

An Internship Report on The SWOT Analysis of City Bank Limited



Internship Semester: Spring – 2019



Submitted by

Mst. Sharmin Akter

ID: 151151 357

Major: Marketing

Submitted to

Dr Khandokar Mahmudur Rahman

Internship Supervisor

Associate Professor

Director of SoBE,BBA Programme

United International University, Bangladesh

Date of Submission: 18th of April, 2019

Letter of Transmittal

18th of April, 2019

Dr Khandokar Mahmudur Rahman

Associate Professor

Director of SoBE, BBA Programme

United International University, Bangladesh

Subject: Submission of Internship Report.

Dear Sir,

It is a pleasure to present my work report on "City Bank Ltd." who assigned me. It was a great opportunity for me to gain knowledge and experience in terms of functions, procedures and operational activities, in addition to my subject of study. It has become an extremely stimulating and interesting experience. The motivation and learnings, I have earned while preparing the report, is valuable. Without the guidelines and material you had provided me, this report would not have come to light.

I have aggregated my best efforts to achieve the objectives of the assigned report and I hope that my commitment is functional for this purpose. However, I will always be ready to provide more clarifications if it requires.

Sincerely,

Mst Sharmin Akter

ID: 111151 357

United International University, Bangladesh

Acknowledgement

In beginning, I would like to thanks Almighty Allah for supporting me to successfully prepare this report. In the instruction of this internship report, I well recognized the encouragement and help given by means of skill of a vast range of human beings and institution. Especially I'm grateful the authority of City Bank Limited for accepting and granting me for doing internship in City Bank Ltd, Science-lab Branch.

I would like to categorical my thankfulness to my supervisor **Dr. Khandokar Mahmudur Rahman** two for helping me and provided specified remarks and advice about this report. I was once actually blessed to have him as my supervisor and mentor. He used to be constantly there when needed and gave me treasured pointers in making this document as a relevant report. To prepare this report would be harder for me without his supervision.

Now, I moreover like to thank **Mohammad Rejaul Islam** who is the manager of CBL, Science-lab branch for being so beneficial who taught me about banking operations. He presents all the fundamentals knowledge about the organization. I would also like to thank to CBL Science-lab branch family for all of their support, love and inspiration, which I will maintain in mind all of my life.

Table of Contents

Chapter One	
1.1 Introduction	3
1.2 Topic of the report	3
1.3 Origin of the report	4
1.4 Background of the Report	4
1.5 Scope of the report	4
1.6 Methodology of the report	4
1.6.1 Primary sources	4
1.6.2 Secondary sources	4
1.7 Limitations	5
Chapter Two	
2.1 Definition of SWOT analysis	7
2.2 Beginning List of SWOT Questions:	7
a. Strengths	7
b. Weaknesses	7
c. Opportunities	8
d. Threats	8
2.3 SWOT - landscape analysis:	8
2.4 Advantages of SWOT Analysis:	9
2.4 The importance of SWOT Analysis in business	10
2.5 Limitations of SWOT Analysis:	10
a. Lack of progress in work;	10
b. Information / raw materials;	10
c. Financial status;	10
d. Government announcement;	10
e. Always check for any other market for imported products as import boundaries.	10
f. Today's weak relationship;	10
g. Defective items due to poor control;	10
h. Lack of skilled and skilled workers; and so on.	10
2.6 SWOT Analysis Template	11

The SWOT Analysis of City Bank Limited

Chapter Three	
3.1 The Background of City Bank Limited	13
3.1.1 Mission	14
3.1.2 Vision	15
3.1.3 Values	15
3.2 Products and Services	15
3.3 Organizational structure	16
Chapter Four	
4.1 The SWOT analysis of City Bank Limited	18
4.1.1 Strengths	18
4.1.2 Weaknesses	19
4.1.3 Opportunities	21
4.1.4 Threats	22
4.2 Market analysis and opportunity for metropolis solution:	24
4.3 Market analysis and opportunity for city Drive:	24
4.4 Strategic Group Mapping Analysis	25
Chapter Five	
5.1 Findings	28
5.2 Recommendations	28
5.3 Conclusion	29
Reference	

Executive Summary

The record represents the three-month of my working experience on City Bank Limited in Science-lab two branch. This record offers a clear know-how about the accomplishments and the operational techniques of City Bank.

City Bank used to be the visionary entrepreneurship of 12 young businessmen who braved the sizeable uncertainties with braveness and zeal in order to set up the country's first private commercial bank in 1983. Currently they are operating 130 branches with 3,230 employees serving over 1600000 customers. From 1983 until date, City Bank has been a case find out about in evolution, having changed over time from a traditional organization to a severely acclaimed multi-faceted group that embraces international satisfactory practices and chooses to be at the forefront of technological initiatives. Unlike many, the Bank's criteria for success are no longer solely the bottom-line numbers however additionally the milestones set towards becoming the most whole financial institution in the country.

The file is primarily based on the operations of City Bank and the super services they provide. My whole ride from working there had been very mesmerizing and fascinating. I believe in term of my internship at City Bank Ltd. It is an inspiring ride for me to looking ahead my career in banking industry and will absolutely help me to.

Chapter One

Introduction



1.1 Introduction

We know that banks are depositories and financial institutions that invest the money deposited with their clients, provide them with the necessary, take interest and exchange the currency. The bank is an institution that provides different types of financial services. In their most basic services, banks keep the money for the client, which is provided upon request, withdraws from the financial institution or checks the check to a third party. Banks use the money to finance the bank, which they pay to businesses, men and women, for operations, mortgages, training costs, and so on. Many banks operate other payment services; For example, they offer certified assessments to customers who guarantee payment to a third party. (Source: Financial Dictionary)

As an economic institution, banks are generally quite lazy. In our daily banking business, the administration ensures that the satisfaction of each type of security personnel is calculated by the client. In the context of financial institutions and the general banking system, the bank has entered into numerous security agreements. The Bank of Bangladesh applies various instructions to each company to follow, observes the audit committee and monitors the agreement on a regular basis.

Bangladesh Banking Company has had a fantastic time over the years. It has provided excellent innovation in the areas of expansion, modernization, best practices, the usefulness of international standards, adaptation to science, possible development efforts, social governance, and innovation. The regulatory environment, as well as high-level surveillance.

General bank deposits, cash, clearinghouse, invoice, account opening, security equipment management, customer service, lockers, and other banking offers are made in advance or in the administration of foreign trade.

1.2 Topic of the report

Topic is basically the title of the report that defines what is inside the document going to be presented. The topic for this report has been assigned by supervision is “SWOT Analysis of City Bank Ltd”. This report determines strengths, weaknesses, opportunities and threats for City Bank in the industry it is currently operating.

1.3 Origin of the report

Internship programs are organized to enhance student experience how things happens and doe in reality. Since there are some differences between theories and in real working style practices. This internship report aims to combine that experience with knowledge.

1.4 Background of the Report

Practical knowledge is crucial for the utility of theoretical intelligence. Bearing this in idea internship program used to be being blanketed in the BBA curriculum. This internship is an orientation to the complete working life and gathers journey of working lifestyle from City Bank Ltd .This report is the output from that experience I have gathered. During internship program I had find out many things about bank how they operates their services and live to tell the tale in the industry.

1.5 Scope of the report

To prepare this report I had to go thorough broad discussion with the various employees of city bank and some of their customers also which let me get to know about their experience with the bank. My supervisor also helped me a lot to prepare the outline of this report. It was a great opportunity for me to directly learn banking and in depth information of City Bank.

1.6 Methodology of the report

This section consists information how the report has been conducted. To conduct this report I had to collect information from following two different sources:

1.6.1 Primary sources

- Direct conversation with the supervisor
- Direct conversation with the employees
- Direct Observation
- Customer experience

1.6.2 Secondary sources

- City Bank Website
- News publications
- Articles

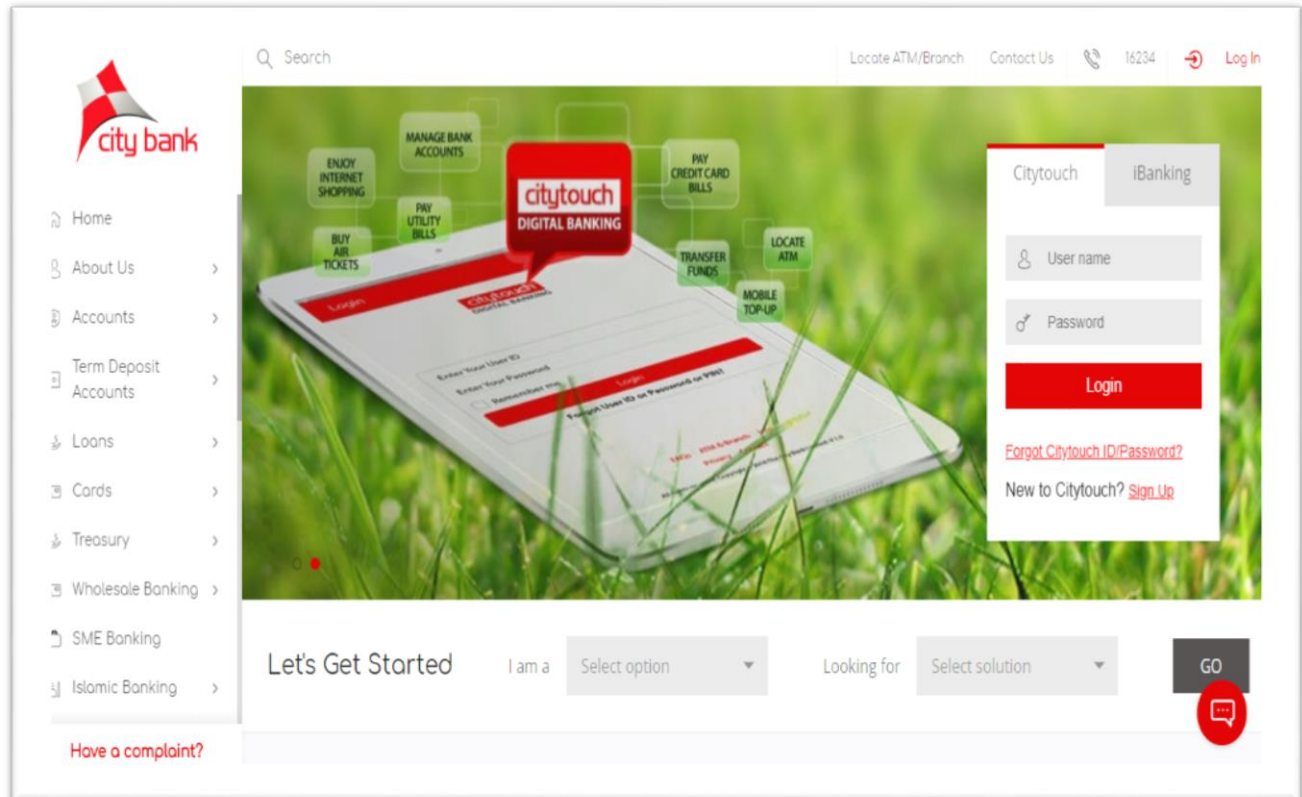
1.7 Limitations

Every outcome may have to go through some limitations. While preparing this report, I also faced some limitations. Few of those are shared below:

- 1.7.1 Lack of resources:** Lack of enough sources averted verification of information.
- 1.7.2 Lack of time:** The internship program is only for three months of time period. Meanwhile, this time an intern has to perform her duties working in the bank all the day long. Preparing such an extensive report during this time was very hard.
- 1.7.3 Secrecy and Confidentiality:** Some factors that were very important for the report couldn't be included as they are highly confidential by means of the organization.

Chapter Two

Literature Review



2.1 Definition of SWOT analysis

An acronym for SWOT's strengths, weaknesses, opportunities, and threats. Define, Strength (S) and weaknesses (W) you are studying intimate control elements. Also, by definition, the opportunities (O-) and threats (T) are considered to be external elements, on which you have no control over.

The SWOT analysis is the most accurate instrument for reviewing and testing the popular characteristic role of an enterprise and its conditions. The current main reason is to prevent structures that create a clear sketch of organized action, which will satisfy the resources and capabilities of an organization in the previous requirements of the world with association activities. At the end of the day, establishing it to evaluate potential possibilities and risks from internal feasibility and limitations and home turf status. It shows all the superb and negative elements of the company interior and outdoor that affect credit. A reliable investigation of nature, which the company works, helps in predicting changes in predictions, and they help in furthering them in the basic leadership strategy of cooperation.

2.2 Beginning List of SWOT Questions:

a. Strengths

What is brilliant about your organization?

What do you progress nicely (in deals, marketing, activities, the board)?

What are your advantages?

What are your center capabilities?

Where are you profiting?

What experience do you have?

b. Weaknesses

What looks somewhat corroded inside your organization?

What do you need (client administration, showcasing, bookkeeping, and arranging)?

Where do you need assets?

What would you be able to improve?

Where are you losing cash?

c. Opportunities

Where is the blue sky in your condition?

What new needs of clients would you be able to meet?

What are the financial patterns that advantage you?

What are the rising political and social chances?

What are the mechanical achievements?

Where specialties have your rivals missed?

d. Threats

Where are the red alarms in your condition?

What are the negative financial patterns?

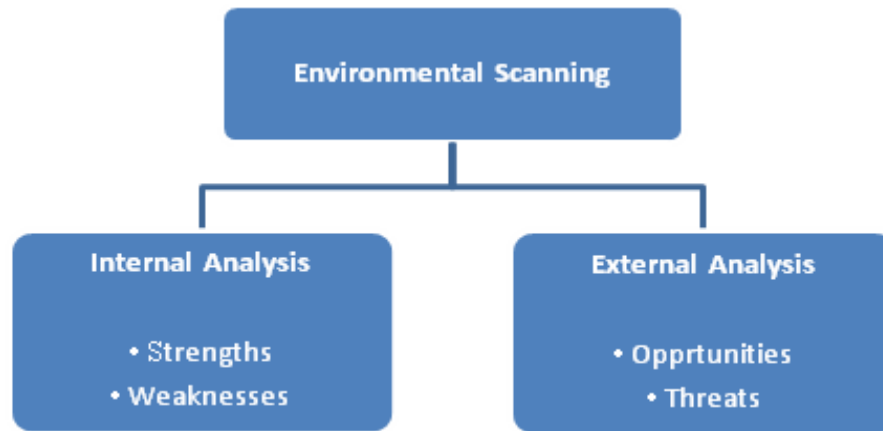
What are the negative political and social patterns?

Where are contenders going to chomp you?

Where are you powerless?

2.3 SWOT - landscape analysis:

The SWOT-scene efficiently sends the connections between in general target and hidden SWOT-factors and gives an intuitive, inquiry capable 3D scene. The SWOT-scene receives various administrative occasions by using imagining and predicting the dynamic execution of equal articles as indicated with the aid of discoveries by means of Brendan Kitts, Leif Evensong and Tord Beding (2000). Changes in relative execution are steadily recognized. Tasks (or one-of-a-kind units of estimations) that may want to be manageable hazard or possibility objects are featured. SWOT-scene additionally shows which essential quality/shortcoming factors that have had or possibly will have most extended have an effect on with regards to an incentive being used.



Graph: SWOT ANALYSIS FRAMEWORK

2.4 Advantages of SWOT Analysis:

The SWOT analysis suffered a long deterioration in the design and in the deterioration of the methodology. It is a constant apparatus, it is a wonderful emotional composer. It is a useful guide and a reminder: companies are bearing their qualities, correcting their external risks. They monitor the situation of the Universal entourage and discover and abuse the doors of newborns and other passports that have been resolved.

Analysis helps strategic planning by:

- a. It is a source of information for the organization.
- b. Assemble the qualities of the association
- c. Change your flaws
- d. Increase a reaction to situations
- e. Beat the dangers of the association.
- f. He is in the skills of the company
- g. Help in destinations
- h. This is the best way to get the most out of places and you can use the information provided by newcomers and modern and wise designers.

SWOT analysis of the statistics that appear in the synchronization process and in the state of the capacity of the situation, the situation has been delayed.

2.4 The importance of SWOT Analysis in business

- a. It can be utilized for various basic leadership necessities and empowers proactive reasoning as opposed to depending on ongoing or natural responses.
- b. It is adaptable in that it tends to be utilized for both individual and business issues.
- c. It empowers a group chief to characterize and create objective situated activities, together with explicit and concurred destinations.
- d. By getting aggregate consent to the Analysis, the responsibility of those in charge of any execution to the recommendation will be energized.
- e. It can reveal openings that the organization is all around set to exploit and by understanding the shortcomings of your business, you can oversee or dispense with dangers that generally could have come as astonishment to you.

2.5 Limitations of SWOT Analysis:

SWOT analysis is not free from its requirements. You can think clearly about attachments that relationships can ignore some important contacts that may happen. In addition, the market may be surprising, chances of sequence, characteristics, errors, risks and diligent risks. The SWOT analysis shows the absurdity of a 4-point view, but it does not show how links are considered by itself. Some obstacles for SWOT analysis are not responsible for the manager.

- a. Lack of progress in work;
- b. Information / raw materials;
- c. Financial status;
- d. Government announcement;
- e. Always check for any other market for imported products as import boundaries. And so on.
- f. Today's weak relationship;
- g. Defective items due to poor control;
- h. Lack of skilled and skilled workers; and so on.

2.6 SWOT Analysis Template

Strengths ❖ Political support ❖ Funding available ❖ Market experience ❖ Strong leadership	Weaknesses ❖ Very complex project ❖ Likely to be costly ❖ May have some environmental impact ❖ Staff resources are already stretched
Opportunities ❖ Local economy may have positive impact ❖ Safety will be improved ❖ Project will boost the public image of the company	Threats ❖ Environmental constraints ❖ Time delays ❖ Opposition to change

Chart: SWOT analysis template

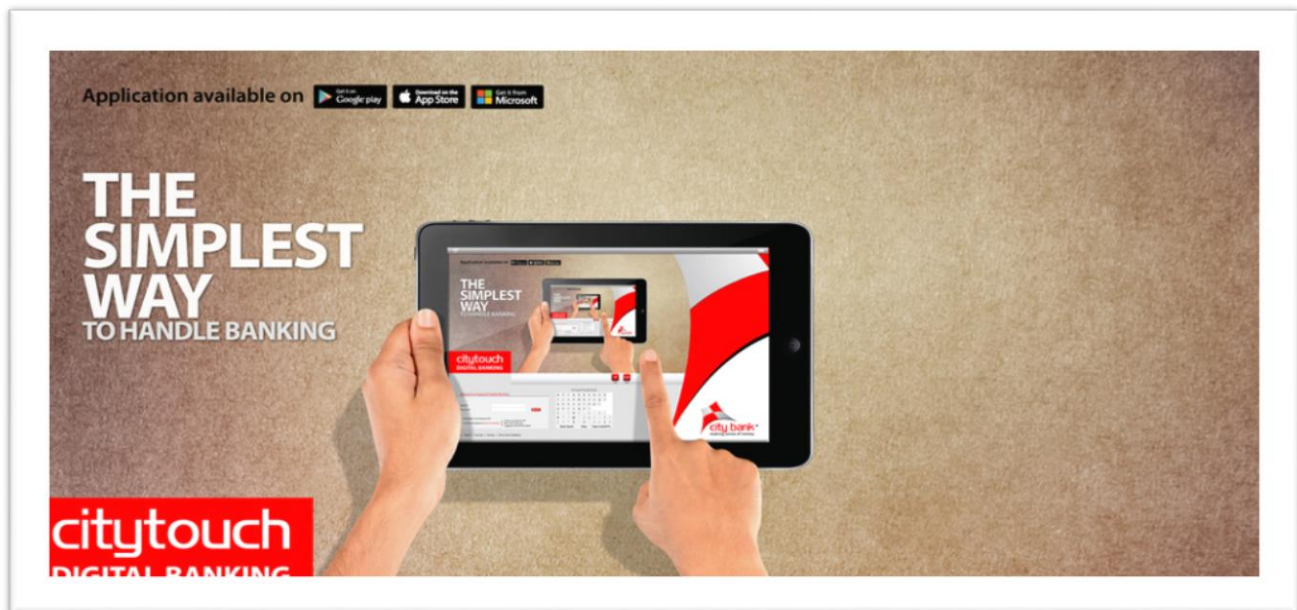
Below is an example *SWOT* analysis of a market position of a small management consultancy with specialism in HRM.

Strengths	Weaknesses	Opportunities	Threats
Reputation in marketplace	Shortage of consultants at operating level rather than partner level	Well established position with a well-defined market niche	Large consultancies operating at a minor level
Expertise at partner level in HRM consultancy	Unable to deal with multi-disciplinary assignments because of size or lack of ability	Identified market for consultancy in areas other than HRM	Other small other small consultancies looking to invade the marketplace

Table: SWOT analysis of a market position of a small management consultancy with specialism in HRM.

Chapter Three

Organizational Profile of City Bank Limited



3.1 The Background of City Bank Limited

City Bank Limited is one of the oldest private commercial banks in Bangladesh. Since 1983, the bank has been working on approved capital. Less than 1,750 million capital and enterprising entrepreneurs. The purpose of the launch of this bank was to achieve qualitative changes in banking and financial management. Today City Bank Limited extends 89 branches to its clients and provides services to some three hundred foreigners. Later the bank is now covering the main cities and business centers of the world.

The services of the bank include a wide variety of trade, commerce, and industrial areas, which are customized to the specific needs of the clients and are famous for the exceptional level of fast and personalized attention. For years the bank has expanded its service. The broad and ever-growing domestic network carries and transports a variety of products and services. City Bank Limited has already introduced several new banking products, such as dual currency credit cards, ATMs and online services that attract customers. The bank will introduce the banking system via the Internet, SMS, and telephone in real time with all modern distribution channels on the initial date. For a significant performance, the banks have achieved national and international recognition. City Bank Limited evaluates its assets, deposits and profits in 12 banks among 500 banks in Asia, with the "Asia Week" in 2000. In addition to this, City Bank Limited is awarded to the "first ten" company "Prime Minister of the Republic Popular from Bangladesh.

City Bank Limited has a special board of directors, of which 13 are successful and respected entrepreneurs. Bangladesh is the leading entrepreneur, industrialist, pioneer and entrepreneur of the private sector bank, Aziz Al Kaiser, President of the bank, Kazi Mahmood Sattar is the Managing Director of the bank, and both are nationally and internationally recognized.

Currently, there are 89 online branches in the bank that are fully included in the Islamic bank branch. In addition to these traditional delivery points, banks are very active in areas of alternative options. It currently has 100 ATMs; And an ATM with an associated bank that has 225 ATMs; Banking SMS; Banking interests and so on. The operation of your customer service center will begin soon.

City Bank Limited is the first bank in Bangladesh to issue dual-currency credit cards. The bank is the main member of Visa International and issues a single limit of plastic local currency card

(Taka) and foreign currency (US \$). The VISA debit card is another popular product in which the bank is working hard to erase the branches of the 400,000 retail customers created by the wonderful foundation. A prepaid Visa card is being introduced to travel.

City Bank Limited is praised for providing very personalized and friendly customer service. This is a model of excellence of personalized service known as Graceful-Appropriate-Pleasing (GAP) whose objective is to guarantee the specific specifications of the client. Attitudes, behaviors, preparedness levels, accuracy and the term of service quality of bank employees.

City Bank Limited is a current business model of the largest corporate banks in the country, which encourages and supports the growth of retail banks and SME banks. The bank is too much to start many independent SME centers. Across the country in a short time. The external remittance business of the bank's workers is very active. It has strong links with important exchange companies in the Middle East, Europe, the Far East, and the United States, where thousands of personal remittances arrive. Each month, 97 countries of the banks are distributed through a large network of online branches.

The bank's current senior management leaders include people from multinational banks with more efficient skills and knowledge in their respective "special" areas. In 2008, the Bank celebrated its twenty-fifth year of touring and expressed its ambition to become the number one private commercial bank in the country within 3 years. The new logo and the bank's payment line were only a preliminary step to reach that point.

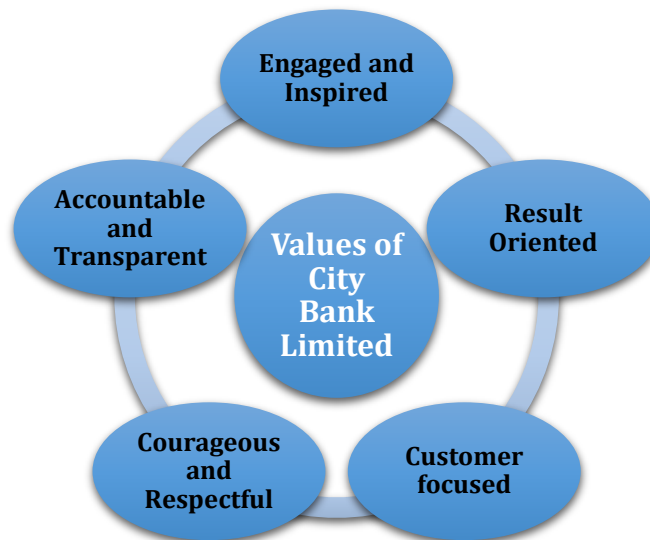
3.1.1 Mission

- a. Promote innovation and automation to guarantee excel excellence and improve service.
- b. Broad offers of products and services that differentiate and stimulate all the customer sections.
- c. Everything is respected for the community, good governance and agree to what we do.
- d. Provide continuous challenges to processes and platforms to improve Effect functionality and functionality.
- e. Become a preferred employer "by providing an environment where people develop and build leaders.

3.1.2 Vision

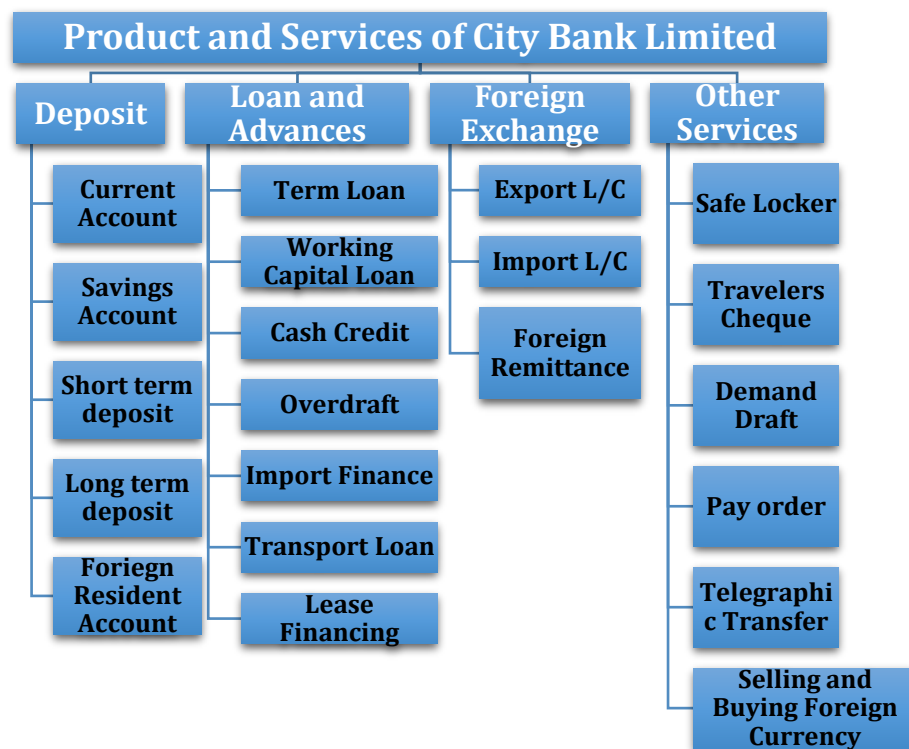
A Financial supermarket with a winning culture offering a pleasing experience.

3.1.3 Values



3.2 Products and Services

The products and services of City Bank Limited are shared below through a graph:



3.3 Organizational structure



Chapter Four

An Exploratory Research on the SWOT Analysis of the City Bank Limited

A dark blue background with a faint image of a person in a suit. A hand is pointing at the center of the SWOT matrix. The matrix is divided into four quadrants: Strengths (top-left), Weaknesses (top-right), Opportunities (bottom-left), and Threats (bottom-right). Each quadrant contains a list of six numbered dotted lines for notes.

SWOT Analysis	
Strengths 1. 2. 3. 4. 5. 6.	Weaknesses 1. 2. 3. 4. 5. 6.
Opportunities 1. 2. 3. 4. 5. 6.	Threats 1. 2. 3. 4. 5. 6.

4.1 The SWOT analysis of City Bank Limited

Every organization is made up of internal strengths and weaknesses and presents external opportunities and threats during its economic cycle. The following paragraphs briefly explain to customers the strengths and weaknesses of the City Bank, as well as external opportunities and threats.



4.1.1 Strengths

CBL has the long heating historical past so as to contend protection issue.

- a. Amex well-known administration.
- b. Most impenetrable AMEX convention.
- c. Advance innovation and IT foundation.
- d. Advance ATM machine, Walk alternatively ATM framework first in Bangladesh.

- e. Advance Centralization banking framework.
- f. For any protection remember CBL have claim organization division.
- g. Fully computerized banking.
- h. Most of the Army human beings are managing all sort of protection issues.
- i. Good downplaying between every division.
- j. Advance web banking.
- k. Secure internet banking convention.

Strengths are the company's abilities and belongings that it can use to configuration, create, and help upper hand in the commercial core

- ❖ Success of new object mixture - City Bank gives thorough object blend selections to its clients. It helps the organization in taking into account exclusive purchasers portions in the Regional Banks industry.
- ❖ First mover benefit in the undeniably swarmed industrial center. The new gadgets are quickly increasing City Bank piece of the pie in the Regional Banks industry.
- ❖ Talent the executives at City Bank and aptitude enchantment of the representatives - Human assets are critical to the achievement of City Bank in Regional Banks industry.
- ❖ High edges distinction with Regional Banks industry's opponents - Even then again City Bank is confronting descending weight on benefit, distinction with contenders it is as yet racking in greater normal revenues.
- ❖ Diverse Revenue models - Over the years City Bank has wandered into distinctive groups outdoor the financial segment. This has empowered the company do construct up a broadened earnings flow previous Financial area and Regional Banks portion.
- ❖ Brands taking into account exceptional client's fragments inner Regional Banks element - City Bank huge item contributions have helped the company to infiltrate diverse purchaser sections in Regional Banks portion. It has additionally helped the association to amplify profits streams.

4.1.2 Weaknesses

- a. Too a lot business enterprise intricacy to stress any new approach.

The SWOT Analysis of City Bank Limited

- b. Technology is trade each day but for Bank it's especially challenging observe any innovative trade medium-term.
- c. Under the Cost Effectiveness guidelines, some real safety section has been declined.
- d. Business unit getting the most remarkable choose amongst the all unit.
- e. Bank's very own protection video display units are lethargic distinction with unique expert business organization watches.
- f. IT foundation have to be migrated, on the grounds that for late tremor it's grew to become out to be minimal shaky.
- g. There is one-of-a-kind structure worried as CBL back place of work in noticeably dispersed region of Dhaka City; as an end result correspondence kills such big numbers of sincerely beneficial time.
- h. Employee blessings is little decrease in Head office distinction with working in Branch.
- i. As cash associated organization, much less regard for update or stored up safety problem difference with Bank's area of understanding unit.
- j. Fire and Safety framework is out dated.
- k. Increasing of brilliant mission at hand each day however asset is constrained.
- l. Grade of Guards isn't always attractive.
- m. Fire fingers getting again dated.
- n. CCTV and film stockpiling no longer excessively plenty sufficient.
- o. On request no keep protection man or woman or gatekeepers.

The weaknesses of the City Bank can be used for the strengths or resources that are required, however, the preparation for it is still no longer exists. The list of debts is high caliber and weakened due to the lack of strategic planning or as a result of a strategic choice.

- ❖ Decrease City Bank's market share is associated with increased revenues: the activity of regional banks is becoming faster than the organization. In this business area, the City Bank has intentionally tried to use excellent models within the financial area and give a feeling to anyone who wants to do for future development.
- ❖ Gross margins and operating margins that will accelerate in the future could also highlight stress in the economic statement of the City Bank.

- ❖ Suppliers Loyalty among suppliers is low: City Bank documents are provided with new improvements in energy rates in the subsidy chain.
- ❖ The City Bank model can easily be imitated by competitors in the corporate sector. To overcome these challenges, the employer title wants to build a platform model capable of integrating suppliers, suppliers, and users that have ceased.
- ❖ The high rate of altering the interior of the current authority of the City Bank. Cases no representative is a burden on the City Bank database and its replacement will be incredibly difficult under current conditions.

4.1.3 Opportunities

- a. Increasing administration satisfactory that likewise builds customer.
- b. Special protection unit, Helps to improve administration quality.
- c. City Touch, first time in Bangladesh with entire Banking office.
- d. Provide most impervious online entryway and installment framework.
- e. Capacity to manipulate extra branches that implies no additional trouble in specialized side.
- f. Huge IT foundation, for demonstrating easy activity.
- g. Advance protection equipment's, definitely consistence to other people.
- h. Huge Admiration support, for verifying each issue recognized with security.
- i. With Centralize Banking System, Banking is an increasing number of tightly closed contrast with all other decentralize banking framework.

Some of the opportunities are: Opportunities are possible areas the place the firm chain identifies do able for - market share, profits, and growth.

- ❖ Client preferences change rapidly: Increasing disposable income, right to access to statistics and the ability to quickly take technology products, today's customers are more interested in buying / trying new products in the market. City banks now have wide trends in the regional banking industry, but the broad financial sector will also be examined carefully.

- ❖ Increasing the subscriber base of the segment: Customers must transfer unorganized operators to players who are licensed in the financial sector. This will allow the municipality to enter the low-cost offer market.
- ❖ Immediate technical improvements and improvements are increasing the productivity of the industry, making suppliers capable of creating a broad range of products and services. It can help City Bank to appreciate its neighboring products.
- ❖ Local Cooperation: The link to neighboring players can provide growth opportunities for city banks across the globe. Local players have local knowledge, while City Bank can send tech and experience around the world to the table.
- ❖ Increasing the rules of the authorities has made it difficult for unorganized actors to work in the regional banking industry. It can give City Bank the opportunity to expand its customer base.
- ❖ The trend of replacing the largely abandoned clients in the products represents the tremendous potential for the City Bank, as the Association pays attention to the brand at the highest rate; Customers travel through a great customer service provided by the City Bank brand in the reduced segment. It may be the winner for the company and offers the possibility of increasing its profits.

4.1.4 Threats

Several security issue can emerge every day. The issues are:

- a. New kind of progressive misrepresentation endeavors.
- b. Bangladesh Bank consistence and review issue.
- c. Regular overhauling issue.
- d. Using decrease grade guard.
- e. New sort of commonplace cheat endeavors.
- f. Very aggressive customer administration and fulfillment.
- g. Unstable government protection support.
- h. Vulnerable kingdom of peace.
- i. Need more and more compelling trainings.
- j. New Banks with larger security.

Some threats include: The threat is due to the combination of macro-financial elements and the change of customer perceptions can be a manageable danger for the company's business fashion. Threats can be handled but cannot be controlled anymore.

- ❖ The growing technical information of local players in the export market, the risk most associated with the regional players at the rate announced for city bank is the risk of intellectual property rights loss. The covered innovation structure is not always very stable in the market, especially in China.
- ❖ The market may face saturation and stagnation in the rural market for City Bank, this can occur for the advancement in the division of regional banks. One purpose is to create articles in the body market, as well as the appropriate creators. In addition, due to the significant separation and absence of the city bank, the City Bank is more helpless to attend poor buyers than the buyers of the urban areas. EU changes the political environment with the US alternative war. And China, the breaks that affect the European Union and due to the massive unrest in the Middle East, the City Bank business could be exposed to close exposure and the regular market.
- ❖ Commercial relations between the United States-China can influence the growth of the City Bank's growth plan. It can create large-scale commercial hurdles which prevent the management of City Bank to extend operations in China.
- ❖ Press Competitive Pressure: The new article submission cycle is reducing financial business. He has kept extra aggressive weight on players, for example, City Bank. Given the huge customer base, City Bank is fast attributed to the needs of the Forte ads, which cannot respond quickly.
- ❖ Demographic Changes: The 13 years of US war and the new era discover that it is difficult to provide their purchasing power. It can create more immediate facilities at the beginning of the City Bank. However, as time passes are diminished as the limit since young people are less open and open for the challenges.

4.2 Market analysis and opportunity for metropolis solution:

The main competitors of any kind of short and long term loans are Eastern Bank, SCB, BRAC Bank, and HSBC. These banks are providing the non-public loan services in the given requirements below:

Category	CBL	SCB	HSBC	EBL	BRAC BANK
Loan Amount	Minimum Tk. 50,000/- and Maximum Tk.10 lac or 12 times of gross monthly income, whichever is lower.	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 10 times of gross monthly income, whichever is lower.	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 6 times of gross monthly Income, whichever is lower.	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.
Target Customer	Salaried executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants Consultant, IT professionals and Businessperson	Salaried Executives, Self Employed Professionals And Businessperson	Salaried Executives, Self Employed Professionals And Businessperson	Salaried Executives, Self Employed Professionals And Businessperson	Salaried Executives, Self Employed Professionals And Businessperson
Rate of interest	18%	19% -20%	18%	18%-19%	18.5%
Processing Fee	1% of loan amount	2%	1%	1.5%	1.5%

Table: Market Situation for City Solution

4.3 Market analysis and opportunity for city Drive:

The main competitors of City Bank Limited of acar loan are HSBC, SCB, Eastern Bank and BRAC Bank. These banks are providing in the credit benefits in the given requirements below:

The SWOT Analysis of City Bank Limited

Category	CBL	SCB	HSBC	EBL	BRAC BANK
Loan Amount	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.	Minimum Tk. 2 lac and Maximum Tk. 20 lac or 10 times of gross monthly income, whichever is lower.	Minimum Tk. 1 lac and Maximum Tk. 20 lac or 8 times of gross monthly income, whichever is lower.	Minimum Tk. 3.5 lac and Maximum Tk. 20 lac or 15 times of gross monthly income, whichever is lower.	Minimum Tk. 2 lac and Maximum Tk. 20 lac or 15 times of gross monthly income, whichever is lower.
Minimum Monthly Income	Minimum BDT 30,000/- per month	Tk 25,000	Tk 20,000	Tk 30,000	Tk 30,000
Target Customer	Salaried executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants, Consultant, IT professionals and Businessperson	Self Employed Professionals, Businessperson & Salaried executives	Self Employed Professionals, Businessperson & Salaried executives	Self Employed Professionals, Businessperson & Salaried executives	Self Employed Professionals, Businessperson & Salaried executives
Rate of interest	18%	15% to 17%	11% to 16%	14.50% to 16.50%	14% to 18%
Processing Fee	1% of loan amount	1%	1%	1.5%	1.5%
Personal Guarantee Required	Yes, One personal guarantee is required	Yes	No	Yes	Yes

Table: Market situation for City Drive

4.4 Strategic Group Mapping Analysis

The Strategic Mapping Team is a system for finding the actual role of any organization inside a similar sector for specific criteria. This report finally states that the security situation where the CBL security system is located, it is very reasonable to maintain that

The SWOT Analysis of City Bank Limited

place because all banks operate in banks. Strategic Equipment Mapping Tools, in this report, there are two main components considered as common tools for crew mapping.

- **Exceptional service quality:** Guarantees an exceptional level of security for consumers and other services.
- **Investment in security:** all security measures guarantee safety in all security measures.

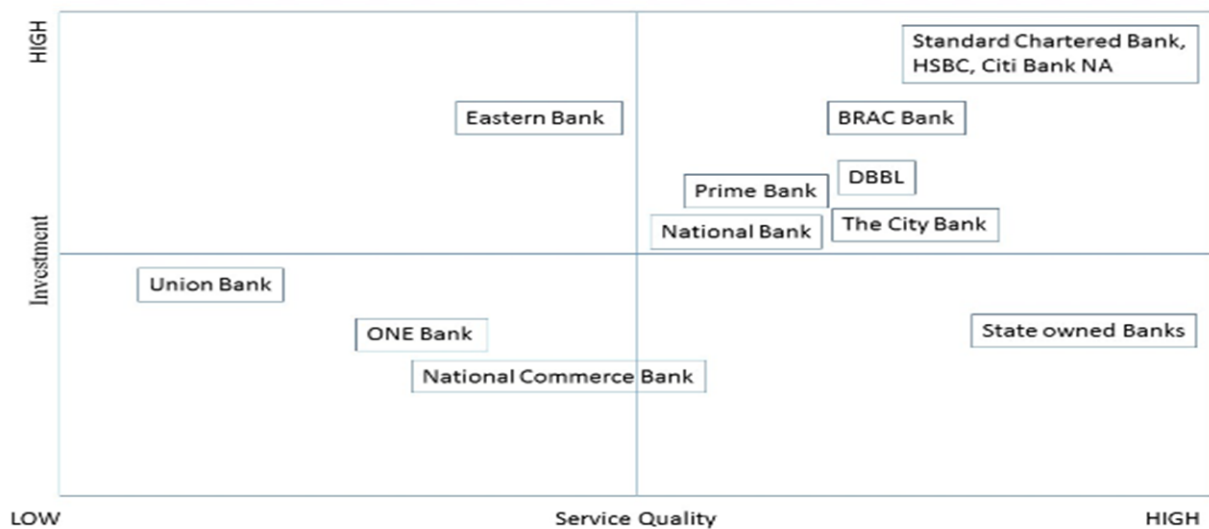


Figure: Strategic Group Mapping of Bangladeshis Banking

Chapter Five

Findings, Recommendations and Conclusion



5.1 Findings

The City Bank Limited has been performing very well. The CBL is jogging with constant growth in almost each sphere. They are decreasing non-performing loan. They are committed to be a main Bank in Bangladesh. No doubt, this is the sign of exact management. However, the appraisal and concept gadget of The City Bank is said to the first-rate one in this type certain elements are overlooked.

- a. In appraisal system, the competitive role analysis is now not focused whilst doing the appraisal system.
- b. Lengthy lending process.
- c. Lack of documentation.
- d. Lack of monitoring of credits.
- e. Shortage of efficient manpower.
- f. The product appraisal is carried out on the customer base now not any evaluation is finished with other product.
- g. The supplier's affect is overlooked.
- h. Due to the unavailability the credit demand assessment is now not top done.

5.2 Recommendations

From the analysis part, I have elaborately discussed on the SWOT analysis of the City Bank Limited where a lot of shortcomings, weakness and threats are discussed that can create a lots of risks and barriers in the coming days for the Bank. At this part, I want to share some suggestions based on my academic knowledge that may help the bank to face off the future obstacles. The recommendations are:

- a. The City Bank model can easily be imitated by competitors in the corporate sector. To overcome these challenges, the employer title wants to build a platform model capable of integrating suppliers, suppliers, and users that have ceased.
- b. With the exception of advertising in the media, the branch can act personally.
- c. The candle Staff or officials can be appointed or internal workers can be used for this.
- d. The staff at the branch needs your work to be quite honest. This will help in the banking system.

- e. Motivation activities must be taken by the authorities.
- f. Level of staff satisfaction. If the employees are satisfied at heart, then the administration can expect to have a good performance there.
- g. The brochures of the Brunch products and services can be sent through the courier service through the welcome letters with the status of the clients.
- h. Pre-consideration for the best collection of accurate observations. Therefore, the monitoring units must be efficient enough to collect more deposits.
- i. Include more products for customers.
- j. Interpersonal relationships should be built between employees and dignitaries.
- k. Improve customer service and finally get a satisfactory operating result.
- l. Each staff must work adequately with full capacity for adequate and adequate training. Therefore, all City Bank Limited workers must receive training at the Mirpur branch.

5.3 Conclusion

As we two conscious The City Bank, constructed up in 1983, is first generation individual mechanical banks amid this nation and is that the high-quality bank involving embracing world customary tactics by using getting rid of old redistributed monetary model and culture. The precept focal factor of the "change" challenge used to be conjointly on up the frequent nature of advantages; re-propelling the whole once more; hypothesis the innovation potential; up the widespread of item contributions and embedding plentiful greater benchmarks for purchaser administration. CBL whole is as of now perceived in mild of the fact that the "most implied enhancing basis inner the nation" and at existing it's equipped to quit up the "Most indicated foundation Brand" after a quick time. The Bank goes to dispatch Priority Banking administrations for high-quality web value individuals in 2013. This yr can see the dispatches of Mobile Banking for unbanked people, Pt securities show off card for the most noteworthy completion of the market, the nation's first Business-to-Business (B2B) card and later on. So this record isn't separated from the business parts of the back which has been pretty these days talked gorgeous over, it is about safety which is sturdy for work the economic framework constantly 24 hours and 365 days in a year. Here I attempt to sincerely illuminate some safety components of banking workout routines and what the authentic considered passed off each.

References

- (1) Annual Report of the City Bank Limited 2018
- (2) The Daily Star, A reputed Bangladeshi English newspaper, Cash use costs Bangladesh Tk 9,000cr every year, Retrieved from <https://www.thedailystar.net/business/banking/cash-use-costs-bangladesh-tk-9000cr-every-year-1744354>
- (3) Jossey-Bass: San Francisco, California. Campbell, C. M. (1993). Do firms pay attention to its strength? Evidence with data at the firm level. *Journal of Labor Economics*, Pg: 442-469.
- (4) Andonova, V. & Zuleta, H. (2007). The future of financial institutions. *International Journal of Manpower*, Pg: 344-53.
- (5) Appelbaum, H. S. (1991). 10 ways to analyze an organizations weakness. *International Journal of Manpower Management*, Pg: 31-39.
- (6) *Journal of Further and Higher Education*, Pg: 157-166. Fitzgerald, L., Johnson, R., Brignall, S., Silvestro, R., & Ross, C. (1994), *Performance Measurement in Service Business*
- (7) Dawal, S. Z. & Taha Z. (2013). Factors Affecting Job Satisfaction in Bangladeshi commercial banks. *Journal Teknologi*, Pg: 65-80.
- (8) *Business Research Methods* (8th edition). McGraw Hill: Boston. Crossman, A. & Abou Zaki, B. (2003). Job Satisfaction and Employee Performance of Lebanese Banking Staffs. *Journal of Managerial Psychology* (UK), Pg: 368-377.