

Report On

**Post-Pandemic Performance Analysis of Community Bank
Bangladesh Limited**

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

BRAC Business School
BRAC University
5th January 2024

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Declaration

It is hereby declared that

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

Student's Full Name & Signature:

Arafat Md Jobaed
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Supervisor's Full Name & Signature:

Saif Hossain
Assistant Professor & Director
BRAC University

Letter of Transmittal

Saif Hossain
Assistant Professor
Brac Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Internship Report on Community Bank Bangladesh Limited

Dear Sir,

I am pleased to share with you my internship report on "Community Bank Bangladesh Limited." The report covers various topics such as the company's history, operations, business plan, and challenges faced as a newcomer to the market. Throughout the past three months, I have made every effort to meet all the requirements and guidelines provided by you.

I am grateful for the opportunity to produce this report and enhance my knowledge about it. I have ensured that this paper met all your specifications. I genuinely hope that it meets your expectations. This research has given me invaluable experience that will assist me in my future endeavors.

I have worked hard to make this report appear excellent while also being as reliable and informative as possible.

Sincerely yours,

Arafat Md Jobaed
Student ID-21364033
BRAC Business School
BRAC University
5th January, 2024

Non-Disclosure Agreement

This agreement is made and entered into by and between Community Bank PLC and the undersigned student at BRAC University and **Arafat Md Jobaed**.....

BRAC University and I have agreed to an arrangement for my internship. During my internship, I had access to sensitive data and papers related to the company's business procedures. To ensure that the company's image is not harmed if made public, I have decided not to include any sensitive material in my internship report.

Acknowledgement

I am grateful to Allah for enabling me to complete my internship report on "Community Bank Bangladesh Limited," which covered various scenarios and aspects. I would like to express my gratitude to my supervisor, Saif Hossain, from BRAC University, for providing me with direction and assistance in compiling and finalizing the report.

Additionally, I would like to thank Md. Kamruzzaman, FCCA, ABE, Senior Principal Officer of Community Bank Ltd., for his guidance and support during my study on Financial Analysis Comparison. I am also grateful to Mr. Razee-Ul-Ameen, SAVP & Deputy Head (CRM) of the same organization, for providing me with the necessary resources and guidance to complete the report.

I want to extend my heartfelt appreciation to everyone who has helped me in my academic pursuits by generously sharing their time and knowledge. Throughout my journey, my family, friends, and colleagues have provided me with constant inspiration and encouragement, and I am thankful for their unwavering support. Without their love and support, I would not have been able to satisfactorily complete my internship. I am truly grateful for all the positive comments, encouragement, and support that I have received.

Executive Summary

As part of my research, I analyzed the performance Analysis of Community Bank and compared it to three other private banks - NCC Bank Ltd., AB Bank Ltd., and IFIC Bank Limited. Performance analysis involves examining and evaluating the effectiveness of a particular situation in relation to its intended objectives. In finance, performance analysis can be conducted using various metrics such as ROI and profitability. In human resources, it is used to assess an employee's contributions to a specific project or task they were assigned to. The objectives of conducting performance analysis are evaluating the gap between the current and desired performance, and facilitating better communication and relationships between managers and employees.

Also, I discussed various aspects such as SWOT analysis, work formulation, departmental work and activities, the challenges faced by the banks, and the industry's progress. To get a better understanding of their working process, forecasting profit and methodology, I analyzed all the available data for any similarities. I also shared my general conclusions drawn from my internship experience.

Overall, the report is writing based on 'Performance Analysis of Community Bank after Pandemic'.

Keywords: Performance Analysis, SWOT analysis, Operational efficiency, Forecasting profit.

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List of Acronyms

MBA- Master of Business Administration

ROA- Return on Asset

ROI- Return on Investment

Chapter 1: About the Internship

1.1 Information About Student

Name: Arafat Md Jobaed

ID: 21364033

Department: Master of Business Administration (MBA)

Major: Finance

1.2 Information About the Internship

1.2.1 Details About Organization

Organization Name: Community Bank Bangladesh Limited.

Address: Police Plaza Concord (Level 10, Tower 2) Plot 2, Road 144, Gulshan 1, Dhaka 1212, Bangladesh.

Internship Period: 3 Months

1.2.2 Details About the Supervisor

Supervisor Name: Md Kamruzzaman FCCA, ABE

Designation: Senior Principal Officer

Division: Finance & Accounts

1.2.3 Job Responsibilities

I participated in a three-month internship program at the Finance and Accounts department of Community Bank. Although the commute was lengthy, I gained valuable experience and knowledge in various aspects of the banking industry. My responsibilities include managing

customer relationships, opening new accounts, organizing paperwork, maintaining an account portfolio, and ensuring smooth client interactions. Before sharing any information, I archive it and have my supervisor review it. Also, I reach out to relevant branches to follow up on any outstanding paperwork. During my time there, I learned how to properly file and organize legal documents, as well as how to scan and mail them. As mailing is a crucial component for businesses, this skill proved to be very useful. In addition, I learned about billing and how to create a detailed bill that includes a list of expenses. Overall, my internship program was very instructive, and I am grateful for the valuable experience and knowledge that I gained.

1.3 Outcome of Internship

1.3.1 Student's Contribution to The Company

During my time as an intern, I had minimal responsibilities. My primary role was to assist my teammates with various tasks that they were assigned by clients. I followed their instructions closely and completed my assignments to the best of my ability. However, dealing with clients who had a lot of questions was not always easy. Nevertheless, I persevered and worked collaboratively with my colleagues to effectively assist our clients in a friendly and professional manner. Despite our best efforts, there were times when the workload related to pay orders became overwhelming, and I was unable to provide assistance. However, my supervisor provided valuable support and guidance that helped me complete all my tasks. At the end of each week, I had a meeting with the branch's operation

manager to discuss my experiences and work on building positive relationships with other employees of the bank.

1.3.2 Benefits to the Student

Completing an internship is an excellent way for students who are about to enter the corporate world to begin their professional journey. At BRAC Business School, all graduates are required to do an internship to earn four credits. I had to apply to multiple companies by sending my résumé and curriculum vitae to complete my internship. During the review process, I learned about the skills and abilities that employers value in recent graduates or entry-level workers. Working here has helped me understand the importance of upholding a company's culture and how it can affect employee performance. Furthermore, I learned how to interact with senior staff members, communicate with clients in an engaging manner, adopt professional gestures and postures, and maintain a clear boundary between my personal and professional lives. Additionally, I gained knowledge about KPIs and how they affect the year-end performance assessment. Finally, my supervisor taught me how to properly close off each document at the end of the day. One could argue that completing an internship can prepare a recent graduate for a successful career in the corporate world.

1.3.3 Limitations of the Internship

I want to bring to your notice that while completing my internship at the bank, I faced some challenges while organizing the analysis. The main objective was to make the report widely recognized and significant. However, the pictures and details provided were inadequate. Moreover, every piece of information was kept confidential, and only a select few were

informed about it. During my time at the bank, I noticed some shortcomings that I encountered while completing the internship. In below I have detail:

- I had a specific amount of time allotted to finishing the report.
- I don't know much about the software they utilized for their main operations because of privacy issues.
- We are not allowed to use our own computers or pads for any bank-related activities.

Despite all other restrictions, gaining some business experience was an incredible adventure that has given me the courage to continue pursuing this expertise in the future.

1.4 Conclusion

Internships are crucial for business students as they provide an opportunity to gain practical experience and apply academic knowledge to real-world scenarios. I was fortunate to complete my internship in the accounts and finance department at Community Bank. Despite the short duration of three months, I gained valuable insight into the business world. In summary, completing an internship is essential for business students to prepare themselves for the professional world.

1.5 Recommendation

I've been employed at Community Bank for fourteen weeks, and throughout that time I've learned something really inspiring about the company. However, given everything I've seen over the last three months, I would want to bring up anything that would make them think twice.

Here are some recommendations, these are:

- The company offers the chance to participate in an internship program, despite the absence of a formal structure.
- Time limitations are a major issue. The company has to employ the interns as efficiently as possible for the least amount of money.
- As novices, we need time to learn new strategies, tactics, and negotiating skills in addition to time to handle clients and meetings. If the seniors don't invest enough time and effort, we won't be able to study well in the allotted period. Thus, I believe that the three-month time need to be extended.
- To promote future internship opportunities, the company should use social media and LinkedIn. This will assist pupils learn about the firm and organization.
- The business environment may be tough for new employees. The organization provided only a brief orientation, making it difficult to introduce new employees. The HR department should provide comprehensive orientation on organizational norms and regulations.

Chapter 2: Organizational Part

2.1 Introduction

Banks play a crucial role in the financial operations of a business and are considered to be the backbone of the economy. Although banks do not generate money, they aid in the distribution, recycling, and movement of it across international borders. Corporate and private transactions, as well as currency trading, are impossible without the existence of a bank. Banks are the primary brokers of loans and debts, and they facilitate all commercial and industrial activities that contribute to a nation's economic growth by preserving financial capital and facilitating the flow of money.

In addition, banks offer a variety of services that support their seamless operation. Clients and consumers have access to a range of services, including performance guarantees, credit letters, lockers, withdrawal services, and online payment systems. Banks often warn customers about potential risks. The advent of modern internet banking has greatly improved our quality of life. Banks make it much easier for us to obtain home loans, vehicle loans, farm loans, personal loans, or any other type of loan. Currently, there are 63 scheduled financial institutions in the country, comprising 38 private banks, 9 state-owned banks (including five specialty banks), and nine foreign commercial banks.

Bangladesh's financial sector is undergoing significant changes, but these improvements have not necessarily made it less inefficient. Bank lending is the most pressing issue facing the country's financial system, and it is a common problem. Several measures have been taken to address the issue of loan defaults.

2.2 An Overview of the Company

2.2.1 The Background of Community Bank Bangladesh PLC

Community Bank Bangladesh PLC is a subsidiary of the Bangladesh Police Kallyan Trust. The bank has a mission to provide secure and customized financial solutions while maintaining high standards of corporate governance. Its goal is to support the economic growth of communities across the country by offering financial products and services. The bank operates using modern core banking systems, which enable it to run efficiently. The three key principles that underpin Community Bank Bangladesh PLC's operations are trust, security, and progress (communitybank.bd, 2023).

2.2.2 Vision of the Community Bank Bangladesh PLC

“Reach out to the members of different communities with innovative banking services.”
(Community Bank BD, 2024).

2.2.3 Mission of the Community Bank Bangladesh PLC

- Provide seamless services to clients.
- Emphasize the development of human capital.
- Adopt cutting-edge technologies to ensure transparency and accountability.
- Adhere to the laws and regulations to ensure the greatest degree of corporate governance.
- Provide assistance to unbanked individuals of various groups so that they might progressively enter the banking system. (Community Bank BD, 2024).

2.2.4 Community Bank Branch's

SL.	Branch Name	Area
1	Corporate Branch	Gulshan
2	Gulshan Branch	Gulshan
3	Dhanmondi Branch	Dhanmondi
4	Motijheel Branch	Motijheel
5	Uttara Branch	Uttara
6	Chawkbazar Branch	Chawkbazar
7	Mawna Branch	Gazipur
8	Panchabati Branch	Narayangon
9	Agrabad Branch	Chattogram
10	Noapara Branch	Habiganj
11	Panchdona Branch	Narsingdi
12	Mirazpur Branch	Tangail
13	Gouripur Branch	Cumilla
14	Khulna Branch	Khulna
15	Ranirbandar Branch	Dinajpur
16	Nawabganj Branch	Nawabganj
17	Anderkilla Branch	Chattogram
18	Fulbaria Branch	Mymensingh

Table 1: Community Bank Branch's

2.2.5 Community Bank's ATM of Bangladesh

Total number of Community Bank's ATM's are 107:

In Dhaka- 34; Chottogram- 16; Rajshahi- 10; Khulna- 18; Sylet- 8; Barishal- 6; Rangpur- 6; Mymenshingh- 9 (communitybankbd, 2023).

2.2.6 Community Bank Profit

Registered Name of the Company	Community Bank Bangladesh Limited.
Legal Form	A public limited company & Scheduled Bank. Sponsor Shareholder: Bangladesh Police Kallyan Trust
Capital (December 31, 2022)	Authorized Capital: BDT 1000,00,00,000.00 (Taka one thousand crore) Paid-up Capital: BDT 5,000,000,000.00 (Taka five hundred crore) Face value per share: BDT 10.00 (Taka Ten)
Company Registration No	C-147611/2018
Bangladesh Bank License	BRPD (P-3)745(71)/2018-8337; Date: 01 November 2018
Tax Payer Identification No	136115643249
VAT Registration No	001810084-0101
Chairman	• Mr. Chowdhury Abdullah Al-Mamun, BPM (Bar), PPM Inspector General of Police, Bangladesh
Managing Director & CEO	Mr. Masihul Huq Chowdhury
Company Secretary	Mr. Saiful Alam, FCS
Chief Financial Officer	Mr. Benozeer Ahmed, FCMA [UK], CPA [AUS]
Statutory Auditors	MABS & J Partners, Chartered Accountants
Corporate Governance Certificate Issuer	Suraiya Parveen & Associates
Registered Office & Head Office	Police Plaza Concord (Level 10, Tower 2) Plot 2, Road 144, Gulshan 1, Dhaka 1212, Bangladesh
Website of the Bank	www.communitybankbd.com

Figure 1: Community Bank Profile

2.2.7 Milestones of Community Bank



Figure 2: Milestones of Community Bank

2.3 Management Practices at Community Bank Bangladesh PLC

2.3.1 Banking Organizational Hierarchy

Dr. Benazir Ahmed, BPM (Bar) Inspector General, Bangladesh Police is the Board of Directors & Chairman of the Community Bank Bangladesh PLC.



Figure 3: Organizational Hierarchy of Community Bank

2.3.2 Management Structure of Community Bank

The management structure of Community Bank:

- The board's eight members who oversee strategy and planning are overseen by the Audit and Risk Management Committee.
- The Deputy Directors are in charge of carrying out the directives from the CEO and managers.
- The management committee observes significant issues.
- The Committee on Responsibility is another entity.

The Board of Director: The thirteen-member Board of Directors is in charge of overarching policy direction and strategic planning. The Executive Committee will also be established by the Board of Directors (Annual-Report_2022, n.d.).

The following are some key points to keep in mind:

- The Board of Directors oversees compliance with important regulatory requirements through its oversight committee. They also handle urgent business ideas.
- The Board of Directors is made up of the Deputy Directors, Managing Director, and Chief Executive Officer.
- The CEO and Managing Director support a senior management department consisting of a senior management team.
- The Managing Director and Head of Divisions are responsible for overseeing daily operations and achieving business goals.
- The Deputy Managing Director and Department Heads are responsible for specific tasks and centrally manage divisional activities while coordinating branch operations.
- The CEO and Managing Director lead the Management Committee, which deals with important matters. The goal is to make quick decisions.

- The Asset Responsibility Committee is a senior executive-led committee.

2.4 Marketing Practices of Community Bank Bangladesh PLC

The Community Bank PLC is responsible for organizing businessmen's attention to be drawn to different media outlets discussing their product or service. However, in the event that a new service is scheduled, the Bank is always available to its clients. They give their prospectus to the clients in connection with this. Community Bank PLC. plans to list its shares on the market at the close of 2020. Community Bank uses "The Daily Prothom Alo" and "The Daily Financial Express" to try and get the public and business community to pay attention to its shares that have already been issued and are available for purchase. They disseminate the prospectus to clients and service holders while simultaneously advertising the public about their greatest offerings in a newspaper article published once a month. Community Bank has not yet attained this skill, despite the fact that it is crucial for any bank to launch its goods and services into the market as needed.

However, it goes without saying that a well-known bank might lose its reputation with customers and deposits as a result of appropriate and successful advertising that encourages customers to reduce their deposits. Here, for instance, we can state that "The Standard Chartered Bank" is not only present in Bangladesh but consistently outperforms competitors globally in terms of executing advertisements when necessary. They at least make sure their clientele regarding services in each week through add by newspapers as well as any respected publications. In my opinion, Community Bank ought to adopt Standard Chartered Bank Ltd.'s approach. By placing a banner in the busiest place and hanging signs along the road, Community Bank can draw attention to them and encourage people to remember their company philosophy.

In the meanwhile, Community Bank PLC publishes desk, pocket, and wall calendars in addition to a diary that is given to customers and service providers each year. In actuality, we have already begun to introduce ourselves to the various cable channels and the Internet so that Community Bank PLC. may properly place their advertisement there. Ultimately, it may be said that any product or service would be worthless without advertising or publicity since there would be no way for a customer to use the service to identify themselves. Community Bank PLC. ought to take this instance into account. And everyone ought to embrace the ideal advertising approach.

2.5 Financial Performance of Community Bank

2.5.1 Details about Share

Shareholder: Bangladesh Police Kallyan Trust

Authorized Capital: 50,00,00,000

Paid-up Capital: BDT 5,000,000,000

Face value per share: BDT 10.00.

2.5.2 Credit Rating

Long Term: A+

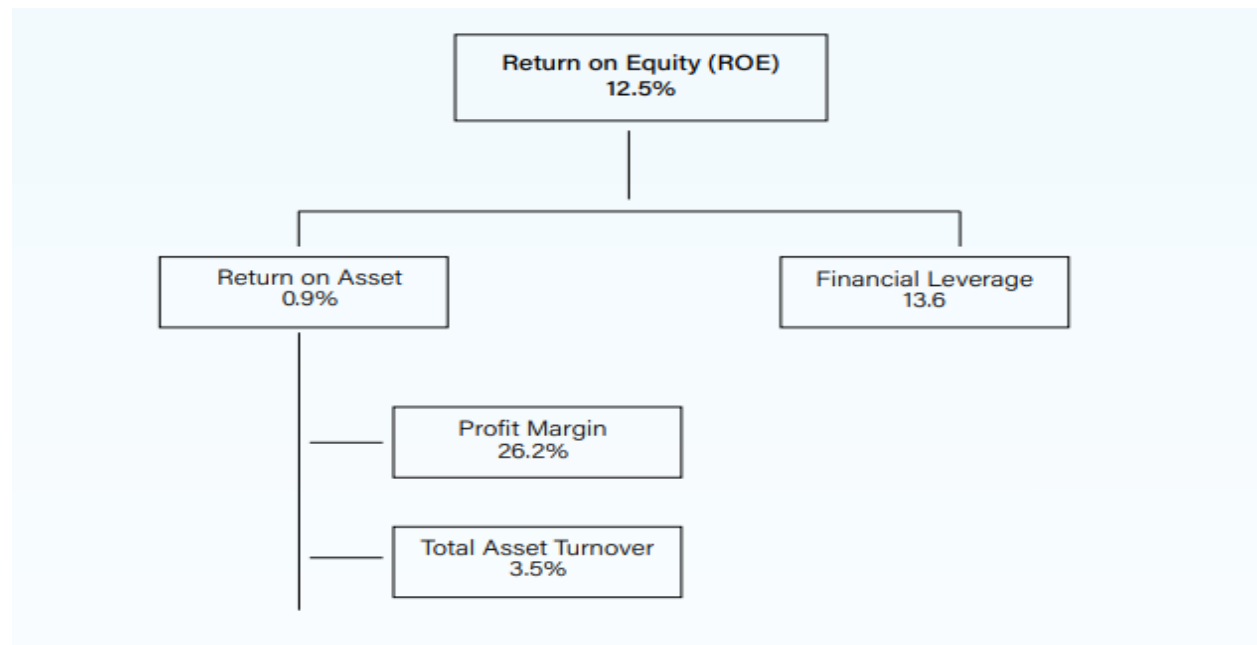
Short Term: ST-2

Outlook: Stable

Community Bank Bangladesh Limited's entity rating of "A+" in the long run and "ST-2" in the near term, with a "Stable Outlook," is affirmed by Emerging Credit Rating Limited. Based on a thorough examination of the bank, the rating has been given.

2.5.3 DuPont Analysis of Community Bank

The DuPont analysis methodology involves a thorough evaluation of a company's Return on Equity (ROE), which includes an examination of Net Profit Margin, Asset Turnover, and Financial Leverage. The DuPont Analysis provides a more comprehensive understanding of a company's return on equity. According to the DuPont study of the bank, the bank was able to increase its Return on Equity to 12.5% in 2022 from 2.7% in the previous year. The primary reason for the increase in return on assets, which rose from 0.2% to 0.9%, was due to the growth in net interest income and investment income.



Dupont	Description	2020	2021	2022
Net Profit Margin	Profit after Tax / Income	-39.9%	8.0%	26.2%
Total Asset Turnover	Income / Average Asset	4.2%	3.1%	3.5%
Return on Asset	Profit after Tax / Average Asset	-1.7%	0.2%	0.9%
Financial Leverage	Average Asset / Average Equity (in Times)	4.3	10.7	13.6
Return on Equity	PAT / Average Equity	-7.3%	2.7%	12.5%

Figure 4: DuPont Analysis of Community Bank

2.5.4 Green Financial Service of Community Bank

The following activities can distinguish businesses from their rivals in the banking sector. Climate change is believed to be one of the greatest risks to the modern world. The erratic weather patterns and increased pollution levels have led society to demand that businesses contribute to protecting the environment. A subset of the banking sector is known as "green banking," which is often referred to as "socially responsible banking" or "sustainable banking."

Green banking refers to the provision of environmentally friendly financial services that promote activities that do not harm the environment or the community. Customers of Bangladesh Bank have already received circulars from the bank. Banks need to establish their own green banking guidelines, including risk management for the environment and society, as well as a CSR policy. Economic, social, and environmental risk management (ESRM) policy, in addition to other relevant policies, offers long-term green financing options that are also compliant with Community Bank's agreements. Our green banking activities, which include online and paperless banking, efficient energy usage, environment-friendly projects, tree planting, and more, are in line with long-term social sustainability and the nation's economic development (Annual-Report_2022, n.d.).

2.6 Operations Management and Information System Practices of Community Bank

2.6.1 Asset Liability Management at Community Bank

Community Bank's Treasury Department relies heavily on Asset Liability Management (ALM) for its operations. The ALM Desk, a distinct unit inside the Treasury Department, works efficiently. The ALM Desk is in charge of managing liquidity, interest rate risks, asset and obligation maturity profiles, and foreign exchange risks. The ALM team creates an ALCO document that contains a market liquidity prediction, interest rate forecasts, a balance sheet analysis, and suggestions for improving the balance sheet. The ALM Desk also offers ALCO with local and worldwide economic updates. The team helps ALCO make loan and deposit rate modifications by providing reliable data and projections. Recently, the ALM Desk developed a new ALM policy based on central bank policy and BASEL III liquidity.

2.6.2 Risk Management of Community Bank

A company's management can achieve their profit goals and avoid the wasteful use of resources by implementing effective risk management techniques. At Community Bank, risk management is a top priority, and it involves continuous, rigorous risk measurement, tracking, and monitoring, as well as a consistent approach to managing a wide range of potential hazards. However, the board of directors' approval of the management's policies and procedures is uncertain.



Figure 5: Risk Management of Community Bank

Community Bank adheres to the following five processes in the risk management process. The following steps are listed:

Risk Identification: Risk detection is the first step in risk management. Risks associated with credit, international trade, money laundering prevention, internal control, enforcement, etc.

Risk Measurement: Following the identification of the risk, the final stage is risk measurement, which yields profit.

Risk Aggregation: For the account, correlation effects should also be taken into consideration.

Planning: This stage is crucial for risk management.

Controlling and Monitoring: To guarantee their skills and capacities, risks are appropriately handled in line with their controlling and monitoring policies.

2.6.3 Management Information System

Community Bank were able to install the "Finacle" Core Banking System in just 48 days, which is a world record. This accomplishment earned us an Innovation Award from Infosys. They also

built a state-of-the-art data center and disaster recovery sites, and introduced an app-based banking service called "Community Cash" that handles over a million transactions per month. To ensure the security of our bank, we have strengthened our security protocols against cyber and data threats. By using digital channels and ATMs for 99% of our transactions, we are leading the charge in transforming the banking sector into a more digital and efficient industry.

Community Bank has recently upgraded its technology and implemented an online operating system in 2020. Furthermore, the bank is currently in the process of installing new Flexible Banking Software. As a result, Community Bank is now able to provide services that meet international standards.

2.7 Industry and Competitive Analysis of Community Bank

2.7.1 SWOT Analysis

Every corporate entity must evaluate its performance in light of its opportunities, threats, weaknesses, and strengths. The Bank's SWOT (Strength, Weakness, Opportunity, and Threat) analysis is as follows:

Strengths:

- The Bank provides excellent service to its customers compared to its modern competitors.
- Community Bank is financially stable.
- The management team consists of experienced bankers and corporate staff who develop effective business strategies.
- The bank can quickly and affordably exchange important financial communications as a member of SWIFT Alliance Access (Society for Worldwide Inter Bank Financial Telecommunication).

- The bank's clients and the organization are loyal to the bank. - National Credit and Community Bank PLC has earned the respect of its clients, which helps retain important customers.

Weaknesses:

- Centralized power delegation reduces the accountability of employees, leading to a decline in staff morale.
- The process of evaluating a credit proposition is lengthy, causing the bank to lose important clients and miss out on reaching its goals.
- The Annual Confidential Report is not meaningfully used to penalize or reward personnel, resulting in decreased efficiency among workers.
- The bank invests a significant portion of its funds in government securities, limiting portfolio diversification.
- The bank does not have ATMs.
- Compared to competitors, the bank engages in traditional operations. - The bank lacks a research and development department.
- A notable percentage of the workforce is inefficient.

Opportunities:

- The bank can enhance its competitiveness by introducing more contemporary and cutting-edge consumer services.
- The bank should launch the ATM-card service to reach its intended client base quickly.
- Microcredit business is another service they may provide for individuals and small businesses.

- By adding a new industry, the bank may diversify its holdings.

Threats:

- Bangladeshi clients' tendency to default.
- Multinational banks that offer attractive community banking services may lure the bank's profitable clientele.
- Local competitors who offer services and products similar to those offered by the bank may also capture a significant portion of the market.

2.8 Conclusions

Although Community Bank is a relatively young financial institution in the banking sector of Bangladesh, it is quickly rising to the top of the list of well-known and promising banks in the country. Every level of management, from the top to the bottom, is making every effort to improve this bank as a venue to transact business and get additional services. Community Bank often turns a profit, despite its recent establishment. I was offered a job with the corporation and worked there for three months. The staff was supportive and welcoming, making my experience enjoyable.

Furthermore, this report has been quite helpful in helping me comprehend the fundamentals of the banking sector, and I have made every effort to compare Community Bank's performance to those of private banks of a comparable age. I wrote this report, which makes it even more unique. While creating this report about this bank, I have thought of a lot of fresh ideas and concepts.

2.9 Recommendations

- The corporate environment of now and tomorrow is increasingly difficult. Bankers need to be knowledgeable about many business and economic variables in order to meet the challenge. As a

result, the bank must hire recent business graduates as probationary officers, such as BBA and MBA holders.

- The bank ought to run advertisements in newspapers and on television in order to inform consumers about all of its activities and unique offerings.
- Within a short time, 24-hour financial services, such as credit card and ATM cards, should be established.
- The bank ought to launch fresh short-term initiatives for the urban poor, such as microcredit.
- A business may see a direct impact from shifts in industry patterns, rendering it no longer entirely profitable. As a result, the Bank has to maintain records about the conditions in each industry where its clients operate.
- The community has to develop a new marketing plan to draw in more customers and grow its overall export-import company.
- An enticing incentive package for the exporter will contribute to an increase in exports, which will reduce the Community Bank's balance of payments deficit.
- Bank executives must receive a variety of training programs.
- The most significant innovations of this century are the computerized banking system and the newest communication gadget. Therefore, Community Bank's only option for maintaining a stable and reliable banking business is to modernize.
- Other banks' foreign exchange operations are quicker and less laborious. To compete with such Banks, Community Bank needs to step up its game.

Chapter 3: Post-Pandemic Performance Analysis of the Community Bank Bangladesh Ltd.

3.1 Post-Pandemic Performance Analysis

The process of examining or contrasting how a particular scenario performs in relation to the intended outcome while still being carried out is known as performance analysis. Performance analysis is a useful tool in human resources to evaluate how an employee contributed to a task or project that was assigned to them (konkan singha, 2019).

Financial performance is a key component of finance performance analysis and, in a broader sense, refers to the extent to which financial objectives are being or have been fulfilled. It is the process of putting a firm's activities and policies into monetary terms. It is used to assess a company's overall financial health over a certain time period and may also be used to aggregately compare different industries or sectors or to compare similar companies within the same industry (Eshna Verma, 2023).

It is believed that the most important analysis is financial performance analysis since it helps users (investors, shareholders, stakeholders, managers, owners, and so forth) determine whether or not the firm is operating properly (frontiersin, 2023).

3.2 Objectives of the Report

- To know how they are performing in the competitive market.
- To Forecast the Community Bank's Success or Failure.
- To find out Operational efficiency after pandemic.

3.3 Methodology

I gathered information for the research goals from both primary and secondary sources:

Primary data:

- Primary data was acquired through a short interview with the Finance Manager of Community Bank Ltd.
- Also, through observation of departmental operations and actions in various scenarios.

Secondary data:

- Secondary data was acquired from the company's website and brochures.
- From the previous records and audit reports for Community Bank Ltd.

The writing style of this analysis is descriptive. An inductive approach to science was used in this paper. The yearly report from 2020 to 2022, available on the community bank's website, is the primary source of objective secondary data used in this analytical research. The secondary data was collected using the data collecting sheet from the end of 2020 to 2022. Descriptive analyses were conducted to examine the bank's financial outcomes. The financial ratio can provide quantitative data on the bank's benefit, liquidity, and credit quality policy, in addition to defining the bank's specific advantages and disadvantages. Furthermore, some data was acquired from newspapers and web sources.

3.4 Findings and Analysis

3.3.1 To know how they are performing in the competitive market

To gauge the Community Bank's performance in the competitive market from 2020 to 2022, I want to examine key financial indicators like asset growth, profit margin, Return on Asset, Return on Investment, Loan to Deposit Ration and Net Income. By analyzing annual report, I prepare Table 2, in below:

Year	Asset Growth	Profit Margin %	Return on Asset	Return on Investment	Loan to deposit ratio	Net Income
2020	313%	-40%	-1.69%	-7.33%	82.33%	763.77
2021	135.20%	8%	0.25%	2.19%	71.32%	1532.7
2022	4.80%	26%	0.92%	7.52%	86.76%	2473.8

Table 2: Community Bank Financial Performance from the year 2020 to 2022

Asset Growth:

For the period from 2020 to 2021, the bank's assets increased significantly by 135.20%. This growth suggests that the bank may have implemented successful initiatives, made profitable acquisitions, or received increased customer deposits.

In the following year, from 2021 to 2022, the bank's asset growth slowed down to 4.80%. It is crucial to investigate the factors behind this change, whether it is a deliberate strategy, market conditions, or internal adjustments.

Profit Margin:

For the year 2020, the bank's Profit Margin was (-40%), indicating a net loss. This suggests that the bank had more expenses than revenue during the year, which could have resulted from potential financial challenges or operational issues.

Moving on to the year 2021, the Profit Margin increased to (8%), suggesting a turnaround. This positive shift indicates that the bank improved its profitability, which could be due to better control over costs or increased revenue.

In the year 2022, the Profit Margin continued to rise, reaching (26%). This positive trend could signify sustained operational efficiency, increased revenue streams, or effective cost management.

Return on Asset (ROA):

For the year 2020, the Return on Asset (ROA) was (-1.69%). A negative ROA indicates that the bank's assets did not generate enough earnings in 2020. This could be due to high expenses or a relatively low level of income from assets.

Moving on to the year 2021, the ROA improved to (0.25%). This positive shift suggests that the bank's assets started to contribute more positively to earnings. This could be the result of increased income generation or better expense management.

Finally, in the year 2022, the ROA further increased to (0.92%). This continued increase indicates that the bank has been making ongoing efforts to enhance the efficiency of asset utilization. It's possible that the bank has implemented strategies to optimize returns from its asset base.

Return on Investment (ROI):

In 2020, the ROI was (-7.33%), which indicates a negative return on investments. This suggests that the bank incurred losses relative to its investments. Possible reasons for this could include high expenses or lower income generation from assets.

In 2021, the ROI has improved to (2.19%), signaling a positive shift. This indicates that the bank is generating positive returns on its investments. The improvement could be a result of better cost management or increased income from assets.

In 2022, the ROI has continued to increase, and it now stands at (7.52%). This reflects enhanced efficiency in generating returns from investments. The sustained improvement may be attributed to ongoing strategies in optimizing investment portfolios.

Overall, the increasing trend in ROI from 2020 to 2022 suggests a positive trajectory. This indicates that the Community Bank is progressively improving its ability to generate returns from

its investments. It is crucial to assess the factors contributing to this improvement for a more in-depth understanding.

Loan to Deposit Ratio:

For the Year 2020: Loan to Deposit Ratio in 2020 was 82.33%. This indicates that the bank had more loans than deposits, which might imply that the bank had been more aggressive in its lending practices or had chosen to utilize funds for investments.

For the Year 2021: Loan to Deposit Ratio in 2021 was 71.32%. A decrease in the ratio suggests a more conservative approach, with a lower percentage of loans in comparison to deposits. This shift could be a response to market conditions, risk management strategies, or regulatory considerations.

For the Year 2022: Loan to Deposit Ratio in 2022 was 86.76%. The ratio increased, signaling a return to a higher proportion of loans relative to deposits. This shift might be a part of the bank's strategy to leverage its deposits for increased lending activities.

Net Income:

For the year 2020: In 2020, the bank recorded a net income of 763.77, which was positive but relatively low. This suggests that the bank made a profit, but it may have faced challenges in generating substantial earnings. One possible reason could be high expenses or a conservative revenue generation approach.

For the year 2021: The bank's net income in 2021 increased significantly to 1532.7, indicating improved profitability. This suggests that the bank may have implemented strategies to boost income or control costs, resulting in a more favorable financial outcome.

For the year 2022: In 2022, the bank's net income increased even further to 2473.8, indicating sustained positive momentum. This suggests that continued efforts in revenue generation or cost optimization may be contributing to the improved financial performance.

Overall, the upward trend in net income from 2020 to 2022 shows that the bank has been successful in enhancing profitability. However, it is essential to investigate the specific factors driving this improvement and assess their sustainability for a more comprehensive analysis.

3.3.2 To Forecast the Community Bank’s Success or Failure

The forecasted profit using the straight-line growth method is an estimate of the future profit based on the calculated growth rate. Using the formula in the table 2:

$$\text{Forecasted Profit (2023)} = \text{Current Year (2022) Profit} + \text{Straight Line Growth Rate}$$

Here, represents the estimated profit is 812 million for the year 2023, 643 million is the profit for the most recent year (2022 in this example), and is the calculated straight-line growth rate. Plug in the values from your data to compute the forecasted profit.

Details	Million in BDT	Million in BDT
Financial Year	Net Profit/(loss) after tax	
2020	-305	
2021	121	
2022	643	
Straight line growth rate	$= (643-305) / 2$	169
Forecasted Profit 2023		812

Table 3: Forecasted Profit Calculation in 2023

3.3.3 To find out Operational efficiency after pandemic

To assess operational efficiency after the pandemic in the Community Bank, consider the following points:

1. Expense Management: Analyze changes in operating expenses as a percentage of revenue. If the bank has successfully reduced its expense ratio from 60% to 50%, it indicates improved operational efficiency by managing costs effectively.

- Evaluate the bank's ability to control and manage operating expenses.
- Check for any changes in cost structures and efficiency measures implemented post-pandemic.

2. Digital Transformation:

Evaluate the implementation of online banking services and automation. If the bank introduced mobile banking apps, resulting in a significant increase in digital transactions, it signifies operational efficiency through technology adoption.

- Analyze the extent of digital adoption and technology integration within the bank.
- Efficient use of technology can streamline operations, enhance customer experiences, and reduce costs.

3. Customer Service Metrics:

Assess customer response time and complaint resolution. If the average response time reduced from 48 hours to 24 hours, it indicates operational efficiency in addressing customer needs promptly.

- Examine customer satisfaction levels and service delivery efficiency.
- A focus on customer service effectiveness can contribute to operational efficiency and loyalty.

4. Employee Productivity:

Review changes in the number of transactions processed per employee. If employees are now processing 20% more transactions with the same workforce, it suggests improved operational efficiency in workforce management.

- Assess changes in employee productivity and engagement.

- Effective workforce management is crucial for operational efficiency.

5. Risk Management:

Examine the rate of non-performing loans and risk mitigation measures. If the bank reduced non-performing loans by implementing stricter lending criteria, it demonstrates operational efficiency in risk management.

- Evaluate the bank's risk mitigation strategies post-pandemic.
- Sound risk management practices contribute to operational stability.

6. Regulatory Compliance:

Assess the timely implementation of new regulatory requirements. If the bank successfully adapted to new compliance standards without disruptions, it showcases operational efficiency in regulatory adherence.

- Check adherence to regulatory requirements and any changes in compliance strategies.
- Efficient compliance practices ensure regulatory stability and reduce risks.

7. Agility and Adaptability:

Evaluate the bank's response to market changes. If the bank quickly adjusted its product offerings based on changing customer preferences post-pandemic, it reflects operational agility.

- Analyze how well the bank adapts to market changes and unforeseen events.
- Operational efficiency involves being agile and responsive to evolving conditions.

8. Financial Performance Metrics: Examine improvements in profit margins or return on assets.

If the profit margin increased from 15% to 20%, it indicates enhanced operational efficiency, with the bank generating more income from its operations.

- Review key financial indicators such as profit margins, ROA, ROI, and liquidity ratios.
- Positive trends in these metrics often indicate operational efficiency improvements.

By examining these aspects, we can gain a comprehensive understanding of the operational efficiency of the Community Bank after the pandemic.

3.4 Conclusions

To wrap off, I'd want to say how fortunate I was to have a three-month internship in the Finance and Accounts Division of Community Bank. The main purpose of this study was to compare the financial performance of the Community Bank prior to and post the COVID-19 pandemic. The research utilized overall performance indicators such as liquidity, solvency, profitability, and activity ratios. The results revealed that the industry performed better before the pandemic hit. However, the COVID-19 pandemic disrupted this trend, leading to a decline in performance. The study also found significant differences in performance before and after the pandemic, especially in liquidity ratios, solvency ratios, and profitability measures. Furthermore, Community Bank is currently performing very well, achieving success by taking calculated risks that lead to larger returns. Moreover, the bank has highly efficient management that consistently makes the right decisions when needed. To further enhance profitability while reducing costs, they could focus on utilizing their resources and staff more effectively by digitizing their operations. Ultimately, we can conclude that even amidst the pandemic, banks can still maintain their position in the commercial sector as they continue to operate.

3.5 Recommendations

- The Asset Utilization ratio is a measure of a bank's management ability. Community Bank's Asset Utilization condition is average. To improve this ratio, the bank should ensure proper utilization of its assets.
- Community Bank's ROA is inadequate, but the bank's ROE is acceptable. To improve their ROA, the bank should enhance management efficiency to maximize asset utilization.
- Expand digital offerings and automation to further streamline processes and enhance customer experiences.
- Consider investing in emerging technologies to stay competitive in the evolving banking landscape.
- Maintain a focus on cost control and operational efficiency to ensure a sustainable and profitable operation.
- Regularly review cost structures and identify opportunities for optimization.
- Strengthen customer service initiatives and maintain a customer-centric focus.
- Invest in employee training programs to ensure staff is well-equipped for evolving banking practices.
- Continue to prioritize effective risk management strategies to mitigate potential financial and operational risks.
- Establish mechanisms for continuous monitoring of industry trends and competitor activities.
- Evaluate the loan portfolio to ensure a healthy balance between lending and risk.
- Implement sustainable lending practices to maintain a prudent Loan to Deposit Ratio.

These recommendations aim to guide the Community Bank in sustaining and enhancing its operational efficiency, customer satisfaction, and overall financial performance. Regularly reassess these strategies in the context of evolving market dynamics and regulatory changes.

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