



Inspiring Excellence

**INTERNSHIP REPORT**

**ON**

**GENERAL BANKING ACTIVITIES OF UTTARA BANK LIMITED  
(A STUDY ON KALABAGAN BRANCH)**

**SUBMITTED TO:**

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**(This paper has been prepared for submission into the Department of BRAC Business School, BRAC University, 66 Mohakhali C/A in Dhaka 1212, Bangladesh as a partial requirement for fulfillment of the BBA Program.)**

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ON  
GENERAL BANKING ACTIVITIES OF  
UTTARA BANK LIMITED  
(A STUDY ON KALABAGAN BRANCH)



*LETTER OF TRANSMITTAL*

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Date: 02.08.2018

To

Md. Shamim Ahmed

Lecturer of Finance & Assistant Coordinator (BBA Program)

BRAC University

66, Mohakhali, Dhaka-1212, Bangladesh.

Subject: Submission of Internship Report

Dear Shamim Sir,

It was a privilege and great pleasure for me to submit my internship report that has been prepared as an essential part of my completion of the bachelor's degree requirement. This mandatory requirement of internship made me complete my 3 months internship program from 7<sup>th</sup> May 2018 to 7<sup>th</sup> August 2018 at a reputed Bank i.e., Uttara Bank. I have got corporate exposure and tried to use my classroom experience and leanings during this tenure. While preparing this report I had the opportunity to discuss work with high officials.

I hope to meet your expectation regarding this report. It will be a great honor for me to receive feedback and propositions from you for this report.

Sincerely yours

Fatema Rahman Saadmani

ID: 13304078

## Acknowledgement

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I am extremely grateful to Almighty Allah for giving me good health and providing with strength to be able to complete this report. I am grateful to Uttara Bank authority for giving me such an opportunity to learn and work in a field where I always wanted to work.

I am very much thankful to my course supervisor Md. Shamim Ahmed, Lecturer of Finance and Assistant coordinator of BBA Program of BRAC Business School for giving me time from his busy schedule and guiding me whenever I needed help.

My appreciation goes to the Human Resource Department of Uttara Bank and corporate officials of the branch I worked in for believing in me and giving the opportunity to work in the corporate sector especially on their core tasks. I am grateful to the Assistant General Manager Jahangir Alam Sir who has been my supervisor and has enlightened me by assigning me to work in the areas from where I gathered information for this report.

I am also thankful to my friends who have helped me.



## Executive summary

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During my last semester of the final year under BRAC Business School I was sent to complete my internship program to an organization. I had the opportunity to complete my internship from Uttara Bank Limited.

Uttara Bank Limited was established in 1965 and has grown up immensely all over the country, Bangladesh. Financial institutions help the country to move forward with a healthy economy. Banking is the core of Bangladesh's financial system. To hold on to a good flow of customers it is very important for banks to gain the attention and satisfaction of customers. UBL is working a lot in order to keep customers satisfied and exited with its services and products. The UBL provides service through few departments such as Foreign Exchange Department, General Banking Department and Credit Department.

The first chapter of this report consists of all the information about the introduction of this report such as the origin and objective of the report, the methodology and etc. The second chapter focuses on a complete overview of the Uttara Bank Limited such as the history, the mission and vision and etc. The second last chapter of the report is about all the rules, regulations and the entire process of General Banking on which the project is assigned. The last chapter focuses on the experience that I have successfully gathered during the three month of the internship program. In this part I have placed my conclusion along with the solutions to the problems in UBL kalabagan branch that I have observed.



## Table of Contents

PART 1: ORGANIZATION OVERVIEW .....	1
1.1 Introductions .....	1
1.2 History.....	1
1.3 Mission and Vision of Uttara Bank Limited .....	1
1.3 Core Values:.....	2
1.4 Objectives of Uttara Bank Limited.....	2
1.7 Strategies of Uttara Bank limited .....	3
1.8 Hierarchy of Uttara Bank Limited.....	4
1.9 Board of Directors .....	5
1.10 UBL NETWORK .....	5
1.11 Products and Services of UBL.....	6
PART 2: PROJECT PART .....	7
2.1 Introduction to the Report.....	7
2.1.1 Rational of the Study .....	7
2.1.2 Background of the Report.....	7
2.1.3 Objective of the Report.....	7
2.2 Review of Related Literature .....	8
2.3 Activities Undertaken: General Banking Activities .....	8
2.3.1 Front desk .....	8
2.3.2 Clearing Section.....	13
2.3.3 Accounts Section .....	14
2.3.4 Cash Section .....	14
2.4 Constraints/Challenges and Proposed Course of Action for Improvement ...	15
2.5 Presentation of Data.....	16
2.5.1 The result of the survey on the customers:.....	16
2.5.2 The result of the survey on the customers:.....	18



**Uttara Bank Limited**

2.6 Lessons Learned from the Internship Program: .....	20
2.7 Concluding Summary .....	21
REFERENCE.....	viii
APPENDIX .....	ix
QUESTIONNAIRE .....	x

# **PART 1: ORGANIZATION OVERVIEW**

## **1.1 Introductions**

Considering the banking sector of Bangladesh Uttara bank is one of the oldest banks in the country. Uttara bank provides a wide range of commercial and financial services to individuals, corporates, governments and institutions. Its services includes consumer banking and credit banking, corporate and investment banking. Along with these they provide securities and brokerage, wealth management and transaction services. For the development of the agricultural sector, socio-economic and industrial sector Uttara bank has been working tremendously by mobilizing its savings and investing funds appropriately.

This Bank has kept its network limited in order to provide the existing huge number of customers with the best service.

## **1.2 History**

The better a country's socio economic activities are the faster the country prospers. Like any other modern Scio economic activity banking is an extremely important medium that has helped the country Bangladesh to quickly rise. The banking facilities providing for agriculture, industry and commerce has accelerated the country's economic growth.

Few years before the liberation war of Bangladesh, in 1965 Uttara bank Limited started its journey with the head office in Motijheel area of Dhaka Bangladesh under the name of "eastern Banking Corporation Limited". Right after the liberation war in 1972 the Bank gained its new name as Uttara Bank. For the third time the Bank's name was changed as commercial Bank and was renamed as "Uttara Bank Limited". On 21<sup>st</sup> August 1983 the bank received its business commencement certificate and started with share in the market in 1984.

## **1.3 Mission and Vision of Uttara Bank Limited**

### ***Mission:***

- To provide high quality financial service
- To provide excellent quality customer service
- To maintain corporate and business ethics.
- To become a trusted repository of customers money and their financial advisor.
- To make their stop superior and rewarding to the customers.
- To display team sprite and professionalism.
- To have a sound capital base.





***Vision:***

UBL's vision is to be an organization where professionals will have the opportunity to learn continuously from their customers and colleagues not just nationwide but worldwide to add value to their knowledge. The institution will strictly be dependent on operative words such as continuous improvement, problem solving, excellent in service, business prudence, efficiency and adding value. UBL will provide respectful service to each and every customer. Not just the customers Uttara Bank will take care of the employees with dignity which will eventually lead to create a group of extremely qualified professionals who will work to enhance the Bank's vision and not his or her self-interest. Lastly Uttara Bank will not go for any type of work that may cause any harm to the environment.

**1.3 Core Values:**

The core values are divided in four categories for UBL

- ❖ For customers: in each area of the business the customers are to provide with the best banking facilities by providing services that will be efficient in every way.
- ❖ For employees: by promoting the well-being of employees.
- ❖ For shareholders: providing a fair return on the investment made by the shareholders through generating a consistent and healthy profit.
- ❖ For community: by upholding ethical values in a tangible manner

**1.4 Objectives of Uttara Bank Limited**

Uttara Bank Limited works with extremely target oriented objectives and strictly follow the vision of the company. The objectives are:

- Creating a surrounding or environment which will reflect the honesty of people working
- Based on individual's merit decisions will be made
- Earn a healthy profit and to continue a positive growth
- Creating employment opportunities for people all over Bangladesh
- Encourage employees working as team by keeping in mind of the owners' and shareholders' interests
- Mobilizing savings as much as possible
- Focus on continuous improvement and business innovation
- To undertake all types of investments and financial business
- Focus on for international trade both import and export
- Providing consumer credit facilities to help improve the standard of living of the people who have very limited income



**Uttara Bank Limited**

- Contributing to the economic development of the country by encouraging the new and energetic entrepreneurs by helping them with investments.

### **1.7 Strategies of Uttara Bank limited**

- ❖ Earn the confidence of the customers by providing the best along with fastest service.
- ❖ In the most effective and efficient way the bank will operate and manage its workings.
- ❖ Identify customers' need and monitor their perception
- ❖ Review and constantly update the policies and procedures
- ❖ To provide accurate training to all the employees and give them necessary documents and recourses.
- ❖ To communicate openly to the employees to enhance the efficiency of the institution.



## 1.8 Hierarchy of Uttara Bank Limited





## 1.9 Board of Directors

Uttara bank started with its journey with 13 Directors regulated by the Bank Company Act 1991. Currently there are two directors who have been selected from the public shareholder. The list of the directors is as followed:

NAME	DESIGNATION
Mr. Azharul Islam	Chairman
Mr. Iftekharul Islam	Vise Chairman
Mr. Syed A. N. M. Wahed	Director
Engr. Tofazzal Hossain	Director
Mr. Asif Rahman	Director
Mr. Faruque Alamgir	Director
Mr. Md. Arif Rahman	Director
Dr. Md. Rezaul Karim Mazumde	Independent Director
Mr. M. Tajul Islam	Depositor Director
Prof. Dr. Abu Hossain Siddique	Independent Director
Col. Engr. M. S. Kamal (Retd.)	Director
Mr. Shaikh Abdul Aziz	Managing Director

## 1.10 UBL NETWORK

UBL NETWORKS	
Man power	3562
Training institutes	1
Treasury and Dealing Room	1
Authorized Dealer Branches	38
Total branches including corporate office and local office	233
Corporate Office and Local Office	2
Worldwide Affiliates	600
Regional Office	12



## 1.11 Products and Services of UBL

### CONVENTIONAL BANKING FACILITIES:

- Savings Account
- Current Account
- Special Notice Deposit (SND)
- Fixed Deposit Receipt (FDR)
- Double Benefit Scheme (DBS)
- Monthly Savings Scheme (MSS)
- Millionaire Deposit Scheme (MDS)

### LOANS AND ADVANCES

- Working Capital Finance
- Overdraft (OD)
- Project Finance
- Syndicated Loan
- Packing Credit
- Loan against Export Bill
- Loan against Trust Receipt

### SERVICES

- ATM Service
- Locker Service
- Remittance Service
- SME Banking
- E-Statement Service
- Export-Import Service
- Online Banking

### CARDS:

- Visa Debit Card



## **PART 2: PROJECT PART**

### **2.1 Introduction to the Report**

#### **2.1.1 Rational of the Study**

To perform the internship program I was selected by the Human Recourse Department (HRD) of Uttara Bank Limited and was placed in Kalabagan Branch. The topic of the report was selected by my course instructor which is on the general banking activities of UBL. The report is done as requirement by the BBA program of BRAC University, Bangladesh. For my internship I joined the kalabagan Bank of UBL. The report is written on the work done assigned by the supervisor of the institution during the internship program. This report is extremely important as it contains all the information that I have achieved in the three months tenure.

#### **2.1.2 Background of the Report**

A student of BRAC Business School (BBS) is required to complete an internship program of 12weeks. It is applicable for those students who have completed all the credits eligible for the program. The purpose of the program is to make sure that students gain an experience about the practical business organization. Theoretical intelligence and practical situation is compared by students in these 12 weeks. In order to make students apply the theoretical knowledge into the real world this internship program was introduced. This report is done for the internship program of kalabagan branch of Uttara bank Limited.

#### **2.1.3 Objective of the Report**

The objective of the report is divided into two categories:

##### ***i. Primary objective:***

The primary objective of the report is to make sure that I have gained enough knowledge from my internship program to match it with my theoretical knowledge.

##### ***ii. The secondary objective***

- To know and analyze the overall activities of Uttara bank Limited
- Observing the different organizational activities
- Observing and identifying the problems of general banking department
- To evaluate the current situation and giving a recommendation for improvement



## 2.2 Review of Related Literature

The existing literatures available on the topic of general banking activities have been taken studied and reviewed thoroughly to complete this report for the internship program. The published booklet of Uttara bank limited is used. Various published documents along with certified audited Annual reports are gone through. Files and documents containing the branch's rules and regulations are used for the preparation of this report. Notes from different curricular sent by the head office is used in this report. Moreover information is gathered from various journals of UBL from the internet.

## 2.3 Activities Undertaken: General Banking Activities

The beginning of any banking operation has to be with general banking activities. This department consists of activities that are required to provide to the customers every working day. This includes receiving deposits and withdrawn of money by honoring cheques which is related to account opening, remitting funds, issuing bank drafts and pay orders etc. An alternative of General banking is "Retail Banking" as these services are needed to be provided every day.

<b>FUNCTIONAL DEPARTMENT OF GENERAL BANKING</b>
---

- Front Desk
- Clearing Section
- Accounts Section
- Cash Section

### 2.3.1 Front desk

The main work done by the front desk is opening accounts. The very primary step required in building a relationship between the customer and the banker is to open up an account. However banker need to very careful in opening up accounts as this is where the fraud and forgery starts. Hence bank takes extreme measures when it comes to the selection of customers.

The works done by the front desk are:

1. Opening of the account
2. Accepting the deposit
3. Issuing the check book
4. Closing the Account

#### i. Opening of the account

The opening of the account starts with filling up a KYC (know your customer) form by the account holder. The form of Uttara Bank Limited consists of a lot of information but the following information is a must to be filled for opening up the account and refers to the account holder:

- ❖ The name of the branch
- ❖ Account holder's name
- ❖ Account holder's present address
- ❖ Account holder's permanent address
- ❖ Passport number (if any)
- ❖ National ID number
- ❖ Tin number
- ❖ Account holder's occupation and address
- ❖ Date of birth
- ❖ Name of birth place
- ❖ Contact number
- ❖ Nationality
- ❖ Religion
- ❖ Nominee
- ❖ Nominee's address and contact number
- ❖ Nominee's National ID number
- ❖ Initial Deposit Amount
- ❖ Introducer's information
- ❖ Specimen signature of the applicant(s)
- ❖ Nominee's signature and etc.

The basic things that are mandatory for opening up of savings/deposit account are by an Applicant are:

- Photocopy of National ID Card
- Three stamp sized photos
- One stamp sized phone of the Nominee
- Photocopy of the National ID Card
- Photocopy of the Nominee's NID or Birth certificate
- TIN certificate if available

For opening of Current Account the procedures are slightly different than savings account. It is mainly opened by businessmen, government and semi government organizations or by any institution. The advantage of having a current account is that Overdraft is allowed to be given here.





For opening of an account the simple procedure is followed:

- 1 • The KYC applicant form is filled by the applicant in the prescribed manner.
- 2 • Specimen signature card is filled by the Applicant.
- 3 • For an individual introduction is needed by an account holder.
- 4 • The authorized officers analyze the introduction and examine the documents submitted.
- 5 • Issuance of deposit slip and the deposit must be made in cash.
- 6 • Once the cash is deposited a cheque book and deposit book are issued.
- 7 • **Finally the account is opened!**



Uttara Bank Limited

The applicant who wants to open an account must be properly introduced by:

- i. An existing customer of the bank.
- ii. Officials of the bank not below the rank of Assistant Officer.
- iii. A respectable person of the locality who is well known to the Manager or authorized officer

Minimum amount needed to be deposited for opening any current or savings account in any branch of UBL is TK1000.

Kalabagan branch of Uttara Bank Limited keeps record of all of its accounts in the computer. Every Transaction that takes place is recorded.

For opening up account if there is more than one account holder the following types are available.

1. Joint Account
2. Partnership Firm Account
3. Limited Company Account
4. Club Society Account
5. Co-operative Society Account
6. Trustee Board
7. Minor's Account

In order to open the following accounts mentioned above different documents are required.

1. Joint Account: for opening up a joint account all the account holders' signatures are necessary along with photos and NID photocopies.

2. Partnership Account: to open a partnership firm account there must be present of the documents of partnership deed, copy of the registration of the firm if the firm is a registered one and in case if the firm is not a registered one then only a copy of the certificate from the notary public is needed.

3. Limited Company: Many documents are necessary for opening account of a limited company. The documents necessary are:

- i) A copy of resolution of the company that the company decided to open an account in the Uttara Bank.
- ii) Certified true copy of the Memorandum & Articles of Association of the Company.
- iii) Certificate of Incorporation of the company for inspection and return along with a duly certified Photocopy for Bank's records.



## Uttara Bank Limited

iv) Certificate from the Registrar of Joint Stock Companies that the company is entitled to commence business (in case of Public Ltd. Co. for inspection and return) along with a duly certified Photocopy for Bank's records.

v) Latest copy of balance sheet.

vi) Extract of Resolution of the Board/General Meeting of the company for opening the account and authorization for its operation duly certified by the Chairman/Managing Director.

### 4. Club/Society:

For opening account of a club the documents required are a list of recent office bearers, a certified copy of resolution for opening account, certified copy of law and regulations and a copy of certificate of government approval if registered.

### 5. Co-operative society:

The opening of an account of co-operative society requires the following documents:

1. Copy of Bye-Law certificate authorized by the cooperative society's officer
2. Updated list of the office people
3. A copy of certificate of Registration

### 6. Trustee Board

1. Approval certificate from the head office of UBL
2. Certified copy of the Deed of Trust

### 7. Minor's account: to open a Minor's account the documents required are:

1. Filling up a form where special instructions are a must
2. Certificate given by law of legal guardian if any

For opening of Minor account the word "Minor" must be written before the account holder's name.

## ii. Accepting the deposit

All the accounts are opened after a deposit of money is received by the bank and hence these accounts are known as deposit accounts. There are two types of account where deposits are received Current account and Savings account

## iii. Issuing the check book

In order to issue a cheque book first the check requisition is to be submitted by the applicant.



**Uttara Bank Limited**

- ✓ After the deposit is made the account opening form is send to the head office for the issuance of the cheque book.
- ✓ The cheque book is then drawn by a respected officer
- ✓ It is then seal with the Bank's branch name
- ✓ The number of the cheque book is entered in the register
- ✓ Account number is then printed in every page of the cheque book
- ✓ The name of the customer is also printed on the cover page of the cheque book
- ✓ On the requisition form the name , serial number and the issuance date is printed
- ✓ The customer is asked to sign on the register before taking the cheque book.

#### iv. Closing of the Account

The closing of an account usually takes place on request of a customer. The customer is asked to withdraw the final amount of money left in the bank account after the closing charge is deducted. The officer must make sure that all the remaining cheque leaves are destroyed completely in order to avoid any further fraud or transactions.

For closing a joint account the signatures of all the account holders are mandatory.

A banker has the right to close an account or stop the current operation of the account in the following cases:

- Customer's death
- If the customer becomes insane
- If the court orders
- If forgery or fraud takes place

### **2.3.2 Clearing Section**

The clearing section work is to receive all the cheques of the branch and then to endorse these. The cheques that are worked with in the clearing section are:

Inward Clearing Cheque- cheque received from the clearing house of UBL

Outward Bill for Collection- Cheques from other branches of UBL but within kalabagan's clearing house area

Outward Clearing Cheque- Cheques of another bank which is situated outside the clearing area

Inward Bills for Collection- From other branches of UBL

Clearing Cheque- Cheques of another bank which is situated within the clearing area



### 2.3.3 Accounts Section

Every bank has a separate department where the mistakes are recognized and corrected. The mistakes checked here are of passing vouchers or fraud or forgery. Along with this the account section prepares statements for Uttara bank limited such as internal statements and statutory statements. These statements are prepared for the central bank as well as for the head office of Uttara bank.

The Account section has two categorical works: Daily Task and Periodic Task

The daily task includes:

- The recording of transactions in the cashbook
- Recording of transactions in general and subsidiary ledger
- Making of daily statement of deposit and cash
- Making the daily statement of the branch's total asset and total liabilities as per general and subsidiary ledger
- Recording and paying all the expenses of the branch
- Recording internal bank transfer
- Recording of voucher in the voucher register and etc.

The Periodic Task includes:

- Preparation of monthly salary statement for the employees
- Preparation of the bank's weekly position which is to be sent to the head office in order to maintain Cash Reserve Requirement (C.R.R)
- Preparation of monthly position the branch which is to be sent to the head office to maintain Statuary Liquidity Requirement (S.L.R)
- Preparation of the branch's budget in order to make sure that deposits are used efficiently to generate maximum profit.
- Preparation of a summary known as "Extract" to reconcile with the Head office transactions.

### 2.3.4 Cash Section

The cash section is a very sensitive section of a bank. The cash section starts with the money transferred from the vault of the branch and is known as opening cash balance. After all the receipts and payments are done, the net figure is added to the opening balance and is known as the closing balance. Finally the closing balance is added to the amount in the vault. The total amount in the vault after the addition is the final cash balance of the branch for any specific day. Not much information other than the one mentioned is provided by the branch to the interns.



## 2.4 Constraints/Challenges and Proposed Course of Action for Improvement

It was an amazing experience working in this branch of UBL. The employees were quite nice to me. Though three months is not a lot of time to gather all the knowledge still I would like to give my opinion on improving the banking service of UBL.

**a. Lack of proper customer service:**

There are employees who make customers wait for finishing their own work which are to be done after 3.30pm when the bank closes for customers. This is extremely dissatisfying because in this era of competition among banks customer satisfaction is utmost important in order to succeed.

**b. Lack of proper maintenance of Files:**

There is not enough space on the 1<sup>st</sup> floor of the UBL kalabagan's branch where files can be placed hence there is no sufficient racks or cupboards where these files can be placed. During the busy hours it is often seen that files or documents are haphazardly placed on the tables or sometimes are fallen on the floor.

**c. Insufficient machineries:** The biggest problem of this branch is that there is shortage of machineries. There is only one photo copy machine for the entire branch and this delays the work. Another problem is that there are very limited numbers of printers. For example 5 employees use only 1 printer and hence their work is delayed mostly.

**d. Employee dissatisfaction:** UBL kalabagan's branch takes a lot of time and observation when it comes to the promotion of employees. Most of times employees are given with extra work for which they have work overtime without any extra money. This demotivates the employees and creates dissatisfaction towards the bank and their work as well.

**e. Not enough advertisement:** Bangladesh is a country where there a lot of banks operating and competing with each other. To stand out among all the banks Uttara Bank Limited has to improve its advertising network. It needs to promote the offers and its services more frequently in order to gain more customers.

**f. Lack of proper decoration and extension:** The kalabagan's branch of UBL lacks a lot in decoration. Interior and exterior decoration should be in such a way that will attract the customers' attention broadly.

**g. Software problems:** almost every week at least for once the employees have to suffer with the software problem. The software used by UBL is ULTIMAS and when it lags the entire office work gets delayed. These effects the customer service immediately during the working hours as the customers are asked to wait till the software runs properly.

**h. Internship desk:** There is no desk or any computer assigned for an interns in kalabagan's branch. Hence it gets extremely difficult for interns to work and gather knowledge which is very

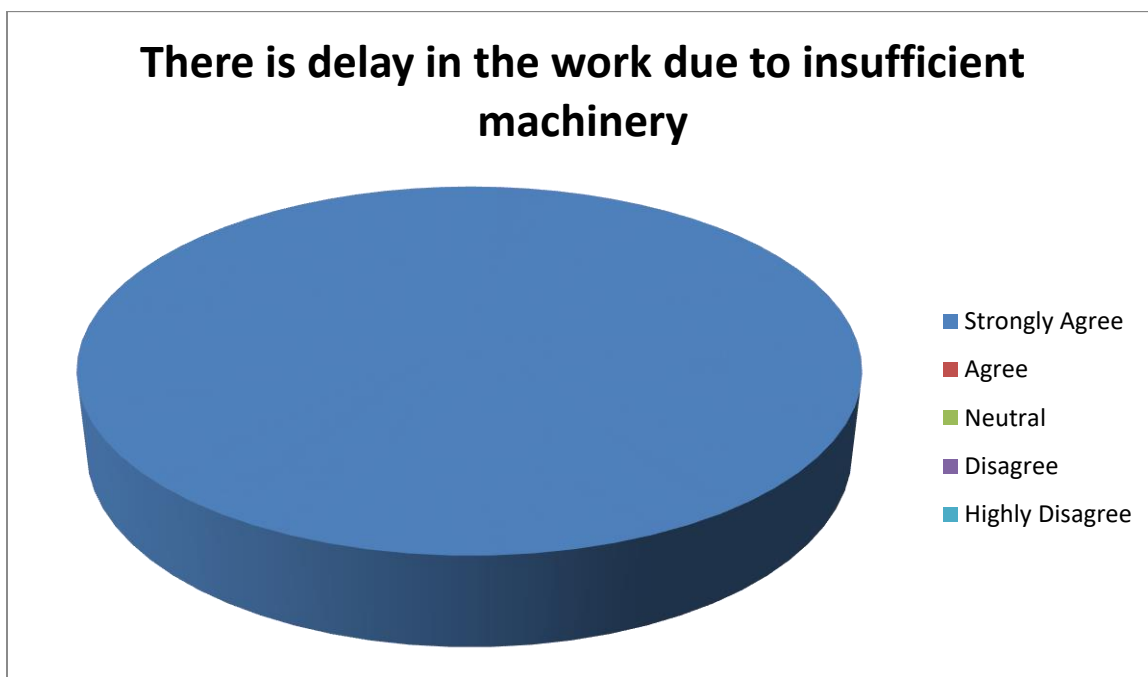


much important for future jibs of the interns. Apart from this there is no remuneration for the interns. Remuneration is needed to motivate any person to perform better.

## 2.5 Presentation of Data

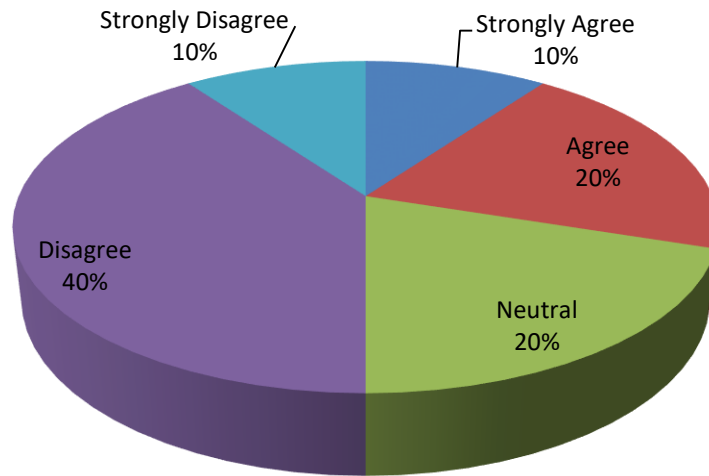
The constraints observed are divided into two parts. Two sets of questionnaire are made. One is for employees and the other is for customers of Uttara Bank Limited kalabagan Branch. Each set consists of three questions and total 10 employees and 10 customers are taken as respondents. The result of the survey is presented below in pie charts.

### 2.5.1 The result of the survey on the customers:

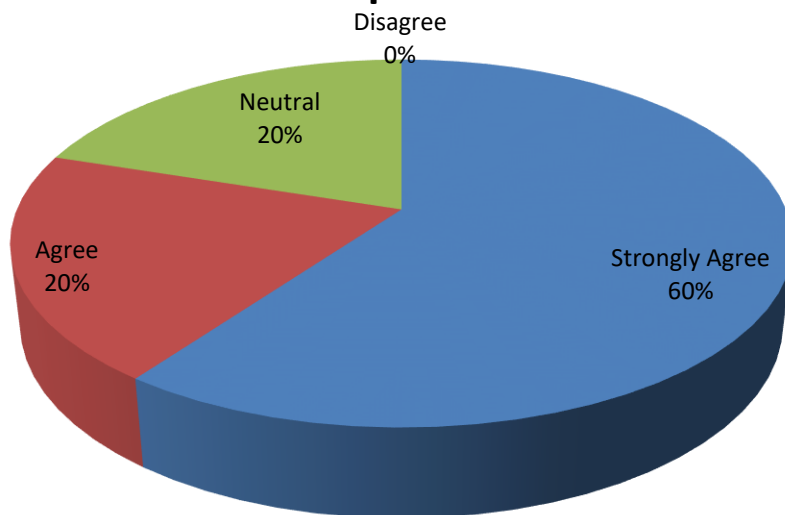




### Job promotions are awarded fairly.

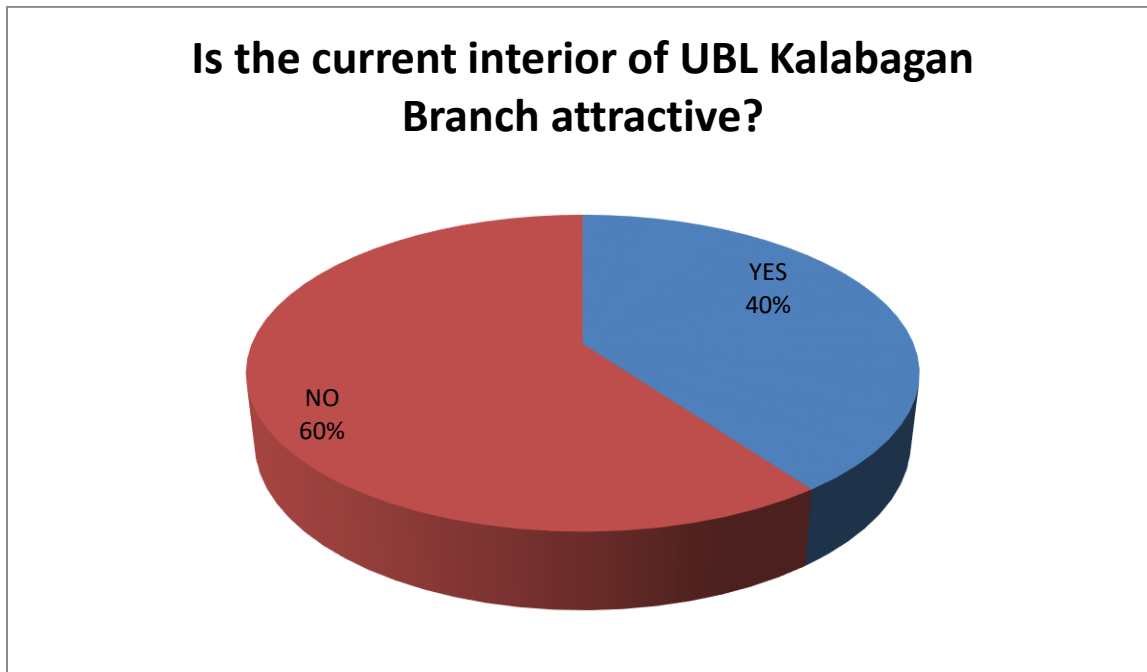
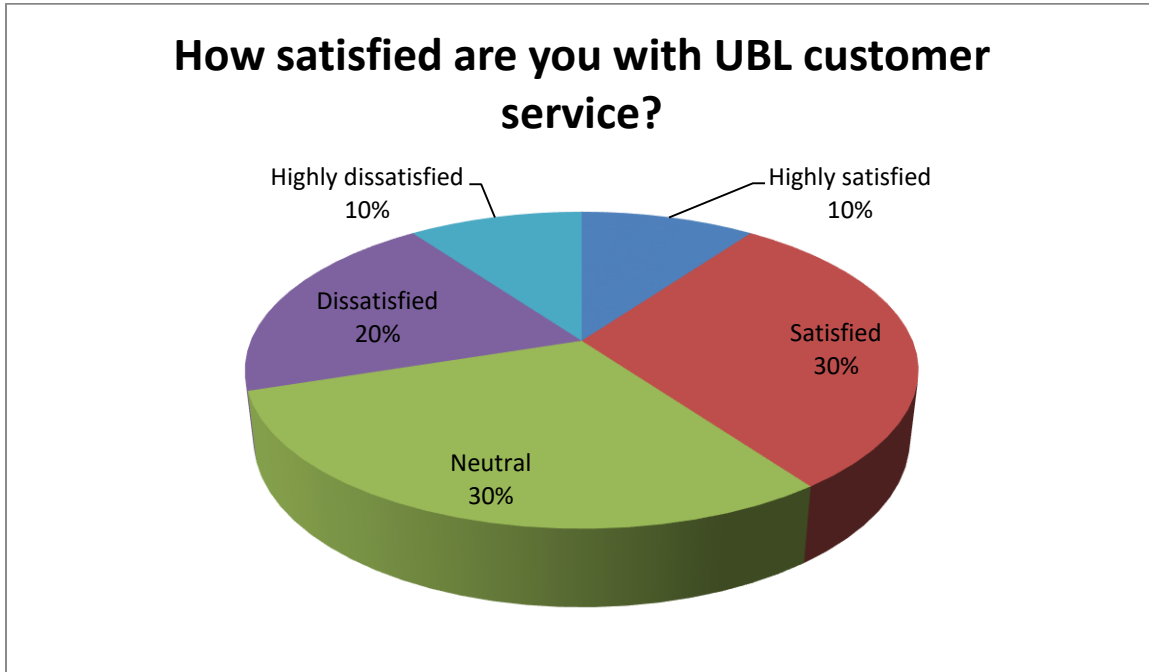


### The current Software is not efficient. It needs improvement.



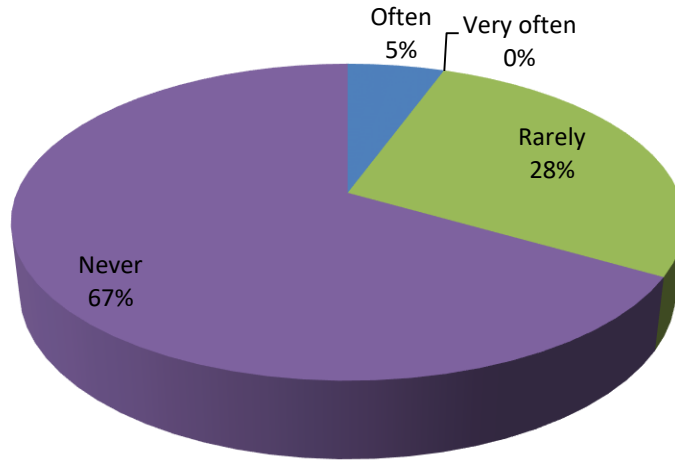


### 2.5.2 The result of the survey on the customers:





### How often do you encounter a UBL advertisement?





## **2.6 Lessons Learned from the Internship Program:**

I was given the opportunity to work in the Kalabagan Branch of Uttara Bank limited for 3months where I learned many internal things about banking. As an intern I was placed to work in the account opening section where my main job was to open up accounts of any type based on customer demands.

### **Account Opening Form:**

There are few rules that are to be maintained for opening accounts and employees of Uttara Bank has helped me a lot. At first when a customer comes to open up the account my work was to ask what type of account he or she wanted to open. If a customer was uncertain about what type of account he or she wanted to open then I used to give them brief information regarding the types of account offered by UBL for opening. After the customer confirmed the account type then I asked him or her for the basic things that are mandatory such as the photos, NID photocopy etc. I made sure that the things mentioned above are collected from the account holder for their desired type of account. Moreover I needed to make sure that the account holder and the nominee have signed properly in the prescribed places in the account opening form. After taking all the signatures I needed to get the form verified by the relationship manager. I had to also make sure that all the National ID cards provided by customers were authentic by verifying them through a software by our branch's second officer. After all the verification was completed I made sure that Tk1000 was deposited at the cash counter by the account holder which is the basic requirement money for opening up an account.

### **Cheque book requisition and issue:**

It was one of my duties to make sure that every new account holder submitted the cheque requisition form. The requisition form is evidence that the customer has asked for the cheque book. After new cheques arrived in the branch I worked in recording the cheque book serial numbers. I took their signature on the issue register before handing the customers the cheque books.

### **Collection of TIN certificate:**

There were customers who were willing to open monthly deposit scheme (MDS), Fixed Deposit Receipt (FDR), Double Benefit Scheme (DBS), Monthly Savings Scheme (MSS) or Millionaire Deposit Scheme (MDS). For these schemes it is necessary to provide a photocopy of TIN certificate or the TIN number. My work was to make the customers know why the TIN number is important. If the customer has a TIN certificate then after the maturation of any of the schemes the tax imposed would be 10% on the total amount or 15% of tax if the customer did not have the TIN number.



**ATM form and card:**

My work was to help the customers fill up the ATM card form. Within 3 weeks when the ATM cards arrived I made phone calls to all the customers whose cards arrived and asked them to collect the cards.

**Foreign Exchange department:**

I worked in the Foreign Exchange Commission department for few days. They do not like to share much information as this area is extremely sensitive because it is related to the Treasury Department of the head office. However in this department I mainly completed all their pending work such as recording the LC number in the computer and the address of each company who opened LC through UBL kalabagan Branch.

There was many times where customers could write neither in English nor in Bangla so I had to fill up all their information in the Account opening form (KYC) and also had to write the deposit slips.

## **2.7 Concluding Summary**

In this three month of internship program I have gained a lot of knowledge as an intern. I had the opportunity to observe almost the work of every department more or less except for Remittance Department. I have been able to compare my theoretical knowledge with the practical experience and have been able to sort out problems of UBL kalabagan's branch along with recommendation for solving those issues. Though three month is not enough to gain all the knowledge about such a big branch but I have still given my best effort to achieve the knowledge and experience which will be useful for my future jobs. Through this overall internship program I have been able to affiliate the theories I have learned in the university lessons with the practical work done in the bank. The theoretical knowledge gained during the 4years from BRAC Business School has been implemented to work in such a part of a large organization.

## REFERENCE

[www.uttarabank.com.bd](http://www.uttarabank.com.bd)

Annual Report 2017

Survey Questionnaire



Uttara Bank Limited

## **APPENDIX**

<b>CORPORATE PROFILE OF UTTARA BANK LIMITED</b>
Name of the Company: Uttara Bank Limited
Chairman: Mr. Azharul Islam
Vise Chairman: Mr. Iftekharul Islam
Managing Director and CEO: Mr. Mohammed Rabiul Hossain
Company Secretary: MR. Iftekhar Zaman
Registered Office: 47, Shahid Bir Uttam Asfaqus Samad Sarak(Former 90, Motijheel Commercial Area), Motijheel, Dhaka-1000, Bangladesh.GPO Box: 818 & 217
Line of Business: Banking
Authorized Capital: Tk.1000, 000, 000
Paid Up Capital: TK.500, 000,000



## QUESTIONNAIRE

For Employees

1. There is delay in the work due to insufficient machinery.
  - Strong Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
  
2. Job promotions are awarded fairly.
  - Strong Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree
  
3. The current Software is not efficient. It needs improvement.
  - Strong Agree
  - Agree
  - Neutral
  - Disagree
  - Strongly Disagree

## QUESTIONNAIRE

For Customers

1. How satisfied are you with UBL customer service?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

2. Is the current interior of UBL kalabagan branch attractive?

- Yes
- No

3. How often do you encounter a UBL advertisement?

- Often
- Very often
- Rarely
- Never