



An Internship report submitted in partial fulfillment of the requirement for the degree of
MASTER OF BUSINESS ADMINISTRATION

On

“General Banking of Agrani Bank Limited”



Prepared Under the Supervision of

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Letter of Transmittal

31th May, 2016

S.M. Arifuzzaman

Assitant Professor

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Subject: Submission of internship report on “General Banking of Agrani bnak Limited” .

Dear Sir,

This is my internship report on “**General Banking of Agrani Bank Limited**”. I am submitting this report as the part of fulfilling my MBA degree. In case of preparing this report, I tried my best to make the report informative and to follow your instructions as well as the instructions. The full report is based on my practical experience in Agrani Bank, Pyaridas Road Branch. I have found the experience quite interesting and the guidance of my supervisors and with the help of all the members of all the departments. I have tried my level best to prepare an effective report.

It is a great experience for me to work with this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources. I want to thank you for your support and supervision to guide for preparing the internship report And I will be very grateful if you could kindly provide me with your valuable feedback on this study of mine.

Yours Sincerely,

Md. Hasan-Uz-Zaman

ID: 13264036

Certificate of Supervisor

This is to certify that **Md.Hasan-Uz-Zaman** student **Id-13264036**, Department of Masters Business Administration (**MBA**), Brac University, Major in **Finance**, has completed the internship report entitled “**General Banking of Agrani Bank Limited**” under my supervision as the partial fulfillment for the award of MBA degree.

He has done his job according to my supervision and guidance. He has tried his best to do this report successfully. I think this program will help him in future to build up his career wish his success and prosperity.

S.M. Arifuzzaman

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Above all, I want to acknowledge and most grateful almighty God, the most merciful blessing me with patience and tenacity of mind to complete the requirements for the degree successfully.

EXECUTIVE SUMMARY

Banks and other financial institutions play a vital role in forecasting the economic and social condition of a country. Banks in Bangladesh now constitutes the core of the country's organized financial system. Agrani Bank Limited, a leading commercial bank with 932 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state.

Customer satisfaction is very important for the reflections of the succession toward progress and expansion for any service institution. Excellence in customer service helps an organization to build a good position in the market and retain more customers. To keep the customers satisfied, ABL provides various types of service to its customers. ABL Principal Branch has three departments. These are: General Banking Department, Foreign Exchange Department and Credit Department. Through these three departments they serve their customers.

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



Agrani Bank Limited is operating efficiently with its existing products and services. In service-oriented industry, it is very difficult to set a standard rule to satisfy the customer. Several factors shape up the decision of taking the service from an organization. The services which the Bank provides to their clients are very prompt and quality one compare to other private or foreign banks. The bank made satisfactory progress in all areas of business operation. So Agrani Bank Limited is the bank which will go on in the banking sector of the world with their slogan **"Committed to serve the nation"**.

LIST OF ACRONYMS

ABL	Agrani Bank Ltd.
BB	Bangladesh Bank
GB	General Banking
CD	Current Deposit
STD	Short Term Deposit
SB	Savings Deposit
FDR	Fixed Deposit Receipts
A/C	Account
L/C	Letter of Credit
TT	Telegraphic Transfer
DD	Demand Draft
VAT	Value Added Tax
PO	Pay Order
BTB	Back To Back
GM	General Manager
DGM	Deputy General Manager
AGM	Assistant General Manager
KYC	Know Your Customer
TP	Transaction Profile



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Chapter-1

Introduction

1.1 Background of the study:

As a student of Masters Business Administration (MBA) everyone has to conduct a practical orientation in any organization fulfilling requirement of the 12 weeks internship Program. The main purpose of the program is expose the student to the real world situation. This report is done as a partial requirement of the internship program for the MBA students. This report is prepared for the internship program consisting of a major in depth study of the total banking business of Agrani bank limited. Practical knowledge is fundamental for the application of theoretical intelligence. Bearing this in mind and internship program was being included in the MBA curriculum. The goal of this analysis is to expose the student in the organizational work situation and also to provide an opportunity for applying classroom learning in practice. There are some difference between theories and practice.

1.2 Origin of the report:

This report is done by partial requirement of 3 month internship program for the MBA student of Brac University student, Bangladesh. During my internship period I joint Agrani bank limited at Pyaridas Road branch in Banglabazar, Sodorgat, Dhaka. The supervisor of the internship reports on me assigned jobs after the completion of the Internship in the respective organizations. The title of the report is “**General Banking of Agrani Bank Limited**”.

1.3 Objective of the report:

Primary objective:

- The primary objective of this report is to fulfill the partial requirement of MBA degree.

Secondary objectives:

- To find out the general banking practices of ABL.
- To find out the problems of ABL in relation to general banking especially in Bills section.
- To provide the recommendations for overcoming the problems of ABL.

1.4 Methodology:

The study methodology included observation of their work procedure, analysis of their information input forms and their output documents, face-to-face communication with the clients, interviews of relevant ABL officials.

As per study objectives mentioned, the information used in this study has been received from the following sources:

Primary sources:

- Officials record of Agrani Bank Limited (ABL)
- Face-to-Face interview with the respective personal.

Secondary sources:

- Research, brochures, and various publications of Agrani Bank Limited.
- Annual report, Official data book, Internet.

1.5 Limitations:

The objective of this study is to earn real life practical experience in banking system. It requires long time to acquire to the real experience. The lack of available of data is another limitation. Maximum of banking activity are practical. Just reading the manual is not enough. To earn practical experience, it requires working with those events.

The main limitations are as:

- Time constrain.
- Banking people are very busy. Sometimes it seems hard to get their attention.
- Lack of published limited documents.
- Some information is confidential- not open to public.

Chapter-2

Organizational Part

2.1 Introduction:

Banks is a financial institution which plays a fundamental role in forecasting the economic and social condition of a country. In the process of acceptance deposits and provision of loan, Bank creates money. The characteristics feature sets bank apart from other financial institution. A Bank can manipulate the money supply through lending and investment. Banks collect deposit at the lowest possible cost and provide loans and advances at higher cost. The difference between these is the profit for the Bank. Agrani Bank Limited is fast growing public bank. This bank is operating banking industry since 1972 and belongs to first generation bank to be incorporated since the independence of Bangladesh.

Agrani Bank Limited is governed by a Board of Directors consisting of 13 (thirteen) members headed by a Chairman. The bank is headed by the Managing Director & Chief Executive officer. Managing Director assisted Deputy Director and General Managers. The bank has 11 Circle offices, 29 Divisions in head office, 62 zonal offices and 933 branches including 27 corporate and 40 AD (authorized dealer) branches. Agrani Bank Limited is a Bank. with an Authorized Capital and Paid-up Capital of Tk. 25,000 million and Tk. 20,720 million respectively. The total equity of the bank stands at 39,570 million as on December 2015. The total operating profit of last year is about Tk.41,700 million. This bank plays a significant impact on the growth of the economy of this country.

2.2 Corporate Profile:

Name	Agrani Bank Ltd (ABL)
Genesis	Agrani Bank Ltd (ABL) was incorporated as a State owned Commercial Bank (SCB) on 17 May 2007 under the Companies Act 1994. Agrani Bank emerged as a Nationalized Commercial Bank (NCB) in 1972.
Legal Status	Public Limited Companies (Governed by the Bank Companies Act 1991)
Chairman	Dr. Zaid Bakht
Managing Director & CEO	Dr. Syed Abdul Hamid
Company Secretary	Khandaker Sajedul Haque
Registered Office	9D, Dilkusha Commercail Area, Dhaka-1000.
Authorized Capital	Tk. 2500 Crore
Paid up Capital	Tk. 2072 Crore
Employees	13,890
Branches	932
Subsidiary Companies	6
Website	www.agranibank.org

2.3 Vision:

To become the best leading state owned commercial bank of Bangladesh operating of international level of efficiency, quality and sound management, customer service and strong liquidity.

2.4 Mission:

To operate ethically and fairly within the strained framework set by our regulators and to assimilate ideas and lessons from best practices to improve our business policies and procedures to the benefits of our customers and employees.

2.5 Motto:

To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh with global presence.

2.6 Values:

We value in integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all our customers and stakeholders inside and outside the country.

Strategic objectives:

- Winning at least 6.50 percent share of deposits and 5.50 percent share of loans and advances of Bangladeshi market.
- Gaining competitive advantages by lowering overall cost compared to that of competitors.
- Overtaking competitors by providing quality customer service.
- Achieving technological leadership among the peer group. Strengthening the Bank's brand recognition.
- Contributing towards the economic well-being of the country by focusing particularly on SME and agricultural sectors.
- Strengthening research capability for innovative products and services.

2.7 Product, Price, Promotion & Place (4p's of ABL):

In this section the product & services offered by Agrani Bank Limited along with the price is briefly discuss. Besides that place of the bank and the promotional activities the bank conducts in order to attract customers are also discussed.

Product & price:

The success of a company depends exclusively on the products & services it offers with a reasonable price compared to the competitor. It is the main source to attract customers. Banks operating in the service industry & their business would become successful only when they can offer quality services to the customers within an affordable price. The savings rate in Bangladesh is one of the lowest in the world rate of domestic saving being 17.78 %.

In order to improve the savings rate, financial Institutions responsible for mobilization of savings should offer attractive Savings Schemes so that the marginal propensity to save increases. The savings do not, of course, depend only on the quantum of income but largely depend on the habit of savings of the people.

- Interest rate of Savings Deposit is 3%.
- On retail banking service Agrani Bank Limited provides.
- Depository product.
- Loans product.

For different types of Depository Products and Loans Products price is different. The products have designed in such a way that upper class to lower class all people will be benefitted. For different types of depository products, according to schemes minimum size of monthly installment shall be Tk. 500/- and multiplies of Tk. 1000/-. Maximum installment size shall be Tk. 25,000/- . Basically their products are their service which they provide to the customers.

Place:

The location of the organization plays a significant role in how the organization is performing. Before setting a location for, the organization should keep some important things in mind, especially the accessibility of the location, the target market, transportation facility, business prospectus etc.

In case of the Agrani Bank Limited., the Head Office is located in Motijheel commercial area. This is a very suitable place for business, has good transportation facility. The area is business oriented so it is possible to capture the target market. Lots of Industries & organization are located in that commercial area, so it is not too hard to attract clients.

Promotion:

ABL large number of branch's all over the country is not enough it facilities knowing the customer is important. Agrani Bank is involved various types of promotional activities. From time to time ABL sponsors cricket tournament in national level. The bank advertises on newspaper, TV, billboard etc. It also participates in social activities, for example, for the cold stricken poor people o f North Bengal. ABL also has souvenirs for example, wallet, key ring, diary, desk calendar, wall clock etc. that work as pro motional activity.

2.8 SWOT analysis of ABL:

As a financial organization Agrani bank has some strength, weakness, opportunity, and Threat to identify the strengths, weakness opportunities and treats a tool is used by me that is SWOT analysis.



STRENGTHS:

1. State owned Bank.
2. Wide image.
3. Unlimited trustiness of ABL rural people.
4. High commitment of customer.
5. Qualified and experience personnel.

WEAKNESS:

1. Most of the branch are not decorated.
2. Technology is not update.
3. Customer face huge problem of other branch cheque.
4. Most of the deposit remains idle in the bank.
5. Employee are not well trained.

OPPORTUNITY

1. High demand of credit.
2. High demand of small enterprise financing.
3. High demand of remittance facilities.
4. High demand of investment by depositing.

THREAT

1. Private bank facilities increase day by day.
2. ABL lagging behind of the technology advancement.
3. Compare to other private bank their compensation package is not good.
4. Political unrest is effect of our banking industry because every new government change rules and regulation.

Hierarchy of ABL

The bank is be managed and operated by a group of highly educated and professional team with diversified experience in financing and banking. The management is constantly focuses on understanding and anticipating customers need. The scenario of banking business is changing day by day, so the bank's responsibility is to device strategy and new products to cope with the changing environment.

Hierarchy of Agrani Bank



Chapter-3

General Banking

3.1 General banking section of ABL (Payridas Road Branch)

Every branch has some section for performing particular operation function. That's why every section perform some particular functions so that the potential customer can get service from particular section of Agrani Bank Limited (ABL), Pyaridas road branch has some section that are mentioned bellow:

3.2 Cash Section:

1. Cash received.

2. Cash payment.

Cash section is the core department for any branch of bank. The main task of cash section is to receive cash from different types of parties as well as to pay cash too different types of parties.

Sources of cash received:

- Deposit collection from different account holders.
- Receive from PO, TT, DD.
- Money receives from share application.
- Receive from PSS holder.
- Receive from FDR holders.
- Receive by selling prize bond.
- Receive from DESA and WASA bill.

Sources of cash payment:

- Interest payment to different account holders.
- Interest payment PSS and FDR.
- Meet internal disbursement (Office rent, T&T Bills, WASA bills for office etc.)
- Payment against valid cheque.
- Payment for PO, TT, DD.
- Payment for purchasing prize bond.

Register that is used in cash section:

- Payment register.
- Cash register.
- Vault register.
- Rough vault register
- Balance statement register
- DESA Bill
- WASA bill.

3.3 SB,CD, SNTD, FDR Section:

- Provide information about account opening and closing.
- Enrolling new Account.
- Posting.
- Signature verification.
- Recording of information of new account holder.
- Providing account statement etc.

Account opening is part of parcel of SB, CD, SNTD & FDR section. Several types of activities are done by those sections, such as:

- Counseling about different types of Account and procedure of account opening.
- Providing new cheque book.
- Providing different cheque book.
- Providing different deposit slip.
- Performing the activities of account opening.

3.4 General Procedure of bank account Opening:

The procedure of opening bank account differs based on types of bank account. But a general procedure most of the time, use at the time of account opening is given bellow:

- Step-1. Determining the types of account that will be opened by customers .
- Step-2. Collection of application form.
- Step-3. Full fill application form.
- Step-4. Introduction.
- Step-5. Enclosing necessary document with application.
- Step-6. Submitting of application form.
- Step-7. Collection, filling-up and submitting of SS card respectively.
- Step-8 Collection deposit slip.
- Step-9. Paying initial deposit.

3.5 Documents common to all for opening an account:

- A) Account opening form duly filled and signed Proper introduction is a must for opening an account. Signature of the introducer must be verified before opening of the a/c.
- B) Signature card 2 (copies) duly filled and introduced.
- C) Photographs (2 copies for each individual) duly attested by the introducer.
- D) Nominees 1 copy photograph duly attested.

3.6 Issuance of cheque book:

- a) Take requisition slip and verify the signature from the competent authority (Custodian of Specimen Signature Card).
- b) Be caution that the receiver is the right person to take delivery.
- c) Write: Title of the account and account number in the Cheque Book Issue Register. Take a Cheque Book on the basis of the series mentioned in the Cheque Book Issue Register.
- d) Record account number on each leaves and on the account slip write title of the account,

issuing date and round seal and get it signed by an authorized signatory.

- e) Record cheque series on requisition slip.
- f) Deliver cheque book after receiving signature on the register.
- g) Requisition slip is sent to the computer department for posting. number of cheques.
- h) After posting be kept in the concerned file as per serial.

3.7 Clearing section:

A Bankers clearing house is an autonomous institution having its rules and regulations for admission of members and sub-members of the conduct of clearing. Clearing is a mechanism through which claims and counter claims of the clearing house members (banks) on account of cheque, drafts, bills, pay orders etc. drawn on each other deposited by customer for collection and settled daily. In the other words, a clearing house provides a mechanism by which varies bankers exchange local cheque draft etc. drawn on each other which are receive by them from their collection for customer. Under the clearing system reciprocal claims of one bank against others are off set and only the net balance or difference between receipts and payments are settled by drawing on the account of the debtor bank maintained with the Central Bank.

Clearing department:

This department is three main jobs-

- Outward cheque clearing.
- Inward cheque clearing.
- Attending house

Outward clearing:

Outward cheque are the those cheque which come from another bank to the names of ABL account holder. To collect money from the ordered person, the cheque of different bank comes, which is known as outward cheque clearing. Clearing as the account holder wants to claims the cheque account through its bank. The whole procedure of claiming is done by the clearing house of Bangladesh bank.

Responsibilities of Clearing Officer for outward cheque clearing:

- Must be checked whether on the outward cheque crossing seal has been given clearing seal and with proper endorsement seal.
- Computer posting of the cheque.
- Examine with the computer's posting that the total number and total amount of outward cheque matches with the registry book.
- Separation of cheque for the deposit slip.
- Posted cheque's print out.
- Copy of computer's posted cheque in to the floppy disk.

Inward cheque clearing:

It is the opposite flow of outward cheque clearing, Here ABL customer draw cheque for the other banks account holder. That bank will same thing to clearing money ABL with same procedure. At the time of inward cheque for clearing the initials thing must have to be cheque like- whether the banks have given the clearing seal, endorsement seal and branch seal. Sometime, when some valued customer's drawn cheque comes in ABL's Satmasjid road Branch, that time, if for any reason the Bank employees find out any difficulty in passing their drawn cheque, then they inform their valued customer about the problem. The difficulty may be like- signing problem, insufficient fund, etc, reason may occur. So, then their valued customer may try to sought out the problem about drawn the cheque. It is informed because if any valued is having insufficient fund for his drawn cheque then open those customer comes to the bank to deposit the money which they have drawn their party.

As informing the valued customer about their cheque problem , helps to bank to less their return cheque quantity as much as possible which is important for any bank to improve their bank image in to the society and also it helps to improve a good relation ,especially with their valued customer.

Responsibilities of Clearing Officer for Inward Cheque Clearing:

- Need to match the banks customer signature with the inward cheque signature.
- Do the customer are having sufficient fund for their cheque payment.
- Date (Advance date cheque will not be passed).

- Amount in figure & inward need to be same.
- Computer posting of the cheque.
- Examine with the computers posting that the total number and total amount inward cheque match with the register book.
- At last officer need to be aware that do any of their customer have announced any stop payment or not.

Cost of clearing:

The collection of cost need to vary with the distance and ABL does not charge within the Dhaka city or within the distric. But when anyone issue cheque of ABL without having enough money in the account then the clearing department fine tk.100 for it. Above , the whole process are outward cheque clearing in the ABL. After which the outward cheque go to Bangladesh Bank clearing house for further process, from where ABL comes to know which are the cheque honored and which are dishonored.

Return cheque penalty:

The cheque which will go return for not having sufficient fund in that particular customers account. ABL charge TK.25 as penalty from that customer accounts money. But if this TK.25 is not available into that customer bank account then this penalty would not be charge, this penalty will be dismiss.

Attending House:

Local bills for collection (LBC): Here, the transaction took place within the local zone. Like in Dhaka City - suppose, a customer has account in Gulshan Branch but that customer has presented a cheque in Motijheel Branch. For the online facility, the customer can withdraw the money from Motijheel Branch but the transaction will be as follows:

IBTADebit

Customer account.....Credit

As IBTA means Inter Branch transition account that is why from this IBTA the Motijheel Branch will draw the cheque for that Gulshan Branch's customer and will make that customer account credit by making IBTA debit.

OBC (Outward Bills for Collection)

If any cheque from other district comes to the Dhaka Branch then this OBC take place. Suppose, from Rupali Bank's Chittagong Branch a cheque has come to the ABL's Narayanganj Branch then in this case OBC will take place.

3.8 Sanchaypotra Section:

Agrani Bank Limited works under the guideline of Bangladesh Bank. So Principal Branch has separate section for issuing and payment of different types of sanchaypotra such- Paribar, 3 month profit basis etc.

3.9 Fund Management Section:

This section collects fund from Bangladesh Bank and Sonali Bank Limited on demand of their other branches and sends issue TT of this.

3.10 Account Section:

General functions performed by the account section:

- a) Sorting of vouchers.
 - b) Audit of daily transactions.
 - c) Preparation of Extracts (daily) to send H.O.
 - d) Preparation of Thursday position.
 - e) Preparation of Daily Statement of Affairs.
 - f) Preparation of Consolidated Statement of Condition - Profit & Loss (Monthly)
 - g) Preparation of Statement of SBS - 01 (Monthly to H.O.)
 - h) Preparation of Statement of SBS - 02 (Quarterly to H.O.)
- Preparation of Voucher for depreciation

3.11 Remittance Department:

- **Demand draft (DD).**
- **Telegraphic transfer (TT).**
- **Pay order(PO)**
- **Pay slip (PS).**

Demand Draft (DD):

DD is an order in issuing bank to another branch of the same bank to paid specific sum of money to payee on demand. Actually it is the payment from the order branch which another branch is same bank is performing. DD is generally remit fund outside the clearing house area of issuing branch. For many reasons this DD is maybe used one of the main reasons maybe that if the payee is a supplier. So, suppose Mr X lives in Sylhet and he is a supplier whose buyer Mr Y lives in Dhaka for which Mr Y can order his ABL's payridas road branch to issue a DD to Mr X for his payment. Then Mr X can get his payment through ABL's Sylhet Branch by only showing that DD. As here ABL's Payridas road Branch is issuing a DD and giving order to their ABL's Sylhet branch for this payment.

The payment process is paying bank are like as follows-

- Confirm that DD is not forged one.
- Confirm with same advice.
- Check the test code.
- Make payment.

Charge for DD process= Commission + Telex (message sending) Charge

Telegraphic Transfer (TT):

Issuing branch requests another branch to pay specified money to the specific payee on demand by Telephone. Suppose, a ABL's customer has presented their Chittagong Branch cheque in to the Motijheel Branch or a cheque of Gulshan Branch has presented in the Motijheel branch then the customer will certainly get their claimed money from the Motijheel Branch. But before the payment of the cheque, ABL's Motijheel Branch will make sure about the customer whole account information through telephone / telegraph from where the customer account belongs to. Generally TT used to remit fund anywhere in the country.

Payment process of paying Bank:

- Confirm issuing branch.
- Confirm payee account.

- Confirm Amount.
- Make payment.
- Receive advice.

Charge for TT process=Commission +Telephone charge

Pay order (PO):

Pay order gives the payee the right to claim payment from the issuing Bank. This payment will be from the issuing branch only. It is generally used to remit fund within the clearing house area of issuing branch and the payment process of the paying Bank is only through the clearing. When Bank issues any PO, they cut some charges from the amount which will be Pay Ordered. The receiver of the PO must have an account in any Bank and who will come to make any PO he/she has to purchase it.

Process in pay order:

For PO, at first the party will fill-up the pay order application form (POAF) and then with that form they will deposit their indicated money in to the cash counter. When, cash counter will give the seal of cash received on that pay order application form only then the pay order instrument (POI) will be given to that party by the local remittance department.

Charge for pay order= Commission + vat

Pay Order			
<u>SL no.</u>	<u>Amount</u>	<u>Commission</u>	<u>VAT</u>
1	1 to 10000	15	2.25
2	10001 to 100,000	25	3.75
3	100,001 to 500,000	50	7.50
4	500,000 to above 100, 00,000	100	15

Pay slips (PS):

It is applied for internal factors or for use any branches. In a branch some expense occurs they are like – Entertainment expense, telephone or other bill expense, plantation expense, repair expense etc. So to meet up these expense the bank issue pay slip which is use to pay these kind of branch expense. Actually Pay slip is done only to pay a branch expenses; pay slip money is normally given cash. Sometime it is seen that the people for whom this PS is being issued that people are already having MSS (Monthly saving scheme) account in this Bank.

Chapter-4

Findings

4.1 Shortcoming of ABL:

ABL is one of the potential bank in the banking sector. The payridas road branch of ABL is small branch. It was wonderful experience working at Agrani Bank limited. . The employees of the bank were very helpful and nice to me. In spite it was not an easy job to find so many things during the very short period of practical orientation program. Now I would like to present my observation and give, my opinion to improve the banking service and make their customer more satisfied.

1. Lack of dynamic and prompt customer service:

Since number of new bank are coming to existence to improve with their customer service pattern in a competitive manner. Customer service must be made dynamic and prompt. Now a day's people have very little time to waste but want fasted and unique service. Moreover they seek the bank which will provide more facilities and attractive offer compare to other bank. Therefore Agrani Bank should think sincerely about the renovation their customer service and facilities which will be more attractive and innovative rather than traditional one.

2. Absence of proper Decoration and congested office area:

Decoration of the ABL has become old. So, young people are not attracted to this branch as well as employees are not getting the congenial environment Customers are also facing the problem with as because of its congested office area. Most of the time at busy hour customer rarely get any seat which hamper their service as well as such gathering also hamper office environment.

3. Lack of Proper compilations & Maintenance of Files:

Agrani bank limited, Payridas road branch gives personalized services. All of the officers have to give concentration to the customer, while doing this they cannot properly completed and maintain the customer files. In many cases most of the file paper kept here and there by the officer during the busy hour.

4. Shortage of availability of machineries:

Pyaridas Road Branch is supposed to be very well equipped by advance and available machineries. But there shortage of photocopy and printing machine therefore most of the time employee activities are hampered for maintaining serial as well as create gathering on their short space.

5. Employee dissatisfaction:

Because of the late promotion and longer probationary period there is dissatisfaction among the employee. Moreover some short of internal politics also another reason behind proper recognition and promotion of employee. In addition most of the time over duties and huge working pressure makes their life monotonous and hamper their family life.

6. Lack of computer knowledge:

All the organization including banks are now mostly depend on computer but employee do not have much knowledge on computer.

7. Unsatisfactory software performance:

Agrani bank use Ultimus software for performing their banking activities. But the software often hanged as because of slower upgrade of data by vender. Therefore it delays to performing banking activities at time.

8. No desk and specific task for interface:

Agrani bank doesn't arrange any desk and fixed any task for their internee. Therefore they don't get any chance to learn banking activities by doing practical task. It is not possible for any inexperienced person to learn banking activities by getting few lecture from specific personnel rather if they involve them to some specific activities it would be easy for them to learn more and fell confident to perform any activities properly.

Chapter-5

Recommendation

&

Conclusion

5.1 Recommendation of ABL:

Some recommendations are suggested for the better performance:

1. Renovation of customer service:

Agrani bank should make its service prompt so that people need not give more time in the banking activities and feel easy to perform all respective activities. Moreover they have to come up with new facilities and offer which will attract more client and help to ensure their premium as well as loyal customer forever. Therefore they have to ensure-

- The working process faster with better computer and operating system.
- Trained, experienced, smart, knowledgeable as well as intellectual personal improve fastest and best services.

2. Ensure availability of machinery:

Every department ensures should availability of machinery and proper maintenance of necessary machine like photocopy and printing machine.

3. Ensure employee satisfaction:

Management of the bank has improved time to time recognition their employee. More over short probationary period on time promotion motivated the employee to perform well in their day to day activities. But the most important thing is their motivational activities should be proceeding under fair judgment based on performance rather internal politics.

4. Ensure proper promotional activities:

They must prepare and organized set of plan regarding the advertising and promotional activities which should include billboard, internet, advertising, sponsorship. The sales team and officers should provide periodic training on interacting and dealing with different classes of potential and existing customers.

5. Ensure effective computer literacy:

As the bank is now mostly depends on computer therefore to increase the computer skills of employee, the bank should provide training. Though they have knowledge about computer but it is not enough. So bank should provide training to their employee to make them efficient in computer.

6. Ensure internship desk and specific task:

This branch is renowned for internship. So bank should provide the internship desk and so e specific task for gathering some real life experience which they can utilize future job. Moreover small amount of remuneration should provide to internee for realize their importance as well as motivate to perform the task properly.

7. Ensure Proper Division of Labor and man power:

The human resource departments of Agrani bank have to ensure proper division of labor in desk for handling the rash of customer in an efficient way. Therefore based on importance and work load they have to ensure proper division of labor.

5.2 Conclusion:

Recently Agrani Bank Limited has taking initiative to introduce “Web Based Online Cheque TT Issue and Payment Software”. As in all the branches of Agrani Bank have Internet facility, it will be very effective measure for solving time consuming TT issue and payment procedure. It will create efficiency in Bill Payment. It will solve the problem of effective distribution of work.

Agrani Bank is a state owned commercial bank. It is committed to provide high quality financial service/ products to contribute to the growth of GDP of the country through stimulate trade and commerce, accelerating peace of industrialization, boosting up export, create employment opportunity for the educated youth, raising standard of living of limited income group and overall sustainable socio economic development of the country.

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