An Internship Report
on

A Comparative Analysis of Financial Performance Efficiency between Rupali Bank Limited and EXIM Bank Limited

This report is submitted to the Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for fulfillment of the degree of Master of Business Administration (MBA) program

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April, 2023

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April, 2023

Acknowledgement

First and foremost, I would like to show respect and give praise to our almighty Allah who takes care about me to finished report successfully.

I deeply express my thanks to supervision Mohammad Main Uddin, Associate Professor, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur who has given me such an attractive prospect to report on ‘A comparative analysis of financial performance efficiency between Rupali Bank Limited and EXIM Bank Limited’ as well as has provided me remarkable and meticulous guidance in my internship work from the beginning to the end.

I also will not miser to respect Rupali Bank Limited that give me chance to obtain practical knowledge through their internship program. I thank the branch Senior Principal Officer & manager Mb. Nur-Un-Nabi of Rupali Bank Ltd, Chehelgazi, Dinajpur Corporate for letting me to do internship in his branch and provide me a fear idea about practical knowledge of banking activities. I would also like to express my gratitude to all the employees of Rupali Bank Ltd, for their co-operation and support.

Finally, I would like to extend my deepest thanks to my parents, my brother-in- law and other family members. Without their co-operation I would not able to complete my MBA program.

……………………
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রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED

মুজিব বর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

চেহেলগাজী শাখা, দিনাজপুর।
e-mail: br-4622@rupalibank.org; Phone: 0531-63081

Ref. Dnj/Chehe./Rupali Bank/ ২০ | Date: 05.04.2023

TO WHOM IT MAY CONCERN

This is to certify that, **Hena Afroj**, having student ID No. 1603093, MBA in Accounting and Information Systems, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed her internship from 09/11/2022 to 09/02/2023 total 90 (Ninety) days internship program at Rupali Bank Limited, Chehelgazi Branch, Dinajpur. During her internship period found her good moral attitude and sound behavior.

We wish her every success in life.

05-04-2023

Md. Nur-Un-Nabi
Senior Principal Officer
& Manager
Rupali Bank Limited
Chehelgazi Branch, Dinajpur.

Md. Nur-Un-Nabi
Manager (S.P.O)
Rupali Bank Limited
Chehelgazi Br, Dinajpur.

চেহেলগাজী শাখা, মোহনা টাওয়ার (২য় তলা), সুইহারী, সদর, দিনাজপুর। ফোন: ০৫৩১-৬৬৩০৮১, ০৫৩১-৬৩৩২৩, ০৫৩১-৬৬৭১০। ই-মেইল: br-4622@rupalibank.org
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Certificate of Supervisor

I hereby declare that the entitled internship report 'A Comparative Analysis of Financial Performance Efficiency between Rupali Bank Limited and EXIM Bank Limited' by Hena Afroj, Student ID-1603093, MBA in Accounting and Information Systems, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. She has completed her internship under my supervision and submitted this report as required for the fulfillment of the degree of Master of Business Administration (MBA) Major in Accounting and Information Systems at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success in life.

....

Mohammad Main Uddin
Associate Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Co-supervisor

I hereby declare that the entitled report 'A Comparative Analysis of Financial Performance Efficiency between Rupali Bank Limited and EXIM Bank Limited' by Hena Afroj, Student ID-1603093, MBA in Accounting and Information Systems, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. She has completed her internship under my Co- supervision and submitted this report as required for the fulfillment of the degree of Master of Business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success in life.

………………………
MD. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Student’s declaration

I hereby declare that the entitled report is the terminal formalities of the internship program for the degree of Master of Business Administration (MBA), Faculty of Business Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has prepared as per academic requirement after the successfully completing of 90 days internship program under the supervision of my honorable supervisor Mohammad Main Uddin, Associate Professor, and Department of Accounting. It is my pleasure and great privilege to submit my internship report titled "A Comparative Analysis of Financial Performance Efficiency between Rupali Bank Limited and EXIM Bank Limited" as the presenter of this report; I have tried my level best to get to gather as much information as possible to enrich the report. I believe that it was fascinating experience and it has enriched both my knowledge and experience.

However, after all this, as a human being, I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax error or typing mistake or lack of information. Please pardon me for that mistake and clarify these of my further information on those matters.

………………………

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Abstract

This study examines a Comparative analysis of financial performance efficiency between Rupali Bank Limited and EXIM Bank Limited. To complete the study one type of data is gathered - secondary data. Going through different document and papers, annual report of RBL and EXIM Bank Limited, web sites the data is collected. Ratio analysis is used to examine. Thus ratios are interest income to interest expense ratio, Operating expense to assets ratio, operating income to assets ratio, operating expense to revenue, total assets turnover, fixed assets turnover, current assets turnover and equity turnover .All those ratio used to analysis ten year (2012-2021) foreign exchange data of RBL and EXIM Bank Limited . It is found that the fixed assets turnover and equity turnover of Rupali Bank Limited is better than EXIM Bank Limited .On the other hand, interest income to interest expense ratio, Operating expense to assets ratio, operating income to assets ratio, operating expense to revenue, total assets turnover, current assets turnover of Rupali Bank Limited is not more efficient than EXIM Bank Limited. Rupali Bank need to give more attention on its interest expense, interest income, operating expense, and current assets to overcome this situation. This study helps clients to know the performance of bank two bank and top level of banks will get suggestions for future benefits.

Keywords: Operating income and expense, Interest income and expense, Assets, Equity

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Chapter 1

Introduction

A nation's economy relies heavily on financial institutions like the banking sector. It serves as a kind of economic pillar. Now a-day clients need to know the exhibition of a bank prior to beginning exchange with the bank. This study is expected to assist with knowing the effectiveness of execution of Rupali Bank Restricted and EXIM Bank Restricted and furthermore illuminates the near examination between these two banks.

According to Gilbert (2009), Using the efficiency ratio, a popular tool used by bank financial analysts, this study examines factors that distinguish efficient from inefficient community banks. The efficiency ratio, which includes both interest and non-interest or fee income, measures the amount of non-interest expense required to support one taka of operating revenue. It is a measure of how well a bank uses overhead costs to generate revenue, such as salaries, benefit costs, occupancy costs, and other operating costs. If all other things are equal, a higher efficiency ratio is generally undesirable, while a lower efficiency ratio is viewed as advantageous. When a bank expands its facilities, the efficiency ratio can temporarily rise. Opening a new branch, for instance, immediately raises overhead costs, including staffing costs. It's possible that new loans won't be available right away. Fee income may also be growing slowly. Thus there can be a transient spike in the productivity proportion.

In contrast, according to Edwards (1977), bank management may choose to maximize utility over profitability. The literature on bank management has led to the development of this expense preference theory. Senior management and the board of directors implement overhead expense controls that affect efficiency ratios. According to economic theory, managers will attempt to reduce overhead costs in an effort to boost profits.
According to Williamson (1963), rather than solely concentrating on maximizing profits, management may instead increase "staff expenditures, managerial emoluments, and discretionary profits." Higher efficiency ratios are typically reflected in the short term if management favors larger staffs or more locations. Long-term profitability may or may not be affected by such decisions.

A common method for evaluating a bank's performance is ratio analysis. The ratio of interest income to expenses, operating income to assets, operating expense to revenue, total asset turnover, equity turnover, turnover of current assets, and turnover of fixed assets all require analysis to determine the bank's performance. Additionally, this reveals which bank is more effective.

The performance measurement of the commercial banks includes an analysis of factors that have a direct impact on Bangladesh banking sectors performance. Now-a-day users want to know the performance of a bank before starting transaction with the bank. This study is intended to help to know the efficiency of financial performance of Rupali Bank Limited and EXIM Bank Limited and also throws light on the comparative analysis between these two banks.

1.2. Objectives of the report

- To analyze the efficiency of Rupali bank Limited and EXIM Bank Limited.
- To compare the efficiency Rupali Bank Limited and EXIM Bank Limited using various ratio analysis.

Chapter 2

Literature review

2.1. Bank performance analysis with liquidity

Bank performance analysis is one of the common and important factors for bank and its users. It provides information about the financial condition and efficiency of the bank. There are a lots of research and analysis have performed about bank performance. The methodology of the bank execution examination depends on monetary proportion investigation which essentially incorporates the estimation of benefit and liquidity (Ally, 2013; Ifeacho and Ngalawa, 2014 ; Webb and Kumbirai, 2010).

In his study, Tarawneh (2006) divided the commercial banks in Oman into cohesive groups based on the financial characteristics of those banks as shown by financial ratios. Accounting indicators like profitability, liquidity, and cost financial ratios were utilized by Ibrahim (2015) and Al Tamimi (2010) in their research and comparison of Islamic and conventional banks' financial performance in the United Arab Emirates.

As per Nisar (2015) a few reasons covers the assessment of a business Bank's exhibition and over a given period, this assessment is planned to decide the overall viability and long haul practicality of senior administration choices or administration as well as to limit, in the event that not tackle, future monetary disappointments. Al Karim and Alam (2013), Alkhatib and Harasheh (2012), and Almazari (2011) are just a few of the foreign academics who back this up.

According to Van Horne and Wachowicz (2005), a firm's financial analyst must conduct "Checkups" on various aspects of the company's financial health in order to be evaluated. A financial ratio is one of these checks that is too often used. According to Brigham and Houston (2004), financial statement analysis entails comparing a company's performance to that of other businesses operating in the same industry and assessing changes in the company's financial situation over time. Different researchers use the concept of banks' financial performance based on financial ratios. The following is a summary of previous studies and bank performance results.
According to Tlemsani and Al Suwaidi (2016), study on the performance of the Islamic and conventional banking systems in the United States, the financial crisis only affected Islamic

banks and conventional banks during the financial crisis because Islamic banks managed to have a large volume of liquid assets. Ibrahim et al. (2014) discovered that Islamic banks' overall performance was satisfactory and that bank performance varied across the various ratios.

2.2. Performance analysis with profitability

To begin, a lot of the current literature on bank performance describes the goals of financial institutions as earning acceptable returns while minimizing risk (Hempel et al., 1986). There is a well-established connection between risk and return: the expected return is proportional to risk. As a result, traditional measures of a bank's performance have taken into account both return and risk. According to Al-Shammari and Salimi (1998), the profitability ratio, particularly the return on equity (ROE), indicates an organization's earning potential. They also assert that a bank's profitability and operational efficiency are primarily determined by its ROE ratio, which they claim to be the most important metric.
Based on performance indicators like OER, NPR, ROA, ROE, EOA, operating expense, profit, assets, operating income, deposits, and total equity, Siraj and Pillai (2012) compared the performance of conventional and Islamic banks in the GCC region between 2005 and 2010.

There are a lot of studies about performance analysis, between two banks. But there are few studies which are about Rupali bank Limited and EXIM Bank Limited. And maximum studies are for five year. That's why I choose EXIM Bank Limited and Rupali Bank Limited to evaluate performance and compare performance to identify efficiency using ten year data.

Chapter 3

Methodology of the study

3.1. Methodology of the report

The best method for determining the performance of Rupali Bank and EXIM Bank is the ratio analysis. Because the ratio analysis method is straightforward, previous researchers have frequently employed it. I chose the years 2012 to 2021, including Rupali Bank Limited and EXIM Bank Limited, to achieve the study's goals. To examine the study, Six ratios, including Interest income to expense, Operating expense to assets, Operating income to assets, Operating expense to revenue, Total asset turnover, Equity turnover, Current assets turnover, and Fixed asset turnover, were utilized in this study.

3.2. Method of collecting data

To make the report data are collected from secondary sources. Sources are:

i. Annual Reports of different years of Rupali Bank Limited and EXIM Bank Limited
ii. Different journal regarding Rupali Bank and EXIM Bank. Relevant journals, books, research papers and articles regarding the financial performance of commercial banks, performance analysis and the regulations and risks present in this sector of banking.

3.3. Variables covered

To compare the financial performance efficiency of RBL and EXIM Bank Limited the following variables are covered:

i. Interest income and interest expense
ii. Operating expense and operating income
iii. Assets (total assets, loan and advance, fixed assets and current assets)
iv. Equity

3.4. Software used

In processing the data, MS Word and MS Excel was used. Tables and Graphs are prepared using respective facilities provided by MS Excel.

Chapter 4

Analysis and interpretation

Ratio analysis is a common way to evaluate the performance of a bank. Interest income to expense, Operating expense to assets, Operating income to assets, Operating expense to revenue, Total asset turnover, Equity turnover, Current assets turnover, Fixed asset turnover are need to be analyzed to know the performance of Bank. This also shows which bank is more efficient.

4.1 Interest income to expense ratio

An interest income to interest expense ratio is determined by dividing a interest income by interest expense. A company's ability to cover debt interest with operating income is measured by the ratio.

Interest income to expense ratio=interest income -interest expense /loan and advance

Table 4.1. Interest income to expense ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	33%	42.5%
2013	8.9%	34.5%
2014	-9.3%	39.3%
2015	-12%	39.9%
2016	-9.7%	35.2%
2017	17.2%	25.2%
2018	10.4%	26.4%
2019	2%	22.1%
2020	-62.3%	21.2%
2021	-8.4%	18%
Average	-3.14	30.43

(Source :Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

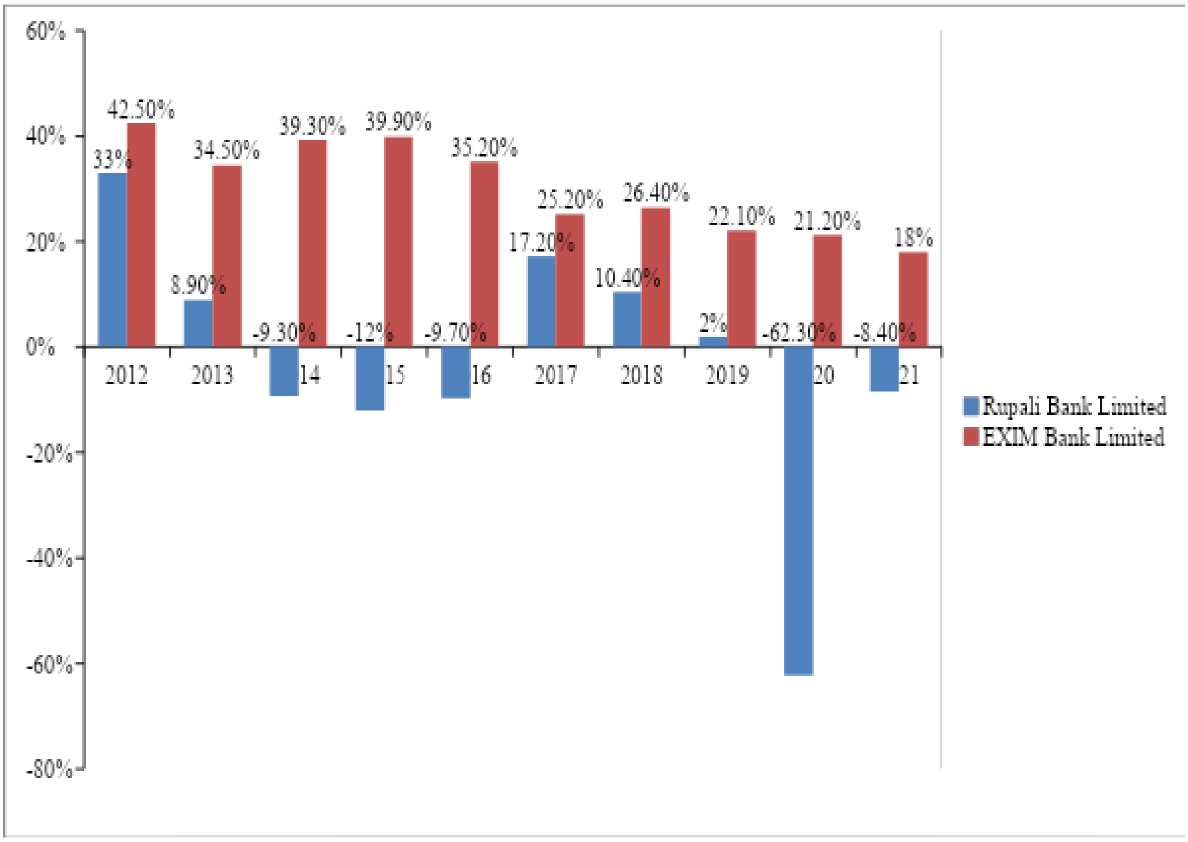

Figure 4.1.Interest income to expense ratio

Interpretation: A higher ratio indicates that a company has a better capacity to cover its interest expense. In table 4.1. Indicate that the Interest income to expense ratio of Rupali Bank in 2012 is 33% and in 2013 it is 8.9%. In 2014 and following years show negative situation which is not good signal. On the other hand EXIM banks have positive result. But it decrease year by year. The average result of Rupali Bank Limited is -.3.14 % and EXIM Bank Limited is 30.34%.

So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.2. Operating expenses to assets ratio

An operating expense to assets ratio is determined by dividing operating expenses by the average total assets. The expense ratio measures how much of a fund's assets are used for administrative and other operating expenses.

Operating expenses to assets ratio= operating expense /Total average assets

Table 4.2. Operating expenses to assets ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	18%	16%
2013	16%	16%
2014	14%	17%
2015	16%	17%
2016	22%	17%
2017	19%	15%
2018	18%	15%
2019	19%	14%
2020	15%	14%
2021	19%	14%
Average	17%	15%

(Source :Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

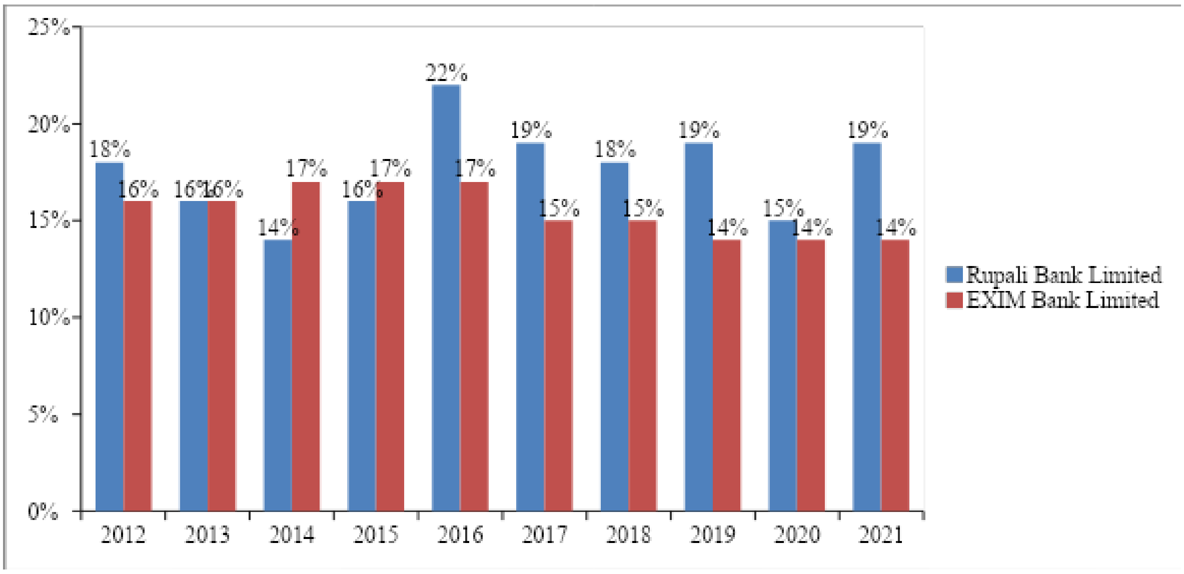

Figure 4.2. Operating expenses to assets ratio

Interpretation: In general, the lower the expense ratio, the better it is for investors. In table 4.2. Indicate that the operating expenses to assets ratio in 2014 is 14% which is quite better than other periods. On the other hand EXIM banks have positive result which is decreasing year by year. Average result of Rupali Bank Limited is 17 % and EXIM Bank Limited is 15%.So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.3. Operating income to assets ratio

Operating income to assets ratio is determined by dividing operating income by the average total assets. This ratio measures how well a firm is using its assets to generate operating income.

Operating income to assets ratio=Operating income / Average total assets

Table 4.3.Operating income to assets ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	39%	48%
2013	26%	47%
2014	24%	44%
2015	25%	41%
2016	19%	37%
2017	33%	33%
2018	25%	33%
2019	23%	30%
2020	17%	27%
2021	28%	23%
Average	25%	33%

(Source :Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

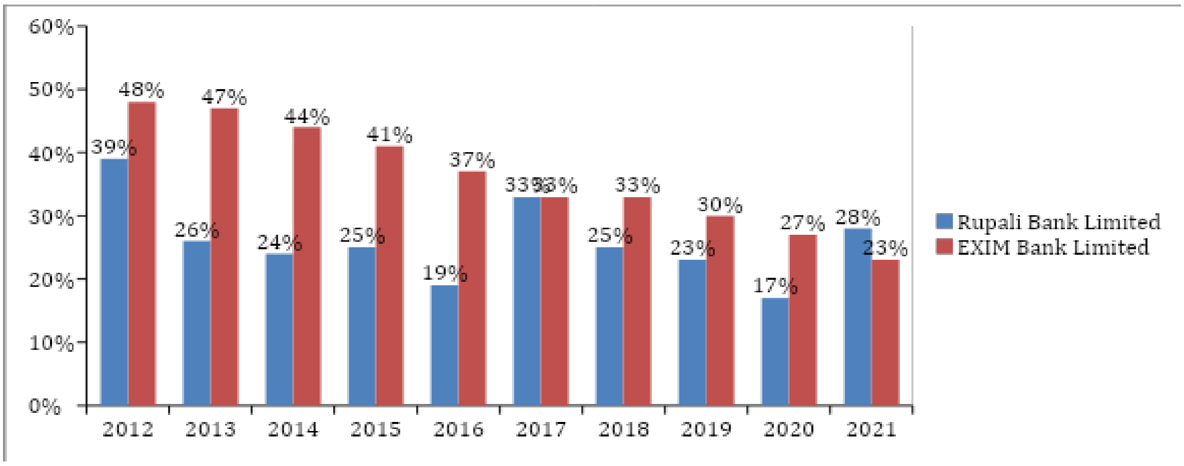

Figure 4.3.Operating income to assets ratio

Interpretation: In general, the higher the income ratio, the better it is for investors. In table 4.3. Indicate that the operating income to assets ratio in 2012 is 39% which is quite better than other periods. On the other hand EXIM banks have positive result in 2012 is 48%. Average result of Rupali Bank Limited is 25% and EXIM Bank Limited is 33%.So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.4. Operating expense to revenue ratio

Operating expense to revenue ratio is determined by dividing operating expense by operating revenue. This ratio measures how well a firm is using its revenue used for operating expense.

Operating expense to revenue ratio = Operating Expense / Operating revenue

Table 4.4. Operating expense to revenue ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	45%	34%
2013	61%	39%
2014	59%	40%
2015	65%	41%
2016	55%	45%
2017	57%	45%
2018	72%	43%
2019	82%	47%
2020	84%	51%
2021	89%	53%
Average	67%	44%

(Source: Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

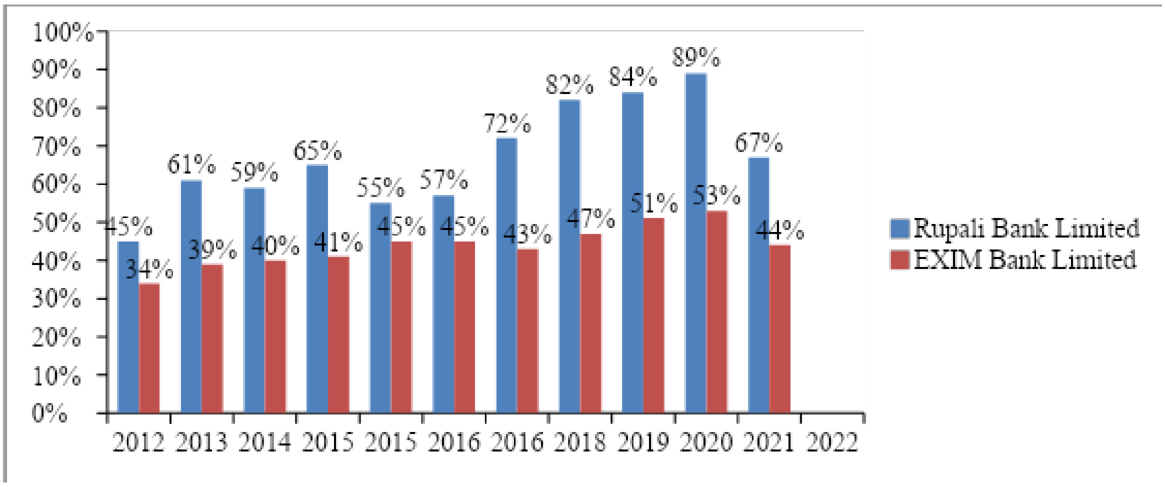

Figure 4.4. Operating expense to revenue ratio

Interpretation: The smaller the ratio, the better the chances are that the company has to generate profits, even if the revenues go down. In table 4.4. Indicate that the Operating expense to revenue ratio in 2012 is 45% which is quite better than other periods. On the other hand EXIM banks have positive result in 2012 is 34%. Average result of Rupali Bank Limited is 67% and EXIM Bank Limited is 44%.So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.5. Total assets turnover ratio

The asset turnover ratio measures how effectively a company uses its assets to generate revenue or sales.

Total Asset turnover =Interest income / Total Assets

Table 4.5.Total Asset turnover

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	6.7	10
2013	5.9	10.3
2014	5.4	6.6
2015	5.1	9.1
2016	4.1	7.8
2017	4.4	6.5
2018	3.9	7.4
2019	3.8	7.4
2020	3.1	6.5
2021	3.3	5.2
Average	4.6	7.7

(Source: Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

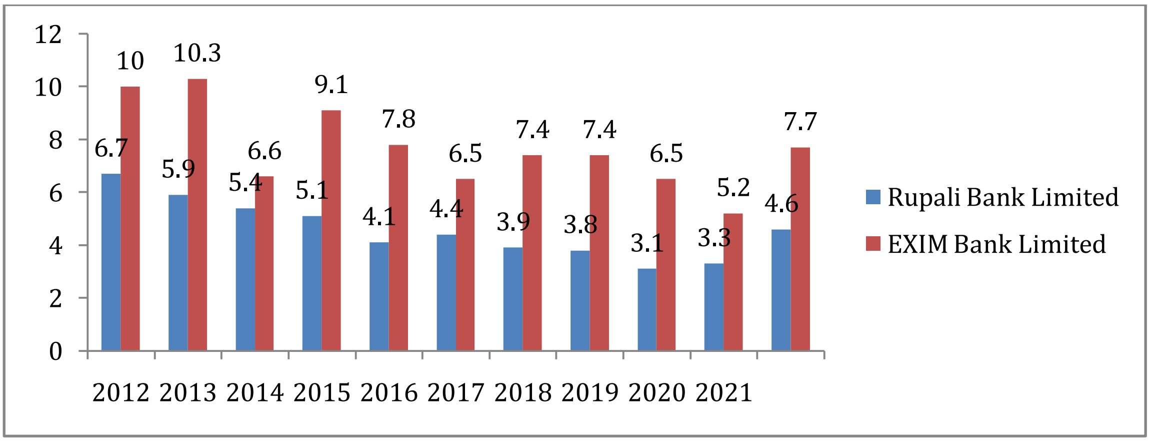

Figure 4.5.Total Asset turnover

Interpretation: A higher ratio is generally favored as there is the implication that the company is more efficient in generating revenues. In table 4.5. Indicate that the assets turnover ratio in 2012 is 6.7 times which is quite better than other periods. On the other hand EXIM banks have positive result in 2013 is 10.3 times. Average result of Rupali Bank Limited is 4.6 times and EXIM Bank Limited is 7.6 times. So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.6.Fixed assets turnover ratio

The fixed asset turnover ratio used by analysts to measure operating performance. This efficiency ratio compares interest income to fixed assets and measures a company's ability to generate net sales from its fixed-asset investments, namely property, plant, and equipment.

Fixed assets turnover ratio=interest income / Total assets

Table 4.6.Fixed assets turnover ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	3.9	7.0
2013	4.8	7.6
2014	3.6	8.8
2015	5.2	4.1
2016	4.3	3.4
2017	4.9	3.4
2018	4.7	3.4
2019	5.0	3.4
2020	4.4	3.3
2021	5.1	2.9
Average	4.6	4.4

(Source :Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

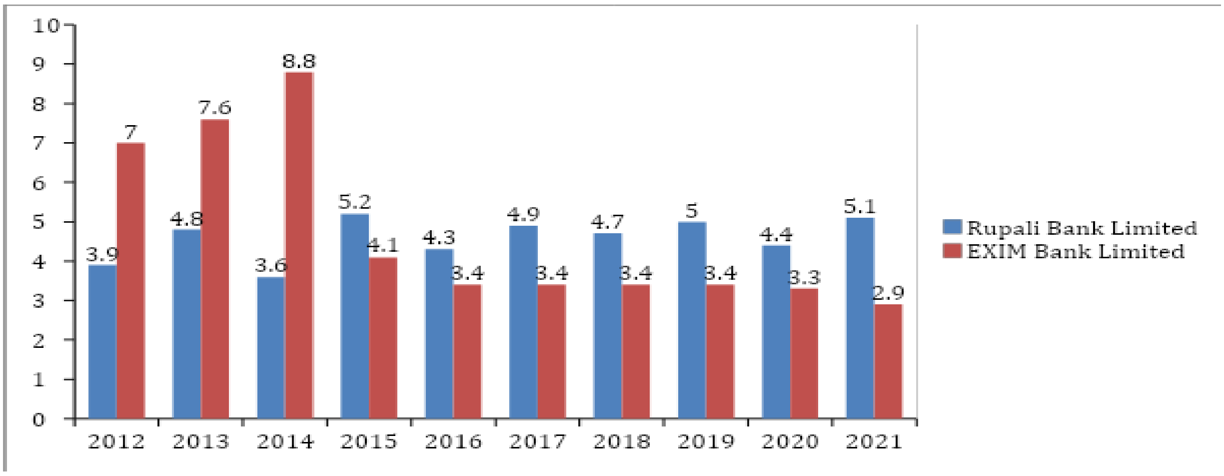

Figure 4.6.Fixed assets turnover ratio

Interpretation: A higher fixed asset turnover ratio indicates that a company has effectively used investments in fixed assets to generate sales. In table 4.6. Indicate that the Fixed assets turnover ratio of Rupali Bank Limited in 2015 is 5.2 times which is quite better than other periods. On the other hand EXIM banks have positive result in 2014 is 8.8 times. Average result of Rupali Bank Limited is 4.6 times and EXIM Bank Limited is 4.4 times .So on an average Rupali Bank Limited is better than EXIM Bank Limited.

4.7. Current asset turnover ratio

Current Asset Turnover is an activity ratio measuring firm's ability of generating sales / interest income through its current assets.

Current Asset Turnover=Interest income / total assets

Table 4.7. Current Asset Turnover

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	10.2	6.6
2013	10.6	9.2
2014	8.9	7.9
2015	7.7	9.2
2016	6.18	7
2017	6.6	8
2018	7.5	9.6
2019	7.6	9.9
2020	5.0	8.5
2021	7.5	5.1
Average	7.8	8.1

(Source: Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

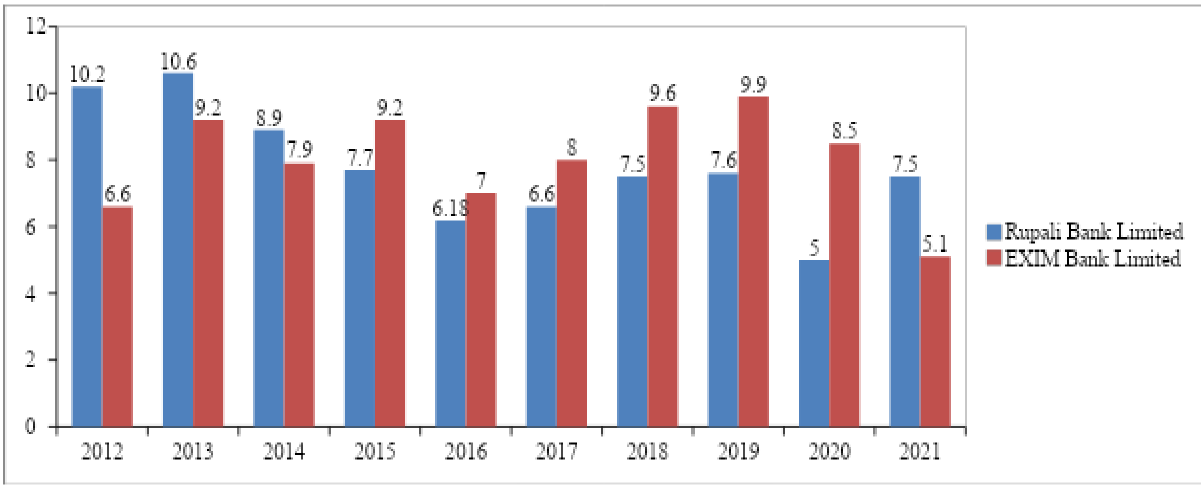

Figure 4.7. Current Asset Turnover

Interpretation: The increasing trend of this ratio is a good sign because this means that the company is working on the consistent improvement of its current assets management. In table 4.7. Indicate that the Current asset turnover ratio in 2013 is 10.6 times which is quite better than other periods. On the other hand, EXIM banks have positive result in 2019 is 9.9 times. Average result of Rupali Bank Limited is 7.8 times and EXIM Bank Limited is 8.1 times. So on an average EXIM Bank Limited is better than Rupali Bank Limited.

4.8. Equity turnover ratio

Equity Turnover (Capital Turnover) – an activity ratio reflecting the efficiency of the firm's equity management. It can be calculated by dividing the company's net sales by its average stockholders' equity.

Table 4.8. Equity turnover ratio

Particular	Rupali Bank Limited	EXIM Bank Limited
2012	10	10.3
2013	10.8	9.9
2014	9.8	12.8
2015	11.9	9.8
2016	11.5	9.6
2017	14.2	8.6
2018	10.5	9
2019	11	9.7
2020	10	10.9
2021	13	14.6
Average	11.35	10.5

(Source: Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Graphical Representation

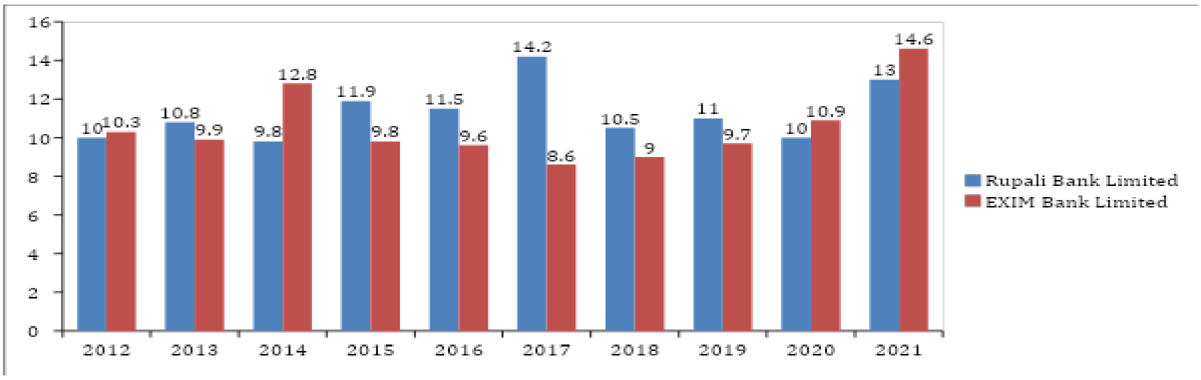

Figure 4.8. Equity turnover ratio

Interpretation: High values of the equity turnover ratio indicate the efficient shareholders' equity use. In table 4.8. Indicate that the Equity turnover ratio in 2017 is 14.2 times which is quite better than other periods. On the other hand EXIM banks have result in 2021 is 14.6 times. Average result of Rupali Bank Limited is 11.35 times and EXIM Bank Limited is 10.5 times. So on an average Rupali Bank Limited is better than EXIM Bank Limited.

4.9. Overall financial performance efficiency before and after Covid-19

The overall financial performance efficiency of Rupali Bank Limited and EXIM Bank Limited before and after Covid -19 is given below-

Table 4.9.Overall financial performance efficiency before and after Covid-19

Particulars	Rupali Bank Limited		EXIM Bank Limited	
	Before Covid 19	After Covid 19	Before Covid 19	After Covid 19
Interest income to expense	5.06%	-35.35%	29.45%	19.6%
Operating expense to assets	17.75%	17%	15.88%	14%
Operating income to assets	26.75%	22.5%	39.13%	25%
Operating expense to revenue	62%	86.5%	48%	52%
Total assets turnover	4.9 times	3.2 times	8.1 times	5.8 times
Fixed assets turnover	4.6 times	4.8 times	5.1 times	3.1 times
Current assets turnover	8.2 times	6.3 times	8.4 times	6.8 times
Equity turnover	11.2 times	12 times	10 times	12.75 times

(Source: Rupali Bank Limited and EXIM Bank Limited Annual report, 2012-2021)

Interpretation : Table 4.9.Indicate that interest income to expense ratio before and after Covid 19 of Rupali Bank Limited are 5.06% and -35.35%. On the other hand EXIM Bank Limited are 29.45% and 19.6%.Operating expense to assets ratio before and after Covid 19 of Rupali Bank Limited are 17.75% and 17%. On the other hand EXIM Bank Limited are 15.88% and 14%.Operating income to assets ratio before and after Covid 19 of Rupali Bank Limited are 26.75% and 22.5%. On the other hand EXIM Bank Limited are 39.13% and 25%.Operating Expense to revenue ratio before and after Covid 19 of Rupali Bank Limited are 62% and 86.5%. On the other hand EXIM Bank Limited are 48% and 52%.Total assets turnover before and after Covid 19 of Rupali Bank Limited are 4.9 times and 3.2 times On the other hand EXIM Bank Limited are 8.1 times and 5.8 times .Fixed Assets turnover before and after Covid 19 of Rupali Bank Limited are 4.6 times and 4.8 times . On the other hand EXIM Bank Limited are 5.1 times and 3.1 time. Current assets turnover before and after Covid 19 of Rupali Bank Limited are 8.2 Times and 6.3 times . On the other hand EXIM Bank Limited are 8.4 times and 6.8 times .Equity turnover before and after Covid 19 of Rupali Bank Limited are 11.2 Times and 12 times . On the other hand EXIM Bank Limited are 10 times and 12.75 times

Chapter 5

Findings and Suggestions

5.1. Findings

- In this study, it is founded that interest income to interest expense ratio, operating income to assets of EXIM Bank is higher than Rupali Bank. Which indicate, EXIM Bank is more efficient in using interest income, and operating income than Rupali bank.
- The ratios of operating expense to assets and operating expense to revenue of EXIM Bank is less than Rupali Bank. Which indicate EXIM Bank is more efficient in using operating expense and interest income than Rupali Bank.
- Total assets turnover and current assets turnover of EXIM Bank Limited is better than Rupali bank Limited.
- Equity turnover and Fixed assets turnover of Rupali is more better then EXIM Bank Limited. That means the fixed assets and equity of Rupali bank is more efficient than the other bank.

Impact of Covid -19 on performance of Bank:

In 2020,due to Covid 19 there were a pandamic situation in overall the world. It falls great impact on economy. Banking sector also suffered for it.Interest income to expense ratio of EXIM Bank is better than that of Rupali Bank before Covid 19.After Covid 19, Rupali Bank limited interest income to expense ratio is very poor. Financial performance of Rupali Bank and EXIM Bank after Covid 19 are poor than that of before Covid 19. When comparing efficiency of two bank, we can see that EXIM Bank performance efficiency is better than Rupali Bank.

So, finally it is said that EXIM Bank Limited is more efficient and good then Rupali Bank Limited.

5.2. Suggestions

- Rupali Bank Limited can focus more on increasing interest income and reducing expense.
- Rupali Bank Limited can focus more attention on total assets turnover and current assets turnover.
- EXIM Bank Limited also need to concentrate on Equity turnover and Fixed assets turnover for being more efficient.

Chapter 6

Conclusions, policy implications and future work

6.1. Conclusions

Rupali Bank Limited is one of the most potential banks in our country. Rupali Bank is able to quickly adapt with the sudden change of the environment. RBL management has always put special effort to uphold the interest and trust of their customs. This report has provided the performance of RBL and EXIM Bank limited which is important for all parties like depositors, bank managers, stock holders, creditor, regulators and educationalist. In a Comparative market bank performance provides signals to depositor investors whether to invest or withdraw fund from bank. Educationalist can use this article for further research. Stock holders and creditors use the performance to evaluate the attractiveness of the bank as an investment by examining its ability to meet it current and expected future financial obligation. In this report, it has been observed that in most cases EXIM Bank Limited is in better position than Rupali Bank Limited.

6.2. Policy implications

- This study helps clients to know the performance of bank.
- By this study, top level of bank will get some suggestions for future benefits.

6.3. Future work

This study covers only few data and only ten year's data due to lack of time and information. And it is not enough for analyzing a bank performance. So in future, the present work can be extended more and more. They can collect more information and can cover more year's data. Here only two bank comparison are shown. In future, there may be comparison among more banks.

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