

Report On Operations of Export Import Bank of Bangladesh Ltd.

Submitted By

Rafi Sadman Goni

ID- 19104205

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School
BRAC University
August, 2022

©2022. BRAC University
All rights reserved.

Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:



Rafi Sadman Goni
19104205

Supervisor's Full Name & Signature:

Ms. Tania Akter
Lecturer, BRAC Business
School BRAC University

Letter of Transmittal

Ms.Tania Akter
Lecturer,
BRAC Business School,
BRAC University.
66 Mohakhali, Dhaka-1212

Subject: Internship Report Submission

Dear Madam,

It is my pleasure to present my entry level position provide information regarding Recruitment and Selection Procedure of EXIM Bank Ltd., which I was appointed by your direction.

I have tried my best to finish the report with the essential data and recommendations in a significant and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Rafi Sadman Goni
ID: 19104205
BRAC Business School,
BRAC University.
Date: 09/11/2022

Non-Disclosure Agreement

This agreement is made and entered into by and between EXIM Bank Ltd. and Rafi Sadman Goni, the undersigned student from BRAC Business School, BRAC University for strictly prohibiting the disclosure of the confidential information of the mentioned firm.



Signature-

Rafi Sadman Goni

ID: 19104205

BRAC Business School,

BRAC University.

Acknowledgement

To begin, I would like to express my gratitude to my respected faculty member, Ms. Tania Akter, for her unwavering support in providing me with the required advice and information to finish this internship report.

Second, I'd like to thank Mohammad Shahajalal Mazumder, my internship supervisor and team leader, for all of his help, including teaching me the fundamentals of my tasks and patiently showing me every required detail, correcting me when I'm wrong, extending his warmth as a token of appreciation, and guiding me throughout my internship period.

Therefore, I am grateful to EXIM Bank Ltd., its management, and especially my colleagues for their enthusiastic assistance in preparing my internship report.

Finally, I'd like to express my gratitude to my parents for raising me in a way that allows me to be the best version of myself every day.

Executive Summary

A part of the Bachelor of Business Administration degree requirements include the internship report. My ninety days of employment with EXIM Bank Ltd. are the only basis for this report. I was given a position at the Panthapath Branch. This report is the result of my internship experience and provides a clear picture of my actions, learning, and performance over the entire internship experience.

The report's introduction is the first section. The background, present performance, management group, and main functional areas were mostly covered in the introduction section. This section is particularly informative because it's important for any intern to understand the organization before joining it.

The part that follows details my overall tasks and work from the internship. Here, I've focused primarily on my daily obligations and how much I was able to offer to the company.

The result of the prior section is the following section. This emphasizes the work I've done and how much it has aided in my acquisition of practical knowledge of the banking industry. Different departments participate in completely different activities, so my learning varied for each. I have expanded on my interactions and bonds with the organization's staff in the section that follows.

The challenges I encountered during my internship and how I overcame them are briefly described in the section that follows. Additionally, I've clarified the primary distinctions between academic and experiential learning.

Without a doubt, this internship had a significant impact on my career path. This section is about where I had the opportunity to move forward because it got me thinking a lot about that.

Finally, I have highlighted the findings and recommendations in the last few sections by outlining the changes I might have made if I had the chance to repeat the internship program.

TABLE OF CONTENTS

CHAPTER 1- INTRODUCTION

1.1 Introduction.....	1
1.2 Rationale of the Study	2
1.3 Origin of The Report	2
1.4 Objectives of the Report	3
1.5 Methodology of the Report.....	3
1.6 Scope of the Report	3
1.7 Benefits of the Report.....	4
1.8 Limitations of the Report.....	4

CHAPTER 2- OVERVIEW OF EXIM BANK LIMITED

2.1 Historical Background of EXIM Bank Limited	5
2.2 Mission	6
2.3 Vision.....	6
2.4 Objectives of EXIM Bank Limited	7
2.5 Corporate Culture	7
2.6 Branch Locations of EXIM Bank in Bangladesh	8
2.7 Organizational Structure of EXIM Bank, Panthapath Branch	11
2.8 Main Operational Areas.....	12

CHAPTER 3- EXIM BANK LIMITED'S GENERAL BANKING ACTIVITIES

3.1 General Banking.....	13
3.2 EXIM Bank Limited's goods and services	13
3.3 Components of General Banking	13
3.4 The Process of Account Opening.....	14
3.5 The Process of Account Closing	17
3.6 Deposits	17
3.7 Different Types of Deposit Account.....	18

3.8 EXIM Bank Deposit Growth over Five Years	26
3.9 Local Remittance Section	27
3.10 Clearing Section	29
3.11 Types of Clearing	30
3.12 Cash Section.....	31
3.13 Cheque	31
3.13.1 Cheque Book Issuing Process.....	31
3.14 EXIM Bank’s SMS Banking Service	32
3.15 SWOT Analysis.....	33

**CHAPTER 4- INTERNSHIP RESPONSIBILITIES FINDINGS,
RECOMMENDATION & CONCLUSION**

4.1 Duties and Responsibilities as an Intern	35
4.2 Challenges I encountered as an intern	37
4.3 Career Effects of My Internship Experience	38
4.4 Findings	39
4.5 Recommendation.....	40
4.6 Conclusion	41
References.....	42
Appendix: List of Abbreviation	44

Chapter 1

Introduction:

Typically, when we hear the word "Bank," we think of an organization that deals with economics and money. For example, there are several kinds of investment banks, exchange banks, cooperative banks, commercial banks, savings banks, central banks, etc. However, without any prefix, the word "Bank" simply refers to "Commercial banks." Commercial banks participate in a crucial part in a nation's economy. The goals of commercial banking are to make money. Gain from the trading of financial and credit instruments. It is both profit- and service-oriented organization.

Generally speaking, a bank divides its operations into three categories: general banking, foreign exchange, and investment. Bangladesh's banking industry is undergoing an amazing overhaul as a result of financial liberalization and economic liberalization. With the entry of international banks, the growth of technology infrastructure, efficient credit management, better performance standards, and extremely high customer satisfaction, this industry is currently becoming extremely competitive. I was required to complete this internship program in order to earn my Bachelor of Business Administration degree. Every student needs an internship program, but those studying business administration in particular benefit greatly because it gives them insight into the business world. Because of this, students are obliged to do an internship in their last year of a bachelor's degree program so that they can begin their careers with some real-world experience. Working as an intern at the Panthapath Branch of EXIM Bank Limited was a fantastic opportunity for me.

On June 2, 1999, EXIM Bank Limited was launched as a banking organization in Bangladesh under the Company Act 1913. In terms of numbers, it was just another commercial bank operating in Bangladesh, but its founders were determined to set it apart from other banks in some little way. EXIM Bank cares about social responsibility and promotes collaboration among all levels of society, including businesspeople, industrialists, and notably those working in large-scale industry, agro-based, export-oriented, medium-scale industry, and small-scale industry.

Rationale of the Study:

Customers now have higher expectations than ever before due to the expanding economy and new competition in the banking sector. Banks, particularly commercial banks, are attempting to develop different theories and services in an effort to draw in more clients by analyzing the present market. Additionally, banks play a significant role in meeting the demands of society in a number of areas, including as capital formation, industrialization, large-scale production, expansion of trade and commerce, and foreign exchange. Because of its superior customer service, foreign exchange, and trade facilities, EXIM Bank Limited has already established itself as one of the leading banks. The bank conducts all of its operations in accordance with Islamic Shariah, where "Riba," or interest, is absolutely prohibited. I have made every attempt to accurately describe my work experience and understanding of their performance, challenges, opportunities, and prospects on the field of general banking in this report.

Origin of the Report:

Students who want to receive a B.B.A. degree from BRAC University must complete an internship program. I collaborated with EXIM Bank Limited as my host organization to finish my internship program. Additionally, I worked closely with my official superiors and coworkers to compile this report using my practical experience with everyday banking activities, academic knowledge, and other factors. As a result, the report titled "Operations of EXIM Bank Limited" has been completed and accredited by the BRAC Business School, BRAC University, as fulfilling the requirements of the BBA program.

Objectives of the Report:

Broad Objective: The process of gaining job experience in particular industries is through internships. It presents a proactive opportunity to work in the selected industry. It aids the interns in understanding how their field of study relates to the outside world and how to navigate it. Regarding my internship, the main goal of the research is to practically understand the general banking system functions researched on EXIM Bank Limited.

Specific Objective:

- To determine the main goals of general banking

- To apply theoretical understanding to practical work situations
- To gauge customer satisfaction with typical banking activities and their perceptions of service quality
- To evaluate the effectiveness and classify issues with EXIM Bank Limited's general banking operations
- To be well-versed in the principles of Shariah-based banking
- To offer some recommendations for resolving the issues facing EXIM Bank Limited

Methodology of the Report:

Most of the observations I made while participating in my internship program were used to write this report. I've learned a variety of research methodology thanks to my academic experience. I was able to use my academic knowledge in real-world situations during this study as a result. Data from a variety of sources have been gathered for this. The information for this report was gathered from both primary and secondary sources.

Primary Sources:

- Personal inspection of the procedures each department follows when conducting banking operations
- A handful of EXIM Bank Limited manuals
- Informal interaction with the clients
- Individual interviews with various branch officers
- Real-world experience working in various branch departments

Secondary Sources:

- EXIM Bank Limited's annual report
- Journal released by Bangladesh Bank
- Informational resources on the Internet
- The bank's website

Scope of the Report:

There is a lot of information on EXIM Bank Limited's general banking operations in this report. It provides a thorough overview of the Panthapath Branch of the General Banking Division of EXIM Bank Limited. Additionally, this report includes all of the observations and work I did during my internship.

It covers the various facets of standard banking practices and how they affect the efficiency of EXIM Bank Limited's banking operations.

Benefits of the Report:

- It is beneficial to be aware of EXIM Bank Limited's overall general banking activity.
- It teaches us about the Islamic Banking System Based on Shariah.
- It disseminates details regarding deposit products and services.

Limitations of the Report:

The following challenges and restrictions were experienced while preparing this report:

- Data privacy is strictly adhered to by EXIM Bank.
- There isn't enough information available in each bank branch to meet all requirements.
- little opportunity to explore multiple branches.
- Lack of information and expertise in preparing internship reports.
- Many of the aspects could not be explored in this report due to time limitations.
- absence of the most latest data and information in statistics.
- Three months of an internship is insufficient time to become familiar with all banking practices and activities.

Chapter 2

Historical Background of EXIM Bank Limited:

On August 3, 1999, EXIM Bank Limited was established in accordance with the policies of the Bangladesh Bank and the Bank Companies' Act of 1991 under the leadership of the late Mr. Shahjahan Kabir, the founder chairman, who had long dreamed of launching a commercial bank that would support the socioeconomic development of our nation. He was a skilled banker with a lot of expertise. To make the founder chairman's goal a reality, a group of incredibly skilled and prosperous businesspeople worked together. Additionally, each of them demonstrated their ability to be the most successful star in their respective industries via their brilliance, initiative, dedication, and talent for entrepreneurship. After the honorable founder chairman passed away, one of them, Mr. Nazrul Islam Mazumder, was named chairman.

EXIM Bank Limited, which stands for Bangladesh Export Import Bank Limited, was first known as BEXIM Bank. The bank was later renamed EXIM Bank, which stands for Export Import Bank of Bangladesh Limited, due to some regulatory restrictions. With Mr. Alamgir Kabir, FCA, serving as the bank's advisor and Mr. Mohammad Lakiotullah serving as its managing director, the bank begins operations on August 3rd, 1999. They both have significant backgrounds in our nation's financial industry. In terms of performance, growth, and outstanding management, this bank has carved out a stable and distinctive position for itself in the banking sector thanks to their pragmatic decisions and management directives in the operational activities.

Mission:

EXIM Bank places special attention on:

- Continue to provide top-notch client service
- Promote corporate, business, and transparency on a global scale
- Establish for its clients a technology-based, resourceful banking environment
- Establish complete value for the stakeholders and make sure there is sustainable growth
- Offer top-notch financial services for export and import commerce
- Make a significant contribution to the economy of the country
- Maintain a strong capital basis for its clients
- Uphold its social responsibilities by expanding its charity and humanitarian endeavors
- Be professional and show teamwork in the workplace
- Improve the product to provide customers with gratifying experiences
- Establish yourself as a dependable custodian of consumers' funds and their financial advisor

Vision: The mission statement of Exim Bank is "Together towards Tomorrow." Exim Bank Limited is committed to providing exceptional service while growing and progressing in parallel with its devoted clients. Exim Bank believes that the pursuit of greatness never ends, so in order to achieve these desired goals, they place a strong emphasis on continual improvement at every stage. The company depends on its strategic plans, strategies, and networking system to get a competitive edge over rivals in the quickly changing market. The key to their operational success will be their modified quality offerings to the clients with a tendency of ongoing development.

Objectives of EXIM Bank Limited:

- To establish a nationwide banking system that prioritizes welfare
- To continue, transact, and conduct banking operations in all of its branches.
- To classify client credit and other banking needs and assess how they assess their performance in fulfilling those needs
- To properly address and meet customer needs by training and developing all personnel and providing enough resources.
- To examine and update rules and procedures to enhance their capacity to offer their clients better services.
- To maintain organizational performance, the corporation must be honest with all of its employees about its plans, rules, and procedures.

Corporate Culture:

Over the past two decades, corporate culture has evolved into a crucial component of business, and it now unquestionably plays a major influence in corporations, employee behavior, and organizational operations. It has a significant impact on whether a firm succeeds or fails. A strong culture can also give a company a significant competitive edge over rival organizations. As a reputable bank, EXIM Bank Limited is of the opinion that if employees are aware of their corporate culture, their working conditions would improve. Additionally, it will eventually lift their spirits and result in greater levels of cooperation, teamwork, information sharing, and openness to fresh ideas and perspectives.

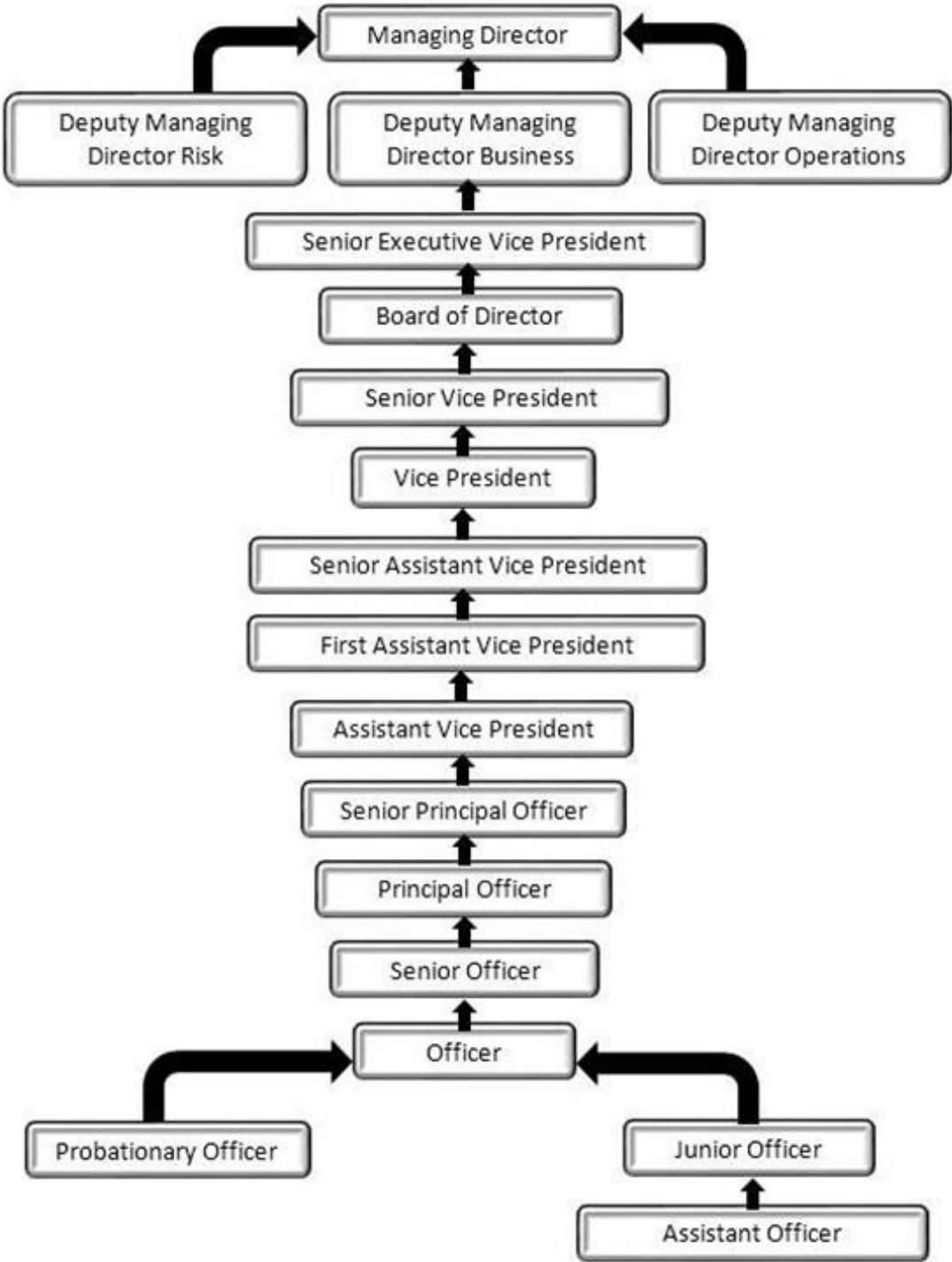
Branch Locations of EXIM Bank in Bangladesh: In Bangladesh, EXIM Bank has 118 offices, including those for SME/Agriculture. The list of them is below -

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
1	Motijheel Branch	25	CDA Avenue Branch	49	Beanibazar Branch	73	Magura Branch	97	Rayer Bazar Branch
2	Panthapath Branch	26	Chowmuhan Branch	50	Nabiganj Branch	74	Hemayetpur Branch	98	Morjal Branch
3	Agrabad Branch	27	Satmasjid Road Branch	51	Panchabati Branch	75	Mouchak Branch	99	Rajapur Branch
4	Khatungonj Branch	28	Bashundhara Road Branch	52	Feni Branch	76	Chapainawabgonj	100	Netrokona Branch
5	Gazipur Chowrasta Branch	29	Fenchugonj Branch	53	Dinajpur Branch	77	Neyarhat Branch	101	Sariakandi Branch
6	Imamgonj Branch	30	Comilla Branch	54	Keranigonj SME/Agri Branch	78	Dohazari Branch	102	Madhabdi Branch
7	Gulshan Branch	31	Rangpur Branch	55	Biswanath Branch	79	Sheikh Mujib Road Branch	103	Raozan Pahartali Branch
8	Sonaimuri Branch	32	Moulvibazar Branch	56	Goalabazar Branch	80	Ring Road Branch	104	Panchlaish Branch
9	Sylhet Branch	33	Savar Bazar Branch	57	Thakur Bazar SME/Agri Branch	81	Pabna Branch	105	Sirajganj Branch

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
10	Nawabpur Branch	34	Kawran Bazar Branch	58	Sonargaon SME/Agri Branch	82	Seed Store Bazar Branch	106	Narayanpur Branch
11	Narayanganj	35	Mudaffar gonj Branch	59	Banani Branch	83	Kishoreganj Branch	107	Dattapara Branch
12	Shimrail Branch	36	Khustia Branch	60	Bashurhat Branch	84	Halishahar Branch	108	Shantinagar Branch
13	Rajuk Avenue Branch	37	Rajshashi Branch	61	Dhanmondi Branch	85	Balirtek Branch	109	Kazi Nazrul Islam Avenue Branch
14	New Eskaton Branch	38	Head Office Corporate Branch	62	Dhopadighi par Branch	86	Jhalakathi Branch	110	Bhola Branch
15	Uttara Branch	39	Gopalganj Branch	63	Mymensingh Branch	87	Naogaon Branch	111	CEPZ Branch
16	Laksham Branch	40	Chhagalnaiya Branch	64	Takerhat Branch	88	Mukterpur Branch	112	Joypara Branch
17	Mirpur Branch	41	Naria Branch	65	Garib-e-Newaz Branch	89	Tangail Branch	113	Jagannathpur Branch
18	Jubilee Branch	42	Khulna Branch	66	Cox's Bazar	90	Charbata Kasherhat Branch	114	Tungipara Branch

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
19	Elephant Road Branch	43	Pahartali Branch	67	Nazirhat Branch	91	Dollai Nowabpur Branch	115	Lalpur Branch
20	Mawa Chowrasta Branch	44	Paltan Branch	68	Dania Branch	92	Pakundia Branch	116	Mithamoin Branch
21	Bogra Branch	45	Board Bazar Branch	69	Gouripur Branch	93	Islampur Branch	117	Bagmara Branch
22	Jessore Branch	46	Bahaddarhat Branch	70	Sandwip Branch	94	Sitakunda Branch	118	Mohila Branch, Uttara
23	Malibagh Branch	47	Faridpur Branch	71	Satarkul Branch	95	Ashulia Branch		
24	Manikgonj Branch	48	Khulshi Branch	72	Barishal Branch	96	Ashugonj Branch		

Organizational Structure of EXIM Bank, Panthapath Branch:



Main Operational Areas:

With the full backing of professional management and modern technology, EXIM Bank Limited provides all conventional banking services as a commercial bank, including a wide range of savings and investment scheme products, foreign exchange, and subsidiary services. The handling of export-import commerce as well as the expansion of private sector entrepreneurship are of the utmost importance, according to EXIM Bank. Additionally, the bank has established itself as a pioneer in financing the ready-to-wear industry. It offers financial assistance to the industry, along with suggestions and information about possible markets. Consequently, it ranks among the top lenders in this industry. Additionally, EXIM Bank is committed to keeping its clients by offering financial advice and customer relationship management.

Chapter 3

General Banking:

All company endeavors revolve around making money by providing a good or a service to customers. A bank does not sell any physical goods, but it does provide a range of financial services to customers. All banking practices and operations are built on a foundation of general banking. It is recognized as the direct customer care center. One of the most crucial functions in the operations of commercial banks is played by this department. The general banking division takes deposits while also offering its clients top-notch services. It accepts deposits from customers every day and satisfies their need for cash by honoring checks. Additionally, this division assists clients with account opening, bank loans, pay order issuance, demand draft issuance, etc. General banking is also referred to as "Retail Banking" because the bank is required to provide this service every day.

EXIM Bank Limited's goods and services:

The Panthapath Branch of EXIM Bank Limited offers a range of general banking services to its clients. These are crucial strategies that the bank needs to employ in order to both draw in new clients and keep its current ones. Additionally, EXIM Bank Limited helps its clients by offering cutting-edge financial services, foreign exchange services, and investment options. These classifications are based on the demands and specifications of the clients. EXIM Bank primarily deals with five categories of goods and services. Retail banking, SME banking, corporate banking, agricultural banking, and remittance are among them. The following graphic lists the subcategories of these systems.

Components of General Banking: The following divisions make up general banking activities. Here are some of them:

- Account setup
- Closing an account
- Savings account

- Issuing a checkbook
- Cash division
- Message Banking
- Clearing division
- Services for remitting money home

The Process of Account Opening: A contract between the banker and the client is created to open an account. However, choosing a client to open an account with is crucial for a bank. The client must fulfill the following steps before creating an account with EXIM Bank:

Account Opening Process

Step 1: The bank provides the customer or applicant with an account introduction form.

Step 2: The applicant correctly completes the form and the specimen signing card.

Step 3: The application form is then delivered to the bank, duly signed by an introducer, together with two attested passport-sized pictures and other required documents.

Step 4: The authorized officer reviews the application and confirms the introducer.

Step 5: The officer will carry out the account opening procedures if there are no errors.

Step 6: The authorized officer will provide a deposit slip, on which the client must make a deposit.

Step 7: Following that, the officer will provide the customer a checkbook.

Step 8: The account is then opened when the bank has preserved the sample card.

Requirement for Opening AL-WADEEAH-CD/MSD/MSTD Account-

The following are some general guidelines for opening various types of accounts:

- The account holder(s) must fully complete and sign the account opening paperwork.
- Introduction by a current account holder with their signature and account number, or by any other individual the bank will accept.
- Two copies of each account holder's most recent passport-size photos must be attested by the introducer.
- One copy of the nominee's passport-size photo, with the account holder's attestation.
- To open this kind of account, an initial deposit is required.
- A copy of the applicant's passport, national ID card, driver's license, office ID, or Word commissioner's.
- An ID card or certificate is required to open an account.
- For "Foreign Currency Account," a photocopy of a passport with a current visa and a work permit must be attested.
- The "Joint Account Declaration Form" is required by the bank to open a joint account.

Additional Documents that are Required for Opening Accounts-

Depending on the type of account the customer wants, different people may have different requirements to open a new account with the bank. First of all, different categories of clients can open different types of accounts with the following requirements: individuals, partnerships, joint ventures, private limited companies, public limited companies, associations, clubs, societies, trusts, etc-

For Proprietorship Account

- A copy of the business's most recent Trade License
- A document of the declaration of sole ownership
- The TIN Certificate is necessary

For Partnership Account

- To start an account, a registered partnership agreement is required.
- An updated Trade License copy
- Partners' decision to open the association letter (A/C), together with the managing partner's legally verified approval for its operation
- The Partnership Letter needs to be properly signed by each partner

For Private and Public Limited Company Account

- There is a requirement for a certified copy of the company's articles of incorporation.
- A certified copy of the business's certificate of incorporation
- A certified copy of the Certificate of Commencement is required in the case of a Public Limited Company.
- Resolution of the Chairman/Managing Director of the Company authorizing the creation of the Account and its proper functioning
- A copy of the business's most recent trade license
- List of Directors, including titles
- Having a Certificate of Registration is required if it is an insurance company.
- Updated TIN/VAT Certificate in one copy

For Association/Club/Trust/Society/Charity Organization/Educational

Institution/Masjid/Madrassa Account

- A certified copy of the trust agreement, the regulations, and the memorandum and articles of association
- A certified copy of the government department(s) in question's Certificate of Registration or Permission
- List of governing body/executive committee members, along with contact information
- Opening the account and authorizing its use were decided upon by the Board, Executive Committee, and Governing Body, and were officially certified by the Chairman, Secretary, and President.
- The Registration Certificate is required if it is registered

- A letter of authorization from the NGO bureau must be attached (in the event of an NGO air conditioner)

All of that relates to the additional paperwork needed for the various types of accounts.

The Process of Account Closing: An account could be closed for the following reasons:

- If the customer wishes to terminate their account
- If EXIM Bank discovers that the account has been dormant for a significant amount of time
- If a court order is received by EXIM Bank

Customers must mail an application and any unused leaves from their given checkbooks in order to cancel an account. Following application receipt, the following will be carried out:

- The account holder's signature will be examined, and the number of unused cheque blanks will be recorded.
- The branch-in-charge must approve the application before closing the account.
- Once the responsibility, if any, and incidental expenses to be deducted from the account have been declared
- The normal price is roughly 300 Tk plus 15% VAT. However, a three-month introductory period account's closing fee is Tk. 500 + 15% VAT.
- The consumer will be asked to withdraw the remaining balance from his or her account once the incidental costs have been deducted from the account.
- The customer's sample signature cards and account opening form will then be stamped "Account Closed."
- The application will be delivered with the account opening form once all conditions have been met, and the specimen signature cards will be held separately and under lock and key.
- Finally, the authorized bank employee will destroy the customer's unused cheque remains.

Deposits: A deposit account is any sort of bank account, such as a current or savings account, that enables the account user to deposit and withdraw funds. These transactions are documented on the bank's accounts, and the resulting balance, which reflects the money owed by the bank to the customer, is recorded as a liability for the bank. While some banks charge a fee for these services, others could provide the customer interest or a profit on the money they deposit. On the money deposited, EXIM Bank Limited pays their customers' profit. Below, many deposit types are listed.

1. Mudaraba Savings Account (MSD)

2. Current Deposits (CD)

3. Term Deposits

4. Deposit Schemes

Different Types of Deposit Account:

Savings Account	Current Deposits	Term Deposits	Deposit Schemes
Mudaraba Saving Deposit(MSD)	Al-Wadia Current Deposit (CD)	Mudaraba Term Deposits(MTD) Mudaraba Education Deposit	Mudaraba Monthly Savings Mudaraba Super Savings Mudaraba Multiplus Savings
			Mudaraba Millionaire Deposit Scheme (MDS) Mudaraba Kotipoti Saving Scheme
			Mudaraba Su-Grehini Monthly Savings Scheme

			Mudaraba Femina Monthly Savings Scheme
			Pension Deposit Scheme (PDS)
			EXIM Monthly Hajj Deposit (MDH) Mudaraba Senior Monthly Savings Scheme

Mudaraba Savings Deposit (MSD):

The Mudaraba Principle of Islamic Shariah governs the opening of Mudaraba savings deposit accounts. In accordance with this theory, the client is referred to as Sheheb-Al Mal, and the bank is referred to as Mudarib. MSD accounts are often for consumers who don't trade but have some possibility for savings. Additionally, the bank encourages the general public to develop an investment habit by enabling investors to open a mandatory savings account. One or more individuals may open and manage a mudaraba savings account. Additionally, a guardian acting on behalf of a minor may open this bank account. Furthermore, the consumer is entitled to the profit in this savings account. The terms "Single Saving Account" and "Joint Saving Account" refer to two different forms of accessible savings accounts. Last but not least, Tk. 1000 and Tk. 250 in annual fees are required to start a Mudaraba Savings Account. Additionally, an account holder is allowed to withdraw up to 25% of their account amount each week.

Main Characteristics

- \$1,000 is the initial down payment.
- A semi-annual account statement
- provides a limited withdrawal debit card option.
- Free cash withdrawals are available at all ATMs operated by EXIM Bank Limited.
- SMS banking services are available to customers.
- Benefit on a monthly basis
- Provides a salary crediting, check-writing, and fund-transfer service.

Terms and Conditions for this account

- The account will operate in accordance with Mudaraba principles.
- According to the weighting assigned to each account, the mudaraba depositors will get at least 65% of the investment income.
- MSD will be weighted at 0.75.

Al-Wadia Current Deposit: No profit is paid on an Al-Wadia current account, but it has some advantages over a savings account, such as an overdraft facility and no such withdrawal cap. A minimum of Tk 2000 is required to start an account. This sum needs to be kept in the account. Additionally, a 250 Tk account maintenance fee is imposed twice a year. The bank will impose a minimum balance fee of 250 Tk if the balance is less than Tk 2000.

Main Characteristics

- Unrestricted deposit and withdrawal capabilities
- Customer won't receive any profit
- Facilities for ATM Cards and checkbooks
- There is a free online transaction option.

Terms and condition for this account

- Accounts will be kept in accordance with the Mudaraba Principle.
- With the account holder's consent and without putting the account holder at danger, the bank may utilize the funds as it sees fit.
- Clients may withdraw all or part of their funds at any time and without warning.

Mudaraba Term deposit Receipt: A defined time period of deposit system known as a Mudaraba Term Deposit Receipt (MTDR) account does not allow payments to be made prior to the maturity date. Higher rates of profit are offered on certain deposits by EXIM Bank Limited. In general, clients/persons/organizations are permitted to open this account for a specific amount of time, and the profit rate varies depending on the deposit's parameters. Moreover, the Head Office periodically decides and distributes information regarding the MTDR's minimum deposit amount, renewal process, rate, and premature encashment requirements. The following weightages will apply to deposits made to MTDR accounts-

Term/Period	Weightage
1month	0.83
2months	0.83
3months	0.88
6months	0.92
1 year/2years/3years	0.96

Table: Weightage of MTDR account

Main Characteristics

- Any adult (individually or collectively) who is of sound mind may open an MTDR account.
- Around 10,000 Tk and up is the minimum deposit cost.
- At the same or other bank branches, a customer may open one or more accounts in the same name.
- Daily profit calculations will be made.

Deposit Schemes:

Mudaraba Monthly Savings Scheme (MMSS): A program of regular savings protects the future of the clients easily. A little bit of money saved today will be comforting tomorrow. The reward is Tk 500, 1000, 2000, or 5000 depending on the length of the savings period—3, 5, 8, 10, or 12 years. Additionally, the bank has the power to alter the allocation of investment income and the weighting of deposits.

Mudaraba Super Saving Scheme: The Mudaraba Super Savings Scheme is a significant source of business investment in our nation and aids in capital accumulation. Super Saving Scheme is a service offered to customers by EXIM Bank Limited in an effort to raise awareness and encourage saving money. In a branch, anyone can open multiple accounts in their own or joint names. Deposits in multiples of Tk.5000 are acceptable. The amount of the deposit will roughly double after 5 years, 6 months.

Period of Savings and Installment Rate per Month:

- The reward is tk 500, 1000, 2000, or 5000 as a result of the savings term being 3,5,8,10, or 12 years.
- The bank has the authority to alter the weighting of deposits.

Causes of Disqualifications of the Scheme:

- The depositor will be removed from this plan and the profit will apply in accordance with the withdrawal condition if they miss three consecutive payments.
- The bank may legally cancel an account if a depositor misses five consecutive payments.
- The scheme's operation will come to an end if the depositor dies. The deceased depositor's nominee will receive the money.

Mudaraba Millionaire Deposit Scheme & Mudaraba Kotipoti Saving Scheme:

Objectives:

- A planned savings program that helps people and society as a whole increase their wealth by yielding a high rate of return on their assets
- It is a savings program that aids customers of all income levels in making a meaningful contribution to their families by offering a fund in times of financial need.

Characteristics and Benefits of both MMDS & MKSS

- The only investment terms are 3,5,8,10, & 12 years.
- Deposits are made on a regular basis.
- Allows you to open multiple MMDS accounts in any bank branch with different balances.
- The selected Mudaraba CD/SB Account can be used to debit the monthly installment.
- The bank is legally permitted to change the weight of the deposit.

Withdrawal:

Mudaraba Millionaire Deposit Scheme and Mudaraba Kotipoti Saving Scheme deposits are generally not withdrawable prior to maturity. The following terms and restrictions will apply if

any depositor decides to cash out his or her account before maturity due to an unavoidable circumstance:

- Profit won't be allowed for early redemption within a year.
- If it is withdrawn after one year but before the maturity date, a benefit will be given at the Mudaraba Savings Deposit's provisional rate.

Causes of Disqualification of this Scheme:

- Investors are considered defaulters if they miss three payments in a row at any time will not be eligible for this type of scheme, and profit on the remaining amount invested will be permitted under the terms and conditions for early encashment.
- The account will cease to operate in the event of the account holder's death, and the nominee will be given the full amount deposited, plus any profits (under the terms that apply).

Deposit will bear the following weightage of MMDS

Tenure	Profit Rate	Monthly Installment	Expected Amount
03 years	7.28%	24,790	10,00,000
05 years	7.38%	13,750	10,00,000
08 years	7.53%	7,578	10,00,000
10 years	7.63%	5,545	10,00,000
12 years	7.73%	4,210	10,00,000
15 years	7.88%	2,902	10,00,000

Table: Weightage of MMDS Account

Deposit will bear the following weightage of MKDS

Tenure	Profit Rate	Monthly Installment	Expected amount
03 years	7.23	2,48,079	1,00,00,000

05 years	7.33	1,37,650	1,00,00,000
08 years	7.48	75,933	1,00,00,000
10 years	7.58	55,603	1,00,00,000
12 years	7.68	42,230	1,00,00,000
15 years	7.83	29,148	1,00,00,000
18 years	7.98	20,739	1,00,00,000

Table: Weightage of MKDS Account

Mudaraba Su-Grehini Monthly Savings Scheme & Mudaraba Femina Monthly Savings Scheme:

Mudaraba Su-Grehini Monthly Savings Scheme:

It is a scheduled benefit program that helps housewives from various backgrounds and social classes. By giving them an exceptional return on their savings, they may maximize their wealth.

Mudaraba Femina Monthly Savings Scheme:

It is essentially a proposed benefit plan that aids female employees in positively influencing their families by providing funds during times of financial difficulty. Mudaraba Su-Grehini Monthly Savings Program weighting-

Term	Tk 1,000	Tk 2,000	Tk 5,000	Tk 10,000	Tk 20,000
03 years @7.95%	40,773	81,547	2,03,867	4,07,734	8,15,467
05 years @8.05%	74,066	1,48,132	3,70,331	7,40,662	14,81,325
08 years @8.20%	1,35,963	2,71,926	6,79,814	13,59,628	27,19,257
10 years @8.30%	1,87,327	3,74,653	9,36,633	1,873,266	37,46,532
12 years @8.40%	2,48,946	4,97,892	1,244,731	24,89,462	49,78,924

Table: Mudaraba Su-Grehini Monthly Savings Scheme

Mudaraba Femina Monthly Savings Program weighting -

Term	Tk 1,000	Tk 2,000	Tk 5,000	Tk 10,000	Tk 20,000
03 years @7.85%	40,709	81,417	2,03,543	4,07,086	8,14,171
05 years @7.95%	73,867	1,47,735	3,69,337	7,38,673	14,77,346
08 years @8.10%	1,35,360	2,70,721	6,76,801	13,53,06	27,07,206
10 years @8.0%	1,86,266	3,72,531	9,31,328	18,62,656	37,25,312
12 years @8.3	2,47,216	4,94,432	12,36,079	24,72,158	49,44,315

Table: Mudaraba Femina Monthly Savings Scheme on maturity

Encashment Rules for MSGMSS & MFMSS:

- Regarding the early withdrawal of the Mudaraba Su-Grehini Monthly Benefit Deposit No profit will be paid to the Mudaraba Femina Monthly Savings Scheme or investor
- It is not possible to withdraw money from the Mudaraba Su-Grehini Monthly Savings Scheme or Mudaraba Femina Monthly Benefit Scheme before they mature.
- If any investor believes they will need to cash out their account before it matures because of certain.
- If early withdrawal from the Mudaraba Monthly Savings Deposit Scheme is necessary due to unavoidable circumstances, the rules and regulations will be adhered to.

Causes of Disqualification of this Scheme:

If the account holder passes away, the account will be closed and the nominee listed on the account opening form will receive the full amount placed plus any profit. The nominee's legal guardian will receive the same if the nominee is a minor.

EXIM Monthly Hajj Deposit: EXIM Bank Limited offers this Hajj Deposit Scheme as an easy way to arrange for doing the Hajj. It is available for 5, 8, 10, 15, and 20 years, with small monthly contributions and an 11% profit.

Mudaraba Senior Monthly Savings Scheme: EXIM Bank Limited provides senior Mudaraba Senior citizens' monthly savings accounts for use in their regular banking transactions safely and conveniently. Senior folks who want to receive good returns on their money can benefit from this program. EXIM Bank imposes a little cost for this account and offers a few perks to its devoted clients.

Purposes of the Scheme:

- It is a scheduled benefit program that encourages society's older folks to save any extra cash in a cost-effective deposit program.
- A program that aids senior citizens in retaining their earnings in safe accounts

EXIM Bank Deposit Growth over Five Years:

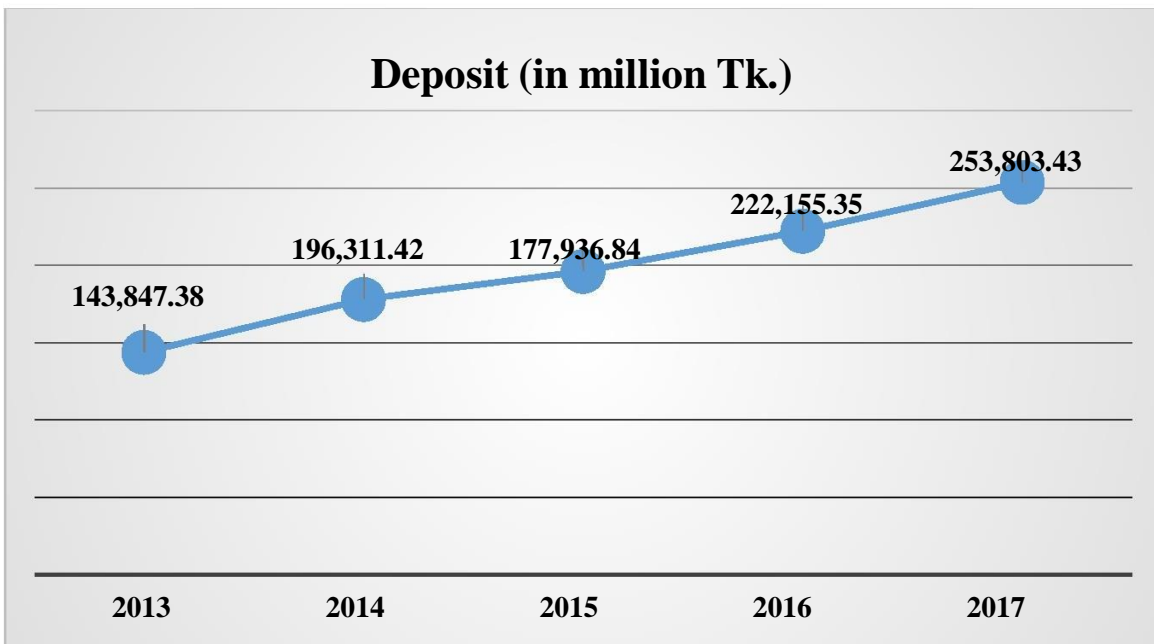


Chart: Five Years Deposits Growth of EXIM Bank

The total deposit of EXIM Bank was Tk.284,026.11 million, growing at a rate of 14.28%. from Tk. 248,540,44 million as of December 31, 2016,. The bank has been able to pursue further business opportunities thanks to the increased growth of deposits, keeping its investment deposit ratio within regulatory bounds at 89.36%. Additionally, EXIM Bank has familiarized itself with a variety of deposit options to provide its esteemed clients. Individuals, financial institutions, governments, autonomous entities, non-profit organizations, and corporations are among the bank's clientele. Since its start, the bank has maintained a large increase in deposits thanks to a variety of resources and products, including high-quality customer care and cutting-edge technology like ATM, internet, SMS, debit card, and POS services.

The following lists the major product deposits for 2021 and 2020-

SL. No	Particulars	2017	2016	Growth
1	Mudaraba Savings Deposits	19,817.05	16,612.83	19.29%
2	Mudaraba Short Notice Deposits	15,407.27	16,119.52	-4.42%
3	Mudaraba Term Deposits	140,978.18	130,292.73	8.20%
4	Mudaraba Scheme Deposits	66,529.16	53,272.69	24.88%
5	Foreign Currency Deposit	1,516.99	1,353.27	12.10%
6	Al Wadeeah Current and Other Deposit Accounts	36,053.85	29,060.57	24.06%
7	Bill Payable	3,723.61	1,828.83	103.61%
	Total	284,026.11	248,540.44	14.28%

Table: Comparison of 2016 and 2017 Deposits Growth

Local Remittance Section:

Remittance is the term for sending money through an official channel from one location to another. Carrying cash around all the time is unsafe and inconvenient. Commercial banks offer their clients remittance services by accepting funds from one branch and streamlining the payment process to another location located in the same nation. One of the most important components of the commercial bank's customer service is the remittance of funds. There are three ways to send money, including:

- Payment Order (PO)
- Demand Draft (DD)
- Telegraphic Transfer (TT)

Payment Order (PO): A payment order is a method of transferring funds through a banking channel from the payer to the payee inside of a specific clearing region. Essentially, the bank is placing a local payment order. A customer can purchase many types of payment orders, such as payment orders made with cash or checks. It is typically used in place of cash. It may also be employed as the loan's safeguard.

Therefore, a PO is a non-negotiable financial instrument issued by a bank branch that enables the customer to pay a certain amount of money to the order of an individual, branch, association, or workplace that is located within the same clearing house area as the branch that issued the PO. Pay order has a number of qualities, including -

- Both the issuing and paying branches must be identical.
- Making a payment request inside the clearinghouse of the issuing branch
- It can also be crossed or left open

PO Issuing Process: The customer must submit an application to the remittance department in the designated form, duly filled out, and signed by the applicant in order for the department to issue a pay order. The candidate must correctly fill out the payee name, order number, dollar amount, and word fields on the pay order form. Exim Bank P.O. Fees are as follows-

Amount (TK)	Commission (TK)	Postage Fee (TK)	Total (TK)
1-10000	25	4	29
10001-100000	60	9	69
100001-Above	120	18	138

Table: Charges for P.O

- a) Receiving a properly completed and duly signed PO application form from the applicant.
- b) Collecting the cash or transfer amount plus the commission
- c) Giving out pay orders
- d) Entering pay order information

Demand Draft (DD): An example of a bill of exchange is a demand draft. It is a directive from the bank to transfer a specific sum of money from one branch to another branch in accordance with an application. In general, it applies outside of Dhaka City. The primary reason for the DD's issuance is party safety. People use this DD because it makes it simple to transfer money between the various branches of the same bank when moving money securely between cities.

Demand draft fees are as follows:

Amount	Percentage of Charge
0-250000	15%

Table: Charges for D.D

Demand Draft Issuing Process:

- Obtaining the demand draft application form, which the applicant must duly complete and sign.
- Getting the transfer amount plus the commission fee
- Adding a test number
- DD registration entry and recommendation to the payee branch sending

Telegraphic Transfer (TT): Telegraphic Transfer is a method of moving money from one bank to another at a different location or from one branch to another at a different location of the same bank using a telephone message or telex. Telegraphic transfer can take many different forms, including Fax, Telex, Mobile, and Telegram. For the purpose of issuing a TT, the customer must fill up the form and pay the required amount plus commission in cash or by check. After receiving the TT form with the payment seal and having it signed for Tk.40.00 plus, the officer issues a coast note 15% VAT for the TT charge. Every 1000 Tk will result in a Tk.1 rise in the TT cost. But regrettably, the banking system no longer supports this TT.

Clearing Section: Using the clearing mechanism, a bank can assemble money from one bank through a clearinghouse, to another. In essence, a clearing house is a location where agents from different banks distribute and collect checks from other banks. According to Article 37(2) of the Bangladesh Bank Order, banks that belong to the clearing house are considered Scheduled Banks, and it is their responsibility to accept and clear checks from various banks. Bangladesh Bank primarily carries out the Clearing House in Dhaka, Chittagong, Khulna, Rajshahi, and Bogra, among other cities. If there isn't a Bangladesh Bank branch, Sonali Bank is in charge of this operation.

Additionally, the primary responsibility of the clearing department is to manage the safety and security of financial instrument transactions for the benefit of the clients through Bangladesh Bank Clearing House, OBC, and IBC.

The following things are noted in this section:

- Whether the receiving bank is located in Dhaka.
- Whether the receiving bank is located outside of Dhaka. After that, OBC will clear these checks (Outward bill for collection)
- Whether their own branch is paying. The IBC will clear these checks (Inter Branch Bill for Collection)

Types of Clearing:

Inward Clearing: When a client's cheque is received by another bank for collection, the following should be carefully evaluated.

- You must cross the cheques.
- The amount on the deposit slip should match both the words and the figure.
- The date on the cheque cannot be more than six months past the date of receipt.
- The collecting bank must verify that the endorsement was completed properly.

Outward Clearing: When a bank's branches receive a cheque from a customer drawn on one of the other banks in the neighborhood clearing zone for collection through the clearing house, it is known as clearing outwardly. The steps in the outward clearing process are as follows:

- The instruments to the main branch of EXIM Bank Bangladesh Limited with schedules after an Inter Branch Debit Advice has been issued (IBDA)
- The instruments should be marked with clearing stamps.
- Instruments are endorsed by a valid signature.
- The client receives the duty-signed documents with the branch code number attached.
- In the "Outward Clearing" register, specifics on the instruments and vouchers are recorded.
- Receipt of a payment slip and an instrument
- Instrument verification and payment slip issuance

Cash Section: The cash department is crucial to the financial institute's banking operations. It addresses the primary function of a commercial bank, which is to receive deposits and distribute funds as needed. Since this industry deals with clients directly, it has a significant impact on the bank's brand value.

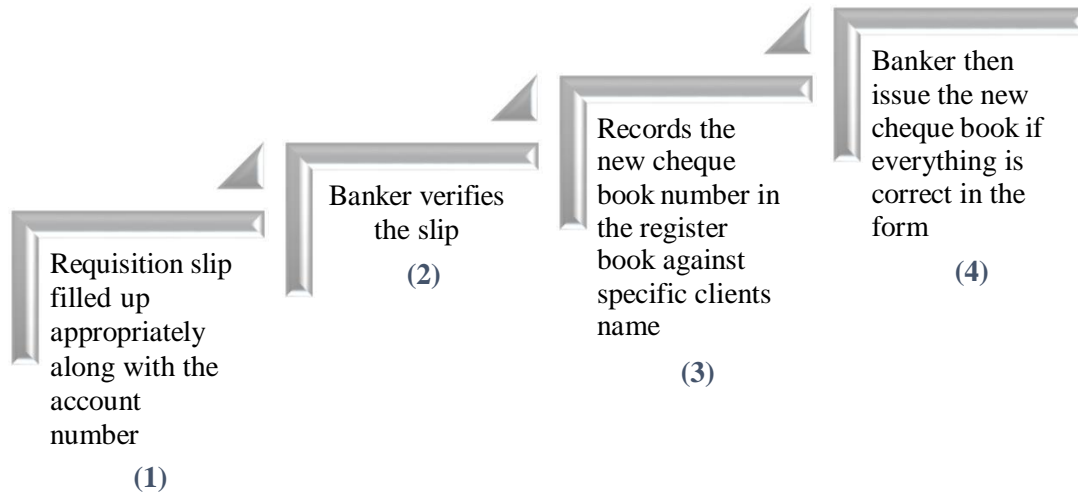
This department's operations commence at the start of the banking hour. The opening cash balance is the amount that the cashier takes out of the vault to start the day's transactions. Apart from the cash officer and the branch in charge, no one else is allowed to enter the vault because it is housed in a locked, restricted chamber. The opening cash balance is then recorded in the cash register along with its amount. The remaining cash is held in the vault after the day's cash transactions are completed. It is referred to as the closing balance once more. These are monitored by the cash department.

- daily transactions in writing
- Keep the cheques.
- Giving depositors money
- Receive funds from depositors
- Keep track of the branch's monthly closing transactions.

Cheque: A cheque is a required document that instructs a bank to withdraw a specific amount of money from an account and pay it to the person listed on the cheque. In essence, it is a letter from the account holder ordering someone to pay a specified sum of money.

Cheque Book Issuing Process:

A Cheque Book Requisition Slip must be signed by the customer in order to open an account with the bank. If the account opening paperwork is correctly completed, the consumer will only then be given a cheque book. Following that, the banker will enter the customer's name and account number against a particular series of cheque book and maintain a record on the computer.




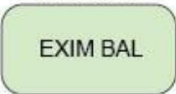


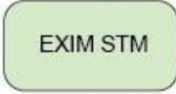
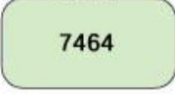

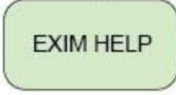
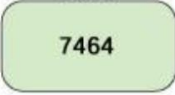

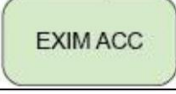

Bank Cheques may be Dishonored for Any One of the Following Factors:

- If the amount is different in the word and the figure
- Out-of-date or post-dated cheques
- inadequate deposit
- The drawer stopped accepting payment.
- Issue with Payee's Authorization
- A bank must be used to present a crossed cheque.
- Different signature of the drawer or any other significant factors

The authorized official then records the dishonor cheque in the Return Register and notifies the party. The party's signature in the return register is necessary to deliver the dishonored cheque. The return cheque and return memo are then delivered to the party's mailing address. If the cheque is not honored owing to insufficient funds, EXIM Bank will impose a Tk25 penalty.

EXIM Bank’s SMS Banking Service: The introduction of SMS Banking by EXIM Bank to make customer account information instantly accessible at all times. Anyone with a mobile phone and an EXIM Bank Limited account can simply access this service. The incentives in SMS Banking include:

- Balance Analysis
- Compact Statement
- Service Support
- Account Information

EXIM SMS PULL SERVICE				
Category of query	Keyword	# Go to Handset Message option	Write Keyword	Send to
Balance Inquiry	EXIM BAL			
Mini Statement	EXIM STM			
Service Help	EXIM HELP			
Account Information	EXIM ACC			

Benefits of SMS Banking:

- Controlling the status of the bank account is quick and simple.
- EXIM Bank's SMS Banking Service is available to both businesses and individuals customers
- The customer receives unlimited SMS service regardless of how many transactions they make

SWOT Analysis:

The SWOT method classifies an organization's strengths, weaknesses, opportunities, and threats. This analysis aids the business in understanding its existing working environment and places emphasis on future performance enhancement in comparison to the advantages of its rivals. Based on the current state of EXIM Bank, I have created a SWOT analysis.

Strengths: The benefits of EXIM Bank Limited's Panthapath Branch can be determined by the following list of the SWOT analysis.

- EXIM Bank Limited conducts all of its operations in accordance with the regulations and Islamic Shariah law where profit is the accepted replacement for interest
- By offering these services, the bank has increased both organizational loyalty and customer loyalty. superior services
- Employees at the Panthapath Branch of EXIM Bank Limited are motivated to work more energetically by the company's cooperative corporate culture.
- The bank's revenue and payment division have already experienced exceptional development.
- Deposits, loans, and advances are all rapidly expanding as well.

Weaknesses: The flaws I identified with EXIM Bank Limited's Panthapath Branch include as follows:

- The Panthapath Branch of EXIM Bank Limited provides mediocre customer care with relation to other bank branches
- The bank's products and activities don't receive enough publicity or advertising.
- The bank adheres to the conventional banking system in its general banking division, which entails that not all of the procedure is computerized.
- Individual customers' perceptions state that "introducer of accounts holder" is one of the difficulties with opening an account
- There is no research and development section within the bank.

Opportunity: The career opportunities in the Panthapath Branch of EXIM Bank Limited outlined below:

- Increasingly modern and innovative customer service could be a strategy to stay competitive in the future.
- The financial activity can be increased more effectively and efficiently with the use of online banking services.
- To beat off rivals, EXIM Bank Limited, Panthapath Branch should increase the variety of products it offers.
- For its business clients, EXIM Bank may launch a variety of corporate programs, like as Service providers and it ought to be divided based on vocations like engineers, attorneys, doctors, etc.
- The future growth of the world economy and international trade can offer considerable room for expansion for the financial sector. Additionally, SME and retail Banking can present a great opportunity for growth.

Threats: Threats may exist for the Panthapath Branch of EXIM Bank Limited. below-

- All of the current and emerging foreign, private, and international banks produce a huge EXIM Bank Limited is under jeopardy.
- The depreciation of BDT versus major currencies (such as USD, EUR, JPY, etc.) poses a serious threat to the profitability of foreign exchange transactions.
- Employee motivation is threatened by the subpar compensation offered to workers in mid-level to low-level positions.
- The nation's macroeconomic situation has the potential to worsen the banking sector.
- By offering comparable goods and services to those given by the bank, regional rivals can capture a significant portion of the market.

Chapter 4

Duties and Responsibilities as an Intern:

Any BBA student at BRAC University must complete an internship program. When I was an intern at the Panthapath Branch of EXIM Bank Limited, I was given the responsibility of working in the bank's general banking division. I acquired a variety of procedures relating to general banking and other financial activities of EXIM Bank Limited, Panthapath Branch, throughout this three-month internship program. Additionally, every single EXIM Bank personnel was helpful and pleasant. They supported me all the way through my internship. I worked in a number of departments throughout my internship. Following are the things I did as an intern-

1) Account Opening: I spent the majority of my time at the Panthapath Branch of EXIM Bank Limited working in general banking. This division mostly handles opening and cancelling bank accounts. I have gained knowledge of the several sorts of accounts, their characteristics, and the appropriate paperwork from my departmental work. Al Wadia, Mudaraba Savings Deposit, Mudaraba Term Deposit receipts, etc. are a few examples of the various types of accounts. In addition, my immediate supervisor taught me how to deal with customers' varied inquiries regarding the opening of various accounts, locate the necessary cheque books from the bundle in accordance with customers' specifications, demands, and many other things.

The activities listed below were carried out by me:

- i. Giving the clients precise information about the kind of paperwork required to open an account. I used to advise them that they needed two copies of their most current photo, two copies of the nominee's photo, and a photocopy of both their and the nominee's national identification card.
- ii. Correcting incomplete forms that internal audit discovered. Some forms, for instance, were completed without the account number, nominee's information, customer ID, TIN, National ID Card number, and so on. My responsibility was to fill out those documents accurately using the relevant attachments of certificates or copies.
- iii. Completing a Know Your Customer (KYC) form to rate one's own and one's company's risk. After accurately filling out the form, I used to affix a number of seals, such as the branch seal, the name of the account opening officer, the deputy relationship manager, the relationship manager, and the relationship manager.
- iv. Calling clients to collect the required photos, copies of trade licenses, national ID cards, or for any other purposes.
- v. Asking consumers for their names and account numbers, then validating them after getting the necessary cheque book from the courier.
- vi. arranging numerous account form kinds in different files in a specific order. The 111,121 series files for current and savings accounts were kept up to date by me.
- vii. utilizing the photocopier and printer for important tasks
- viii. locating the closed MTDR, MSTD, SB, and old account opening forms
- ix. Registering freshly opened bank accounts with the account holder's name, account number, and opening date in the register book

2) Filling Up Pay Orders: Pay order issuance was a routine task for EXIM Bank. Every day, I issued more than two or three pay orders. Customers initially received a pay order form. The consumer had to fill out areas on the pay order slip with information about his or her account, such account name, account number, amount, etc. Customers were asked to pay cash or cheque after completing the form. An officer in charge then issued a pay order.

3) Cheque Requisition Form: A cheque requisition slip is included with the account opening form when a customer establishes an account at Exim Bank. The consumer must fill out this slip with information such as the account holder's name, account number, desired cheque book page numbers, etc. I used to seal the branch on each page of every fresh cheque book as soon as it arrived in the branch. An officer in command would complete it and then sign the seal. Then, I would enter it in the register for the issuance of cheques, noting the account name, account number, and the quantity of cheques issued, among other details.

4) Bill Clearing Section: I used to apply seals on accepted cheques in this department, such as the Branch seal and endorsement seals. I used to make sure that the account number, account holder's name, and amount were written accurately in both English and numbers.

5) Checking Bank Balance of the Customers: As an intern, it was my duty to check each customer's account balance if they asked to know what their balance was. It is necessary to enter the customer's account number into the MIS Portal Reporting System of EXIM Bank in order to view the current account balance.

6) Sending Emails and Printing Necessary Documents: I used to email other EXIM Bank branches and include essential documents in them. Additionally, I used to print numerous paperwork and attachments related to the creation of bank accounts in order to assist the officials. Filling out these documents was necessary in order to open a bank account.

Challenges I encountered as an intern:

I had never previously held employment with any company. My experience with it was completely new. I had a number of issues during my internship. Following is a list of them.

- Understanding the leadership and organizational structure of EXIM Bank Limited
- Modifying one's behavior to the workplace

- Knowing my responsibilities and duties, and what I could and could not do as a bank intern
- Since there was no chance of overwriting or making a mistake when filling out customer names, numbers, and addresses, I was initially too anxious. As a result, I used to double check, which took a lot of time.
- EXIM Bank's internship program is unpaid, however regrettably the working environment outweighs the lack of compensation.
- The bank work was quite boring and not at all demanding.
- Exim Bank's interns had limited access to the software they used; they were only provided theoretical training, which was insufficient.

Career Effects of My Internship Experience:

The EXIM Bank staff members were exceedingly courteous and welcoming. They made it easier for me to immediately adapt to the banking world. My internship at this bank has helped me learn more about the financial sector and its operations. I was more involved with general banking than any other section of the bank because that was where my attention was. Now, it is very evident to me how EXIM Bank Limited conducts its business in the general banking sector of this nation. Additionally, I think that having this internship experience will greatly advance my professional development. What I've learned is as follows-

- I gained knowledge about how to setup different accounts at EXIM Bank Limited.
- I additionally observed how to close an account.
- I discovered how EXIM Bank gives its clients the information.
- Verifying signatures on various documents was one thing the bank taught us to perform.
- I went through the procedures to create a pay order and a cheque book.
- Acquired knowledge of the working environment
- I gained knowledge on proper workplace conduct and how to interact with staff members and managers.
- I finally understood how to take accountability for my own actions

Findings:

I have had both excellent and poor experiences with EXIM Bank Limited's Panthapath Branch. In order for the management group and the authorities to pay closer attention to these areas, I have included the unfavorable or inadequate operations of this branch here.

Following are the main conclusions I came to from my research-

- Technically, EXIM Bank has not been upgraded. They adhere to the conventional banking structure, particularly in the general banking area. Not all aspects of ordinary banking are computerized.
- Most clients are unable to comprehend Islamic law, such as Mudaraba, Musharaka, Mudabaha, and Bai Muajjal, which presents a significant issue for Islamic banks like EXIM Bank Limited.
- EXIM Bank's software does not offer enough support for financial services. The management team should concentrate on replacing it with a more thorough banking software because it is not user-friendly.
- For those without formal education, opening an account is a difficult process.
- The EXIM Bank Limited's weak points include advertising and promotion. They lack efficient marketing tactics and initiatives.
- This bank requires an introducer for new account openings. However, a huge issue for the bank arises when a consumer neglects to handle references for opening an account.
- They concentrate more mainly on the large fixed deposit amounts.
- Due to their ATM Card facility being extremely inadequate in comparison to other banks and their internet banking service being slow and unsatisfactory, they still employ traditional methods for cash payments, such as withdrawing cash using cheques. They lack competent personnel to run the bank's various departments.
- There are not enough or very few staff and departmental meetings held at the branch level, which could lead to issues in the future.
- The bank has a strong centralization. Branch offices must obtain approval from the main office for every task. Every branch office is closely supervised by the main office. Branch activities are slowed significantly by this reliance on the head office.

Recommendation:

General banking procedures present some challenges for EXIM Bank Limited. In order to help EXIM Bank Limited resolve the issues stated above and to enhance its general banking performance, I would like to provide a number of recommendations and endorsements. The ideas listed below are merely suggestions for enhancing performance in order to satisfy consumers and increase their loyalty to EXIM Bank Limited. The tips below are some to consider-

- EXIM Bank should employ contemporary banking methods and technology to offer its clients high-quality services.
- They ought to hold more departmental and staff meetings at the branch level to boost the bank's customer service standards.
- To establish a solid brand and reputation in the extremely competitive industry, EXIM Bank should prioritize its advertising and promotional efforts.
- They ought to incorporate a totally computerized general banking system to please customers with quicker and superior service.
- Setting up a networking system inside of each branch to quickly transport data and essential information.
- To make account opening more accessible, EXIM Bank should eliminate its introducer system.
- The bank should expand its employees in response to client demand.
- For its interns, EXIM Bank should set up seminars, meetings, and training sessions that will assist them learn about the workplace.
- To draw in additional clients, their online banking system needs to be improved.
- To reach more customers, EXIM Bank can open more branches.
- Using the right banking software will help the company offer its clients quick services.
- The bank needs to hire more personnel to better service its clients.
- The organization should set up a thorough training and development program for its personnel so that they can carry out their tasks and obligations with efficiency.

Conclusion:

Since 1999, EXIM Bank Limited has been successfully running its operations. The bank has already built up goodwill and a positive reputation among its clients by providing fantastic services. Each bank has its own own business practices and strategy. Some banks want to expand and grow more quickly. However, some banks strive to project the image of a trustworthy institution. Additionally, EXIM Bank Limited has only recently begun operating in Bangladesh. Even though the bank's financial analysis of its performance is highly positive in Bangladesh's banking sector, it is anticipated that it will have a profitable future.

EXIM Bank's Panthapath Branch is also operating efficiently. However, there are some flaws in their banking system that can be fixed by including more specialists in the decision-making process and by using methods to gauge client satisfaction. Additionally, this bank has built a solid reputation throughout Bangladesh because to its cutting-edge goods and services. The advancement of technology has created a new area for progress in terms of innovative products, effective services, and enough consumer happiness. To improve in the future, every bank needs adapt to this technological innovation.

The goal of the internship program is to learn from real-world experience and contrast that information with theoretical understanding. Due to time restrictions, a student cannot fully explore each departmental activity throughout the three months of the internship program. Therefore, the goals of the internship program have not been entirely satisfied. The goals of the internship program have, nevertheless, received the greatest amount of attention. I think that this report may serve as a blueprint for EXIM Bank Limited's future planning and successful execution of its mission in the highly competitive business market.

References

- Bank Limited EXIM (2018). obtained from www.eximbankbd.com [Retrieved on June 10, 2018]
- A study on EXIM Bank Limited's degree of customer satisfaction. (2014). at <http://dspace.bracu.ac.bd/handle/10361/3413> [Retrieved on June 10, 2018]
- Yearly report of the EXIM Bank (2016). Retrieved from www.eximbankbd.com/report/ar2016p1.pdf [Retrieved on June 25, 2018]
- EXIM Bank annual reports from 2017. Retrieved from www.eximbankbd.com/report/ar2017.pdf [Retrieved on June 25, 2018]
- EXIM Bank Limited overview (2018). Overview of Exim Bank Limited was got from <http://www.assignmentpoint.com/business/organizational-behavior/>. [Retrieved on June 17, 2018]
- Bank Limited EXIM (2018). from [https://en.wikipedia.org/wiki/Exim_Bank_\(Bangladesh\)](https://en.wikipedia.org/wiki/Exim_Bank_(Bangladesh)) [Retrieved on June 25, 2018]
- EXIM Bank LTD's General Banking Activities: A Study of the Paltan Branch (2016). retrieved from <http://bitstream/handle/20.500.11948/1320/P04856.pdf?sequence=1&isAllowed=y> [Retrieved on June 29, 2018]
- The EXIM Bank's history (2018). from www.eximbankbd.com/about/about_exim_bank [Retrieved on June 29, 2018]
- Activity in banking by EXIM Bank Limited (2017). Information taken from <http://www.assignmentpoint.com/business/banking/internship-report-general-banking-activities-exim-bank.html> [Retrieved on 7 July 2018]
- EXIM Bank's retail banking deposits (2017). Acquired from: www.eximbankbd.com/deposit [Retrieved on 7 July 2018]

- The EXPORT IMPORT BANK OF BANGLADESH LIMITED's foreign exchange guidelines (EXIM BANK). (2016). retrieved from <http://bitstream.bracu.ac.bd/handle/10361/2979/10364050.pdf?sequence=1> [Retrieved on July 20, 2018]
- Islamic bank with a Shariah foundation: Export Import Bank of Bangladesh Limited (2018). was taken from www.eximbankbd.com.<http://www.eximbankbd.com/report/qyssep17.pdf> [Retrieved on July 15, 2018]

Appendix: List of Abbreviation

EXIM	Export Import Bank Limited
A/C	Accounts
DD	Demand Draft
FDR	Fixed Deposit Receipt
PO	Payment Order
TT	Telegraphic Transfer
BC	Bankers' Cheque
TIN	Tax Identification Number
MSD	Mudaraba Saving Deposit
MSTD	Mudaraba Short Term Deposit
KYC	Know Your Customer
PIN	Personal Identification Number
L/C	Letter of Credit
STD	Short Term Deposit
PL	Personal Loan
GB	General Banking
ATM	Automated Teller Machine
CC	Credit Card
IRC	Import Registration Certificate