Report On

Measurement of Employee Satisfaction of Bank Asia Limited

By

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An internship report submitted to the BBA Department in partial fulfillment of the requirements for the degree of Bachelors' of Business Administration

Brac Business School Brac University January 2020

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Declaration

I, Imelda Venessa Gomes, bearing ID No: 140201180, a student BRAC Business School, BRAC University, Dhaka humbly declare that this Internship report titled as "Measurement of Employee Satisfaction of Bank Asia Ltd" is based on the work, carried by me and no part of it has been prepared previously for any higher degree or diploma. The report was conducted under the guidance of Mr. Zaheed Husein Mohammad Al-Din, Senior Lecturer, BRAC University. It is also declared that this report has been prepared for academic purpose alone and has not been submitted elsewhere for any other purpose.

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Letter of Transmittal

Mr. Zaheed Husein Mohammad Al-Din

Senior Lecturer,

Brac Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of my report on The Employee Satisfaction Of Bank Asia Limited,

Central Trade Services Unit (CTSU).

Dear Sir,

This is my pleasure to display my report which has been prepared as the requirement of my

Internship Program. The report is titled as 'The Employee Satisfaction Level of Bank Asia

Limited, CTSU Department'. I hope the report will give you a proper and meaningful insight

by providing details regarding the measurement of the employee satisfaction level of Bank

Asia Ltd, which I was appointed by your direction. Moreover, I got the opportunity to relate

Theoretical knowledge with Practical works at my workplace. I have thoroughly enjoyed in

preparing this internship report which has contributed significantly to my understanding on

the essentials and importance of practical knowledge. I express my special gratitude to you

for dedicated your valuable time and helping me whenever needed.

I have attempted my best to finish the report with the essential data and recommended

proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

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Sincerely yours,

Imelda Venessa Gomes

14204061

BRAC Business School

BRAC University

Date: 09/01/2020

Acknowledgement

Above all, I would like to thank almighty God that he has given me the ability to complete the graduation program from one of the most renowned universities of Bangladesh. My insurmountable gratitude towards the entire of BRAC University, my respected faculties, staff and students for being a part of my journey through the undergraduate program and also without their support and guidance, this undergrad experience and the paper would have been impossible. I would take this opportunity to convey my appreciation to those who have lent their cooperation in making this report successful. Firstly, I would like to thank Mr. Zaheed Husein Mohammad Al-Din, my academic supervisor for providing me the chance to work on this topic and a continuous guideline to completion of the paper. Additionally, I would profusely like to express my gratitude to all the people from Bank Asia Limited's Central Trade Services Unit (CTSU) who have always been kind enough to answer my queries despite their extremely demanding work. I am grateful to Md. Ekramul Hossain (Executive Vice President of branch), A.K.M Mohsin Uddin (Vice President) and Rezina Sultana Nila (First Vice Principal) of Bank Asia Ltd's CTSU Department Limited for their co-operation to learn about the bank. Also I am grateful to all the employees, officers and staffs who have sacrificed their busy schedule for me in collection of information, as well as gave me suggestion to conduct the study.

Lastly I am very thankful to all my friends, colleagues and seniors who tried best to manage their valuable time and given their opinion, information and suggestion for the completion of the report.

Thank you and Best Wishes for all.

Executive Summary

The report is based on the measurement of employee satisfaction level of Bank Asia Limited, CTSU Department where I have worked as an intern. I have tried to analyze how a banking sector, Bank Asia Limited maintains its employee's satisfaction and bring about their efficiency at the workplace. The report started with the industry introduction, which is the banking industry and later on the report has included the brief description about the banks company profile, their mission, vision, slogan, achievement, their foreign exchange activities, export and import procedures. The presentation and discussion of the survey conducted on the current employees have been done to know about the perspectives employees have on their work and management. Next, it has talked about the primary researches and the analysis of the findings. Moreover, the report continues describing briefly about the necessary measures Bank Asia takes to motivate and satisfy their employees to bring about their potentiality. At the end, this research report has come up with few recommendations on enriching the employer-employee relationship to maintain a smooth and motivated culture at the workplace.

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List of Acronyms

CTSU Central Trade Services Unit

MCB Muslim Commercial Bank

ATM Automated Teller Machine

SMS Short Message Service

AD Authorized Dealer

HR Human Resource

HRM Human Resource Management

LTD Limited

LBC Local Bill Collection

FDBC Foreign Document's Bill Collection

KPI Key performance Indicator

ACR Annual Confidential Report

CSR Corporate Social Responsibility

LC Letter of Credit

EXP Export

Glossary

Export Exports are a function of international trade whereby

goods produced in one country are shipped to another

country for future sale or trade.

Import represents the bringing of foreign goods or

services in home country, where the products will be

processed, used, sold or exported.

Internship An internship is a period of work experience offered by an

organization for a limited period of time. This is often a

three month long program that is essential in terms of

completing one's graduation degree.

Letter of credit(L/C) A letter issued by a bank to another bank (especially one

in a different country) to serve as a guarantee for

payments made to a specified person under specified

conditions.

Chapter 1

Introduction

1.1 Origin of the Report

The internship program of Brac University is designed in a way so that the students are not only provided with theoretical knowledge but also they get the opportunity to work in the actual work environment. This will help them to perfectly relate their academic study with the real work place. The entire program duration is 12 weeks (3 months). This gives the students the chance of achieving their best by getting them engaged the organizational proceedings as well as they will learn to cope up with their work environment which is filled with professional employees. These learning will make the students professional, sincere, well communicator, punctual in various aspects. In order to complete my internship program, I was appointed to Bank Asia Ltd. Corporate Branch in 117 Kazi Nazrul Islam Avenue, Eskaton Garden (Paribagh), Dhaka-1217. The Organization attachment Started on 8th September 2019 and ended on 7th December 2019. The internship report is predicated on "Foreign Trade activities in Bank Asia Ltd."

1.2 Objective of the Study

The objectives of the report are stated below:

- To know about the employee engagement and employee satisfaction in the decisionmaking procedure.
- To know the working environment and organizational behavior at the Bank.
- To find out the limitation of the employee satisfaction practice in the workplace.
- To identify some of the constraints and recommend possible solutions.

1.3 Scope of the Study

The ideal scope of preparing this report is to analyze and measure the satisfaction level of the employees who are currently working in the Bank Asia Ltd's CTSU Department and also to get idea about the company's practice of employee satisfaction in the workplace. However, the specific objectives or scope will be:

- To relate the course theory with the practical environment.
- To take survey from the employees.
- To get the idea about the employee's engagement in the day to day managerial operation in relation to the Bank Asia Ltd's HR department.
- To find out the limitations of the employee's engagement measurement in making suggestions and decision making basis.

1.4 Limitation of the Study

While preparing this report I faced some constrains which has created a few problems. The limitations are stated below:

- First problem that occurred was finding an organization where I can join to complete my internship.
- After finding organization the second problem was to make the employees agree to fill the survey. As the survey is on employee satisfaction, the employees were feeling uncomfortable to answer all the questions.
- The employees and interviewee being busy with their own professional lives, it was
 difficult to get an appointment so that I can complete the survey and take the
 interview.
- Because of the confidentiality of the business structure of Bank Asia Limited, the
 employees could not share all the details about employee satisfaction. This limits my
 knowledge to use more statistical analysis of this data stage.
- To give some recommendations based on the findings to solve out the problems.

1.5 Methodology

The methodology of this report has been retrieved in means of primary data as well as from secondary research data.

1.5.1 Primary Data and Researches

To conduct this report on measuring the employee's satisfaction level of Bank Asia Limited, the main resource was interviewing their employees through survey questionnaires. I conducted the survey basically on the employees to know more about their level of satisfaction as they are working in the organization. The other sources are given below.

- Three months of practical participation in internship.
- Face-to-face conversation with the respective officers and staffs of CTSU.

- Informal conversation with the clients of CTSU of Bank Asia Ltd.
- Relevant file study provided by the officers concerned.
- Personal experience gained by visiting different desks during the internship period.

1.5.2 Secondary Data Collection

I have collected numerous data from different secondary sources. I have used some websites to collect information about the related topics of employee satisfaction. Also, I have used Bank Asia Limited's website to collect some basic information about their organizational activities, their mission, vision, purpose, employee selection process, their criteria of selection, their different processes of employee engagement, their decision making procedure and several other managerial structure and activities. The sources of all kind of open information that I have used are given in the reference part.

Chapter 2

Overview of Bank Asia Limited

2.1 Background

The demand for better banking facilities in this era is limited to public limited banks anymore, the private banks are also coming forward to uphold the banking industry in Bangladesh for the sake of economic balance. Bank Asia Limited, starting in November 27, 1999, is one of those private banks that has been put afloat by a group of successful entrepreneurs and since then it has been operating with a successful management team. The Managerial team of Bank Asia consists of the finest and the most experienced senior banks who have the ultimate knowledge in the banking sector. The bank has set a milestone in the

history of Bangladesh by acquiring the business operation of the Bank of Nova Scotia. Later on, Bank Asia Limited's significance got repeated by acquiring the business operations of Muslim Commercial Bank (MCB) in Dhaka which is a Pakistani bank.

By serving the people with modern and innovative banking products and services at affordable charge Bank Asia has been continuing their success till date. Bank Asia Limited has been parallel to the online banking with added delivery channels like ATM, Telebanking, SMS and Net Banking cutting edge technology. Also, by providing all modern and value added banking service in retaining the very best standard in the globalize world, Bank Asia has been trying its best to keep the bank's commitment.

As a progressive and dynamic financial institution, Bank Asia Limited has successfully positioned itself in a very short course of time. Business, individuals, community, from small entrepreneurs to large traders and industrial conglomerates added with the top-rated corporate borrowers who seek assistance for broader business outlook as well as innovative financing solution, the bank has been functioning successfully in maintaining such a large industry like bank in our country.

In September 2003, Bank Asia Limited started to offer their shares publicly and those were traded in Dhaka Stock Exchange and Chittagong Stock Exchange.

As Bank Asia LTD has been actively participating in local money market as well as foreign money market without jeopardizing the bank to any vulnerable position, it grabbed the attention of the traders. Moreover, the asset and liability has also been in a remarkable position. Further, the bank's investment on treasury bills and other securities has gained people's attention and believe in them.

2.2 Company Profile

Profile of the Bank:	Bank Asia Limited
Year of Establishment	1999
Head Office	Rangs Tower (2nd to 6th Floor), 68, Purana
	Paltan, Dhaka- 1000.
Nature of the Organization	Public Limited Company
Product and Services	Deposit Product, Loan products, Corporate
	and Institutional services and Foreign
	Exchange Operations
Number of Branches	105
Number of ATM Booth	119(Own); 5,000+ (Shared)
Exchange Houses	43
Islamic Banking Windows	30
SME/Agricultural Branches & Centers	25
Number of Employees	2000
Customer	Corporate and Individual Customers
Corporate slogan	For A Better Tomorrow'
Deposits	Tk.133682.00 Core
Net profit of Bank Asia Ltd.	306 Core Taka
Dividend	12% Stock

Table 1: Bank Asia at a glance

2.3 Bank Asia's Vision:

Make Bangladesh 'A poverty free country' is the vision statement of. Creating 'A economic condition free country' is that the vision statement of Bank Asia that is extremely abundant outlined because the vision is to form Bangladesh financially healthy within the course of generation. They aim to replicate the national dream come true millennium by by creating the country a stronger living place wherever nobody needs to sleep within the streets any longer. Also, to attain some extent wherever, human dignity and human rights can receive the best thought beside the reduction of economic condition is also added to their vision.

2.4 Bank Asia's Mission:

Bank Asia has developed a mission statement which reads as follows-

- To participate within the growth and enlargement of the financial set-up Bank Asia
 LTD' is functioning to help in conveyance of prime quality service to their customers.
- The clients and stakeholders will get the complete satisfaction while trading through and with the bank as they will be served with total standard of integrity.

2.5 Slogan of Bank Asia Ltd:

The Slogan/Pay-off line of Bank Asia restricted is for 'A Better Tomorrow'. As their Vision is to create a stronger living for the folks of Asian nation and also the mission is to serve the most effective to content the shoppers, shareholders and additionally to satisfy their staff holds their most interest. And keeping of these in mind, the saying may be a good match.

Chapter 3

Operations of the Bank Asia LTD's Central Trade Services Unit (CTSU) Department

3.1 Activities of Foreign Bank Asia LTD's Foreign Exchange Department

This department of the bank is mainly liable for foreign trade and different trade connected activities. Bank Asia has Central Trade Services Unit (CTSU) for playing foreign trade activities on behalf of the non-AD (Authorized Dealer) branches of the bank. AD branches have the authorization to perform exchange activities by themselves. Exchange activity in the main consists of export, import and remittal. (Bank Asia Limited, 2019)

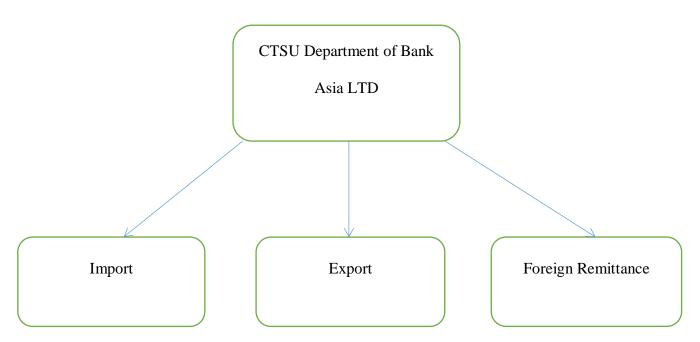


Figure 1: Activities of Bank Asia LTD (CTSU) Department

Foreign Exchange Department is a global department of the bank. It deals globally and facilitates international trade through its varied modes of services. It creates a healthy bridge

between the importers and therefore the exporters. Bangladesh Bank issues license to scheduled banks to affect exchange. These banks are recognized as licensed or Authorized Dealers. If the branch is a certified dealer in exchange market, it will remit exchange from native country to foreign country. That means the AD branches of Bank Asia primarily have the permission to shop for and sell foreign currency on their own. Solely, the branches that are Non-AD branches have to be compelled to perform foreign commercialism and buy operations through CTSU. This department in the main deals with foreign currency and for this the department is termed as Foreign Exchange Department.

Some national and international laws regulate functions of this department. Among these, Foreign Exchange Act, 1947 is followed for dealing in exchange business, and Import and Export management Act, 1950 is followed for Documentary Credits. Bangladesh Governments' Import and Export policies are maintained and controlled for import and export operations in Bank Asia's CTSU Department.

3.2 Import Procedure

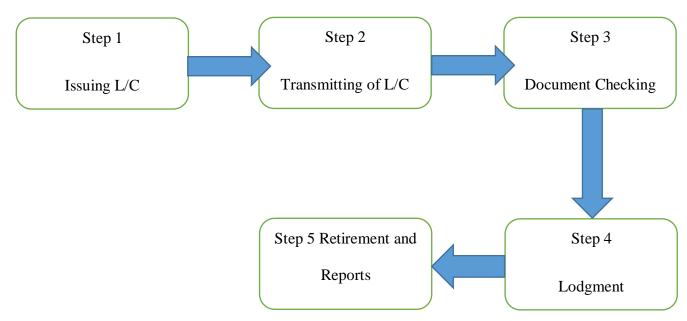


Figure 2: Bank Asia LTD's Import Process

3.3 Export Procedure

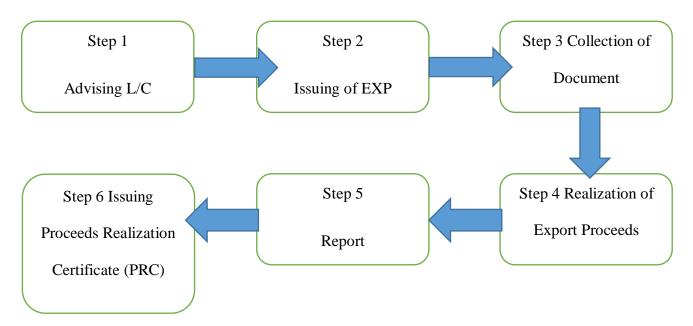


Figure 3: Bank Asia LTD's Export Process

Chapter 4

Presentation of the survey data on "Employee Satisfaction

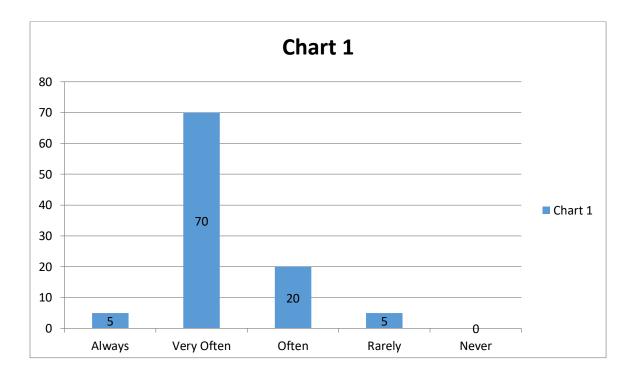
Measurement of Bank Asia LTD's CTSU Department"

In order to understand the condition of the employee satisfaction level of Bank Asia LTD's CTSU Department, I have conducted a survey. After analyzing the results of the survey, I have not only understood the condition of the employees and their level of satisfaction but also have got an idea about the lacking and opportunities of the particular department. My survey includes 16 close ended questions for the employees. The findings I got from the survey is discussed below.

4.1 Survey discussion of the Employees

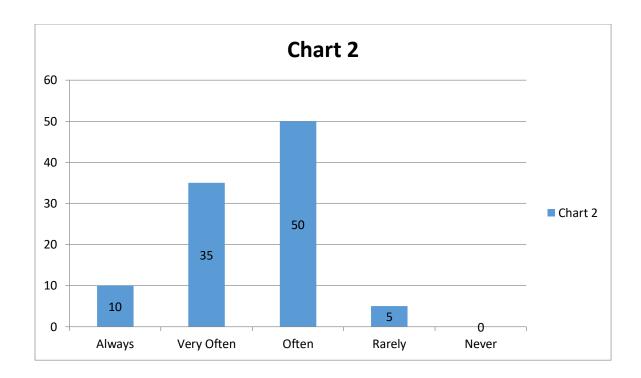
For understanding the perspective of the employees I have surveyed upon 20 employees. Among them 18 are male and 2 are female. The age range of them are mostly in between 25 to 45 years old. Also, their work span in the organization varies from 1 year to 10 years. Among the respondents 16 were mid level officers and 16 of them were entry level officers. The other details we found out are given below along with the questions.

Q.1: How often do you get appreciated by your supervisor for your good performance?



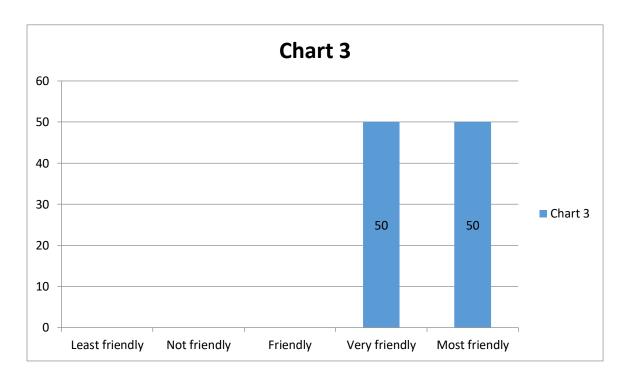
From the survey we can see that 20% of the people said that often they get appreciated by their supervisor, almost 70% said very often, 5% said always whereas nearly 5% people said they get appreciated rarely. Here we can see that majority of the people gets appreciated and there is no one who said they never get appreciation for their work. This indicates that appreciation which is an important element of satisfaction exists in Bank Asia LTD's CTSU.

Q.2: How often your supervisor considers your opinions while decision making?



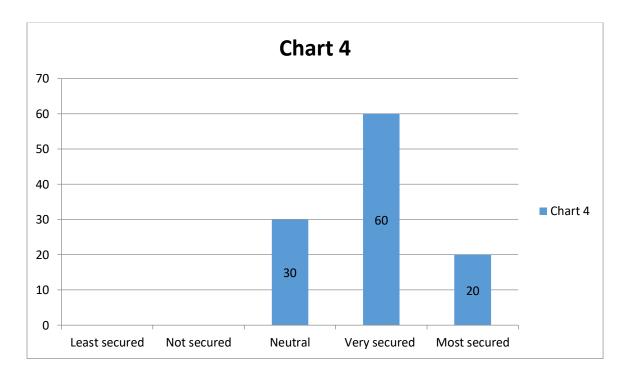
Survey result for this question shows that most of the employee's opinions are valued while decision making. However, opinions of the new entrants are less valued compared to the ones who are in the organization for more than a year.

Q.3: Social atmosphere in my office is-



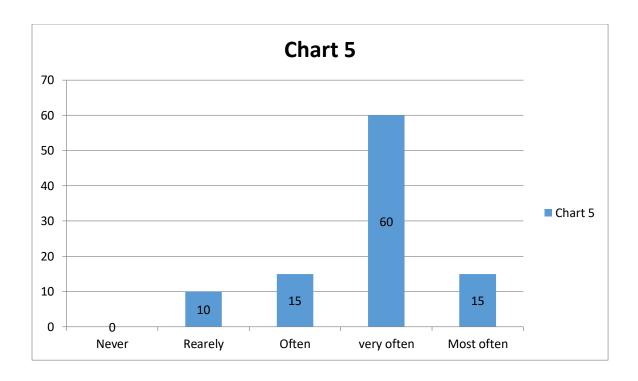
About the social atmosphere half of the employees said that the atmosphere is very friendly, and the other half responded most friendly. This is very important for maintaining employee's satisfaction because if the employees are not comfortable in the atmosphere of the organization it will hamper their performance as well.

Q.4: How secured you feel about your job?



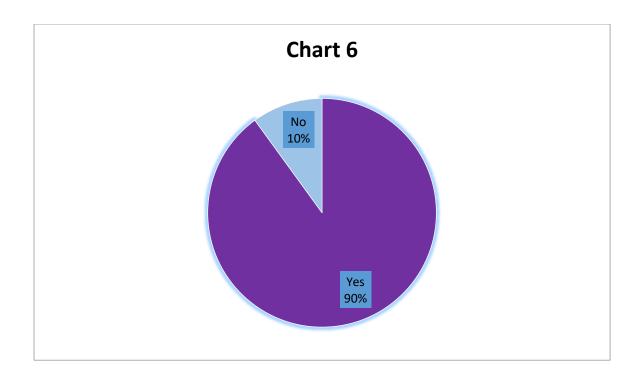
Regarding job security, a lot of people feel secured. The percentage is more than half which is 60 and an addition of 10% find their job very secured. However, the number of people who feel neutral about this issue is also quite significant which is 30%. It indicates that there is a bit of lacking in building the sense of job security from the managerial side.

Q.5: How often do you get opportunity for training and development?



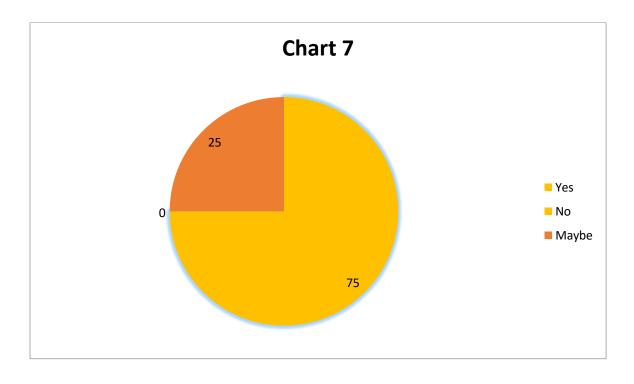
In case of training and development, maximum people said that they get the opportunity often to always. However, only 10% of the proportion said that they get the opportunity rarely. Training and development is crucial for any organization in order to move forward and compete with other organizations and their competitors.

Q.6: Are you satisfied with the support you are receiving from the management team during the course of your work?



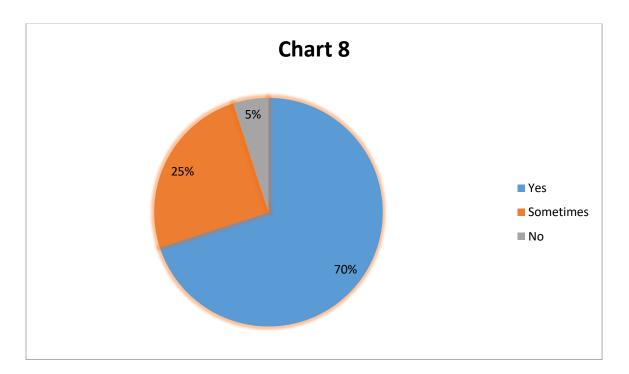
In response to this question, about 90% of the employees said that they are very much satisfied with the work related support they are given from the management team. The question pretty much defines the outer satisfaction that the employees are getting from the management.

Q.7: Do you see your career growth in your organization?



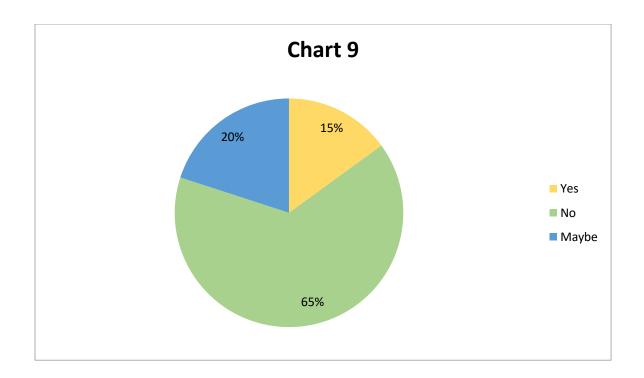
About career growth, 75% employees were positive. However, 25% were unsure about their career growth in the organization. If employees are unsure or negative about their growth in the organization, it will affect their work which may result in dissatisfaction of the employees.

Q.8: Do you get proper incentives time to time?



When asked about incentives, everyone was positive, which signifies that in in CTSU, employees get proper incentives. Incentive is one of the major parts of psychological employee satisfaction. 70% of the employees said they get their incentives timely although 25% of the proportion is unsure about it.

Q.9: Do you plan to shift your organization soon?



From the result we can see that a huge proportion of 65% employees do not plan to shift. However, an insignificant number of people are unsure about it and 15% are planning to shift their organization.

Q.10: If "yes" or "maybe" in the previous question, please state the reason.

With this question I tried to find out the reason behind the respondent's uncertainty and decision of leaving the company. Those who are unsure whether they want to shift or not stated that if they get better opportunity somewhere else they will move and also they said they want to explore their specialization in other organizations and gain more experiences. On the other hand, those who are already planning to shift are the people who do not see any career growth in the organization anymore.

Chapter 5

Actions taken by Bank Asia Limited for the Future Growth of their

Employees

It is usual for the employees to not to be so spontaneous toward their work throughout the whole time. It could be for any official or personal reason. If it is for any official reason, their employers' should take the responsibility for maintaining them and they do try to encourage tem for the betterment of their employees. Employer can reduces his/her work pressure & divide among the other team members for a short period of time rather than pushing them forcefully & it will help the employees to overcome the issues he/she was facing.

All the employees are annually evaluated by their respective Department Head/ Chairperson/ Branch Manager by using the KPI (Key Performance Indicators) method. KPI is done once a year where the employees themselves are given the opportunity to fill the KPI Form where they mark themselves based on several behavioral, social and cognitive approaches. The employee's learning capability, skills, knowledge, punctuality ,attitude and behavior with colleagues, his/ her efficiency to complete the tasks, the effectiveness of his/her achievement for any task etc. are generally the criteria upon which they get evaluated. After the self-evaluation, the employees submit the form to their respected Department Head/ Branch Manager where they analyze and re-evaluate the forms individually and send them to the Head of HR (Human Resource). Here the employees are evaluated by their performance at work place (negative/ positive behavior). Through this report the employer can know what the higher authority thinks about the employee & what improvement he/she needs. By this an employer can take necessary action toward the employee for the betterment of both the employee and the organization.

Moreover, the employees get recommended for their promotion and increments by their Branch Managers though out this process. After that, based on this evaluation, an ACR (Annual Confidential Report) is made upon each employees that decide their yearly promotion, increment and profit bonus. Those who does not get the opportunity for promotion because of the managerial issues, they get increments. Profit bonus in Bank Asia is an interest and attractive element of motivation for the employees because it is totally based on one's performance. Furthermore, the profit bonus is given into 2/3 phrases, one at the beginning of the year, the other one at the end of June and the third one depends on the excellences of an employee's performance. The employees are also graded based on the achievement of their profit bonus.

Number of Profit Bonus (Annual)	Employee Category
3	A
2	В
1	С
0	D

Table 2 Employee grading system in relation to Profit Bonus

Chapter 6

Key Findings

The human resource and administration department also carefully monitor the employee's needs quite effectively. They always try to perfectly balance the connection between the employee demand and their necessity. Thus, Bank Asia LTD has created a strong connection

with each and every branches and departments. The core findings from the survey that I have done after the completion of my internship has given me the opportunity to find out the strengths as well as the weaknesses of the department I worked with. The key findings are discussed below.

- The employees are satisfied as they often get appreciated by their supervisors for their work. They also get to share their opinions regarding their daily operations and the opinions are valued by the supervisors and employers.
- According to the employees, the social environment of the work place is friendly which make them comfortable to work.
- They also get proper opportunity for training and development which enables them to learn new skills and perform their task more effectively.
- The employees currently working at Bank Asia LTD find that they get opportunities for self-development that brings about their self-contentment.
- Moreover, they get proper incentives as well.
- However, there are some issues regarding job security. Many employees have the sense of job security in them but some of them do not. Those who lack the job security are also unsure about if they want to shift their organization or not.
- Another reason behind their confusion about continuing in the organization is career growth. Those who do not think they have any opportunity of career growth want to shift. According to them if they get a better opportunity they will quit this job and move forward. Although the number is few. Nevertheless, most of the employees are contented with their job.

Chapter 7

Work Experience

7.1 My Responsibilities at CTSU

During the course of 3 months internship, I actually have gotten immense chance to organize and develop myself for the company world. as the CTSU Department of Bank Asia LTD is one amongst the core departments of head office, the work pressure among the staff were terribly dense however they helped me a great deal with my works.

As I have already mentioned, the department is especially accountable for export, import and foreign remittance and that I primarily worked within the export section. Also, within the export section there have been 2 kinds of bills- LBC (Local Bill Collection) and FDBC (Foreign Document's Bill Collection). I worked with my supervisor in LBC. There, my main responsibility was to examine all the documents that came from the purchasers or exporters were to export raw materials from the businessperson. The exporters do cargo of the ordered product and another vital task is submitting all the ready documents consistent with the contract. Within fourteen days of shipment, the bourgeois should show the copies of EXP form together with the other documents covering exports to the branch. The desired documents are needs to be ready by the exporters that are mentioned in LC. I had to examine and prepare if all the mentioned documents are being submitted and conditions are absolutely consummated or not. The documents are mentioned below:

- 1. Bill of exchange: the process of collection of payment from the importer.
- 2. Bill of Lading: a paper which is issued by the company or its agent.
- 3. Insurance policy: Insurance of the products where the insurance company will pay the damages if any damages happen on the transmission period.

- 4. Certificate of origin: Declaration of the real place of the goods or real producer.
- 5. Inspection certificate: Determines products accuracy.
- 6. Commercial invoice: List of total product's description.
- 7. Packing list: List of details of the goods contained in a package. It helps the customs to identify each package individually.
- 8. Full set of shipping document: The documents for shipping certified from customs house.

I also assisted in writing Export L/C Register and giving entry in the Excel file. There, mainly I had to enter:

- Beneficiary company: Company that is maintaining account with the bank, the exporter.
- Applicant Company name: The name of the importer.
- Bill Value: The amount mentioned in the main document prepared by the exporter.
- LC no: The number received when the LC is opening.
- LC value: The amount the beneficiary keeps for the LC. That information I received from the commercial invoice.
- Foreign currency value: Foreign Currency is the amount that company fixes
 for the country they are sending goods. This amount I collected from the
 forwarding letter.
- Tenor: 30/90/120 or At Sight.

7.2 Critical Observation

- Working environment was excellent. The officers were very friendly during the whole period of my internship and they helped me in completion of my works.
- I have learned and practiced punctuality, abide by the general rules and regulations and have maintained proper codes at my workplace.
- I have tried to learn more and more in a short time to get prepared for the job market and develop myself accordingly.

Chapter 8

Recommendation

Employees are the back bone of each industries and accomplishment and choice of staff of each classes entail security before employment. While joining the Bank Asia LTD, every employee must have some hope and aspiration as the recruitment remains a helpful path. So, to ensure the employee satisfaction along with employee engagement, the employers and management team should take necessary measures to omit the unusual facts and fears from the employees. These can help them to boost up their working energy and spirit and will inspire them to work hard keeping the satisfaction of their mind.

As the age range of the employees are mostly between 25 to 40 years, there are many young, fresh and highly active employees and new entrants who are valued less than the employees who are senior and working more than a year. So, being equally valued as well as opportunities to share opinions of the young new entrants should be provided.

Also, too much friendly environment at the workplace can sometimes affect the efficiency of the employees and the work environment itself which should be kept in regular follow-up and monitoring.

Moreover, regarding job security, though most of the employees feel secured about their job but still there are some employees who are neutral about it. So, to ensure the job security for the employees, employers can provide them with the appropriate pay for their positions or the best and most health care benefits or adopting these type of attractive ways and ensure the security and employee engagement.

Furthermore, from the survey analysis I came to know that employers stated that the employees working at CTSU Department are not innovative that much. Although in bank jobs, it is less likely for the employees to be very innovative yet measures like arranging picnics, employee of the year celebration, arranging corporate lunch and dinner which they call 'Mezban', blood donation campaigns and other CSR activities, annual sports day or arranging children's art competitions etc can bring about the motivation for innovation from the employees.

Lastly, job security among those fewer employees who are unsure can be ensured by offering some health schemes or other incentives like vitalities from the employee's choice.

Chapter 9

Conclusion

Employee satisfaction is very important in maintaining employee engagement and good relationship at the workplace between the employers and the employees as because contradicting toxic environment is very much harmful for the effectiveness and efficiency of the employees and also to maintain employer-employee relationship. During my internship, I

have worked with some of the greatest professionals of Bank Asia Limited and they helped me a lot in successfully completing my works and also they were very generous to give me advices for my future career.

In this report, I have tried to show the condition of the employee satisfaction at Bank Asia LTD's CTSU Department and also got to know about the lacking and opportunities, strong and weak points of the department and has prepared some recommendations accordingly. The survey questions are also prepared and designed in such ways so that the perception of employees toward their work can be easily determined. Also, I have found that expectation of the employees vary with their job positions, their years of working, effective communication, satisfaction, productivity and efficiency etc. in this regard, the managers of the organization act responsible to manage the expectations so that employees feel valued in the work place and feel free to approach their suggestions ideas to the authority.

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Appendix A.

Survey Questionnaire

Survey on Employee Satisfaction of Bank Asia Limited (CTSU)

•	
1. Gen	der*
	Male Female
2. Wha	at is your age group?
	18-24
c)	25-31 32-38
	39-45 Above
3 . Wha	at is your highest level of Education?
	Bachelor Degree Master Degree
	Others, Please specify
4. Hov	v long have you been in this office? *
5. Wha	at is your current position?
	Entry Level Mid Level Higher Management Level
6. Hov	v often do you get appreciated by your supervisor for your good performance? *
Never	12345 Always
7. Can	you share your opinions in your day to day operations? *
Never	12345 Always

8. How often your supervisor consider your opinions while decision making? *

Never 1---2---3----5 Always

9. Social atmosphere in my office is*-

Least Friendly 1---2---3 Most Friendly

10. How secured you feel about your job? *

Least Secured 1---2---3 Most Secured

11. How often do you get opportunity for training and development? *

Never 1---2---3----5 Always

12. Are you satisfied with the support you are receiving from the management team during the course of your work?

- a) Yes
- b) No

13. Do you see your growth in your organization? *

- a) Yes
- b) No
- c) Maybe

14. Do you get proper incentives time to time? *

Never 1---2---3----5 Always

15. Do you plan to shift your organization soon? *

- a) Yes
- b) No
- c) Maybe

16. If "Yes" in the previous questions, please state the reason