

Internship Report
On
Loan Activities and Customer Service Satisfaction of
Bangladesh Commerce Bank Limited
(Pragati Sarani Branch)

By
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ID: 17204077

An internship report submitted to the Brac Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

Brac Business School
Brac University
October 2023

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

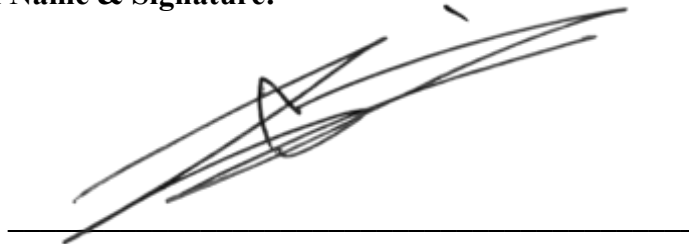
Student's Full Name & Signature:

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_____ **Md. Shahriar Kabir Shafiq** _____

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Supervisor's Full Name & Signature:



_____ **Dr Saad Md Maroof Hossain**

Assistant Professor,

Brac Business School

Brac University

Letter of Transmittal

Dr Saad Md Maroof Hossain

Assistant Professor,

Brac Business School

Brac University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Sir,

I am delighted to present my internship report on Bangladesh Commerce Bank Limited's (BCBL) loan activities and customer service satisfaction. This report is founded on the skills and knowledge I gained during an internship at BCBL. I would greatly appreciate it if you would acknowledge my internship report and acknowledge the time and effort I put into its preparation and completion. I have made a diligent effort to depict the initial scenario of loan operations and customer service satisfaction with a focus on effectiveness and efficiency. I would like to express my gratitude for your assistance, guidance, and insightful feedback on my work. Your support has greatly facilitated my understanding and provided practical knowledge for my learning journey.

I respectfully request that you carefully review and evaluate my report, with the hope that it will be deemed acceptable.

Yours faithfully,

Md. Shahriar Kabir Shafin

ID: 17204077

Brac Business School

Brac University

Non-Disclosure Agreement

This agreement is made and entered into by and between Bangladesh Commerce Bank Ltd and the undersigned student at Brac University Md. Shahriar Kabir Shafin

Acknowledgement

First and foremost, I would like to express my gratitude to Allah for endowing us with the strength to endure. I would like to extend my sincere appreciation to the individuals who have demonstrated a keen interest in supporting, applauding, assisting, and placing their trust in me as I compile this report on loan operations and customer service satisfaction within Bangladesh Commerce Bank Limited (BCBL), based on the experiences I gained during my internship. I would like to take this opportunity to show my gratitude to Dr. Saad Md. Maroof Hossain, Assistant Professor at Brac Business School, Brac University Bangladesh, for providing me with guidance and assistance in the preparation of my report.

The purpose of this report, titled "Loan activities and customer service satisfaction of the Bangladesh Commerce Bank Limited," is to fulfil the requirements of the internship at the conclusion of the Bachelor of Business Administration (BBA) programme. During the planning of this study, I was very lucky to get helpful advice, supervision, and teamwork from a number of highly respected people. I'd like to thank S.M. Showkat Hossain (Senior Vice President and Branch Manager), Mohammad Masud Kaiser (Principal Officer and Manager Operation), Shiarajam Monir (Credit in Charge Officer), Afsana Rahman (Junior Officer), and Mohammad Adnan-Ash-Shafiq (Senior Officer-Cash) for their helpful suggestions and advice on my topic.

Executive Summary

The paper is an in-depth look at how loans work and how happy customers are with Bangladesh Commerce Bank Limited's customer service. Credit is a significant asset offered by financial institutions. The success of a financial institution is heavily contingent upon the proficient administration of credit. One notable aspect of financial intermediation in Bangladesh is the prevalent and concerning default culture. The financial sector has been influenced by it. The primary factor contributing to non-performing loans is the insufficient assessment of perceived risk prior to granting loans or extending credit. This deficiency can be addressed through a comprehensive and efficient lending risk analysis framework, which serves as a guideline for banks in Bangladesh. By adopting such a framework, banks can actively manage their loan portfolios, aiming to minimize losses and achieve a satisfactory level of return. This study examines the various aspects related to credit, including its nature, different types, credit risk, management system, policies, credit approval procedure, management committee, credit risk monitoring, and the performance of Bangladesh Commerce Bank Limited.

This study looks at how Bangladesh Commerce Bank Limited works and how it handles credit risk. The Bangladesh Commerce Bank Limited's view of the banking business is given in the first part of this report. This paper goes on with details about the Institute. What the business wants to do and why. This question is about how to use a key management profile. The third part of this study talks about the idea behind credit risk management. In the fourth chapter of the study, Bangladesh Commerce Bank Limited's loan and advances, loan to deposit ratio, standard loan, sub-standard loan, bad loan, and loss loan results are all looked at. Chapter five of the final report has the results of the research and suggestions for how to improve credit performance.

Keywords: credit, loan, loans, bank, risk, commerce, Bangladesh, banks, framework, asset

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List of Acronyms

BCBL= BANGLADESH COMMERCE BANK LIMITED

ROA= RETURN ON ASSETS

SND= SPECIAL NOTICE DEPOSIT

CC HYPO= CASH CREDIT HYPOTHECATION

RTGS= REAL TIME GROSS SETTLEMENT

BEFTN= BANGLADESH ELECTRONIC FUNDS TRANSFER NETWORK

OD= OVERDRAFT

SOD= SECURED OVERDRAFT

EPS= EARNINGS PER SHARE

P/E= PRICE EARNINGS RATIO

CIB= CREDIT INFORMATION BUREAU

BCC= BANGLADESH CREDIT COMMITTEE

BIN= BUSINESS IDENTIFICATION NUMBER

TIN= TAXPAYER IDENTIFICATION NUMBER

RWA= RISK WEIGHTED ASSETS

CRR= CASH RESERVE RATIO

SRR= STATUTORY RESERVE RATIO

ROE= RETURN ON EQUITY

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Chapter 1. Overview of Internship

1.1 Information about the student

Md. Shahriar Kabir Shafin

ID: 17204077

Program: Bachelor of Business Administration (BBA)

Major: Finance & Banking

1.2 Information About Internship

1.2.1 **Period:** 3 months

Company Name: Bangladesh Commerce Bank Ltd

Department: Loans & Advances and Customer Service Satisfaction

Address: KA/218, Kuril Chourasta, Zakir Complex (1st floor), Dhaka.

1.2.2 **Information about the internship company's supervisor**

Name: S. M. SHOWKAT HOSSAIN

Position: Sr. Vice President & Branch Manager

1.2.3 Job Description

I had the chance to work in two important areas at Bangladesh Commerce Bank Ltd. during my internship: Loans & Advances and Customer Service Satisfaction.

Loans & Advances Department:

- To help with processing loan applications and figuring out if candidates are creditworthy.
- Looking at financial data to figure out how risky different loans are.
- Working with senior employees to come up with plans for paying back loans.
- Keeping an eye on and keeping track of loan payments and withdrawals.

Customer Service Satisfaction Department:

- Talking to customers to get feedback and find out how happy they are with the bank's services.
- Looking at feedback from customers and finding ways to make things better.
- Taking part in the creation of plans to improve customer service.
- Taking part in the implementation of plans to make customers happier in general.

1.3 Results of the Internship

1.3.1 **What the student did for the company**

As a member of the Loans & Advances department, I helped process loan applications, judge the reliability of applicants, and come up with good ways for people to pay back their loans. As part of my job in the Customer Service Satisfaction department, I helped find ways to improve things by getting

useful comments from customers. My efforts were very important in streamlining processes, cutting down on operational waste, and making the whole customer experience better.

1.3.2 Pros for the student:

What I learned during my job was very helpful. For example, I learned more about how banks and finances work, especially when it comes to loans and advances.

- Got better at getting along with others and talking to people by talking to customers.
- A better understanding of the rules and tactics for good customer service.
- The chance to use what you've learned as you study in a real-life business setting.
- Building relationships with experienced banking pros, which will help my job in the future.

1.3.3 Problems or issues that came up during the internship:

- Managing a lot of work with tight deadlines in the Loans & Advances area was one of the hardest parts of my job.
- Dealing with problems from customers and service happiness issues.
- Balancing the needs of two different areas during the same internship period.
- Getting used to the tough and fast-paced work setting at the bank.

1.3.4 Suggestions (to the organization regarding future internship programs):

For positions in the future, I suggest:

- Giving interns more organized direction and training, especially in areas like Loans & Advances that have a lot of work to do.
- Making a training program to help interns get used to working in a fast-paced bank
- There should be chances for interns to work in different areas in order to learn more about how banks work.
- Giving interns more ways to give feedback so that the internship experience keeps getting better.
- Improving ways to talk to each other so that interns know exactly what is expected of them and what they are supposed to do.
- These suggestions are meant to make the job experience better for both the company and the people who will be doing the work.

Chapter 2. Organization Part

2.1 Introduction

The Bangladesh Commerce Bank Limited is a privately owned commercial bank operating within the financial sector of Bangladesh. The thing in question is a financial agency that provides a variety of services to businesses, groups, and people. The Bangladesh Commerce Bank Limited (2022) says that it has contributed a lot to the social and economic growth of the country. This has been done by making progress in business and better trade and commerce. By providing a wide range of banking services, such as specialized loan activities, the bank has helped the economy grow.

2.2 An Overview of Bangladesh Commerce Bank Limited

You can find its main office at the Eunoos Trade Centre (Level-22), which is at 52-53 Dilkusha C/A, Motijheel, Dhaka-1000, Bangladesh. The Bangladesh Commerce Bank Limited (BCBL) has named Dr. Engr. Rashid Ahmed Chowdhury Chairman of the Board of Directors (BCBL, 2022).

2.3 Management Practices

2.3.1 Mission, Vision and Strategy Statement

The Bangladesh Commerce Bank Limited was established as a public company in Bangladesh on the first of June in the year 1998. It was established as a result of three separate laws: the Companies Act of 1994, the Bank Business Act of 1991, and Act 12 of 1997. According to both BanksBD.org and Bangladesh Commerce Bank Limited, there are a total of 48 branches of Bangladesh Commerce Bank Limited spread out across 18 different districts.

The provision of commercial banking services to the clientele of the bank at each of its branches, in accordance with the regulations outlined in the Bank Companies Act of 1991, the directives set out by the Bangladesh Bank, and the fundamental principles of Islamic Shariah, is one of the primary functions of the bank. This function is carried out in accordance with all three sets of regulations.

2.3.2 Objectives of Bangladesh Commerce Bank Limited

The primary aim of the bank is to engage in a comprehensive range of commercial banking operations and promptly adapt to evolving demands for contemporary banking offerings. BCBL set up different deposit plans to meet the needs of people from different social classes. These plans helped the bank gather more deposits.

2.3.3 Vision of BCBL

In their Mission & Vision statement for 2022, BCBL says that their goal is to become the bank that customers prefer while also making important contributions to society.

2.3.4 Mission of BCBL

The main goal of Bangladesh Commerce Bank Ltd (BCBL) is to meet the different needs of its customers and become their chosen bank. By doing this, BCBL hopes to achieve long-term growth, get good returns, and make important impacts to the country's general growth. (BCBL Mission & goal, 2022) This goal is backed by a motivated and highly skilled workforce that is committed to providing professional services.

2.3.5 Activities of BCBL

On October 2014, Bangladesh Commerce Bank Ltd commenced its e GP (e Government & Procurement) service through the signing of a Memorandum of Understanding (MOU) with the central procurement and technical unit under the Ministry of Planning. The bank commenced its operations in May 2015. Customers are able to engage in tender processes effortlessly by utilizing this online platform. Customers have the option to pay a fee of 100 Taka for each tender related to e-tendering at any branch of the Bangladesh Commerce Bank (BCB).

2.3.6 Hierarchy Position of BCBL (Hierarchy Position of BCBL, 2022)

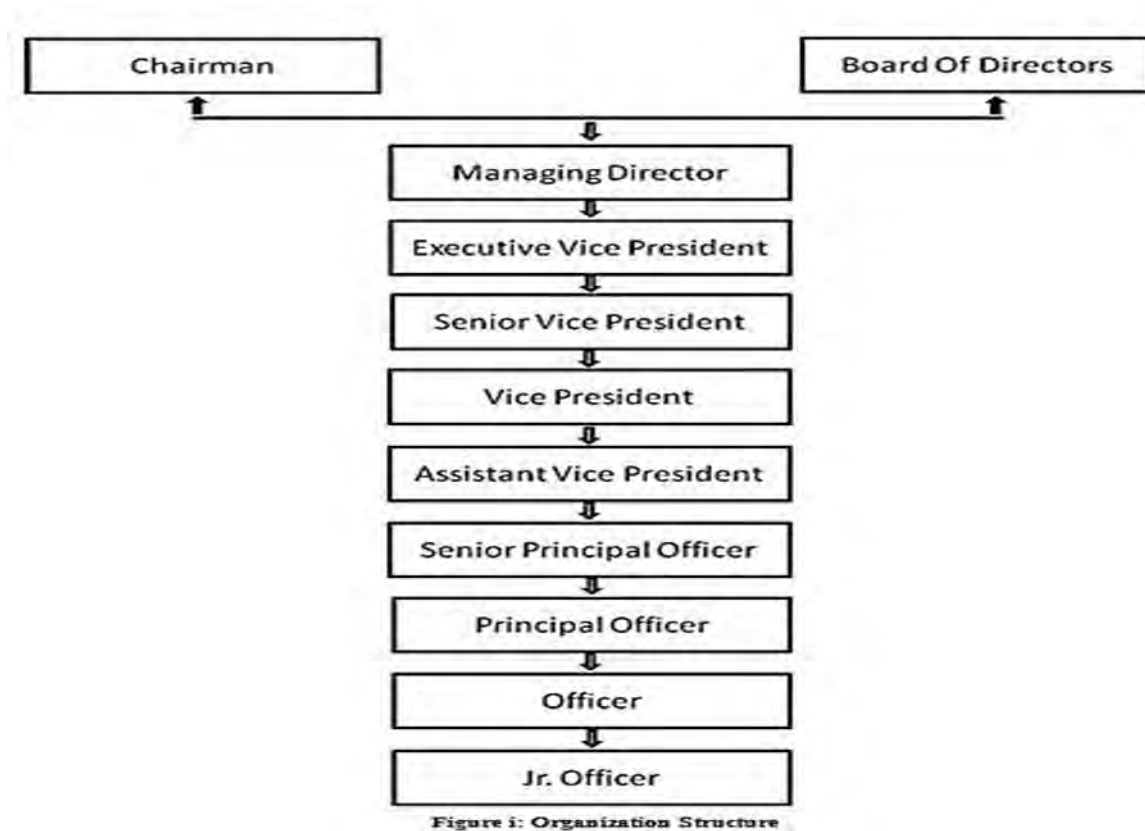


Figure 1: Hierarchy Position of BCBL (Hierarchy Position of BCBL, 2022)

2.3.7 Core Business of BCBL

Bangladesh Commerce Bank Limited is recognized as a financial institution operating in the commercial banking sector. The primary focus of BCBL's operations involves the acquisition of deposits and the provision of loan services. BCB generates its revenue by acquiring modest, easily convertible deposits of limited duration and thereafter utilizing these funds to provide loans of varying sizes and durations, encompassing both short-term, medium-term, and long-term maturities.

The primary focus of BCB involves engaging in deposit and loan operations for both individual and corporate customers within the wholesale and retail banking sectors (Bangladesh Commerce Bank Limited, 2022).

2.4 Marketing Practices

2.4.1 Marketing Strategy:

The Bangladesh Commerce Bank (BCB) uses a full marketing plan that includes both online and offline methods. The bank wants to get a bigger part of the market, improve its image, and keep customers coming back. The plan uses both customer-centered and product-centered approaches to meet the needs of a wide range of customers.

2.4.2 Target Customers, Targeting, and Positioning Strategy:

BCB wants to do business with a wide range of people, including individuals, small businesses, and big corporations. The bank sorts its customers into groups based on their income, the size of their business, and the type of banking services they need. BCB Markets itself as a full-service financial company that focuses on trustworthiness, creativity, and customer happiness through a wide range of products and services.

2.4.3 Marketing Channels:

BCB offers its goods and services through a number of different channels. Physical stores, ATMs, and salespeople are all examples of standard channels. BCB works in the digital world with the help of online banking, smartphone apps, and other technology tools. Customers can connect and do business with the bank through the medium they prefer thanks to its effective omnichannel strategy.

2.4.4 Product/New Product Development and Competitive Practices:

BCB is dedicated to always coming up with new products to meet our customers' changing needs. It does research on new banking products and services to keep up with changing consumer tastes. Offering personalized goods or services at low prices and providing good customer service are examples of competitive strategies. BCB keeps a close eye on its competitors to stay at the top of the market when it comes to new products and great customer service.

2.4.5 Branding Activities:

BCB's strict branding efforts are meant to strengthen the company's place in the market. The bank's logo and website make it clear that it values honesty, openness, and making customers happy. A good way to build brand personality and improve recall is to make sure that branding is consistent across all touchpoints.

2.4.6 Advertising and Promotion Strategies (social media and Digital Marketing):

BCB needs to do a lot of marketing online and on social networks to reach the people it wants to reach. Aside from Facebook, LinkedIn, and Instagram, the bank also runs ads on these other social media sites. It's not just used for advertising; people also use it to get customers interested and get feedback all the time. Web marketing, email ads, and search engine optimization (SEO) are all parts of the overall advertising plan.

2.4.7 Critical Marketing Issues and Gaps:

Even though BCB has a complete marketing plan, it may be hard for them to keep up with new technologies and internet trends that change quickly. It is very important to make sure that digital transactions are safe and that customers always have a good experience across all venues. Regular market study and analysis of customer feedback can help find gaps and make marketing more effective.

2.4.8 Corporate Milestone of Bangladesh Commerce Bank Limited (BCBL, 2022)

Date	Events
08.02.1998	The first board of directors for BCBL has been set up.
01.06.1998	In line with Act No. 12 of 1997, the Banking Companies Act of 1999, and the Company Act of 1994, it was set up as a public limited company.

Date	Events
06.09.1999	With 24 locations across the country, the bank is officially open for business.
16.11.2002	Comilla is the site of the 25th location.
28.04.2011	BCB has moved its headquarters from Taranga Complex to 52-53 Dilkusha C/A, level-22 of the Eunoos Trade Centre.
25.05.2011	The "BCB Credit Card" has been released by BCB.
27.09.2011	A 26th location of the seed retailer opened.
20.10.2011	Uttara just got its 27th branch open.
30.11.2011	The 28th branch opened in Feni.
07.12.2011	Bijoy Nagar is the 29th branch to open.
15.12.2011	Muradpur is home to the 30th branch.
28.03.2012	BCB got Mobile Banking going.
30.07.2012	Mandaribazar is the location of the 31st branch.
27.08.2012	Bandura is now home to the 32nd outpost.
06.09.2012	Jessore is home to our 33rd location.
17.09.2012	Dinajpur is now home to the 34th outpost.
14.11.2012	Paltan is home to the 35th location, a Foreign Exchange office.
03.12.2012	Juri is now home to the 36th outpost.
17.12.2012	The Savar location is the 37th to open.
24.12.2012	Opened its 38th branch in Batajore.
30.06.2013	Opening of the 39th branch in Pragati Sarani.
04.07.2013	The opening of the 40th branch in Kapilmuni.
05.12.2013	The opening of the 41st branch in Barisal.
15.12.2013	Kathgora inaugurated its 42nd branch.

05.05.2014	BCBL establish the Central Trade Processing Unit (CTPU) in its non-AD branches in order to expand international trade financing.
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Table 1: Corporate Milestone of Bangladesh Commerce Bank Limited (BCBL, 2022)

2.5 Operations Management and Information System Practices

2.5.1 Data Management:

When it comes to collecting, storing, and processing data, BCB employs state-of-the-art technology to guarantee accuracy and security.

2.5.2 Information Sharing:

The use of secure methods and online platforms facilitates the dissemination of information to a large audience. As a result, communicating honestly with clients and other stakeholders becomes much simpler.

2.5.3 Database and Office Management:

By streamlining internal processes, robust systems facilitate the management of massive datasets and boost productivity.

2.5.4 Quality Management:

Quality control procedures are integrated into BCB's computer systems as part of the company's quality management system. The company's main goal is to continuously improve.

2.5.5 Scheduling and Resource Allocation:

Information systems are responsible for optimizing the utilization of staff plans and resources when it comes to scheduling and assigning.

2.5.6 Operations Management:

Automation and real-time monitoring are two operations management characteristics that can greatly improve the overall efficiency of everyday tasks.

2.5.7 Security Measures:

Security measures, including robust encryption and frequent audits, are in place to ensure that critical data remains safe.

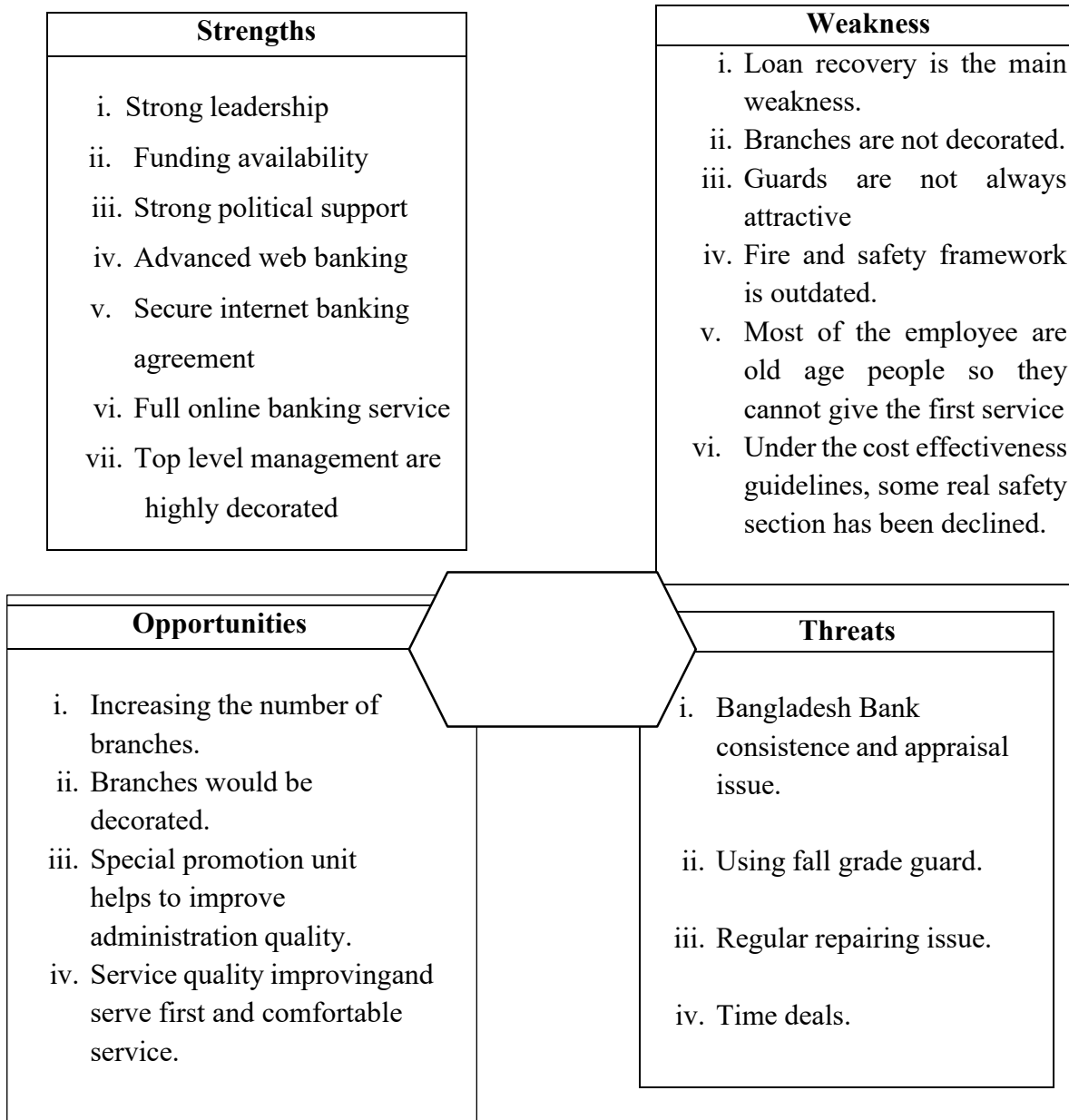
2.5.8 Continuous Improvement:

By regularly reviewing its processes and providing assistance for the incorporation of fresh concepts into its data systems, BCB is able to uphold its reputation as an industry leader in continuous improvement.

2.6 Market Research and Competitive Intelligence

2.6.1 Swot (Strength, Weakness, Opportunity & Threat) Analysis of Bcbl

A company's internal and external environments are both analyzed in the SWOT framework, which takes into account the opportunities and dangers that arise during the business cycle.



2.6.2 Analysis of industry

Across Bangladesh's banking sector, the markets and businesses that BCB serves are experiencing rapid growth and development. The focus of BCB, one of the largest banks in Bangladesh, is on rapidly developing areas. More and more individuals in Bangladesh are interested in banking services as a result of the country's improving economy, expanding middle class, and increased urbanization. In order to capitalize on these opportunities and appeal to tech-savvy consumers, BCB has expanded its branch network, introduced innovative products and services, and enhanced its online banking platform.

Bangladeshi banks face stiff competition from both domestic and international rivals. Competition in the market comes from a variety of sources, including private banks, foreign institutions, and banks owned by the government. Everything is more exciting since there is a lot of rivalry among the many banking organizations. The Bangladesh Bank has the critical task of ensuring that all people can utilize banks and maintaining economic growth. Government regulations and unpaid debts continue to be problems for Bangladeshi banks. Additionally, as a result of developments in financial IT and the proliferation of internet banking, the corporate landscape is constantly evolving. For BCB and similar banks, this is a fantastic opportunity to differentiate themselves and adapt to the evolving needs of their consumers. Opportunities for development and improvement abound in a sector crucial to the expansion of the national economy. These are evident in the banking sector of Bangladesh and specifically in Bangladesh Commerce Bank.

2.6.2.1 Main Competitors

It is tough for Bangladesh Commerce Bank Limited to beat the other big banks in the country. South East Bank, Islami Bank Bangladesh, and Dutch-Bangla Bank are some of the other well-known business banks in Bangladesh. These businesses are tough rivals since they provide a wide range of money-related products and services and have a large share of the market. State-owned banks like Pubali Bank and Janata Bank are strong competitors because they have a lot of branches and are backed by the government. When foreign banks like Standard Chartered and HSBC come into the banking business, the risks are higher. Bangladesh Commerce Bank Limited tries to be different by offering new goods, giving great customer service, and putting a lot of emphasis on digital banking. In the market, this helps the bank keep and grow its top spot.

2.7 Financial Performance and Accounting Practices

2.7.1 Return on Asset (ROA):

According to this, it shows how the bank's general assets or resources are used over time and how well the management makes money.

ROA= Net Income/ Total Assets

ROA	2017	2018	2019	2020	2021
Southeast Bank	0.37	0.69	0.62	0.47	0.37
National Bank	1.34	1.01	0.9	0.66	0.57
Dutch-Bangla Bank	1.3	1.3	1.2	1.3	1.1
Pubali Bank	0.4	0.84	0.45	0.61	0.56
Bangladesh Commerce Bank	0.08	-5.87	-3.26	-4.79	-3.43

Table 2: Return on Asset (ROA)

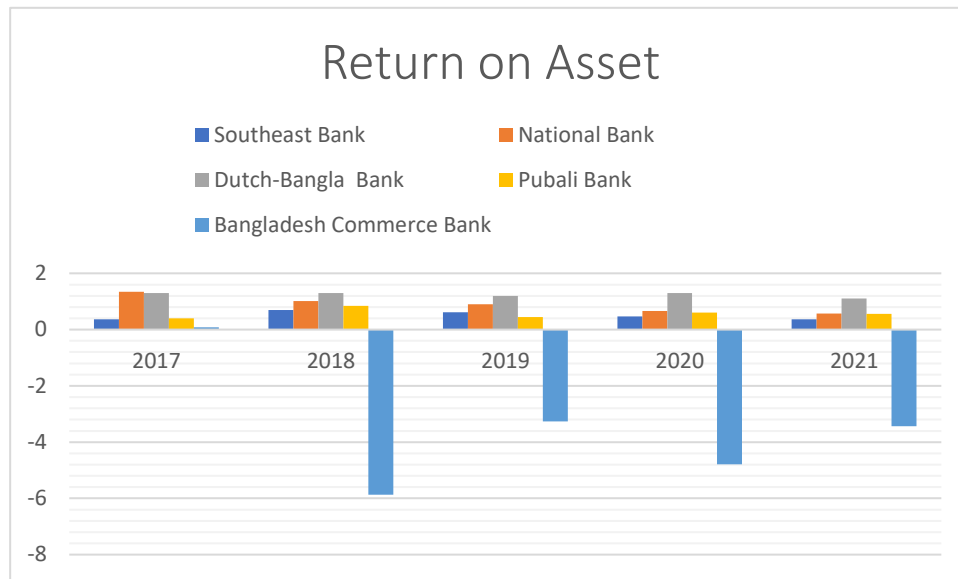


Figure 2: Return on Asset (ROA)

Observation: A close look at Return on Assets (ROA) data from a few Bangladeshi banks from 2017 to 2021 shows some interesting trends.

There has been a steady and profitable performance at the bank, as shown by its good Return on Assets (ROA) over the past five years.

Southeast Bank's Return on Assets (ROA) went down from 2018 to 2021, which suggests that the bank might have trouble staying profitable and making good use of its assets.

The Return on Assets (ROA) numbers show that National Bank has consistently done well. From 2017 to 2021, they show a pretty stable trend with few changes. The direction of the Return on

Assets (ROA) was always positive, which suggests that the business was successful in making money.

During the time period that was looked at, Pubali Bank's Return on Assets (ROA) changed over time. In 2018, it reached its best point. Even though the company had problems, it was still able to keep its Return on Assets (ROA) positive in 2021, which shows that it has the potential to keep making money.

The fact that Bangladesh Commerce Bank's Return on Assets (ROA) was negative in 2018, 2019, 2020, and 2021 shows that the bank faced big problems. If the bank regularly had low earnings during that time, it's possible that it had problems managing its assets and running its business efficiently.

The study of Return on Assets (ROA) shows big changes in how well the institutions did financially and how profitable they were over the time period that was looked into. A bank's financial health is good if its return on assets (ROA) stays the same or goes up. On the other hand, if ROA goes down or even negative, it means there are management and profitability problems that need to be looked into and fixed.

2.7.2 Return on Equity (ROE):

ROE gives an idea of how profitable a bank is compared to its owners' money.

ROE	2017	2018	2019	2020	2021
Southeast Bank	4.46	9.17	8.56	6.91	5.98
National Bank	11.63	9.15	8.49	6.69	5.88
Dutch-Bangla Bank	16.3	19.7	17.2	18.4	16.1
Pubali Bank	5.58	12.51	6.64	8.82	9.1
Bangladesh Commerce Bank	0.83	-175.26	3245.24	-89.33	-42.08

Table 3: Return on Equity (ROE)

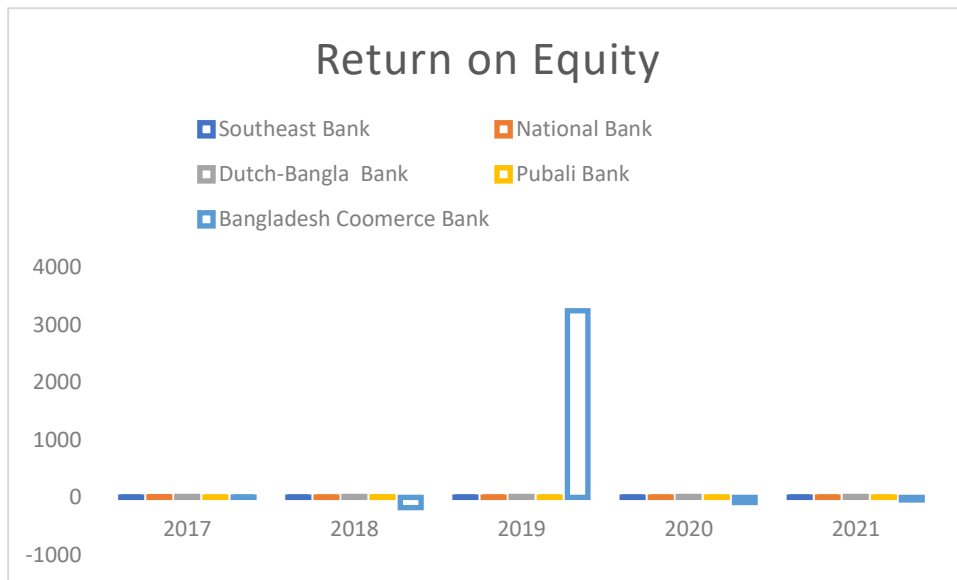


Figure 3: Return on Equity (ROE)

Observation: Looking at Return on Equity (ROE) data for a certain group of Bangladeshi banks from 2017 to 2021 shows some interesting trends.

Over the past five years, Dutch-Bangla Bank has regularly maintained a commendable and favorable Return on Equity (ROE), which shows that it is good at making big money for its stakeholders.

It was not seen that Southeast Bank's progress kept going up over time. Even though it has gone up and down from time to time, Southeast Bank has generally had a good return on equity (ROE). Even though the return on equity was very high in 2018, it has been slowly going down since then, which suggests that it might be hard to keep up such high yields in the future.

During the given time period, National Bank's Return on Equity showed a pretty stable trend. The

return on equity (ROE) for National Bank didn't change much over the years. The fact that the company consistently shows a positive return on equity shows that it can reliably give investors a return, which highlights its success.

Even though Pubali Bank's return on equity (ROE) changed over time, it was still good overall. This shows that the bank's success was marked by both good and bad outcomes. In 2018, the return on equity (ROE) went up significantly, which means that the company was able to make more money for its owners that year.

On the other hand, Bangladesh Commerce Bank's return on equity (ROE) changed a lot from 2018 to 2019, with very high positive numbers seen in both years. These changes make it more likely that you will face many problems and possibly see unusual financial deals during this time.

In conclusion, the information about return on equity (ROE) shows how these institutions' profits and financial health changed over the time period that was studied. It is more likely that financial institutions will give their customers reliable and regular returns if their return on equity (ROE) is steady or going up. Still, banks that see big changes in things like return on equity (ROE) may have problems that need to be looked into more and fixed.

2.7.3 Earnings Per Share (EPS):

Earnings per share is the bank's yearly net profit divided by the number of common shares it has out there. Its net income split by the number of shares it has.

EPS	2017	2018	2019	2020	2021
Southeast Bank	1.11	2.35	2.16	1.81	1.5
National Bank	1.98	1.54	1.36	1.14	1.13
Dutch-Bangla Bank	7.5	21	8.7	10	8.8
Pubali Bank	1.53	3.33	2.08	3.57	3.4
Bangladesh Commerce Bank	1.48	-112.19	-64.86	-98.49	-63.91

Table 4: Earnings Per Share (EPS)

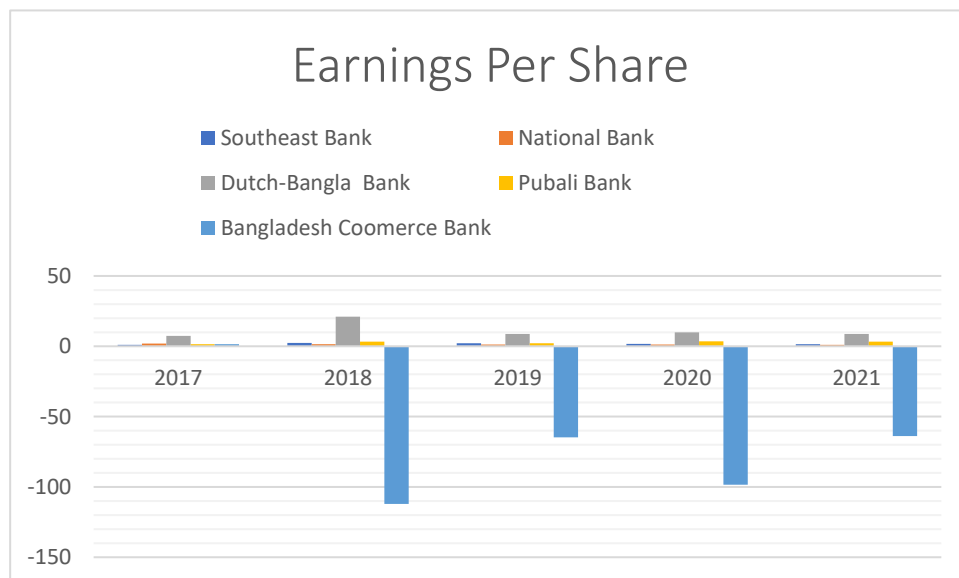


Figure 4: Earnings Per Share (EPS)

Observation: A close study of carefully picked EPS data from banks in Bangladesh from 2017 to 2021 shows some interesting patterns.

The earnings per share (EPS) figures for Dutch-Bangla Bank showed that the company did very well financially in both 2018 and 2020. This is because each share represented a large return on investment. During the given time period, the financial institution regularly made large profits.

The changes in how well Southeast Bank is doing Southeast Bank's earnings per share (EPS) changed over time. In its history, 2018 was the best year for EPS. Through all of these changes, the bank consistently kept positive earnings per share (EPS) numbers over the four-year period.

Since the beginning of time, National Bank's earnings have been very stable, with only a small drop in the value of each share. Based on the provided level of reliability, it can be concluded that the financial organization can constantly make money for its owners.

The fact that Pubali Bank's earnings per share (EPS) are going up shows that the company is becoming more profitable. Between 2017 and 2021, the bank's earnings per share kept going up.

The Bangladesh Commerce Bank had a lot of problems, as shown by the fact that it had negative profits per share (EPS) in 2018, 2019, 2020, and 2021. During that time, the bank lost money because of the problems or losses described above that came up when it came to giving profits to shareholders.

To sum up, the information on earnings per share shows how well these companies did financially and how their profits changed over the study time. Financial institutions that regularly keep their earnings per share (EPS) numbers positive or rising are thought to be doing well. On the other hand, those whose EPS numbers change a lot may be having money problems.

2.7.4 Loan to Deposit ratio:

The loan-to-deposit ratio shows how liquid a bank is. Of course, 80% to 90% is the best number.

LOAN TO DEPOSIT RATIO	2017	2018	2019	2020	2021
Southeast Bank	82.12	81.55	81.63	80.26	78.7
National Bank	91.09	99.78	98.49	94.84	92.09
Dutch-Bangla Bank	77.1	77.2	73.9	67.5	71.8
Pubali Bank	88.16	87.7	79.86	73.5	71.2
Bangladesh Commerce Bank	64.26	70.02	66.03	63.42	55.62

Table 5: Loan to Deposit ratio

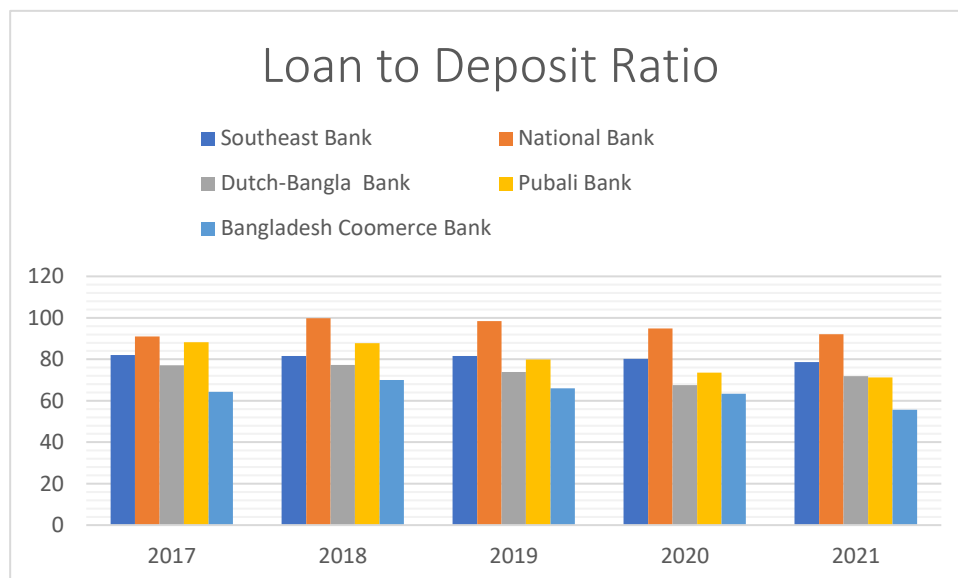


Figure 5: Loan to Deposit ratio

Observation: The Loan to Deposit Ratio (LDR) numbers for the picked Bangladeshi banks from 2017 to 2021 show some interesting patterns.

Southeast Bank's Loan-Deposit Ratio (LDR) has been pretty stable over the past few years, going from 82.12% in 2017 to 78.7% in 2021. For example, the fact that the bank's loan-to-deposit ratio doesn't change much shows that it manages its loan business well.

The loan-to-deposit ratio (LDR) at the National Bank has always been higher than 90%, which means that there are a lot more loans than savings. The bank went through many changes, but its loan business stayed a big part of its deposit base.

From 77.1% in 2017 to 71.8% in 2021, the Loan-Deposit Ratio (LDR) of Dutch-Bangla Bank has been going down in a generally stable way. The consistency that has been seen says that deposits and loans are being managed in a smart and sound way.

A decrease in Pubali Bank's loan-to-deposit ratio (LDR) over time indicates that the bank's loan portfolio has shrunk in comparison to its savings. It's possible that banks are being more careful about giving out loans, which would explain this trend.

A big change happened to Bangladesh Commerce Bank's Loan-Deposit Ratio (LDR) between 2017 and 2021. It went down from 64.26 percent to 55.62 percent. Based on this finding, it looks like the bank may be changing its strategy, since deposits are no longer being used as collateral for loans.

By looking at the LDR statistics, we can see that different banks handle their loan portfolios and customer deposits in different ways. If a bank's loan-to-deposit ratio (LDR) stays the same or goes down, it could mean that the bank is changing how it lends money, how it manages risk, or its general business strategy to better meet the needs of the market and government rules.

2.7.5 Debt to Equity ratio:

The debt-to-equity number shows how much debt a bank has. This number shows how much debt a bank has compared to the value of its owners' equity. Total Debt / Total Equity is how it's worked out.

DEBT TO EQUITY RATIO	2017	2018	2019	2020	2021
Southeast Bank	12.14	12.57	12.85	14.66	15.35
National Bank	7.69	8.09	8.45	9.16	10.59
Dutch-Bangla Bank	37.1	50.1	38.4	43.4	32.5
Pubali Bank	13.08	13.97	13.81	13.64	13.55
Bangladesh Commerce Bank	30.2	34.5	45.86	48.2	35.9

Table 6: Dept to Equity ratio

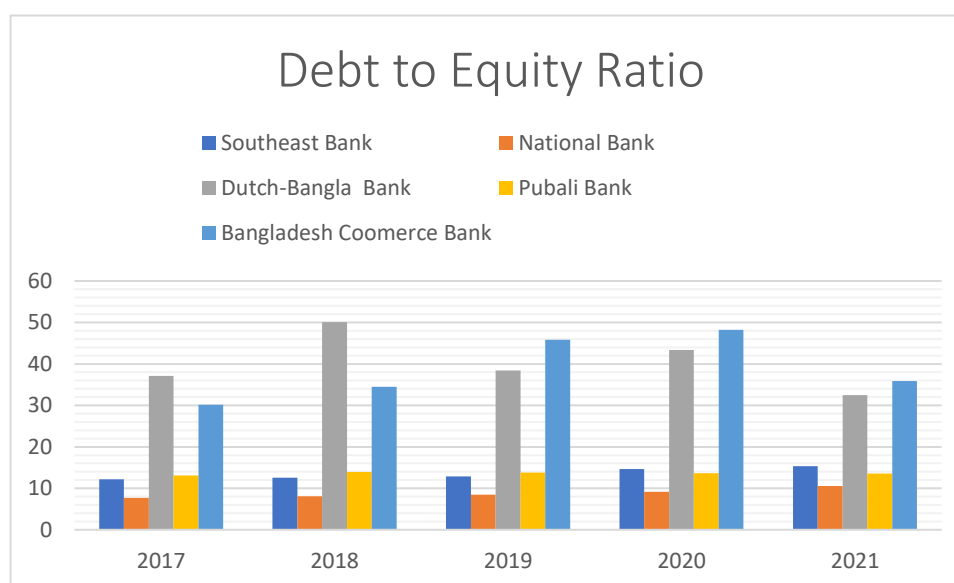


Figure 6: : Dept to Equity ratio

Observation: By looking at the Debt-to-Equity Ratios (D/Es) of the picked Bangladeshi banks from 2017 to 2021, we can learn a lot of important things.

The National Bank's debt-to-equity ratio showed that the bank was cautious. Over the given time frame, the debt-to-equity (D/E) ratio for National Bank showed a cautious trend, slowly rising from 7.69 in 2017 to 10.59 in 2021. Because of this, the company has a higher amount of cash flow diversification and uses less debt.

In 2018, there was a big change in Dutch-Bangla Bank's debt-to-equity (D/E) ratio. After a noticeable rise, there was a big drop in the years that followed. Compared to other banks in the same business, the bank's debt-to-equity ratio (D/E) stayed pretty high. With that said, the bank might be thinking about changing how it gets and uses capital because of these situations.

Since Southeast Bank's debt to equity ratio has been slowly going up over time, it means that the bank has taken on more debt compared to its equity. The rise that was seen followed a clear trend, even if it did suggest a greater reliance on debt-based financing.

The debt-to-equity ratio of Pubali Bank has stayed around 13 over the years, showing a steady trend. This is because the bank has always stuck to a good debt-to-equity ratio in its capital strategy.

Bangladesh Commerce Bank's debt-to-equity (D/E) ratio changed a lot over the years. In 2019, it reached its best point. These changes could mean that the bank has tried new ways to handle its capital structure and financing.

In short, looking at the D/E statistics shows that these banks use a range of different capital structures and financing methods. A company's low debt-to-equity ratio shows that it is working to lower its debt load in order to improve its overall financial situation. Additionally, a high debt-to-equity ratio means that the company needs to borrow more money in order to continue growing and running its business. Changes in the debt-to-equity (D/E) ratio could be caused by different financial plans and actions taken by managers.

2.7.6 Non-Performing Loan (NPL):

Banks are very worried about loans that aren't being paid back. Deposits are the bank's debt, and if these deposits turned into bad debt, the bank would finally lose money. So, the higher the NPL percentage, the more likely it is that it will go bankrupt.

NON-PERFORMING LOAN	2017	2018	2019	2020	2021
Southeast Bank	5.99	5.87	4.87	3.1	4.81
National Bank	10.64	9.5	10.98	9.38	10.56
Dutch-Bangla Bank	4.1	4.1	4.4	2.2	3.7
Pubali Bank	8.68	5.46	4.38	2.73	2.6
Bangladesh Commerce Bank	29.03	38.75	50.39	42.33	46.84

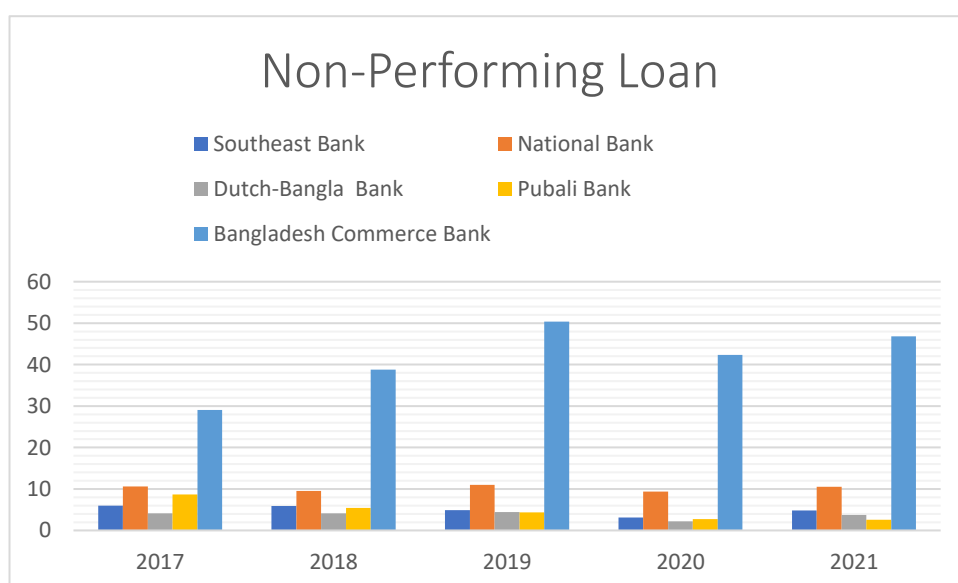


Figure 7: : Non-Performing Loan (NPL)

Observation: Looking at Non-Performing Loan (NPL) statistics for the chosen Bangladeshi banks from 2017 to 2021 can teach us a lot of useful things.

Southeast Bank's nonperforming loan rates don't change much over the course of five years. The percentage of non-performing loans (NPL) changed over time within a range that could be controlled. This suggests that loans that are no longer making money should be managed in the same way.

The problem of National Bank's nonperforming loans (NPLs) has been going on for a long time. There has been a lot of worry about the bank's non-performing loan (NPL) number for a long time. The bank's nonperforming loan to deposit ratio went up and down over 9% on a regular basis, which shows that there are ongoing worries about the quality of the assets and how credit risk is managed.

Dutch-Bangla Bank has demonstrated adept risk management and asset security by maintaining a low level of non-performing loans over an extended period.

In 2021, the proportion of bad loans held by Public Sector Bank that were not repaid decreased from 8.68% in 2017 to 2.6%. This exemplifies the advancements in credit risk management.

Bangladesh Commerce Bank has a lot of trouble due to its very fluctuating and consistently over 40% nonperforming loan (NPL) rates. Non-performing loans (NPLs) in significant and fluctuating quantities indicate issues with reliability and credit management.

Lastly, data on non-performing loans reveals that various banks handle credit risk and asset health in very different ways. The management of a bank's poor loan portfolio is typically improved when the non-performing loan (NPL) rate remains low. Having high levels of non-performing loans (NPLs) on a regular basis or seeing significant changes in these ratios may pose hazards to a bank's ability to remain in business.

2.7.7 Net Interest Margin:

The net interest margin indicates the profitability of an investment and the quality of the bank's decision-making in this area. Finding the difference between an object's interest gained and interest paid is its purpose.

Net Interest Income / Average Asset

Net Interest Margin	2017	2018	2019	2020	2021
Southeast Bank	2.56	3.1	3.62	2.54	2.85
National Bank	1.96	1.87	2.4	1.66	1.75
Dutch-Bangla Bank	2.44	1.7	2.13	2.55	2.95
Pubali Bank	2.29	2.32	1.89	0.55	1.31
Bangladesh Commerce Bank	3.95	2.18	2.29	-2.23	-3.16

Table 7: Net Interest Margin

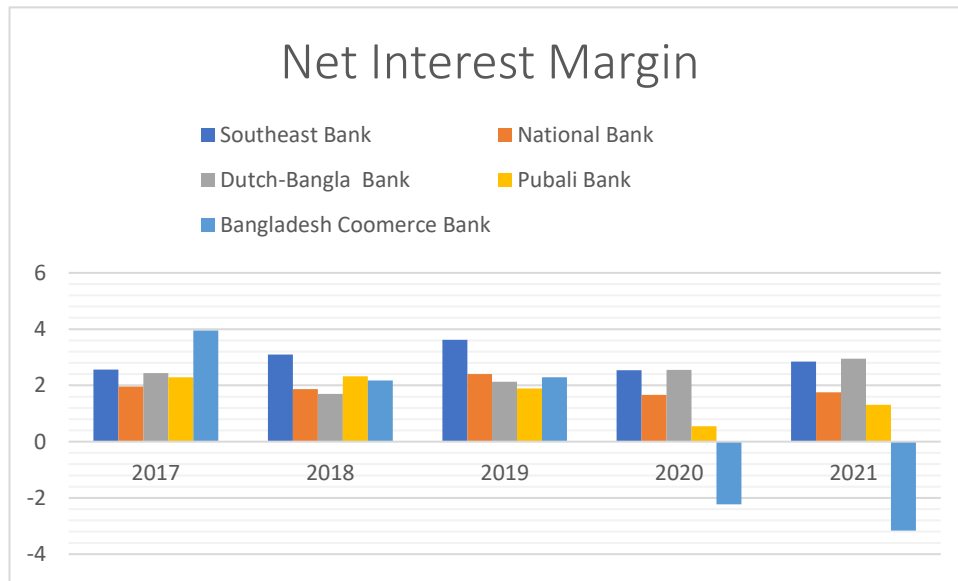


Figure 8: Net Interest Margin

Observation: Notable patterns can be seen in the Net Interest Margin (NIM) data of the selected Bangladeshi banks from 2017 to 2021.

Over the years, Southeast Bank's net interest margin (NIM) has been pretty stable, with only small changes seen. This means that stocks that pay interest can be counted on to give a steady stream of income.

The National Bank's Net Interest Margin (NIM) has changed over time, hitting its highest point in 2019. Since the Net Interest Margin (NIM) ranged from 1.66% to 2.4% over five years, it showed that the bank's ability to earn interest changed over that time.

There wasn't a clear movement in the NIM for Dutch-Bangla Bank. The numbers show that there was a drop in 2018, followed by rises in 2019 and 2020. Through this observation, we can see that the bank's interest income has grown in different ways over time.

The current conversation is about looking at changes in Pubali Bank's Net Interest Margin (NIM). Pubali Bank's Net Interest Margin (NIM) changed over time. In 2020, it went down by a large amount. The measured increase in the bank's net interest margin (NIM) from 0.55% to 2.32% shows that interest income has grown at the same rate over the period of time.

The NIM of Bangladesh Commerce Bank got a whole lot busier. In both 2017 and 2018, the company's profit rates were good. However, the company's profit margins turned negative in 2020 and 2021 as a result of falling profitability. According to the NIM statistics research, the bank does not have a solid grasp of its interest revenue and costs.

Lastly, the NIM figures reveal significant differences in the ability of the aforementioned financial institutions to manage interest expenses and maximize interest income from their assets. Maintaining or increasing net interest rates is indicative of the bank's ability to generate interest income consistently and efficiently. Banks that struggle to stabilize their interest revenue or respond to market fluctuations may have a negative or fluctuating Net Interest Margin (NIM).

2.8 Summary and Conclusions

This long part talks about many things about Bangladesh Commerce Bank Limited (BCBL), such as its operations, marketing, management, information systems, financial success, important anniversaries, and achievements. Since it began in 1998, BCBL has grown to have 48 groups spread out across 18 districts. The bank's plan to boost economic and social growth includes a lot of different types of business banking services, like digital government services and as-deposit schemes. An all-encompassing omnichannel approach is part of the marketing plan, and BCBL's corporate milestones mark important points in the company's history. Some ways to figure out how healthy BCBL's finances are are to look at its return on assets (ROA), return on equity (ROE), earnings per share (EPS), loan-to-deposit ratio (LDR), debt-to-equity ratio (D/E ratio), and non-performing loans (NPL).

2.9 Recommendations/Implications

This section gives a thorough look at Bangladesh Commerce Bank Limited (BCBL) from the time it was founded in 1998 up to the present. The test covers more than just financial success. It also looks at marketing, management, information systems, and operations. BCBL uses a digital strategy to market and offer its business banking services in all of its 48 branches, which are spread out across 18 districts. Along with the Loan-to-Deposit Ratio (LDR) and the Debt-to-Equity Ratio (D/E ratio), Earnings per Share (EPS), Return on Assets (ROA), and Return on Equity (ROE) are some of the most important financial measures. Some of the ideas that are put forward are using strategic growth plans, coming up with new advertising campaigns, improving working processes, taking advantage of new technologies, and keeping a close eye on spending. It is important to put risk management, customer education, and business social duty at the top of the list if you want to keep growing and adapt to changing market conditions. By regularly reviewing big wins, BCBL can make sure that its progress is more in line with its growing goals.

Chapter 3. Project Part

3.1 Introduction to the Study

For the most part, our daily lives rely on the banking system these days. Many companies and industries depend on the help they get from financial institutions like banks to run their operations smoothly. Financial institutions have given the company money in the form of operating capital and project loans to help them run their business and make things. In addition, they regularly put the money they make from sales into their bank account every day. The farmer got a loan from a bank so that he could buy fertilizer and land rights for farming. At different points in their lives, people build their own homes, buy cars, and buy other valuable household items like TVs, freezers, and computers. Often, they need help from banks to pay for these things. A country's unique economic growth depends on banking, which makes it an important part of that country's economic system.

Upon the conclusion of the academic course, a Bachelor of Business Administration (BBA) student is mandated to undertake a practical orientation within an organization as part of the 3-month internship program requirement. Being the largest and most prominent commercial bank, it bears a significant duty to foster the economic development of the nation. The bank consistently demonstrates its dedication to providing a superior level of service by continually enhancing its banking technology and adhering to rigorous standards of corporate ethics, which are deeply ingrained in its longstanding commitment and tradition. This paper aims to provide a comprehensive understanding of credit, deposits, loans, and advances, as well as loan management, within the context of BCBL.

Loan management is a robust and efficient procedure that serves as a fundamental risk guideline for Bangladesh Bank. This guideline empowers banks to proactively administer their loan portfolios, thereby mitigating losses and generating a satisfactory level of return for shareholders.

3.2 RATIONALE OF THE STUDY

This internship report is being submitted in fulfillment of a requirement for the Bachelor of Business Administration (BBA) program at Brac University. Bangladesh Commerce Bank Limited is the subject of this report. I'll be spending the next three months working as an intern at Bangladesh Commerce Bank Limited.

As an intern at Bangladesh Commerce Bank Ltd.'s Pragati Sarani office, I worked in the bank's various loan, deposit, and advance offices. My study focuses on "Loan activities and customer service satisfaction within the context of Bangladesh Commerce Bank Limited." Assistant Professor at Brac Business School, Brac University Bangladesh, Dr. Saad Md. Maroof Hossain, has examined and approved the content of this paper. This report is being written as part of my internship's final requirements. This report helps fill in the picture of how the bank functions on a daily basis.

3.3 The Purpose of the Study

- The primary objective of this research is to examine the practices of Bangladesh Commerce Bank Limited (BCBL) in terms of loan management.
- The study aims to outline and convey a set of particular objectives in this report. There exist
 - ❖ In order to acquire knowledge pertaining to the operations and maintenance of credit within this financial institution.
 - ❖ In order to acquire information about various types of loans.
 - ❖ The objective of this study is to conduct a comprehensive analysis of the loan management procedures employed by the bank.

- ❖ In order to acquire knowledge regarding the various methodologies employed for credit rating as well as to comprehend the credit rating procedures implemented inside Bangladesh Commerce Bank Limited, it is important to delve into the subject matter.
- ❖ for the purpose of understanding the issues that have affected the BCBL overall during the last five years.
- ❖ In order to ascertain certain discoveries and propose plausible recommendations.

3.4 SCOPE OF THE REPORT

Bangladesh Commerce Bank is classified as a privately owned business bank inside the country of Bangladesh. This internship opportunity is an integral component of the Business Administration degree program, offering students a valuable opportunity to get practical work experience. The major purpose of this research is to analyze how credit risk management strategies affect a bank's bottom line. The report also includes a review of the loan recovery system and an assessment of its efficacy, as well as a look at credit risk management and the tools used in this process. There is a great chance for those who are familiar with Bangladesh Commerce Bank Limited's banking operations.

3.5 Restriction of the Research

The lack of necessary information is the main reason why this study has limitations. Due to security and operational reasons, the bank is unable to provide certain details.

- The investigation was limited by time constraints, which significantly impacted its duration.
- Current information was not accessible.
- Due to the high workload of bank workers, there is limited availability for information sharing.
- Not all customers exhibit proactive behavior or possess the expertise necessary to share information.

3.6 METHODOLOGY

3.6.1 SOURCE OF DATA COLLECTION

A. Primary data: The act of gathering data directly from the practice field is sometimes referred to as the primary source of data. The basic data collection approach to be employed is outlined as follows:

- In-person interviews with department heads and employees were crucial in gathering the necessary data.
- One's practical work experience can greatly contribute to the collection of valuable material that enhances the informativeness of a report. In my case, working at various desks within the branch has provided me with such an opportunity.
- Engaging in group discussions with fellow interns from the branch and classes serves as an additional avenue for acquiring knowledge and staying informed.

B. Secondary data:

1. The bank's annual report, the group business principal manual, and the group instruction manual and business instruction manual from earlier research reports are all good examples of in-house resources.

2. External references:

- The official website of Bangladesh Commerce Bank Limited.

- This article and the annual report of Bangladesh Commerce Bank Limited serve as the study's primary sources.

3.7 FINDINGS AND ANALYSIS

3.7.1 LOAN ACTIVITIES OF BANGLADESH COMMERCE BANK LIMITED

3.7.1.1 DEFINITION OF LOAN

A loan refers to the provision of funds to a recipient with the expectation of repayment, encompassing the original loan amount along with accrued interest. Prior to extending a loan, lenders will evaluate several factors pertaining to the potential borrower, including their income, credit score, and debt obligations. Credit cards are an example of an unsecured loan, while a mortgage is an example of a collateralized loan (Kagan, 2021).

3.7.1.2 CLASSIFICATION OF LOAN

The primary role of a commercial bank is to facilitate the accumulation of savings from the general public through the acceptance of deposits. Subsequently, these banks provide a significant portion of the collected deposits as loans and advances to individuals, industries, companies, and other entities seeking financial resources for investment purposes. The primary source of revenue for a bank is derived from the interest generated through loans and advances. The profitability of a bank is contingent upon the effective manner in which loans and advances are often granted by the bank, taking into consideration the security provided. Following the release of the loan, it is imperative to implement supervision and monitoring measures to guarantee the timely repayment of the original amount, in addition to the accrued interest. In instances where a borrower is unable to fulfil their obligation to repay the accrued interest and scheduled installments on a loan after the designated due date. This particular category of loan is commonly referred to as a default loan.

There are 8 types of loan. They are-

1. Cash loans
2. Balance Transfer loans
3. Co- borrower loans
4. Refinancing your car loan
5. Mortgages
6. Student loans
7. Short-Term Loans
8. Loans to consolidate debts

8 types of loans are described below.

1. **Cash loans:** A cash loan refers to a type of loan where the borrower receives the loan amount in physical currency. This characteristic distinguishes it from overdraft loans, installment loans, and leases.
2. **Balance Transfer loans:** A balance transfer loan refers to a type of personal loan offered by Lending Club Bank that facilitates the process of debt consolidation by allowing the bank to make payments to one or multiple creditors on behalf of the borrower.

3. **Co-borrower loans:** A co-borrower is an individual who submits an application for a loan and assumes shared responsibility for the loan's liabilities alongside another borrower. In light of these conditions, it is incumbent upon both borrowers to assume responsibility for the repayment. Typically, borrowers also have title to the property or other valuable item that the loan is intended for.
 4. **Auto Refinance loans:** An auto refinance loan refers to the process of substituting an existing auto loan with a new loan. The process of refinancing exhibits a notable efficiency, as it demands a relatively short amount of time and numerous lenders possess the capability to promptly assess and make decisions.
 5. **Home loans:** A home loan, often known as a mortgage, is a type of secured loan that is acquired for the purpose of purchasing a property. This loan is received by presenting the house itself as collateral to the lender. It provides money with significant value at affordable interest rates and for extended durations. Upon completion of the repayment process, the ownership of the property is then given back to the borrower.
 6. **Students' loans:** A student loan refers to a contractual arrangement in which a student enrolled in a higher education institution obtains financial resources from a lending institution, typically a bank, to cover the costs associated with their educational pursuits. Subsequently, the student is obligated to repay the borrowed funds upon completion of their studies and commencement of their professional career.
 7. **Payday loans:** A payday loan is a type of short-term loan that is usually for \$500 or less, has a high interest rate, and is usually due on the borrower's next paycheck.
 8. **Debt Consolidation loans:** Debt consolidation loans involve the process of acquiring a fresh loan with the intention of settling existing liabilities and consumer debts. The process of consolidating multiple debts involves merging them into a singular, larger liability, sometimes in the form of a loan. This consolidation typically offers more advantageous terms for repayment, such as lower interest rates, reduced monthly payments, or both.
- According to Lending Club's report in 2022,

3.7.1.3 *LOAN PROPOSAL*

There are some basic documents needed to apply for loans. They are-

- Vat Certificate
- Application Letter in Bangla
- Most Recent Business License
- Taxpayer Identification Number Certificate
- Financial Statement
- Recommendations of Bangladesh Credit Committee (BCC)
- Copy of NID of clients and guarantor
- Credit Information Bureau Undertakings (CIB)
- Financial Statement
- Bank Statement

3.7.1.4 *EMERGENCY LOAN PROCESSING AT BANGLADESH COMMERCE BANK*

While I was an intern at Bangladesh Commerce Bank, I made a big difference in how well the Emergency Loans for Professionals section ran. Most of the people who bought from this niche market were workers, like doctors, engineers, and government and military leaders. Working on the team gave me a chance to

see how business and public service intersect, as well as the unique problems that these respected people faced.

The statement from the Business and Investment Committee was a big part of how I was able to help them get an emergency loan. Because this document was so important to the decision-making process, it was necessary to pay close attention to every detail and have a deep knowledge of how finances work. Along with more experienced committee members, I carefully looked over all urgent loan applications to make sure they met the bank's standards and all legal requirements.

Checklists were very important to the loan process because they gave both the loan office and the customer a regular way to do things. During the testing and implementation of the Branch Checklist, each internal process was carefully looked over to make sure it was followed and was correct. This step was very important for improving the process, lowering the chance of mistakes, and speeding up the whole application review.

One of my jobs was to interact with customers through the Client Checklist. Interviewing clients helped me get the information I needed and make sure that all the important details were included. Regardless, this part of the process gave me a chance to improve my interpersonal abilities while also making sure that the emergency loan applications were real. It was easier to build trust and be honest with clients when you used active listening methods, which meant paying close attention to their concerns and responding with empathy at the right times.

I was also told to act as an intermediary for the clients, the office, and the Business and Investment Committee. The mediator's job was to make sure that the application process went smoothly and that the committee and its clients could talk to each other clearly. I was given detailed information about every step of the process, from submitting the application to the final choice and beyond.

To sum up, my internship at Bangladesh Commerce Bank's emergency loan processing section was a great way for me to grow as a professional. It helped me improve my ability to organize, think critically, and talk to others. Because providing money is such an important part of a system that helps companies and people right away with money, it's even more important to be responsible when doing so. Without a doubt, this wide range of experiences has greatly improved my knowledge of the financial world, giving me insights that I could not have gained in school.

**BANGLAESH COMMERCE BANK LTD.**

Credit Management Division, Head Office, Dhaka

- BUSINESS & INVESTMENT COMMITTEE NOTE -

Date:

SUBJECT: Proposal for approving Emergency loan/Investment for Tk. (Taka)
only for years at 12.00% interest/profit rate favoring Mr., designation..... (Working in))

ECON SECTOR CODE	:903040	PRODUCT CODE	: 20714	GEOGRAPHICAL DIV./DIST.	
ECON. PURPOSE CODE	: 8111	INDUSTRY SCALE/SME CODE	: 12	GENDER CODE	1001 (MALE)

BRANCH'S PORTFOLIO : (Amount in Crore TK.)

Dated	Total Deposit	Total Advances	AD Ratio	Classified Loans & Advances	Profit

01. Primary Reference:

1.1	Client's Application No & Date	:	
1.2	Branch reference no & Date	:	

02 CIB Information party & Guarantors

2.1	CIB Information of Applicant as Borrower & Co-borrower and Guarantor.	1) Collection Date..... 2) Outstanding 3) Status:
2.2	CIB Information of Guarantor (Cemon Ara- Wife)	1) Collection Date..... 2) Outstanding 3) Status:
2.3	CIB Information of Guarantor (colleague/relative/friend)	1) Collection Date..... 2) Outstanding 3) Status:

03. Party Application: Customer of Branch Mr. applied to the branch for Emergency loan of Tk. (Taka) only for years for the purpose of on 05/10/2023.

04. Branch Recommendation:

In view of the customer's application a proposal for sanction of Tk. (Taka.....) only for the purpose of under **Emergency loan/Investment for High Officials/Executives Scheme** for a period of years in favor of Mr. is send to the head office with recommendation.

05. BORROWER'S INFORMATION:

5.1	Name	:	
5.2	Father's Name	:	
5.3	Mother's Name	:	
5.4	Spouse Name	:	
5.5	Successor		1. Name..... Age..... Profession..... 2. Name..... Age..... Profession..... 3. Name..... Age..... Profession..... 4. Name..... Age..... Profession.....
5.6	Present address	:	
5.7	Permanent address	:	
5.8	Official Address	:	
5.9	Contact number & email id	:	
5.10	Date of birth and age	:	
5.11	NID No	:	
5.12	TIN (personal) No	:	
5.13	Income tax return submission	:	
5.14	Designation	:	
5.15	Joining date	:	
5.16	Confirmation Date	:	
5.17	Date of Retirement	:	
5.18	Service Time/Period Remain	:	

06. Account details of the customer maintained at the branch:

Type of account	Account No.	Transaction duration (01 year)	Debit summation	Credit Summation	Deposit status
Savings/current/SND					

**BANGLAESH COMMERCE BANK LTD.**

Credit Management Division, Head Office, Dhaka

- BUSINESS & INVESTMENT COMMITTEE NOTE -

Date:

SUBJECT: Proposal for approving Emergency loan/Investment for Tk. (Taka.....) only for ... years at 12.00% interest/profit rate favoring Mr., designation..... (Working in))

07. Account details maintained by the customer with other bank:

Type of account	Account No.	Transaction duration (01 year)	Debit summation	Credit Summation	Deposit status
Savings/current/SND					

08	Divisional Observation & Analysis-	
8.1	Verification of Information Proposed	Information of credit proposal is verified by Branch.
8.2	Purpose of Loan & Acceptability	The loan will be disbursed for proposed purpose.
8.3	CIB Status, date and amount	
8.4	DBR of the borrower	
8.5	Present Liability of the borrower:	

Lending Bank & Branch	Loan Type	Disbursement date	Amount of Loan	EMI	Present Outstanding	Overdue	Tenure	Status
BCBL								
Other Bank								
Total								

09. Salary Information and DBR Calculation:

Sl No.	Description	At present	Upon Proposed Loan	Remark
1	Basic Pay			
2	Gross Pay			
Deductions From Salary				
3	Emergency loan Installment			
4	Other Loan Installment			
5				
6				
7	Other Deductions			
8	Total Deductions(3+4+5+6+7)			
Take Home Salary(2-8)				
DBR				

10. Details of Guarantors:

Spouse Information as guarantor:		College/Relative/Friend's Information as guarantor:	
Name:		Name:	
Father's Name:		Father's Name:	
Mother's Name:		Mother's Name:	
National ID No.:		National ID No.:	
Occupation:		Occupation:	
Date of Birth:		Date of Birth:	
Personal Net Worth:		Personal Net Worth:	
Present Address:		Present Address:	
Permanent Address:		Permanent Address:	
Office Address:		Office Address:	
Cell No.:		Cell No.:	
Residence Phone No.:		Residence Phone No.:	
Office Phone No.:		Office Phone No.:	

11. Other Comments (if any)

12. TERMS & CONDITIONS FOR PROPOSED FACILITIES:

Types of Facilities	† Emergency loan/Investment for High Officials/Executives
Limit	† TK. Lac
Purpose of the Limit	†
Tenor/period loan/investment	of † years (but not more than Remaining Service Period).
Rate of Interest	† 12.00% p.a. (Changeable time to time). Additional interest/profit at the rate of 2% per annum will be charged if the loan become overdue/EOL.
Method Distribution	† The sanctioned loan shall be disbursed through direct transfer to the customer's saving/current/SND account.
Mode of repayment	† By Monthly Equal Installment (EMI). Installment to be started from next month.
Processing Fee	† 0.50% on approved loan.
Supervision Fee	† 1% supervision fee has to be collected as per the instructions of the head office circular



BANGLAESH COMMERCE BANK LTD.

Credit Management Division, Head Office, Dhaka

- BUSINESS & INVESTMENT COMMITTEE NOTE -

Date:

SUBJECT: Proposal for approving Emergency loan/Investment for Tk. (Taka.....) only for ... years at 12.00% interest/profit rate favoring Mr., designation..... (Working in))

No-01/2023 dated 26/06/2023.

- Charge Documents : A set of charge documents should be obtained from the Borrower as per instruction circular no 03/15 dated 20-01-2015 of BCBL
- Cheques (of advance dated) : Post-dated MICR cheque @ No. of EMI with a forwarding letter

13. RECOMMENDATION OF BRANCH:

..... branch recommended the proposal for sanction of tk only under **Emergency loan/Investment for High Officials/Executives Scheme** for a period of years at 12.00% profit rate per annum in favor of Mr.

Strengths of the proposal	Weaknesses of the proposal
1. The proposal is admissible as per PPG.	The loan is unsecured. But there are 3 personal guarantees against the loan
2. The loan is low risk as the customer is employed by the	
3. The customer has the ability to repay his installments.	
4. The Branch recommended for sanctioning the loan.	

14.	Branch/Departmental Recommendation	<p>All the information presented in the note has been verified in the light of the information received from the branch and the information has been found to be correct. Customer's savings account and NID verified.</p> <p>As the proposed loan has low risk, the proposal for approval of tk only under Emergency loan/Investment for High Officials/Executives Scheme favoring Mr. is placed before B & I Committee with divisional recommendation.</p>
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Business and Investment Committee:

When it comes to emergency loans, the Business and Investment Committee of Bangladesh Commerce Bank is very important. The above-mentioned group is very important when it comes to reviewing and approving requests for short-term loans during emergencies. A committee made up of experts in finance, risk management, and business analysis carefully considers each loan plan to see if it is possible and how important it is.

People who want to get an emergency loan usually have to give a lot of paperwork that explains what they want the money for, how much they want, and when they plan to pay it back. In order for the Business and Investment Committee to do a full review, they need this form. In their memorandum,

which is a big part of the decision-making process, the group gives a short summary of what they looked at, talked about, and suggested regarding the emergency loan application.

Along with setting up a framework that encourages openness and responsibility in decision-making, the committee's note gives a thorough explanation of the deliberation process. This paper goes into great detail about all the factors that the bank considered when deciding whether to approve or reject the emergency loan. It includes the risks, costs, and effects on the bank's overall loan portfolio.

In addition, the notice that the committee sent out is an important tool for doing internal checks and making sure that rules are followed. The above statement is official proof of the committee's study, which is in line with the bank's commitment to responsible financial management and lending practices.

The Business and Investment Committee is very important to Bangladesh Commerce Bank's emergency loan process because it protects the bank's finances and makes sure that customer needs are met quickly. Since the committee carefully looked over the case and official records back this up, the bank can now confidently give out emergency loans, which improves its general strength and reputation in the financial sector.

3.7.1.5 CHECK LIST FOR BRANCH

S/L	Type of Documents	Yes	No	Remarks
1.	Branch Forwarding with recommendation			
2.	Client Application			
3.	Loan Presentation Form			
4.	Two Passport size Photo (Applicants & 2 Guarantors).			
5.	Bio-data of customer			
6.	Photocopy of NID & Verification Copy (Applicant & 2 Guarantors).			
7.	Corporate ID card & Visiting Card			
8.	Salary Account (SB Acc.) Statement (1 Years)			
9.	Salary Certificate			
10.	Photocopy of TIN Certificate			
11.	TIN Return Slip			
12.	IT 10B			
13.	Update CIB (Applicant & 2 Guarantors)			
14.	Guarantor Form with all details			
15.	Contact Point Verification (CPV) of applicant & Guarantors			
16.	Personal Net worth Statement of the Applicant & Guarantors			
17.	Copy of Utility Bill (Applicant).			
18.	Other Bank Statement for 12 months (If any)			

BCB Special Loan for Service Holder/ Emergency loan/Investment for High Officials/Executives

Table 8: Check List for Branch

3.7.1.6 CHECK LIST FOR CLIENT

BCB Special Loan for Service Holder/ Emergency loan/Investment for High Officials/Executives

S/L	Type of Documents	Yes	No	Remarks
1.	Two Passport size Photo (Applicants & 2 Guarantors).			
2.	Bio-data of customers & guarantors			
3.	Photocopy of NID of Applicant & Guarantors.			
4.	Corporate ID card & Visiting Card			
5	Salary Account (SB Acc.) Statement (1 Years)			
6.	Salary Certificate			
7.	Photocopy of TIN Certificate			
8.	TIN Return Slip			
9.	IT 10B			
10.	Personal Net worth Statement of the Guarantors			
11.	Copy of Utility Bill (Applicant).			
12.	Other Bank Statement for 12 months (If any)			

Table 9: Check List for Client.

3.7.2 CUSTOMER SERVICE SATISFACTION OF BCB

3.7.2.1 ACCOUNT OPENING DOCUMENT (BCBL DOCUMENTS, 2022)

The following papers are needed for a single customer:

- a) If you have it, a copy of the passport. You could also give the bank a certificate from your workplace, a certificate from a commissioner or chairman, or a letter of reference from someone the bank likes.
- b) If it's important, the Taxpayer Identification Number (TIN) certificate.
- c) You need to bring two passport-sized photos that have been signed by the Introducer.

In the case of a single proprietorship,

- a) You have to give a copy of the business license.
- b) The Proprietor/Signatory needs to bring two recent pictures of passport size that have been signed by the Introducer.
- c) If available, an official passport copies of the owner or signer; alternatively, a commissioner's or Chairman's Certificate or an official Letter of Introduction from someone the bank deems suitable.
- d) The Certificate of TIN

To start a partnership account,

- a) you need to give the bank a copy of the firm's Partnership Deed.
- b) Putting together a list of collaborators, including their names and phone numbers.
- c) You need a copy of the business license.
- d) The firm's partners' decision about starting the account and giving permission for it to be used, which has been signed off on by the firm's Managing Partner.
- e) In the case of a registered partnership, the Partnership agreement must be submitted along with a copy of the firm's Certificate of Registration.
- f) Each partner or witness needs to have two recent pictures the size of a passport that have been verified by the Introducer.
- g) If available, an official passport copies of the owner or signer; alternatively, a commissioner's or Chairman's Certificate or an official Letter of Introduction from someone the bank deems suitable.
- h) Certificate of TIN.

Private and Public Limited Company:

- a) The company's statement and articles of incorporation, authenticated in writing.
- b) The duly attested and original Certificate of Incorporation for the company.
- c) A Public Limited Company's Certificate of Commencement of Business, with an official signature from an officer of the company.

- d) The most up-to-date Form XII and list of Board of Directors, including contact information.
- e) A signed authorization from the company's Chairman or Managing Director outlining the Board of Directors' decision to establish the account and grant access to its funds.
- f) A photocopy of the company's license.
- g) Two passport-sized pictures of each signer taken within the past two years, with the Introducer's verification.
- h) If available, a copy of each signer's passport; otherwise, a commissioner or Chairman-signed letter of introduction from someone the bank likes.
- i) Taxpayer Identification Number Certificate.

Organization, be it a club, a trust, a mosque, a madrasa, a school, or a charitable group:

- a) A certified copy of the organization's founding documents, such as articles of incorporation or bylaws.
- b) A certificate, registration, or permit issued by the appropriate government entity, with a verified copy provided.
- c) Each member of the Board of Directors/Executive Committee and their contact information is provided.
- d) Details on the account opening and the Board/Executive Committee/Governing Body's approval of its use, with the appropriate signatures from the Chairman, Secretary, or President.
- e) Two recent (within the past two years) passport-sized photos of each signer, with the Introducer's permission.
- f) In lieu of these, the bank may accept a Commissioner's/Chairman's Certificate, Letter of Introduction, or Passport Copy from each signer.

3.7.2.2 ACCOUNT CLOSING DOCUMENTS (BCBL DOCUMENTS, 2022)

In order to initiate the account closure procedure, it is necessary for the account holder to personally visit the branch. In order to initiate the closure of an account at the branch, it is necessary to complete and submit an account closure form, in addition to providing a de-linking form, any unused check books, and the associated debit card. In the provided form, it is necessary to specify the rationale behind the decision to close the bank account.

Although the process of closing a bank account is generally straightforward, it is advisable to adhere to the following procedures in order to ensure a smooth and trouble-free experience. Failure to complete specific stages may lead to financial penalties or result in a delay in receiving my salary.

- Opening a new bank account is essential to provide a secure channel for depositing funds and facilitating financial transactions.
- Please ensure that the funds are promptly transferred to my newly established bank account. It is advisable to initiate the closure of the previous account on the same day to avoid potential charges imposed by some banks in the event of insufficient funds.

- Transfer all recurring payments to the newly designated bank account: The utilization of a bank account can facilitate the management of financial resources; yet, circumstances may arise where it becomes imperative or prudent to switch banking institutions. In certain instances, the act of transitioning to a different financial institution may simply involve the identification of a bank that provides reduced fees or superior interest rates for savings accounts.
1. The initial step in transitioning banks is the determination of the preferred financial institution to whom the funds shall be transferred.
 2. Compile a comprehensive inventory of my automated financial transactions, encompassing both outgoing payments and incoming deposits. Automated bill payments, direct deposits, and regular transfers have the potential to streamline and enhance the efficiency of one's financial management. When transitioning between banks, it is imperative to ensure the accurate transfer of transactions to the new accounts.
 3. Initiate the process of opening a new bank account: After careful consideration of various banks, I can proceed with the establishment of my new account. Numerous financial institutions presently offer the convenience of online account opening, which might potentially facilitate the process of transitioning between banks.
 4. Register for online and mobile banking services: Following the establishment of a new bank account, it is imperative to acquire the means to conveniently access it. The decision to enroll in online and mobile banking should be made with careful consideration, particularly when banking only with an internet-only institution. In such cases, online and mobile banking are often the sole available options.
 5. It is necessary to update my automated payments and deposits upon the opening of my new account, as transitioning banks requires additional steps. At this juncture, it becomes imperative to transfer all automated payment and deposit arrangements.
 6. To conclude the process of transitioning to my new bank account, it is necessary to close my previous bank account once I have confirmed that all automatic transactions have been successfully transferred.
 - Please facilitate the process of transferring my direct deposit to the newly designated account.
 - Please inform my previous financial institution that I intend to terminate my bank account.
 - Please ascertain and complete the account closure form. If the necessity arises for me to obtain notarization services, it is likely that a notary public will be accessible at the branch location of my bank or credit union.
 - It is imperative to meticulously record and document all relevant information. It is advisable to obtain written confirmation of the closing of the account.

3.7.2.3 *CURRENT ACCOUNT DEPOSIT*

A Bangladesh Commercial Bank (BCB) account can be opened by any legal resident of Bangladesh who is at least 18 years old. The applicant must include two passport-sized pictures and a photocopy of a government-issued form of identification verifying his or her identity (such as a national identification card, a birth registration certificate, a passport, or a driver's license). Also, a picture of the nominee the size of a passport must be given. To start the process of making an account, you must put down at least

BDT 1,000. The policy lets people take out any amount of money on any given date. You can start an account for yourself, with someone else, or for a business. In the BCBL Deposit Schemes for the year 2022, the rate of interest is shown as 0%.

3.7.2.4 *SPECIAL NOTICE DEPOSIT (SND)*

If you are a citizen of Bangladesh and at least 18 years old, you can open an account at any of the BCB's branches. Two passport-sized pictures and a photocopy of a valid form of identification (e.g., a driver's license, birth certificate, national identity card, or passport) are required to verify an applicant's identity. Additionally, a passport-sized photo of the individual must be sent. A minimum deposit of BDT 1000 is required to open an account. The policy states that any amount can be withdrawn at any time. Interest rates range from 2.50% to 3%. Personal, joint, or institutional accounts may be opened in 2022 using BCBL deposit schemes.

3.7.2.5 *SAVINGS BANK DEPOSIT*

Anyone who has reached legal banking age in Bangladesh and who is a citizen or permanent resident of the country can create an account with BCBL. A photocopy of the applicant's national name card, Birth Registration Certificate, passport, Driver's License, or other document that verifies the applicant's name, as well as two passport-sized pictures, must be sent with the application. The nominee must also submit a photograph of themselves in passport size. To start an account, you must submit a deposit of at least BDT 500. Any amount, at any time, may be withdrawn in accordance with the terms of the policy. The rate of interest is 3.25 percent. In the context of BCBL's deposit schemes, opening an individual, joint, or institutional account in 2022 is entirely possible.

3.7.2.6 *BCB SRIJONI*

Women in the workforce in Bangladesh can open a BCB account at any of the bank's locations. The application must include two passport-sized photographs, a photocopy of a valid identification document, and a passport-sized photograph of the nominee. Acceptable identification documents include national identity cards, birth registration certificates, passports, and drivers' licenses. The first deposit required to open an account is BDT 100. The APR is 3.50% at the moment. Interest will be calculated semiannually from the beginning of the day. There is no minimum balance needed to start accruing interest. The taka 50/= account maintenance fee will be automatically taken every six months. If a profit is made in a six-month period, income tax and excise duty, if applicable, must be deducted from the profit before it can be distributed in accordance with the BCBL Deposit Schemes of 2022.

3.7.2.7 *BCB NONDITA*

The Bangladesh Commerce Bank (BCB) welcomes any Bangladeshi woman who works mostly in the home to open an account at any of its branches. Two passport photos and a photocopy of the applicant's national identification card, birth certificate, passport, driver's license, or other official document establishing the applicant's identity are required. The nominee must also submit a photograph of themselves in passport size. The minimum opening deposit is BDT 500, which is required to initiate the account opening procedure. At any time during the month, you may make a deposit or withdrawal. If more than two withdrawals are made within a week, or if the monthly minimum balance drops below taka 5,000/=, interest will not be credited to the account for that month. The APR is 3.50% at the moment. Interest will be calculated semiannually from the beginning of the day. BCBL Deposit Schemes of 2022 stipulate those profits must be reduced by income tax and excise duty, if applicable, before they may be distributed to investors.

3.7.2.8 *BCB STUDENTS SAVINGS ACCOUNT*

Anyone between the ages of 6 and 18 can sign up for an account. Only parents are eligible to open this account; no one else will be given permission to do so. In order to establish the age of an individual as a form of substantiation, it is necessary to provide a Birth Registration Certificate, passport, or School certificate as documentation before to initiating the account creation process. The interest rate is 7.25%. Interest will be accrued semi-annually based on the daily balance. The minimum required deposit for initiating an account is set at taka 100/=. The account does not incur any maintenance fees. There will be no additional service charge or cost subtracted, save from the fee imposed by the government. The ATM card is subject to a monthly maximum withdrawal limit of 2000/=. Upon the request of the guardian, it is possible to raise this limit to a maximum amount of taka 5000/=. Short Message Service (SMS) will be accessible on the mobile device of the individual who holds the account's guardianship. According to the regulations outlined in the BCBL Deposit Schemes of 2022, it is necessary to withhold income tax and excise duty, if applicable, from the profits obtained.

3.7.2.9 *BCB FIXED DEPOSIT*

Any legal resident of Bangladesh over the age of 18 is eligible to open a term deposit account at any BCB office. The applicant must include two passport-sized pictures and a photocopy of a government-issued form of identification verifying his or her identity (such as a National Identity card, Birth Registration, passport, or driver's license). The nomination packet should also have a passport-sized photo of the applicant. BCBL's savings programs offer an interest rate of 4.50% to 6.00% in 2022.

3.7.2.10 *BCB "CHIKITSHA SHURID"*

A BCBL account is available to any Bangladeshi citizen or permanent resident who is at least 18 years old. Two passport-sized photographs and a photocopy of an official document verifying the applicant's identity (such as a National Name Card, Birth Registration Certificate, passport, driver's license, or other relevant document) must be submitted with the application. One picture of the person the size of a passport should also be included. The account can be started with any amount of money equal to 1000 Bangladeshi Taka times that amount, as long as it doesn't go over the maximum of 25000 Bangladeshi Taka. The plan is offered for different lengths of time, including 5, 10, 15, and 20 years. A loan option of 10,000,000 rupees is available. The annual percentage rate of interest is 7.25%. It is possible to generate funds before a debt is completely paid off.

3.7.2.11 *BCB "BIBAH SHURID"*

Adults who are Bangladeshi citizens and have reached legal banking age can open an account at any BCBL location. A photocopy of the applicant's National Identity Card, Birth Registration Certificate, passport, driver's license, or other needed document verifying identity is required, as well as two passport-sized pictures and a photocopy of the nominee's passport, driving license, or other required document verifying identity. The account may be initiated with any monetary value, subject to a multiplication factor of 1,000 taka, provided that the sum does not exceed 25,000 takas. The scheme is divided into four periods: 5 years, 10 years, 15 years, and 20 years. It is feasible to obtain a loan facility of BDT 10,00,000. The annual interest rate is 7.25%. The generation of cash prior to maturity is feasible by several means such as the issuance of Banker's Certificates of Deposit (BCBL) and participation in Deposit Schemes, as observed in the year 2022.

3.7.2.12 *BCB "SHIKKHA SHURID"*

Any customer who is at least 18 years old and meets the legal requirements can open an account at any BCBL facility in Bangladesh. Photocopies of the applicant's National Identity Card, Birth Registration Certificate, passport, driver's license, or any other valid identification document verifying the nominee's identity are necessary, in addition to one passport-sized photo of the nominee and two images of the

applicant. You can start the account with any amount, and then multiply it by 1,000 takas, but it can't be more than 25,000 takas. Five-, ten-, fifteen-, and twenty-year terms are available for the plan. Borrowing up to \$100,000 is well within the realm of possibility. The interest rate is 7.25 percent per annum. There are a number of options for generating funds before maturity in 2022, including deposit schemes and the Bangladesh Commerce Bank Limited (BCBL).

3.7.2.13 BCB "NIRVAR"

Anyone who is at least 18 years old and a citizen of Bangladesh can open an account at any Bangladesh Commercial Bank (BCB) location. Two passport photos and a photocopy of the applicant's National Identity Card, Birth Registration Certificate, passport, driver's license, or other relevant identification document are required. The nominee must also submit a photograph of themselves in passport size. The plan can be used for 3, 5, 7, or 10 years. A lending privilege of up to 90% of the whole amount deposited is possible. In terms of profitability and desirability, a rate of 7.50% is optimal. Multiple BCB Nirvar accounts can be opened at the initiative of a single consumer. The institution offers a monthly installment facility ranging from taka 500 to taka 20,000. The Bank of Central Bank Limited (BCBL) offers a deposit scheme in 2022 that provides customers with an automatic deposit facility at no additional cost when linked to their account.

3.7.2.14 BCB "MONTHLY PROFIT SCHEME"

The idea of a steady monthly profit is attractive. Anyone who can legally open a bank account in Bangladesh and is at least 18 years old can open an account at any BCBL location. The account has the flexibility to be initiated with any monetary value, which will then be multiplied by the conversion rate of 100,000 Bangladeshi Taka. The monthly profit will be put into the clients' CD/SD account automatically. It is possible to obtain a loan privilege of up to 80% based on the entirety of the deposited amount. In the event that the duration exceeds one year, the profit will be disbursed in accordance with the prevailing interest rate of the savings account as stated in the BCBL Deposit Schemes for the year 2022.

3.7.2.15 BCB "DOUBLE DEPOSIT SCHEME"

A Bangladesh Commercial Bank (BCB) account can be opened by any legal resident of Bangladesh who is at least 18 years old. It is acceptable to provide a deposit of at least 50,000 takas. It is anticipated that the deposits will double in size during the next 9 years and 6 months. Up to 90% of the total amount deposited might be borrowed as a loan privilege. A 7.60% interest rate has been set. Income tax and, if applicable, excise duty must be deducted from the proceeds before they can be distributed in accordance with the BCBL Deposit Schemes of 2022.

3.7.2.16 FEATURE OF "BCB DEBIT CARD"

The provision of round-the-clock accessibility throughout our nation. The BCB debit card is accepted at automated teller machines (ATMs) operated by BCB, Q-cash, Omnibus, and DBBL. There are no additional fees or undisclosed charges. According to the BCBL (Banking and Credit Bureau Limited), there will be changes to debit and credit card policies in 2022.

3.7.2.17 BCB CREDIT CARD

The introduction of the "BCB Credit card" by Bangladesh Commerce Bank Limited aims to enhance the experience of its dedicated customer segment. Users of BCB credit cards have access to cash at ATMs of many different financial institutions in the country of Bangladesh. These institutions include: Bangladesh Commerce Bank Limited, BASIC Bank Limited, City Bank Limited, Eastern Bank Limited, Bank Asia Limited, ICB Islamic Limited, IFIC Bank Limited, Jamuna Bank Limited, Janata Bank Limited, Mercantile Bank Limited, National Bank Limited, NCC Bank Limited, Pubali Bank Limited,

Shahjalal Islami Bank Limited, Sonali Bank Limited, and Syndic The banks that make up the Omnibus Network include BRAC Bank, Dhaka Bank, Islami Bank, and Dutch Bangla Bank. The BCB Credit card bearer has the privilege of utilizing all the Point of Sale (POS) terminals offered by City Bank Limited and American Express. Cardholders of BCB are eligible to avail themselves of a purchasing benefit that offers a period of 50 days without incurring any interest charges. This implies that individuals who make a purchase using a BCB Credit card will have access to those funds for a period of up to 50 days without incurring any additional charges (BCBL, Debit & Credit Card, 2022).

3.7.2.18 BEFTN (BANGLADESH ELECTRONIC FUNDS TRANSFER NETWORK)

The BEFTN system is a global electronic clearing system that makes it easier for scheduled Banks to share orders for debit and credit payments. At the end of each working cycle, the system includes the transfer, reconciliation, and calculation of each participant's total net position. The network will work by doing batch processing in real time. The utilization of a communication network enables the exchange of payment information, offering a faster, secure, and more efficient method of inter-bank clearing compared to the current paper-based system. According to the BEFTN Procedure for Branches (2022), the implementation of this system is expected to result in a significant reduction in operational costs, a decrease in risk, and an improvement in the overall efficiency of the payment process.

3.7.2.19 RTGS (REAL TIME GROSS SETTLEMENT)

The phrase "real-time gross settlement (RTGS)" denotes a financial system that enables immediate transfers of funds and/or securities. Real-Time Gross Settlement (RTGS) refers to the ongoing procedure of finalizing financial transactions on an individual basis, without offsetting the debits against the credits within the records of a central bank. Upon completion, payments made through real-time gross settlement systems are deemed to be final and cannot be reversed. The management and operation of systems in the majority of countries are overseen by their respective central banks (Daugherety, 2022).

Chapter 4. Recommendations and Conclusion

4.1 RECOMMENDATION

The Bangladesh Commerce Bank has had a lot of problems in the past few years, as shown by a study of its key performance metrics and financial achievements. A number of indicators, including return on equity (ROE), profits per share (EPS), non-performing loans (NPL), loan to deposit ratio (LDR), debt to equity ratio (DTR), and net interest margin (NIM), can be used to figure out what the problems are.

The ideas that follow describe possible ways to make Bangladesh Commerce Bank last longer and be more stable.

To successfully lower the number of loans that aren't being paid back, the bank should stress the importance of prioritizing risk management innovations. The situation might get better if credit checks are done more thoroughly, loan monitoring is stepped up, and debt collection methods are simplified. Improving the quality of the bank's assets can help it build a stronger and longer-lasting financial future.

As a part of its capital structure and debt management plan, the Bangladesh Commerce Bank has to be very careful about how it handles its debt-to-equity ratio. Increasing the distribution of wealth can make things less vulnerable and more stable. Limiting the amount of debt, you take on and looking into other ways to get property money could both be good ideas.

The improvement of the economy of spending in order for the bank to increase its net interest margin (NIM), it should make cutting costs a top priority. For a business to make more money, one way to do it is to cut down on non-interest costs while keeping running costs as low as possible. It's possible that NIM could benefit from having a well-rounded asset portfolio that includes loans with relatively high interest rates.

For the bank to be successful, it needs to come up with a long-term plan for growth. Setting growth as a top priority shouldn't mean ignoring the need to manage risks properly. It is very important to find a mix between raising the number of loans and keeping the quality of the assets.

Updating and maintaining compliance processes is very important to make sure that all the rules are followed strictly. By making this smart choice, the bank will be able to keep its great image with the government.

Strategically focusing on growing Bangladesh Commerce Bank's Return on Equity and Earnings Per Share can help it make the most money possible. The goal is to maximize cash gains while minimizing negative outcomes.

It is possible that using digital banking and financial technology (fintech) could make operations run more smoothly and improve customer service in this age of digital change. The bank will be better able to meet the changing wants and expectations of its customers now that it has a stronger online presence.

To sum up, Bangladesh Commerce Bank has big problems with its capital structure, its ability to make money, and the quality of its assets. Still, if these suggestions are put into action, the bank will be in a better situation to be successful in the future and stay in business for a long time. Prioritizing risk management, cost reduction, legal compliance, and digitalization are all things that a financial institution must do in order to keep growing and moving forward.

4.2 CONCLUSION

Commercial banks encounter a range of challenges throughout the execution of their activities. The majority of the issue pertains to loans and advances. One of the most concerning aspects of financial intermediation in Bangladesh is the widespread prevalence of a default culture. The financial sector is being influenced by this phenomenon. The proportion of bad loans to total loans in the banking industry remains a major reason for alarm.

The utilization of credit policies is seen as a suitable instrument within the realm of banking in the business domain. The significance of this service is substantial. Similar to other components of economic policy, credit plays a crucial role for financial institutions as it contributes to profit generation and stimulates economic activities within a country. However, due to the inherent risk associated with credit, it is imperative to ensure that loans are utilized effectively in order to meet the borrower's needs. Bangladesh Commerce Bank (BCBL) is a privately owned commercial bank that operates within the country. BCBL holds significant influence in both the banking sector and socio-economic endeavors within Bangladesh.

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Shareholder's Information

Five Years at a Glance

Figures in Million BDT

A. BALANCE SHEET METRIC	2021	2020	2019	2018	2017
Authorised capital	10,000	10,000	10,000	10,000	10,000
Paid up capital	1,989	1,989	1,989	1,989	1,989
Shareholders' equity	(3,762)	(2,193)	(40)	1,273	3,495
Deposits	42,163	36,393	34,039	31,633	30,009
Borrowings	340	320	174	334	180
Loans and advances	23,452	23,080	22,476	22,148	19,284
Credit to deposit ratio (Gross)	55.62%	63.42%	66.03%	70.02%	64.26%
Credit to deposit ratio - Gross (excluding OBU loans)	55.62%	63.42%	66.03%	70.02%	64.26%
Investments	6,416	5,639	5,527	4,972	4,731
Fixed Assets	276	331	311	218	143
Interest bearing assets	20,063	24,382	21,764	3,828	26,725
Total assets	46,129	40,880	39,550	38,028	36,395

B. INCOME STATEMENT METRIC	2021	2020	2019	2018	2017
Net interest income (excluding Investment Income)	(844)	(757)	243	737	728
Non-interest income	82	37	50	71	59
Investment Income	333	429	341	302	328
Non Investment Income (Exchange, fees & charges)	115	89	125	158	138
Operating Revenue	(313)	(202)	759	1,267	1,253
Operating Profit (Profit before provision and tax)	(1,626)	(1,470)	(625)	(284)	302
Provision for loans, investment and other assets	(335)	517	665	1,832	156
Profit before tax	(1,292)	(1,987)	(1,290)	(2,116)	146
Profit after tax (PAT)	(1,583)	(1,959)	(1,290)	(2,231)	29

C. CAPITAL METRIC	2021	2020	2019	2018	2017
Risk weighted assets (RWA) under Basel III	36,132	41,512	41,489	38,791	30,204
Core capital (Tier 1)	(7,014)	(6,145)	(6,052)	(2,707)	797
Supplementary capital (Tier 2)	155	111	144	148	127
Total Capital / Regulatory capital (Tier 1 and 2)	(6,859)	(6,034)	(5,908)	(2,559)	924
Statutory capital (Paid up capital and statutory reserve)	2,264	2,264	2,264	2,264	2,264
Capital adequacy ratio (Regulatory capital/RWA)	-18.98%	-14.54%	-14.24%	-6.60%	3.06%
Core capital (Tier 1) to RWA	-19.41%	-14.80%	-14.59%	-6.98%	2.64%
RWA to total assets	78.33%	101.55%	104.90%	102.01%	82.99%

Shareholder's Information

Figures in Million BDT

D. CREDIT QUALITY	2021	2020	2019	2018	2017
Non performing/classified loans (NPLs)	10,984	9,770	11,325	8,583	5,598
Specific Provision	3,276	3,586	2,999	2,499	765
General Provision	136	112	89	89	89
Total Provision	3,412	3,698	3,088	2,588	854
NPL to total loans and advance	46.84%	42.33%	50.39%	38.75%	29.03%

E. TRADE BUSINESS METRIC	2021	2020	2019	2018	2017
Export	1,417	1,268	2,542	6,174	2,284
Import (LC)	4,133	2,377	3,698	5,034	4,719
Rimittance	3,107	2,108	2,089	1,722	1,187

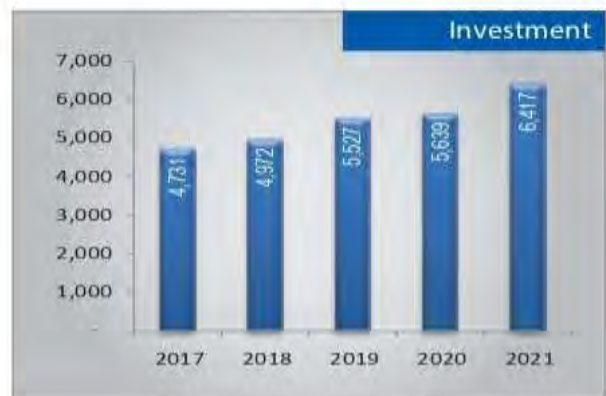
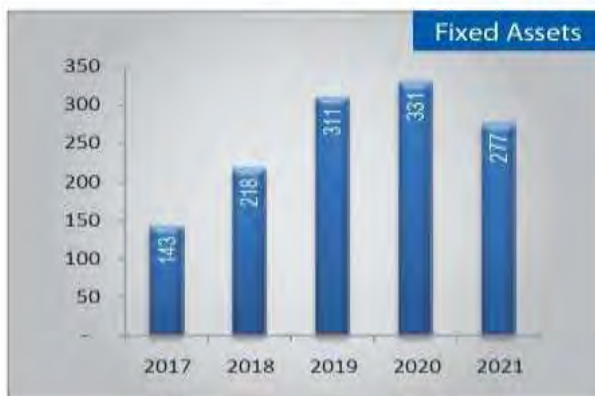
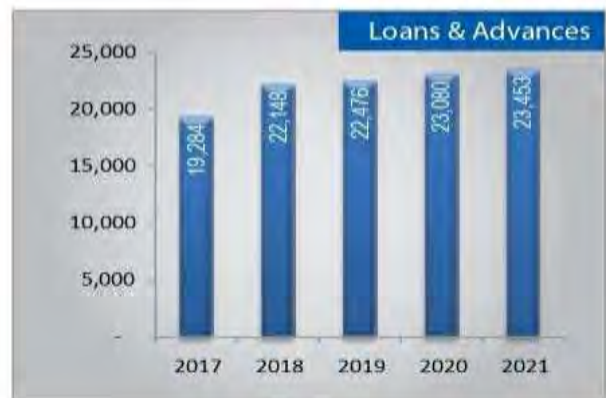
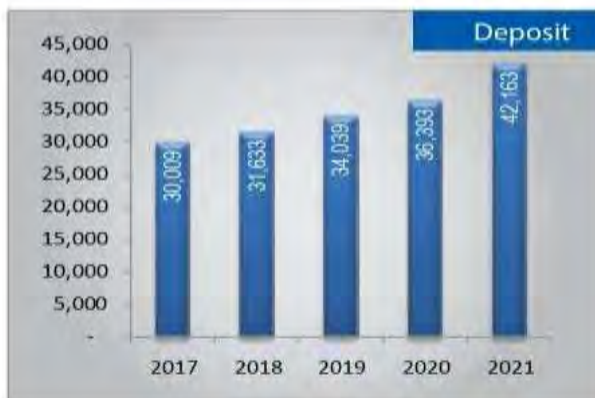
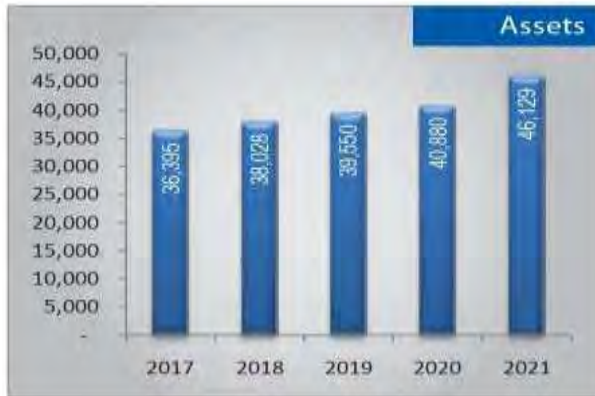
F. EFFICIENCY/PRODUCTIVITY RATIOS	2021	2020	2019	2018	2017
Return on average equity (ROE)	-42.08%	-89.33%	3245.24%	-175.26%	0.83%
Return on average assets (ROA) (PAT/average assets)	-3.43%	-4.79%	-3.26%	-5.87%	0.08%
Yield on advance (average)	4.85%	5.67%	7.45%	7.04%	7.01%
Cost of deposits (average)	5.88%	6.18%	6.85%	5.95%	4.25%
Net interest margin ratio (NII/Average interest bearing assets)	-3.16%	-2.32%	2.29%	2.18%	3.95%
Cash reserve ratio (daily basis)	4.30%	5.61%	5.71%	6.45%	6.44%
Statutory liquidity reserve ratio	14.47%	15.90%	19.84%	20.82%	19.99%
Operating profit per employee	(1.57)	(1.41)	(0.57)	(0.27)	0.32
Operating profit per branch	(23.23)	(21.30)	(9.33)	(4.58)	5.39

G. SHARE-DISTRIBUTION METRIC	2021	2020	2019	2018	2017
Earnings per share (EPS) in BDT	(63.91)	(98.49)	(64.86)	(112.19)	1.48
Operating profit per share in BDT	(81.79)	(73.94)	(31.44)	(14.23)	15.2
Price earning ratio (times)	(1.56)	(1.02)	(1.54)	(0.89)	67.57

H. OTHER INFORMATION (ACTUAL FIGURE)	2021	2020	2019	2018	2017
Number of Branches	70	69	67	62	56
Number of Sub-Branches	13	-	-	-	-
Number of Employees	1,036	1,044	1,101	1,035	952

Graphical Presentation

Business Performance



Graphical Presentation

Business Performance



Operating Efficiency



■ NPL Rate ■ NPL Amount

■ AD Ratio ■ Deposit ■ Loans & Advances

Graphical Presentation

Operating Efficiency



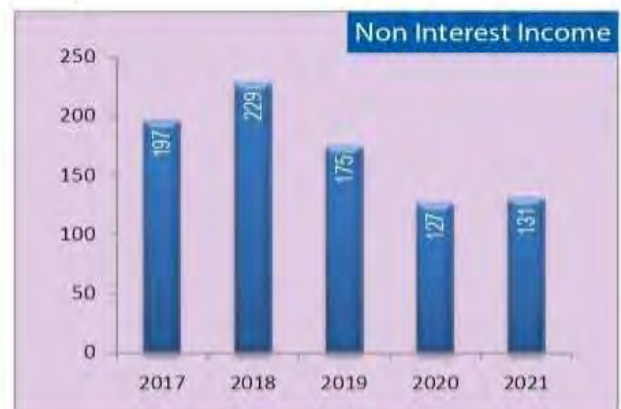
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■ SLR ■ SLR Requirement ■ SLR Maintained



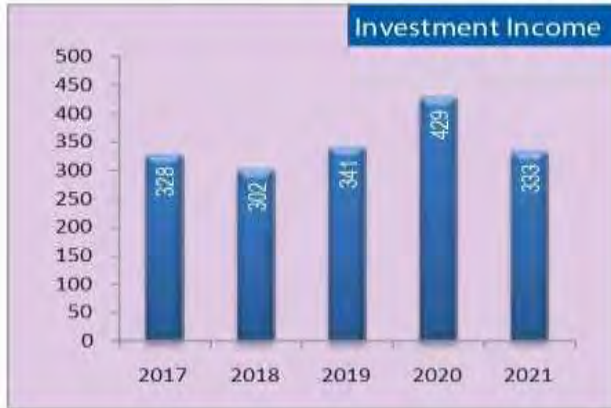
■ CRAR ■ RWA ■ Eligible Capital

Profitability



Graphical Presentation

Profitability



Concentration



Graphical Presentation

Concentration

