Sonargaon University

Internship
ReportOn
“Financial Performance Analysis of Sonali Bank PLC”

Submitted by:

Abu Hossain
TamimID:
BBA2001019089
Program: BBA (Major in Accounting)Semester: Fall-2023

Submitted to:

Department of Business AdministrationSonargaon University (SU)
Dhaka-1215

Submitted for the partial fulfillment requirement of the degree of Bachelor of Business Administration

Date of Submission: 05th January, 2024

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Supervised by:

Nowshin Mahmood
TahiyaLecturer
Department of Business AdministrationSonargaon University (SU)

Submitted for the partial fulfillment requirement of the degreeof Bachelor of Business Administration

Date of Submission: 5th January, 2024

Letter of Transmittal

05 January, 2024

To,

Nowshin Mahmood Tahiya

Lecturer

Department of Business

AdministrationSonargaon

University.

Subject: Submission of Internship Report on "Financial Performance Analysis of Sonali Bank PLC".

Dear Mam,

With best respect and honor, I would like to inform you that I have completed my internship report on "Risk Management and Financial Performance Analysis of Financial Performance Analysis of Sonali Bank PLC". It is an immense pleasure for me to place the same before you.

I have tried my level best to prepare this report and to accumulate relevant and insightful information. It is a great experience for me to work on this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources.

I sincerely hope that this report will help you to evaluate me. I will be obliged to clarify any matter or to provide any further information regarding this report.

Thanking you for your kind

supervision.Sincerely yours,

Abu Hossain Tamim
ID: BBA2001019089
Department of Business
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Letter of Acceptance

This is to certify that **Abu Hossain Tamim** bearing ID No BBA2001019089, student of BBA Program, Sonargaon University, has completed the internship report under my supervision. He has worked with Islami Bank Bangladesh Limited as an intern and completedthe report entitled **"Financial Performance Analysis of Sonali Bank PLC"** as a partial requirement for obtaining BBA Degree. He has completed the report by himself. He has been permitted to submit the report.

Abu Hossain Tamim bears a strong moral character and a very pleasing responsibility. It has indeed been a great pleasure working with him. I wish him all success in life.

Nowshin Mahmood Tahiya
Lecturer
Department of Business
AdministrationSonargaon
University (SU)

Declaration

I, **Abu Hossain Tamim,** a student of BBA Program, Department of Business Administration, Sonargaon University, hereby declare that the internship report titled **"Financial Performance Analysis of Sonali Bank PLC"** has been prepared after the completion of my internship at Sonali Bank PLC at Mogbazar Branch under the intensive supervision and guidance of **Nowshin Mahmood Tahiya**, Lecturer, Department of Business Administration, Sonargaon University and **Md. Abdullah Rashed**, Senior Vice President (SVP) and In-Charge of Mogbazar Branch, Sonali Bank PLC.

I also declare that this report is an original work and no part of this report has been copied from elsewhere. In addition, I would also like to mention that this report has not been published or submitted for being published or submitted for awarding any degree, diploma or recognition.

Abu Hossain Tamim
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Acknowledgement

First of all, I would like to express my deep gratitude to the almighty Allah for fruitfully preparing this internship report. It was a great pleasure to prepare an internship report on the various aspects of banking activities of Financial Performance Analysis by the Sonali Bank PLC.

I would like to thank and convey my gratitude to honorable supervisor, Nowshin Mahmood Tahiya, Lecturer, Department of Business Administration, Sonargaon University, for letting me to prepare this report. I would also like to express my sincere appreciation to her for her wholehearted support and guidance.

I am also very grateful to the honorable Senior Vice President (SVP) and In-Charge of Branch, Md. Abdullah Rashed, Head of Investment Department, Md. Nasim Ahmed, Vice President (VP) of Sonali Bank PLC (Mogbazar Branch) for their priceless advice and kind effort, which help me a lot to collect information and data about Risk Management and Financial Performance Analysis of Sonali Bank PLC. Their valuable cooperation is the undeniable part of this internship report. I would like to give thanks to them. Also shower of thanks to those entire respondents who responded each and every time in collecting necessary data.

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Acronyms

BOD	Board of Directors
CAR	Capital Adequacy Ratio
CIB	Credit Information Bureau
CRG	Credit Risk Grading
CRISL	Credit Rating Information and Services Limited
CRM	Credit Risk Management
HCRO	Head Office Credit Risk Officer
HDS	Household Durable Investment Scheme
HOBU	Head of Business Unit
HOCCB	Head Office Complex Corporate Branch
HOCR	Head of Credit Risk
HPSM	Hire Purchase Under Shirkatul Melk
IBBL	Islami Bank Bangladesh Limited
IBTRA	Islami Bank Training and Research Academy
ICAAP	Internal Capital Adequacy Assessment Process
IDB	Islamic Development Bank
IDR	Investment Deposit Ratio
KYC	Know Your Customer
MPB	Mudaraba Perpetual Bond
NRB	Non Resident of Bangladesh
OIC	Organization of the Islamic Conference
PCB	Private Commercial Bank
PLS	Profit and Loss Sharing
RDS	Rural Development Scheme
ROA	Return on Asset
ROE	Return on Equity
ROI	Return on Investment
RWA	Risk Weighted Asset
SBIS	Small Business Investment Scheme
SME	Small and Medium Enterprise
SRPT	Supervisory Review Process Team
TIS	Transport Investment Scheme
TR	Trust Receipt
ZCRO	Zonal Credit Risk Officer