



Internship Report on

**“Comparative analysis of Debt management performances of Listed Banks of Bangladesh: A study on The City Bank Ltd”**

**Submitted TO:**

Rana Mazumdar.ACMA  
Assistant Professor  
Department of Accounting  
United International University

**Submitted By:**

Name	ID
Sadia Alam	111 141 188

BBA program  
Semester- Summer 18

# Letter of Transmittal

31<sup>th</sup> May, 2018

To

Rana Mazumder ACMA

Assistant Professor- A&IS, SOBE

United International University

Sir,

I am indebted to submit the Internship Report as a partial fulfillment of BBA program. I give best effort to present this internship report on Comparative analysis of Debt management performances of Listed Banks of Bangladesh: A study on “The City Bank Ltd”

Conforming to your guideline. I attempted my best to work earnestly to cover all viewpoints in regards to the issue. Viable introduction is exceptionally fundamental for introduction with this present reality working field. I have taken in a sound information and comprehend on the fundamental task of the bank. Through I confronted a few restrictions to set up the report because of lack of composed information, time confinement and little learning about keeping money segment, I have altogether delighted in setting up this temporary position report which has contributed fundamentally to my comprehension on the basics and significance down to my learning.

In any case, if any need any proposals, headings or suggestions for assist change of the report.

I will be committing to give advance clarification.

Obedient

Sadia Alam

Id-111 141 188

United International University

# Acknowledgement

All commendations are because of Almighty Allah who empowered me to finish this report. The entry level position program is extremely valuable to cross over any barrier between the hypothetical learning and genuine educational experience as area of Bachelor of Business Administration (BBA) program. This internship report has been designed to have a practical experience through the theoretical understanding.

It is my benefit that I had the chance to do internship position in The City Bank Limited, This report entitled the reflection give a report of the city Bank Limited with comparing listed banks.

I would like to express my sincere gratitude and appreciation to my instructor, Mr. Rana mazumder. It would not have been feasible for me to finish this report without his assistance, exhortation and general supervision. His supervision all through the season of this examination have been most imperative inciting for me and direct added to the accomplishment of this task. I am also indebted to Mr. Habib Mohammad Abrar (Branch manager), Mrs.Nilufar Yesmin (Customer service manager) and RM (Relationship Manager) Mehnaz Rahman of CSM & RM department of THE CITY BANK. Without them it could not possible for me to match with that new work environment

# Executive Summary

This internship report is one of the requirements for Bachelor of Business Administration program. This document is entirely primarily based on my 10-week working journey at the city Bank Limited. I was assigned in Moghbazar Branch. This report is the result of my internship duration and includes a clear concept about my activities, learning and the position of the city bank ltd. by comparing debt management with other listed banks. Banking Business is appearing to be the dominant element in current years. Long before, due to the fact the emergence of Banks and similar things to do was to attracting humans to keep precious possessions and attractive greater people in it. But with the change in time and science the sample of Bank commercial enterprise things to do has also changed. It is now changing in each and every day with the changing world with competent man and cutting area technological know-how to fulfill its aim for the people.

In this internship paper, I desire to provide the comparative scenario between the city bank ltd. and average of ten listed banks in Bangladesh. The financial statements are the foremost elements to evaluate the role of those banks that lead the title name of this internship paper which is **“Comparative analysis of Debt management performances of Listed Banks of Bangladesh: A study on The City Bank Ltd”**.

This internship paper basically divided into three parts these are organizational section and the analysis part. In organizational section consists of organizational overview, vision, mission, values, and organizational shape limitations and so on. In learning part this are contain the whole experiences of my three months journey in the city bank ltd. In analysis, this part used to be divided into two components includes analysis debt management figures and findings the role of the city

bank ltd. In analysis part quiet, a few financial items are showed to evaluate the function between listed banks and the city bank.

I also required for ratio analysis on working capital which also shown in my analysis and findings part. In this internship paper confirmed my best effort with a limited knowledge. Above all, I just tried to show the real picture of financial position through analysis of a number of financial statements of the city bank ltd. and listed banks.

# Table of Content

CONTENT		PAGE NO.
<b>1</b>	<b>Introduction</b>	<b>1</b>
	Inception of the Report	1
	Goal of the report	2
	Specific Objective	2
	Particular goal	2
	Title of the report	3
	Methodology	3
	Primary Sources	3
	Secondary Sources	3
	Scope of the Report	3
	Limitations	4
<b>2</b>	<b>Outline of the City Bank Limited</b>	<b>5</b>
	Vision	7
	Mission	7
	Valus	7
	Organizational Structure of City Bank Limited	8
	Historical Background of the City Bank Limited	9
<b>3</b>	<b>Debt management</b>	<b>10</b>
	Credit Risk Management	10
	KYC Concept	11
	Loan	11
	Auto Loan	11
	Home Loan	12
	Personal Loan	13
	Practical Secured Facility	13
	Secured Loan	14
	A classified loan	14
	Basis for Loan Classification	15
	Explanations behind Classified Loans	15
	Advantages and disadvantages of Classified Loans	16

	Classification Accounts of the city bank ltd	16
	Unclassified Loan	17
	More profound definition	17
	Unclassified accounts of the city bank ltd	17
<b>4</b>	<b>Lessons learned from the internship</b>	<b>19</b>
	Assignment and contribution to the organization	19
<b>5</b>	<b>Analysis &amp; Finding</b>	<b>21</b>
	Average liability of all these banks VS liability of City bank	22
	Average Classified loan of all these banks VS City bank	23
	Average debt to total assets ratio of all these banks VS City bank	23
	Average Cash flow from investing activities of all these banks VS City bank	24
	Average deposit of all these banks VS deposit of City bank	25
	Average net interest revenue of all these banks VS City bank	25
	Overall findings	26
<b>6</b>	<b>Recommendations and Conclusion</b>	<b>27</b>
	Recommendations	27
	Conclusion	29
<b>7</b>	<b>Reference</b>	<b>30</b>

# Introduction

Internship program is one of the biz part for the students who are going to be graduated from the BBA program of United International University, I got the opportunity to do my internship from a host organization named ‘The City Bank Limited. The timing of my internship period was three months. In the internship period I learned how the host organization works with the internal supervisor. During this period, I learned how the host organization works with the help of the internal supervisor. I have required by my supervisor to make a report on **“Comparative analysis of Debt management performances of City bank with others Listed Banks of Bangladesh: A Study on the City Bank Limited”**. I learned how the bank run its activities I have also learned how to write report in proper manner and it’s a great deal to relate theoretical with practical situations as a great deal of t.

Generally Due to globalization and augmentation of overall business, finance expect the noteworthy parts for the fiscal change. The change of a forefront economy would not have been possible without the use of money. A fundamental typical for money is that it looks like a total item. There is a parallel connection between the cash and saving money. Bank is a crucial and fundamental fiscal foundation for the need of money and protection of money. At the very field of globalization and mechanical advancement, sparing cash business has ended up being more engaged. To adjust up to this, representatives should have enormous speculative learning and master capacity and also particular start. As BBA understudy, I felt that sparing cash is an unbelievable Area to amass some practical learning. With a view to make skilled capable in dealing with a record area, United International University has endeavored the passage level position getting ready program for its BBA understudies. As a fragmentary and central need of the BBA, on expert's rule I have picked the City Bank Limited, one of the prominent dealing with record associations of Bangladesh to increase some practical inclusion in sparing cash, especially in the columnist keeping cash program.

It would not be weird to indicate here that over the traverse of the program I had worked in social occasion authority of RM (relationship organization Center). Before embarking to the essential report, I should need to indicate that it was unfeasible for me to cover the entire activity of the 25 years old sparing cash relationship in the given limited time.



## Inception of the Report

This report is a passage level position report arranged as an essential for the end of the BBA Program. The basic aim of the brief occupation was to give an action to introduction the Understudy and an open entryway for understanding of speculative starts, in fact, condition. We, the Understudies, were set in endeavors, affiliations; explore establishments and furthermore change wanders.

In this association, after the fulfillments of the BBA program, I was assigned to the RM (Relationship Management office) of the City Bank Limited for pragmatic introduction. I picked the theme "Similar investigation of Debt administration exhibitions of Listed Banks of Bangladesh with look at to The City Bank Ltd" for my temporary job report under the supervision of CSM (Customer Service Manager) Nilufar Yesmin and RM (Relationship Manager) Mehnaz Rahman of CSM and RM division of The city bank.

## Goal of the internship report

The goal of the report is to put the connection amongst hypothetical and viable learning. The different ideas, which I have learnt from various courses amid my BBA program, impacting an association in different viewpoints, are considered primarily here.

### ➤ Specific Objective

The expansive goal is to get a thought regarding the obligation administration framework in recorded Bank. Also, this investigation attempted to uncover the effect of obligation administration exhibitions and numerous another monetary parts execution of the city bank ltd.

### ➤ Particular goal

The primary goal is to analyze obligation administration execution of the city bank ltd with other chose banks in Bangladesh. Bank's aggregate resources, add up to liabilities, income of exercises and numerous more segments are engaged for looking at money related data.

## Title of the report:

The title of the report is comparing debt management performances of the city bank ltd with other listed banks. Here we mainly focused on the performances that are done by the city bank ltd. The title contains financial debt performances figures to analysis those figures with other banks to find out their position.

## Methodology

To make the report more significant and adequate, two wellsprings of information and data were Utilized generally. Both the essential and optional types of information are utilized to make the report wealthier What's more, useful. The subtle elements of these sources are gives beneath:

### ➤ Primary Sources

Most of the data was gained by talking with the officers working in the city bank ltd. of accumulation dates. Interview, perception and work involvement with divisional worker and recommendation and authority direction of the bank.

### ➤ Secondary Sources

The main secondary source is The Annual Report of the City Bank Limited .Also Information about misconduct information of various offices. Various booklets of the gathering office, articles, assemblages and so on. Instruction roundabout of Head Office, pamphlets of various banks, daily papers Magazines with respect to saving money issues et cetera. Annual reports of ten banks.

## Scope of the Report

The extent of the examination is restricted to the standard depiction of the bank, its administrations and its situation in the venture and its money related execution investigation. The extent of the find out about is compelled to authoritative setup, capacities and exhibitions Since City Bank Ltd is by the by in its blast organize in Bangladesh; it has nevertheless to go a lengthy way to acquire its destination. To obtain the long-term goal it must take each step very carefully. The records will usually focal point on financial function of city bank as my topic is “Comparative analysis of Debt management performances of Listed Banks of Bangladesh with compare the City Bank” in a very plenty comprehensible way so that one can view the increase of the respective financial functions.

## **Limitation:**

There were some limitations while leading the report. These are outlined underneath:

The main problem while setting up this report was time. As the residency of the temporary position Program was short; it was impractical to feature everything profoundly.

Sufficient records, productions were not accessible according to my necessity.

Work weight in the workplace was another constraint limiting this report from being more Point by point or expository.

Confidentiality of data was another hindrance that obstructed the investigation. Each Association has its own particular mystery that isn't uncovered to somebody outside the association.

While gathering information at the City Bank Limited, staff did not unveil enough Data for classification govern of the association.

A point was about debt management system of The City bank ltd. The principle issue was in this bank they have distinctive division for debt management and there is verity office to manage debt exercises. So, in the branch there was a restricted assignment as was aid branch so there were constrained date that could get.

## Outline

The City Bank Limited is the predominant private phase Bank in Bangladesh. The Bank has been working since 1983 with an authorized capital of Tk. 1.75 Billion below the organization of twelve conspicuous and using consultant of the nation. It used to be fused as an open restricted organization in Bangladesh underneath Companies Act, 1913. It initiated its maintaining money commercial enterprise from March 14, 1983 underneath the permit issued by way of Bangladesh Bank. On 27th March 1983 via opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It used to be the visionary entrepreneurship of round thirteen close by businessmen who braved the large uncertainties and risks with courage and zeal that made the institution & in advance march of the financial organization possible. Those sponsor administrators commenced the ride with entirely Taka 3.4 crore well worth of Capital, which now is a decent Taka 330.77 crore as capital & reserve. City Bank is amongst the very few nearby banks

which do no longer comply with the traditional, decentralized, geographically managed, department-based business or profit model. Instead the bank manages its commercial agency and operation vertically from the head place of job through four awesome business divisions namely

Corporate & Investment Banking;

Retail Banking (including Cards);

SME Banking; &

Treasury & Market Risks.

Under a real-time on line banking platform, these four business enterprise divisions are supported at the returned with the aid of a robust provider transport or operations setup and additionally a smart IT Backbone. Such centralized industrial organization section based totally absolutely Business Company& working model makes sure specialized remedy and services to the bank's different patron segments. By and via the financial institution has 112 branches 310 ATMs 30CDMs as at 2018. Out of the over 112 Branches, 01 (one) bank is assigned as Islamic Banking Branch conforming to the standards of Islamic Shariah, the typical way of doing things of which is notably now not quite the identical as exclusive branches keep going for walks on everyday premise. The bank is recorded with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a traded on an open market agency for its regularly occurring class of offers. City Bank is the first economic organization in Bangladesh to have issued Dual Currency Credit

Card. The financial institution is a major member of VISA global and it troubles each Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is each and every other well-known product which the bank is pushing challenging in order to ease out the queues at the department created by way of its super base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel area is currently underway. City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the neighborhood caretaker of the company and is to blame for all operations aiding the issuing of the new deposit cards, such as billing and accounting, purchaser service, credit management and price authorizations, as well as advertising and marketing the enjoying cards in Bangladesh. Both playing cards are international cards and frequent by way of the thousands of lots of retailers working on the American Express international provider company community in over 200 international locations and territories this consists of Bangladesh. City Bank moreover brought one-of-a-kind privileges for the card individuals below the American Express Selects software in Bangladesh. This will entitle any American Express card contributors to revel in high-quality financial savings on retail and eating at some of the best group in Bangladesh. It additionally provides exquisite privileges all over the globe with extra than 13,000 affords at over 10,000 retailers in 75 countries. City Bank prides itself in offering a very personalized and friendly patron service. It has in region a customized carrier excellence mannequin referred to as CRP that focuses on making positive pleased clients thru placing benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of issuer quality SME service facilities.

The City Bank Limited is a primary authentic non-public business Bank in Bangladesh. The bank is resolved to provide extraordinary administrations to its elements through a variety of financial gadgets and really helpful usage of save and add to the development of GDP of the state by means of financing alternate and trade, helping industrialization, boosting send out, making work open doors for the informed adolescence and urging miniaturized scale credit prompting neediness lightening and bettering the non-public pride of the established population and in this way including to the ordinary economic development of the nation.

**Vision:**

To be the main financial institution in the country with great practices and most noteworthy social responsibility

**Mission:**

- To add to the financial enchainment
- To accomplish most odd quantity of customer loyalty via augmentation of administrations with the aid of dedicated an stimulated team of experts.
- To maintain up ceaseless development of piece of the pie guaranteeing Quality
- To amplify bank's advantages by using guaranteeing its relentless improvement
- To guarantee participative administration framework and strengthening of Human Resources.
- To assist an empowering situation where creativity and execution is compensated.

**Values:**

- Result Driven
- Engaged & Inspired
- Accountable & Transparent
- Focused on Customer Delight
- Courageous & Respectful

## Organization structure of The City bank Limited

For discover and differentiate personnel The city bank ltd maintain organizational hierarchy which is varies upon on employee's designation and work.

<b>Chairman</b>
<b>Vice-Chairman</b>
<b>Board of Directors</b>
<b>Managing Director &amp; CEO</b>
<b>Deputy Managing Director</b>
<b>Senior Executive Vice President</b>
<b>Executive Vice president</b>
<b>Senior Vice President</b>
<b>First Vice President</b>
<b>Senior Executive Officer</b>
<b>Vice President</b>
<b>Assistant Vice President</b>
<b>Senior Assistant Vice President</b>
<b>Executive Officer</b>
<b>Senior Officer</b>
<b>Officer</b>
<b>Junior Officer</b>

Table-1: Organizational hierarchy of City Bank Limited

## Historical Background of the City Bank Limited:

The honorable expectation behind stating this Bank was to achieve subjective changes in the sector of banking and financial institution. Today The city Bank provide their serves to its customers at home and abroad with 112 branches over the nation and around three hundred oversea correspondences with covering all the urban communities and business focus of the world.

The administrations include wide expanded regions of exchange, business and industry which customized to the particular needs of the clients and are recognized by an outstanding level of incite and individual consideration. Throughout the years the Bank has extended the ranges of Its Services. The broad and regularly developing residential system gives and conveys different items and administrations to the doorsteps of millions The city Bank Limited has started some new Banking items duel Cash Credit Cards, ATM and Online administrations which had made excitement among the customers. They are presented ongoing Internet, SMS and Phone Banking with all cutting-edge conveyance channels at an early date. For the execution the Bank has global and national acknowledgement. The City Bank limited was one of the 12 Banks of Bangladesh within 500 Banks in Asia for its benefit, store and benefit as assessed by 'ASIA WEEK 'In the year 2000. Other than The city Bank ltd got the 'Main Ten Company' the City Bank Limited got the grant from the prime Minister of the people's Republic of Bangladesh. The City Bank have a excellent Board of Directors which comprises of thirteen effective and rumored agent. A best businessperson Mr. Deen Mohammad, a best industrialist, pioneer identity and also a business person of private area's bank in Bangladesh , is the Chairman of the bank.

The Managing Director of the bank Mr. Abbas Uddin Ahmed is a dynamic Banker. In the wake of taking his change as CEO in the year 2000,the Bank's have got huge energy. After that point the general situation of the Bank has been changed and begun gaining constant ground.



## Debt management

Every financial institution can decrease money related vulnerabilities, add to macroeconomic security, save obligation maintainability, and ensure an administration's notoriety among speculators. Instability of loan fees, trade rates, and obligation streams require obligation directors to appropriately evaluate chances and to relieve them by depending on a various scope of financing sources, while keeping up obtaining costs at low levels. The current money related emergency has made the assignments of obligation supervisors considerably more mind boggling by expanding financing needs. Also, cost and hazard qualities of numerous financing alternatives have changed, requiring a re-assessment of existing obligation administration procedures.

### Credit Risk Management:

An extensive and right evaluation of the risk in every single FICO assessment idea of the Bank is obligatory. No idea can be put on put sooner than favoring expert until there has been an entire examination. Remembering the ultimate objective to guarantee Bank's energy over the aggregate length of the drive, an aggregate point of view of, as far as possible, uprightness of the borrower, sufficiency, nature of security, consistence with all authoritative/legitimate traditions, circumstance of all documentation and finally a constant and unfaltering supervision on the record are called for. It is total responsibility of the Credit Risk Manager/RM to guarantee that all the basic chronicles are collected before the idea is situated for endorsement. Where Loans/Advances/Credit offices are conceded contrary to the guarantee of the 1/3 party, that underwriter should be liable to a similar FICO rating assessment as made for the real borrower.

### CBL Performs the following steps in credit risk management division-

- Loan administration Loan administration
- Loan Disbursement
- Processing and approving credit proposal of the branch
- Project evaluation
- Arranging different credit services
- Documentation CBL (credit information Bureau)
- Providing related statements to the Bangladesh Bank and other departments.

## **KYC Concept:**

The Credit Risk Managers/RM should comprehend their clients and direct due diligence on new borrowers, principals and guarantors to guarantee such events are in reality who they depict themselves to be i.e., Know their Customer (KYC).

The Banker – Customer relationship would be mounted first through opening of CD/STD/SB accounts. Appropriate presentation, photos of the record holders/signatories, international ID, Trade License, Memorandum and Articles of the Company, declaration of joining, endorsement of graduation of business, List of Directors, determination, and so on i.e. all the required papers according to Bank's strategy and administrative necessities are to be acquired at the season of opening of the record. A declaration including surmised exchange to the record is to be purchased over the span of opening of record. Data – including endeavor design, nature of business, degree of business, and so forth to be determined. Any suspicious exchange ought to be very much planned tended to and acquainted down with the sea of Head Office/Bangladesh Bank as required and furthermore phenomenal remedial measures to be taken according to the way of Bank Management/Bangladesh Bank.

**Loan:** An advance is the loaning of cash from one individual, partnership or element to some other individual, manager or element. A home loan is an obligation outfitted by utilizing methods for a venture or individual to some other element at a distraction rate, and proves by the use of promissory watches which determines, among extraordinary things, the most indispensable amount of cash obtained, the movement rate the bank is charging, and date of reimbursement. An individual advance involves the reallocation of the trouble asset(s) for a timeframe, between the loan specialist and the borrower.

**Auto Loan:**

In Bangladesh every person cannot afford their personal car for financial solvency. That's why CITY BANK provide car loan to the people. City bank makes some easy rules for their customers. They provide money to the people 3 lacs to 40 lacs taka which is up to 50% of the total vehicle money in brand new or recondition cars. City bank also has that facility, people can take 100% loan of their specific vehicle but condition is they have taken that loan against their cash security like FDR or Government Savings Bonds.

Customers have to pay their loan within 12 to 60 months. The interest of auto loan is tentative and also competitive. The interest rates depend on level of risk. They charge processing fee 1% of total loan amount and there will be no any hidden charge.

To take that loan there will be some requirements. Client age should be 22-60 years. If customer is a business man then he should be involved same business minimum 2 years and 1 year's job experience if customer is a job holder. And also, customer have minimum income in a month is 30,000 taka or 3, 60,000 taka in a year.

**Home Loan:**

City bank provides Home loan to make happen their customer's own home dream. There are many banks in Bangladesh who provide home loan to the customers. City bank makes the whole process system very well and more flexible than any others bank in Bangladesh. City bank provides 5 lacs to 1.2 corer taka home loan with the repayment facility of 1 year to 25 years which is very flexible than any other banks. City bank also allowed 5 phase of disbursement facility.

Generally, the interest rate of Home loan tentative and also very competitive. They try to make a good interest by understanding of level of risk. City bank provide financial help up to 70% of the property value with a comfortable repayment procedure. Clients also take-home loan against their existing property. City bank charges processing fee 1% of the total loan amount and there will be

no any kind of hidden charge.

To take that loan there are some requirements. Client's age should be 22-65 years. If customers are a job holder then he has the 2 years of job experience and if he is business person then he has to involve same business minimum 3 years. Client's monthly income should be 40,000 taka or 4, 80,000 taka in a year.

**Personal Loan:** sometimes customers come to the bank for a small amount of money as loan only for personal purpose not for business/commercial or asset purpose. Sometimes they don't have any asset or bank asset which they can mortgage. That's why city bank provide personal loan to their customers by measure their needs. Consumer loan granted for personal (medical), family (education, vacation), or household (extension, repairs, purchase of air conditioner, computer, refrigerator, etc.)



By calculate the level of risk city bank provide 50,000 to 20, 00,000-taka personal loan to their clients. City bank has that much facility to repayment that loan minimum 1 year to maximum 5 years with a flexible installment system. Different types of bank charges different types of interest rate of their customers and it also depends on level of risk. so, the interest rate of personal loan in city bank is competitive and also tentative. They make that whole processing system very fast and professionally. That's type of loan is different from any other loan because banks need much information to provide that loan. That's why they charged 2% processing fee of the loan amount and also there will be no any kind of hidden charge.

To provide personal loan clients need some important requirements. Generally, bank provides that loan against customer's monthly or yearly income. If customer is an educative they he need to show 3 years educative experience and his monthly salary should not 15,000 taka which is accounts pay. If customer is a business person then he should 2 years involvement in same business and his monthly income should 35,000 taka.

**Practical Secured Facility:** personal secured facility is totally different type of loan's means clients have FDR in city bank or any other bank or financial institutions and he can take 2 different type of loan from city bank,

OVERDRAFT which is 90% of the eligible securities (**secured loan**)

EMI loan which is up to 10,00,000 BDT (**unsecured loan**)

City bank has that much facility to repayment that loan minimum 1 year to maximum 5 years with a flexible installment system. Different types of bank charges different types of interest rate of their customers and it also depends on level of risk. So, the interest rate of PSF in city bank is competitive and also tentative. That's type of loan is different from any other loan because banks need much information to provide that loan. That's why they charged 2% processing fee of the loan amount and also there will be no any kind of hidden charge. To provide personal loan clients need some important requirements. Generally, bank provides that loan against customer's monthly or yearly income. If customer is an educative they he need to show 3 years educative experience and his monthly salary should not 15,000 taka which is accounts pay. If customer is a business person then he should 2 years involvement in same business and his monthly income should 30,000 taka.

**Secured Loan:** Secured advance means is a completely secured advance office for any real reason. The security credit required CBL securities (FDR, Deposit conspire, WEDB). Bank would back against clients CBL FDR or distinctive banks/NBFIs securities. Secured Overdraft is a totally secured and turning office for any genuine reason. Bank would support against clients CBL FDR or other bank FDR/NBFIs securities. Secured Loan-Bullet Payment is a totally secured and settled term (quarterly interest Based) credit office for any bona fide reason.

City bank gives least advance sum is 50,000 and most extreme the estimation of the securities. What's more, the advance reimbursement office is extremely adaptable which diverse framework for various credits is.

**Secured advance** – time term of reimbursement is 1 year to 5 years.

**Secured overdraft** - time length is 1 year.

**Secured Loan- Bullet Payment** – time duration is minimum 1 year to maximum 2 years.

That type of loan doesn't have any kind hidden charge but there are different types of processing

charge. Like up to 5, 00,000 the processing fee is 2,000 BDT. Above 5, 00,000-10, 00,000 BDT the processing fee is 3,000 taka and above 10, 00,000 the processing fee is 4,000 BDT. The minimum age limit to get this loan is 18 years. Any profession people can take that loan but his monthly income should be 15,000 BDT.

## classified loan

The term used for any loan that a bank examiner has deemed to be in danger of defaulting. The borrower does not necessarily need to miss payments order for a bank to label the account in this manner. A borrower can have what the bank calls a classified loan for different reasons. This is simply a precaution that financial institutions take to prepare for a possible loss and to prevent any further risk.

### Basis for loan Classification:

There are three categories in classification. That are-

- Substandard(SS)
- Doubtful (DF)
- Bad & Loss (BL)

### Objective Criteria:

Any Continuous Loan if not repaid/energized inside the relentless expiry date for repayment will be managed as requested just from the following day of the expiry date. This acknowledge will be requested as Sub-standard in case it is saved erratic for a half year or past in any case under 9 months, as "Doubtful" if for 9 months or past at any rate extensively not as much as multi year and as 'Bad & Loss' if for multi year or past. Any Demand Loan will be considered as Sub-standard in the event that it stays unpaid for a half year or past anyway no longer significantly less than 9 months from the date of announce by means of the bank or from the date of influenced coming of the credit; moreover, the advance will be considered as 'Dubious' and 'Terrible & Loss' if remains unpaid for 9 months or past anyway substantially less than a year and for a year and past separately.

If any installment(s) or time of installment(s) of a Fixed Term Loan is never again repaid inside the due date, the measure of unpaid installment(s) will be named as 'defaulted 'Installment'.

### **Explanations of classified loans**

A diminishing in credit may alert banks and give them inspiration to screen a propel more eagerly. For example, if a borrower had a FICO rating of 750 and out of the blue slipped to 650, the bank may look more deliberately at the record to see any motivation behind why such an enthusiastic rot happened. This does not mean the record will be closed. Joblessness or a gigantic decreasing in pay may in like manner pull in respect for a propel record. Since the commitment to pay extent changes when compensation is diminished, the borrower is believed to be a more genuine risk than already. Regularly less trade out the borrowers' hand fabricates the danger that portions will be recalled affectionately, or that bit of the premium and focal won't be repaid. In some cases, the borrower's unwavering quality and wage don't change, anyway their acknowledge is considered as an orchestrated progress. This can happen is the progress is sold to another foundation or a bank merger happens. A substitute bank may have stricter advancing benchmarks and won't not have avowed certain credits in case they had been moved closer by the applicant at first. The credit isn't scratched off, yet it is checked eagerly. Once a progress is watched, credit will never again be extended. Similarly, a bank will begin to put gathering calls considerably speedier than they would with a propel that isn't checked. Regardless, that is the primary qualification; none of the credit terms can be changed.

### **Advantage and Disadvantage of classified loans**

Cash related establishments can benefit by requesting certain credits as ordered. They can prepare for a possible rebate in case they see an extended peril before the credit defaults. They can similarly diminish chance by not extending further credit to a borrower who could disregard to pay the formally due trade out a promising way. Exactly when a bank has various arranged advances, they prepare to cover possible mishap by raising rates for various borrowers. With a particular true objective to balance or enormous loss of capital, financing costs and other advancing charges are extended as a counteracted.

While this negative status may not appear on a credit report, having such a status with a bank can

diminish the chances of the borrower expanding further credit. Should the borrower apply for furthermore credit and they are denied, that will appear of the credit report and can influence their score conflictingly.

### **Classified loans of the city Bank ltd:**

Credit order alludes to a technique for characterizing a partner account as non-performing upheld quantitative criteria or subjective judgment as plot by Bangladesh bank.

According to meaning of the Bangladesh Bank was offered Master Circular of Loan Classification and Provisioning. BRPD (Bangladesh control & arrangement division).

**Table-2- Classified accounts**

<b>CATEGORIES</b>	<b>% OF THE LOAN</b>	<b>TAKA</b>
<b>SUBSTANDARD (SS)</b>	0.42%	733.615499
<b>DOUBTFUL (DF)</b>	0.35%	608.335076
<b>BAD &amp; LOSS (BL)</b>	5.28%	9239.971089
<b>TOTAL</b>	6.05%	10581.921664



## Unclassified Loan:

An unclassified loan is a bank loan that the lender considers to be at high risk of default.

### More profound definition

In the event that a bank thinks there is a high probability that a borrower will quit making installments on a credit, it can change the arrangement of the advance from unclassified to group. Once an advance is ordered, the bank can find a way to get ready for misfortunes it hopes to cause from the borrower's non-installment.

The bank may choose to change an advance's status from arranged to unclassified if the borrower misses an installment. Be that as it may, any adjustment in the borrower's conditions can change the characterization of a credit from unclassified to arrange. Should the bank reveal new data about a borrower that demonstrates he or she is a higher hazard than anticipated; this can likewise modify the credit's status.

### 3.5.2 Unclassified accounts of the city bank ltd.:

**Table-3- Unclassified accounts**

Categories	% of loans	Taka
Standard including staff loan	90.64%	158646.051656
Special mention account (SMA)	3.31%	5797.139339
Total	93.95%	164443.154995

The city bank has 90.64% in their staff loan and only 3.31% of SMA loan at unclassified loan section.

## Lessons learned from the internship

Internship is a great opportunity for a student to develop their skills before entering into corporate world. This opportunity helps students to develop new skill and enhance their existing knowledge. During my internship at the city Bank limited, I have learned a lot of things.

Before joining CBL, I did not have any proper knowledge about the banking system. Doing internship in city bank, it gave me the opportunity to get detailed idea about banking systems. This 12-week internship also made me punctual. As I had to report to my supervisor timely as everything was recorded in the system. Sometimes there were extreme pressure of customers in the bank which I had to handle with a smiling face and this made me more professional.

This internship program also helped me to increase my communication skill as I had to talk with lots of customers and had to guide them to open their account. This task helped me to reduce my hesitation to talk with new people as every day I had to deal with customers from different areas.

From the very first day of my internship my supervisor started to give me responsibilities which helped me to become confident. Sometimes, I had to do multitasking when there was extreme pressure of customers. Moreover, I had to talk with the internal people nicely everyday which improved my attitude as I used to get uncomfortable while talking to new people.

## Assignment and contribution to the organization

I was assigned in Moghbazar branch. As an intern in CBL, I have done several activities. Those activities are given below-

- Communicating with customer and let them know account different document which are necessary for opening a bank account.
- Fill up the individual and non-individual account opening form.
- Providing ATM card to the customer by matching their name from the record.
- Collecting necessary papers from customer which are necessary for opening a bank account like- photocopy of NID card, Photocopy of passport, photos, trade license etc.
- Write in the register book about the letters that will provide to the customers to inform them about their cheques and cards.
- Write the L/C number, the reference number, the purchase date, the amount, the number of days needed to mature that L/C etc. in the register book.
- Delivering the cheque books.

I always tried to do my work perfectly. Sometimes I had to do multi-tasking whenever there were lot of customers. I always tried to do my assigned work within the given time. Even if I was assigned to work under General banking department, I tried to do all the assigned work which I were told to do among other departments.

The overall activity of this bank is guided by the branch manager and they follow the instruction of the head office. According to me there is less scope for an intern to change or improve any process of the bank by any intern. In spite of this, I tried to play a small role in the bank. From the very first day of my internship, I got a desk because in that branch they have one desk that was not used so manager told me to sit in that desk but there was no separate desk for interns in the bank. As I

was lucky that the branch manager was very kind and good human being so it was easy for me to do my tasks.

The city Bank limited is benefited not only by me but also by other interns in many ways. As an intern I had some fixed responsibilities to do. According to me there is less scope for an inexperienced student like me in banking industry as banking industry is strictly regulated by central bank and all the branches are accountable to the head office for their activities. All banks had to follow the strict guideline by Central B

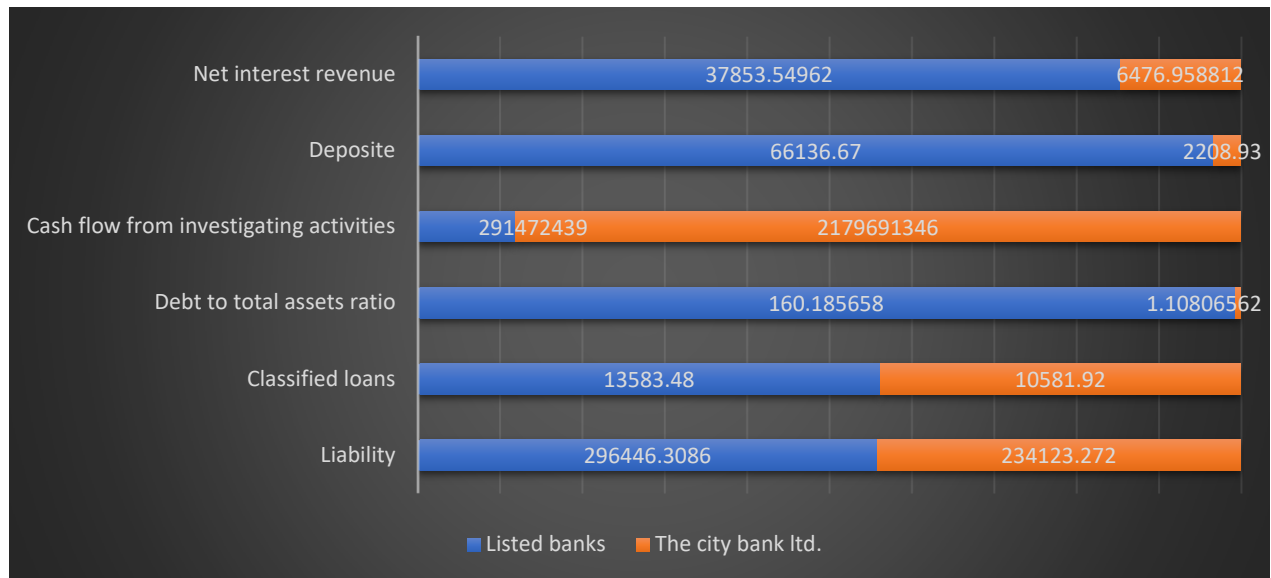
## Analysis & Finding:

Performance analysis explains an institution's financial function that is depended upon number factors as like assets utilization, capitalization, loan disbursement, cash management etc. even managerial choices like credit score selections derived from credit risk management. In this analysis section, performance analysis is done to determine how credit risk management can have an effect on an organization's economic position.

As the report is based on debt management of city bank and compare it with other listed banks so I have to collect information of all the listed banks. I was collecting that information from the annual reports of those listed banks and also city bank's annual report. I input those information as in excel file and did them in average form so that it is easier for me to compare those debt function with city bank ltd. I also calculate current ratio of bank as required. Now here are some of debt management functions that are compared with city bank and listed banks:

**Table-4-list of comparisons**

<i>Components</i>	<b>Listed banks</b>	<b>The city bank ltd.</b>
<i>1.Liability</i>	296446.3086	234123.271997
<i>2.Classified loans</i>	13583.48	10581.92
<i>3.Debt to total assets ratio</i>	160.185658	1.10806562
<i>4.Cash flow from investigating activities</i>	2914.72439	(2179691346)
<i>5.Deposite</i>	66136.67	2208.93
<i>6.Net interest revenue</i>	37853.54962	6476.958812



### Average liability of all these banks VS liability of City bank:

Average liability of listed banks	Liability of The City bank Ltd
<b>296446.3086</b>	<b>234123.271997</b>

Here we can see city bank has less liability than other listed banks. The average figures of liabilities to listed banks are BDT 296446.3086 million and the city bank is BDT 234123.271997 million. That is higher than the city bank. Assets to liability both have to a certain ratio because without liability bank cannot provide loan to their customers.. Every bank has ALCO team and they decide the cost but there is an issue that liability create on low cost are benefited for banks. The average indicates that the banks total liabilities is higher and on the other hand the city bank has less amount which is bad side for the city bank. The lower the liabilities portions the less it can to perform in loan sectors. Because city bank has less deposits amount and other hand the city bank has fewer liabilities because bank does not acquire assets potion in last year. So, it could not create huge liabilities potion.

## Average Classified loan of all these banks VS Classified loan of City bank

Average classified loan of listed banks	Classified loan of The city bank Ltd
13583.48	10581.922

Here city bank has 10581.22 classified loans which is less than listed banks. The city bank has set its goals of total BDT 183530 million and it achieved BDT 175025 million. From the total amount they have BDT 10581.922 million in classified loans which are shown in debt management section. The main reason is that the city bank has less nonperformance loans as they are very much serious about their services. The city bank has huge rule and regulations to run a loan. They verify client's backgrounds and capacity to return their loans. There is multiple step to proceed loans and run it in a well manner.

the city bank has check their loan procedures though branch than head office and lastly third party physical visit for match all the information that are given by clients at the time they proposed their loan. So, for that city bank has less classified loan than listed banks.

## Average debt to total assets ratio of all these banks VS debt to total assets ratio of City bank

Average debt to total assets ratio of listed banks	debt to total assets ratio of the city bank Ltd
1.60185658	1.10806562

The debt to total ratio Formula:  $\frac{\text{Total assets}}{\text{Total liabilities}}$

It is the extent of a bank's benefits which are financed through debt. This ratio breaks down a company's debt position, which shows the measure of other individual's cash being utilized as a part of the firm to create benefits by estimating the bit of aggregate resources financed by the bank leaser. It gauges that how much a bank is subject to others capital. Lower the rate, the less use a bank is using and the more grounded it's if the proportion is under 0.5 a large portion of the bank's advantages are financed through value. On the off chance that the proportion is more prominent than 0.5 the greater part of the bank's advantages are financed through debt. Here city bank's debt\asset proportion is 1.1080652 which is more noteworthy than 0.5 and furthermore more noteworthy than recorded banks. This is demonstrated that the city bank has a solid position since they are not relying upon other capital and they utilized less sums on other capital.

## Average Cash flow from investing activities of all these banks VS Cash flow from investing activities of City bank

Average Cfia of listed banks	Cfia of the city bank
2914.72439	(2179.69136)

Here city bank has negative amount in cash flow of investing activities. Inlisted banks it has BDT 2914.72439 million. In cash flow of investing activities are negative figure because of it had BDT 548.772953 million of proceeds from sale of securities and BDT 1518.144258 million of payment purchase of securities. On the other hand, sale of property plant and equipment are BDT (642.678733) million and subsidiaries investment are BDT (3603.929824) million. As a result, the city bank net cash flow from investing activities are (2179.69136) million. This Cash flow of investing activities are shown the change position resulting from investment gain or losses and changes resulting from amount spent on investments in capital assets.



## Average deposit of all these banks VS deposit of City bank

Average deposit of listed bank	Deposit of the city bank
66136.67	2208.94

Deposits of the city bank ltd. - add up to activities remained at BDT 174695 million out of 2016 when contrasted with BDT 143729 million of earlier year demonstrating a development of 21.5%. Settled Deposits recorded a huge development of 26.3% out of 2016 took after by increment in current stores by 19.2%. Amid this year, the development of investment funds stores was 12.1% while charges payables diminished by 19.7% over earlier year. Add up to borrowings from different banks monetary establishments and operators of the bank at December 31 2016 stood 43.6%. The bank's ceaseless push to assemble no cost and minimal effort store added to its diminishment in cost of reserve from 6.30% to 5.91%. Yet at the same time their stores are not as much as normal recorded banks.

We can see city bank has horrible position in their deposit sector. It happened for many reasons like their interest percentage system, their lack of customer's satisfaction; less effective function to run a well define system etc. Also, their less potion of liabilities happened because of low deposit amount and incapable to provide loan to their customers.

## Average net interest revenue of all these banks VS net interest revenue of City bank

Average net interest revenue of listed banks	Net interest revenue of the city bank
37853.54962	64769.58812

Net interest income was BDT 6477 million during 2016 with a growth of BDT 971 million (17.6%) over 2015. Business volume growth was the key contributor behind this growth since interest margins were falling constantly throughout the year.

But still the city bank ltd. has huge interest revenue than listed banks. This revenue generated by interest-bearing assets and the cost of servicing liabilities or interest-burdened.

### **Overall findings:**

This Debt management framework has demonstrated a photo where dependence is situated on a corporate underwriter, underwriter's monetary proclamation that requirements to also be dissected. The examination needs to address the duality and maintainability of benefits, liabilities, stores grouped credit, money skim and the quality of the monetary record. In particular, this analysis has shown the debt management part of city bank lt. overall bank has mix position like in some part bank has put good effort where other parts they fail to match their expectation. Like in liabilities sector they do not have enough liabilities though they had low cost liabilities in this year still they have less amount of liabilities. It happened because they have less deposit from customers and that effected into loan performance. But the city bank ltd has also less classified loan amount which shown that they have a good skill of maintain their return and not to default their loan activities. They maintain high authority to function and monitor all issues that are related to default. Also have high net interest revenue which is good for the bank but at the same time because of high interest they loss some other sectors amount of money. Moreover, the city bank ltd performance is not bad but they have to focus on their deposit sector for the betterment in future.

# Recommendations and Conclusion

## Recommendations:

As the report is mainly cover by comparing debt management performance that I calculated thirty-three components which are focused on financial terms. So, from those components there are mostly related financial information and some administrative information like board size, numbers of meetings etc. I analyzed some of the financial debt management performances as I was required. Here are the recommendations of my findings and also some recommendations about the whole branch banking in the city bank as I completed my internship period in the branch so I added it on this section too.

The specific and board recommendations of the study are as follows:

- **Credit policies** City bank has introduced a credit policy and savings training manual which encompasses all credit chance factors as properly as mitigate component of the possibly risks. Risk managers have strictly follows the credit score policy for that reason to on lending. But the Management and the board of the Bank have the authority for remarkable credit approval.
- The bank needs to decrease their interest expense as they have fewer deposits so they have to focus on this section very carefully.
- Time trends suggest that the bank needs to increase their utilization of assets.
- Policy may be revised from time to time
- Customized software may be implemented
- The bank has to increase their advertisement and also increase their social activity.
- Employee may need advance training
- The background of the client must be searched properly. Because it is very difficult to authenticate the philosophy of the client.
- Avoid force loan as minimum as it can Right people should in right place, so that the job has been done properly.
- Provide proper deposit related information to the customers and encourage them about this.
- To innovate new products bank must careful about the outcome from those products and work on that way.

- Training of the danger managers is extremely vital for better danger management. Most of the banks have not any ordinary coaching program. Lack of acceptable education on Credit Risk Management hazard managers often does the mistakes on credit risk management.
- Lack of facts in the Credit Proposal:
- Risk Managers frequently ought to now not locate all necessary files and information for credit risk assessment. That's why threat managers use their assumption on risk management. Data collection checklists are not duly stuffed via the Relationship Managers.
- Problems of financial analysis:
- Most of the borrower has now not audited financials. They provide financial statements which do not longer comply with the regulations of accounting. On the other hand deposit suggestion has not provided a financial summary. Risk Managers has to go through the financial statements for choose up the essential ratio. So it is very time consuming

## Conclusion:

Presently multi day Banking organizations are one of most major parts of an economy. Presently banks outfit different contributions for singular, restrictive firms, bunches notwithstanding for development et cetera. As an association city bank has earned the ubiquity of best Banking administration in Bangladesh. The association is an entire with additional organized as opposed to some other money related association running neighborhood or outside in Bangladesh. With the great affirmed and talented human asset, the city Bank takes favorable position of any risk in the Banking division. It is pioneer in presenting numerous new monetary items like American Express Credit Card, Special budgetary establishment Account and administrations in the managing an account area of our nation. In this entry level position paper, I want to demonstrate the similar situation between recorded banks in Bangladesh with the city bank ltd.. The budgetary articulations are the significant components to look at the situation of these banks that lead the title recognize of this temporary position paper which is "Comparative analysis of Debt management performances of Listed Banks of Bangladesh: A study on the city bank ltd. After all analysis, we can say that comparatively City bank's performance was higher in some sectors than listed banks from the year 2016-2017. In deposits aspect listed banks performance have been higher than city bank.

## Reference:

- [https://www.thecitybank.com/annual\\_reports.php](https://www.thecitybank.com/annual_reports.php).
- 10 listed bank's annual reports
- PPG of the city bank
- Web Site:
- [www.thecitybank.com](http://www.thecitybank.com)
- [https://www.thecitybank.com/student\\_loan.php](https://www.thecitybank.com/student_loan.php)
- [http://bankinfobd.com/banks/46/loans/City\\_Bank](http://bankinfobd.com/banks/46/loans/City_Bank)

Appendix:

Bank	Year	Board Size	No.IndDir	Aud.Com.	Aud.Com.	No-Ind.di	CEO/ Chal	B. Meeeti	bdown	instown	foreignov	govown	publicow	Classified	deposit	Asset	
EBL	2017	11	2	5	11	2	No	23	31.56%	10.42%			58.02%	4600.321	95.862237	253365.3035	
	2016	11	2	5	11	2	No	22	31.56%	10.41%			58.03%	4096.007	297.40625	211185.4582	
EXIM BANK	2017	16	4	8	9	2	No	23	41.58%				58.42%	13502.56	284026.11	333397.1045	
	2016	16	4	8	8	2	No	15	51.48%				59.45%	11624.45	248540.443	290645.9461	
FIRSTS BANK	2017	11	4	3	5	3	No	12	34%	5%	14.08%		46.04%	8397.744	5419.5	343739.4793	
	2016	13	4	3	5	3	No	12	48.00%	18.27%	2.95%		30.78%	5839.243	164.8	301228.4749	
ISLAMI BANK	2017	20	8	6	12	4	No		44.62%				55.38%	25518.61		899959.7727	
	2016	20	8	10	11	6	No		71.69%				28.31%	23601.59		797699.6562	
JAMUNA BANK	2017																
	2016	20	3	5	12	2	No	21	49.79%	11.33%			38.88%	4743.5	5492.21256	168418.3	
NBL	2017	13	3	3	7	2	No		28.00%	19.50%	3.50%		49.00%	26448.33	11597.7984	350692.4177	
	2016	14	3	3	6	2	No	19	28.00%	21.00%	3.30%		47.80%	2177.12	11993.5741	305616.764	
NCC BANK	2017	14	2	5	13	2	No		36.98%	18.01%	0.16%		44.85%	8490.068	105028.369	202309.4612	
	2016	14	2	5	14	2	No	22	37.51%	15.83%	0.13%		46.53%	7274.007	82768.6007	172706.2328	
PUBALI BANK	2017	17	2	5	18		No	44	30.05%	24.33%			45.62%	20786.94	4577.96755	368314.62	
	2016	15	2	5	19		No	46	28.88%	25.16%			45.96%	10921.46	1014.87951	320361.8	
RUPALI BANK	2017																
	2016	14	1	5	13		No	29				90.19%	9.81%	34848.5	27911.6	334108.4564	
SHAHJALAL BANK	2017	16	2	5	12	2	No							6300.502	144,848	207,886	
	2016	16	2	5	11	2	No	14						5781.699	124409.831	167244.7636	
Average														13583.48	66136.67	334937.7992	

equity	Authorized C	Paid.up.ccp	liability	net interest.rev	operating inc	net income	operating exp	Retainem	share num	roa	roe	cfoa	cfla	cffa	Big4Audit	Working capital
21585.57	12000	7379.99589	231779.7379	5744.739832	12400.68766	2404.8233	5605.072065	3019.5729	737.99959	1.04%		-3075.7466	-1189.1426	10530.82	Yes	1.093129649
20571.64	12000	7028.56752	190613.8158	55294164.83%	11481.08749	2656.48683	5062.877781	2751.9069	702.85675	1.33%	12.94%	-5008.1927	-1054.3844	7295.321	Yes	1.107923145
27650.37	20000	1412.25107	305783.3358	6389.697419	10890.42013	3193.94706	5.034	2475.2478	141.22511	1.02%		5672.33873	-3719.946	1881.623	No	1.090305015
26467.75	20000	1412.25107	264107.7478	7848.053395	10919.11266	2934.86806	5015.849917	2438.7301	141.22511	1.06%		-4832.6733	610.638373	-1694.7	No	1.100482468
11671.68	10000	7128.17582	332067.8032	8361.289477	9720.481298	1309.14628	4956.548665	724.40131	712.81758	0%	0.88%	-18795.349	-1537.7867	12430.99	Yes	1.035148473
10701.97	10000	6788.73888	29052.65081	7181.501555	8024.887101	1404.98258	4298.829516	736.05019	678.87389	0.50%	0.19%	7802.49888	-2259.1085	-694.554	No	10.36836456
50328.98	2000	16099.9067	849630.7904	25758.53883	35556.25818	4692.94636	18751.44431	1609.9907	160.99907	0.55%	8%	1937.94182	24739.7817	3390.009	No	1.059236298
47185.28	2000	16099.9067	750514.3741	23596.98429	32212.34048	4464.97402	17687.2233	1609.9907	160.99907	0.59%	8.24%	10904.0778	38521.1272	-3219.98	No	1.062870591
15848.64	10000	6141.19	152569.66	2544.92	8115.81	1876.36	3936.3	9707.45	0.614119	1.21%	11.95%	-4464.1781	4433.18011	425.2557	No	1.103878058
40370.82	3000	23704.5349	310321.5948	6439.167067	16045.58113	4696.01198	5779.708226	3157.3886	2370.4535	1.43%		2800.58592	-202.95646	3877.925	No	1.130093502
36202.87	3000	19753.7791	269413.8891	4075.054137	16310.97683	5567.87185	5557.842833	3964.707	1975.3779	1.90%	15.96%	1415.3308	-1735.5776	-1093.45	No	1.134376423
17073.99	1000	8832.18003	185235.4664	4611.315567	8702.762754	1763.45462	3780.140556	1151.0489	883.218	0.98%	10.93%	1522.45067	906.249654	-929.568	Yes	1.092174545
16542.2	1000	8832.18003	156164.0366	3990.807652	7569.578959	2078.1075	3078.357485	1416.4634	883.218	1.29%	12.89%	4284.88854	-1284.518	-1102.95	Yes	1.105928334
26160.31	20000	9508.04	342152.3118	7881.349891	16175.27126	1458.8	7990.382434	4198.4912	950.804	0.40%	5.58%	764.518994	-289.75485	4557.101	Yes	1.076463924
25144.4	20000	8803.74	295217.4885	7144.239291	13949.04502	1334.95	7392.57253	4094.1751	880.374	0.42%	5.31%	9445.81634	-224.39663	-3065.66	Yes	1.085172161
11656.38	700	2760.38812	322452.0741	-1754.330746	6338.320835	-1258.5547	7226.119422	864.16128	276.03881	-0.10%	-2.58%	-252.5104	2001.67843	-147.909	No	1.036149193
13317.78	1000	7714.22539	194568.5909	4441.062377	6869.796583	1195.89597	3541.880041	784	77.142253	0.64%		2514.65433	-3584.8835	3265.312	Yes	1.068447758
12856.58	1000	7346.88133	154388.1877	4167.854732	5978.165949	1557.37022	2998.958713	1106.1329	734.68813	1.02%	12.40%	3874.43164	-1665.1613	-955.095	Yes	1.08327435
23963.18	8261.111111	9263.71848	296446.3086	37853.54962	13181.14357	2407.35789	6538.555967	2545.0112	692.71805	0.008717	0.079177	917.271349	2914.72439	1930.582		1.60185658