

Internship Report On Performance Analysis of Meghna Bank Limited

An Internship Report Submitted to the School of Business and Economics in Partial Fulfillment
of the Requirements for the Degree of Bachelor of Business Administration.

Submitted to

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Internship Report
On
Performance Analysis of Meghna Bank
Limited



MEGHNA BANK LTD.
together we sail

Letter of Transmittal

January 15, 2019

Md. Kaium Hossain

Assistant Professor

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Subject: Submission of Internship report

Dear Sir,

I would like to inform you that this is a great pleasure for me to submit the internship report on **“Performance Analysis of Meghna Bank Limited”**. I tried my best to meet the all requirement of the report given by you. Finally, I am grateful to you for giving me your valuable time and supporting me to prepare this internship report that helps me a lot to understand the practical and professional skill of the Bank.

Thank you.

Yours Sincerely,

Maraj Moin

ID-111 142 047

Acknowledgment

At first, I am grateful to Allah to help me for preparing this internship report on “**Performance Analysis of Meghna Bank Limited**” I would like to convey my respect and heartiest gratitude to my instructor Md. Kaium Hossain, Assistant Professor of United International University; without his valuable advice, support and guidance I am not able to prepare this report. I also like to thank to the officials of Meghna Bank (Principle Branch) for giving authentic and proper information to fulfill the requirement of my Internship report. I collected all information through questionnaires to officials and the websites of the Bank.

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Executive summary

Meghna Bank Limited is one of the renowned private commercial Banks in Bangladesh. They started their operation in 2013, and a few years of starting their activity, their service level is better than other newer Banks. They are now providing all modern banking service to their clients and customers that fulfill the satisfaction of the customer. However, they are new in the banking service era but their service standard and system improving day by day. Besides, according to their annual report, their performance level is good in all sectors.

Nevertheless, some sector they are less efficient to provide the best performance that is requiring for increasing profit. Meghna Bank offers all types of deposit and loan services to their client. Based on the annual report their deposit and loan amount is growing every year, which indicate they are providing the best general and credit banking services to their client. They are also offering the foreign exchange services to their client by exchanging dollar, letter of credit services. However, one the problem of Meghna Bank profit decreased in last year, but Bank is taking proper initiatives to increase profit by giving the target to each branch and department. They also developed a strategy to improve their performance level and try to recruit best officials. Their investment and cash liquidity also increasing in every year, which helps them to provide the cash, services to their client. Besides, liquidity indicted the bank's financial capability, and Meghna Bank is rated as good to maintain the highest amount of cash. Their operating expense is increasing day by day, but they are not yet practicing CSR. They may invest to practice CSR to improve their reputation and goodwill. Their investment is high in government and other sector but they need to provide more amount to the loan because the loan is assets for the bank and return is also high. To increase overall profit, they need to increase profit at the same time reduce the operating expense.

Chapter One

1.0 Introduction

Banking plays a vital role in the financial life of a business. The importance of Bank can be termed as the blood of the economy. Although Bank produces no capital, their necessary actions facilitate the process of production, exchange, and distribution of wealth. In this way, they develop into active partners in the process of economic development and growth. In the Stephenson & Britain, “Banks are the custodians and distribution of liquid capital, which is the life-blood of our commercial and industrial activities and upon the prudence of their administration depends on the economic well-being of the nation.” It facilitates the flow of funds in our economy and ensures financial resources are to be paid efficiently towards promoting economic development and growth. Words of Every business need capital or fund required for running its business operation. Bank facilities this service to the customer and help them to run their business smoothly. Banks are also providing various services to the customer such as locker service, deposit services, online money transfer, performance guarantee, letter of credit, etc. Banks are selling the risk to the clients and helping the client to secure the contract and transaction. Banks large scale of the product is not only helping the person but also improving the industrial sector to increase the growth of the Economy of the country. For banking service, the living standard of the people is also growing day by day. It is easier for the person to take house loan, car loan, and loan for the business purpose, which is defiantly helping them to improve and change the standard of living.

1.1 Origin of the Report

An internship program is pre-requisite for acquiring BBA program. Before completion of the program, a student must undergo the Internship program. Every student under the internship program has to prepare a report based on the intern's area of specialization and organizational requirement. I have an excellent opportunity to involve in Meghna Bank Limited. This report titled "Performance Analysis of Meghna Bank Limited. I have prepared this report under the guidance of Md. Kaium Hossain, Asst. Professor of United International University.

1.2 Objectives of the Report

1.2.1 Broad Objective

To know the performance of Meghna Bank limited by analysis their annual reports.

1.2.2 Specific Objectives

- To know the company profile of Meghna Bank Limited
- To examine the customer service practices of the Bank
- To study the overall activities of Meghna Bank
- To relate theoretical learning to a real-life situation.

1.3 Scope of the Report

The scope of the report is to know the organizational structure, background, objectives, functional activities, customer service, and performance of Meghna Bank as a whole.

1.3.1 Primary Sources:

- Face to face discussion with Bank officials.
- Practical experience of working
- Regular activities in office and direct observation

1.3.2 Secondary Sources:

- Information from the Banks website
- Annual report and financial statement
- Data also collected by browsing Internet and different Web sites.
- Different articles published by the head office.
- Banks account opening form.

1.4 Limitations

- Some challenges have been faced to give the best effort for preparing this report.
- I analyzed only specific area because of a shortage of time.
- The depth of the analysis has been limited to the extent of information collected from different sources.
- Lack of experience to work within the bank and gathering all information
- Last, of all, the analyzing of Bank in a broader context is not an easy task by this short period.
- It is very tough to collect confidential data because confidential data is not easily shared with the public.

Chapter Two

2.0 Banking in Bangladesh

Bangladesh is a developing country with a poor banking system, particularly in terms of the services and customer care provided by the government run banks. In recent times, private banks are trying to try to be like the banking structure of the more developed countries, but this attempt is often frustrated by inexpert or politically motivated government policies executed by the central bank of Bangladesh, Bangladesh Bank. The result of a banking system fostering corruption and illegal monetary activities/laundering etc. by the politically powerful and criminals, while at the same time making the attainment of services or the performance of international transactions difficult for the ordinary citizens, students studying abroad or through distance learning, general customers etc. The first modern bank in Bengal was Bank of Hindustan, established in 1770 in Calcutta. It was an offshoot of trading company Messrs. Alexander and Co., and operated until 1832 when the trading company failed. The circulation of its notes was limited to Calcutta and its immediate environs.

A number of Calcutta-based banks followed, none which survived beyond the middle of the 19th century: General Bank of Bengal and Bihar (1733–75); Bengal Bank (1784–91) (no relation to the later Bank of Bengal); General Bank, later General Bank of India (1786–91); The Commercial Bank (1819–33); The Calcutta Bank (1824–29); Union Bank (1829–48); Government Savings Bank (1833–unknown); and The Bank of Mirzapore (1835 – 1837).

The Bank of Calcutta, established in 1806, is the oldest still in survival in some form. It was renamed Bank of Bengal in 1809, was combined into the Imperial Bank of India in 1921, and became the State Bank of India in 1955.

The first modern bank headquartered in Dhaka was Dacca Bank, established in 1846. It did a very limited business and did not issue banknotes. Bank of Bengal purchased it in 1862. Bank of Bengal opened branches in Sirajganj and Chittagong in 1873, and in Chandpur in 1900. In 1947, upon the Partition of Bengal, it had six branches in East Bengal, in Dhaka, Chittagong, Chandpur, Mymensingh, Rangpur, and Narayanganj. Following the division, branches of the registered banks started shifting to India or close down their operations in East Bengal. Resulting

only 69 branches were left all over the East Pakistan in 1951. In 1959, Eastern Mercantile Bank Limited was established and had 106 before independence. Consequently, in 1965 Eastern Banking Corporation was established and soon reached 60 just before the liberation war. These two banks were established with the initiation of some renowned Bengali businesspersons for providing credit to the local entrepreneurs who had limited access to the credit in those days from other financial institutions of West Pakistan.

2.1 Company profile

A fourth generation Bank, Meghna Bank Limited commenced its operation from May 09, 2013 with a vision of “To be recognized as an essential instruction for the unbanked through zealous participation in the financial inclusion process.” Meghna Bank’s pay-off line “Together we sail” exemplifies their commitment to contribute towards building up an enlightened and prosperous nation.

Objective:

To be among the best service provider in the industry by ensuring customer satisfaction through the application of technology, professionalism and nursing.

2.1.2 Commitment:

- To recognized as best quality Bank in Bangladesh
- To provide superior an consistent banking service to all customers
- To be long-term partner of all stakeholder particularly customer by creating and sharing values
- To be solid and trusted financial trust mark

Meghna Bank Limited is providing services and executes its commitment towards their customers through the particular locations:

- Head Office, Gulshan, Dhaka
- Principal Branch, Gulshan, Dhaka
- Dhaka
- Rajshahi
- Chittagong
- Khulna
- Sylhet

- Feni
- Noakhali
- Savaar
- Gazipur

2.3 The corporate structure of Management Team:

	Adil Islam Managing Director & CEO	
	Johora Bebe Additional Managing Director	
	Protik Karim Deputy Managing Director	
A.F. Shabbir Ahmad Senior Executive Vice President Head, Operations Division	Mohammad Imdadul Islam Senior Executive Vice President Head, SME Business	Abdur Rahman Senior Executive Vice President Head, Head of Branches
M. Rashidul Huda Senior Executive Vice President Head, Corporate Banking Division	Md. Ariful Islam Chowdhury Senior Executive Vice President Head, Retail Banking Division	Mojibar Rahman Khan Executive Vice President Head, Corporate Affairs Division
Kazi Farhana Zabin Senior Vice President Head of Liability & Wealth Management Division	Syed Fazle Imam Senior Vice President Head, General Services Division	Aziz Fatema Vice President Head, Central Credit Administration Division
Shah Mohammad Zakir Hossain Vice President Head, Credit Risk Management Division	M. A. Wadud Senior Assistant Vice President Head, Monitoring & Recovery Department	Kazi Mamunur Rahman Senior Assistant Vice President Head, Human Resource Division
Mohammad Kaiser Senior Assistant Vice President Head of Audit & In-Charge, ICCD	Sajib Kumar Saha Senior Assistant Vice President Head, Financial Administration Division	Tanvir Shams Senior Assistant Vice President Head, International Division (ID)
Muhammad Pavel Akhter Assistant Vice President Incharge, Information Technology Division	Dipan Hasnat Biplob Assistant Vice President Head, Central Trade Operation Department	Md. Tawhid Hasna Jubel Assistant Vice President Head, Treasury Operation Division
Md. Ahsan Ullah Nipu First Assistant Vice President Head, Financial Inclusion & Alternative Delivery Channel Division	Mohammad Shibly Shohel First Assistant Vice President Head, Risk Management Department	Ananda Mohon Ghosh First Assistant Vice President Head, Anti Money Laundering Department

2.4 Services of Meghna Bank:

Meghna Bank is providing various services like other commercial banks. Those services are-

2.4.1 Collection of deposit: They are also collecting deposit like other banks. Their interest rate of deposit is comparatively higher than other banks' rate of interest 8% to 10% depending on the amount of deposit.

2.4.2 Loan: They are providing several types of loan such as-

- **Personal loan:** These types of loan are for professional individuals and businessmen, the purpose of this loan is for buying some consumer item, household products (Television, fridge) or some special purpose (health treatment and travel). They can easily take this loan and will perform these types of consumption activities. In this sector, Bank provides 50,000 to 5,00,000 depending on the purpose of the client. The rate of interest in this loan is 13%.
- **Express loan:** Any individual or company takes this loan. Amount is not more than 5 lac and EMI is for 36 to 60 months depending on the loan amount.
- **Home Loan:** This type of loan is for professional individuals and businesspersons who want to purchase apartment, home or other home completion. Meghna Bank is giving 5 lac to 1.2 crore in this sector. The rate of interest is 11%. Bank is giving this loan generally for 3 to 20 years.
- **Doctor's Loan:** This type of loan is only for the doctor. They are giving 2 lac to 10 lac in this loan area.
- **Car loan:** This loan is for professionals or persons who are buying a car by taking a loan from the Bank. The loan amount is 5 lac to 40 lac, which actually depends on the client.

2.4.3 Credit Enhancement services:

Performance guarantee: This is one type of guarantee provide by Bank to secure the contract between client and contractor. It protects the agent or govt. agency from losses incurred in case of contractor fail to perform. Meghna Bank is proving this guarantee on the behalf of their client. This is generally 100% margin and head office generally proving this.

Letter of credit: Bank provided guarantee on the behalf of the importer to pay the amount to the exporter bank. Principle branch is generally providing request letters and this procedure done by the head office of Meghna Bank.

2.4.4 Credit card:

Meghna Bank is proving two types of credit cards. Those are Meghna visa gold credit card and silver credit card. The applicant need minimum 20000-taka monthly income for applying for the silver card and applicant must need minimum monthly income 50000taka per month.

2.4.5 Clearing services:

If any client has an account in the Meghna Bank and this client also has an account on the other Bank .If they are providing cheque of the other Bank to Meghna Bank, Bank sent it to the Bangladesh Bank and Bangladesh Bank sent it to the other Bank and they check all feature of cheque and if everything is clear or correct they sent the amount to the client account. If cheque value is normal, (less than 5lac) it generally comes within 2.30 pm of the day and value is high (more than 5lac), it takes 6.30 pm of the day of clearing cheque .

2.5 Account services:

Meghna Bank is proving different types of account services. Customer can easily open an account in the Bank according to their needs. They are offering-

Current Account: Current account is very popular and common type of account. As we know, money can withdraw from anytime and there is no interest in this account. Customers who are interested in this account they can easily open a current account in Meghna Bank by proving photo, photocopy of NID card, nominee's information, photocopy of utility bill.

Savings Account: Meghna Bank is also offering several types of savings account services with attractive interest rate. Their savings account are-

Salary Account: It is only for their internal employees who are working in the Bank. Their salaries are providing in this account.

Senior Citizen Account: Meghna Bank is offering senior citizen account to their clients who are more than 50 years old. Interest rate is 4% in this account.

Young Star's Account: Meghna Bank is offering this type of account for young people (age 10-18). This type's f account is opening by the parents for their Childs. Debit card is also providing with this account.

Sreyoshi Account: This account is only for women. The main benefit of this account is all charges are half.

Meghna Salary Account: This account is for an organization that needs to provide the salary to their employees through Bank. Meghna Bank provided the salary on the behalf of the organization. However, need minimum 25 employees to open this account.

Four percent interest is applicable for all types of savings account. Anyone can easily open a savings account by proving the required documents like photo, Photocopy of TIN certificate, photocopy of utilities bill etc.

Bank is also opening the partnership and corporate account. For opening these account, client need to give the additional document to open these types of account.

Require document for partnership Account:

- Two copies passport size photographs of each partner
- Trade license of partnership business
- TIN certificate
- Copy of NID card, valid passport etc

Require document for corporate Account:

- Two copy of photographs of each directors
- Copy of Trade license
- Copy of NID card, valid passport etc
- Copy of memorandum of association
- Copy of certificate of incorporation
- List of the director with full information

2.6 Some Account code:

This code helps you to understand what types of account it is. When you saw the starting digit of the code, you can easily understand what types of customer or employees account it is. That code are-

- 1) Principle Branch Code----- 1101
- 2) Saving Account ----- ----112
- 3) Current Account-----111
- 4) Salary Account-----123
- 5) Senior Citizen Account-----124
- 6) Young Star Account-----125
- 7) Sreyoshi Account-----127
- 8) GL Account-----9(Bank's Internal Account)

9) Salary Account (for internal employees) ----	122
10) FDR (1 month) -----	251
11) FDR (2 month) -----	253
12) FDR (6 month) -----	254
13) FDR (1 year) -----	255
14) Loan Account-----	716
15) Loan Account-----	701
16) SND Account-----	135

2.7 Departmental activities of Meghna Bank:

There are several departments are performing all activities of Meghna Bank (principle branch). All the orders come from the top management and head office and departments are responsible for performing these all activities. There are three departments of principle branch, that are-

2.7.1 General Banking Departments:

This department serves directly to the customers. This department is providing customer services that include Account opening, cheque clearing, cash clearance, remittance services etc. This department is taking immediate action to provide the best services to the customers when customers need these particular services. In principle branch, front desk officers, clearing and accounts officers are giving this service to their clients.

2.7.2 Loan and Advances Department:

This department is providing all types of loan offered by Meghna Bank. Types of loan offered are short, medium and long term. The other classification loan is working Capital and Term Loan for corporate houses.

Short Term Loan:

- Loans that are provided for a tenor of not exceeding 1 year is called short term loan
- This type of loan is usually provided to support working capital need of manufacturing and trading businesses
- Products include: Over Draft, Secured Over Draft, Cash Credit (Hypo), Loan Against Trust Receipt (LATR)

Medium and Long Term Loan:

These loans are provided mainly for the following purposes:

Retail:

- Any purpose loan against salary
- House building financing

Corporate

- Term Loan for setting up new plant
- Term Loan for capacity expansion/BMRE of existing plant
- Corporate term loans usually provided for factory building construction, machinery purchase etc.

Before providing any loan, bank does proper due diligence to guard against any default risk. Followings are the key factors influencing decision of lending:

- Financial capability of the borrower
- Previous track record
- Clean CIB report
- Acceptable Credit Grading of the borrower
- Industry outlook
- Experience of the management

2.6.3 Foreign Exchange Department:

This department is responsible for opening trade services such as Letter of credit, export and import handling, foreign currency exchange etc. This department contributes more in foreign collaboration and help the importer and exporter of the country. This department is also responsible for remittance services and maintaining the international account. In addition, this department is also selling the foreign bond. When someone need to sent money in Bangladesh, they can easily sent the money from abroad though the Meghna Bank and this department responsible for give it to the real owner of the money.

2.8 Corporate Banking of Meghna Bank:

Meghna Bank is proving the large scale of the product and services o their corporate client. They are also proving various scales of funds according to their client's needs and preferences. Meghna Bank is facilitating financial and advisory service to their client. This financial service helps to increasing the growth of the corporate sector and which helps to contribute more in the corporate sector of the country. In corporate Banking, Meghna Bank try to maintain the dynamic relationship and long term, relation with their corporate client and their main aim is to maintaining long-term profitable relationship with their client. The Relationship Manger of the Bank deals with the corporate clients and provides the financial facilities to them. Bank's expert employees are providing the advice and proper direction about their investment. Meghna Bank contributes the financial facilities to the some sector of the countries. Those are including RMG,

telecommunication, Agriculture, steel manufacturer, tourism and other business sectors. Before providing the finance to the various sectors, Bank's corporate management team check all liquidity and profitability of the sector, if they are satisfied, they provide the financing. However, this analysis and discussion is not applicable for renowned and profitable company. Meghna Bank are providing various financing those are –

Working capital finance: It is short-term loan provided by Bank for the fulfilling the daily requirement of the business corporation. This financing is helping the business to run their business very smoothly. There are several types of working capital finance by the Bank. Those are cash credit, Bank overdraft, working capital loan, bill discount, letter of credit, commercial paper etc.

Industrial finance: Meghna Bank is providing various types of loan to the industrial sectors. They are generally providing medium term to long-term finance to the industry, which helps to develop the industry.

For particular projects: Meghna Bank is facilitating the loan for specific projects in terms of term loan such as civil construction, purchasing of machinery etc.

Trade financing: Trade financing is for the export and import. Meghna Bank are providing fund to facilitating the all requirement needed for the export and import. For import, Bank is providing the full support though –

- Letter of credit (LC)
- Stand by letter of credit
- Shipping guarantee to the importer
- Payment against document (PAD)

For export, Bank is providing full support to the exporter by facilitating pre- shipment and post shipment financing which is needed to perform the exporting activities.

2.8 Daily Activities of Meghna Bank (Principal Branch):

Principal branch is one of the biggest branches of Meghna Bank with 40 efficient employees. Their each department is engaging to fulfill the requirement of customer. General banking department is providing large service area to the clients. In generally Banking, customer service department's is engaging of Variety of services including Account opening services, transaction of pay order, gift cheque, providing interest of treasury bills, providing credit card slips for payment . Accounts department of the branch is receiving the cash, at the same time giving the cash to client by receiving the cheque. In addition, other clearing department (Batch) of the GB is clearing the cheque with the help of Bangladesh Bank. They are collecting cheque from the client and sent it to Bangladesh Bank. Some Other Bank official are collecting voucher from all officials and dividing it into four areas including Account (Debit, Credit) and GL (Debit, Credit) and calculating the total transaction of the Bank in particular day and maintaining the daily expenditure of the Banks. Head office generally provided the all direction to the branch and head of branch and deputy manager are distributing this direction to all employees. In addition, other officials of the GB selling the treasury bills and authorized the transaction of the branch. Loan and credit department is responsible for dealing and maintaining the relationship with client by providing large scale of loan products. They are also receiving the payments of the loan and installment. Moreover, foreign exchange department is responsible for delivering the services including exchanging the currency, Letter of credit and trade finance etc.

2.9 SWOT Analysis:

SWOT analysis is nothing but analysis and understanding of Strength, Weakness, Opportunity and threat. In this area, I discover some strength, weakness, opportunity and threat of the Meghna Bank. SWOT analysis of Meghna Bank-



Strengths:

- Qualified management team
- Better work environment
- Location of the branches at suitable places
- Financial liquidity is high
- Good relation with client because of their hospitality
- Better customer services

Weakness:

- Newly enter into the industry
- Some inefficient officials
- Interest rate is low than other competitive Bank
- Specific area of services because of newly established Bank
- Less ATM booth and branches
- Manual registration is used in some specific purposes

Opportunities:

- To become the market leader
- May operate into boarder area
- Make the good will
- Delivering the service more quickly and accurately
- Using more digitalized system

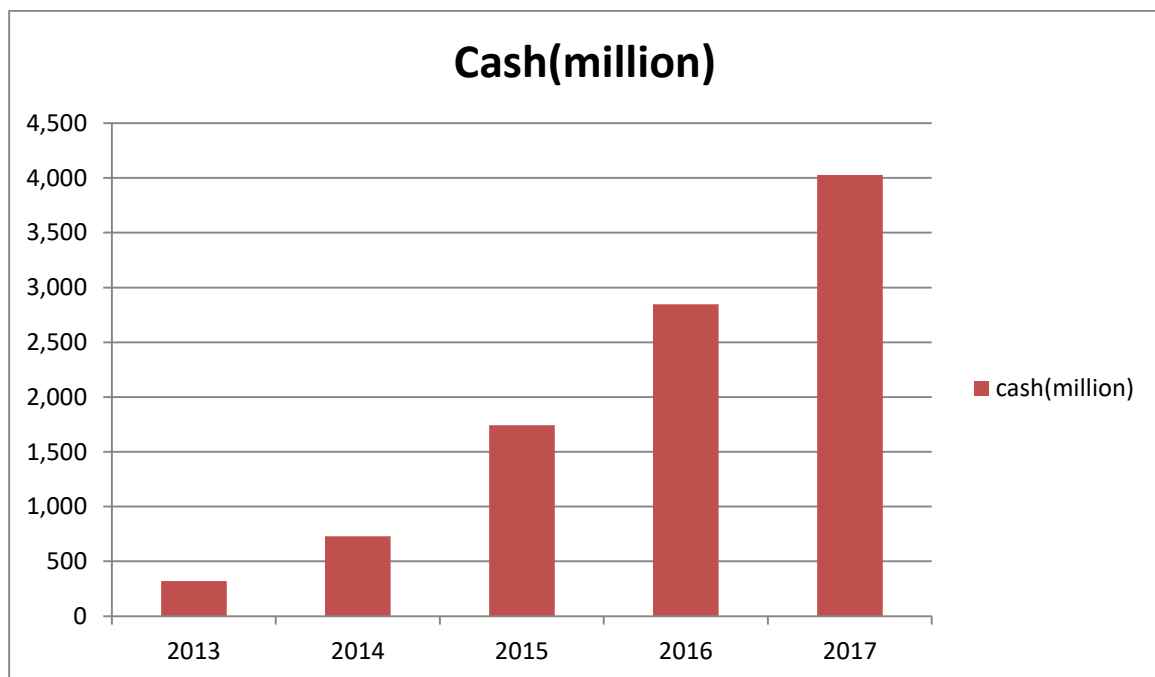
Threats:

- More competitors with offering same types of services
- Political instability in the country
- Rules and regulation imposed by Bangladesh Bank
- Risk of default of the loan
- Economical variation in the country
- Policies of competitive Banks

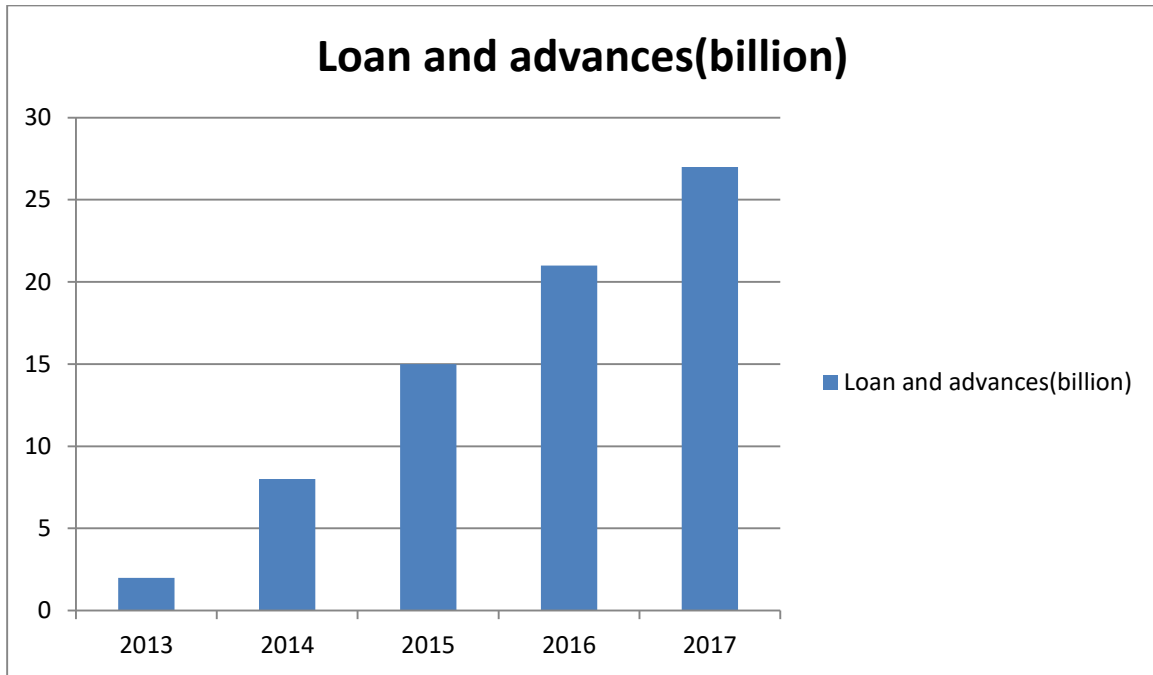
Chapter Three

3.0 Performance Analysis of Meghna Bank Limited

In this area, I need to analyze the performance of Bank based on the annual report of Meghna Bank (2013-2017). This analysis based on their Cash, total deposit collection, total operating expenses, total liabilities and profitability of the Bank. This analysis will help to understand Bank's performance of particular year and identified variance in the Year-on-Year performance level.

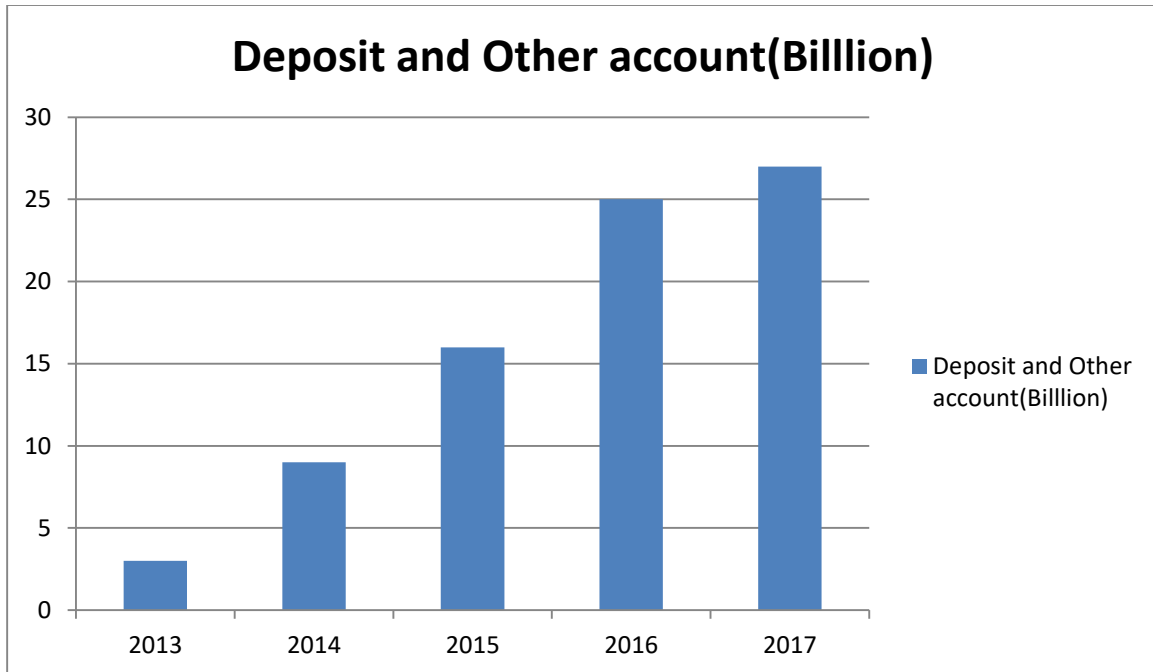


This figure is representing the total cash of Meghna Bank in particular 5 years. Based on annual report and figure total cash had increased more in 2017(4,026,368,378) than in 2013(319,240,4530). Therefore, total Cash was increasing in the particular each year after starting their operations.

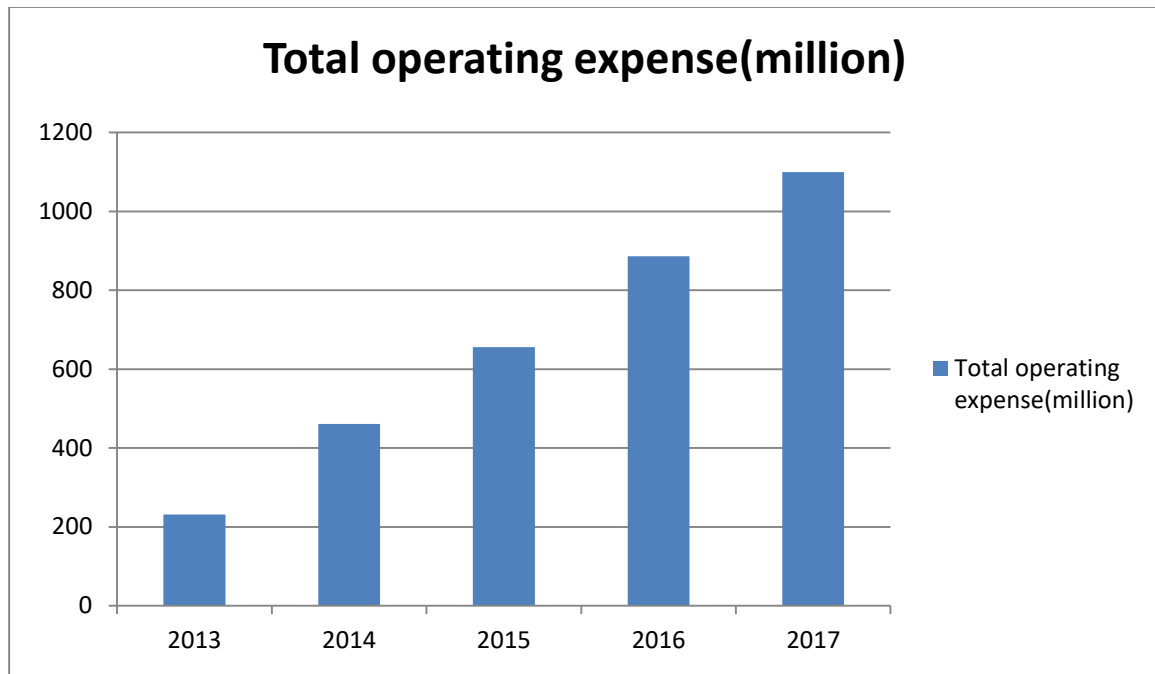


In this figure, we can see:

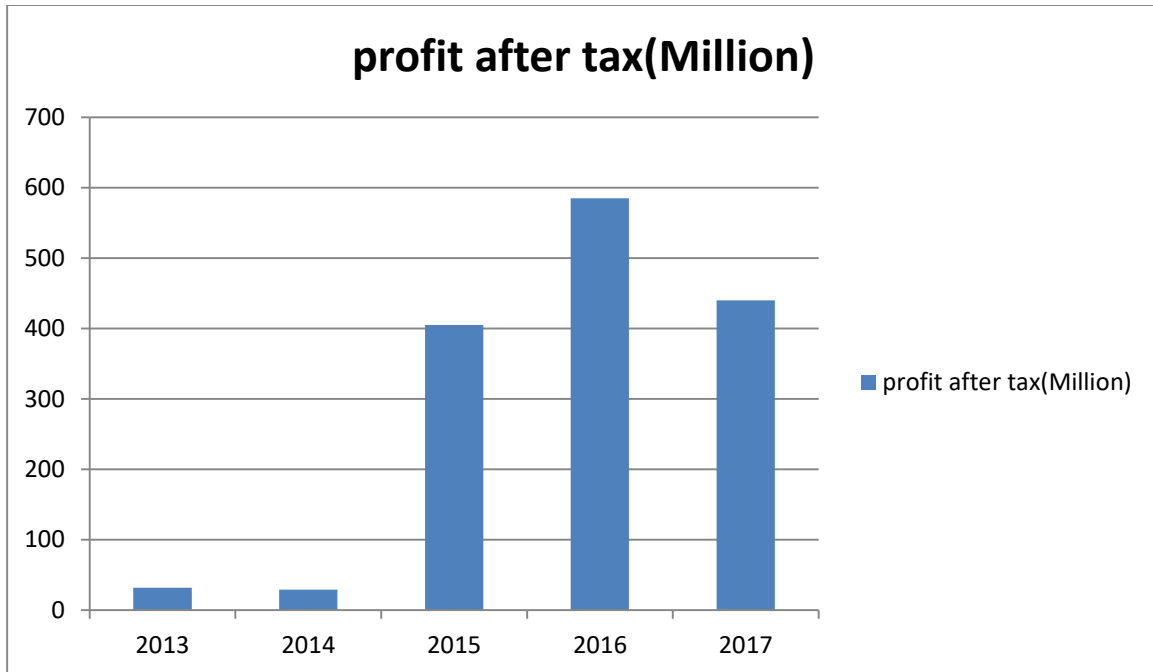
- There is a sharp increase in loan and advances since the inception of the Bank.
- There is 17 times increase the loan and advances in 2017(BDT27,457,897,893) from 2013 figure of (BDT 1,494,856,337).



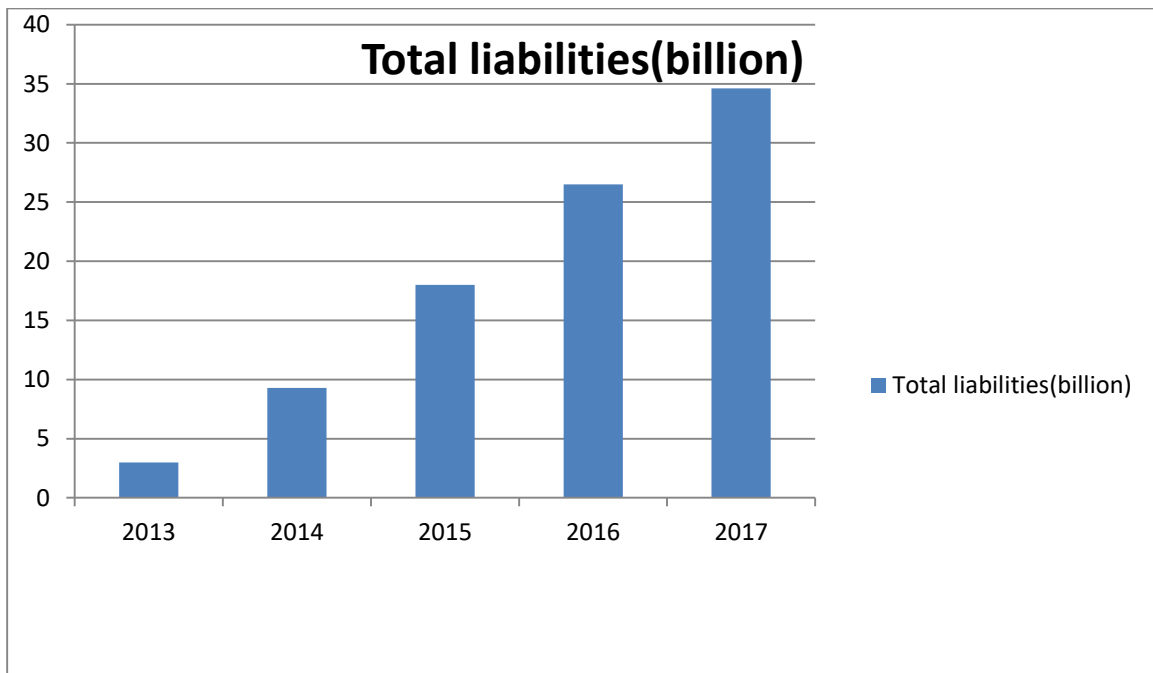
Based on this figure we can easily say that deposit and other account is increasing each year. Meghna Bank's deposit amount increased in 2017(32,263,954) which is 1times higher, compare to year 2013(31,977,778)



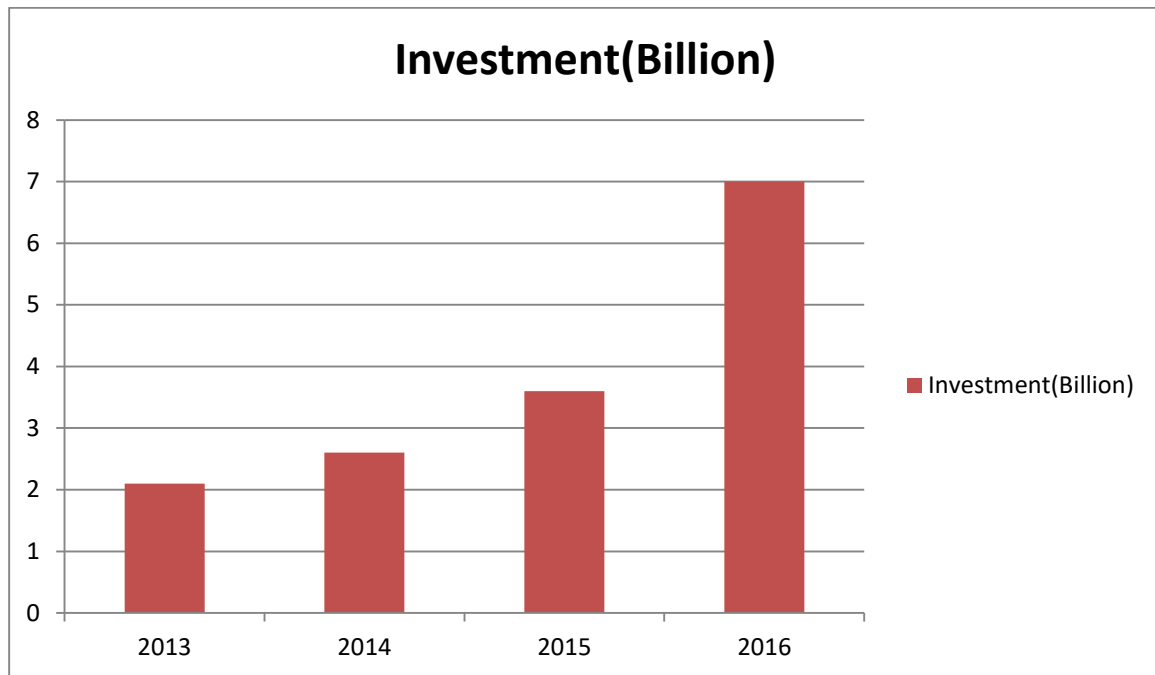
Total operating expenses was increasing in 2017(1094, 811,622) which is higher than all other previous years. So operating expenses are increasing in each year but they are not practicing CSR.



In this figure, we can see that profit is not stable. Profit was increased in 2016(584,800,914) but it fall in 2017(439,652,829).



Based on this figure total liabilities is increasing every years. It was increased 1.6 times more in 2017(4,623,720,317) compare to 2013(2742, 582,502).



Investments are also increasing in the every year. In this figure, we can see that investment is increasing every year after starting their operation in Bank era in 2013.

3.1 Findings

In the analysis, the performance of Meghna Bank Ltd. is good. Based on above analysis, I found some issues regarding performance of Meghna Bank Limited. These are-

- Cash liquidity is increasing day by day than the previous all years.
- Amount of Loan and advances was providing by Meghna Bank was increasing.
- Deposit amount is also increasing.
- Operating expenses is increasing in every year. It is one of the reasons of decreasing profit.
- Operating expenditure is increasing but salary of employees decrease in 2018.
- Profit is not stable, it was increase or decrease every years. Reasons of non-stability of loan are:
 - Financial market turbulence (liquidity shortage etc.)
 - Increase of Non-Performing Loan
- Liabilities also increased every year according to the annual report.
- Investments in government or other sector increased in every year.

Chapter Four

4.0 Conclusion

Meghna Bank is one of the growing and performing Bank in the country. By analysis their performance it can easily conclude that their performance level is higher compared to the all-new Banks. They should maintain the standard services for the clients, corporate houses so that their cash liquidity, deposit and amount of the loan are increasing in every year. Their profit is also growing in every year, but sometimes it was falling because of the instability in the market. Though Meghna Bank is newly, enter in the market, the service area is better, compared to the others commercial Banks. They try to fulfill all terms and condition of commercial banking by providing a large area of customer and corporate service. Though Meghna Bank is newly, enter in the Banking era, so they are not yet investing in CSR but in future, they should practicing CSR. CSR activities help them to increase their reputation and goodwill. By following proper strategy and standard, the Bank can be achieved their vision and goal.

4.1 Recommendations

Some recommendations regarding the performance of Meghna Bank Limited are given below-

- They need to take initiatives to stable profit or increasing the profit because their profit is not steady. Require more effort to decrease non-Performing Loan
- Need to reduce operating expenditure because it was growing in every year. If operating spending increased, the profit would be lesser.
- Need to increase the salary of employee's. Because it is a significant factor to improve the performance of the employees. So that Banks should give the salary on the competitive basis market.
- Their operating expenditure is high, but they are not practicing CSR. Therefore, they may invest in an education plan, green strategy, etc.
- They need to reduce investment and providing large amount loan because of less return in investment.

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