



A report on

General Banking Activities of The City Bank Limited



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Letter of Transmittal

09thSeptember 2017

Suman Paul Chowdhury, PhD
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Subject: *Submitting an Internship report on General Banking Activities of The City Bank Limited*

Dear Sir,

I would like to thank you for giving me the opportunity of doing this project on this subject to prepare the Report. This task has been given me the opportunity to explore one of the most important aspect of The City Bank Ltd which is known as “***General Banking Activities of The City Bank Limited***”.

The report is contains a comprehensive study on various banking issue regarding banking activates aspects of The City Bank Ltd. It was an immense pleasure for me to have the opportunity to work on the above-mentioned subject. I have delivered my best to come out with a good one. Please feel free to contact me if you have any queries. Would you please kindly accept my report and oblige me thereby.

Thank you.

Sincerely,

Md Abdul Matin

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Acknowledgement

Through this project I have gathered vast experience and knowledge which is very remarkable from last three months while preparing for this report. First and foremost, I would like to give my all gratitude to the almighty Allah for giving me the ability to work hard. The report titled, as “**General Banking Activities of The City Bank Limited**”- has been prepared to fulfill the requirements of MBA degree. I am very much fortunate that I have received almost all sincere guidance, supervision and co-operation from various persons while compiling this report. Many people have helped unconditionally in making this report.

First of all, I would like to thank my academic Supervisor of the internship report Suman Paul Chowdhury, PhD Assistant Professor of BRAC Business School, for giving me the opportunity to prepare this report & effortful supervision. She also provided me some important advice and guidance for preparing this report. Without her help this report could not have been a comprehensive one.

Secondly, I am also indebted to thank all the employees of “The City Bank Limited. Specially my line manager AKM Zahirul Haque (SVP) Branch Manager, Milton D’ Rozario (VP) SCSSM of Principal Office and Abdullah Al Mamun (Branch Operation Manager) who helped me and given me their valuable time in providing the information and sources of that information of this report.

I am also showing my gratitude to all those people who have at least minimum effort and Contribution to complete report. I feel so much lucky to get their co-operation.



Declaration of Student

This is to notify that this report “*General Banking Activities of The City Bank Limited*” has been prepared as a part of my internship formalities. It is an obligatory part for our MBA Program to submit an internship report. Moreover, I was inspired and instructed by my supervisor Mr. Suman Paul Chowdhury, PhD Assistant Professor of BRAC Business School, BRAC University.

Md Abdul Matin

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Executive Summary

In this report, I have tried to show numerous general activities of The City Bank Limited and tried to find the lacking among these activities. I have also shown the impact of these activities on the bank's profitability. A general activity of the bank means day to day activities or day to day operations of every section which offer integrated banking service. Satisfactory banking service is a combination of all general banking activities. General Banking consists of the management of deposit, cash, clearing house, bills, account opening, security instrument handling, customer service, locker facilities and other services of the bank besides Advance and Foreign Trade. Now brief history of The City Bank Limited, CBL founded on 1983 by the all rules and regulation of company act 1912 amendment on 1994 along with Bangladesh Bank BRPD (Banking Regulation and Policy Department) policies. In the early age CBL was controlled by the Phoenix Group Bangladesh, Later on Partex BD take over the control in 2007. From that time CBL has changed his own operation. From 2007 CBL advancement was started with new Managing Director Mr. K. M. Sattar and his newly created management committee. And then with all others CBL common service division was upgrade to general admin division for support all other division and departments, but in the few years MANCOM have decided to fully furnish the general admin with global standard security system and advance administration policies. General Banking Department is considered as the direct customer service center. It is the starting point of all the banking operation. It opens new accounts, remits funds, honor cheque, takes deposits, issues bank draft and pay order etc. General Banking is also known as retail banking. The major activities are account opening section, clearing section, cash section remittance, mail receive and dispatch section. In this report, I have discussed different types of accounts and the procedures of account opening. I have also shown the features of different accounts and different products of the City Bank Ltd. such as city touch. I have also discussed the clearing section of the bank and procedures of outward and inward clearing. In this report I have stated the process of transmission of money from one place to another. The City Bank Ltd. has a great role in online banking nowadays.

Table of Content

Chapter	Particulars	Page No.
CHAPTER-01	Introduction	1
	Rationale of the study	2
	Origin of the report	3
	Objectives of the report	3
	Scope of the report	3
	Methodology	3
	Sources of data	4
	Limitations of the report	4
CHAPTER-02	Literature review & theoretical background	6
	General banking	7
CHAPTER-03	History of bank industry and banking sector overview in bangladesh	10
	Short history of financial system and banking in bangladesh	11
	Banking sector in bangladesh	11
	Activities of commercial banks	14
CHAPTER-04	Short overview of the city bank limited	15
	City banks vision, mission and values	18
	Product and services	19
	Organization organogram	21
CHAPTER-05	Job responsibilities & observations	22
	Nature of job and my responsibilities	23
	Observation	24
	Presenting bank's responsibility	25
	Processing of items	26
	Delivery of items	27
CHAPTER-06	General banking activities of the city bank ltd	28
	Account opening section	29
	Fixed deposit receipt (fdr)	32

	City card	33
	Account transfer	33
	Stop payment	34
	Cheque book issue	34
	Remittance section	35
	Tt-telegraphic transfer	35
	Dd-demand draft	35
	Po-pay order	35
	Cash department	35
	Clearing section	37
CHAPTER-07	Online banking system of the City bank limited	40
	Finacle core	41
	City touch	41
CHAPTER-08	Findings & conclusion	42
	Findings	43
	Recommendation	43
	Conclusion	44
	References	45
CHAPTER-9	Appendix	46

CHAPTER-01

INTRODUCTION



Introduction: Banks are depository institutions. It is a financial establishment that invests money deposited by customers, pays it out when required, makes loans at interest, and exchanges currency. Banks are the institutions that provide a great variety of financial services. At their most basic service, banks hold money on behalf of the customers which is payable to the customer on demand either by appearing at the bank for a withdrawal or by writing a check to a third party. Banks use the money they hold to finance loans, which they make to businesses and individuals to pay for operations, mortgages, education expenses, and a number of other things. Many banks also perform other services for a fee; for instance they offer certified checks to customers guaranteeing payment to third parties. (Source: Financial Dictionary)

As a financial institution, Banks are highly secure in general. In our daily banking activities administration people are committed to provide every kind of security matter from employee to customer satisfaction. There are so many security compliances from Bangladesh Bank under the act of financial institution and general banking. In each and every activities of commercial Banks Bangladesh Bank has imposed various guide lines and checked those compliances in a systematic way by the audit committee monitoring.

General Banking consists of the management of deposit, cash, clearing house, bills, account opening, security instrument handling, customer service, locker facilities and other services of the bank besides Advance and Foreign Trade.

Rationale of the study: In this report, I have shown the general banking activities of a commercial bank. For academic purpose, every student is required to work in a selected institution as an intern to enrich the practical knowledge and experience. After completing the internship, an internship report should be prepared on the knowledge of internship. For the completion of this internship program I have been placed in Bank named “The City Bank Limited”. I decided to work on the practices of general banking activities of the bank. Here, I have used some assumptions and personal experience over general banking activities of a commercial bank such as **The City Bank Limited**.

Origin of the report: This internship report entitled “**General Banking Activities of The City Bank Limited**” under the instruction of our honorable intern

supervisor & Assistant Professor “Suman Paul Chowdhury, PhD Assistant Professor of BRAC Business School,” for the partial fulfillment of the requirement of MBA Program of BRAC University.

Objectives of the report: As an Senior officer of CBL and doing internship it’s really great experience, I chose this topic because here I engaged with this type of work and what I am seeing here is actually outstanding. Therefore my reason is growing up to prepare a project on it. And also informing to others that when a person enters in the premises and leave from that premises how he or she been monitored every moment.

The primary objective of this report is to discuss the general banking activities of The City Bank Limited and provide insights into the accounts opening department. To fulfill the primary objectives, there are some specific objectives.

- To gain knowledge about the general banking.
- To acquire an in depth understanding of the functions of each department.
- To understand the procedures of new account opening.
- To gain knowledge about customer handling.
- To know the general banking activities of The City Bank Ltd
- Coordinating the functions of various departments.

Scope of the report: I would try to concentrate on the theoretical aspects of general banking activities, the general functions of each department and steps of account opening. The scope of this report is limited to the general banking activities of The City Bank Limited. The report focuses only general banking activities.

Methodology: It refers to the essential part of the study and the process of collecting information and arranging it in terms of the relevant issues of the study. Formal & oral discussion, direct observation, questioning clients & printed papers of the bank

were found useful. It is designed in a way so that it correspondent to achieve the objectives of the study.

Sources of Data: I have collected data from both of these two sources. During the internship program, I have collected data from the personnel of The City Bank Limited.

There are two sources for data collection which are as follows

1. Primary source

Primary Data Sources: It includes the fresh or completely new data sources collected for a specific purpose, such as:

- Interviews with departmental head.
- Departmental surveys.
- Observation.
- On the job trainings.
- Practical working experiences.

1. Secondary source

Secondary Data Sources: It includes all presented and published information.

- Research papers
- Articles
- Banking journals
- Banks' website
- Study materials
- Different text books.
- World Bank's Security publication.

Limitations of the report:

To prepare a report on the topic like this in a short duration is not easy task. In preparing this report some problems and limitations have encountered which are as follows:

- The main constraint of the study was insufficiency of information.
- Need more time for this kind of case study.
- Only for internship program authority restricted some issues.
- Some information cannot be provided due to security and other corporate obligations.



- As the data, in most cases, are not in organized way, the bank failed to provide all information.
- Due to time limitation, many of the aspects could not be discussed in the present report.
- Since the bank personnel were very busy, they could not pay enough time.
- Lack of opportunity to access to internal data.
- Only secondary data for preparing this report.
- Lack of news or relative publications.

All the clients whom I interviewed did not want to provide necessary information.

CHAPTER-02

LITERATURE REVIEW&THEORETICAL BACKGROUND

“The bank is one of the financial institutions. But it differs from other firm because the bank collects money from customer as a deposit and gives money to customer as a loan. So the bank acts as financial intermediaries between the depositors and borrowers. Deposits are liabilities to the bank. Deposit must be maintained by the bank to maximize the profit”. (Shelagh Heffernan 2005).

“The bank maintains financial statement such as balance sheet and profit and loss account to measure their financial performance. Main source of bank is a customer deposit. Deposits are reported on the balance sheet as a liability. These deposits are used by the bank for investment. This is assets for the bank. The bank capital arises from different between the total liability and total asset. On the other hand bank increasing their fund by issuing bonds and equity”. (Barbara Casu 2006)

Theoretical Background:

Banking: The word “banking” has been defined to mean the accepting, for the purpose of lending or investment, of deposit of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, order or otherwise.

General Banking: General Banking Department is considered as the direct customer service center. It is the starting point of all the banking operation. It opens new accounts, remits funds, honor cheque, takes deposits, issues bank draft and pay order etc. General Banking is also known as retail banking. Following are the major banking:

- Account opening section
- Clearing section
- Cash section
- Remittance
- Mail receive and dispatch section



Figure: General Banking Activities

- **Account:** Account is the systematic record of transaction. On the other hand, bank account is a contract between the bank and the client, allowing the customer to use bank service against a cost of fees. This is the best way a client can build relationship with the bank.
- **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
- **Cash:** Cash Department is the most important part of General Banking. Cash department should be placed in a branch from where manager can watch everything from his table either clients or the vault.
- **Clearing:** Clearing stand for mutual settlement of claims made in among member banks at an agreed time place in respect of instruments drawn of each other: Clearing House is an arrangement under which member banks agree to meet, through their representatives, an appointed time and place to deliver instruments drawn on the other and in exchange to receive instruments drawn of them.
- **Mail receive & Dispatch section:** This section writes balance confirmation letter, register the entry in dispatch books, check the amount of deposits for the clients and give information to the branch manager & perspective clients. The branch informs about the deposit accounts of the clients twice in a year and sends a balance confirmation letter to every deposit holders of the branch. And this section receives other mails regarding account opening information, official meetings, letters and documents. Normally, this section transfers information to the client about account



opening, deposits, balance, interest rate and other incentives or crucial notice. For example, if a client hasn't earn a city max card which is assigned to him, then, the bank authority will destroy the plastic card after three months of issuing with a short notice and the notice will be sent through the mail service and dispatch section.

CHAPTER-03

HISTORY OF BANK INDUSTRY AND BANKING SECTOR OVERVIEW IN BANGLADESH

Financial System in Bangladesh: The financial system of Bangladesh

consists of three sectors. They are-

- Formal sector
- Semi-formal sector
- Informal sector

The sectors have been categorized in accordance with their degree of regulation. The formal sector includes all regulated institutions like banks, non-bank financial institutions (FIs), insurance companies, capital market intermediaries like brokerage houses, merchant banks etc; micro finance institutions (MFIs) .

The semi formal sector includes those institutions which are regulated otherwise but do not fall under the jurisdiction of Central Bank, Insurance Authority, Securities and Exchange Commission or any other enacted financial regulator. This sector is mainly represented by specialized financial institutions like House Building Finance Corporation (HBFC), Palli Karma Sahayak Foundation (PKSF), Samabay Bank, Grameen Bank etc, Non-governmental organizations (NGOs) and discrete government programs.

The informal sector includes private intermediaries which are completely unregulated. (Source: WIKIPEDIA)

Short History of Financial System and Banking in Bangladesh:

The banking system at independence (1971) consisted of two branch offices of the former state bank of Pakistan and 17 large commercial banks, two of which were controlled by Bangladeshi interests and there by foreigners other than west Pakistanis. There were 14 smaller commercial banks. Virtually all banking services were concentrated in urban areas. The newly independent government immediately designated the Dhaka branch of the state bank of Pakistan as the central bank and renamed it Bangladesh Bank. The bank was responsible for regulating currency, controlling credit and monetary policy, and administering exchange control and the foreign exchange reserves. The Bangladesh government initially nationalized the entire domestic banking system and produced to recognize and rename the

various banks. Foreign-owned banks were permitted to continue doing business in Bangladesh. The insurance business was also nationalized and became a source of potential investment funds. Cooperative credit systems and postal savings offices handle service to small individual and rural accounts. The new banking system succeeded in establishing reasonably efficient procedures for managing credit and foreign exchange. The primary function of the credit system throughout the 1970s was to finance trade and public sector, which together absorbed 75% of total advances. The government's encouragement during the late 1970s and early 1980s of agricultural and private industry brought changes in lending strategies. Managed by the Bangladesh Krishi Bank, a specialized agricultural banking institution, lending to farmers and fishermen dramatically expanded. The number of rural bank branches doubled between 1977 and 1985, to more than 3,330. Denationalization and private industrial growth led the Bangladesh Bank and the World Bank to focus their lending on the emerging private sector. (Source: Bangladesh Bank)

Banking Sector in Bangladesh:

- **Bangladesh Bank (BB):** Bangladesh Bank has been working as the central bank since the country's independence. Its prime jobs include issuing of currency; maintain foreign exchange reserve and providing transaction facilities of all public monetary matters. Bangladesh Bank is also responsible for planning the government's monetary policy and implementing thereby. Bangladesh Bank, which is the designated central monetary authority of the People's Republic of Bangladesh, has a governing body comprising of nine members with the Governor as its chief. Apart from the head office in Dhaka, it has nine ten branches, of which two in Dhaka and one each in Chittagong, Rajshahi, Khulna, Bogra, Sylhet, Rangpur, Barishal and Mymensingh. (Source: Bangladesh Bank)
- **Commercial Bank:** After the independence, banking industry in Bangladesh started its journey with 6 nationalized commercial banks, 2 state owned specialized banks and 3 foreign banks. In 1980s banking industry achieve significant expansion with the entrance of private banks. Now banks in Bangladesh are primarily of two types:
 - **Scheduled Banks:** The banks which get license to operate under Bank Company Act, 1991 (Amended up to 2013) are termed as scheduled banks.

- Non-Scheduled Banks: The banks which are established for special and definite objective and operate under the acts that are enacted for meeting up those objectives, are termed as Non-Scheduled banks. These banks cannot perform all functions of scheduled banks.

There are 56 scheduled banks in Bangladesh who operate under full control and supervision of Bangladesh Bank which is empowered to do so through Bangladesh Bank order, 1972 and Bank Company Act, 1991. Scheduled banks are classified into following types.

- Stated Owned Commercial Banks: There are 6 stated owned commercial banks which are fully or majorly owned by the government of Bangladesh. Among these six banks, two banks named Pubali and Uttara were shifted to private sector in 1985. So, there are four stated owned commercial banks in Bangladesh such as Sonali Bank, Rupali Bank, Janata Bank and Agrani Bank. All of these four banks were listed as public limited company.
- Specialized Banks: Two specialized banks are now operating which were established for specific objectives like agricultural or industrial development. These banks are fully or majorly owned by the Government of Bangladesh. For example, Bangladesh Krishi bank and Bangladesh Development Bank Limited.
- Private Commercial Banks: There are 39 private commercial banks which are majorly owned by the private entities. These banks can be categorized into two groups; conventional banks which perform the banking functions in conventional fashion i.e. interest based operations. There are 31 conventional private commercial banks in Bangladesh. The others are IslamiShariah based banks which execute banking activities according to IslamiShariah based principle i.e. profit-loss sharing mode. There are 8 IslamiShariah based banks
- Foreign Commercial Banks: 9 foreign banks are operating in Bangladesh as the branches of the banks which are incorporated in abroad.

There are now four non-scheduled banks in Bangladesh which are- Ansar VDP Unnayan Bank, Karmashangosthan Bank, ProbashiKollyan Bank, Jubilee Bank. Non bank financial institutions are those types of financial institutions which are regulated under Financial Institution Act, 1993 and controlled by Bangladesh Bank.



Activities of Commercial Banks:

Bangladesh Bank Order 1972 and the Banking Companies Act 1991 mainly guide the commercial banks in Bangladesh. Commercial Banks in Bangladesh are not allowed to do business other than just banking. Normal activities include borrowing, raising or taking up of money, lending or advancing of money with or without security. They are also authorized to issue letters of credit, trade in precious commodities and buying and selling of foreign goods excluding foreign bank notes. They are also authorized to trade in bills of exchange, promissory notes, coupons, drafts, debentures, certificates and other instruments approved by Bangladesh Bank (BB). Banking companies are required to provide safe vaults and are authorized to collect money and securities. All banks operating in Bangladesh with different paid-up capital and reserves having a minimum of an aggregate value of Tk 5 million and conducting their affairs to the satisfaction of Bangladesh Bank have been declared as scheduled banks in terms of section 37(2) of Bangladesh Bank Order 1972. Now in terms of section 13 of bank company act, 1991, the minimum aggregate capital is tk 200 million.

Current Status of Banking Industry: The banking industry of Bangladesh at present is in the growth stage. Almost every year new private banks are coming up, new branches are coming within 2 to 3 months, and new customers are coming to open an account in different banks.

CHAPTER-04

SHORT OVERVIEW OF THE CITY BANK LIMITED



The The City Bank Limited is the first private sector Bank in Bangladesh. The Bank has been operating since 1983 with an authorized capital of **Tk. 1.75 Billion** under the entrepreneurship of twelve prominent & leading businessmen of the country. The noble intention behind starting this Bank was to bring about qualitative changes in the sphere of Banking and Financial management. Today The City Bank serves its customers at home & abroad with 82 branches spread over the country & about three hundred overseas correspondences covering all the major cities and business centers of the world. The services encompass wide diversified areas of trade, commerce & industry which are tailored to the specific needs of the customers and are distinguished by an exceptional level of prompt and personal attention. Over the years the Bank has expanded the spectrums of its services. The extensive and ever growing domestic network provides and carries various products and services to the doorsteps of millions. The The City Bank Limited has already introduced some new banking products like dual currency credit cards, ATM and online services which has created attraction among the clients. The Bank is going to introduce real time internet, SMS and phone banking systems which is known as "City Touch" with all modern delivery channels at an early date. For significant performance, The Bank has earned national & international recognition. The The City Bank Limited was one of the 12 banks of Bangladesh among the 500 banks in Asia for its asset, deposit & profit as evaluated by "ASIA WEEK" in the year 2000. Other than that, The The City Bank Limited received the "Top Ten Company" award from the Prime Minister of the People's Republic of Bangladesh. They have a distinguished board of directors which consists of thirteen successful and reputed businessmen. Mr. Shoeb Mohammad, a top leading businessman, industrialist, pioneer personality & entrepreneur of private sector's bank in Bangladesh, is the chairman of the bank. Mr. Sohail R K Hussain, a dynamic, nationally & internationally reputed banker is the managing director of the bank. After taking his charge as chief executive in the year 2014, the bank's entire activities have achieved tremendous momentum. Since then, the overall scenario of the bank has been changed drastically and started making nonstop progress.

City Bank is also the first commercial bank in Bangladesh to have issued dual currency credit cards, holding a principal membership of VISA and Master Card franchises. Recently CBL has been named as 'Best Bank in Bangladesh for 2012' by FinanceAsia for adopting



global best practices by doing away with age-old traditional decentralized banking model and culture. This

is the first year of FinanceAsia's extending the award into local bank category in Bangladesh.

Besides winning this prestigious award, CBL also received "The Strongest Bank in Bangladesh award" in 2010 from The Asian Banker, "American Express Marketing Award" for Outstanding New Card launch in 2010 from American Express, "MoneyGram International's Best Corridor Collaboration – South Asia in 2011" in recognition of its inward remittance growth and the ISO 9001:2008 certification from Moody International, for its entire back end and technology operations.

Recently the Bank became an IFC (International Finance Corporation) client, the 4th such bank in the entire industry in the country, after going through demanding checks and due diligence undertaken by IFC. CBL brand is already recognized as the "most reputed transforming institution in the country" and now it is composed to become the "Most Reputed Financial Institution Brand" soon. The Bank have launch Priority Banking services for high net worth individuals in 2013. This year will see the launches of Mobile Banking for unbanked people, Platinum Amex card for the top end of the market, the country's first Business-to-Business (B2B) card and so on. Currently a comprehensive business process reengineering (BPR) is also underway under the consultancy of PWC, India, which is likely to result in a complete overhaul of the Bank's operational processes and practices.

xCity Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 5 distinct Units namely

- I. Business Unit
- II. Branch Banking
- III. Risk Unit
- IV. Operations Unit
- V. Support

Under a real-time online banking platform, these 5 distinct Units are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized



business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

The bank currently has total 120 branches which includes 99 online branches, 1 full-fledged Islamic Banking branch, 1 SME service center and 11 SME/Agri branches spread across the length & breadth of the country. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 311 ATMs of its own; and ATM sharing arrangement with partner banks that has more than 1150 ATMs in place; SMS Banking; Internet Banking and so on. It already started its Customer Call Center operation.

City Banks Vision, Mission And Values:

Vision

The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences

Mission

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

Values

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



Product and Services

As it is a Bank the products are embedded with all the services,

A. Credit Cards

- American Express: From 2010 CBL has franchise the AMEX into the Bangladesh through 3 categories and also available in dual currency mode.

- I. Silver

- II. Gold

- III. Platinum

- VISA: An international and it issues in both Local Currency (Taka) & Foreign Currency (US Dollar) in 2 categories and also available in dual currency mode,

- I. Silver

- II. Gold

B. Debit Cards or ATM Cards

- Master Card: CBL issued the master card as default card for any account holder, so there

- for it has no specific categories as compare to credit cards.

- VISA Electron: This is also others debit card issued by the CBL with some special privileges. Recently this VISA electron restricted by CBL.

C. Special Cards

- City Maxx American Express Card: It's a totally a specialized card which can be use as American Express but as debit card system.

D. Retail Banking Service

- All the general banking services, like Bank Accounts, Student Accounts etc.

- Various type of Schemes are also offered by retail baking, like Deposits, Savings, RMG

- Accounts etc.



- Various type of Loans, like Consumer loan, Education loan, Health Loan etc.

E. SME Banking Service

CBL have wide range of SME banking services through 3 individual wings

- Medium Segment SME Service.
- Small Segment SME Service.
- Agro SME Service.

F. Wholesale Banking Service

CBL also offered wide range of services under the wholesale banking service, those are define

as,

- Long term Finance
- Midterm Finance
- Structured Finance
- Cash Management
- Project Management

Despite all those services there are lot of services also offered by CBL which can be listed

as

below

- Priority Banking Service
- Shephire service
- Corporate Banking Services
- City Touch (Advance Internet Banking)
- Trade Services (Foreign and Local)

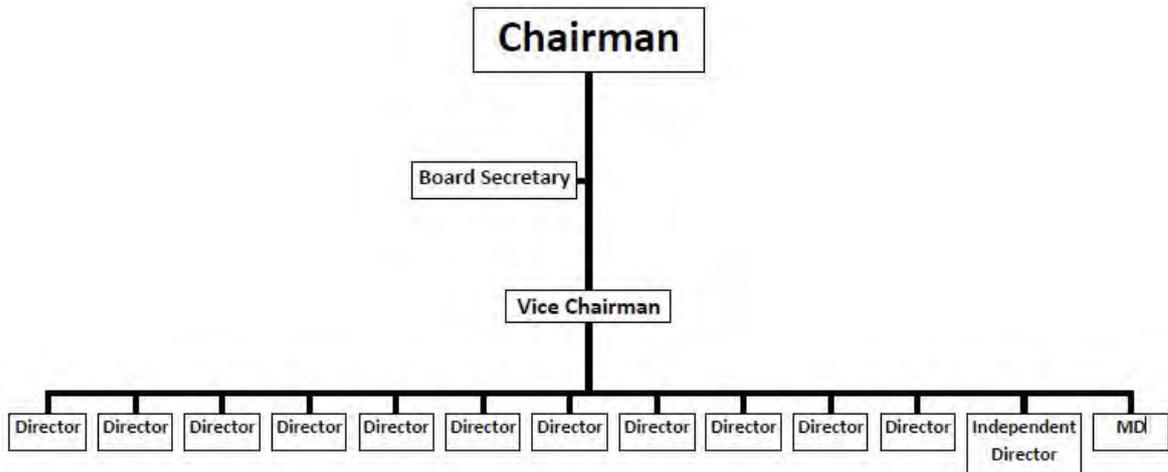
CBL Subsidiaries

The City Bank limited have subsidiaries two different individual business organizations, those are

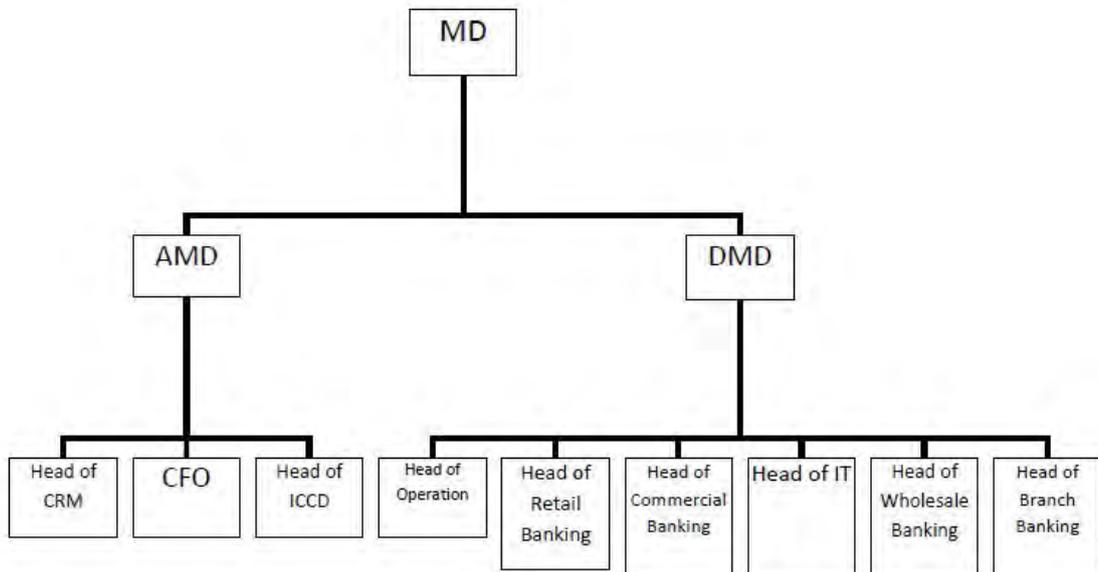
1. City Capital Resource
2. City Brokerage

Organization organogram

A. Board Of Director's



B. Management Committee



CHAPTER-05

JOB RESPONSIBILITIES & OBSERVATIONS.



Job: (Senior Officer)

I am assigning as a full time officer in The City Bank Limited General Banking/Branch banking Division which is located in the Ground floor of JibonBima Tower 10 Dilkusha Dhaka 1000. From the past 4 years I have been working here and posted to Clearing Section of the banks Principal Office. With more than the five hundred customers are engaged in daily banking hours in this desk. So it's not waiting to say how difficult maintain job role every day from 10am to 6pm. In addition as clearing job getting tougher every day.

Nature of Job and my responsibilities

As a senior officer currently I'm fully engaged to monitoring and controlling of whole City Bank Principal office cheques, Demand Drafts, Transfer Cheques, Pay orders, Divident Warrant, TT Drafts document which have to place over the country BACH systems.

Core Responsibilities

A. Maintain the Inward and outward register data base.

1. Outward data base entries, monitoring, cross checking.
2. Foreign document data base entries, monitoring.

B. Complain management

1. Complain monitoring and solving.
2. Mail corresponding.

C. Monitoring and Reporting

1. Monitoring all of coworker's activities.
2. Daily report of coworkers.
3. Monitoring all courier service providers.

D. Special Consignments

1. Bangladesh Bank delegation.
2. Director's delegation.
3. Various fraud verifications.

E. Billing



1. Bill verification.
2. Bill processing.
3. Bill clearing and preservation.

Additional Responsibilities

- A. Stock Maintenance
- B. Preservations
- C. Leave management of coworkers
- D. Packaging, delivering and printing
- E. Monitoring office decorum
- F. Any security issue
- G. Special departmental instructions

Observation

Working at the City Bank Limited is great experience. Employees here are assiduous and talented. I have learned many things from here that is really very worthy to me. There are some experiences which I must to share with all,

- Work environment is very friendly and employees are co-operative.
- Employees are active and attentive in their assigned job responsibilities.
- Each employee in the department is directly monitored by Department head in head office and in branch by a branch operation manager, so the direction and outcomes are really up to the mark.
- Though Saturday is a day off, the office is open sometimes to manage extra pressure.
- Working time is start rom 10AM and end at 6PM. Employees have to stay longer than
- that to accomplish their assigned works.
- Well Decorated, and full time logistic support.
- Personal desk, communications.
- All HR activities are online bashed, if anyone want to take any leave he/she just need to
- logon and apply the leave over online.

- Each employee needs to done his/her own assigned or works; according to the tasks given
- by HR, monitoring by department head and reporting to line manager (Supervisor). The
- works are done. Employees' cluster works altogether becomes a successful overview of
- team effort.
- People out there in the city bank really very helpful.

Principal Branch is a presenting Branch. From this point of view some responsibilities given by the central bank (Bangladesh Bank):

PRESENTING BANK'S RESPONSIBILITY

By presenting an approved BACPS-Eligible Item for payment to the Bangladesh Bank, the Participating Bank:

- Agrees to comply with the applicable BACPS rules and agrees that those rules govern the relationships among all of the participants.
- certifies that the front and back images of the BACPS-Eligible Item is a copy of the original negotiable instrument;
- it shall be the duty of the presenting bank to verify the prima facie genuineness of the cheque that can be verified with due diligence and ordinary care. The presenting bank shall be responsible for detecting the following: genuineness of the cheque leaf, material alteration of payee name, amount or date. In such cases where genuineness can not be verified or material alteration is detected; the presenting bank should not submit such cheque(s) to the BACPS;

- Agrees within seven calendar days to make the original negotiable instrument available for inspection during normal business hours, if requested by the Paying Bank.
- upon realization of the proceeds the bank shall pass the same to their customer account on the date of settlement subject to completion of the return session or internal rules of the bank;
- if requested by the participating bank, failure to present the original negotiable instrument will result in non-payment of the instrument. The original instrument will remain with the Paying Bank after the instrument has been made available by the Presenting Bank;
- authorizes the Bangladesh Bank holding the Bank's Settlement Account to credit the amount for cheques presented to the Bank's Settlement Account on the Settlement Date, and
- agrees to indemnify the Bangladesh Bank processing or settling for the item for any loss or expense (including attorneys fees and expenses of litigation) incurred by the Bangladesh Bank as a result of the Presenting Bank's negligence or non compliance with any of the clauses of the BACPS Operating Rules and Procedures with respect to the presented item .

The agreements, authorizations and indemnity do not limit any other agreement, authorization or indemnity, not inconsistent with these Rules, made by a Bank, its Correspondent Bank, or the Bangladesh Bank.

PROCESSING OF ITEMS



The Bangladesh Bank clears items in accordance with the applicable BACPS rules. The Bangladesh Bank may reject, or may impose conditions to its clearing of, any approved payment item for any reason. The Bangladesh Bank will not act on instructions other than information required by format specifications in applicable BACPS rules. Except as expressly provided in these Rules, the Bangladesh Bank does not have or assume any responsibility for a Participating Bank's compliance with applicable BACPS rules. All items, except for local demand drafts and foreign taka demand drafts, sent to be processed through the BACPS must contain the Paying Bank's MICR encoded routing number as well as other information as required in the BACPS operating rules. It is the presenting Bank's responsibility to enter the correct routing number in the MICR data field for local/foreign taka demand drafts. The Bangladesh Bank may process an item on the basis of a routing number of a Participating Bank appearing in any form on the approved payment item when received. The Bangladesh Bank is not responsible for any loss or delay resulting from acting on the number, whether or not the number is consistent with any other designation of the Paying Bank on the item, if the Bangladesh Bank does not know of the inconsistency in designation.

DELIVERY OF ITEMS

The Bangladesh Bank will send approved payment items in electronic format to the Paying Bank. In emergency circumstances, the Bangladesh Bank may send items by alternate methods as arranged with the Paying Bank. Approved payment items are considered received by a Participating Bank in accordance with applicable BACPS Operating rules. A Paying Bank should promptly advise the Bangladesh Bank if it does not receive approved payment items by the expected time. RESPON

CHAPTER-06

GENERAL BANKING ACTIVITIES OF THE CITY BANK LTD.

Account Opening Section

Account is the systematic record of transaction. Bank Account is a contract between the bank and the client, allowing the customer to use bank Service against a cost of fees. This is the best way a client can build relationship with the bank. The main purpose of opening account is to deposit money. Deposit account can take on a various forms.

- Current deposit
- Savings deposit
 - High value savings account
 - City Manarah savings account
 - Students' savings account
- Term deposit
 - General deposit account
 - Fixed deposit account
- Foreign currency account

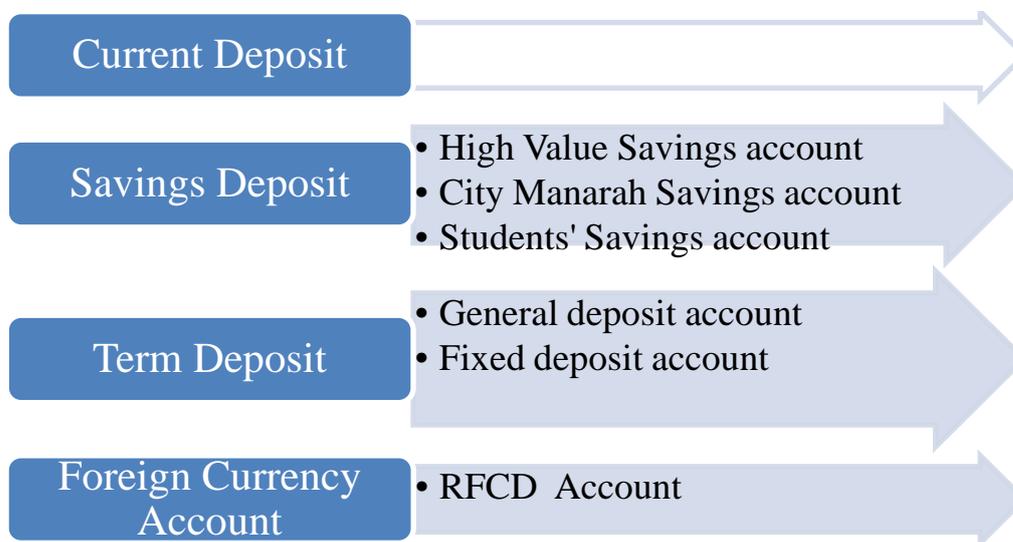


Figure: Types of accounts of The City Bank Limited

Current Deposit: current account meets the needs of individual and commercial customers through the city bank's schedule benefit. There is no interest rate imposed on current accounts.

Features of current deposit account:

- ✓ Cheque-book facility: The city bank limited issues a cheque book to the client who opens the current deposit account.
- ✓ Interest rate: Depositors don't get any interest rate.
- ✓ Withdrawal: easy cash withdrawal through debit card.
- ✓ Access: easy access to online bank services.

Savings Account: Each & every individual maintains a personal savings account with a bank to manage his/her day-to-day financial needs. General Savings account is a sound savings account for retail customer. The city bank limited gives the major facilities and services to customers through our wide-spread branch network all over in Bangladesh with our skilled manpower. Clients get 2% interest rates on savings account. Bank issues cheque books to the depositors. Clients use debit card to withdraw cash. Opening this account needs minimum 1000 taka.

- High value savings account: High Value Savings Account is a unique kind of savings account which calculates interest on your daily balance and pays interest to you every month. It is a major departure from the conventional savings account available in the market. All such accounts calculate interest on the average or lowest balance of the month, while High Value Savings Account does on daily product basis. Not only that, while those conventional savings accounts pays interest only twice a year - in June and December - High Value Savings Account pays it to you every month. Happiness at each month end.
- City Manarah Savings account: Manarah Savings account is operated under the Mudarabah principles. It is an Islamic financial partnership contract where one partner provides capital (Depositor) and the other partner provides labor (Bank) and income generated from the venture is shared between the partners.
- Students' savings account: City Bank introduces "Student Savings Account- School Plan" – a savings account tailored specifically for students below the age of 18. It is to help them develop the habit of saving up and making them financially responsible. For opening this account a student have to deposit 100 taka only and they get a free city max card. The interest rate of this account is 3.25 %.

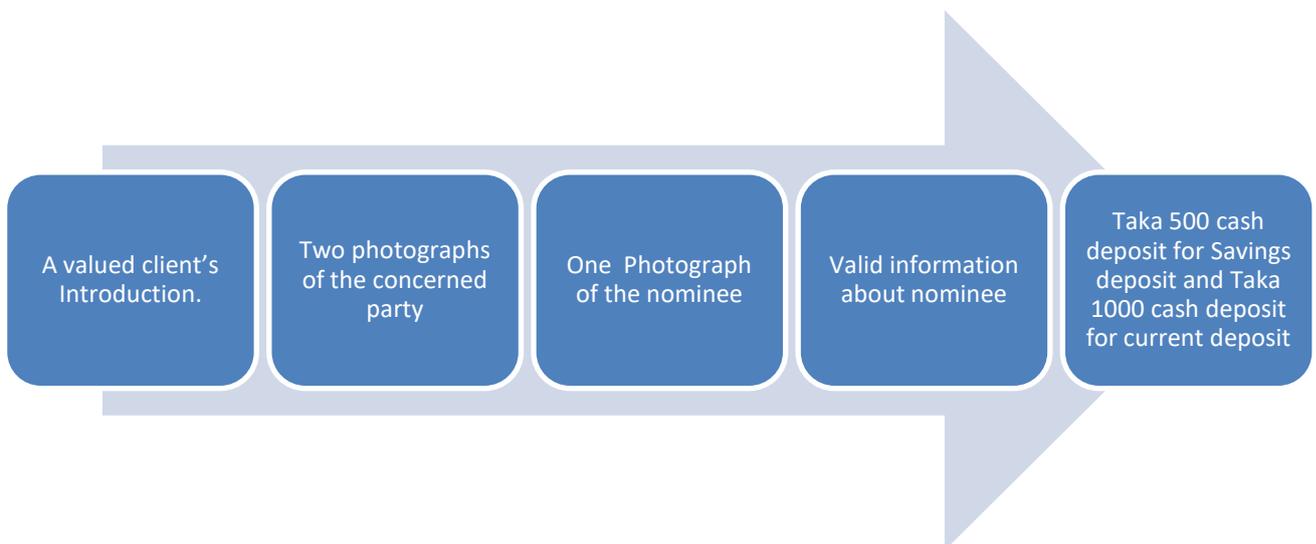
Term deposit account: General DPS Account is an exceptional DPS product that is distinctly more attractive than the prevalent DPS products in the market. You receive a hefty sum at the

end of the term against your monthly deposit of small installments. It's a perfect way to secure your financial future. The interest rate is 5.75% and people open this account with various maturity.

Features of General DPS account:

- ✓ No initial deposit required
- ✓ Clients withdraw their deposited money after the maturity.
- ✓ There is a high interest rate on deposits.
- ✓ On premature encashment, people get the maturity value of nearest term.

Account opening procedure: The basic things that any accounts require are:



There are some procedures for opening up a new account. Bank needs some legal documents such as NID (National Identification Card), Students' identity card, legal document of lands and houses and passport size photos. The client has to keep some initial amount of money for opening up the account. It is called the security money which the client never withdraws. After getting the documents and verifying the documents, the particular officer is waiting for the approval of branch manager. If the officer gets approval, he or she will open up the accounts.

Others account:

Death Account: When we receive the news of anyone's death, then at first we write on the account opening form "Reported Dead". And the dead person's nominee is to receive that money. At the time of claiming the money, the nominee has to bring-

1. Death Certificate,
2. Certificate of relationship from the ward commissioner
3. In case of 'no nominee', the proper heir/heiress should bring the succession certificate from the court.
4. And Certificate of the graveyard.

Foreign Currency account: Residence Bangladeshi nationals can open RFCD (Resident Foreign Currency Deposit) account with foreign currency brought in at the time of return from travel.

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 s/he can withdraw the amount before maturity but can draw the profit on a monthly basis.

Maturity & Profit

Particulars	Rate of Interest
1 month	3.25%
1 to 3 month	3.25%
3 To 6 month	5%
6 to 12 month(1 year)	5.5%

If the client not applies for renewal after maturity then the interest will be imposed after every three month.

Service provided at this section



CITY CARD

With the City Card you will be able to access banking service and account information at all time from any of over 50 ATMs and around the country, revolutionizing your everyday banking transactions.

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 transferred from one branch of a bank. This is applicable to all sorts of account except FDR. In transferring account, the following formalities are to be maintained:

- ☞ 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 exception, it is almost 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 only done when party applies mentioning specific cause. For stop payment the signature is verified with the SS card signature by the officer. Then in the computer the stop payment is done and in the instruction the name and the time date cheque (in case of specific Cheque) number is noticed.

Cheque Book Issue: Cheque-book is a material to withdraw money from the bank. It is a very convenient way to transact money from one place to another without any accident. If anyone opens an account, s/he will apply for a cheque-book ob requisition slip. After verifying the signature of the account holder by the officer we shall take the cheque-book. Then we will assign numbers to the leaves of the cheque-book and account number in the register book. The account number will also be written on every leaf of the cheque-book. Two officers initialize the account number and leaf numbers. The issuing officer will also check register book and initializes it also. Then the cheque-book is delivered to the party after taking the signature on the register book.

Remittance section

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 quickest method of transferring funds from one place to another. The remitting branch sends a telegraphic/ telephonic/ Fax message to the branch at the other end, to pay a certain sum of money to a named payee.

DD-Demand Draft:

It is an instrument containing an unconditional order of one bank office to pay certain amount of money to the named person or order the amount therein on demand. DD is very much popular instrument for remitting money from one corner of money to another. Commission for DD is 15% of the principle amount.

PO-Pay Order

It is process of money transfer from payer to payee within a certain clearing area through banking channel. A person can purchase payment order in different models such as Pay Order by cash, Pay Order by cheque.

Cash Department

Cash Department is the most important part of General Banking. Cash department should be placed in a branch from where manager can watch everything from his table either clients or the vault. It is the most important department of the bank since from desk cash department has direct interaction with customers. Usually cash department receives and pays cash directly which work as a media to communicate with the clients. In the Islami Banking

Branch I have got acquainted with cash receiving and cash payment 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.

In addition, I have also learnt the procedure of cash-in and cash-out from the vault. We have also got acquainted with systematic procedure of cash receiving through different vouchers as well as payment procedure by different cheque and vouchers. Science the branch is fully computerized, it does not maintain token, scroll etc.

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 receive cash of CD or MSD account. When we receive cash by paying slip, officers check the paying slip if there is any discrepancy, if everything is found to be in order, then they make entry of the amount in the scroll register and put receiving seal on paying slip.

Cash Receiving of Bills:

Two kinds of bills (DESA &Grameen Phone) are received in drench. When officers receive cash bill, h/she check the bill's copy to see whether is any discrepancy. If everything is found



alright, then h/she makes entry of the amount in the scroll register. And h/she put receiving seal on bills paper.

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

At first the form filled up by the party should be checked to verify whether is any discrepancy, if everything is found to be in order, then officers make entry of the amount in the scroll register and put receiving seal on the respective form.

Cash Payment:

Usually cash is paid against cheque, pay-slip, pay-order, DD and debit voucher. While paying cash against any instrument, officers first verify whether there is any material alteration on the instrument. He also check the instrument if it is in holder in due course and holder in due time. Then he verifies the signature of payee. If everything is in order, he pays the amount to the respective payee.

Position of the Cash Department

The position of the cash department is very important. The cash department should be at a safe place. It should be at the middle position of the branch. The cash counter and vault should be close to cash department. The cash position of the Islami Banking Branch is in the front side of the branch and its safe and vault is at the back side of cash department.

Clearing Section

Clearing stand for mutual settlement of claims made in among member banks at an agreed time place in respect of instruments drawn of each other: Clearing House is an arrangement under which member banks agree to meet, through their representatives, an appointed time and place to deliver instruments drawn on the other and in exchange to receive instruments drawn of them. The net amount payable or receivable as the case may be, is settled through an account kept with the controlling bank (Bangladesh Bank/Sonali Bank).

Types of Clearing



1. Outward Clearing
2. Inward Clearing

Out ward Clearing

When a particular branch receives instruments drawn on other bank within the clearing zone and sends those instruments for collection through the clearing arrangement is considerate as Outward Clearing for that particular branch. This branch knows as collecting branch.

Inward Clearing

Clearing returns (inward) consists of those instruments which were presented by us to other banks for payment but have been returned and unpaid by them due to specified reason through the clearing house.

Activities of the Section:

- (a) Preparation of Clearing Outward and Inward Lodgment and record maintenance of the same.
- (b) Batch posting as and when required.

On receipt of instruments, the same is endorsed here. Then clearing section will sent IBDA to head Office for clearing purpose and on receipt of IBCA from Head Office amount is credited to customers account and vice versa. If the instrument is return then the same is given back to the customer.

Collection Section:

Checks, drafts etc. are drawn on bank located outside clearing house are sent for collection. B.B. Avenue Branch collects its client's above-mentioned instruments from other branches of CBL and branches other than CBL. In case of out ward bills for collection customers account is credited after finishing the collection processor. And in case of in ward bills customers account is debited for this purpose. So it place dual role as follows:

- i) Collecting Banker
- ii) Paying Banker.

Activities of the Section:

- Preparing of Outward and Inward Collection Item.



- Inter-Branch Transfer.
- Batch posting and checking as and when required.
- Other works as and when require.

Collection is done when

- (i) Paying Bank is located outside Dhaka City.
- (ii) Paying Bank is other branches of PBL situated inside Dhaka City.

(i) Paying Bank is outside Dhaka City:

CBL sends Outward Bills for Collection (OBC) to the concerned paying bank to get Inter Bank Credit Advice (IBCA) from paying Bank. If the paying bank dishonors the instrument, the same is returned to principal Branch.

(ii) The Paying Bank of their own branches inside Dhaka City:

Collection Department sends transfer delivery item to other branches of same bank situated inside Dhaka City. Upon receiving IBCA customer's a/c is credited.

CHAPTER-07 ONLINE BANKING SYSTEM OF THE CITY BANK LIMITED

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Finacle Core:

The Bank has set up a Wide Area Network (WAN) across the country to provide Online Branch Banking facility to its valued clients. Under the Scheme, clients of any branch shall be able to do banking transaction at other branches of the bank. It's software which is used by banking sector.

Under this system a client will to be able to do following types of transactions:

- Cash withdrawal from his/her account at any branch of the Bank irrespective of location.
- Cash deposit in his/her account at any branch of the Bank irrespective of location.
- Cash deposit in other's account at any branch of the Bank irrespective of location.
- Transfer of money from his/her account with any branch of the Bank.
- Any amount can be deposited or transferred under Prime Line. In the system, however, at present there is a limit for cash withdrawal through bearer or by account holder himself.

City Touch: Recently, the city bank limited has launched city touch which is called online banking solution. Now you can manage business banking direct from any computer, tab, even from the mobile handset any time - 24 hours a day, 7 days a week. Citytouch is quick, easy to use and free. Some of the features of Citytouch are: Manage your bank accounts, loan and card accounts round the clock. Transfer funds across all banks in Bangladesh. Pay your bills: utility, credit card, mobile phone bills, tuition fees, etc. instantly. Services like new chequebook request, stop cheque, block card service etc. Transfer funds across all banks in Bangladesh. Buy air tickets from top domestic airlines. Find your nearest city bank ATM and branch location on the go.

CHAPTER-08

FINDINGS & CONCLUSION

Findings

Now-a-days The City Bank Ltd renders a stable support to the national foreign limited business. Although the foreign remittance business of CBL is widening day by day but there are some obstacles around it. They are given below-

- The City Bank Limited does not have adequate modern communication equipment.
- In The City Bank Limited frequent counseling programs are not available for the employees.
- Training facilities is not sufficient especially for the lower and mid-level officer.
- All important documents of the City Bank Ltd are not protected from fire in storage.
- Sometimes the director influences the audit report so clients did not get any information about the accurate positions of The City Bank Ltd.
- Clearing BACH time is limited and it's creating customer dissatisfaction. City bank introduced centralized BACH clearing and all branches are not able to place all the cheque in given BACH time.

Recommendation

- Management should pay little attention to modern communication equipment as well as security system, because now a day's communication and security is big concern.
- Frequent counseling programs have to available for employees, IFC also introduce some counseling program for City Bank employees. I.e. [Building Sales Confidence](#), [World Class Customer Service](#) Training.
- Need more training facilities especially for the lower and mid-level officer and give more attention to the existing guards, messenger that can be improve their motivation which is very important.
- Immediately Fire and Safety system need to be update. All papers should be kept in scan copy for fire protection; IT division should more cooperative with Admin, because major security concern for Admin is IT.
- Audit report should not be negotiable and there should no influence from any director.
- Need more time to place all Clearing BACH cheque to meet customer emergency. Also Bangladesh Bank should extend time for place all Clearing BACH cheque to satisfy all scheduled bank customer.

Conclusion

As we know The City Bank, established in 1983, is 1st generation personal industrial banks during this country and is that the best bank in terms of adopting international best practices by doing away with old ancient redistributed banking model and culture. Through the investigation and practical experience, many relevant sites are discussed regarding general banking activities of The City Bank Limited. By above discussion one thing is clear that the situation of general banking activities of CBL is so satisfactory. And day by day general banking activities increase the corporate value of CBL. Moreover, the deposit section of CBL plays a vital role for bank's investment in many profitable projects and this will have a great impact on our economy. The City Bank Ltd has a focused and sensible lending rate. The bank offers home loan, study loan, car loan and marriage loan. People are benefited by car loan and home loan with a great extent. So day to day general activities of the City Bank Ltd has kept a role in profit making, creating corporate band value and reputation.

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CHAPTER 9: APPENDIX

Policies:

Guideline of General Banking.

Objectives

This Guideline defines the minimum requirements to which each bank must adhere. The primary objectives of the Guideline are:

- To establish a secured environment for the processing of data
- To establish General Banking guide lines
- To identify information security risks and their management
- To communicate the responsibilities for the protection of information
- To prioritize information and information systems those need to be protected
- To aware and train the users associated with managing the ICT infrastructure
- To explain procedure for periodic review of the policy and security measures
- To ensure the best practices (industry standard) of the usage of ICT that is not limited to this guideline.

Bangladesh Banks: BRDP (Banking Regulation and Policy Department)

Objectives

- To ensure client service and security
- To ensure General Banking guide lines
- To ensure maximum security of all kind of assets
- To ensure local regulation laws
- To ensure international banking protocols
- To prioritize investment
- To build up better banking environment

Observation:

1. Complain management
2. Job Description
3. Group Task
4. KPI preparation



5. PMP preparation
6. Monthly Divisional Meeting
7. Weekly Report
8. Vendor Report
9. Co Worker Report

Interviews:

1. Casus interviews and informal question answer session.
2. Group discussions.

Business Organogram:

All the units of The City Bank Limited

A. Business Unit:

1. Accounts
 - o Saving Accounts
 - o Current Accounts
2. Schemes
 - o FDR
 - o DPS
 - o Insurance backed DPS
 - o RMG works accounts
 - o Student saving account
3. Wholesale Banking (Corporate Banking)
 - o Working capital finance
 - o Project finance
 - o Short / Mid – Term finance
 - o Structured finance
 - o Cash Management
 - o Investment banking
 - o Islamic finance
4. SME Banking
5. Islamic Banking



6. Priority banking
7. Interest and Charges

B. Branch Banking Unit

1. Operation project and support
2. Service delivery
3. Central Clearing
4. Cluster heads
5. NRB

C. Risk Unit

1. Credit Risk Management
2. Credit Administration
3. Special Asset Management

D. Operation Unit

1. Trade Service
2. Trade Support
3. Cards operation
 - o AMEX, Master, Visa
 - o Card personalize unit
 - o Fraud control
4. CASA
5. Remittance
6. AMLD
7. ICCD

E. Support Unit

1. Human Recourse
 - o Compensation and Benefits
 - o Employee transfer
 - o Selection and Recruitment



- o Training
- 2. Information Technology**
 - o Desktop Management
 - o Bandwidth Management
 - o Data Server
 - o Finacle
- 3. General Admin**
 - o Security & Protocol
 - o Infrastructure development
 - o Infrastructure maintenance
 - o Logistic
- 4. ADC (Alternative Delivery Channel)**
 - o Call Center & Customer Care
 - o ATM Booth
 - o Internet Banking (City Touch)
 - o Asset Value Centre
 - o Liability Value Centre

Key Words:

BACH: Bangladesh automated clearing house
ADC: Alternative Delivery Channel.
Man Com: Management Committee.
TMS: An Access Control Software.
IT: Information Technology.
GAD: General Admin Division.
IM: Infrastructure Management.
CBL: The City Bank Limited.
AMLDD: Anti Money Laundering Division.
SD: Service Delivery.
OPSD: Operation Project and Service Division
BB: Bangladesh Bank.

