

**Deposit Schemes Analysis
of Uttara Bank Ltd.
Internship Report**



Internship Report on
Deposit Schemes Analysis on *Uttara Bank*, Tongi Branch

Prepared for

Dr.Md.Abdur Rouf

(College of Business Administration)

Daffodil International University

Prepared by

MD,Haidar ali

ID : 181-14-047

Program: MBA

Major: Finance & Banking

IUBAT— Daffodil International University

12th April, 2019

LETTER OF TRANSMITTAL

April 12,2019
Dr.Md.Abdur.Rouf
College of Business Administration
DIU- Daffodil International University
Ashulia Model Town
Dhaka, Bangladesh

Subject: Submission of Internship Report.

Dear Sir,

Here is my internship report on “**Deposit Schemes Analysis on Uttara Bank Limited**” that you have assigned me to submit as a partial requirement for the course MBA Internship.

This course gave me an opportunity to have an exposure other working experience on **Uttara Bank Limited**. I have acquired a good understanding on operational performance activities of **Uttara Bank Limited**.

I have tried my best level to put me tricolors effort for the preparation of this report. Any shortcomings or fault may a rises my unintentional mistakes; I will whole heartedly welcome any clarification and suggestion bout any view and conception is geminated through this report.

I, therefore, pray and hope that you would be kind enough to accept my effort and oblige there by.

Sincerely Yours,

.....

MD.Haidar Ali
ID:181-14-047
Program: MBA

LETTER OF AUTHORIZATION

This is to certify that this practicum report on the topic “**Deposit Schemes Analysis on Uttara Bank Limited.**” Has been prepared by Md. Haidar Ali, **ID:181-14-047** from Daffodil International University and which has only been prepared for the Practicum.

The Report has been prepared under my guidance and supervision .This report supports the topic title and fulfills the entire requirements. Here by, I accept there port as the successful completion of the internship program.

During the program he was sincere, proactive and attentive to his work and I wish her every success in life.

.....

Dr.Md.Abdur Rouf

Practicum Supervisor

DIU-Daffodil International University

STUDENT DECLARATION

This is **Md.Haidar ali**, student of Masters of Business Administration(MBA), under the College of Business Administration (CBA) at DIU— Daffodil International University declaring that this practicum report on the topic of “**Deposit Schemes Analysis on Uttara Bank Limited**” have only been prepared for the fulfillment of the internship requirement for the degree of Masters of Business Administration(MBA).

I hereby declare that this report has been solely prepared by me and to the best of my knowledge. It contains no materials previously published or written by any other person which have been accepted for the degree at DIU the educational institution, except the quotations and reference which have been duly acknowledged .It has not been prepared for any other purpose, reward or presentation.

.....

Md.Haidar Ali

ID: 181-14-047

Department of MBA

DIU- Daffodil International University

CERTIFICATE

ACKNOWLEDGEMENT

At the very beginning I would like to express my deepest gratitude to almighty Allah for giving me the strength and the composure to finish the task within the scheduled time. At the beginning of this report, I would like to record my appreciation & gratitude to few persons whom a demy journey smooth and helped me to prepare this report in many ways. I am deeply in debt to my supervisor for his whole hearted supervision to me during the preparation of the report. His suggestion and comments to make the report a good one was really a great source of spirit for me.

My Sincere thanks goes to, **Md. Salauddin Dhali**, the AVP& Branch Incharge, And **A.K.M Nuruzzaman** the AVP,Uttara Bank Limited, Tongi Branch ,Tongi. They gives me this opportunity to complete my internship in this Bank.

It was my great privilege to work with **Md.Masudul Alam** (Trainee officer), **Emamul Islam** (Junior Officer), **Ashish Kumer Das** (executive Officer), **Rasheduzzaman** (First Executive Officer), **Md.Ibrahim Khalilullah** (executive Officer), **Khayrul Basir** (executive Officer), of Uttara Bank Limited, **Tongi Branch, Gazipur** whose valuable support helped me to prepare this report in a constructive way.

I am also grateful to all of the officers and employees of Uttara Bank Limited who extended their whole hearted cooperation to me despite their huge work load during this internship. At last I must mention the Wonderful working environment to this bank that enabled me together practical knowledge about the Banking.

However, I tried very hard and worked very sincerely on this report to make an informative one.

At last my sincere apology goes to the readers for my conceptual and printing mistakes, if there is any

TABLE OF CONTENTS

Preparatory Part

Particular(s)	Page No.
Title Fly	
Title Page	i
Letter of Transmittal	ii
Certificate of Academic Supervisor	iii
Student's Declaration	iv
Internship Certificate	v
Acknowledgement	vi
Table of Content & Table of Figure	vii-ix
Executive Summary	x

Chapter 1 Introductory Part

SL	Particular(s)	Page No.
1.1	Introduction	16
1.2	Objective of the Report	16
1.3	Scope of the Study	16
1.4	Methodology of the study	17
1.5	Limitations of the study	18-19

Chapter 2 Organizational Part

SL	Particular(s)	Page No.
2.1	Background of Uttara Bank Limited	21
2.2	Corporate information of the organization	21
2.3	Mission, Vision and Goal	22
2.4	Objectives of UBL	23
2.5	Organizational Hierarchy of UBL	24
2.6	Corporate information	25
2.7	Strategies of UBL	26
2.8	Products and Services of UBL	27
2.9	Financial highlights of UBL	28
2.10	Current performance of UBL	29
2.11	Ratio Analysis	30-34
	Return on Asset	
	Return on Equity	
	Return on Investment	

	Earnings per share	
--	--------------------	--

	Price Earnings Share	
2.12	Product and Service of UBL	35
2.12.1	Deposit Product	35
2.12.2	Credit Product	35
2.12.3	Card	35
2.12.4	Loan Product	35
2.12.5	Remittance	36
2.12.6	Other Services of UBL	36

Chapter3 Literature Review

SL	Particular(s)	PageNo.
3.1	Literaturere view	38
3.2	Finance	38
3.3	Areas of finance	38
3.3.1	Personal Finance	38
3.3.2	Corporate Finance	38
3.3.3	Public Finance	38
3.3.4	Experimental finance	39
3.3.5	Behavioral Finance	39
3.3.6	Intangible Assets finance	39
3.3.7	Financial Economies	39
3.4	Deposit	39
3.5	Importance of Deposit	40
3.6	Different types of deposit of commercial banks	40
3.7	The importance of bank deposits in the money supply	40

Chapter4 Deposit Schemes Analysis

SL	Particular(s)	PageNo.
4.1	Introduction to Deposit Scheme Analysis	42
4.2	Ability to Open Deposit Account	42
4.3	Different Types of Deposit Account	43
4.4	Various types of Deposit product and service by UBL	43
4.4.1	Saving Deposit Account	44
4.4.2	Current Deposit Account	44

4.4.3	Term Deposit	45
4.4.4	Monthly Savings Scheme	46
4.4.5	Monthly Income Scheme	48
4.4.6	Double Benefit Scheme (DBS)	49
4.4.7	School banking	50
4.4.8	Other Deposit	50
4.5	UBL Deposit Account Opening Procedure	50
4.6	Present Deposit Scenario of UBL	51

Chapter5 Actual Task Part

SL	Particular(s)	Page No.
5.1	My Job Responsibilities as an Intern	53
5.1.2.1	Account Opening Section	53
5.1.2.2	Cheque clearing section	53
5.1.2.3	Accounting function of UBL	55
5.1.2.4	Remittance Section	54-55
5.1.2.5	Pay Order (PO)	55
5.1.2.6	Account and Deposit section	55
5.1.2.7	Other responsibilities performed by me	56
5.2	Observations	56

Chapter6 ResearchPart

SL	Particular(s)	Page No.
6.1	Problem Statement	58
6.2	Project Timeline	58
6.3	Cost & Budgeting	58
6.4	Methodology of the study	58
6.4.1	Sources of data collection	59
6.4.2	Sample frame	59
6.4.3	Target population	60
6.4.4	Sample Size	60
6.4.5	Sampling Procedure	60
6.4.6	Instrument of Research	60

6.4.7	Contact Method	60
6.4.8	Analysis of data	60
6.5	Hypothesis Development	61
6.6	Hypothesis Testing	62-67
6.7	Graphical Representation	70
6.8	Findings	71
6.9	Recommendation	72
6.10	Conclusion	73

Chapter7 Appendix Part

SL	Particular(s)	Page No.
	Bibliography	75
	Articles	75
	Website	75
	Questionnaire	76
	Financial Statement	78-79

List of Table

SL	Particular(s)	
1.1	UBL Networks and Regional Offices	
1.2	Board of Directors of UBL	
1.3	Executive committee	
1.4	Corporate information	
1.5	Performance of UBL for Last three years	
1.6	Monthly installments of deposit	
1.7	Monthly Income Scheme (MIS)	
1.9	present Deposit Scenario of UBL	
1.10	Gantt chart of Project Timeline	
1.11	Cost&Budgeting	

List of figure

SL	Particular(s)	
1	Market Per Share	
2	Return on Assets (ROA)	
3	Return on Equity (ROE)	
4	Return on Investment	
5	Earnings per share (EPS)	
6	Price Earnings Ratio (P/E Ratio)	
1.1	Different Types of Deposit Account	
1.1.2	UBL Deposit Account Opening Procedure	
1.2	UBL Deposit Account Opening Procedures	
1.3	Hypothesis 1	
1.4	Hypothesis 2	
1.5	Hypothesis 3	
1.6	Hypothesis 4	
1.7	Hypothesis 5	
1.8	Hypothesis 6	

EXECUTIVE SUMMERY

The internship report is designed basis on my theoretical knowledge and Practical experience .It is designed to have a practical knowledge while passing through the theoretical understanding .The report is the result of three months internship program with **Uttara Bank Limited, Tongi Branch,Gazipur**. The report is contained Introduction ,over view on Uttara Bank Limited, Deposit schemes analysi ,Job analysis, project activities ,and Conclusion.

In Introduction part I have focused on the concept about the study, Objective of the report and limitations of the report also have been discussed .The main objective of the study is to provide a brief picture on the perform an analysis & operations of the Deposit Analysis .The limitations have been time limit, confidentiality ,knowledge and experience etc.

In the second chapter I discussed a brief history of Uttara Bank Limited .Here represents an overview on Uttara Bank Limited. This chapter also includes mission, Strategies, Management structure, Goal and Objective, Financial products & services, Branch information Departments, Financial performance analysis with graphical presentation and some basic information about their general banking activities.

In the chapter four, I have discussed about their overall deposit schemes. This part contains basically the theories of current and savings as prescribed in Scheme. Deposit scheme is one kind of saving for bank which is major source of income for Bank .Deposit may be various terms like current deposit, saving deposit, monthly Benefit scheme, term deposit, Short Notice Deposit etc.

I further have discussed about the performance analysis of the bank's deposit scheme. This part contains the performance of Deposit Scheme of Uttara Bank Ltd.By this part we can understand the current position of Uttara Bank Ltd. By their present deposit schemes.

At the end of my study ,I have mentioned the finding according to the research part. Here I have mentioned some recommendations for the Uttara Bank Ltd. what activities they can follow .I hope they will be benefited from those recommendations and then over all conclusion is given according to my point of view.



1.0

Part-1



Introduction part

1.1 Introduction:

The internship program of MBA is a partial requirement to take test of real life challenge conducted by the intern. It is the MBA program. This program is three month duration. During this period I have worked closely with the employees of Uttara Bank Limited, Tongi Branch. This report presents the outcomes of the study during the internship- Uttara Bank Limited .I was assigned to topic “Deposit schemes Analysis of Uttara Bank Limited”.

Internship Report prepared as a requirement for the completion the MBA program of the Daffodil International University (DIU). The secondary goal of internship is to provide the job exposure to the students and an opportunity for translation of the cortical conceptions in real life situation. Students are placing d in enterprises, organizations, financial institutions, research institutions as well as development projects .The program covers a period of 12 weeks of organizational attachment.

After the completion of 1.5-year academic MBA program I am, Md. Haidar ail, student of Daffodil International University (DIU) was placed in Uttara Bank Limited for the Internship Program. As a requirement for the completion of the program I need to submit a report, which includes “Deposit schemes Analysis of Uttara Bank Limited”.

1.2 Objective of the Report:

Broad objectives:

This study is a immediate providing me the valuable practical knowledge about banking Operation system of Uttara Bank Ltd. Especially on its deposit schemes. It will also help me to develop my concept of banking system and it operations.

Specific Objectives:

- ✚ To evaluate various deposit schemes on Uttara Bank Ltd., Tongi Branch.
- ✚ To realize how to behave with customers in different situations.
- ✚ To find out where the bank was and where the bank is standing at present time.
- ✚ To identify the problems of deposit schemes to his branch..
- ✚ To recommend on how the problems can be solved or minimized.

1.3 Scope of the Report:

Uttara Bank Limited is one of the most famous commercial banks of Bangladesh. The scope of the report covers the organization all overview &structure, background, basic functions, transaction procedure, customer dealings & performance of the bank .However this report covered the overall deposit system of Uttara Bank Limited and also includes relationship of the customers with the bank as well as the deposit principal’s covered by the bank as a general banking system

1.4 Methodology of the Study: The study requires a systematic procedure from selection of the topic to final report preparation .To perform the study the data sources are to be identified and collected, they are to be classified, analyzed, interpreted and presented in a systematic manner and key points are to be found out.

The overall process methodology writes down given in the below:

Section of the Topic:

The topic of the study was suggested by my supervisor. Before assigning the topic it was discussed with me so that a well-organized internship report can be prepared.

Identifying data Source:

Essential data sources both primary and secondary are identified which will be needed to complete and work out the study .To meet up the need of data primary data are used and study also requires interviewing the bank clients ,accountholders, and business people. The report also required secondary data. This report is mainly prepared by the secondary sources of information and some few primary sources of information like –

Primary Data:

Primary data source has been collected from the face to face conversation, interview with the accountholders, bank clients, bank manager, executives and some data has been collected through the questionnaire.

Secondary data: Secondary data are collected from source:

- + Annual reports of UBL
- + Published documents
- + Official files
- + Data available with the web site of UBL.
- + Different publication of Bangladesh bank and Bangladesh economic reviews.

C. Collection of data

Primary data has been collected by observing and discussing with the accountholders.

D. Classification, Analysis, Interpretations and Presentation of data:

Some graphical tool sere used in this report for analyzing the collected data and to classify those to in report them clearly

E. Findings of the study:

The collected data were scrutinized very well and pointed out and shown as findings. Recommendations are also made for the improvement of the current situation.

F. Final report preparation

On the basis of the suggestions of my honorable supervisor, some corrections were made to present the report in this form.

1.5 Limitations of the study:

The report is written mainly on the basis of face to face conversation with the bank clients, account holder, and practical experience in the organization. So, my lack of experience might have influenced in preparing this report.

- ✚ Lack of comprehension of the respondents was the major problem that created many confusions regarding verification of conceptual questions.
- ✚ Confidentiality of data was another important barrier that was faced during the conduct of this study. Every organization has their own secrecy that cannot be revealed in public.
- ✚ Rush hours and business was another reason that acts as an obstacle while gathering data.
- ✚ As, I had more dependence on the primary sources, so there might be some level of inaccuracy with those collected information.
- ✚ Insufficient books, publications, Facts and figures narrowed the scope of accurate analysis.
- ✚ Data from Uttara Bank Limited is highly confidential for the outside people.

✚ It was difficult to communicate with the customers as most of them were busy.

2.0 **Part-2**

Organization part

2.1 BACKGROUND OF ORGANIZATION:

Uttara Bank Limited also known as “UBL” in its short form is the largest private commercial bank in Bangladesh. It started its journey in Bangladesh on 1965 and its name was “Eastern Banking Corporation” at that time. After the liberation war, it became nationalized and renamed to Uttara Bank Limited. It started its journey as private commercial bank from 1983. We should remember that it is the first privatized commercial bank of Bangladesh.

At this time, there are 212 branches of UBL available in Bangladesh and more than 600 foreign correspondents worldwide. All these branches are fully computerized. Over 3500 employees are working in Uttara Bank Limited. UBL provides very attractive products and services to its clients. It has deposit schemes, special loan schemes, international banking, card services, online banking and of course locker services.

UBL Networks	
Corporate Offices (Corporate Branch & Local Office)	2
Regional Office	12
Worldwide Affiliates	600
Total Branches (Including Corporate Branch & Local Office)	223
Authorized Dealer Branches	38
Treasury & Dealing Room	1
Training Institute	1
Man Power	5500

Regional Offices	
Dhaka Central Zone	Dhaka North Zone
Dhaka South Zone	Narayanganj Zone
Mymensing Zone	Chittagong Zone
Sylhet Zone	Bogra Zone
Rajshahi Zone	Khulna Zone
Barishal Zone	Comilla Zone

Table 1.1: UBL Networks and Regional Offices

2.2 CORPORATE INFORMATION OF THE ORGANIZATION:

Eastern Banking Corporation was formed in the year of 1965 that is after a long history known as Uttara Bank Limited. Under the Bangladesh Bank (Nationalization) order 1972, UBL had been a nationalized Bank in the name of Uttara Bank but it was converted as a public limited company named “Uttara Bank limited” in the year of 1983 upon the amendment of Bangladesh bank (Nationalization) order. The Bank was incorporated as a banking company on 29/06/1983 and obtained business commencement certificate on 21/ 08/ 1983. Only within one year the Bank floated its share & now the Bank is listed in the DSE & CSE for trading share.

2.3 MISSION, VISION, GOAL:

Mission:

- ✓ To provide high quality financial service
- ✓ To provide excellent quality customer service
- ✓ To maintain corporate and business ethics.
- ✓ To become a trusted repository of customers money and their financial advisor.

- ✓ To make their stop superior and rewarding to the customers.
- ✓ To display team sprite and professionalism.
- ✓ To have a sound capital base.

Vision:

“To be in the front of national development by providing all the customers inspirational strength, dependable support and the most comprehensive range of business solution through our team of iprofessional ithat iwork ipassionately ito ibe ioutstanding iin ieverything ito ido.”

Goal:“Building a profitable and socially responsible financial institution focused on Markets and Business with growth potential, thereby assisting and stakeholders build an enlightened, healthy, and democratic and poverty free Bangladesh”.

Slogan: “আবহমান বাংলার ঐতিহ্যলালিত”

2.4 OBJECTIVES OF UBL:

The objectives of UBL are follows:

- ✓ Mobilizing deposit from the surplus economic unit to deficit economic unit.
- ✓ Cater to all different segments of retails and wholesale customer.
- ✓ Being a high quality distributor of products and services.
- ✓ Serve the people of the country by providing financial assistance.
- ✓ Help the nation in reducing the employment problem by securing services to a large number of people.
- ✓ Ensure balanced economic development though out the country.
- ✓ To expand business.

- ✓ To keep position in the competitive market.
- ✓ To contribute in profitability of UBL.
- ✓ Help the nation in reducing the employment problem by securing services to a large number of people.
- ✓ Ensure balanced economic development though out the country.
- ✓ To expand business.

2.5 ORGANIZATIONAL HIERARCHY OF UBL:

BOARD OF DIRECTORS OF THE UBL

DESIGNATION	NAME
Chair-person	Mr.Humayun Kabir
Vice Chair-person	Mr.Shaikh Salauddin
Directors	Barrister Sheikh Fazle Noor Taposh,MP
	Mr.Md.Ismail Hossain
	Mr.Nemai Kumer Saha
	Alhaj Anwar Hossain
	Mr.Salahuddin Alamgir
	Mr.Mostafa Kamal
	Ms.Tanjima Binthe Mostafa
	Mr.Humayun Kabir
	Mrs.Shahana Yasmin
	Mrs.Sultana Jahan
Managing Director	Mr.MD.Mizanur i Rahmam

Table 1.2 EXECUTIVE COMMITTEE

DESIGNATION	NAME
Chair person	Azharul Islam
Vice Chairperson	Md. Asaduzzaman
Directors	Md. Mahfuzus Subhan
	Shah Habibul Haque
	Col. Engineer M.S. Kamal (Retd.)
	Independent Director
Managing Director	Shamsuddin Ahmed
Company Secretary	Md. Fazlur Rahman

Table 1.3**2.6 CORPORATE INFORMATION:**

Uttara Bank Limited enlisted in Dhaka Stock Exchange on 1984, It has been rated as “A” category share under the banking sector.

Name of the Organization:	Uttara Bank Limited.
Legal From:	The Uttara Bank Limited was incorporated as a banking company on 29th June 1983 and obtained business commencement cUBL ate on 29th August, 1983.

Registered Office:	47, Shahid Bir Uttom Asfaqus Samad Sarak (90, Motijheel Commercial Area), P.O. Box No. 217 & 818 Dhaka-1000, Bangladesh. Telephone PABX 9551162
Telefax:	88-02-7168376, 88-02-9572102
Cable:	Banker
Swift Code:	UTBLBDDH
E-mail:	uttara@citecho.net , ublmis@citecho.net
Web site:	www.uttarabank-bd.com
Chairman:	Mr. Azharul Islam
Vice Chairman:	Mr.Md. Asaduzzaman
Managing Director:	Mr.Shamsuddin Ahmed
Company Secretary:	Mr.Md. FazlurRahman
Chief Financial Officer (CFO):	Mr. Md. Golam Mustafa, FCA
Auditors:	M/S. Ata Khan & Co. (Chartered Accountants)
Legal Adviser:	Mr. M. Moniruzzaman Khan (Barrister at law)

2.7 STRATEGIES OF UBL:

UBL mainly follows top down approach to take necessary decisions for the company. Basically they follow the centralize strategy where the Head Office of the Bank control and monitor all the activities of its branches. In case of marketing strategy they basically depend on ‘word of mouth’ as they are already well reputed for its long-term service in the banking industry.

2.8 PRODUCT AND SERVICES OF UBL:

Uttara Bank Limited provides various commercial banking products and services in Bangladesh. The company's deposits products include double benefit, monthly, marriage, and education deposit schemes, as well as monthly profit schemes; and savings accounts, special notice deposits, and fixed deposit receipt accounts. It also offers various loan schemes comprising consumer credit, personal loans, building repair loans, and small and medium enterprise loans, as well as international banking services. In addition, the company offers online banking, ATM, card, and locker services. It serves its customers through a network of approximately 220 branches in Bangladesh. Uttara Bank Limited, through its subsidiary, UB capital and Investment Limited, provides merchant banking and portfolio management services, including underwriting public issue of shares, buying and selling shares/securities on behalf of clients under portfolio management operation, etc. Uttara Bank Limited provides various commercial banking products and services in Bangladesh. The company's deposits products include double benefit, monthly, marriage, and education deposit schemes, as well as monthly profit schemes; and savings accounts, special notice deposits, and fixed deposit receipt accounts. It also offers various loan schemes comprising consumer credit, personal loans, building repair loans, and small and medium enterprise loans, as well as international banking services.

2.9 Financial highlights of UBL

Particulars	2018	2017	2016
Balance Sheet			
Authorized Capital	6,000.0	6,000.0	6,000.0
Paid-up Capital	4,000.8	3,637.1	3,306.4
Reserve fund	8,179.1	7,042.3	6,490.5
Shareholders Equity	12,179.9	10,679.4	9,796.9
Cash	2,371.0	2,685.9	2,055.2
Deposits	114,158.7	111,300.1	93,658.6
Loans and advance	74,198.9	64,829.8	61,328.6
Investments	42,787.9	45,749.5	41,998.2
Fixed Assets	3,352.0	3,204.3	2,843.4
Total Assets	140,810.3	132,385.5	123,790.6
Income Statement			
Gross Income	15,181.1	15,245.1	13,674.3
Gross Expenditure	11,368.3	12,109.7	10,412.9
Net profit/loss	1,389.4	1,310.4	1,236.4
Loan And Advance Business			
Export	13,447.3	14,306.0	14,192.9
Import	45,870.9	40,336.8	35,418.6
Foreign Remittance	52,030.2	44,301.3	43,585.6
Share Information			
Market Value Per Share (Face value k.10)	22.10	18.80	33.60
Book Value Per Share	30.44	29.36	29.63
Earnings Per Share (FaceValue Tk. 10)	1.4	4.5	1.7
No. of Shareholders	76,359.0	82,081.0	74,336.0

Table 1.5: Performance of UBL for Last three years

2.10 Current Performance

2.3.1 Market per Share

Year	2016	2017	2018
Market Per Share	35.10	33.80	45.06

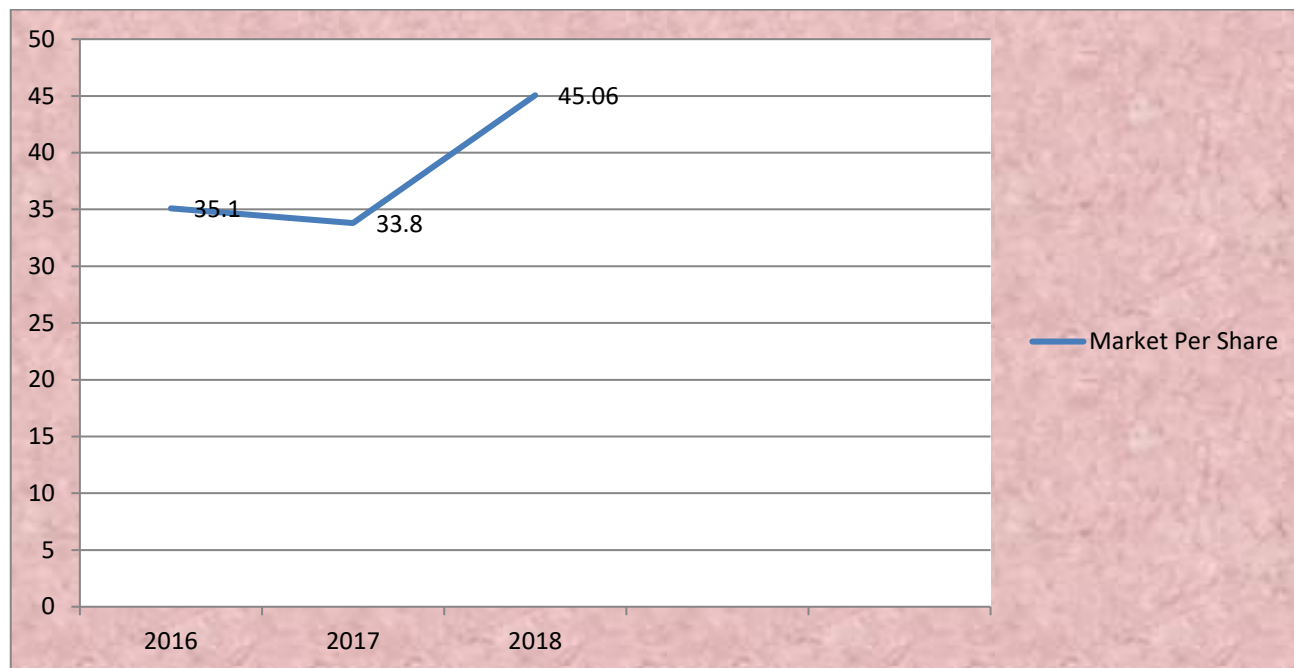


Figure 1- Market Per Share

In this graph we can see that the Market per Share was good in 2016 which was 35.1. But 2017 market per share was decreasing which was 33.8. In 2018 market per share MPS was so much increasing than 2016 and 2017. . Market per share was very worst in 2016 which was 35.1. In 2018 it was 45.06.

2.11 Profitability Ratio

* Return on Asset

Year	2016	2017	2018
ROA	1.28%	1.36%	2.04%

Formula: $ROA = (\text{Net Profit Margin} / \text{Total Assets}) * 100$

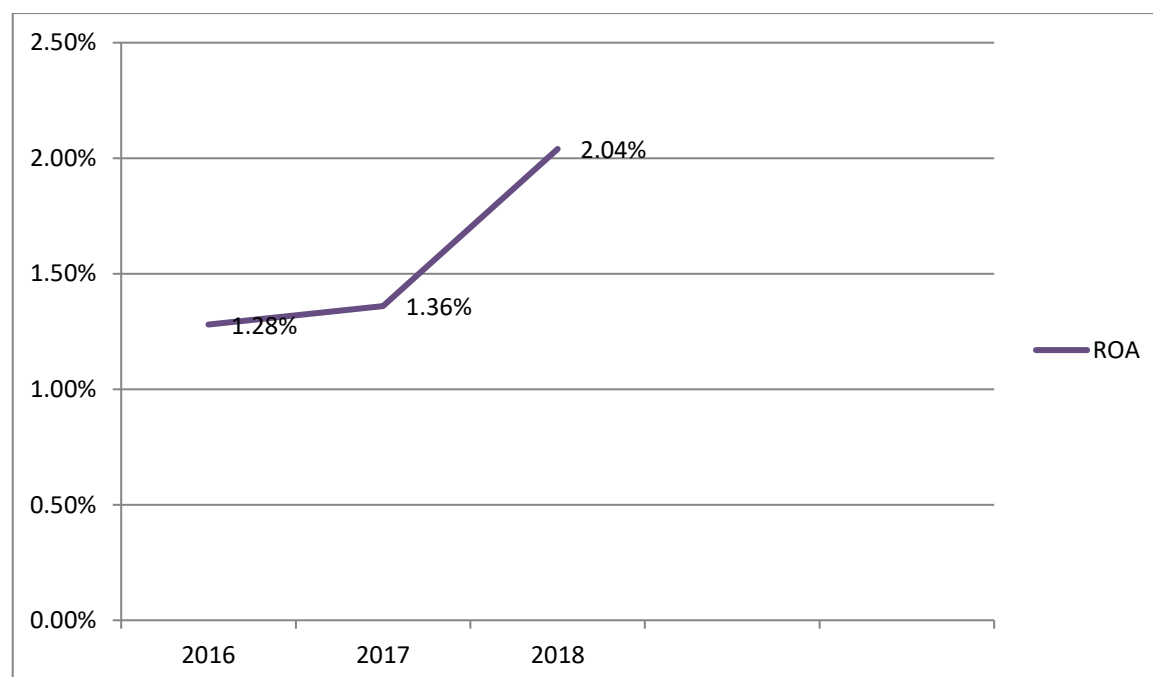


Figure 2: Return on Assets (ROA)

ROA: The return on assets ratio, often called the return on total assets, is a profitability ratio that measures the net income produced by total assets during a period by comparing net income to the average total assets. This total asset getting high 2016 to 2017. In 2018 the bank overcome all the obstacles and its return on asset stand on 2.04%

* Return on Equity

Year	2016	2017	2018
ROE	10.85%	13.46%	15.07%

Formula: $ROE = (\text{Net Income} / \text{Common Stockholders Equity}) * 100$

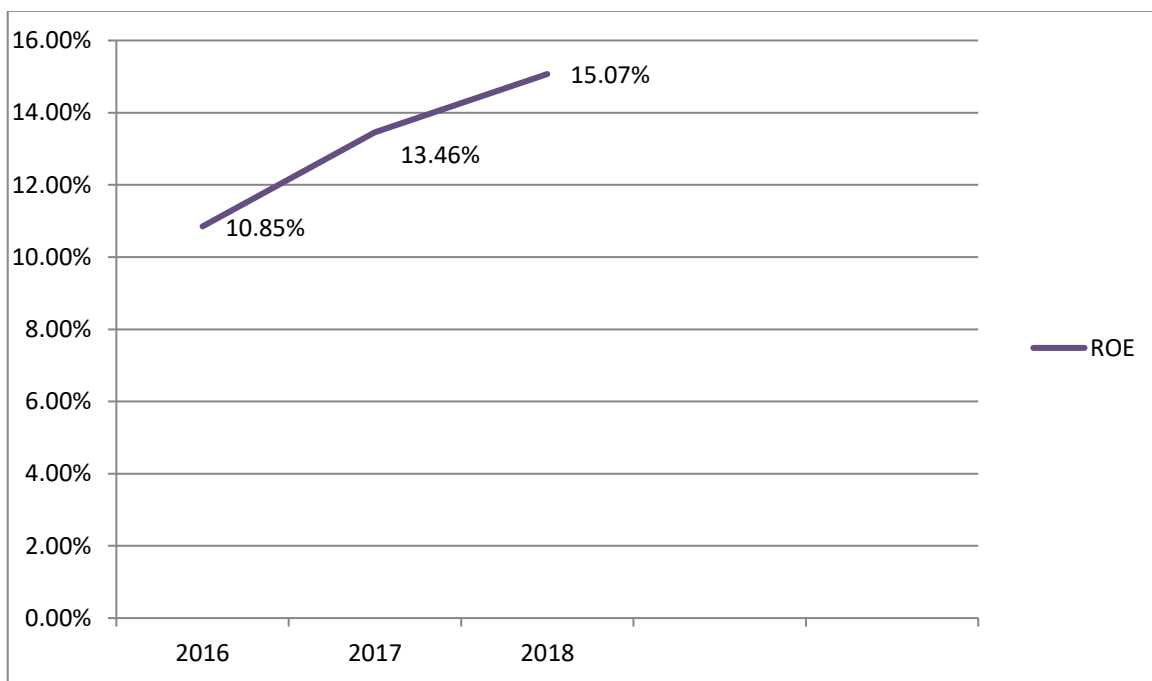


Figure 3: Return on Equity (ROE)

Return on equity (ROE) trends Lower ROE in 10.85% in 2016. In 2017 ROE was higher than 2016.2017 ROE trends in 13.46%..In 2018 ROE more than increasing 2016 to .2017 ROE trends 15.07%.

Year	2016	2017	2018
ROI	6.98%	9.03%	11.46%

Return on Investment

Return on Investment

Formula: $ROI = (\text{Net profit} / \text{total investment}) * 100$

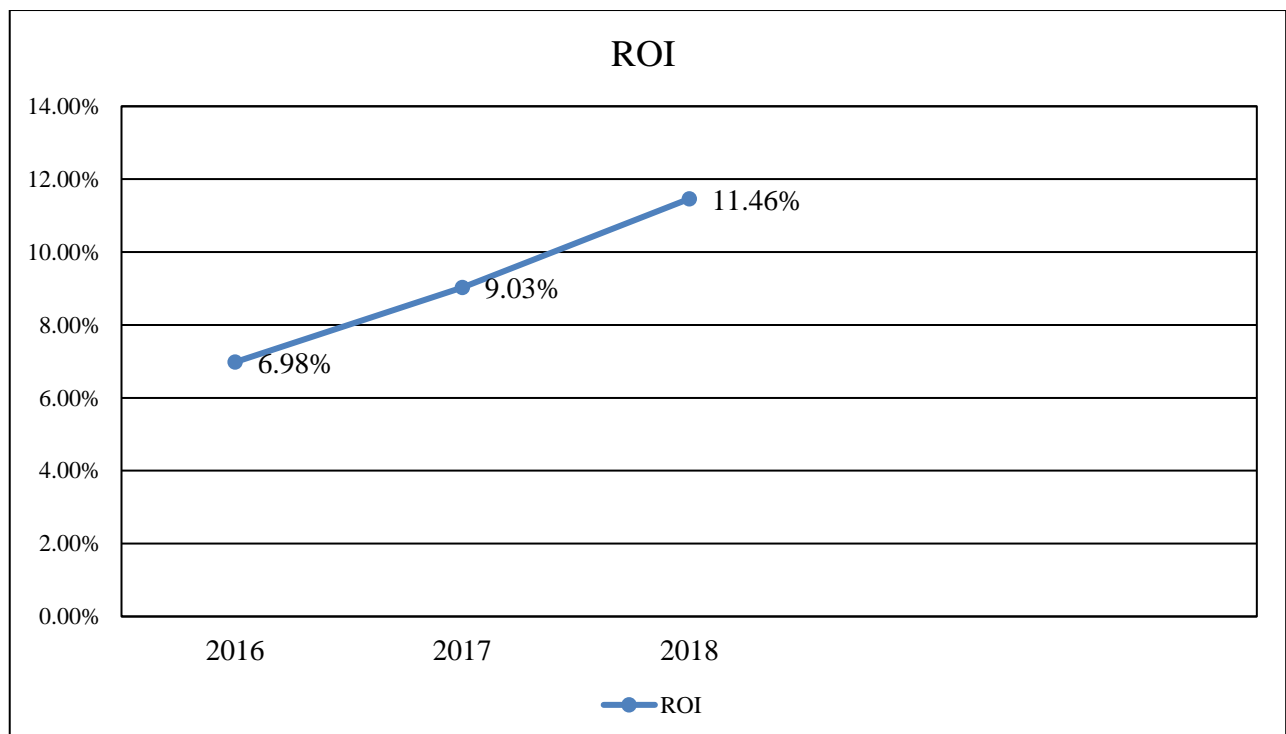


Figure 4: Return on Investment

As we can see that in the graph ROI in 2016 was so low. In 2017 about 9.03% ROI. ROI was improving 2017. In 2017 ROI increasing than 2016. The ROI gradually improve. In 2017 ROI about 9.03%. In 2018 ROI improve than 2016 to 2017. In 2018 ROI about 11.06%.

* Earning per share

Year	2016	2017	2018
EPS	3.7	6.9	11.5

Formula: $EPS = (Net\ income / Average\ outstanding\ common\ shares)$

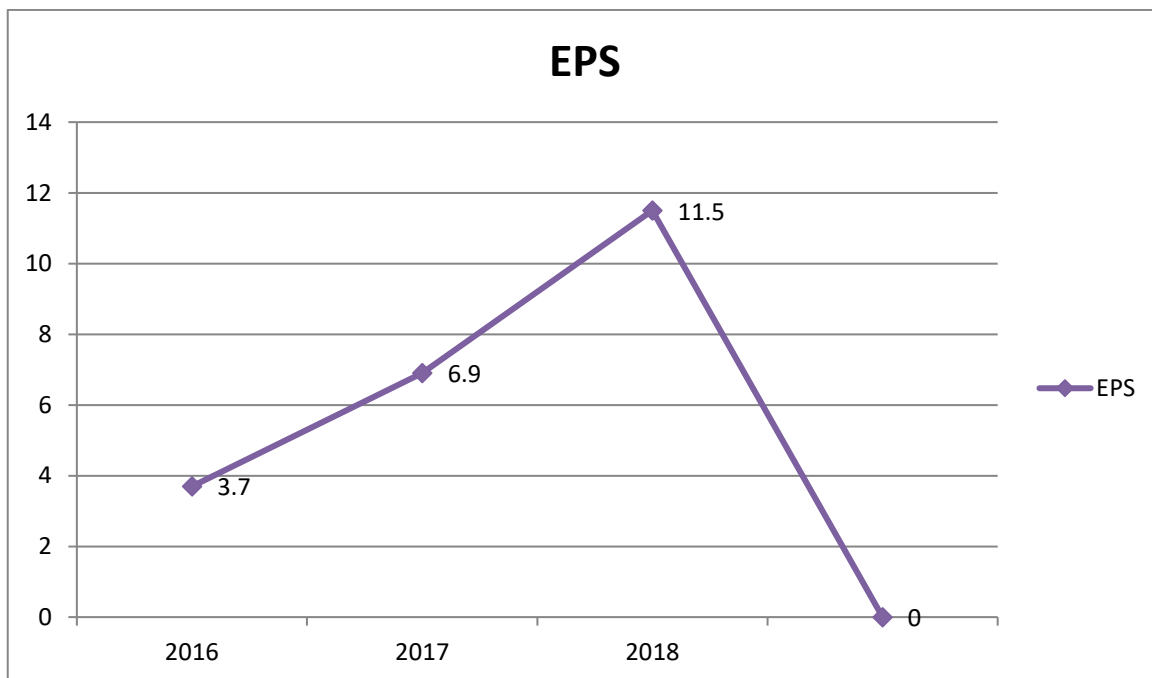


Figure 5: Earning per share (EPS)

The EPS of the Uttara Bank Limited we can see the graph that in 2016 the earning per share is quite low. The EPS In 2016 about 3.7%. In 2017 EPS was improving. In 2017 EPS about 6.9% but In 2018 EPS about 11.5 so In 2018 EPS was increasing.

*P/E Ratio

Year	2016	2017	2018
P/E Ratio	11.08	09.85	13.15

Formula: $\text{Price Earnings Share} = \frac{\text{Market Value Per Share}}{\text{Earnings Per Share}}$

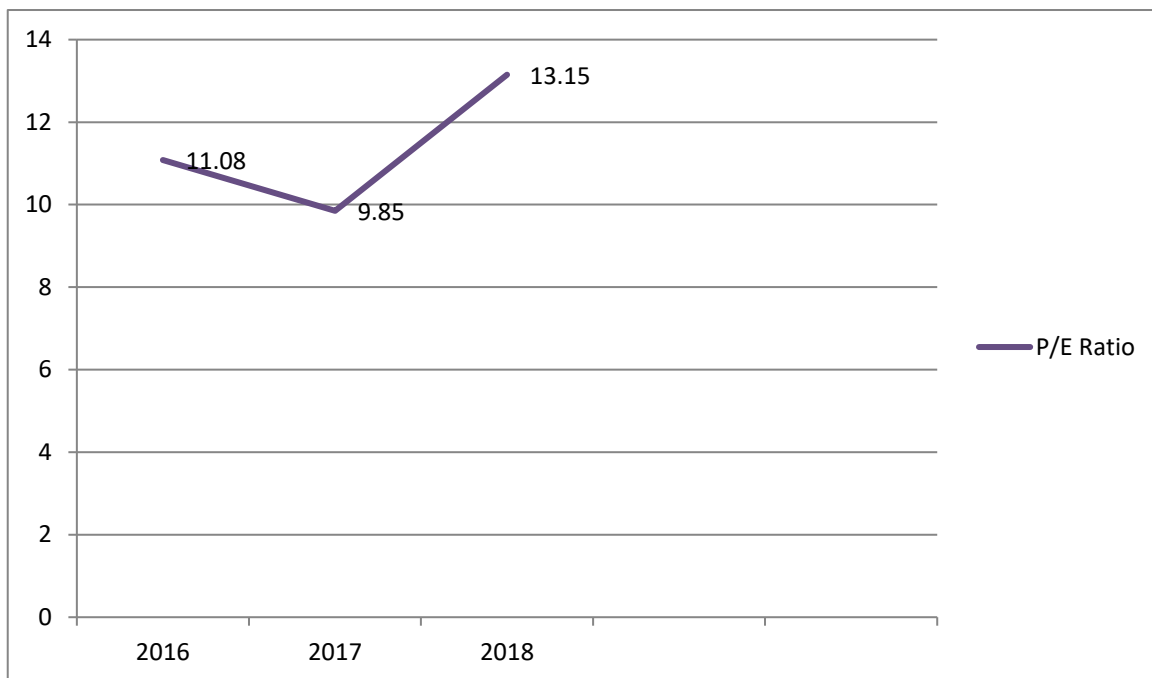


Figure 6: Price Earnings Ratio (P/E Ratio)

As we can see that price earnings ratio in 2016 high ratio .the lowest ratio was 2017. Basically this price earnings ratio depends on financial analysis. So the organization should more careful, because as the graph shows us that in 2016 and 2017 the price earnings ratio is not expected. In 2016 EPS about 11.08 %so high but 2017 decreasing. in 2016 EPS improve than 2018.

2.12 Product and Service of UBL:

2.12.1 Deposit Product

- Savings Deposit
- Current Deposit
- Term Deposit
- Fixed term deposit.
- Monthly Savings Scheme
- Special notice deposit.
- Double benefit scheme
- Monthly Income scheme

2.12.2 Credit Product

- Over draft
- Trade Finance
- Consumer Credit Scheme
- Small Medium Enterprise

2.12.3 Card

Credit Card

UBL Power Card

Visa Card

Master Card

2.12.4 Loan Product:

- Secured Overdraft
- Cash Credit

- Bank Guarantee
- Investment
- Export Cash Credit
- Term Investment

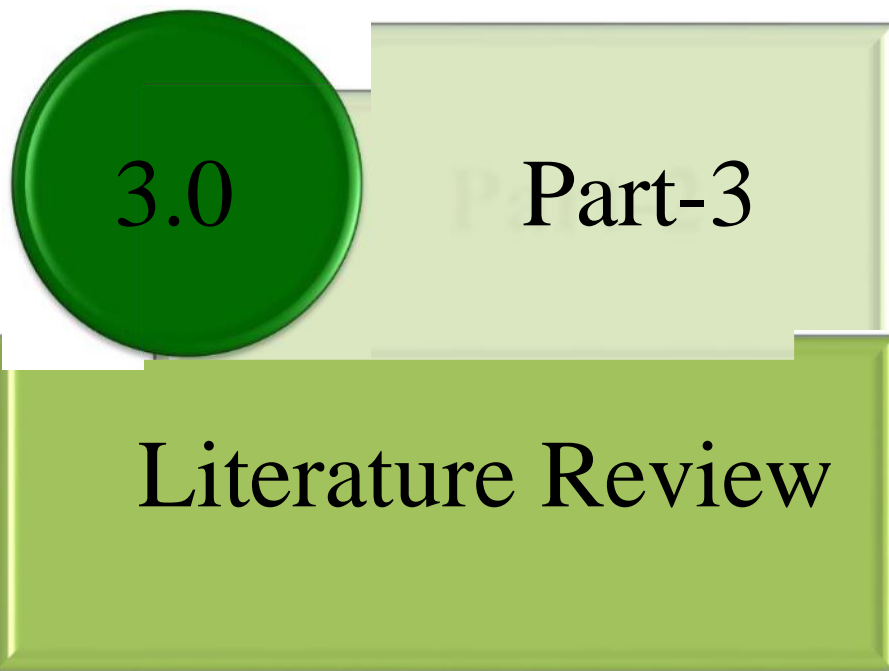
2.12.5 Remittance:

- Western Union
- Quick Pay
- Express Money
- EZR emit
- Money Gram
- Instant Cash
- Cash Express

2.12.6 Other Services of UBL:

The Bank has its concentration for new product and developed service for satisfying its customer and increasing its customer base. They prefer now faster service with least cost. For delivering faster service the bank has introduced online banking service. There are other new products and services that UBL has introduced. They are:

- Online Banking Service
- Internet Banking service
- ATM Service
- Locker service



3.0

Part-3

Literature Review

3.1 Literature Review

A literature review is an evaluation report of information found in the literature related to selected area of study. The review should describe, summarize, evaluate and clarify this literature. It should be a base for the research and help determine the nature of research. Which are irrelevant should be discarded and those which are peripheral should be blocked at critically.

3.2 Finance

Finance is a field that deals with the study of investments. Which includes the dynamics of assets and liabilities over time under conditions of different degrees of uncertainty and risk. Finance can also be defined as the science of money management. A key point in finance is the time value of money. Which states that purchasing power of one unit of currency can vary over time. Finance to price assets based on their risk level and their expected return. Finance can be broken into three different sub-categories: personal finance, corporate finance, and public finance.

3.3 Areas of Finance

3.3.1 Personal finance

Personal finance may involve paying for education, financing durable goods such as real estate and cars, buying insurance, e.g. health and property insurance, investing and saving for retirement. Personal finance may also involve paying for a loan, or debt obligations.

3.3.2 Corporate finance

Corporate finance deals with the sources of funding and the capital structure of corporations and the actions that managers take to increase the value of the firm to the shareholders, as well as the tools and analysis used to allocate financial resources.

3.3.3 Public finance

Public finance describes finance as related to sovereign states and sub-national entities (states/provinces, counties, etc.) and related public entities (e.g. school districts) or agencies. It usually encompasses a long-term, strategic perspective regarding investment decisions that affect public entities. These long-term, strategic periods usually encompass five or more years.

3.3.4 Experimental Finance

Experimental finance aims to abolish different market settings and environments to observe experimentally and prove eagles through which science can analyze agents' behavior and their salting characteristics of trading flows, information diffusion and aggregation, price setting mechanisms, and returns processes. Researchers in experimental finance can study to what extent existing financial economics theory makes valid predictions and therefore prove them, and attempt to discover new prince's lesson which such theory can be extended and be applied to future financial

3.3.5 Behavioral Finance

Behavioral finance studies show the psychology of investors or managers affects financial decisions and markets when making a decision that can impact either negatively or positively on one of their areas. Behavioral finance has grown over the last few decades to become central and very important to finance.

3.3.6 Intangible Assets finance

Intangible asset finance is the area of finance that deals with intangible assets such as patents, trademarks, good will, reputation, etc.

3.3.7 Financial Economics

Financial economics is the branch of economics studying the interrelation of financial variables, such as prices, interest rates and shares, as opposed to goods and service

3.4 Deposit

A **deposit** is a account, current any other type of bank account that allows money to be deposited and withdrawn by the account holder. The transactions are recorded on the bank's books, and the resulting balance is recorded as a liability for the bank and represents the amount owed by the bank to the customer. Some banks may charge a fee for this service, while others may pay the customer interest on the funds deposited.

3.5 Importance of Deposit

- ✓ Obtaining deposit from different avenues.
- ✓ Issue of cheque, Pay order, Demand draft, TT etc, though now a day's Banks are doing more & more.
- ✓ 3) Invest money to the client for business purpose.

3.6 Different types of deposit of commercial banks:

Receiving of deposit is one of the primary functions of a commercial bank. Banks usually accept deposits from those people who can save and cannot profitably use their surpluses. There are three types of deposits like:

1) Fixed deposit:

Fixed deposit refers to a type of deposit which can be drawn on the expiry of a specific period. This type of deposits are pay data higher rate of interest.

2) Current deposit:

Current deposit refers to a type of deposit which can be drawn at any time and in any amount. Generally current deposits are not paid any rate of interest. However, a very low rate of interest is paid if there is a condition that deposit amount will never fall a certain limit.

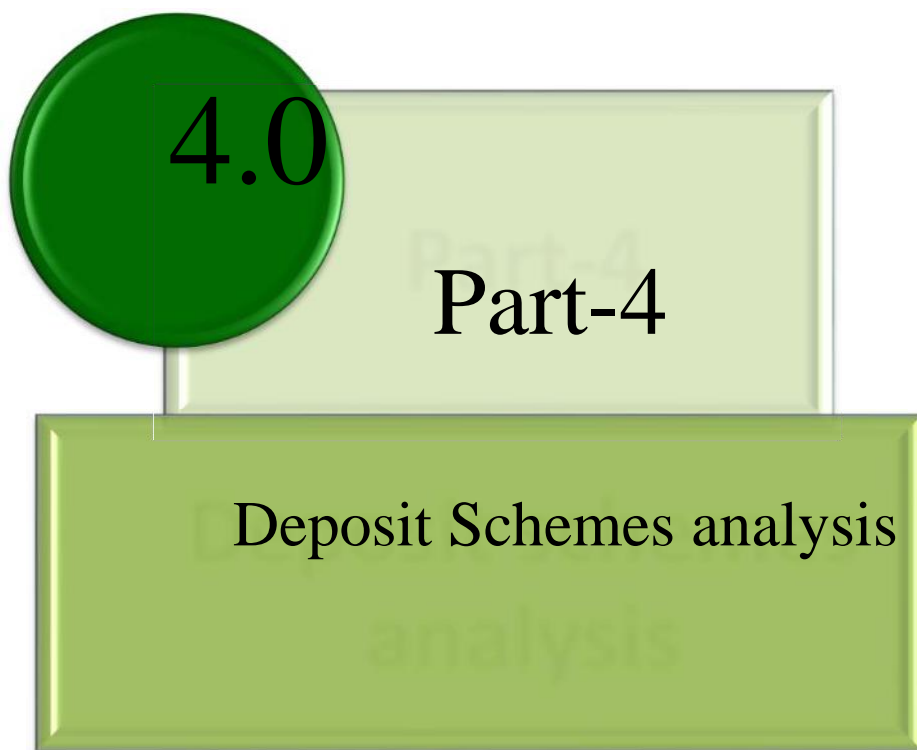
3) Savings Bank deposit:

These deposits encourage savings among the people. These deposits carry comparatively higher rate of interest but it is lower than fixed deposits.

3.7 The importance of bank deposits in the money supply:

Individual bank deposits provide the least expensive cost of new money for the bank to loan out. The large amounts of people and deposits help the banks make lots of profit since the banks charge (stein directly by the country's bank) and the banks pay low nominal interest on the deposits. Money is needed to add new infrastructure (road, bridges, sewers, factories, etc.) and capital equipment (machinery, assembly robots, etc.) in order to grow the economy.

The banks are reluctant to borrow from other banks or other sources (such as rich persons) since the interest rate charges is much higher than the banks would pay individual deposits. Since the amount of deposits is very high in some countries, such as Japan and China, this new capital (or money) has fueled growth over the past few years. As a consequence, economists always consider bank deposits as part of the overall money supply for the economy.



4.1 Introduction to Deposit Scheme Analysis:

“Those who use time properly become successful; those who save money in due time, never face financial difficulties”.-----Hazrat Ali(R:)

Bank Deposit Account is an arrangement with a bank that allows the customer to pay and take out money. The bank keeps a record of all the payment and deposits with the name of Customer and specific account number. It binds the banker and the customer in to a contractual relationship. Using an account, a customer may deposits and withdrawals of money from his/her account. Opening Deposit Account with a bank is the way of creating banking relationship. For example, a Bank Deposit is generally made when opening an account or in the course of routine business or personal transactions that involve placing funds with the bank for future use. Bank deposit can be made in a number of different ways. The most direct way is to walk in to a bank or a bank branch in which you hold an account. Using an account, a customer may deposits and withdraws also money from his/her account. Opening Deposit Account with a bank is the way of creating banking relationship.

In addition, Bank Deposits can be made view;; retransfer, as well as through a direct deposit plan from employers in many cases

4.2 Ability to Open Deposit Account:

Every person who is adult (minimum 18 years old), can open an account with a bank provided that bank is a misfiled regarding his/her willing to enter into necessary business relationship with him.UBL develop the mutual understanding with their customers. For opening a bank deposit account, all customers have must bring with the nation a lid card, account holders 2 copy photograph and nominees 1 copy photograph of national id card or birth certificate.

4.3 Different Types of Deposit Account:

There are variations in the needs and demand of the people. It is almost impossible for banks to satisfy all these diverse demands with a single type of account. That's why banks generally offer the following types of accounts to satisfy customer's demand

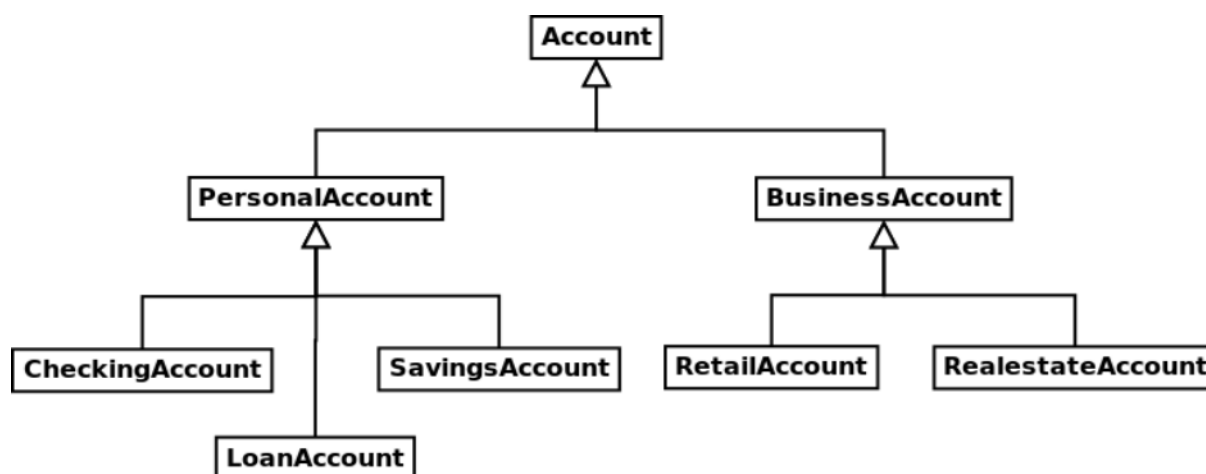


Figure 1.1–Different Types of Deposit Account

4.4 Various types of Deposit product and service offered by UBL:

1. Savings Deposit
2. Current Deposit
3. Term Deposit
4. Monthly Savings Scheme
5. Monthly Income Scheme
6. Double Benefit Scheme
7. School Banking

4.4.1 Saving Deposit Account:

Mainly we see Saving Account open lower and middle classes people who have to save a part of their incomes to meet their future need in tend to earn an income from their savings.

Benefits (Condition Apply)

1. Interest rate of 4.00% on minimum monthly balance.
2. Minimum balance Tk.1000.
3. Maintenance charge yearly Tk.250.
- 4 No hidden costs.
5. Standing Instruction Arrangement is available for operating account.

Saving account opening Formalities

- At first collect saving account application from and properly fill up persons account page, person related information from (if jointly need two person related information from), KYC from, Transaction Profile (TP) which is most important, Transaction type, quantity etc fill up .
- Introducer which person has savings account exists in this bank. By this introducer signature and his account number include in S/B account opening from. This System apply may be more security about in this account.
- Every customer is required to supply to the bank with his /her signature. These signatures are taken on cards, which are preserved by the bank, and the signature Of the account holder on the cheques is compared with the specific person.
- After the above formalities are over, the banker opens an account in the name of Applicant .

Documentation of saving account

- Two copies passport size photographs
- National id card or passport photocopy

- One copy nominees photographs
- Personal TIN certificate (not mandatory)

4.4.2 Current Deposit Account:

Uttara Bank Limited of customers current deposit facility for day-to-day business transaction without any restriction.

Benefits (Condition Apply)

- Bank does not pay any interest rate.
- Minimum maintenance charge half yearly Tk.140/-.
- Minimum balance Tk.2000.
- No hidden costs.
- Standing Instruction Arrangement are available for operating account.

The special characteristics of current account are as follows

The Primary objective of current account is to save big customers as big businessman, joint stock companies, private limited companies, public limited companies etc from the risk of handling cash themselves.

Documentation of current account

- Two copies passport size photographs
- National ID card or passport photocopy
- Personal TIN certificate
- Trade License
- Chairman certificate commissioner certificate

4.4.3 Term Deposit:

1. Special Notice Deposit:

Uttara Bank Limited offers interest on customer's special notice deposit account and gives facility to withdraw money anytime.

Benefits (Condition Apply)

- Minimum maintenance charge half yearly tk.500/=
- Standing instruction arrangement are available for operating account

2. Fixed Deposit Account (FDR):

These are the deposit, which are made with the bank a fixed period specified in advance. It is purely a time deposit account. Uttara bank offers higher rates of interest on such deposits. Interest is paid a trade determined by the length of the period of deposit, the higher is the rate of interest. Loan is sanctioned against FDR

Benefits (Condition apply)

- Minimum balance Tk.50,000.
- Premature casement facility is available
- Overdraft facility are available against term deposit

Account opening of fixed Deposit:

The depositor has to filing an application from where in he/she mentions the amount of deposit, the period for which deposit is to be made the names in which the fixed deposit receipt is to be issued. Customers are given Fixed Deposit Receipt or Slip only.

Documentation of fixed Deposit:

- 2 copy of recent photograph of account holder.
- Nominee's one copy Photograph.
- Photo copy of National Id Card.

4.4.4 Monthly Savings Scheme:

Uttara Bank Limited offers monthly savings scheme for its retail customers. There are four types of saving scheme such as 3years, 5 years, 8 years and 10 years period in this account.

After specific time/period you get attractable amount by this scheme. The account may be opened either singly or jointly.

Benefits (Condition Apply)

- Account maybe opened for any installment and term, which is not changeable.
- Any body can open this account monthly installments of deposit will be Tk. 1000/-, Tk.2, 000/-, Tk. 3,000, Tk.4000/-,Tk.5,000/-and Tk.10,000 or any countable amount (Highest Tk.50,000).
- A person is allowed to open more than one account for different installment in a Branch/ Bank's no Monthly Installments (Taka) Amount to be paid on completion of Term
- Wed to open more than one account for different installment in a Branch/Bank's No Monthly Installments (Taka) Amount to be paid on completion of Term
- Below 18 years children can nominee this account with their guardian.
- In case of, late in depositing installment late fees 2% per month per installment shall be charged.
- Anybody can open this account monthly installments of deposit will be Tk.1, 000/-,Tk.2,000/-,Tk.3,000,Tk.4000/-,Tk.5,000/-and Tk.10,000 or any countable amount (Highest Tk.50,000).
- A person is allowed to open more than one account for different installment in a Branch/ Bank's no Monthly Installments (Taka) Amount to be paid on completion of Term
- In case of, late in depositing installment late fees 2% per month per installment shall be charged.

Monthly installments of deposit and the amount payable to the depositors after expiry of term shall be a sunder:

Monthly Installment	Return after 3 years@ 10.00%	Return after 5years@ 10.50%	Return after 8 years@ 11.00%	Return after 10years @11.50%
1,000	41,872/=	78,202/=	1,50,792/=	2,18,364/=
2,000	83,744/=	1,56,404/=	3,01,584/=	4,36,728/=
3,000	1,25,616/=	2,34,606/=	4,52,376/=	6,55,092/=
4,000	1,67,488=	3,12,808/=	6,03,168/=	8,73,456/=
5,000	2,09,360/=	3,91,010/=	7,53,960/=	10,91,820/=
10,000	4,18,720/=	7,82,020/=	15,07,920/=	21,83,640/=
20,000	8,37,440/=	15,64,040/=	30,15,840/=	43,67,280/=
30,000	12,56,160/=	23,46,060/=	45,23,760/=	65,50,920/=
50,000	20,93,600/=	39,10,100/=	75,39,600/=	109,18,200/=

Table 1.6–Monthly installments of deposit

Documentation of monthly saving account:

- O 2 copy of your recent photograph of account holder
- O Nominee's Photograph.
- O National Id card or birth certificate

4.4.5 Monthly Income Scheme

Under this scheme one will deposit a minimum of tk.1, 00,000/- or its multiple for three years and will enjoy monthly benefit of Tk.1, 000/-for every Tk.1, 00,000/-.

Benefits (Condition Apply)

- Deposit of tk.1, 00,000/- and its multiple maximum of tk.1, 00,00,000/-shall be accepted under this scheme.
- This account may be opened either singly or joined
- the period of deposit will be 3 years.

Deposit amount of MIS Account (Tk)	Monthly benefit payable including income Tax (Tk)
1,00,000.00	1,050.00
2,00,000.00	2,100.00

3,00,000.00	3,150.00
4,00,000.00	4,200.00
5,00,000.00	5,250.00
10,00,000.00	10,500.00
20,00,000.00	21,000.00
30,00,000.00	31,500.00
40,00,000.00	42,000.00
50,00,000.00	52,500.00
1,00,00,000.00	1,05,000.00

Table 1.7 -Monthly Income Scheme (MIS)

Documentation of monthly Income Scheme:

- 2 copy of recent photograph of account holder
- Nominee's Photograph.
- Valid photo copy of Voter ID card or passport.

4.4.6 Double Benefit Scheme (DBS):

Dreams come true. Uttara Bank Limited now offers Double Benefit Scheme for its customers. The benefit under this scheme shall be come double after 8 years.

Benefits of Double benefits scheme

- Deposit of Tk.50, 000/-and its multiple maximum of Tk 50, 00,000/-shall be acceptable under this scheme.
- A person is allowed to open more than one DBS Account.
- The account may be opened either singly or jointly.
- All DBS account holder shall be offered with free Life Insurance Policy under this scheme.

Documentation of Double Scheme:

- 2copy of recent photograph of account holder.
- Nominee's Photograph.
- Valid photo copy of Voter ID card or passport.

4.4.7 School banking

School Banking are very famous for the student. Adult student can save their money By opening a small bank account .They can also related country's economic development activities by this money. For more interested to save their money UBL offer school banking. By this account they can save money and operate with their guardian.

4.4.8 Other Deposit:

- House hold deposit scheme
- Student saving deposit
- Agriculture deposit scheme

4.5 UBL Deposit Account Opening Procedure:

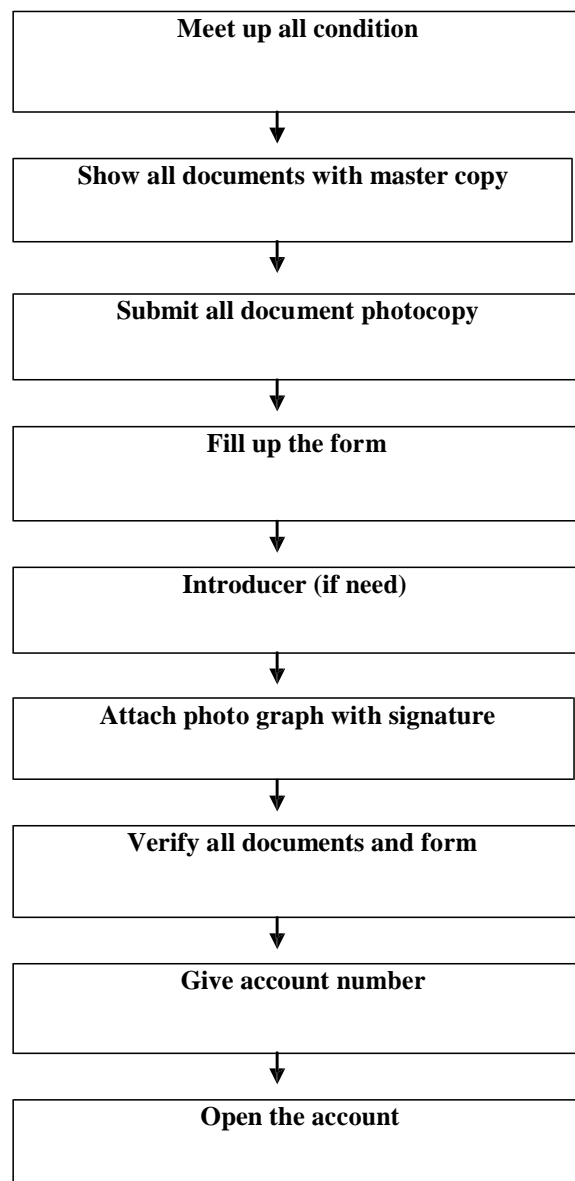


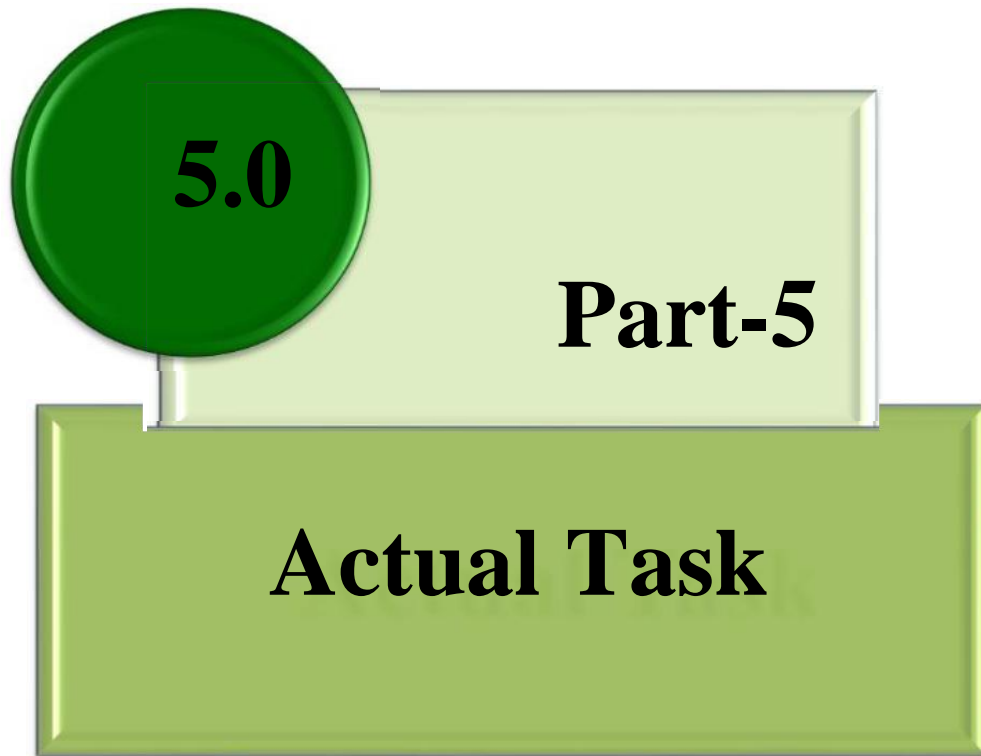
Figure 1.1.2-UBL Deposit Account Opening Procedures

4.6 present Deposit Scenario of UBL:

Year	Deposit in million
2014	192471.83
2015	218215.97
2016	238378.15
2017	273642.97
2018	363296.18

Table 1.9-present Deposit Scenario of UBL

UBL invests their funds in different sectors. They actually diversify their deposit by investing their funds in the share of different companies, zero coupon bonds, debenture, Govt. bond, Govt. security, and other bonds. The deposits of Uttara Bank Limited for last five years are follow



5.1 My Job Responsibilities as an Intern:

We all know Bank is the very famous sanitation in the world. UBL has been flourishing as the largest private sector Bank in our country Uttara Bank Ltd.widely conducts business activities with 181of its branches around the country. According to the requirements of course fulfillment I joined in Uttara BankLtd.at **Tongi Branch** as an internship the date of January 14,2019.I have worked for three months with different section. During the internship period in the Uttara Bank ,I was given the duties of different division to perform and together some valuable knowledge. Actually, it is very important for the MBA student's together practical knowledge for the development and preparation of a person in the job world.

Short description about those learning is given below for your kind perusal:

In Uttara Bank Limited I learnt lot of things such as how to behave with the clients. Behave is so much important because good behavior attractive to the clients. Another important is time management. I can do any work in the properly time or management my time and I can be taken challenging situation.

5.1.2

I worked in the different types of department in the Uttara Bank Limited during the three month above. Few of them are listed here:

5.1.2.1 Account Opening Section:

I had to work on account opening section under **Md.Masudul Alam (Trainee Officer)**, Uttara Bank at Tongi Branch. I had to collect necessary documents from the customers those who came to open account at this Branch documents like TIN certificates, Trade license, National ID Card, Photo of A/C Holder and nominee etc. Some time, I filled up account opening form for the customers demand.

Working in Accounting Opening Section

5.1.2.2 Cheque clearing section:

During this time of my internship I have worked with the department of cheque clearing and remittance. I have helped customers to by writing the information's of cheque in to the deposit book. Sometimes I have fill up the deposit form with the information of clearing Cheque. Also learned lots of information about cheque clearing section of UBL Tongi branch. I have given more priority on this section.

Types of Clearing of Cheque:

UBL Tongi branch performs the clearing function through Bangladesh Bank. Every day there are lots of cheques comes from others bank and also some of the client's of Uttara Bank Ltd issuing UBL cheque to others bank .There are two types of cheque which are-

1. Inward clearing cheque
2. Outward clearing cheque

Inward clearing cheque:

Inward clearing cheques are those ones which have drawn on the other branches of UBL which will be cleared through the internal clearing system of UBL operated by the local office of UBL.

Outward clearing cheque

Outward clearing cheques are those ones, which have drawn on the other bank branches which are presented on the concerned branch for collection through clearing house of Bangladesh Bank.

Working in Clearing & Bills Section

5.1.2.3 Accounting function of UBL:

Accounting department of bank is responsible for maintaining and processing the clearing of cheque, bank draft, pay order and other bank instrument.

➤ **Cheque book requisition:**

I had filled up the cheque book requisition form.

➤ **Cheque book issue:**

Uttara Bank Ltd. provides two types of cheque book .I have learned those books issued. I up dated the cheque book information in the SB account and CD Account.

- ✓ Gave entry in the register book with date, cheque serial number, a/c name and a/c number
- ✓ keeping all the records in safe according to the date
- ✓ Then I called them and informed to collect their cheque book.
- ✓ After that when clients come to collect their cheque books, I delivered it to them by taking a signature in the registry book

Working in Local Remittance Section

5.1.2.4 Remittance Section:

The major function of commercial Banks is mobilization of fund. Clients need to remit money from one place to another for their business or other purposes. Banks fulfill this need of customers by means of remittance service. Money can be remitted domestically or inter nationally, which known as local remittance and foreign remittance. I worked here under the guidance of **Imamul Islam (Junior Officer)**. Here I learn about the UBL's western services and the products and how to deal in this section and also about the required papers.



Learning Activities of Foreign Remittance

5.1.2.5 Pay Order (PO):

During this time I have learned how to fill up a pay order form and what is the purpose of pay order. The pay order is used for making are remittance to the local creditor. Pay Order gives the pay the right to claim payment from the issuing bank. It can be from issuing bank only. Unlike cheque, there is no possibility of dishonoring pay order because be for issuing pay order bank take shout the money of the pay order in advance. Pay Order cannot be doused or crossed and so it is not negotiable instrument.

5.1.2.6 Account and Deposit section:

I also worked in the cash transaction. There are various systems maintain by cash officer that is under. But I specially worked on cash Payment transaction, Transaction after banking hour's section.

-  Cash payment
-  Transaction after banking hours.

Cash payment before honoring a cheque:

Cheques, demand drafts, pay orders, pay slips and debit cash vouchers etc. are received from various departments for payment of cash to customers/payees. The following common Step is thoroughly practiced before honoring a cheque

Working in Deposit & Accounting Section

5.1.2.7 Other responsibilities performed by me:

- ✚ Give information about different types of banking service.
- ✚ Keeping track of cheque books.
- ✚ Verifying the signature of introducer for account openings and for issuing cheque books
- ✚ Collecting cheques from customers and put proper clearing seals for endorsement.
- ✚ Arrange the documents related with Foreign exchange
- ✚ Open the account for those who want to take loan.

5.2 Observations:

It gave my immense pleasure to work at Uttara Bank Limited. The people there are really nice and cooperative .The things that I have noticed and observed are:

- ✚ Work is done regularly and according to the rules and regulation of the bank.
- ✚ The employees of this branch are helpful and cooperative to each other.
- ✚ The work activities are all ways specified and separated for each of the employees.
- ✚ A good job performance is rarely praised, hence lacking motivation of the employee.
- ✚ Employees are dedicated and competent other responsibilities.
- ✚ They maintain a correlation with the each of the department of the branch.
- ✚ I had specially observed how to give better customer service and behave with the customers/ clients.



6.0

Part-6

Research part

6.1 Problem Statement:

The topic of my report is “Deposit Schemes of Uttara Bank Limited”. By chosen this topic I saw some problem of UBL. One of the problems was UBL’s deposit scheme and interest rates are not so attractive. That’s why people are not coming to open a deposit.

6.2 Project Timeline:

To prepare this project report I had to spend total 30 days .The project activities have shown in the following Gantt chart.

- Week01 : Developed research plan
- Week02 : Developed the hypothesis
- Week03 : Conduct survey research
- Week04 : Data analysis and Interpretation

Description of Activity	Week-1	Week-2	Week-3	Week-4
Developed research plan				
Developed the hypothesis				
Conduct survey research				
Data analysis and Interpretation				

Table 1.10 –Gantt chart of Project Timeline

6.3 Cost & Budgeting:

The total expenditure to prepare this project as followed–

Particular’s	Amount(Tk)	Percentage(%)
Transportation	1,200	17.1
Printing ,Photocopy& Binding	1,900	27.2
Cell phone& Internet Bill	1,200	17.1
Lunchbills	1,200	17.1
Bills	48	6.8
Others Expenses	1,000	14.3
Total	698	100.0

Table -1.11

6.4 Methodology of the study:

The study requires a systematic procedure from selection of the topic for preparing the final report. To perform the study, the data source was to be identified and collected, classified,

analyzed, interpreted and presented in a systematic manner and key points were to be found out

.The overall process of methodology has been as below:

6.4.1 Sources of data collection:

This study is based on a theoretical knowledge and practical orientation. In order to data will be collected from Primary and secondary sources.

Secondary sources:

Secondary data are collected from the following sources:

- Annual reports of UBL
- Published documents
- Official files
- Data available with the web site of UBL.
- Different publication of Bangladesh bank and Bangladesh economic reviews.
- Out lets of Bangladesh Institute of Bank Management.

Primary sources:

Primary data source has been collected from the face to face conversation, interview with the account holders, bank manager, executives and some data has been collected through the questionnaire.

6.4.2 Sample frame:

It is not possible total customer of UBL for filling up the question .So, the Sample frame of this study has been consisted of the bank clients, account holders, and business people of Uttara Bank Limited, Tongi Branch area .The total population consists both male and female.

6.4.3 Target population

Total 5500 customers of Uttara Bank Ltd. Tongi Branch.

6.4.4 Sample Size:

After preparing the sample frame, request was made to the Manager In-charge of UBL. I have taken my simpler and sampling in a systematic way and required sample size for conducting this research .A total of 50 respondents have been conducted, where client and account holders of UBL, Tongi Branch were included.

6.4.5 Sampling Procedure:

I have collected different types of data from different sources and the procedure was Probability Sampling To obtain probability sample, effort was concentrated for Stratified Random Sampling procedure for conducting questionnaire survey to the selected clients and account holders of Uttara Bank Ltd.

6.4.6 Instrument of Research:

Questionnaires with Structure question

6.4.7 Contact Method:

Questionnaire Survey

6.4.8 Analysis of data:

After collecting all the data I had analyzed all the data .In visually I had analyzed the data by myself. Then I had made the comparison of data and graph, chart, table etc. I have used MSWord, MS Excel to analyze data. Basic statistical techniques have been used to do this research .As my sample size is more than 30,I have used Z test for the study. The following formula has been followed:

$$Z \text{ test} = \frac{X - M}{S / \sqrt{n}}$$

Where,

μ = mean value

n= sample size

S= Standard deviation

\bar{X} = Average

6.5 Hypothesis Development:

H1: Uttara Bank Limited offers attractive deposit schemes.

H2: Customers prefer to open deposit account in Uttara Bank Limited.

H3: UBL ensures prompt service in account opening for their customer.

H4: Customers are satisfied to deposit their money in Uttara Bank Limited.

H5: UBL will get more customers in Monthly Saving Schemes by increasing the interest rate.

H6: UBL should introduce with new deposit schemes to attract new customer.

6.6 Hypothesis Testing

Like rescale	H1	H2	H3	H4	H5	H6
1=Strongly disagree	5	5	0	4	0	2
2=Disagree	10	4	6	6	5	3
3=Neither agree nor disagree	6	5	4	6	7	5
4=Agree	22	24	30	24	30	28
5=Strongly agree	7	12	10	10	8	12
Total	166	184	194	180	191	195
Average	3.32	3.60	3.88	3.60	3.82	3.9
Standard Deviation	1.26	1.22	0.87	1.17	0.82	0.96

Z-test value	4.55	5.23	11.5	4.44	3.39	3.52
---------------------	------	------	------	------	------	------

Table 1.10: Summary of the respondents towards hypothesis

6.7 Graphical Representation:

01. Ho: Uttara Bank Limited does not offer attractive deposit schemes.

HA: Uttara Bank Limited offers attractive deposit schemes.

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

$$\text{Here } \bar{X} = 3.32$$

$$\sigma = 1.26$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 4.55$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$

Since $Z_{cal} > Z_{tab}$, the null hypothesis is rejected. So at 5% level of significance, it can be said that the UBL offers attractive deposit scheme compare to the other banks.

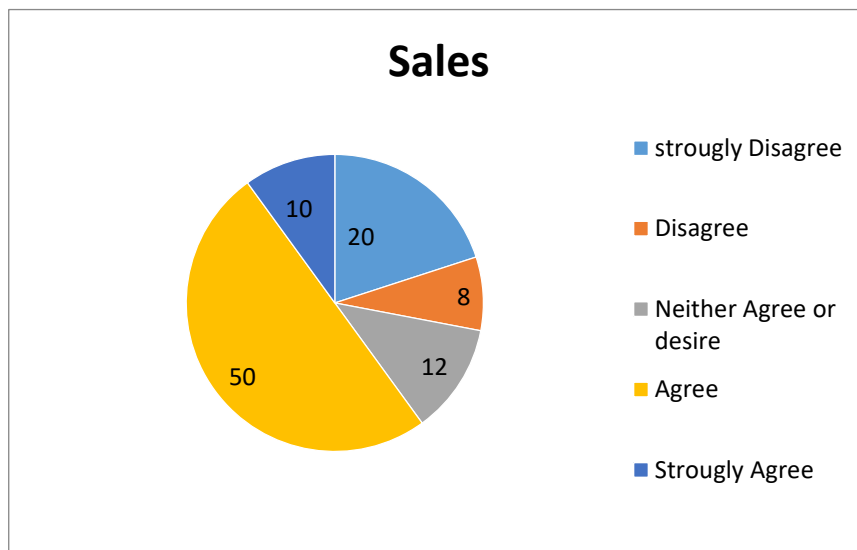


Figure 1.3: Hypothesis 1

Around 58 % respondents has identified that the UBL offers attractive deposit scheme compare to the other banks.

2. H_0 : Customers do not prefer to open deposit account in UBL

H_A : Customers prefer to open deposit account in UBL.

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

$$\text{Here } \bar{X} = 3.60$$

$$\sigma = 1.22$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 5.23$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$ Since $Z_{cal} > Z_{tab}$, the null hypothesis is not accepted. So at 5% level of significance, it can be said that Customers prefer to open deposit account in Uttara Bank Limited.

H 2

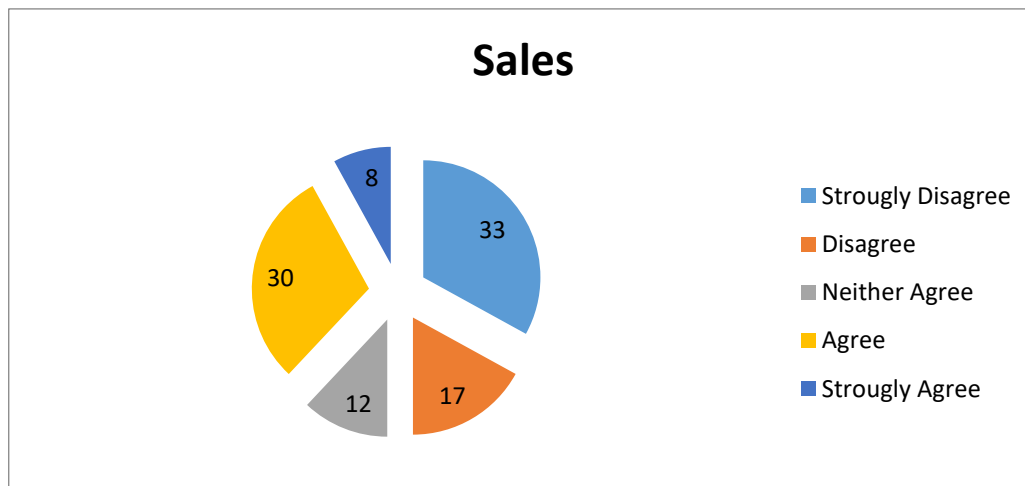


Figure 1.4: Hypothesis 2

Around 72% respondents has identified that Customers prefer to open deposit account in Uttara Bank Limited.

3. H_0 : UBL do not ensure prompt service in account opening for their customer.

H_A : UBL ensure prompt service in account opening for their customer

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

Here,

$$\bar{X} = 3.88$$

$$\sigma = 0.87$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 11.5$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$

Since $Z_{cal} > Z_{tab}$, the null hypothesis is not accepted. So at 5% level of significance, it can be said that Uttara Bank Limited ensure prompt service in account opening for their customer.

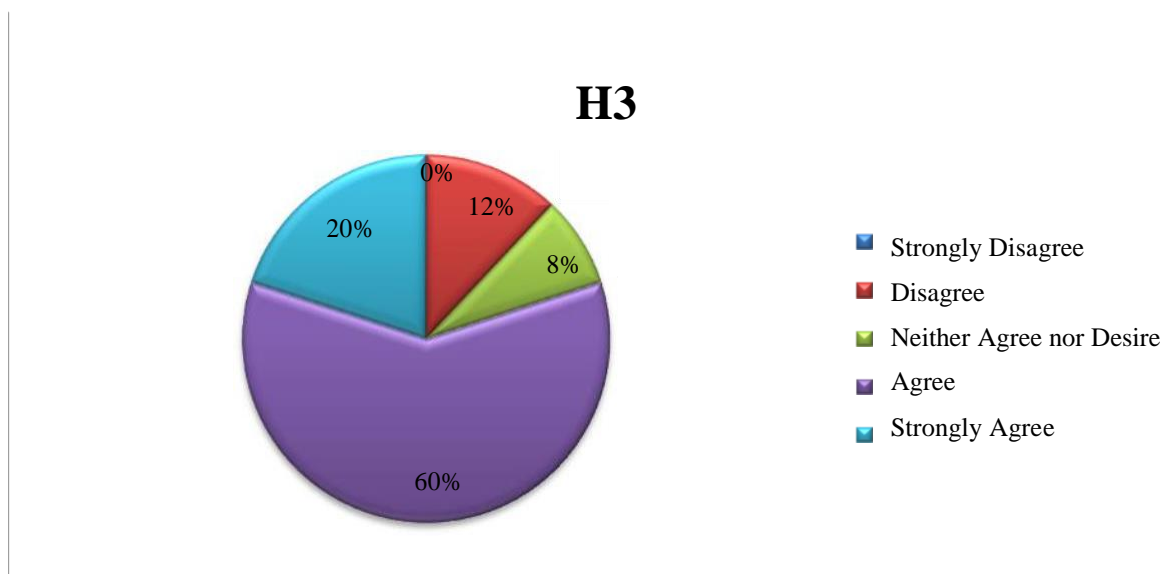


Figure 1.5: Hypothesis 3

A round 80% respondent has identified that Uttara Bank Limited ensure prompt service in account opening for their customer.

4. H_0 : Customers are not satisfied to deposit their money in Uttara Bank Limited.

H_A : Customers are satisfied to deposit their money in Uttara Bank Limited.

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

Here,

$$\bar{X} = 3.60$$

$$\sigma = 1.17$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 4.44$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$

Since $Z_{cal} > Z_{tab}$, the null hypothesis is rejected. So at 5% level of significance, it can be said that UBL delivers satisfactory services to the customers.

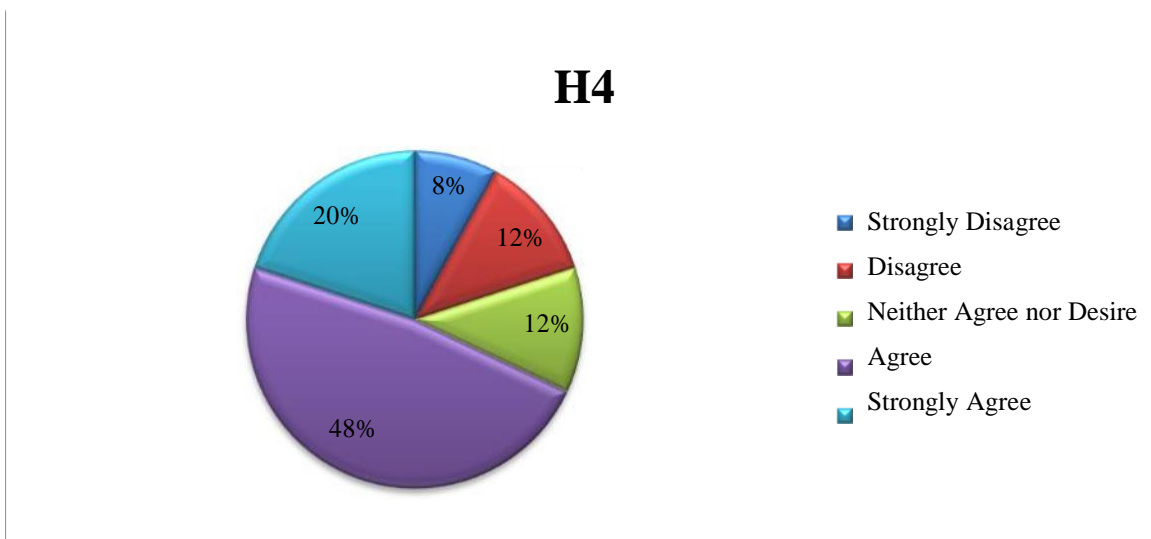


Figure 1.6: Hypothesis 4

Around 80% respondents has identified that, UBL delivers satisfactory services to the customers.

5.Ho: UBL will not get more customers in Monthly Saving Schemes by increasing the interest rate.

H_A: UBL will get more customers in Monthly Saving Schemes by increasing the interest rate.

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

Here, $\bar{X} = 3.82$

$$\sigma = 0.82$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 3.39$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$.

Since $Z_{cal} > Z_{tab}$, the null hypothesis is not accepted. So at 5% level of significance, it can be said that UBL will get more customers in Monthly Saving Schemes by increasing the interest rate

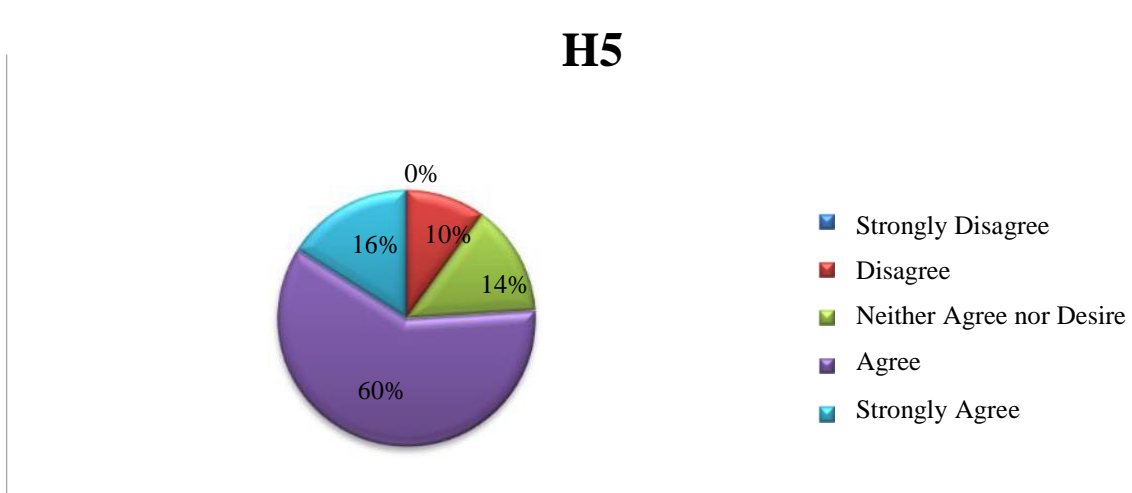


Figure 1.7: Hypothesis 5

Around 76% respondents has identified that Uttara Bank Limited will get more customers in Monthly Saving Schemes by increasing the interest rate.

6.H₀: UBL should not introduce with new deposit schemes to attract new customer.

H_A: UBL should introduce with new deposit schemes to attract new customer.

I want to test the null hypothesis

$$H_0: \mu = 2.5$$

$$H_A: \mu > 2.5$$

$$n = 50$$

Since the sample size $n > 30$ so, I may use Z -test.

Here,

$$\bar{X} = 3.90$$

$$\sigma = 0.96$$

$$Z_{cal} = (\bar{X} - \mu) / (\sigma / \sqrt{n}) = 3.52$$

At 5% level of significance, follows Z distribution $Z_{0.05} = 1.645$

Since $Z_{cal} > Z_{tab}$, the null hypothesis is rejected. So at 5% level of significance, it can be said that Uttara Bank Limited should introduce with new deposit schemes to attractive new customer.

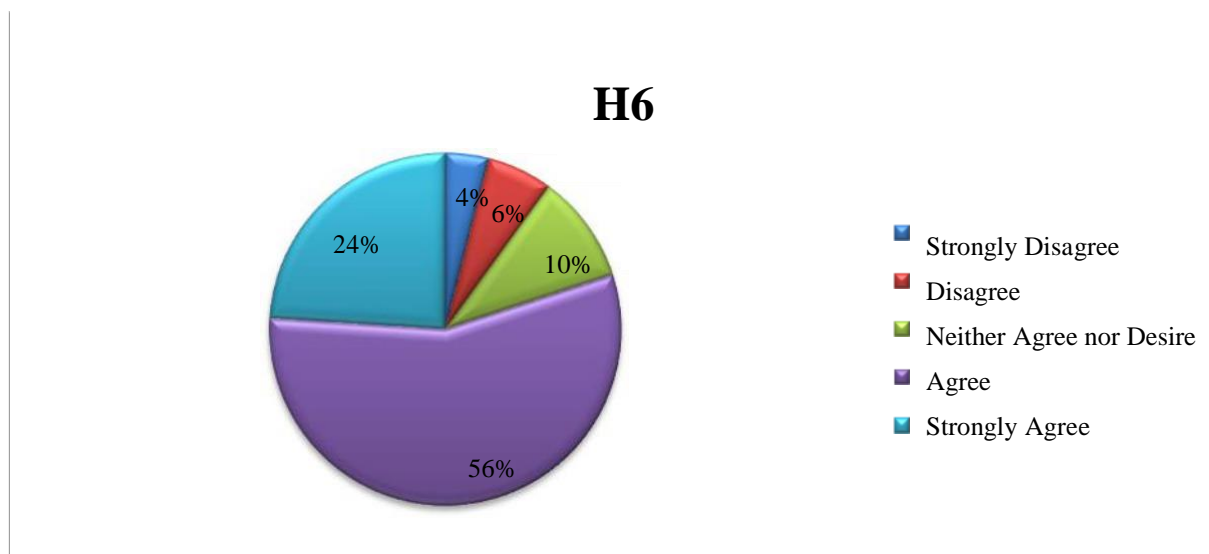


Figure 1.8: Hypothesis 6

Around 80% respondents has identified that Uttara Bank Limited should introduce with new deposit schemes to attract new

6.8 Findings:

- ✚ Uttara Bank Limited of active deposit schemes. From this study it is revealed that respondents 44% are agreed, 14% respondents are strongly agreed. 12% respondents are neither agreed nor disagreed and 20% respondents are disagreed, another 10% strongly disagreed. So we can say that Uttara Bank Limited offers attractive deposit schemes. As maximum respondents are agree with this statement.
- ✚ It is seen in hypothesis two that 48% respondents are agreed, 24% respondents are strongly agreed, 10% respondents are neither agreed nor disagreed, 8% respondents are disagreed, 10% respondents are strongly disagreed in statement of Uttara Bank that Customers prefer to open deposit account in Uttara Bank Limited. So most of the respondents identified that Customers prefer to open deposit account in Uttara Bank Limited.
- ✚ As per the result of hypothesis we see that the percentage of acceptance, 60% clients are agreed and 20% strongly agreed. Another 8% respondents are neither agreed nor disagreed,
- ✚ 12% are disagreed towards that Uttara Bank Limited ensure prompt service in account opening for their customer. So it may say that Uttara Bank ensure prompt service for clients.
- ✚ Uttara Bank Limited will get more customers in monthly savings scheme by increasing the interest rate. From this study it is revealed that 60% respondents are agreed, 16% respondent are strongly agreed, 14% respondents are neither agreed nor disagreed, 10% respondents are disagreed. So most of the respondents identified that Uttara Bank Limited will get more customer in monthly saving scheme by increasing interest rate.
- ✚ In hypothesis six, revealed that 56% respondents are agreed, 24% respondents are strongly agreed, 10% respondents are neither agreed nor disagreed, 6% respondents are disagreed, 4% respondents are strongly disagreed. So most of the respondents identified that Uttara Bank Limited should introduce with new deposit schemes to attract new Customers.

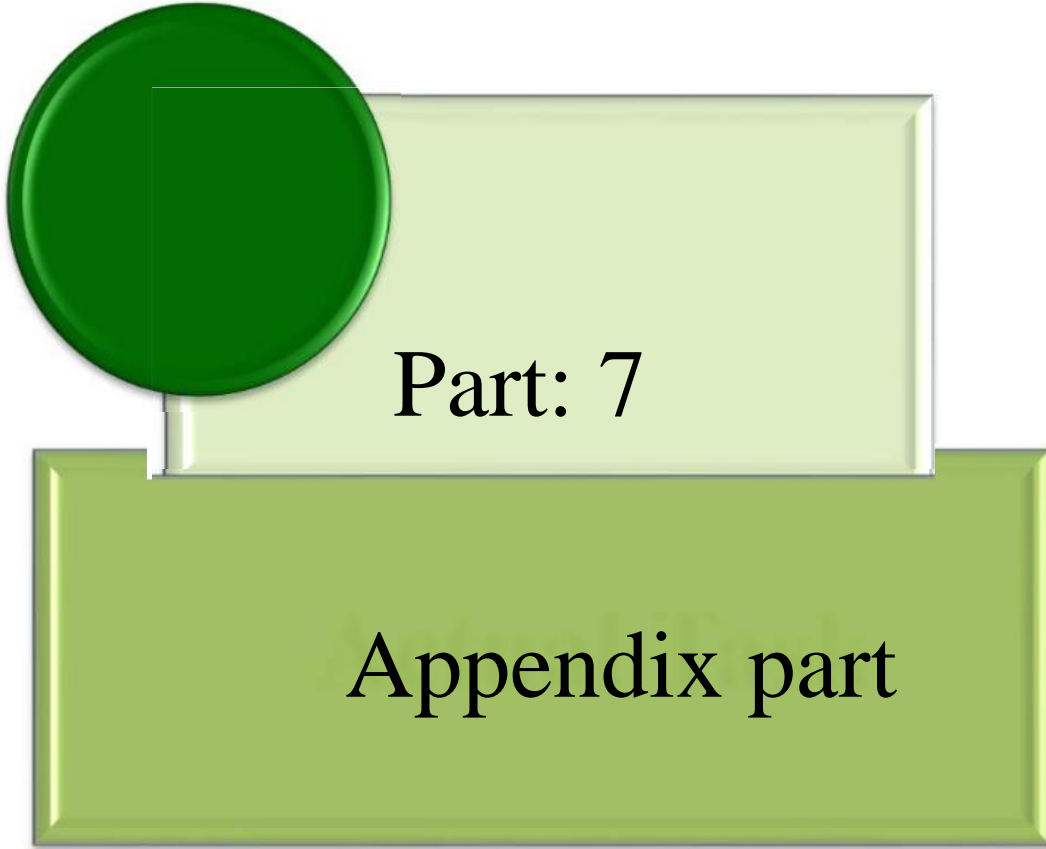
6.9 Recommendation:

Uttara Bank Limited is well-established bank. There is very tough to recommend on any aspect of the Bank. However, I have come up with few recommendations, after conducting the research. Those are given below:

- ✚ **Uttara Bank Limited** has some attractive deposit schemes. Customer are satisfied but I think, **UBL** is giving equal focus on all schemes; so they should try to update all types of deposit schemes and the bank has to improve their deposit policy. The deposit of the bank should be more diversified.
- ✚ Customers prefer to open deposit account of **UBL**. So they should introduce new products per the demand of clients and minimize the cost of opening deposit schemes. **UBL** should ensure the use of latest technology in banking operation to meet up the customers demand.
- ✚ **UBL** ensure prompt service in account opening for their clients. Some time customer does not want to spend more time to open a new deposit especially some value able clients want to open a deposit viaa phone call. So bank may set up a help desk and also recruits more employees to meet increasing demand fulfilled for future.
- ✚ Customers are satisfied to deposit their money of **UBL**. But some people are disagreed. So, Uttara Bank Limited should improve their service, so that they can develop the mutual understanding with their customer's .Uttara Bank has to introduce their ATM booth across the country to meet up the customers demand.
- ✚ Monthly Savings Schemes is very popular deposit Schemes for the**UBL**customer. So, I think **UBL** should increase the monthly savings schemes interest rate for the customer demand.
- ✚ If they can update or introduce with new deposit they can attract the new customers. As the clients demand is increasing and they want new deposit schemesso they should introduce unique deposit schemes as per their customers demand.

6.10 Conclusion

Uttara Bank Limited has introduced a new dimension in the field of innovative banking system in our country. The bank has successfully made a positive but to the economy of Bangladesh with in very short period of time. I followed their rules and regulation and tried to use them in my study to prepare this study with my best effort. Though all departments and sections are covered in the intern ship program, it is not possible to go to depth of each activities of branch because of time limitation. It plays a great role in collecting Deposit, Loan settlement and International Trade etc. The Bank ensures quality services to the customers. UBL is also contributing to the advancement of the social, economic condition of the country. To keep pace with the current market and demand, UBL is following several strategies and taking new initiatives, offering new products and services to the customers. The bank should maintain well-structured communication from upper level to lower level. UBL have a strong position in the competitive market. The bank should be more proactive and responsive to introduce new marketing strategy to hold the strong position in home and abroad. For the future planning and the successful operation in its prime goal in this current competitive environment I hope this report can provide a good guide line. I wish continuous success and healthy business portfolio of Uttara Bank Limited (UBL), Tongi Branch.



Bibliography

Books

- Zikmund, G. William, (2003), Business Research Method. 7th ed. Singapore: Thomson Learning South Western.
- Rose, P.S and Hudgings, S.C. (2009), Bank Management and Financial Service. 8th ed. Baston: McGraw Hill Higher Education.
- Miah, M. (2018), A Way to Uttara Banking. 6th ed. Dhaka: Shera Haider.
- Donald R. Cooper, (2003), Pamela S. Schedule, “Business Research Methods”, 8th Edition, Tata McGraw-Hill.

Articles:

- ❖ Annual Report ,UBL, 20117-2018
- ❖ General Banking Guideline of UBL

Website:

- Regulation and Guideline-Bangladesh Bank, (2018) Available From: <https://www.bb.org.bd/aboouts/regulationguideline/guidlist.php> (Accessed 14 February 2019)
- UBL at Glance (2018),Available From: [https://www.Uttarabankbd.com/abtUBL/eis evolution of uttaraBanking.php](https://www.Uttarabankbd.com/abtUBL/eis%20evolution%20of%20uttaraBanking.php). (Accessed 28 February 2016)
- Financial Report [online],Available from: <https://www.Uttarabankbd.com/abtUBL/financialreport.php>. (Accessed 03 March 2018)
- Corporate Information of UBL(2018),Available: <https://www.Uttarabankbd.com/abtUBL/abtUBLPR.php>. [Accessed 27 February 2018]

Questionnaire

Dear Respondent,

I'm **Md.Haidar ali**, student of **MBA** (Major in Finance and Banking) from **DIU**

(Daffodil International University).I am conducting a report on topic, “**Deposit Schemes Analysis of Uttara Bank Limited.**” For my: Practicum course. I need you valuable opinion.

Let measure you that all the information provided by you will be used only for academic purpose and kept under strict secrecy.

Name: Profession: _____

[Please fill up or put a tick (✓) mark appropriately for the following questions. Thanks a lot in Advance]

1. Uttara Bank Ltd. offers attractive deposit schemes.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

2. Customers prefer to open deposit account in Uttara Bank Limited.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

3. UBL ensure prompt service in account opening for their customer.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

4. Customers are satisfied to deposit their money in Uttara Bank Limited.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

5. Uttara Bank Limited will get more customers in Monthly Saving Schemes by Increasing the interest rate.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

6. Uttara Bank Limited should introduce with new deposit scheme to attract new customer.

- 1) Strongly Disagree 2) Disagree 3) Neither agree nor disagree 4) Agree
5) Strongly Agree

Do you have any recommendation?

.....
.....
.....

Thank You

Financial Statement

UttaraBank Ltd. Profit and Loss Statement For the year ended 31 December 2018

	2018 BDT	2017 BDT
Interest Income	20,621,010,559	18,981,405,720
Less: Interest Paid on deposits and borrowing setc	16,511,700,458	16,166,135,843
Net Interest Income	4,109,310,101	2,815,269,877
Investment income	5,952,423,959	5,213,021,470
Commission, exchange and brokerage	1,699,384,658	1,806,869,913
Other operating income	754,480,472	956,484,125
Total Operating income	12,515,599,190	10,791,645,385
Salaries and allowances	2,956,860,843	2,700,063,918
Rest, taxes, insurance, electricity etc	556,559,345	491,965,428
Legal expenses	24,708,834	33,950,173
Postage, stamp, telecommunication etc	76,737,432	79,124,089
Stationery, Printing Advertisement setc	109,608,669	119,796,813
Managing Director's salary and allowances	6,678,709	10,331,291
Director's fees and other benefits	2,445,639	2,249,035
Auditors Fess	450,000	425,000
Repairs, maintenance and depreciation	369,859,989	369,007,774
Charges on loan losses	1,345,510,729	3,017,758,260
Other expenses	343,786,906	427,060,096
Total operating expenses	5,793,207,095	7,251,731,877
Profit before provision	6,722,392,095	3,539,913,508
Provision for loans and advances		
Specific Provision	365,000,000	-
General Provision (including off – balance sheet items)	440,000,000	-
	805,000,000	-
Provision for other classified assets	780,000,000	50,000,000
Total provision	1,585,000,000	50,000,000
Profit before tax	5,137,392,095	3,489,913,508
Provision for taxation		
Current tax	2,450,000,000	1,365,000,000
Deferred tax	27,098,612	8,322,900
	2,477,098,612	1,373,322,900
Net profit after tax	2,660,293,483	2,116,590,608
Retained earnings brought forward from previous year	1,421,011,380	8,54,165,420
	4,081,304,863	2,970,756,028
Appropriations		
Statutory reserve	(1,027,478,419)	(697,982,702)
Dividend		
6% cash for 2012	-	(851,761,946)
10% bonus shares for 2013	(1,419,603,240)	-
	(2,447,081,659)	(1,549,744,648)
Retained earnings carried forward	1,634,223,204	1,421,011,380
Earnings per share (EPS)	4.5	1.7

Uttara Bank Limited
Balance Sheet
As at 31 December 2018

	2018 BDT	2017 BDT
PROPERTY AND ASSETS		
Cash	17,813,280,687	14,859,504,681
In hand (including foreign currencies)	2,181,316,440	2,350,521,500
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	15,631,964,247	12,508,983,181
Balance with other banks and financial institutions	3,535,896,025	5,624,337,221
In Bangladesh	940,498,680	1,896,062,848
Outside Bangladesh	2,595,397,345	3,728,274,373
Money at call and on short notice	98,300,000	98,900,000
Investments	54,885,523,925	56,827,520,761
Government	46,318,501,027	47,513,285,781
Others	8,567,022,898	9,314,234,980
Loans and advances	172,964,721,444	151,098,985,890
Loans, cash credits, overdraft etc	167,325,501,311	146,270,580,076
Bills purchased and discounted	5,639,220,133	4,828,405,814
Fixed assets including premises, furniture and fixtures	2,763,519,975	2,636,589,375
Other assets	4,140,400,140	3,691,299,372
Non-banking assets	335,820,241	336,660,241
Total assets	<u>256,537,462,437</u>	<u>235,173,797,541</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	9,176,323,404	3,322,119,629
Deposits and other accounts	203,296,182,435	193,642,968,836
Current deposits and other accounts	19,967,086,570	19,121,953,740
Bills payable	2,624,680,314	2,225,679,010
Savings bank deposits	28,714,088,244	24,921,946,124
Fixed Deposits	105,576,214,173	92,814,097,206
Term deposit	46,414,113,134	54,559,292,756
Subordinated bonds	1,600,000,000	2,000,000,000
Other liabilities	15,501,008,024	12,279,071,943
Total liabilities	229,573,513,863	211,244,160,408
Shareholders' equity		
Total shareholders' equity	26,963,948,574	23,929,637,133
Paid-up capital	15,615,635,680	14,196,032,440
Statutory reserve	8,439,142,029	7,411,663,610
Other reserve	1,274,947,661	900,929,703
Retained earnings	1,634,223,204	1,421,011,380
Total liabilities and shareholders' equity	<u>256,537,462,437</u>	<u>235,173,797,541</u>

