

# **INTERNSHIP REPORT**

**on**

**Financial Statement Analysis of First Security Islami Bank Limited  
"Performed at Azampur Branch"**

Supervised by:

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Submitted By:

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# Letter of Transmittal

December 11, 2019  
Educator Dr. Md. Abul Hossain  
Facilitator (MBA Program)  
Uttara Grounds  
Daffodil Worldwide College

Subject: Accommodation of Temporary position Report Budget report Examination of First Security Islami Bank Restricted

Dear Sir,

I have arranged my entry level position report on the point of Budget summary Examination of First Security Islami Bank Constrained 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 significant course.

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

Expressing gratitude toward you for your thoughtful supervision.

Truly yours

*Jannatul Ferdush*

**(Jannatul Ferdush)**

ID No: 171-14-722

Major in Account

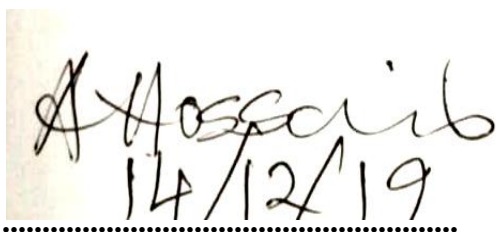
Program: MBA

Division of Business Organization

Daffodil Worldwide College

## Testament of Director

This is to guarantee that the work entitled Fiscal summary Investigation of First Security Islami Bank Restricted is a unique work by Jannatul Ferdush, ID #171-14-722, Significant Fund, Division of Business Organization, Daffodil Global College, Uttara Grounds, finished his temporary position report under my watch and submitted for the fractional satisfaction of the prerequisite for grant of Ace of Business Organization (MBA) from Daffodil Worldwide College (Uttara Grounds).



.....

**(Professor Dr. Md. Abul Hossain)**

Facilitator (MBA Program). Uttara Grounds

Personnel of Business Enterprise

Daffodil Global College

## **Understudy Revelation**

I do therefore gravely pronounce that the work introduced in this Temporary position Report has been done by me and has not been recently submitted to some other College/School/Association for a scholastic authentication/degree.

I, Jannatul Ferdush, ID: 171-14-722, proclaim that the introduced temporary position report on Budget report Investigation of First Security Islami Bank Restricted 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 introduced doesn't break any current copyright and no segment of this report is duplicated from any work done before for a degree or something else.

I further embrace to reimburse the harm emerging from rupture of the previous commitments.

*Jannatul Ferdush*

**(Jannatul Ferdush)**

ID No: 171-14-722

Major in Fund

Program: MBA

Branch of Business Organization

Daffodil Global College

## **Affirmation**

To start with, I might want to offer my thanks to omnipotent ALLAH to invigorate me the to finish the examination inside the stipulated time.

I profoundly thank to my decent entry level position administrator Prof. Dr. Md. Abul Hossain, Branch of Business Organization, and Daffodil Global College for appointing me the report and for all his caring help to achieve it. His important recommendations and direction helped me a great deal to set up the report in an efficient way. I might want to thank our entire Branch of Business Organization for encouraging me to do temporary position and setting up this report.

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

## **Dynamic**

The title of this Entry level position Report is "Budget report Investigation of First Security Islami Bank Constrained" was allocated by my Temporary job manager and endorsed by the College authority.

This report dependent on the temporary job program, fractional prerequisite for the Ace of Business Organization in Daffodil Worldwide College. The principle goals of report are to discover Fiscal report Examination of First Security Islami Bank Constrained. The report examines about the Fiscal summary Investigation of First Security Islami Bank Restricted. The report is isolated into five parts. First Section contains the early on part of the report which suggests presentation, root, foundation, destinations, scope, approach, restrictions.

Second section incorporates the historical backdrop of First Security Islami Bank Constrained, crucial, systems, budgetary features, SWOT Investigation of First Security Islami Bank Restricted and so forth.

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

Four parts comprises Budget summary Investigation of First Security Islami Bank Restricted.

Five sections comprises discoveries and suggestions. what's more, decision about the report. First Security Islami Bank Restricted is another age Bank. It is resolved to give high caliber monetary administrations/items to add to the development of G.D.P. of the nation through invigorating exchange and trade, quickening the pace of industrialization, boosting up send out, making business open door for the informed youth, neediness lightening, increasing expectation of living of restricted pay gathering and over all maintainable financial advancement of the nation. The fundamental way of thinking of First Security Islami Bank Constrained is to lessen premium and charge or pay fixed enthusiasm on advances or stores and simultaneously build up a populist society dependent on the guideline of social equity and value Rather than predator mined enthusiasm on stores, First Security Islami Bank Restricted offers the confirmation it to the statements as a concurred proportion.

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## **1.1 Presentation**

First Security Islami Bank Constrained is old foundation that is contributing toward the improvement of any economy and is treated as a significant assistance industry in present day world. Presently days the capacity of bank isn't restricted to inside the equivalent geological utmost of any nation. Because of globalization and free market economy, this industry is confronting extreme challenge in any nation and usage of WTO will additionally expand rivalry. The general execution of Bank doesn't just rely on the financial business itself yet in addition on the Exhibition of economy where it is working.

The Financial part is one of the significant help divisions in Bangladesh economy. There are a few sorts of banks, which vary 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 diminished as they grow the scope of items and administrations they offer, there are as yet key distinctive qualities.

## **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 report on my discoveries. Without useful introduction, hypothesis can never be productive.

## **1.3 Foundation**

First Security Islami Bank Constrained is one of the main neighborhood private business banks in Bangladesh. This bank has effectively 118 branches situated in better places and furthermore going to set up more branches. This association has made a positive picture to the client's brain by giving better assistance. This bank has presented some cutting edge banking plan that has got high market request. As it keep up the pace with aggressive business world, its exercises, culture, reasoning and style drives an assistant understudy to be the best at any field of working life.

## **1.4 Targets of the Investigation**

- i. To uncover the budget report of First Security Islami Bank Restricted.
- ii. To dissect the financing position of the bank by utilizing various proportions
- iii. To give a few proposals to beat the issues of First Security Islami Bank Constrained

## **1.5 Extension**

The extent of the examination might be expressed as under:

- i. The study would help top administration in arranging and choice advertising system.
- ii. The study would help the board in distinguishing the key regions of shortcoming and quality.
- iii. The study would mindful the top administration to take remedial and proper measure convenient to improve the organization's promoting and other execution.
- iv. The study would likewise help the investors as a manual for organization's present and future position.

## **1.6 Approach**

The report depends on optional source and essential information assortment review. 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 meeting customers of the Main Security Islami Bank Constrained. I have likewise included important bits of knowledge of the workers. These information help me to decide the business advancement pattern of the branch. For essential information, I have led an overview of not many respondents to gather the perceptions and break down the information for assessing the business improvement pattern of the branch.

## **b) Secondary Information**

I have utilized various kinds of auxiliary information in consummation of my temporary position report. Here essential to make reference to that no surveys are utilized for gathering the information.

Wellsprings of data and assortment of information:

- i. Face to confront meet with customers.
- ii. Information with respect to new item improvement.
- iii. Bangladesh Bank Report.
- iv. From Every day Paper.

## **1.7 Constraints**

By mixing all my insight, I attempted my level best to keep the confinements as short as could be expected under the circumstances. In any case, next to every one of the endeavors I confronted the accompanying constraints:

- i. There were shortage of sufficient information and data on the important point as certain information are treated as especially private.
- ii. The talking with process is protracted.

Omission and blunder might be there due to may absence of involvement with setting up an expert report like this one.

## **2.1 Authentic Foundation of FSIBL**

First Security Bank Restricted rose as another business bank to give effective financial administrations and to contribute financial advancement of the nation. The bank initiated its activity August 12, 1999, under the organization Demonstration 1994. The bank gives an expansive scope of budgetary administrations to its clients and corporate customers. The Wide of Executives comprises of famous characters from the domain of business and enterprises in the nation.

The organization theory "A stage ahead in time" has been accurately the pith of the legend of Asian achievement; the bank has been working with capable and splendid faculty, gear with current innovation in order to make it generally effective to address the difficulties of 21st century.

During this limited capacity to focus time the Bank effective in situating itself as p dynamic and dynamic money related organization in the nation. The bank had been broadly acclaimed by the business product from little businesspersons or business people to huge brokers and mechanical aggregates incorporated the top of the line corporate borrowers for giving inventive financing arrangements.

The support and executive of the bank are a fruitful gathering of conspicuous nearby and non-inhabitant Bangladesh financial specialist who has earned high accreditation and brilliant notoriety in their particular fields of business at home and abroad.

## **2.2 Crucial FSIBL**

First Security Bank Restricted intends to get one of the main banks in Bangladesh by nature of activities in their financial area. The bank has some strategic accomplish the hierarchical objectives. These are recorded cry:

The bank has faith in solid capitalization.

- It keeps up exclusive expectation corporate and business morals.
- First Security Bank Restricted expands highest caliber of administrations, which pulls in the clients to pick them first.
- First Security Bank Restricted gives items and administrations that empower investment funds.

## **2.3 Target and Objectives of FSIBL**

The targets and the objectives of First Security Bank Restricted are the accompanying:

- Their principle objective is to augment benefit, which thus will boost riches.
- First Security Bank Constrained is constantly prepared to keep up the highest caliber of administrations by banking innovation reasonability in the board and by applying exclusive requirement of business morals throughits built up duty and legacy.
- First Security Bank Constrained is resolved to guarantee its commitment to national economy by expanding its benefit through expert and trained development methodology for its client and by making corporate culture in worldwide financial zone.

## **2.4 Element of FSIBL**

There are numerous purposes for the better execution of First Security Bank Restricted than some other recently settled banks:

- The internal condition of all branches is very much designed.
- First Security Bank Restricted gives alluring financing cost in store plan, which are the most noteworthy among other business banks.
- The bank give advance to the clients at lower loan fee with simple and adaptable condition than the other do.
- L/C commissions and different charges are generally low than different banks. The bank has built up journalist association with numerous remote banks.

## **2.5 Standard Items and Administrations**

The Bank serves a wide range of present day, dynamic and dynamic business just as banking administrations to the clients of all strata of society. During the limited capacity to focus time, the Bank has been profoundly perceived and lauded by the business network, from little business people to enormous merchants and modern aggregates, and rose as the quickest developing among the third era banks in regard of business and benefit. It has just opened 20 branches in various industrially significant places all through the nation to make its administrations accessible to the individuals. First Security Bank Constrained effectively showcased its items intended to satisfy the

necessities of different financial strata.

A. Store Plans

I. Current Record

ii. Momentary Store

iii. Sundry Store

iv. Investment funds Financial balance

v. Fixed Store

vi. Non-Occupant Remote Cash Record

vii. Inhabitant Remote Cash Record

viii. Month to month Investment funds Plan

ix. Month to month Benefit Based Investment funds Plan

x. Twofold Advantage Store Plan

B. Credits and Advances Plans

I. Term Advance

ii. Advance (General)

iii. Verified Overdraft

iv. Transport Advance

v. Money Credit

vi. House Building Advance

vii. Installment against Archive (Cushion)

viii. Credit against Trust Receipt (LTR)

ix. Buyer Account Plan

x. Contract buy Plan

xi. Little Undertaking Financing

C. Administrations

I. Prepared Money Card Administrations ii.

Instruction Settlement Administration

The Bank is an individual from Quick

(Society for Overall Entomb Bank

Monetary Media transmission)

The Bank has just propelled Web based

Financial Assistance.

The Bank is wanting to present

ATM/Check card very soon.

The Bank is additionally wanting to present Shipper Banking Administrations.

## **3.1 Hypothetical Viewpoints**

### **3.1.1 Fiscal report Examination**

Fiscal report Examination is an investigation which fundamentally inspects the connection between different components of the Budget summaries so as to acquire the essential and successful data from them. It is a procedure of filtering the Budget summaries for assessing the connection between the things as revealed in them. As per John N. Myer, 'Fiscal report Investigation is to a great extent an investigation of connections among the different budgetary factors in a business, as uncovered by a solitary arrangement of explanations, and investigation of these variables as appeared in a progression of articulations.'

Hence, Budget summary Investigation includes an orderly and basic assessment of the data contained in the Fiscal reports so as to give a compelling and increasingly important data to its various clients. It is essentially an after death of the value-based exercises of an undertaking as revealed in the Fiscal reports to pass judgment on the operational capacity, gainfulness, dissolvability, administrative productivity and the general execution of the endeavor all the more obviously.

## **3.2 The Four Key of Fiscal reports**

Fiscal reports depict the productivity and estimation of a business. The four keys of fiscal report make up a standard arrangement of budget summaries:

### **(a) Accounting report**

To put it plainly, this is the basic "what do we have" proclamation. The monetary record shows what the organization possesses, and what the organization owes (these two sums are consistently in balance). Any residual contrast between these two sums shows what has a place with the proprietors as their advantage. This report is a perpetual 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 key data in the working capital, fixed resources and proprietors' (investors) value.



### **(b) Pay explanation (benefit and misfortune articulation)**

So, this is the "what did we do" explanation. This record shows how the organization performed during its course of activities during a fixed timeframe. Not at all like the asset report, the pay explanation is an impermanent articulation. It collects data over a set period (normally month to month or quarterly) toward the finish of which its numbers are reset to focus so as to begin following movement of the following time frame. Key components of the salary articulation incorporate income and costs. Consolidated, these numbers yield the net gain (or shortfall).

### **(c) Articulation of held income**

The announcement of held profit shows the progressions in held income through the span of the following time frame. For what reason is the announcement of held income significant? It is a proportion of the benefits of your activity that have been produced through gainful action, held in your business and not delivered out to investors as profits. Partners, (for example, financial specialists or potential speculators) in your organization will be keen on perusing this announcement to more readily see how their (latent capacity) profits contrast with your detailed benefits. By and large, a lot of held income is viewed as a sign that the organization has progressed nicely and is reinvesting its benefits in itself. Remember however, that a youthful organization regularly faces detailing negative held income as it requires some investment to fabricate the business and become gainful.

### **(d) Proclamation of income**

The announcement of income shows insights regarding the money that traveled through the business during the following time frame—how it came in, and how it left. Cash can come into the organization through channels, for example, working salary, clearance of benefits or value or by getting reserves. Or on the other hand it can leave, for instance, through working misfortunes, acquisition of advantages, or paying off of advances or intrigue. The announcement of income doesn't contain new data in the fiscal report—it is gotten based on what is given on the asset report and salary explanation. This announcement of income illuminates financial specialists and loan bosses about the dissolvability of your business.

### **3.3 Significance of fiscal report Investigation**

- Financial explanation investigation decides an organization's wellbeing and dependability.
- Obtain a decent understanding on the most proficient method to translate budget summaries, for example, pay proclamation, accounting report and articulation of income.
- The most significant advantage of budget summary investigation is that it gives a plan to the financial specialists about settling on putting their assets in a specific organization.
- The information gives an instinctive comprehension of how the organization conducts business. Investors can discover how the executives utilizes assets and whether they use them appropriately.

### **3.4 Apparatuses of Budget summary Investigation**

**3.4.1** Level examination is likewise called pattern investigation, a strategy for assessing a progression of budget summary information over some stretch of time.

**3.4.2** Vertical examination, is additionally called normal size investigation, is a strategy that communicates each budget report thing as a percent of a base sum.

**3.4.3** Proportion investigation, is communicates the relationship among chose things of fiscal report information

### **3.5 Even Investigation**

Even investigation is utilized in fiscal report examination to look at 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 gauge year, with the standard sum being recorded as 100%. This is otherwise called base-year investigation.

### **3.6 Level Examination of the Accounting report**

Budget summaries frequently contain current information and the information of a past period. Thusly, the peruser of the fiscal summary can contrast with see where there was change, either up or down. Level Investigation makes this examination goes one stride further. It delineates the measure of progress as a rate to show the distinction after some time just as the dollar sum. The accompanying outline portrays an Even Examination of the Accounting report:

Note that the details are a dense Monetary record and that the sums are appeared as dollar sums and as rates and the primary year is built up as a gauge. A gauge is set up on the grounds that a money related investigation covering a range of numerous years may get lumbering. It would require the course of action and computation of interlinked numbers and dates. Especially, interlinks among the numbers make money related examination tedious and complex for an average agent.

### **3.7 Vertical Investigation**

Vertical investigation is a technique for fiscal report examination wherein each detail is recorded as a level of a base figure inside the announcement. In this manner, details on a salary proclamation can be expressed as a level of gross deals, while details on an accounting report can be expressed as a level of absolute resources or liabilities, and vertical examination of an income explanation shows each money inflow or surge as a level of the complete money inflows.

#### **3.7.1 Vertical Examination of the Monetary record**

Vertical examination is the correlation of different details inside a solitary period. It looks at each detail to the aggregate and figures what the rate the detail is of the aggregate. It very well may be finished with the organization's Fiscal summaries or with the utilization of the Regular Size Explanations.

### **3.8 Proportion Investigation**

A proportion investigation is a quantitative examination of data contained in an organization's budget summaries. Proportion examination is utilized to assess different parts of an organization's working and budgetary exhibition, for example, its productivity, liquidity, benefit.

## 4.1 Prologue to Fiscal summary Investigation of First Security Islami Bank

### Restricted

Fiscal report Examination is the way toward understanding the hazard and benefit of the firm through investigation of announced money related data, by utilizing distinctive bookkeeping instruments and systems. Fiscal summaries are set up to meet outside detailing commitments and furthermore for basic leadership purposes. They assume a predominant job in setting the system of administrative choices. In any case, the data gave in Fiscal summaries isn't an end in itself as no significant end can be drawn from these announcements alone. Be that as it may, the data gave in the budget summaries is of enormous use in settling on choices through examination and translation of fiscal reports.

## 4.2 Proportion Examination of First Security Islami Bank Restricted

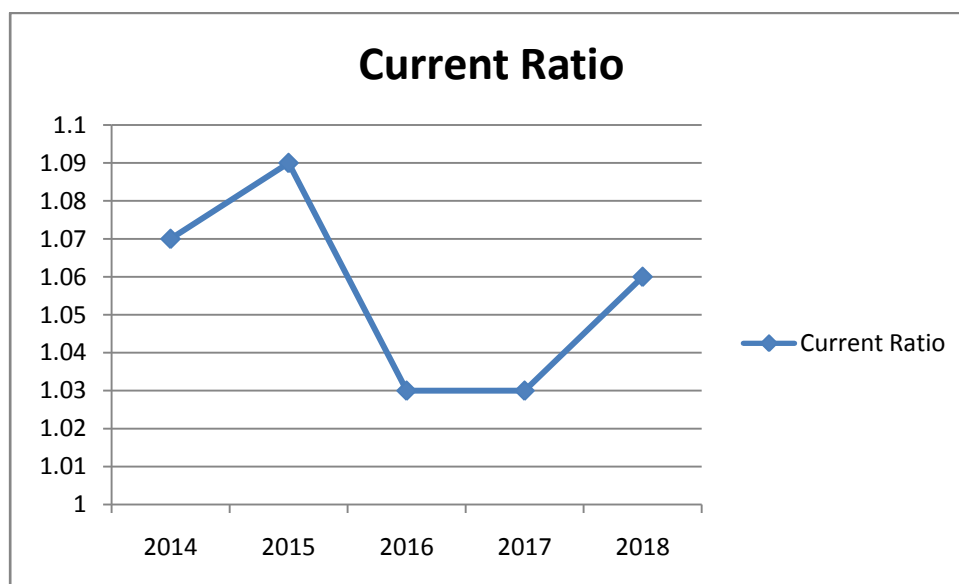
This part assesses the announcement of First Security Islami Bank Restricted dependent on money related proportions. Despite the fact that more noteworthy accentuation has been given to Speculation execution, different proportions have additionally been talked about to concentrate on the bank's general execution.

### 4.2.1 Current Ratio

$$\text{Current Ratio} = \text{Current Asset} / \text{Current Liabilities}$$

Table 1: Current Ratio

Year	2014	2015	2016	2017	2018
Current asset(Tk)	29808880564	32852347356	49056489935	67480300829	83684131340
Current liabilities(Tk)	27941520250	30006429198	47788070380	65458426639	78685558780
Current Ratio(times)	1.07	1.09	1.03	1.03	1.06



**Figure 1: Current Ratio**

**Elucidation:**

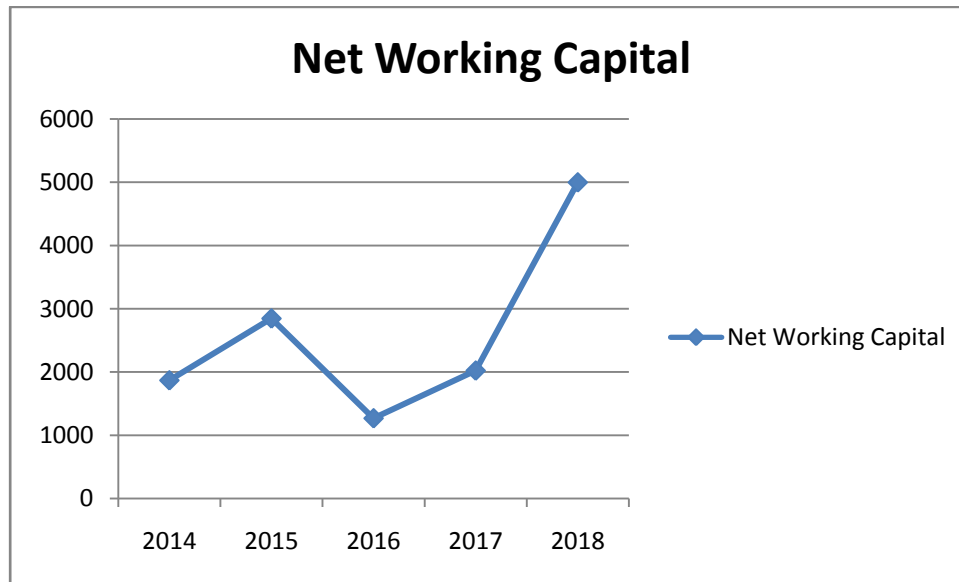
Current Proportions of FSIBL were 1.07times, 1.09times, 1.03times, 1.03times and 1.06times separately in 2014, 2015, 2016, 2017 and 2018. After 2015 current proportion diminished, and it was same in 2016 and 2017. Current Proportion expanded a piece in 2018. Be that as it may, over the period current proportion of FSIBL was beneath the standard (2:1). Regarding standard of current proportion, liquidity position of FSIBL isn't agreeable. Along these lines, FSIBL should expand its present liabilities to improve liquidity position.

**4.2.2 Net Working Capital**

$$\text{Net Working Capital} = \text{Current Assets} - \text{Current Liabilities}$$

**Table 2: Net Working Capital**

Year	2014	2015	2016	2017	2018
<b>Current Assets(Tk in million)</b>	29809	32852	49056	67480	83684
<b>Current Liabilities(Tk in million)</b>	27941	30006	47788	65458	78686
<b>Net Working Capital(Tk in million)</b>	<b>1868</b>	<b>2846</b>	<b>1268</b>	<b>2022</b>	<b>4998</b>



**Figure 2: Net Working Capital**

**Translation:**

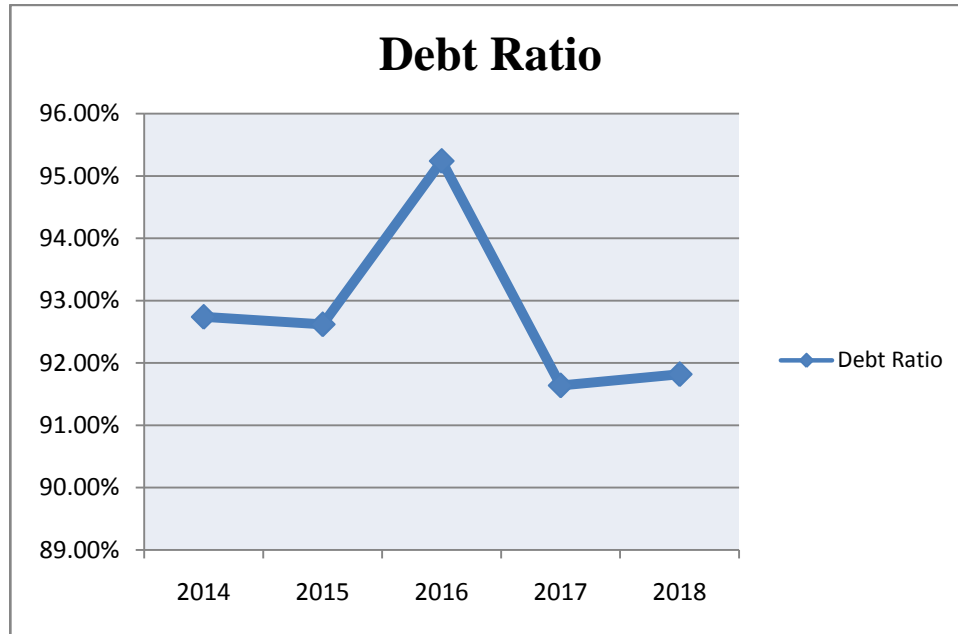
Net working capital estimates the liquidity position of the bank. In the above figure net working capital of First Security Islami Bank Restricted were Tk1868m, Tk2846m, Tk1268m, Tk2022m and Tk4998m individually in 2014, 2015, 2016, 2017 and 2018. Net Working Capital diminished from 2014 to 2016 and after 2016 net working capital of FSIBL expanded. It is great sign for the bank.

**4.2.3 Debt Ratio**

$$\text{Debt ratio} = \text{Total Liabilities} / \text{Total Assets}$$

**Table 3: Debt ratio**

Year	2014	2015	2016	2017	2018
<b>Total Liabilities(tk in million)</b>	40504	53994	72052	99312	123177
<b>Total Assets(tk in million)</b>	44110	58921	78800	107229	132823
<b>Debt Ratio</b>	<b>91.82%</b>	<b>91.64%</b>	<b>95.24%</b>	<b>92.62%</b>	<b>92.74%</b>



**Figure 3: Debt Ratio**

**Elucidation:**

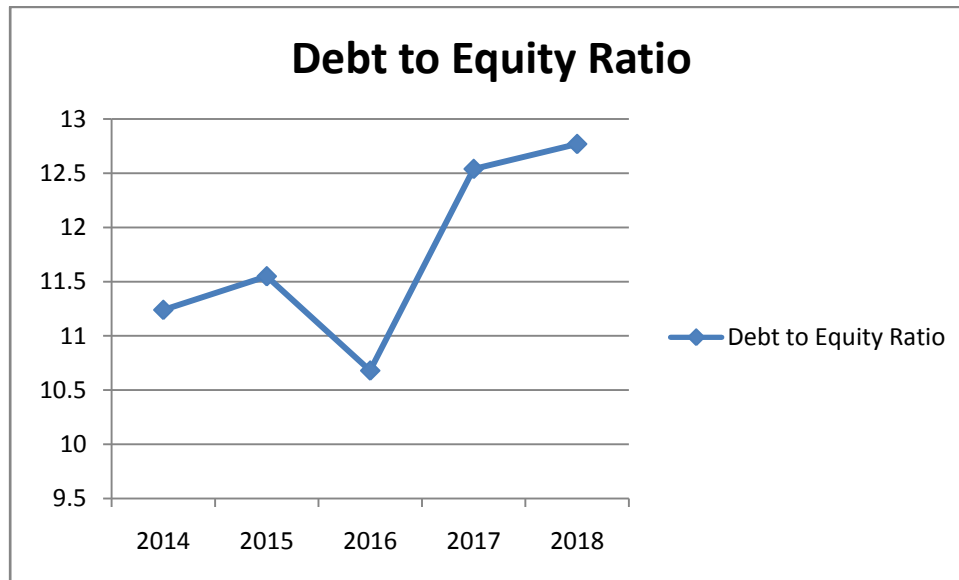
From the loan boss' perspective a lower obligation proportion is better for the bank. Obligation proportions of FSIBL were 91.82%, 91.64%, 95.24%, 92.62% and 92.74% separately in 2014, 2015, 2016, 2017 and 2018. Obligation proportion expanded from 2014 to 2016 and in 2016 it was the most elevated. After 2010 obligation proportion of FSIBL diminished. It is a decent sign for the bank.

**4.2.4 Debt to Equity Ratio**

$$\text{Debt to Equity Ratio} = \frac{\text{total liability}}{\text{equity capital}}$$

**Table 4: Debt to Equity Ratio**

Year	2014	2015	2016	2017	2018
<b>Total Liabilities(tk in million)</b>	40504	53994	72052	99312	123177
<b>Equity Capital(tk in million)</b>	3605	4676	6748	7917	9646
<b>Debt to Equity Ratio(times)</b>	<b>11.24</b>	<b>11.55</b>	<b>10.68</b>	<b>12.54</b>	<b>12.77</b>



**Figure 4: Debt to Equity Ratio**

**Elucidation:**

From the above figure it is seen that Obligation to Value Proportion of FSIBL was 11.24times, 11.55times, 10.68times, 12.54times and 12.77times individually in 2014, 2015, 2016, 2017 and 2018. Obligation to Value Proportion expanded 2014 to 2015 and after 2015 obligation to value proportion diminished. Obligation to value proportion was the most reduced (10.68times). After 2016 obligation to value proportion expanded, in 2018 obligation to value proportion was the most elevated (12.77times). High obligation to-value proportion demonstrates that an organization will most likely be unable to create enough money to fulfill its obligation commitments.

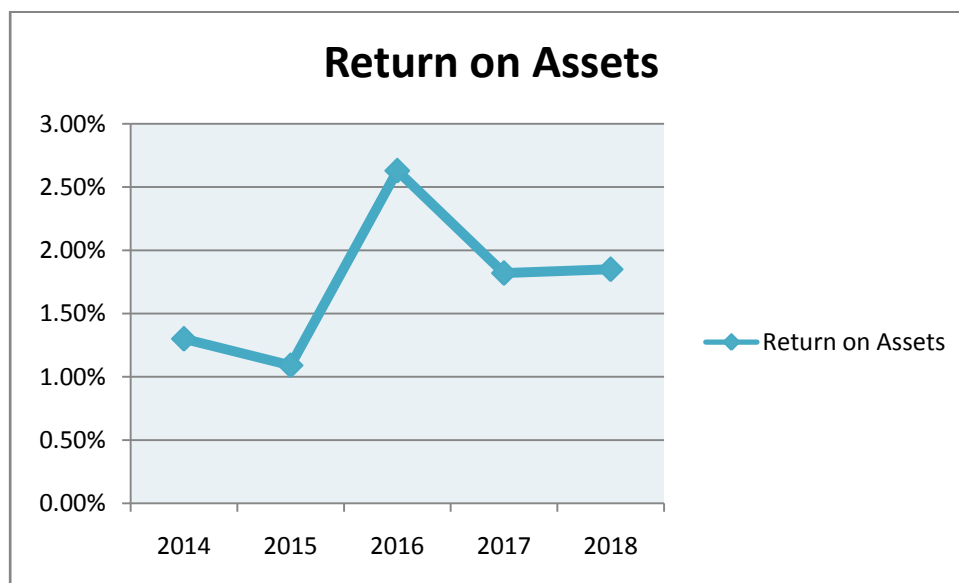
**4.2.5 Return on Assets**

$$\text{Return on asset (ROA)} = \frac{\text{earning available for common stockholders}}{\text{total assets}}$$

**Table 5: Return on asset (ROA)**

Year	2014	2015	2016	2017	2018
<b>Earning Available for Common Stockholders(tk in million)</b>	818	1071	2072	1167	1729
<b>Total Assets(tk in million)</b>	44110	58921	78800	107229	132823
<b>Return on Assets</b>	<b>1.3%</b>	<b>1.09%</b>	<b>2.63%</b>	<b>1.82%</b>	<b>1.85%</b>





**Figure 5: Return on asset**

**Understanding:**

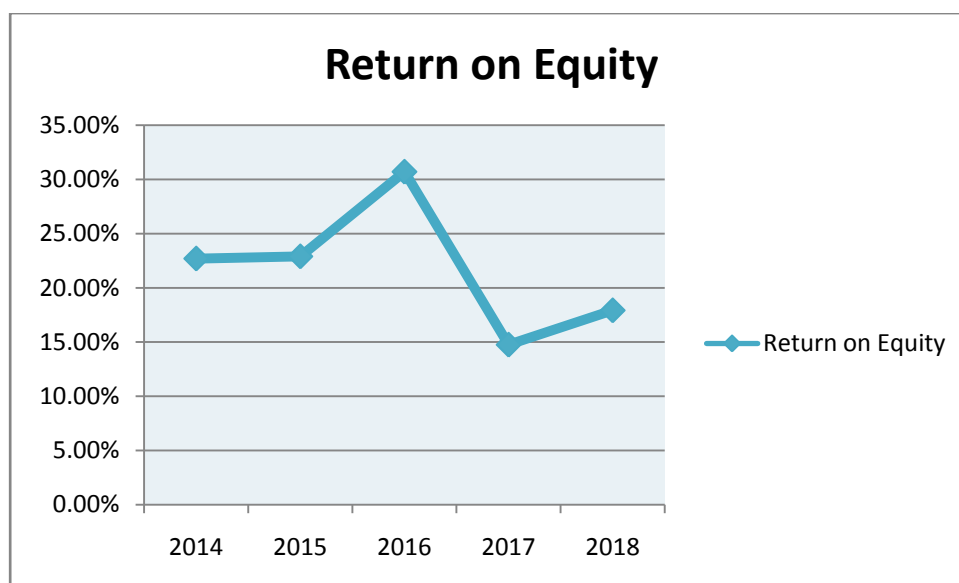
From the above figure it is seen that the ROA of First Security Islami Bank Restricted product 1.3%, 1.09%, 2.63%, 1.82% and 1.85% separately in 2014, 2015, 2016, 2017 and 2018. Profit for Resources diminished a piece from 2014 to 2015 and it was the most minimal (1.09%) in 2009. Profit for resources expanded from 2015 to 2016 and in 2016 it was the most elevated (2.63). After 2010 profit for resources diminished, it isn't great sign for the bank. Bank should attempt to use its benefits appropriately to build return related with absolute resources.

**4.2.6 Return on Equity**

$$\text{Return on Equity (ROE)} = \frac{\text{earning available for common stockholders}}{\text{equity capital}}$$

**Table 6: Return on Equity (ROE)**

Year	2014	2015	2016	2017	2018
Earning Available for Common Stockholders(tk in million)	818	1071	2072	1168	1729
Equity Capital(tk in million)	3605	4676	6748	7917	9646
Return on Equity	22.7%	22.9%	30.71%	14.75%	17.92%



**Figure 6: Return on Equity**

**Interpretation:**

From the above figure it is seen that return on equity were 22.7%, 22.9%, 30.71%, 14.75%, 17.92% respectively in 2014, 2015, 2016, 2017 and 2018. Return on Equity increased from 2014 to 2016 & in 2016 it was the highest (30.71%). After 2015 return on equity of FSIBL decreased and it was the lowest (14.75%) in 2017. After 2011 FSIBL was able to increase its Return on Equity.

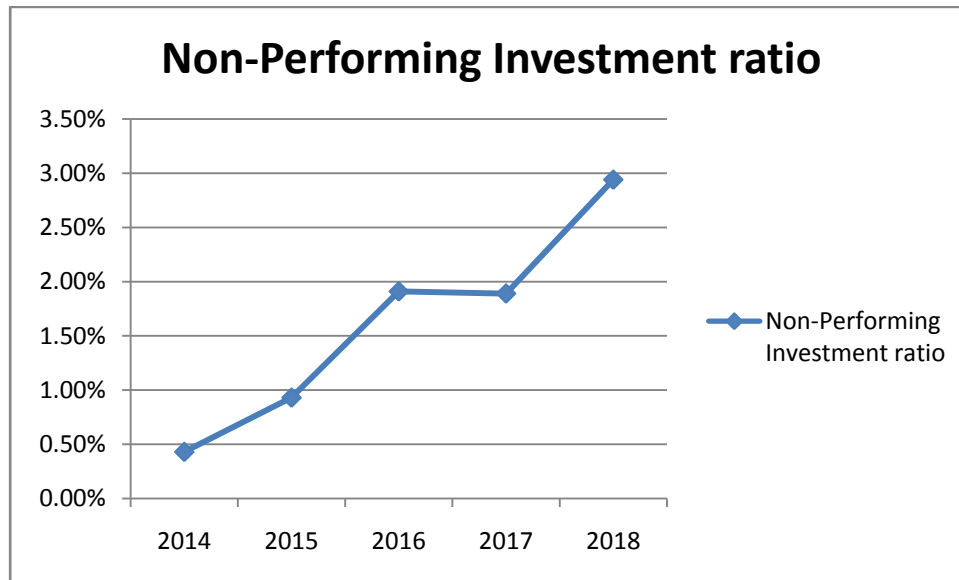
**4.2.7 Non-Performing Investment Ratio**

**Non-Performing Investment Ratio=**

$$\frac{\text{Non Performing Investment}}{\text{Total Investment}}$$

**Table 7: Non-Performing Investment Ratio**

Year	2014	2015	2016	2017	2018
Non-Performing Investment(tk in million)	143	413	1173	1523	2842
Total Investment(tk in million)	32919	43958	61440	80592	96185
Non-Performing Investment Ratio	.43%	.93%	1.91%	1.89%	2.94%



**Figure 7: Non –Performing Investment Ratio**

**Understanding:**

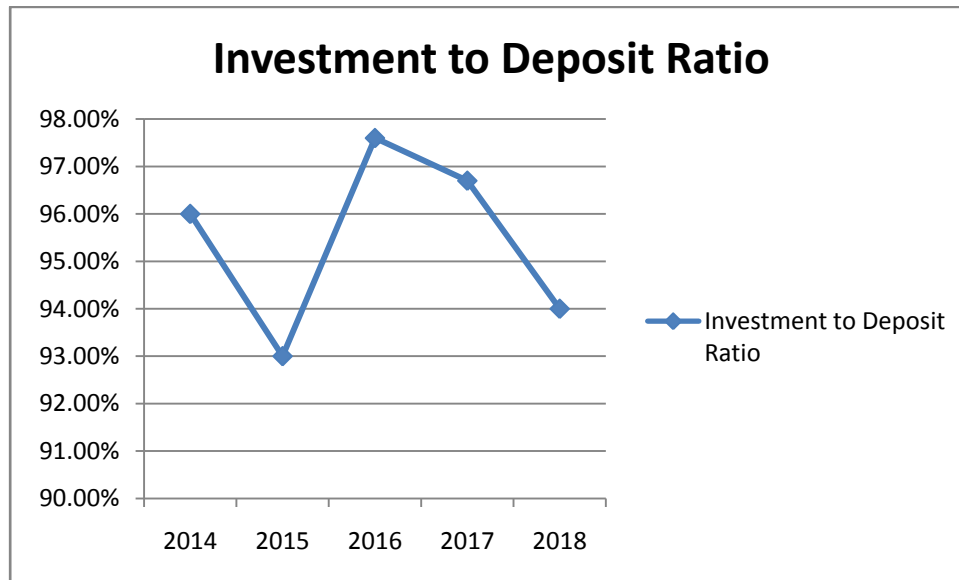
From the above figure it was seen that the Non-Performing Speculation Proportion of FSIBL were .43%, .93%, 1.91%, 1.89%, 2.94% separately in 2014, 2015, 2016, 2017 and 2018. Non-performing Speculation Proportion expanded from 2014 to 2018 and 2018 it was the most noteworthy. It isn't great sign for the bank. So FSIBL should make a solid effort to diminish its Non-Performing Speculation to improve productivity.

**4.2.8 Investment to Deposit Ratio**

$$\text{Investment to Deposit Ratio} = \frac{\text{Total investment}}{\text{Total Deposit}}$$

**Table 8: Investment to Deposit Ratio**

Year	2014	2015	2016	2017	2018
<b>Total Investment(tk in million)</b>	32919	43958	61440	80592	96185
<b>Total Deposit(tk in million)</b>	34280	47459	62965	83350	102177
<b>Investment to Deposit Ratio</b>	<b>96%</b>	<b>93%</b>	<b>97.6%</b>	<b>96.7%</b>	<b>94%</b>



**Figure 8: Investment to Deposit Ratio**

**Understanding:**

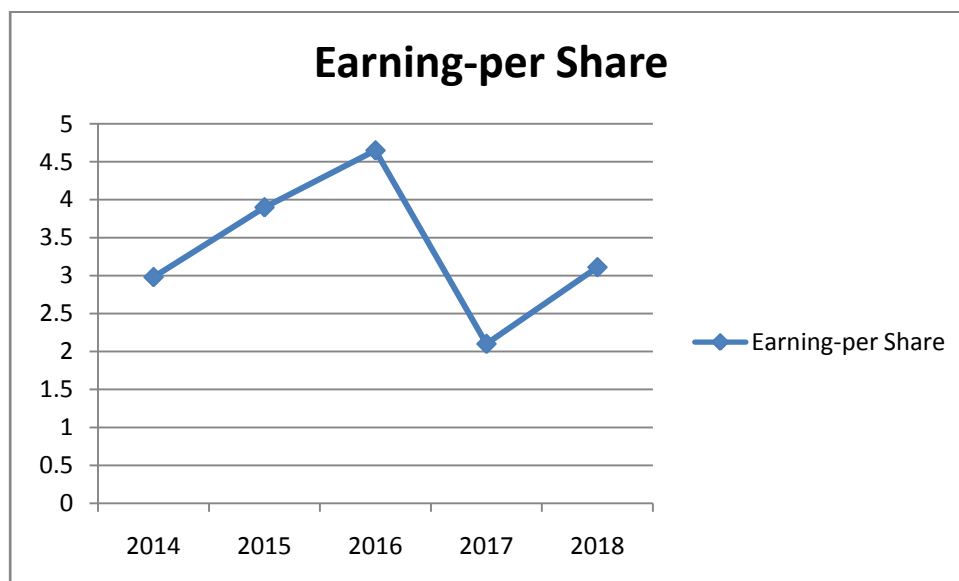
From the above figure it is seen that speculation to store proportion of First Security Islami Bank Constrained Ltd were 96%, 93%, 97.6%, 96.7%, and 94% separately in 2014, 2015, 2016, 2017 and 2018. Speculation to Store Proportion diminished from 2014 to 2015 and afterward it expanded after 2015 and it was the most noteworthy in 2015 since 2016. Venture to Store Proportion has been indicating a decrease pattern. It showed that FSIBL was not ready to use its saved reserve appropriately. In this way, the board of FSIBL should endeavor to use saved reserve appropriately.

**4.2.9 Earnings per Share (EPS)**

$$EPS = \frac{\text{Earning available for common stock holders}}{\text{Number of shares outstanding}}$$

**Table 9: Earnings per Share (EPS)**

Year	2014	2015	2016	2017	2018
Earnings Available for Common Stock Holders	67	107	1593	935	1731
Number of Share Outstanding	22.46	27.4	342.5	445.3	556.56
Earning-per Share (Tk)	2.98	3.9	4.65	2.1	3.11



**Figure 9: Earnings-per Share**

**Elucidation:**

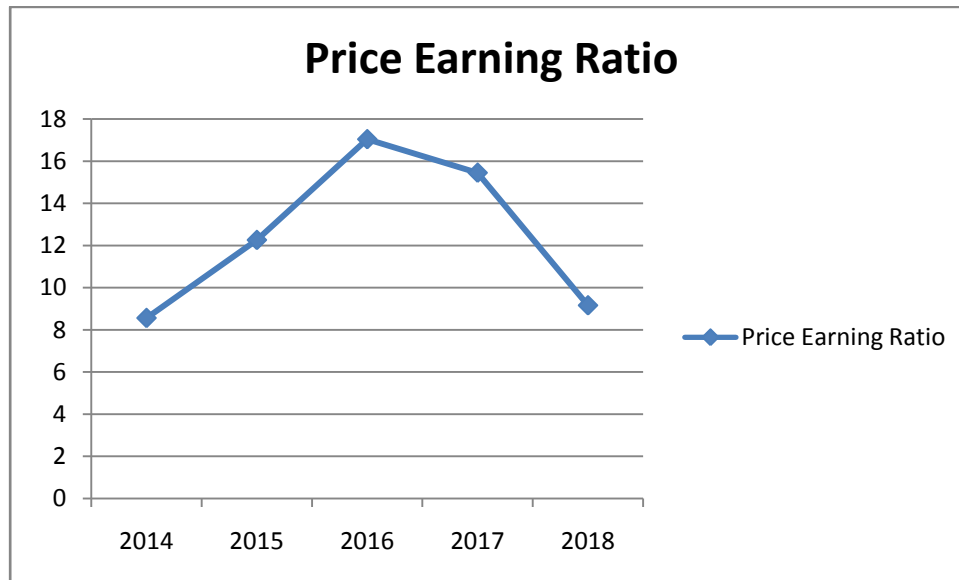
From the above table and chart it is seen that the EPS of the FSIBL was Tk2.98, Tk3.9, Tk4.65, Tk2.1 and Tk3.11 individually in 2014, 2015, 2016, 2017 and 2018. Gaining per share expanded from 2014 to 2016 and in 2016 it was the most noteworthy. After 2016 EPS of FSIBL diminished and it was the most minimal in 2017. After 2017, EPS of FSIBL expanded. It's a decent sign for bank.

**4.4.10 Price/Earnings ratio**

$$\text{Price/Earnings ratio} = \frac{\text{price per share}}{\text{earning per share}}$$

**Table 10: Price/Earnings ratio**

Year	2014	2015	2016	2017	2018
Price-Per Share	25.51	47.82	79.24	32.44	28.5
Earning-Per Share	2.98	3.9	4.65	2.1	3.11
Price/Earnings Ratio(times)	<b>8.56</b>	<b>12.26</b>	<b>17.04</b>	<b>15.45</b>	<b>9.16</b>



**Figure 10: Price/Earnings Ratio**

**Translation:**

From the above figure it is seen that Value/Profit proportion of the FSIBL were 8.56times, 12.26times, 17.04times, 15.45times and 9.16times separately in 2014, 2015, 2016, 2017 and 2018. Cost/Income Proportion of FSIBL expanded from 2014 to 2016 and in 2016 it was the most elevated. After 2016 it was diminished. It demonstrates that financial specialists are losing their certainty with FSIBL. Along these lines, FSIBL should attempt to expand Value/Income Proportion to help speculators certainty.

## **5.1 Discoveries**

Proportion investigation fills in as one of the most significant devices and strategy to gauge the productivity and liquidity for a firm or organization. It gauges the productivity of our capital whether of proprietor or obtained that how adequately it very well may be utilized without acquiring any additional cost. It additionally helps in keeping up the obligation reimbursement limit of an association by giving them proficient resource the executives methods through proportion investigation. Additionally, it improves an organization's exhibition through intra-firm examination since proportion investigation is the most broadly utilized and dependable wellspring of money related outcome investigation. Presently, the discoveries of this investigation can be communicated as pursues:

### **1. Current Proportion**

Current Proportions of FSIBL were 1.07times, 1.09times, 1.03times, 1.03times and 1.06times separately in 2014, 2015, 2016, 2017 and 2018. Over the period current proportion of FSIBL was underneath the standard (2:1). As far as standard of current proportion, liquidity position of FSIBL isn't agreeable.

### **2. Net Working Capital**

Net Working Capital of First Security Islami Bank Restricted was Tk1868m, Tk2846m, Tk1268m, Tk2022m and Tk4998m individually in 2014, 2015, 2016, 2017 and 2018. After 2010 net working capital of FSIBL expanded. It is great sign for the bank.

### **3. Obligation Proportion**

Obligation proportions of FSIBL were 91.82%, 91.64%, 95.24%, 92.62% and 92.74% separately in 2014, 2015, 2016, 2017 and 2018. In 2016 it was the most elevated. After 2016 obligation proportion of FSIBL diminished. It is a decent sign for the bank.

#### **4. Obligation to Value Proportion**

In 2018 obligation to value proportion was the most noteworthy (12.77times). High obligation to-value proportion demonstrates that an organization will most likely be unable to produce enough money to fulfill its obligation commitments.

#### **5. Profit for Resources**

In 2016 Profit for Resources was the most noteworthy (2.63). After 2016 profit for resources diminished, it isn't great sign for the bank.

#### **6. Profit for Value**

Profit for value was 22.7%, 22.9%, 30.71%, 14.75% and 17.92% individually in 2014, 2015, 2016, 2017 and 2018. Profit for Value was the least (14.75%) in 2017. After 2017 FSIBL had the option to build its Arrival on Value.

#### **7. Non-Performing speculation Proportion**

Non-Performing Venture Proportion of FSIBL were .43%, .93%, 1.91%, 1.89%, 2.94% individually in 2014, 2015, 2016, 2017 and 2018. Non-performing Speculation Proportion expanded from 2014 to 2018 and 2018 it was the most elevated. It isn't great sign for the bank.

#### **8. Speculation to Store Proportion**

Speculation to store proportion of First Security Islami Bank Restricted were 96%, 93%, 97.6%, 96.7%, and 94% individually in 2014, 2015, 2016, 2017 and 2018. Speculation to Store Proportion has been demonstrating a decay pattern. It demonstrated that FSIBL was not ready to use its saved reserve appropriately.

#### **9. Profit Per Offer**

In 2016 Profit for every Offer was the most noteworthy (Tk4.65). After 2010 EPS of FSIBL diminished and it was the most minimal in 2017. After 2017, EPS of FSIBL expanded. It's a decent sign for bank.



## **10. Value Profit Proportion**

Value/Income Proportion of the FSIBL were 8.56times, 12.26times, 17.04times, 15.45times and 9.16times individually in 2014, 2015, 2016, 2017 and 2018. In 2016 it was the most elevated. After 2016 it was diminished. It demonstrates that financial specialists are losing their certainty with FSIBL.

## 5.2 Suggestions

It isn't unforeseen to have issues in any association. There must be issues to work an association. The accompanying proposals can be recommended to take care of the previously mentioned issues.

1. Over the period current proportion of FSIBL was beneath the standard (2:1). FSIBL should build its present liabilities to improve liquidity position.
2. In 2017 net working capital was the most elevated tk. in million 4998. FSIBL should attempt to diminish its total assets.
3. Obligation proportions of FSIBL were the most elevated 95.24 % in 2016. After 2016 obligation proportion of FSIBL are expanded. Planted should expand Obligation proportions. As far as standard of liquidity position of FSIBL is acceptable.
4. In 2018 obligation to value proportion was the most noteworthy (12.77times). FSIBL should attempt to diminish its obligation to value proportion.
5. In 2016 profit for resources was the most elevated (2.63). After 2016 profit for resources diminished. Bank should attempt to use its benefits appropriately to build return related with absolute resources.
6. Profit for value was most elevated in 2016 (30.71%). Value was the least (14.75%) in 2017. After 2016 FSIBL had the option to expand its Arrival on Value. It will assist the organization with increasing ROE. It is palatable for the organization.
7. In 2018 non-performing venture Proportion was the most noteworthy (2.94%). FSIBL should make a solid effort to diminish its Non-Performing Speculation to improve gainfulness.
8. speculation to store proportion has been indicating a decay pattern since 2016. The board of FSIBL should make a solid effort to use kept reserve appropriately.
9. In 2016 value proportion and profit proportion was the most noteworthy. After 2016 it was diminished. Along these lines, FSIBL should attempt to build Value/Profit Proportion to help financial specialists certainty.

### **5.3 End**

From the useful usage of client managing strategies during the entire time of my handy direction in First Security Islami Bank Constrained. I have arrived at a firm and solid determination in a certain manner. I accept that my acknowledgment will be in agreement with the vast majority of the financial masterminds. First Security Islami Bank Restricted is one of the most current banks in Bangladesh. For that perspective, this bank isn't exceptionally experienced about the financial business in this nation. The more forceful the bank will turn into the more exceptional the challenge will be. In coming days they are to confront different key difficulties, for example, It is a significant obvious to develop a powerful and proficient financial framework to the most noteworthy wanted level modernized exchange is an absolute necessity. So this issue ought to be considered as quickly as time permits. Other than each bank needs to endure a middle of an enormous 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 keen and trusty manner.

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