



Inspiring Excellence

BRAC University

Internship Report on

***Changes in General Banking System and
Employee Satisfaction in Prime Bank
Limited***

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Submitted to

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Submission Date

14/12/2017

Letter of Transmittal

December 14, 2017

To

Mr. Zaheed Husein Mohammad Al-Din

Senior Lecturer

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Subject: Submission of Internship Report

Dear Sir,

It gives me enormous pleasure to submit the Internship report on “Changes in General Banking System and Employee Satisfaction of Prime Bank Limited (PBL)” as per your instruction. I expect this report to be informative as well as comprehensive.

Working in PBL was an inspiring experience for me. I feel that the knowledge and experience that I have acquired during my Internship will facilitate me a lot in my future career life. With my limited knowledge, I have tried my level best to prepare the report worthwhile.

Your acceptance and appreciation would surely inspire me. For any further explanations about the report, I will be gladly available to clarify the ins and outs.

Sincerely Yours

Aurony Alam

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Acknowledgement

First of all I would like to express my heartiest reverence and respect to Almighty Allah for his special kindness to give me the opportunity to complete the Internship program successfully. My internship report can be considered as an honest effort to develop my personal and practical knowledge, which adds to the theoretical part of my study, thus enabling me to move one-step further to face the challenges in the job market. I am grateful to the following people, irrespective of any importance in order, as my report would not have come to life without their kind co-operation & prudent advice.

I am deeply indebted to my Internship Advisor, Zaheed Husein Mohamad Al-Din, Senior Lecturer, BRAC Business School, BRAC University, for his whole-hearted guidance and supervision. His suggestions and comments to make the report a meaningful one was really a great source of inspiration for me. I would like to express my heartfelt gratitude to honorable Faria Azad Sheema (Operational Manager), Mahfuza Ferdous (Senior Officer) and Rumana Islam (Junior Officer) of Prime Bank Limited, Dhanmondi Branch for their sincere support and enthusiastic co-operation for making the report productive. Otherwise this report would not have come into reality.

The working environment in Bank was totally unknown to me, but they had helped me to adjust in this environment and to carry out my task freely. My special thanks to all officers and staffs of Dhanmondi Branch for showing me that there is strength in the units.

I thank them all from the core of my heart.

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About Prime Bank

In the backdrop of economic liberalization and financial sector reforms, a group of highly successful local entrepreneurs conceived an idea of floating a commercial bank with different outlook. For them, it was competence, excellence and consistent delivery of reliable service with superior value products. Accordingly, Prime Bank was created and commencement of business started on 17th April 1995. The sponsors are reputed personalities in the field of trade and commerce and their stake ranges from shipping to textile and finance to energy etc.

As a fully licensed commercial bank, Prime Bank is being managed by a highly professional and dedicated team with long experience in banking. They constantly focus on understanding and anticipating customer needs. As the banking scenario undergoes changes so is the bank and it repositions itself in the changed market condition.

Prime Bank has already made significant progress within a very short period of its existence. The bank has been graded as a top class bank in the country through internationally accepted CAMELS rating. The bank has already occupied an enviable position among its competitors after achieving success in all areas of business operation.

Prime Bank offers all kinds of Commercial Corporate and Personal Banking services covering all segments of society within the framework of Banking Company Act and rules and regulations laid down by our central bank. Diversification of products and services include Corporate Banking, Retail Banking and Consumer Banking right from industry to agriculture, and real state to software.

Prime Bank, since its beginning has attached more importance in technology integration. In order to retain competitive edge, investment in technology is always a top agenda and under constant focus. Keeping the network within a reasonable limit, our strategy is to serve the customers through capacity building across multi-delivery channels. Our past performance gives an indication of our strength. We are better placed and poised to take our customers through fast changing times and enable them compete more effectively in the market they operate.

Vision

To be the best Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity.

Mission

To build Prime Bank Limited into an efficient, market-driven, customer focused institution with good corporate governance structure. Continuous improvement of our business policies, procedure and efficiency through integration of technology at all levels.

Corporate Philosophy

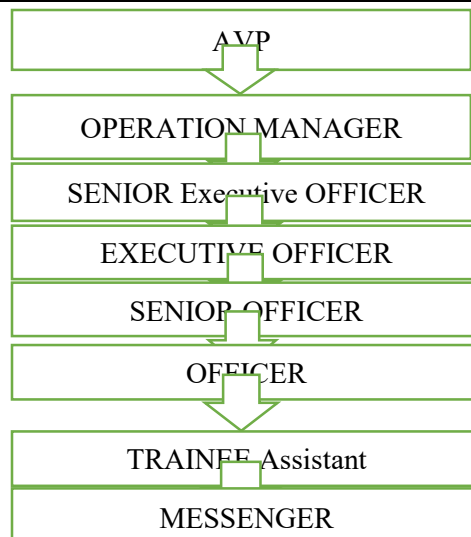
- **For Customers:** Prime Bank believe in providing the most courteous and efficient service in every aspect of its business to the customers. They also try to be innovative in the development of new banking products and services.
- **For Employees:** Prime Bank promotes their employees well-being through attractive remuneration and fringe benefits. Also they promote good staff morale through proper staff training and development, and provision of opportunities for career development.

- **For Shareholders:** Prime Bank tries to forging ahead and consolidating its position as a stable and progressive financial institution by generating profits and fair return on its shareholders investment.
- **For our Community:** By assuming their role as a socially responsible corporate citizen in a tangible manner By adhering closely to national policies and objectives, Prime Bank tries to contribute towards the progress of the nation. By upholding ethical values and best practices Prime Bank constantly seek to improve performance by aligning our goals with stakeholders expectations.

Introduction to Dhanmondi branch:

Dhanmondi Branch is the 22nd branch of Prime Bank Ltd. The name of the present branch Manager is Fariha Ahmed Sheema. The overall banking operation of Dhanmondi Branch can be divided into three broad categories. These categories or divisions are: 1. General Banking 2. Foreign Exchange Division 3. Credit Division Account opening, Local Remittance, Clearing, Deposit and Accounts are the subdivisions that belong to the General Banking Division, where as Import, Export and Foreign Remittance are the subdivision under Foreign Exchange Division. At present about 18 personnel work at Dhanmondi Branch of Prime Bank Limited.

Structure of Prime Bank Ltd Dhanmondi Branch





BANK GUARD

General Banking System of Prime Bank:

Prime Bank Limited offers several banking services towards its customers. It has a wide variety of products and services available to meet the financial needs of customers from every background. To summarize all the products and services I have divided them into two sections first and those are Liability Product and Asset Product.

Liability Products:

There are several liabilities products from Prime Bank Limited. Those are

- Monitory Benefit Scheme.
- Special Deposit Scheme.
- Education Saving Scheme.
- Marriage Saving Scheme.
- Fixed Deposit.
- Saving Deposit Account.
- STD Account.
- Current Deposit Account.
- PRIME BANK LIMITED-Insured Fixed Deposit.
- Monthly Savings Account.
- Multi-Currency Account.
- Foreign Currency Deposit Account.
- Non Resident Taka Account.
- Non Resident Foreign Currency Account.
- Non Residents Investors Account.

Asset Products:

The asset products of Prime Bank are given below:

- Consumer credit scheme.
- Lease Finance.
- Cash Credit.
- Team Loan.

- House Building Finance.
- SOD.
- Transport Loan.
- PAD.
- LIM.
- LTR.
- Demand Loan.
- Small & Medium Enterprise Loan

Services:

Apart from these products, Prime Bank has a lot of services as well that they offer to their customers. Those are-

- **On-line Banking:** This bank has set up a Wide Area Network (WAN) across the country to provide online branch banking facility for their clients. From this service, clients of any branch shall be able to do banking transaction at other branches of the bank. Under this system a client will be able to do following type of transactions-
 - Cash withdrawal from his/her account at any branch of the bank.
 - Cash deposit in his/her account at any branch of the bank irrespective of the location.
 - Cash deposit in other's account at any branch of the bank irrespective of the location.
 - Transfer of money from his/her account with any branch of the bank.
- **SWIFT Service:** The Prime Bank Limited is one of the first few Bangladeshi Banks to obtain membership of SWIFT (Society for Worldwide Inter-bank Telecommunication). SWIFT is a members' owned cooperative which provide a first and accurate communication network for financial transaction such as Letter of Credit, Fund Transfer etc.
- **SMS Banking:** Prime SMS provides 24-hour access to the key financial information of Prime Bank Account. It is the simplest way of finding out account's daily or month-end balance. With Prime SMS one neither have to wait for bank statement to arrive through mail nor have or call up branches to inquire about balance and last few transactions.
- **Retail Banking:** As a part of risk diversification strategy Prime Bank Limited expended the lending activities in this sector during 2006. The loan schemes offered by the bank include Home Loan, Loan against Salary, Marriage Loan, Car Loan, Hospitalization Loan, Education Loan, Doctors Loan, Travel Loan etc.
- **SME Lending:** During 2013 bank's Strategy was focused on customer convenience. The Bank provided working capital loans to suppliers or dealers of large corporations or clusters of small exporters of non-traditional items. Outstanding loan of SME is Tk.437 million.

- **Corporate Credit:** Prime Bank's strategy is to provide comprehensive service to the clients of this segment who are large and medium size corporate customers with expertise in trade finance and related services. Besides trade finance bank are providing working capital finance, project finance and arranging syndication for our corporate clients. Syndication and structured Finance Unit of the Bank strengthened its footstep in the consortium financial market and arranged a number of syndication deals for its corporate clients.
- **Islamic Banking:** In the year 2008, the bank has taken initiative to identify all of its Islamic banking activities by adopting a generic name of 'Hasanah' - the brand name for Islamic products and services of the bank, which has been used in the Qur'an and the Hadith several times to denote good deed, welfare, virtue, beauty spot etc. It is found that the investment and deposits grew by 38% and 89% respectively in the year 2013.
- **Credit Card:** In the year of 2005, Prime Bank Ltd has launched VISA. Before that the bank started its credit card operation in 1999 by introducing Master Card.
International Trade Management: This division is operational throughout the group and core strength is trade finance and services. Principle services to importers include imports letter of credit, import bills for collection and back-to-back letters of credit facilities. Services provide to exporters include export letters of credit, direct export bills, bonds, and guarantees.
- **Institutional Banking:** Prime Bank Limited offers services to institutional clients, commercial, merchant and central banks; brokers and dealers; insurance companies; funds and managers, and others. It provides relationship managers who are close to their customers and speak local language. This wide network of institutional banking facilities includes transaction, introduction, problem solving and renders advice and guidelines on local trading condition.
- **Treasury:** Treasury operations had been consideration as an important avenue for income generation purpose within Head Office. In fact, in the past, income from treasury operation was quite sizable and significant to the total income generated by the bank. The treasury division publishes daily and weekly currency newsletters, which provide analyses of currency trends and related issues. The bank has handled significant volumes of treasury over the last several years. Prime Bank's Dealing Room is connected with automated Reuters Terminal facility thus enabling the bank to provide forward and future facilities to its corporate clients at a very competitive rate.
- **Foreign Exchange Business:** Over the years, foreign trade operations of the bank played an important role in the overall business development of the bank. The bank has established relationship with as many as 110 new foreign correspondents abroad thereby raising the total number of correspondents to 350. The bank has also entered into remittance arrangements with several banks and exchange houses and expects to handle increased volume of remittance business over the near future.

- **Products of Prime bank:** Prime Bank Limited has different types of deposit products and loan schemes. The bank also has highly qualified professional staff members who have the capability to manage and meet all the requirements of the bank. Every account is assigned to an account manager who personally takes care of it and is available for discussion and inquiries whether one writes, telephones or calls.
- **Loan Schemes:** Loan schemes of Prime Bank are listed below:
 - General Loan Scheme
 - Consumer Credit Scheme
 - Lease Finance
 - House Building loan & Apartment Loan Scheme
 - Credit Card

General Banking Section of Dhanmondi Branch:

General banking does the core activities of a bank. All the other departments are strongly connected with general banking. It plays the most important role for bank. Different functions of general banking of Dhanmondi branch is described below:

Account Opening Section:

In order to open an account the customer is first of all asked to fill the application form up given by the bank. The procedures and requirements by the bank to open an account are

- Proposal for opening an account
- Name and full address
- Occupation
- Name of introducer
- Name of Nominee
- Specimen Signature

Foreign Exchange Department:

Foreign exchange department is international department of the bank. It deals with globally and facilitates international trade through its various modes of services. It bridges between importers and exporters. Bangladesh Bank issues license to scheduled banks to deal with foreign exchange. These banks are known as Authorized Dealers (AD). If the branch is AD in foreign exchange market, it can remit foreign exchange from local country to foreign country. This department mainly deals with foreign currency. This is why this department is called foreign exchange department.

Cheque Clearing:

Cheque clearing is a very important task of general banking section, In this section two types of cheque clearing take place which are-

Inward clearing:

On inward clearing only own banks cheque are signed and a transaction made. It should be done before 4 p.m.

Outward clearing:

On outward clearing different banks cheque are justified and signed. It should be done before 11:30 am if it's a high value.

Issuing Credit and Debit Card:

Bank issues credit and debit card to fulfill their customer demand. I assisted the bank officials in issuing credit and debit card. The entire process is explained below-

Step-01	Party proposed that he wants a credit card of Prime Bank.
Step-02	We give him a credit card application form and party fills it up.
Step-03	We make photocopy of the form and all other document provided by the party. Our manager sir attested the copy. We filed and forward the application form and document (photocopy) to card division.
Step-04	Card division sends the credit card in a branch.
Step-05	We Handover Credit card to the party after taking signature on the register book.

Before applying for this the applicant need to have a long term deposit in the bank and the limit of a debit card is TK1, 50,000/- only.

Issuing Cheque Book:

During the Internship at Prime Bank limited I have learnt how to deliver cheque book and keeping register. Throughout my working hours, I have notified different account holder to receive their Cheque book by calling on their cell phone or sending text message. Here I am showing the procedure of issuing a cheque book-

Step-01	The customer will fill up the check requisition form.
Step-02	The leaves of the cheque book under issue shall be counted. To ensure that all the leaves and the bank requisition slip are intact.
Step-03	Customer's name and account number shall be entered in the check book register.
Step-04	Then the register check book and the requisition slip are signed by the officer in charge of the deposit department.
Step-05	We handover check book to the customer after taking acknowledgement on the requisition slip and the register book.

Payment Order:

I also gathered some knowledge about payment order. There are five kinds of techniques for remitting money from one place to another place. The procedures for issuing a Payment Order (PO) are as follows:

Step-01	The Customer submits the application to the officer along with money.
Step-02	Entry in the bills payable register where payees name, date. PO-no etc are mentioned.
Step-03	Prepared the instrument.
Step-04	After approved the instruments by authority, it is delivered to the customer.
Step-05	Signature of the customer is taken by the counterparty.

Other Relevant Activities:

- **Informing the customer:**

When cheque book, credit card and debit cards are received by the branch from head office I used to inform the clients by phone call or sending letter. We made phone call to the clients and informed them about their credit card, debit card, and cheque book.

- **Issuing a Thank you Letter:**

When an account was opened I had to write a “Thanks giving” letter addressing their name and address and attached it to their account opening form. This made the customer feel valued and increased customer loyalty.

- **Cheque Book Requisition:**

Cheque book is a medium of transaction for any account holder. While opening account I helped account holder to fulfill requisition form. Which made the process smooth

Changes in General Banking System of Prime Bank Limited:

Recently Prime Bank Limited decided to upgrade their software. For this upgrading process, they kept all their branches and banking activities, online banking off for two consecutive days. They made a lot of changes in their software system for better experience and faster communication. There was change in their main software, system and databases. Also there were significant changes in online banking process which is known as ALTITUDE for Prime Bank. During the two off days, the regular customers faced hugged problem because they were unable to do any transactions via this bank. Also the internet banking was not working at that time. However, they informed earlier that the system will be closed for two days. They were notified via text messages and also there was notice given in TV and also in front of every branch. After the upgrade of the system, there were few changes in regular general banking activities. For instance, the way employees were used posting the details of pay order or clearing cheques were changed. They

process of salary account was changed as well. Besides, the outlook of the bank statement changed. Moreover, the junior officer was not authorized to see the previous bank statements like those before upgrade. The massive change was the change in account number of every customer. Earlier, the account number used to 14digit number for every customer. Then after software update, the account number changed from 14 digits to 13 digits. The reason behind this change was the instruction of Bangladesh Bank. It was seen that Bangladesh Bank advised 13 digit account number for all banks. And because of this 14 digit number, Prime Bank used to face difficulties while doing IFTN. Apart from these changes, the employees face a lot of changes in their daily work process, for example, from seeing balance, printing bank statement, issuing pay order, posting cheques, authorizing cheques, credit input in all departments, there were huge changes in work process.

Employee Reaction: Change in software makes a huge difference in daily work routine of the employees. As the upgrade involves changes in system and software of the banking activities it has a great impact on all the employees. They used to do their in a certain way for a long period of time and now suddenly there had been a big change in their work process. Also the changes was in every section of general banking such cheque entry and posting, authorization of cheques, pay order, posting of pay order, credit input etc. so employees from each department such as cash, accounts, credit, clearing all faced the consequences of the update of system and software. Also they had to explain this process to customers as well who couldn't avail the banking facilities during two off days. However, this update of system took place in the first week of October, 2017. So, I got a chance to observe both the positive and negative reactions of the employees after the up gradation process.

Positive Outlook: It was seen that few employees were quite excited before this update of the software. They said they have become bored working on same structure for quite a long time. So they are happy that system is changing and they will get a chance to work in a new approach. Also this update took place after almost 10years. So they were considering themselves fortunate that they are being able to witness this huge software development. Also in some activities, it was seen that the software update made the process much easier and short. So they really appreciated this up gradation process.

Negative Reaction: there are few positive outcome of the software update but the negative reaction is more than the positive ones.

- Firstly, the software is updated but it is not yet executed properly. It was seen that all the activities took more time than earlier to perform. The system remain very slow most of the time. It is happening because the software is updated but the whole process is not executed properly yet.
- Secondly, as I mentioned the system is slow so it hampers the work of the employees. Earlier I had seen that clearing is handled by one employee. But now as system is changed and its slower than the previous one. Other employees also had work on clearing cheque posting to finish it on time. It brings an extra burden to other workers.
- Thirdly, sometimes the system becomes inactive all on a sudden and without any prior notice. In that cases, customers keep on waiting for checking their balance or to collect bank statement but they don't get it for temporarily system blockage.
- Then, the system update changed the account number of all the customers. But their new account number was not been informed to them. So few customers were seen highly

disappointed with this and so they do rude behavior towards the employees. It obviously affects the employees and their performance.

- Lastly, there was a lot of changes in work pattern in the new update of the system. But for these changes the employees were not given any training. So it was seen that the employees are facing difficulties while coping up with the updated system because they are not used to it neither do they have any training on that.

So, after analyzing the changes in the general banking and the reactions of employees it can be seen that most of the employees are highly disappointed with the updates of the software because it hampered their regular work, it made them stay in office for more hours and also face the anger of the customers. Definitely, the bank updated the software for the betterment of their work process but as they couldn't execute it well it did negative impacts more than the positive ones.

Problems faced during internship:

Prime Bank LTD is a well reputed Bank and I did my internship in Dhanmondi branch which was a good place to work. So, there I observed many things about the workplace environment, employee skill and organizational behavior and culture. My observations are given below:

- Prime Bank Dhanmondi Branch had no HR related activities. So I gathered less knowledge about HR functions.
- Duration of the study was too short to get an overall idea of the general banking.
- Officers are so much helpful in this bank but in their office time, they were so busy that is why I could not collect enough information from them.
- The server of the bank was slow. It went down sometime. That created problem to the customers who wanted to know about their immediate accounts condition.

Impact on work:

- Prime bank Ltd Dhanmondi Branch did not deal with any HR related activities that are why I did not get any knowledge on how the bank operates its Human Resource Department. My major was Human Resource Management and I had taken several courses like training and development, manpower planning, compensation etc.. The activities that I had done were not related to any of my courses.
- General banking includes overall banking activities. Three months are not enough to gather knowledge on overall general banking activities. I got the chance to work really deep on some of the general banking activities at the same time I had the least idea about other banking activities.
- The Prime Bank Dhanmondi branch deals with different types of clients that is why the officers working always remained busy with the customers. Though they were very helpful but they could not manage enough time to support me.

Academic Preparation:

In my BBA course, I had to gain knowledge on various broader aspects in training and development, human resource information system, selection, and staffing and less knowledge in accounting, finance, promoting, distributing where very few of them deeply focused on banking activities. I found some courses those were useful as I needed the theoretical knowledge of the course while I was doing the internship program on banking activities of Prime Bank.

- In our academic study there is very less chance to learn about banking activities.
- When I was working and getting the practical exposures I was able to understand those theories even better which I learnt in my university.

Most of the terms and activities I learnt after being fully exposed in the situation. Bookish knowledge or theories was not actually enough. Also I got very little chance to use the theoretical knowledge in practical work.

Some missing knowledge and skills:

There is something missing in the time of our academic learning which is making us face trouble in the period of our internship.

- University did not send students on the field in different financial organizations.
- There is no scope to make students familiar with some business related software use and its implication.
- There is no course related with different practical banking documentation process.
- Some MS office skills have not been taught like- MS Excel, MS Access, and MS Outlook etc.

Lessons learned from Internship & Implications from Organization Perspective:

I learned from my organization that working in a team is essential and important. I have also discovered that each and every division has their own roles and importance in every project. Therefore, the work integration between each other should be carried out wisely. For individual activities, I have also performed various type of task during this period.

- To maintain an effective and efficient corporate culture that will help me in future to adapt with the corporate environment.

- I learned how to maintain rules and regulations within the organization and those rules and regulations will help me to become more disciplined.
- I maintained a good relationship with my supervisor and with other officers as well that will help me in future to adapt with any environment quickly.
- I learned how to talk with customers and always tried to fulfill their demand by giving the exact information they were expecting.
- I learned about how to maintain files and related registers. After finding different types of register notes and files I had to store those in the right sequences.
- I learned to complete any work within the given time. I had to perform three or four works in a single day and I divided my time so that I could manage to finish all of them within the lead time.
- I observed how other employees in the organization handle pressure of work and I was able to handle the work pressure as well.

Implications to university's internship program:

This internship is a part of our BBA program. BRAC University and BRAC Business School has given us this opportunity to have a practical job experience before getting into a permanent job as a full time employee. An internship helps us to learn lots of things which will be very effective for the near future. From university's internship program, I have learned:

- I followed my supervisor's instructions clearly and always had a clear communication while I was doing my internship report.
- I have got chance to utilize my knowledge through my supervisor to make the report more attractive and purposeful.
- I learned how to present work experience in the report and exploit my each experience observed in the organization.
- I maintained strict discipline in my university that helped me to maintain bank's discipline.

Recommendations

For Bank:

- Students should be given the opportunity to experience practical knowledge related to their major courses so that they can apply their knowledge while they are working in the organization.
- They can assign interns to different departments so that they can get an overall knowledge of general banking activities. As general banking includes different activities they can divide the 3 months internship program into few short duration periods assigning with each activity.
- They can invite intern to attend any weekly meeting takes place in the organization. That will not only help the intern to know about different aspects of banking but also motivate him to feel as an employee of the organization like other full time employees.
- Before updating their software system they should have increased the bandwidth of their internet to match the speed of the updated new software.
- They should have run the software first as trial basis before incorporating all general banking activities with the software.
- They should have given training to the employees first before running the updated software for smooth function of general banking.
- They should have taken employees opinion after running the up graded software and make few changes according to them.

For University:

- University should send their students to get practical experience which will help them in their future corporate life..
- University should have a good relationship with those organizations and needs to ensure that students are giving their full effort while working.

Conclusion

The commercial banking system dominates Bangladesh financial sector. Bangladesh bank is the central bank of Bangladesh and the chief regulatory authority in the sector. There are huge numbers of national and foreign bank operating their banking in Bangladesh. The customers are choosing Prime Bank Limited as best services among other commercial banks.

The growing competition bound Prime Bank not only to compete with other commercial banks but also with the public banks. For the future planning and the successful operation in achieving its prime goal in this current competitive market, this can be helpful in international trade financing that suggested mostly for the betterment of the country.

They have taken an initiative to keep pace with modern fast technological world by updating their existing software. They took two days to update the whole software system of their general banking activities. The employees were enthusiastic about this up gradation at first but then when they started working on that system they find a lot of difficulties. Starting from no prior training to slow system, employees faced quite a huge hassle to cope up with the changing software. Where some employees are hopeful that the up gradation would make their system better in future, some are very disappointed with the way it is working right now. So, overall the employees from different general banking sector have shown mixed reactions toward the changes in general banking activities.

In today's banking sector, general banking activities are very common. Almost all the commercial banks have this department. So the activities of general banking are quietly similar and so Prime bank is trying to improve their service by bringing changes in their activities.

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