



# INTERNSHIP REPORT

## *‘Functional Assessment on Security Measures of The City Bank Ltd.’*

### Submitted By

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## Letter of Transmittal

Date: January 18, 2012

Supervisor  
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Subject: **Internship Report Submission.**

Dear Sir,

With due respect, I have completed the report of my Internship Program as requirement of the BBA program. The major concentration of the report is to highlight the knowledge and experience I have gained during my internship period under Security & Protocol Department under General Administration Division of The City Bank Ltd. During the internship, I have enhanced and gained experience on administrative operations of one of the leading Banks of our country. Throughout the report I have focused on bringing upon overall functional assessment of the Security & Protocol Dep. and the dimension of their work along with standard operational measures.

Hence, it's my privilege to submit the Internship Report to you for your sincere acceptance and evaluation.

Sincerely yours,

---

Khairul Alam  
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## Acknowledgement

First of all, I would like to extend my gratitude to our honorable BBS faculty members' for their enormous contribution for guiding me throughout the BBA program which gave me the opportunity to attend my Internship Program in such a renowned organization.

I would like to specially thank my Internship Supervisor, Career Service Office and the Coordinator of our Internship Program for providing their great assistance and opportunities.

Nevertheless, I would also like to thank my organizational Supervisor and fellow officials' for guiding and helping me to learn and adopt corporate behavior in such a short time. Their co-operation and supportive approaches made it possible to get hold of the contents which is described throughout the report.

## Executive Summary

As entitled in the report, major concentration of the study is based on the functional aspects and practices of the Security & Protocol department of The City Bank Ltd. Thus all the contents discussed throughout the report are to highlight on the learning's that was gathered during the internship period in there. When it comes about financial organizations, the foremost subjects we think regarding business earnings, profit and loss statement figures. The sole purpose of any Banking organization is to do business and increase profitability but we don't consider the back office support of any such organization. Security & Protocol department is one such type of support unit belonging from the back office. Banking is all about doing and bringing business and to tighten up the bonding between the Bank & customer, security department play the vital role of ensuring the safety and security of customer's trust and assets. Security & protocol department's major areas of concentration are to ensure and implement all sorts of safety measures and take preventive measures for any type of urgency. As a financial organization, risk factor comes always at first and apart from the business risk calculation it is the duty of security department to deal with other types of internal and external risk factors. Ensuring physical guarding, electrical security appliances, fire safety measures, cash carrying and nonetheless protocol support during events like AGM, EGM, Board meeting and other sorts of business events are the most common operations performed by the Security & Protocol department of The City Bank Ltd. As a member of that department I have tried to describe all my observations and learning in this report that I have experienced there.

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## [Chapter – 1] Introduction

First modern Banking was introduced in 1668 in Stockholm as 'Savings Pis Bank' which opened up a new era of Banking activities throughout the European Mainland. In the South Asian region, early Banking system was introduced by the Afgan traders popularly known as Kabuliwallas. Muslim businessmen from Kabul, Afghanistan came to India and started money lending business in exchange of interest sometime in 1312 A.D. They were known as 'Kabuliawallas'.

After independence, the Government nationalized almost all key financial sectors, including Banking & insurance. By 1973 the government owned 93% of the modern manufacturing sector's fixed assets & the entire financial sector. But state management of industrial was not successful. 1976 privatized some of the smaller industrial enterprises, & in 1982 nonprofit ability & poor management in the rest of the nationalized sector led to accelerate privatization under the New Industrial policy.

Since the early 1980 the economy of Bangladesh has been undergoing through structural adjustment process. One of the important components of this structural adjustment package is financial sector reform. Actually started in 1982 when the Government of Bangladesh allowed six private commercial Banks to operate in the financial market. The financial reform still in the process & in the subsequent periods after 1982, the Government of Bangladesh, under the guidance of International Monetary Fund (IMF) took various steps to liberalize the financial sector.

The basic tents of the past reform measures in Bangladesh financial sector, Addressed the following issues:

- allowing the entry of domestic & foreign private Banks;
- privatization of Government –owned commercial Banks;
- liberalization of interest rates;
- introduction of market based instruments of financial control;

- relaxation of directives covering credit allocation;
- removal of restrictions on the types of activity that the Banks can undertake;
- Institution of improved management & operational tools.

After liberation in Bangladesh except the foreign Banks all Banks were nationalized. These Banks were merged and grouped into six commercial Banks. Of the total six commercial Banks Uttara and Pubali were transferred to private sector from 1985. Now there are four nationalized commercial Banks namely Agrani, Janata, Rupali, and Sonali Bank. There are four specialized Banks in our country. In addition to this 49 private commercial Banks are in our country at present. Of these 49 private commercial Banks there are 12 foreign Banks, 28 private Banks incorporated in our country except Islamic Banks and 4 Islamic Banks. In 2005, these Banks were operating their Banking activities through 6038 (June of 2000) branches. The Bank and the other financial institutions have become dynamic after taking initiatives to reform the Banking sector by the finance minister of Bangladesh. The basic issues are decreasing the amount of loan and increasing paid up capital through decreasing the interest rate of deposit and investment, changing the principles of rescheduling the Bank.

Until the beginning of the eighties, the Banking business in Bangladesh was only restricted to the nationalized sector in addition to two or three foreign Banks. It is only in 1983 that the Government changed its policy on the Banking sector paving the way for setting up new Banks in the private sector. In fact 1983 saw the emergence of a bevy of local Banks with private entrepreneurship of which **The City Bank Ltd** stands out prominently. It came on stream on the 27<sup>th</sup> March 1983.

The authorized capital of the Bank is presently Tk. 1750 million. Present paid up capital of the Bank is Tk. 480 million. Success after success was streaming. The Bank was adorned with prestigious honors like one of the top ten companies, large tax payer, one of the top 500 Banks in Asia etc.

The noble intention behind starting this Bank was to bring about qualitative changes in the area of Banking and Financial management. Today, The City Bank serves it's customers at home & abroad with 83 branches spread over the country & about three hundred oversea correspondences covering all the major cities and business center of the world.

## Topic Introduction

Banks play an important role in the economy of the country. To make the economy of a country perform well, it is important to evaluate the Banks' performance continuously. The City Bank Limited (CBL) is the first private sector Bank in Bangladesh. Today, The City Bank serves it's customers at home & abroad with 112 branches spread over the country & about three hundred oversea correspondences covering all the major cities and business center of the world. Evaluating security assessment for Bank which mostly known as service provider is slightly different. Security standard is extremely important to an organization or a Bank, but the dilemma seems to be how to accurately and reliably accomplish such measurement. To know and understand the security policies of the CBL, the evaluation of the existing measures of the Bank is much more needed. And that is why my focus was the functional assessment of the City Bank Ltd. And my topic is titled as ***“Functional Assessment on Security Measures of The City Bank Ltd.”***

## [Chapter – 2] Background Study

### Industry Background

After the independence, Banking industry in Bangladesh started its journey with 6 nationalized commercialized Banks, 2 State owned specialized Banks and 3 Foreign Banks. In the 1980's Banking industry achieved significant expansion with the entrance of private Banks. Now, Banks in Bangladesh are primarily of two types:

- ✚ **Scheduled Banks**: The Banks which get license to operate under Bank Company Act, 1991 (Amended in 2003) are termed as Scheduled Banks.
- ✚ **Non-Scheduled Banks**: The Banks which are established for special and definite objective and operate under the acts that are enacted for meeting up those objectives, are termed as Non-Scheduled Banks. These Banks cannot perform all functions of scheduled Banks.

There are **47 scheduled Banks** in Bangladesh who operate under full control and supervision of Bangladesh Bank which is empowered to do so through Bangladesh Bank Order, 1972 and Bank Company Act, 1991. Scheduled Banks are classified into following types:

- ✚ **State Owned Commercial Banks (SOCBs)**: There are 4 SOCBs which are fully or majorly owned by the Government of Bangladesh.
- ✚ **Specialized Banks (SDBs)**: 4 specialized Banks are now operating which were established for specific objectives like agricultural or industrial development. These Banks are also fully or majorly owned by the Government of Bangladesh.
- ✚ **Private Commercial Banks (PCBs)**: There are 30 private commercial Banks which are majorly owned by the private entities. PCBs can be categorized into two groups:
  - ✚ **Conventional PCBs**: 23 conventional PCBs are now operating in the industry. They perform the Banking functions in conventional fashion i.e interest based operations.

- ✚ **Islami Shariah based PCBs:** There are 7 Islami Shariah based PCBs in Bangladesh and they execute Banking activities according to Islami Shariah based principles i.e. Profit-Loss Sharing (PLS) mode.
- ✚ **Foreign Commercial Banks (FCBs):** 9 FCBs are operating in Bangladesh as the branches of the Banks which are incorporated in abroad.

There are now **4 non-scheduled Banks** in Bangladesh which are:

- ✚ Ansar VDP Unnayan Bank,
- ✚ Karmashangosthan Bank,
- ✚ Probashi Kollyan Bank,
- ✚ Jubilee Bank

### **Definition of Banking:**

According to the section 3 of the Negotiable Instrument Act 1881, "Banker includes persons, or a corporation or a company acting as Bankers." According to the section 5(0) of the Banking Companies Act 1991, "Bank Company" means any company serves transactions (Banking Business in Bangladesh) including new Bank and specialized Banks. According to the section 5(P) of the Banking Companies Act 1991, "Banking Business" means accepting, in order to lend or invest, of deposits of money from the public which will be paid on demand or otherwise and will be withdrawal by cheque, draft, order or otherwise. The salient features of this definition are as follows:

- a) A Banking company must accept deposit and lend or invest the same. If the purpose of accepting deposit is not to lend or invest, it does not constitute Banking business. In other words, acceptance of deposit with a view to lending or investing the same is the business of Banking.

b) The definition specifies the time and mode of withdrawal of deposits. The deposited money must be repayable to the depositor on demand made by the latter or according to the agreement reached between the two parties. The most important point here to be noted that the Banker does not refund the money on his own accord, even if the period for which it was deposited expires. The depositor must make a demand and the withdrawal should be effected through cheque, draft, and order or otherwise.

It is, thus, clear that the underlying principle of the business of Banking is that the resources mobilized through the acceptance of deposits must constitute the main stream of funds which are to be utilized for lending or investment purposes. A Bank is, thus, an intermediary and deals with the money belonging to the public.

### **Banking Sector Performance, Regulation and Bank Supervision**

Banking sector in Bangladesh demonstrated a moderate level of resilience in FY11, attributable to improvement in key financial indicators of the Banking industry. With a view to maintaining soundness, solvency, efficiency and stability in the financial system, Bangladesh Bank (BB) initiated a number of policy measures including greater emphasis on risk managements in the Banks, periodic review of stability of the Banks and the Banking industry through stress testing, strengthening financial inclusion of under-served/un-served productive economic sectors and population segments, encouraging enhanced CSR activities and Green Banking initiatives. Moreover, preparation of revised risk management guidelines is at final stage. The following paragraphs highlight the recent regulatory and supervisory measures initiated by BB for Banks, industry statistics and performance trends of the Banking sector.

## Banking Sector Performance

The Banking sector of Bangladesh comprises four categories of scheduled Banks. These are state owned commercial Banks (SCBs), state-owned development financial institutions (DFIs), private commercial Banks (PCBs) and foreign commercial Banks (FCBs). The number of Banks declined from 48 in 2009 to 47 in 2010. These Banks had a total number of 7729 branches as of December 2010. The number of Bank branches increased from 7095 in 2009 to 7729 in 2010 due mainly to opening of new branches by the PCBs during the year. At the end of FY11, the total number of Bank branches increased to 8522, with total number of Banks remained unchanged at 47 (Appendix-3, Table-I). Structure of the Banking sector with breakdown by type of Banks is shown in table:

<b><i>Banking system structure</i></b>						
<b><i>Bank types</i></b>	<b><i>2011</i></b>					
	<b><i>Number of Banks</i></b>	<b><i>Number of branches</i></b>	<b><i>Total assets</i></b>	<b><i>Percent of industry assets</i></b>	<b><i>Deposits</i></b>	<b><i>Percent of deposits</i></b>
<i>SCBs</i>	4	3387	1135.6	28.6	869.1	28.6
<i>DFIs</i>	5	1365	261.9	6.6	161.1	5.3
<i>PCBs</i>	30	2285	2275.7	57.4	1792.4	59.0
<i>FCBs</i>	9	58	292.6	7.4	215.0	7.0
<b><i>Total</i></b>	<b>48</b>	<b>7095</b>	<b>3965.8</b>	<b>100</b>	<b>3037.6</b>	<b>100</b>

<b><i>Banking system structure</i></b>						
<b><i>Bank types</i></b>	<b><i>2012</i></b>					
	<b><i>Number of Banks</i></b>	<b><i>Number of branches</i></b>	<b><i>Total assets</i></b>	<b><i>Percent of industry assets</i></b>	<b><i>Deposits</i></b>	<b><i>Percent of deposits</i></b>
<i>SCBs</i>	<i>4</i>	<i>3447</i>	<i>1384.3</i>	<i>28.5</i>	<i>1044.9</i>	<i>28.1</i>
<i>DFIs</i>	<i>4</i>	<i>1382</i>	<i>295.4</i>	<i>6.1</i>	<i>183.4</i>	<i>4.9</i>
<i>PCBs</i>	<i>30</i>	<i>2828</i>	<i>2854.6</i>	<i>58.8</i>	<i>2266.5</i>	<i>60.9</i>
<i>FCBs</i>	<i>9</i>	<i>72</i>	<i>320.8</i>	<i>6.6</i>	<i>227.1</i>	<i>6.1</i>
<b><i>Total</i></b>	<b><i>47</i></b>	<b><i>7729</i></b>	<b><i>4855.1</i></b>	<b><i>100</i></b>	<b><i>3721.9</i></b>	<b><i>100</i></b>

In 2012, the SCBs held 28.5 percent of the total industry assets as against 28.6 percent in 2011. PCBs' share rose to 58.8 percent in 2012 as against 57.4 percent in 2011. The FCBs held 6.6 percent of the industry assets in 2011, showing a declining trend of 0.8 percentage point over the previous year. The DFIs' share of assets was 6.1 percent in 2011 against 6.6 percent in 2011.

## [Section – 2.1] Company Background

The City Bank Ltd. is one of the first generation private Commercial Banks operating in Bangladesh. It is a top Bank among the oldest Commercial Banks in the country which started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the Bank possible. Those sponsor directors commenced the journey with only Taka 3.4 crore worth of Capital, which now is a respectable Taka 330.77 crore as capital & reserve.

City Bank is among the very few local Banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the Bank manages its business and operation vertically from the head office through 4 distinct business divisions namely:

- I. Corporate & Investment Banking;
- II. Retail Banking (including Cards);
- III. SME Banking; &
- IV. 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 112 online branches and 1 SME service centers spread across the length & breadth of the country that include a fully-fledged Islami Banking branch. Besides these traditional delivery points, the Bank is also very active in the alternative delivery area.

It currently has 240 ATMs of its own and ATM sharing arrangement with a partner Bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already started its Customer Call Center operation. The Bank has plan to end the current year with 350 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. City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009 and American Express Platinum Credit Card in 2014. City Bank is the local caretaker of the brand and is responsible for all operations supporting the issuing of the new credit cards, including billing and accounting, customer service, credit management and charge authorizations, as well as marketing the cards in Bangladesh. Both cards are international cards and accepted by the millions of merchants operating on the American Express global merchant network in over 200 countries and territories including Bangladesh. City Bank also introduced exclusive privileges for the card members under the American Express Selects program in Bangladesh. This will entitled any American Express card members to enjoy fantastic savings on retail and dining at some of the finest establishment in Bangladesh. It also provides incredible privileges all over the globe with more than 13,000 offers at over 10,000 merchants in 75 countries.

City Bank is one of the largest corporate Banks in the country with a current business model that heavily encourages and supports the growth of the Bank in Retail and SME Banking. The Bank is very much on its way to opening many independent SME centers across the country within a short time. The Bank is also very active in the workers' foreign remittance business.

It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from where thousands of individual remittances come to the country every month for disbursements through the Bank's large network of 102 online branches and SME service centers.

## Vision

The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences

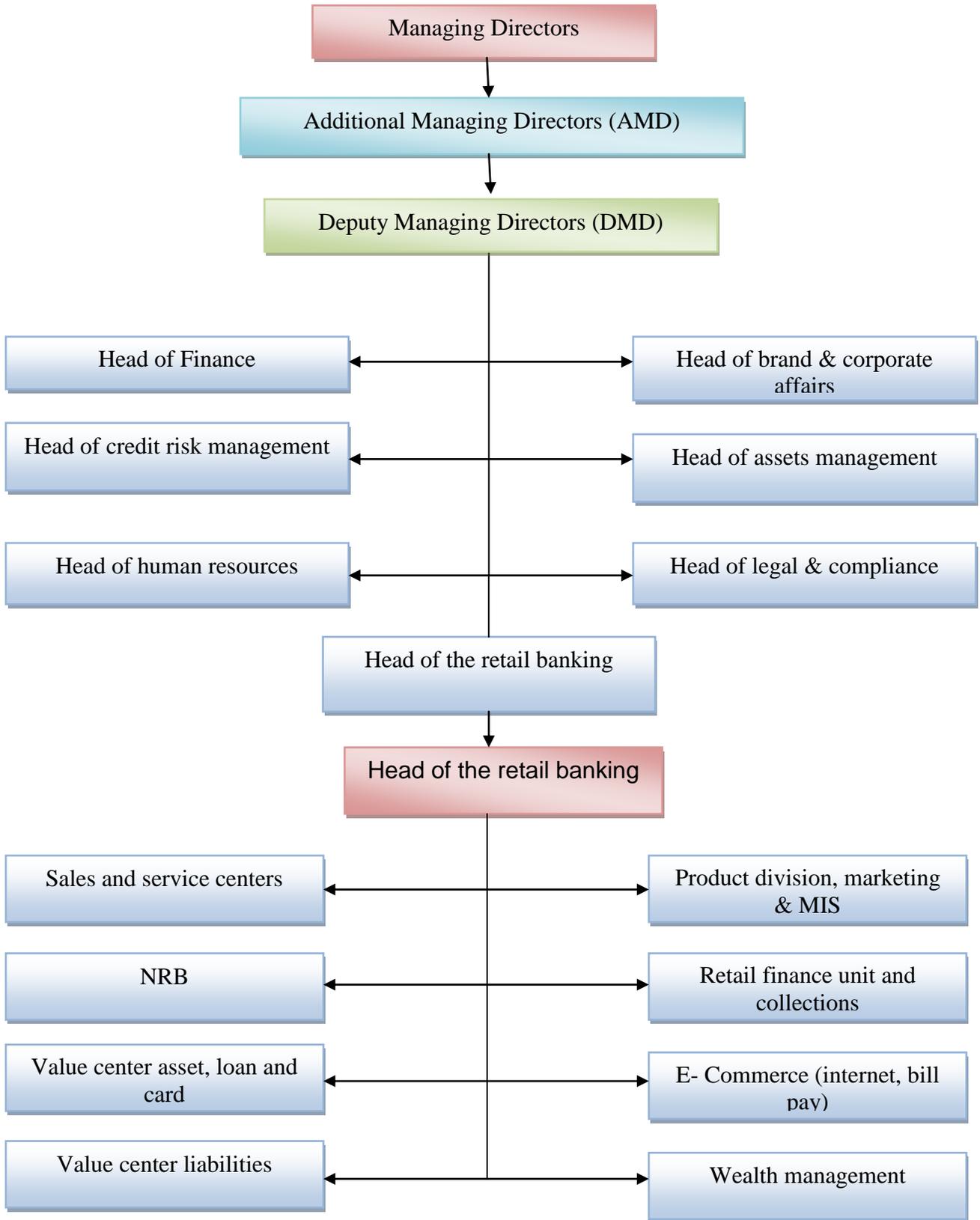
## Mission

- ✚ Offer wide array of products and services that differentiate and excite all customer segments
- ✚ Be the “Employer of choice” by offering an environment where people excel and leaders are created
- ✚ Continuously challenge processes and platforms to enhance effectiveness and efficiency
- ✚ Promote innovation and automation with a view to guaranteeing and enhancing excellence in service
- ✚ Ensure respect for community, good governance and compliance in everything we do

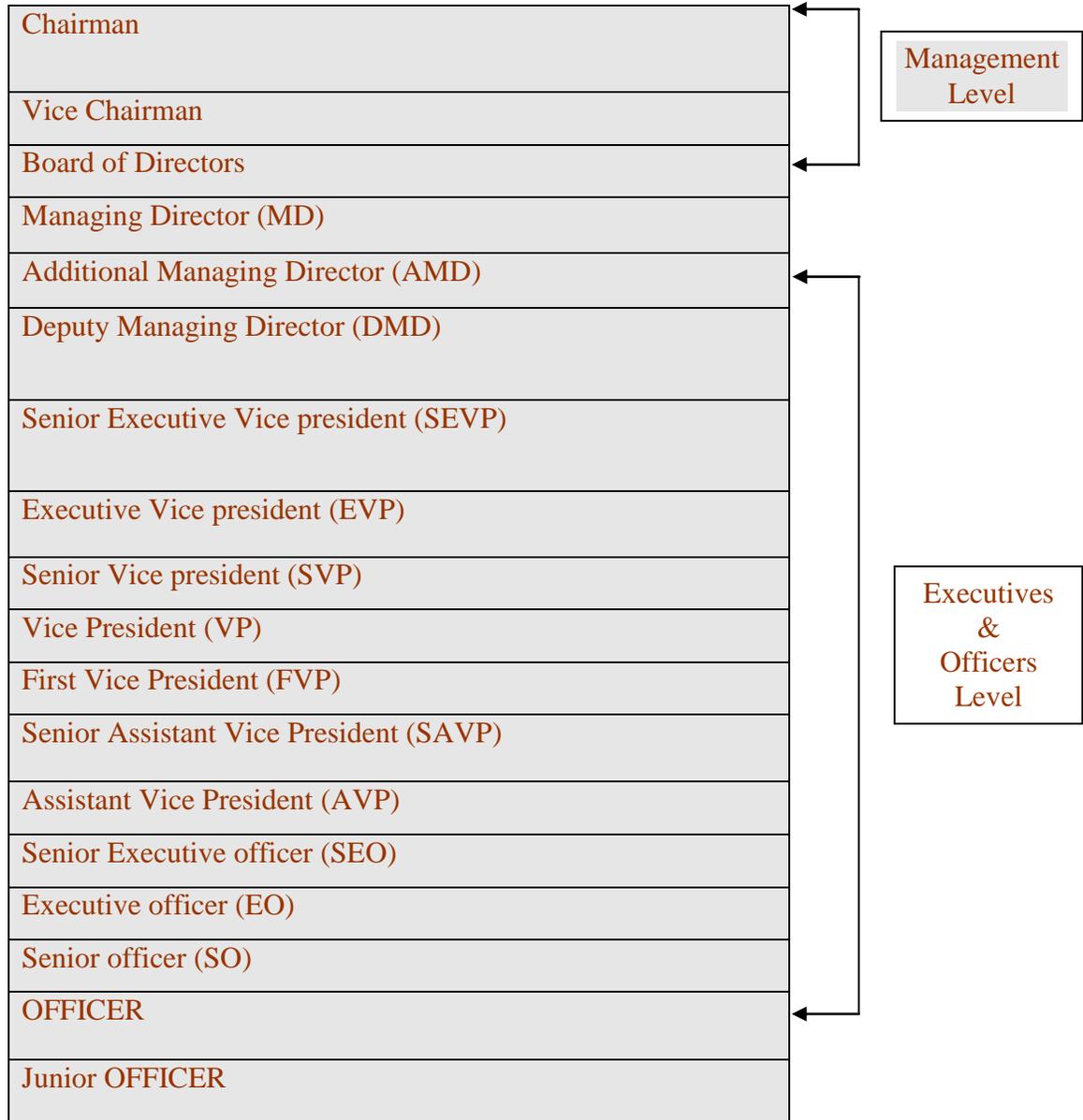
## Values

- ✚ Result Driven
- ✚ Accountable & Transparent
- ✚ Courageous & Respectful
- ✚ Engaged & Inspired
- ✚ Focused on Customer Delight

# Organogram of The City Bank Limited (CBL)



**[Section – 2.2]**  
**Management Hierarchy of The City Bank Limited**



## [Section – 2.3] Product Line of The City Bank Ltd.

The products of the City Bank Limited are as follows:

### A. Deposits schemes:

- ✚ Current account
- ✚ Savings account
- ✚ Accelerated savings account:
  - ✚ City onayash
  - ✚ City Projonmo
  - ✚ City Shomriddhi
  - ✚ City ichchapuron
  - ✚ City global
- ✚ Fixed deposit (FDR)

### B. Loan:

- ✚ City home loan
- ✚ City drive
- ✚ City solution
- ✚ City express
- ✚ City double
- ✚ City scholar

### C. NRB

### D. NFB:

- ✚ Student file
- ✚ Medical file
- ✚ City wallet
- ✚ i-Banking
- ✚ locker service

## **E. Card:**

### **Debit card**

- ✚ Visa debit card
- ✚ MasterCard debit cards
- ✚ City Maxx Debit Card

### **Credit card:**

- ✚ The American express card
- ✚ Visa classic local
- ✚ Visa classic dual
- ✚ Visa gold local
- ✚ Visa gold dual

## **Services:**

The city Bank limited offers full range of banking services for personal and corporate customers, covering all segments of society within the framework of Banking company act and rules and regulations laid down by our central Bank. Diversification of products and services include retail Banking and customer Banking right from industry to agriculture, real estate to software and it is backed by the latest technology.

All branches of the city Bank are fully computerized having online Banking facilities for the clients. City Bank expresses “making sense of money”.

The services of the city Bank limited are:

- ✚ Online services
- ✚ Automated account
- ✚ Integrated system
- ✚ Signature verification
- ✚ Any branch Banking
- ✚ ATM services
- ✚ Mobile Banking system
- ✚ SMS push pull services

### **Capital:**

The Bank has been operating since 1983 with an authorized capital tk. 1.75 billion under the entrepreneurship of 13 prominent and leading businessmen of the country. The sponsor directors commenced the journey with only tk. 3.4 crore worth of capital, which is now a respectable tk. 330.77 crore as capital & reserve.

### **Market:**

The city Bank serves its customers with 112 online branches and 1 SME service centers spread over the country and about three hundred oversea correspondences covering all the major cities and business center of the world.

### **Strategies of the city Bank limited:**

The strategies of the city Bank limited are given in below:

- ✚ To raise capital
- ✚ To strive for customers best satisfaction and earn their confidence.
- ✚ To manage and operate the Bank in the most effective manner.
- ✚ To identify customers' needs and monitor their perception towards meeting those requirements.
- ✚ To review and update policies, procedures and practices to enhance the ability to extend better service to customer.
- ✚ To train and develop all employees and provide them adequate resources, so that customers' needs are reasonably addressed.
- ✚ To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.
- ✚ To cultivate a congenial working environment.
- ✚ To diversify portfolio both in retail and wholesale markets.
- ✚ To increase direct contact with customers in order to cultivate a closer relationship between the Bank and its customers.

## [Section – 2.4] Objective of the Study

### Primary Objective

This primary objective of preparing this report is to accomplish the requirement of the internship program. The report is based upon the organization named “**The City Bank Ltd.**”

### Secondary Objective

- ✦ To identify the functional activities of Security & Protocol department of the CBL.
- ✦ To identify the level of expected service the department is providing to the Bank.
- ✦ To identify the coordination in the daily activities of Security & Protocol department with other departments under General Administration division.
- ✦ To have a compiled idea about the General Admin. Division of the CBL.
- ✦ To identify the initiatives taken by the S&P department as well as other department of the Bank to ensure safety measurements as well as financial profitability.

## [Section – 2.5] Scope of the Study

This study attempts to relate the activities performed by the departments working under supervision of the General Admin division. This study mainly focuses on how the departments are coordinating in between their day to day activities and supporting each other in making any new project operational. Most of the primary information has been collected through my personal working experience in the General Admin. Division and also the information provided by the other departmental personnel of the General Admin division. This study briefly highlights the various fields of services performed by the General Admin division of the City Bank Ltd.

## [Section – 2.6] Methodology of the Report

### **Primary Data:**

Most of the data are collected through my personal working experience in the Security & Protocol department of the General Admin (GAD) division. Also information about other department working under the General Admin division has been gathered with the help of various paper documents, divisional MIS as well as through conversation with employees of those concerned departments.

### **Secondary Data:**

Some of the data are collected from the intranet of the City Bank Ltd. Their organizational website contained vast amount of information about their organization and its activities. Also some of the information' are collected from different other websites and newspapers.

## [Section – 2.7] Limitations of the Study

- I. General Admin division is mainly responsible for supervision and ensuring safety measures of the Bank as well as giving Banking secrecy top priority. So it was not possible to provide or gather some confidential data.
- II. As the working arena of the General Admin division is massive so it was not possible to mention each and every particular sector under regulation of the Gen. Admin division.
- III. As a financial organization The City Bank Ltd. has to maintain certain obligation circulated by the Bangladesh Bank authority. As I have done my internship in the Security & Protocol department which is responsible for ensuring safety measures of the Bank and I was incorporated with this department for my internship program I could not bring about all of my findings in this report for the safety concern of the Bank.

## [Chapter - 3] Overview of the General Administration Division

The General Administration Division of the City Bank Ltd. is one of the vigorous and enthusiastic divisions of the Bank. The first introduction of the Gen. Admin division in the City Bank Ltd. was in the year of 2008 and in the beginning the Gen. Admin division was consist of only Logistics department. At that period of introduction of this division the main indication was to start the procedure of splitting the activities of Human Resource Division. The Human Resource Division was at first responsible for handling manpower management as well as new infrastructural management progression. But soon it became visible that it was getting cluttered to handle variety of works. So the idea of creating a new division “General Administration Division” came in action. At first the basic operation of this division was to handle the logistical facilities of the Bank owned properties. Later on with the requirement and increasing demand over the Banking authority another three departments were comprised in the division which are:

- I. Infrastructure Development (ID) department**
- II. Infrastructure Management (IM) department**
- III. Security & Protocol (S&P) department &**
- IV. Logistics department**

With the addition of these three departments’ and the previous Logistics department, the General Admin division is now functioning with four individual departments’ since 2010. Each of the department has their own field of responsibility and the Gen. Admin division has fragmented the work in between the departments so the functional activities can run smoothly.

The General Administration division is supervised under the Head of GAD, designated as the First Vice President (FVP) and under his supervision four (4) departmental heads designated as Vice President (VP) and Senior Assistant Vice President (SAVP) lead four different departments. Each of the department is consist of a number of hardworking personnel who works directly under the supervision of concerned department heads.

All the department heads directly report to the Head of GAD and submit their progress report so that the Head of GAD can identify whether the division is making the precise use of its budget. Now the General Admin division is responsible for managing the City Bank Ltd. owned properties and ensuring safety concerns.

As I have completed my internship program in the Security and Protocol department of the General Administration division, this overview is provided to have a simplified idea about the basic structure of the General Administration division. The report is mainly based on the functional assessment of the Security & Protocol department of the City Bank Ltd. But as the department is functioning under the Gen. Admin division a short overview of all the departments are discussed later on this report.

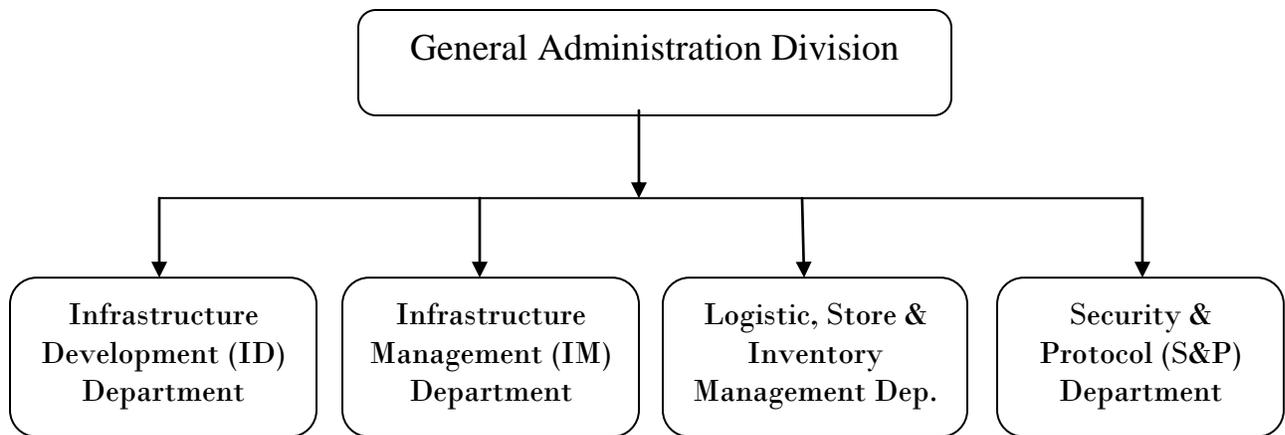


Figure: Divisional organogram of the General Administration.

## [Section – 3.1] Infrastructure Development (ID) Department

Infrastructure development department is one of the most accountable departments in the Gen. Admin division which stay in charge of constructing any infrastructural locations of the City Bank Ltd. The main responsibility of the Infrastructure Development department is to construct physical locations for the Bank around the country. When the authority decides to inaugurate any new branches/office location/brokerage house/SME Service Center/ATM booths, they place the Infrastructure Development (ID) department in charge of setting up the designed project. Infrastructure Development (ID) department has its own team of expertise consist of engineers, architects, site supervisors and other personnel expert in various other fields. The City Bank Ltd. has 102 branches and office locations, 150 ATM booths around the country and many more to come. All of this ongoing process is passing through the supervision of the ID team of management. Physical infrastructure is essential for any organization to make its service more convenient to its valued customer as well as any physical infrastructure is a branding element of any particular brand. As it is well known that “Finance Asia” has awarded City Bank “The Best Bank in Bangladesh in 2012” which is utterly a massive achievement for the Bank as well as it enhanced the Bank’s brand value immensely. So to make the brand more appealing to the customers and to make the Bank owned properties more attracting to the customers, Infrastructure Development department work with pronounced responsibility to present outstanding works.

Infrastructure Development department is mainly responsible for constructing, furnishing, equipping and fabricating Bank’s office locations so that the office locations looks eye-catching & lucrative. The initial project work for establishing new office location starts with site observation and inspections.

The basic work pattern of the Infrastructure Development department is given below in a summarized form:

- I. During the initial stage the place for new office location is observed and inspected to have clear idea by justifying certain points in mind. First of them is whether the new office location is going to be convenient for the customers, thereafter are all the facilities like transportation facilities, electricity, water, gas facility and most important the safety issues of the surroundings. After justification of above all these criteria's, Infrastructure Development department submit an observation report to the concerned authority.
- II. After that the Infrastructure Development department finalizes the office location basic design layout based on the available office space. They also prepare furnishing plans according to the demand and after finalizing all the initial paper works they fix an execution layout.
- III. Nowadays most of the works in the City Bank Ltd. are done through outsourced service provider vendors who work as third party through contract with the Bank. When the Infrastructure Development department prepares to renovate any new office locations or ATMs' they contact with selective vendors and prepare work order for them. According to the work order the vendors execute the work under the supervision of the ID department.
- IV. After completion of the project the ID department furnishes the office location according to the design and set up security measurements' to ensure safety. The top management of Infrastructure Development department then physically visits the project area. Then based on the condition if the site is prepared and in satisfactory condition, ID department hand over the project site to the proper authority.
- V. With the completion of the project the Infrastructure Development department prepares payment approval for the vendor who executed the work and submits completion report to the Divisional Head.

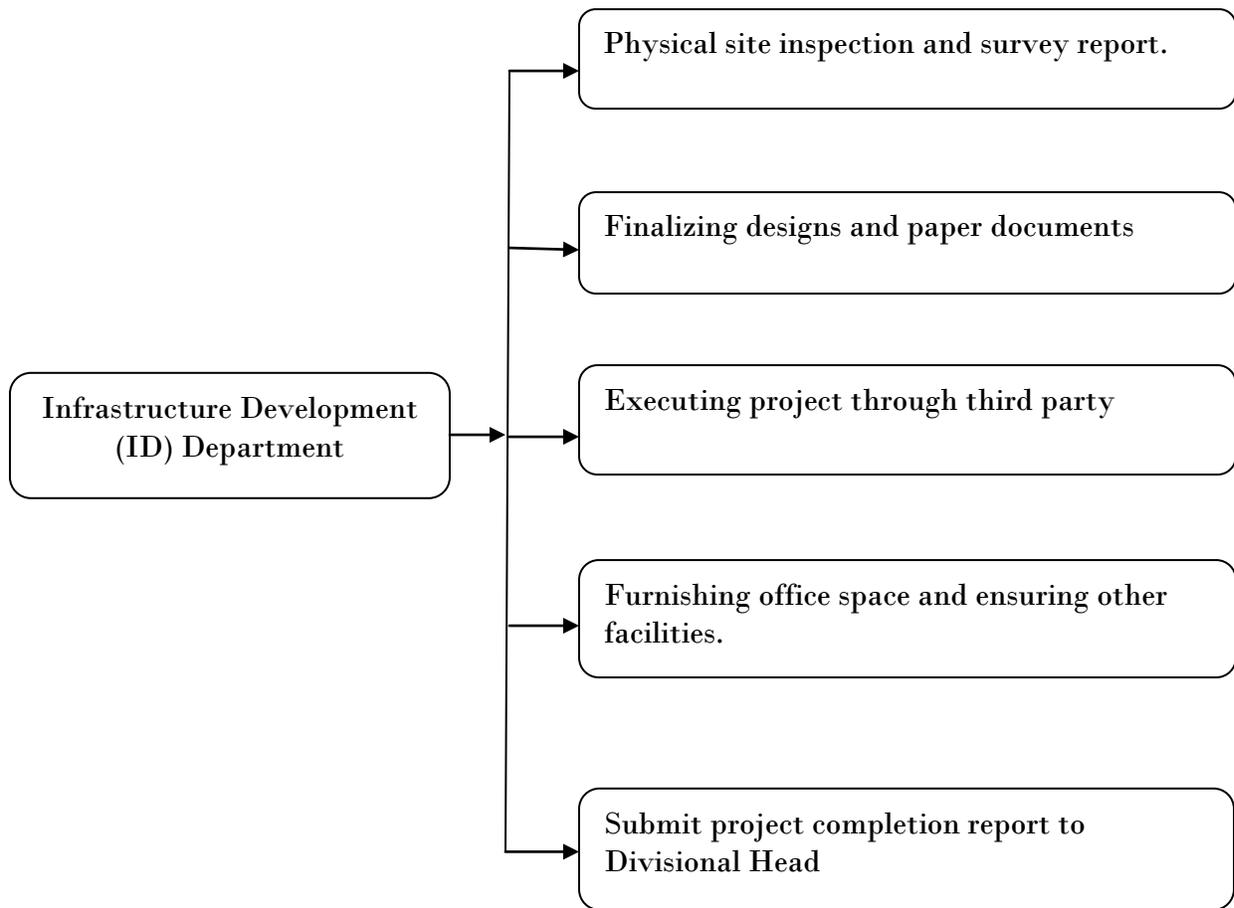


Figure: Functional activity of Infrastructure Development department.

## [Section – 3.2] **Infrastructure Management (IM) Department**

Infrastructure Management (IM) department is another departments working under supervision of the General Administration division which stay in charge for managing and ensuring proper maintenance for CBL owned office locations and properties. Infrastructure Management department is led by a VP designated departmental Head and a team of inspectors. For the convenience and instantaneous report generation Infrastructure Management department has divided the office locations in several zones and they have appointed Inspectors zone wise. The inspectors visit the office locations and ATM booths on a daily basis and generate daily report and submit it to the department concerned officer. Based on the report of the inspectors, the Infrastructure Management department takes action to solve the issues. The purpose of the IM department is to collect daily update about the CBL installations so that if anything found faulty in any office locations they can take necessary actions.

Actual work in progress for the IM department starts as soon as the ID department hands over any new location to the authority of the Bank. After the handover process it is the duty of the IM department to make sure that every installation in the office is functioning properly. Apart from that the City Bank Ltd. has almost 240 ATM booths and more counting also the IM department's ATM inspectors physically visit the booths every day and generate the report of their day to day visit. Infrastructure Management department has some selective vendors to perform the repair works. In most of the cases inspectors finds out the faults and report it to the authority and the authority take proper initiative. But for other cases there is a "HELP DESK" in the City Bank Ltd. Where the BM (Branch Manager) or BOM (Branch Operation Manager) or any employee can raise a 'Ticket' regarding the problem or fault in the office installation and submit it in the "Help Desk" so that the proper authority can acknowledge the problem and take immediate action to solve the problem.

As the City Bank Ltd. Uses various types of equipment like the Kill Pest, Auto Deodorizer, Air Cooler Machine, and ATM Machines and cable connections for these electronic products so to keep the operation ongoing 24 hours the IM department works their very best.

The Infrastructure Management department also submits the electrical bills for office locations so that the office locations and the equipment installed in it as well as the security systems like the CCTV camera systems can stay online and ensure safety for the Bank locations.

The Infrastructure Management department also stays in charge for arranging “Annual General Meeting” each year with the shareholders and they arrange all the necessary items and goodies for the shareholders. They also provide support in the Board of Directors meeting. Another purpose of the IM department is to make sure that the office premises stay clean and hygienic both inside and outside.

Apart from these things the IM department also performs the repair works for glass doors, particle boards, branding materials, door locks and many other particles. For any repair work they first prepare work order for the faulty parts and provide time duration to complete the job within provided time. After the completion of the job the vendor collect a job completion report from the concerned office locations in charge person and submit it to the department and the department submit the payment approval note to the Finance division and make sure that the vendors get timely payment and keep the business relation smooth going.

### [Section – 3.3] **Logistic, Store & Inventory Management Department (LS&IM)**

Logistic, Store & Inventory Management department (LS&IM) was the first department incorporated in the General Admin division and in the year of 2008, the General Admin division was only functionally accompanied with LS&IM department. Up then the operational boundary of the division was limited only in managing the CBL logistics facilities. Nowadays the depth of the concerned field of operation of this department has enhanced immensely. As a financial organization the City Bank Ltd. has to perform lots of tasks through its logistics facility and for the proper management of this scheduled task this department has to go through lots of difficulty.

LS&IM department of the City Bank Ltd. perform various types of tasks which are performed by the officers of the department. The tasks mainly performed by this department are given below for having an enhanced idea:

- The utmost responsibility of the logistics department is to ensure proper management of the City Bank Ltd. owned pool vehicles. For the smooth operational prospectus the City Bank Ltd. has its own pool vehicles which are used for transporting official personnel to various locations for business purpose. When employees need to go to any distant places for any business purpose they submit the vehicle requisition form to the Logistics department and based on the importance and availability of pool vehicles the department allot the vehicles to the employees.
- Another important concern of this department is to make sure the proper maintenance of the pool vehicles. As the pool vehicles are used in a daily basis so all the vehicles needs proper maintenance so that employees do not face any trouble during any official visit. Apart from that the Logistics department has liaison with several re-fueling stations where the pool vehicles can re-fuel on priority basis and the total bill is adjusted at the end of the month.

- The City Bank Ltd. has 120 office locations and 150 ATM booths around the country. The authority of the City Bank Ltd. has distributed mobile phone sets among the security guards of those locations so that if anything goes wrong they can immediately inform the Head Office. The LS&IM department keeps the record of the phone bills which are under the authority of the City Bank Ltd. And each month the department makes the payment of the telephone bills.
- Another important task assigned to the LS&IM department is to collect the visa and air ticket for the Managing Director (MD), Additional Managing Directors' (AMD) & Deputy Managing Directors' (DMD). As they has to go to abroad for official purpose and to attend international conferences' so the Logistics department make sure that the visa and ticket confirmation is done in timely manner.
- Last but not the least; the LS&IM department is also responsible for managing the CBL owned properties like godowns, lands and other properties. They make sure that all the locations are fully all right and the Bank can make the maximum use of the facility.
- Another duty assigned for the Logistics department is to escort the MD, AMDs' & DMDs' to the airport and receive them when they comes from abroad and greet them properly.

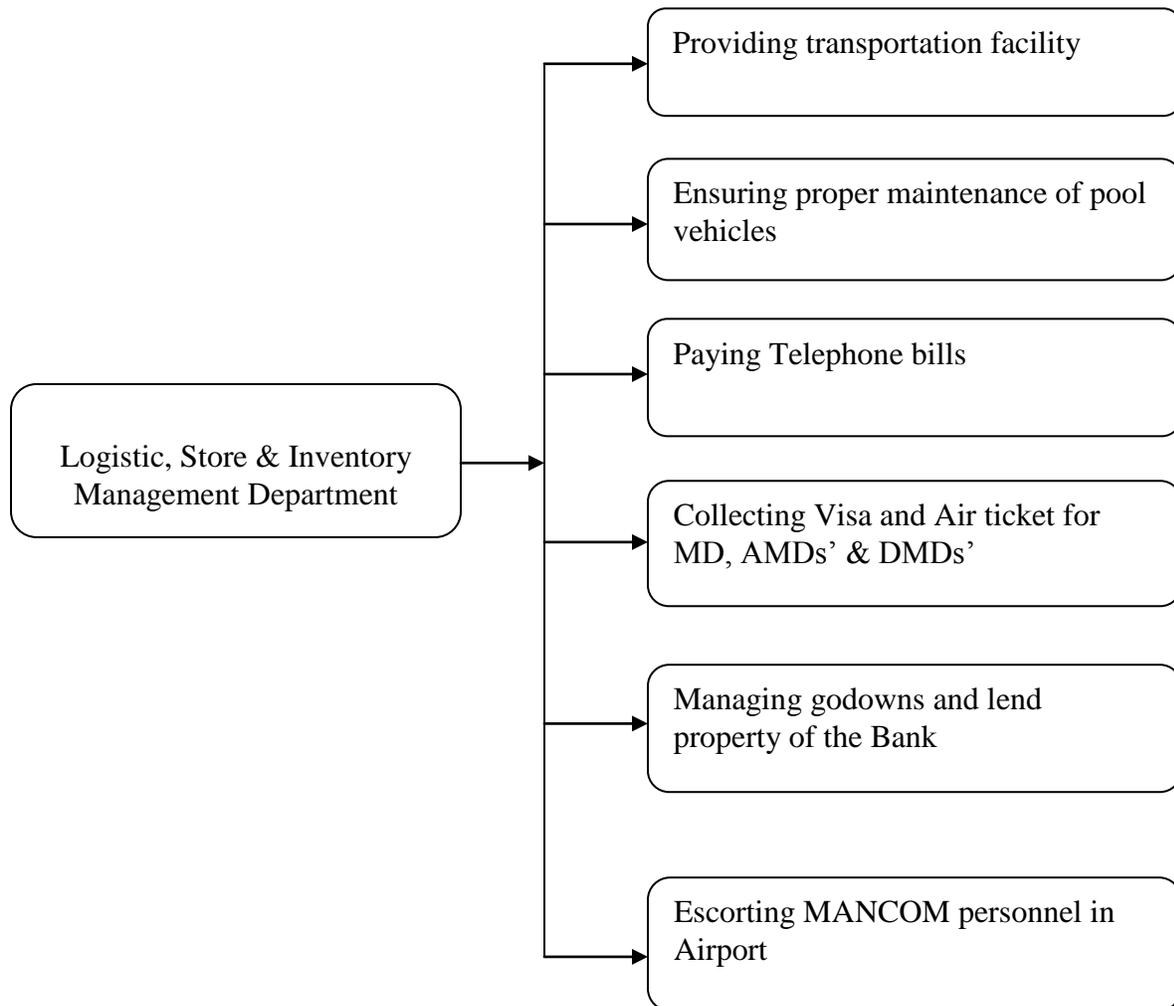


Figure: Operational concerns of the LS&IM Department.

## [Chapter - 4] Overview of Security & Protocol (S&P) Department

Security & Protocol department mostly known as S&P department is the last department enlisted under the supervision of the General Admin division. This department was introduced in the year of 2010 as fully functional department. Previously the operations performed now by the S&P department was performed by the LS&IM department but at that period the depth of operation was not that much mentionable and the field of operation was much smaller. But after the introduction of individual S&P department, functional activities has enlarged and lots of new practices are performed to ensure banking safety. This department is responsible for ensuring all kind of safety issues of the City Bank Ltd. locations and ATMs' throughout the country. Accountability of S&P department cannot be expressed in summarized form as the department covers mass amount of operational field as new safety concern rises time to time and the necessity of taking new initiatives to ensure safety in all the CBL locations keep changing. S&P department is mainly responsible and accountable to ensure various types of safety concerns with ensuring proper initiatives among which below mentioned operations are mostly done with great importance:

- Guarding operations
- Cash In Transit (CIT) operation
- CCTV system operations
- Fire and safety operations
- Access control management
- Events and Protocol operations
- Front Desk operations
- PABX operations
- Dispatch operations
- Investigation operations
- Control Room operations

After the introduction of S&P department in organized formation, this department modified its operation as per the demand of the Bank. S&P department is led by Senior Assistant Vice President (SAVP) designated Department Head and under his supervision other senior officers and security officers are working all the time to ensure maximum safety of the Bank. To perform all the assigned tasks methodically the department has appointed officers responsible for different field of concern and for better management S&P department has departmental organogram which is now in practice is given below:

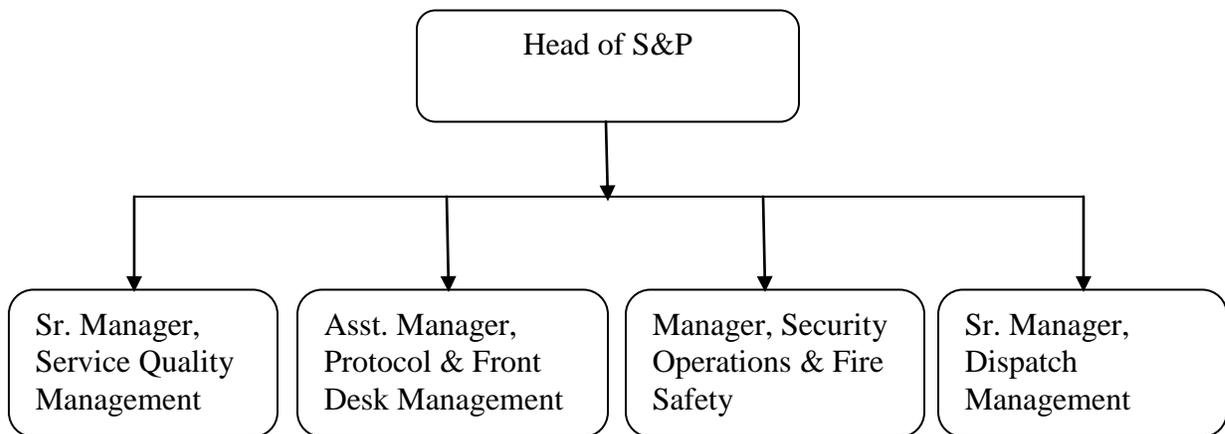


Figure: Existing organogram of S&P department

As it is mentioned that S&P department performs various types of responsibilities to ensure the safety of all the branches and locations of the Bank and its properties, S&P department personnel work with accountability to set their best efforts and determinations in ensuring the tasks assigned on them. As Banking operations’ is mostly about cash transaction so Bangladesh Bank and Home Ministry has strict rules and regulations in terms of security and safety issues as well as in time to time lots of policies has been circulated for financial organizations and Banks to handle their operations by ensuring proper security and safety measures.

It is the duty of the S&P department of the City Bank Ltd. to make sure that all of the operations are being performed with caution and no violation is going on in any of the concerned field. As the world is moving on along with lots of new and unaccustomed uncertain and tentative threats, S&P department has to remain cautious about these threats. For ensuring improved and stronger security measures the department has a proposed departmental organogram waiting for approval and implementation which is given below:

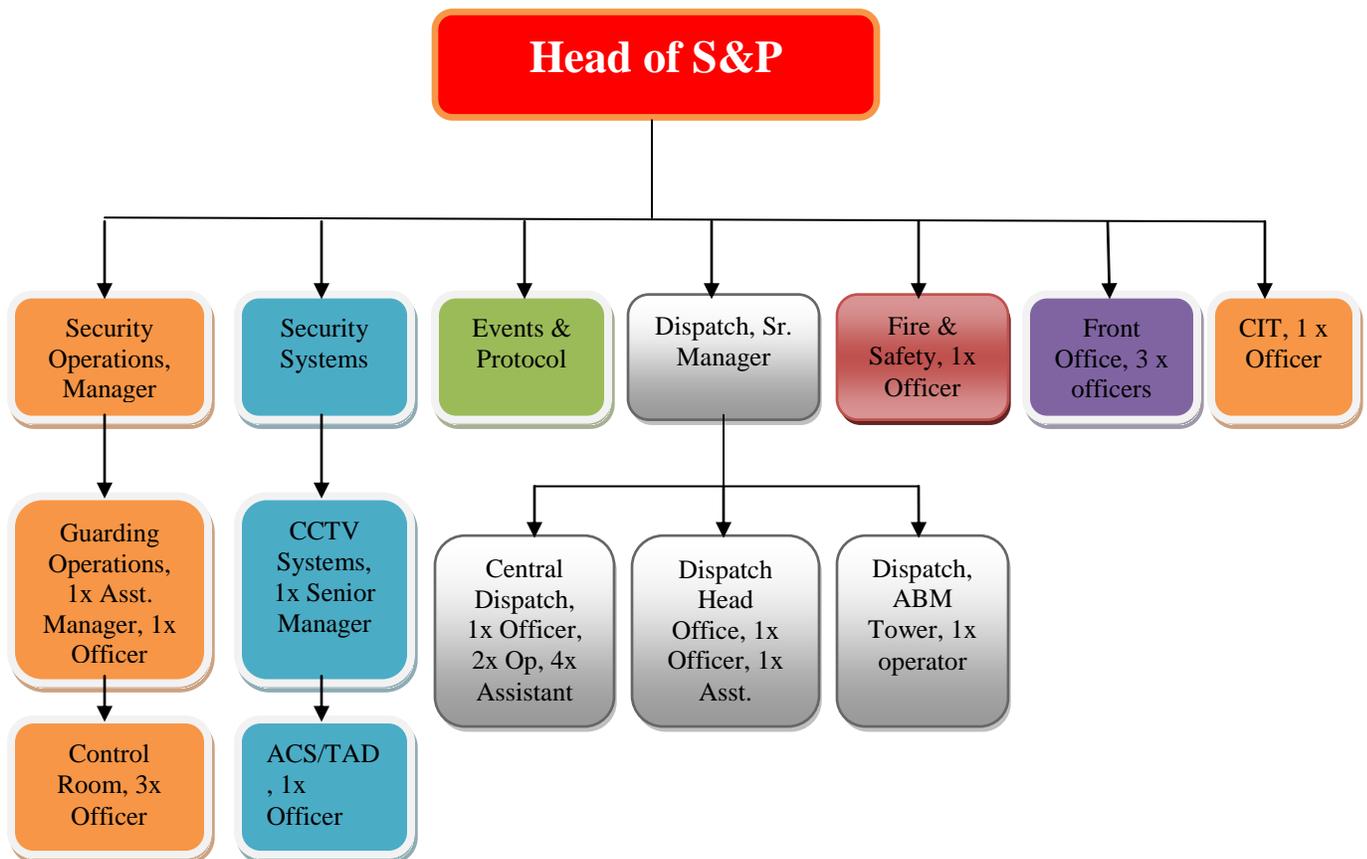


Figure: Proposed organogram of Security & Protocol department

## [Section – 4.1] Operations of S&P Department

In the earlier pages the discussion is all about the introduction of the S&P department along with other departments working under supervision of the General Admin division. As our report is all about the functional assessment of how the S&P department of the City Bank Ltd. works, the following discussion is all about the functional ranges performed by the S&P department.

### [Section 4.1.1] - Security Operations

#### ➤ Administer the Physical Security of CBL.

##### **I. Ensure the pre-deployment site survey for CBL installations.**

The City Bank Ltd. has 102 online branches/SME service centers/Agri branches and 160 ATM booths, 10 godowns, 2 beautification projects at Manik Miah Avenue and Hatkhola, AMEX centers and lounge and other kinds of properties. To make sure the security facilities for these locations S&P department conducts a pre-deployment site survey so that they can conduct proper report generation regarding deploying security guards in those sites. The City Bank Ltd. has its own security guards as well as they have contract with other outsourced security service providers. Security & Protocol department mainly deals with these outsourced securities service providers and after the site survey and report generation S&P department takes necessary initiatives to deploy CBL guards or outsourced guards as per requirement. Almost 33 branches of the City Bank Ltd. perform CIT or Cash in Transit activities and perform remittance operations as well as feed money in the nearest ATM booths. These 33 branches are known as Feeding Branch and the safety measures for these branches are need to be initiated differently and they require more security guards due to remittance purpose.

Not alike the feeding branches, the beautification projects as well as the ATM booths requires less security guards which is most of the cases varies from 1 to 2 guards at each duty shift. So it is quite necessary to execute pre-deployment site survey so that the department can decide and determine the exact amount of security personnel required for any CBL locations security purpose.

## **II. Maintain the database of all own and outsourced security personnel deployed at CBL locations.**

Once the deployment of security personnel is done, the most prior job of the S&P department is to ensure the proper maintenance of service standards of both the CBL and outsourced guards. The department reserves various databases in which they store different types of data and reports and observations. They also visit the sites after guard deployment and they record their observations in those databases. They also maintain billing databases where they store all the billing information of the outsourced service provider vendors as well as security systems supplier vendor details. With the help of the databases they can easily track down where the guards are not performing their duty and replace that guard. Also they can keep record of how much they are paying to the security vendors as well as they can calculate their costing statement which helps them to take decisions' preciously. In the databases dedicated for keeping record of the security personnel they store all the details of individual guards and they also keep remarks if any positive or negative points can be found out about him. Depending on the database they can replace or reward the guard as well as for guards' roaster duty and also for guard posting them heavily depends on the database.

## **III. Ensure the posting and leave adjustment of CBL guards.**

Another accountability of S&P department is to ensure the posting and leave adjustment of CBL guards so that the guarding operation stays faultless. All the guards under the CBL works in shift basis and to ensure the posting and other adjustments, the security officers always keep monitoring and update the databases based on their surveillance report.

All the security guards can enjoy yearly holidays and in case of personal emergency they can seek for leave from the duty and if the application is granted, S&P Officers deploy guards from other stations on a temporary basis to that absent post. In this way the officials of the department keeps the department running all along.

#### **IV. Ensure monthly meeting with the security vendors to enhance the service.**

For ensuring physical safeguard the CBL is highly dependent on the outsourced security service and security systems providers. It is surely a demanding and stressful to ensure proper guarding and security in all the CBL owned locations. To minimize the stress the S&P deal with the outsourced security service provider vendors who provide security guards on monthly payment and train them to serve as demanded. At recent time almost 5 to 6 different outsourced security service providers are serving the CBL at their different locations. So to continue this business relationship and to increase the service standards of the guards and to enhance the service of the vendors in all possible way, S&P organizes monthly meetings with the vendors. These sorts of meetings assist both parties to move away all the confusions between them and share their ideas to enhance the service. S&P department also make sure that all the vendors get the payment right on time and if any confusion regarding the billing statement arises they talk in between themselves and solve the issues.

This is how Security and Protocol department of the City Bank ltd. ensures physical safeguard for all of their locations and installations.

➤ **Administer the Training and Welfare for smooth functioning of physical security service.**

**I. Conduct on the Job Training (OJT) for the security personnel deployed in various location of the CBL to improve the service.**

The purpose of conducting on the job training for the security personnel is to make sure that the service receiving from them is equivalent to the service the CBL is expecting from them. Also on the job training help the guards to have a clear idea about the service layout of the field job. As the CBL has a large number of office locations, so service requirement varies in every locations. To make sure that service meets the demand in everywhere on the job is conducted by the security officers of the S&P department for the betterment of the guards on duty in every locations.

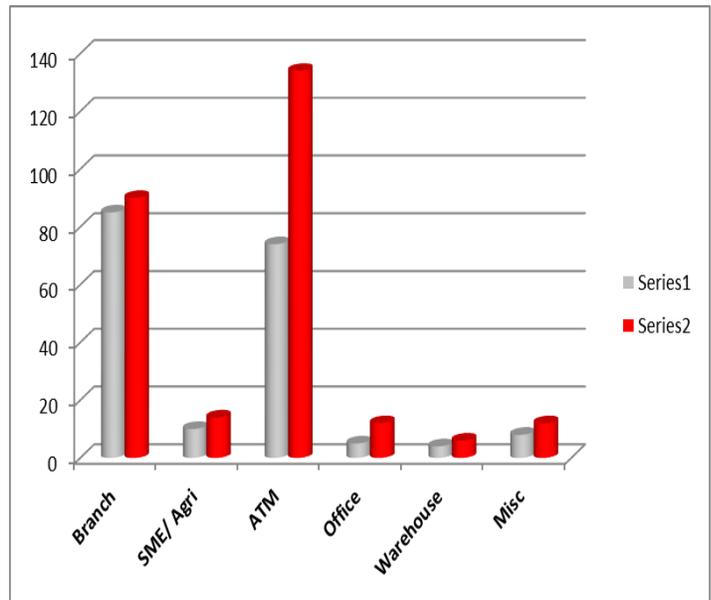
**II. Plan for a job oriented training curriculum & schedule to get the best output from the training.**

S&P department follow an organizational training manual for the security purpose with alignment to its requirement for guard training. This curriculum helps the department to maintain the schedule of guard training and conduct guard training. Recently in the month of November Security & Protocol department has arranged a four day long training program for its own and outsourced guard personnel so that they can have a comprehensible idea about their job and responsibilities. In this type of training session the security officers of S&P department provide a brief idea about most important issues regarding security measures and provide a handout to every guard so that they can understand it more evidently. As the job nature is changing day by day as well as new sort of security threats are coming in the scene so the S&P department is consistently changing its curriculum and training method to ensure that the manual is up-to-date and meet the demand of service.

**III. Keep proper record of the training to monitor and administer the performance of the security staff.**

During the training program most of the guarding issues are reviewed for the guards’ for better understanding and while the guards participate in the training program S&P personnel keep a list of security guards’ participated in the program. Afterward the security officers of the S&P department monitor on the job performance of those guards who has completed the training program and justify how well they are doing in their job site. This is done to maintain a record that whether the training program has helped the guards to improve their service quality or not. If it is found that the service quality of any particular security guard has not improved at all then that guard gets warning from the S&P department. If in case any guard is not performing up to the mark or neglecting his duty even after receiving a warning that security guard is removed from the job.

Sl.	Name of Installations	Nov, 2010	January, 2013
1	Branch	85	108
2	SME/ Agri	10	1
3	ATM	74	180
4	Office	5	14
5	Warehouse	4	6
6	Misc	8	12



**Figure: Year wise comparison of Physical Guarding of the CBL**

## **[Section 4.1.2] - Security Systems**

Security & Protocol department of the CBL utilize different sorts of security devices like the CCTV Camera, Access Control Device, Time Attendance Device, Intruder Alarm, Metal Detector, Hand Metal Detector, Burglar Alarm etc. to ensure the safety of the CBL premises the S&P department uses these devices so that no can bring any life threatening equipment inside the premises and conduct any illegal act. Also these devices make sure that no unauthorized person can enter the CBL premises and do any harmful act that can cause any damage to any CBL personnel or customers.

### **➤ Administer the installation of CCTV & Access Control System/ Time Attendance Device at CBL premises.**

#### **I. Ensure the site survey for installing CCTV, Access Control System/ Time Attendance Device at CBL Offices/ Branches/ ATMs/ Warehouses/ Land properties etc.**

All of the CBL installations are under CCTV camera coverage so that they can have footage of every person entering in the premises. The purpose of installing the Access Control System is to make sure that no unauthorized person can enter in the premises and restrict the people to roam around the office floors without any purpose. Time Attendance Device is installed in the office locations and the CBL employees has to punch their identity cards each time they enter the office which help the Human Resource Division to keep record of employee attendance. Before installing any device in office locations security officers of S&P department personally survey the location to find out the suitable space for installing the devices. After the survey S&P department contact with the vendor and give them work order to complete the installation task.

## **II. Ensure the installation of CCTV, Access Control System/ Time Attendance Device at CBL locations.**

The installation process starts after completion of the site survey by the security officers of the S&P department. After the completion of survey report the security officers submit the report to the S&P department and the department gives work order to the vendor to perform the installation job. S&P department specify the model and set up manual so that the vendor can work exactly how the department wants it to be done. In the installation process of CCTV system they install different types of CCTV camera with different resolution and coverage range and also set up monitoring room where the captured footages are recorded. In this way all the CBL locations has CCTV camera recordings so that if the Head Office want to watch the CCTV footage for any purpose they can easily get it from the system.

## **III. Ensure timely payment to the vendors for providing the electronic security service.**

Security & Protocol department is also aware about the scheduled payment of the vendors who are working with the S&P department. This is an initiative to maintain good business relation with the vendors so that whenever and wherever needed the vendors immediately perform the task as emergency basis. It is well known that financial institutions are related with many risks so that it is always mandatory to ensure that the security systems installed at various locations stay online all the time. So the officers collect daily update about the security systems installed at different locations so that no location stays insecure. The S&P department has their own mail address where the BSSM (Branch Sales & Service Manager) or BOM (Branch Operation Manager) or any personnel nominated by the superior of any location can send mail regarding any security system malfunctioning issue. When the S&P department receives any mail regarding security system malfunctioning issue they immediately contact with the vendors and inform them to act as per requirement and solve the issue.

➤ **Administer the maintenance of all electronic security devices at CBL.**

**I. Maintain the database of all electronic security devices at CBL Offices/ Branches/ ATMs/ Warehouses/ Land properties etc.**

Security & Protocol department of the CBL maintains different types of database for all sorts of electronic devices installed at different office locations and properties. This procedure is done to have up-to-date information about the electronic devices installed at different offices. S&P department has CCTV systems database, Access Control and Time Attendance database, Security Alarm database etc. in these databases they record information about types of devices, model numbers, installation date, warranty period, device ID number etc. to keep track about the systems information. If any device starts malfunctioning S&P department can locate the problem from their central server facility and collect necessary information from the database about the device and take proper initiative.

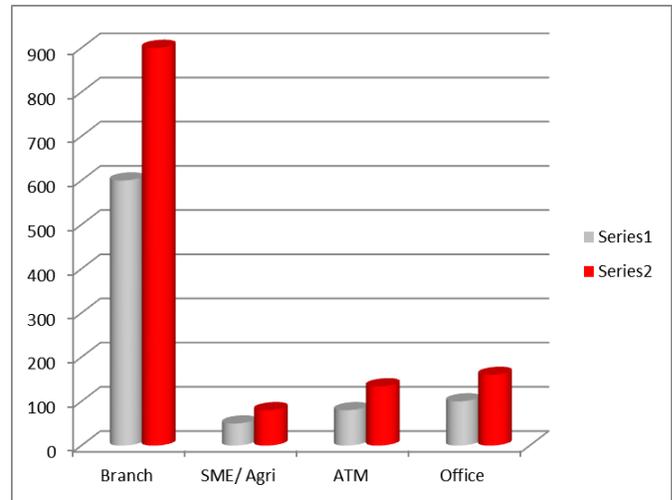
**II. Ensure proper maintenance and servicing of all electronic security devices at CBL locations.**

Security & Protocol department ensures the maintenance and servicing of all electronic devices installed at CBL locations. Maintenance and servicing process is done under the supervision of the security officers of S&P department with the presence of concerned vendor so that the devices stay online 24 hours. It is the responsibility of S&P department to confirm the physical safety of CBL locations with the help of security installations. In case of any security device malfunctioning concerned office raise ticket in the Help Desk for S&P department and the departmental superiors take initiatives to solve the issue.

**III. Ensure the Periodic Health Check Up report of CCTV systems and take necessary actions against faulty devices.**

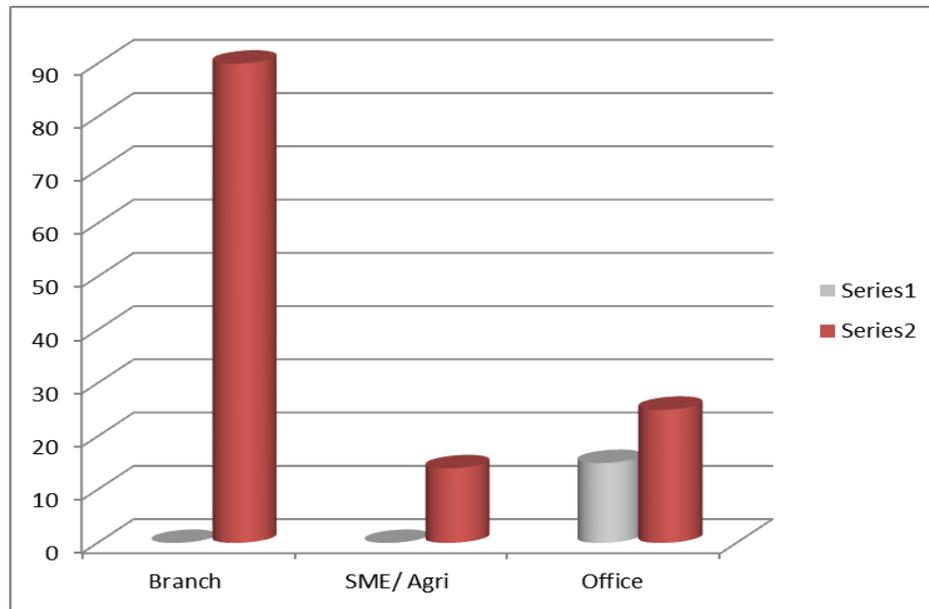
The policy of the S&P department is to preserve CCTV footage for 1 year so that in case of any accident they can watch the footage and help the law enforcing agencies. Also the security officers personally visit the CBL locations during installation process as well as afterwards so that the security cannot be breached. If any of the devices found faulty and need to repair they contact with the vendors and order them to solve the problem. If the faulty device cannot be fixed in that case they contact with the vendor and replace the device with a new one. In every 3 months the officers visit the CBL locations for CCTV system’s periodic health checkup and report it to the department. Depending on the observation report S&P department take initiatives.

S l.	Name of Installations	Nov, 2010	Jan, 2013	Remarks
1	Branch	600	900	50%
2	SME/ Agri	50	80	60%
3	ATM	80	134	67.5%
4	Office	100	160	60%



**Figure: Year wise comparison of CCTV systems Installation**

Serial No.	Name of Installations	November, 2011	January, 2013	Remarks
1	Branch	85	99	
2	SME/ Agri	10	11	
3	Office	25	43	



**Figure: Year wise comparison of Access Control Device/ Time Attendance Device.**

## [Section 4.1.3] - Dispatch Management Operation

Dispatch office works under the Security & Protocol department and the purpose of the dispatch is to handle paper works and equipment's' movement between the CBL offices. The City Bank Ltd. Has 102 online branches and 150 ATMs' all over the country and the paper works and equipment's are distributed through the Dispatch office. Dispatch office also keeps records of receiving and releasing of paper works and equipment's so that any lost claim can be defended.

➤ **Administer smooth and uninterrupted dispatch service.**

**I. Ensure smooth operation in dispatch service for all inward and outward documents and items of CBL.**

All the documents and items are received and send through the Dispatch office. An officer is in charge of the Dispatch office who receives all the documents and items come to the Head Office and Principal Office. When any is need to send in other CBL offices, the Dispatch office issue the outward pass for the item and the office also receive any courier documents or items as well as vendor billing documents and then distribute it to concerned divisions and departments.

**II. Maintain liaison with all courier vendors to ensure quality service in dispatch operation.**

As the CBL offices are located in different areas of Bangladesh so most of the documents and items are need to be sent through courier service providers. S&P department has some enlisted courier service providers like Sundorban Courier, Express One, World Runner etc. in every month different CBL offices requires different items and documents like, computers, security systems, paper documents and many other sensitive items which need to be handled with caution.

That is why S&P department maintain liaison with the courier service providers so that they provide quality service. It also helps the S&P department to send items to its destination in timely manner as well as receive items sent from other sources as soon as possible so that the operational prospectus is not hampered.

### **III. Ensure timely payment to the vendors of dispatch service.**

It is obvious to maintain good relation with the vendors by making payment on payable date so that their service quality does not fluctuate. To make sure timely payment of the courier service providers S&P department officers maintain good connection with the finance division of the CBL and an eye on the progress of submitted vendor bills so that the vendors get paid timely for their service. S&P department also maintain a courier database where all the billing information is stored so that they can keep record about the payment date, payment amount, invoice number, bill reference number etc.

### **IV. Ensure proper investigation in case of any interruption in dispatch service.**

The Dispatch office has to handle bundles of paper documents and items and it surely puts immense pressure on them. Sometimes they face some lost case of documents and items due to lack of coordination in some cases. In such case the security officers of S&P department investigate the whole issue and after investigation they submit a report to the department Head of S&P and depending on the investigation report the S&P department act on it.

### **V. Review all process related to Dispatch.**

The Security and Protocol department has its own policy to handle Dispatch procedure and by following this manual all the dispatch related tasks are performed. This manual has clear directions of receiving and sending documents' and items', recording all the data required for future purpose, delivering documents' and items' to its final locations. This manual is reviewed all the time so that the intension of operating this particular section is fulfilled.

## **[Section 4.1.4] - Fire and Safety Measures**

In Bangladesh people are not much aware about the devastating powers of fire and as a result every year thousands of people loss their life in different fire incidents. Thousands of employees are working under the City Bank Ltd. and the Bank is well aware about their safety concern and that is why the Bank has installed fire detection, fighting and rescuing facilities in its locations. The Security & Protocol department is responsible for ensuring fire safeguard of the CBL employees and its properties. Under the supervision of the S&P department fire safeguard issues are managed.

### ➤ **Administer the fire safety issues of CBL**

#### **I. Ensure installation of CO<sub>2</sub>, ABC and Automatic fire extinguishers at all CBL Offices/ Branches/ ATMs/ Warehouses/ Land properties etc.**

In each and every CBL owned offices, branches, ATMs', warehouses firefighting equipment's' are installed which is an initiative to fight the fire at the very beginning. There are two types of fire extinguishers which are known and CO<sub>2</sub> type fire extinguishers which throw CO<sub>2</sub> gas in the fire and the other one is ABC type 'Dry Powder' extinguisher which throws powder in the fire. There is another type of fire extinguishers which is automatic fire extinguishers that explode and spread dry powder as soon as it detects fire. With every fire extinguishers there is a pictured user manual of how to use it to extinguish fire and the S&P department ensures that all the CBL locations has these kinds of fire extinguishers.

#### **II. Maintain the database for fire extinguishers installed at all CBL Offices/Branches/ ATMs/ Warehouses/ Land properties etc.**

The Security and Protocol department has its own database regarding fire equipment's and safety issues. In this database the security officers responsible for handling this sort of purpose record all the necessary information about installation date, expire date, re-fill date, billing information etc.

With the help of this database the S&P department can easily track down when to re-fill the fire extinguishers and where to install new ones. Also the database help S&P department to measure the quantity of type CO2 and type ABC fire extinguishers installed at any particular CBL location.

### **III. Replace and refill the fire extinguishers basing on expire date and use.**

With the help of the database dedicated to keep information about the fire systems the S&P department can find out the locations where fire extinguishers need to be refilled. Sometimes fire extinguishers are used in some locations to extinguish small fire incidents. In that case those fire extinguishers are to be refilled for future purpose and the S&P department informs the vendor to refill the fire extinguishers where it's necessary.

### **IV. Ensure timely payment to the vendors for providing various types of fire extinguishers.**

The City Bank Ltd. has its own listed vendors for supplying firefighting equipment's as well as performing the refilling purpose. After completion of job as per the work order the vendors submit billing papers to the S&P and then the S&P department sends it through to the finance division for payment approval. S&P department is always aware to make timely payment to the vendor so that the long time business relation stay connected.

## **➤ Administer the fire training of CBL**

### **I. Plan for fire training for all employees and support staff of CBL.**

S&P departments another important concern is to ensure firefighting issues and safety measure in case of any fire incidents. Fire incidents can occur in any time anywhere and as fire causes lots of damage as well as human injury and in some cases even death so S&P is always aware about the fact of ensuring fire safety procedures.

For this purpose S&P department organize fire training program for the staffs of the CBL to have practical experience in case of any fire incidents. In the year of 2012 S&P department has organized four (4) training programs in different parts of Dhaka city for training the staffs. In the training programs, personnel of S&P department shared their ideas with the staffs and showed them how to act in case of any fire incidents. Also they showed the staffs how to use fire extinguishers to extinguish the fire and in these training programs the staffs used the fire extinguishers to kill the fire and have practical idea and lesson of how to act in case of fire.

## **II. Maintain record of the training to monitor and supervise on fire issue.**

S&P officials assigned to work with fire issues keep the record of fire training and the staffs who has taken part in these programs. They also keep record of firefighting equipment installed at different office locations and ATMs' of the CBL. With the help of the record they can monitor the condition of the firefighting equipment and they can monitor the timing of refilling the fire extinguishers. When they find any of the fire equipment got expired they contact with the vendors and take immediate action to solve the issue.

## **III. Plan for emergency evacuation at all CBL Offices/ premises.**

At all the CBL office locations S&P department perform auditing to make sure that all the installations are at working condition and also make sure that all the locations has emergency fire exit facility. They also organize fire evacuation drill time to time so that the staffs know where the fire exit is and in case of any fire incident how to act and save themselves.

## **[Section 4.1.5] - Events and Protocol Support**

Security & Protocol department's accountability is to provide protocol facilities at different events and meetings of the City Bank Ltd. In times of any event S&P department perform a bold duty of ensuring the safety of its staffs and stay responsible for the safety issues. In the BOD (Board of Directors) meetings S&P department officials provide protocol service which mainly includes receiving the guests, take them to the meeting room, and assist them with anything else if they ask for and at last escort them to the exit. This is the practice of protocol that takes place in the City Bank Ltd. In the following discussion there is brief idea provided about the events and protocol services.

### ➤ **Administer event security support at CBL events**

#### **I. Provide physical security support to the AGM, EGM and all other events of the CBL to ensure security of the event.**

Like all other Banks of Bangladesh the City Bank Ltd. also organizes AGM (Annual General Meeting) with the shareholders of the Bank each year. To facilitate the smooth going of the AGM the S&P department takes various initiatives to ensure security and safety. As a financial organization any organization can faces financial loss in any fiscal year and like the others the City Bank Ltd. also incur financial loss and price of the share decline. As a result of this the shareholders sometimes faces loss and some of them might get destructive which can cause injuries to others. Apart from that in every AGM the Bank present its shareholders with different gifts and refreshments and to run all of these properly the security officers of the S&P department always stay cautious. In times of AGM, S&P department make contact with the law enforcing agencies and make sure safe environment for everybody.

Also they hire outsourced guards and other equipment for ensuring strict safety in the meeting area. In the EGM (Executive General Meeting), S&P department also provide required security services and ensure everything runs properly.

➤ **Administer protocol support**

**I. Ensure the protocol of Board Directors in every board meeting, EC meeting etc.**

In every month the Board directors meet together couple of times to settle down different agendas and discuss other issues related with the Bank. Also in the Executive Committee meeting different types of decisions are taken and in times of these events, S&P department provide protocol facilities.

**[Section 4.1.6] - Cash In Transit (CIT) Operations**

It is widely observed that most of the private Banks' of Bangladesh perform their cash transit duty through outsourced security support providers. As The City Bank Ltd. has 112 Branches & 240+ ATM Booths which relates major money transaction & feeding ATM Booths. All of the Branch & ATM Booths has a limit of maintaining a prefixed amount for banking transactions. At the end of each working days all the branches has to remit their extra amount of balance to the Principal Office branch for safekeeping as well as for feeding to the ATM Booths' as per Bangladesh Bank circular. This cash carrying requires extensive caution & effort and for that purpose the S&P dep. has contracted outsourced vendors for providing CIT support day to day basis. Though the Bank runs the CIT operations in a shorter length but most of the time the solution is the outsourced service providers.

**[Section 4.1.7] - Investigation Operation**

Investigation operations are another major concern of the Security & Protocol department of The City Bank Ltd. In recent days some of the incidents took place in various locations of the Bank which are more likely miscreant incidents, theft attempt as well as other sort of occurrences as a result of duty negligence of security guards'.

In these types of incidents security officials from the S&P dep. do the site inspection & take necessary measures. Also based on the overall scenario they prepare an investigation report with necessary details for official record. In addition security officials' propose certain steps which can be executed to minimize the risk and avoid the risk of repeating same sort of incidents in future.

### **[Section 4.1.8] - Control Room Operation**

Security & Protocol department has introduced a security control room at the Head Office located at Gulshan-2 for 24 hours security solutions. The core purpose of introducing the control room was to provide one stop security solutions 24 hours. as per the Standard Operation Procedure for security control room, there are few major areas which are mostly related with ensuring synchronized connectivity within all City Bank installations in terms of security related information, communication, resolution as well as timely actions.

According to the instructions of Bangladesh Bank, security control room stays operational 24 hours so that any sorts of unwanted or reckless incidents occurring in any City Bank locations can be acknowledged by the higher officials instantly. Based on the information, control room officials' contact with concerned officials to solve the problem. A specific contact number is dedicated under the Security Control Room and the number is circulated among all CBL installations so that any official or security personnel can contact on that number and report about any sort of incidents.

Likewise the customers' can contact on this number if they face any problem like ATM card captured in the ATM machine. Even if any incidents or accidents like fire hazard, miscreant activity or security threat is observed at the surrounding area of any CBL locations, security guards' contact with the control room and report those incidents for necessary actions which helps the organization to be responsive most of the times.

Besides that if any client face any problem while doing ATM transactions, they ask the on duty security guard and the guard can contact with the control room for probable solution and if that can not be done then inform the client to contact at City Bank Call Center for appropriate solutions.

Also on regular basis they communicate with the security personnel deployed at various City Bank locations to check on the installation's status as well as notify them if there is any update for circulating among all the locations.

### **[Section 4.1.9] - Front Desk Operation**

Front Desk Operation is another area of concentration operated under the Security and Protocol department of The City Bank Ltd. Though front desk is only operated and maintained only in Head Office but this also carries significance in day to day operations. The core work of front desk is to direct visitors' and guests to the concerned employees' working in Head Office as well as provide assistance to them. Every working day so many visitors' and guests' come to Head Office for different sorts of work and it's the duty of front desk officials' to collect necessary information about every one of them and direct them to concern employee. For security purpose City Bank has issued visitor cards and front desk officials issue those cards to visitors' for authorize access. Besides that front desk officials welcome important guests and accompany them to their desired floor. This operational segment also prevents unauthorized access inside the Head Office and contributes in ensuring safety measures inside the office premises.

## [Chapter – 5] Findings of the study

- ✚ All the services of The City Bank Limited can be categorized in to four factors. The four factors are- reliability, responsiveness, assurance and tangibles & empathy.
- ✚ The concept of individual Security Operations in a Banking organization is getting introduced recently in our country. Even after that the S&P Dep. of The City Bank Ltd. is performing their day to day operations with sincerity & success with insufficient manpower.
- ✚ Being a part of back office S&P Dep. perform their assigned job with absolute professionalism and ensure the safety & security of all the CBL properties along with its employees are keep safeguarded all the time.
- ✚ As a support wing under the GAD division, S&P Dep. and its officials are always stay upfront on any event or incident. To ensure stable secure environment in between the employees inside and outside as well as executing the operations with accuracy, officials of S&P Dep. Are always committed.
- ✚ Branches are responsible for bringing business & customers to the Bank and enlist them in Banking with City Bank. But it is the duty of S&P Dep. to ensure safeguard of customers' assets & deposits to maintain the trust & bonding between the bank and its customers'.

## [Chapter – 6] Limitations

- ✚ The major limitation of the study is in my research I have used convenience sampling technique, so the potential sources selections are biased.
- ✚ **Confidentiality of data** was another important barrier that was faced during the conduct of this study. Every organization has their own secrecy that in not revealed to others. While collecting data on The City Bank Ltd, personnel did not disclose enough information for the sake of confidentiality of the organization.
- ✚ **Rush hours and business** was another reason that acts as an obstacle while gathering data.
- ✚ The findings of the survey are based on responses in The City Bank Ltd. Head Office located in Dhaka City only. The results may not reflect the same outlook for other branches of CBL outside Dhaka.

## [Chapter – 7] Recommendation

The City Bank Ltd. always believes in customer relationship and the customer always expect much more higher than to the others. The vision of the Bank is The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences. So it is very important for the Bank that they should seriously focus on the customer. Though it is no doubt Bank is providing its services with the prime concerning to the customer but still the manpower it has need some trainings to understand their customers' psychology. Besides business it is also important to focus on the overall safety & security measures of the Bank as clients deposit their assets for safeguarding under Bank's custody. Hence as the custodian of clients' property Bank constantly focuses on bringing business but it is also very important to ensure they are fulfilling their custodian role with great caution. To fulfill that purpose, higher management of the Bank should focus on empowering the Security department with greater authority & budgetary sanctions for upgrading the existing operational methods. Likewise customers' also feel safe & interest for trustworthy relations observing the concern of the Bank to ensure safety measures of the Bank. Bank can also conduct survey among the employees as well as the clients about the risk factors they may feel in terms of security of every location so that customers along with the employees can share privileged service and it will also make the customer feel important.

## [Chapter – 8] Conclusion

It was a great pleasure for me to make a research in “The City Bank Limited”. Since without practical exposure, it may not be possible to compare the theory what one has learnt with practical application. And it is well established that theory without practice is blind. The main focus of the report was identifying and gathers an overall idea about security department’s functional assessment of The City Bank Limited.

Out of the above discussion a conclusion can be drawn after saying that, the present practice & procedure is quite well but as the customers of City Bank expect a lot from the Bank, Bank have to compete with itself. It would be great opportunity of the Bank if it focuses on some factors like responsiveness, assurance, reliability & safety, they can achieve positive results both in terms of doing business & bringing business.

## C. References

- [www.thecitybankltd.com.bd](http://www.thecitybankltd.com.bd)
- **Income Statement (2012) of The City Bank Ltd.**
- **MIS system of General Admin Division**

## D. Abbreviations

ATM	- Automated Teller Machine
ATAS	- Automated Time Attendance System
A/C	- Account
Asst	- Assistant
AR	- Asset Ratio
AD	- Authorized Dealer
B/BA	- Bangladesh Islamic Banker's Associates
BIMA	- Bangladesh Institute of Bank Management
BEPZA	- Bangladesh Export Processing Zone Authority
BAFEDA	- Bangladesh Foreign Exchange Rates Association
BE	- bill of exchange
Br	- Branch
B.R	- Branch Rate
CC & I	- Chief Controller Import
CB	- Central Bank
CII	- Council of Islamic Ideology
CAMEL	- Capital, Asset, Management, Earning & Liquidity.
CRR	- Cash Reserve Ratio
CIB	- Credit Information Bureau
CR	- Current Ratio
CA	- Chartered Accountant

DP	- Demand Promissory Note
EXP	- Export
EPB	- Export Promotion Bureau
EPO	- Export Policy Order
ERC	- Export Registration Certificate (Act 1950)
FR	- Fixed Deposit Receipt
PER	- Foreign Exchange Regulation (Act 1947)
GDP	- Gross Domestic Product
GNP	- Gross National Product
HRM	- Human Resource Management
HO	- Head Office
IMP	- Import
IPO	- Import Policy Order
ID	- International Technology
LR	- Liquidity Ratio
Ltd.	- Limited
L/C	- Letter of Credit
MIS	- Management Information System
NGO	- Non Government Organization
OBC	- Outer Bills for Collection
PVT	- Private etc.
GAD	- General Administration Division
ID	- Infrastructure Development
IM	- Infrastructure Management
LS&IM	- Logistic, Store & Inventory Management
S&P	- Security & Protocol