



INTERNSHIP REPORT ON
“General Banking Activities of The City Bank”

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LETTER OF TRANSMITTAL

24th January, 2017

Tanjina Shahjahan

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BRAC Business School,

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Subject: Submission of internship report

Dear Mam,

I would like to thank you for the direction and bolster you have given me throughout this report. Without your help, this report would have been difficult to finish. With profound appreciation, I likewise recognize the help gave by Mohammad Fakhrul Alam, Manager, and Vice president of City Bank for giving me most extreme supervision amid my temporary job in the association.

To prepare the report I gathered what I accept to be most applicable data to make my report as logical and solid as could reasonably be expected. I have concentrated my best push to accomplish the targets of the report and trust that my attempt will fill the need. The pragmatic learning and experience accumulated amid my report readiness will vastly help in my future professional life.

I would truly be thankful on the off chance that you enlighten me with your considerations and perspectives in regards to the report. Likewise, on the off chance that you wish to enquire around a part of my report, I would happily answer your inquiries. Much obliged to you again for your support and persistence.

Yours Sincerely,

Monalisa Hossain

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ACKNOWLEDGEMENT

At the absolute starting point I might want to express my most profound appreciation to ALLAH for giving me the quality and the composure to complete the temporary job report inside the planned time.

I am profoundly committed to my respectable Supervisor, Tanjina Shahjahan, Assistant Professor, (BRAC Business School), BRAC University for her whole hearted supervision to me through the period Her recommendations and remarks to make the report a decent one was truly an incredible cradle of soul for me.

My sincere gratitude goes to my City Bank colleagues, especially I delight to point out those names, Mohammad Fakhrul Alam (My BM & VP), Gulshan Ara (ACSM), who's gave me lot of support regarding BBA Study & arranging and shorting the related information for this study.

Last but not least I should like to thank and appreciate the respondents for their tremendous patience on answering to my questionnaire and supporting me by providing valuable time, courage and useful information.

In the end, I thank the readers who have given their valuable time to read my internship report. I believe that this course and this report helped me in gathering and building experience at least a bit of knowledge in some aspects of real world experience on banking sector.

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Executive Summary

This report is the aftereffect of my entrance level position program kept running as far back as three months put at The City Bank Ltd, Mirpur Darussalam branch. The motivation driving the review is to comprehend the general sparing cash activities of City Bank. I likewise had guide discourse with them to know their perspectives about the associations. The outline reflects the customer advantage satisfaction towards the bank. This review shows that purchaser immovability is, in light of current circumstances, relies on upon the operator's organized exertion, office viewpoint, advantage charges; propel costs, charge partition working environments, Card offers and quality. Diverse unmistakable bits of verification from this audit;

These studies were considered among 30 respondents from them 80% male and 20% female subjectively.

- Large age total 21-25 years old was 32%
- In this matter 47% of the responded are graduate.
- 86% were doing proprietorship business.
- 48% existing and potential City Touch customers were association with CBL since 1year.
- 40% customers commented that agents were not exceptionally possessed to respond customer inquire.

The information has been dismantled by MS Excel and a part of the outcomes were rich which shows that the things of studies are appropriates with this overview.. The overview shows that clients are general substance with the associations they get.

Chapter: 1

PART: 1

Organization Overview

“The City Bank Limited”

1.1 INTRODUCTION

City Bank is one of the most seasoned private Commercial Banks working in Bangladesh. It is a top bank among the most established five Commercial Banks in the nation which began their operations in 1983. The Bank began its trip on 27th March 1983 through opening its first branch at B. B. Road Branch in the capital, Dhaka city. It was the visionary enterprise of around 13 neighborhood representatives who overcame the tremendous vulnerabilities and dangers with valor and energy that made the foundation and forward walk of the bank conceivable. Those bolster officials began the outing with just Taka 3.4 crore worth of Capital, which now is a respectable Taka 2311.78 crore as capital and hold. Rather the bank deals with its business and operation vertically from the head office through 5 particular Units to be specific

- Specialty Unit
- Branch Banking
- Hazard Unit
- Operations Unit
- Bolster

Under a constant web based saving money stage, these 4 business divisions are upheld at the back by a vigorous administration conveyance or operations setup furthermore a keen IT Backbone. Such incorporated business section based business and working model guarantee particular treatment and administrations to the bank's distinctive client portions.

The bank right now has add up to 122 branches which incorporate 99 online branches, 1 undeniable Islamic Banking branch, 1 SME benefit focus and 11 SME/Agri branches spread over the length and breadth of the country. Other than these conventional conveyance focuses, the bank is moreover to a great degree dynamic in the alternative transport locale. It at present it has ATM offering blueprint to associate banks that has more than 1150 ATMs set up; SMS Banking; Internet Banking and so on. It starting at

now started its Customer Call Center operation. It starting at now started its customer call center operation. The bank has a game plan to end the present year with 100 have ATMs. City Bank is the fundamental bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a fundamental individual from VISA general and it issues both Local Currency (Taka) and Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another outstanding thing which the bank is pushing hard remembering the true objective to back off the lines at the branch made by its astonishing base of some place in the scope of 400,000 retail customers. The dispatch of VISA Prepaid Card for the travel section is starting at now in advance.

City Bank exceedingly regards offering a to a great degree modified and pleasing customer advantage. It has set up a revamp advantage brightness show called CRP that spotlights on ensuring perky customers through setting benchmarks for the bank's delegates' perspective, lead, accessibility level, precision and courses of occasions of organization quality.

City Bank is one of the best corporate banks in the nation with a present game plan of movement that truly draws in and bolster the progression of the bank in Retail and SME Banking. The bank is especially on its approach to manage opening different free SME focuses the nation over inside a brief navigates. The bank is in like way staggeringly dynamic in the professionals' outside settlement business. . It has strong tie-ups with essential exchange relationship in the Middle East, Europe, Far East and USA, from where a broad number of individual settlements go to the country reliably for assignments through the bank's wide game-plan of 99 online branches and SME advantage centers. The present senior organization pioneers of the bank contain generally people outline the multinational keeps cash with unrivaled organization capacities and data in their specific "particular" domains. The as of late moved logo and the outcome line of the bank are just a single initial walk towards accomplishing that point.

City Bank has pushed American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the territory administrator of the brand and is

accountable for all operations supporting the issuing of the new Mastercards, including charging and accounting, customer advantage, credit organization and charge endorsements, and also publicizing the cards in Bangladesh. Both cards are overall cards and recognized by the immense number of brokers taking a shot at the American Express overall merchant sort out in more than 200 countries and spaces including Bangladesh. City Bank furthermore introduced tip top advantages for the card people under the American Express Selects program in Bangladesh. This will entitled any American Express card people to acknowledge staggering speculation subsidizes on retail and eating at a bit of the finest establishment in Bangladesh. It similarly gives incomprehensible advantages wherever all through the globe with more than 13,000 offers at more than 10,000 dealers in 75 countries.

City Bank is one of the greatest corporate banks in the country with a present arrangement of activity that vivaciously stimulates and reinforces the improvement of the bank in Retail and SME Banking. The bank is particularly on its way to deal with opening various free SME centers the country over inside a brief time allotment. The bank is in like manner outstandingly dynamic in the workers remote settlement business. It has strong tie-ups with genuine exchange associations in the Middle East, Europe, Far East and USA, from where a large number of individual settlements go to the country reliably for installment through the bank's gigantic arrangement of 99online branches and SME advantage centers.

The present senior organization pioneers of the bank include generally people from the multinational spares cash with common organization capacities furthermore, learning in their specific "particular" zones.

1.1.1 Mission, Visions and Objective of CBL

- **Corporate Mission of CBL**
 - To offer wide array of products and services that differentiate and excite all customer segments.
 - To ensure respect for community, good governance and compliance in everything they do.
 - To be the ‘Employer of choice’ by offering an environment where people excel and leaders are created.
 - To maximize bank’s profits by ensuring its steady growth
 - To maintain the high moral and ethical standards
 - Continuously challenge processes and platforms to enhance effectiveness and efficiency
 - To promote innovation and automation with a view to guaranteeing and enhancing excellence in service.

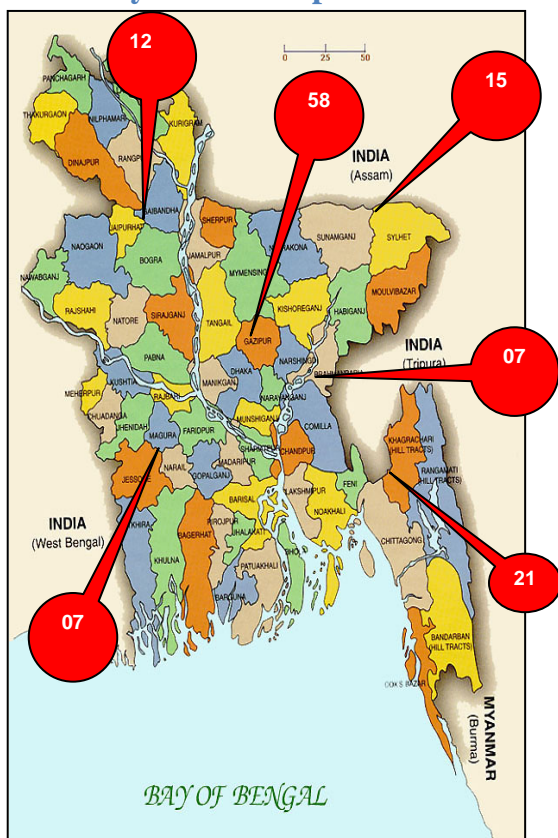
- **CORPORATE Vision of CBL**
 - The Financial Supermarket with a winning culture which offering enjoyable experiences.

- **VALUES OF CBL**
 - Result Driven
 - Accountable & Transparent
 - Courageous & Respectful
 - Engaged & Inspired
 - Focused on Customer Delight

• **Objective of CBL**

In spite of outrageous rivalry among banks working in Bangladesh. Both close-by and worldwide The City Bank Limited picked up an extraordinary ground fundamentally in every hover of its abilities. The element of the CBL is to a great degree unquestionable and boundless appearing differently in relation to that of various banks in the country today. The subject of the bank is "For Relationship Banking". The prime objectives of the CBL are to make a strong capital base, to win extraordinary advantage and pay appealing benefit to respectable shareholders with suitable social duties. To achieve the goals the organization is by and by working for the change of banks advantages quality by recognizing potential financial specialists and extraordinary borrowers. Since it believes "The line of flawlessness never closes". The key courses of action and business will be its quality in this outstandingly engaged environment.

1.1.2 City Bank Footprint



- 122 branches country-wide: 122 Conventional & 1 Islamic
 - Dhaka Region : 58
 - Chittagong Region : 21
 - Sylhet Region : 15
 - Khulna Region : 07
 - Bogra Region : 12
 - Comilla Region : 07
 - Barishal : 01
 - Rajshahi Division : 01
- All branches fully online
- 14 SME Business Centers, 10 SME Agri Branches.
- 46 City ATMs; shared access to 620 ATMs of DBBL & Q-Cash
- 1,500 Merchants, 2,200 POS presently
- Tie up with 21 Exchange Houses for remittances
- 4 Brokerage Branches in operation

1.1.3 Functions of Different Division at City Bank

- **Financial Division**
 - Financial Planning , budget preparation and monitoring
 - Payment of salary
 - Controlling inter-branch transaction
 - Disbursement of bills
 - Preparation / Review of returns and statement
 - Preparation of financial reports and annual reports
 - Maintenance of Provident Fund, Gratuity, Superannuation Fund
 - Reconciliation
- **Credit risk management (CRM)**
 - Loan administration
 - Loan disbursement
 - Project evaluation
 - Processing and approving credit proposals of the branches
 - Documentation, CIB (Credit Information Bureau) report etc
 - Arranging different credit facilities
 - Providing related statements to the Bangladesh Bank and other department
- **Human Resource Division (HRD)**
 - Recruiting
 - Training and development
 - Compensation, employee benefit, leave and service rules program and purgation
 - Placement and performance appraisal of employees
 - Preparing related reports
 - Reporting to the Executive Committee/Board on related matters
 - Promotional camping and press release
- **Information Technology (IT) department**

- Software development
 - Network management and expansion
 - Member banks reconciliation
 - Date entry and processing
 - Procurement of hardware and maintenance
- **Branch control & Inspection Division**
 - Controlling different function of the branches and search for expansion
 - Conducting internal audit and inspection both regularly and suddenly

1.1.4 SERVICES of CBL

The key activities of the Bank are to give an extensive variety of business sparing cash, customer keeping cash trade organizations, guardianship and clearing to its customers through its branches in Bangladesh. City Bank is among the not a lot of neighborhood banks which don't take after the standard, decentralized, geologically directed, branch based business or advantage show. Or maybe the bank manages its business and operation vertically from the head office through 4 specific business divisions particularly

1. Corporate and Investment Banking;
2. Retail Banking (counting Cards);
3. Treasury and Market Risks. and
4. SME Banking

CORPORATE and INVESTMENT BANKING:

City Bank totally fathoms the essentialness of time, convenience and adequacy to the achievement of your business. We make straightforward the complex financial world for you and help you grow every open door. In CBL taking after exercises are performed in this division-

- Financing –
 - Working Capital Finance
 - Trade Finance
 - Short/Mid-term Finance
 - Project Finance
 - Islamic Finance
 - Structured Finance
- Cash Management
- Investment Banking
 - Schedule of charges
 - Interest rate on Lending

1. Retail Banking: Retail banking includes the tasks for the following purposes-

❖ DEPOSITS

- Current Account
- Savings Account
- City Onayash
- City Shomridhdhi
- City Projonmo

- City Ichchapurun
- FDR

2. Loans

- City Drive
- City Solution
- City Express
- City Double
- City Scholar

3. Cards-

➤ **DEBIT CARD**

- Visa Debit Card
- Master Debit Card
- The Citymax American Express Card

CREDIT CARD

- Amex Credit Card
- Visa Credit Card

4. NRB- foreign remittance

- Medical File
- Student File
- Remittance

City Gem Priority banking

Internet Banking

City touch

i-banking

Treasury & Market risks:

City Bank Ltd. has a committed Treasury group who is equipped for giving all treasury Solutions. Through their outside reporter business accomplices CBL is giving an extensive variety of Treasury items. In CBL Treasury, there are four groups who are had some expertise in their own zone to guarantee the most ideal answer for our client necessity. CBL has taking after groups in the Treasury

- Foreign Exchange (local & G7)
- Money Market
- Corporate Sales

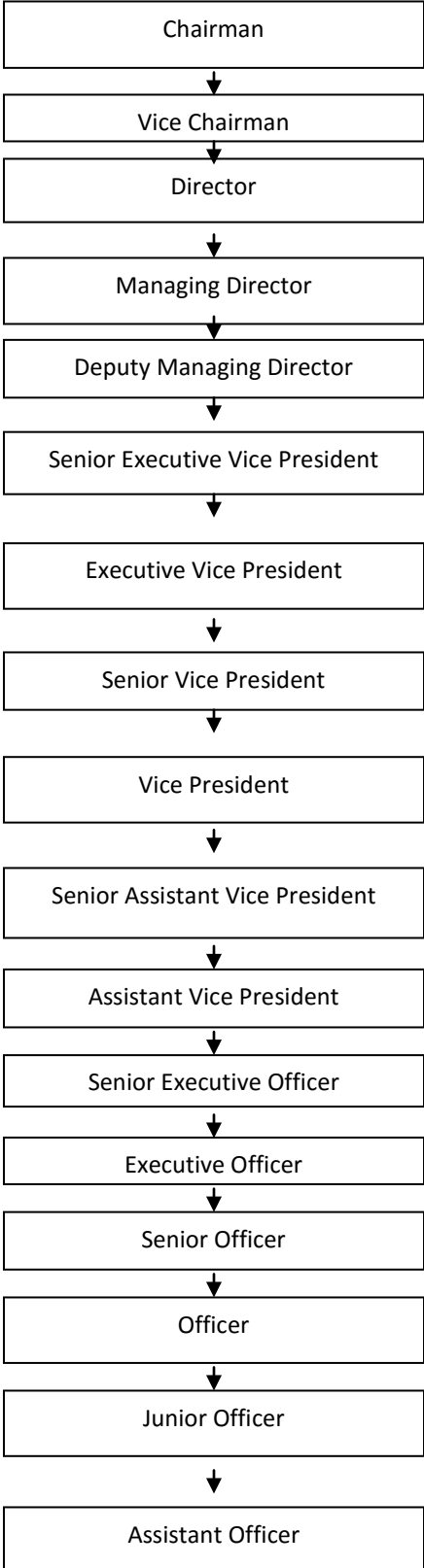
SME Banking

Considering the potential development and request circumstance the City Bank Limited has stretched out credit offices to little and medium ventures through SME Banking in the year 2006 and 2007. A separate division has built up in the Head Office with coordinated effort of all branches to process and handle advances under SME for accomplishing a respectable piece of the overall industry and effective operation of the plan. The bank has composed a few preparing program for advancement of satisfactory HR.

CBL'S SME-S banking is engaged of servicing for the following facilities

- City Muldhan- Trading Purpose
- City Munafa- 50% FDR backed
- City Shulov- Manufacturing Purpose
- City Sheba- Service Purpose
- City Nokshi- Women Entrepreneur
- City OD & TL-50% FDR backed
- City Long Term Against Mortgage Loan
- City Agri- Khamar, Shosho, Livestock, Jantrapati

Figure 1: Organogram (reporting line) of CBL



Chapter: 2

PART: 2

Section 1

Introduction to the report

2.1 Background of the Report:

Globalization/Free market economy is currently world's real test. Banks are key cash related establishments that expect a key part in the territory's economy and focal point of the portion system. The present economy of Bangladesh asks for speedy change of cash related establishments with this condition. This report has been set up in the light of functional and in addition hypothetical information that is shared by our good administrators of The City Bank Ltd.

The City Bank Limited seeks after decentralized administration arrangements and gives satisfactory work flexibility to the representatives. This outcome is less weight for the specialist and goes about as a motivational device for them, which gives them, expanded support and motivation to climb the pioneer of achievement. General I have encountered a cordial and supporting environment at The City Bank Ltd which gave me the joy and fulfillment to be a piece of them for some time.

2.2 The Topic of the Report:

To write a report, it is important to choose a subject. A very much characterized point considers what will be talked about all through the report. The topic that has been selected by me is **“General Banking activities of The City Bank Ltd”**

2.3 Objective of the Report:

As a key bit of my BBA Program, this FALL in the time of 2016, I have chosen myself in completing the Internship report. It accommodates me to present a paper on which I have worked. In City Bank I was in Service Quality department. I worked as a service quality representative. To satisfy this necessity, I have arranged this paper and have picked" **General Banking exercises of The City Bank Ltd**" as my paper's point. We know hypothetical information bodes well when it's taking up with useful experience. For me, my presentation to managing an account began not with the hypothetical learning yet rather from direct contribution. This report depends on what I have gained from my useful encounters.

The objectives of this report are as follows-

- To understand the performance appraisal of The City Bank Limited.
- To gain knowledge about the general banking.
- To develop an in depth understanding of the functions of each department.
- To know the actual banking terms and their uses.
- To have a practical working experience.
- Coordinating the functions of various departments.
- To complete the biased fulfillment of the requirement of BBA Degree
- To grasp the general banking activities of The City Bank Ltd
- To apprise the main activities and evaluate performance of The City Bank Ltd.

2.4 Purpose of the study:

The clarification behind taking this indicates is research the Banking Service at this moment open in the country. The study direct allows me toward share some idea with respect to how The City Bank Limited capacities. Essentially, there are three capacities that banks do each day .The City Bank restricted is an original unmistakable bank and they have their immeasurable operation everywhere throughout the nation. My department was service quality In any case, I have outstandingly centered around client benefit area, credit division and furthermore General Banking Activities of the City

Bank Limited. To satisfy this reason I have endeavored to concentrate completely about the entire subject.

2.5 Methodology of the Study:

To meet the destinations of the review I understood that a solitary technique would not be successful. Formal and oral discourse, coordinate perception, addressing customers and printed papers of the Bank were discovered valuable. To gather the essential and important data the accompanying techniques were connected.

Both essential and auxiliary sources were utilized as a part of here.

2.5.1 Data Collection:

The report was fully investigative in nature. Data have been collected from two sources:

- Primary sources
- Secondary sources

2.5.1.1 Primary Sources are as follows:

- Face-to-face interview with the respective officers and staffs of the Branch.
- Practical work experience in the different departments of the Branch covered.
- Relevant file study as provided by the officers concerned.
- I did survey questions that related to my topic.

2.5.1.2 Secondary Sources of data and information are:.

- Web site of The City Bank Limited
- Different 'Procedure Manual', published by The City Bank Limited
- Product brochures by The City Bank Limited.

2.6 Rationale of the study:

The entry level position program is extremely useful to cross over any barrier between the hypothetical learning and genuine experience as the part of the Bachelor of Business Administration (BBA) program. This temporary position report has been intended to have a down to earth involvement through the hypothetical comprehension. For the finishing of this entry level position program I have been set in Bank named "The City Bank Limited". I managed the demonstrations of general dealing with an account exercise of the bank. The report Because of the impediment of data, some suspicion was made. So there might be some individual misstep in the report concentrates on the acts of the general keeping money exercises.

2.7 Limitations of the Study:

Throughout my survey, I have gone up against the going issues that may be named as the limitations/inadequacies of the audit.

- Budgeted times for the review:

The essential obstruction is time itself. On account of quite far, the expansion and estimation of the review has been abbreviated. The City Bank Limited is a noteworthy affiliation. It is to an awesome degree hard to manage this Bank inside brief time. On the other hand in light of brief time I couldn't get the opportunity to be prepared to coordinate with the customers.

- Data Insufficiency: Because of some divisional and private issue, I couldn't get enough data.

- Lack of Record: Adequate books, dissemination, accessible web articles, truth and figure are not open. These obliges gotten the degree of exact examination. In case these limitations had not been there, the report would have been more important and charming.

CHAPTER: 3

GENERAL BANKING

General Banking System

General banking system basically essential for tolerating the cash with the end goal of loaning or speculation, or to store cash from the general population, repayable on request or something else, and withdrawal with check, draft, arrange or something else.

Functions of Banking or Main Functions:

- Taking Deposit
- Extending Loans and Advances
- Foreign Exchange Business

Customer Focus:

- ❖ Know your Customer
- ❖ Know Your Product

The general banking system of “THE CITY BANK LIMITED” have described following on the basis of departmental functions.

The general Banking section is what keeps the overall banking going. An extensive variety of regular trades are performed in here as I accept a basic part in dealing with a record. The general managing an account office that comprises mostly of the accompanying and they are given below.:

- ◆ Account opening section/Department
- ◆ Bills & Clearing
- ◆ Remittance
- ◆ Cash section/Department

3.1 Account Opening Department

Account is the deliberate record of exchange. Record is an assertion between the Bank and the client, allowing the customer to use Bank Service against a cost of charges. This is the best way a client can develop relationship with the Bank. The primary motivation behind opening record is to store cash. Store record can go up against a different structure.

They consist of two forms-

- 1) Current deposit.
- 2) Savings deposit

The basic things that any accounts require are:

- A valued client's Introduction who's having account in CBL.
- Original NID card along with photocopy of account holder and their nominee.
- Two passport size photographs of the concerned account holder.
- One passport size photographs of the nominee.
- Taka 1000 cash deposit for Savings deposit and Taka 10000 cash deposit for current deposit

Who can open account?

Anyone can open an account with the banker, if he or she is not incapable of entering into a valid contract and the bank is satisfied of his bona fide and is willing to enter into the necessary business relations with them. A minor is not competent to open a record under the pervasive standards and controls.

3.1.1 Classification of account

The City Bank Ltd. following accounts are under operation:

Deposit Scheme

1.	Deposit
	<ul style="list-style-type: none">☞ Current Account☞ Savings Deposit☞ Short Notice Deposit☞ Term Deposit.☞ Deposit from Banks
2.	Deposit Scheme
	<ul style="list-style-type: none">☞ Monthly Profit Deposit☞ Sundry Deposit
3.	Bills Payable
	<ul style="list-style-type: none">☞ Pay Order☞ Pay Slip☞ DD payable☞ TT Payable☞ M.T Payable
4.	Other liabilities
	<ul style="list-style-type: none">☞ Non-Resident Account☞ Provident fund☞ Borrowing from Bank
5.	Profit suspense Account posted
6.	Adjusting A/C credit

	<ul style="list-style-type: none"> ☞ Adjusting A/C credit ☞ Profit payable ☞ Liabilities as per contra ☞ City general A/C ☞ Total income.
7.	Cash In Hand
	<ul style="list-style-type: none"> ☞ Cash in Q-Cash ATM ☞ Foreign currency in hand ☞ Bangladesh Bank ☞ Bangladesh Bank F.C A/C ☞ Balance with Social Bank
8.	Balance with Other Bank
	<ul style="list-style-type: none"> ☞ Social Investment Bank Ltd.
9.	Other Assets
	<ul style="list-style-type: none"> ☞ Vehicles ☞ Furniture & fixture ☞ Office Equipments ☞ Stock of stationary ☞ Stamp in Hand ☞ Advance against rent ☞ Advance Income Tax ☞ Suspense A/C ☞ Assets as per contra ☞ City general Account ☞ Total Expenditure

3.1.2 SAVINGS DEPOSIT:

Bank account is an individual A/C, joint A/c or minor A/C. It is records where customer can store his or her cash having an enthusiasm from rely upon least rate of enthusiasm of every month exchange Like-3.5%. That is the reason that needs to store instead of withdrawal pick such kind of A/C. There are 25 leaves in a check book.

Guidelines and Regulations:

- The director's authorization is required to open any record.
- Savings record can either be opened individual or together.
- Interest rate in Savings Deposit in City Bank is 3.5% and is depended on month to month premise.
- But no SD holder can draw more than 25% of his adjust in a week neither s/he can en trade all the more twice out a week. In the event that he does as such, he will be denied of enthusiasm for that given week.
- The beginning least store for this record in this bank is TK.1000 in urban territories and for the rustic ranges it is TK.500.

Singular ACCOUNT:

Account opening strides

(Candidate's Part)

- The candidate must discover an introducer who has a SD or CD account in the particular branch of the bank. The introducer must have tasteful exchange and in addition sound record adjust.
- The candidate must top off the Account Opening Application Form legitimately. The introducer must present him by marking his name and saying his record number.
- He should likewise put his name and mark in the Specimen Signature Card (SS card) and should top off the check book order shape.
- The candidate must submit two travel permit estimate photos, which should be bore witness to by the introducer in rear. Furthermore submit one duplicate photo of chosen one marked by the record holder.

- The candidate must submit Citizenship Certificate/bore witness to duplicate of international ID/birth declaration/NID/service Bill/work Id.
- He must store cash over the money counter and after that he will be given a record number and store book.
- After three working days after the fact candidate can gather check book and platinum card (if connected then).

(Bank's Part)

- The Bank will coordinate the candidate's mark in the application frame with that on the SS Card.
- It will match Introducer's mark.
- The officer will top off the exchange from before the client alongside mark.
- The officer will top off the KYC (know your Customer) shape before client.
- The Bank will join one duplicate of photo with the application shape though the other duplicate will be with the SS card.
- It will issue a record number by enrolling the candidate's name against the number.
- Manager's authorization is obligatory in such manner.

Join Account:

Tenets and controls and Account Opening Steps:

The same above say standards and controls and steps are fitting if there ought to be an event of a joint MSD account. Additionally, taking after are the basics of opening a common administration:

- All candidates' name must be said as record title.
- All candidates name, occupation, introduce and lasting location must be composed in the shape.
- Name of the individual who will work the record must be specified as unique guideline in the application frame and SS card.
- Nomination is obligatory.
- Permission and mark of all candidates' must be done before the record opening officer.

- All significant choices (selection, conclusion and so on) must be considered holders.

3.1.3 CURRENT ACCOUNT (CD)

Introduction

It is non-fervor bearing A/C. Any authentic Businessman or Company can open this A/C. customer can request and withdrawal the greater part of the cash without giving any notice to the bank. That is the reason that necessities to cycle their cash every so often pick such sort of A/C. the Check book leaves are 25, 50 or 100 in number.

Types of CD Account:

- Individual Account
- Proprietorship A/C
- Partnership A/C
- limited organization A/C
- Cooperative A/C
- Special A/C

Rules and Regulations:

- Current record can be opened independently, proprietorship, together, organization, self-ruling, govt., club and so forth.
- No financing cost is offered for this situation neither here is any bar in regards to least adjust or week by week money withdrawals.
- The starting least store for this record in this bank is TK. 1000.
- No IC (coincidental Charge) is deducted in such manner.

3.1.4 Individual Account

Account opening Steps:

Candidate's part

- The candidate discovers an introducer who must have a CD Account. A SD account holder can't present a present record holder in the particular branch of the bank. The introducer must have palatable moves and solid record adjust.
- The candidate must top off the record Opening Application Form Property. The introducer must him by marking his name and saying his record number.
- He should likewise put name and mark in the Spaceman Signature Card (SS Card) and should top off the check book order shape.
- The candidate must submit two travel permit measure photos, which should be bore witness to by the introducer in rear.
- The candidate must submit National Certificate/Copy of identification/duplicate of Utility bill(WASHA/DESA)
- He must store cash over the money counter and afterward he will be given a record number and check book.

Bank's part

- The bank will coordinate the candidate's mark in the application frame with that on the SS Cad.
- It will match introducer's mark.
- It will issue a record number by enrolling the candidate's name against the number.
- Manager's per mission is compulsory in such manner.

Joint Account

Standards and controls and record Opening strides:

The same previously mentioned tenets and control and steps are pertinent if there should arise an occurrence of a joint CD account. Be that as it may, SD account holders can not open a Joint record.

Organization

Proprietorship Account

Precisely when a proprietor open a record in light of a genuine sympathy toward his/her form. She/he may arrange some phenomenal authorities to work that A/C without his/her closeness.

Account Opening Steps:

The applicant must submit the following documents other then the mentioned procedures:

- Copy of Trade License (up-to-date). He must bring the main copy to the bank so that concerned authority can compare them and attest accordingly.
- Declaration of ownership containing his signature and seal in it.
- TIN Certificate.
- Business Card
- If there should be an occurrence of approval, director' signature must be bore witness to by the record holder (proprietor) in the application shape and in addition in the SS Card and should be specified as uncommon guideline.

3.1.5 Partnership Account

According to Section 4 of the Partnership Act 1932, Partnership is depicted as-"The social between Persons who have consented to share the benefit of the business carried on by all or by any of addressing all."

Account Opening Steps:

- ☞ Copy of Trade License (up-to-date). He must bring the main copy to the bank so that concerned authority can compare them and attest accordingly.
- ☞ Certified true of the memorandum and Articles of Association Company
- ☞ Certificate of Incorporation of the company for inspection and return (along with a duly certified photocopy for Bank' records.)
- ☞ Association frame might be enlisted or unregistered. In the event that it's enlisted, then enrollment Certificate frame the business entity must be submitted. If there should be an occurrence of unregistered organization frame, the bank can record claim against, however it can't sue the bank.
- ☞ Concentrate of the determination of the Board/General Meeting of Company for opening the record and approval for its operation properly guaranteed by the Chairman of the organization.
- ☞ Photocopy of passport of the Chairman/Managing Director.
- ☞ Photographs of signatures.
- ☞ Certified true copy of the list of directors of the company along with their Signature.
- ☞ Partnership deed/Agreement must be submitted in Tk.150 Judicial Stamp Paper.
- ☞ Retirement/ death of any partner must be informed to the bank.

Bank holds some particular rights if there should rise an occasion of alliance record. One is the advantage to set off which gives it the capacity to exchange support from another individual CD/SD of any partner to meet liabilities of the affiliation account. The other is the advantage to remove the affiliation account on the shot that one extra is discovered bankrupt.

3.1.6 Private & Public Limited Company Account:

Account Opening Steps:

The following documents along with the above mentioned procedures in Joint Account must be submitted:

- ☞ Certified of Incorporation of the Company for examination and return (alongside properly ensured photocopy for Bank's records).
- ☞ Extract of the determination of the Board/General Meeting of the Company for Opening the record and approval for its operation properly guaranteed by the Chairman of the Company.
- ☞ Certificate of Commencement of Business. (In cases of Public Ltd. Co.)
- ☞ Photocopy of passport of the Chairman/Managing Director.
- ☞ Photographs of Signatories.
- ☞ Certified copy of the list of directors of the company along with their Signature.
- ☞ Copy of trade License.(up-to-date)
- ☞ An introducer is preferred by the bank, but not mandatory.

Club/Society/Association/School/College/Charity:

Just if the court proclaims somebody to be watchman of the minor from that point, then the record might be operation again by the new gatekeeper as assigned by the court

- ❖ If the court doesn't watch anyone sensible to be the minor's guardian to work the record, then the minor may pull back the whole in the record, when s/he gets the opportunity to be particularly grown-up.
- ❖ Right when the minor gets the opportunity to be particularly grown-up, then this record must be closed and another record is to be opened. This is key as in the SS (illustration signature) card no characteristic of the minor is taken. Thusly after the minor winds up being grown-up, the record must be opened as of late.
- ❖ In case of death of the minor, the account is closed automatically and the court decides who will get the money.

3.1.7 Account of the illiterate person

Bank does not stimulate opening such kind of record. Alternately perhaps the bank makes some careful steps for sort of excellent record.

Rules & Regulations:

Besides fulfilling the other general criteria, the following are to be added:

- ❖ As the individual is ignorant, subsequently s/he gives unique mark in lieu of mark. If there should be an occurrence of male it is LTI (Left Thumb Impression) and in the event of female it is RTI (Right Thumb Impression). At the base of the SS card, it ought to be composed whether it is LTI or RTI. Furthermore, the approved officer ought to sign beneath it.
- ❖ Though the individual is ignorant, yet s/he ought to be given pass-book of the record so that s/he may check the adjustment from an outsider.

Short Notice Deposit (SND):

This novel sorts of record is just amidst CD and SD which gives advantage at the rate of 6%(simple rate of advantage registered each year on step by step conform) yet requires 7 days-30 days prior notice of cash withdrawal. It is notice; the measure of money is pulled back without notice, and after that advantage won't be given on the said money. If any fiscal affiliation or free bodies open this A/C hen no concentrate commitment will be deducted however source cost will be deducted.

3.1.8 Others

Fixed Deposit Receipt (FDR):

In this types of deposit, a large amount of money is deposited in the bank for comparatively higher rate of interest (simple, not communed but calculated annually) is offered to the depositor for the period of 3 months, 6 month, 1year with the condition that she/he can withdraw the amount before maturity but can draw the profit on a monthly basis.

Maturity & Profit

Particulars	Rate of profit
1 month	10%
1 to 3 month	11%
3 To 6 month	11.25%
6 to 12 month(1 year)	12%

In the event that the customer not makes a difference for restoration after development then the intrigue will be forced after at regular intervals.

Procedure:

Fill up the form including-

- a) Amount
- b) Maturity Period
- c) Rate of profit

The applicant must fill up the FDR

He/she must give special instructions which can be of our type:

- ✓ Self- party himself will operate
- ✓ Operated to be jointly- two people will operate
- ✓ Anyone of the two
- ✓ Either/or survivor.
 - Specimen signature in the form and SS Card
 - Special instruction in the SS Card (if any)

- Preparing voucher & payment
- The receipt
- Payment through pay-slip or A/C(depend on instruction)
- The maturity date of the MTDR and profit rate will be specifically mentioned on the MTDR.
- Branch manager's authorization is obligatory.

Encashment before maturity:

- Maturity is 3 month, but if enhanced before it then will be given. No service charge or excise duty will be deducted.
- It enchased before maturity period (6 months to 1 year or above) profit will be given according to the nearest slab and service charge duty will be deducted.

Loan:

90% loan as lien can be given against the FDR.

Sundry Deposit:

On the off chance that any record number jumbles for which the sum can't be credited in a specific record, the sum is the sundry store. Despite the fact that it's uncommon on the grounds that these sort of stores are fundamentally watched.

Service provided at this section

CITY CARD

With the City Card you will have the ability to get the opportunity to deal with a record organization and record information at untouched from any of more than 50 ATMs and around the country, changing your general keeping cash trades.

The city Card provides round the clock banking through ATMs from which customers can avail:

- Cash withdrawals
- Balance Inquiry
- Mini Statement
- Cheque book request

- PIN Charge
- Utility bills payment facilities

Account Transfer:

Account can be exchanged from one branch of a bank. This is relevant to a wide range of records with the exception of FDR. In exchanging an account, the accompanying customs are to be kept up:

- ☞ An application containing the following matters is to be submitted:
 1. Reason
 2. Name of the branch where the account is to be transferred
 3. Date of Effect (from when account holder wants the account to be effected)
 4. Signature in the application should be same as that in the SS Card.
- ☞ Permission of the manager is needed.
- ☞ The account holder has to surrender the cheque-book. Later on the bank will destroy this in front of the party. And this destruction should be clearly mentioned in the application including the serial number of the remaining pages of the cheque-book.
- ☞ Bank will give the account statement before transferring it. Profit will also be applicable here. This profit will be calculated, but is not written in the IBCA, it may be mentioned separately as the interest amount.

With some exceptions, it is almost the same as the transferring of an account. The exceptions are:

- Here a commission is charged. In case of SD and CD, it is Tk. 100 and in case of three-stage account it is Tk.200.
- The account holder has to pay an excise duty to the government regarding this purpose of closing the account.
- Profit is directly to the account.

Stop Payment

Stop payment is quite recently done when social occasion applies saying specific cause. For stop payment the stamp is checked with the SS card signature by the officer. By then in the PC the stop portion is done and in the rule the name and the time date check (if there ought to be an event of specific Cheque) number is observed.

Cheque Book Issue:

Enrollment is a material to pull back money from the bank. It is an extremely helpful approach to execute cash starting with one place then onto the next with no mishap. In the event that anybody opens a record, s/he will apply for a registration ob demand slip. Subsequent to confirming the mark of the record holder by the officer we should take the registration. At that point we will dole out numbers to the leaves of the registration and record number in the enroll book. The record number will likewise be composed on each leaf of the registration. Two officers instate the record number and leaf numbers. The issuing officer will in like manner check enlist book and instates it also. At that point the registration is conveyed to the gathering in the wake of taking the mark on the enlist book.

Duplicate Cheque-Book:

At the point when a gathering loses his/her registration, then he/she is given a copy registration. For this situation, the gathering will apply to the supervisor for a copy registration. He/she have to give application to the branch manager. For this situation the gathering will likewise give reimbursement servitude alluding that she/he will be at risk for any misrepresentation fabrication by the lost cheque.

3.2 Remittance

Remittance means transmission of money from one place to another. There are different modules of remittance. They are as follow:

- ❏ TT-Telegraphic Transfer
- ❏ DD-Demand Draft
- ❏ PO-Pay Order

TT-Telegraphic Transfer:

TT is the speediest strategy for exchanging reserves starting with one place then onto the next. The transmitting branch sends a transmitted/telephonic/Fax message to the branch at the flip side, to pay a specific whole of cash to a named payee.

DD-Demand Draft:

It is an instrument containing an unlimited request of one bank office to pay certain measure of cash to the named individual or request the sum in that on request. DD is especially well known instrument for dispatching cash starting with one corner of cash then onto the next. Commission for DD is 15% of the rule sum.

PO-Pay Order

It is procedure of cash exchange from payer to payee inside a specific clearing zone through saving money channel. A man can buy installment arrange in various models, for example, Pay Order with money, Pay Order with cheque.

3.3 Bills & Clearing Department

Clearing stand for shared settlement of cases made in among part banks at a concurred time put in regard of instruments drawn of each other: Clearing House is a game plan under which part banks consent to meet, through their delegates, a named time and place to convey instruments drawn on the other and in return to get instruments drawn of them. The nit whole payable or receivable overall, is settled through a record kept with the controlling bank (Bangladesh Bank/Sonali Bank).

Sorts of Clearing

1. Outward Clearing
2. Inward Clearing

Out ward Clearing

Exactly when a particular branch gets instruments drawn on other bank inside the clearing zone and sends those instruments for get-together through the clearing zone is obliging as Outward Clearing for that particular branch. This branch knows as get-together branch.

Inward Clearing

Clearing returns (internal) comprises of those instruments which were introduced by us to different banks for installment however have been returned and unpaid by them because of indicated reason through the clearing house.

Procedures of Outward clearing:

First: Collecting Branch

1. The instrument is deposited duly entered in the pay-in-slip or voucher.
2. The instrument is checked for any apparent discrepancy and is compared with the particular noted in the pay-in-slip.
3. In case an order instrument is being deposited in second payee's account guarantee is obtain from the second payee and is attached to the pay-in-slip.
4. In case the payee's name on the specially crossed instruments differs slightly that of the depositor, the instrument may be accepted but only from customers well know to the bank and after obtaining an indemnity which is attached to the pay-in-slip.
5. Stamping:
 - Special Crossing: On the instrument
 - Clearing Stamp: Both on instrument & pay-in-slip.
 - Endorsement: Back of the instrument.
6. Duly signed and return of counterfoil to the customer.
7. The particulars of the instrument and voucher are entered in the Outward Clearing Register/Computer.

8. Prepare voucher: Dr. Suspense A/C Clearing adjustment.
Cr. All pay-in-slip/Vouchers.
9. The Register is balanced; the vouchers are separated from the instruments.
10. Sorting of instruments bank-branch wise and accordingly prepares sub main schedules.
11. Prepare House page according to main schedules.
12. Talled house page Outward Clearing Register.
13. The house page with instrument sent to Principal/Local Office/Main branch.
14. In the following working day prepared voucher is to be passed. If any return and unpaid instrument is received from principal branch, in addition to above voucher the following voucher will be passed.

Dr. Party A/C

Cr. Suspense A/C clearing adjustment.

15. When Advice is received from Principal/Local office, the following voucher is to be passed.

Dr. Head Office

Cr. Suspense A/C Clearing Adjustment.

Second: Principal Branch/Local Office/ Main Branch.

Instrument received by this office

Lodgment by this branch:

1. Received house pages with instruments from the branches.
2. Recorded the sum in a Register from house page.
3. The instruments with timetables are modified bank-stretched shrewd and get ready primary calendars are for every bank.
4. Prepare house page.

5. The instruments with timetables, house page and the house book are sent to the clearing house through bank delegate.

Third: Clearing House (Bangladesh Bank/Sonali Bank).

The instruments are delivered to the respective banks.

Proceeding of Inward Clearing

Clearing House (Bangladesh Bank / Sonali Bank)

1. The instruments are drawn on our bank are gotten from different banks in the clearing house.
2. The sum and number of instruments got are gone into in the house book from the principle calendar of individual banks.
3. The amount of instruments delivered, received and the differences are written on a figure slip provided in the clearing house.

Principal Branch/local Office/ Main Branch

1. The instruments with schedules are arranged branch wise.
2. The amount of each schedule received is entered in the house pages of the respective branches.
3. The respective house pages are totaled and check the amount with total amounts of instrument received from all banks.
4. The instruments are sent to respective branches with the slip showing total amount and number of instruments.
5. The instrument sent to the branches concerned for clearance and Advice is collected from them for honored cheque.

Paying Branch

1. Particulars of the instrument are compared with the schedule.
2. The instruments are sent to the respective departments for honoring them.
3. For the total value of honored cheque pass following vouchers:

Dr. Party A/C (already debited by instruments)

Cr. Head Office A/C

4. Dishonored cheque (if any) with reason memo and Credit Advice sent to Principal Br.

OBC/IBC

Introduction

OBC/IBC is required when both the banks are not in a comparable clearing zone. Outward Bills for aggregation (OBC) and Inward Bills for social affair (IBC) is required when both the bank (amassing bank and paying bank) are not in a comparative clearing zone. For example when the check of Dinajpur Branch of Sonali Bank is gotten and sends for aggregation by CBL Islami Banking Branch then it is OBC. On the other hand it is IBC for Sonali Bank Dinajpur Branch.

OBC (Outward Bills for collection)

Procedure

OBC can be collection in the two ways—

1. Directly
2. Through Collecting Branch

Form the Collection Banking's side (OBC):

Direct collection:

Receive and verify the cheque and deposit slip (customer's portion and bank's portion).

☞ Special crossing is marked over the cheque.

- ☞ Entry the details into OBC Register.
- ☞ OBC seal is marked over the cheque and deposit slip, mentioning the OBC number.
- ☞ The endorsement is given on the back side of the cheque, mentioning 'Payees A/C will be credited after realization'.
- ☞ Signature of a P.A holder must be taken over the Deposit slip, OBC Register and forwarding letter.
- ☞ Two copies of schedule are prepared. First copy is sent to the drawee branch with forwarding letter and instrument. Second copy is reserved as office copy.
- ☞ Send to the respective branch.
- ☞ Lodgment Voucher for the collecting Bank.

Debit- Outward bills Lodged

Credit- Outward Bills for Collection

Collection of Bills

Receive the IBCA from the drawee branch

Verify the signature of the officer, executed over the IBCA.

After the response the IBCA, the voucher will be as follow:

Debit-CGA, Drawee Branch

Credit-Party Account

Debit- Party Account

Credit-Income Account, Commission

Credit-Income Account, Postage Charge

Entry reverses the Lodgment Voucher.

Debit-Outward bills Lodge

Credit-Outward Bills Collection

Entry the date of payment over the OBC Register. Received Seal is marked over the Office copy of the Schedule and deposit slip.

By and large, the strategy is nearly the same. For this situation we get a draft from the drawee branch and commission is charged twice. Firstly by the drawee branch and furthermore by the drawer branch. The drawee branch sends a draft and we gather this through clearing house.

Voucher

Debit- Outward Bills Lodged

Credit- Outward Bills for collection.

After receiving the bills through draft, we have to send collection and after collection the voucher will be as following:

Lodgment voucher will be reversed

Debit-Outward Bills for collection

Credit-Outward Bills Lodged

The party voucher will be prepared accordingly.

IBC (Inward bills for collection)

Procedure of payment of IBC:

- ☞ Receive the schedule with instrument.
- ☞ Instrument is checked with apparent tenor and matched with schedule.
- ☞ Received the cheque and scrutinizing all the basic part of the cheque.
- ☞ The following SEAL is marked over the instrument.
- ☞ Special crossing seal (If the instrument is not collection) and IBC seal.
- ☞ Entry into the Register with an IBC Number over instrument and schedule
- ☞ Signature of the drawer of the cheque is verified by the authorized officer.
- ☞ The cheque is posted on Computer.

☞ If there is sufficient balance of the account of the account, the authorized officers cancel the cheque.

☞ Issue IBCA favoring the collection branch.

☞ In case of collection:

1. If the instrument is other branch of CBL, the voucher is prepared as follows:

Debit - Instrument

Credit -Sundry Deposit Account sundry Creditors (In case of collection)

After collection of the cheque issue an IBCA favoring the respective branch.

First copy of the IBCA is sent to drawer branch.

Second copy of IBCA is sent to Central Account Division.

Third copy of IBCA is reserved as office copy.

2. If the instrument is others bank's the voucher is prepared as follows

Debit – Party Account

Credit – DD issue Account

Debit – Party Account

Credit – Income Account on commission

Credit - Income Account on Postage Charge.

Issue and send a DD to drawer branch.

- Entry of collection into the IBCA Register.
- Received seal is marked over the copy of schedule
- Commission: 15% but minimum of TK.25 and maximum of TK.1000.
- Postage Charge: at actual but minimum of TK.10.
- Telex/Telephone: minimum of TK.30

Same –Day Clearing

The Bangladesh Bank starts breathing space of check signifying TK.5000000 or more to help the country's business gather quicken its activities. The structure licenses bank clients to en-cash check and distinctive instruments for TK.5 lac or more inside the day of settlement. Rapidly, such withdrawal takes no under two days, as it requires flexibility from the national bank. Initiall.202 branches of 50 nationalized, private and remote banks in Dhaka, who are the people from the BB clearing house, introduced the system. From Saturday through Wednesday. That day clearing will start at 11 am and close at 12 twelve while return clearing will start 2p.m. on Thursdays, it will start at 10 a.m. their individual branches organized inside four km. of the national bank set out office toward exhibiting same-day opportunity.

3.4 Cash Department

Cash Department is the most critical piece of General Banking. Money office ought to be put in a branch from where chief can watch everything from his table either customers or the vault. It is the most vital division of the bank since from work area money office has coordinate association with clients. Generally money division gets and pays money specifically which fill in as a media to speak with the customers. In the Islami Banking Branch I have acquainted with cash getting and cash portion procedures. Some register books uses in the cash department are mentioned bellow:

- Receiving Cashier's Book
- Payment Cashier's Book
- Cash Balance Book
- Vault Register or safe-in and safe-out Register
- Key Register
- Remittance Registers.

Moreover, I have likewise learnt the technique of trade out and money out from the vault. We have likewise got to know methodical strategy of money getting through various vouchers and in addition installment methodology by various check and vouchers. Science the branch is completely automated; it doesn't look after token, scroll and so forth.

3.4.1 Cash Receive:

Cash is the blood of a branch. It is the life of a bank. Cash may be received by-

- Cash Receiving by Pay Slip
- Cash Receiving of Bills
- Cash Receiving by TT, DD, Pay-Order, MTDR.

Cash Receiving by Paying-Slip:

By paying slip we get cash of CD or MSD account. When we get cash by paying slip, officers check the paying slip if there is any blunder, if everything is seen to be all together, then they make section of the aggregate in the material enroll and put getting seal on paying slip.

Cash Receiving of Bills:

Two sorts of bills (DESA and Grameen Phone) are gotten in splash. Right when officers get cash charge, he/she check the bill's copy to see whether any blunder is. If everything is found alright, then h/she makes area of the whole in the material enrolls. Likewise, he/she put tolerating seal on bills paper.

Cash Receiving by TT, DD, Pay-Order, MTDR:

At first the frame topped off by the gathering ought to be checked to confirm whether any error, if everything is is observed to be all together, then officers make section of the sum in the parchment enroll and put getting seal on the separate shape.

3.4.2 Cash Payment:

Ordinarily cash is paid against check, pay-slip, pay-demand, DD and charge voucher. While paying cash against any instrument, officers first verity whether there is any material modification on the instrument. He furthermore check the instrument if it is in holder at the

selected time and holder in due time. By then he affirms the characteristic of payee. If everything is all together, he pays the mean the specific payee

Position of the Cash Department

The position of the money office is vital. The money office ought to be at a protected place. In the event that ought to be at the center position of the branch. The money counter and vault ought to be a near money office. The money position of the Islami Banking Branch is in the front side of the branch and its safe and vault is at the rear of money office.

Duties and Responsibilities of Cash in Charge

- Holds the key of cash safe.
- Receive cash from other bank/Branch and acknowledge, where necessary. Opens the cash safe before commencement of business along with other personal holding the key.
- Supervise receipt and payment of cash.
- Supervise the carrying of the cash to the cash Department.
- Delivers cash to the paying cashier against receipt on a memo.
- Countersigns the credit vouchers if he is an attorney.
- Arranges sending cash to other Branch.
- Check the receiving cashier's and paying cashier's receipt/payment sheet and collect cash from them.
- Writes the cash balance book and cash position memo and signs them
- Maintains record of stamped forms.
- Investigate and inform the manager about excess or shortage of cash.
- Gets books and cash checked by manager or authorized officer.
- Supervise the custody o f cash in the safe and books in the strong room. Checks the drawers of the cashiers before leaving the office.

CHAPTER: 4

FINDINGS & ANALYSIS

Banks and clients are profoundly identified with each other. Banks assume an essential part in the monetary advancement of a nation. What's more, consumer loyalty's is the fundamental concentration of the saving money ventures. Business relationship these days are generally customer arranged in keeping cash division of Bangladesh purchaser steadfastness is greatly fundamental as the restriction around there is extending well ordered. The City Bank is additionally client concentrated and constantly dedicated to give best support of its client which is first need of this bank.

This report has been set up as the prerequisite of the temporary position program. I have picked "customer service satisfaction towards City Bank in from of general banking activities" From this venture I have thought of a few issues identified with consumer loyalty's on general saving money administrations. To have a prevalent understanding I did a framework from the clients of City bank (Mirpur Branch). Besides, have found what issue they have with the organization. What is their desire and how the bank is giving especially orchestrated environment. In the "finding" part I have delineated the review rapidly.

4.1 OBJECTIVES OF THE STUDY

Broad objectives: The overall purpose of the study is to assess the satisfaction of customer service of City Bank.

Specific objectives:

- To determine the client's desire in light of client administration.
- To discover the key components that impacts the satisfaction level of customer's.
- To discover the most fulfilling item that associated customer's most.
- To recommend strategies for improving the service standard that suits a quickly developing customer volume.

4.2 Job Responsibilities

Throughout my whole internship period I worked as a representer of quality service department of The City Bank. And under that department I was assign in the several sectors of General Banking activities of Mirpur branch. Under the supervision of the respective officers my responsibilities were service related. General Banking is the beginning stage of all banking operations. General banking fundamentally manage Account opening, Account closing, Account Transfer, Opening of different account Schemes, Payment Order Issue, Check book receive & delivery, Debit card , Credit card , Visa card ,Amex card receive & delivery , Register entry and so on. I had some key duties like preparing all kind of declarations, writing account information's, customers statement, writing daily voucher, communicate with customers and keeping all the records in register.

The tasks that I had assign for-

- Account Opening
- Receiving & delivering Cheque book
- Give entry of receiving cheque book
- Call for giving debit card, credit card, FDR Receipt
- Giving call for opening new accounts
- Giving and filling up different forms according to customers demand.

4.3 Survey Statement

In the informative survey part I have attached the review survey concerning customer advantage satisfaction level of general keeping cash organizations which will control us through the examination at the underlying level.

4.4 LIMITATIONS

Limitation of time was one of the most important factors that shortened the present study. Because of time restriction numerous perspectives couldn't be talked about in the present review . Due to time constraints, the sample size had to be restricted to 30 only.

1. The samples are not the representative of the whole bank because they are a very small in number
2. As I had to depend more on the primary sources, so there might be some levels of inaccuracy with this collected information.
3. The customers are not that much literate so that create problem for actual result.
4. The major problem that I have faced that the management of the bank was unwilling to share or disclose some important information which was really required to prepare the report due to confidential issues.

4.5 Methodology

Selection of topic: The topic was approved by my respective advisor and it was completely discussed with her where mam gave her view so that an efficient report can be prepared.

Sources of data:

Primary Sources:

- Face to face conversation with the customers: I chose this to get detail idea about the customer's views.

- Direct Observation: I watched both the workers lead towards the customer and the customer conduct with the goal that I can relate and think about the perception and the information I navigated the study.
- Practical desk work: Practical desk work helped me to find out about how the way toward managing an account administration is given to customers.
- A survey is conducted to find out customer satisfaction level.

Secondary Sources:

- Internal server and external websites of The City Bank.
- Different documents provided by the respective supervisor of the bank.
- Relevant articles, research paper, Websites.

Questionnaire:

As a feature of the examination of consumer service loyalty's about the managing an account administration of City Bank the meeting respondents were given a numerous decision poll to investigate their comprehension identified with banking service. A subjective research was done to set up different decision polls with the goal that it will uncover the thoughts of individual customer. The survey comprises of 12 inquiries with numerous decisions in different scale. By taking face to face interviews respondents were locked in with sharing their thoughts and their desire of change through the bank.

4.6 Finding of the study:

The data collected records had been broke down systematically and specified in a synchronized way and eventually appeared as discoveries at the last part of the report. They observe is finished through exploratory reviews to get concentrated on bits of information.

Findings:

Method of finding out the satisfaction level of customer service:

- Prepare inquiries in the premise of client needs

- Analyzing the review information
- Finding from investigation
- Result

To discover the real consequence of the administration fulfillment level of customers of City Bank Mirpur Branch I have made 12 questions. The survey was conducted by 30 customers of City Bank. Most of them have accounts on the basis of savings and some have current accounts for their business purpose.

To measure the answer I have used nominal scale, bar chart. Furthermore, I additionally utilized organized and semi organized question to show signs of improvement understanding. So I will break down the information that will be depicted in the discoveries part and after that I will give the outcome.

To demonstrate the outcome I have used nominal scale, bar outline that I additionally utilized built up and semi subordinate question to improve information. So I will break down the records while in transit to be characterized in the discoveries component after which I can give the outcome.

The questionnaires are made in terms of some variables that are associated with provider satisfaction through consumers.

The questionnaire is made in basis of some variables that is related to service satisfaction by customers. For example: Reason behind choosing this bank, office environment, confidentiality, behavior of staffs, best product, best services, other services, rates etc. the analysis of the survey data is given below:

Reason behind choosing City Bank

As indicated by the above table we can see that 23% customers are picking this bank for nearby area, 3% are for tentative offers, 40% are for card facilities, 17% are for salary account, 10% are for loan credit facilities and 7% are for best service savings account. This information investigation demonstrates that the greater parts of the customers are going to the bank for card facilities and for the close-by area service facilities ought to be authorized.

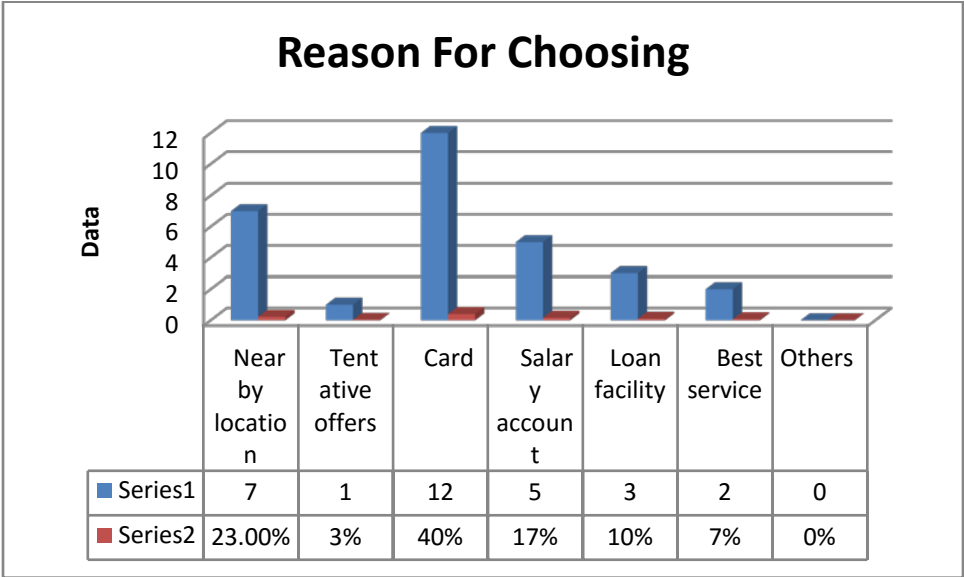


Chart: 1 Why do you choose City Bank

Reason that customers are affiliated with City Bank

As indicated by the above table we can see that 20% customers are picking this bank for having current account, 27% are for savings account, 10% are for loan facilities, 37% are for card facilities, 6.66% are for money gram/ western union and 0% are others. This data investigation demonstrates that the greater parts of the customers are affiliated with the bank for card facilities and for savings account should be authorized.

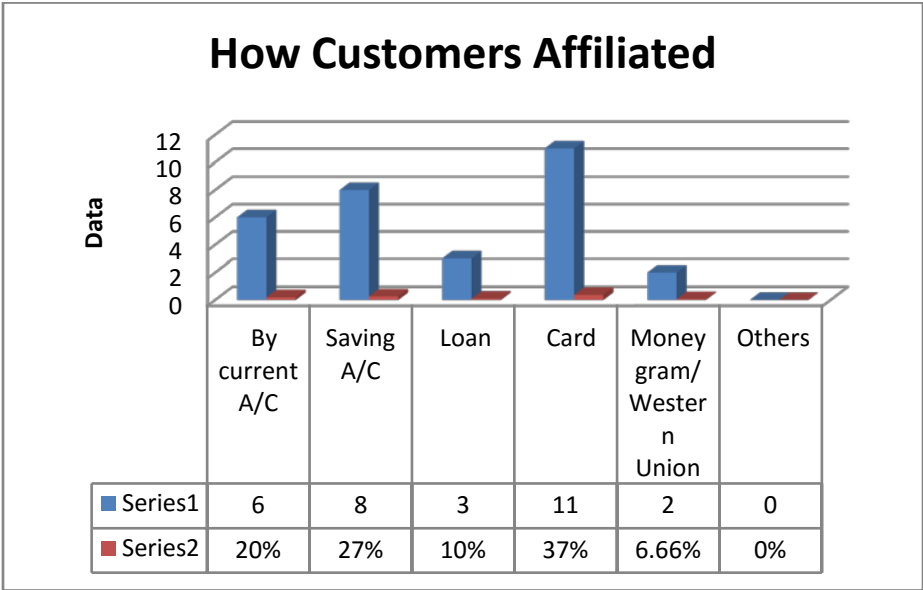


Chart: 2 How you are affiliated with City Bank

Time duration of customer’s involvement with The City Bank

From this chart it is shown that 23.33% of the sample size is involved with the bank for more than 1 year. And 53.33% are involved for 1 to 2 years. 10% of the customers are involved for 2 to 3 years same as 10% of the customers are related with this bank for 3 to 4 years. Lastly 3.33% customers are for more than 10 years. This analysis shows that City Bank has a good customer service reputation for those customers have a long lasting relationship with City Bank. Within this 1 or 2 years their service just got much popular.

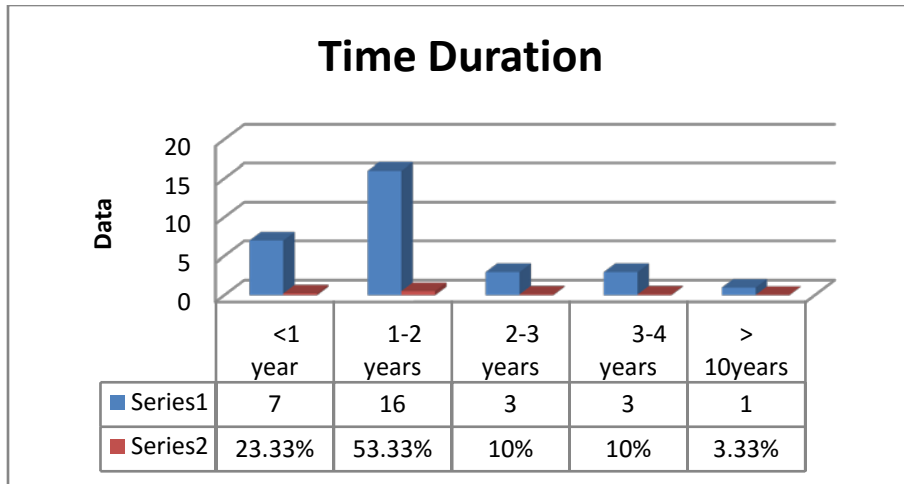


Chart: 3 How long you are involved with City Bank

The office environment of The City Bank

From the 30 respondents 16 individuals says that the environment is very good. That implies 53.33% of the clients are especially happy with the workplace environment of City Bank. 9 respondents which are 30% of the average measure concur with the environment because of crowd place and 4 respondents said that the environment is excellent with the portion of 13.33%. 1 respondent didn't like the environment with the portion of 3.33%. What's more, the good thing is customers are generally happy with the workplace environment of the bank.

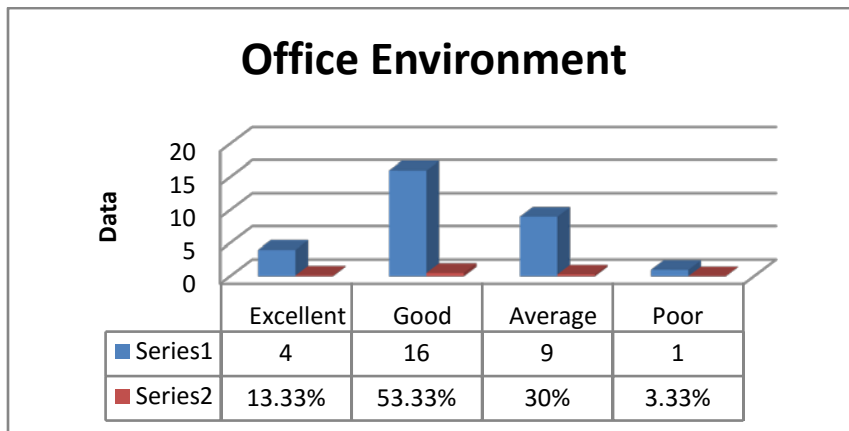


Chart:4 How about the office environment

City Bank maintain strong privacy policy towards the customers

Customers are very much concerned about the confidentiality of their information. Among the 30 respondents 17 people that mean 56.67% of the total number say that they strongly agree with the statement. (23.33%) of the respondents agree to the statement.13.33% respondent agree with normal and 6.67% respondent believe that they don't maintain privacy. This analysis also shows that customers are happy with the bank's privacy policy.

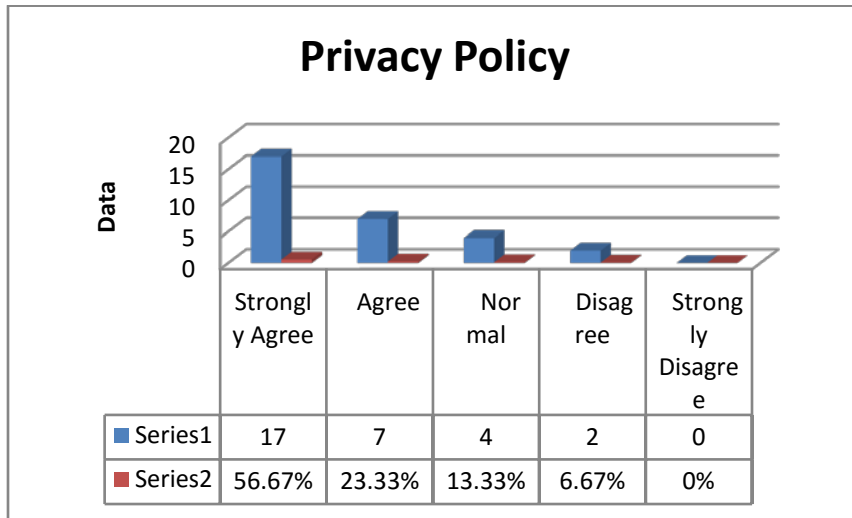


Chart:5 Does City Bank maintain strong privacy policy towards the clients

Satisfaction with the provided service by Bank

From the 30 respondent 18 respondents agreed on the statement that they are satisfied with the provided service which is 60%. 7 respondents are strongly agreed and satisfy with the service that is provided by the bank which is 23.33%. Then some of the customer have showed disagree with the satisfaction 5 respondent with 16.67%. So basically the analysis shows that customers are satisfy with the service that is provided by the bank.

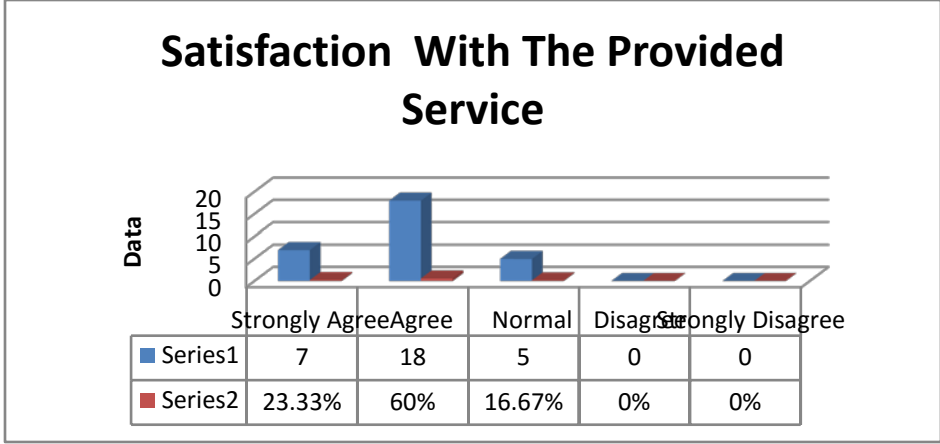


Chart: 6 Are you satisfied with the service provided by The City Bank

Best product offers that customer like most

Most of the customers of City Bank card facilities like from 30 respondent 15 respondent select cards for best offer giving product which is 50%. Next is 23.33% respondent believed that FDR gives better offers compare to another bank. Then comes savings A/C gives many offers that attract customer to choose these service which is 16.67% with 5 respondents. Last is DPS service which is 10% among 3 respondents. From this analysis I found that customers like the card service most because of the tentative offers.

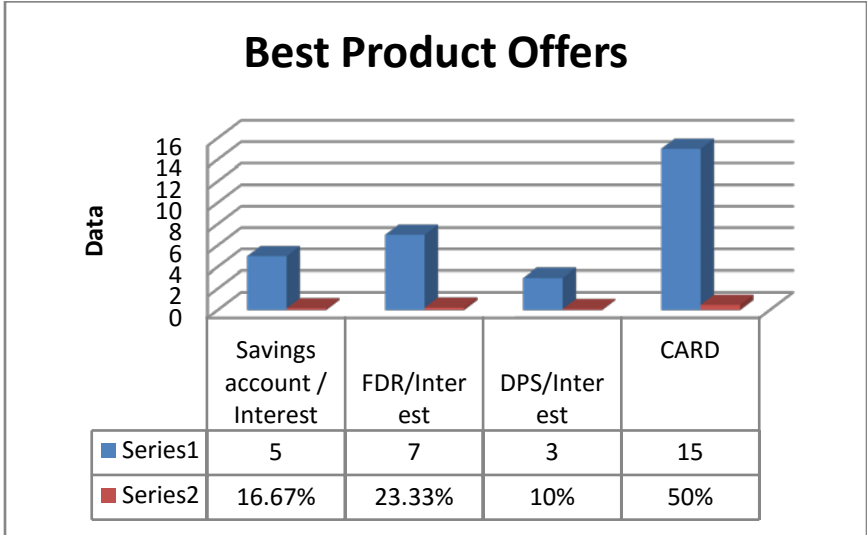


Chart:7 Which products with the offers you like most

The new online banking service of City Bank

In this digital modern edge saving money benefit web based managing an account has included another measurement. Through internet managing an account client can store cash to their records sitting at their home. They can likewise observe their records articulation without heading off to the bank. This esteem included customer service can spare time and cost for client. City bank has likewise begun this service. 15(50%) respondents have rate the internet saving money benefit as " Good" and 6(20%) respondents have rate it as "Excellent". 6(20%) of the respondent rate as fair and 3 which is 10% of the respondent rate as poor. so the study shows that City bank give a decent internet managing an account administration to its customers.

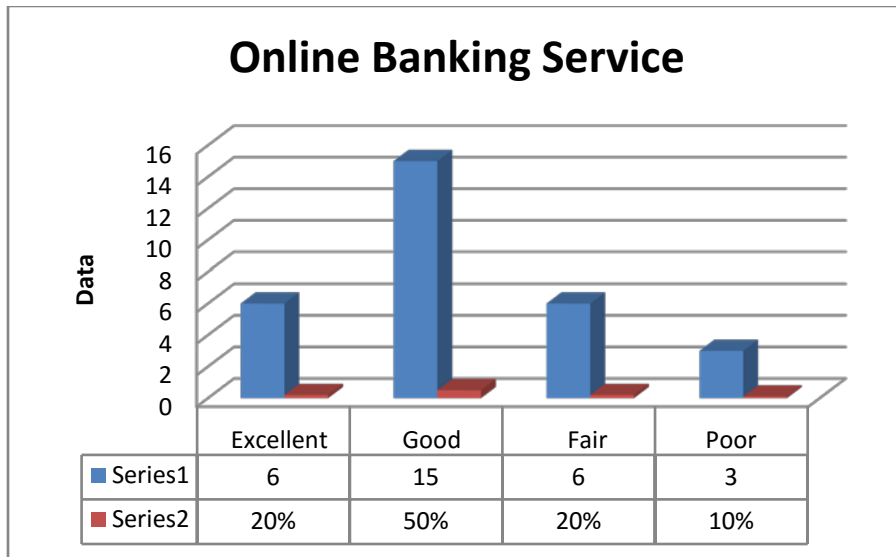


Chart: 8 Do you like that new online banking service of City Bank

The service charges of City Bank

Benefit charge is another imperative element that is specifically associated with the consumer loyalties. Like as the survey 63.33% respondent rate as moderate and 23.33% respondent rate as justified. As per the review half of the respondents rate it as direct and half rate as "Moderate". Thus the clients have moderate feelings with the administration charge that is taken by the bank.

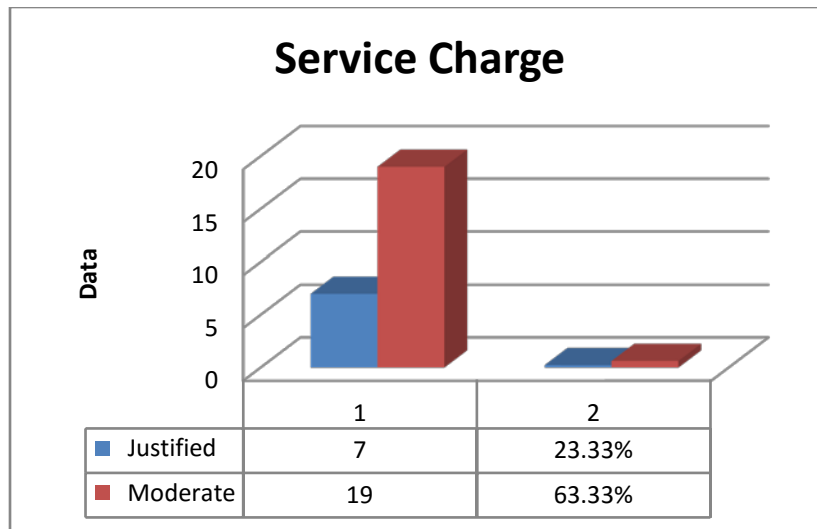


Chart: 9 How about the service charges of City Bank

The improvements that customers like to see

In the survey question I set a question about the changes that client need to see. Practically everyone needs an expansion in financing cost. Alongside that 50% of the respondents need to see change in improving customer service. Then 26.67% respondent want to see fastest work 13.33% of the respondent want to see co operative employee. Moreover customer want to see change in increasing interest for A/C holder which is 3.33% and less interest for loan which is 6.67% .So from this review I found that clients will be more fulfilled if the bank gives better customer service with fastest work. What’s more, guarantee some other esteem included service as customer said.

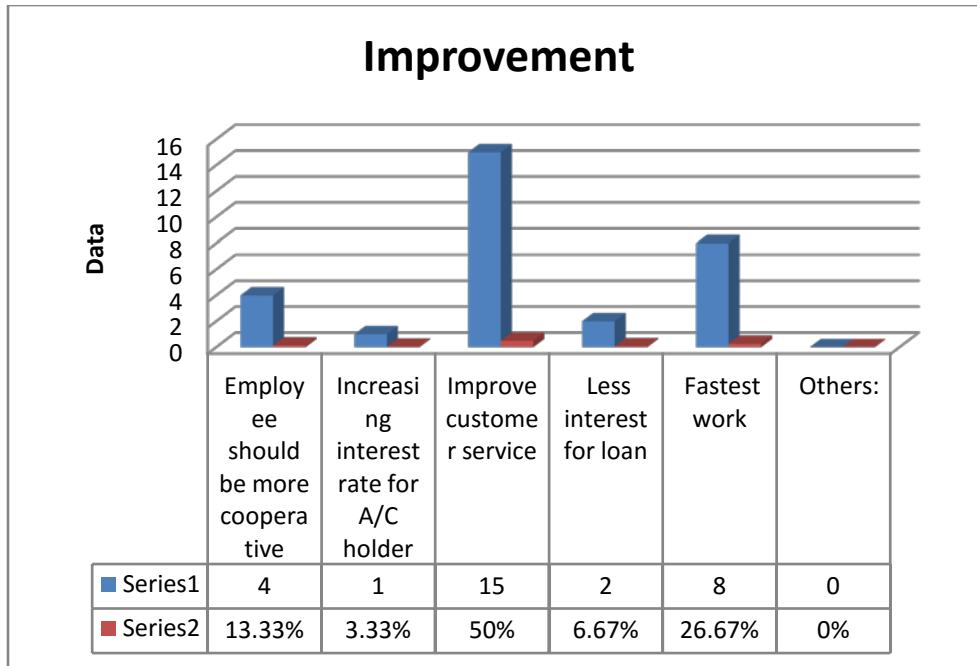


Chart:10 What improvement would you like to see

Review about the overall Customer Service

Toward the overall findings about the general customer service of City Bank 53.33% respondent respondents said that "yes" that the customer service is good and the greater part of them said the representatives are agreeable and helpful. 20% of the respondent said that the customer service is excellent as the officers are much co operative. 16.67% respondent rate as average and 10% respondent rate as poor. The reason they said is some of the time the when there is surge in the bank they get a low quality administration. A few circumstances their work is done gradually

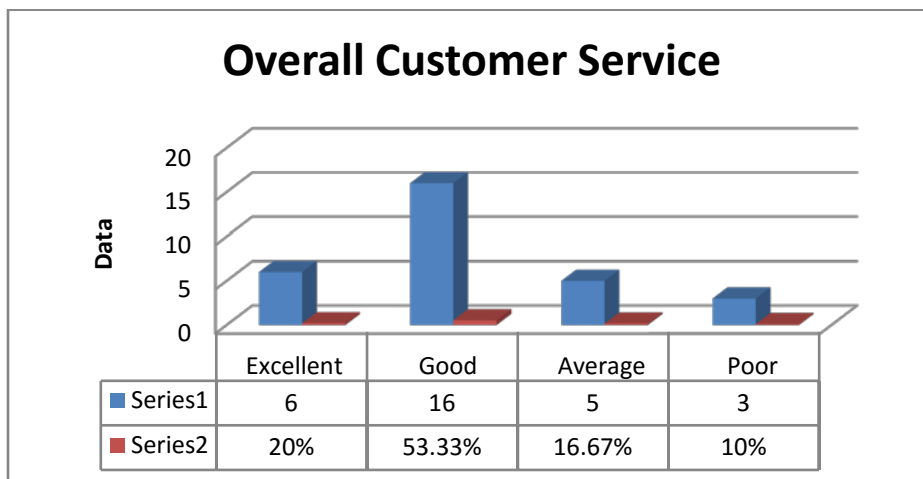


Chart:11 How about the overall Customer Service

City Bank Customer Service is better than other banks

In this comparing point 53.33% of respondent rate as strongly agree. Customers are strongly believed that yes City Bank customer service is better than any other bank. 23.33% are agreed on this statement. 16.67% respondent thinks that the statement is normal and 6.67% are disagreeing on this statement.

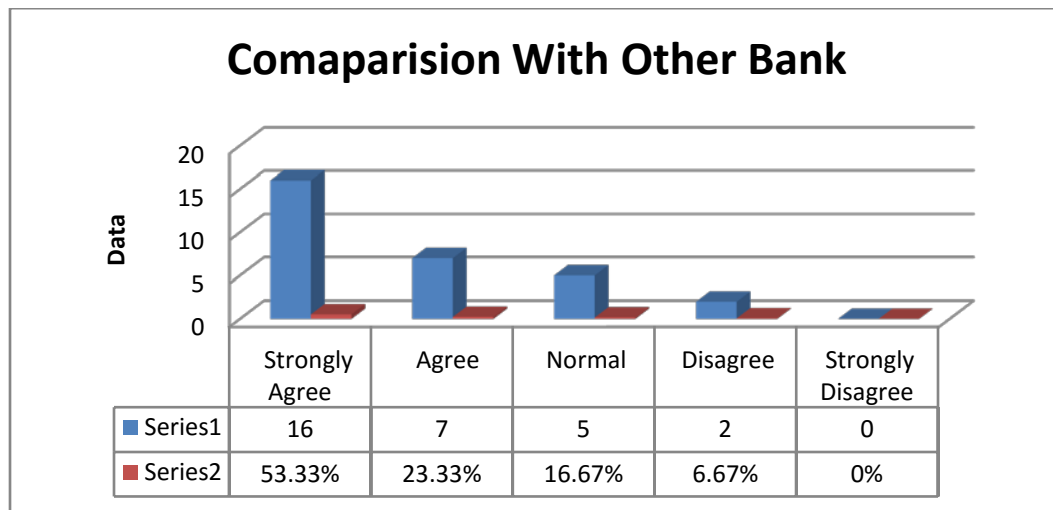


Chart: 12 City Bank Customer Service is better than other banks

Findings from analyzed data:

From the overall analysis of the survey I have found both positive and negative findings. By comparing these findings I can determine the customer service satisfaction level.

Positive findings:

- 53.33% of the customers are included with City Bank Mirpur Branch for more than 2years which demonstrates they are happy with the keeping money administrations.
- 53.33% of the customers are satisfied and rate as good and 13.33% are much satisfied with the office environment as they rate as excellent.
- 56.67% of the customers are strongly agreed with City Bank about their reliability of quality of security upkeep.

- 60% of the customers are agree with satisfaction regarding City Bank service and 23.33%are strongly satisfied about the bank's friendly behavior and service.
- 50% of the customers are concur which implies happy with internet saving money administration of City Bank and 20% client said amazing web based managing an account benefit.
- 63.33% of customers have moderate views about the service charges offered by City Bank.

Negative findings:

- 50% of the customers would like to improve customer service.
- 26.67% customers want fastest work or service.
- 50% of the customers choose City Bank just for card facility not interested for other facilities.

Overall Findings

- Mirpur Branch take too long time for giving service. It now and then makes terrible impact in market. Numerous customers are changing to different banks to lessen this preparing hour.
- The area of this branch is not that appropriate for each sort of individuals cause the territory is in exceptionally neighborhood place and nearby individuals make rant dependably.
- Sometimes their internal server makes challenges and sets aside immense opportunity to repair so it causes late for the clients.
- The counter service is some of the time inadmissible due to not having enough representatives for the counter division.

4.7 Result of the overview:

As per the accompanying findings of the survey it is demonstrated that the positive findings are significantly more than negative findings. So we can state that a large portion of the customers are satisfied completely with the service gave by City Bank Limited Mirpur Branch. However City bank can have a few upgrades to give a superior service quality and environment to its customers. Also they have to concentrate on customer's prerequisites and desires. They have to manufacture a solid and friendly relation with the customers by giving the best service they can. They ought to concentrate on some common factors like: Fast service, Good environment, worker conduct, benefit charge, arranges utility service as basic components that have immediate or backhanded effect on consumer loyalty.

4.8 Recommendation:

To diminish openings between the ordinary level of and genuine level of satisfaction some proposition for City Bank are given below:

- Motivational practices should be taken by the ability to extend the tasteful level of specialists. In case workers are satisfied in heart, then administration can want to have extraordinary yield starting there.
- Apart from publicizing in media, the branch can make a couple strides for individual advertising. Staffs or officers can be enrolled or internal staffs can be used for this.

- Proper and adequate preparing is required for every single staff to work with full ability in the most ideal way. So preparing ought to be presented for all staffs of Mirpur Branch of The City Bank Ltd.
- Staffs of branches require being sufficiently genuine in their occupations. This will help in managing an account method.
- The handouts of the items and administrations of the branch can be sent through the appreciated letters.
- Interpersonal relationship should be worked among the representatives and bosses.
- Improved client benefit and thusly get attractive operational outcome.
- Incorporate more items for the customers.

4.9 Conclusion:

There are various nationalized, private and outside banks working their exercises in Bangladesh. Among them The City Bank Limited is one of the main business banks.

City Bank has presented another measurement in the field of imaginative and kind keeping money in our nation. The bank has effectively made a positive commitment to the economy of Bangladesh with in brief timeframe. Its benefit is bit by bit expanding. It assumes an awesome part in gathering scattered Deposit, Loan settlement and International Trade and so forth. The Bank guarantees quality administrations to the clients. For better development and solid monetary position, it ought to present new and lucrative long haul credit plots particularly for new financial specialists and plans for destitution easing like small scale credit.

I seek City Bank accomplish more work after financial advancement other than their saving money business. To keep pace with constantly changing unverifiable local business environment and face the difficulties of reexamined worldwide monetary situation, the bank ought to be all the more master dynamic and receptive to acquaint new advertising technique with hold the solid position in home and abroad.

For the future arranging and the productive operation in its prime target in this current forceful environment I believe this report can give a good run the show I wish constant achievement and solid business arrangement of The City Bank Limited (CBL).

Supplementary Part

5. APPENDIX QUESTIONNAIRE

Customer service satisfaction towards The City Bank

1. Why do you choose City Bank?

- Nearby location
- Tentative offers
- Card
- Salary account
- Loan facility
- Best service
- Others

2. How you are affiliated with City Bank?

- By current A/C
- Saving A/C
- Loan
- Card
- Money gram/Western Union
- Others

3. How long you are involved with City Bank?

- <1 year
- 1-2 years
- 2-3 years
- 3-4 years
- > 10years

4. How about the office environment?

- Excellent
- Good
- Average
- Poor

5. Does City Bank maintain strong privacy policy towards the clients?

- Strongly Agree
- Agree
- Normal
- Disagree
- Strongly Disagree

6. Are you satisfied with the service provided by The City Bank?

- Strongly Agree
- Agree
- Normal
- Disagree
- Strongly Disagree

7. Which products with the offers you like most?

- Savings account / Interest
- FDR/Interest
- DPS/Interest
- CARD

8. Do you like that new online banking service of City Bank?

- Excellent
- Good
- Fair
- Poor

9. How about the service charges of City Bank?

- Justified
- Moderate
- Unjustified

10. What improvement would you like to see?

- Employee should be more cooperative
- Increasing interest rate for A/C holder
- Improve customer service
- Less interest for loan
- Fastest work
- Others:

11. How about the overall Customer Service?

- Excellent
- Good
- Average
- Poor

12. City Bank Customer Service is better than other banks...

- Strongly Agree
- Agree
- Normal
- Disagree
- Strongly Disagree

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