

**Internship Report**  
**On**  
**Effect of Covid-19 on the financial**  
**Performance of Commercial Bank in**  
**Bangladesh**



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**Daffodil**  
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**University**

## Letter of Transmittal

9th June, 2021

Rozina Akter  
Assistant Professor  
Department of Business Administration  
Faculty of Business and Entrepreneurship  
Daffodil International University

**Subject:** Submission of the report on **Effect of Covid-19 on the financial Performance of Commercial bank in Bangladesh**

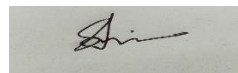
Dear Ma'am,

With due respect, I would like to inform you that it is a great pleasure for me to submit the report on “**Effect of Covid-19 on the financial Performance of Commercial Bank in Bangladesh**” as a mandatory requirement for BBA program. This internship program was very first on the job exposure and provided me with learning experience and knowledge in several areas.

I have tried my level best to make a full fledged report by analyzing all the requirements you have asked for.

I am grateful to get the opportunity to prepare this report under your guideline. I will remain deeply grateful if you kindly give your valuable time to go through the report and evaluate my performance. I will be very happy to provide my further explanation if necessary.

Sincerely yours,



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Samira Akter

ID: 172-11-1115

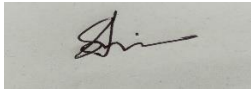
Program: BBA

Major: Finance

## Declaration

I am Samira Akter, hereby declare that this internship report titled “**Effect of Covid-19 on the Financial Performance of Commercial Bank in Bangladesh**” is submitted by me to Daffodil International University. I try to fulfill all of the condition to complete my report uniquely that is part for the Degree of Bachelor of Business Administration.

The information I provided in this report does not violate any current copyright laws. I have used various sources to assist in the preparation of the report, and I promise to compensate the department for any loss or damage caused by violation of previous regulations Committed to.



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Samira Akter

ID: 172-11-1115

Program: BBA

Major: Finance

Daffodil International University

## Letter of Acceptance

This is to certify that the internship report entitled “**Effect of Covid-19 on the Financial Performance of Commercial Bank in Bangladesh**” is an authentic work done by Samira Akter, ID: 172-11-1115, Major in Finance, Department of Business Administration, Daffodil International University. The data and findings presented in internship report seem to be authentic. Thus she is permitted to submit her internship report for presentation in the defense.

I wish her every success in life



---

Rozina Akter

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

## Acknowledgement

By this report I have gathered fabulous experience and knowledge which was really remarkable for me. First of all I would like to thanks almighty Allah for giving me the ability to work hard. And I Also thanks my parents for supporting me. I am honored to express my deepest gratitude to my respected Supervisor **Rozina Akter** Ma'am and Daffodil International University for him whole-hearted supervision during my organizational attachment period. Without her valuable supervision and direction, it would have been tough for me to complete this report on time properly.

Then I would like to express my heartfelt gratitude to the **Asset Operations of City Bank Limited**, for giving me a chance to complete my internship program at their **Assets operations Department** and helping me every possible way in preparing the internship report. My endless thanks to my Department supervisor **MD. Washim Hossain, Unit Head, Loan Documentation-SMEs Asset Operations, Retail & SMEs Business** for being patient and supporting me during my internship program. I was blessed to have an instructor like **MD. Sajjadul Islam Chowdhury, AVP & Head Asset Operations Credit & Collection, Retail & Small Business Risk**. Without his support I would not be able to gain knowledge about this sector and provided information in this report. And finally Special Thanks to Ma'am **Tanjila Haque, Assistant Manager, Recruitment and MIS, Human Resources Division** and rest of the employee's stuffs of Asset Operations of City Bank who gave their valuable time providing information and sources.

## Executive Summary

The banking industry plays a very important role in the Bangladeshi economy, and measuring financial performance is one of the main factors that banks should consider. The efficiency of the country's banking sector is seen as a macroeconomic achievement. This is the best reflection of economic development. The rating of monetary indicators of the banking sector is a vivid and effective indicator to test the sustainability of a country's economic activities. In recent years, Bangladesh's state-owned commercial banks have fluctuated due to their performance and profitability. Bangladesh's banking industry will be one of the economic sectors most affected by the overall slowdown in macroeconomic growth. Bangladesh's banking industry, as well as its involvement in the most severely affected economic sectors, such as foreign trade, RMG, and capital markets, were in trouble even before the pandemic because the ceiling for all loans (excluding credit) was set at 9% Card), printing liquidity and permanent bad debt deterioration; however, due to the COVID-19 pandemic and the isolation caused by it, the banking industry will face a serious crisis in several ways, because the quality of the bank's assets may decline, and its Interest income and expenses will also be affected. On Sunday, April 5, 36 private banks in Bangladesh decided to donate 16.13 million U.S. dollars (137 billion taka) to the Prime Minister's Welfare and Aid Fund to help the government respond to the coronavirus pandemic. They are 590,000 U.S. dollars (50 million taka) and 150,000 U.S. dollars (1.25 million taka). In this report I mainly highlights five big Commercial Bank in Bangladesh. These are- City Bank, Brac Bank, United Commercial Bank, Eastern Bank and Mutual Trust Bank. I mainly discuss this banks condition after and Current Covid-19 Financial Performance.

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**Chapter 01:**  
**Introduction**

## Introduction

Banks are financial intermediaries that continuously transfer funds from surplus units to deficit units. It is expected that banks can profit from sustainable brokerage business. In addition to acting as intermediaries, banks' financial performance also has an important impact on the economy. A bank's strong and healthy financial performance will reward shareholders for investment, and vice versa, which in turn will stimulate additional investment and promote economic growth. Investors in company status only need to pay dividends. The method of measuring the financial performance of commercial banks has been well researched. Many empirical studies have been conducted on the effectiveness of global commercial banks. The COVID-19 pandemic has triggered a historic decline in bank non-operating income, as the number of letters of credit and remittances issued has dropped sharply. Bangladesh's banks have resolved this difficult situation before the coronavirus outbreak. The pandemic has exacerbated the impact of recent policies and caused a premature double whammy due to loan/deposit rate ceilings and a large number of outdated problem loans. Bangladesh all commercial banks performance are top notch before the covid-19 pandemic situation. Now many banks are survive in this time who are change their infrastructure properly. Who do not converted to the online facilities they cannot survive in this pandemic situation. On the other hand export, import, foreign exchange, remittance etc. services are recently not available in many banks because of the covid-19 pandemic situation.

## Background

The internship experience provides employees with opportunities for practical training in the working environment. Students can gain knowledge and experience during the internship and apply their theoretical experience to practical actions.

It takes practical experience to fully understand something. Internship application is very important for each student of the B.B.A application. As I am a Student of B.B.A, major in Finance, the reason of this internship document is to finish my B.B.A application. I actually have proposed this subject matter of **“Effect of Covid-19 on the financial performance of commercial bank in bangladesh.”** My internship supervisor ma'am Rozina Akter, Assistant Professor, Department of Business Administration, Daffodil International University helped me to choose this topic. I am doing my internship at City Bank from 22/02/2021 to Current.

## Scope of the Study

My research field is the work of The City Bank Ltd. Assets operation Department preparing for this study requires global knowledge of the entire banking system, because banking sectors are interconnected. , background, purpose, role, department, and overall situation of The City Bank Ltd. products and services. The main part of this report is devoted to analyzing The City Bank Ltd.'s financial analysis performance, that is, the bank's financial performance in the past year. Current Covid-19 times Banking services and their activates are also includes in this report.

## Objective of the Study

- To analysis the effect of Covid-19 on the financial Performance of Commercial Bank in Bangladesh
- Also Analysis about The City Bank Limited Financial Analysis deference in 2016 to 2020 ratio analysis from the previous years and pandemic year's situations.

### Limitation of the Study

Since I am an intern at the City Bank, it is very easy to collect data from different industries, but there are many restrictions. When I needed data as a report, I ran into several problems. I mentioned some of the problems I encountered.-

- Collection the information is not easy from the other bank respondents
- Most of the relevant literature and study materials on the banking sector were not updated.
- Lack of intellectual thought and analytical ability to make it the most perfect one in now covid-19 times.
- The data received from City Bank Limited should be adjusted because these data are provided on average.

## **Chapter 02: Methodology**

## Methodology

My research uses quantitative and qualitative data. There are a variety of statistics and analysis systems that can be used to make this report presentable and displayed in a format that the user can understand. The data collected for retrieval of this study was collected from primary and secondary sources.

**Collection of Primary Data:** I mainly collected Primary data by-

- Face to face discussion with the Executives and officers of City Bank Ltd.
- Face to face discussion with the Customers of City Bank.
- Face to face discussion with the other bank officers and their customers.
- Practical work experiences.

**Collection of Secondary Data:** In addition to the main data, in my research, I also generated different types of auxiliary data from various external sources, namely:

- Website of City Bank.
- Website of Mobile Banking of City Bank Ltd.
- Annual Report of City Bank Ltd before and after Covid-19 pandemic situations
- Website of Bangladesh Bank.

**Chapter 03:  
Effect of Covid-19 on the financial Performance of Commercial  
Bank in Bangladesh**



## Discussion

The banking sector is considered the financial backbone of developing countries. Therefore, its growth ensures the economic growth of a country. Bangladesh is no different from this route. The banking industry plays the most important role in the economic development of Bangladesh. The country's banking industry has two main pillars. One is a traditional commercial bank, and the other is an Islamic bank. In the banking industry, Islamic banking is considered the fastest growing sector. The Islamic finance industry has existed in Bangladesh for more than 30 years. There are currently 60 registered banks in Bangladesh, which are divided into the following categories: Restricted state-owned banks, professional banks, private commercial banks and foreign banks. There are also five unregistered banks with good reputation. The sixty registered banks include six state-owned limited liability banks, five specialized banks, forty private commercial banks and nine foreign commercial banks. There are currently 8 banks in Bangladesh located in Shariah. They conduct banking business in accordance with the principles of Sharia law. Compared with traditional banks, Islamic banking is a fast-growing industry and it has become popular all over the world. There are more than 300 Islamic financial institutions in the world, with an investment of more than 400 billion U.S. dollars. In 1983, with the establishment of the first Islamic bank, Islamic Bank Bangladesh Limited, a new paradigm appeared in the Islamic banking industry. The country's currency market and other banks are established and operate in accordance with Sharia law. Many traditional banks have opened the window of Islamic banking. The term "Islamic banking" refers to banking based on Sharia law, which does not include the term "interest". In their activities, they follow the principles of Islamic law. Traditional banking is an interest-based banking business. They borrow money from surplus units, lend the funds to units that are insufficient, charge interest on units that are insufficient, and use part of the remaining units as interest, and the rest is included in operating income and other services are provided. Therefore, they are now called enterprise groups. This helps them achieve economies of scale through scale operations, increase profits and reduce risks.

Bangladesh's banking industry will be one of the economic sectors most affected by the overall slowdown in macroeconomic growth. Bangladesh's banking industry, as well as its hard-hit economic sectors (such as foreign trade, RMG and capital markets), had problems even before the

pandemic, as all loans (except credit cards) were capped at 9%. However, due to the COVID-19 pandemic and the ensuing isolation, the banking industry will face a serious crisis in several ways, as the quality of bank assets will decline, and interest and fee income will be affected at the same time.

The credit line policy that will take effect on April 1 may have an impact on the financial industry, which has recovered from many problems in various fields. The Covid-19 crisis has greatly exacerbated the risks and challenges in this sector. In fact, they are forcing commercial banks to block access to the sectors hardest hit by the crisis

- small and medium enterprises
- Just when liquidity is urgently needed.

The COVID-19 pandemic has caused a historical decline in bank operating income. In unprecedented circumstances, the complete shutdown of the economy severely hit interest rates and non-financial income. The pandemic has hit all the main pillars of Bangladesh's economy and has fueled its growth in the past decade.

Now I discuss about the some sectors that are directly and indirectly linked with the all Commercial Bank of Bangladesh that are effected badly after the Covid-19 pandemic-

**RMG Sectors:** The Company accounts for more than 80% of Bangladesh's total export revenue and directly employs 4 million workers, but has stalled due to cancellation of orders exceeding US\$6 billion. The slow processing of import and export letters of credit will affect non-interest income. So in Covid-19 situation transactions of RMG Sectors are very low. In this reason bank cannot provide loan

**Imports:** In January last year, the country's import orders fell by more than 12%, or nearly \$663 million, due to the disruption of the supply chain caused by the outbreak of the coronavirus in China. According to the latest data from the Central Bank, the opening amount of letters of credit (L/C) commonly referred to as importers has fallen from US\$5.29 billion a month ago to US\$4.63 billion in January. Since then, the country's total imports have fallen by 4.44% to 34 U.S. dollars. In the first seven months of this fiscal year, it was \$58 billion, compared with \$36.19 billion in the same period last year

**Exports:** Due to the economic shock of the pandemic and the decline in demand due to quarantine measures, other major export products (such as seafood, shoes and agricultural products) are also facing the cancellation of orders, which will affect these export-oriented industries and non-interest income. Non-financial income from processing exports.

**Remittances:** Due to the decline in global demand, the price of oil on the international market has fallen by more than 50%, which has affected the flow of inward remittances. As the coronavirus hit the global job market, remittance growth in March fell 11.77% year-on-year. The Central Bank said Bangladesh received US\$1.28 billion in remittances last month, up from US\$1.45 billion in March last year.<sup>11</sup> Due to the price war between Russia and Saudi Arabia and the decline in demand in sectors such as aviation and transportation during the pandemic, world oil prices have fallen to a nearly 17-year low of approximately US\$20 per barrel, which has led to the country's economic growth by bay will drop rapidly. This has a negative impact on the income of workers working there and will bring serious risks to remittance income in the coming days.

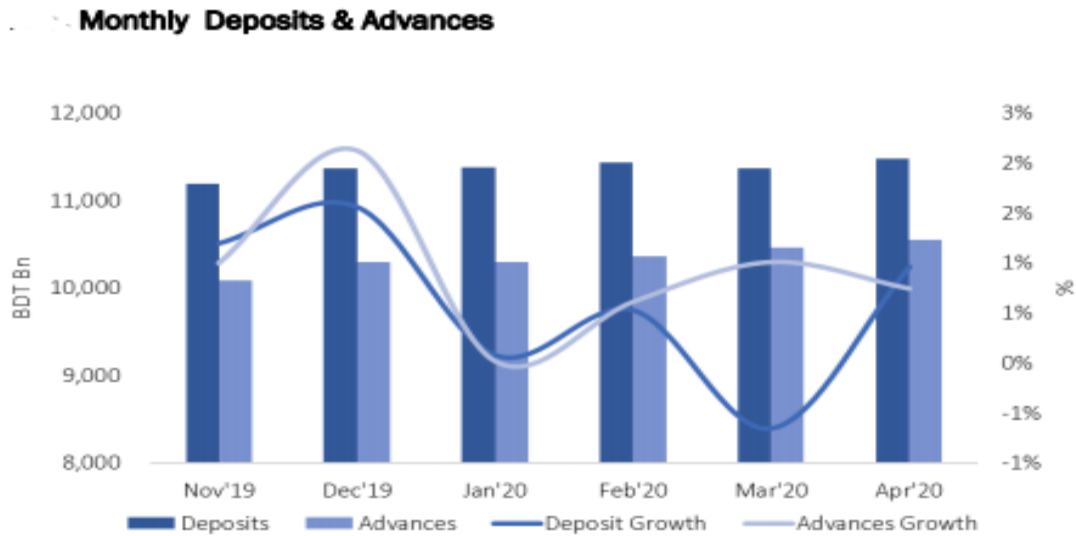
Remittances are the main source of US\$18.02 billion in foreign currency for the 2019-20 fiscal year. As the pandemic has severely affected all major destinations for Bangladeshi workers, including Europe and the Middle East, remittances will be hit hard. Commission income used to process remittances.

**Mobile Banking:** Economic downturn hits Mobile Financial Service (MFS) transactions too slowdown in monetary activity, economic transactions have additionally come down. Mobile economic service (MFS) transactions have declined via way of means of 27% in April 2020 in comparison to the preceding year. This decline will bring about decrease sales from transaction costs for banks that have MFS subsidiaries, which include City Bank. The closure of stores may even cause a drastic decline in card transaction costs and Point of sale (POS) costs for banks.

**Figure 1: Slowdown in the MFS transaction**

Source: Bangladesh Bank

**Slow Loan and Deposit Growth:** In January, when the government decided to set a single interest rate on all types of deposits from April 1, the growth of deposits and loans was close to zero. It is expected due to the current COVID-19. As people withdraw money in response to current conditions, the growth of situational deposits will continue to slow. This trend in consumer behavior is due to banks' lower dependence on future uncertainty of liquidity conditions. This also gives people a sense of control over the situation. Regarding loans, we can now draw the conclusion from the graph that deposit growth is closely related to advance payments. Therefore, so will the slow growth of deposits. It also affects loan growth.



source: Bangladesh Bank, ATC Research

**GDP Loss:** Strong domestic demand coupled with supportive monetary and income policies are the driving force behind an average GDP growth of 7% in three years. Ultimately, due to the aftermath of the global Covid-19 pandemic, budget losses may increase from 19.0% of Bangladesh's GDP by 8.15%.

## **Chapter 04: Ratio Analysis**

## Ratio Analysis

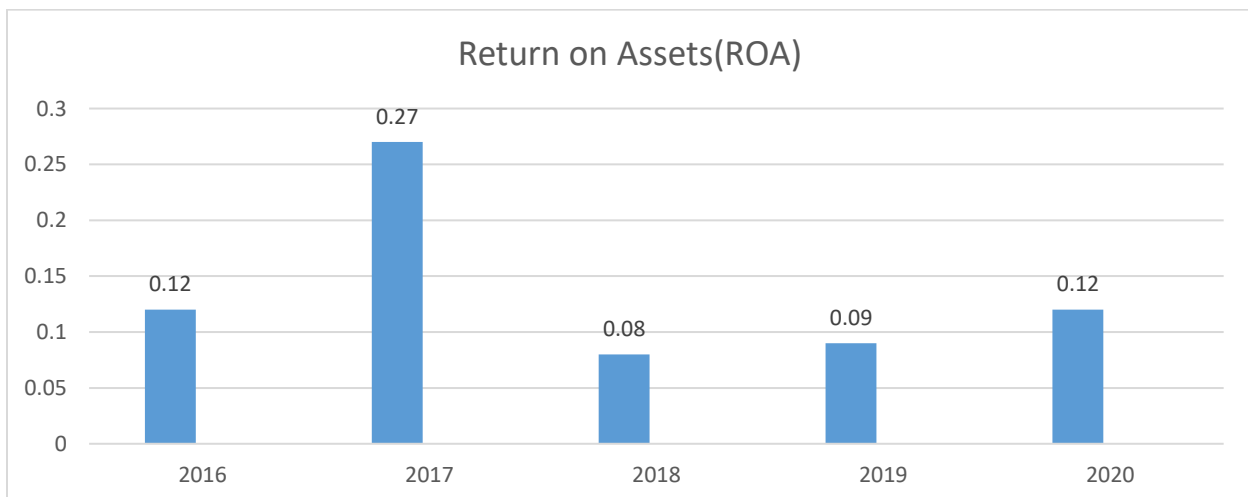
Ratio analysis is a diagnostic tool that can help identify problem areas and opportunities in financial institutions. Ratio analysis is very important for every company, because by calculating ratio analysis, we can understand the overall situation of the company. With this information in mind, management can take the necessary steps to determine its goals. By this 5 years ratio analysis I also discuss current condition after and Current Covid-19 Financial Performance.

I mainly analyze the performance of The City Bank Ltd. by Some major Ratio. This are-

1. **Return on Assets (ROA):** Return on Assets (ROA) is mainly a financial ration that mainly shows the percentage of profit from The City Bank Ltd overall assets.

**Formula: Net Income/Total Assets**

Return on Assets(ROA)				
2016	2017	2018	2019	2020
0.12	0.27	0.08	0.09	0.12

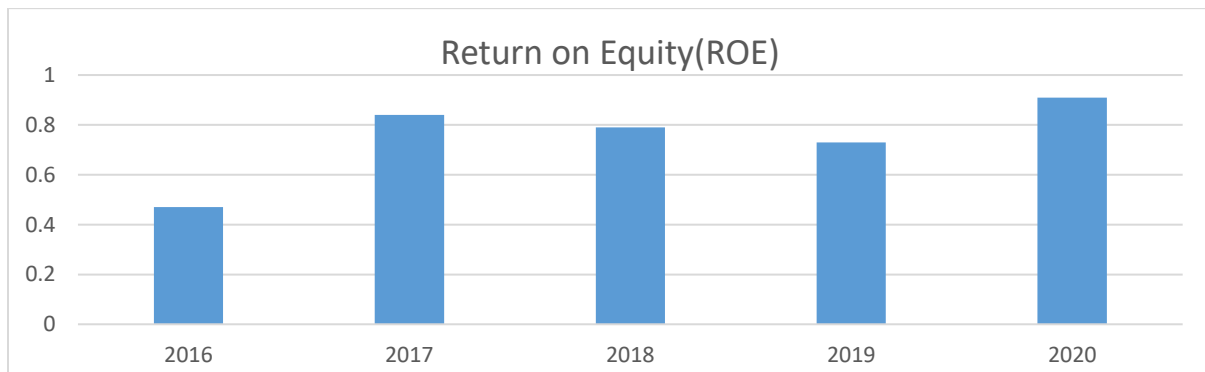


In this graph we see that, this is a five years ROA results. Here 2016 The City Bank Ltd ROA is 0.12, 2017 ROA is 0.27, 2018 ROA is 0.08, 2019 ROA is 0.09 and 2020 ROA is 0.12. In this five years we see that 2018 ROA is 0.08 that is lowest than other years but in 2017 The City Bank Ltd ROA is highest 0.27. That is highest so 2017 is their best performance years.

2. **Return on Equity (ROE):** This ratio mainly indicates the ability of a firm to generate profits with the money that shareholders have invested.

**Formula: Net Income/Shareholder's Equity**

Return on Equity(ROE)				
2016	2017	2018	2019	2020
0.47	0.84	0.79	0.73	0.91



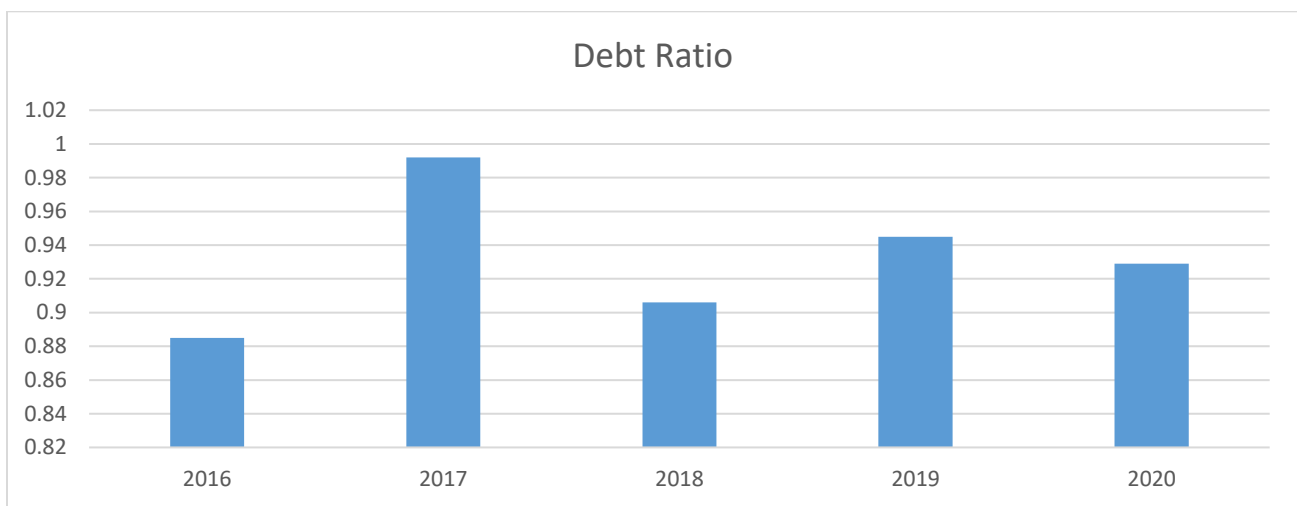
In This graphs we see that ROE of The City Bank Ltd. was 0.47 in 2016, In 2017 the rate is 0.84 that is slightly increase than the previous years, But in 2018 the bank ROE is 0.79 decrease, In 2019 ROE is also decrease than the previous years that is 0.73 and in 2020 The City Bank was doing really well and the rate was 0.91. In 2020 ROE rate is slightly better than the previous all years.



3. **Debt Ratio:** Debt Ratio is a financial ratio that mainly indicates the extent of a banks leverage. That means by this ratio we mainly know about bank leverage.

**Formula: Total Liabilities/Total Assets**

Debt Ratio				
2016	2017	2018	2019	2020
0.885	0.992	0.906	0.945	0.929

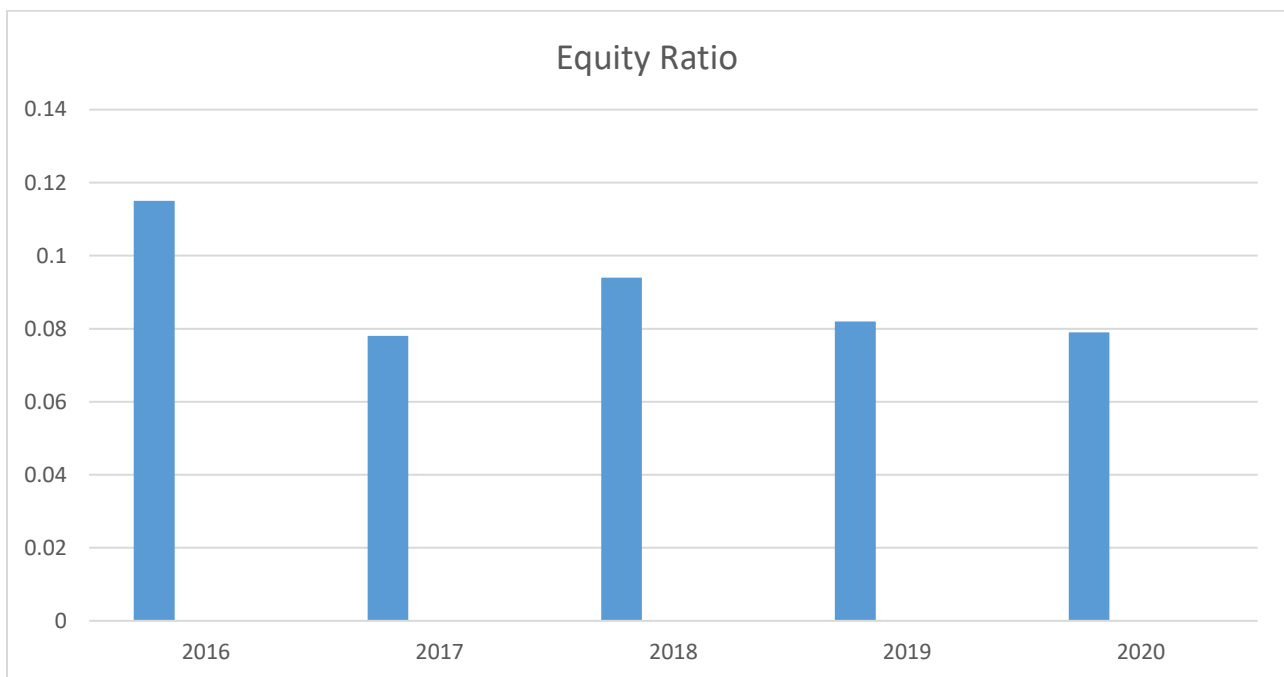


In this graph we see that in 2016 The City Bank Ltd. debt Ratio was 0.885, In 2017 it was increase and the ratio is 0.992, Then in 2018 the ratio was slightly decrease that was 0.906. Than in 2019 the ratio was 0.945 that was slightly increase than the year 2018 and in 2020 the debt ratio was again decrease that was 0.929 that was good for the bank and that indicates that the bank is more leverage than the other banks.

4. **Equity Ratio:** Equity Ratio measure the amount of assets that are finance by equity of bank. It is also a solvency ratio.

**Formula: Total Equity/Total Assets**

Debt Equity Ratio				
2016	2017	2018	2019	2020
0.48	0.50	0.57	0.72	0.74

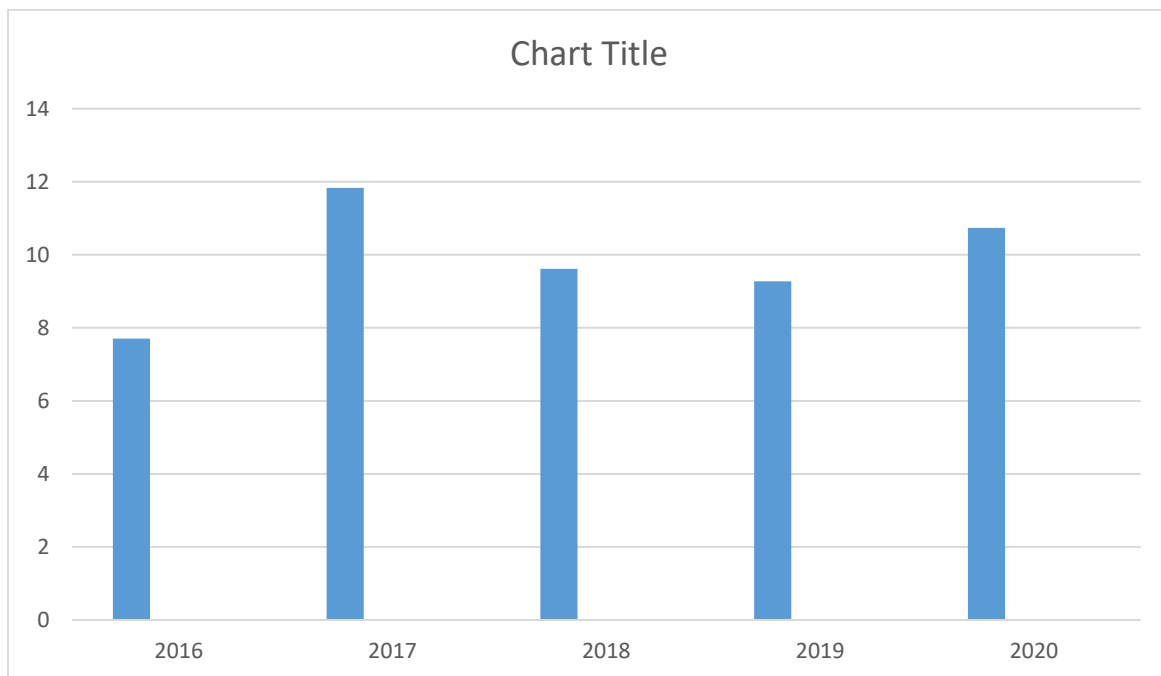


Here in this graph we see that in 2016 the Equity Ratio was 0.115 than the next year in 2017 the equity ratio is decrease and the ratio was 0.078. In 2018 the equity ratio was again slightly increase that was 0.094. In 2019 the ratio was again fallen and the ratio was 0.082 but in the year 2020 the equity ratio was slightly decrease than the year 2019. So here we see that five years equity ratio results of The City Bank Ltd. 2016 is the highest so this years was better for The City Bank Ltd.

5. **Debt Equity Ratio:** This ratio is a financial indicator that represents the relative equity ratio used to finance a company's debt.

Formula: Total Liabilities/Total Equity

Debt Equity Ratio				
2016	2017	2018	2019	2020
0.48	0.50	0.57	0.72	0.74

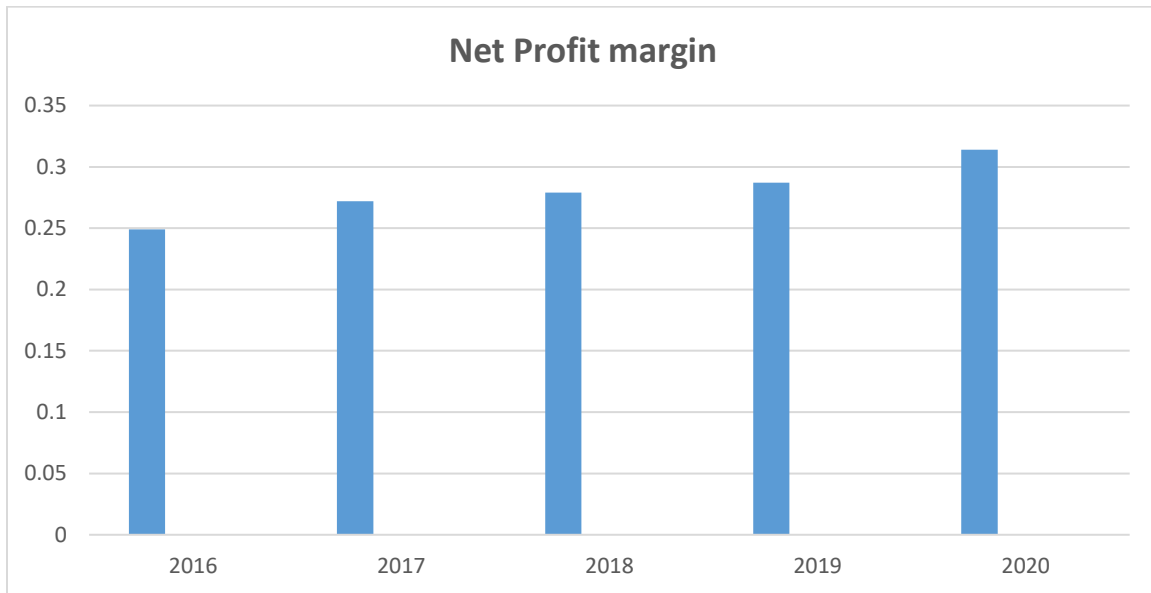


Here in this graph we see that in this time period of 2016 to 2020, the debt equity ratio of The City Bank Ltd remains among 7 to 9 percent. In 2016 the ratio was 7.71 but in 2017 the ratio was increase highly than the previous years. In 2018 the ratio was decrease and the ratio was 9.62 and in 2019 the ration was again slightly decrease but the last year in 2020 the ratio was again increase and the ratio was 10.74

6. **Net Profit Margin:** The Net Profit Margin Ratio is the profit earned for every dollar sold. The index is a reliable indicator of the financial status of a bank. By calculating this ratio you can understand the efficiency of the bank's financial operations.

**Formula: Net Income after taxes/Total Operating Revenue**

Operating profit margin				
2016	2017	2018	2019	2020
0.249	0.272	0.279	0.287	0.314

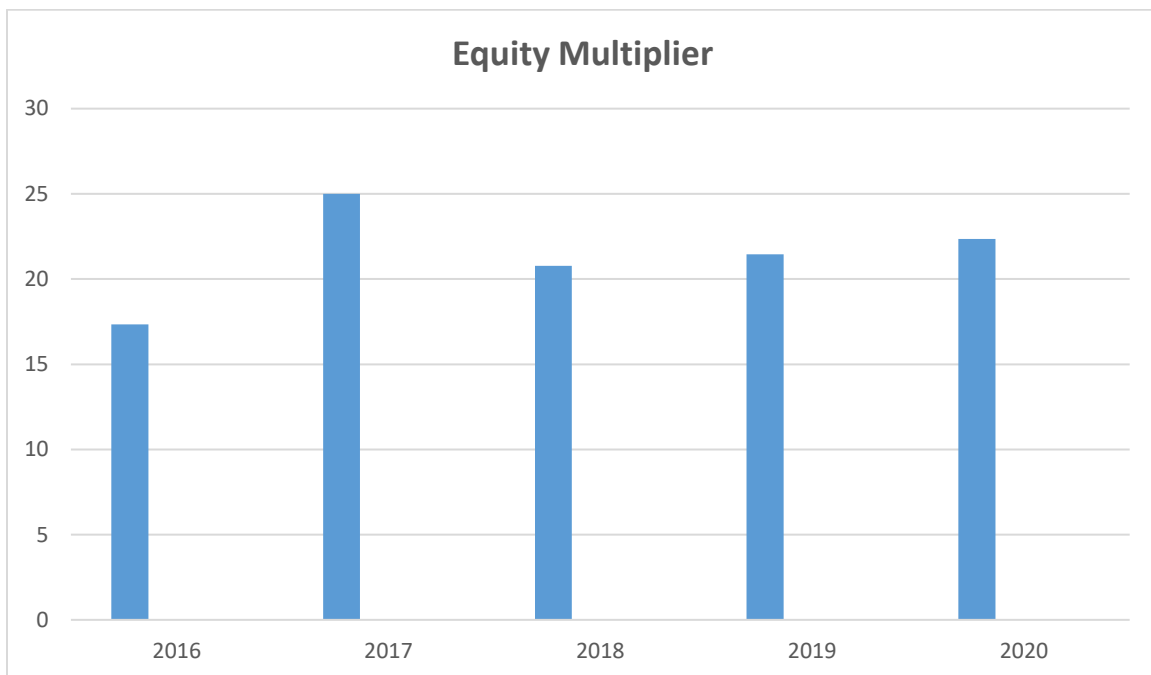


Here in this graph we see that Net Profit Margin increasing from 2016 to 2020 continuously in The City Bank Ltd. In 2020 the ratio increase and became highest net profit margin according to The City Bank Limited net profit margin. In Pandemic situation it is a big achievement for The City Bank Ltd. This Bank rapidly slightly increase their net profit margin that was really remarkable for the bank industries.

7. **Equity Multiplier:** To determine the company's financial leverage, the equity multiplier is a direct indicator. A higher equity multiple indicates that most of the asset financing is borrowed.

**Formula: Total assets/Stakeholder Equity**

Fixed Assets Turnover				
2016	2017	2018	2019	2020
17.33	25.00	20.77	21.46	22.35

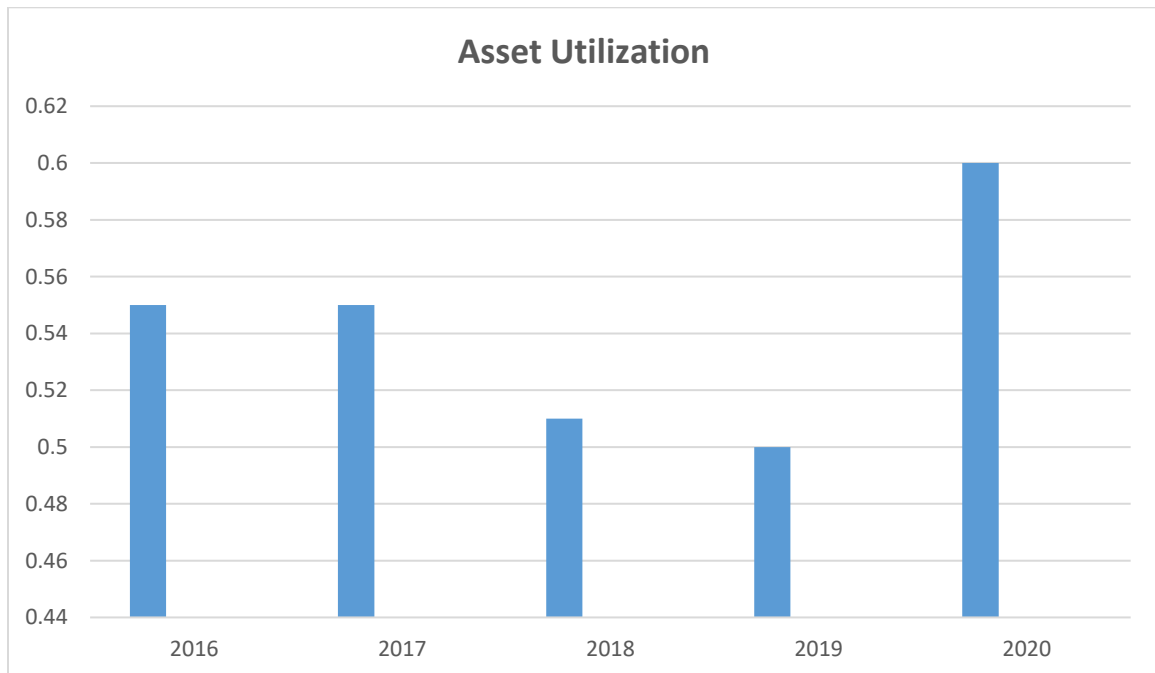


Here in this graph we see that in year 2016 equity multiplier ratio was 17.33 but the next year in 2017 that was increased highly the ratio was 25. Than in 2018 the ratio was decrease that was 20.77 again the next year in 2019 that was slightly increase and the ratio was 21.46. And finally in the year 2020 equity multiplier ration was slightly increase and the results was 22.35. So the situation here shows that The City Bank is trying to keep the equity multiples low.

8. **Asset Utilization:** Asset Utilization mainly determines the total return related to your total assets. It is an indicator used to determine the effectiveness of a company's assets in generating revenue.

**Formula: Total Revenues/Total Assets Operating**

Gross Return on Assets				
2016	2017	2018	2019	2020
0.55	0.55	0.51	0.50	0.60

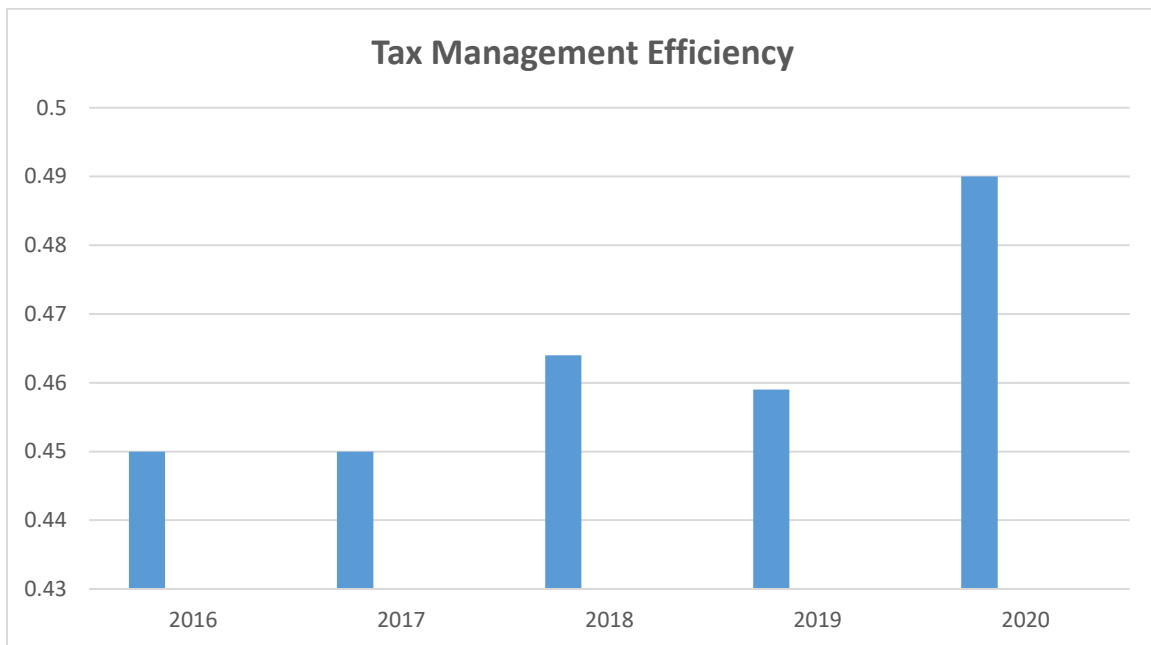


Here in this graph and table we see that The City Bank Ltd is exceed in every year from 2016 to 2020. In the year 2016 we see that the ratio was 0.55 and the year 2017 results are also same like as year 2016. But in 2018 and 2019 years The City bank Ltd asset utilization are decrease. In 2018 the ratio was 0.51 and year 2019 the ratio was 0.50. But in year 2020 The City Bank Ltd doing really well. In this year their asset utilization was 0.60 that was huge for this bank. So we can see that 2018 and 2019 was decreasing years for this bank but previous years was good for The City Bank Ltd.

9. **Tax Management Efficiency:** The key Figure of this ratio is to indicate what percentages of the fund's income is used for taxation. Funds with small tax losses have a high share.

**Formula:** Net income after taxes/Net income before taxes and Security gains or losses

Gross profit margin				
2016	2017	2018	2019	2020
0.450	0.450	0.464	0.459	0.490

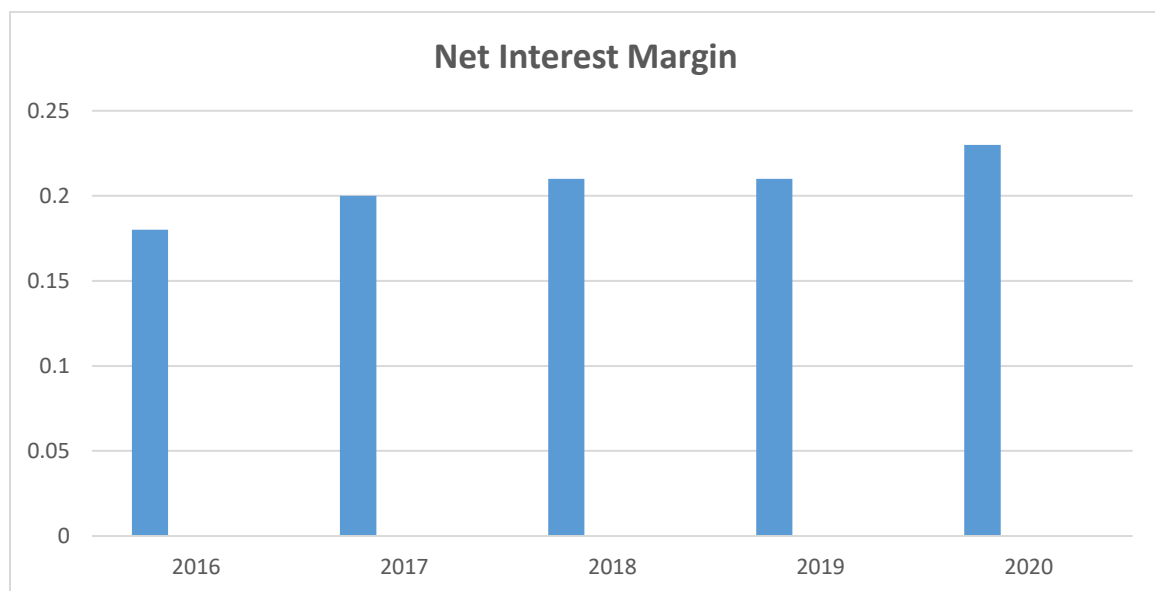


Here in this graph we see that 2016 to 2020 The City Bank Ltd Tax management Efficiency ratio was increased rapidly. In Year 2016 and year 2017 were similar tax management efficiency ratio. That was 0.450 but the year 2018 that ratio was increase that was 0.464 and year 2019 slightly decrease the ratio. The ratio was 0.459 and in year 2020 increase highly that was 0.490. So here we say that although the tax rate of The City Bank Ltd 2020 years is a highly tax payable years.

10. **Net Interest Margin:** The Net Interest Margin is an indicator that you can use to measure the bank's investment funds and compare it with the cost of making the same investment by the bank. A positive net interest margin means that the bank's investment efficiency is very high.

**Formula: Interest Income from loans & security investments-Interest expense on deposits on other debt issued /Total Assets**

Net Interest margin				
2016	2017	2018	2019	2020
0.18	0.20	0.21	0.21	0.23



Here in this graph we see that in the year 2016 The City Bank Ltd Net Margin Ratio was 0.18 and in 2017 the ratio of net interest margin was increase and the ratio was 0.20. Than 2018 and 2019 the ratio were increase by the year 2017. This two years ratio were 0.21 and in the year 2020 ratio was high than the previous years which is good for The City Bank Ltd.



**Chapter 05:**  
**Findings, Recommendations and Conclusion**

## Findings

- The return on Asset (ROA) measures the performance of financial institutions. The City Bank Ltd. ROA up This means that The City Bank Ltd will increase its efficiency from 2016 to 2020.
- The increase in the return on equity indicates that the company is improving profitability without such a large capital. The return on equity of the bank in 2016 was the lowest in other years, indicating that the bank's position is suddenly unstable.
- The debt ratio measures financial liabilities, and the lower the ratio, the better. In 2016, The City Bank Ltd tends to be a more stable company with more waiting potential than in previous years.
- A higher equity ratio usually indicates lower risk and higher financial strength, which is why CBL's risk and financial strength in 2016 were lower than in other years.
- The net profit margin indicates the net profit of a company. A higher net profit margin means that the company can more effectively convert sales into actual profits. In 2020, The City Bank Ltd. 's net profit was the most effective compared to other years.
- Higher equity Multiplier suggests that higher risk of insolvency. Therefore within the year 2016 the CBL was inefficaciousness in making price for shareholders between alternative years.
- Net interest margin positive figure indicates that the investment call was victorious and therefore the fund manager or the corporate was profitable. Therefore within the year 2020 was a lot of successful and profitable year higher than alternative years.
- Assets utilization magnitude relation is determine the potency of company pluss to come up with revenue. Therefore 2020 year a lot of asset utilization to different years.
- Tax management efficiency higher worth is satisfactory. Thus within the year 2020 The City Bank Ltd was higher tax management efficiency than different years.

## Recommendations

In this highly competitive market, The City Bank Ltd needs to be aware of the exclusivity and uniqueness of the banking industry. Banks should pay more attention to customers, because customers have more choices. There are huge organizations that provide impeccable customer management. In order to provide this type of customer management, The City Bank Ltd needs a legal data framework. It is very important to properly manage customer criticism. It can motivate and increase customer loyalty, trust, and satisfaction, and it can also establish strong connections with them. The City Bank Ltd needed to find a way to provide seamless customer support.

- The City Bank Ltd. needs to improve ROA, ROE, asset utilization and other Ratios. In 2019, banks were unable to conduct business normally. Banks were unable to correctly use their assets and investment funds to generate profits. As a result, the net profit in 2019 has declined.
- Debt to equity ratio is also increasing, so The City Bank Ltd. must remain stable and held in order to be able to repay the debt in full and in time.
- The City Bank Ltd.'s return on equity declined in 2020, so The City Bank Ltd tries not to repeat the same mistakes that year.
- The net operating margin of The City Bank Ltd has improved compared with previous years, which is quite satisfactory.
- In 2016, The City Bank Ltd.'s net profit margin was lower than in previous years. As a result, CBL's net profit increased and a new product was launched, which increased its net profit again.
- Since 2016, the growth has been moderate compared with other years, indicating that CBL has not maintained a steady growth throughout the year. CBL needs the best annual growth to create a solid foundation.
- The City Bank Ltd should increase their finance on completely different comes to attain additional clients.
- The City Bank Ltd. should lower loan interest rates to attract customers' attention.

## Conclusion

In recent years, Bangladesh has established a number of commercial banks. Nowadays, the banking industry is highly competitive and banks pay more attention to achieving good results. Therefore, modern people pursue more reliable, higher-quality, and more punctual services. Therefore, The City Bank Ltd must now organize activities according to the needs of the market. Carry out tasks and management. The banking industry is becoming more and more active, and in order to make progress in the market, banks must work effectively as part of their asset and liability management activities. A year ago, The City Bank Ltd was unable to properly manage its revenue and reserves and failed to obtain sufficient revenue. Therefore, The City Bank Ltd supervision team should focus on this point.

Banks play a vital role in implementing the Covid-19 stimulus plan announced by the government, as most of these plans are provided in the form of liquidity support from commercial banks. The banking sector was weak before the pandemic; in fact, the banking industry has been steadily deteriorating over the past decade. This is reflected in the high rate of non-performing loans, increased expenditures, serious fraud, irregularities and loan robbery bank. In addition to additional responsibilities, the two main issues in the banking debate are how the banking industry will handle its responsibilities and how to recover from chronic weakness. The Center for Policy Dialogues (CPD) previously emphasized clear guidelines for determining whether commercial banks are eligible to pay for liquidity support. In the face of the current pandemic, this article analyzes the current situation of the banking industry.

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