



Internship Report
On
Investment Performance
Analysis of
AL-Arafah Islami Bank Limited



Daffodil *International* **University**

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Letter of Transmittal

Nusrat Nargis
Assistant Professor
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Subject: Submission of Internship Report on ‘Investment Performance Analysis of AL-Arafah Islami Bank Limited’

Dear mam,

This is my great pleasure to submit the Internship report of my three months long Internship program at Al-Arafah Islami Bank Limited (AIBL). The title of the report is “Analysis of investment performance of Al-Arafah Islami Bank Limited (AIBL)”. This report has been prepared to fulfill the requirement of my internship program at my assigned organization. I have put my utmost effort. Starting to work in the company and preparing this report has been a meaningful and educational experience for me.

Finally, I would like to express my gratitude for your assistance and knowledge in preparing the report. If you could please approve this paper, I would be extremely grateful.

Sincerely yours,

Kazi Tarequl Islam

07-09-2021

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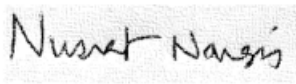
Daffodil International University

Certificate of Approval

This letter is to confirm that **Kazi Tarequl Islam** completed the Internship program under my supervision and direction. He prepared a report on "Investment Performance Analysis of Al-Arafah Islami Bank" and submitted it to me in accordance with the rules and regulations.

Kazi Tarequl Islam has submitted this report in partial fulfillment of the BBA program's specifications. The report has been certified for presentation

I wish him all the best.



08/09/2021

.....
Nusrat Nargis

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Acknowledgement

First and foremost, I would like to express my heartfelt gratitude to Almighty Allah for the three months I spent working at Al-Arafah Islami Bank and learning about all aspects of investment and general banking. In three months, I did my best to work hard on this report's experience and study materials.

At this time, I'd like to express my gratitude and appreciation to Nusrat Nargis, Assistant Professor, Faculty of Business & Entrepreneurship, Daffodil International University, for providing me with the best advice and guidance. Her practical advice at various stages of banking activities has aided me in achieving my target.

I'm also grateful to Md. Arif Billah Mithu, Manager of Al-Arafah Islami Bank Mirpur 01 Branch, for allowing me to learn about the banking system and corporate environment, as well as customer service. I'm also grateful to Kazi Monjurul Alam, Al-Arafah Islami Bank Limited's senior executive officer, and Md. Mizanur Rahman, the bank's principal officer and other employees, for guiding me and supporting me with enough instructions

All of the bank employees are extremely pleasant, and they gave me clear guidance on how to complete my tasks. Even though the officers are extremely busy, they assist me and provide me with all of the details I need. It was a fantastic opportunity to intern at one of the most prestigious companies. I had the impression that I was working with highly trained personnel. The interactions will be beneficial to me in my future career.

Executive Summary

Every country's banking system plays a critical role in its economic development. Al-Arafah Islami Bank Limited has had tremendous success at every level of the banking industry. They are encouraging people to practice Islamic banking in order to aid the country's activity and socioeconomic growth.

The banking system is a critical component of every economic system. AL-Arafah Islami Bank Limited is one of our country's most well-known banks. They are effectively operating in Bangladesh at all stages of the economy. Working in the Investment branch caught my attention. As a result, I've decided on these subjects for my internship. It has assisted me in learning a great deal about investment and general banking practices. I made every effort to raise my level in order to recognize the challenge and find a solution regarding investment activities.

After working for a while, I was capable of understanding the bank's overall operation. In the investment sector, I learned how banks invest in specific projects and how to recover the capital invested profitably. I have shown various forms of analysis, such as ratio, trend, and common size analysis, as well as a table chart and a pie chart for each year. I have display some analysis and interpretation that help them for their decision making.

After analyzing the organization, I have a few suggestions. The bank has the ability to expedite these recommendations. Al-Arafah Islami Bank Limited provides excellent coverage to its customers. As a result, they increase their profit margins.

S.L	Table of contents	Page
	Title Page	I
	Cover Page	II
	Letter of Transmittal	III
	Certificate of Approval	IV
	Acknowledgement	V
	Executive Summary	VI
	CHAPTER 1: INTRODUCTION	3
1.1	Origin Of The Report	4
1.2	Background Of The Report	4
1.3	Objective Of The Study	4
1.4	Rational Of The Report	5
1.5	Methodology Of The Report	5
1.6	Data Collection	5
1.7	Primary Data	6
1.8	Secondary Data	6
1.9	Scope Of The Report	6
1.10	Limitation Of The Report	6
	CHAPTER 2: OVERVIEW OF THE AL-ARAFAH ISLAMI BANK	7
2.1	Overview Of The AIBL	8
2.2	AIBL Mission Statement	9
2.3	AIBL Vision Statement	9
2.4	AIBL Commitments	10
2.5	Objectives Of AIBL	10
2.6	AIBL Product And Service	10-11
	CHAPTER 3: INVESTMENT ACTIVITY OF THE AIBL	12
3.1	Islamic Investment	13
3.2	From Of Investment In AIBL	13-14
3.3	AIBL Investment Division	15
3.4	AIBL Investment Procedure	16-17
	CHAPTER 4: INVESTMENT PERFORMANCE ANALYSIS OF AIBL (2016-2019)	18

4.1	Ratio Analysis	19-27
4.2	Trend Analysis	27-36
4.3	Common Size Analysis	37-44
	CHAPTER 5: FINDINGS, RECOMMENDATION AND CONCLUSION	45
5.1	Findings	46
5.2	Recommendation	47
5.3	Conclusion	48
	REFERENCE	48

CHAPTER ONE

Introduction

1.1 ORIGIN OF THE STUDY:

According to the B.B.A. Program's course requirements, I am required to submit a report that titled is "Investment Performance Analysis of AL-Arafah Islami Bank". That's why I'm submitting this paper. The program supervisor gave me permission to apply the study "AL-Arafah Islami Bank Investment Performance Analysis".

1.2 BACKGROUND OF THE STUDY:

Finance is a sub-discipline of economics. Because of globalization, finance plays a critical role in economic growth. The modern age of economic development would be impossible to imagine without the use of capital. The bank plays an important role in the necessity of the use of money. Financial sector is the most suitable place to gather information as a B.B.A student with a major in Finance. Internship learning for B.B.A student is being offered by Daffodil International University. As part of my B.B.A. program, I was assigned to AL-Arafah Islami Bank's Mirpur 01 Branch for a three-month internship.

1.3 RATIONAL OF THE STUDY:

Bangladesh's banking sector is one of the most profitable. The sector contributes to a country's GDP and overall growth activities on a continuous basis. In Bangladesh, there are 56 banks, with six of them functioning as full-fledged Islamic banks. Bangladesh has a long history of Islamic banking science, dating back to 1983. Along with traditional banks, Islamic banks account for 20% of the banking sector's market share. Islamic banks provide their customers with a variety of deposit options, including current accounts, savings accounts, and investment accounts. Specifically, Islamic banks used the Mudaraba investment mechanism to mobilize their deposits.

However, with the rapid growth of our country's economy and the growing acceptance of Islamic banking, this situation will soon improve. If Islamic banks are assisted by the central bank with appropriate banking rules and regulations, they can provide more efficient banking services to the country. If central bank gives some opportunity, then islami bank popularities will be up day by day.

1.4 SCOPE OF THE STUDY:

The focus of this report will be on AIBL's investment process and results. The overall investment procedure of AIBL, as well as the efficacy of investment policy, will be addressed in this study and also find some analysis that help them for further decision making.

1.5 OBJECTIVES OF THE STUDY:

The main aim of this research is to provide a critical analysis of the Investment procedure's performance. However, there are some fundamental goals in this research. Such as.

1. To analyze the investment activities of AL-Arafah Islami Bank Limited.
2. To evaluate the investment performance of AL-Arafah Islami Bank Limited from 2016 to 2019.
3. To identify problems of AL-Arafah Islami Bank Limited about investment performance.
4. To provide some recommendations for problems of AL-Arafah Islami Bank Limited investment activities.

1.6 METHODOLOGY OF THE STUDY:

Methodology generally requires an appropriate method for topic selection. To conduct the research, I might well apply both horizontal and vertical financial methods. Data sources must be specified and properly collected. The data must also be properly categorized, evaluated, and displayed.

1.6 DATA COLLECTION:

This report is focused on both theoretical and practical technical knowledge. There is also some empirical analysis. Data and information will be gathered from various primary and secondary sources to make this report more meaningful and presentable.

1.7 PRIMARY DATA:

- Gather information from face to face communication with extremely helpful employee.
- To get data from my practical working experience.
- To get data from observation of real employee operation.
- To get data from investment customer.

1.8 SECONDARY DATA:

- Get data from AIBL website.
- AIBL annual report from 20106-2019.
- Some respective researcher journal and article that related with my topic.
- Some financial information website like Investopedia.

1.10 LIMITATION OF THE STUDY:

Throughout my internship, I experienced some issues that are likely to prevent me from covering all aspects of this report. Since the department is extremely busy, I did my best to collect the details I needed for my studies. For me, three months is not enough time to collect all of the information and write a report. They only gave me a short amount of time to collect the data. The data is the organization's privacy. There are also some limitations to the analysis, which are as follows:

- The officials are not interested disclose all the date because of some restriction.
- Bank are not allowing to perform their server directly.
- Most of the date are getting from annual report that way the analysis is not reflect actually
- Most of official are busy for their own work that way they are unable to provide details information.
- AIBL website is not user friendly that way some information's are not gating there.
- Real customer is too much busy that way they are not interested to give valuable information to mine.
- Bank have some restrictive policy that prevent get information.
- I have some inabilities to understand some critical data.

CHAPTER TWO

OVERVIEW OF THE

AL-ARAFAH ISLAMI BANK

LIMITED

2.1 OVERVIEW OF THE AIBL:

Al-Arafah Islami Bank Ltd is one of Bangladesh's largest Islamic banks. As a private limited company, the bank began operations on June 18, 1995. Mr. A.Z.M Shamsul Alam is the founding chairman of the bank, which was designed by a group of 20 committed Islamic personalities from Bangladesh. AL-Arafah Islami Bank Limited is a Bangladeshi bank that specializes in commercial and consumer banking, trade finance, and other associated custody and clearing services. As of December 31, 2019, the Bank's approved capital is Tk. 15000.00 million, and its paid-up capital is Tk. 10440.24 million. It has consistently made a profit and paid a generous dividend over the years. The bank's tool for success is high-quality customer support, which is achieved by the combination of advanced technology and innovative products. To meet the needs of customers, the bank offers a wide range of carefully designed products and services. The Bank is dedicated to making a major contribution to the national economy. With 181 branches across the nation, 23 of which are AD, it has made a positive contribution to the country's socioeconomic growth.

Subsidiaries:

AIBL have two subsidiaries first one is aibl capital market service ltd. And another one is aibl capital management.

AIBL capital market service ltd:

AIBL has been plying vital role in the capital market of the Bangladesh and bank obtained membership both stock exchange Dhaka and Chittagong. AIBL provide quality of service to the customer within a short period of time that way their demand increasing day by day.

Activities:

- Their main activity is trading share both stock exchange.
- Give margin facilities to the customer.
- They also provide full service depository participant.
- Operation of discretionary account.
- IPO application processing.

The activities of the aibl capital management:

- Issue management.
- Underwriting
- Investment counseling
- Portfolio management
- IPO application process
- Margin loan operation
- Corporate advisory service
- Merger and acquisition.

2.2 AIBL MISSION STATEMENT:

To be a pioneer in Islami Banking in Bangladesh and contribute significantly to the growth of the national economy.

2.3 AIBL VISION STATEMENT:

- Achieving the satisfaction of Almighty Allah both here & hereafter.
- Steady & competitive return on shareholders' equity.
- Proliferation of Shariah Based Banking Practices.
- Innovative banking at a competitive price
- Quality financial services adopting the latest technology.
- Attract and retain quality human resources.
- Fast and efficient customer service.
- Extending competitive compensation packages to the employees.
- Maintaining high standard of business ethics.
- Firm commitment to the growth of national economy.
- Balanced growth.
- Involving more in Micro and SME financing.

2.4 AIBL COMMITMENTS:

- ❖ Ours is a customer focused islami banking sound and steady growth in the both mobilizing deposit and making quality investment to keep our position as a leading islami bank in Bangladesh.
- ❖ To deliver financial service with the touch of our heart to retail, small and medium scale enterprise as well as corporate client through our branch across the Bangladesh.
- ❖ Our business initiatives are designed to match the changing trend and industrial needs of the client.

2.5 OBJECTIVES OF AIBL:

Al-Arafah Islami Bank Ltd.'s goals are to make a profit while also providing good service to the community. There is some basic objective that create more demand in general people.

- To establish a banking system devoid of interest and based on Islamic Shariah.
- To offer banking facilities to those people who are staying outside of the banking habit
- To provide commercial and investment banking services to big business clients.
- To provide facilities of intending Hajees to perform Hajj and Umrah.

2.6 AIBL PRODUCT AND SERVICE:

Deposits Products	Investment products	Services
Mudaraba short notice deposit (SND)	Investment in Agriculture Sector	ATM Service Card
Mudaraba saving deposit (MSD)	Investment in Industrial Sector	Mcash
Mudaraba term deposit (MTDR)	Investment in Business Sector	Locker Service
Monthly profit based term deposit (PTDR)	Investment in Foreign Trade	Agent banking

Monthly installment based term deposit (ITD)	Investment in Construction and Housing	
Al-Arafah monthly hajji deposit (MHD)	Investment in Transportation Sector	
Al-Arafah termed hajji deposit (THD)	Hire Purchase Shirkatul Melk (HPSM)	
Monthly installment based marriage saving investment scheme (MIS)	Investment Schemes in Mosque and Madrasa (MMIS)	
Al-Arafah saving bonds (ASB)	Village and Small Investment Schemes (GSIS)	
Foreign currency deposit (FCD)	Small Enterprise Investment Schemes (SEIS)	
Pension deposit scheme (PSD)	Consumer Investment Schemes (CIS)	
Cash waqf deposit scheme (CWD)		
Mudaraba lakhopoti deposit scheme (LDS)		
Mudaraba special pension deposit scheme (MSPDS)		
Mudaraba kotipoti deposit scheme (MKDS)		
Mudaraba double benefit deposit scheme (MDBDS)		
Mudaraba triple benefit deposit scheme (MTBDS)		

CHAPTER THREE

INVESTMENT ACTIVITIES

OF AL-ARAFAH ISLAMI

BANK LIMITED

3.1 ISLAMIC INVESTMENT:

According to the central bank Islamic investment refers to any type of financing provided by an Islamic bank in accordance with Shariah principles or in accordance with Shariah-approved modes. Such as: mudaraba, bai-murabaha, bai muajil, mushraka that is proper Islamic banking modes. This terms are basically Arabic and al-Quran says riba means interest is prohibited.

3.2 FROM OF INVESTMENT IN AIBL:

AIBL invests its funds in a variety of ways in accordance with Islamic Shariah. The primary goal of AIBL financing is not to generate a profit, but rather to mitigate poverty in Bangladesh by creating jobs. The AIBL investment modes are listed below.

- **Bai-murabaha:** it is an Arabic term that represent bai means buying and selling another term murabaha means give some profit.in this modes bank is purchase some goods or product for their customer and they have an agreement to bank and customer. when client receive the product and give the payment with profit as per the agreement.
- **Bai – muajjal:** we know bai means buying and selling and muajjal means the future date or future fixed period. hare bank and customer are making a contract for future period and bank purchase a product for the specific customer as their recruitment and sell the product to customer and customer will give money back in future with specific instalment.
- **Bai –salam:** bai means buying and selling and salam means advance payment .in this contract seller will pay advance to the buyer for a product in future data and specific term and condition such as: price of product and quantity of the product and other condition will be mention and this types of buying and selling must be the Islamic Sariah accepted product.
- **Istisna:** istisna means to produce or to create. Istisna is a contract between a manufacturer and a buyer in which the manufacturer sells the product after it has been built (according to Islamic Shariah), but the payment must be made in advance with an agreed sum or at a

later date with a fixed installment based on the order. Sometimes seller order to manufacturer and payment was made before product was made.

- **Mudaraba:** in this contract have also two party one is provide the money and another was doing business. here customer provide the money and bank invest it profitable business or those people who have need money for their business .in mudaraba contract customer called sahibull mal and bank called mudarab. there are two types of mudaraba contract.
 - One types are restricted because bank will provide money in specific business and people must invest those moneys in the specific business. Such as: one person made contract for invest in real estate he has to invest in that field not another business.
 - Another one is unrestricted in this contract bank will invest in the profitable business and business person can utilize it another business. here business person have no restriction.
- **Musharaka:** musharaka means partnership .in this contract between bank and customer they both provide capital and doing a business and generally both have right to operate the business but bank is give the right to the customer and both share the profit and losses.
- **Shirkatul milk:** in this from there are three types of contract happen such as:shirkat,ijarah,sale.
 - **Shirkat** means partnership. two or more party by a property or asset and both are supply the money and share the profit and losses
 - **Ijarah** means one party have some asset and he need money and another have money so they made a contract buyer will use the asset in fixed time period and give specific amount to the seller.
 - **Sale** means we all know exchange of transaction between buyer and seller. Buyer have to pay certain amount of money for the ownership of the product or asset and seller exchange the ownership.

3.3 AIBL INVESTMENT DIVISION:

Aibl investment division are work as a team every division member are carefully operate their work because of if customer is unable to pay the investment amount then they will triable. The investment units are divided into three components.

- **Appraisal unit:** The disbursement of investment is the responsibility of the appraisal unit. Customers contact them at the start of the investment process to request proposals. They gather all of the information required from the customer in order to approve the investment proposal. Then investment officer observed the information if officer accept it then he or she recommended to the branch manager. The manager discussed with other investment officer and if all of our approved then it will go to the head office and they will have approved finally.
- **Monitoring unit:** The overall investment process is overseen by the monitoring unit. The AIBL control unit may also set the time for a customer meeting. Customers are recommended to contract with the monitoring unit for any inquiries. They also keep an observation on the recovery unit's activities. Monitoring unit are generally give the suggestion to the customer for the betterment of the customer business and they always communicate with the recovery unit is customer pay the instalment properly and proper time.
- **Recovery unit:** When the branch manager approves and disburses the investment portfolio, the recovery unit double-checks all of the details attached to the investment agreement. They checked the collateral provided under the investment agreement to ensure the security of the investment. They also pay a visit to the customer's place of business and review the financial statements on a monthly, if not weekly, basis. If they discover something wrong with the investment scheme, they will take the appropriate steps to recover the funds. If a consumer does not return the investment, the recovery unit will behave in accordance with the provisions of the agreement signed by all parties.it is more crucial work because of they observed actual scenario of the business. If the customer is deflated, then recovery unit will sue in the court and want the investment money or auction permit.

3.4 AIBL INVESTMENT PROCEDURE:

We know bank investment money come from the depositor of the bank and then bank invest it different sector and recovery it and make profit. If one person is unable to back the investment money and bank is must be tribal to operate their regular function that way bank always concern the investment fund and banker are always try to depth analysis of customer profile.

If one person wants aibl investment fund they have to flow some procedure first of all they have to submit they are proposal to head of investment department in particular branch, then investment officer is check the eligibility of the proposal and if he or she satisfied then it move to second office and then it move to the branch manager and he is satisfied then he request to check the eligibility properly.

Customer eligibility check

- The first consumer must be between the ages of 21 and 68.
- The customer must be a Bangladeshi citizen.
- Customers must open a savings or current account with the authorized AIBL branch.
- The customer must have a steady source of revenue. For example, if the customer is a service provider, he or she must have three years of experience, and if the customer is a business owner, he or she must show three years of earnings. However, bank officials must be permanent and have two years of service experience.
- Customer have to recent TIN certificate.
- Customer have accepted all the term and condition of the bank.
- Customer have to submit valuable asset document that face value will more than investment amount and it will mortgage in the bank.

If it is satisfying the official, then they check the 5 c.

- **Capacity:** it means customer have capacity to return back money if business fall.
- **Capital:** then check the availability of business capital or fixed asset.
- **Collateral:** the official checks the mortgage asset properly.
- **Condition:** they check their business current condition.
- **Characteristics:** official check the customer character throw observation.

When 5c check and customer qualify then bank official want some document that customer must be submit.

- 4 copies passport size photograph
- Photocopy of trade license
- Photocopy of tin certificate.
- Attested photocopy of business partnership deed from.
- Details of personal asset.
- Information of the debtor and creditor.

Approval stage:

In this stage bank will evaluate the information and observed the business will operate according to the sariha and they evaluate the customer loyalty by physical visiting if investment officer found any wrong then investment will not work if investment officer found no objection then approved by central bank requirement. Then bank give the appraisal from.

Hare mention the appraisal from content

- Information of the business owner.
- Business information with list of partner.
- Purpose of investment
- Details of investment facilities.
- Business analysis.
- Insurance coverage.
- Asset liability statement
- Previous bank transaction information.
- Risk analysis.
- Lawyer opinion about the mortgage asset.
- Last but not the least audit observation.

Sanction stage:

In this stage bank will approved the customer proposal throw the letter that mention investment amount, purpose of investment and last one is rate of return that give to the bank.

CHAPTER FOUR

INVESTMENT

PERFORMANCE ANALYSIS

OF AL-ARAFAH ISLAMI

BANK LIMITED

(2016-2019)

4.1 Ratio analysis:

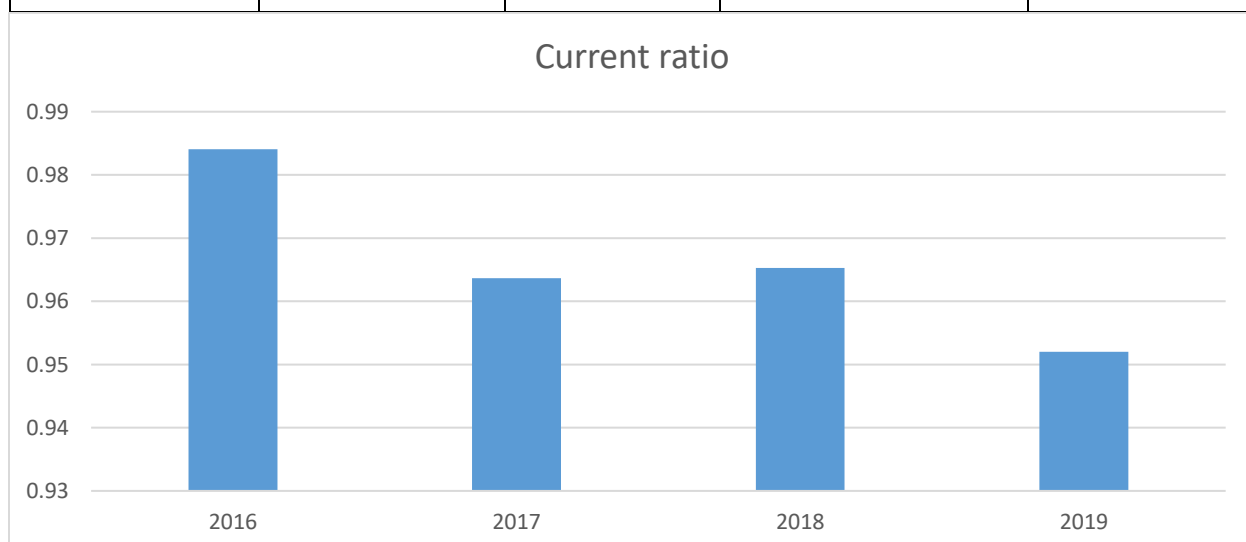
Ratio analysis is a quantitative method of gaining insight into a company's liquidity, operational efficiency, and profitability by studying its financial statements such as the balance sheet and income statement. Ratio analysis is a cornerstone of fundamental equity analysis.

Here I am doing some ratio analysis with the table and along with the graph. Ratio analysis interpret the overall performance of the company year by year and it help to the outside and insider of the company for the decision making.

Current ratio: current ratio is generally shows the company is able to meet the current obligation throw its current asset. A good current ratio is between 1.2 to 2, which means that the business has 2 times more current assets than liabilities to covers its debts. A current ratio below 1 means that the company doesn't have enough liquid assets to cover its short-term liabilities.

year	current asset	current liabilities
2016	196,519,377,941	199,703,920,008
2017	235,905,234,524	244,806,263,475
2018	257,092,099,932	266,346,613,938
2019	283,247,575,756	297,525,772,155

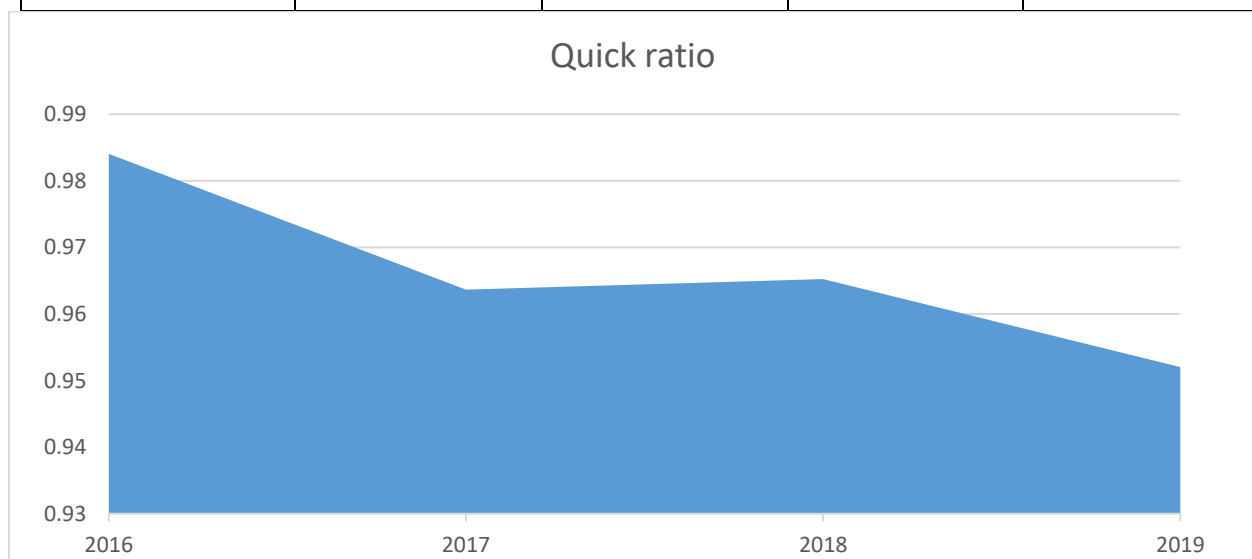
particular	2016	2017	2018	2019
current ratio	0.984053683	0.963640518	0.96525387	0.95201022



Interpretation: in the year 2016 we are seeing the current ratio is all most 1 that means the bank current asset is pay one times of their current liability and bank flow aggressive policy to investment and other hand 2017 is less than the 2016 and 2018 current ratio will increase but 2019 was fall again.in this scenario we measure that bank current ratio is vulnerable and it give sometimes good result for profit making because of bank investment will increasing and it has also bed effect to the business potential investor.

Quick ratio: The quick ratio, also known as the acid-test ratio, is a form of liquidity ratio in finance that calculates a company's ability to demolish or reduce current liabilities instantly with its relative cash or quick assets. The quick (acid test) ratio is similar to the current ratio except that it excludes inventory, which is generally the least liquid current asset. The generally low liquidity of inventory results from two primary factors. (1) Many types of inventory cannot be easily sold because they are partially completed items, special-purpose items, and the like, and (2) inventory is typically sold on credit, which means that it becomes an account receivable before being converted into cash. There is no inventory in the annual report so the quick ratio is equal as current ratio

particular	2016	2017	2018	2019
quick ratio	0.9840	0.9636	0.9652	0.9520
	53683	40518	5387	1022

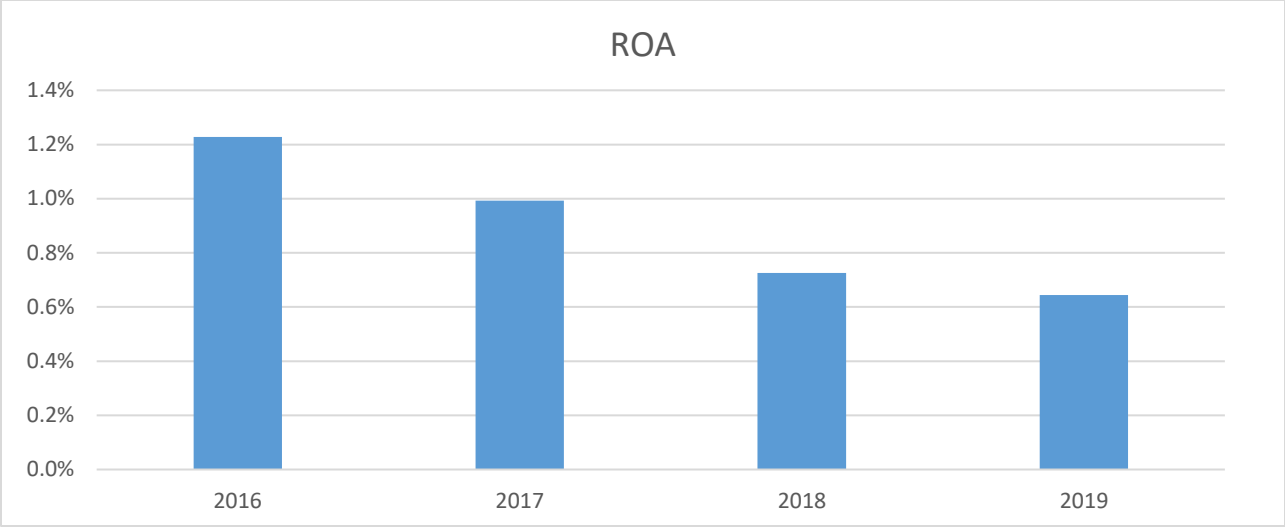


Interpretation: here we are seeing quick ratio in the year 2016 is better. Because of we know if quick ratio is 1 that means it able to repay they are current liability throw their quick asset like cash, account receivable etc. But in the year of 2017 condition are relatively worse than 2016. Because of it decrease almost 2% that reflect the bank are less liquidity then fixed asset. In 2018 quick ratio is increase the previous year and it indicate better situation in this year.in 2019 condition are worse than all of the four years. it must be reflecting to customer interest of the bank because of when customer see the all over situation in quick ratio are not good then they feel not interested to invest their money but in another sense bank think if we are maintaining the quick ratio 1 the money is not making profit so that way they trying to control quick ratio. But bank over all condition is better because of it all most 1 and that is good sign of the bank.

Return on Asset (ROA): Return on asset is a component of measuring the company profitable or not it represents the how efficiently use company asset to making profit.in this ratio follows every stakeholder in the company. Manager performance is reflecting the ROA. investor is more concern about the return on asset.in financial analyst say it is accounting ratio expressing the amount of profit for a financial year as a percentage of the total asset of the company.

year	Net income after tax	Total Asset
2016	3,349,401,864	272,900,048,477
2017	3,169,493,454	319,255,292,507
2018	2,456,806,628	338,465,295,212
2019	2,456,806,628	381,051,811,953

particular	2016	2017	2018	2019
(ROA)	1.2%	1.0%	0.7%	0.64%

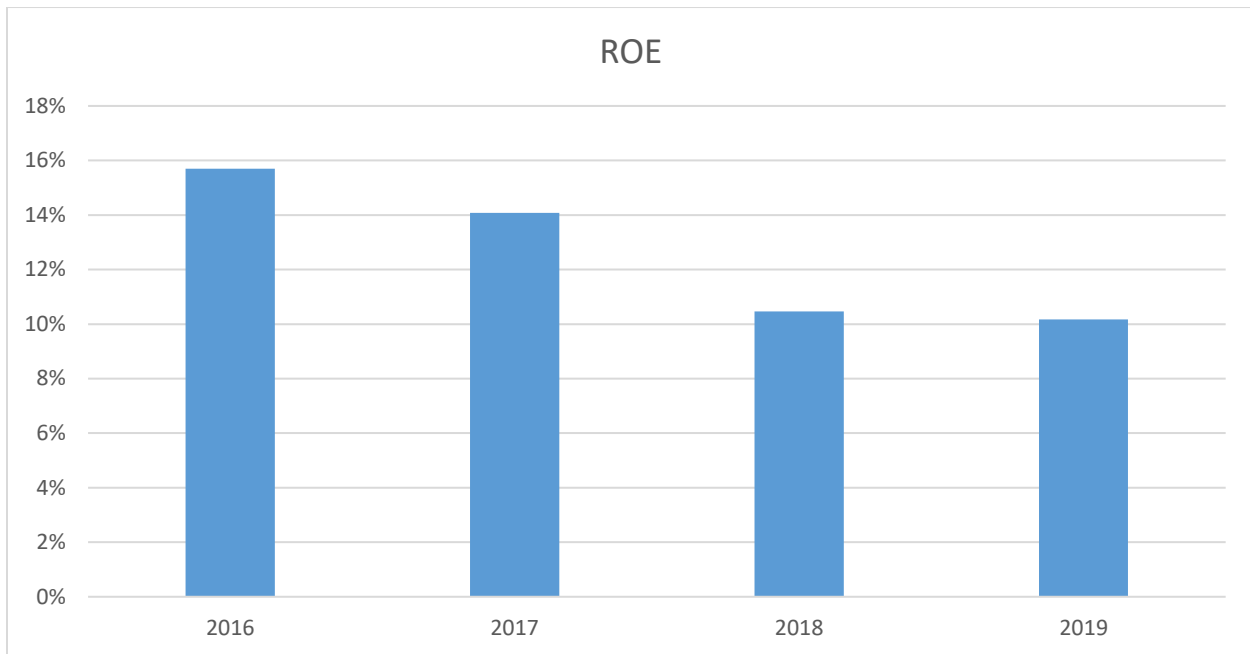


Interpretation: Here this chart represents 2016 return on asset 1.2% that means in this year bank is making profit 1.2% by using total asset of the bank. It represents bank are less efficient to using their money and making profit.in the year of 2017 return on asset fall consecutively that means bank is not performed properly .in this year bank making profit only 1% by using its total asset.in the year of 2018 and 2019 also fall the return on asset .it represent negatively to investor to invest their money to in this bank.so bank showed taken a step to improve their return on asset.

Return on Equity (ROE): Return on equity is an indicator that show bank making profit by using the shareholders equity.it calculate net income divided the shareholder’s equity. Maximum investor is following in this ratio because when bank is able to utilized the shareholder equity then investor will earn more money. ROE is satisfying when it will be increasing with the compotator or same industry but some analyst says if it 14% above then it better but if it less than 10% then it considers as poor ROE.

year	Net income after tax	Total Equity
2016	3,349,401,864	21,337,487,935
2017	3,169,493,454	22,520,674,781
2018	2,456,806,628	23,483,229,256
2019	2,456,806,628	24,148,210,654

particular	2016	2017	2018	2019
ROE	16%	14%	10%	10.2%

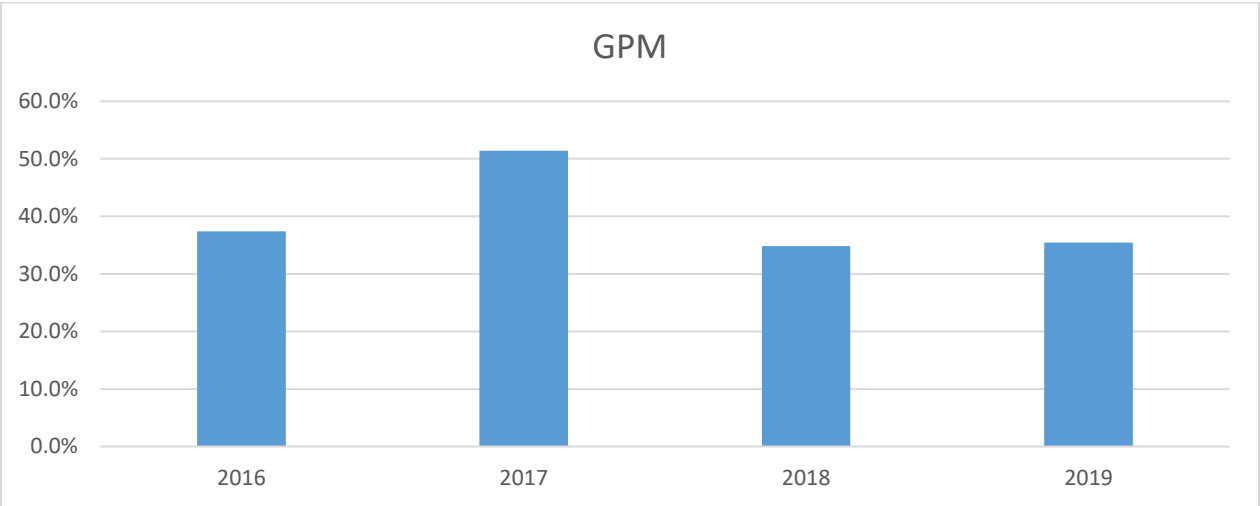


Interpretation: In 2016 return on equity consider better condition because of it represent 16% make profit by using shareholder equity as an investor it satisfy my expectation .in 2017 also good condition but it is worse than previous year if it continuously increasing then investor will interest to invest but year 2018 and 2019 shows poor condition because it consecutively decrease the roe so bank shareholders take an initiative to perform better.

Gross Profit Margin: The net interest margin is, for banks, a similar measure to gross profit margin for most companies, calculated by subtracting total investment expense from the bank's total investment income. investment income for banks comes primarily from issuing investment amount. Investment expenses represent the investment that banks must pay on the variety of deposit accounts held by the bank's customers.it generally show gross profit as percentage of net sale.it also represent the income percentage before selling and administrative cost.

year	Investment Income	Investment Expense	Total Revenue
2016	18,830,156,209	11,784,195,568	18,830,156,209
2017	20,491,028,035	9,957,733,490	20,491,028,035
2018	24,956,812,132	16,256,611,114	24,956,812,132
2019	28,811,650,830	18,604,415,567	28,811,650,830

particular	2016	2017	2018	2019
GPM	37.4%	51.4%	34.9%	35.4%

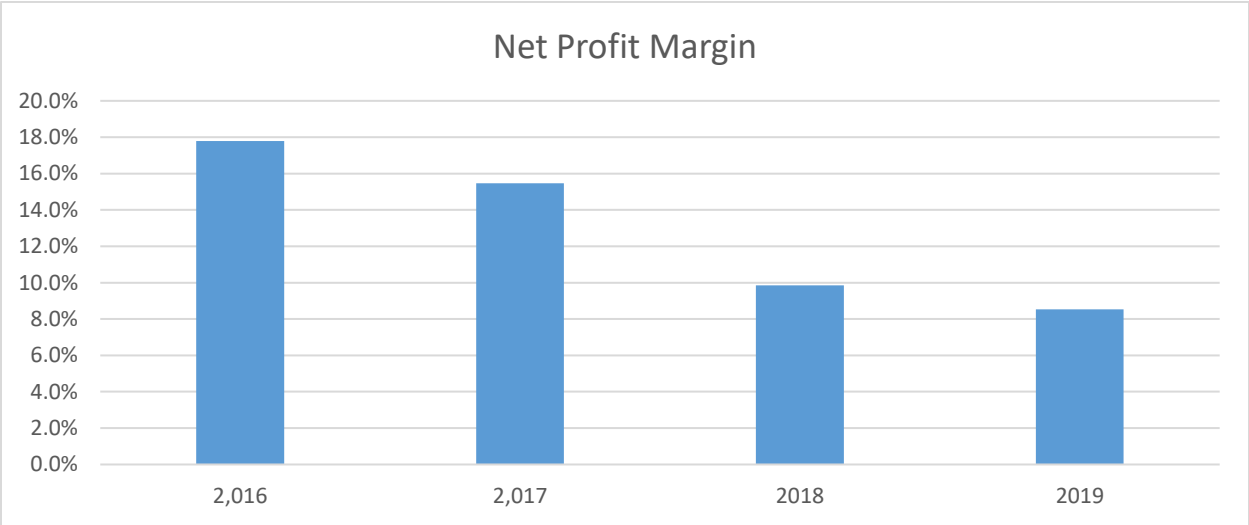


Interpretation: generally higher gross profit margin is better for the bank and other company. We know if GPM is increase that means the bank did well managing its cost of investment. In the 2016 indicate its GPM 37.4% that means making gross profit from the total revenue. In 2017 increasing the GPM that means bank is minimizing them marginal cost from revenue it is good indication for a bank but 2018 and 2019 was less efficient than previous year. Bank showed focus on their marginal cost and increasing them gross profit.

Net Profit Margin: Net profit margin is an indicator to measure the profit makes from total revenue. Generally, it expressed the financial condition of company and maximum investors are looking forward to it. Net profit margin calculated net profit divided by total revenue.it also measure if bank sales 100 tk then how much profit they make.so all bank want to increasing them profit margin.

year	Net profit	Total Revenue
2016	3,349,401,864	18,830,156,209
2017	3,169,493,454	20,491,028,035
2018	2,456,806,628	24,956,812,132
2019	2,456,806,628	28,811,650,830

Particular	2016	2017	2018	2019
NPM	17.8%	15.5%	9.8%	8.5%

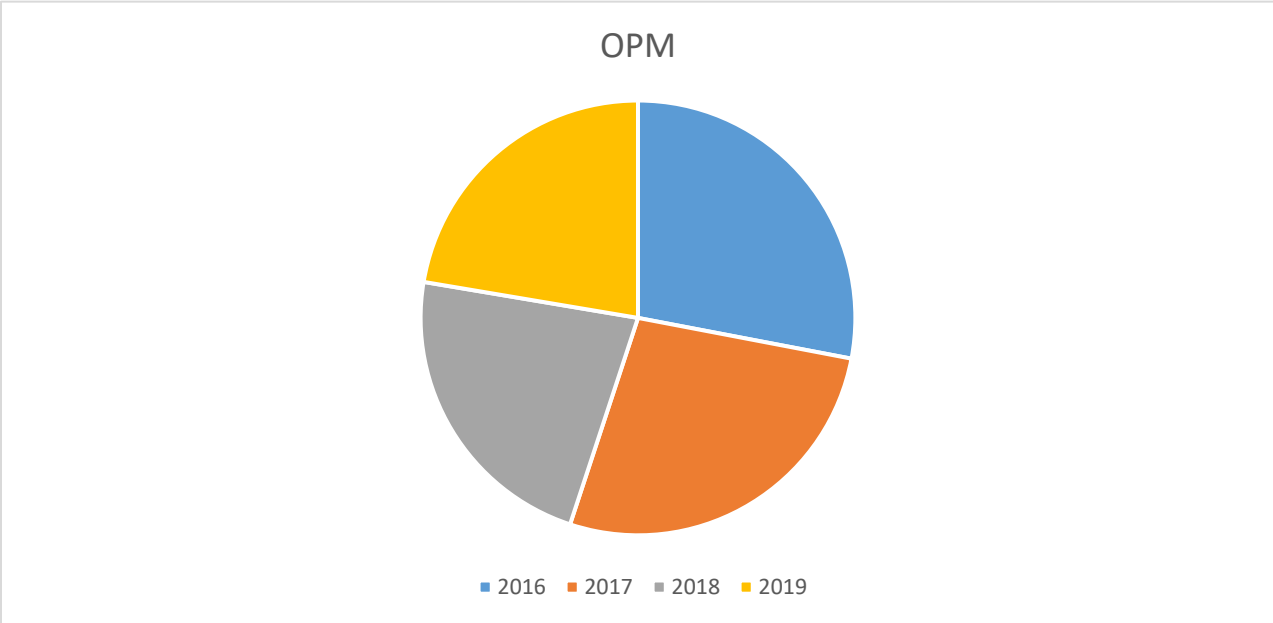


Interpretation: in the year 2016 we are seeing bank NPM is better condition it indicates if bank revenue 100tk then it makes all most 18tk that is good sign of the bank NPM. In 2017 NPM is decreasing than previous year and it indicate bank is unable to making profit efficiently by their revenue. But year 2018 and 2019 are continuously poor condition .it strongly effect on bank stakeholder directly.

Operating Profit Margin: Operating profit margin is component to measure the profitability or overall performance of a company. It expressed how much profit earn by its operation.it calculated by operating profit divided by total revenue. OPM is also known as EBIT. operating margin represent bank is able to generating profit throw its core operation. We know higher margin are better than lower margin and it better or not it depends on the compotators margin no other industry.

year	Operating profit	Total revenue
2016	11,663,967,056	18,830,156,209
2017	12,264,189,575	20,491,028,035
2018	12,469,595,060	24,956,812,132
2019	14,244,805,974	28,811,650,830

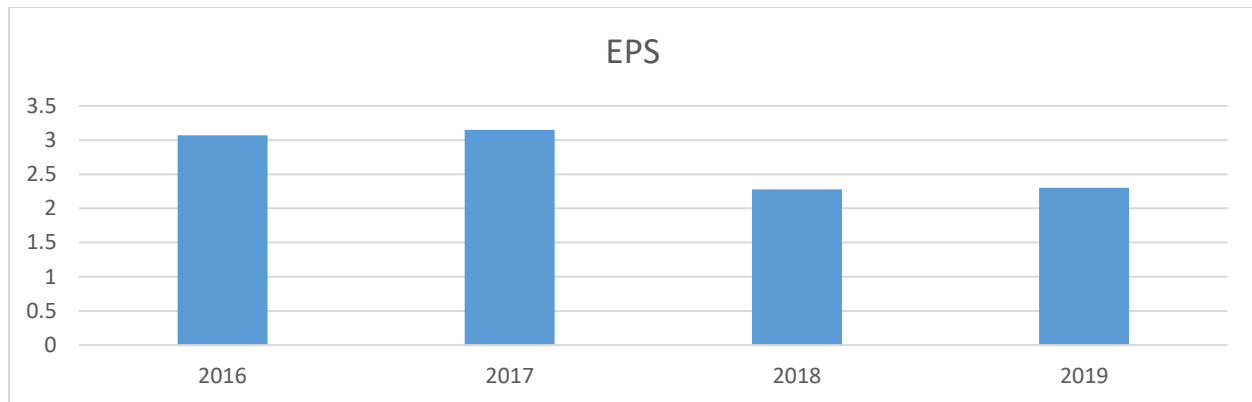
Particular	2016	2017	2018	2019
OPM	61.9%	59.9%	50.0%	49.4%



Interpretation: this ratio is representing how much profit earn after its operation many of expense are deducted from revenue and the get operating profit or EBIT.in the year of 2016 we see 61.4% OPM that means after al variable and other expense give bank earn that profit it is better for bank operation if EBIT is increase then net profit will also increase. But 2017 OPM was decreasing constantly that not good indication because of it indicate higher the cost of sales.in 2018 and 2019 OPM also decreasing poorly.

Earning Per Share: Earnings per share are the monetary value of earnings per outstanding share of common stock for a company. Earnings per share or EPS is an important financial measure, which indicates the profitability of a company. It is calculated by dividing the company's net income by its total number of outstanding shares. The higher the earnings per share of a company, the better is its profitability.

Particular	2016	2017	2018	2019
EPS	3.07	3.15	2.28	2.3



Interpretation: in this ratio every investor or shareholder are looking forward to because of how much money get shareholder from bank in a financial year. In 2016 we seeing 3.07 tk get every common stockholder that is good condition and 2017 we see increasing the EPS and that is more interested to invest money to that stock but 2018 and 2019 less than previous year but it is good eps condition. We know sometimes bank give less earning per share because of retained earning.so many investor makes decision from EPS they have to analysis the retained earning of the financial statement.

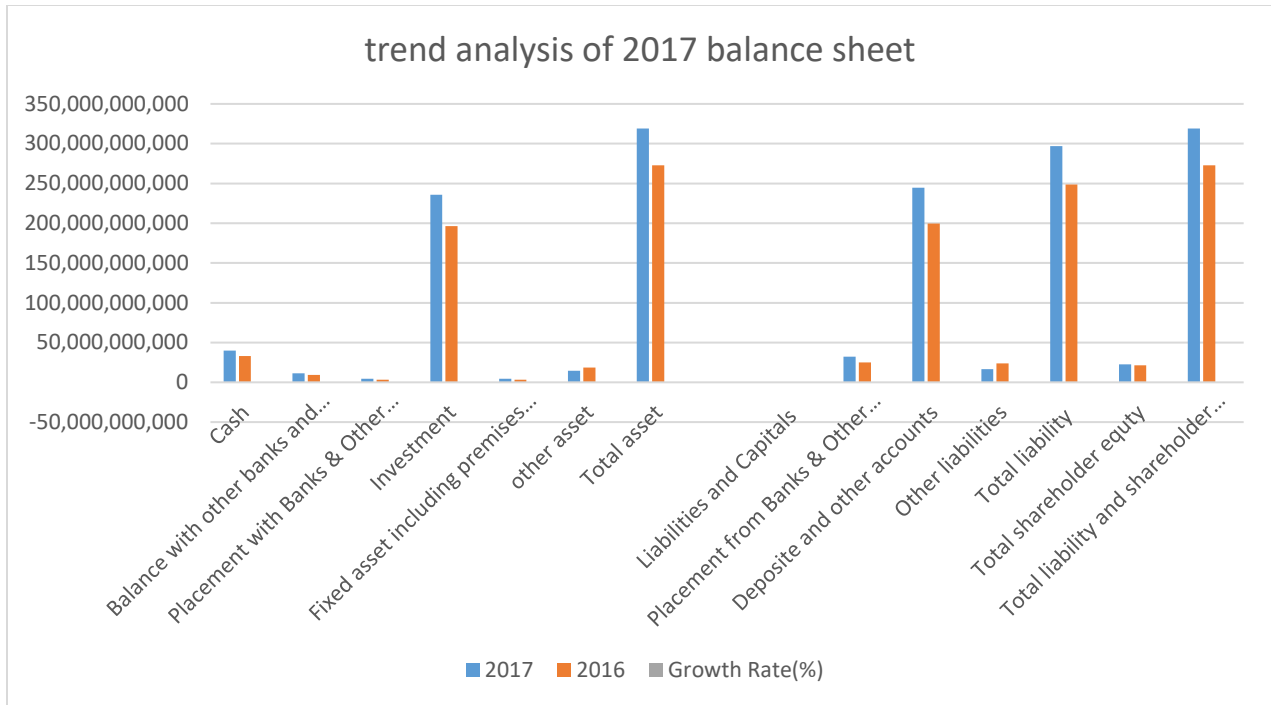
4.2 TREND ANALYSIS:

Trend analysis is an accounting tools that help to compare several year information for further future decision making. Generally, it calculated current year subtracted by base year and divided by base year. This tools help to investor predict the future trend and also investment decision making.

Hare I am doing trend analysis between 2016-2019 and 2016 is my base year. In this trend analysis we see some chart that help to understand to the analysis. We know trend analysis represent the growth of the financial year and it presented by percentage.

Trend analysis of 2017 Balance sheet

Asset	2017	2016	Growth Rate(%)
Cash	39,765,981,786	32,887,469,102	21%
Balance with other banks and financial institution	11,398,655,018	9,129,841,838	25%
Placement with Banks & Other Financial Institutions	4,400,000,000	3,333,450,160	32%
Investment	235,905,234,524	196,519,377,941	20%
Fixed asset including premises furniture and fixtures	4,494,609,175	3,240,185,718	39%
other asset	14,379,554,005	18,631,047,423	-23%
Total asset	319,255,292,507	272,900,048,477	17%
Liabilities and Capitals			
Placement from Banks & Other Financial Institutions	32,218,677,048	25,084,653,806	28%
Deposit and other accounts	244,806,263,475	199,703,920,008	23%
Other liabilities	16,608,728,003	23,698,530,129	-30%
Total liability	296,734,617,726	248,562,560,539	19%
Total shareholder equity	22,520,674,781	21,337,487,935	6%
Total liability and shareholder equity	319,255,292,507	272,900,048,477	17%

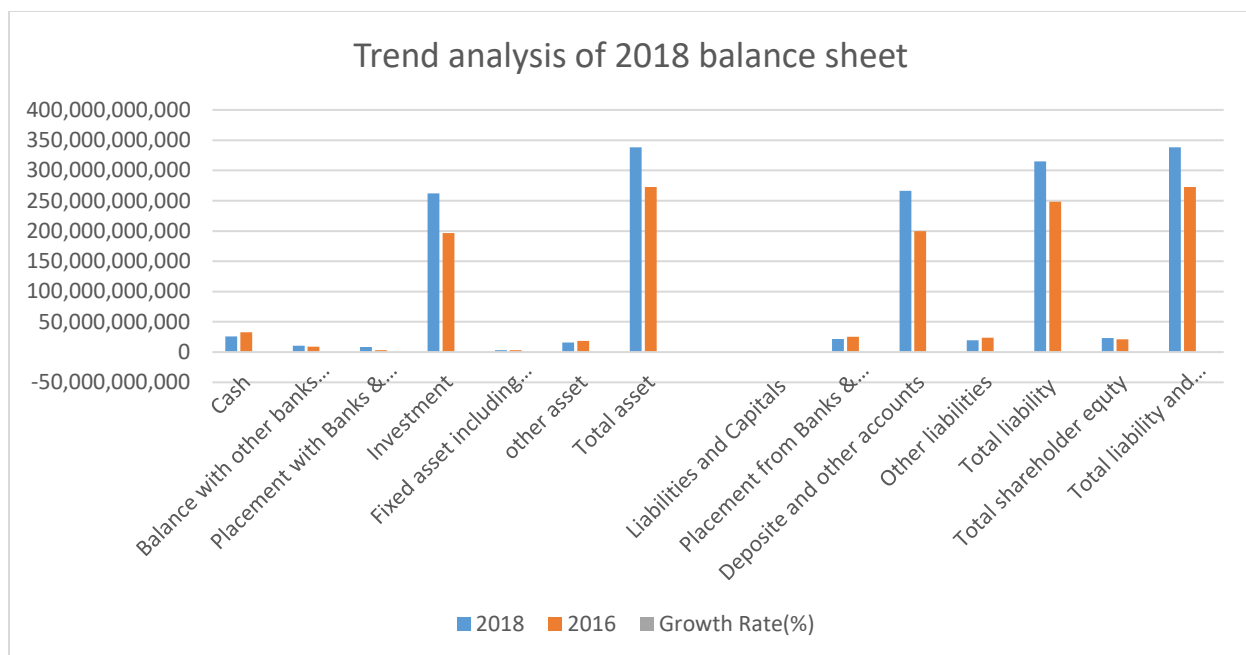


Interpretation: here we are seeing trend analysis of 2016 and 2017 balance sheet and 2016 is base year. First comparison is cash item we saw 21% growth then base year then Balance with other banks and financial institution, Placement with Banks & Other Financial Institutions, fixed asset including premises furniture and fixtures and investment growth increasing tremendously. But other asset is decreasing 23% compare to base year.in good sign is total asset increasing 17%.

In liability and capital section, we saw Placement from Banks & Other Financial Institutions increasing 28% and deposit and other account also increasing 23% that is good for the bank. But other liability is decreasing then base year.in general total liability is increasing rapidly that is 19% and shareholder equity contribution increasing 6% that is better for the bank.

Trend analysis of 2018 Balance sheet

Asset	2018	2016	Growth Rate(%)
Cash	25,721,119,409	32,887,469,102	-22%
Balance with other banks and financial institution	10,308,959,502	9,129,841,838	13%
Placement with Banks & Other Financial Institutions	8,200,000,000	3,333,450,160	146%
Investment	261,874,133,800	196,519,377,941	33%
Fixed asset including premises furniture and fixtures	3,209,501,858	3,240,185,718	-1%
other asset	15,600,927,973	18,631,047,423	-16%
Total asset	338,465,295,212	272,900,048,477	24%
Liabilities and Capitals			
Placement from Banks & Other Financial Institutions	21,759,835,650	25,084,653,806	-13%
Deposit and other accounts	266,205,492,472	199,703,920,008	33%
Other liabilities	19,450,871,395	23,698,530,129	-18%
Total liability	314,982,065,956	248,562,560,539	27%
Total shareholder equity	23,483,229,256	21,337,487,935	10%
Total liability and shareholder equity	338,465,295,212	272,900,048,477	24%



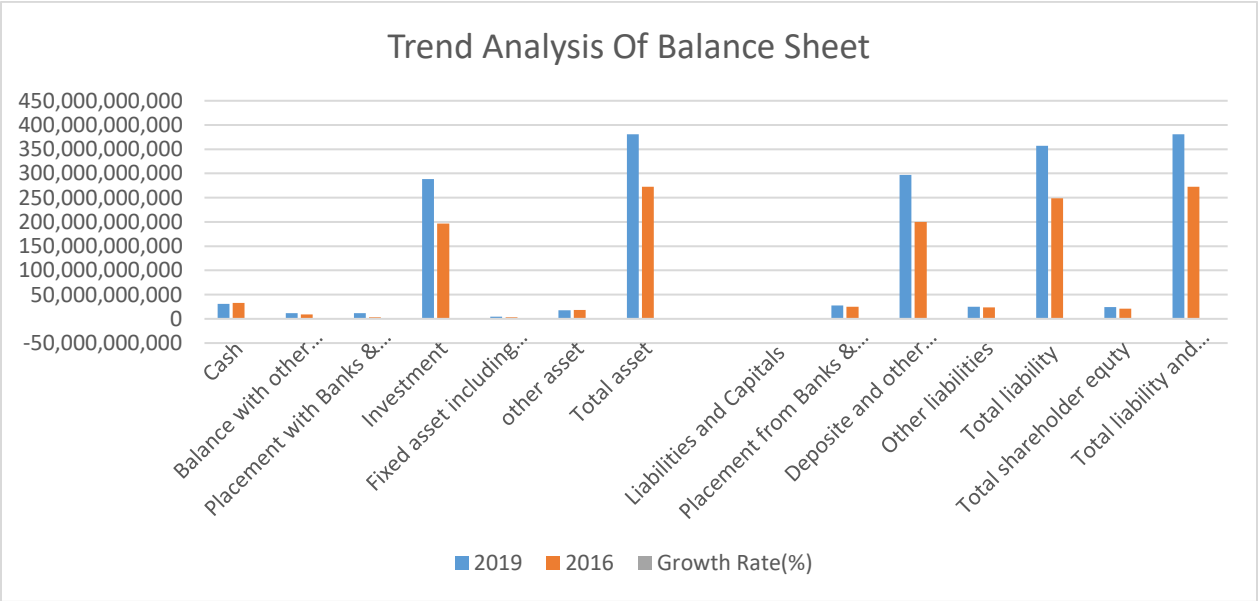
Interpretation: In asset side we are seeing cash growth rate decreases then base year and Fixed asset including premises furniture and fixtures, other asset is constantly decreases but other entity is increases brilliantly. Overall total asset increases 24%.

Other hand liability side deposit is increasing 33% that is best part for a bank and also other liability is decreases. Total liability increases 27% and shareholder equity also increases 10% then base year Total liability and shareholder equity is increases 24%.

Trend Analysis of Balance Sheet 2019

Asset	2019	2016	Growth Rate(%)
Cash	30,768,685,523	32,887,469,102	-6%
Balance with other banks and financial institution	11,593,615,385	9,129,841,838	27%
Placement with Banks & Other Financial Institutions	12,000,000,000	3,333,450,160	260%
Investment	288,486,023,705	196,519,377,941	47%
Fixed asset including premises furniture and fixtures	4,351,926,988	3,240,185,718	34%

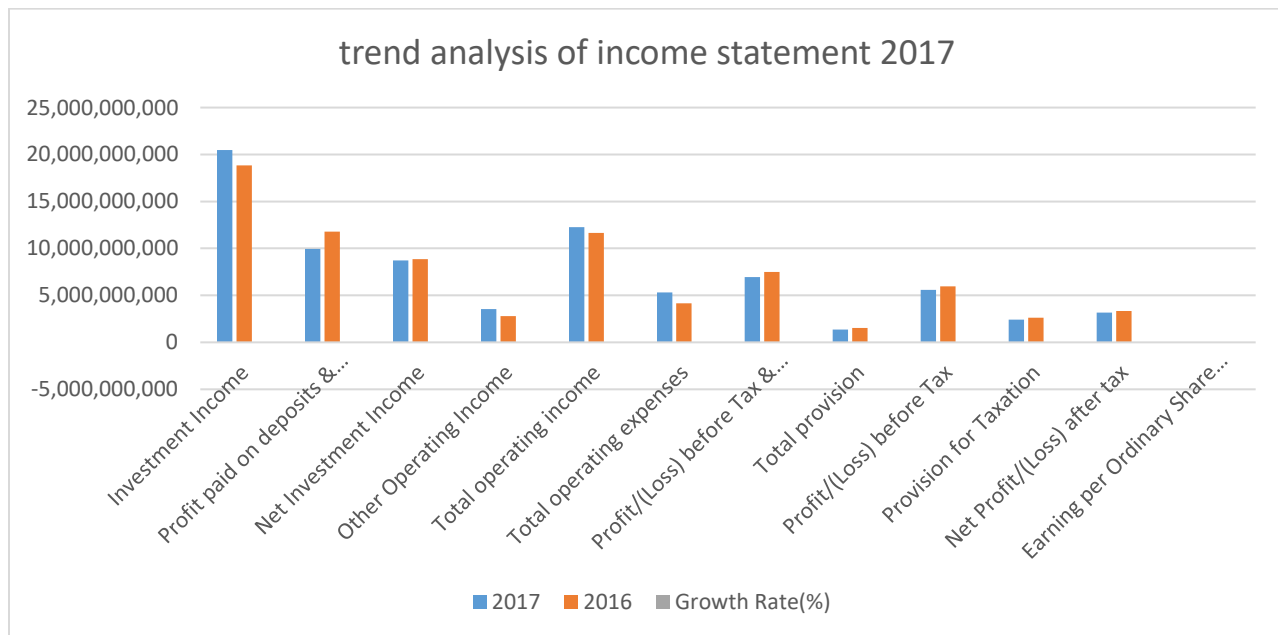
other asset	17,630,165,652	18,631,047,423	-5%
Total asset	381,051,811,953	272,900,048,477	40%
Liabilities and Capitals			
Placement from Banks & Other Financial Institutions	27,546,375,561	25,084,653,806	10%
Deposit and other accounts	297,241,809,055	199,703,920,008	49%
Other liabilities	25,157,583,719	23,698,530,129	6%
Total liability	356,903,601,299	248,562,560,539	44%
Total shareholder equity	24,148,210,654	21,337,487,935	13%
Total liability and shareholder equity	381,051,811,953	272,900,048,477	40%



Interpretation: in this year we saw asset side cash item is decreases little bit but other item of asset growth is lucrative also total asset increase 40% then previous base year but in Liabilities and Capitals side all item increases positively but best part is deposit increases constantly over the year and contribution of shareholder is also increases year by year. In 2019 shareholder equity increases 13%.

Trend Analysis of Income Statement 2017

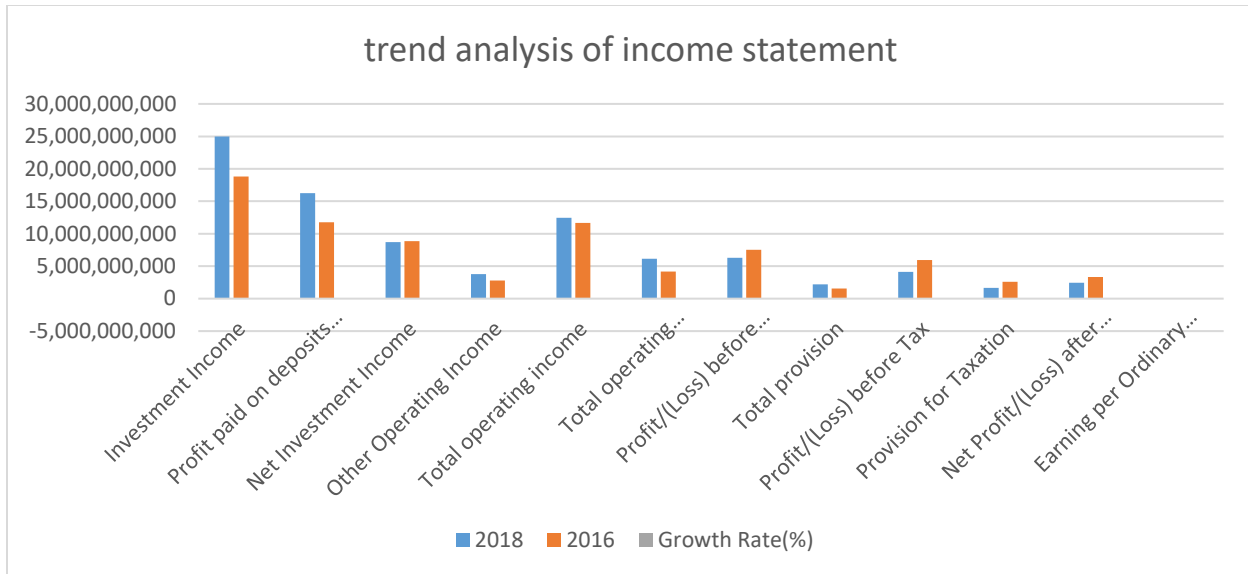
Particular	2017	2016	Growth Rate(%)
Investment Income	20,491,028,035	18,830,156,209	9%
Profit paid on deposits & Borrowing	9,957,733,490	11,784,195,568	-15%
Net Investment Income	8,706,832,467	8,872,422,719	-2%
Other Operating Income	3,557,357,108	2,791,544,337	27%
Total operating income	12,264,189,575	11,663,967,056	5%
Total operating expenses	5,308,420,021	4,152,935,134	28%
Profit/(Loss) before Tax & provision	6,955,769,554	7,511,031,922	-7%
Total provision	1,354,891,535	1,547,870,131	-12%
Profit/(Loss) before Tax	5,600,878,019	5,963,161,791	-6%
Provision for Taxation	2,431,384,565	2,613,759,927	-7%
Net Profit/(Loss) after tax	3,169,493,454	3,349,401,864	-5%
Earnings per Ordinary Share (EPS)	3.15	3.07	3%



Interpretation: we see in income statement revenue site investment income increase 9% then the base year and it is good sign for bank and also they able to minimize the cost of goods sold that is better for the bank but net investment income decrease 2% then base year that frustrating for bank.in this year bank makes more operating income and expance but Profit/(Loss) before Tax & provision is decreases then base year that ways decreases the net profit after tax.in 2017 bank give 3% dividend then base year that is advantageous for company shareholder.

Trend Analysis of Income Statement 2018

Particular	2018	2016	Growth Rate(%)
Investment Income	24,956,812,13 2	18,830,156,20 9	33%
Profit paid on deposits & Borrowing	16,256,611,11 4	11,784,195,56 8	38%
Net Investment Income	8,700,201,019	8,872,422,719	-2%
Other Operating Income	3,769,394,041	2,791,544,337	35%
Total operating income	12,469,595,06 0	11,663,967,05 6	7%
Total operating expenses	6,160,699,453	4,152,935,134	48%
Profit/(Loss) before Tax & provision	6,308,895,606	7,511,031,922	-16%
Total provision	2,177,977,950	1,547,870,131	41%
Profit/(Loss) before Tax	4,130,917,657	5,963,161,791	-31%
Provision for Taxation	1,674,111,029	2,613,759,927	-36%
Net Profit/(Loss) after tax	2,456,806,628	3,349,401,864	-27%
Earnings per Ordinary Share (EPS)	2.28	3.07	-26%

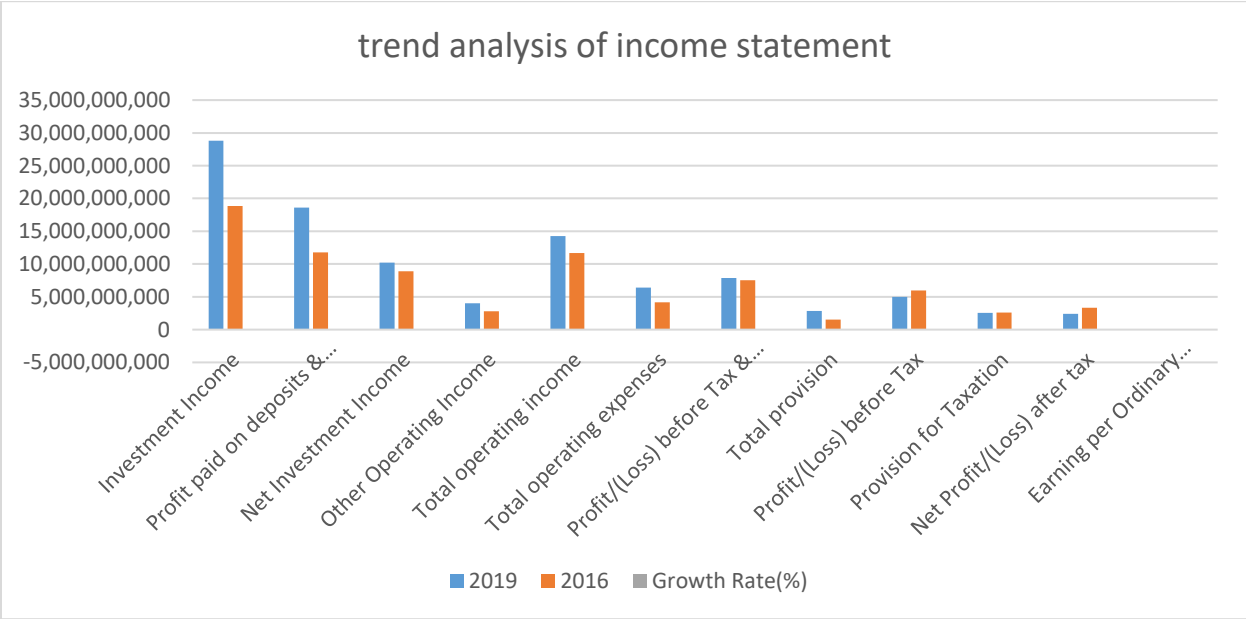


Interpretation: in 2018 investment income increases 33% comparison to base year but also Profit paid on deposits & Borrowing increases that means cost of goods sold increases that ways net income growth is not change it still -2%. other income increase but as well as expance also increases equally that ways Profit/(Loss) before Tax & provision growth decreases 16% then base year. This year increases the provision growth it almost 41%. Net Profit/(Loss) after tax growth decreases 27% and bank give less amount of dividend then base year.

Trend Analysis of Income Statement 2019

Particular	2019	2016	Growth Rate(%)
Investment Income	28,811,650,830	18,830,156,209	53%
Profit paid on deposits & Borrowing	18,604,415,567	11,784,195,568	58%
Net Investment Income	10,207,235,263	8,872,422,719	15%
Other Operating Income	4,037,570,711	2,791,544,337	45%
Total operating income	14,244,805,974	11,663,967,056	22%
Total operating expenses	6,384,178,898	4,152,935,134	54%
Profit/(Loss) before Tax & provision	7,860,627,076	7,511,031,922	5%
Total provision	2,867,656,449	1,547,870,131	85%

Profit/(Loss) before Tax	4,992,970,627	5,963,161,791	-16%
Provision for Taxation	2,565,333,256	2,613,759,927	-2%
Net Profit/(Loss) after tax	2,427,637,371	3,349,401,864	-28%
Earnings per Ordinary Share (EPS)	2.3	3.07	-25%



Interpretation: here we see investment income increases rapidly that is good for bank profit but Profit paid on deposits & Borrowing increases also.in this year gross profit increases tremendously it is better than previous four years. Other income increases but as well as other expense increases firstly. Bank provision increases every year.in this year net profit after tax decreases the growth then base year and they also pay less dividend then base year.

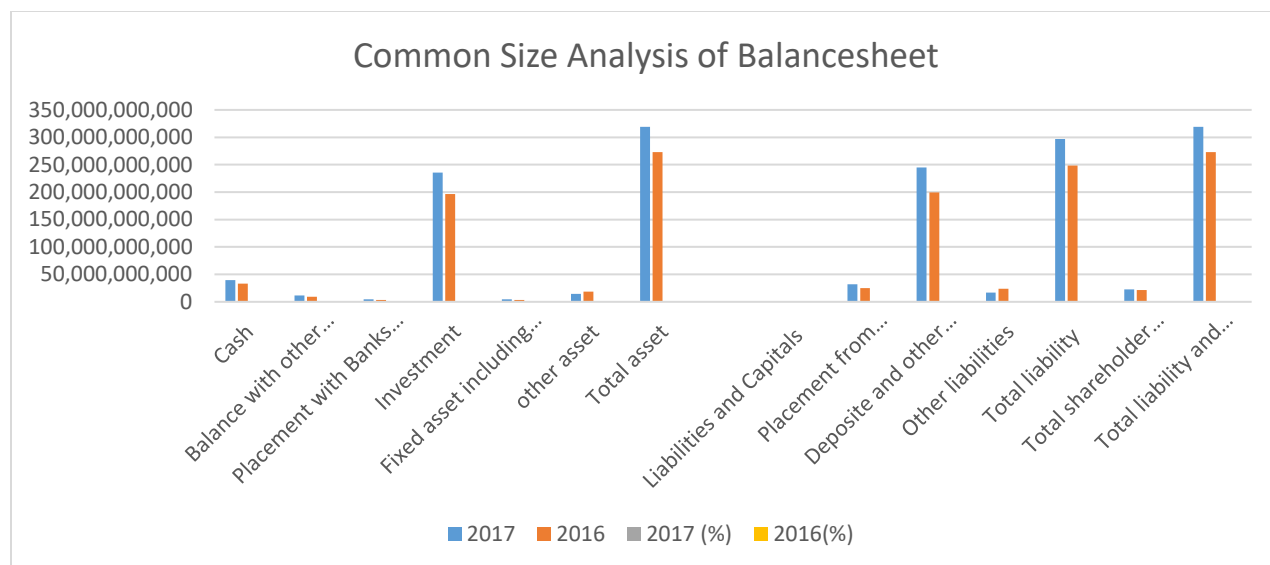
4.3 COMMON SIZE ANALYSIS:

A company can use a variety of approaches to compare its financial performance to those of its competitors in order to determine how successful it is. Common size analysis is one of important method that help to analysis the balance sheet and income statement component to make decision making.it is expressed in percentage.

Common size analysis is a tools that help evaluated financial information of a year and it expressed every financial statement component in percentage that help to compare the company performance over the year and also with its competitor's.

Common Size Analysis of Balance Sheet 2017

Asset	2017	2016	2017 (%)	2016(%)
Cash	39,765,981,786	32,887,469,102	12.5%	12.1%
Balance with other banks and financial institution	11,398,655,018	9,129,841,838	3.6%	3.3%
Placement with Banks & Other Financial Institutions	4,400,000,000	3,333,450,160	1.4%	1.2%
Investment	235,905,234,524	196,519,377,941	73.9%	72.0%
Fixed asset including premises furniture and fixtures	4,494,609,175	3,240,185,718	1.4%	1.2%
other asset	14,379,554,005	18,631,047,423	4.5%	6.8%
Total asset	319,255,292,507	272,900,048,477	100.0%	100.0%
Liabilities and Capitals				
Placement from Banks & Other Financial Institutions	32,218,677,048	25,084,653,806	10%	9.2%
Deposit and other accounts	244,806,263,475	199,703,920,008	77%	73.2%
Other liabilities	16,608,728,003	23,698,530,129	5%	8.7%
Total liability	296,734,617,726	248,562,560,539	93%	91.1%
Total shareholder equity	22,520,674,781	21,337,487,935	7%	7.8%
Total liability and shareholder equity	319,255,292,507	272,900,048,477	100%	100.0%

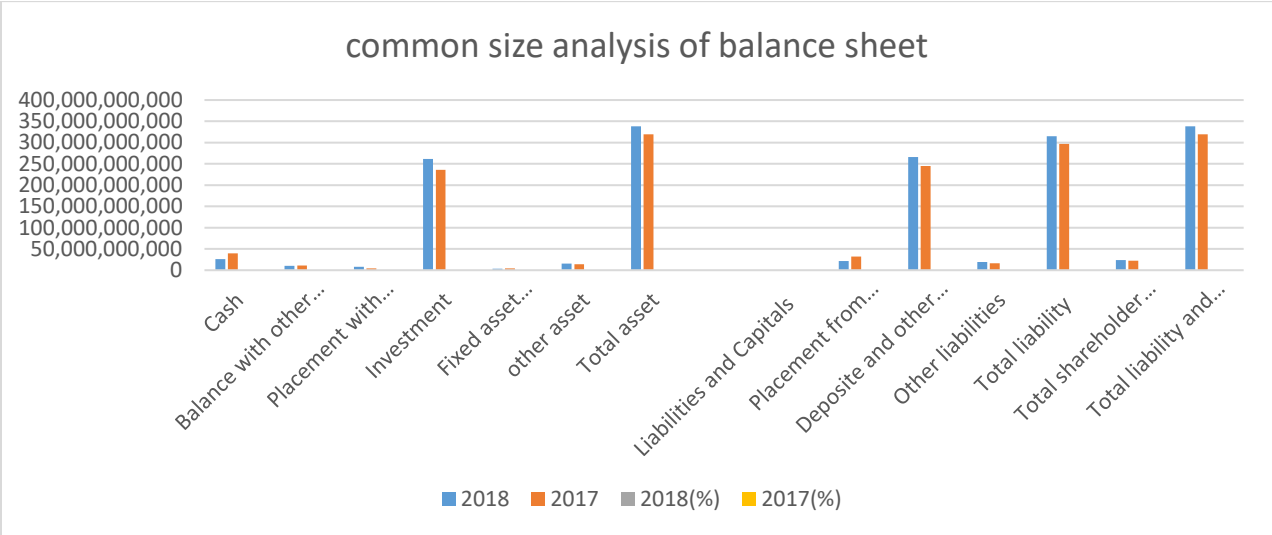


Interpretation: first of all, looking at asset side cash have 12.5% of total asset that is good for financial company than Balance with other banks and financial institution 3.6% that good for bank because it can convert easily. But most of percentage have investment item that is almost 75% so it can more difficult to converted cash so company showed concern about it. In liability side we all know that bank have most liability in deposit so some deposit pays daily basis some have long term so bank showed take portfolio how much money they can use or how much they can reserved. And last but not the least is shareholder portion that 7% of total liability and capital.

Common Size Analysis of Balance Sheet 2018

Asset	2018	2017	2018(%)	2017(%)
Cash	25,721,119,409	39,765,981,786	8%	12%
Balance with other banks and financial institution	10,308,959,502	11,398,655,018	3%	4%
Placement with Banks & Other Financial Institutions	8,200,000,000	4,400,000,000	2%	1%
Investment	261,874,133,800	235,905,234,524	77%	74%
Fixed asset including premises furniture and fixtures	3,209,501,858	4,494,609,175	1%	1%
other asset	15,600,927,973	14,379,554,005	5%	5%
Total asset	338,465,295,212	319,255,292,507	100%	100%

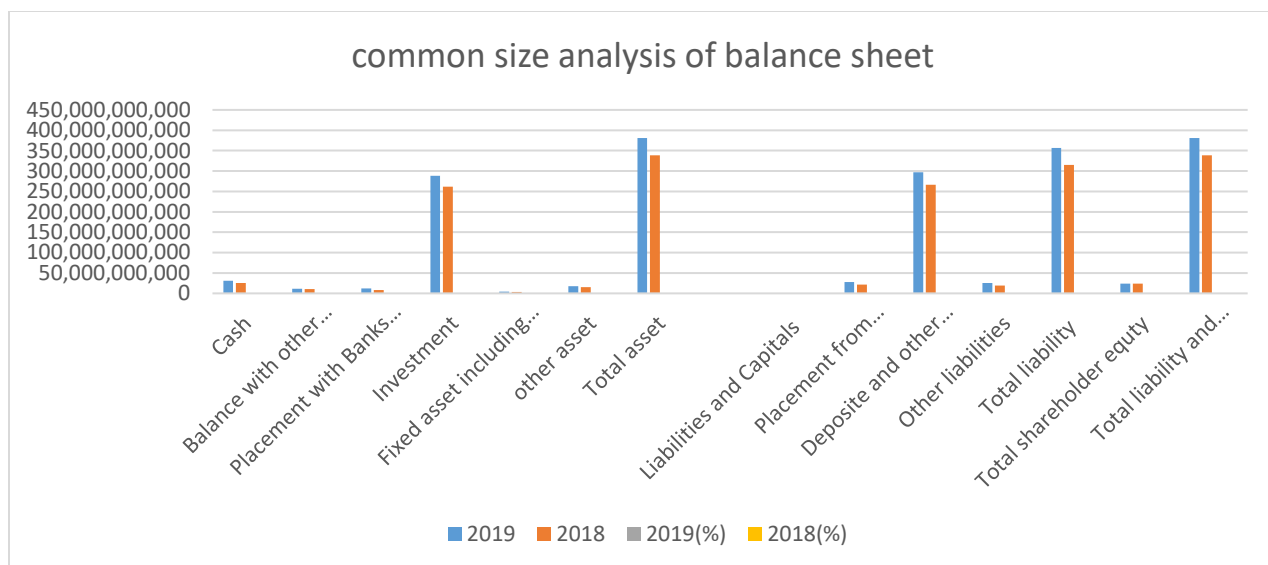
Liabilities and Capitals				
Placement from Banks & Other Financial Institutions	21,759,835,650	32,218,677,048	6%	10%
Deposit and other accounts	266,205,492,472	244,806,263,475	79%	77%
Other liabilities	19,450,871,395	16,608,728,003	6%	5%
Total liability	314,982,065,956	296,734,617,726	93%	93%
Total shareholder equity	23,483,229,256	22,520,674,781	7%	7%
Total liability and shareholder equity	338,465,295,212	319,255,292,507	100%	100%



Interpretation: we all know company have different types of asset something easily converted to cash or something difficult to convert so company showed aware about it. Here asset portion cash decreases then previous year and investment increase it is better for making profit because of if cash increases then bank not making profit like investment.in this year liability portion bank take less Placement from Banks & Other Financial Institutions and take more deposit then previous year that is almost 80%.as well as shareholder position 7%.

Common Size Analysis of Balance Sheet 2019

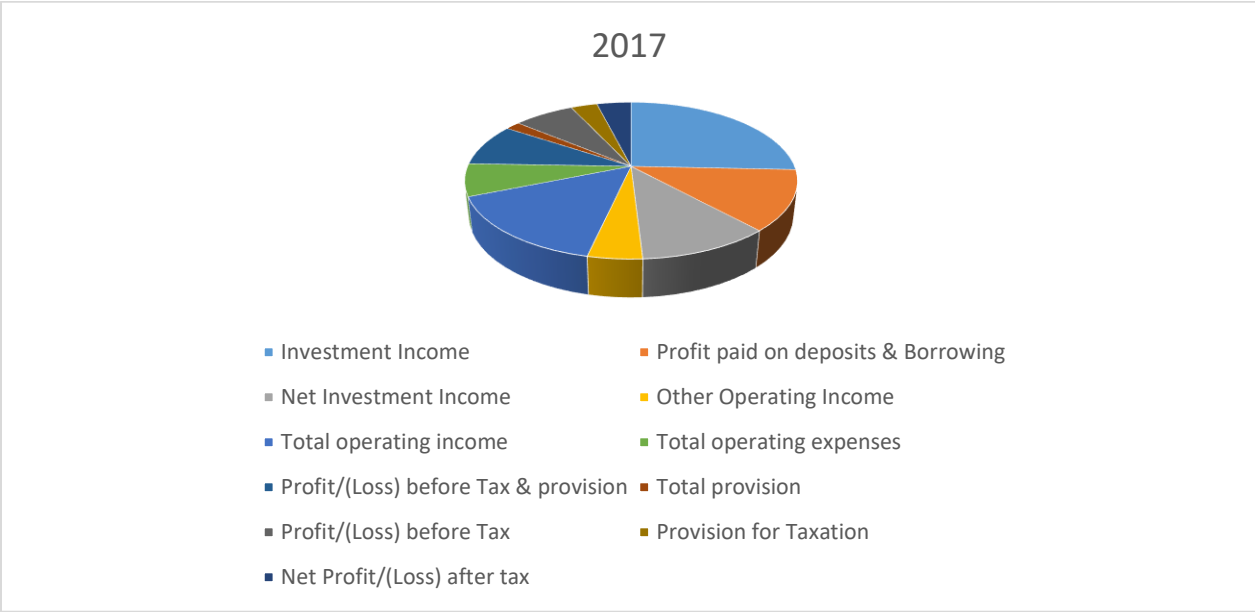
Asset	2019	2018	2019(%)	2018(%)
Cash	30,768,685,523	25,721,119,409	8%	8%
Balance with other banks and financial institution	11,593,615,385	10,308,959,502	3%	3%
Placement with Banks & Other Financial Institutions	12,000,000,000	8,200,000,000	3%	2%
Investment	288,486,023,705	261,874,133,800	76%	77%
Fixed asset including premises furniture and fixtures	4,351,926,988	3,209,501,858	1%	1%
other asset	17,630,165,652	15,600,927,973	5%	5%
Total asset	381,051,811,953	338,465,295,212	100%	100%
Liabilities and Capitals				
Placement from Banks & Other Financial Institutions	27,546,375,561	21,759,835,650	7%	6%
Deposit and other accounts	297,241,809,055	266,205,492,472	78%	79%
Other liabilities	25,157,583,719	19,450,871,395	7%	6%
Total liability	356,903,601,299	314,982,065,956	94%	93%
Total shareholder equity	24,148,210,654	23,483,229,256	6%	7%
Total liability and shareholder equity	381,051,811,953	338,465,295,212	100%	100%



Interpretation: in asset item cash is same then previous year but this year decreases 1% of investment but that is good decision for company to making profit. Account receivable is same then previous year.in liability side deposit decreases then previous year but account payable increasing. But this year shareholder contribution less than previous all year.

Common Size Analysis of Income Statement 2017

Particular	2017	2016	2017(%)	2016(%)
Investment Income	20,491,028,035	18,830,156,209	100%	100%
Profit paid on deposits & Borrowing	11,586,148,356	11,784,195,568	57%	63%
Net Investment Income	8,706,832,467	8,872,422,719	42%	47%
Other Operating Income	3,557,357,108	2,791,544,337	17%	15%
Total operating income	12,264,189,575	11,663,967,056	60%	62%
Total operating expenses	5,308,420,021	4,152,935,134	26%	22%
Profit/(Loss) before Tax & provision	6,955,769,554	7,511,031,922	34%	40%
Total provision	1,354,891,535	1,547,870,131	7%	8%
Profit/(Loss) before Tax	5,600,878,019	5,963,161,791	27%	32%
Provision for Taxation	2,431,384,565	2,613,759,927	12%	14%
Net Profit/(Loss) after tax	3,169,493,454	3,349,401,864	15%	18%

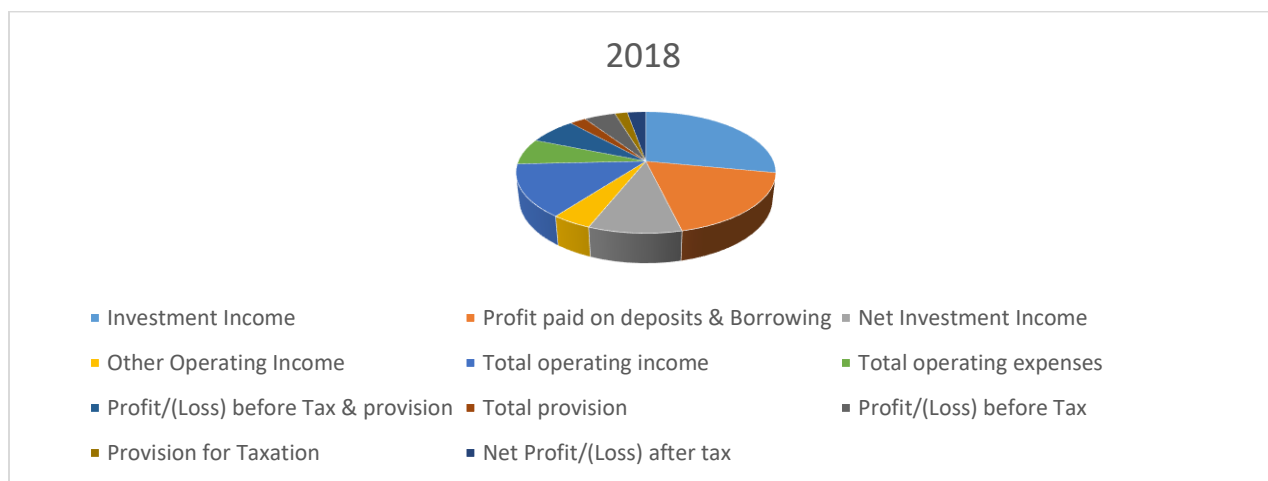


Interpretation: looking at income statement big amount is investment income. Here Profit paid on deposits & Borrowing is cost of goods sold that is almost 50% its decreases then previous year that is better for the bank. Other operating income increase then previous year. Earnings before tax and provision decreases then previous year that means performance fall in this year another hand net profit after tax is only 15% of total investment income.

Common Size Analysis of Income Statement 2018

Particular	2018	2017	2018(%)	2017(%)
Investment Income	24,956,812,132	20,491,028,035	100%	100%
Profit paid on deposits & Borrowing	16,256,611,114	11,784,195,568	65%	57%
Net Investment Income	8,700,201,019	8,706,832,467	35%	42%
Other Operating Income	3,769,394,041	3,557,357,108	15%	17%
Total operating income	12,469,595,060	12,264,189,575	50%	60%
Total operating expenses	6,160,699,453	5,308,420,021	25%	26%
Profit/(Loss) before Tax & provision	6,308,895,606	6,955,769,554	25%	34%
Total provision	2,177,977,950	1,354,891,535	9%	7%

Profit/(Loss) before Tax	4,130,917,657	5,600,878,019	17%	27%
Provision for Taxation	1,674,111,029	2,431,384,565	7%	12%
Net Profit/(Loss) after tax	2,456,806,628	3,169,493,454	10%	15%

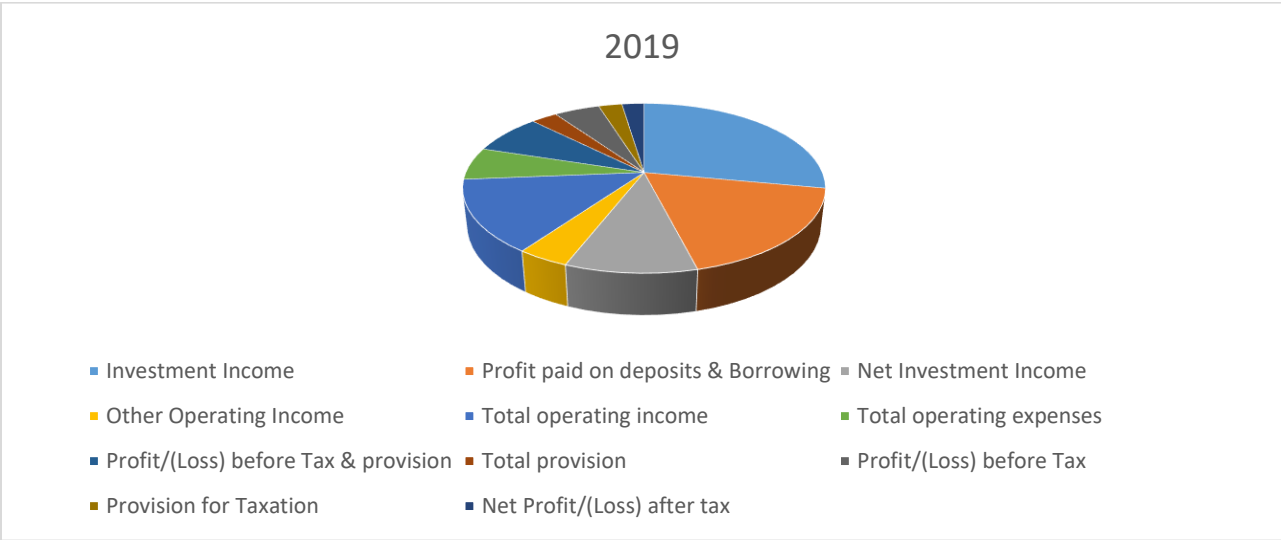


Interpretation: In this table we see Profit paid on deposits & Borrowing increase year by year and if it increases then ultimately bank earn less profit then before.as well as net income decreases.in this year bank gives more provision then previous year that result show in tax this year pay less tax then before but not making profit then previous year that is only 10% of the total investment income.

Common Size Analysis of Income Statement 2019

Particular	2019	2018	2019(%)	2018(%)
Investment Income	28,811,650,830	24,956,812,132	100%	100%
Profit paid on deposits & Borrowing	18,604,415,567	16,256,611,114	65%	65%
Net Investment Income	10,207,235,263	8,700,201,019	35%	35%
Other Operating Income	4,037,570,711	3,769,394,041	14%	15%
Total operating income	14,244,805,974	12,469,595,060	49%	50%
Total operating expenses	6,384,178,898	6,160,699,453	22%	25%
Profit/(Loss) before Tax & provision	7,860,627,076	6,308,895,606	27%	25%

Total provision	2,867,656,449	2,177,977,950	10%	9%
Profit/(Loss) before Tax	4,992,970,627	4,130,917,657	17%	17%
Provision for Taxation	2,565,333,256	1,674,111,029	9%	7%
Net Profit/(Loss) after tax	2,427,637,371	2,456,806,628	8%	10%



Interpretation: in the year 2019 income statement Profit paid on deposits & Borrowing is 65% of the total investment income that is same to previous year but total operating income decreases then previous year.in this year other expense is less than previous year that is 27%.but in this year give higher tax .2019 net profit decreases 2% that means bank earn 8% of total investment income.

CHAPTER FIVE
FINDINGS,
RECOMMENDATIONS
AND
CONCLUSION.

5.1 FINDINGS:

Al-Arafah Islami Bank is providing brilliant service to their customer according to islami shariah and they performed tremendous and efficiently. AIBL is earning customer believe by their performance. From this report we get some positive and some negative finding that help to management take future decision making.

- AIBL deposit and other account increasing every year that way their investment amounts increasing year by year.
- AIBL invest in different sectors but maximum amount invests in industry and real estate sector. That is almost 46%.
- AIBL is making most of their investments in urban area rather than rural area.
- Looking at trend analysis we see investment growth is increasing every year.
- In shareholder's contribution in capital has been decreasing for the few years.
- AIBL's classified investment increasing compare to the total investment every year.
- AIBL's investment income increasing but the net profit margin growth decreasing every year.
- AIBL provided less dividend in last 5 years that ways people are not interested to invest in the bank's share.
- AIBL is providing SME investment services but that is no dissimilar to other bank facilities.
- AIBL is introducing the mobile wallet ababil but it is not popular because of lack of promotion.
- AIBL is more focused on the Bai-Muazzal and Murabaha. They showed practices in other different mode of investments.

5.2RECOMMENDATION:

The banking industry has become increasingly competitive. Each bank aspires to gain the most market share and become the industry leader. Al-Arafah Islami Bank, like other Islamic banks, desires to be the market leader. They have the potential to be a market leader, in my opinion. Although the private commercial banks now operating in Bangladesh offer a variety of products, there are a few fundamental differences in terms of structure and performance. As a result, the competitions are becoming more intense every day.so based on findings I have some recommendation to AIBL for further decision making.

- AIBL should recruits quality and experience employee for investment and general banking department.
- AIBL should increase their promotional activities and established more branch in all over the country.
- AIBL should increase customer facilities throw fast customer service by advance technology.
- Optimal cost for sanctioning and disbursing investment should be minimized.
- AIBL should take more attention to increasing the deposit by easy account opening process.
- AIBL should upgrade their mobile wallet for customer user friendly.
- AIBL ATM service is not up to the mark so they should take attention it.
- AIBL should focus on remittance services.
- AIBL should more focused on their other different investment modes. The bank should concentrate on promoting its products for potential customer.
- Investment process should be hassle free but more effective.
- AIBL should offer different training programs for investment division employees.

5.3CONCLUTION:

Al-Arafah Islami Bank Limited is a renowned private Islami bank in Bangladesh, with a committed, trustworthy, and deserving customer base. The service offered by the Al-Arafah Islami Bank Limited's young, dynamic officials is excellent. Throughout my internship at this branch, I discovered the investment department to be quite efficient; as a result, this department plays a significant role in the branch's total profitability as well as the Bank's financial performance. AIBL is huge contribution to the Bangladesh socio-economic development compere to other financial institutions. AIBL also contributing to the minimizing unemployment rate by investing in SME and industry sector. I wish AIBL showed take some new customer oriented policy and product that help them earning huge profit and make them to achieve market leader position.

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