



Inspiring Excellence

**BUS 400**  
**Internship Report On**



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## Letter of transmittal

April 20, 2016

To

Mr. MD. Rezaur Razzak

Associate Professor, BRAC Business School

BRAC University,

Mohakhali, Dhaka

**Subject: Submission of Internship Report.**

Dear Sir,

I am very pleased to submit this report, which has been prepared for the requirement of the course BUS 400. The report has been compiled as per your requirements, and with those set by the host organization. These three months of the internship program helped me to learn a lot. It helped me to learn the practical implementation of the theories as well. This project is based on the experience I have gained during my internship period in LankaBangla Finance Limited.

The entire report is based on my practical experience in the organization. I have tried to provide what I have learned throughout my internship program conducted during last 3 months. In spite of the various difficulties faced while preparing this report, I have tried to be as thorough as possible. If you need any further elaboration on any issue, I shall be very glad to oblige.

Yours Sincerely,

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Al Mohaymenul Alhay

ID: 12304022

## Acknowledgement

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I would like to start this research paper by acknowledging my gratefulness to the almighty Allah; without His blessings, I would not have been able to accomplish this report. I would also like to acknowledge and convey my heartfelt gratitude to the following people, for their continuous guidance throughout the completion of this report. First of all, I am deeply indebted to my honourable Faculty Adviser, Mr. MD. Rezaur Razzak, who has guided and supported me with sincerity and patience throughout the whole work. Without his guidance, preparing this report would not have been possible. Finally, I would like to express special gratitude to my internship supervisor Mr. Shamim Al Mamun, VP and CFO, LankaBangla Finance Limited. It was his encouragement, patience and valuable feedback that enabled me to complete this report. Also I must mention his name again, for whom I was able to do this internship smoothly and perfectly.

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## Executive summary

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The report I am submitting here is on LankaBangla Finance Limited which is one of the best non-banking financial institution in the country. The main purpose of this report was to demonstrate the internship experience which would help me to understand the functionality, efficiency, and its effectiveness of the industry as well as the organization. But to properly do this, I have conducted internal analysis. In conducting the analysis, I have been able to determine the core competencies which are: strong customer base, specialized service and quality employees. For last three months I worked in this organization and learned many things. I asked for new things and at the same time I tried to understand the overall procedure of the company. This report also enlightens my personal development, lesson learnt from internship, difficulties faced, difference between expectation & reality and above all its influence in my career.

Some of the recommendations I have come up with for the betterment of interns. The organization can hire the interns at the same time and can put them into the departments as per their competencies. They should make an induction procedure for the interns. This would help the interns to understand the organization at glance and as well as can grab the idea about working procedure.

## Introduction

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This report is an Internship Report prepared as a requirement for the completion of the BBA Program, BRAC University. The primary goal of internship is to provide the job exposure to the student and an opportunity to implement theoretical knowledge in real life situation. The purpose of the report is to demonstrate the experience of the twelve weeks internship program and analyze the activities, performances and other business affairs of LankaBangla Finance Ltd. Thus, all practical information used in this report is more or less collected through the day to day orientation.

The report will attempt to present LankaBangla Finance Ltd. since its inception with a brief introduction of its sponsors. Apart from the internal practice and company philosophy, a brief introduction will be provided on the industry as a whole and the major products of LankaBangla Finance Ltd. The report would be focused on identifying the current market scenario of the company along with its different departments' role. Lastly, an attempt will be made to summarize the learning experiences that have been gathered during the internship program.

## Organizational Overview

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LankaBangla Finance Limited (LBFL) a joint venture financial institution established with multinational collaboration is in operation since 1997 having license from Bangladesh Bank under Financial Institutions Act, 1993 with its head office at Safura Tower (11<sup>th</sup> floor), 20, Kemal Ataturk Avenue, Banani, Dhaka 1213. Technical support provided by Sampath Bank Limited, Sri Lanka has been working as a catalyst to emerge LBFL as most innovative financial solution provider strictly in compliance with the rules & regulations of Bangladesh Bank. Later in 2006 company listed its shares in DSE and CSE. Today LBFL is a leading and diversified financial service provider company in Bangladesh with its highly motivated employees, strong shareholding pattern, and friendly and dynamic corporate style working culture.

Under the broadest umbrella of products and service offerings, LBFL is the lone financial institution to operate credit card (MasterCard and VISA) and also provide third party card processing services to different banks in Bangladesh. LankaBangla is a primary dealer of government securities since November 2009. The company got listed in both of the bourses of country i.e. DSE & CSE in 2006.

### **Milestones of LankaBangla Finance Limited**

- Incorporation of the Company 5th November, 1996
- Commencement of Business 5th November, 1996
- Registration of First Subsidiary (LankaBangla Securities Limited) 3rd July, 1997
- Licensed as Financial Institution by Bangladesh Bank 30th October, 1997
- Signing of First Lease Agreement 30th March, 1998
- Issuance of First Credit Card 16th August, 1998
- Launching of MasterCard 5th September, 2005
- Listing on Dhaka Stock Exchange 17th October, 2006
- Listing on Chittagong Stock Exchange 31st October, 2006
- Trading of shares in Stock Exchanges 1st November, 2006
- Commencement of Operation of Chittagong Branch 10th February, 2007

- Registration of Second Subsidiary (LankaBangla Asset Management Company Ltd.) 16th July, 2007
- First disbursement of Domestic Factoring 11th December, 2007
- First disbursement of Mortgage Loan 18th February, 2008
- Commencement of Operation of Sylhet Branch 27th April, 2009
- Licensed as Primary Dealer 23rd November, 2009
- Issuance of First VISA Card 24th November, 2009
- First Participation in the Auction of Govt. Securities as Primary Dealer 1st December, 2009
- Registration of Third Subsidiary (LankaBangla Investments Ltd.) 29th March, 2010
- Approval of Right Issue by SEC 31st January, 2012
- Signing of Agreement with Leads Corporation for Bank Ultimus (CBS) 10th January, 2012
- Commercial Launching of Khatungonj Branch, Chittagong 8th March, 2012
- Commercial Launching of Narsingdi Branch 28th January 2013
- Commercial Launching of Comilla Branch 3rd February, 2013
- Commercial Launching of Jessore Branch 13th February, 2013
- Commercial Launching of Banani Principal Branch 12th November, 2013
- Commercial Launching of Dhanmondi Branch 11th December, 2013
- Contact Centre Launching 21<sup>st</sup> January, 2014
- Commercial Launching of Uttara Branch 3<sup>rd</sup> March, 2014
- Commercial Launching of CDA Branch 25<sup>th</sup> May, 2014
- Zero Coupon Bond Issue 15<sup>th</sup> December, 2014
- Commercial Launching of Motijheel Branch 23<sup>rd</sup> December, 2014
- Commercial Launching of Mirpur Branch 29<sup>th</sup> January, 2015
- Commercial Launching of Bogra Branch 24<sup>th</sup> May, 2015
- Commercial Launching of Barisal Branch 24<sup>th</sup> June, 2015

#### **A. Vision**

To be the nation's most sought after facilitator in creating, nurturing and maximizing value to the stakeholders, the society, the environment, and thereby, GROWING TOGETHER.



## **B. Mission**

- Be a growth partner of our customers ensuring on time financing and superior experience.
- Maintaining a culture of meritocracy in the DNA of the company.
- Be sustainable and ensure quality returns to our valued shareholders;
- Uphold efforts to develop our community.

## **C. Core values**

LBFL have strong values that are well embedded in our culture. They believe that the following values will help us deliver our strategy.

- Cherish a sense of ownership
- Be customer centric
- Grow as a team
- Act with integrity & professionalism
- Deal with respect

## **D. Core strengths**

LankaBangla Finance Limited has excellent strategic plan regarding their strength. They have some extra-ordinary people occupying high positions as well as midlevel managements are also efficient. Most of the employees including MANCOM (Management Committee) are either holding professional degrees or highly educated in their respective field. Their strong client based mentality and customer centric works has shifted them to achieve the recognition as one of the best financial institution of the country. They have team playing attitude and every team is capable of meeting their target and as well as maintaining the high standard of the organization as a whole.

## **E. Core competencies**

The core competency comes when the strength of the company meets the four criteria which are valuable, costly to imitate, rare and non-substitutable. If the strength meets these criteria

then these option will give the company the competitive advantage. This competitive advantage is what distinguishes the company from the rest of the competitors.

Under this tree LankaBangla Finance Ltd. has the most valuable resource as Card Division which no other organization has. LBFL are the pioneer in issuing Visa & Master Card to other Banks and Financial Institutions. This is costly to imitate, rare and obviously non-substitutable.

Human resource is another valuable entity for the LBFL. All the employees are loyal to the organization and most of them are here for long years. Now a day, new recruited members are quite happy than their previous job fields. These are the core competencies of LBFL.

#### **F. Commitments to the clients**

LankaBangla Finance Limited has strong customer centric attitude and business mentality. They always give preference to their clients first. They try to maintain a loyal and pleasant relationship with the customers as they believe customers are the king. They have well-built CRM (Customer Relationship Management) team to communicate with the customers in all aspects. Other than this, each and every department is also prudent regarding maintaining a healthy relation with the clients. Each year LBFL gives handsome dividend to its shareholders. Its shareholders are always pleased as they were in the past. LBFL is spreading its umbrella in an efficient way and grabbing the market gradually. If they can hold this up rising tendency then in no time they can be the best in the industry as a whole.

#### **G. Product and Services of LBFL**

LankaBangla Finance Ltd. has diversified products in terms of financial market. They offer all range of services which demands the industry from its institutions. These are as followed;

##### **Corporate Finance**

- Lease Finance
- Term Finance
- Factoring
- Project Finance
- Bridge Finance

- Club Finance
- Work Order Finance
- Revolving Finance
- Corporate Advisory Services
- Short Term Loan

### **Retail Finance Service**

- Auto Loan
- Home Loan
- Personal Loan
- Short Term Loan against Deposit
- Mortgage Loan (for any purpose)
- Credit Card

### **SME Finance**

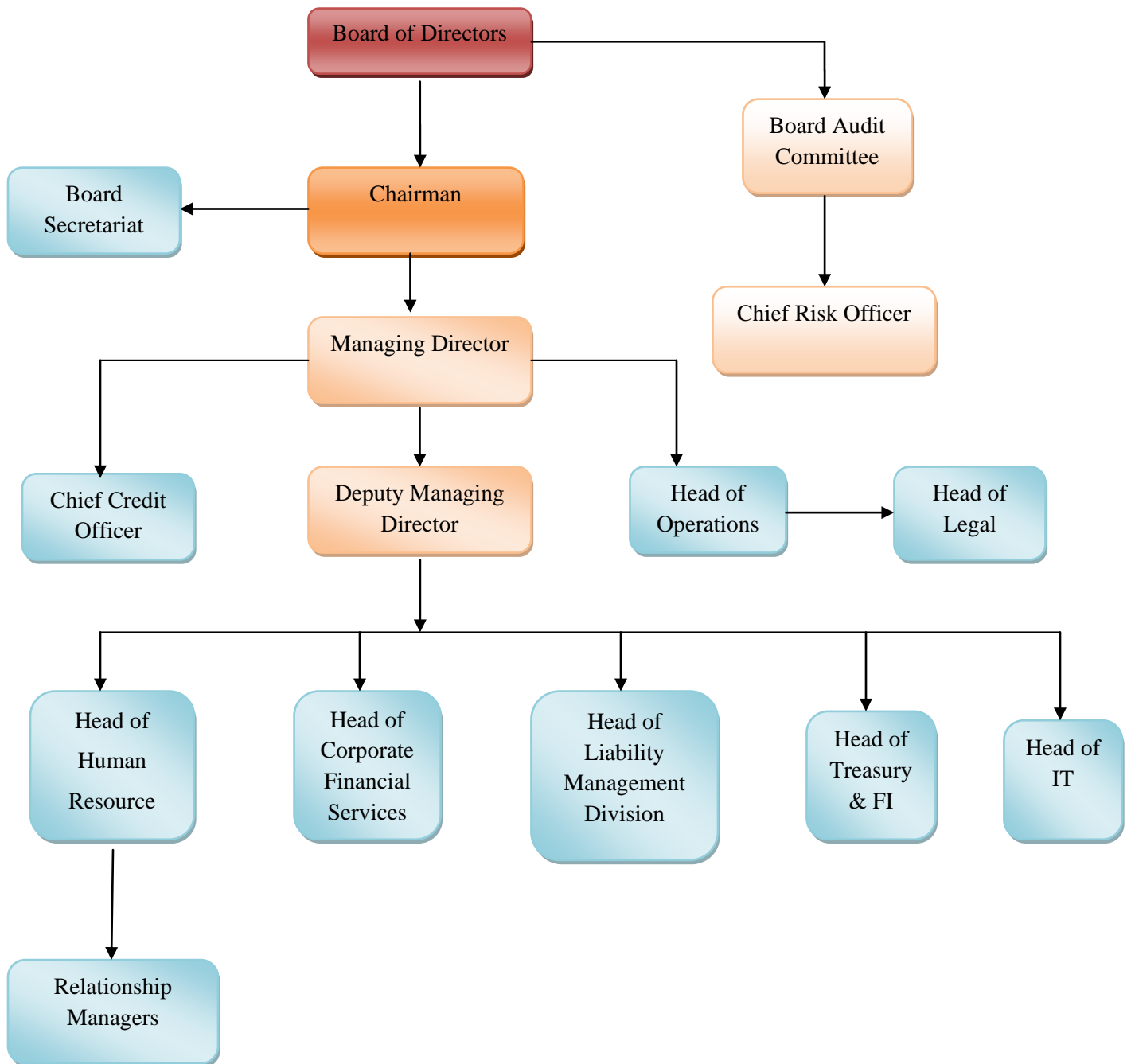
- Small Enterprise Finance
- Medium Enterprise Finance
- Women Enterprise Finance
- Commercial Vehicle Finance
- JICA SME Finance

### **Deposit Scheme**

- Classic FDR
- Periodic Return Term Deposit
- Double Money Term Deposit
- Deposit pension Scheme

### H. Organizational structure

The following chart represents the management structure:



## **I. Major functional areas**

There are different divisions at LankaBangla Finance Limited. Each of them has different functions and all of the divisions are major in functioning. These are listed below:

### **1. Human Resource Division**

Human Resources Division of LankaBangla Finance Limited is established to manage employment lifecycle of the employees starting from strategic human resources planning to separation from the Company. HR Division stands to ensure right fit for the right position, to take human resources development initiatives according to the needs assessment and also to devise retention strategy and most importantly to create performance driven culture across the company.

In 2014, HR Division was focused on employee engagement activities, restructuring of compensation and benefits, developing HR Policies, updating Standard Operating Procedures (SOPs), developing employees through in home and abroad trainings, signing service level agreement (SLA) with other Divisions.

### **2. Operations division**

Operations Division takes the ownership of all activities commencing after establishment of a relationship with the customer either in the form of obtaining a loan or opening a deposit or liability account. The operating activities encompass all asset and liability products like corporate finance including factoring of accounts receivables, retail finance including home loan, auto loan, personal loan, credit card, SME finance, retail and corporate deposit, bank borrowing, call loan, capital market investment, etc.

#### **I. Asset Operations Department**

The unit deals with CIF (Customer Information Folio) Completion & Validation, Account Set-up, Security & Charge Documents Preparation, Asset Acquisition, Pre-Appraisal Documents Authentication Check, Post Appraisal Documents Authentication, Disbursement, Execution, Follow-up of pending documents, Post-dated Cheque, Management and Insurance of Assets under Security or Lease, safeguarding of all documents.

## **II. Legal Affairs Department**

The unit looks after Security & Charge Documents Vetting, Property Documents Vetting, genuineness check of Property Documents, providing legal affairs on the matters of the company, etc.

## **III. Collection & Monitoring Department**

The unit looks after post disbursement activities like monitoring, collection, early alert raising, etc. until settlement through regular due date and overdue status reminders vide SMS, e-mails, letters, telecommunications, meetings, discussions, visits, etc.

## **IV. SAM (Special Asset Management) Department**

For managing NPL cases, a dedicated unit is in place to directly monitor, put into action and intensify recovery and collection drives through dedicated internal recovery officers and also third party collection service providers, where necessary. Legal Affairs supports SAM Unit with the assistance of leading law firms of the country to ensure all out legal actions for collection.

## **V. Liability Operations Department**

It deals with Term Deposit (TDR) accounts opening, interest servicing to depositors, loan against TDR, customers' statements, tax certificates and other query servicing, pre-encashment/ maturity request processing, settlement management, etc.

## **VI. Treasury Operations Department**

It deals with treasury back office activities related to day-today treasury deals, call money market operations, facilities taken from other banks and financial institutions, capital market investment and also primary dealership operations.

## **3. Finance & Accounts Division**

For ensuring safe, secure, stable & effective financial activities, Finance & Accounts division of LankaBangla Finance is operating with utmost efficiency and professionalism under the direct supervision and guidance of the Chief Financial Officer (CFO). This division provides various

financial information to internal and external stakeholders necessary for important decision making. The team working in finance & accounts division consists of knowledgeable, proactive, intelligent and dedicated members who have proven track-records of rendering successful and smooth financial operation with due enthusiasm and commitment.

Finance and Accounts Division is comprised of 3 major departments which are:

- I.** Financial Reporting and Budgeting
- II.** Business Finance
- III.** Credit Card Accounts

### **Financial reporting and budgeting department**

- The Financial Reporting and Budgeting Department is engaged with a vast schedule of financial operations & information which includes the following major responsibilities:
- General financial transaction recording, preparation of financial statements, budgeting and budgetary control, and development of financial and tax strategies.
- Preparation of financial statements on a monthly, quarterly, half-yearly and annual basis. Providing final analysis and subsequent reporting to the Management and the Board.
- Preparation, controlling, monitoring, and analysing budget related issues.
- Focusing on controlling and monitoring of all types of financial payments and payment of related activities.
- Ensuring timely submission of various statements with appropriate status in prescribed format to the regulators.
- Ensuring accuracy of all bank balances, including overdraft accounts, through proper reconciliations.
- Ensuring TAX and VAT compliance.

## **Business Finance Department**

The Business Finance Department broadly deals with the management information of business activities and operations. It incorporates various performance measurement methods to delineate the efficiency with which the business divisions operated, thereby ensuring effective decision making and control for the overall organization.

Some major responsibilities of the Business Finance team are as follows:

- Assist in monitoring the implementation of strategic business plans.
- Developing performance measures that support the company's strategic direction.
- Analyse the financial health of the organization by using the necessary performance management tools and generating reports for management on any deviations and discrepancies.
- Providing necessary MIS and analysis to top management and the Board for effective decision making.
- Maintaining liaison with business teams whereby required business data is received, necessary for report preparation.
- Monitor the performance of sales staff and provide performance reports for management review.
- Prepare branch performance report for each operating branch.

## **Credit Card Accounts Department**

Credit Card Accounts Department deals with vast number of credit cards data and ensures proper financial treatments with regards to credit card transactions. The team oversees financial activities of two types of cards: VISA and MasterCard.

Followings are the major responsibilities of the Credit Card Accounts department:

- Daily reconciliation of cardholders' payments with the help of the designated card software.
- Attending to rejected payments through MasterCard & VISA.



- Conducting the required activities of preparing Bank Reconciliation statements, necessary suspense accounts, collection journal accounts, etc.
- Ensuring smooth activity through timely placement of cardholders' post-dated cheques to the Bank, and checking commission for reserve collection.

#### **4. Liability Management Division**

Liability Management has adopted the strategy to reduce bank borrowing dependencies by increasing core deposits and to balance the heat of extreme volatility of money market. In this regard two separate units have been formed:

- I.** Retail Liability
- II.** Corporate Liability

##### **Retail Liability**

The core objective of Retail Liability Department is to focus on retail deposits. Different Liability products are being offered to customers to cater their requirements. Considering the nature of retail clients and to provide the best customer service through strengthening the relationships, a number of separate retail deposit teams consisting of 300 product marketing officers have been deployed throughout the branches all over Bangladesh. All members of the teams work under predefined monthly targets.

##### **Corporate Liability**

LankaBangla Finance welcomes the opportunity to establish relationships with corporate clients. Over the years they have received large deposits from various corporate houses which benefited LBFL to enrich their portfolio. They understand that their corporate clients seek qualified and committed financial partners for investment of their funds. Their endeavour to reduce bank borrowing dependencies has been facilitated by collecting large corporate deposits. In this regard they have formed a separate corporate team with professional Relationship Officers who are concentrating solely on providing RM based services to corporate houses.

## **5. Treasury & FI**

Treasury is a financial hub which operates as a financial clearing house for all other parts of the organization. Treasury ensures the availability of funds at the right time, right place at the possible minimum cost. In LankaBangla the Treasury & FI division is mainly responsible for the Balance Sheet management.

Treasury & FI division is internally structured in four major units, namely

- Asset Liability Management Unit,
- Money Market Unit,
- FI & Central Bank Dealings Unit and Capital Market Unit.

Treasury performs its responsibility under two broad heads; Treasury front office and treasury mid office

## **6. IT Division**

Information Technology (IT) Division is steered by the Head of Information Technology (IT) Division under the supervision of the Managing Director. The Deputy Head of Information Technology (IT) Division, who reports to the Head of IT, supervises all the departmental activities.

The main scope of function for this division is to provide all kind of technological support, which includes but not limited to hardware, software, banking applications, network infrastructure to the users to fulfil the organizational business needs and to cope with the future growth.

## **7. Credit Risk Management Division**

In compliance with Enterprise Risk Management strategy, LankaBangla has established an independent Credit Risk Management Division which is separate from business and operations divisions. All credit proposals are independently assessed – different risk factors and mitigation plans are identified in line with company's Board approved credit policy. Any findings, be it positive or negative, relevant to make note of, is also highlighted for perusal of the approving authority for consideration.

## My tasks and contribution to the respective organization

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As an intern I had a very limited task. I was assigned with day to day activities. Sometimes on a regular basis of work as making entries of the Un-Dated Cheques (UDC), Credit Cards Vouchers. Apart from these I also did the reconciliation which is most common job of every financial institution. These regular assignments and some reconciliation have certainly made a little contribution to the organization.

I also got a chance to work on the petty cash sections like creating the MIS of petty cash calculation in the past months. This was totally a MS Excel based task and I was able to do it nicely. Beside these I had the regular job of maintaining the timely postings Card vouchers.

## Lessons learnt from internship

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Internship is a phenomenon which is created for the fresh graduate students as a part of their graduation program for the development purpose. Under this developmental aspect I came across many things. I have developed myself over last 3 months. I have become more punctual and professional. The confidence level have raised a lot and understood the self-motivation. Self-motivation matters a lot in corporate world as most of the time stressful situation occurs and people around watch to see how one can deal with these difficult time. I also learned about the office culture and professionalism which is very important for any kind of work. Maintaining professionalism is really big deal in corporate world. This internship has broaden my view that asking for help from the colleagues is not a matter of discredit but that makes a strong bonding as it creates a pen picture to others that I have the willingness to learn and work perfectly. Theoretical knowledge becomes the real one which is shown in internship program. The internship program is the entrance to the real world. I have learned a lot of lessons from my internship program at LankaBangla Finance Limited.

## Personal development

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I have developed the following skills by my initiative and with the support of my helpful colleagues:

- **Practical Knowledge of NBFI:** Till my internship, I have only learnt about banking and non-banking financial activities through different academic courses, however from such internship I got the opportunity to experience all these academic theories practically.
- **Communication Skills:** As an intern, I have successfully dealt with people from various backgrounds. It has enhanced my communication skill to a great extent.
- **Team Skills:** I have also achieved team skills as all the tasks are separated from different division. Each had different team of interns, employees and managers as well as different target to achieve. Such experience has sharpened my ability to work in a team environment.
- **Ability to Work under Pressure:** There was time when I had to handle multiple tasks at a time under severe pressure and strict deadlines. This has taught me how to prioritize my workload and work effectively and efficiently.
- **Corporate Culture:** This has immensely developed me as I got the opportunity to work with highly experienced and cultured people with nice corporate environment. I have learned the ins and outs of corporate culture that certainly will help me in future job field.

## Difficulties faced during the duration of the internship and overcoming them

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Throughout my internship journey during the last 3 months, I have encountered a lot of difficulties which I had managed to overcome as quickly as possible.

The very first difficulty I faced was to adjust with the environment and the people, but with the help of my supervisor and other colleagues it took very less time to be friendly with them. Even with a short conversation I was able to put a great impression about myself through my outstanding interaction skills and academic knowledge.

Another difficulty I used to face was the regulations and process of financial institution, as practical and academic knowledge was totally different. Besides this, I was susceptible to silly mistakes. However, it's really insignificant and was corrected by my supervisor. Such mistakes made my focus more particular towards my work and made me efficient.

## Differences between expectations for the internship and the actual experience of the internship

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Difference between my expectation and experience is also very significant. Before joining LankaBangla Finance Ltd. my perception was that they will give me tons of works and I can never be able to make a good relation with employees due to their extreme professionalism. However, my perception in this phase was proven wrong to some extent but not in all.

There was a trust issue since the beginning regarding handling any valuable task. Thus I had to prove myself first that I was eligible to conduct such important task as well as completing it efficiently. Through the passing days I gained their trust fully and they started to assign important tasks to me. They entirely treated me as a member of the team and at no point did they expect me to do any odd jobs or stay in the office in the later hours. Moreover, though my expectation from the organization to receive the respect of an intern was not given at the first place but I did not lose hope and got to earn it through my behaviour, work and professionalism. It taught me about the reality of life where nothing can be achieved without hard work.

## Influence of the internship in my career plans

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After conducting internship under LankaBangla Finance Ltd. my career plans has totally changed. Starting my profession life from a financial institution has shaped a lot of my perception about banking and non-banking jobs. Previously I used to think as the best jobs for any fresh graduate can only be working with MNC's. Currently I hold the perception that MNC definitely boosts a fresh

graduate's career but it is not the only sector which can gear up the career, banks and non-banking financial institutions can play a vital role in the stability of economy as well as person's life.

There are many arguments behind it. Some explanations might be:

- a) NBFIs are the most secure working places as there is very less change of de-recruitment.
- b) It offers a handsome amount of salary and basic allowances.
- c) Scope of promotion on reputed designation for excellent performance.
- d) Opportunity to communicate with people of different class and background.
- e) Social recognition.

In the last 3 months the department that has mostly motivated me to become a part of financial institution is the finance and accounts department. I have done most of the work of this department with pleasure and interest. The daily tasks were very inspirational and admirable to me along with the behaviour and knowledge of the employees of this department.

## If I had to redo the internship, what would I do differently?

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If I had the opportunity to redo my internship there are many things that I would do differently, although it has been an honour to work with an organization like LankaBangla Finance Ltd. Working in large organizations provides very good scope to achieve better knowledge and experience and having trust in my eligibility I would do my internship asking a ton of assignments and tasks that would enhance my expertise. I also would ask for diversified work in collaboration with Finance & Accounts Department.

Secondly I would also like to keep my confidence level high from the first day of the internship. So that I can bring a change in my behaviour that whenever I was inferiorly treated as I can't do that, I could defend that. In most cases I was given small jobs to do, which not only used to hurt my feelings but also questioned the academic knowledge and result I have achieved.

## Recommendation

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I would like to recommend the Human Resource Division to make a proper agenda for the Interns. They should be selected at a time and should be given induction about the overall organization. According to the intern's competency, HR might select the best possible department for the internship rather than just to fill the vacant place. They also can allow the interns to work with several departments which has proper channel with the particular department s/he has given to work with. Interns are the learners and should be prioritized as the learner of that particular institution. So, they could teach them about the software they use for their work rather than thinking of leakage of information. Operating the software can never be a threat by any interns. They should also learn how the overall process is done in back office and through software. Besides I would like to talk about the religious culture of LBFL. I think they need a different floor to perform prayer. And another thing is food court. It has become necessary to set up a food court for the employees to buy food and consume together.

## Conclusion

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A proper financial system is not only imperative in contributing to the development of that the company's profitability but also essential for the country's economy. In the end, it can be said that LankaBangla Finance Limited has been a very successful financial institution in its short tenure. Its success is a result of capable leaders, right business decisions, profitable business functions, cost-effective business departments, skilled man power and many other things. LBFL try to provide a better rate/profit to their clients. Since it is a Non-bank Financial Institution it takes some time to make the FDR instrument and to make it Encashment. LBFL offer different Liability products to reduce bank borrowing dependencies by increasing its core deposits. Working as an intern and being a part of the family was a great honour for me, the knowledge I have acquired from such organization will always be a lesson for me. I believe that such internship training will definitely help build up my career. The affection and warmth of its people I have received, I think I would have never received from any other place. It would be great pleasure for me if I again get to become to return to the organization and be a part of the family.

## Bibliography

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- LankaBangla Annual Report 2014
- <http://www.lankabangla.com/>



