



INTERNSHIP REPORT

On

GENERAL BANKING SYSTEM OF UTTARA BANK LIMITED

(Mugdapara Branch)



Prepared for

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Subject: Submission of Internship Report

Sir,

It is a pleasure to present this internship report on “General Banking System Of Uttara Bank Limited, (Mugdapara Branch)”. The report was assigned to me as a partial requirement for the completion of the under graduation degree program. I have tried to combine the secondary data available with my own experience in order to successfully complete this report.

I hope and sincerely believe that this report will serve the purpose of my Internship Program.

Thank you for your kind assistance in this matter.

Sincerely yours

Tajandia Rahman Anchal

Student ID: 12204074

Acknowledgement

At the earliest reference point, I would like to express my earnest appreciation to Almighty Allah, who has given me the opportunity to complete the report in an extremely agreeable way.

My appreciation and much gratitude goes to my respected supervisor Mr. Shamim Ahmed, Lecturer, BRAC University, who co-operated with me through all the times for finishing my report. He generally guided me to complete this assignment effectively. Without his help it was entirely difficult to complete this task appropriately in time.

I have conducted my report on “**General Banking System Of Uttara Bank Limited (Mugdapara branch)**” for which, I would like to express special gratitude towards my supervisor (on file) Md. Moniruzzaman (Manager, UBL). I would also express my sincere gratitude to Mrs. Banani & Mrs. Fouziaakter for their kind co-operation and support throughout the entire period for answering all my queries. Finally I would like to thank all the officials and employees of Uttara Bank, Mugdapara Branch for their nice and friendly co-operation.

Obviously I am really utmost grateful to my parents, the never ending source of my inspiration. Finally, once again, I want to pay my gratitude to my honorable advisor for guiding me to complete my internship report that will be very helpful in my future corporate life.

Executive Summary

This report provides the general banking system practiced by UBL, that is basically the theoretical representation of what I have learned through both my educational life and real life work experience (Internship period). It includes a brief description of the organization I was in for my internship purpose (Uttara Bank Ltd, Mugdapara Branch), responsibilities I was assigned there with the observed discrepancies plus resolutions that I think they can consider upon.

Banks and other financial institutions play a vital role in forecasting the economic and social condition of a country. Banks in Bangladesh now constitutes the core of the country's organized financial system. The main task is to mobilize funds from surplus economic unit and deployment it to deficit economic unit and UBL is doing that successfully from its establishment. Customer satisfaction is very important for the reflections of the succession toward progress and expansion for any service institution. To keep the customers satisfied, UBL provides various types of service to its customers. UBL Principal Branch has three departments. These are: General Banking Department, Foreign Exchange Department and Credit Department. Through these three departments they serve their customers.

General banking department provides service to the customers by doing the elementary tasks of the bank. This department has three sections: Main Cash with Cash Cell; Deposit Section i.e. Savings, Current deposit, FDR, SNTD, Clearing bills, accounts; These elementary tasks include account opening, providing master credit card, internet banking, offering different types of schemes to the customers, different types of bills and fees collection etc. Foreign Exchange department also play vital role by providing service to the customers. This department has three sections. These are: Export section, Import section and Foreign Remittance section. All these three sections Foreign Exchange department provides services to its customers. Credit department has two sections i.e. General Loan and Loan Recovery.

Foreign exchange is an important department of Uttara Bank Limited, which deals with import, export and foreign remittances. It bridges between importers and exporters. This department is playing an important role in enhancing export earnings, which aids economic growth and in turn it helps for the economic development. On the other hand, it also helps to meet those goods and service, which are most demandable and not adequate in our country.

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Part: One

Organization

1.1 Overview of the Bank

UTTARA BANK LTD is one of the most renowned banks in Bangladesh. Starting its operation from 1965 it gradually became more & more giant with its activities & increased its popularity by gaining trust from the customers. It started the Mugdapara Branch in August, 1999. It adapted throughout the time focusing on customer's satisfaction that is based on customers want. Within a very short period of time, Uttara Bank Ltd. has been able to create an image for itself and has earned significant reputation in the banking sector of Bangladesh. There are 233 branches (till April, 2018) in operation spread all over the country.

1.2 Organizational Setup

Uttara bank follows the following organizational structure:

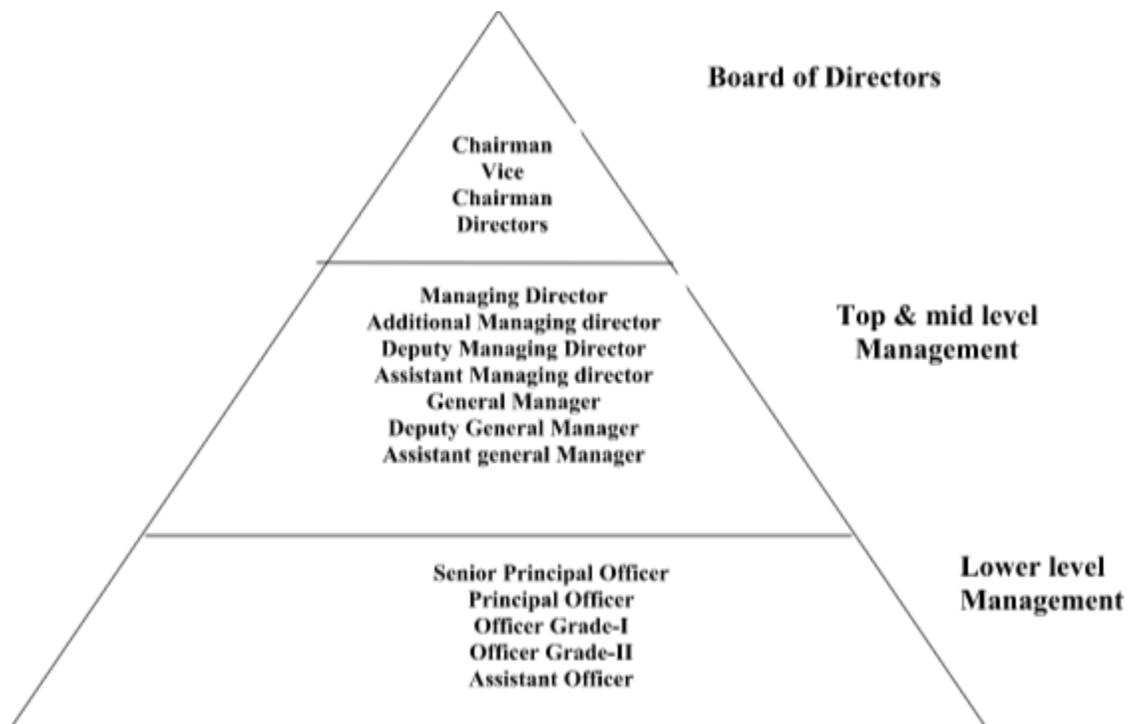


Figure 1: organizational structure

Source: Uttara Bank Ltd., Head office, 2017

1.2.1 Board of Directors of UBL

Chairman : Azharul Islam

ViceChairman : Iftekharul Islam

Directors : Mrs. BadrunnesaSharmin Islam, Arif Rahman, Abdul BarqAlvi, Col.
Engr. M. S. Kamal (retd), Asif Rahman, FaruqueAlamgir, Shaikh
Abdul Aziz, Capt. Serajul Huda, KaziMasudurRageb.

Managing Director : Mohammed Rabiul Hossain

Independent Directors : Dr. Md. Rezaul Karim Mazumder, Md. Kamal Akhtar, Dr. Md. Nazmul
Karim Chowdhury

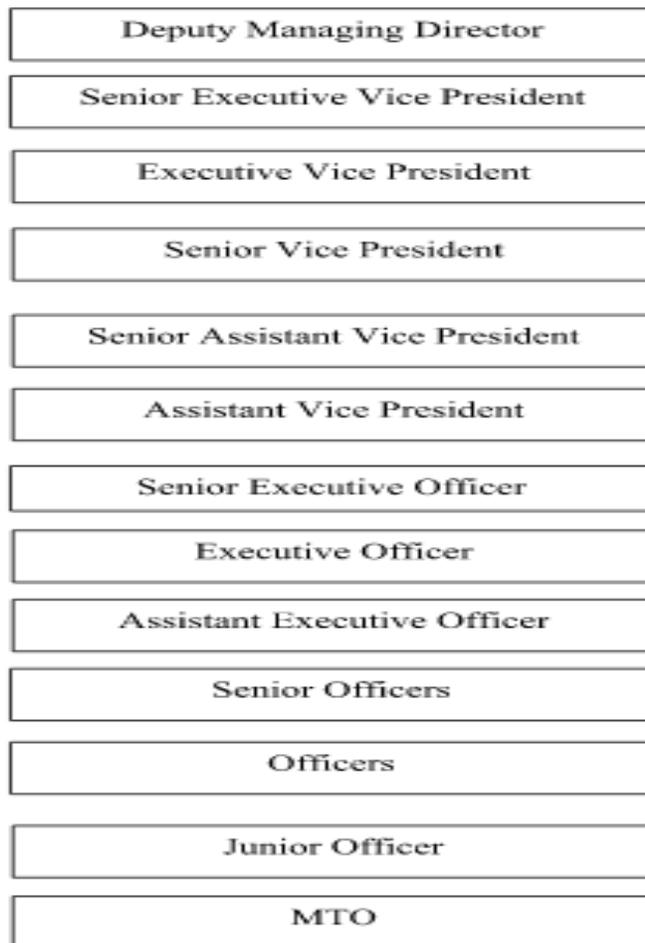


Figure 2: Management OF UTTARA BANK LTD., (Head Office)

1.3 The Principal Businesses of Uttara Bank Ltd

1.3.1 Trade Financing

Uttara bank ltd added a new strength in its trade financing activities. Previously there was limited used of “SWIFT” which is very crucial in efficient modern banking correspondence. Now Uttara Bank ltd has correspondence with over 800 financial institutions worldwide. Uttara Bank ltd provides L/C payment, L/C advising, negotiation, reimbursement, shipping guarantee, export bill collection services to its valued clients. The bank’s one of the strongest international banking arms, helping to serve their clients through its global network.

1.3.2 Corporate Banking

Uttara Bank’s corporate banking arm provides a range of products and services that address the financing needs and transaction structuring requirements of large and mid-sized corporate customers. Services provided include loan syndication and asset sales, corporate advisory, trade finance, and working capital and term financing. Working closely with the Bank’s trading professionals; Corporate Banking also provides a range of foreign exchange, interest rate management and risk management products.

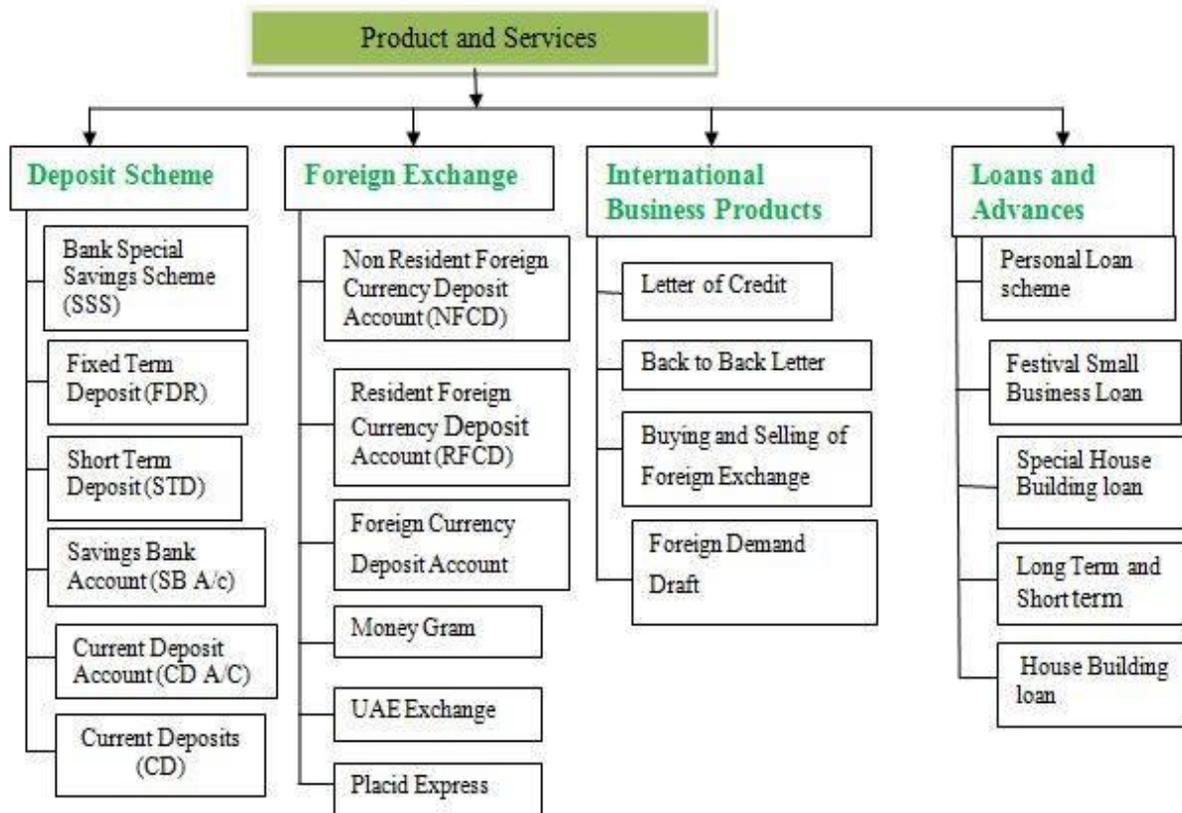
1.3.3 Private Banking

The Private Bank meets clients’ needs with a line of discretionary portfolio management, custodial services, foreign exchange, deposit services, credit facilities, and personal banking services.

1.3.4 Retail Banking

Retail Banking at UTTARA BANK LTD. Bank provides all types of clients with typical banking services such as, savings accounts, current accounts, call and short-term deposit accounts, fixed deposit accounts, time deposits, foreign currency accounts and secure locker services.

1.4 Product and services offered by The Uttara Bank limited



Not all the services mentioned here are offered in the Mugdapara branch. All the products and services mentioned here are functioned only in main branch, which is located in Motijheel.

In Mugdapara branch, Uttara bank limited gives service in remittance only to them which are under the service of Money Gram, Western union Money transfer & NEC Money transfer.

Products

1. **Deposit scheme:**Features-

- ✓ More than one account can be opened
- ✓ Premature Encashment facility on condition
- ✓ Tenure: 5 years & 10 years
- ✓ No service charge

Interest Rate: 7.75%

Payment on maturity: Payment on maturity corresponding to the installment sizes will be as follows:

Monthly Installment Size(Taka)	Period (Years)	Amount Payable on Maturity	Monthly Installment Size(Taka)	Period (Years)	Amount Payable on Maturity
500	5	36,005	500	10	87,047
1000	5	72,011	1000	10	1,74,094
2000	5	1,44,021	2000	10	3,48,189
5000	5	3,60,053	5000	10	8,70,472
10000	5	7,20,105	10000	10	17,40,945
15000	5	10,80,158	15000	10	26,11,417
20000	5	14,40,211	20000	10	34,81,889
25000	5	18,00,263	25000	10	43,52,362
30000	5	21,60,316	30000	10	52,22,834

Payable amount might be changed ; Govt. Tax/Duty would be paid by client.

Eligibility :

- ⦿ Minimum Age : 18 years
- ⦿ Bangladeshi Citizen

Figure 3: Monthly installments for DPS

Types of Deposit schemes

The most popular schemes in Mugdapara branch is

- i) Savings (FDR & DPS) &
- ii) School banking

Besides all the other schemes offered by UBL is given below:

Deposit Scheme

- Savings Bank Account (Clients)
- Savings Bank Account (School Banking)
- Savings Bank Account (Garments Workers)
- Double Benefit Deposit Scheme
- Savings Bank Account (Farmers)
- Savings Bank Account (Leather Factory Workers)
- Bank Account (Non Privileged Farmers, Woman & Young Entrepreneurs)
- Current Account (Individual)
- Current Account (Non-Individual)
- Special Notice Deposit
- Fixed Deposit Receipt Account
- Monthly Deposit Scheme
- Uttaran Swapnapuran Sanchaya Prokolpa
- Uttaran Bibaha Sanchaya Prokolpa
- Uttaran Shikksha Sanchaya Prokolpa
- Mashik Munafa Prokolpa
- Uttaran Taka 10 SB Account
- Uttaran Street Urchin and Working Children SB A/C
- Uttaran Physically Challenged Persons SB A/C
- Uttaran Footwear and Leather Products Workers SB A/C
- National Service Programme SB A/C
- Under Privileged SB A/C
- The inhabitants of earlier enclaves taka 10 SB A/C

2. Loan and Advancement

Many types of loans are offered in the Uttara bank limited. These are

- i) Working Capital Loan
- ii) Uttaran Small Business Loan (USBL)
- iii) Uttaran SME Sector Development Project Loan (USSDPL)
- iv) Uttaran Home Loan
- v) Travel Loan
- vi) Education Loan
- vii) Loan for Foreign Employment
- viii) Uttaran House Repairing / Renovation Loan
- ix) Lease Finance
- x) Agricultural Credit
- xi) Fixed Term Loan to Enterprise
- xii) NariSwanirborRinProkalpo (NSRP)
- xiii) Car/Motorcycle Loan
- xiv) House Finance for Freedom Fighters
- xv) Marriage Loan
- xvi) Doctor's Loan
- xvii) House Hold Durables
- xviii) Trade Finance
- xix) Green Financing

3. Services: Services that are offered by the Uttara bank are

- i) International division
- ii) International trade service
- iii) Risk management Department
- iv) Treasury service

- v) AD Branches
- vi) Foreign currency account
- vii) NFCD Account
- viii) RFCD Account
- ix) Standard settlement Instruction
- x) Off-shore banking unit

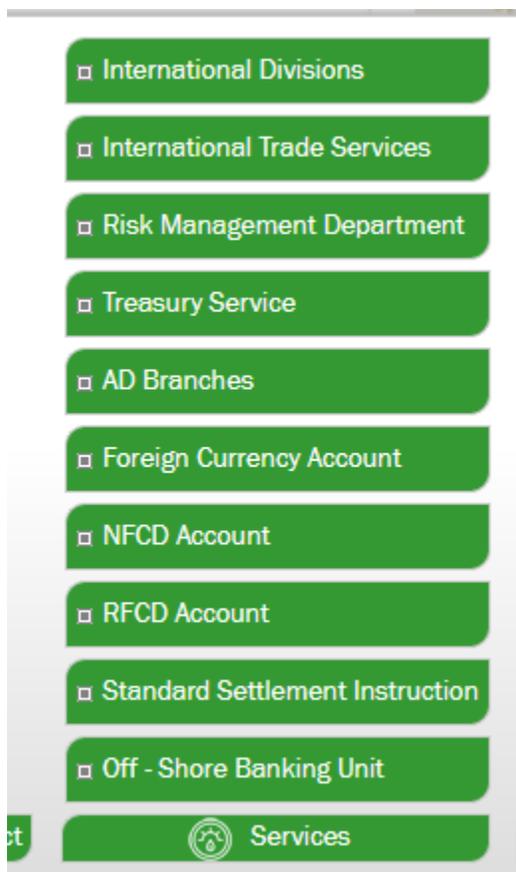


Figure 4: services offered by UBL

Part: Two

Project Part

1. Introduction

1.1 Origin of the Report

The report entitled “General Banking System of Uttara Bank Ltd. (Mugdapara Branch)” has been prepared as a partial fulfillment of BBA program in BRAC University. Students are required to go under a 3/4 months periods internship program which contains 4 credits. For this purpose every student is required to work in a corporate institution. Students are required to prepare a report on the organization where s/he has been assigned on the basis of the experience achieved during the internship period. They also have to undertake and involve in investigation on the organization for detailed study.

The essential motivation behind this connection is to make the students experience & study to the genuine business world. This industry orientation familiarizes them with the acts of current business world.

1.2 Rationale

Banking sector is one of the most important industries that have direct involvement behind the economic development of any country. It plays a father role to a country by providing necessary funds to the companies – from start up to giant established corporations, for investment or development or for both. To be simple, banks collect idle liquid assets from people in a condition of giving small monthly or yearly interest to the savings account holders & keeping the money safe. On the other hand it gives the generated money to the firms, organizations & entrepreneurs for their research & development, investment and startup purposes to help establish their business in a condition of getting a percentage of higher interest rate than they provide to the customers from them. Commonly, the difference of these two interest rates is actually the profit of the banks.

Perhaps, this is not the only function of bank. The diversity of work pattern in banks is very fluctuating. It also has a remarkable role of transferring money from national to international, also known as remittance which is one of the biggest medium of economic development.

Besides, banks secure tangible properties of the customers, such as jewelry, land papers and every other asset that is valuable to the customers.

Basically its huge learning scope of overall transaction system and diversity of work has driven me to choose my internship in bank.

1.3 Background

UTTARA BANK LTD. started its journey from 3rd August 1999. This is a scheduled private commercial bank, which was established on May 20, 1999 under Bank Companies Act 1991. At present, there are 233 branches in operation spread all over the country. Within a very short period of time, Uttara Bank Ltd. has been able to create an image for itself and has earned significant reputation in the banking sector of Bangladesh. This institution attracted the customer's attention through its different schemes. All these efforts ultimately lead to the profit generation for the bank. For survival and growth of any business institution profit generation is a must. Like other commercial banks, Uttara Bank Ltd. also has specific target for collecting as well as distributing those deposits through different credit programs for consumers and businesses. Prudent investing by the management and constant monitoring helps the bank to attain its target and contributes to the growth of the bank as a whole and particularly its branches.

The Bank started its Journey with an authorized capital of Taka 1000 million and a paid up capital of Taka 313 million contributed by the sponsors. The sponsor directors of the bank are well-established businessman and professionals of the country having business in and out Bangladesh. The company philosophy has been precisely the essence of the legend of the banks success.

1.3.1 Mission Statement of Uttara Bank Ltd

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy.
- To set high standards of integrity and bring total satisfaction to our customers, shareholders and employees.
- To become the most sought after bank in the country, rendering technology driven innovative services by our dedicated team of professionals.

To provide a wide range of quality products and services comparable with those available with any modern bank in the world

- To explore the needs of the common people including businessman and professionals
- Extend Credit to private sector of economy
- To serve with quality at a price competitive to anyone in the financial market
- Contribute to the GDP of the country
- To develop a youthful and exuberant management team who are technologically sound and rich in experience
- Highly personalized service.
- Customer-driven focus.
- Total commitment to quality.
- Contribute in the economy.
- Quality of human resources.

The company believes that communication with, and feedback from, its clients help it achieve its goal of providing world-class products and services. Uttara Bank Ltd. regularly conducts client satisfaction surveys and make immediate accommodations and adjustments where needed. It also constantly monitors its standards, and strives to meet clients' requirements.

1.4 Objectives

1.4.1 Primary Objective:

- ✓ To apply my theoretical knowledge on practical field and finding out the liaison & incoherent
- ✓ To have practical banking experience and getting familiarize with formal banking environment.
- ✓ To fulfill the academic requirements of graduation.

1.4.2 Secondary Objectives

- ✓ Generating some knowledge about real life bank transactions
- ✓ Working with customers directly to add skill on my customer service experience
- ✓ Familiarizing with different kinds of customers' mind set & understands them.
- ✓ Be ready for future job market.
- ✓ To understand the environment and perform better to impress the higher management by showing my sincerity to make a longer period of work and get become a permanent employee

2. . Literature Review:

The report is concentrated on the general banking system of the Uttara Bank limited (Mugdapara branch). Banking sector is one of the most important industries that have direct involvement behind the economic development of any country. It is one of the biggest industries that actually help to make the economic condition of the country stronger. Bank makes the idle money work. It gives opportunity to the entrepreneurs and investors. A bank runs thousands of transactions each day. These include current tangible assets transaction, liquid asset transaction, remittance, savings, loans, shanchaypatra etc. It actually is a major source of financing.

Besides, how this giant corporation is run is actually a big part of bachelor of business administration's major study area. Hence these giant organizations day to day procedure is one of the most highlighted & interested area of the fresh graduates. Here I tried to explain the roles that are usually given to play to an intern in this complex yet structured system of general banking & give idea about its day to day routine works.

3. Activities Under Taken

In UBL, from the very first day of my internship, I have been assigned to work at **General Banking Department** which is the heart of all banking activities. This is one of the most important departments of a branch as when a customer enters in to the bank he or she has to face this department first and Banking and client relationship builds up here. This department always tries to serve customer better quality service in a short time.

My duties covered the followings:

- ✓ To observe and ensure the work environment of the bank
- ✓ Reporting of the current situation of the work
- ✓ To collect the quality requirements from the customer regarding the Banking services
- ✓ Checking the accuracy and security measure especially cheques
- ✓ Helping the clients in opening the bank accounts and giving relevant information about the credit and other services
- ✓ Working in the foreign exchange departments and confirming the quick delivery of transected money
- ✓ Inward remittance from abroad etc.
- ✓ Clients information record

I must add here that being a quality officer I had to have clear idea about the entire department and their functions. I do believe that this earned me the experience to ensure a satisfactory job in this high growth industry.

Here I am describing a little of all the segments I have worked on till now:

Account Opening:

In this part I help clients to fill up portion they are required to, of any particular forms for the purpose of different sort account opening (savings, currents, DPS and FDR).

I also fill up the other portions of the form which the bank authorities are responsible to fill up. Along with that I do write pay orders and instrument for DPS and FDR.

Clearing Foreign Remittance Form:

Now here I clear the forms which are filled correctly and make the users verify their identities. I also fill up the forms for the customers with their consent if they are nervous or not able to fill their form up by themselves.

Recheck Cheques & Deposit forms

Here I confirm which cheque s& deposit books are written in the right way and ready to issue.

Information Record

Here the task is to record all the information of the clients who newly opens or closes their account, their balance remaining, total no. of any specific group of client's etc depending on the service load.

4. Constraints/ Challenges:

As my internship period till now is comparatively short as I joined a bit late, collecting information directly from other employees was little bit difficult from the beginning of my corporate life. I was not very much familiar to the employees yet and also conversation about the report from the very 1st week was may be bit unexpected to honorable supervisors and mentors.

4.1 Problems encountered in office

While doing my internship at Uttara Bank (Mugdapara Branch) under General Banking Department) I did observe some issues which are given below:

- i.** Here, in UBL has less space than required as it is the place which is considered as both desk offices & customer service zone.

- ii.** In UBL, however I felt the lack of employees sometimes, especially in the end of them moths and in last day before the weekends. Under General Banking division lots of works (opening bank accounts, pay order issue, cheque book issue, cheque clearing, fund transfer, inward clearing cheque, closing of the bank accounts, deliver statements, inward remittance from abroad) are done with the super vision of two employees. So during the period of proving service to clients it became quite impossible to serve all the clients. This creates-
 - Crowd in front of their desk
 - Increase the customer waiting hour
 - Dissatisfaction among clients due to not being served timely again some did not get served due to their time limitations.

On the top of that those who are responsible for serving them can get be demotivated due to not being able to cope up with too much work load and clients. Their efficiency can get decreased gradually.

- iii. Most of the clients get the account opening procedure bit critical, and kind of gets irritated because of the information's asked to fill up the forms. They are actually afraid to share their information. The reasons might be-
 - ✓ Not knowing enough about the reason behind collecting the information
 - ✓ Too broad specifications
 - ✓ Time consuming
 - ✓ Less knowledgeable, unable to write

- iv. In case of account opening, some people come to open an account in reference with the high officials of the bank. They do not submit all the necessary papers in the time of account opening. Again some people don't know what the required things are, so they leave the form incomplete with a promise to give things later/next time. Moreover, it became difficult to collect those necessary papers later on and this result in creation of incomplete and pending files.

- v. Another issue I have noticed is less use of technological advancement. Though the office already digitalized the system and online transactions are readily available, there are still some aspects where they can computerize the system, such as the registry books. I have seen a lot of registry books of which the pages are kind of looks like form where specific space are given and the employees manually creates the writing segments. Here I think this information can be recorded digitally which not only decrease the paper use & cost but also will make it available for all the employees at the same time.

4.2 Mismatch with academic preparation

As a marketing major student, I expected to work with the marketing and promotion team or in the sales department. Having less idea about banks and its environment is one of the reasons of my expectation I guess. Also, with keen judgment, the sales part (branch wise) is intentionally or unintentionally done by the general banking employees by encourages the existing users to open long term DPS/FRDs. Also they advise the customers about more investment or big amount savings explaining the benefits and also inspire the people who come along with the customers for accompany.

Here the thing which I didn't know was, for an intern it is required to observe and learn all the functions that are done every day routine in a bank. After learning and feedback from the supervisor, then you are given major tasks as responsibilities which mean the interns are just helping hands of the employees. They are given any direct responsibility.

5. Lesson Learned From the internship Program:

Now, I will describe the benefits and learning I have received after doing my internship from Uttara Bank Ltd. I would say my internship didn't help me only to complete my graduation; it has helped me morally by nurturing my interpersonal skills as well. I am describing it in two segments-

5.1 Organizational Learning:

1. Regular day to day Banking Transactions

A routine work for bank is daily transaction. Thousands of transactions on several purposes are a regular scenario. The transaction system might seem complex but everything is monitored under strong supervision of strict rule to avoid mistakes. Thus the procedure is quite manageable and clear.

2. Account opening & Remittance clearance

To take the service & benefits of the bank, one has to open an account of any specific beneficial program based on their need. E.g. FDR, DPS, Savings, Current account etc. every account has similar but yet different format of opening. Here I learned what the requirements for each of the accounts are.

3. Adjusting with the working environment

As an intern none of the business environment is familiar to me. It was a full opposite from the university environment though we were taught professionalism there. The environment was more serious that more gives the corporate feeling.

4. Understanding different consumers' mind set

There are always segments in our society and most of the time the mindset of these different segmented customers are not the same. For example suppose few people don't even trust the bank while providing personal information related to the account opening. It sometime is so

serious that the customers lose interest to open the account. Convincing the customers with this type of stereotype thinking is one of the hardest services to me in banks.

5. Being patient with the customers

Sometimes it is tiring to repeat the same theories over and over again to some customers who don't understand easily. Some customers are arrogant & rude to the employees. What made me really inspired is the employee's high tolerance ability to not getting irritated but still giving the best service to the customers.

6. Enhancing formal socialization skill

Every day talking with different clients make the formal conversation much easier for me to get to know the other person clearly & it actually helped me to be more socialize.

5.2 Learning from University Internship program

BRAC University has given me the outstanding recognition value only by its reputation in the first place. Our faculties always inspired us to stand out of the crowd with our skills, learning & achievements, doesn't matter how small or big that might be. They prepared us with-

- ✓ Being punctual
- ✓ Giving practical knowledge how to make reports & portfolios
- ✓ Trained us on presentation skill & nurtured it over the BBA course
- ✓ Made us work in teams and groups to cope up with real life working scenarios
- ✓ Build confidence to take up the role of a leader
- ✓ Taking responsibilities for the assigned work

5.3 Others

I mentioned earlier the internship program helped me morally by nurturing my interpersonal & professional skills. Such as-

- ✓ It helped me to be more professional
- ✓ Enhanced my confidence level
- ✓ Made my public speaking better
- ✓ Made me knowledgeable about corporate mode & jargons
- ✓ Increased my professional expectations and desire of work

6. Concluding Statement

6.1 Summary

It was a great pleasure for me to do my internship program in an esteemed organization like UttaraBank Ltd, Mugdapara Branch. Throughout this small amount of time, I had the scope to focus on General banking system. Honorable supervisor at the organization helped me at level best. He showed me the path of a successful banker by practically and theoretically so that I could successfully find out about the nature of actually working in a professional Environment.

This practical (Internship) program, in first has been arranged for gaining knowledge of real life banking and to compare this practical with theoretical knowledge. I tried my level best to explain the tasks I was assigned. Only one department I was with while doing the internship program, it is not possible to go to the depth of each activities of branch because of time limitation. However, I have given my highest effort to achieve the objectives of this internship program.

The report concentrates on the General Banking system Of the Uttara Bank Ltd. (Mugdapara branch). This will assist the bank authorities to understand the significance of those above mentioned areas. Moreover, the small gaps I mentioned here will eventually help the authority and employees of that branch to give a better and prompt service to their valued clients.

As a final point, I would like to state the branch has successfully built a truly pleasant work environment. Every single individual I got to work with, are exceptionally co-operative and helpful. They attempted their best to include things as far as anyone is concerned and made my journey entirely pleasant.

6.2 Recommendations

None of the problems I mentioned from my point of view are such massive which cannot be solving. The observed issues at UBL also can be solved by using some techniques. Here, I have suggested to put some rational solutions that I think can be implemented to avoid such minor issues:

1. **Space:** GB, the heart of the bank should be larger, spacious to handle the crowd of clients. Also the senior officers who don't have that much involvement with daily transaction or clients can work in their personal space.
2. **Increasing the Number of employee:** with just one maker and one authorizer it is quite impossible to serve a huge number of clients by providing quality service especially during festivals and govt. holidays. Though there are helping hands (interns), it is not an effective solution as they are at their primary stage of learning things.
3. **Shortening the process/info quantity:** I have already mentioned that clients sometimes do not fulfill the form due to broad specifications and time consuming nature. So, what the authority can go for is shortening the process and requirements. The reduction of page number with some unnecessary requirements can help in a great deal and will make the clients (who are able to) fill up the form by themselves.
4. **Equality-Same Grand for All Clients:** Asking all clients to submit the necessary papers and complete all requirements at the time of fulfilling forms should be the agenda ignoring "giving consent on Promise".
In considerable situation: a due date of maximum 3 days including the day one will start the procedures can be used.
These two rules should be enforced to avoid pending works and reduce the number of incomplete forms.
5. **Managing forms/files online:** Arranging and maintaining all the forms can be maintained through online software and just by typing the account number/client name the needed paper can be found. This will avoid the fuss of running with the registry from one desk to another desk. This process can be kept up to date as per requirements. This will take less time, effort and will release the space previously which was used to be using for this purpose in each department.

6. Increase the use of technology:

Well, In UBL every employee has to report to the manager when they arrive at the office & also before leaving. I would like to suggest adding an automatic fingerprint attendance box that will record the employee's entry & exit just by leaving the fingerprints while arriving and leaving the office. So that it is easy to track their timing more specifically and the environment will be more modernized.

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Appendices

UBL: Uttara Bank Limited

FDS: Foreign Direct Investment

FDR: Fixed Deposit Receipt

DPS: Deposit Protection Scheme