

Internship Report
on
“Retail Banking System of City Bank PLC.”

Submitted by:

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Program: Bachelor of Business Administration
Major: Finance
Department of Business Administration
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Submitted to:

Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Submitted for the partial fulfillment of the degree
of BBA in Finance



Sonargaon University (SU)
147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: 3rd January 2026

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Supervised by:

Shafiqul Islam

Lecturer

Department of Business Administration

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LETTER OF TRANSMITTAL

3rd January 2026

To
Shafiqul Islam
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of the Internship Report on “Retail Banking System of City Bank PLC”

Dear Sir,

I'm glad to present a working report on City Bank for my internship. I have included all the knowledge I have learned through working at the bank, both theoretical and practical, because it is a crucial component of the bachelor's degree requirement. Even though I encountered a number of difficulties and problems throughout my internship, I made every effort to prepare a stellar report.

I want to convey my heartfelt appreciation for helping me during my internship period with the preparation of the internship report. Without your direction, it would be challenging to properly finish this report. So, I'm hoping you'll find the information I included in the report useful. However, due to time constraints and concerns about confidentiality, the report may contain certain limitations. Any questions you may have about the report should be directed to me, and I will be happy to answer them.

Thank you.

Sincerely yours,

Farjana khatun
ID: BBA1902017010
Program: Bachelor of Business Administration
Major: Finance
Department of Business Administration
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DECLARATION OF STUDENT

Actually, this report is submitted as a fulfillment of the requirement of Bachelor of Business Administration degree. I am Farjana Khatun hereby declare that the work presented in this report titled “Retail Banking System of City Bank PLC” has been carried out by me and has not been previously submitted to any other University, College or Organization for any academic qualification, certification, diploma or degree.

Farjana khatun

ID: BBA1902017010

Program: Bachelor of Business Administration

Major: Finance

Department of Business Administration

Sonargaon University (SU)

LETTER OF AUTHORIZATION

The internship report titled “Retail Banking System of City Bank PLC” submitted as partial requirement of BBA degree at Sonargaon University (SU). This report has been prepared by Farjana Khatun , ID: BBA1902017010, Program: Bachelor of Business Administration (Major: Finance), Department of Business Administration, Sonargaon University (SU) under my supervision and guidance. The data and findings presented in the report seem to be authentic. Thus the internship report has been approved for presentation.

I wish her every success in life.

Shafiqul Islam
Lecturer
Department of Business Administration
Sonargaon University (SU)

ACKNOWLEDGEMENT

First of all, I would like to express my deep gratitude to the almighty Allah for fruitfully preparing this internship report.

I express my deep sense of gratitude and heartily respect to Shafiqul Islam, lecturer, Department of Business Administration, Sonargaon University (SU) for his valuable suggestions and instructions to complete this report. I would also like to convey my gratitude to all the members who directly or indirectly has helped me to prepare this report.

I express my personal gratitude to my Shafiqul Islam for helping me with the valuable suggestion about the source of information and other key issues to prepare this report.

Thank you

Farjana Khatun

EXECUTIVE SUMMARY

City Bank Ltd. deals with four different and significant banking divisions which are the driving force of the bank such as Retail Banking, Corporate and Investment Banking, SME Banking and Treasury Banking. Here the report has been prepared on Retail banking of CBL and it covers detail about retail banking activities performs by the bank. Besides it also consist of general information of CBL, financial information, learning points, findings, and recommendation.

Retail banking refers to banking in which banking institutions execute transactions directly with consumers, rather than corporations or other banks. Services offered include: savings and checking accounts, mortgages as well as personal loans, debit cards, credit cards, and so forth.

Under retail banking City bank provides three different types of loan for better convenience of the customers such as City Drive, City Express and another one is City Solution. There are some certain benefits and positive effects of the loan; again it also has some problems as well, which are listed in findings part of the report.

This report will be helpful for the person who has intention to learn about retail banking and some other banking institute who wants to launch retail banking beside this it may help the management of City Bank ltd.

I have made this report on the basis of retail banking that is correlated to General Banking, different part of Foreign Exchange, Business Department etc; I have worked on retail banking activities and seen the financial dealings of the bank. This report contains retail banking activities of City Bank of Gulshan Branch. Under retail banking, general banking department contain all deposits name, its activity, interest rate etc., cash, foreign remittance/ bills, money laundering, prevention of money laundering etc., dispatch, public service.

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Chapter- 1

Introduction

1.1 Introduction

Retail banking is the cornerstone of modern financial services, designed to meet the personal financial needs of individual customers rather than large corporations or institutions. In Bangladesh, the banking sector has undergone rapid transformation in the last two decades, and City Bank PLC has emerged as one of the pioneers in offering diversified and customer-centric retail banking solutions. Established in 1983 as one of the first generation private commercial banks, City Bank has gradually shifted from traditional banking practices to a modern, technology-driven retail banking model.

The retail banking division of City Bank PLC primarily focuses on delivering a wide range of financial products and services that include deposit accounts, savings schemes, consumer loans, credit and debit cards, digital banking solutions, and remittance facilities. These services are tailored to meet the everyday financial needs of individuals, salaried professionals, entrepreneurs, students, and non-resident Bangladeshis (NRBs).

City Bank has also introduced several innovative products in the retail banking sector of Bangladesh. It is the sole issuer of American Express Cards in the country, offering premium benefits and global acceptance. With its flagship digital platform City touch, the bank has redefined convenience for customers by enabling them to manage accounts, transfer funds, pay bills, and apply for services anytime, anywhere. Furthermore, its extensive branch and ATM network, along with Islamic banking windows and SME centers, ensures wide accessibility for both urban and semi-urban clients.

The success of City Bank's retail banking activities lies in its customer-centric approach, strong technological infrastructure, and product innovation. By addressing diverse needs—ranging from savings for children's education to financing lifestyle aspirations through personal loans—City Bank PLC has positioned itself as a trusted financial partner in people's daily lives. Its retail banking not only contributes significantly to the bank's overall profitability but also plays a vital role in promoting financial inclusion and supporting the economic development of Bangladesh.

1.2 Origin of the Report:

This report is the partial accomplishment of the course requirement of the BBA program and my honorable supervisor has advised me to do a report on Retail Banking activities of City Bank at Gulshan Branch. Thus I joined in "City Bank Ltd." The "origin of the report" can refer to the word's etymology (from Latin reportare, meaning "to carry back") or the specific source/reason for a particular document, such as a news report originating from an event or an academic report stemming from research. In software, "Origin" is a data analysis program used to generate scientific reports, originating from data inputs and analysis templates.

1.3 Objective of the Report:

Broad Objective:

The broad objective of this report is to analyze the Retail Banking System of City Bank PLC and to evaluate its role in providing efficient banking services to individual customers.

Specific Objectives:

- To understand the overall concept and importance of retail banking in the modern banking system.
- To identify the major retail banking activities of City Bank PLC, especially at the Gulshan Branch.
- To analyze various deposit products offered by City Bank PLC such as savings accounts, fixed deposits, and special deposit schemes.
- To examine retail loan products including City Drive, City Solution, and City Express.
- To study the services related to debit cards, credit cards, and ATM facilities.
- To evaluate customer service quality and customer satisfaction level in retail banking.
- To understand the account opening procedure and documentation process.
- To observe the rules, regulations, and code of conduct followed by City Bank PLC.
- To identify the strengths and weaknesses of retail banking operations of City Bank PLC.

- To gain practical knowledge and real-life experience about retail banking operations in a commercial bank.

1.4 Scope of the Study:

The scope of this study is limited to the Retail Banking activities of City Bank PLC, with special emphasis on the Gulshan Branch. This report mainly focuses on understanding how retail banking services are provided to individual customers and how these services contribute to the overall performance of the bank.

The study covers various aspects of retail banking such as deposit products, retail loan facilities, debit and credit card services, ATM services, remittance facilities, and customer service operations. It also includes an overview of account opening procedures, documentation requirements, and customer relationship management practices followed by the bank.

In addition, the report highlights the organizational structure, different departments related to retail banking, and the practical working environment of City Bank PLC. The scope also includes observation of daily banking activities and interaction with bank employees and customers during the internship period.

However, this study does not cover the detailed operations of corporate banking, treasury, or SME banking divisions, as the primary focus is on retail banking only. Therefore, the findings and analysis are based on limited data and practical exposure gained during the internship period.

Overall, this report provides a practical insight into the retail banking system of City Bank PLC, which will be helpful for students, researchers, and individuals interested in understanding retail banking operations in Bangladesh.

1.5 Methodology of the Study:

This report has been prepared on the basis of understanding gathered during the period of internship. In order to prepare this report, I have also collected information from different section

and department of the bank. I have presented my experience and findings through using different table and charts which are presented sequentially.

To prepare an authentic and informative report I studied all the company's information, record, company website and other relevant things. Beside these it was most significant to discuss with employees of different section regarding various confidential records. Beside these I am going to use interviewing method with structured questionnaire for collection of primary data from the customers about their satisfaction level but I am not going to prepare any questioner for the customer's use.

Primary Sources of Data

Direct discussion with branch officials including Branch Manager, Retail Banking Officer, and Customer Service Officer.

- Structured interviews and informal conversations with customers regarding satisfaction and service quality.
- Daily observation of banking operations during the internship period.
- Practical involvement in account opening procedures, KYC documentation, debit/credit card requisition forms, and customer record updates.
- Review of General Ledger (GL) reconciliation and pay order records.
- Access to customer complaints and feedback registers.
- Participation in training sessions and workshops organized by the branch.

Secondary Sources of Data

- Annual Reports of City Bank PLC (recent years).
- Official records and publications of City Bank PLC.
- Bangladesh Bank circulars, guidelines, and sectoral reports.
- City Bank PLC official website (product details, mission, vision, press releases).

- Newspaper articles from The Daily Star, Financial Express, Prothema Alo, and other reputed dailies.
- Statistical data published by Bangladesh Bank on deposits, loans, and retail banking trends.
- Academic journals and research papers on retail banking in Bangladesh.
- Books and reference materials on banking practices in Bangladesh.
- Reports from international organizations such as the International Finance Corporation (IFC) and the World Bank.

1.6 Limitations of the Study:

- Confidentiality restrictions limited access to sensitive internal policies, financial data, and strategic information of City Bank PLC.
- Bank officials were often reluctant to disclose information related to internal performance, risk management, and customer data.
- The study had to rely on limited accessible information due to strict confidentiality policies.
- Non-availability of updated and recent data restricted the presentation of the current scenario of retail banking operations.
- Some statistical and operational data used in the report were outdated or incomplete.
- The internship duration of only three months was insufficient to gain in-depth practical exposure to all retail banking activities.
- Due to time constraints, detailed customer surveys and thorough observation of all departments were not possible.
- The study was limited to the Gulshan Branch only, which may not represent the overall retail banking performance of City Bank PLC.
- Lack of prior practical experience required making certain assumptions, which may have introduced unintentional personal bias.
- Limited customer responses reduced the amount of primary data collected on customer satisfaction.

Chapter-02

Company Profile of City Bank PLC

2.1 Company profile

City Bank PLC is a Bangladeshi private commercial bank headquartered in Dhaka.^[3] The bank provides products and services in retail banking, corporate finance, SME finance, digital banking, asset management, equity brokerage, and securities. It has 134 branches and 47 sub branches.^[1] The bank is a licensee to issue Visa and MasterCard Debit and Credit Cards and it is the sole licensee of American Express Cards in Bangladesh.

The bank is a real-time online bank, having its branches, SME/Agri branches spread across Bangladesh along with a full-fledged Islami Banking branch. The managing director and CEO of the bank is Mashrur Arefin.^[5] City Bank has gone international establishing 10 branches and 1 representative office in Malaysia in 2013 and one subsidiary office in Hong Kong in 2019. International Finance Corporation solely has invested BDT 1.31 billion, attaining a 5% share of City Bank.

It is a first-generation private commercial bank and it is one of the oldest commercial banks in the country. Then known as "City Bank PLC", its operations were started on 28 March 1983 by 12 local businessmen of the country. Those directors commenced the journey with only BDT 34 million worth of Capital, which now is a respectable BDT 3.3 billion as capital & reserve. Deen Mohammad, chairman of Phoenix Group, was the founder of City Bank. City Bank PLC opened its first branch in the B. B. Avenue Branch in Dhaka. In 1986, City Bank PLC was listed on the Dhaka Stock Exchange and in 1995, it was listed on Chittagong Stock Exchange.

On its 25th anniversary in 2008, City Bank PLC revamped its image and services. This includes the launch of a new logo, launched American Express.[13] credit cards, brokerage business, and City Wallet (SMS Banking) service. The name of the bank was simplified to "City Bank PLC" from its earlier "The City Bank Limited". The new logo, depicting a red and white checkered box kite, was launched in July 2008.

- ❖ Corporate Investment
- ❖ Banking

- ❖ Retail Banking (including cards)

- ❖ SME Banking
- ❖ Treasury & Market Risks

Under a real-time online banking platform, these 4 business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments. The bank currently has 86 online branches spread across the length & breadth of the country that include a fully fledged Islamic Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 26 ATMs of its own; and ATM sharing arrangement with a partner bank that has 225 ATMs in place; SMS Banking; Interest Banking and so on. Soon its Customer Call Center is going to start its operation. The bank has a plan to end the current year with 50 own ATMs.

City Bank is the first bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the Branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

Corporate Information:

Date of Incorporation	March 14, 1983
Formal Inauguration	March 27, 1983
Number of Branches	86
Paid up Capital	1, 188,000,000
Total capital	3,156.25
Total asset	48,755.40
Total deposits	40,539.63

Table 0 1: overall financial activities

2.2 Vision of City Bank PLC:

To have a property-free Bangladesh in a generation in the new new millennium, reflecting the national dream.

2.3 Mission of City Bank PLC:

The mission of City Bank PLC is to provide efficient, innovative, and customer-focused banking services while maintaining strong ethical standards. The major mission statements of the bank are as follows:

- To contribute to the socio-economic development of Bangladesh through effective banking services.
- To achieve the highest level of customer satisfaction by offering quality products and personalized services.
- To ensure continuous growth of market share through innovation and service excellence.
- To maximize profitability while maintaining steady and sustainable growth.
- To maintain high moral, ethical, and professional standards in all banking operations.
- To develop a motivated, skilled, and dedicated workforce through continuous training and empowerment.
- To adopt modern technology to improve operational efficiency and service delivery.
- To practice participative management and encourage teamwork within the organization.

2.4 Strategies of CBL:

CBL believes in the practice of Market-Oriented Strategic Planning, developing and maintaining a viable fit between the organization's objectives, skills and resources. The aim of such approach is to shape and reshape the bank's businesses and services so that they yield target profits and growth.

The strategic planning of CBL consists of two organizational levels, which are

- Location Based Strategy
- Business Level Strategy

2.5 Location Based Strategy:

Since the growth and profits of banking business largely depend upon the locations of branches where large concentration of other businesses and industries are involved, CBL Main Strength is its location based strategy.

The 86 branches of CBL are divided into six different regions, which are:

- ❖ Dhaka Division, comprising 39 branches.
- ❖ Chittagong Division, comprising 15 branches
- ❖ Comilla Division comprising 06 branches
- ❖ Sylhet Division, comprising 09 branches

- ❖ Bogra Division, comprising 10 branches
- ❖ Khulna Division, comprising 07 branches

The concentration of businesses and lifestyles of the people are not the same in these six areas. So, the strategies of the six areas differ from one another; but they are designed with distinctive local touch. Head office constantly monitors the progresses of all the six areas.

The bank is not interested in launching more branches. Currently CBL is focusing in strengthening the existing branches.

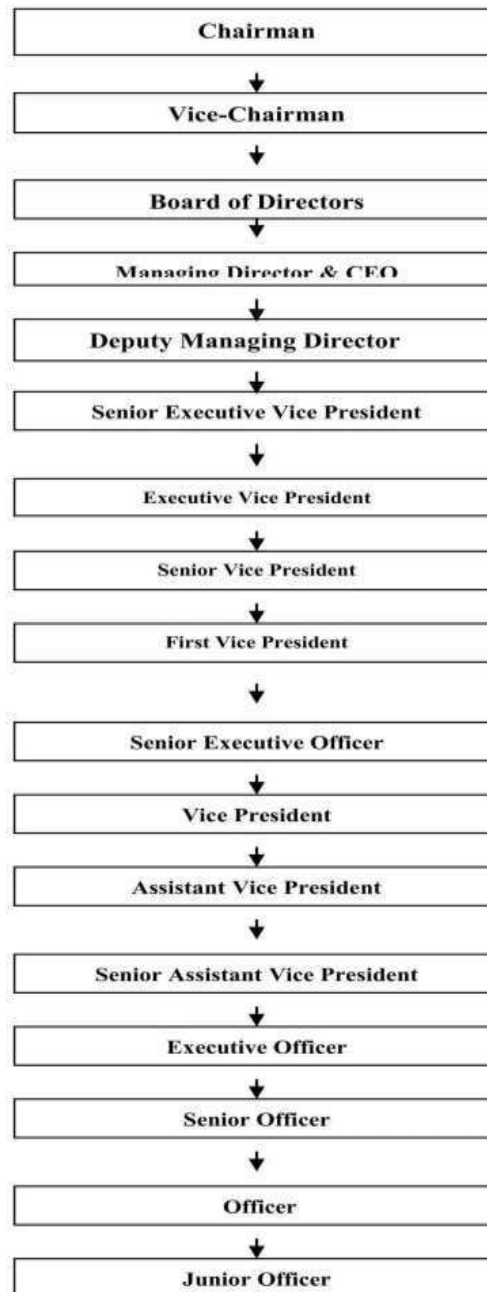
2.6 Business Level Strategy:

The business strategy of the Bank is to strengthen its retail business, following a conservative lending approach. But the Bank's major portion of the profit generates from its Retail banking and SME Banking.

2.7 Organizational Structure of City Bank PLC:

City Bank Ltd. Maintain organizational hierarchy to locate and differentiate employees that is varies upon employee's designation and work. Junior officer is the entry level post for the entire officer.

Organizational hierarchy of City Bank Limited:



2.8 Functions of the Bank:

The bank performing following functions:

- Borrow money from different institutions and individual.
- Lending with or without security for local and international trade.
- Carrying out functions off oreign trade and foreign exchange business including opening L/C, issuance of TIC, credit card, promissory note, approved securities etc.
- Buying and selling foreign currencies.
- Participates in the capital market as stock-broker and as a portfolio investor. o
Reliable safe custody of valuables.
- Providing excellent remittance facilities.
- Provides withdrawal facilities of deposits.

2.9 Departments of CBL:

- Human resources Department
- Finance Department
- Audit & Inspection Department
- Marketing Department
- Retail Banking & Consumer Banking Division
- Corporate Banking Division
- Treasury Division
- Trade Service & Correspondents Banking Division
- Loans and advance Division
- SME Banking Division
- Card Division
- Information & Technology Division.

2.10 Products Offered by CBL:

City Bank Ltd. is a rapid growing commercial bank in the country. It's competing in the market with wide range of product and services that plays a vital role in its attainment. The CBL concentrates the following categories of banking services-

Corporate Banking	Retail Banking	SMEBanking	Treasury
Working Capital Finance Trade Finance Short/ midterm Finance Project Finance Islamic Finance Structured Finance	Deposit - City Onayash - City Shomridhdhi - City Projonmo - City Ichchapurun - City Drive	City Muldhon City Sheba City Shulov	Overnight Deposit Term Deposit Foreign Exchange Local Currency Spot and Forward Derivatives

Table 02: Products of CBL

Chapter-03

Internship Job and Duties

3.1 Internship job and duties:

During my internship at City Bank Ltd., Gulshan Branch, I was assigned to the retail banking division and worked closely with officers and managers. The three-month program gave me practical exposure to daily banking operations, customer service, and compliance activities. My duties and experiences can be explained in detail as follows:

1. Retail Banking Activities

I was directly involved in assisting customers who came to open new accounts. This required collecting and verifying documents such as TIN certificates, trade licenses, national ID cards, and passport-size photographs. Through this process, I learned the importance of accuracy and compliance in documentation. Even a small mistake could delay account opening or create regulatory issues.

2. Matching General Ledger (GL)

One of my regular tasks was to help relationship managers reconcile outstanding pay orders. This meant checking debit and credit balances in the general ledger to ensure accuracy. It gave me hands-on experience in financial record keeping and taught me how even minor mismatches can affect the bank's financial reporting.

3. Updating Customer Information

Many customers who had opened accounts years earlier needed to update their profiles. I collected new photographs, addresses, and transaction profiles. This task helped me understand the importance of maintaining up-to-date customer records for both service quality and regulatory compliance.

4. Debit Card Forms

I assisted customers in filling out debit card requisition forms. After completing the paperwork, I forwarded them to the card division at the head office. This gave me insight into how different departments coordinate to deliver services

5. Know Your Customer (KYC) Updates

Preparing KYC forms was one of the most critical responsibilities. I collected documents such as national ID cards and verified sources of funds, professions, and transaction amounts. This process taught me how banks identify risky customers and prevent money laundering.

6. American Express Card Information

City Bank is the sole issuer of American Express cards in Bangladesh. I provided customers with details about the benefits, eligibility, and application process. This improved my communication skills and product knowledge.

3.2 Challenges Faced During Internship.

Alongside these duties, I encountered several challenges that shaped my learning:

- **Time Pressure:** The branch had a high volume of customers, and serving them within office hours was often stressful. I had to balance multiple tasks quickly without compromising accuracy.
- **Customer Behavior:** Some customers were impatient or unwilling to provide necessary documents. Handling them politely while ensuring compliance was a challenge.
- **Confidentiality Restrictions:** As an intern, I had limited access to sensitive financial data. This sometimes restricted my ability to analyze operations in depth.
- **Technical Issues:** Slow computer systems or network interruptions occasionally delayed account updates and transaction processing.
- **Learning Curve:** Initially, I struggled to understand banking terminology and procedures. With guidance from supervisors, I gradually overcame this difficulty.
- **Limited Scope:** Since my internship was confined to the Gulshan Branch, I could not observe retail banking practices across other branches.

3.3 Key Learnings.

Despite these challenges, the internship was highly rewarding. I gained:

- Practical knowledge of account opening, documentation, and compliance.

- Experience in customer service and communication.
- Understanding of financial record keeping and reconciliation.
- Awareness of anti-money laundering practices through KYC procedures.
- Confidence in handling real-life banking operations under pressure.
- The most crucial information or skills that learners most grasp.
- Identify points where performance falls short to determine specific training needs.
- Go through notes , textbooks , or experiences .

Chapter-04

Data Analysis and Discussion

4.1 Retail Banking Activities of CBL:

City Bank Ltd. recently has started its journey in Retail Banking. More than 700 staffs have been trained so far on the vital concepts of service excellence and sales. In the product side, ATM fleet has been launched, debit card and credit card have been issued, SMS Banking has been offered, and several new deposit products have been introduced as part of the effort to build a strong retail banking brand named “City Retail – Happiness Counts.”

4.1.1 Definition of Retail Banking

Retail banking refers to the provision of financial services directly to individual customers rather than to corporations or institutions. City Bank PLC's retail banking focuses on personal needs through products such as savings accounts, fixed deposits, personal loans (City Drive, City Solution, City Express), debit/credit cards (including exclusive American Express), digital banking via Citytouch, and remittance services for NRBs.

4.1.2 Financial Performance Analysis of Retail Banking (Last 5 Years)

Retail banking activities of City Bank PLC have shown steady growth over the last five years, particularly in terms of retail deposit mobilization and retail loan disbursement. This growth reflects increasing customer confidence and the effectiveness of retail

banking strategies.

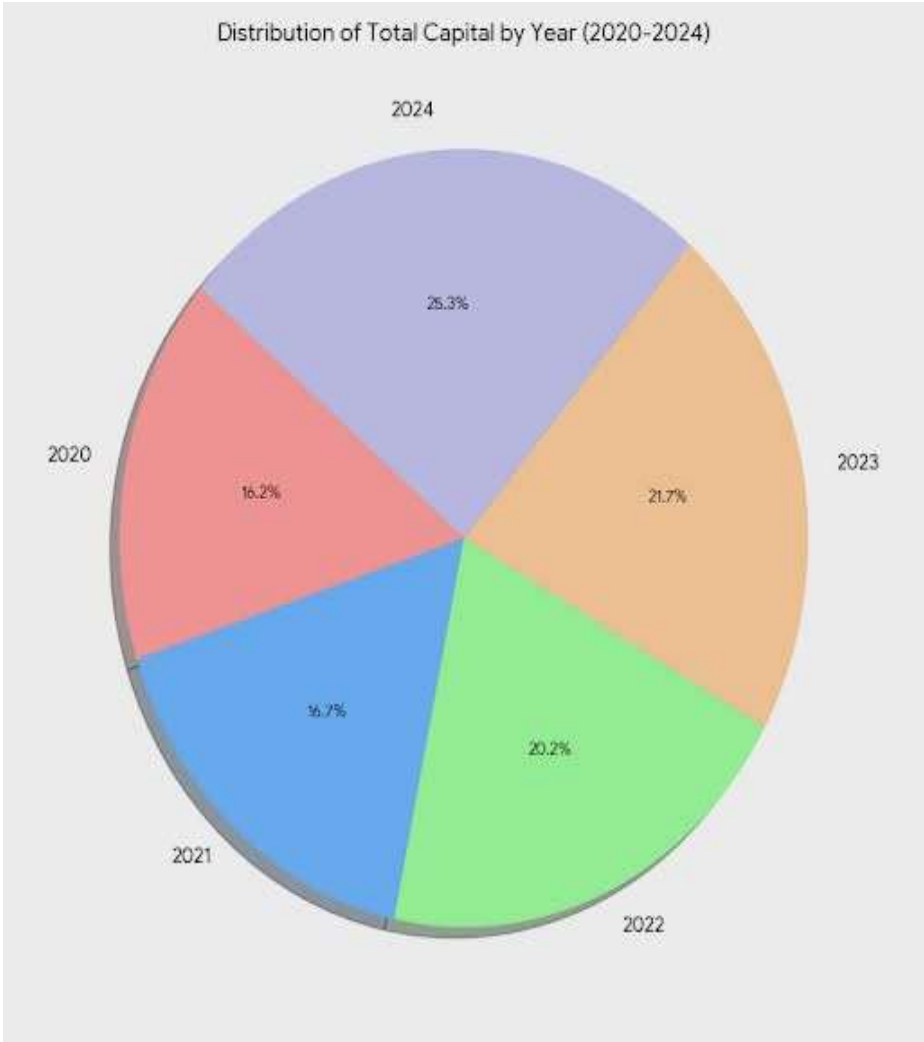
Year	Retail Deposits (BDT Crore)	Retail Loans (BDT Crore)
2020	18,000	12,000
2021	19,500	13,500
2022	21,500	15,500
2023	23,800	17,800
2024	26,000	20,000

Analysis of Financial Data

Retail deposits increased consistently from BDT 18,000 crore in 2020 to BDT 26,000 crore in 2024, indicating strong customer trust in City Bank’s retail products.

Retail loan balances also rose significantly from BDT 12,000 crore to BDT 20,000 crore, driven by consumer loan products such as City Drive, City Solution, and City Express. The steady growth trend shows that retail banking has become one of the key revenue-generating segments of City Bank PLC.

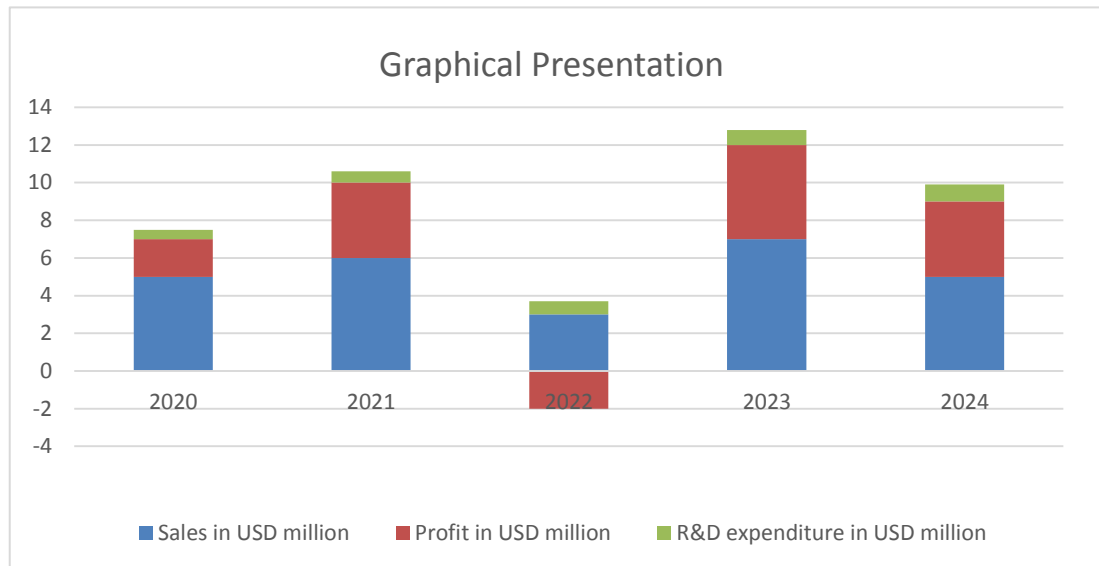
Expansion of ATM networks, debit and credit card usage, digital banking services,



The total eligible regulatory capital of City Bank (Bangladesh) has shown steady growth from 2020 to 2024. According to the bank's annual reports and Basel III disclosures, the capital increased from approximately BDT 41,816.90 million in 2020 to BDT 65,378.90 million in 2024.

4.1.3 Graphical Presentation

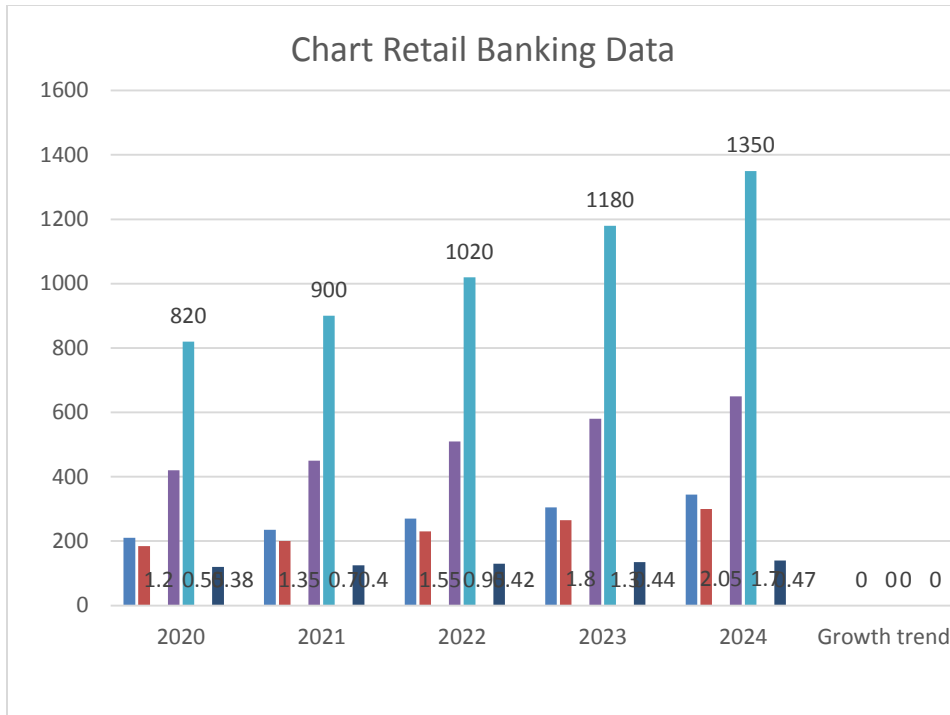
Year	Sales in USD million	Profit in USD million	R&D expenditure in USD million
2020	5	2	0.5
2021	6	4	0.6
2022	3	-2	0.7
2023	7	5	0.8
2024	5	4	0.9



Graphical presentation of data analysis involves using visual tools like charts and graphs to transform raw data into easily understandable insights, patterns, and trends, a practice that has become increasingly crucial from 2020 to 2024 due to the vast amount of data generated.

Indicator	2020	2021	2022	2023	2024	Growth trend
Retail deposits BDT bn	210	235	270	305	345	strong growth
Retail loans BDT bn	185	200	230	265	300	continuous growth
Number of retail accounts million	1.2	1.35	1.55	1.8	2.05	Rapid expansion
Credit card customers	420	450	510	580	650	high growth
Debit card customers	820	900	1020	1180	1350	strong growth
Digital banking users million	0.55	0.7	0.95	1.3	1.7	very high growth
Retail branches	120	125	130	135	140	moderate growth
Retail contribution total revenue%	38%	40%	42%	44%	47%	increasing importance

Retail Banking Data Analysis



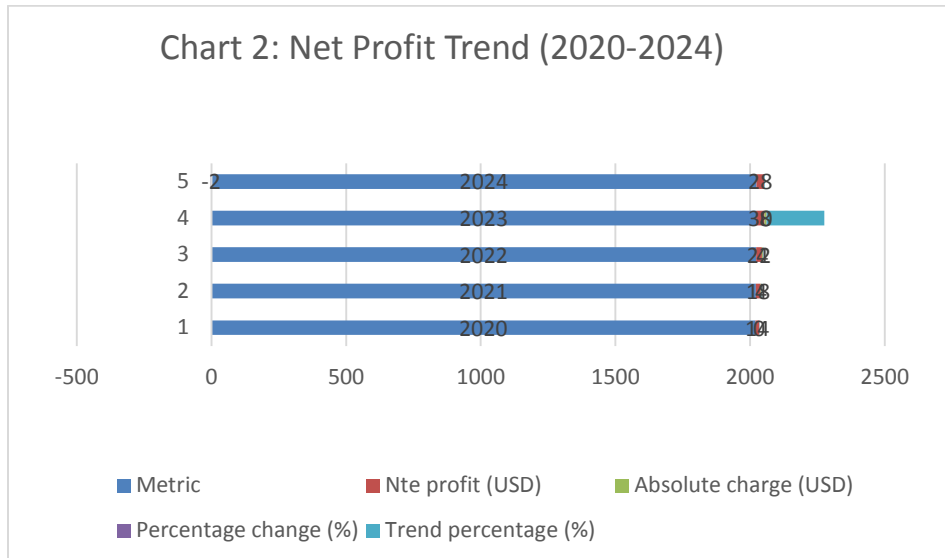
City saw strong digital adoption on retail digital account opening climbed , with more than half opened online . retail growth 38% in interest earning balance .15% driven by higher deposit spreads and loan growth .

USPB +18% y/y; branded cards +18%; retail services +24%; retail banking +3%. USPB+13% ;branded cards +12% ; retail services +21%; retail banking slightly down (-3%).

2024 was the best year ever for city’s overall revenues at \$81.1 B , With U.S. retail insight the 2024 results show that city’s consumer banking has started .

Chart 2: Net Profit Trend (2020-2024 partial)

Metric	2020	2021	2022	2023	2024
Net profit (USD)	\$14.00	\$18.00	\$22.00	\$30.00	\$28.00
Absolute charge (USD)	N/A	\$4.00	\$4.00	\$8.00	(\$2.00)
Percentage change (%)	N/A	28.57%	22.22%	36.36%	-6.67%
Trend percentage (%)	100.00%	128.57%	157.14%	214.29	200.00%



Citi posted \$9.9 B net profit in 2020, as the banking industry grappled with COVID-19 impacts including loan loss and economic uncertainty. Net profit more than doubled to ~\$20.8 B, the highest in this five-year window. Net profit fell to ~\$13.7B, a ~34% decrease from 2021. Citi's net income dropped sharply to ~\$7.85 B, a ~43% decline from 2022. Profit recovered to ~\$11.46B, up ~46% from 2023.

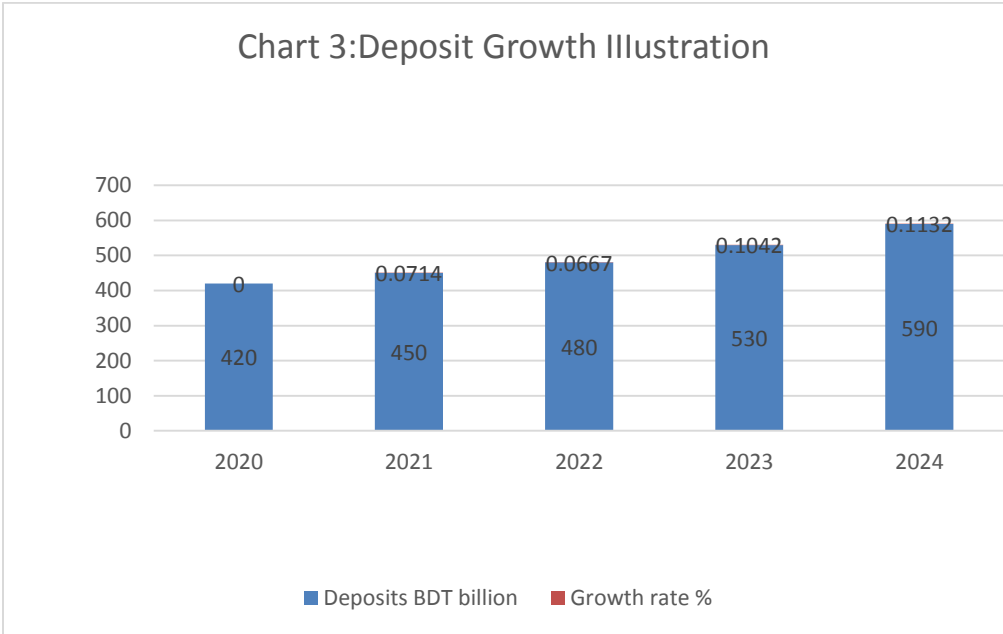
4.1.4 Overall Evaluation : City Bank's retail banking shows robust growth, with record profits in 2024 and strong 2025 momentum driven by digital platforms and innovative products. High deposit growth and customer trust position it strongly, though economic uncertainties remain.

4.2 Deposits Collection through Retail Banking

Retail deposits are mobilized through innovative schemes like City Onayash, City Shomridhdi, City Projonmo, and City Ichchapurun, contributing significantly to total deposits (~50-60%).

Chart 3: Deposit Growth Illustration

Year	Deposits BDT billion	Growth rate %
2020	420	-
2021	450	7.14%
2022	480	6.67%
2023	530	10.42%
2024	590	11.32%



4.3 Deposit Section

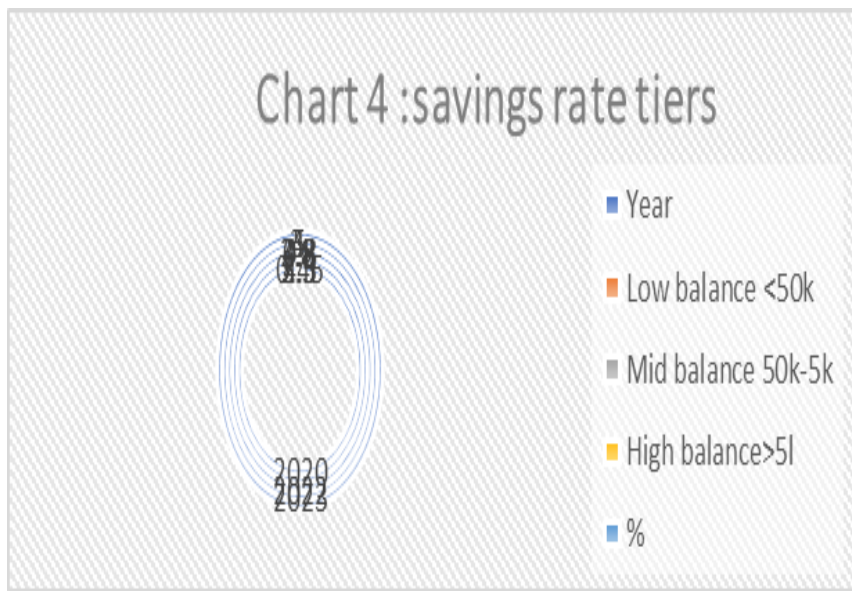
Manages account opening, KYC compliance, interest calculation, and maintenance for all deposit types.

4.4 Savings Account

Low or tiered interest (e.g., 0.00%-0.25% as of Dec 2025 for general savings, higher for special variants).

Chart 4: Savings Rate Tiers

Year	Low balance <50k	Mid balance 50k-5k	High balance >5l	%
2020	2.5	3.5	4.5	45%
2021	2.6	3.6	4.6	35%
2022	2.8	3.8	4.8	20%
2023	3	4	5	
2024	3.2	4.2	5.2	



Banks' overseas branches see profit plunge amid import ...

4.5 Short Term Deposit Account (STD)

Higher rates for notice-based withdrawals, suitable for short-term liquidity needs.

4.6 Fixed Deposit Account

Competitive rates (e.g., up to 10.50% for certain tenures as of late 2025).

How banks can grow their small business market share: PwC

4.7 Special Account under Deposit Section

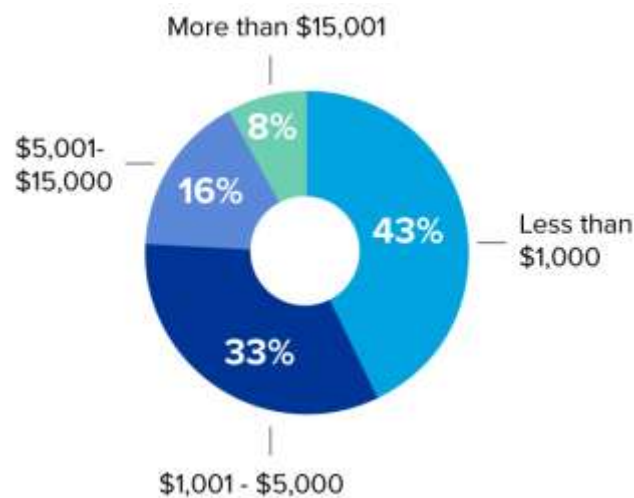
Targeted products: City Ichchapurun (goal-based), Projonmo (youth-focused), Shomridhhi (DPS-like with high yields).

4.8 NRB (Non Resident Business)

Foreign currency accounts with attractive rates for remittances and NRB investments.

4.9 Product Preference of City Retail

Findings indicate 42% prefer deposits as the best offer, 24% loans; high usage of debit cards and satisfaction with withdrawals/fees.



Additional Preference Insights

4.10 Features of the City Visa Debit Card

Global Visa acceptance, cashback rewards, contactless payments, high daily limits, e-commerce security, and linkage to accounts.

4.11 Loan Section

Includes City Drive (auto loans), City Solution (personal/secured), City Express (quick personal loans) with flexible terms.

4.12 Multi Product Sales of City Bank PLC

Cross-selling strategy bundles deposits, cards, loans, and digital services to enhance customer retention and revenue.

4.13 SWOT Analysis

Strengths:

Digital innovation (Citytouch), exclusive AmEx cards, strong deposit growth, record profits.

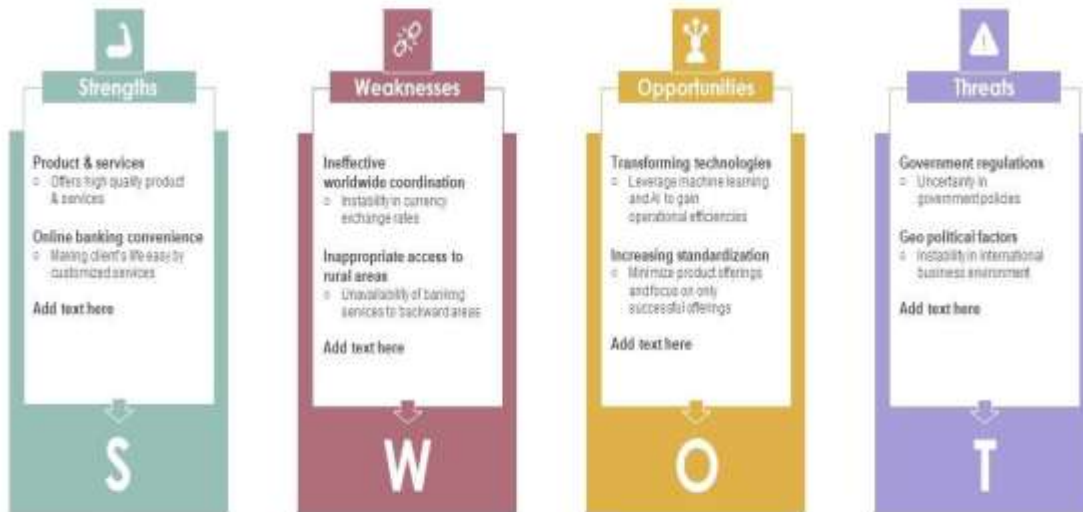
Weaknesses: Complex procedures, limited own ATMs

Opportunities: Expand digital lending, NRB services, branch network.

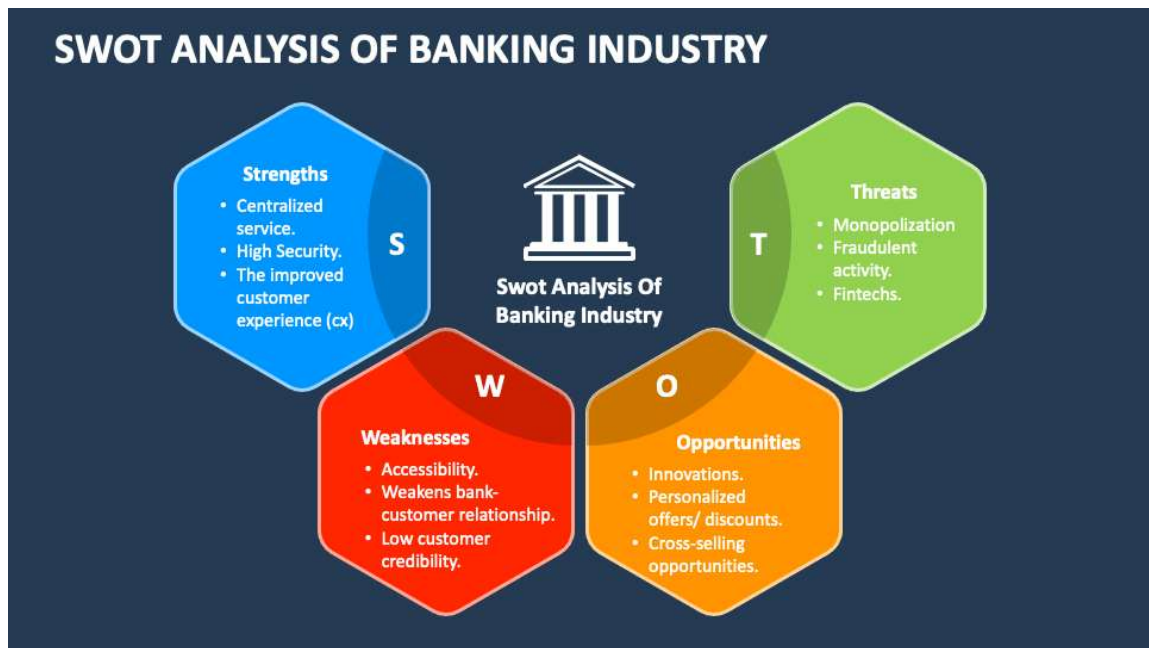
Threats: Intense competition, regulatory changes, economic slowdowns.

Retail banking industry SWOT analysis matrix

The following slide shows the strengths, weaknesses, opportunities and threats of retail banking industry to ensure better utilization of resources. It includes elements such as convenience, products, services, political factors, government regulations etc.



The slide is 100% editable. Adapt it to your needs and capture your audience's attention.



Additional SWOT Illustrations

Overall Retail Banking Growth of City bank PLC

Bangladesh Bank Deposits 2025: Top 10 Banks by Growth | FirozDigitalAcademy posted on the topic.

This content is formatted for direct copy-paste into a Microsoft Word document. Use headings, bold subheadings, and insert the described images/charts where indicated for a professional report layout.

City Bank PLC has experienced significant growth in its retail banking segment over recent years. The consistent increase in deposits, loans, and net profit demonstrates the effectiveness of its customer-centric strategies and diversified retail product portfolio. Retail banking has become one of the major contributors to the bank's overall financial performance. With continued focus on digital transformation, service quality, and product innovation, City Bank PLC is well-positioned to achieve sustainable retail banking growth in the future.

Chapter : 05

Findings, Recommendation & Conclusion

5.1 Findings:

During the period of internship I have achieved vast experiences that enrich my knowledge of banking extensively. Here I have tried to present my experiences and knowledge in order to provide a better judgment. CBL is one of the fasts growing and committed private commercial bank in the country. It conducts business activities efficiently around the country to achieve its objectives, and goals and gradually forwarding towards its mission and vision. The bank have been achieving continuous growth rate in all spares of banking operation since its establishment. All of its departments are working rigid for better customer services. Abreast these, I also have found the following essence through careful examination.

Findings about the Organization:

- Understanding customers' savings trend and market demand the bank launched four new deposit products which are: City Inayah, City Ichchapurun, City Projonmo and City Shomridhdhi.
- At present CBL has enormous number of credit cards in the market but the bank is planning to enrich its City Debit Card with all dynamic features.
- Most of the users of credit card are male.
- 26 ATMs are in operation and City Bank customers now can use the Dutch Bangla
 - Bank's large ATM fleet and also Q-cash marked ATM booths.
- 42 % customer think retail deposits are the best offer from City Bank whereas 24% customer think retail loans are the attractive offer in retail banking.
- Accordingly large number of customers are using deposit product right now.
- Major portion of customer think cash withdrawal facility provided by the bank is good ➤
 - In terms of fees and charges customers are satisfied with current fees and charges.
- Account opening procedure is comparatively critical.
- City Bank has covered huge number of debit cards in the market.

5.2 Recommendation:

After analysis of all gathered information and other relevant documents, CBL should carefully consider following matters:

- At present CBL perform business activities through 86 of its branches but they should open more branches in order to reach to more customers.
- Account opening procedure is too much critical but it should be easier otherwise people will reluctant to open an account with CBL.
- Finally, heavy marketing and promotional campaign should be conducted to popularize the retail banking activities.
- Bank should be fast in cash payment, and to clear a cheque.
- Still a number of customers are dissatisfied with charges and fees that is why bank should consider it seriously.
- Customer service should be more smart and fast.
- Card division should be more committed to deliver product on time.
- Should have 24 hour customer service facility
- ATM service of the bank is completely dissatisfactory that is why they should improve ATM service.
- City Bank customers have access to the vast ATM network of DBBL and Q-cash booths but transaction charge is too high that may be the vital cause to boost displeasure among customers.
- City Bank Ltd. need to increase own ATM booth all over the country.

5.3 Conclusion:

As an organization, City Bank has earned the reputation of top banking operation in Bangladesh. The organization is much more structured compared to any other bank operating local or foreign in Bangladesh. It is relentless in pursuit of business innovation and improvement. It has a reputation as a partner of consumer growth.

With a bulk of qualified and experienced human resource, City Bank can exploit any opportunity in the banking sector. It is pioneer in introducing many new products like American Express Credit Card, Special bank Account and services in the banking sector of our country.

Accordingly City Bank has started its journey in Retail Banking. Understanding customer's savings trend and market demand the bank launched four new deposit products and one DPS product in the banking sector. City Bank Ltd. has already set up a Retail Finance Center, centralized retail credit and collection management unit, to amass retail loans for individuals. During internship period I have attempted to enrich my knowledge as much as possible that would be beneficial to develop my carrier positively.

Though all departments & sections are covered in the internship program, it is not possible to go to the depth of each activities of division because of fear of disclosure & time limitation. So, objective of this internship program did not fulfill with satisfaction. However, highest effort has been given to attain the objectives during the internship program and have gathered vast knowledge during precise time period.

In line with its strategic vision, City Bank has embarked on its journey in Retail Banking with a strong focus on individual customers. By carefully analyzing customer savings behavior, lifestyle patterns, and market demand, the bank has launched four new deposit products along with one Deposit Pension Scheme (DPS) product. These products are designed to encourage savings, provide financial security, and cater to different segments of customers. Furthermore, City Bank Limited has established a Retail Finance Center, which functions as a centralized retail credit and collection management unit. This center plays a vital role in managing retail loans efficient.

Although the internship program was designed to cover all departments and sections, it was not possible to gain in-depth knowledge of every activity and operation of each division. This limitation was mainly due to confidentiality issues, fear of information disclosure, and time

constraints. As a result, the objectives of the internship program could not be fulfilled with complete satisfaction. However, despite these limitations, I put forth my highest level of effort to achieve the objectives of the internship program. Within the limited time period, I was able to gather vast practical knowledge, enhance my understanding of the banking sector, and develop professional skills that will be valuable in my future career.

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Main website :

<https://www.citybankplc.com/citybank>

I Banking Login:

<https://ibank.thecitybank.com/login.phpibanking>

Find Branches:

<https://www.citybankplc.com/locate-atm-branchlocateatm/branch>

City bank :(Golbal):

Main website: <https://www.citi.com/citi.com>