## **Executive Summary**

The Consumer Service Delivery department (CSD) is one of the important departments of Brac Bank which performs back office functions for the branches. It is a operation department of Brac Bank This department mainly act as the processing center for the general banking services provided by the branches and sales offices of the bank to the customer. For instance, when an account is opened in a branch, the AOF is sent to CSD and then CSD does all the back office works regarding the account opening form.

Though CSD is a centralized department, it has three other offices located in Motijheel, Kolabagan and Badda to provide better services.CSD Motijheel covers the full clearing process of inward bound and outward bound cheques.The cheques are cleared through the Bangladesh Bank clearing house. The other two CSD offices are located in Kolabagan and Badda to facilitate the processing jobs at the sales centers for the accounts opened by sales department.

The CSD department employs a number of stuff for data input and upgrade purpose. Data input regarding the clients is probably the most important function of CSD. The set group of stuff are designated to input the information available in the Account Opening From filled up by the clients. CSD often employs interns to aid the staff regarding data input and filling purpose.

Chequebook printing is an important activity of CSD department. This is inter-related with the account generation. BRAC Bank provides welcome packages, upon receiving the requisition from the branches and from the sales centers, CSD department conduct production of the welcome packages of different types; for instances savings A/C packages, Campus A/C packages etc. Each of theses A/Cs provides distinctive utilities to the target customers.

Another important task of CSD is to provide the customer the ATM card service. According to the ATM card request slip or order made by branches account number and specific PAN number is generated for ATM card automatically by the system so that safety of the customer is maintained