

Report on  
“Performance Analysis of General Banking Activities: A Study on  
EXIM Bank Limited.”

By

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18304056

An internship report submitted to the Brac Business School in partial  
fulfillment of the requirements for the degree of  
Batchelor of Business Administrations

Brac Business School  
Brac University  
October, 2022

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our 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 have acknowledged all main sources of help.

**Student's Full Name & Signature:**

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**Asrafu Islam**  
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**Supervisor's Full Name & Signature:**

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**Dr. Faruk Bhuiyan**  
Assistant Professor  
Brac Business School  
Brac University

## Letter of Transmittal

Dr. Faruk Bhuiyan  
Assistant Professor  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on “Performance Analysis of General Banking  
Activates: A Study on EXIM Bank Limited”

Dear Sir

As part of the BBA program, each student at BRAC is obliged to produce a report about their three-month work experience in an organization. In order to create a report based on my practical experience, I did my best to work practically, observe, and learn about all of the general banking activities and performance of EXIM Bank Limited. I have done my best to include all the necessary details and justifications. Therefore, I sincerely apologize for any errors I may have made and ask that you accept my report and thank me for my efforts.

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.

Sincerely yours,

Asraful Islam  
18304056  
BRAC Business School  
BRAC University  
Date: October 11, 2022

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between EXIM Bank and the undersigned student at BRAC University maintaining a strict prohibition on the dissemination of sensitive information about the company

## **Acknowledgement**

I appreciate Assistant Professor Dr. Faruk Bhuiyan's advice and the support of the EXIM Bank Team, in particular, Executive Officer Mr. Taslim Uddin, Senior Officer Mr. Alauddin Patwary, Senior Principal Officer Mr. Abdullah Al Mamun as well as the Senior Assistant Vice President and Manager Mr. Ziaur Rahman Sir of EXIM Bank Limited.

## **Executive Summary**

Working for one of Bangladesh's top banks that adheres to Islamic Shariah was a fantastic opportunity. This internship program's objective was to help participants recognize a real-work scenario. To learn more about the real world, one needs more than just academic knowledge. This report primarily analyzes EXIM Bank's general banking.

In the first chapter, I provided a brief overview of my educational background, my internship experience, the name of the company where I am working, and the outcomes of my internship, such as my contribution to the business, any challenges I encountered, and any recommendations.

The organization is discussed in the following two sections of this report. I was required to analyze the banking activities because the report is primarily focused on the general banking of EXIM Bank. Therefore, I've provided a brief overview of the study's purpose, scope, and information-gathering methodology in the second chapter. A brief discussion of the EXIM bank's Sonaimuri Branch and the history, mission, and vision of the organization are also included in my remarks.

I've discussed strategies for each EXIM Bank department that performs a specific function, including the retail banking division, corporate banking, investment, foreign exchange department, and others. Then, I described their marketing strategies, including the goods and services they offer, their prices, their advertising campaigns, their financial performance, and an industry analysis using a SWOT analysis. On the basis of the EXIM bank, I have made some recommendations.

I made a brief mention of the overall general banking process in the last chapter. I've provided a review of the literature based on the work of various authors. A brief analysis of the client interviews I conducted for the bank is included with the findings from my internship. In

conclusion, I have made suggestions for the development of the general banking system of that particular bank.

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## List of Acronyms

EXIM	Export-Import Bank of Bangladesh
BB	Bangladesh Bank
GB	General Banking
Ltd	Limited
P/E ratio	Price Earning
ROA	Return on Assets
ROE	Return on Average Equity
KYC	Know Your Customer
M	Million

**Overview of Internship****1.1 Student Information**

This report is written by Asraful Islam, bearing the student ID of 18304056, a student of Brac Business School enrolled in the Bachelor of Business Administration and double major in Accounting and HR functions.

**1.2 Internship Information****1.2.1 Internship Details**

I have been appointed as an intern at the accounting development of EXIM Bank Limited Sonaimuri Branch, which is located at EMA Plaza, Ashaque Meah Sarak, Sonaimuri Bazar, Noakhali, as part of my endeavors to accomplish the requirements for the degree of Bachelor of Business Administration. My internship period started on the 1st of June, 2022, and ended on the 31st of August, 2022.

**1.2.2 Internship Organization Supervisor's Information**

I had the good fortune to have two different supervisors throughout my internship. Working with Mr. Mohammad Ziaur Rahman, SVP and Manager, EXIM Bank Limited, has been a blessing for me. Furthermore, Mr. Abdullah Al Mamun, Senior Principal Officer has been my supervisor since I was appointed at Amishapara Sub Branch.

**1.2.3 Job Scope**

In this study, a broad overview of the company has been covered, including management, organizational structure, operating and financial performance, financial operations, customer satisfaction, product and service offerings as an Islamic bank, and the practical and social

contributions of the Export-Import Bank of Bangladesh Limited. The report's main focus areas are the various deposit program schemes and customer satisfaction levels. The analysis examined EXIM Bank Limited's strengths, weaknesses, opportunities, and dangers in relation to general banking activities within the banking sector.

## **1.3 Internship Outcomes**

### **1.3.1 Student's Contribution to the company**

Despite being an intern, they use to provide specific responsibilities rather than full power over the task like their other employees. Any small error might result in issues for the bank. I thus made every effort to exercise caution for the sake of the company I was employed for.

1) Handling a variety of reception desk duties: When a new client arrived at the bank to create an account, I assisted them by providing them with the form and outlining the entire process. Additionally, provided details on the kinds of paperwork required to create an account. I also assisted the client in correctly filling out the paperwork. I occasionally observed my boss editing the transaction profiles of some clients.

The account holder's transaction profile contains information on all of their transactions, including their maximum monthly transaction amount, net worth, and other relevant information. A consumer is not permitted to do a transaction that exceeds the maximum amount. By speaking with the consumer and learning about his or her capacity to pay, we created a transaction profile. However, one's capacity to earn money might shift. Therefore, when clients believe they require more transactions in a particular period, they will exceed the maximum withdrawal or deposit amount allowed by their transaction profile.

2) Assuring customer service as a service intern: I was assigned the duty to notice clients' presence right away at EXIM Bank Limited. I greeted them and sent them in the direction of

the appropriate service desk or counter. I had to answer their inquiries and make sure they received good customer service.

3) Updating the checkbook file with new check information: I needed information on arriving and departing checks in order to record them in the checkbook, also known as the "By Hand File," therefore my superior Mr. Alauddin Patwary provided it to me. To view the checklist file, account holders must sign in. In the checkbook registration book and on the requisition slips, I noted the cheque series number. My boss entered the number for the check series on the online server system. A consumer will receive their checkbook within a week. I was in charge of getting the client's signature for the check register book.

4) Sealing and stamping the savings form: I was responsible for the duty of sealing and stamping the savings form. I had to place seals in each of the forms' corresponding places. Each seal included a part with the seal, sign, and date under the name.

5) Assisting clients with account forms: Assisting consumers was one of my main responsibilities. Executive Officer Mr. Taslim Uddin showed me how to complete the MTDR and savings forms. Many clients lack the education necessary to complete the account paperwork. I had to assist them in filling out their forms as a result. In addition, I provided consumers with information about the types of paperwork required to create an account. I described to them the three primary types of accounts that the majority of clients open: deposit, different deposit programs such as the Mudaraba Sugrehini Monthly Savings Scheme, Mudaraba Senior Monthly Savings Scheme, Mudaraba Monthly Savings Scheme, and many more, and finally investment such as corporate finance, Commercial finance, Industrial finance, etc.

6) Completing desk-pass tasks: Each desk-pass assignment included two components. The first is receiving letters and papers that are sent to the Sonaimuri branch of EXIM Bank Ltd. This

task is known as "inward" entry. Following receipt of the letters/documents, I had to affix the bank seal to the delivery slip and provide an inward entry book with a serial number in it. I then added my initials and the date after adding the serial number to the emails or papers. I then presented my supervisor with the letter or paper. He then gave it a thorough inspection, signed it, and instructed me to submit the correspondence in order to the appropriate desks. The "outward" portion is the second. I had to transmit the paperwork and documentation for this portion outside of the EXIM Bank Ltd. branch in Sonaimuri.

7) Passing the MTDR form and highlighting the customer's signature area: I was assigned to the duty of passing the MTDR form. Afterward, I assisted the clients in completing the form with the essential data. Additionally, I had already marked the area where customers should sign their names with tic marks so they could readily see where to do so.

8) Completing Nominee's Information: I was assigned to fill up the nominee information for the client so that the bank could get in touch with the nominee and arrange for them to receive the funds if the client passed away.

9) Making entries for various banks' incoming-outgoing checks: As an intern, it was my responsibility to make entries for various banks' incoming-outgoing checks. These checks are being submitted to EXIM Bank from many other banks, so I compile a list of them. My supervisor then entered the data on EXIM Bank's internet system. I had to enter information twice a day.

10) I issued collection letters for checks, debit cards, and pins: Customers who failed to pick up their checkbook, cards, and pin at the bank were given this notice. This letter was written, and these letters were delivered to the client's address. We are requesting that clients pick up their unclaimed checkbook, debit card, and pin from the Sonaimuri branch of EXIM Bank By sending these letters.

11) Filling out the debit card application: Some clients are required to debit or ATM cards so they could withdraw cash whenever they wanted it. Additionally, customers have taxed 460 tk annually for using a debit card. A consumer must fill out the form with the essential information in order to receive a debit card. I had to fill out their forms on their behalf because some of the clients were unable to complete them. Clients will receive a call or SMS from the bank when their debit card is available for pickup. If one wants a debit card, one must open SMS banking.

12) Filling up the SMS banking form: Customers must provide their account number, active cellphone number, and their name in the form. If a customer uses an ATM to withdraw money, that customer will receive an SMS with the amount and precise time of the transaction. It was just another obligation I had. I have to assist the customers with completing their SMS banking forms.

13) Making calls to clients to receive their debit card and pin: My first responsibility after receiving the debit card and pin mailer is to make an entry in the card book. My responsibility is to contact with the customers to notify inform them of their debit card and PIN after completing all essential tasks linked to the debit card and PIN. If the customer does not answer the phone call. I thus have to contact them again periodically till they answer the phone. That is my duty to inform the clients of their cards and PIN mailer.

### **1.3.2 Benefits to the student**

Learning is only useful when theoretical and practical knowledge is integrated, and when we implement what we have learned in theory to actual circumstances. I, therefore, had several learning chances while working in the general banking department. I gained a tremendous amount of practical experience in my internship period at the EXIM BANK Sonaimuri branch. Hence, this was an excellent learning experience for me. Within this little time, I learned about

corporate life, including its ambiance, promptness, and workload at an entry-level position. The biggest advantage for me is that I've learned how to behave professionally. In addition, dealing with a variety of people throughout the day improved my communication abilities. I had to interact with a number of people to learn about the diversity of services offered by the GB department of EXIM bank. My presentation abilities improved since I had to make my insights public in order to complete the task. I had a fantastic opportunity to study how a top-class bank operates, how they create campaign ideas, and how these things are carried out. I also learn about the operations and maintenance procedures.

Last but not least, I learned how to handle unforeseen circumstances at work. My expertise in secondary research expanded as a result of this internship. I learned where I could immediately get the information I sought.

### **1.3.3 Problem and Difficulties**

Working with EXIM bank was a really great experience. My seniors were quite friendly and supportive of me. They held my hand throughout the procedure and provided me with any information I needed. Whenever I needed something, my seniors were there to help. However, there were some lacking in the workplace. They do not have the necessary equipment for the intern. For example, an intern does not have an official desktop to work on. Though I had the access to the desktops of several of my seniors, still it seems quite unprofessional to use some others' desktops.

### **1.3.4 Recommendations (feedback on potential future internships)**

1. They can arrange more use friendly internship environment, where all the interns can work like all other bankers



2. EXIM Bank employs interns internally, and I would like to recommend that the HR team of EXIM bank attract more youths through social media networks and LinkedIn for a better and more competitive selection of Interns.

## **Chapter 2**

### **Organization Part: Overview, Operations, Strategy**

#### **2.1 Introduction**

##### **2.1.1 Objective**

Giving readers a fundamental grasp of how EXIM Bank Limited operates within the banking and financial environment is the main objective of this chapter. One should also be able to describe the organizational structure and various tactics the bank has used to achieve the target performance level.

##### **2.1.2 Methodology**

I have made an effort to base my study on secondary data that has been published and audited in various media in order to comprehend and measure the many functional sectors of the bank. I have chosen to use the bank's most recent three (3) years of published annual financial statements as well as additional data sources including newspaper articles, research papers on the subject, editorials, and publications from Bangladesh Bank where appropriate in order to focus the chapter's focus and increase its efficacy.

##### **2.1.3 Scope**

This internship report will provide background info on EXIM Bank Limited and a succinct list of the many bank services that offers to its customers. The report will pay specific attention to the specific duties of the Export-Import Bank of Bangladesh Limited's general banking activities. The report also includes my own thoughts, opinions, and general experience gleaned from my three-month internship at EXIM bank.

#### **2.1.4 Limitation**

Due to time barriers, I did not have enough time to gather enough data. I was under time pressure as I completed the many tasks that various authorities had given me. Additionally, some of the material was secret, so I was unable to collect it. Nevertheless, I made every effort to prepare this report within these constraints.

#### **2.1.5 Significance**

I have primarily covered organizational structure, organization overview, departmental overall information, management activities, and corporate role analysis in this section of the article. Therefore, this study's component is highly significant and in-depth. In order to facilitate understanding, I also organized how I presented the details.

## **2.2 Overview of the Company**

### **2.2.1 Organization overview:**

Under the supervision of the late Mr. Shahjahan Kabir, the founding chairman, who had long desired to establish a commercial bank that would support the socioeconomic development of our country, the Export-Import Bank of Bangladesh Limited was established in 1999. He was an experienced banker with years of experience. A group of highly accomplished and prosperous businesspeople collaborated to make the original chairman's goal a reality. Through their initiative, wit, diligence, and entrepreneurial talent, they all established themselves as the most successful stars in their respective industries. Mr. Nazrul Islam Mazumder, a well-known business magnate in Bangladesh's garment industry, was named honorable chairman after the death of the honorable original chairman. He also oversees the Bangladesh Association of Banks (BAB). BAB has been a productive forum for discussing issues affecting Bangladesh's

banking industry and developing shared policy principles for resolving these issues under his leadership

On August 3, 1999, this bank opened for business under the name Bengal Export Import Bank Limited. Export-Import Bank of Bangladesh Limited was the new name given to the organization on November 16th, 1999. Mr. Alamgir Kabir served as the organization's first advisor and Mr. Mohammad Lakiotullah served as its first managing director. They both have a great deal of expertise in the financial sector in our nation. This bank has created a steady and distinctive position in the financial sector in terms of performance, growth, and exceptional management as a result of its pragmatic decisions and management orientations in operational activities. In July 2004, the Bank converted all of its traditional banking activities into Shariah-based Islamic Banking under the supervision of Mr. Lakiotullah.

On June 3, 2007, Mr. Mohammed Lakiotullah departed the bank, and on June 4, Mr. Kazi Masihur Rahman succeeded him as managing director. For the next five years, Mr. Rahman worked in a bank. Under his leadership, the bank has built a cutting-edge bank with two cutting-edge data centers running the world-renowned core banking software TEMENOS T24 and several alternative delivery channels such as SMS banking and ATM. Md. Fariduddin Ahmed became the bank's managing director on August 25, 2011. EXIM Bank leverages years of experience in Shariah Islamic Banking in Bangladesh to take a new form of IT-enabled banking services to the market.

### **2.2.2 Vision**

At the core of its vision is "Together to Tomorrow". Export-Import Bank of Bangladesh believes in uniting with its clients in their march towards service growth and progress. To

achieve our desired goals, Exim Bank believes that the line of excellence never ends, so excellence is sought at every step, along with an atmosphere of continuous improvement. In a setting where competition is transforming quickly, a bank's strategic planning and interconnectedness enhance its competitive advantage over other banks. Personalized, high-quality service to our customers, prone to constant improvement, is the cornerstone of our operational success.

### **2.2.3 Objective**

Bangladesh is becoming an essential component of the global market. Bangladesh, therefore, has an urgent need to harmonize its traditional banking practices with the free market economy of global trade by adhering to international banking norms, procedures, and requirements. Today, Bangladeshi banks' customers are exposed in the same way as the international market. They need to keep their practices and standards up to date in order to satisfy the needs of attaining compatibility with the free economy's high standards. We believe that through rapid innovation and developing networks, we can achieve our goals. Export-Import Bank of Bangladesh is fully aware of the importance and impact of rapidly evolving competition in Bangladesh's banking and financial sector. We plan to lend to our customers according to their market position. In this regard, EXIM Bank emphasizes the software side of talent competence in hiring. It also highlights the ability of banking professionals to meet the needs of today's diverse clientele. The main goals are:

- Continuing, processing, taking over, and operating a banking business in all branches and handling and settling all related affairs and matters in Bangladesh and abroad.
- Deposit, loan or otherwise receive, borrow or acquire money, and provide security and indemnification in respect of all obligations and contracts, on terms approved by the Company.
- Development of a welfare-oriented banking system.

- Play an important role in human development and job creation.
- Invest your money in any way you see fit from time to time.
- To conduct business in the buying and selling of bullion, gold and other valuable assets.

#### **2.2.4 Function**

- EXIM-Bank's main task is to accept deposits from various customers through various accounts.
- Offer loans on favorable terms.
- Banks invest money in profitable sectors.
- Send money by direct debit, money order, online and wire transfer.
- Banks process bills, checks, and other transactions on behalf of their customers. • EXIM Bank supports foreign exchange trading by issuing LC.
- EXIM-Bank will help entrepreneurs mainly financially through discounts on bills of exchange and guarantees.

#### **2.2.4 Corporate Social Responsibilities**

Each year, at least 2% of annual profits are available for the Foundation to carry out its corporate social responsibility (CSR) activities. The main CSR activities carried out by the Foundation are as follows.

- Health care.
- Scholarship Program for Excellent Poor Students
- Education support program
- Support for victims of natural disasters
- help people in slums

- Donations for setting up computer rooms at educational institutions

## 2.3 Management Practices:

### 2.3.1 Organizational Structure:

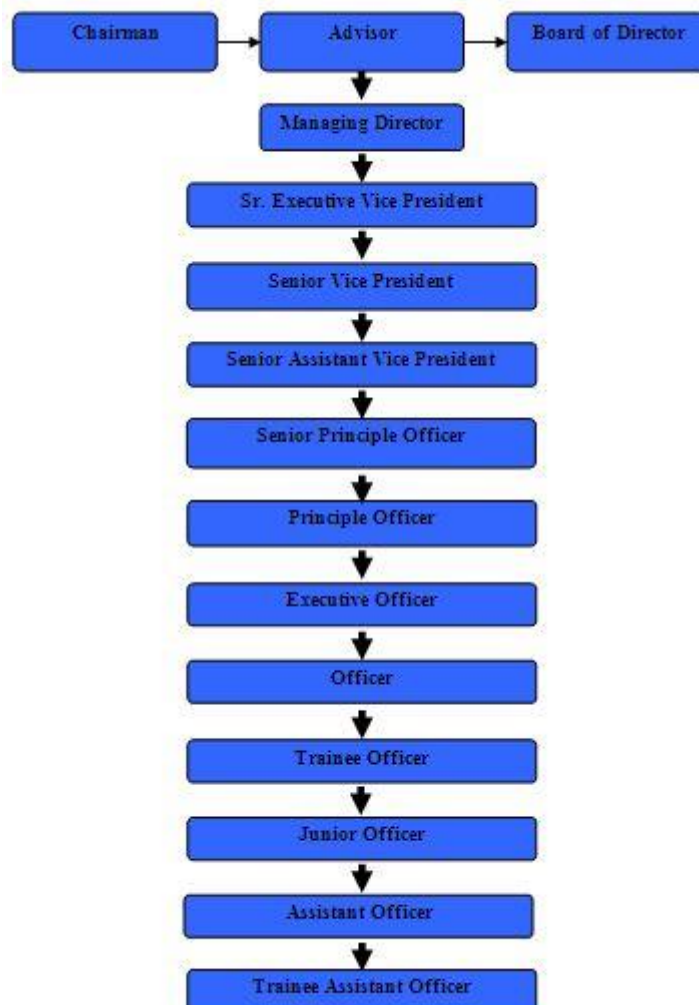


Figure. Organizational Hierarchy of EXIM Bank Ltd.

Figure 1 Organizational Hierarchy

### 2.3.2 Prime Operational Area of the Bank

With the aid of cutting-edge IT and skilled management, EXIM Bank expanded all Islamic banking services in Bangladesh to a full-fledged Islamic bank, offering a wide range of savings and investment products, foreign currency, and auxiliary services. The bank's

investment portfolio consists of a variety of commercial and industrial industries. The industries covered by the sectors include general trade finance as well as textiles, edible oil, ready-made clothing, chemicals, cement, telecom, steel, real estate, and other service industries. Through customer relationship management and financial counseling, the bank is devoted to keeping good clients while placing the utmost focus on the acquisition of high-quality assets. Additionally, efforts have been made to identify and onboard new clients who have the potential to diversify their investments, build a well-structured investment portfolio, and reduce risk.

### **2.3.3 Core Banking Solution**

The goal of core banking solutions is to provide a staged, strategic approach that will enable banks to optimize operations, cut costs, and position themselves for development. Using a modular, component-based enterprise solution makes it easier to integrate it with a bank's current technological infrastructure. A service-oriented design generally aids banks in reducing risk brought on by manual data entry and outdated data, increasing management information and review, and avoiding potential business disruption brought on by system replacement.

Core banking solutions is a new phrase that is regularly heard in the banking industry. The development of technology, particularly the Internet and information technology, has produced new methods for doing financial operations. Utilizing multiple concerns at once while working more quickly thanks to these tools. Core banking solutions are the framework where communication technology and information technology are combined to provide the fundamental requirements of banking. Here, computer software is created to carry out essential banking tasks like transaction recording, loan and deposit profit calculations, customer records, the balance of payments and withdrawals, and customer records. This



software is installed at various bank branches and connected to other branches via communication channels like satellite, the internet, etc. If a branch has implemented core banking systems, it enables the user (customers) to manage accounts from any location. The way banks operate has altered as a result of this new platform.

## **2.4 Marketing Practices**

### **2.4.1 Marketing MIX**

The term "marketing mix" refers to the mixture of marketing elements and the functions that each element serves in promoting and providing customers with your goods and services.

The marketing manager can handle these four Ps within the confines of the marketing environment's internal and external constraints. The goal is to create decisions that focus the four Ps on the clients of the target market in order to develop perceived value and evoke a favorable reaction.

### **2.4.2 Marketing Mix Analysis of EXIM Bank Ltd**

The bank is run by a group of qualified executives and officials with extensive experience in managing and operating banks in various industries. To increase the pool of resources, EXIM Bank Ltd. has recently developed a number of appealing deposit products. It has also introduced investment products to use the deposit products. EXIM Bank Ltd. consistently aims to develop a wide range of alluring deposit, investment, and service options to fit client preferences and needs.

## **2.5 4PS of EXIM Bank Limited.**

### **2.5.1 Products**

Since banks primarily deal in services, it is important to account for changing business environment conditions while creating the product mix.

Since its founding, Export Import Bank of Bangladesh Limited has introduced a number of financial goods and services. They include the Hajj Deposit Smart Saver Scheme, the Monthly Income Scheme, the Monthly Savings Scheme, the Super Savings Scheme, the Education Savings Scheme, and the Multiples Savings Scheme. All of these have enjoyed widespread support from the populace.

Here is a list of many product types:

#### **Savings Account:**

#### **Mudaraba Savings Deposit:**

A Mudaraba savings account is set up in accordance with Mudaraba Shariah. Shaheb-Al Mal and Mudarib are the clientele under the aforementioned principle. Mudaraba Savings Accounts are primarily designed for non-trading consumers who have some potential for savings and only sometimes engage in transactions. A Mudaraba savings account may be opened and used by more than one individual. A Mudaraba Savings A/C can be opened by a guardian on behalf of a juvenile. In that instance, the guardian must provide a declaration containing the minor's birthdate. For an SB account, OD is not permitted. The account shows the estimated preliminary profit for each half-year.

#### **Primary Feature:**

- Attractive preliminary rate of profit;

- Tk.1000.00 as the minimum first deposit;
- Semi-annual account statement;
- limited withdrawals through debit cards;
- Free ATM;
- Cash withdrawal from any EXIM Bank ATM;
- SMS Banking for checking statements and balances;
- Salary crediting;
- Cheque book;
- Fund transfer;
- Monthly profit calculations will be made;

**Required Documents:**

- 02 copies of each operator's passport-size photo with the introducer's proper attestation;
- Images of chairman certificates, passports, and national identification cards;
- The fully filled-out and officially signed account opening form;
- The introducer's signature;
- The nominee's passport-size photographs and signature.

**Required Paperwork:**

- An account opening form that has been fully completed and officially signed by the account holder.
- Two pairs of photos the size of a passport of each operator that have been duly attested by the introducer.
- The introducer's signature;
- The nominee's passport-size photos and signature.

**Terms and conditions:**

At least 65% of investment income shall be dispersed among Mudaraba Depositors in accordance with the weighted average age assigned to each account, and the account will be managed in accordance with Mudaraba principals.

**Current Account:****Al- Wadia Current Deposit:**

Al-Wadia According to Islamic Shariah's current account principle, the bank is regarded as a keeper and trustee of funds as Al-Amana (on Trust). Depositors won't gain any form of profit from this deposit because it runs by asking for their permission to utilize their money in accordance with Shariah principles. As a result, the bank must repay the entire amount upon the customer's request. The account is not time-barred; thus, the account holder may withdraw funds as much as he likes during a business day.

**Main Feature:**

- Unlimited deposit or withdrawal; Halal method; no riba (interest or usury) transaction; no profit will be made

No overdraft will be permitted in the account. SMS banking service includes balance inquiries/Mini-statement by mobile phone. Checkbook facilities. ATM card. Free online transaction.

**Required Documents:**

Account starting documents that have been properly completed and signed by the account holder, as well as two copies of each operator's passport-size photos that have been attested by the introducer, are also required.

**Terms and Condition:**

- With the account holder's consent and without putting the account holder at danger, the bank may utilize the funds as it sees fit.
- The customer may withdraw all (or a portion of) the money without giving the bank any prior notification.

**Objectives of the Scheme:**

Savings aid in the accumulation of capital, which is the main driver of national economic investment. Savings are therefore regarded as the basic basis of progress. Super Savings Program is a program offered by EXIM Bank to raise awareness and encourage saving.

**The terms and limitations of the Scheme:**

- Anyone may invest their money under this scheme, including individuals, businesses, institutions of higher education, governmental entities, non-governmental organisations (NGO), trusts, societies, etc.
- Deposits in multiples of Tk 5,000.00 are acceptable.
- Any clients can access multiple accounts at a branch, either in their own name or jointly with another person. When the account is opened, a Deposit Receipt will be given.
- The Deposit should double in value in 6 (six) years.
- Savings will be handled as anticipated, and adjustments will be made following the announcement of profits at the end of the year. The deposit will weigh 1.17 pounds.
- As per the weighted age of the deposit, the holders of Mudaraba Deposits should get not less than 65% of investment income.

**Premature encashment of the scheme:**

- In the case of early encashment before one year, no profit will be paid.
- If you prematurely cash out your earnings after one year but before three years, you'll get paid at the savings rate + 0.75%.
- The profit will be paid in the event of an early redemption after three years but before maturity at the savings rate plus 1.00%.

**In the event of any unforeseen circumstance:**

- If a depositor passes away before the period is over, the money will be distributed to the nominee in accordance with the provisions for premature encashment. The heirs or successors will be compensated in accordance with the succession certificate in the absence of a nominee.
- The rules for issuing a duplicate receipt of a term deposit will apply in the event of a duplicate receipt being issued.
- The nominee has the option to keep the plan going for the entire term.

**Quard facility according to the plan:**

- Under this program, a depositor may receive a quadrupling of their deposit up to 90%.

**Other Terms and Conditions**

- The bank retains the right to modify the distribution of investment income distribution % and the weightage of deposit.
- Profits must be reduced by income tax at the time of payment.

**(a) Mudaraba Monthly Saving Scheme (Money Grower):**

**Objectives of the Scheme:** a monthly savings plan. Easily secure your future. Today's modest savings will provide you comfort tomorrow.

**Savings Period and Monthly Instalment Rate:**

- The time period for saving might be 5, 8, 10, or 12 years.
- Monthly payments range from Tk. 500 to Tk. 1000 to Tk. 2000 to Tk. 5000.
- The Mudaraba Depositors shall receive a minimum of 65% of the investment income, weighted by age. The deposit will be weighed according to age 1.16, 1.17, 1.18, and 1.19.
- The percentage of distribution of investment income and the weightage of deposits are subject to modification by the bank.

**Monthly Instalment Deposit:**

- The savings amount is due on the Tenth of each month. The deposit money is due the next day if there are any holidays.
- The deposits could also be paid upfront.
- The depositor will be charged a late payment penalty of 5% if the monthly instalment is not made on time.
- The monthly deposit can be transferred to the plan account on a regular basis via a standing order from the depositor's separate bank account. The smallest cost is Tk. 10 and will be applied to the installment due the following month (Taka Ten).

**Withdrawal:**

- Although it is generally not advisable to withdraw money before a 5 (five)-year term, if you do, the profit will be paid to you at a savings rate. If the deposit is removed within 1 (one) year of the account being opened, however, no profit will be paid.

- If a depositor wants to withdraw their money before 5, 8, 10, or 12 years have passed, the whole profit will be paid for the full term, and a savings rate will be applied for the remaining time.

**Quard Advantage:**

The depositor (if an adult) is qualified for a withdrawal of up to 90% of the amount initially put up after three (three) years of saving under this plan. In that case, the profit rates on the quard based on the going rate will apply.

**Reasons for disqualification from this scheme:**

- If a depositor misses three (3) consecutive installments, they will be dropped from the program, and the earnings will be applied as described in the withdrawal clause.
- In the event that a depositor skips 5 (five) consecutive payments following the conclusion of any one of these terms, the Bank has the right to close the account and pay the profit in line with the withdrawal condition.
- In the event of the depositor's death, the scheme will be terminated. The nominee of the decedent depositor will receive the money. If the nominee is not present, the bank will give the deceased person's heir the accumulated sum.

**Rules:**

- A form must be completed when opening an account. A verified photograph is suggested.
- The depositor may choose any of the installment payments that cannot be amended after being made.
- If the beneficiary is a minor, the guardians may open and manage the account on his behalf.
- One individual may open many accounts for savings under various installment amounts.



- Following the end of a term, the accrued deposit and profit will be repaid.
- If the depositor's address changes, they should contact the bank right away.

The profit accrued in this program will be reduced by the government tax.

- The scheme may be moved to another branch at the depositor's request, if necessary.
- The Bank maintains the right to change the terms and conditions of the Scheme as and when it deems necessary. Income tax on the received profit shall be withheld at the time of payment.

### **Investment of EXIM Bank:**

EXIM Bank, a third-generation major commercial bank operating under Islamic Shariah, offers a wide range of banking services, including deposit and investment products, foreign exchange, remittance, and other ancillary services, with the help of the most cutting-edge/modern IT and skilled management. The investment enterprises mostly concentrate on the following sectors/industries:

- 1) Ready-made clothing
- 2) Clinics & Hospitals
- 3) Business involving IT
- 4) Items related to agriculture and agricultural advancements
- 5) Promotion of the fishery and fishing industry
- 6) Telecommunications
- 7) Access to the outside world and communication
- 8) Furniture and forestry
- 9) Residential construction and the construction industry
- 10) Leather and leather-related merchandise

- 11) Plastics and other synthetic materials
- 12) Pathological Laboratories
- 13) Photography
- 14) Ceramics
- 15) Horticulture- flower cultivation and commercialization
- 16) Hotel and tourism
- 17) Cold Storages
- 18) Gunning and Balling
- 19) Entertainment
- 20) Printing and packaging
- 21) Storage and container services
- 22) Food and oil processing facilities

**Modes of investment:**

- Murabaha
- Bai Muazzal
- Izara Bil Baia
- Wazirat Bil Wakala
- Quard
- Local Documentary Bill Purchased
- Foreign Documentary Bill Purchased

**SMS Banking:**

To give you any time access to your account information, EXIM Bank offers SMS Banking services. After registering, any mobile phone user who has an EXIM Bank account can access the service through their phone.

What SMS Banking offers:

- Account Information
- Mini Statement
- Help Service
- Balance Enquiry.

### **2.5.2 Pricing**

Banks' decisions on interest rates, fees, and commissions are shown to be crucial in motivating or influencing the target market.

A bank's pricing strategy is seen to be crucial for increasing customer numbers relative to the accumulation of deposits. Additionally, there is a strong correlation between costs imposed and service quality. Customer services thus take the leading spot when determining the price mix.

The banking institutions must have a dual strategy. The first strategy focuses on the profit and fee collected, whereas the second strategy is focused on the profit received. Since both tactics have a back-and-forth effect, it is crucial that banks try to find a connection between them.

SL NO	Types of	Nature of Charge	Charge Amount BDT	
	Accounts/services			
01.	Al-Wadia-CD A/C	a) Service Charge	500/- half yearly	
		c) Statement Charge	200/-	
		d) A/C closing Charge	200/-	
		e) Minimum required balance	3000/-	
02.	Mudaraba Short	a) Service Charge	500/- half yearly	
	Term	b) Incidental Charge	–	
	Deposit	c) Statement Charge	200/-	
		d) A/C closing Charge	200/-	
		e) Minimum required balance	5,000/-	
03.	Mudaraba Savings	a) Service Charge	100/-	
	Account	b) Incidental Charge	200/-	
		c) Statement Charge	100/-	
		d) A/C closing Charge	200/-	
		e) Minimum required balance	1000/-	
04.	a) Collection charge for local Cheques	i) Where there is Clearing House	Free	
		ii) Where there is no Clearing House		At actual
		House	Minimum Tk. 25/-	
		iii) Cheque returned unpaid from Clearing House	Tk. 50/- (flat) per instance from the account of drawee.	
		iv) Bounced Cheque drawn on our branches (Cash, clearing or Transfer).	Tk. 50/-(Flat) per instance from drawer of cheque.	
		b) Collection of out station,	a) Commission	i) Up to Tk. 25000/- @

	cheques/bills, clean/ documentary		
			0.20%, Minimum Tk.
			25/-
			ii) Tk. 25001/- to 1.00/-
			Lac @ 0.20% Minimum
			Tk. 75/-
			iii) From Tk. 100001/-
			to 500000/- @ 0.10%
			Minimum Tk. 200/-
			iv) Over Tk. 500000/-
			@ 0.05% , Minimum
			Tk. 600/-,
			Maximum Tk. 3000/-

SL NO	Types of	Nature of Charge	Charge Amount BDT
	C) Accounts/services		
		b) Postage Charge	At actual.
			Minimum Tk 25/-
		c) Telegram Charge	At actual.
			Minimum Tk 50/-
		d) Telex Charge	Tk. 40/minute,
			Minimum Tk. 50/-
		e) Telephone Charge	Tk. 40/minute,
			Minimum Tk. 50/-
05.	Inland Remittance	a) Commission	@ 0.15%
	for issuance of		Minimum Tk. 25/-
	DD/TT/MT.	b) Telephone Charge for TT	Tk. 50/-
		issuance	
		c) Telex /Fax Charge for TT	Tk. 50/- per minute
06.	P.O/SDR Issuance	Commission	i) Up to Tk. 10000/-
			Tk. 25/-
			ii) From Tk. 10001/- to
			Tk. 100000/- TK. 60/-
			iii) Tk. 100001/- &
			above Tk. 120/-
07.	Issuance of	Charge	Tk. 100/-
	Duplicate		
	Instrument		
08.	Charge for	a) DD/MT/TT	Tk. 50/-
	cancellation	b) PO/SDR	Tk. 50/-
	of instrument.		
09.			
10.	Standing	Commission	Tk. 50/- for compliance
	Instruction		of each instruction
11.	Issuance of Bid		
	Bond,	Commission/ Service Charges	* *
	Performance		Amended below
	Bond, Mobilizing		

	Guarantee &		
	Open Bank		
	Guarantee		
	favoring customs		
	authority:		
SL NO	Types of	Nature of Charge	Charge Amount BDT
	Accounts/services		
12.	Locker Rent &	Small size	Tk. 2200/-
	Security Money		
		Medium size	Tk. 2800/-
		Large Size	Tk. 3500/-
		Security Money	Tk. 5000/-
		(Refundable)	
		Cost of key replacement	Tk. 3000/-

*Table 1 Price Chart;*

### **2.5.3 Promotion mix**

#### **Promotion of sales:**

The bank occasionally delivers presents, special offers, commissions, and incentives to its customers as part of its sales promotion. On important occasions, they deliver gifts, send cards, and provide other services to particular clients or situations.

#### **Individual selling**

Instead of pushing personal selling through its personnel, the bank promotes it. Every employee is periodically given a target to open a particular number of accounts under their references and bring in clients to submit loan applications.

### **By word of mouth**

In reality, word-of-mouth advertising often referred to as word-of-mouth promotion, is a major source of communication for financial services. Oral promotion is crucial for removing criticism and enhancing the quality of the services. This aids the banker in understanding customer feedback, which may make it easier to raise service standards. EXIM Bank Ltd is making every effort to offer its clients a standard level of service so that they would spread the news about them.

### **2.5.4 People**

The extended marketing mix includes everyone who is directly or indirectly involved in using financial services. Knowledge workers, staff members, management, and other customers frequently significantly enhance the overall value of the product or service being offered. An organization's representatives to its clients are its personnel.

In a bank institution, employees essentially serve as the client contact people. A worker is therefore essential to a service organization's marketing initiatives. To reach its potential in internal marketing—attrition, employee development, incentive, and retention of knowledgeable employee-customers through work products that meet their needs. Its potential became clear to EXIM Bank Ltd. Internal marketing enables external service marketing. Internal marketing, which is proactive, marketing-like, and coordinated, uses a variety of activities. Internal marketing starts with the workforce because it is a company's



primary internal market. The main objective of internal marketing is to develop motivated, customer-focused employees. A service provider's workforce determines how good it is. A service is a performance, and it is frequently difficult to tell the audience apart from the performer. If the employees fail to meet the clients' expectations, everything will be lost. Investing in people's quality is equivalent to investing in product quality in a service-based business. The officer informs him of other programs and the specifics of savings accounts when it is his turn. After the customer chooses a savings account and is given instructions on how to fill out the form, the officer hands him the document. The officer informs the customer that their account has been successfully opened and that they may now operate it with a specific account number once they have finished all required paperwork and tasks. Before leaving the branch, the customer creates his savings account.

**The Process is described as follows –**

- Activity flow: In order for banking operations to run smoothly, a set of rules and guidelines must be followed. Accordingly, the activities have been divided into numerous departments.
- Standardization: Transactions at EXIM Bank Ltd. follow established protocols. In actuality, not only do all the branches of a single bank share some standards, but all banks do as well. This is as a result of the regulations they must follow. In addition, each bank has its own set of standard forms, documents, etc. Standardization reduces the amount of time required for each transaction.
- Customization: Each branch has specialized counters to serve consumers of a specific scheme. Additionally, consumers can choose their deposit duration from the available options.
- Steps: To reduce time, steps are frequently stated and a particular pattern is followed.

- EXIM Bank Ltd.'s division of duties keeps things simple. There are distinct counters with a clear indication. So, a customer who wants to make a deposit goes to the "deposits" counter and stays there. Procedures are simplified and take less time as a result.
- Customer involvement: No bank employees are involved in ATM operations. Additionally, due to financial concerns and signature requirements, there is undoubtedly consumer engagement with standard bank transactions at some point.

### **Customer satisfaction factors in the banking industry include:**

The handling of the customer's money is the primary concern of the banking sector. The conviviality factor associated with a bank's characteristics and the qualities of its employees was a factor that significantly influenced client satisfaction in the banking industry. As a result, the banking business faces various service-related challenges that have an impact on consumer satisfaction.

### **Standard Banking Services**

The skills and competencies of the personnel, their behavior instilling trust, the number of employees in each branch, and the bank's convenient hours are the parameters derived to reflect the many parts of retail banking.

### **Internet Banking Services**

Internet Banking Services are the second element influencing the adoption of online banking. The most important and crucial factor in the acceptance of any new service or product is raising consumer awareness of that particular service or product.

Therefore, if bank customers are not using Internet banking, it may be because they are unaware of the service's existence and the benefits it provides.

### **Positioning the bank image**

"Bank Image Positioning" refers to the overall perception of the bank among its clients. The bank's vision and mission statements, its specific goals for keeping customers happy, and the bank's brand (image) comprised the pieces.

### **Risk Privacy in Internet Banking**

Another crucial element is concern about risk and privacy. The trust factor in this situation would be related to the general security of online transactions and ultimately decide the level of acceptance of this alternate delivery channel. Security is a system's capacity to stop unauthorized or improper access to its data and to dissuade hackers and cybercriminals. There are risks associated with using the Internet as a medium for transactions. The definition of perceived risk in the context of e-banking is "the possibility of suffering a loss when pursuing a desired result by using e-banking services." The adoption of Internet banking may be hampered by the perception of the high risk associated with doing financial transactions online.

## **2.6 S.W.O.T Analysis**

SWOT analysis is a thorough examination of an organization's potential and exposure in light of its strengths, weaknesses, opportunities, and threats. The organization's capability is to improve its current performance line and anticipate the future in order to outperform its competitors. Therefore, the situation will be as follows if we consider EXIM Bank to be a business entity and examine its strength, weakness, opportunity, and threat:

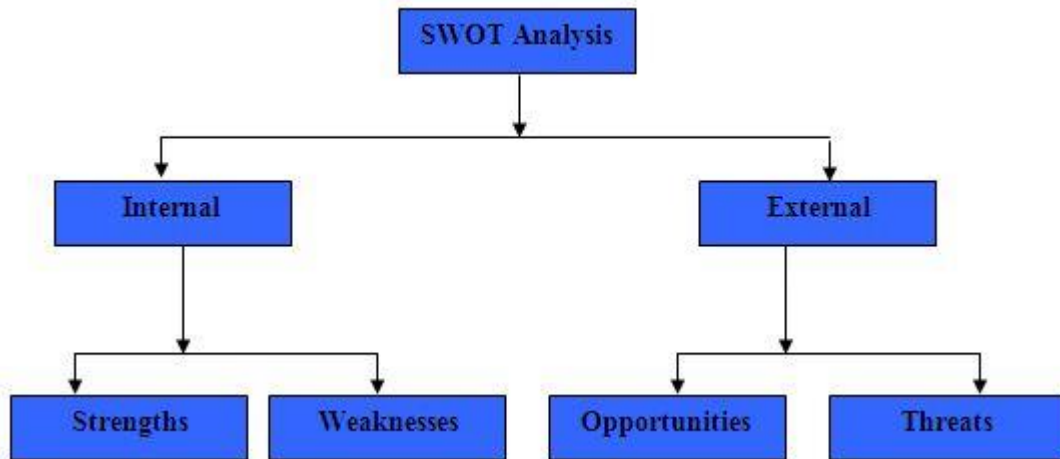


Figure 2 SWOT

### 2.6.1 Strengths of EXIM Bank

- They are growing quickly and may offer a lot of benefits to their customers, including access to loans and other services.
- They have a robust financial resource foundation and a strong deposit base.
- Because it is founded on Islamic law and has a renowned sharia council, EXIM Bank may offer a variety of Islamic banking solutions.
- They have a top management level staff and good leadership.
- The chairman of the bank and its advisors oversee the EXIM bank.
- The ability of the business to draw in clients is another strength.
- They work together effectively.

EXIM Bank's skilled and well-balanced workforce, which consists of both young and seasoned professionals, is its main strength.

### 2.6.2 Weaknesses of EXIM Bank Ltd:

- An excessive reliance on term deposits;
- Customers who are never happy with the quality of bank services.
- They don't have enough staff to adequately serve their customers.

- Inadequate job ration, training, and motivation.
- The lack of in-house ATM services and credit cards requires significant market expansion.
- The bank product should receive more advertising activity.

### **2.6.3 Opportunities of EXIM bank**

. They should try to create their own ATM and card services and expand their credit card industry.

- In the current market, there are numerous banks entering.

Try to increase all of their facilities, then.

- Through a diverse product offering and extensive banking network, they should broaden their market penetration.

### **2.6.4 Threats of EXIM bank**

- Market pressure for a rate cut; rapid fluctuations in foreign currencies; increased competition from Islamic banks and other commercial banks.
- A decline in export, import, and guarantee business as a result of offensive competition and economic hardship.

## **2.7 Conclusion**

EXIM Limited is a new-generation bank with a dynamic approach that combines banking services that are based on shariah with those that are fueled by contemporary technology. Since the bank's inception, it has successfully aided in the reduction of poverty, raising the standard

of living for those in low-income groups, and overall sustainable socio-economic development of the nation by promoting trade and commerce, accelerating the rate of industrialization, increasing exports, and creating employment opportunities for educated youth.

In Bangladesh's banking sector, both domestic and foreign banks compete fiercely, but EXIM Bank Limited is particularly good at meeting its commitments. The effective staff at EXIM Bank places a strong emphasis on satisfying customers by offering them high-quality goods and services in quicker, easier processes. In order for the customers' happiness to attain a level of 100%, EXIM Bank focuses on their expectations. Over the past year, the bank has improved in practically every area. If the bank can continue on its current path of improvement, it has a very good chance of becoming one of the top banks in the nation.

## **Chapter 3**

### **Project Part: “Performance Analysis of General Banking Activates: A Study on EXIM Bank Limited”**

#### **3.1 Introduction**

##### **3.1.1 Background**

In the middle of challenging economic and natural shocks, Bangladesh's banking industry began as part of its effort to rebuild the nation's economy. A shaky banking system that included two Bangladeshi banks with 155 branches, ten Pakistani banks with 920 branches, and three foreign banks with 14 branches was passed down to the newly independent country. There is no denying that the nation's banking industry has developed throughout time in terms of services, profitability, efficiency, and risk absorption capability. However, because their goals and operating methods differ, it is difficult to record and compare the periodic and inter-bank group performance status of the nation's banking operations. Additionally, as required by regulations, the estimating methods for some indicators have evolved over time. While government banks have primarily focused on achieving national goals and priority sectors, private and international banks have constantly prioritized profit motivations in their activities as commercial banking institutions. Specialized banks were created to service important industries. Although there has been a noticeable improvement, the banking industry in Bangladesh still faces issues with two important financial health indicators: non-performing loans and corporate governance procedures.

Currently, the banking industry is battling the current situation and aiding the government's response to the issue. It is past time for banks to review their current policy and operational plans and to go beyond crisis management. A significant transition affecting organizational framework, philosophy, governance, and human resources may be in the works. Major changes to the workplace, stunning and renewed growth in fin-tech and IT, and progress toward full digitalization are only a few examples. In addition, banks are anticipated to take the initiative in the nation's impending green finance and green growth activities. Banks are also anticipated to take the lead in the nation's impending green finance and green development activities. In this crisis-ridden climate, policy-making bodies, boards, and senior management of banks must assume greater responsibility and demonstrate accountability to the community for the purpose of long-term corporate, economic, and social advantages. Therefore, it is essential that we research how this epidemic has affected Bangladesh's current banking industry. I have selected the top 28 private commercial banks in Bangladesh in order to concentrate and restrict our attention, and I have utilized a variety of research methods to construct a case for providing insights into the state of the banking industry.

### **3.1.2 Objective**

The Broad Objective of the study is to examine the performance of general banking activities of EXIM bank limited. The specific objectives of the study are to:

- Identify the general banking activities of the bank.
- Determine some of EXIM Bank Limited's general banking difficulties.
- Evaluate the levels of customer satisfaction.
- Evaluate the performance of their deposit products.



### **3.1.3 Scope**

One of Bangladesh's newer generation banks, EXIM Bank of Bangladesh Ltd., is essential to the growth of a balanced and sustainable industrial, social, and economic sector in Bangladesh. A conversation about the client's satisfaction with EXIM Bank was conducted. The organizational structure, chronology, purpose of the product, client happiness, and Bank performance are all included in the report.

### **3.1.4 Significance**

Offering products and services at the most competitive pricing might be the company's first move in earning the confidence of its clients and moving up the customer list. However, due to the fierce rivalry among the many services offered by EXIM Bank, customers, and potential customers' perceptions depend on the services that they are seeking. With all the problems that are ahead of EXIM bank, it is the biggest challenge for the bank to acquire client satisfaction. Moreover, Financial difficulties also pose a significant challenge for the EXIM bank as a result of the economic issues. Therefore, I have made every attempt to accurately portray my internship experience and understanding of the general banking industry's performance including customer retention and deposit, challenges, opportunities, and prospects.

### **3.1.5 Limitation**

Due to business confidentiality policies and internal security measures, I had certain restrictions on the data I could gather for my analytical portion. To sustain in the market and fight the competition most of the time firm likes to retain data and other information linked to analysis as proprietary. As a result, I had a challenge finding material, especially on strategic analysis, to complete my investigation on the EXIM bank.

## **3.2 Methodology**

Information was gathered from the following two sources:

1. Primary Sources

2. Secondary Sources

Primary Sources:

- Through speaking with Bank customers.
- A direct discussion with the employee.
- A meeting with the bank's senior executive.
- Firsthand knowledge acquired via observation of various bank tasks.
- Personal banking investigations.

Secondary Sources:

- Annual report of EXIM Bank Ltd.
- The PROSPECTUS from the EXIM Bank.

- Newspaper Publication
- Check out the banking website for information.

### **3.3 Findings**

#### **General Banking**

The general banking division is the center of all banking operations. This is a branch's busiest and most crucial department since it handles all the initial activities such as

General banking is also referred to as "retail banking" because banks are only permitted to provide services every day. General banking includes the following divisions of EXIM Bank LTD's Sonaimuri Branch:

1. Management of deposits
2. Cash Section
3. Clearing
4. Remittance Section
5. Opening accounts
6. Handling security instruments
7. Customer service
8. Locker facilities and other bank services.

My internship program has taught me a lot of things. The following is a succinct summary of the project's conclusions about EXIM Bank's general banking:

- Islamic shariah-based banking is the primary area of concentration for EXIM Bank Bangladesh Ltd. Profit sharing is their primary credo.
- EXIM Bank offers a variety of credit programs, including corporate and retail loans. The loan size is smaller for retail loans. However, in the case of a retail loan, the loan amount is negotiated with the client.
- In comparison to other banks, they offer a variety of enticing promotions to their customers and withhold 10% of their profits as tax from their savings.
- The bank is able to meet its short-term obligations because its current ratio is rising year over year.
- Since it is able to meet the clients' financial needs, its cash ratio is also rising.
- The net profit margin, ROA, ROE, and opening profit margin are all satisfactory.
- As EXIM Bank's P/E ratio declines, investors will pay more for each unit of net income.
- They offer top-notch financial services for both import and export trade.
- EXIM Bank does not prioritize advertising. To increase or maintain its market share in the very competitive banking industry, a bank must improve its advertising strategy.
- EXIM Bank's solid and dependable clientele is its main competitive advantage. This bank's slogan is KYC.
- Due to their superior service, the majority of clients pick this bank service.

- The majority of clients are pleased with the branch location. Customers are more likely to open accounts with a bank if the location is close to their place of business or residence and they need safety.
- Service fee is quite low compared to other banks.
- The bank promptly supplies the required information.
- The customers are happy with how the issue was resolved. The bank takes great effort to address the issues of its clients.
- The employees' conduct is satisfactory. Customers are happy because the majority of employees behave well.
- The majority of consumers are happy with their delivery experience.
- The inside design of the bank is lovely.
- The dress code for employees is formal.
- EXIM Bank values its well-known clients.
- It has a strong commitment to its customers.
- The bank's branch environment is welcoming.
- From time to time, employees require additional training. The bank promptly offers training. But it needs to be raised.
- The number of ATM booths is unsatisfactory to the customers.
- EXIM Bank offers prompt services.

- The bank's staff members are incredibly cordial and helpful.

## **3.4 Customer Retention:**

### **3.4.1 Survey's objective**

The purpose of this survey is to determine the satisfaction level of the customers of EXIM Bank Ltd. It is crucial for a bank to understand whether or not its customers are happy with its service. I'm hoping that this questionnaire would reveal how pleased or dissatisfied their consumers are with their goods and services.

### **3.4.2 Methodology**

The survey's methodology is based on resultant data. To do this, I speak with actual EXIM Bank Ltd. customers in-person and collect information through this survey. This is resultant data because it provides information about the end user and it also provide information about customer service in an aggregate and anonymized manner, including statistical and performance information about the operation of services.

### **3.4.3 Target audience**

My survey used people as its sampling components. The trial period ran from June 2022 to August 2022. The study is carried out in the Sonaimuri Branch.

### **3.4.4 Sampling Method**

There are typically two different types of sampling techniques. These sampling techniques are probability and non-probability. I employed a non-probability sampling method.

### 3.4.5 Sample Size

At the Sonaimuri Branch, the survey is being performed. Customers range in age from 20 to over 60. The sampling size was 50

### 3.4.6 Questionary

That questionnaire was developed by me, with the help of my supervisor. I developed this questionnaire based on the question that was asked in their earlier survey.

In light of the survey, I gather data using a structured questionnaire with a Likert scale of 1 to 5 (strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5), in order to analyze EXIM Bank Ltd.'s customer satisfaction.?

### 3.4.7 Customer Satisfaction Level

-	Number of Responses					Total Response
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. EXIM Bank gladly welcomes its customers.	0	8 (16%)	12 (24%)	20 (40%)	10 (20%)	50
2. Customers receive thorough explanations of their questions from Bank workers.	0	10 (20%)	5 (10%)	27 (54%)	8 (16%)	50
3. Employees are educated about EXIM Bank's goods and services.	0	6 (12%)	3 (6%)	28 (56%)	13 (26%)	50
4. EXIM Bank workers are aware of your individual requirements.	0	15 (30%)	8 (16%)	22(44%)	5 (10%)	50
5. The personnel speak in a straightforward and understandable manner.	0	16 (33%)	5 (10%)	18 (36%)	11 (22%)	50
6. Employees are capable to resolving consumer issues.	0	20 (40%)	5 (10%)	19 (38%)	6 (12%)	50
7. When dealing with consumer inquiries, personnel demonstrate professionalism.	0	10 (20%)	6 (12%)	24 (48%)	10 (20%)	50

8. EXIM Bank personnel provide helpful counsel to customers.	0	15 (30%)	3 (6%)	27 (54%)	5 (10%)	50
9. At all levels, EXIM Bank ensures integrity and transparency.	0	20 (40%)	1 (2%)	22 (44%)	7 (14%)	50
EXIM Bank employs an efficient management information system.	0	15 (30%)	5 (10%)	20 (40%)	10 (20%)	50
11. EXIM Bank provides its clients with ATM Booth services.	0	30 (60%)	3 (6%)	15 (30%)	2 (4%)	50
12. In comparison to other banks, the service costs charged by EXIM Bank are fair.	0	11 (24%)	5 (12%)	25 (54%)	9 (20%)	50
13. With its rate of return, EXIM Bank puts its customers at peace.	0	18 (36%)	1 (2%)	19 (38%)	12 (24%)	50
14. Your transaction is accelerated by EXIM Bank.	0	16 (32%)	4 (8%)	26 (52%)	4 (8%)	50
15. Acceptable local and international remittance services are provided by EXIM Bank.	0	18 (36%)	9 (18%)	20 (40%)	3 (6%)	50
The banking, debit card, and credit card services for SMEs are well-liked by customers.	0	16 (30%)	3 (6%)	25 (48%)	6 (10%)	50
17. With EXIM Bank, documentation takes less time.	0	18 (36%)	2 (4%)	25 (50%)	5 (10%)	50
18. EXIM Bank provides dependable investment services to its consumers.	0	10 (20%)	1 (2%)	30 (60%)	9 (18%)	50
19. The EXIM Bank has no trouble approving loans.	0	12 (24%)	0 (0%)	28 (56%)	10 (20%)	50
20. EXIM Bank prioritizes profit maximization.	0	11 (22%)	0 (0%)	24 (48%)	15 (30%)	50
Average value in number	0	14.75	4.05	23.2	8	50
Average value in percentage	0%	29.5%	8.1%	46.04%	16%	

Table 2 Questionary



### 3.4.8 Customer Responses Analysis

From the above survey, we can observe that the average number of agree is higher than they disagree. That proves that EXIM bank provides satisfactory service to the customers. Apart from the percentage, there are other responses that I receive from the customers which are mentioned bellow

- When I questioned several EXIM Bank customers about why they chose this bank, they said that the first thing that sprang to mind was that it was a sharia-based bank.
- I received almost equal replies to the second question. Many customers came to create new accounts, while others came to terminate their existing accounts and then renew them once more.
- In response to my third query, I learned that some customers want to create a Mudaraba savings deposit, while other older customer desire to start Mudaraba Senior Monthly Savings Schemes, whereas females want to start Mudaraba Su-Grehini Monthly Savings Schemes.
- In response to my fourth question, the majority of customers said they were really happy with EXIM Bank's service because they thought it was more dependable than other banks.
- A few of the clients I spoke with said that they first ran into some issues with bank laws and regulations. But after a time, after they were a regular client, they had no more problems. and several customers claimed to have had no problems.
- I received a range of answers to the sixth question. Only a small percentage of my clients said they were creating their first account with EXIM Bank. The majority of frequent clients visit this location to either renew existing accounts or open new ones.

- The majority of customers said that they felt comfortable depositing or saving money. With EXIM Bank's investment plans, they even felt safe.

- I would say that every staff in the Sonaimuri branch, or any other branch, is quite dependable. Clients concurred with me in this regard as well. They said that the employees' conduct was excellent.

### **3.5 Deposits**

The definition of an Islamic bank is "a financial organization whose status, regulations, and procedures openly indicate its devotion to the concept of Islamic shariah and to the prohibition of the receipt and payment of interest in any of its operations." The following regulations apply since it follows the Islamic banking system:

A. The current deposit will be accepted in accordance with the Al-Wadia principle and will not generate any profit.

b. Savings deposits will be accepted under the Mudaraba principle and will earn 0.62 percent interest.

**Deposit Rate:**

<i>Al-Wadia Current Deposit</i>	0%	
<i>Mudaraba Savings Deposit (MSD)</i>	2.50% *	
<i>Mudaraba Special Notice Deposit (MSND)</i>	2.00% (Below BDT 1 Crore)	
	3.00% (BDT 1 Crore and above but below BDT 25 Crore) *	
	3.00% (BDT 25 Crore and above but below BDT 50 Crore) *	
	3.00% (BDT 50 Crore and above but below BDT 100 Crore) *	
	3.00% (BDT 100 Crore and above) *	
<i>Mudaraba Monthly Benefit Scheme</i>		One can deposit Tk. 25,000.00 or its multiple amount
<i>EXIM Senior (01) One Year</i>	6.50%	
<i>EXIM Femina (01) One Year</i>	6.50%	
<i>EXIM Su- Grihini (01) One Year</i>	6.50%	
<i>EXIM Probashi (01) One Year</i>	6.50%	
<i>Mudaraba Monthly Income Scheme</i>		One can deposit Tk. 25,000.00 or its multiple amount
<i>01 (One) Year</i>	6.00%	
<i>03 (Three) Year</i>	6.25%	
<i>05 (Five) Year</i>	6.50%	

**Financial Highlights of the Deposit (amount in crore)**

2016	2017	2018	2019	2020	2021
24854.04	28402.61	30078.66	35581.65	39530.83	42170.60

### 3.6 Challenges

I have had both excellent and poor experiences with EXIM Bank Limited, Sonaimuri Branch. For the management and the authorities to pay closer attention to these areas, I have included the unfavorable or subpar operations of this branch here.

- 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 automated.
- Most clients are unable to comprehend Islamic law, such as the Mudaraba, Musharaka, Murabaha, 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 more complete banking software because it is not user-friendly. The process of creating an account is difficult for those without formal education.
- The advertising and promotion departments of EXIM Bank Limited are its weak spots. They lack efficient marketing tactics and initiatives.
- This bank requires an introducer for new account openings. However, a significant issue arises when a consumer neglects to maintain references for obtaining an account.
- They concentrate more mainly on the large fixed deposit amounts.

- Since of their ATM Card facility's low performance when compared to other banks' ATM Card facilities, and because their internet banking service is not quick and reliable, their cash payment procedure is conventional, such as withdrawing money using a check.
- They lack competent personnel to run the bank's many departments.
- There are not enough or very few staff and departmental meetings held at the branch level, which might lead to issues in the future.
- This 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 central office.
- 

### **3.7 Analysis**

I have learned the following information from the client interviews I have performed and the briefing I have received from bank staff:

#### **Employee's Summary**

- I received an overview of EXIM Bank's general banking procedure.
- The forms, their importance, and which form is utilized for which purpose were all taught to me.
- Instructions on how to complete customer information forms were sent to me.
- I learned about the inward-outward check, the coding scheme they employ to distinguish account information.

I was given training at every working point, as well as a briefing on how to deal with consumers and how they manage every operation.

### **3.8 Conclusion**

Since 1999, EXIM Bank Limited has been effectively 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 business practices and strategy. Some banks want to expand and develop 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 if the bank's financial study of its performance in the Bangladeshi banking sector is excellent, it is anticipated that it will have a bright future, also operating effectively is the Sonaimuri Branch of EXIM Bank. However, there are certain flaws in their banking system that may 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 of its cutting-edge goods and services. The advancement of technology has created a new area for progress in terms of innovative goods, effective services, and enough consumer happiness. To improve in the future, every bank needs to adapt to this technological innovation.

The goal of the internship program is to learn from real-world experience and contrast that information with academic 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 roadmap for EXIM Bank Limited's future planning and successful execution of its mission in the highly competitive business climate.

### **3.9 Recommendation**

EXIM Bank Limited has several issues with general banking operations. In order to help EXIM Bank Limited to 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 only suggestions for enhancing performance in order to satisfy consumers and increase their loyalty to EXIM Bank Limited.

The following suggestions are provided:

- EXIM Bank could develop contemporary banking methods and technology to offer its clients high-quality services.
- They ought to have more departmental and employee meetings at the branch level to boost the bank's customer service standards.
- To establish a solid brand and reputation in the cutthroat industry, EXIM Bank could prioritize its advertising and promotional efforts.

- They ought to incorporate a totally computerized general banking system to satisfy clients with quicker and superior service.
- Set up a networking infrastructure inside each branch to quickly transport data and essential information.
- Exim Bank could eliminate the introducer system to make account opening easier.
- Exim Bank could boost staffing in response to client demand. Exim Bank could set up seminars, meetings, and training programs for its interns to assist them learn about the workplace and gain expertise.
- To draw in additional clients, their online banking system has to be improved.
- To reach more customers, EXIM Bank might open new branches.
- The bank could hire fresh personnel to assist its clients and utilize appropriate banking software to deliver quick services.
- In order for the authority's staff to successfully carry out their tasks and obligations, significant training and development programs should be made available to them.



## **Appendix**

### **Proposal Letter**

#### **Research Proposal**



**Topic: " Performance Analysis of General Banking Activates: A Study on EXIM Bank Limited"**

#### **Submitted By**

Student Name: Asraful Islam  
Student ID: 18304056  
Semester: Summer 2022

#### **Submitted To**

##### **Supervisor**

Dr. Faruk Bhuiyan  
Assistant Professor

##### **Co-Supervisor**

Dr. Md. Kausar Alam  
Assistant Professor

**BRAC Business School  
BRAC University, Bangladesh  
Date: 31, August 2022**

**Internship Organizational Supervisor:**

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**Topic: " Performance Analysis of General Banking Activates: A Study on EXIM Bank Limited"**

**Background Information**

An internship report is a crucial component of the BBA curriculum. Reports from internships broaden a student's knowledge of and exposure to real-world situations. I have started my internship at EXIM bank because, from the very beginning of its journey, Exim Bank established a benchmark for customer service which made the bank outstanding. Its dedication to quality management, good governance, ongoing efforts to advance all sectors, and excellence in services have always been praised both domestically and internationally. Hence, Exim Bank won numerous national and international awards.

I was instructed by my respective supervisor to become familiar with the fundamentals of the general banking system. The beginning of the banking operation is general banking. The division is in charge of offering regular services to the clients. It is crucial to be familiar with the fundamentals of general banking to achieve a higher position in a bank.

EXIM bank limited Considers these components as their General Banking activities:

1. Management of deposits

2. Cash Section
3. Clearing
4. Remittance Section
5. Opening accounts
6. Handling security instruments
7. Customer service
8. Locker facilities and other bank services.

### **Objectives**

The Broad Objective of the study is to examine the performance of general banking activities of EXIM bank limited. The specific objectives of the study are to:

- Identify the general banking activities of the bank.
- Determine some of EXIM Bank Limited's general banking difficulties.
- Evaluate the levels of customer satisfaction.
- Evaluate the performance of their deposit products.

### **Significance of the Study**

The primary objective of the research is to determine how general banking affects customer retention in the context of EXIM Bank Limited. In the general banking system, there are a few critical elements that have a significant impact on customer retention. The banking industry is competitive. Moreover, customers are more aware of their alternatives. Once customers choose

a bank, they expect quality service. This makes customer retention more vital for banks, as obtaining new customers is tough. Therefore, I have made every attempt to accurately portray my internship experience and understanding of the general banking industry's performance including customer retention and deposit performance, challenges, opportunities, and prospects.

### **Methodology**

This report will be based on my internship experience. This is going to be a thorough study with important qualitative and quantitative data about that Bank. With the use of the Bank's provided secondary data and observation of their routine actions, general banking analysis has been carried out. Information from the internet, websites and yearly reports along with primary sources like casual conversations with other offices and observations will be used in the study.

### **Sources of Data**

As mentioned earlier, the necessary data and information will be gathered from the following two sources:

1. Primary sources
2. Secondary Sources

#### **Primary Sources:**

- o Interviewing Bank customers.
- o Direct communication with the employee.
- o An appointment with the bank's top officer.
- o Firsthand knowledge is acquired by studying the many tasks performed by banks.

- o An in-depth interview with bankers.

Secondary Sources:

- o EXIM Bank Ltd.'s annual report.
- o The EXIM Bank's PROSPECTUS.
- o Newspaper publication
- o EXIM Bank's website.

**Timeline**

<b>Steps</b>	<b>Actions</b>	<b>Timeline Submission Deadlines</b>
1	Submit initial proposal on project part to supervisor	25/08/22
2	Receive feedback and finalize project proposal	02/09/22
3	Submit 1 <sup>st</sup> draft of report (all 3 chapters) to supervisor and receive feedback	18/09/22
4	Submit 2 <sup>nd</sup> draft of report (all 3 chapters) to supervisor and receive feedback	20/09/22
5	Submit Final Report (all 3 chapters) to supervisor and to library and receive Similarity Index Report from library	26/09/22

6	Defend/Present report	27/09/22
7	<i>(If revisions are suggested)</i> Submit Revised Final Report to Supervisor and library within 72 hours after the defense	28/09/22
8	Receive your grade <i>(if no revision – within 72 hours after the defense)</i>  Receive your grade <i>(if revisions – within 72 hours after the defense)</i>	29/09/22

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