



**Internship Report on Credit Management system of
Exim Bank Limited**

Submitted By:

Sunzida Akter Mim

ID NO: 191-11-6059

Batch: 52nd

Department of Business Administration

Submitted To:

Professor Dr. Mostafa Kamal

Dean, Academic Affairs

Department of Business Administration

Daffodil International University

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DECLARATION

I declare that this Internship report entitled, "**Credit management system of Exim Bank Limited: A study on Elephant Road Branch**" is submitted to the faculty of Business Administration, Daffodil International University in partial fulfilment of the requirements for the degree of Bachelor of Business Administration (BBA) was carried by me. No part of the work has been for the award of any other degree or diploma.

Signature of the Student

Sunzida
.....

Sunzida Akter Mim

ID NO: 191-11-6059

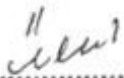
Bachelor of Business Administration (BBA)

Daffodil International University

CERTIFICATE

This is to certify that, this internship report "**credit management system of Exim bank limited: A Study on Elephant Road Branch**" carried out by Sunzida Akter Mim, ID No: 191-11-6059 under my supervision. As per I know that a part of the report has not been submitted any degree, title, or recognition before. The study is accepted in terms of quality has directed by authority of Daffodil International University

Signature of Supervisor


.....

Dr. Mostafa Kamal

Professor

Department of Business Administration (BBA)

Daffodil International University

ACKNOWLEDGEMENT

All praises are to the Almighty Allah, the most merciful, that by his endless grace, I have been able to complete my thesis work. I would like to convey my deepest respect and heartfelt gratitude to my internship report supervisor Professor Dr. Mostafa Kamala Department of Business Administration from the workforce of Business and Entrepreneurship of Daffodil International University for her constant guidance throughout the whole work period. He took the trouble of giving valuable and encouraging suggestion, inspiration, and sympathetic help with endless patience from the beginning till submission of my as well as Monouara Begum Manager in-charge of Elephant Road branch, Exim bank limited. I would like to express my heartfelt gratefulness toward my course teachers who helped me a lot and when I sought help from them, they showed interest on my study and helped me in various aspects. Finally, I must thank my family members for their extensive care and support during the entire course of my study period.

Executive Summary

As a Finance major student, it is a fantastic chance to work as an intern in a bank. In Bangladesh, there are a number of well-known and well-liked private commercial banks. Among those Exim Bank Limited is one of the most successful and progressive private commercial banks in the financial institution. Exim Bank Limited's vision is to be a top ranked financial institution as well as a premier contributor to the economy. The report preparation process is entirely dependent on my three-month internship at Exim Bank Limited's Elephant Road Branch. Which I completed as part of my B.B.A. program. The report focuses on Exim Bank Limited's Credit Management System.

The main target of the report is to examine the Credit Management system on Exim Bank Limited. Client comprehension towards the performance of Exim Bank Limited and analyses the financial performance in terms of credit management. Exim Bank Limited, like all financial institutions in a country, plays an important role in mobilizing idle savings and directing them to useful investment projects.

The function of financial institutions is extremely important for a developing nation like Bangladesh. One of the key elements of the bank's assets are loan products. The bank's loan products are the main source of income. Exim Bank Limited is one of Bangladesh's most influential market leaders in the banking industry. Exim Bank Limited's solid brand reputation enables them to offer consumers cutting-edge services for the advancement of nations like Bangladesh. I collected data from both primary and secondary sources. I run a survey to gather the data, and the results give me a wealth of useful information on client perceptions and bank relationships. The report on the internship was broken into six distinct chapters. Introduction, Mission, and Vision, Objective, Scope, Methodology, and Report Limitations are all included in the first chapter of the report. The second chapter of this paper is about Exim Bank Limited's organizational structure. Credit Management System is the next chapter. Next comes the chapter on Credit Analysis. The level of client satisfaction, the report's findings, recommendations, and its conclusion are all included in the last chapter.

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Chapter- 01: Introduction

1.1 Background of topic

The report is named “**Credit Management System Exim Bank Limited.**” I have arranged. To do this, I have joined the Elephant Road Branch part of Exim Bank restricted for a very long time. This report’s essential objective and goal were to satisfy my BBA program necessity approved by Professor Dr. Mostafa Kamal, Department of Business Administration from the workforce of Business and Entrepreneurship of Daffodil International University. For this, I was working with a monetary foundation in the Bangladesh banking industry. The name of the Bank was Exim Bank Limited restricted, where I laboured for a considerable length of time while I was setting up this report as my course prerequisite to finishing my certification. My goal in this entry-level position period was to find out about the association and the general workplace of Exim Bank Limited. Additionally, my devotion was to learn genuine practices with our book’s information. With the assistance of the interior managers and the exceptional workers of Elephant Road branch, they have assisted me with understanding the obligation and obligation played by the bank in the public arena. Additionally, they have assisted me with getting the responsibility of a specific job in the bank alright, and they have assisted me with sorting out my learnings and discoveries, which will assist me in composing the report. One more expectation of my temporary job report is to sort out my outcomes and shrewdness from the entry-level position program of Exim Bank Limited.

A certain level of long-term planning is required in the dynamic field of credit management in banks in order to distribute funds to a variety of fields while minimising risk and maximising return on investment. The goal of credit management is to increase performing assets, reduce non-performing assets, and make sure that loans and advances are made at the right time and are managed effectively. Exim Bank Limited's lending policy is a synthesis of a few acknowledged, time-honoured norms and other dynamic elements determined by the realities of shifting conditions in various markets. By exercising caution, creativity, and offering high-

quality loan operations in the banking sectors, EXIM hopes to rank among the top banks in Bangladesh. By offering the greatest credit facilities, EXIM hopes to satisfy their customers' needs while increasing their profitability.

1.2 Specific goal

- To be aware of the Practicing Credit Banking arrangement of Exim Bank Limited.
- To comprehend and investigate the Investment policy and scenario of Exim Bank Limited.
- To analyse the fund disbursement sector-wise and understand the disbursement priority and policy of Exim Bank Limited
- To examine every single arranged datum, to have the option to make forecasts and analyse the bank's current position.
- To identify some sectors or fields for improvement
- To make some recommendations based on those findings.

1.3 Scope of the Study

This paper represents the application of the knowledge I gained during my three-month internship at Exim Bank Limited. The following topics are covered in banking areas:

- The general banking division (Account opening, Account, Remittance)
- Loans and Investment Advances, Foreign Exchange, Investment Department, Credit Management Department

1.4 Objective of the study

The essential goal of my review is to completely feel the prerequisite for my BBA program and the arrangement from my heart of the review where I am thinking about being aware and testing the bank's movement. The internship report I created had a specific goal in mind. The report's main goal is to analyse Exim Bank Ltd.'s Elephant Road Branch's credit management system.

- To evaluate Exim Bank Ltd.'s credit management practises.
- To obtain information regarding Exim Bank Ltd.'s credit management
- To make recommendations on ways to enhance bank policies and procedures.
- To talk about the credit services that Exim Bank Ltd.
- To finding out about the credit advances propend, other financial exercises with a piece of down-to-earth information.
- To perceive of whether it's equivalent to the traditional financial framework or there is any distinction or crises crosses.
- To understand the implications in analysing and identify the areas of concern.

1.5 Methodology

Research work requires a systematic procedure from the selection of the topic to the final preparation. To conduct research, data sources are identified and collected, they are classified, analysed, interpreted, and presented systematically, and key points are identified. The general processes of the methodology are given below:

1.6 Primary data

- Direct observation
- Discussion with Exim Bank Ltd employees
- Conversation with customer
- Direct participation in credit management activities of Exim Bank ltd

1.7 Secondary data

- Exim Bank Ltd.'s website
- Yearly report
- Office circular and other written materials that have been made public.

1.8 limitations of the study

There are complicated ways to collect sufficient data from the bank, some rules and conditions for the employees and the bank itself regarding what to disclose and not. I was unable to gather many anticipated and expected information. So, the shortage of adequate information is a significant issue in my paper writing.

- Most of the time, the staff is occupied. They can't always give me the assistance I need. Therefore, no helpful advice has been provided by bank workers regarding what I accomplished and left off the report.
- Lack of available publication data as the organization's policy.
- I encountered some access issues when gathering the data because internal operations data cannot be shared with anyone or the outside world.
- There is a lack of some crucial information, such as branch balance sheets and revenue statements.
- The biggest drawback to this study is its short length. As I previously stated, I was only given a 12-week contract to work at the branch, and for the first two weeks, I assisted GB's front desk. Follow up after three weeks with the department of foreign exchange. I worked in the credit department for the past seven weeks, and it took me a week to adjust to the staff.
- The data I received from the bank was not organised.
- I was unable to obtain the most recent information because the bank's database is rarely updated.
- Due to privacy concerns, some classified and secret material was withheld from me.
- The staff attempt to give me a lot of time, but they are so busy with their daily tasks that they are unable to offer me much assistance. As you are aware, Foreign Exchange is a division of the Credit Department, which is a highly busy division.

Chapter-02: Organizational Overview

2.1 History of Exim Bank

The Export Import Bank of Bangladesh Ltd. (EXIM Bank) was founded in 1999 under the direction of the late Mr. Shahjahan Kabir, the founding chairman. Mr. Kabir had a dream to launch a commercial bank that would support the socioeconomic development of our nation by promoting industrialization, women's empowerment, foreign trade, the development of infrastructure, the generating of income for the marginalised, and most importantly, the creation of jobs. He was a skilled banker with much experience.

To make the original chairman's goal a reality, he teamed up with a group of highly accomplished and prosperous businesspeople. With their innovations, intellect, abilities, and Management Team, they had all successfully positioned themselves in their separate firms as the most successful businesspeople in the nation. The nucleic personality of the group, Mr Nazrul Islam Mazumder, who has now been leading the Bangladesh Association of Banks (BAB), the apex forum of the commercial banks of the country and is honoured as one of the most illuminated business tycoons in the garment business in the country, became the honourable Chairman after the demise of the founder Chairman.

Under his leadership, BAB has emerged as an effective platform for exchanging views on problems being faced by the banking sector of Bangladesh and for formulating common policy guidelines in Management Team.

EXIM Bank began operations on August 3rd, 1999, under the name Bengal Export Import Bank Ltd. With Mr. Alamgir Kabir as the Founder Advisor and Mr. Mohammad Lakiotullah as the Founder Managing Director, respectively, and their extensive experience in our nation's financial sector, it was renamed as Export Import Bank of Bangladesh Ltd. on November 16, 1999.

By making reasonable decisions and following management guidelines in the operational activities, this bank quickly established a strong and unique position in the banking sector in terms of performance, expansion, and management excellence.

After serving as MD for a successful 7 years, Mr. Lakiotullah resigned from the bank. In the year 2006, Mr. Kazi Masihur Rahman was appointed the bank's managing director, a position he held for the ensuing five years. Under his direction, the bank transitioned to a cutting-edge,

centralised IT infrastructure with the world-renowned TEMENOS T24 core banking software running on two cutting-edge data centers, as well as alternative delivery systems including ATMs and SMS banking. Mr. Md. Fariduddin Ahmed became the bank's managing director on August 25, 2011. His extensive banking background allowed EXIM Bank to guarantee complete compliance with regard to capital adequacy and asset quality.

After his retirement, Mr Ahmed continued his service for Exim Bank Limited With the commitments of concrete-built resilience of the bank and tailor-made services for its dear customers, a foreign trade maestro Mr Mohammad Feroz Hossain succeeded Mr Mohammed Haider Ali Miah as Managing Director & CEO on 16th September 2022. With these objectives, he has been overhauling and fine-tuning job processing and service delivery mechanism for finer customer experience.

At the same time, he has been working on restructuring its asset and deposit composition for ensured sustainability. In all, this forward-looking foreign trade veteran is instrumental in offering international standard banking and service experience within national frontiers.

2.2 Our Vision

After serving as MD for a successful 7 years, Mr. Lakiotullah resigned from the bank. In the year 2006, Mr. Kazi Masihur Rahman was appointed the bank's managing director, a position he held for the ensuing five years. Under his direction, the bank transitioned to a cutting-edge, centralised IT infrastructure with the world-renowned TEMENOS T24 core banking software running on two cutting-edge data centers, as well as alternative delivery systems including ATMs and SMS banking.

Mr. Md. Fariduddin Ahmed became the bank's managing director on August 25, 2011. His extensive banking background allowed EXIM Bank to guarantee complete compliance with regard to capital adequacy and asset quality.

2.3 The Bank's mission comprises

- maximising the advantages of the Islamic banking system for its clients
- maintaining and improving a technology-based professional banking environment, notably in foreign trade

- And providing high-quality financial services.
- Make sure the deserving stakeholders experience sustainable growth.
- Meeting corporate social responsibility commitments and, most importantly, boosting the national economy

2.4 Corporate Culture

Organizational culture is seen as a crucial element of business enterprises because it has the power to bring people in an organisation together. Our bank's culture and values have proven to be a source of competitive advantage for us and play a crucial role in establishing the link between the bank and our workers, who in turn form the relationship between our employees and clients.

EXIM Bank has also been successful in enhancing organisational performance through the enhancement of individual contributor performance. Additionally, the bank identifies and utilises existing talent to fill higher-level positions within the organisation or to place them in the appropriate position where the best possible use of their skills can be ensured. Our culture encourages working together toward a same objective, which assures amicable relationships in the workplace.

2.5 Awards & Achievements

Awards

Exim Bank created a bar for customer service from the beginning of its journey, which made the bank excellent. Its dedication to quality management, good governance, ongoing efforts to improve in all areas, excellence in service, and CSR initiatives has always been valued both domestically and internationally. As a result, Exim Bank won numerous national and international accolades.

- ICMAB Best Corporate Award 2013
- International "BIZZ Award -2013"
- "International Diamond Prize for Excellence in Quality" award

- "World Finance" award

Achievements

First private bank to launch an exchange house in the UK

- Implementation of the world-class Core Banking Software
- Shifting from conventional to shariah-based Islamic banking

2.6 Corporate Social Responsibilities (CSR)

For the foundation to carry out Corporate Social Responsibilities (CSR) initiatives, at least 2% of Exim Bank's yearly profit is set aside each year. Traditional CSR initiatives that are carried out by this foundation. I've attempted to highlight a few of the many CSR activities in this article in a concise manner.

- Healthcare service
- Scholarship program for brilliant poor student
- Education Promotion Scheme
- assisting those impacted by natural disasters
- aiding those living in slum regions
- donation to construct up computer lab in educational institutes
- Dhaka City's beautification

2.7 Prime Operational Area of the Bank

One of the full-fledged Shariah-based Modern Islamic banks, Export Import Bank of Bangladesh Limited offers corporate and large investment, CMSME and agricultural sectors through its 118 branches across the nation.

Additionally, in compliance with Bangladesh Bank guidelines, we have a unit specifically committed to developing female entrepreneurs to work with the idea of financial inclusion, a critical initiative adopted by the Bangladeshi government. In order to adhere to Bangladesh

Bank requirements, we have a robust and competitive Sustainable Finance Committee as well as a Risk Management Committee of the Board.

The bank has already had outstanding success in the agricultural and CMSME industries. To speed up major projects and industrial advances, we also have a number of industrial investments. A significant portion of our capital has been effectively invested in the RMG sector, which is a vital area of our economy.

We have made significant efforts in these phenomena in order to produce a comprehensive, realistic, and fruitful result.

2.8 Investment

- Retail/Consumers investment.
- Micro enterprise investment.
- Small and Medium Enterprise investment.
- Large and Corporate investment.
- Syndicate investment

2.9 Core Banking Solution

The goal of core banking solutions is to provide a staged, strategic approach that will enable banks to optimise operations, cut costs, and position themselves for development. Using a modular, component-based enterprise solution makes it easier to integrate it with a bank's current technological infrastructure. An all-encompassing SOA enables banks to increase management information and review while lowering the risk that might arise from manual data entry and outdated data. The development of technology, particularly the Internet and information technology, has produced new methods for doing financial operations. Utilizing multiple concerns at once while working more quickly thanks to these tools. Core banking solutions are the framework where communication technology and information technology are combined to provide the fundamental requirements of banking. Here, computer software is

created to carry out essential banking tasks like transaction recording, loan and deposit profit calculations, customer records, balance of payments and withdrawal, and customer records. This software is placed in various bank branches and connected to other branches via communication channels like satellite, the internet, etc. If a branch has implemented core banking systems, it enables the user (customers) to manage accounts from any location. The way banks operate has altered as a result of this new platform. The T24 Islamic Banking Solution from Temenos, which has more than 700 installations across 125 countries and more than 40 installations specifically for Islamic Banking, is being used by EXIM Bank. Temenos is already a well-known global leader in banking software technology.

Both Shariah compliant and commercially adaptable, T24 for Islamic Banking. T24 for Islamic Banking is a single core banking software system that manages Islamic financial services alongside non-Islamic ones. It enables the offering of a true spectrum of the most cutting-edge competitive Islamic financial products

2.9 Company Organogram

Board of Directors

Mr. Md. Nazrul Islam Mazumdar

Chairman

Mr. Md. Abdul Mannan

Vice Chairman

Directors

Dr. Mohammed Haider Ali Miah

Dr. Mohammed Haider Ali Miah

Dr. Mohammed Haider Ali Miah

Mr. Mohammed Shahidullah

Mr. A.K.M. Nurul Fazal

Al-haj Md. Nurul Amin

Mr. Mohammad Omar Farooque Bhuiyan

Mr. Abdullah Al-Zahir (Shapan

Mrs. Nasima Akhter

Mr. Zubayer Kabir

Mr. Md. Habib Ullah Dawn

Mr. Anjan Kumar Saha

Mrs. Rizwana K. Riza

Major Khandaker Nurul Afser (Retd.)

Lt. Col. (Retd) Serajul Islam BP

Ranjan Chowdhury

Md. Fakhrul Islam Mazumder

Khandakar Mohammed Saiful Alam

Dr. Mohammer Haider Ali Miah

Managing Director

Mr. Ekramul Hoque

Additional Managing Director

Mr. Md. Sirajul Islam Bhuiyan

Deputy Managing Director

Mr. Md. Haider Ali Miah

Deputy Managing Director

Chapter-3: Credit Management System of Exim Bank

3.1 Mudaraba Savings Deposit

The account every six months. On this account, a statement charge is not applicable. Banks accept these small-dollar contributions to encourage people with limited resources to start saving. In the account, frequent withdrawals are not permitted. Customers are urged to open this kind of account when they open different kinds of Mudaraba Savings Scheme. Because the client can withdraw when they want to, and the bank can automatically send the profit to that account after the maturity. These deposits yield returns. The account's annual profit is 8.5% of the amount deposited. The bank charges Tk. 100 to maintain

Requirements to open an account

- The introducer attests to the photograph.
- An advocate for EXIM Bank. Introducers can have CD or SB accounts.
- All account holders' signatures are required for joint accounts.

3.2 Alwadiyah Current A/C

These are large-amount deposits, and mostly businessmen are encouraged to open this kind of deposit. The owner of the account may withdraw any amount at any moment. On this account, the bank does not provide any profit. Every six months, the bank charges Tk. 100 for the statement from the air conditioner in addition to Tk. 300 for the transaction. In essence, businesspeople open this form of A/C for the advantage of their commercial transactions.

3.3 Mudaraba Short Term Deposit

The owners of businesses may also use this A/C. However, this deposit differs from the Alwadhiah Current A/C in that a 6.5% profit is applicable. Every six months, the bank charges Tk. 100 for the statement from the air conditioner in addition to Tk. 300 for the transaction.

3.4 Mudaraba Term Deposit (FDR)

The bank offers six main categories of term deposits. One month, three months, six months, one year, two years, and three years' deposits are included here. These accounts' respective profit rates are 10.00%, 13.00%, 13.00%, 13.00%, and 13.00%. Following the maturity of the security, depositors often have access to their money. The depositors may withdraw their money in an emergency, but they will not receive the true profit rate. They will receive a 6.00% Mudaraba savings profit rate.

3.5 Exim Bank's Attractive Deposit Scheme

Name of the scheme	Deposited amount	Maturity years	profit on deposit
Monthly saving scheme	100000	3 Years	Tk. 1000
Mudaraba Super Savings	5000	6 Years	Provision profit with the deposited money
Mudaraba Multi plus	5000	10 Years	The amount will be more than of double
Mudaraba Haj Scheme	A/C Can be Monthly pay	Opened under these	Various scheme

Terms and conditions of Mudaraba Super Saving Scheme:

- Any person, business, institution of higher learning, governmental body, non-governmental organisation (NGO), trust, society, etc. may invest their savings under this programme.
- The down payment can be done in increments of Tk. 10,000.

- Six years are the deposit period.
- Any customer can open multiple accounts at a branch, either in their individual or joint names. At the name provided while starting the account, a deposit receipt will be produced.
- Before payment is made, the savings profit rate plus 1% will be applied if the deposit is removed before the six-year term. If the money is removed within the first year, however, no profit will be given.
- Under this programme, a depositor may get a loan for up to 80% of their original deposit.
- Any person, business, institution of higher learning, governmental body, non-governmental organisation (NGO), trust, society, etc. may invest their savings under this programme.
- The deposit (with a saving rate of +1%) will be handed to the nominee in the event of the depositor's death prior to the term. The legal heirs or successors shall receive payment upon production of the succession certificate in the absence of a nominee.
- The rules for issuing duplicate Term Deposit receipts will be applicable in the event that a duplicate deposit receipt is issued.

Terms and conditions of Mudaraba Multi plus Scheme

- Any person, business, institution of higher learning, governmental body, non-governmental organisation (NGO), trust, society, etc. may invest their savings under this programme.
- The deposit (with a saving rate of +1%) will be handed to the nominee in the event of the depositor's death prior to the term. The legal heirs or successors shall receive payment upon production of the succession certificate in the absence of a nominee.
- The requirements for issuing duplicate Term Deposit receipts will be applicable in the event that a duplicate deposit receipt is issued.3. Under this programme, the depositor may obtain a loan up to 80% of the deposit.

- 4. The requirements for issuing a duplicate receipt of a term deposit will be applicable in the event of a duplicate receipt being issued.
- 5 (a) the depositor (along with the savings rate) will be given to the nominee in the event of the depositor's death prior to the term. The legal heirs or successors shall receive payment upon production of the succession certificate in the absence of a nominee.
- (b) The candidate may, at his discretion, keep the plan in place for the entire term.
- 6. The client will in the future pay any required taxes to the government.

Terms and Conditions of Mudaraba Education Saving Scheme

- Under the Scheme, deposits in multiples of Tk. 250000 will also be accepted.
- The period of the instrument may be 7 years, 10 years, 15 years, or 20 years.
- The deposit is repayable upon maturity and includes benefits such as a lump sum payment or a monthly education allowance beginning six years after the conclusion of the relevant term.
- The depositor must deposit the receipt for the amount to be paid to his or her designated person in monthly instalments as well as any other instrument with the bank that has been duly discharged by him with the written instructions required by the scheme in order to be eligible for the education allowance.
- Typically, no withdrawals prior to maturity are permitted. However, the following guidelines will apply if any depositor plans to withdraw their money before the deposit matures:
 - If withdrawal occurs earlier than seven years, profit will be determined and paid out based on the current saving rate.
 - If a withdrawal is made after seven years, the entire amount due at maturity of the immediately prior term will be paid, along with profit for the remaining portion of the term at the current saving rate.

- Under the plan, the depositor is eligible to receive a loan up to 80%.
- There will be a term deposit.

3.6 Procedure of Closing Account

By filing an application to the branch, a customer may end their account whenever they want. The customer should be requested to write a final check for the amount remaining on his or her account less the closing incidental fee amount and turn in any unused cheque leaves. Unused check leaves should be destroyed by the authorised bank officer, and the account should be charged for account closing fees, etc. If there is a joint account, both account holders must sign the application to close the account. Account closure costs Tk.25 for SB accounts and Tk.50 for CD or STD accounts.

3.7 Dishonour of Cheque

A banker can dishonour a cheque in the following situation:

- Insufficient fund.
- Payment stopped by drawer.
- Alteration requires in drawer signature.
- Effect not clear in the cheque.
- Exceed arrangement in cheque.
- Full cover note received.
- Payee's endorsement irregular/illegible/required.
- Drawer signature is distinct and necessary.
- Cheque is tampered with, post-dated, or expired.
- Stamp for clearing needed to be cancelled.
- Cheque with "Accounts Payee Only" crossed

- Receiving a bank discharge is improper or necessary.

Money is lent or invested by Exim Bank to suitable borrowers and investors. The bank lends or invests 84% of the deposits. This is the bank's main source of revenue. Investing and lending can take the following forms:

- This short-term investment, known as Bai Muazzal (CC Hypo), is available to small traders for one year.
- This kind of capacity is permitted in exchange for a commitment of stock items, or murabaha (CC Pledge).
- These Izara Bill Baia (Term Loan) facilities may be medium- or long-term in nature. Large businesses and initiatives use it.
- Exporters of all types are eligible for Wazirat Bill-Wakala (Export Credits) privileges.

3.8 Services Provided by the E-Bank

The Bank performs the duties of an agency. The bank offers them a variety of agency services as our customer's agent. On behalf of the client, it collects draughts, bills, checks, dividends, etc. In addition to carrying out customer standing orders, it serves as trustee, administrator, and executor. It offers a few additional general services to its clients. It provides advising services to its clients, issues Letters of Credit, and accepts valuables for safekeeping.

3.9 Bank Remittance

One of the most crucial components of the services that Commercial Banks provide to their clients is the remittance of monies. Remittance services are among the many services that a Commercial Bank offers to its clients, and they are well-known and well-liked. Remittances refer to the transfer of funds via mail and telegraph from one location to another. The bank offers this service to its clients by accepting funds from one location and arranging for payment to be sent to a different branch located elsewhere in the nation. There are primarily two sorts of bank transfers: Remittances both inside and outward.

A commercial bank's remittance service helps its clients prevent the danger of theft or loss while moving funds from one location to another or making payments to people in other locations. By assessing "Commission" to its clients, the bank assumes the risk and guarantees payment to the beneficiary. The methods of bank remittance may be categorised as follows depending on the urgency and type of transaction

3.10 Demand Draft

A demand draught is a negotiable instrument that is issued by one branch of a bank and contains an instruction to another branch of the same bank to pay a predetermined amount of money to a certain person or order on demand. Customers can purchase this instrument from a specific bank branch for themselves or a beneficiary, and it can be given to the buyer for delivery to the beneficiary. The beneficiary's payee will present this document to the relevant payment branch in order to claim the amount of money contained in it. Upon presentation of correct identification, the payee of a demand draught may get payment in cash, or the amount may be credited to his account (if the account holder). Bank issues draughts in exchange for a little commission. The amount that needs to be transmitted determines the commission. Demand Drafts are issued in the name of customers who have open accounts with EXIM Bank. The consumer must pay the following commission, VAT, and mailing fees for Demand Draft:

Amount	Commission	VAT	Postage
1-25000	25	4	20
25000+	0.1%	15% (commission)	20

3.1.1 Payment Order

Payment orders are documents that solely include orders for local payments made on the bank's or its constitution's behalf to the payee. An order for payment cannot be dishonoured, unlike a cheque. Only the branch that issued the instrument can guarantee the payment order. The following are the pay order's charges:

Amount	Commission	VAT
1-1000	15	3

10001-100000	25	4
100001-500000	50	8
500001+	100	15

3.1.2 Telegraphic Transfer

The Telegraphic Transfer (TT) method is another popular way to send money. In any case, a telegraphic transfer is speedier than an electronic one. The banker is asked to transfer the money telegraphically in this situation. The fastest and most practical transfer technique is telegraph, but it is also the most expensive. Different telegraphic transfer methods include telegram, telephone, telex, and fax. The applicant may ask the banker to transmit the money by TT if the payee is in another city or district and they need it immediately. Instead of sending an airmail instruction while remitting money via TT, the branch will send a telegraph. In addition to the customary service fees, the branch typically makes money from the telegraph charges. The Telex Tk. 50 fee and the 10% commission are the TT fees. Commission is 10% of the total amount & VAT is 15% of the commission.

3.1.3 Operation of Cheque

A check is a spoken, unconditional request for money from a bank. It consists of an order signed by the drawer that is drawn on a particular bank and directs the banker to pay a specific amount of money to the bearer or another designated party upon demand. Consequently, a check involves three parties:

- a drawer (writes the cheque)
- The bank (Drawee)
- The payee (to whom the cheque is to be paid)

3.1.4 Cheque Collection and Clearing

Cheques from its clients are received for collection from other banks at the EXIM Bank branch on Elephant Road. When receiving checks, the following items need to be carefully examined. The date on the check should not be more than six months past the date of receipt.

In that situation, the check would be considered stale and cannot be collected. Again, the check's date shouldn't be more than one day earlier than the date of receipt; in other words, it shouldn't be "Post-dated."

Terms and Conditions

The amount should match the amount written in words and numbers on the check and should also match the amount written in words and figures on the deposit slip.

- The name mentioned both in the cheque and the pay-in-slip be the same.
- The cheque must be crossed,
- The collecting bank must check whether endorsement is done properly or not

In Exim Bank, Elephant Road Branch cheques are collected through "Clearing", which is described below:

3.1.5 Clearing

A scheduled bank is EXIM Bank. The banks that are participants in the clearinghouse are referred to as "Scheduled Banks" in accordance with article 37(2) of the Bangladesh Bank Order, 1972. Through the clearinghouse, the scheduled banks settle checks drawn on one another. The representatives of the member banks gather daily to clear checks under an arrangement made by the Central Bank. The Clearing House is the location where the banks gather to pay their debts. Two times per working day, The Clearing House meets. The first hour departs from home every day at 10:00 am and returns at 5:00 pm. If the check is dishonoured, it is returned together with the required "Return Memo," which explains the situation and recommends the appropriate course of action. Elephant Road Branch, a local Exim Bank office, clears both its own checks and checks from other banks. When a bank bounces a check, the customer is charged Tk. 25 by the bank.

When a bank receives several checks, pay orders, and demand draughts (DD) from other banks, the clearing department posts the checks to the PC first. Then, all postings are printed off from the PC, and various checks and DI are stapled together using matching printing materials. After that, everything is forwarded to the principal branch to be presented at the clearing house.

Following that day, checks that were returned for insufficient funds are distributed to the various consumers in accordance with their instructions.

3.2.1 Outward Bills Collection (OBC)

Amount	Commission (Mini.)	Postage	Percentage %
1-25000	20	20	0.15%
25001-100000	50	20	0.15%
100001-500000	150	20	0.1%
500000+	600	200	0.05%

With the consent of the Bangladesh Bank, EXIM Bank launched its official commercial banking operations on August 3, 1999. Leading business figures and well-known businessmen are the bank's sponsors.

With authorised capital of Tk. 1000.00 million and initial paid-up capital of Tk. 225.00 million contributed by the sponsors, the bank has a strong capital foundation. The paid-up capital will increase to Tk. 450.00 million in a reasonable amount of time by a public sale of the company's shares in order to further strengthen its capital basis.

The bank will also gain greatly from the competent leadership of the Chairman and the insightful counsel and direction of the Advisors. The Board of Directors aspires to handle the whole administration and credit portfolio of the services industry independently, free from undue outside influence. The Board will create and communicate management policy directions. The bank will abide by all guidelines and rules outlined in the Bank Company Act of 1991 and conduct its business with honesty, skill, and foresight.

3.2.2 The Sources & Uses of Funds

Paid up capital, reserves, customer deposits, and call loans from various banks make up the sources of a bank's funding. The bank invested the majority of this capital in loans and advances. The bank also made stock and security investments. The excess money was wisely invested in the call money market to generate a respectable return.

3.2.3 Capital & Reserve Fund

The bank began operations with a capitalization approved at Tk. 1000 million and a paid-up capital of Tk. 225.00 million. The bank has Tk. 2179.87 million in capital and reserves as of December 31, 2005, including Tk. 878.85 million in paid-up capital. The bank also set aside money for unclassified investments, totalling Tk. 263.18 million.

Deposit

Deposit investments are one of the main sources of funding for commercial banks' investments, and these investments are the main source of income for the banking industry. As of December 2005, the bank's total deposits were Tk. 28319.21 million, up from Tk. 19078.18 million the year before. It has gone up by 48.44%. This growth rate could be regarded as the bank's most impressive accomplishment. Investment:

The bank has a total investment of Tk. 26046.34 million as of the conclusion of the fiscal year on December 31, 2005. As of December 31st, 2004, this sum was Tk. 19332.44 million, a gain of Tk. 6713.90 million, or 34.73%.

Investment (Share & Bond)

The investment portfolio's size increased from Tk. 1542.99 million in 2004 to Tk. 1633.03 million in 2005. Islamic investment bonds, shares, and prize bonds make up the portfolio.

3.2.4 Import Business

The bank opened 21555 import letters of credit during the year 2005, and the import volume was Tk. 41432.10 million, up 54.70% from the previous year.

3.2.5 Export Business

The rate of export business growth has increased greatly by 39.55%. The amount was Tk. 31285.37 million in December 2005. The remaining balance as of December 31, 2004 was Tk. 22418.40 million.

3.2.6 Credit (loans & Advanced) Of Exim Bank

Like all other commercial operations, banking is simply a business dealing organisation with money and credit. Banks are businesses focused on making money. Loans and advances make up the majority of a bank's income. A bank invests its money in a variety of ways to increase earnings and profit. Bank provides loans and advances to traders, businesspeople, industrialists, and many other individuals on the security of prudent lending practises. A bank's main job is to make loans and advances. This is the primary use of its funds and the primary source of income for the bank. Exim Bank offers following types of loans and advances:

- Loans for Secured Overdrafts (SOD) (General)
- Admin Loan
- House Construction Loan (Staff)
- Money Credit (Hypothecation)
- Money Credit (Pledge)
- leasing financing
- Loan secured by imported goods (LIM)
- Loan secured by a Trust Receipt (LTR)
- Accounting Credit
- Money Credit (Export)

3.3.1 Secured Overdraft (SOD)

An overdraft is a type of advance that is constantly permitted on a checking account that is used for purchases. By way of this arrangement, the banker permits the customer to exceed the credit limit on his current account within the timeframe specified by the bank.

Term Loan

A credit facility that is offered for a set period of time and is not an ongoing loan is referred to as a term loan. In the case of Term Loan, an advance is provided without security in the form of a lump payment repayable either in a lump sum or in regular monthly instalments, and no other debits are permitted

besides interest, incidental fees, etc. The borrower is not permitted to quickly take out another loan in full or in part.

3.3.2 Staff Loan

The staff can get loan advances from EXIM Bank to buy a car and develop or buy a property. This advance credit is offered by the bank via an instalment plan. The bank deducts the payment amount from each employee's wage who takes this part when they withdraw their paychecks at the end of each month. The primary provider of loans in this industry is the House Building Finance Corporation (HBFC), however EXIM Bank also provides support. The bank also accepts real estate as the primary security for advances for residential home building.

3.3.3 Cash Credit (hypothecation)

The bank is not given ownership of the goods in a hypothecation. The borrower continues to have access to the items. The goods are made available to the bank upon request. The borrower maintains a regular stock return schedule with the bank. By virtue of the hypothecation agreement, if the borrower defaults, the Bank may seize the goods hypothecated.

3.3.4 Cash Credit Pledge

When items are pledged, the bank takes control of them and stores them with the owner's name on them. Prior to repayment, the borrower has no right to communicate with them.

3.3.5 Lease Finance

For the purchase of capital machinery, equipment, vehicles, and other commodities, EXIM Bank provides financing to lessees. The programme is adaptable and can cover all costs associated with a company endeavour. The simplest finance plan is practical, easy to use, and supported by rapid assistance from a group of committed employees. Contrarily, the rent payable under lease financing is considered a revenue expense and is therefore deductible for tax purposes.

3.4.1 General Procedure for giving & advances

The protocol listed below must be followed when providing loans and advances to customers.

- By filling out a specific application form, the potential borrower will apply to EXIM Bank for a loan.
- Obtaining Credit Information Bureau (CIB) reports from Bangladesh Bank
- Submitting a credit application
- Creating a credit line proposal, project evaluation
- Approval from the head office, authorization letter, documentation
- Payment, disbursement, monitoring, and recovery.

3.4.2 Statements Prepared by the Credit Department

- Monthly statements prepared by credit department for Bangladesh Bank.
- Quarterly Statements prepared by Credit Department for Bangladesh Bank.
- Monthly Statements prepared by credit department for Head Office.

3.4.3 Letter of Credit (L/C)

A letter of credit (L/C) is a written commitment given by a banker to an importer or buyer of products on their behalf and in support of the exporter.

3.4.4 L/C as it is used operationally

A letter of credit is a conditional bank commitment to pay. In other words, it is one of the more recent forms of credit that guarantees to the exporter that he will be paid by the importer following the export of products. Commercial banks are the ones who issue letters of this kind.

3.4.5 Features of L/C

- It is a credit for a documentary.

- It includes instructions for honouring a bill, a check for a certain amount,
- The importer is represented by banks.
- As an exemplar of the importer, it includes
- It includes a specific time frame,
- It functions as a contract between the persons involved,
- It displays a particular date,
- The issuer is a bank.

3.4.6 Types of L/C

- Clean L/C
- Documentary L/C
- Confirmed L/C
- Unconfirmed L/C
- LIC Fixed Clause
- Getting LIC
- Open or revocable L/C
- Capital L/C
- Anticipatory L/C
- Blue clause L/C
- Clause in green Transferable LIC L/C
- Dividend L/C
- L/C back-to-back
- Irrevocable L/C

In general, the EXIM Bank deals with irreversible L/Cs, which cannot be changed by the issuing bank at any time and without the beneficiary's consent.

3.4.7 Parties Involved with L/C

- Importer (buyer)
- Exporter (Seller)
- L/C issuing bank (importer bank),
- The L/C negotiation banks (exporter bank), through which the issuing bank informs the exporter of the L/C, the notifying bank (correspondent bank),
- Credit confirmed by a bank in the exporting nation at the request of the issuing bank, according to the confirming bank
- The issuing bank, the confirming bank, or the notifying bank may be the paying bank.

3.4.8 Opener/Buyer/Importer/Applicant

The applicant, opener, buyer, or importer of the L/C is the individual who opens the L/C. A sale agreement between the buyer and the seller is reached that calls for payment via documentary credit.

3.5.1 Opening bank /Applicant Bank

The bank issuing the L/C in favour of exporter is known as opening bank or applicant bank. The applicant bank opens an L/C on request of importer according to the application of the importer.

3.5.2 Beneficiary Bank

Seller or exporter or exporter in whose favour the L/C is opened. The beneficiary is normally the seller of goods who receive payments under documentary credit if he has complied with terms & conditions thereof.

3.5.3 Advising Bank

The bank through which a L/C is advised, LIC will be sent to the beneficiary through their agent (correspondent bank) abroad. The duty of the advising bank is to authenticate the message so that they can act on it without any fear of forgery etc.

3.5.4 Negotiating Bank

This is permitted to handle (buy) the document covered by the L/C in the exporting nation is referred to as the negotiating bank. Either a designated bank must negotiate (restricted LIC) or any bank may negotiate in the country of the sale (unrestricted L/C).

3.5.5 Reimbursing Bank

The bank that will handle reimbursement (as directed by the L/C issuing bank) is referred to as the reimbursement bank. The paying, negotiating, and accepting banks have given the reimbursing bank permission to honour the reimbursement claim in settlement of the amounts that they have submitted to it.

3.5.6 Confirming Bank

In addition to its role as the credit's issuing bank, a confirming bank also has additional obligations related to payment, negotiation, and acceptance of the credit. Typically, a confirming bank is requested by the issuing bank.

3.5.7 Procedures of L/C Opening

- EXIM Bank determines whether the products (that will be imported) are on the import list chosen by the Bangladeshi government.
- Whether the invoice is overcharged or undercharged.
- Collect social status data from other companies or from bank credit reports to support the client's creditworthiness.
- Analyse whether the information commodities are marketable and of high quality.
- Effectively secure the documents.

- If everything is in order, the customer suggests completing the required paperwork.
- If you want to open an L/C, you must deposit the required percentage of the entire amount.

After then, the L/C registry book is revised. In order to settle the claim to the negotiating bank, two out of three are sent to the advising bank and the remaining two are submitted to the reimbursing bank. After that, the advising bank notifies the importer to ship the items in one copy. Exporter presents the negotiating bank with the required paperwork and receives payment for his claim. The negotiating bank sends the issuing bank and importer duplicate letters of payment. At the same time, the negotiating bank requests payment from the paying bank.

L/C is opened and paid off in accordance with this importer method. This is the method used to import goods from overseas markets. When importing goods from abroad, an importer takes certain measures.

Documentation Required with L/C Application Form:

The following documents must be included with the application:

- Trade License Import Registration Certificate VAT Letter of Disbursement
- Declaration of Income Tax with TIN Memorandum of Article (in case of ltd. co.)
- Cover letter for insurance IMP form LCA form
- a copy of the Chamber of Commerce's Membership Certificate.”

The most delicate responsibility of the import department is the payment procedures for import documents. While processing payments, the officers must use extreme caution. These things are included in this task:

Payment date

Payment is typically made seven days after the documents are received. The negotiating bank may demand interest if the payment ends up being different. Composing a sales memo, the customer receives a sale memo at the exchange rate for Bangladeshi currency. There is a difference between these two

rates in currency trading since TT & OD rate are paid to the International Department (ID). The international department receives an inter-branch trading credit advice at the end.

Requisition for the Foreign Currency: A requisition is issued to the international department in order to arrange the appropriate funds for payment.

Telex transaction

A telex is sent to the correspondent bank to confirm the transaction's payment.

L/C Charges:

- Data maximum charge TK. 100
- L/C commission VAT 15%
- Telex 300 Tk
- 15% credit interest.

3.5.8 Significant Issues with L/C Operation

- Banks deal with paperwork rather than actual products, albeit occasionally actual goods differ from documents.
- Overbilling through a meet-up scheme between the buyer and the supplier may result in inferior goods being shipped,
- Which causes issues for the bank.
- The party would not release the items if the market price of the goods fell, and the party had less liquid money on hand as margin.
- If insurance is not there, cover the note with access risk.
- If tax, duty, and the exchange rate of the Taka with foreign currencies frequently vary.

Chapter-04: Credit Analysis

Table 1. Five Years Financial Scenario at a glance

Table description, I am trying to focus on my report five years financial scenario on Exim Bank limited.

In here I am focus on Total Capital, Total Assets, Total Liabilities, Total Deposits, Total Investment (General) share, Total Contingent Liabilities, Total Risk weighted assets, Total Fixed Assets, Total Income, Total Expenditure

Profit before provision & Tax, Profit before tax, Nonprofit earning assets etc. given in below.

SL No.	Particulars	2017	2018	2019	2020	2021
1	Authorized capitals	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
2	Paid capital	14,122.51	14,122.51	14,122.51	14,122.51	14,122.57
3	Shareholder's Equity	27,650.37	28216.19	29187.94	30591.52	31440.42
4	Total Capital (Tier I+ Tier II)	34,854.08	35126.59	40843.93	42921.25	50363.15
5	Statutory reserve	8885.46	9720.95	10705.99	11760.07	12519.51
6	Total Assets	333892.61	371510.07	433017.99	484850.87	541665.25
7	Total Liabilities	306242.24	343.293.77	403.830.04	454259.25	510224.82
8	Total Deposits	283643.96	300378.01	355689.16	394462.90	420673.77
9	Total Investment (General)	255033.17	306264.57	344557.65	39417.48	429033.37
10	Investment (share & securities)	21605.36	24024.15	42602.06	39394.90	42496.61

(As per regulatory adjustments)

Table 2. Five Years Financial Scenario invest and ratio

SL No.	Particulars	2017	2018	2019	2020	2021
1	Invest as a % of Total deposit	89.91%	93.78%	89.55%	91.14%	88.02%
2	Capital adequacy ratio	12.09%	10.88%	12.55%	13.27%	14.36%
3	Dividend	12.50%	10.00%	10.00%	10.00%	10.00%
						(proposed)
	Cash	12.50%	10.00%	10.00%	1.50%	10.00%
4	Net assets value per share	19.58	19.58	20.67	21.66	21.72
5	Earnings per share (EPS)	2.34	1.65	1.69	1.94	1.49

(As per regulatory adjustments)

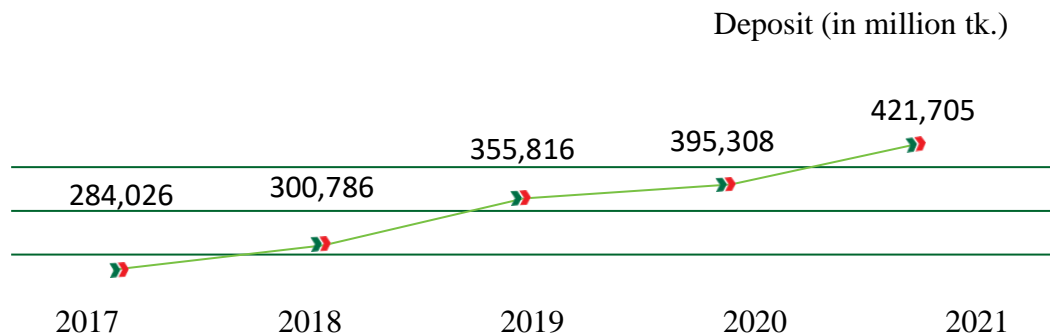
Table 2 Describe, I am trying to focus on my report five years financial scenario on Exim Bank limited. In here I am focus on five years Invest as a % of Total deposit, Capital adequacy ratio, Net assets value per share, Earnings per share (EPS).

Table 3. Economic Value Added (EVA)

Sl No.	Particulars	2021	2020
1	Shareholders' equity	31221.22	30532.04
2	Total Income (a)	32563.87	36425.78
3	Total Expense (b)	26920.23	30112.17
4	Corporate Tax (c)	1892.97	2484.43
5	Capital Charge (d)	1447.56	1412.25
6	Economic Value Added (EVA)	2303.11	2416.93

Table 3 Describe, Exim Bank of Bangladesh Economic Value Added (EVA) indicates the true economics profit of the country. EVA is an estimate of the amount by which earning exceed or fall short of the required minimum return for shareholders at comparable risk. EVA of the bank stood at BDT 2303.10 million as on 31 December 2021 as against of BDT 2416.93 million in 2020.

Graph 1. Five years deposit growth of the Exim bank



Graph 1 explains An institution's lifeblood and basis are its deposits. The EXIM Bank is eager to adopt a well laid out strategy and plan to mobilize resources like deposits. The total deposit of the Bank increased by 6.68% from Tk. 395,308.33 million as of 31 December 2020 to Tk. 421,705.98 million as of 31 December 2021. The increase in deposits has given the bank access to new commercial opportunities.

Mode-wise Investment

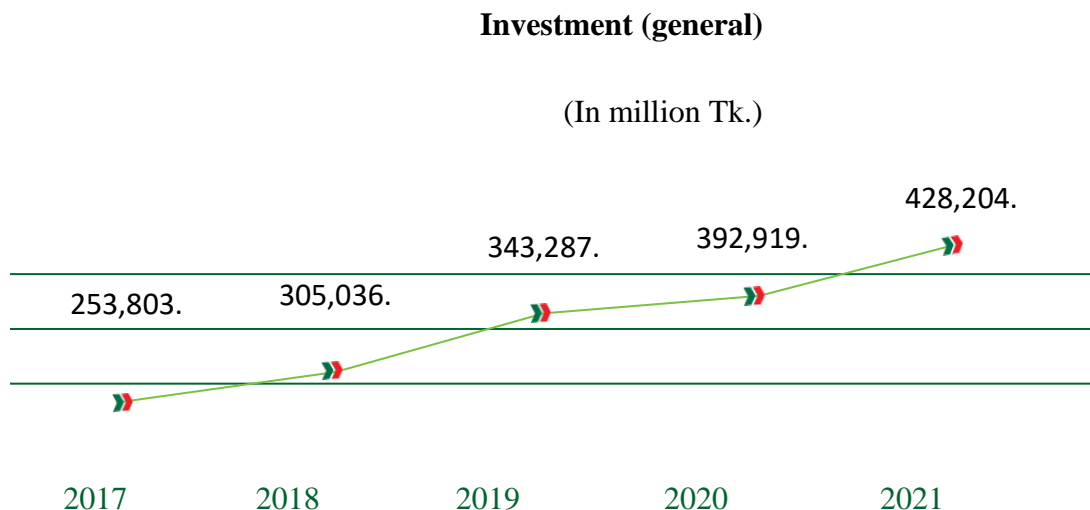
To meet the needs of a wide spectrum of consumers, Mode-wise Investment Bank offers a variety of shariah-based investment products under several modes of investment. Bai-Muazzal, Bai-Murabaha, Bai-Salam, Bai-as-Sarf, Musharaka, and Mudaraba Import Bill are important product categories. The following list of significant product investments Major Product-wise Deposits.

Table 4 Different deposit Product

Serial No.	Particulars	2021	2020	Growth
1	Mudaraba savings deposits	37015.33	31002.77	19.39%
2	Mudaraba shorts deposits	34063.76	30037.01	13.41%
3	Mudaraba term deposits	196577.41	183166.99	7.32%
4	Mudaraba scheme deposits	109429.87	112175.53	-2.45%
5	Foreign currency deposits	2891.84	2593.54	11.50%
6	Al wadeeah other deposits	39266.16	33743.40	16.37%
7	Bills Payable	2461.61	2589.09	-4.92%
Totals =		421705.98	395308.33	6.68%

Table 4 describe without having broad and multifaceted products and services, a bank will find it difficult to succeed and effectively compete with others. To better serve its customers, EXIM Bank has introduced a number of cutting-edge deposit options. Customers of the bank may be individuals, businesses, financial institutions, governmental entities, independent entities, NGOs etc.

Graph 2 Five years Investment (General) Growth of the bank



Graph 2 Describe, in General investment growth in every year, we see 2017 growth rate is 253,803, it has increasing next year 2018 is 305,036 on the other hand last year 2021 we see growth rate is 428,204.

Table 5 Industry wise Investment

One of the most effective strategies to reduce overall risks is through investments diversification. The bank is working to diversify its products it's Products across industries to reduce risk. Major industry-wise investment of the Bank is presented in the table below:

Sl. No.	Particulars	2021	2020	Growth
1	Garments	52839.56	50964.18	3.68%
2	Textiles	22731.92	25090.69	-9.40%
3	Agro based Industry	27162.93	24625.87	10.30%
4	Others industry	130069.72	127395.07	2.10%
5	Trading & Others	195400.78	164843.85	18.54%
6	Total =	428204.91	392919.66	8.98%

(In million Taka)

Table 6 Operating profit & Net Profit

Sl. No.	Particulars	2021	2020	Growth
1	Investment income	27,875.46	31,624.82	-
2	Profit paid on deposits, borrowings etc.	-20,226.71	-23,309.22	-
3	Net Investment income	7,648.75	8,315.60	-8.02%
4	Commission, exchange & brokerage	2,618.34	1,901.15	37.72%
5	Others operating Income	2,070.07	2,899.81	-
6	Total Operating income	12,337.16	13,116.56	-5.94%
7	Total Operating Expenses	6,693.53	6,802.95	-1.61%
8	Profit before provisions	5,643.63	6,313.61	-
9	Total provision	1,846.63	1043.20	7700%

10	Profit before taxes	3,797.21	5,270.41	77.00%
11	Provision for taxation	1,892.97	2,484.43	- 23.81%
12	Profit after tax	1,904.24	2,785.98	- 31.65%
13	Earnings per ordinary share (prior year-listed)	1.32	1.92	- 31.25%

Table 6 Describe The bank has always been operated With an Aim to achieve sustainable growth of business parameters and reasonable operating profit thereof. Profit is considered as the logical sequence of satisfaction of stakeholders & boost up capital of the bank. Despite of the hurdles, during the year of 2021, the bank earned an operating profit of Tk. 5643.63 million.

Net Profit after Tax at TK. 1904.24 million after making/adjustment provision for general investment, provision for off balance sheet exposure, provision for other assets, provision for diminution in value of share, provision for climate risk and provision for taxes.

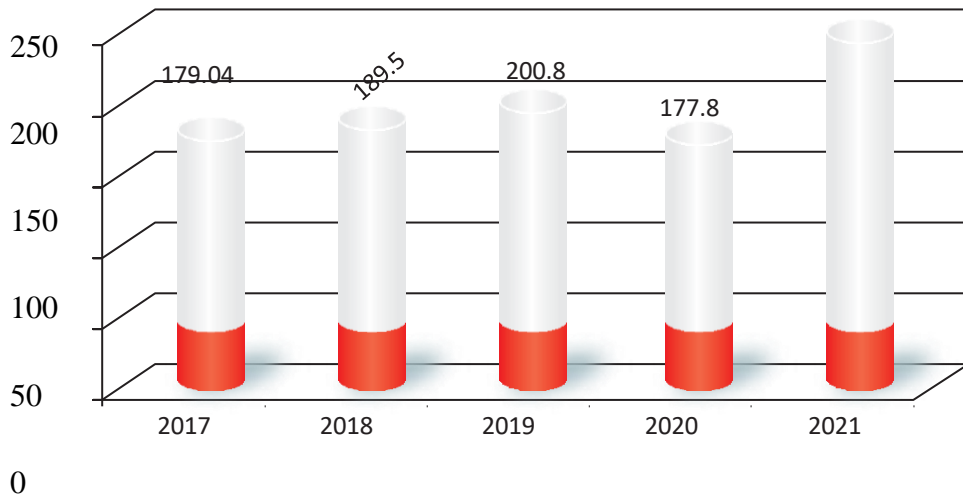
Annual EPS increased compared to Third quarterly EPS mainly Due to increase in investment income & increase in income of commission, exchange, and brokerage Profit after tax at stood TK. 1904.24 million as on 31 December 2021 against 2,785.98 million as on 31 December 2020 mainly due to increase in provisions.

Table 7 Import Performance

Sl. No.	Year	Number of Import letter of credits	Import performance (core BDT)
1	2017	44,442	17,904.03
2	2018	45,940	18,953.00
3	2019	46,956	20,080.00
4	2020	43,840	17,783.00
5	2021	52,934	28,009.00
	Total	234,112	102,729.03

Table 7 Describe, In the year of 2021, total import business of Exim bank was BDT 280.09 billion (equivalent USD 3.305 billion) by handling 52,934 number of import letter of credits. Import Business increased by 57.50% in 2021 compared to 2020.

Import Performance



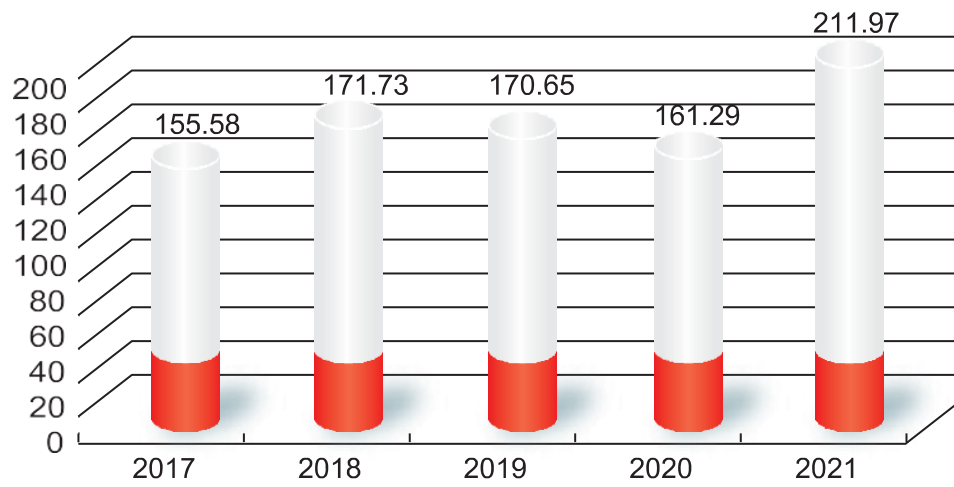
Amount in Billion BDT

Table 8 Export Performance

Sl. No.	Year	Number of Export documents	Export performance (core BDT)
1	2017	47,169	15,558.22
2	2018	49,218	17,173.00
3	2019	47,203	17,065.00
4	2020	46,365	16,129.00
5	2021	56,228	21,197.00
	Total	2,46,183	87,122.22

Table 8 Describe, in the year 2021, total export business of Exim bank BDT 211.97 Billion (equivalent USD 2.50 billion) From 56,228 number of export documents. Exports business increased by 31.42% in 2021 compared to 2020.

Export Performance



In the year of 2021, total Export of Exim Bank Was BDT 211.97 billion 9 (equivalent USD 2.50 billion) from 56,228 number of exports of export Documents. Export business increased by 31.42% in 2021 compared to 2020.

Chapter-5: Findings & Recommendations

5.1 Internship in Exim Bank Limited

I was lucky enough to get a chance to work at Exim Bank Limited as an intern for three months. I was doing my training in Elephant Road Branch. During these three months, I got assigned to different works. I have worked in all General banking, Foreign Exchange, and Credit departments. But as I had an interest in the credit/Investment department, my main focus was learning about how the investment system works. My working experience is provided below:

- First of all, I was introduced to how account opening forms need to be filled up and how many kinds of account forms are there.
- A required documents list was also needed to know for opening a bank account.
- How to close a bank account in Exim Bank Ltd.
- Communicating with the customers through telephone for ATM cards and check books-related issues.
- Preparing CC hypo documents
- Preparing charge sheets and stamping them.
- Foreign exchange activities.
- Import export-related paperwork.
- Types of SWIFT messages and their meaning.
- Collecting import and export-related papers from clients.
- How a branch does the year-ending calculation.
- FDD collection IDBP and IDBC documentation.
- Loan Approval Process and all the Paper works before and after approving a loan.
- Filing Process of Loan Defaulters files, and Current Loans files.
- Loan File Opening and closing.
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5.2 Findings

My three-month experience in the Exim Bank Limited Elephant Road Branch. I have learned a lot and noticed some issues that can be improved. Also, I have some findings.

- Non-performing or Default loans are getting bigger every year.
- The effect of Covid-19 on Deposits, Investment, Income, and Recovery rates is clear. Can be realized and seen on financial statements and data available in the market.
- The bank is lacking behind in agent banking policy and agent banking outlets.
- Mobile banking is a less prioritized sector than agent banking here.
- There is no integration of mobile and agent banking simultaneously with regular banking activities.
- In Bangladesh, one of the biggest issues is political interference. Political intervention causes the bank to frequently be forced to provide loans that are rarely repaid. Nearly every year, the bank encounters this convenient issue.
- Sometimes the employee wilfully overvalues the securities pledged as security for the loan in order to assist the customer unlawfully. As a result, if the borrower defaults on the loan, the bank authority is unable to recoup even the principal invested through the sale of such assets. It is also a significant component that causes loan default, right?
- It is difficult to get CIB report from Bangladesh Bank.
- The loan recovery process is extremely complicated.
- The bank's operations could be more organised, as could the office layout.
- Efficient work force along with proper division of work is vital for the success of any bank, EXIM Bank has the scope to consider this factor to enhance and sustain its growth.
- The bank wholly converted into Islamic banking system during the year 2004, so there is scope to promote this new banking system, by making people aware of these new banking phenomena.

- There is scope to introduce the most modern customer services like: ATM, Credit card, Debit card, etc.
- Since the works are done mostly manually, the investment section takes long time to process loans.
- Foreign exchange department could provide better service through computerization of all its operations.

5.3 Recommendation

From my findings, the bank can apply to get more customers and deposits in the bank. Also, by which, the bank reaches out to a maximum number of people and has become more popular than now.

- Avoid lending money to political figures who have a poor track record of repaying loans.
- To reduce the risk of loan recovery, carefully assess the value of the securities. The establishment of a disciplinary system is necessary to deter employees from engaging in illegal behaviour.
- More should be done by Bangladesh Bank to provide CIB reports.
- Make easier loan recovery process system.
- The bank should consider the issue of better customer service more sincerely, and in this regard, it may introduce various customer-oriented services, should automate the operations, and introduce online banking facilities.
- The bank should consider the system of introducer and other lengthy procedure of opening and maintaining accounts.
- Computerization of the overall system will help in correcting any error in a better way and also this would be a good source to detect any fraud and forgery.
- The bank should ensure fair and quality recruitment process, as well as proper training facilities for its recruited and existing employees; this will work in multiple ways to promote the overall performance of the bank.
- As the way of promotion, the bank may carryout various social welfare activities, through the Exim bank Foundation.
- The bank should provide online banking and various other specialized services, which will turn it in to a leading banking company in the country.

- Training program should be taken more seriously and more often. Officers should be sent for training for betterment of service.
- In the credit department, strict supervision is necessary to avoid loan defaulters, the bank official should do regular visit to the project.
- It may be a fear deal if the high-risk borrowers and the low-risk borrowers should not have to pay the same interest rate. Interest rate could be arranged according to the sum they borrow.
- Recovering the Covid-19 effects by taking better decisions and increasing the recovery rate by Increasing Deposit and smart investment policies
- Emphasizing Digitalization, Agent Banking, and Mobile & Internet Banking with regular banking activities.
- The bank should put more reports and resource for increasing mobile banking facilities and agent banking outlets all over the country.
- Mobile banking and agent banking activities should provide more attention and prioritizing.
- Make a proper integration of mobile banking and agent banking simultaneously with regular banking activity to reach a more customer base and gaming popularity.

Chapter-6: Conclusion & References

6.1 Conclusion

Exim Bank Limited has built credit relationships with numerous reputable global corporations and semi-government organisations since its clientele includes both large and small firms in every industry.

Mercantile Bank is occupied from allure origin to designate a wide range of economic assists and socio-financial occurrences over our country. For governing Mercantile Bank, the bank has chosen to appoint famous figures from business and manufacturing to its board of directors. The bank is a financial institution that accepts deposits in exchange for interest payments.

Exim Bank seeks to support promising industries like agriculture, electronics, SME, health care, and others by offering financing services as well as needed expansion measures. Exim Bank seeks to support promising industries like agricultural, electronics, SME, healthcare, and others by offering financing services as well as actively taking part in the nation's economic growth to boost these industries.

Exim Bank will make an effort to be more globally focused on their objectives, place more emphasis on the home environment, and closely examine any trends and business practises of their rivals.

6.2 References

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