



A COMPARATIVE STUDY ON OPERATIONAL AND FINANCIAL PERFORMANCE OF INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LTD AND AGRANI BANK LTD IN BANGLADESH

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ABSTRACT

Financial and operational managements are considered being important ways to measure profitability and liquidity of a bank. There is a close relationship between financial performance and operational performance of banks. The present study aims at focusing on financial and operational management of International Finance Investment and Commerce Bank Ltd. and Agrani Bank Ltd. The Study has been prepared on the basis of secondary data are collected from published annual reports of the banks, journals and books and so on. During conducting the study, the technique of ratio analysis has been used in order to find out liquidity and profitability of banks with a view to measuring operational and financial performance of banks. The study covers 5-year periods. During analysis of the collected data, a fluctuating result has been found out as International Finance Investment and Commerce Bank Ltd. is a Private bank and Agrani Bank Ltd. is a public bank. The management policy to some extent is different in case of both of the banks. The study points out many limitations considering private and public sectors banks and assess which of the banks is in advantageous position. Lastly, the study has outlined some modest possible suggestions for the betterment of financial and operational performance of banks so that the banks can contribute to the nations considerably.

Keywords: Operational performance, Financial performance, Profitability, Liquidity, empirical study, Banks in Bangladesh