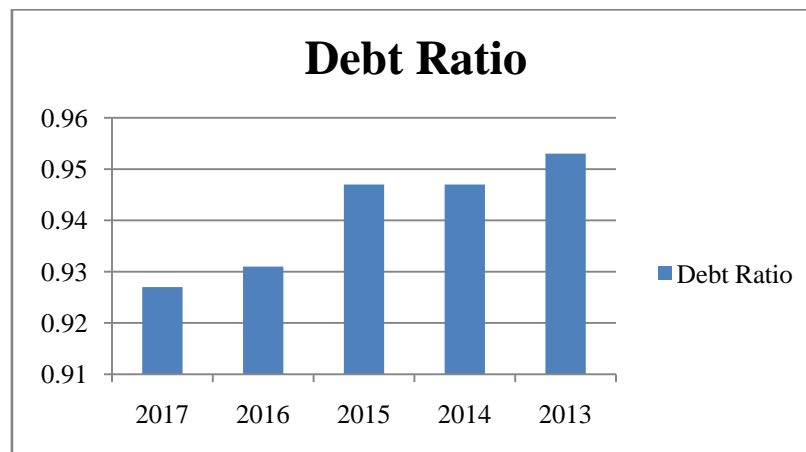


**Figure 4.2: Acid Test Ratio**

**Elucidation:** The standard proportion is 1:1. Be that as it may, the basic analysis proportion of EXIM Bank is much lower than that. Analysis proportion of EXIM Bank in the year 2017 is 0.34:1 though 0.29:1 in 2016.

#### 4.1.2.3 Debt Ratio:

YEAR	RATIO
2013	0.953
2014	0.947
2015	0.947
2016	0.931
2017	0.927



**Figure 4.3: Debt Ratio**

**Translation:** Obligation proportion of EXIM Bank diminished step by step which demonstrates the better administration. Obligation proportion of EXIM Bank in the year 2017 is 0.927:1 and in 2016 is 0.931.

#### 4.1.2.4 Equity Ratio:

YEAR	PERCENTAGE (%)
2013	4.73
2014	5.22
2015	5.70
2016	6.95
2017	7.28

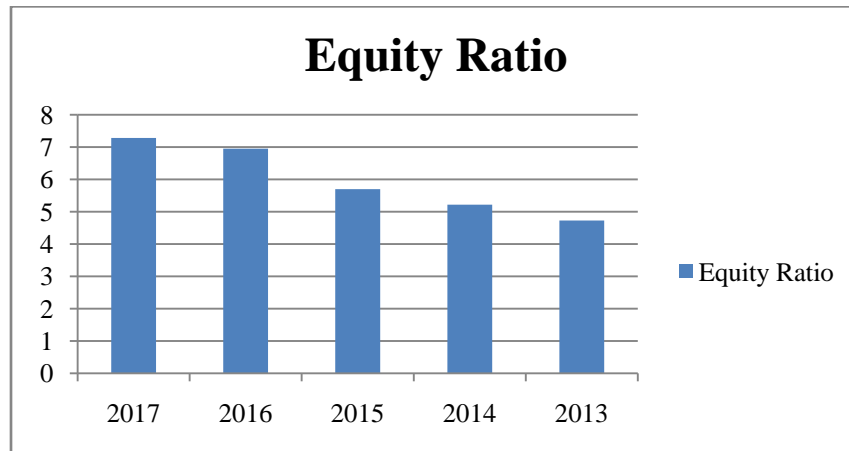


Figure 4.4: Equity Ratio

**Translation:** Value proportion of EXIM Bank expanded continuously which demonstrates that the benefit of EXIM Bank is likewise expanded. Value proportion of the bank in the year 2017 is 7.28% and in 2016 is 6.95%.

#### 4.1.2.5 Debt-equity Ratio:

YEAR	RATIO
2013	21.15
2014	17.84
2015	17.79
2016	13.39
2017	12.74

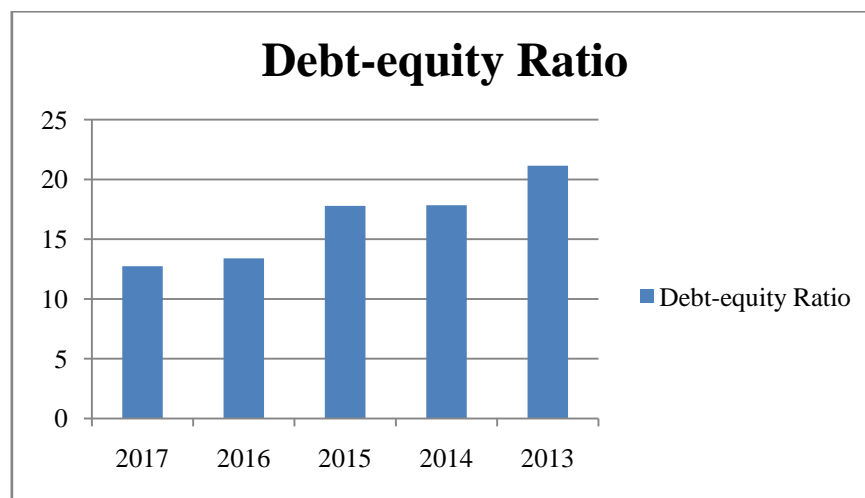
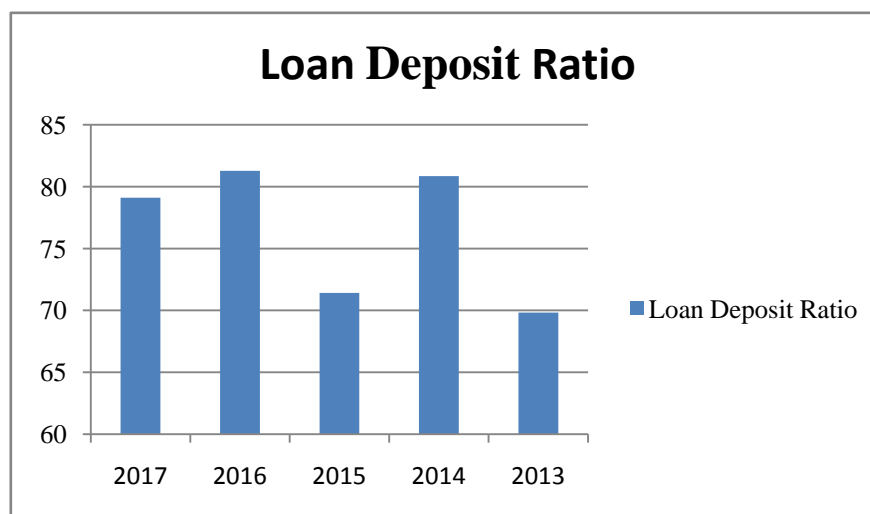


Figure 4.5: Debt-equity Ratio

**Translation:** Obligation proportion diminished amid the year. In 2017 the proportion is 12.74 and in 2016 13.39.

#### 4.1.2.6 Loan Deposit ratio:

YEAR	RATIO (%)
2013	69.82
2014	80.85
2015	71.41
2016	81.28
2017	79.10

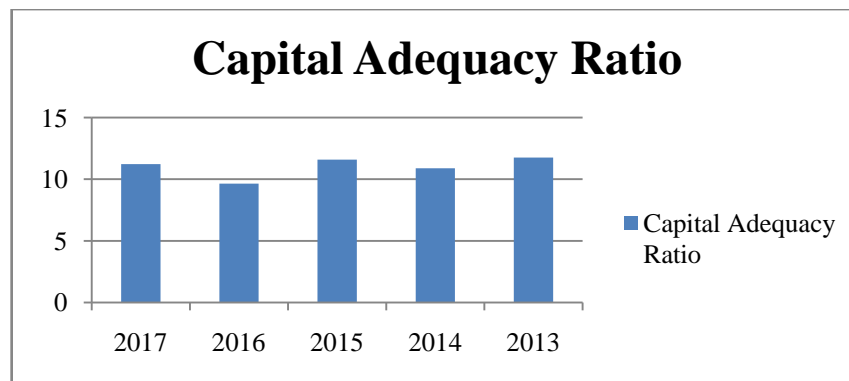


**Figure 4.6: Loan Deposit ratio**

**Understanding:** The standard of advance store proportion is 85%. The advance store proportion of EXIM Bank in 2016 and 2017 is 81.28% and 79.10%, which demonstrates that EXIM Bank isn't in dynamic however tasteful.

#### 4.1.2.7 Capital adequacy ratio:

YEAR	RATIO
2013	11.76
2014	10.89
2015	11.59
2016	9.64
2017	11.23

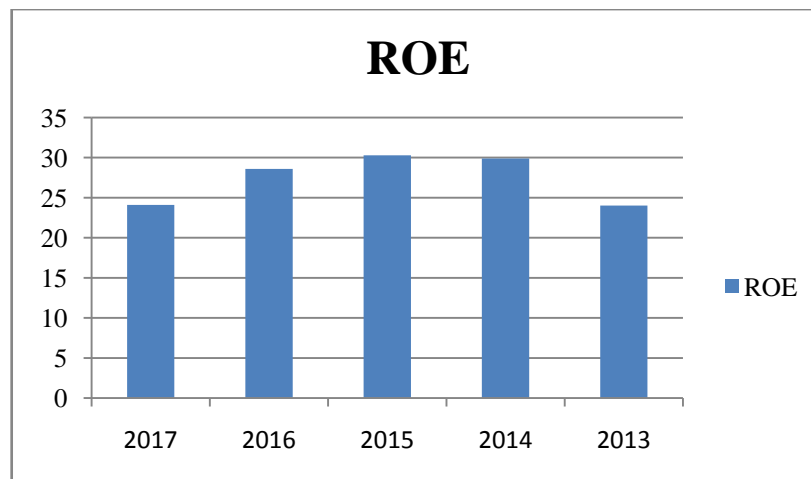


**Figure 4.7: Capital adequacy ratio**

**Understanding:** EXIM Bank administrative capital as on December 31, 2017 remained at Tk. 10534.87 million. Capital sufficiency proportion as on December 31, 2017 was 11.23%. Bangladesh Bank's base necessity is 10%. With the goal that EXIM Bank execution is agreeable.

#### 4.1.2.8 Return on Equity:

YEAR	RATIO (%)
2013	24.02
2014	29.89
2015	30.28
2016	28.59
2017	24.10



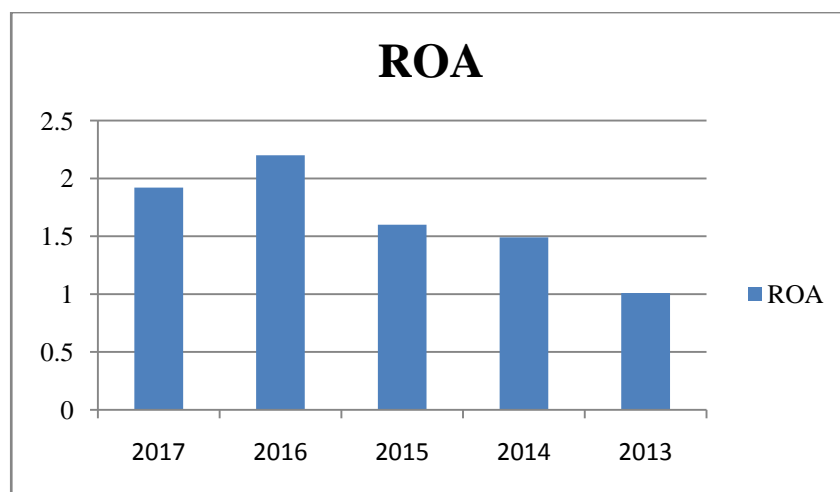
**Figure 4.8: Return on Equity**

**Translation:** In 2017 ROE of DBBL is 24.10% and in 2016 is 28.59%, it is broke down that the proportion is relatively equivalent in consistently that the bank is in steady dimension.



#### 4.1.2.9 Return on Assets:

YEAR	RATIO (Average)
2013	1.01
2014	1.49
2015	1.60
2016	2.20
2017	1.92

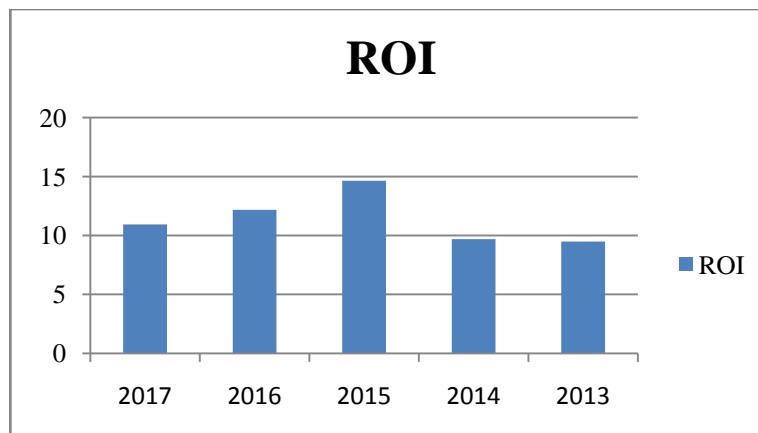


**Figure 4.9: Return on Assets**

**Understanding:** In the year 2017 ROA is 1.92% and in 2016 is 2.20%. It is broke down that the bank's ROA is in always growing 2013 to 2016 which demonstrating that bank is utilizing its advantages successfully than earlier year. In any case, in 2017 it diminished.

#### 4.1.2.10 Return on Investment:

YEAR	RATIO (%)
2013	9.48
2014	9.69
2015	14.64
2016	12.17
2017	10.94

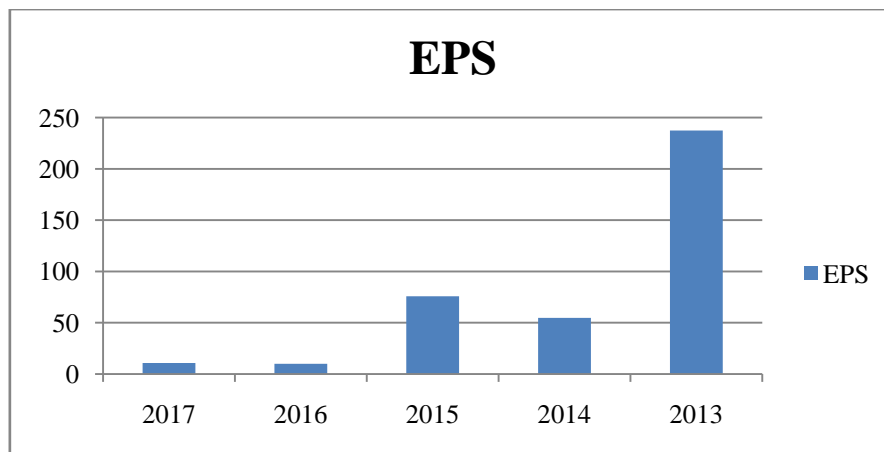


**Figure 4.10: Return on Investment**

**Translation:** EXIM Bank Rate of profitability is 9.48% in 2013 and in 2017 is 10.94%, which demonstrates that EXIM Bank is gaining ground and mastermind their venture choice in successful way.

#### 4.1.2.11 Earnings per Share (EPS):

YEAR	AMOUNT (Taka)
2013	237.37
2014	54.78
2015	75.85
2016	10.01
2017	10.77

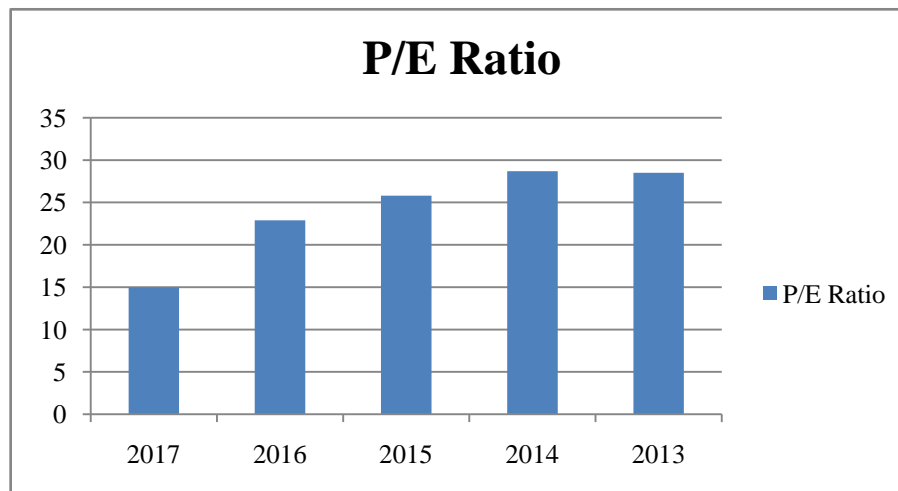


**Figure 4.11: Earnings per Share (EPS)**

**Translation:** The EPS of EXIM Bank isn't economical yet EPS of 2017 is higher than 2016, which implies that the bank may produce more development in EPS later on.

#### 4.1.2.12 P/E Ratio (in times):

YEAR	AMOUNT
2017	14.97
2016	22.90
2015	25.81
2014	28.70
2013	28.50

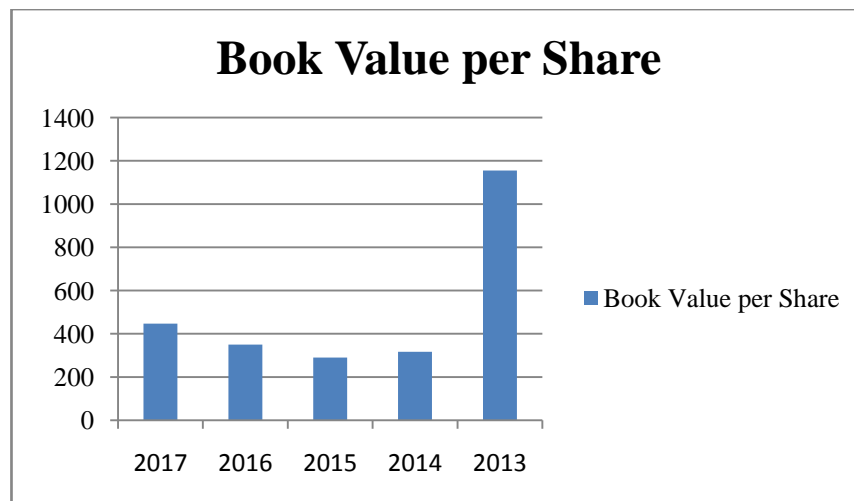


**Figure 4.12: P/E Ratio (in times)**

**Elucidation:** P/E Proportion (in times) of EXIM Bank in the year 2017 is Tk.14.97 and in 2016 is Tk.22.90

#### 4.1.2.13 Book Value per Share:

YEAR	AMOUNT (In Taka)
2017	1154.88
2016	316.36
2015	290.12
2014	350.20
2013	447.07



**Figure 4.13: Book Value per Share**

**Elucidation:** Book esteem per offer of EXIM Bank in the year 2017 is Tk.447.07 and in 2016 is Tk.350.20.

## **5.1 Discoveries:**

This examination is centered around the different plans of EXIM Bank, some of which are not presently in power and others are continuing great. We will now talk about to sum things up, what we have found after this examination under the quality, shortcoming and achievement status of different plans.

### **1. Current and Analysis proportion:**

Current and Analysis proportion is well be standard, which implies the advantages of EXIM Bank is to serve client.

### **2. Loan store proportion:**

Advance store proportion is beneath the standard, which shows that EXIM Bank isn't in dynamic mode yet attractive.

### **3. Return on value:**

EXIM Bank Ltd ought not rely upon net salary and investors the Arrival on value isn't well.

### **4. Return on resource:**

Profit for resource is diminishing, which demonstrates that EXIM Bank isn't utilizing its benefits successfully.

### **5. Return on speculation:**

Quantifiable profit is additionally diminishing, which shows that EXIM Bank isn't orchestrating their speculation choice in viable way.

### **6. The income per share:**

The income per offer of EXIM Bank isn't maintainable. So it might make such a significant number of issue in Exim bank restricted.

## **5.2 Suggestions:**

### **1. Current and Analysis proportion:**

We should Current and Analysis proportion is well standard, which implies the advantages of EXIM Bank is sufficient its useful for bank.

### **2. Loan store proportion:**

EXIM Bank should build credit store proportion which demonstrates that Bank is in dynamic mode.

### **3. Return on value:**

EXIM Bank Ltd ought not rely upon net pay and investors at that point Profit for value is well and afterward bank future position will be great.

### **4. Return on resource:**

At the point when return on resource is expanding, which demonstrates that EXIM Bank is utilizing its advantages adequately.

### **5. Return on speculation :**

Degree of profitability is additionally expanding, which demonstrates that EXIM Bank is organizing their venture choice in compelling way.

### **6. The income per share:**

At the point when the income per offer of EXIM Bank is supportable. So it might make such huge numbers of usage in Exim bank constrained.

### **5.3 End:**

From the down to earth execution of client managing strategies amid the entire time of my pragmatic introduction in EXIM Bank Bangladesh Restricted I have achieved a firm and solid decision certainly. I trust that my acknowledgment will be in amicability with the vast majority of the keeping money scholars. EXIM Bank is one of the most up to date banks in Bangladesh. For that perspective, this bank isn't very experienced about the keeping money industry in this nation. The more forceful the bank will turn into the more exceptional the opposition will be. In coming days they are to confront different key difficulties, for example,

It is a significant apparent to develop a powerful and effective keeping money framework to the most elevated wanted dimension electronic exchange is an unquestionable requirement. So this issue ought to be considered as quickly as time permits. Other than each bank needs to endure a middle of a substantial number of banks including neighborhood and remote banks. That is the reason to keep pace with expected net revenue of the time being and for the future each bank should attempt central core to satisfy the clients in a brilliant and trusty way.



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