An Internship Report

on

Financial Performance Analysis of Rupali Bank PLC: A Case Study on Chehelgazi Branch

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

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June, 2024

Acknowledgement

It is my great pleasure to express my gratitude to our creator Allah (SWT) for such a great opportunity to be in touch with 6 months internship program. I have to put my heartened feelings and gratitude for the kindness and assistance that was provided to me to complete my assigned internship report on the topic Financial Performance Analysis of Rupali Bank PLC. I want to express my strong gratitude to my honorable supervisor, Mst. Helen Parvin, Lecturer, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur. I also express my strong gratitude to my honorable co-supervisor, Dr. Shaikh Mostak Ahammad, Professor, Department of Accounting, HSTU, Dinajpur. I would be thankful for such co-operation which I received from my honorable supervisor. Then, I specially want to acknowledge Md. Kamruzzaman, Manager of Rupali bank. Without their kind supervision, preparing this report would be very difficult. Atlast, but not the least, I want to thank Hajee Mohammad Danesh Science and Technology University, Dinajpur for giving me such an opportunity to complete my MBA degree and allow me to gather practical experience and enrich my knowledge.

May Almighty Allah bless all of them.

…….
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রূপালী ব্যাংক পিএলসি.
RUPALI BANK PLC.
মুজিব বর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি
চেহেলগাজী শাখা, দিনাজপুর।
e-mail: br-4622@rupalibank.org; Phone: 0531-63081

Ref: Chehelgi/General/2024/36 Date: 30/05/2024

TO WHOM IT MAY CONCERN

This is to certify that, **Md. Ibrahim Lingkan**, having student ID No. 1703044, MBA in Accounting and Information System, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 01/01/2024 to 30/03/2024 total 90 (Ninety) days internship program at Rupali Bank PLC, Chehelgazi Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

30.05.2024

MD.NUR-UN-NABI
SPO & Manager
Rupali Bank PLC
Chehelgazi Branch, Dinajpur

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

Certificate of Supervisor

I hereby declare that the concerned report "Financial Performance Analysis of Rupali Bank PLC: a case study on Chehelgazi Branch" is a work done by Md. Ibrahim Lingkan Student ID - 1703044, MBA in Accounting and Information Systems,10th batch, Faculty of Business Studies at HSTU. He has completed his internship report under my supervision and submitted to the Faculty of Business Studies for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) .

I wish him every success in life.

…….
Mst. Helen Parvin
Lecturer
Department of Accounting
Faculty of Business Studies
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Certificate of Co-Supervisor

I hereby certified that the concerned report "Financial Performance Analysis of Rupali Bank PLC: a case study on Chehelgazi Branch" is a work done by Md. Ibrahim Lingkan Student ID - 1703044, MBA in Accounting and Information System, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his work under my co-supervision and advised to submit the report to the Department of Accounting, Faculty of Business Studies for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems.

I wish him every success in life.

……

Dr. Shaikh Mostak Ahammad
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Student's Declaration

I hereby declare that the internship report entitled on Analysis of "Financial Performance Analysis of Rupali Bank PLC: a case study on Chehelgazi Branch" embodies the result of my own works and efforts, prepared under the supervision of Mst. Helen Parvin, Lecturer, Department of Accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I further affirm that, the work and information presented in this report is original and any part or whole has not been submitted to, in any form, any other University or Institution for any degree or any other purpose.

……

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Abstract

I have gathered a variety of primary and secondary data from different sources. I read the annual reports cover to cover, and in this one, I've talked about Rupali Bank's general banking and its five-year financial statement. Liquidity, debt, ROA, asset activity, profitability, and efficiency ratios have all been examined by me. Additionally, I have examined the balance sheet and income statement trends. I was able to find information on common banking operations by using the representative website of Rupali Bank PLC. Furthermore, I have been provided with the latest analysis of different skim rates by the officer and their administrative team. Financial institutions have the responsibility of gathering deposits from individuals and subsequently allocating them to investors in the form of loans. In addition, banks offer a variety of services like foreign trade, currency conversion, expense reimbursement, and additional bill payments, among other offerings. all of which are exclusively centered around the client. Consequently, banks are perceived as restructuring entities and their trading activities mostly rely on financial performance.

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Chapter 1

Introduction

1.1. Introduction:

Financial statement analysis is a method employed by both internal and external stakeholders to gain a deeper understanding of an organization's performance. The technique involves the analysis of four significant financial statements pertaining to a firm. The examination of a company's cash flow statement, income statement, balance sheet, and annual report is conducted with meticulous attention. The assessment of a corporation's operational effectiveness in financial statement analysis involves the examination of its balance sheet. To forecast future expansion, a thorough examination of assets is carried out, with a specific focus on valuable resources such as cash and cash equivalents, inventories, and property, plant, and equipment (PP&E). Subsequently, an evaluation is conducted on both immediate and future obligations to determine the business's ability to settle its debt or face any additional liquidity challenges. The examination of the owner's equity component of a firm is conducted as a last step, providing the customer with insights on the allocation of share capital within and outside the corporation. Financial statement analysis is the examination of a company's income statement to determine its current and future profitability. The third item on the list is the annual report, which provides qualitative data that can be utilized to conduct a more comprehensive analysis of a company's financial and operational endeavors. The financial health and performance of a firm can be determined by the execution of a financial performance analysis. This study generates specific financial formulae and ratios that can be examined in relation to industry standards and historical benchmarks. In the business sector, there are seven fundamental ratios that are often used to assess a company's financial performance and gauge its overall performance.

1.2. Origin of the report:

This report is being produced to fulfill the internship requirement for the MBA program at Hajee Mohammad Danesh Science and Technology University. The study specifically focuses on the internship conducted at Rupali Bank PLC. The subject selected for my internship report is "Financial Performance Analysis of Rupali Bank PLC" as assigned by my supervisor. The aim of the paper is to apply technical expertise in practical situations.

1.3. Objectives of the study:

The main aim of this study is to achieve the following objectives:

- To analysis the performance of Rupali bank PLC of chehelgazi branch, Dinajpur.
- To understand and analyse the financial strength and financial trends of Rupali bank PLC of chehelgazi branch, Dinajpur.

Chapter 2

Literature review

A literature review refers to a form of scholarly paper that focuses on a certain subject matter. This academic article provides an exposition of the existing knowledge, encompassing significant results, as well as theoretical and methodological advancements pertaining to a specific subject matter. The examination of financial performance is crucial for the success of a business. The examination of financial performance involves evaluating the viability, stability, and profitability of a corporation, sub-enterprise, or industry.

This study provides a comprehensive review of the existing literature pertaining to the research given in this study.

According to Shleifer (1998), private ownership is generally more desirable than public ownership in situations where there are strong incentives and containment costs. This inclination is most apparent in situations where there is rivalry among suppliers, a system based on reputation, the potential for provision by private non-profit organizations, as well as political favoritism and corruption.

The study undertaken by Reilly et al. (1983) examined the temporal relationship between the price-to-earnings ratio and quarterly Standard & Poor's 500 data from 1963 to 1980. The researchers utilized a multiple regression model to conduct their investigation. The results revealed a direct relationship between the price-to-earnings (P/E) ratio and other characteristics, such as dividend payout, realized earnings growth, and dividend growth. In contrast, a negative association was found between the P/E ratio and the company's failure rate, risk-free return, inflation, and earnings volatility.

Chowdhury and Ahmed (2010) found that over the period from 2002 to 2006, all selected private commercial banks experienced a steady growth in their branch count, workforce, deposits, loans and advances, net income, and earnings per share. Their analysis indicates a highly favorable prognosis for private commercial banks in Bangladesh.

Siddique & Islam (2001) state that periodically evaluating a bank's performance enables them to assess the extent to which they are effectively meeting client needs and achieving success. The assessment of banks' performance has become a top priority in the context of Bangladesh. According to Al-Shammari and Salimi (1998), the profitability ratio, particularly Return on

Equity (ROE), serves as an indicator of an organization's potential to generate earnings. Additionally, they propose that a greater return on equity (ROE) ratio is significant and serves as the main measure of a bank's profitability and operational ease.

Van Horne & Wachowicz (2005) stated that financial analysts need to evaluate various aspects of a company's financial health in order to assess its financial position and performance. One often used tool in these evaluations is a financial ratio. Brigham and Houston (2004) define financial statement analysis as the process of comparing a company's performance to that of other companies in the same industry, and assessing the patterns in the company's financial status over a specific time period.

Pandey (2004) suggested that the most direct approach to evaluate a company's performance is by comparing its present ratio to its history ratio. The metric offers valuable information on the direction of change and acts as an indicator of whether the financial performance of the company has improved, declined, or remained stable over a specific period.

Sufian, Fadzlan, Habibullah, and Muzafar Shah undertook a study from September 1 to 2009 to evaluate the performance of commercial banks in Bangladesh from 1997 to 2004. The analysts examined crucial financial metrics, including return on average assets (ROAA), return on average equity (ROAE), and net interest margins (NIM). These measures are frequently employed to assess the performance of banks and are impacted by both internal and external influences.

Jahangir et al. (2007) found that the traditional method of measuring profitability using stakeholder's equity varies greatly in the banking industry compared to other business sectors. The loan-to-deposit ratio is a dependable indication of banks' profitability in this context, since it offers valuable insights about the condition of their assets and liabilities. Financial services

Chapter 3

Methodology of the study

The analysis necessitates systematic practice, starting from the selection of the theme until the final presentation of the report. The present study employed an evocative methodology to collect data while simultaneously examining the financial performance of RBPLC. The cram was completed by identifying, calming down, categorizing, analyzing, and evaluating the sources of the data in a comprehensive manner, with essential points recognized. The next section presents the full methodological sequence employed for the analysis.

The statistical data utilized in this study was derived from a combination of primary and secondary sources.

Primary Sources:

- Interact with officials from RBPLC.
- Engage in a conversation with the branch manager.
- Communication among employees of the Branch, including in formal and informal settings.
- Desk job in the Branch.

Secondary Sources:

- The official website of RBPLC can be found at https://www.rupalibank.org/.
- The annual report for the RBPLC Branch from 2019 to 2024.
- Studies have utilized books, journals, and research papers.
- There exist multiple financial books that focus on the analysis of financial performance.

Data analyze:

- MS Word and MS Excel

Trend Percentage Formula:

The formula for trend percentage is employed to compute the percentage change between two distinct data types. When contemplating the elimination of a trend percentage, it is crucial to acknowledge that two types of information are necessary: the current period value and the base period value. The formula is expressed in the following manner:

- Trend Percentage = ((Current Period Value - Base Period Value) / Base Period Value) * 100

Limitations of the study:

During the process of completing the internship report, I encountered some obstacles. The following items are as follows:

- The report lacked sufficient financial ratios to accurately assess Rupali Bank PLC's actual financial condition.
- The information provided by the bank branch was inadequate.
- Rupali Bank PLC maintains excessive secrecy on certain aspects of information due to concerns about potential damage to its reputation and the need for confidentiality. Due to the restriction, I was unable to attach several crucial pieces of material that could enhance the value of my report.

Chapter 4

Analysis and interpretation

4.1 Ratio Analysis

A ratio study investigates the relationships between parties with unpredictable financial behavior. The assessment of several dimensions of an organization's operational and financial performance, such as efficiency, liquidity, prosperity, and solvency, is a widely employed practice. In order to ascertain the improvement or deterioration of the ratios, an analysis is conducted on the trend of these ratios beyond the specified time period. Fractions, rates, or percents are commonly used to express ratios. The utilization of ratio psychoanalysis is an essential methodology in the examination of financial reports. The ratio is employed by a diverse range of stakeholders, encompassing creditors, bank executives, shareholders, and management, to assess the financial condition of a company prior to reaching a conclusion. This statement presents the primary performance indicators and examines the operational and financial performance of Chehelgazi Branch, Rupali Bank PLC for the years 2019, 2020, 2021, 2022, and 2023.

The utilization of ratios in financial report analysis is prevalent due to their ability to offer signals and indications of underlying situations. By examining the construction of the entity apparatus, a ratio can assist us in understanding the conditions and movement's bristle notice. Similar to other psychoanalytic methods, ratios have a tendency to favor the prospect. The effectiveness of these tools relies on a comprehensive comprehension, and they are often attuned to an individual's potential inclination and scope. A ratio serves to depict the correlation between two numerical values. The concept is commonly denoted in the form of a percentage, rate, or quantity. While the process of computing a ratio is straightforward, elucidating it is not. In order to be deemed substantial, a ratio must present a fundamental financial inquiry.

The next section elucidates the importance of monetary ratios and their purposes. The ratios that have been chosen are organized based on the six structural blocks of monetary report research. The following items are as follows:

- Liquidity Ratio
- Asset Activity Ratio
- Efficiency Ratio
- Profitability Ratio

4.1.1 Liquidity Ratio:

Liquidity pertains to the availability of capital within a corporation to meet short-term financial requirements.

This section elucidates the primary ratios associated with the evaluation of liquidity ratios:

- Cash Ratio= $\frac{\text{Cash in hand and at banks}}{Total\ Deposit}$
- Cash to Assets= $\frac{\text{Cash}}{\text{Total Asset}}$
- Cash to Deposits= $\frac{\text{Cash}}{\text{Total Deposits}}$
- Loans to Total Asset= $\frac{\text{Loans}}{\text{Total Assets}}$

4.1.2 Asset Activity Ratios:

An activity ratio is a percentage that indicates a company's ability to modify its historical financial accounts in order to maximize profits.

The primary ratios for assessing activity ratio are explained in this section:

- Total Assets Turnover: $\frac{Interest\ Income}{Total\ Asset}$
- Fixed Asset Turnover: $\frac{Interest\ Income}{Total\ Fixed\ Asset}$

4.1.3 Efficiency Ratio:

Typically, the efficiency ratio is used to look into how well a company uses its resources and internal accountability.

The main ratios involved in assessing the efficiency ratio are explained in this section:

- Interest Income to Expense= $\frac{(\text{Interest Income} - \text{Interest Expense})}{Total\ Loans\ and\ Advances}$

- Operating Expense to assets= $\frac{\text{Operating Expense}}{\text{Total Assets}}$
- Operating Income to assets= $\frac{Operating\ Income}{Total\ Assets}$
- Operating Expense to Revenue= $\frac{Operating\ Expense}{Operating\ Income}$

4.1.4 Profitability Ratio:

Profitability ratios are utilized as financial metrics to assess the capacity of a trade to generate profits relative to the expenses associated with its associated operations.

This section provides an overview of key profitability measurements and their significance in the context of budget psychoanalysis.

The following section explains the profitability activity ratio's essential ratios:

- Net Interest Margin= $\frac{(Interest\ Income - Interest\ Expense)}{\text{Total Assets}}$
- Net operating Margin= $\frac{\text{Operating Income}}{\text{Interest Income}}$

4.2. Year to year performance analysis

Table:1 Year to year performance analysis Year to year comparison of Chehelgazi Branch, Rupali Bank PLC. from 2019 to 2023.

All value in BDT (Taka)

Particular	2019	2020	2021	2022	2023
Net profit	91,36,084	72,03,708	85,04,515	1,00,83,630	1,82,09,124
Total Asset	60,53,01,166	84,64,26,900	1,65,47,75,807	1,76,94,34,937	1,93,63,97,453
Total Liability	1,82,38,104	1,60,67,692	1,71,58,194	4,63,57,632	3,57,48,636
Total deposit	17,13,19,910	18,42,05,090	40,05,91,697	76,64,80,099	85,93,60,625
Investment	1,13,700	70,000	2,06,200	0	10,000

Source: Annual report of Chehelgazi Branch, Rupali Bank PLC.

4.3. Debt Ratio

Table: 2 Debt Ratio

The debt ratio is a metric used to evaluate the percentage of the company's total assets that the lender is financing. Because debt entails a set commitment in the form of interest and principal repayments, it also helps in risk measurement.

Debt Ratio= Total Liabilities / Total Assets

Year	2019	2020	2021	2022	2023
Debt Ratio (%)	3%	1.90%	1%	2.62%	1.85%

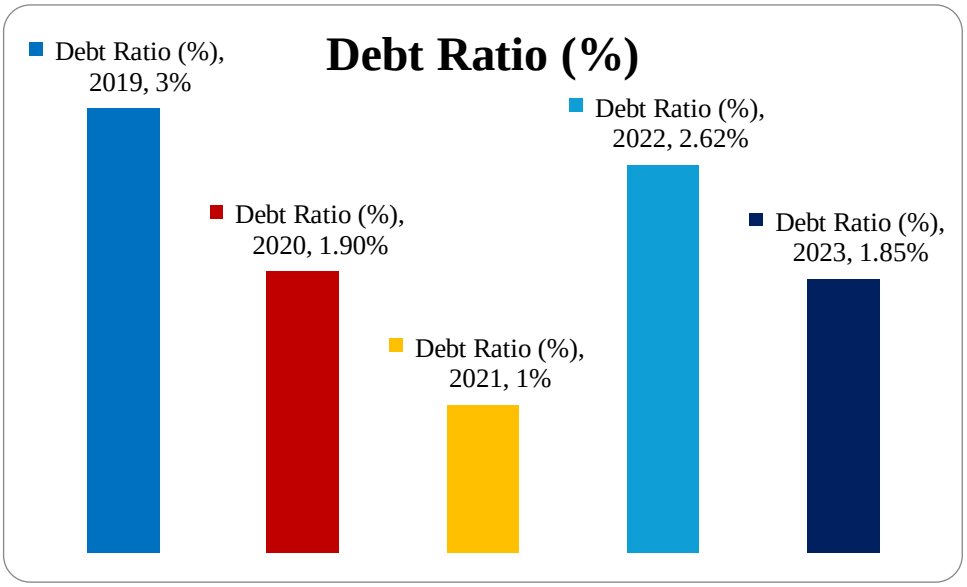

Figure 4.3: Debt Ratio

Figure 4.3 show that a debt ratio above 1.0, or 100%, indicates that a corporation has more debt relative to its assets; on the other hand, a debt ratio below 100% indicates that a company has more assets than debt. The low number of the branch debt ratio indicates a higher share of assets compared to liabilities.

4.4. Return on Asset (ROA)

Table: 3 Return on Asset

The Return on Asset (ROA), also referred to as the company's return on total assets, is a measure of the Finance department's overall effectiveness in turning a profit with the assets that it has at its disposal. More of a ratio is ideal.

Return on Asset (ROA) = Net Profit after Taxes / Total Assets

Year	2019	2020	2021	2022	2023
Return on Asset (%)	1.5%	0.85%	0.51%	0.57%	0.94%

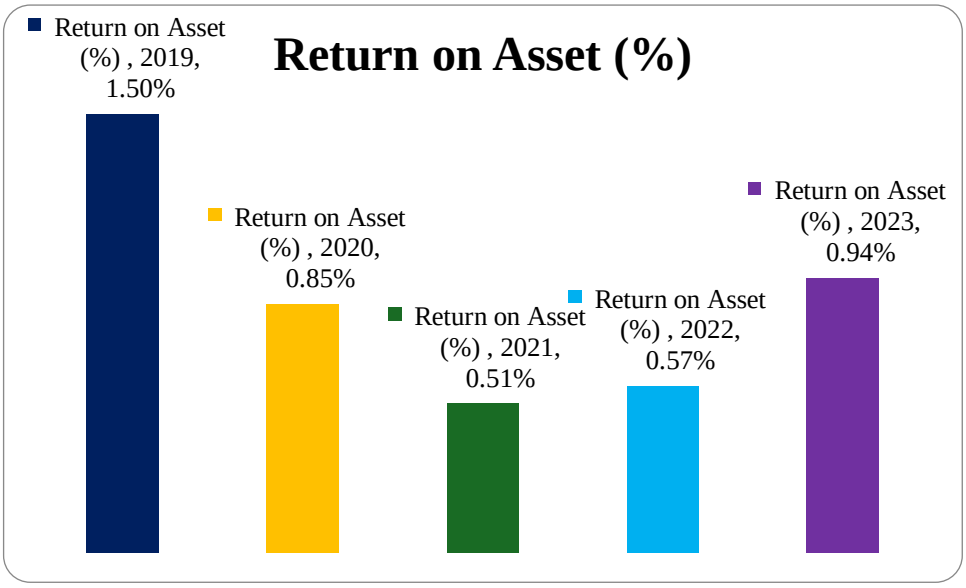

Figure 4.4: Return on Asset

This data shows that 2019 had the highest ROA, and that the branch's return on asset decreased from 0.85% to 0.57% between 2020 and 2022, indicating that the bank made less money from the asset. However, the Branch's return on assets only began to increase in 2023 compared to the prior year, which is positive for the Branch.

4.5. Liquidity ratio:

Table: 4 Liquidity ratio

Particular	2019	2020	2021	2022	2023
Cash ratio	.0406	.1733	.0257	.0284	.0169
Cash to deposit	.0256	.0032	.0227	.0133	.0090
Cash to asset	.0114	.0007	.0055	.0058	.0040

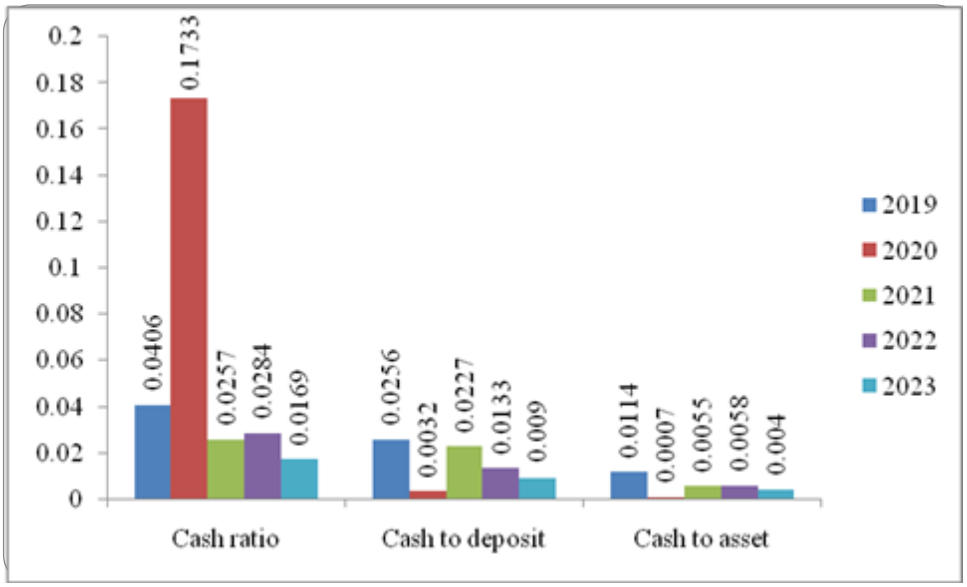

Figure 4.5: Liquidity ratio

In the field of accounting, liquidity refers to a company's capacity to meet its financial commitments when they become due. The cash ratio is a liquidity metric that assesses a company's ability to meet its short-term obligations only through cash and equivalent assets. The cash ratio of the branch in 2023 was recorded at 0.0169, whereas in the preceding years of 2019, 2020, 2021, and 2022, it stood at 0.0406, 0.1733, 0.0257, and 0.0284, respectively. In 2023, there was a decrease in the cash ratio. For this branch, it was worse than the prior year. The rate of change in the cash to asset and cash to deposit ratios is unstable.

4.6. Asset activity ratio:

Table:5 Asset activity ratio

Particular	2019	2020	2021	2022	2023
Total assets turnover	0.0729	0.0736	0.0459	0.0425	0.0507
Fixed assets turnover	18.336	25.807	31.297	26.675	56.000

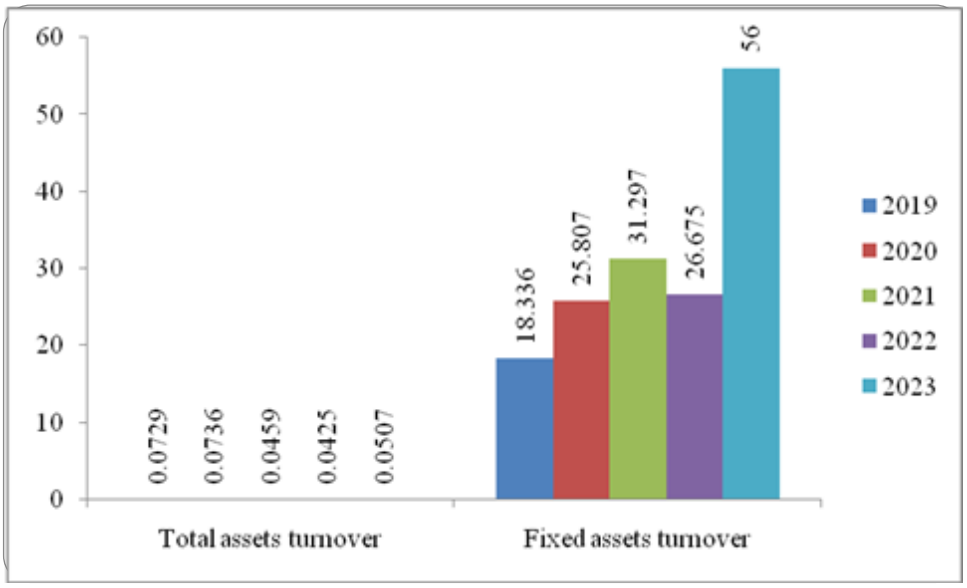

Figure 4.6: Asset activity ratio

Total asset turnover ratio is computed by dividing total interest revenue by average total asset, as shown in Figure 4.6. To determine the firm's asset ability to generate sales, the interest income from the income statement, which was utilized to compute the ratio of return and refund, needs to be subtracted from the total sales. The branch's total asset turnover in 2023 was 0.0507, compared to 0.0700, 0.0736, 0.0425, and 0.0507 in 2019, 2020, 2021, and 2022. Since 2020, the total asset turnover has dropped. This was a terrible branch sign. The turnover of fixed assets has increased positively.

4.7. Efficiency ratio

Table:6 Efficiency ratio

Particulars	2019	2020	2021	2022	2023
Operating expense to asset	.0051	.0040	.0022	.0021	.0021
Operating income to asset	.0008	.0007	.0003	.0084	.0007
Operating expense to revenue	6.0999	6.1650	7.2016	.2541	2.8843

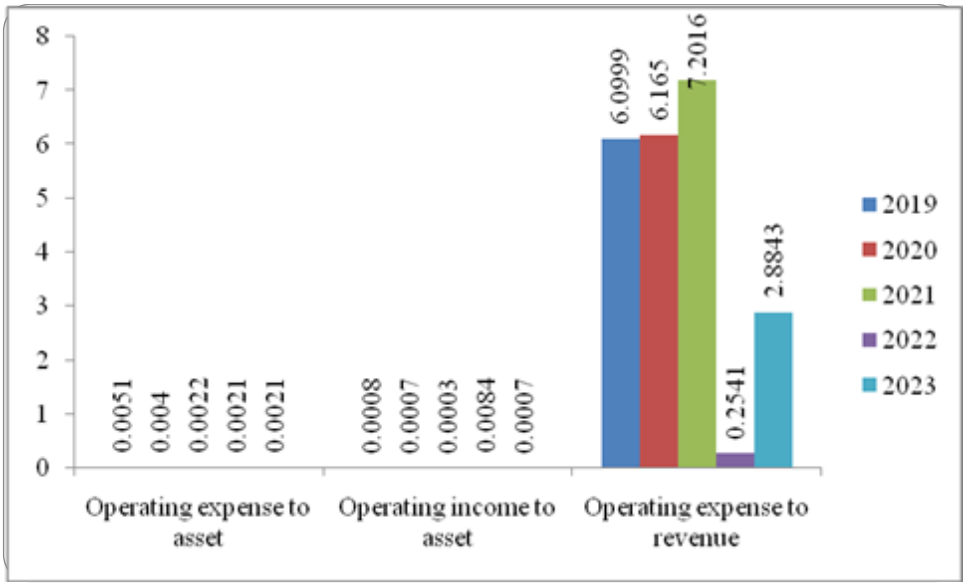

Figure 4.7: Efficiency ratio

The efficiency ratio is a metric used to assess the effectiveness of a company's management of its suppliers and customers in terms of obtaining payment or recovering funds. This graph shows that the interest expense relative to the asset fell after 2020. Operating income to asset from 2019 to 2023 was extremely low, which is an indication of the branch's inefficiency. Operating expenses to revenue have fluctuated over the past two years, which is detrimental to the branch.

4.8. Profitability ratio:

Table:7 Profitability ratio

Particulars	2019	2020	2021	2022	2023
Net interest margin	.0436	.0300	.0044	.0200	.0361
Net operating margin	.0117	.0089	.0068	.1976	.0121

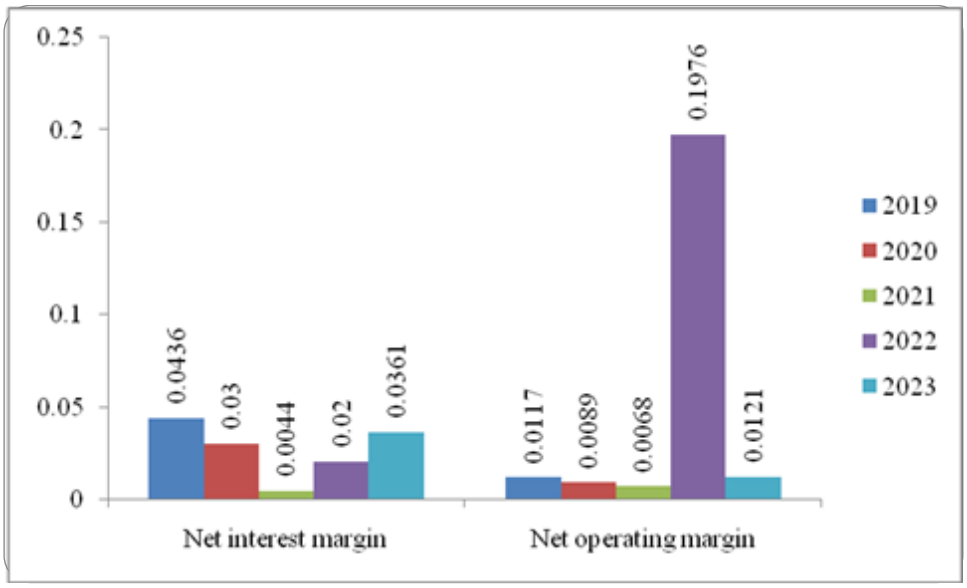

Figure 4.8: Profitability ratio

A class of financial statistics known as a profitability ratio is used to evaluate a company's capacity to generate profits in relation to its costs and other pertinent costs incurred over a given period. 2019 saw a larger net interest margin; but, in 2020, 2021, and 2022, it collapsed, and in 2023 it began to rise. The branch suffered from a very low net operating margin in the previous year, even though in 2022 the margin was quite rich at 0.76.

4.9. Trend analysis of income statement

Table:8 Trend analysis of income statement

Chehelgazi Branch,

Rupali Bank PLC

Income statement

Particulars	2019	2020	2021	2022	2023
Bank Interest income	100%	41%	72%	71%	123%
Commission, exchange and brokerage Income	100%	82%	193%	393%	22,636%
Total other operating income	100%	9%	.25%	2789%	181%
Total income	100%	41%	122%	217%	178%
Total interest expense	100%	108%	288%	417%	181%
Pay and allowance	100%	20%	10%	31%	62%
Rent, Taxes, Insurance, Electricity etc.	100%	-1%	1%	18%	5%
Postage, Stamps, Telecommunication etc.	100%	61%	46%	-20%	151%
Stationery, Printing, Advertisement etc.	100%	175%	432%	459%	635%
Repairs to Bank's Assets	100%	-44%	-51%	-39%	-54%
Total operating expenses	100%	2%	6%	-7%	18%
Depreciation	100%	-69%	-50%	-27%	-32%
Total expense	100%	56%	155%	271%	198%
Net profit	100%	-21%	-7%	10%	99%

4.10. Trend analysis of balance sheet

Table:9 Trend analysis of balance sheet

Chehelgazi Branch,

Rupali Bank PLC

Trend Analysis

Particulars	2019	2020	2021	2022	2023
Cash in hand	100%	86%	108%	132%	78%
Investment	100%	-38%	81%	0%	-91%
Fixed asset	100%	.41%	1.03%	17%	-27%
Suspense account	100%	4%	82%	880%	152%
Expenditure account	100%	56%	155%	271%	198%
Total asset	100%	40%	173%	192%	219%
Deposit and others account	100%	8%	134%	347%	402%
Bill payable	100%	-39%	-37%	82%	64%
Others liabilities	100%	13%	22%	220%	241%
Income account	100%	41%	122%	217%	178%
Total liability	100 %	40%	173%	192%	220%

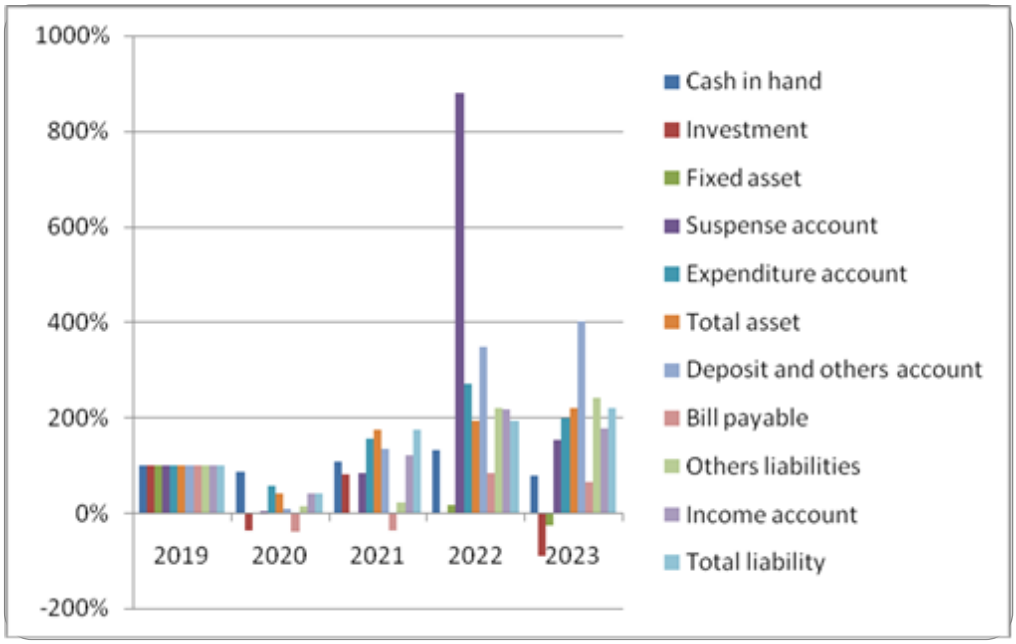

Figure 4.10: Trend analysis

Chapter 5

Findings and suggestions

5.1 Finding

In essence, the study's conclusions serve as its primary finding. I discovered this knowledge during my investigation, and it's basically really important.

These results are:

- In 2020, the branch's cash ratio was 0.1733, but in 2021, 2022, and 2023, it was 0.0257, 0.0284, and 0.0169, indicating a decline in finance efficiency and potential bankruptcy.
- A roughly 0.0090 drop in cash deposits in 2023.
- From 2019 to 2023, the cash to asset ratio decreased.
- The branch debt ratio was low from 2019 to 2023, suggesting that there were more assets than liabilities.
- The branch's Return on Asset (ROA) declined, which is not desirable.
- The overall asset turnover in 2023 was 0.0507, which is an average growth rate but not a statistically significant one.
- The interest income to expense ratio rose in 2022 but sharply declined in 2023, indicating poor financial performance on the branch's part.
- The branch's operating expenses for 2019 and 2021 decreased, indicating high financial efficiency.
- The branch benefited from a declining operating expenditure to revenue ratio.
- In 2021, the operating income to asset ratio dropped at 0.003.
- The net interest margin fluctuated.
- In 2022, the branch's net operating margin was strong; nevertheless, in 2023, it fell off at a high pace, defining it as an imbalanced finance practice.

5.2 Suggestion

With only 6 months of experience, it is challenging to offer guidance, and it would be haughty of me to advise those who possess greater knowledge and skill than I have. Still, I think the organization can do better in a few areas.

- The branch's cash ratio ought to be improved.
- The bank needs to concentrate on finding ways to raise its cash to asset and cash to deposit ratios. The corporation won't be able to fulfill its current obligations if it has a liquidity issue.
- The branch ought to have made the required adjustments to increase its ROA.
- To enhance overall asset turnover and fixed asset turnover in the upcoming years, the bank should concentrate on how its assets are being used.
- By cutting costs, it should be able to raise its net operating profit margin.
- Rupali Bank PLC should hire and select qualified staff.
- The organization should concentrate on increasing operational efficiency.
- Customer service should be enhanced.
- It's necessary to audit the branch.
- Appropriate steps should be taken by head office to keep an eye on this branch.

Chapter 6

Conclusions

6.1 Conclusions

Based on the previously mentioned investigation of the entire ratio, it is evident that the bank's overall situation and financial state may be readily identified. Through ratio analysis, it is evident that the ratio during the past 5 years lacks stability and does not exhibit a consistent growth pattern. Hence, it is imperative for the branch to use more effective measures to ensure the stability of ratios or transactions. Upon conducting an analysis, I have presented a method to address the problem. This theoretical analysis holds potential for informing decision-making processes for several stakeholders, including bank authorities, clients, investors, shareholders, and government authorities. The branch should be operated in a systematic manner, with a strong emphasis on maintaining discipline across all aspects of its operations. There is a pressing need for more training, computerization, data collection, market analysis, and efficiency in service provision. To accomplish these tasks, one might utilize the suggested recommendations.

Working in the bank has been an excellent experience, and the bank's executives and our esteemed teacher have been instrumental in ensuring the successful completion of my tasks.

6.2 Policy Implication

This report will be advantageous to individuals from various backgrounds. Customers are informed of the institution's yearly report. Enhancing banking operations and decision-making would be beneficial for the banking industry. The researchers will acquire invaluable data that will prove beneficial for their forthcoming research initiatives. The financial performance of a business is a vital indicator for numerous stakeholders. For investors and shareholders, it functions as an evaluation of the business's capacity to deliver a lucrative return on their investment. For lenders, it offers a glimpse into the business's capacity to repay its loans.

6.3 Future work

This study encompasses a limited duration of 90 working days, many different experiments have been left for the lack of time, information, and opportunities. In the future, anyone can choose this topic and analyses deeply and explores other factors such as profit maximization, remittance activities etc. He or she could consider exploring additional financial ratios or metrics to gain a more comprehensive understanding of the company's financial health. Analyzing the company's financial performance in relation to its competitors or industry benchmarks can provide valuable insights and help in identifying areas of strength and weakness.

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