# Report On

**Integrating SDGs into HR Practices: An investigation of City Bank**

**By**

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

**Bachelor of Business Administration**

**Brac University**

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# Executive Summary

This report has emphasis towards City Bank PLC's recruitment and selection process and its compliance with bank's commitment for SDGs that is the Chapter Three.The analysis is based on internship experiences, and the results of observations and secondary information, particularly from organizational records and scholarly publications. It draws the line between the systematic recruitment processes used by City Bank, including workforce planning, sourcing, selection and final hiring procedures. Significant focus is placed on affirmative hiring practices that support equal opportunity, equity at work, and skills development leading to SDG 8 which is Decent Work and Economic Growth and SDG 5 (Gender Equality). As a results indicate that City Bank has relationship with ethical recruitment, observance of labour law, and meritocratic practice to meet the sustainable work force requirements. Nevertheless, the report identifies instances where things can be improved by optimising digital recruitment tools, and streamlining operations. The research ultimately provides recommendations for the improvement of human resource practices in line with the sustainable development goals and sustainability of the organization in the long run.

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# Chapter-1

# Overview of the Internship

## 1.1 Student Information

Name: Bushra Jahan Noha

ID: 23104130

BBA Major in Human Resource Management & Accounting

BRAC Business School

BRAC University

## 1.2 Internship Information

### 1.2.1

Company: The City Bank PLC

Period: 3 Months (October 5, 2025 to Janauary 3,2026)

Department: General

Office Address: Gulshan - Rashid Tower, Level - 4, House - 11, Road - 21, Gulshan - 1, Dhaka, 1212.

### 1.2.2 Internship Company Supervisor's Information: Name and Position

Supervisor Name: Mr. Mohammad Nazmul Hoque

Position: Branch Manager, Retail Banking Division.

The City Bank PLC

Location: Bashundhara Branch, Union Tower (1st Floor), Evercare Hospital Road, Block-A, Bashundhara R/A, Ward No-40, Dhaka North City Corporation, Dhaka.

Head Office: City Bank Center, 28, Gulshan Avenue, Gulshan - 1, Dhaka - 1212.

### 1.2.3 Job Scope – Job Description/Duties/Responsibilities

During the internship at City Bank I was assigned to retail banking of the General department at Bashundhara. My primary obligation or duty was to stay and learn the banking process and the other daily operations of the branches in general. I had a close view of how different banking activities were done such as customer service procedures, internal communication and workflow management.

I was heavily involved in communicating with the customers, helping them with general enquiries and helping to guide them in relation to most banking services. I also supported the bank officials to identify and understand grievances of the customers. This department emphasises analytical skill as the complaints are classified as per their nature, severity, scope and extent. I helped to document these complaints and send them forward to the appropriate personnel to be resolved.

Additionally, I assisted customers during the account opening process including assisting in completing account opening forms and ensured information that was required had been properly documented. Through these responsibilities, I had been able to develop a practical knowledge of retail banking operations, customer relationship management and quality of service standards which were followed by City Bank PLC.

## 1.3 Internship Outcomes

### 1.3.1 Student's Contribution towards the Company

I was able to contribute by assisting bank officers with their regular practices, especially with customer service and general operations assistance. My participation in customer communication made a difference in decreasing waiting time and better flow of services in the department. I helped to organise the documentation for opening accounts and identify customer complaints, which facilitated proper management of customer complaints. By carrying out assigned tasks in a professional manner and keeping myself professional in that role.Moreover, I assisted customers with basic banking services on a regular basis while learning other necessary operational procedures through practical exposure. By staying present in the daily transactions and internal processes, I had a chance to learn about how customer service, documentation, and workflow coordination work in Retail Banking Division.

### 1.3.2 Benefits to the Student

This opportunity given me with useful exposure in the Retail Banking Division of a renowned and reputed commercial bank which was a private sector bank. I gained first hand experience in customer communication, complaint handling and basic banking documentation. The internship helped me to improve my analytical ability, problem-solving ability and professional communication skills.

Moreover, the experience helped me to understand discipline, teamwork and ethical standards at work in the banking sector. Witnessing the banking procedures in action, bridges the divide between both theoretical knowledge and applications of what I have learnt and therefore enhances my confidence in preparing for future career options of the banking and financial services sector.

### 1.3.3 Problems/Difficulties (faced during the internship period)

Time Management and heavy workload: Keeping up with multiple tasks concurrently, like helping customers, managing complaints, preparing documentation and ensuring support for day-to-day activities was difficult, especially during banking hours.

Complexity of Banking Operations: Sensitivity with understanding the banking procedures, the regulatory requirements, the service protocols required continuous learning and adaptability as many of the operations were technical and detail-oriented.

Handling Customer Complaints: Addressing client problems, particularly under heightened circumstances, necessitated patience, emotional regulation, and professional communication, which frequently became difficult in time-sensitive scenarios.

Working with Several Depertments: Talking and working with different deperatments caused challenges in setting priorities to work and meeting different requirements of work.

Limited Decision-Making Authority: Being an intern, decision-making was restricted and there was much approval required from the higher officers, which sometimes made it take longer to accomplish necessary actions.

### 1.3.4 Recommendations (to the company on future internships)

Specific Role Definition: Clearly defining roles, responsibilities and performance expectations would help minimise confusion and make interns more efficient.

Increased Hands-on Exposure: Inclusion of interns in active participation in actual operational activities and problem-solving situations would increase learning and the development of practical skills.

Systematic learning Arrangement: Provide a clear onboarding procedure to address banking daily operations, disciplinary procedure, and security monitoring to assist the intern swiftly.

# Chapter 2
# Organization Part

## 2.1 Introduction

A financial service includes banking. Banking means the process of receiving and lending money from individuals and organisations, and the received money is used to give loans. The main purpose of banking is the accumulation of profit through the loaning of money and the provision of financial services.

Bangladesh banking industry contributes significantly to the nation's economic growth.Later, private banks dominated the market, and various types of banks exist, and they operate nationally. During the 1980s, the market experienced a remarkable transformation as the private commercial banks came into the market and provided an excellent quality of service and met the demand from the customers. Today banking industry of Bangladesh comprises many groups, namely the Central Bank, State-owned Financial Institutions and foreign Banks. Each type of banks has its own different activities, some concentrate on commercial activities while others concentrate on customer services too majoring on industrial or developmental financing.

On March 28, 1983, the first private commercial banks, City Bank Plc, started its journey. The bank was founded by twelve visionary businessmen. It paid up to Bdt 34 million after beginning operations with authorised funds of Bdt 200 million.Today, it has altered the conventional services to contemporary service ways. In addition, City Bank spread its services and included distinct services in the areas of retail banking, finance, digital banking, City Alo, control of asset, SME, and brokerage. As of 2024,the Bank consists of a total of 134 branches in Bangladesh.

## Objective

The main goal of this report of the internship is to systematically assess both operational and strategic aspects of the host organization by drawing on the integration of theoretical frameworks and empirical observations gained during the internship tenure. This study seeks to critically examine the organization's management procedures and taking into account the orientation of leadership as well as human resource planning mechanisms, marketing strategy, financial performance and accounting methodology. Moreover, the research entails examining deployment of information systems and operational practices that offer support for the processes of the organization. But using the analysis tools like the Porter's five forces, swot,financial ratios performance, competitive setting and performance results are explained in the report. Through rigorous analysis, the report hopes to establish organization's strength and limitations and in turn provide information for action and information-based recommendations. Ultimately, hopes are that this research will be able to bridge the gap between not only the academic theory but the managerial praxis and help to provide an improved understanding of organizational effectiveness and strategic alignment within the real world of business.

## Scope of Study

The following comprehensions have a particular area of research:

Historical Evaluation: Following the Creation of City Bank From Its Journey in 1983, the present position is that of a top bank in Bangladesh.

Analysis of service portfolio: evaluating the Bank's Various services involving retail banking and corporate finance, women's banking(City Alo), sme, wealth management, card services and the digital banking platforms. Also, only City Bank is providing a unique card service, which is American Express Cards in Bangladesh.

Organisation structure: This part focuses on the working model of bank management; it lays emphasis on centralised organisational structures, whereas top level or senior managers monitor and control different business divisions for the smooth working.

Innovation and Digital Banking: Translating its services into Digitalisation, i.e. Citytouch app, QR code payment, Google pay and Bkash partnerships in Digital loans based on Artificial Intelligence.

Financial Performance Review: Examining the financial performance of the bank, growth trend and profitability of the bank during the present years.

Human Resource Practices: Understanding how City Bank manages the process of recruitment, training, performance appraisal and employee engagement to run business effectively.

Customer Relationship Management(CRM): How banks maintain the long term relationship of the customers with the bank as well as their service quality.

## Methodology

This study methodology consists of:

Primary Data: Data has been obtained from interviews and informal conversations with the key personnel of City Bank. During the internship period experienced some daily activities and the overall work process of the City Bank.
Secondary Data: Data was collected through websites, annual reports, publications and reliable sources related to the banking sector.
Qualitative Method: To get sufficient idea of the operations of the department, the study was aimed at understanding the experience, perspective and pattern of working of the people employed in the department.
Quantitative Method: various survey data, reports, and records were analysed to assess the affectiveness of the whole bank function and the satisfaction level of the customers.

## Significance of the Study

Enhanced Understanding: Significant observation on workings of a leading private commercial bank in Bangladesh.
Encourages Sustainable Practices: highlights ways the City Bank ensures responsible growth by aligning its HR initiative with the SDGs.
Increase Employee Awareness: Employees are aware necessary environmental and social element in their day-day-workplace activities
Supports Future Planning: Support the bank and other organisations in the effective HR practices and policies to achieve better social welfare and corporate objectives.
Improve Organisational growth: SGD-based HR initiatives may help professionals to perform well and help to achieve long-term success.

## Limitations

A sincere attempt can be made to conduct the study in a complete manner, however, there are some limitations:
Data Access: Because of the limited availability of proprietary and confidential information, at times it limits the analysis.
The Dimension of Time Constraints: The limited time of the internship did not permit making extended observation or long term study of the working of the bank.

Focused Scope: The research was more focused mostly on the HR practices about the SDGs; this means other departments of the bank are not covered in detail, considering the fact that they significantly contributed to banks overall prosperity.

## 2.2 Overview of the Company

Established in 1983, the bank has evolved from a traditional banking institution into a modern, customer-centric organisation with a strong emphasis on innovation, governance and sustainability.City Bank operates under an umbrella of diverse business models which include Corporate Banking, Retail Banking, SME Banking, Treasury and Capital Markets. It has also entered into strategic alliances with international financial institutions with which it can deal, most importantly its sole affiliation with American Express for card services in Bangladesh. Ever-growing network of digital banking platforms, City Bank, is playing a significant role in promoting financial inclusion and supporting the national economic development.

In the last years, City Bank PLC has aligned its strategic priorities in line with global sustainability agendas, in particular the SDGs of the United Nations. This alignment is not restricted to the Human Resource functions of lending and investments but can be seen in its governance within the company and also in its human resource (HR) functions. As a service-oriented organisation, the bank is well aware that human capital is a critical driver of sustainable performance, HR integration with SDGs is a relevant area of academic and practical inquiry.

## Organisational Profile and Governance Structure

City Bank PLC operates under a strong corporate governance framework set in place to guarantee openness, responsibility and moral behavior. The board of directors oversees risk management, strategic direction and compliance, and many board-level committees cover audit, risk, and human resource matters. This governance structure offers an institutional basis for incorporating sustainable and SDG-oriented principles into policies of the organisation, including Human Resources management.

## Human Resource Management And Decent Work Practices

Human Resource Management (HRM) at City Bank is to be located as a strategic function in support of SDG 8 (Decent Work and Economic Growth).

The bank emphasises merit-based recruitment, promotions from within, structured evaluations of performance and fair remuneration practices. Employee health, safety and well-being is formalised in the programs of occupational health and safety, ethical workplaces and non-discrimination commitments. In 2024, close to 20% of the workforce was promoted Which is a hint of focus on internal talent development & career progression

## Diversity, Inclusion and Gender Equality

City Bank incorporates SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities) in the HR practices - creating diversity in the workplace, inclusive policies, and equal opportunity employment. Women constitute around 18.9% of the workforce, and the bank has set up targeted initiatives in support of women's empowerment, leadership development and inclusion banking products. Anti-harassment, non-discrimination & meritocracy is a part of the bank's Code of Conduct & HR governance framework.

## Learning, Development and Capacity Building

Continuous learning is another crucial part of the HR strategy of city bank. The financial institution makes investment in structured training programmes, leadership development programmes and enhancement programmes to develop digital skills for the employees, in order to prepare them for a rapidly changing financial sector. These efforts support the education goal SDG 4 (Quality Education) in terms of encouraging learning throughout the life opportunities in the organisation and in adaptive capabilities of the employees.

## Human Resources and Climate and ESG Strategy

HR functions provide for this transition: through internal awareness programmes, sustainability-linked performance expectations and skills development in areas of climate finance and digital transformation. The integration represents an emerging paradigm of

Sustainable Human Resource Management (SHRM) in which organizational culture, SDG implementation, and employee development are reciprocating.

# 2.3 Management Practices

City Bank uses management style that encourages open communication, teamwork, and education. This helps to achieve short- and long-term goals by fostering new ideas and innovation and sustainable or steady growth in the long-term. The bank empathise on employee skills, increasing coordination between departments, and keeping the workplace responsibilities, insofar as everything has been clearly defined.

## 2.3.1 City Bank's Leadership Style: Participative and Democratic

City Bank uses participative and democratic style to achieve organisational performance. This specific approach includes open communication, joint decision-making, and fruitful participation of the employees in the daily basis and for the strategic plans. At City Bank, a manager encourages employees to provide their views and give suggestions to contribute in the discussion about the quality of service, improvements of operations, and design of policies.

Since the employees get a chance to voice out their opinion before making an important decision, the democratic elements provide openness and trust. Meanwhile, participative elements promote collaboration and collective problem solving which makes employees feel valued and responsible for the outcome of the organisation.

By blending these two leadership approaches City Bank has established a cooperative work environment where its staff get involved, inspired and congruent with banks long-term goals. Through cultivating an empowering culture, creativity, teamwork, or agility in decision making, this leadership style has played an important role in achieving the bank's strategic goals.

## Key characteristics ofthe Participative and Democratic Leadership Approach adopted by City Bank

## Openness in Communication and Accessibility:

The leadership culture at City Bank promotes open communication and the communication happens freely at all levels. The leader keeps the line open for all staff to open up and feel free to express their feelings, thoughts, ideas and recommendations. This openness is reflective of the values of democracy, which in turn has helped employees feel respected and a part of the organisation. It reduces the hierarchical barriers in the work place. Such transparency is motivating to the employees and makes them more engaged and connected with the activities of the organisation.

### Employee Involvement and Participation in Decisions

The participative decision-making process are basic aspect of its leadership style. Employees from the different positions are encouraged to be involved in giving opinions when the policies and operational strategies are being developed. City Bank is customer centric in nature. They place value on customer satisfaction. When improvements are required in service, the employees are formally invited to give their opinion and suggestions for quality service. This involvement not only ensures quality decisions but also expands the responsibility of employees for the activities of the banks and also ownership.

### Planning and Accountability for Collaboration

City Bank places great emphasis on team planning, and they plan together to make decisions about goals, and to align their activities with corporate priorities. By involving the employees in the change of the way the task should be accomplished, the leaders promote the sense of accountability. The collaborative behaviour promotes fairness and equality at work This gives the employees the ownership and engagement in work.

### Promoting Initiatives and Constructive Feedback

The leadership calls forth the ideas, participation in problem solving, decision making, and providing feedback. This participative involvement gives higher creativity, creates less fear based environment and ensures decisions are made by the people involved direct in the workplace.

## 2.3.3Impact on Attainment of Organisational Goals and Objectives

**Increased Employee Engagement and Commitment:** When employees are involved in conversations and decision-making, they will feel valued. This increases the motivation, drive of the employees to become more effective and leads towards loyalty for the bank.

Improved Innovation and Digital Growth Open communication plays an important role in different areas. It promotes in staff sharing new ideas. Moreover, assists city bank to promote its digital banking service and technology-based solution. The still ongoing process of digitalisation is productively boosting customer satisfaction.

**Stronger Teamwork and problem-solving:** Participative leadership encourages the collaborative behaviour among departments and leads towards qualitative decisions and solutions to help with operational challenges.

Sustainable Growth Through Employee Development Employee Participation in different areas helps employees to gain confidence, learn new skills and contribute more effectively to long term organisational goals. Employee development is not only useful to them, but also an outcome that is useful for the organisation.

### 2.3.4 Strength of City Bank's Leadership Approach

Open communication motivates employees to share new ideas that lead to innovation.
Builds trust and transparency between the employees and the management, which creates a respectful relationship.
Promotes teamwork and collaborative problem solving between employees
Promotes innovation, particularly in the digital banking industry
Enable faster decision making by collecting everybody's input into the discussion.
Strengthens the quality of services Assumes the insights of the employees to enhance process and service quality.

### Challenges and Limitations

Participative leadership can be time-consuming at times as managers need to take several opinions into consideration which can slow down the decision-making process. Sometimes not everyone feels equally capable of sharing ideas and therefore it can limit their effectiveness.
The more the ideas are shared by employees the more the managers need to fillerout in order to select the right idea for the organisation.

## Human Resource Planning Process City Bank PLC

Human Resource Planning (HRP) at City Bank PLC is a strategic function which ensures that the bank has a highly able and motivated workforce to fulfil its ever-changing business goals. HRP at City Bank involves hiring , selection, pay,development and training , and performance evaluation systems all geared towards the alignment of individual contributions to the organisational strategy and the future performance outcomes of sustainability.

## Recruitment and Selection

The recruitment and selection process in City Bank PLC is aimed at bringing in the talent which is compatible with the organisational values and corporate culture which is geared towards competency and culture fit:

**Merit-Based Selection:** Selection mainly looks more at the academic integrity and as well potential rather than prior experience thus broadens the talent pool and opportunity for high potential candidates. This approach is in line with best recruitment practices, which emphasise merit and fairness for improving the quality of the workforce.

**Open Job Advertising:** employment vacancies made known throughout many ways, especially by online employment forums and printed media especially to assure vast visibility and accessibility to applicants. Transparency in job advertisements creates a sense of equity and equal opportunity in the recruitment process.

**Structured Assessment:** Following the procedure of short-listing, after the selection procedure of the bank contains thorough evaluations, which encompasses in written tests and interviews. Assessment centres often use role plays, group discussions and presenting methods that are known from the HR literature as an effective way of assessing candidate competency.

## Compensation System

City Bank's plan for compensation makes it easy to acquire, retain and inspire employees who are basic elements of effective HR management.

**Competitive Salary Structure:** The bank provides a competitive salary structure with a base salary plus a range of different allowances, including housing allowance, medical allowance, transport allowances, utilities allowances, which are adjusted to industry trends to provide an improved level of care and satisfaction for the employees.

**Performance-Based Increments:** Salary increases and bonuses are based on performance and the success of individual organizations. Performance-linked compensation is consistent with studies that suggest that performance based compensation can increase motivation and organizational commitment.

**Comprehensive Benefits:**City Bank is increasing the base salary with the organized benefit components also including Provident fund contributions which are long term financial security measures for the employees.

This compensation structure makes the bank an appealing bank to work for in the financial sector, both in terms of retention and in terms of performance.

**Training and Development Projects:**City Bank places a lot of emphasis on continuous learning and professional development as it is identified as critical for employee growth and organisational adaptability:

**70-20-10 Learning Model:** The bank follows a Blended Learning model wherein 70% of the learning has taken place as on the job learning but an additional 20% as Peer and Social learning and 10% as formal training sessions which is most accepted learning model in HR literature for Holistic learning.

**City Shikhi E-Learning Platform:** There is a digital platform called, City Shikhi and one has to access it at their own pace and it promotes flexibility and encourages learner autonomy. The use of digital learning tools comes in context with the modern HR practices that embrace the use of technology in order to justify the continued skill acquisition.

**Partnerships with Reputed Institutions:** Bank works in collaboration with external parties such as the International Finance Corporation , Asian Development Bank and Bangladesh Institute of Bank Management (BIBM) to provide specialised training programmes, globally recognised certification programmes, so as to boost the competencies of the employees.

These kinds of initiatives are a reflection of a commitment of growth of both the individual and organisational capacity as well as an aspect for strategic HR planning.

## Performance Appraisal System

The purpose of the performance evaluation system of the Bank is tounderstand, guide, and improve the performance of the employees with reference to the strategic goals:

**Continuous Feedback Mechanism:** Regular coaching, counseling, and feedback enable the continuous progress of the employees and clarify the expectations of their performance. This practice is in line with the current thinking in the area of HRM concerning continuous performance conversations rather than annual reviews.

**Competency-Based Evaluation:** Appraisals include competency frameworks to evaluate employees against pre-determined behavioural and technical standards which makes it easier for evaluation of the employee performance fairly and relevantly.

**Development-Oriented Reviews:** In addition to assessing, the appraisal process contributes towards identifying individual and group development needs, which contribute to the training interventions and careers progression plans.

Through these mechanisms, the performance appraisal system helps in the learning, performance alignment of employees and organisation agility in organisations.

## 2.4 Marketing Practices of City Bank PLC

City Bank PLC makes makeup determinations relating to the way the bank marketing budget is allotted. City Bank PLC has conceived an integrated and complicated model of marketing and by which it has established itself among the leading and prominent private commercial bank in Bangladesh. Operating in an increasingly competitive playback, digitised and customer driven banking environment, the bank has operated to a structured marketing model that balances strategic objectives with ever changing customer expectations. This study focuses on marketing practices of City Bank PLC especially on market targeting and positioning, channel management, products and services development, branding, advertisement and promotional activities with increasing focus on digital transformation and technology enabled banking solutions.

Being one of the leading financial institutes of Bangladesh, City Bank has developed a very dynamic marketing strategy with its traditional banking values and modern digital approach.The bank's marketing strategy is to enhance client acquisition and retention in addition to enhancing its brand equity, service accessibility, and sustainable operations for its long-term growth.Through constant innovation, data-driven decision making and strategic partnerships, City Bank manages the complex competitive landscape of the banking industry as it reacts to regulatory, technological and socio-economic changes.

### 2.4.1 Marketing Strategy

City Bank adopted clear and progressive forward looking strategy of marketing which is in tune with its objective to become a leading customer centred Bank in Bangladesh. The strategy looks to integrate both traditional marketing tools and digital to ensure maximum reach, visibility and engagement to various customer segments. At its core the marketing strategy is grounded on three basic pillars: innovation, customers at the core and differentiation from the competition.

A major change, in the marketing strategy the bank has brought about, has been digitalisation. The launch of Citytouch, the mobile banking application of the bank is a significant strategic move to facilitate the access of the customers to over 100 banking services for convenience. This digital platform has not only improved service efficiency but it has also made value proposition of the bank better among the digitally savvy customers. To meet its diversified product portfolio that includes retail, corporate, SME and digital financial services, City Bank on a regular basis undertakes some targeted marketing campaigns as per the requirements of particular customer groups.

Brand positioning represents an extremely important corporate matter.City Bank emphasizes its image as an innovative, trustworthy and customer-friendly institution, through consistent messaging on all the different channels of advertising. Promotional efforts are broad such as televisions, printed statements or newspapers, outdoor billboards, as well as digital stages, which are made use of to ensure broad visibility to the marketplace. Social media marketing is a key to marketing to younger demographics, including an active Facebook, LinkedIn and Youtube presence for the bank.

Additionally, City Bank is capitalizing on strategic alliances with fintech companies and mobile financial services providers, such as bKash, for growing the digital lending and payments solutions. Cashback offers, loyalty programs, cobranded credit cards and lifestyle-based promotions also go a long way in boosting customer engagement and loyalty. Premium services, such as Citygem, facilitate the differentiation of the bank that plays for the segment of the population with the highest economic value, to which it offers personalised wealth management and exclusive privileges. In addition, the bank creates CSR initiatives as part of its marketing strategy such as sponsorship/educational, environmental/social development programs that align with the ethical and responsible banking.

Despite the successes of the bank, City Bank is not without its challenges when it comes to cybersecurity threats, lack of digital literacy in some of its target groups and financial inclusion. Overall, City Bank's marketing strategy is a balanced mix of innovation, digital transformation, customer engagement, and brand equity that has helped it remain competitive in the ever-changing landscape of the Bangladesh banking industry.

## 2.4.2 Target Customers, Targeting, and Positioning Strategy

### Market Segmentation

In an effort to match the heterogeneous financial requirements of the market, City Bank uses the structured market segmentation strategy in terms of customer type, the scale of operations and financial requirements. The major segments include:

**Corporate Clients:** Large enterprises that have high financial requirements, usually in terms of credit facilities of more than BDT 5 million. These clients use services such as their corporate finance, trade finance, cash management and treasury operations.

**Small and Medium Enterprises (SMEs):** This category includes small and medium size businesses from various industries, and their finance requirement would normally be between BDT 0.2 million and BDT 4 million. SME products customised for business growth, sustainability of operations.

**Retail Customers:** Individual customers who require deposit products, personal loans, credit cards, remittance facilities and digital banking facilities for consumption, investment, and personal financial management.

### Targeting Strategy

City Bank follows the strategy of differentiated targeting in which it designs customised products and service models for different segments. Corporate clients are engaged in through full-spectrum financial solutions backed by dedicated relationship managers that address complex financing requirements. SMEs are targeted by flexible loan structures, simplified documentation and advisory support recognising their critical role in national economic development. Retail customers are drawn in with the diversified product offerings, competitive pricing, and seamless access through digital, mobile and branch-based channels.

**Positioning Strategy**

City Bank claims to be a customer centric, innovative and digitized financial institution. What differentiates it from other competitors is its strong emphasis on digital transformation, personalized banking experience and premium service propositions.

Also, the strong focus on digital transformation, personalised banking experiences, and premium service offerings that sets it apart from its competitors. By combining technological innovation with relationship-based banking, City Bank promotes a long term commitment and loyalty from customers in all market segments.

### 2.4.3 Marketing Channels

City Bank PLC has the multifaceted approach of using the marketing channels that have digital incorporation as well as traditional platforms to maximise outreach as well as accessibility.

**Digital Channels:**

The Citytouch mobile application allows customers to carry out a wide range of banking activities such as fund transfers, payments of bills and management. Citypay QR payment system supports contactless and promotes cashless. Partnerships with digital platforms like Aamartaka.com help in furthering online loans and credit cards acquirements.

**Social Media and Online Presence:**

The bank is actively using the social media platforms to spread information about the bank, promote its products and interact with customers in real-time. Its official website is an all-in-one digital interface for informational resources and online banking services.

**Traditional Channels:**

City Bank's extensive nationwide branch network helps in personalised customer service and development of trust. ATMs and POS terminals offer transactional convenience and television, radio, and newspaper advertisements provide for a wide audience reach.

**Sponsorships and Events:**

Sponsorship of high-quality events, such as an American Express Golf Tournaments, and community engagement programs help to increase brand prestige and to reaffirm social responsibility.

### 2.4.4 Product Development and New Product Development Practices

Continuous innovation in development of products is the core for competitive strategy at City Bank. Some of the recent initiatives include AI enabled digital loan products, built in partnership with bKash, the CityRemit application for expatriate remittances, and virtual debit cards to increase the security of a transaction. The bank has come up with some environmentally friendly and green finance solutions as a facet of being responsive to new environmental and social objectives. These innovations show that City Bank is committed to using technology to provide customer-centric solutions.

### 2.4.5 Branding, Advertising and Promotional Activities

City Bank branding strategy focuses on innovation, reliability and confidence of consumers. A new logo that symbolizes progress and advancement was rolled out in a rebranding effort in 2008. Flagship products such as as Citygem and the cooperation with American Express reinforce the prestigious brand image of the bank. Multi-channel advertising (television, outdoor media, and internet platforms) helps to build consistency with brands. CSR-driven branding initiatives in fields of education, healthcare, and environmental sustainability improve the bank's reputation as a socially responsible company.

### 2.4.6 Critical Marketing Issues and Gaps

Considering that the banking sector is a competitive sector, City Bank PLC has various substantial marketing challenges that may hinder their market penetration and service effectiveness. An important issue is poor physical presence of the bank in remote and semi urban areas that can be attributed to a relatively low number of branches and automated teller machines relative to some other players. This constraint means that the bank has a limited capacity to interact with underrepresented demographics of customers and improve financial inclusion. Furthermore, very long loan processing and approval times are still a problem in that procedural complexity and numerous approval tiers reduce consumer satisfaction and the bank's response to market demands.

Centralised decision making structures further reduce the flexibility of operations, reducing empowerment to employees at branch level; and delay the delivery of services. This organisational rigidity can have an adverse impact on customer relationship management and can make the bank less capable of quick adaptation to changing conditions in the market. Moreover, City Bank's promotional intensities are positive, but it is not high when compared to its competitors, which may have certain adverse impacts on brand visibility and customer engagement with this highly competitive banking environment. Another major gap lies in highly underdeveloped penetration of credit card services, which implies that there is potential growth lying in the consumer banking segment.

There are also internal operational problems including low levels of utilisation of structured mechanisms for performance evaluation and expenditure on inter branch coordination, which are detrimental to the efficiency and uniformity of service throughout the banking network of the bank.These problems indicate the need for additional integrated internal management systems to solve the problem of uniform quality of services.
To address these gaps, City Bank has started several strategic improvements such as the adoption of workflow automation,utilizzing data analytics for informed marketing decision making, improved digital onboarding processes among others and improved internal coordination systems. These actions are part of an effort at the bank to modernise its working framework. Yet, long-term investment in independent decision-making, targeted promotional projects and customer experience improvement will play an important role to supplement marketing effectiveness and maintain long-term competitive advantage.

## 2.5 Accounting Practices along with Financial Achievement

### 2.5.1 City Bank's 2019–2023 Financial Evaluation

This research aims to make a deep evaluation of City Bank's financial concerns during the past five years (2019-2023) as mentioned in the annual reports of the bank. Financial analysis investigates on market values, ratio analysis, horizontal analysis, vertical analysis and stability. It also looks at factors such as earnings, debt and liquidity. The analysis includes Market Value Added (MVA), Economic Value Added (EVA), and further valuations of the properties.

### 2.5.2 Liquidity Analysis

These figures represent a bank's capacity to address its short-term obligations.
Ratio of Advance to Deposit (%)
This is the advance to deposit ratio: {Deposits} / {Loans and Advances}

The math for 2023 is: 285000340000×100 = 83.82% ^ {285000} {340000} * 100 = 83.7%

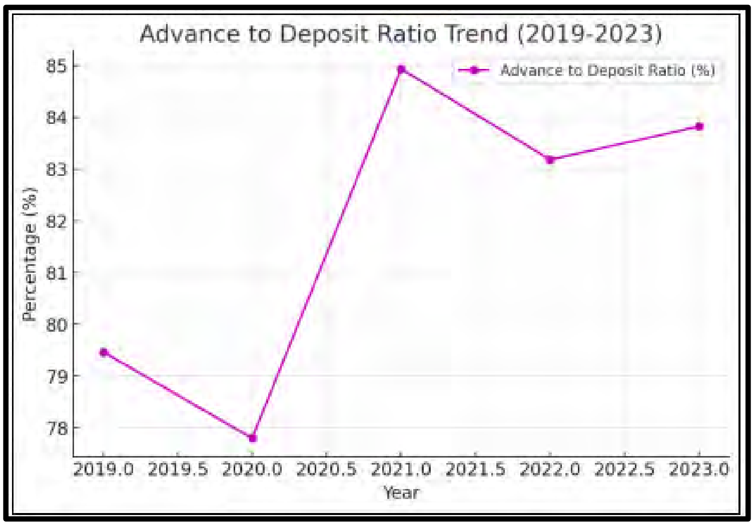


Figure 1: Advance to Deposit Ratio Trend

A bank's ability to meet its short-term commitments can be judged by its liquidity levels.

| Metric | 2023 | 2022 | 2021 | 2020 | 2019 |
|---|---|---|---|---|---|
| Advance to Deposit Ratio | 83.7% | 83.2% | 84.7% | 77.7% | 79.4% |
| Investment to Deposit Ratio (IDR | 72.1% | 51.0% | 35.1% | 29.6% | 67.5% |
| Liquidity Coverage Ratio (LCR) | 174.6% | 220.1% | 151.1% | 173.5% | 142.6% |
| Net Stable Funding Ratio (NSFR) | 106.5% | 103.1% | 106.9% | 104.6% | 107.4% |

Interpretation

The Advance to Deposit Ratio is at par which is around 83 showing a moderated lending strategy. Both LCR and NSFR are above the regulatory requirements signifying that there is good management of liquidity. There was an increased emphasis on investment allocation with Investment to Deposit Ratio increasing considerably between 51.0% in 2022 and 72.1% in 2023.

### 2.5.3 Solvency Analysis

Debt-Equity Ratio = Total Debt Total Equity\ {Debt-Equity Ratio} = {Total Debt} {Total Equity}

2023 Calculation: 41050029500 = 13.92\ {410500} {29500} = 13.9

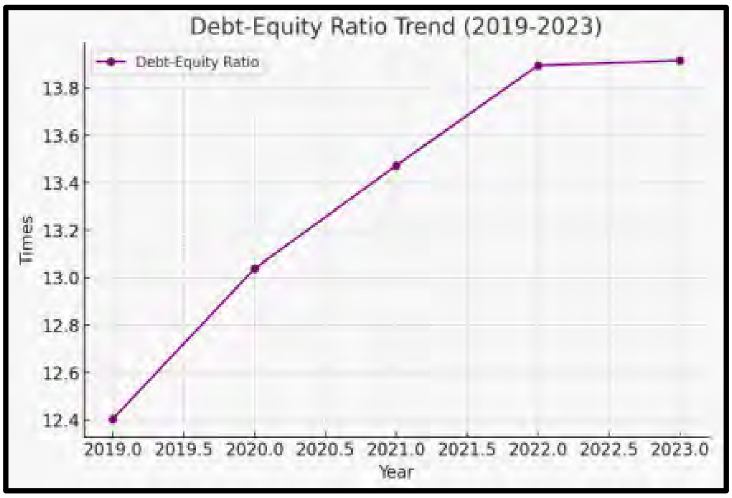


Figure 2 Debt-Equity Ratio Trend

The bank's long-term financial health and loan dependence are measured by solvency measures.

| **Metric** | **2023** | **2022** | **2021** | **2020** | **2019** |
|---|---|---|---|---|---|
| Debt-Equity Ratio (Times) | 13.9 | 14.4 | 12.4 | 12.3 | 13.0 |

| Metric | 2023 | 2022 | 2021 | 2020 | 2019 |
|---|---|---|---|---|---|
| | | | | | |
| Capital to Risk-weighted Asset Ratio (CRAR) | 15.8% | 14.5% | 14.2% | 15.5% | 15.2% |
| Tier I Capital Ratio | 11.0% | 9.6% | 10.6% | 10.8% | 9.7% |
| Tier II Capital Ratio | 4.8% | 4.8% | 3.5% | 4.8% | 5.5% |

Table 2 Solvency Analysis

Interpretation

- Debt-Equity Ratio is high (13.9x), which means that the company finances its operations highly with the use of debt.
- Capital Adequacy Ratio (CRAR) was at 15.8% which was more risk management.
- Tier I Capital also rose to 11% which is a positive indicator of the financial stability.

## 2.5.4 Profitability Analysis

**Net Profit Margin (%)**

Net Profit Margin = (Net Profit Total Revenue) × 100\{Net Profit Margin} = {Net Profit} {Total Revenue} * 100

2023 Calculation: 520038500×100=13.51%\ {5200} {38500} * 100 = 13.51\%


Figure 3 Net Profit Margin Trend

**Return on Equity (ROE) (%)**

ROE = (Net Profit Total Equity) × 100\ {ROE} = {Net Profit} {Total Equity} * 100

2023 Calculation: 520029500×100=17.63%\ {5200} {29500} * 100 = 17.63\%

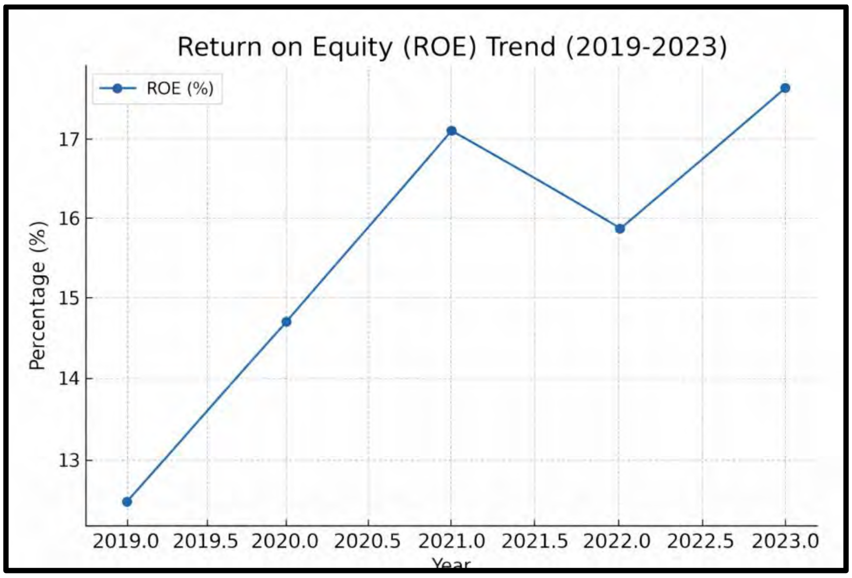


Figure 4 Return on Equity Trend

Return on Assets (ROA) (%)

ROA = (Net Profit Total Assets) × 100 \ {ROA} = {Net Profit} {Total Assets} * 100

2023 Calculation: 5200430000×100=1.21% \ {5200} {430000} * 100 = 1.2%

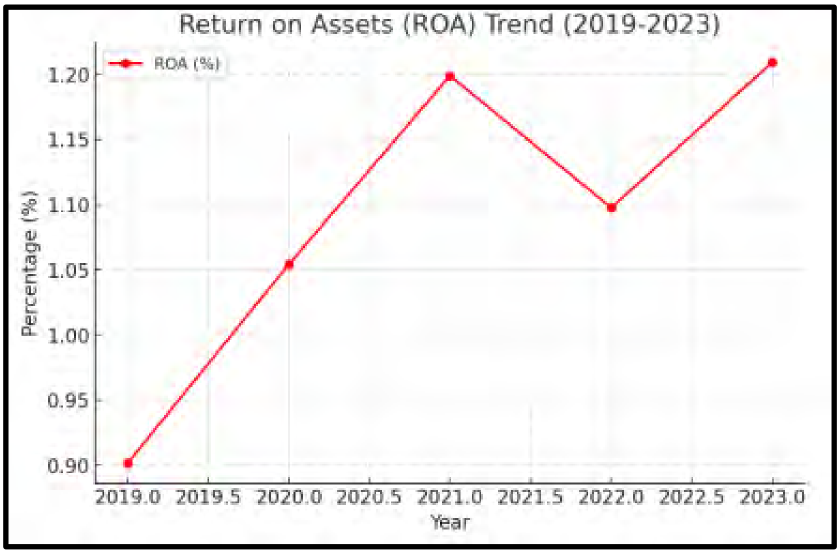


Figure 5 Return on Assets Trend

The profitability statistics show how well the bank obtains money out of it.

| Metric | 2023 | 2022 | 2021 | 2020 | 2019 |
|---|---|---|---|---|---|
| Net Profit Margin (%) | 13.5% | 11.9% | 15.8% | 12.7% | 7.2% |
| Return on Equity (ROE) | 17.6% | 14.1% | 15.8% | 14.8% | 9.9% |
| Return on Assets (ROA) | 1.2% | 1.0% | 1.2% | 1.1% | 0.7% |
| Return on Capital Employed (ROCE) | 2.0% | 1.9% | 2.2% | 1.8% | 1.7% |

Table 3 Profitability Analysis

Interpretation

- The net profit margin went up from 11.9% in 2022 to 13.5% in 2023, which shows that the business is making a greater income.
- ROE went up to 17.6%, which means that shareholders got more money back.
- ROA is still low at 1.2%, which means that assets are not being used efficiently.

### 2.5.5 Efficiency Ratios

Efficiency ratios measure how effectively a bank manages its resources.

Total Asset Turnover (Times)

Total Asset Turnover = Total Revenue Total Assets\ {Total Asset Turnover} = {Total Revenue} {Total Assets}

2023 Calculation: 38500430000 = 0.0895\ {38500} {430000} = 0.09

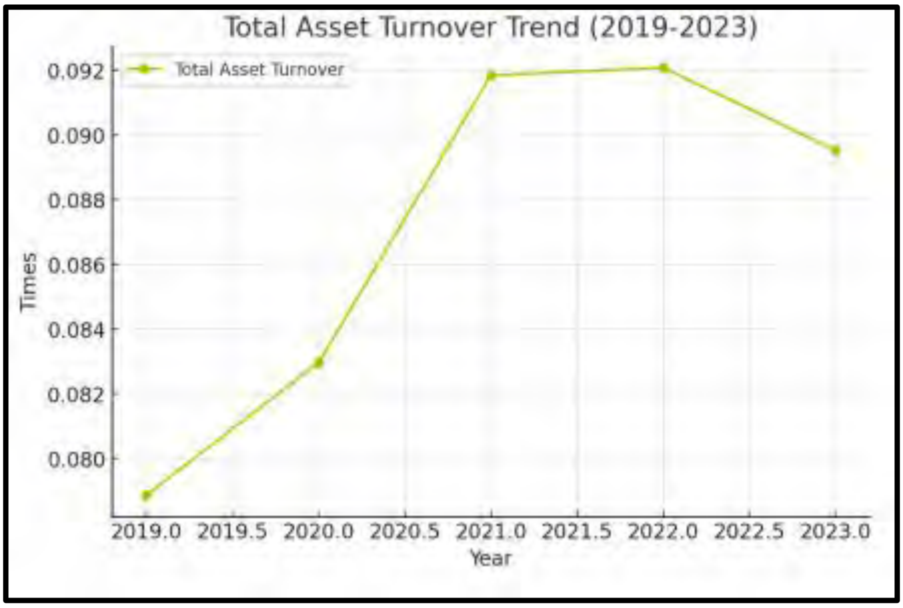


Figure 6 Total Asset Turnover Trend

Interpretation: The bank's performance in turning assets into cash has gotten a little better.

The cost-to-income ratio is calculated by dividing operating expenses by operating income and multiplying by 100.

= {Operating Expenses} {Operating Income} * 100

2023 Calculation: 39007800 × 100=50% \ {3900} {7800} * 100 = 51.1%

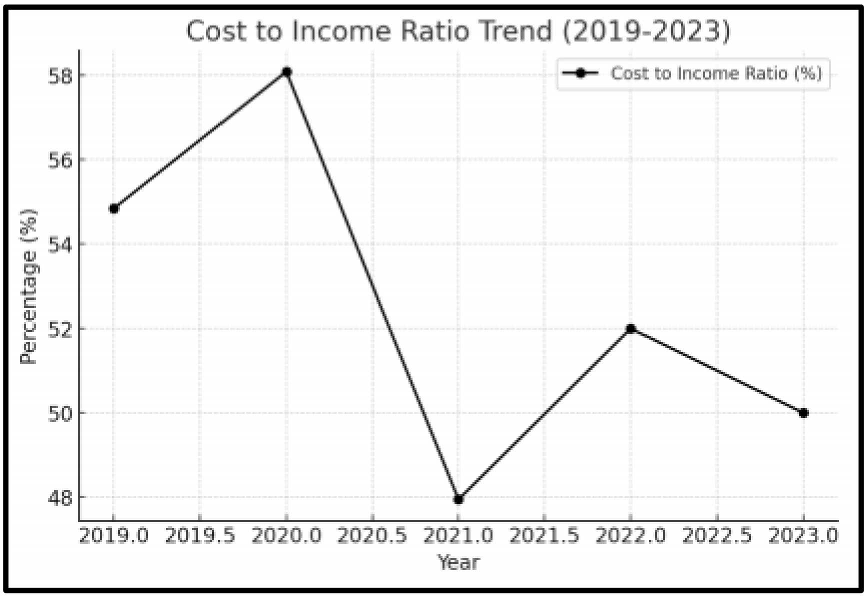

Figure 7 Cost to Income Ratio Trend

Interpretation: A cost-to-income ratio of 50% means that half of the income is used to pay for running costs. This shows how efficient costs are.

Efficiency ratios show how well a process works.

| Metric | 2023 | 2022 | 2021 | 2020 | 2019 |
|---|---|---|---|---|---|
| Total Asset Turnover (Times) | 0.09 | 0.08 | 0.09 | 0.08 | 0.07 |
| Cost to Income Ratio (%) | 51.1% | 51.9% | 48.6% | 57.9% | 54.7% |

Table 4 Efficiency Ratio

Interpretation

- Total Asset Turnover went up a little, which suggests that investments are making more money.
- The cost-to-income ratio went up, which means that costs were used more efficiently.

### 2.5.6 Leverage and Market Value Ratios

Financial Leverage (Times)

Financial Leverage=Total Assets Total Equity\ {Financial Leverage} = {Total Assets} {Total Equity}

- 2023 Calculation: 43000029500=14.58\ {430000} {29500} = 15.17
- Interpretation: When financial leverage is significant, more assets are paid for by debt.

Leverage ratios highlight the level of risk that is associated with a firm, whereas market value ratios express the organization's worth to investors.

| Metric | 2023 | 2022 | 2021 | 2020 | 2019 |
|---|---|---|---|---|---|
| Financial Leverage (Times) | 15.17 | 14.42 | 12.4 | 12.3 | 13.0 |
| Price-Earnings Ratio (P/E) | 4.3 | 5.8 | 6.1 | 6.3 | 8.7 |
| Net Asset Value (NAV) per Share (BDT) | 30.4 | 27.4 | 29.3 | 28.4 | 25.0 |

Table 5 Leverage Ratio

Interpretation

- Higher financial leverage (15.17x) means more danger, but it also means more room for growth.
- P/E Ratio went down, which means that the market expects less or thinks the stock is undervalued.
- The NAV per share went up, which means that shareholders got more value.

### 2.5.7 DuPont Analysis

The DuPont formula breaks down ROE into its components:

ROE = Net Profit Margin × Total Asset Turnover × Financial Leverage\ {ROE} = {Net Profit Margin} * {Total Asset Turnover} \ {Financial Leverage}

2023 Calculation: 13.51%×0.0895×14.58=17.63%13.51\% * 0.0895 * 14.58 = 17.6%

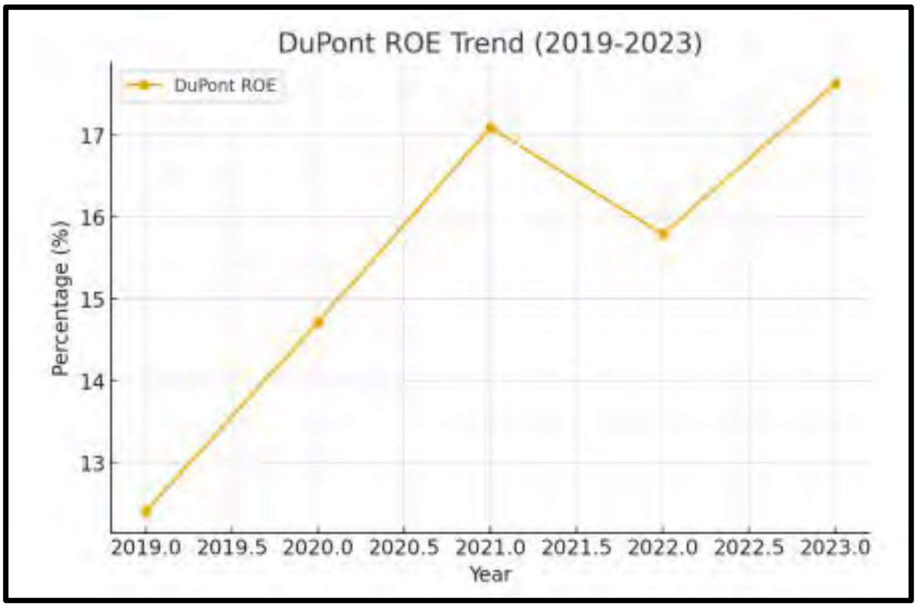


Figure 8 Du-Pont ROE Trend

Interpretation: The bank's return on equity (ROE) is mostly caused by borrowing money.

This is how the DuPont system breaks down ROE into its main drivers.

| **Component** | **2023** | **2022** |
|---|---|---|
| ROE (%) | 17.6% | 14.1% |
| ROA (%) | 1.2% | 1.0% |
| Net Profit Margin (%) | 13.5% | 11.9% |
| Total Asset Turnover (Times) | 0.09 | 0.08 |

| | | |
|---|---|---|
| Financial Leverage (Times) | 15.17 | 14.42 |

Interpretation

- ROE went up because of higher Net Profit Margin and Financial Leverage.
- Asset Turnover went up a little, which means that assets are working better.

### 2.5.8 Valuation and EVA Analysis

EVA measures whether the bank is creating value beyond its cost of capital.30

Economic Value Added (EVA) measures value creation for shareholders.

EVA=NOPAT − (WACC × Capital Employed) EVA = NOPAT − (WACC ₩* Capital

Employed)

2023 Calculation: 7800−(0.10 × 29500) = 48507800 − (0.10₩ times 29500) = 4850

Findings

Positive EVA suggests value creation.

Dividend payout increased, improving investor confidence.

### 2.5.9 Accounting Analysis of City Bank (2019-23)

In Bangladesh, this stands out as a well-known business bank.They comply with and adhered to International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) in their financial documentation to guarantee a consistency, clarity, and comparability. Besides, i will focus on the bank's accounting practice especially its methodology, standard practices and strategies to depreciation and financial disclosures. The analysis has been carried out on the annual reports of the bank from 2019 to 2023.

### 2.5.10 Commitment to Accounting Standards

Accounting standards facilitate financial reporting, making certain that financial statements accurately represent the bank's financial standing and progress.


Figure 9 Compliance with Core Accounting Principles

## Compliance with IFRS and IAS

The bank empathisis IFCS(International Financial Corporate Standard) and IAS (International Accounting Standard) Framework, which are the mandates of Bangladesh Securities and are Exchange Commission (BSEC) and Bangladesh Bank. After using IFRS, the following is guaranteed:

Compatibility: This is capable of reviewing financial statements from multiple organizations and time frames.

Strengthens investor faith in the financial reports.

Major: Using IFRS Standards

1. Under the IFRS Accounting Standard 9 (Financial Instruments), loan loss reserves are set based on the principle of Estimated Credit Loss (ECL).

2. IFRS 15 (Revenue Recognition): In accordance with the accrual method of accounting, interest, fees and commissions are considered to be earned before the money is settled.

3. IFRS 16 (Leases) requires that lease agreements be treated like usage rights assets and lease liability, therefore, and represent their impact on the company financial statements appropriately.

4.IAS 1 (Presentation of Financial Statements): City Bank reveals its accounting information in an orderly manner, which corresponds to accepted global reporting standards of the balance sheet, income statement, and cash flow statement.

The going concern premise assumes that the financial data of City Bank accurately represents the bank's desire to be active in the next few years. Financial commitments as well as assets may be recorded using both historical cost and fair value approach as a consequence of this principle.

## 2.6 Operations Management and Information System Practices at City Bank

City Bank has established considerable efforts to recognize the fundamentals of Operations Management and to embrace information technology for improved efficiency of operations, service to clients proficiency, and regulatory compliance.This section will be focused on the utilization of Systems of Information, scholarly databases, Office Administration Software, and Quality Management. It will also tackle the formulation of schedules, allocation of resources, and management of a bank's extensive operations.

### 2.6.1 Use of Digital Banking and Customer Service Platforms

City Bank has taken significant steps in grasping the concept of Operations Management and implementing information systems in an effective way to achieve success in terms of operational efficiency, quality of service in dealing with customers, and compliance with government regulations. This area pertains to the utilization of technological systems, databases, office-related software, and high-quality management, in addition to scheduling, allocation of resources, and management.

### 2.6.2 Operational Efficiency Enhancements

Automated Banking Infrastructure: Citytouch and agent banking networks are branchless banking models that are good for running a business.

Cloud-based data storage: This lowers the cost of storing data physically, but it also makes sure that the data is always available and safe.

Sustainability Initiatives: It includes initiatives taken for the management of resources, like reducing the use of paper and implementing e-statement. In addition, investment in renewable energy has also been examined with respect to sustainability at the branch level.

### 2.6.3 Information Systems in City Bank

Integrated Data Management: City Bank has integrated its information systems to effectively collect, store, and process financial data, as well as ensure effective communication between the company and its customers or stakeholders.

Integrated Banking Solutions: CBS moves all operations to the center, allowing for processing real time transactions through branches or digital mediums.

Digital Transaction Platforms: ATMs, POS terminals, mobile banking, and internet banking platforms are digital transaction platforms that can collect customer transactional data in real-time and customer behavioral data.

Customer Relationship Management (CRM): To improve the customer experience, CRM systems keep track of customer interactions, preferences, and service history.

Data Processing and Analytics: Fraud detection, risk assessment and prediction of customer needs is the function of big data analytics tools.

Data Security Measures: Data encryption, two-factor authentication and cybersecurity frameworks are used to secure sensitive financial information.

Regulatory Compliance: Information systems comply with Bangladesh Bank's ICT guidelines to ensure that data get handled securely.

## 2.7 Competitiveness of City Bank: Porter's Five Forces and SWOT Analysis

### 2.7.1 Porter's Five Forces Analysis of City Bank

Threat of New Entrants - Moderate

Based on various factors, the banking industry is characterized by high entry barriers, including high funds requirements, stringent regulatory requirements, and a strong trust in the performance of established banks by customers. But these obstacles have been eased by the rapid rise of fintech and digital banking. Neobanks and fintech companies can now get into the market at a lower cost, and have the ability to innovate products on a shorter timeline than traditional banks such as City Bank, posing a moderate threat to the traditional bank.

Bargaining Power of Suppliers - Low

Banking industry supplier are largely depositors and funding institutions. City Bank has diversified funding structure comprising of multiple deposit products and strategic partnership e.g., digital partnership with bKash. This diversification ensures that there is minimum dependency on any one source of funding, and therefore any one supplier.

Bargaining Power of Buyers - High

Bangladeshi customer have numbers options if they want to use the services of conventional banks, Islamic banks or the fintech platforms. Increased digital adoption has empowered customers to demand convenience, affordable prices and tailored services. City Bank's Citytouch platform is a reflection of this shift with significant volumes of transactions suggesting an increased preference of customer's for digital banking.

Threat of Substitutes - High

Convenient methods of transactions, transactions, and digital credit have been made possible by mobile financial services (MFS) and fintech services like bKash. In response, City Bank grown its client base by incorporating its loan items into MFS channels.

Industry Rivalry - High

Bangladesh's banking actor fiercely competitive , with many banks vying with each other based on the quality and innovation in the provision of their services, as well as customer engagement.Competitors such as BRAC Bank and Dutch-Bangla Bank exert a huge pressure and City Bank needs to constantly innovate and diversify its offerings.

## 2.7.2 SWOT Analysis of City Bank

In Bangladesh, City Bank is a well-known private bank that does a lot of business with both individuals and businesses.This is a detailed look at its situation in the market using Porter's Five Forces and the SWOT analysis.

Strengths

City Bank is one of the well-known private commercial banks in Bangladesh and one of the fastest growing institutions that has a strong brand presence in the retail, small and medium enterprise and corporate banking services and around 3.2 million customer amount (City Bank Annual Report, 2023). The bank is having capital adequacy ratio of 12.5% in 2023, which is more than the regulatory requirements, and represents financial strength. Its digital platform, Citytouch that has over 1.2 million users has led to better customer engagement and customer loyalty. (Bangladesh Bank Financial Stability Report, 2023)City Bank has a diversified array of traditional, SME and Islamic banking products and has professional management, talented human resources, and a developed international remittance network (City Bank Website; Bangladesh Bank Remittance Report, 2023).

Weaknesses

The expansion of the bank is still mostly city-centric and has very less penetration in rural areas where a substantial portion of population is living (Bangladesh Bank Branch Network Data, 2023). City Bank also has a fewer number of ATM machines as compared to major competitors that affects customer convenience (The Daily Star, 2023). Some of the effects of the lower rate of the FDR are lower attraction of deposits and it has been identified that more specialized training for the entry-level employees is necessary to provide better service quality (Bangladesh Bank Interest Rate Survey, 2024; BIBM Report, 2023).

Opportunities

The accelerated formation of mobile financial services account and the government support for the digitalization process and financial inclusion pave the path for the growth of financial inclusion (Fintech partnerships, Rural Banking, SME lending and Retail Financial Products) in Bangladesh (The Daily Star, 2024; Bangladesh Economic Review, 2024; World Bank, 2024).

Threats

Intense competition from private banks and fintech companies, economic uncertainty, regulatory pressure on lending rates, and rising risks from cybersecurity are some of the challenges that City Bank is currently grappling with (Bangladesh Bank, 2023; The Daily Star, 2024).

## 2.7.3 Competitive Advantages of The City Bank

City Bank's competitive advantages can be classified as common, imitable and distinctive strength:

1. Prevalent Strengths (Attributable to the greater portion of the Bank)

- Provides usual banking products: deposits, loans, credit cards and remittance services.
- Completely following Bangladesh Bank regulations so as to maintain financial stability and trust.
- Operates in the area of retail banking as well as in corporate banking area.
- Maintains digital banking channels, such as mobile apps, internet banking and ATM.
- Invests in employee training programs to ensure quality and efficiency of service

2. Imitable Strengths (Short-term advantages, which can be copied by competitors)

- A digital platform (Citytouch) offering online banking services, similar to the new Astha and the Nexus Pay of BRAC Bank and Dutch-Bangla Bank respectively.
- Strong banking solutions for SMEs and big clients, no less than other banks.
- Urban branch/ATM network; limited expansion of network in rural areas.
- Loyal customer base, though the competitors can attract the clients with better services and rates.

3. Distinctive Strengths (Unique, and long term advantages)

- Pioneer in digital transformation by having real-time and centralized banking operations.
- American Express credit cards are exclusively provided in Bangla, focusing to high-end customers.
- centralised operating model that guarantees reduced costs and operational efficiency.
- Exceptional trade finance and corporate banking portfolio.
- Strategic affiliations with international banks and money transfer providers Increasing exclusiveness in offered services

# Chapter 3

## Integrating SDGs into HR Practices: A study on City Bank

### 3.1 Introduction

The sustainable development goals issued by United Nation are a plan for fair growth, social responsibility and taking care of the environment. In the last several years, firms have become aware of the need to incorporate these goals into their internal management practices, namely Human Resources (HR) activities. Given that the banking industry is key to economic growth, having HR practices in the banking industry consistent with SDGs is important for long-term financial and social sustainability.

The paper addresses about the way City Bank PLC, a privately owned financial institution in Bangladesh, works with those objectives in its hiring process.The research attempts to examine the extent to which the HR practices of City Bank (development,selection,training, performance appraisal and leadership style) affect employee wellbeing. In addition, continuing aching key sustainable growth (SDGs) involving SDG 4 ( Quality Education), SDG 5 (Gender Equality), and SDG 8 ( Decent Work and Economic Growth), SDG 10 (Reduced Inequalities). This study has its foundation on the actual work experience gained throughout the internship and backed by organizational document, relevant report and literature. This report assesses the present human resource initiatives of the organisation, highlighting the determination gaps presently built in the practice and examines how human resource functions can be utilised in a strategic manner to support sustainability in the banking sector.

#### 3.1.1 Background and Problem Statement

For organizations concerns relating to sustainable development have attained a primacy as they are mandated for the survival of economic prosperity with societal obligations.The sustainable development goal of the United Nation provides a worldwide perspective on the management of high quality education,gender equality, excellent work and decreased inequality. In the case of the banking sector, being a mainly service-oriented sector, the performance of these benchmarks largely depends on the effective management of human resources.

It works under a competitive environment* along with other commercial banks in Bangladesh, where the performance of employees, ethical practices and quality service is a must for the continuous success. Therefore, banks are paying more attention to formal hiring and recruitment procedures, continuous training and progressive programs, an equitable evaluation of performance process and satisfaction at work. Such human resource practices will not only improve all the efficiencies in the organisation but also social inclusion and sustainable economic growth.

City Bank PLC, an influential financial institution in Bangladesh, provides its staff with a commitment to talent development and recognition.Many of these practices contribute to the SDGs, but are not necessarily linked explicitly to, to stay with the sustainability frameworks, for example. To understand the contribution of human resources practices to the sustainable development of the banking industry, an analysis will be done about the way the SDGs are integrated into City Bank's HR processes.

## Problem Definition

In the Bangladeshi Banking sector, making significant growth transformations over the years, developing human resources is a critical factor for sustaining quality of service,competativeness and long term sustainability. Private commercial banks such as City Bank PLC have structured their HR procedures, which cover merit-based recruitment, training of employees, performance appraisal and participative leadership. These practices are mostly done in an effort to improve operational efficiency, employee performance, and customer satisfaction. However, such HR initiatives are often implemented without an explicit or formal link with the Sustainable Development Goals (SDGs).

City Bank is actively engaging in various activities which are indirectly contributing to the SDGs. They focus on promoting decent work, skill development opportunities, equal opportunities and exclusive leadership. This incorporation of these global sustainability objectives into HR policies has been done mostly in an implicit way. It is not well-documented or related to a strategy to show how some practices of HR can work for SDGs. This lack of organised alignment prevents a determination of the overall sustainability impact of HR functions and the need to improve them.

In addition, an overwhelming majority of HR practices are measured against the outcomes of their operations and not on their efforts to drive social and sustainable development. As a result, the possibilities to strengthen the strategic role of HR in the process of further sustainability development may be disregarded. The most important issue uncovered in this paper is the absence of a strong framework that can help classify City Bank PLC's HR practices and reaching sustainable development goals, within the scope if Bangladesh private commercial banks.

### 3.1.2 Objective

An analysis of the integration of HR practices at City Bank PLC alongside the Sustainable Development Goals suggests strategies for expanding the strategic role of HR in corporate sustainability within the privately held commercial banking sector.

Specific Objectives

- To assess present HR practices in City Bank PLC, utilising the following SDGs, namely: recruitment and selection, training, development, performance evaluation , leadership style and the welfare of employees.
- To determine the contribution of current HR interventions to SDGs 4, 5, 8, 10.
- To scan the gap between HR policies and formal SDG integration in the organisation.
- To know how much HR practices are strategic tools for social and sustainable development, and operational efficiency.
- To identify the barriersthat exist in implementing the SDG-aligned HR practices in a Private Commercial Bank.
- To make feasible suggestions on how to improve the mainstreaming of SDGs in HRM at City Bank PLC.

### 3.1.3 Significance

The research is crucial for both at an academic level and at a practical level because it focuses on the process of incorporating the United Nation's Sustainable Development Goal (SDGs) in human resource (HR) practices in City Bank PLC, a commercial bank of Bangladesh. As financial institutions are increasingly integrating business strategies aligned to sustainability imperatives, the HR functions contributes in the operationalisation in SDGs around issues of decent work, gender equality, employee wellbeing and inclusive growth. City Bank's ESG and sustainability reporting reveals a growing focus on issues related to diversity and inclusion, employee engagement, talent development, health and safety, and governance ethics, which are directly related to SDGs 3, 5, 8 and 10.

From a practical perspective, the results of this study could be potentially very useful to HR practitioners and decision-makers in the design of people management frameworks aligned with the principles of sustainability.The research identifies ways to approach integrating SDGs into essential HR tasks, which leads to raising worker capability, ethical governance, and institutional resilience. Besides City Bank PLC, the findings support a more systematic alignment of the HR policies with the bank's ESG priorities, supporting the development of increased employee engagement, organisational reputation and responsible growth. More generally, the study underlines the evolving role of HRM as a strategic enabler with a sustainable development, in which the HR cannot be approached as an administrative function anymore.

### 3.1.4 Scope of the Study

Under general heading of sustainable banking and responsible corporate governance, this study examines the degree to which City Bank PLC's HR procedures incorporate the SDGsof the United Nations. The scope is intended to explore the role the HR functions can play by being strategic enablers of sustainability through the embedding of social, ethical and developmental goals in organisational people management systems. Rather than financial performance or lending activities, the research work focuses on internal human resource (HR) mechanisms that support the long-term institutional sustainability.

The scope of the study addresses an evaluation of HR policies and practices in rapport to employee development, workplace ethics, diversity and inclusion, occupational health and safety, and capacity-building for sustainability. Existing academic literature highlights the contribution of HR practices contributing towards organisational resilience through ensuring better levels of engagement, skill development and social equity within an institution. In this regard, the study assesses how the HR framework of City Bank falls into the global principles of sustainability, especially the global principles related to decent work, gender equality, reduction of inequalities and institutional responsibility.

The study is further broadened to examine the purpose of HR in encouraging awareness of sustainability and behavioral change among employees.Contemporary research points to the fact that a successful integration of sustainability needs not only technical competence but also environmental and social awareness in employees.The scope covers an assessment of training programs, learning culture, and communication systems that promote the alignment of employees' job responsibilities with societal goals.

The study is restricted to City Bank PLC and is largely based on the secondary data such as the sustainability disclosure, ESG documentation, internal reports, and academic literature, supplemented by the practical observations during the internship period. It does not attempt to measure the quantitative impact of SDG integration but rather it focuses on the questions of qualitative alignment and institutional intent. Overall, the scope is to deliver the understanding of the role in which HR practices can be used to operationalise the global sustainability goals in the context of a banking organisation in a developing economy context, which has relevance for both the academic understanding and the practical application.

## 3.2 Literature Review

The literature highlights the increasing relevancy of human resources management toward attainment of Sustainable Development Goals (SDGs) and this is said to be applicable in banking and financial industry as well. Researchers maintain that HRM mechanisms such as fair recruitment, equal opportunity employment, training and employee well being contribute to realization of the SDG 8 (Decent Work and Economic Growth), as they influence for instance productive and inclusive workplaces. It is, however, also brought to the fore that gender-balanced recruitments and non-discriminatory selection procedures are essential in promoting SDG 5 (Gender Equality). eveloping countries view sustainable HR policy to the sustainability of an organization in the long run and so also on a perspective, developing counties would begin viewing it as good business practice. Previous studies on the commercial banks of Bangladesh indicates that HR strategies and SDGs aligning portrays strengthened organizational reputation, employee engagement, and regulatory compliance. As a result, the tangible relevance of SDG principles to recruitment and selection policy is being widely accepted as a strategic priority for HR.

## 3.3 Methodology

The integration of the Sustainable Development Goals (SDGs) of the United Nations into human resources (HR) is the subject of this study, which employs a mixed methodological approach with a qualitative dominance.The methodological framework was focused on both the capture of the strategic intent and the operational realities of being in line with the SDGs within HR functions, as well as the focus on putting the practices in the broad context of both the sustainability and human capital management discourses. By using a combination of document analysis, qualitative inquiry and benchmarking in context, the study demonstrates a holistic explanation of the contributions of HR practices to the sustainability of organisations

Secondary organizational papers serve as the study's primary information source,such as City Bank's Sustainability Report 2023, ESG Report 2024 and Climate Report as per IFRS S1 and S2. These reports were implemented systematically to find HR-related policies, programmes and disclosures that are related to SDGs such as decent work, gender equality, reduced inequalities, employee wellbeing and climate-related capacity building. The historical analysis methods were used to extract the common themes, institutional priorities and SDG integration trends in recruitment, training, performance management, diversity initiative and employee engagement models. Qualitative information has been acquired via informal interactions and observational learning to enhance the document analysis during the internship time. These exchanges provided contextual insight into the interpretation and practical implications of HR policies and their influence on organizational processes, highlighting discrepancies between official commitments and daily organizational practices. The experiential data enabled the study to reveal latent practices and cultural characteristics often overlooked in official representations. Furthermore, secondary academic and professional sources were employed to contextualize City Bank's HR policies within the foundation of global sustainability and human resource management standards. Methodological triangulation was employed to enhance the credibility and robustness of the findings by cross-validating insights from organizational reports, academic literature, and internship-based observations. The research adheres to moral codes by utilizing publicly available data and conducting non-intrusive observations to maintain confidentiality and support the integrity of research organizations. This technique facilitates a comprehensive and scholarly examination of the role of HR practices in advancing sustainability driven by the SDGs within City Bank PLC.

## 3.4 Findings and Analysis

This chapter made a thorough view on the adoption of the Sustainable Development Goal or S into Human resource (HR) Practices at City Bank PLC. The analysis includes a thorough assessment of the sustainability of organizations disclosures, Environmental, Social and Governance (ESG) reports, climate publications, internal human resource policy papers and relevant academic literature on Sustainable Human Resource Management (SHRM). 1 Introduction This chapter focuses on a strategic fit and operational performance of HR practices linked to the SDGs through the integration of relevant organizational facts and theoretical frameworks.The results alight on extended standing stengths, the existing critical gaps and the implications on sustainable banking and long term institutional resiliency.

## 3.1 Incorporation of SDGs in Core HR Policies and Practices

Research results suggest that a City Bank's human resources procedures have shifted in accordance with global sustainability standards through the years, particularly as reflected in the United Nations Sustainable Development Goals (SDGs).Rather than as a side concern, sustainability, HR practices would appear to be a support role in embedding social and environmental responsibility in organisational processes. This alignment is most identifiable in areas of decent work, workforce development and inclusion.

### 3.1.1Promotion of Decent Work and Sustainable Employment (SDG 8)

Analysis finds a high alignment between City Bank's HR framework and SDG 8, and the focus on decent work, inclusive economic growth and productive employment.The human resource policies of this bank emphasize on holistic recruitment procedures, competency-based performance management systems, continuous professional development. The techniques used represent a long-term approach to workforce sustainability and not a transactional or cost minimization approach to labor.

Indicators of continuous investment in human capital can be training and development programs, leadership development courses, compliance training and upskilling staff in operational competencies. Such initiatives are in line with the literature in the field of SHRM that says that continuous learning and capabilities development of employees are crucial, being an important part of organisational resilience and sustainable value creation. By increasing the competences of the workers, City Bank is contributing to the productivity growth whilst strengthening the employability as well as career progression opportunities.

Some of the developed skills include in addition to the bank's emphasize in the well being of their staffs through ethical standards in the working place, occupational safety measures and formal grievance handling mechanism. These practices help to create a stable and secure work environment, which helps to reduce employee turnover and build trust between management and employees.From a sustainability point of view, initiatives in this area promote both economic and social aspects of sustainability through fair treatment, job security and psychological safety. In the banking business, defined by intense performance pressure and regulatory requirements, such methods are vital for managing a healthy and motivated workforce.Overall, the findings suggest that City Bank's HR practices operationalise SDG 8 through the incorporation of the principles of decent work, as it is implemented in the organisation's daily working processes. However, while policy alignment is an obvious given, the long-term efficacy of these initiatives is dependent on systematic monitoring and outcome-based evaluation, which is limited.

### 3.1.2 Gender equality and inclusive human resources (SDG 5 and 10)

City Bank's ESG disclosures documents and HR policies documents reflect an explicit commitment to diversity, equity, and inclusion (DEI) - reflecting Gender Equality and Reduced Inequalities.

These practices are our best practices in line with global best practices in sustainable HRM, which consider fairness, diversity and access to opportunities as central components of social sustainability.

Female representation in top management and decision-making is currently still comparatively low. Equal opportunity recruitment policies, non-discriminatory employment practices, maternity benefits and anti-harassment frameworks are an institutional recognition of inclusive employment principles.

The fact that women are working in the workforce and there are formal procedures for resolving misconduct at work are signs of progress in ensuring gender-inclusive organisations. These practices have been observed to be consistent with global best practices of sustainable HRM, where fairness, diversity and access to opportunities are key to social sustainability. But there is also a wide gap between policy-level promises and outcomes of leadership, the analysis found. Female involvement in senior management and decision making is still relatively low. The gap indicates there are structural or cultural obstacles that exist holding women back from moving into leadership positions. There gaps are not unusual for financial institutions in emerging markets where common gender stereotypes, lack of professional contacts and work-life balance inhibit women's career advancement, academics say.

Strategically, then there is a gap between what inclusive HR policies might offer and what will be needed for these SDGs to be meaningful and actionable. To make more of a difference, City Bank might need to provide special leadership development training, mentorship and sponsorship programs and transparent promotion pathways. Without prescriptive intervention,s Gender Equality could remain symbolic, and not transformative.

## 3.2 The HR as an enabler to sustainable and climate action

Beyond core HR roles, the results suggest that HR in City Bank is evolving to a greater role as an enabler of broader sustainability and climate initiatives.This is part of an increasing awareness of the strategic importance of HR in integrating sustainability into organisational culture and competencies.

### 3.2.1 Building capacity and sustainability (SDG 13)

HR has facilitated sustainability awareness and capacity building with regards to climate change. City Bank's Climate Report shows the importance of employee training programs focused on environmental and social risk management, climate governance and sustainability-linked financial products. These programs are in line with achieving SDG 13 (Climate Action) by improving climate literacy and sustainability competencies in the functional areas.
Institutionally, sustainability education through HR assists in organisational readiness to respond to climate risks, policy requirements and expectations by stakeholders. Academic research means that sustainability strategies are very unlikely to succeed without equivalent investments in employee knowledge, skills, and behavioural change. Therefore, the City Bank approach represents what could be a new best practice for sustainable banking where HR plays a catalytic role in edifying the commitments to sustainability into operational capabilities. The establishment of sustainability related abilities into HR systems supports long-term strategic objectives. Employees owning comprehensive knowledge of climate issues have a greater

capacity to enhance sustainable financing, perform assessments of risk, and innovate in green financial solutions.

This observation highlights the significance of HR as a strategic ally in the progression of climate action, rather than merely serving as an administrative support role.

### 3.2.2 Ethical Governance and Institutional Integrity (SDG 16)

The analysis provides a further, indirect but significant role of HR in contributing to the achievement of SDG 16, which focuses on peace, justice and strong institutions. HR at City Bank provides support to ethical governance and institutional responsibility by way of codes of conduct, compliance training, reporting systems and integrity frameworks.

While SDG 16 uses neither an explicit nor explicit emphasis on human rights as a goal, the practice of human rights oriented governance makes substantial and meaningful contribution to promote openness, ethicality and trust from stakeholders. Compliance training and ethical protocols to minimise the risks of misconduct, grievance procedures and whistleblowing systems, which allow employees to report unethical behaviour without fear of any form of reprisal. This conclusion is consistent with scholarly perspectives that HR governance systems are necessary in order to instill ethical norms and maintain institutional legitimacy. In highly regulated industries, such as banking, ethical human resource practices are part of risk management, they are part of reputational stability, and they are part of sustainability for the long term.

## 3.3 Gaps, Challenges and Strategic Implications

Although the evident advancements in the implementation of SDGs into HR procedures, the research also identifies different obstacles that minimize the overall usefulness of sustainable HRM at City Bank.

### 3.3.1 Constraints in Measurement and Evaluation of Impact

One of the significant hurdles that is mentioned is the underuse of quantitative and qualitative metrics when measuring the success outcome of HR efforts that are SDG - aligned. Current environmental disclosures are primarily targeting routine responsibilities, initiatives, and policies rather than specific and measurable information about outcomes or longer term impact. This makes it difficult to assess the development through time or the form in relation to benchmarks.

This restriction mirrors a common problem as discussed in the sustainable literature in which organizations are challenged to make social & human capital more visible through standardized performance measures. In the absence of explicit indicators relating to employee health, diversity advancement, training and sustainability skills, HR sustainability initiatives are likely to lack accountability and strategic clarity.

### 3.3.2 Implications for Strategic HRM

The findings suggest that the HR function at City Bank is gradually changing from the conventional administrative position to that of a sustainable integration partner. By improving HR analytics relevant with SDGs, formalization of key performance indicators in relation to sustainability and expanding inclusive leadership development programmes, the bank can further institutionalize sustainable HRM practices.

These strategic improvements will improve the efficiency of the internal HR function and optimize the position of the City Bank in the national and global sustainability agenda.More robust measurement systems would be helpful to facilitate data-driven decision making, to increase transparency, and to create a more robust credibility of sustainability disclosures to regulators and stakeholders. In the long term, deeper integration of sustainability in HR systems can help to progress organisational resilience, ethical governance and sustainable value creation in the banking sector.

## 3.5 Summary and Conclusions

### Summary

This chapter explored the extent to which the Sustainable Development Goals (SDGs) are embedded in Human Resource (HR) practices of City Bank PLC, with focus on the role of HR in attaining organisational sustainability. Grounded on an analysis of sustainability disclosures, Environmental, Social, and Governance (ESG) reports, and publications of sustainability along climate-related activities and established literature on Sustainable Human Resource Management (SHRM), in this chapter, the strategic fit and implementation of sustainability-oriented HR initiatives were evaluated.

The findings show that City Bank has made some significant progress in aligning its HR frame to several key SDGs, Decent Work and Economic Growth, Gender Equality and four of the seventeen targeted SDGs: Reduced Inequalities, Climate Action and indirectlyPeace, Justice

and Strong Institutions. HR policies and practices, including structured recruitment, employee development, ethical governance, and workplace wellbeing, are indicative of an institutional commitment to the promotion of decent work and long-term employability.These actions are also in line with SHRM literature where the focus is placed on a strategic approach to human capital development towards attaining  sustainable organisational performance.
Creating an inclusive practice: The role of HR was highlighted further in the review. Recruitment on the basis of equal opportunity, policies against discrimination in the workplace, indemnity for maternity and anti-harassment measures reveal that there is adherence to gender equality and social inclusion objectives. Although these policies signify strong foundation on which HRM can be more inclusive, the findings also reflect a gender gap that is often found with regard to representation of women at senior management and leadership levels. This indicates that there are formal inclusion policies in place but, in practice, structural and cultural barriers still hinder women from accessing leadership roles - a common occurrence among financial institutions in developing and  emerging economies.
The rise of HR in sustainability and climate action is another  standout. By fostering t raining of staff on environmental and social risk management and climate governance, and competencies in sustainability, HR can also help institutions be resilient to climate risk. The initiatives are a contribution to SDG 13 by providing a sustainability mindset and climate information  literacy throughout the work environment. Academic research supports the view that such capacity-building efforts are critical with respect to the translation of sustainability strategies into effective organisational practices.

However, despite these positive developments, in this chapter the authors noted some significant limitations to the measurement and evaluation of HR sustainability outcomes. Current disclosures emphasise activities and policy commitments and do not necessarily enable the determination of effectiveness and long-term impact, and are based on outcomes rather than indicator-based. This gap represents a wider issue with sustainability reporting, as both the social and human capital elements are not always easily quantified. The developed summary suggests that while the integration of SDGs into HR practices at City Bank is noticeable at both policy level and activity levels, further strategic refinement is needed to increase accountability, impact measurement, and long-term sustainability outcomes.

## Conclusions

The research concludes that the combination of Sustainable Development Goals within the HR practices of City Bank PLC is a strategic and dynamic plan of action hence creating the sustainable banking. The findings have shown that the HR services have been progressing from their traditional administrative roles to support organizational sustainability through employee development, ethical governance, inclusiveness and climate-related capacity building.This change is only a reflection of the growing institutional recognition of human capital as a significant factor in the long-term value creation and resilience of organisations.A lignment with global sustainability goals, in particular, SDG 8, SDG 5, SDG 10 and SDG 13, appears to indicate the strategic importance of HR in improving both social and environmental facets of sustainability at City Bank. Training and development initiatives, compliance and governance mechanisms and employee wellbeing programs are indicators of an outlook on human capital investment over time, as opposed to operational efficiency in the short term.This approach is consistent with the philosophy of SHRM which seeks to match people management approaches with the broader overall economic, social and environmental objectives of sustainable organizations.

Even so, the study also finds specific areas for further improvement in how the SDGs can be integrated. Absence of comprehensive metrics that are outcome-oriented in Human Resources (HR) sustainability makes it difficult to measure the long-term success of current initiatives. In the absence of explicit performance measures which focus on employee well-being, diversity stepping stones, training effectiveness and sustainability competency, we risk that the HR efforts made on the sustainability topic will be descriptive, rather than strategic. The underrepresentation of women in senior leadership positions suggests the need for specific interventions to turn inclusion policies into tangible leadership outcomes, such as leadership development initiatives, mentorship programs and transparent promotion pipelines.

Notwithstanding these constraints, the current HR initiatives of City Bank are a good foundation to foster sustainable human resource management within the banking sector. By working on improving the framework of measurements, promoting greater diversity in leadership, and the institutionalization of sustainability-related KPIs within HR systems, the bank can double-down the strategic role exerted by the HR function. The conclusions of this study reinforce the importance of HR as a strategic partner in the attainment of organisational sustainability and contribution to wider national and global development agendas, and especially in emerging economies.

## 3.6 Recommendations/Implications

The conclusions of this study show that although City Bank PLC possesses the basis for connecting HR practices with Sustainable Development Goals, greater strategic optimization is essential to attain optimal impact.It is recommended that the bank take a comprehensive, sustainable HR framework approach in which explicit linkages are made between SDG priorities and workforce planning strategies, competency mapping, and talent management strategies. The institutionalisation of sustainability values into job descriptions and promotion criteria would go some way in turning institutional commitments into day-to-day HR decision making. In order to further exercise responsibility and long-term planning, it will also be essential to further build internal HR analytics of social sustainability variables including retention rates, career mobility, training outcomes and diversity advancement. One of the benefits of these findings may be that HR procedures will become more flexible to evolving stakeholder and regulatory needs. Increased collaboration between the HR, risk management and sustainability department within the company could help to better consistency in the implementation of ESG.

These suggestions have a major impact on sustainable banking operations.employee trust institutional legitimacy a values-oriented organizational culture can all result from a more deeply ingrained SDG-oriented HR strategy. Because of this integration, human resources (HR) becomes one of the most important tools to promote fair growth and ethical corporate governance in emerging economies.

1 . Strategic Implications to Sustainable Banking

These suggestions have the wider implication that there are key roles to be played by HR in promoting sustainable banking practices. Long-term value generation, institutional resiliency, and employee engagement can all be strengthened from City Bank by considering the SDGs according to human capital schemes. These ramifications are especially relevant in the case of the banks operating in the developing countries, as the national development priorities may be highly dependent on the HR-led sustainability programs.

2. Institutionalising Competencies to Sustainability and Climate

It is recommended that job descriptions, performance reviews and training programs formally include sustainability-relevant competencies in light of the new role of HR in climate and sustainability capacity building. In addition to drawing attention to SDG 13, the need to expand the required course on environmental-social governance (ESG) issues will enhance the company's preparedness in managing climate-related risks. Through this integration, HR would no longer be functioning in a way that supports sustainability rather being a strategic enabler of sustainability.

3. Ensuring the Inclusiveness of Leadership and Talent Development

The results show that more work has to be done to fix problems with gender and diversity at the top levels of leadership. City Bank may think about making the pipelines of inclusive leadership stronger by creating organized mentorship programs, setting up succession planning processes, and creating leadership development programs for people from groups that aren't well represented. These steps would help in the achievement of SDG 5 and SDG 10 more by going beyond the first level of inclusion to include equal representation in the decision-making roles. The upshot for HR practice is a move towards long-term talent sustainability, which according to research increases innovation, organizational legitimacy, and employee trust.

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