

# **Internship Report**

**On**

**Prime Bank Limited**

**(Facility Management Division)**



**Prime Bank Limited**  
*a bank with a difference*



**Internship Report On**  
**“Annual Budget Plan for Facility Management**  
**Division”**

**Submitted To:**

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## **Letter of Transmittal**

12<sup>th</sup> September, 2014

Sayla Sowat Siddiqui

Lecturer

BRAC Business School

BRAC University

Subject: Submission of internship report on “Prime Bank Limited (Facility Management Division)”

Dear Madam,

Here is my internship report on “Facility Management Division of Prime Bank Limited”, which you have assigned me to do as a part of my BBA program requirement. I have tried my best to gather all kinds of relevant information, which could give an overall idea on this topic. I have worked 3 months with Prime Bank Limited and have observed their work. I have tried to gather information regarding report as much as possible. I hope that, this report will meet the expected standard.

I have enjoyed preparing the report very much. Specially, the knowledge obtained from my BBA program and some Prime Bank employees helped with the information which made my work a bit easier. I am submitting this internship report for your kind consideration and thanking you for your constant assistance and guidance.

Sincerely yours,

---

Ahmad Asif Arifeen

ID: 10104073

## **Acknowledgement**

First of all, I would like to thank to Almighty Allah for letting me finish my internship report timely.

I would like to express my gratitude to my academic supervisor Miss Sayla Sowat Siddiqui, from the core of my heart for her kind support, guidance, constructive supervision, instructions, and advice for motivating me to complete this report.

I am also thankful to Head of HR Division of Prime Bank Limited for giving me the opportunity to do the internship in Prime Bank Limited. I am also grateful to the employees of Facility Management Division especially for their cordial acceptance. They have been very helpful in showing me the work process and provided relevant information for my report whenever I approached. They never hesitated or did not feel disturbed when I asked questions. It was a great opportunity to do internship in such an organization. The experiences I have gathered will be very beneficial for building my career.

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**CHAPTER 01**  
**INTRODUCTION**

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## **BACKGROUND OF THE STUDY**

Any academic course of study delivers a great value when it practically applied in real life. Only a lot of theoretical knowledge will generate little importance unless it is applicable in practical life. Therefore proper application of knowledge is necessary to get some benefit from the theoretical knowledge to make it more fruitful. Such an application is made possible through internship. Internship program is a pre-requisite for acquiring BBA degree. Before completion of the degree, a student must, undergo the Internship program. As the classroom discussion is not enough for a student to handle the real business situation, therefore, it is an opportunity for the students to know about the real life situation through this program. This report was prepared on the topic named “Annual Budget Plan for Facility Management Division” of prime Bank in Bangladesh. Prime Bank was established on 17<sup>th</sup> April in 1995 by a group of successful entrepreneurs. Started With a slogan “**Prime Bank Limited – a bank with a difference**”. Prime Bank has been registered under the companies Act 1993 as a Public Limited Company on February 12, 1995 with its registered office at 5, Rajuk Avenue, Motijheel Commercial Area, Dhaka-1000, Bangladesh. Later on, the office had been shifted to Adamjee Court (annex building), Motijheel Commercial Area. I would like to thank all the officials of Logistics & Support Services Division, Prime Bank Ltd.

### **Statement of the problems**

The report has been titled as “**Annual Budget Plan for Facility Management Division**”. The report mainly done based on the Budget of a particular Division so the field of report is not big enough. Again,

- This is my first on job experience, so for my lack of experience, faults might arise in the report thought I made maximum effort to avoid all of these.
- Users are not willing to provide the correct data always, as due to circumstance .As the report is based on survey so it can be biased.

## Objectives of the study:

### The primary objective:

To gather personal experience regarding organization's logistic support and their procedure and procurement. On the contrary; it is an attempt to apply the theoretical knowledge gained from the course work of the BBA program in a specific field.

### The secondary objectives are:

1. To understand and analyze the banking operation of FMD of Prime Bank Ltd

2. To find out the pitfalls or problems associated with FMD

3. To suggest the ways and means for improvement in policy and techniques

4. To be acquainted with day to day functioning of service oriented Banking business

5. To observe and analyze the performance of the specific division and the Bank as a whole.



## **Scope of the study:**

This report consists of the observation and on the job experience during the internship Period and service life in FMD of the PBL. The report focuses upon the overall Function and the annual budget plan for FMD.

### **This internship report covers Function & Annual Budget Plan for FMD**

This Division was formerly known as Logistite Support and Services Division (FMD), and then it was named FMD. Their main function relates to procurements and supply of all tangible goods and services to the Branches as well as Head office of Prime Bank Limited.

It has been prepared through extensive discussion with divisional employees and with the clients. While preparing this report, I had a great opportunity to have an in depth knowledge of all the divisional activities practiced by the Prime Bank limited. It also helped me to acquire a fast hand perspective of a leading private bank in Bangladesh.

## **Limitation of the study**

- Limitations are the drawbacks of any work. There is hardly any activity which has no limitation. This study also has some limitations.
- As the internship is for 3 months, it is really a short time to analysis a huge organization like PBL.
- The data and information related with the topic was not easily available
- The officials of PBL have a busy working schedule. So, data collection process was not smooth.
- Organization secrecy policies are also a limitation of this report. Confidential data of PBL which would be helpful for this report cannot be accessed.
- Major part of the report is based on the face-to-face interviews, which consists of view and opinions of the employee. In some cases some of them were not able to provide concrete facts or figures.

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CHAPTER 2

METHODOLOGY OF THE  
STUDY

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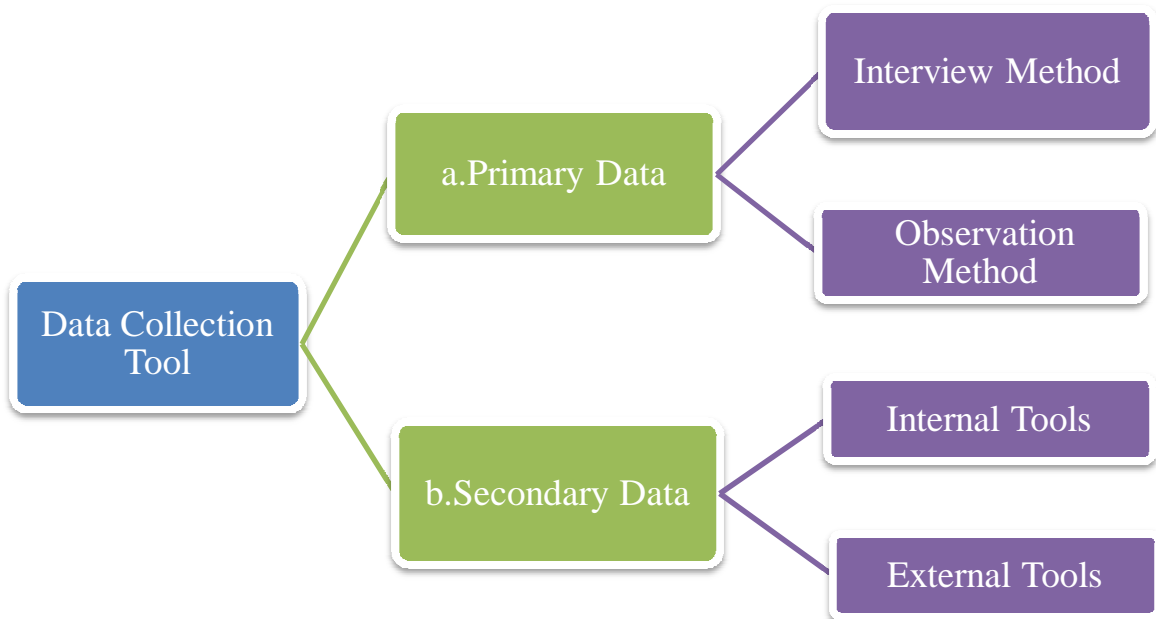
## Methodology of the study

Information obtained during internship at PBL has been used in this study. Samples were collected from the Branches of PBL. For the organization, part of information has collected through different published articles, journals, brochures and yearly annual reports of the organization.

In order to make the report more meaningful and presentable, two sources of data and information have been used widely and the sources are:

- The primary data discussion with concerned personnel engaged in different post of Prime Bank through set of questionnaire.
- The secondary data are those, which have already collected by someone else and wish to pass through the statistical process.

The data collection sources are given below:



**Figure: Data collection Tool**

## **Data Collection Tools**

### **a) Primary sources**

When data are collected from field that were called primary sources of data. I collected data from primary sources using the following methods:

#### **i) Interview method**

The interview were face to face interpersonal situation in which one person, the interviewed, asks a person being interviewed, the respondent, question designed to obtained answer relevant to research .

- Face to face conversation with the respective officers and stuffs of the Bank.
- Practical work exposures, data are collected from the different Branches of the PBL.
- Internal data of the organization.
- Direct conversation with the clients etc.

#### **ii) Observation Method**

Observation method means systematic viewing. We can define it is -'Accurate watching, nothing of phenomena as they occur in nature with regard to cause and effect and mutual relationship'. I had observed all the function of FMD including its six departments.

### **b) Secondary sources**

- Annual report (2013) Prime Bank Ltd.
- Audited Financial Statements
- Periodicals Published by Bangladesh Bank.
- Different publications regarding Banking functions, & different Policies of Divisions
- Internet was also used as a theoretical source of information.
- Websites and Newsletters are also was major sources.

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CHAPTER 3  
PROFILE OF PRIME  
BANK LTD

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## **Background**

In the backdrop of economic liberalization and financial sector reforms, a group of highly successful local entrepreneurs conceived an idea of floating a commercial bank with different outlook. For them, it was competence, excellence and consistent delivery of reliable service with superior value products. Accordingly, Prime Bank was created and commencement of business started on 17th April 1995. The sponsors are reputed personalities in the field of trade and commerce and their stake ranges from shipping to textile and finance to energy etc. As a fully licensed commercial bank, Prime Bank is being managed by a highly professional and dedicated team with long experience in banking. They constantly focus on understanding and anticipating customer needs. As the banking scenario undergoes changes so is the bank and it repositions itself in the changed market condition. Prime Bank has already made significant progress within a very short period of its existence. The bank has been graded as a top class bank in the country through internationally accepted CAMELS rating. The bank has already occupied an enviable position among its competitors after achieving success in all areas of business operation.

Prime Bank offers all kinds of Commercial Corporate and Personal Banking services covering all segments of society within the framework of Banking Company Act and rules and regulations laid down by our central bank. Diversification of products and services include Corporate Banking, Retail Banking and Consumer Banking right from industry to agriculture, and real state to software.

Prime Bank, since its beginning has attached more importance in technology integration. In order to retain competitive edge, investment in technology is always a top agenda and under constant focus. Keeping the network within a reasonable limit, our strategy is to serve the customers through capacity building across multi-delivery channels. Our past performance gives an indication of our strength. We are better placed and poised to take our customers through fast changing times and enable them compete more effectively in the market they operate.

### **Vision**

To be the best Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity.

### **Mission**

To build Prime Bank Limited into an efficient, market-driven, customer focused institution with good corporate governance structure. Continuous improvement of our business policies, procedure and efficiency through integration of technology at all levels.

### **Objectives of the Bank:**

The objectives of the Prime Bank Limited are specific and targeted to its vision and to position itself in the mindset of the people as a bank with a difference. The objectives of the Prime Bank Limited are as follows:

1. To mobilize the savings and channeling it out as loan or advance as the company approve.
2. To establish, maintain, carry on, transact and undertake all kinds of investment and financial Business including underwriting, managing and distributing the issue of stocks, debentures, And other securities
3. To finance the international trade both in Import and Export
4. To carry on the Foreign Exchange Business, including buying and selling of foreign Currency, traveler's cheque issuing, international credit card issuance etc.
5. To develop the standard of living of the limited income group by providing Consumer Credit.
6. To finance the industry, trade and commerce in both the conventional way and by offering Customer friendly credit service.

7. To encourage the new entrepreneurs for investment and thus to develop the country's Industry sector and contribute to the economic development.

## **Corporate Philosophy**

### **For Customers**

- To provide the most courteous and efficient service in every aspect of its business.
- To be innovative in the development of new banking products and services.

### **For Employees**

- By promoting their well-being through attractive remuneration and fringe benefits.
- By promoting good staff morale through proper staff training and development, and provision of opportunities for career development.

### **For Shareholders**

- By forging ahead and consolidating its position as a stable and progressive financial institution.
- By generating profits and fair return on their investment.

### **For Community**

- By assuming our role as a socially responsible corporate citizen in a tangible manner
- By adhering closely to national policies and objectives thereby contributing towards the progress of the nation.
- By upholding ethical values and best practices.
- Constantly seeking to improve performance by aligning our goals with stakeholder's expectations because we value them.



**Corporate Milestones:**

Year	Date	Milestones
1995	05.02.1995	Memorandum and Articles of Association signed by the sponsors.
	12.02.1995	Incorporation of the company.
	12.02.1995	Certificate of commencement of Business.
	20.02.1995	License issued by Bangladesh Bank.
	08.04.1995	License issued for opening the first branch, Motijheel.
	17.04.1995	Formal launching of the Bank.
	17.04.1995	Commencement of Business from Motijheel Branch.
	18.12.1995	Commencement of Islamic Banking Business from IBB, Dilkusha.

Year	Date	Milestones
1999	29.08.1999	Initial Public offering - Publication of Prospectus.
	09.09.1999	Initial Public offering - Subscription Opened.
	22.09.1999	Initial Public offering - Subscription closed.
	15.11.1999	Listed with Chittagong Stock Exchange Limited.

Year	Date	Milestones
2000	27.03.2000	Listed with Dhaka Stock Exchange Limited.
	29.03.2000	Trading of Shares in Dhaka Stock Exchange Limited.

	29.03.2000	Trading of Shares in Chittagong Stock Exchange Limited.
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Year	Date	Milestones
2001	29.03.2001	Registered Merchant Banker with SEC.

Year	Date	Milestones
2005	17.04.2005	Completion of 10 years of service.

Year	Date	Milestones
2006	08.07.2006	Introduction of Prime Exchange Co. Pte. Ltd. (Subsidiary of Prime Bank Limited)

Year	Date	Milestones
2007	15.03.2007	Opening of First Off-shore Banking Unit at DEPZ, Savar, Dhaka.
	01.04.2007	Introducing of Temonus as Core Banking Software T24.

Year	Date	Milestones
2008	11.03.2008	Launching of ATM.

Year	Date	Milestones
2009	01.08.2009	Launching of Internet Banking.

Year	Date	Milestones
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2010	02.08.2010	Introducing of PBL Exchange UK Limited - London Branch.
	03.08.2010	Introducing of PBL Exchange UK Limited -Birmingham Branch.
	04.08.2010	Introducing of PBL Exchange UK Limited Oldham Branch.

Year	Date	Milestones
2011	22.02.2011	Introduction of Prime Exchange Co. Pte. Ltd. (Jurong East Branch)
	23.05.2011	Introducing Prime Securities Limited.

Table: Milestones of PBL

### **Corporate Social Responsibilities (CSR) at a glance**

The biggest CSR of Prime Bank is to establish Prime Bank Foundation to execute its corporate social responsibilities activities in a greater scale. Prime Bank Limited and Prime Bank Foundation are proud to continue CSR activities for the greater interest of country's socio economic development:

#### **Investment in Education**

**Education Support Program:** Believing education as a tool for social change, Prime Bank Foundation is proud to have another year of success of its Education Support Program launched in 2007. It is a long term, renewable scholarship program for underprivileged but meritorious students from across the country. In 2009 reporting year, 198 underprivileged but meritorious students, the highest in one year since its inception, have been included to provide with financial support in the form of monthly stipends for the persuasion of their graduation/post-graduation level studies in the country's public sector universities and colleges. With the inclusion of these students, the total number of poor but meritorious students who are the recipients of Prime Bank Foundation stipends stood at 490.

**Prime Campus:** Prime Campus, an English medium school in Uttara, Dhaka, was created by Prime Bank Foundation in 2008 as an alternative to the expensive English primary schools at an affordable charge schedule.

Commitment to corporate social responsibility ensures we remain true to our heritage of integrity; maintain a long term point of view to make economically sound, environmentally responsible and socially supportive decisions. More specifically, we maintain an unwavering commitment to honesty, integrity and fairness in all our CSR practices; show compassion by becoming involved with and supporting local and national communities; and consistently act in a manner that fosters our stewardship and sustainability.

### **Work with Handicap Population**

Investment in eradicating and preventing different disabilities such as drug addicts, blindness etc; setting up vocational training centers; undertake mass awareness raising campaigns etc.

### **Dristy Daan Project**

Setting a target of sight restoration of 1200 poor/ultra poor citizens of the country, the Prime Bank Foundation started off the Dristy Daan project in 2007. A total of 1357 poor/ultra poor cataract patients were operated till date.

### **Health Care**

Support setting up state-of-the-art hospital like Vellore CMC Health Care, Universal Health Care Centers; Eye Hospitals; Health Support to garment workers; more preventive activities; infant, child feeding and breastfeeding; support to facilities providing treatment and care of non-communicable diseases such as heart, and diabetes; activities related to prevention of maternal mortality and morbidities; setting up trauma centers etc.

### **Health Management**

Developing supervision; leadership training; nursing training; setting up accrediting body in the private sector; provide equipment to existing voluntary health facilities etc. Develop a CSR strategy of PBF, partnership support has been offered by one organization.

The bank has extended finance for establishing countrywide health centers and a teachers' training college under the supervision and implementation of Diabetes Association of Bangladesh.

The bank has also provided financial support to an innovative, non-conventional yet a useful and much needed socio-medical project, popularly known as, "health line" (accessible by dialing "789" from any mobile phone under Grameen Phone network) by Telemedicine Reference Center Limited (TRCL), the only registered telehealth and electronic health service provider in Bangladesh. The bank's finance was made available for upgrading of existing project as well as set up offshore health line call centers for Bangladeshi workers based in Kingdom of Saudi Arabia and the United Arab Emirates. The bank also financed TRCL to launch an Intensive Diabetes Management (IDM) services program in Bangladesh under its brand name "amcare".

### **Environment**

Activities related to the prevention of environment degradation and promotion of environment; support people living in the coastal and 'char' areas; carbon trading etc. Another important undertaking by the bank also merits mentioning, which involves financing of a geo-textiles manufacturing project. Geo-textiles products are being used in ample quantity in construction of bridge and approach road, and building protection for riverbank, coastal, and embankment. Bangladesh being a riverside country is always in need of geo-textiles products, and implementation of such an import-substitute product manufacturing facility would definitely help the country to save drainage of foreign exchanges.

### **Support to Martyr Family**

The loss of lives in the BDR carnage shocked the entire nation. Prime Bank came forward to support the Martyr families and donated Tk. 2.5 million to Prime Minister's Relief Fund. PBL also took responsibility to support two such families @ Tk. 0.48 million per year for ten years starting from 2009.

## **Games & Sports**

The Bank participated in major sponsorship programs in the area of sports viz. Golf, Tennis to popularize the same among the public. Financial assistance was provided to Bangladesh Cricket Board for development of the game.

## **Other CSR activities of the Bank**

- Donations of Passenger cum bed lift to Sylhet Diabetic Association Hospital.
- Sponsoring 20 KVA Diesel Generator for Division of Development Studies, Dhaka University.
- Construction of Shahbag Foot Over Bridge.
- Awareness Campaign at the three international airports of the country against swine flu.
- Improvement of Porter and Luggage Handling Services at the Kamalapur Railway Station, Dhaka.
- Blankets and winter-clothes distribution among the winter distressed people of the society.
- CSR Contribution in 2010 (other than Prime Bank Foundation)

## **Education**

- Children's Art Competition and Exhibition was arranged by Zoinul Abedin Art School with the sponsorship of Tk. 25,000/- Prime Bank Limited.
- Donation of Tk. 4,16,500/- for 10 pcs. Computers for the students of Chittagong University.
- Financial Assistance of Tk. 7,00,000/- to Tania Zarifa Mazid, valedictorian of North South University and graduate student at Columbia University, New York, USA.
- Sponsorship of Tk. 4, 00,000/- million to Marine Academy Bangladesh for purchasing speed boat for the academy and for Gold Medals and crest for outstanding cadets passing out.
- Sponsorship of Tk. 4,98,000/- to Notre Dame College for 22nd National Debate Competition 2010 hold on 24 July, 2010.

- Sponsorship of Tk. 3,50,000/- for English Festival in Dhaka organized by Notre Dame College.

### **Health**

- Donation of Tk. 50,00,000/- as financial assistance to purchase equipment for National Heart Foundation Sylhet.
- Donation of Tk. 3,00,000/- million to Bipul Bhattacharya for his treatment.
- Donation of Tk. 25,000/- to Journalist Mustafiz for his treatment.
- Donation of Tk. 1, 00,000/- to the Dr. Lenin Azad to help a Kidney disease patient.

### **Sports**

- Sponsorship of Tk. 50,00,000/- for "Sa Games 2010" hold from 29 January-9 February, 2010.
- Sponsorship of Tk. 10,00,000/- for "Asian Games Qualifying Round Hockey Tournament-2010" hold from 07-16 May, 2010 at Dhaka.
- Donation of Tk. 1,00,000/- to organize football tournament in Moulvibazar District Sports Association.

### **Arts & Culture**

- Sponsorship of 3, 00,000/- to Ustad Capt. Azizul Islam to arranging a flute program in Dhaka.
- Sponsorship of Tk. 15, 00,000/- for arranging "1st FM Radio Award Night 2010".
- Financial contribution of Tk. 1,00,00,000/- for construction of permanent Liberation War Museum.
- Sponsorship of Tk. 3,00,000/- to Ex-Collegiates Re-Union 2010 of Chittagong Collegiate School., Chittagong.

### **Others (for benefits of mass people)**

- Finance of Tk. 2,00,00,000/- for construction of Shahbag Foot-Over Bridge in Dhaka.
- Donation of Tk. 8,00,000/- for setting up 2 (two) passenger sheds in Savar Cantonment, Savar.
- Like other years PBL donated 5, 00,000/- for the "Walk the Event 2010" organized by World Food Program.
- Sponsorship of Tk. 20,00,000/- to Bangladesh Scouts for Bangladesh Scouts Lottery-2010.

### **Community Investment**

- Sponsorship of Tk. 24,000/- for National Vitamin A plus Campaign.
- Donation Tk. 2,60,000/- million to National Anti-Tuberculosis Association of Bangladesh (NATAB), Chittagong Branch for purchasing a Semi Automated Chemical Chemistry Analyzer.
- Prime Bank manages its activities in the community and creates a positive impact both for the community and the business.
- Sponsorship of Tk. 50,000/- on the occasion of "Buddha Purnima".

### **Products & Services of Prime Bank Ltd**

<b>▪ Retail Banking</b>	<b>▪ Corporate Banking</b>
- Deposits	- General Credit Unit
- Loans	- Export Finance Unit
- Cards	- Structured Finance Unit
-SMS Banking	- Products and Services
-Locker Services	- Lease Finance Unit
<b>▪ Islami Banking</b>	<b>▪ SME Banking</b>
- Deposits	- Sahaj Rin (Easy Loan)
- Investments	- Agriculture Banking



- Foreign Trade	- Chalti Rin (Working Capital Loan)
- Remittance and Fund transfer	- Moushami Rin(Seasonal Loan)
	- Digun Rin (Double Loan)
	- Anchol (Women Entrepreneurs' Loan)
<b>▪ NRB Banking</b>	<b>▪ Prime Bank Treasury</b>
-Foreign Remittance Services	- Money Market Desk
- Account Facilities for NRBs	- Primary Dealer & Fixed Income Desk
- Bank's Overseas Network	- Asset Liability Management (ALM) Desk
- Exchange Houses	- Foreign Exchange Desk.
- Wire Transfer Facilities	

**Offshore Banking Unit (OBU):**

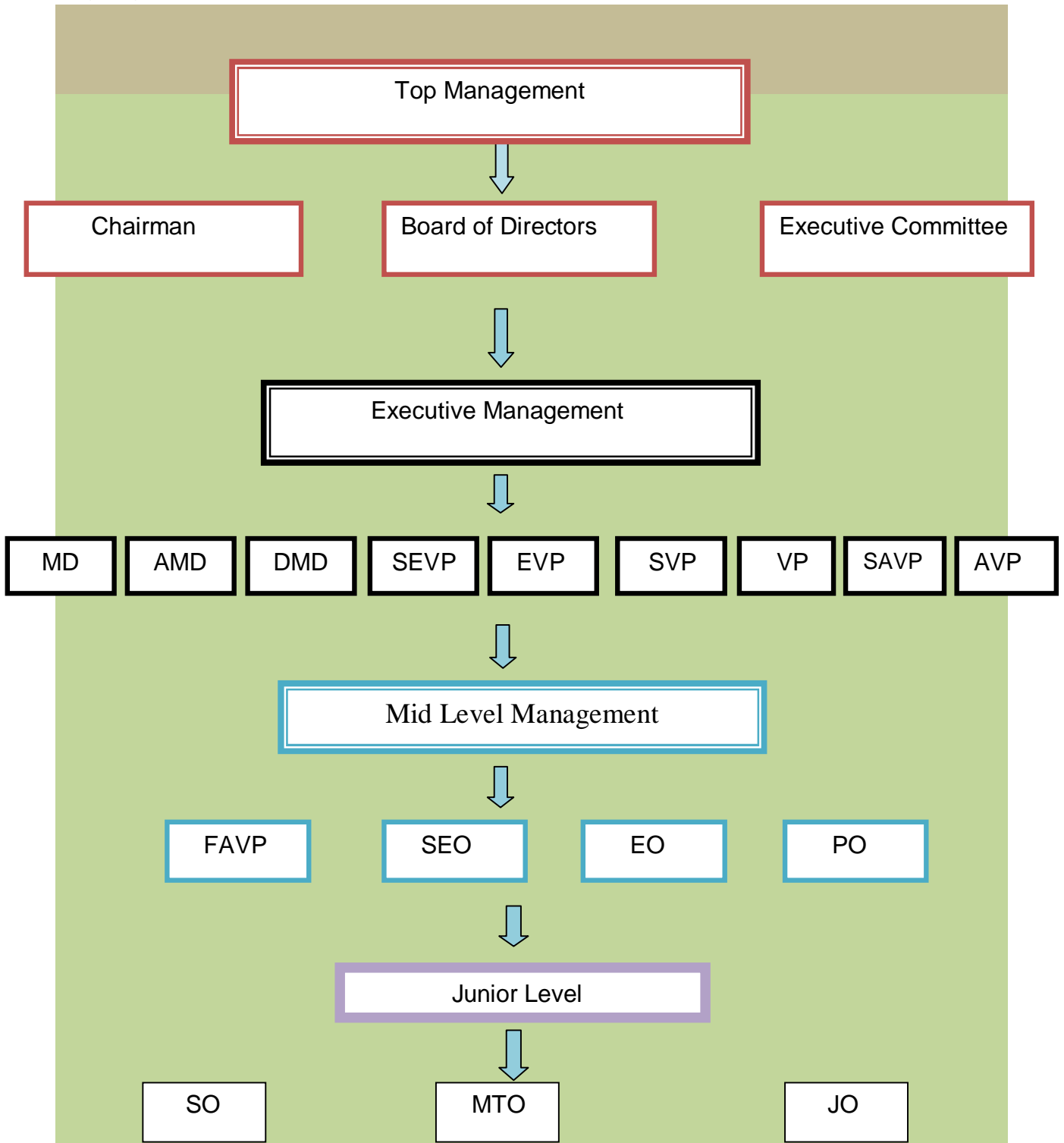
Offshore Banking Unit mainly deals with non-residents Bangladeshi citizens, maintaining exclusively foreign currency transactions, can borrow and lend in Foreign Currency with any other local and global Banks, being treated its operation as a country within a country, commissioned by a separate Banking License from Bangladesh Bank. And free from minimum reserve requirement.

It may be further defined as the prioritized banking operation where there is no permission for resident Bangladeshi citizen and on contrary dealing with the non-residents 100% foreign-owned & joint-venture investment enterprises inside the export processing zones which does not fall under the set regulations of Bangladesh Bank and other regulators. It is completely a separate functions and distinct identity, where its customers can enjoy unique package of tax benefit and the operations which are free from local regulations to compete with domestic banks including local branches of foreign banks.

Nature of OBU Facilities Extended to the EPZ Company(s) OBU may extend among the EPZ "A" type industry (s) irrespective of funded and non-funded facility (s) which are as follows as working capital financing:

<ul style="list-style-type: none"> <li>• EXP Certifying</li> <li>• LC Advising</li> <li>• Export Negotiation</li> <li>• Export Bill Discounting</li> <li>• LC opening</li> <li>• LTR Creation</li> </ul>	<ul style="list-style-type: none"> <li>• Short Term Loan</li> <li>• OD for working capital</li> <li>• Guarantee</li> <li>• NFCD Deposit</li> <li>• Current FC A/C Deposit</li> <li>• Miscellaneous.</li> </ul>
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**Organogram of Prime Bank LTD:**



**Figure: Organizational Structure**

## **Functional Structure of Prime Bank Ltd.**

Prime Bank Ltd. has the following functional Divisions in its head office.

### **Financial Administration Division (FAD)**

Financials Administration Division mainly deals with the account side of the Bank. It deals with all the Head Office transactions with bank and its Branches and all there are controlled under the following heads:

- i. Income, Expenditure Posting: All income and expenditures are maintained and posted under these heads.
- ii. Cash Section: cash section generally handles cash expenditure for office operations and miscellaneous payments.
- iii. Bills sections: this section is responsible for inland bills only.
- iv. Salary & Wages of the Employee: Salary and wages of the Head Office executives, Officers 7 Employees are given in this Division.
- v. Maintenance of Employee Provident Fund: Employee provident fund accounts are maintained here.

Consolidation of Branch's Accounts: All branches periodically (especially monthly) send their income and expenditure i.e. profit and loss accounts and Head Office made the consolidation statement of income and expenditure of the bank. Here branch Statements are reviewed. This division also prepares different monthly, quarterly, half-yearly statements and submits to Bangladesh bank. It also analyzes and interprets financial statements for the management and Board of director.

### **Credit Division**

The main function of this division is to maintain the Bank's credit portfolio. A well reputed and hard working group of executives & officers runs the functions of this division. Other major functions are the following:

- i. Receives proposals
- ii. Proposes and appraises.
- iii. Get approval
- iv. Communication and Sanction
- v. Monitoring and follow-up.
- vi. Set price for credit and ensure effectiveness of it.
- vii. Prepare various statements for onward submission to Bangladesh bank.

## **International Division**

The objective of this division is to assist management to make international dealing decisions and after decision is made, guide Branches in their implementation. Its functional areas are as follows:

- i. Maintaining correspondence relationship.
- ii. Monitoring foreign exchange rate and exchange dealings.
- iii. Maintaining A/Cs and reconciliation.
- iv. Authorizing of signing and test key.
- v. Monitoring foreign exchange returns & statements.
- vi. Sending updated exchange rates to concern branches.

## **IT Division**

Prime Bank operates and keeps records of its assets and liabilities in computers by using integrated software to maintain client Ledger and general Ledger. The main function of this division is to provide required Hardware and Software. The functions of this division are:

- i. Designing software to support the accounting operation.
- ii. Updating Software's, if there is any lagging.
- iii. Improvisation of software to get best possible output from them.
- iv. Hardware and Software troubleshooting.
- v. Maintain Connectivity in through LAN, Intranet & Internet.
- vi. Provide updated CD's of Online Accounts to the Branches
- vii. Routine Checkup of Computers of Different Branches.

## **Public Relations Division**

It has to perform certain functions related to all types of communication. The broad routine functions can be enumerated as follows:

- i. Receiving and Sanctioning of all advertisement application.
- ii. Keeping good relation with different newspaper offices.
- iii. Inviting concerned ones for any occasion.
- iv. Keeping good relation with different officers of electronic media.

### **Marketing Division**

Marketing Division is involved in two types of Marketing.

**Asset marketing:** Marketing of assets refers to marketing of various kinds of loans and advances. In-order to perform these jobs, they often visits dome large organizations and attract then to borrow from the Bank to finance profitable ventures.

**Liability Marketing:** The process of Liability marketing is more of less same as Asset marketing. In this case different organizations having excess funds are solicited to deposit their excess fund to the Bank. If

the amount of money to be deposited is large, the Banks sometimes offer a bit higher price than the prevailing market rate.

### **Human Resources Division**

HRD performs all kind of administrative and personnel related matters. The broad functions of the division are as follows:

- i. Selecting & Recruitment of new Personnel.
- ii. Prepare all formalities regarding appointment and joining of the successful candidates.
- iii. Placement of Manpower.
- iv. Deal with the transfer, promotion and leave of the employees.
- v. Training & Development.
- vi. Termination and retrenchment of the employees.
- vii. Keeping records and personal file of every employee of the Bank.
- viii. Employee welfare fund running.
- ix. Arranges workshops & trainings for employee & executives.

### **Inspection & Audit Division**

Inspection and Audit division works as internal audit division of the Company. The officers of this division randomly go to different Branches, examine the necessary documents regarding each single accounts. If there is any discrepancy, they inform the authority concerned to take care of that/those discrepancies. They help the bank to comply with the rules and regulation imposed by the Bangladesh Bank. They inform the Bangladesh Bank about the Current position of the rules and regulation followed by the Bank.

### **Credit Card Division**

Prime Bank obtained the principal membership of Master Card International in the month of May, 1999. A separate Division is assigned to look after this card. The Marketing Team of this division goes to the potential customers to sell the card. Currently Prime Bank Ltd. offers four types of card:

- (1) Local Silver Card.
- (2) International Silver Card
- (3) Local Gold Card
- (4) International Gold Card

Recently Prime Bank has obtained the membership of VISA credit Card and soon they will start marketing of it.

### **Merchant Banking and Investment Division**

This division concentrates its operation in the area of under writing of initial public offer (IPO) and advance against shares. This division deals with the shares of the Company. They also look after the security Portfolio owned by the Bank. The Bank has a large amount of investment in shares and securities of different corporations as well as government treasury bills and prize bond.

### **Facility Management Division (FMD)**

This Division was formerly known as General Services Division (GSD). Their main function relates to procurements and supply of all tangible goods and services to the Branches as well as Head office of Prime Bank Limited. This includes

- i. Every tangible functions of Branch opening such as making lease agreement, interior decoration etc.
- ii. Print all security papers and Bank Stationeries.
- iii. Distribution of these stationeries to the branch
- iv. Purchase and distribute all kinds of bank's furniture and fixtures.
- v. Receives demand of cars, vehicles, telephones etc from branched and different divisions in head office and arrange, purchase and delivery of it to the concerned person / Branch.
- vi. Install & maintain different facilities in the Branches

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**CHAPTER 4**

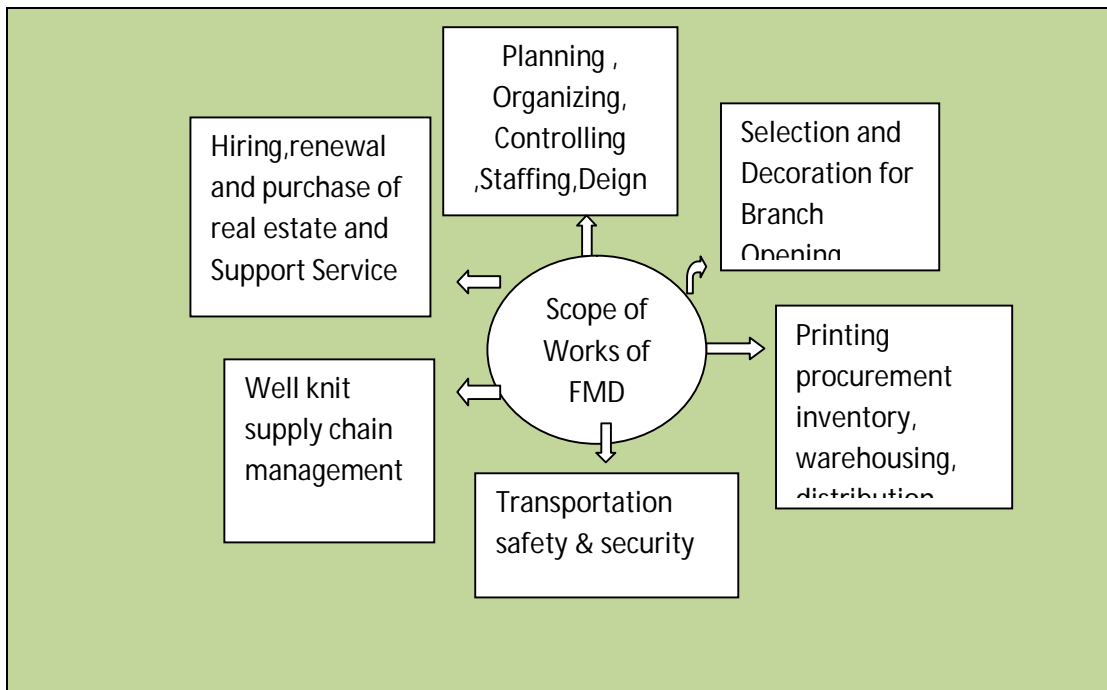
**DATA ANALYSIS &  
FINDINGS**

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## Facility Management at PBL

Facility Management Division (FMD) is one of the integrated parts of PBL. FMD is entrusted with the responsibility of providing continuous and seamless support services to the Bank and ensuring high quality routine maintenance in all respects. Logistics support means, to proper supply of demands, mitigate the requirements, ensure proper maintenance, facilitate appropriate environment etc.

Facility Management Division of Prime Bank Limited is committed to provide the right kind of supports to all the bank's Delivery Outlets and Head Office Divisions by introducing an effective procurement and delivery system. Its objective is to provide right kind of logistics at right time, at right place, at right quality, at right price and at right quantity.



**Figure: Function of FMD**



There are six Departments in this division. They are-

1. Project Management Department.
2. Procurement & Maintenance Department
3. Printing & Stationary Department
4. General Administration Department
5. Transportation & Communication Department
6. Real Estate Department

### **Project Management Department**

Structural feasibility survey for suitable premises.

- Use of space for Head of Branch, Head of Division, Officers, Teller, Vault, Store ETC.
- Criteria of usage furniture.
- Maintenance of decorative items/premises.
- Maintenance of furniture/fixture.
- Maintenance of Sanitary fitting/fixture.
- Maintenance of sign board/signage.

### **Procurement & Maintenance Department**

- Procurement, Installation & Maintenance of Air Conditioner units.
- Procurement, Installation & Maintenance of Generators.
- Procurement, Installation & Maintenance of CCTV Surveillance system.
- Procurement, Installation & Maintenance of PABX.
- Procurement, Installation & Maintenance of Photocopier/Fax Machine.
- Procurement, Installation & Maintenance of electrical systems/Solar panels.
- Usage of Office equipment.
- Procure, Repair & Replacement of Cell Phone.
- Usage of Cell Phone.
- Save power & Energy.
- Earthing system.
- Feasibility survey for suitable premises for perfect installation.

### **Printing and Stationary Department**

- MICR cheque.
- Visiting card.
- Store Management.
- Delivery cheque book.
- Supply different stationary items to all division in Head office.

### **General Administration Department**

- Affairs on leave, office discipline/punctuality, attendance.
- Affairs on movement, visit, inspection.
- Cleaning, washing, plantation of premises.
- Engagement of safety and security firm.
- Supervision on safety and security system.
- Enhancement of Cash in Safe, Cash in Transit, Cash on Counter.
- Cash carrying service.
- Insurance like ITs, ATM, Vehicle, Office equipment & furniture, Locker etc.
- Awareness on fire protection system & usage of fire protection equipment.
- Dispatch.

### **Transportation and Communication Department**

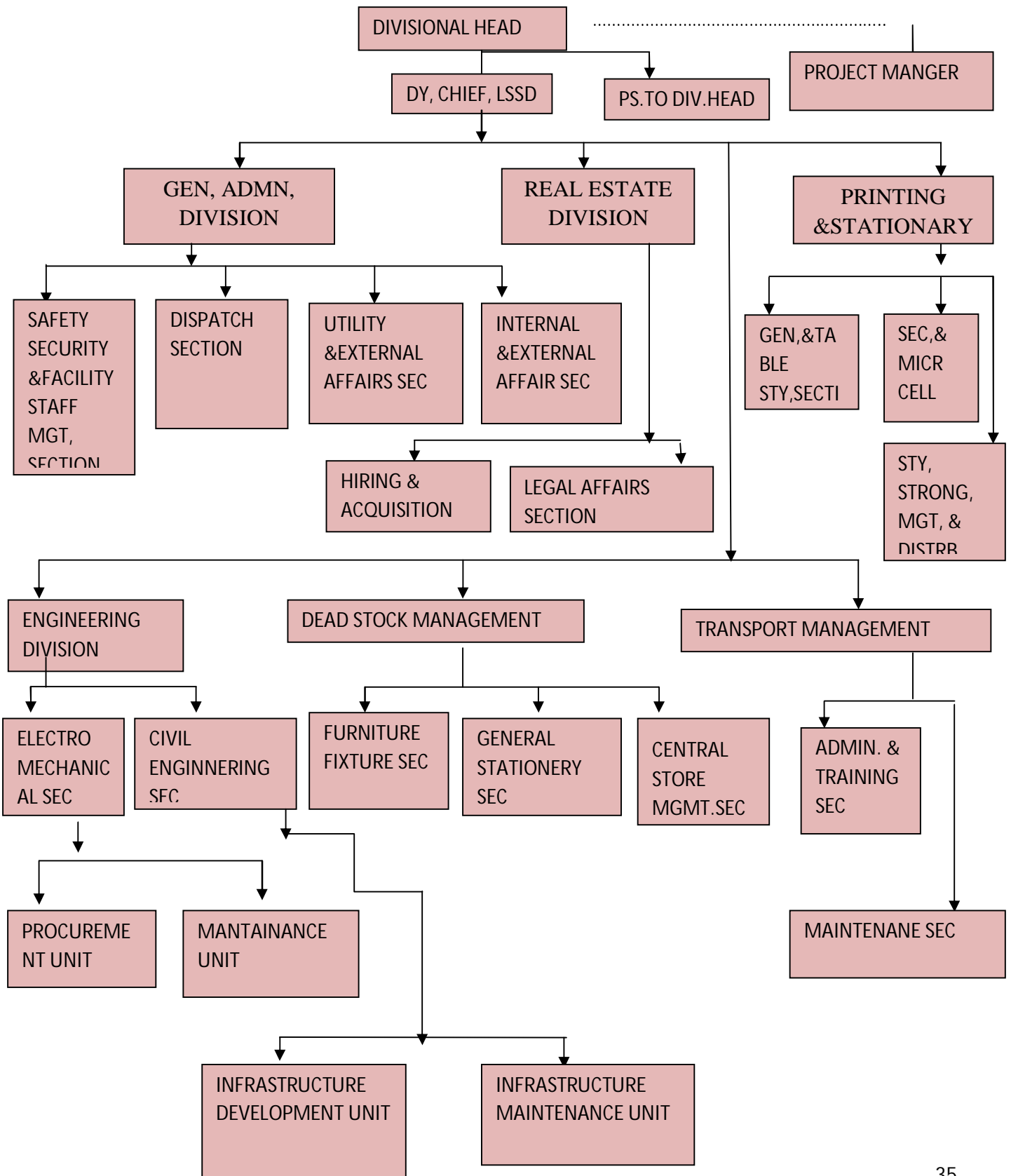
- Procurement of vehicles.
- Auction of vehicles.
- Use of vehicles.
- Maintenance of vehicles.
- Administration for Drivers.
- Allocation of vehicles

### **Real state Department**

Selection of suitable premises for Branches.

- Scale of negotiation.
- Execution of Memorandum of Understanding/Lease Agreement/Deed of Contract.

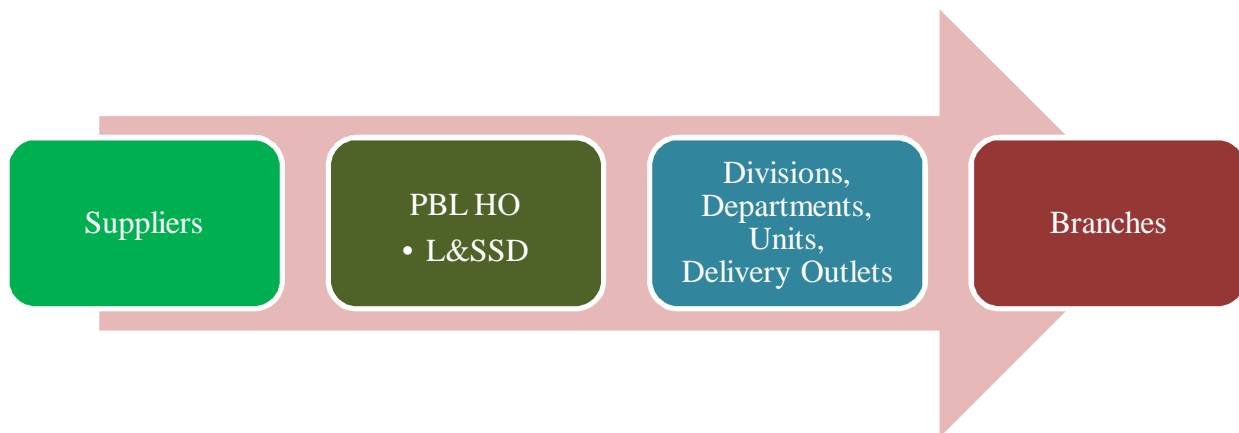
# Workflow of LOGISTICS & SUPPORT SERVICES DIVISION



## Supply Chain Management of Prime Bank Ltd

The stages of the supply chain maintain by the FMD of Prime Bank Limited, to meet with the demand of its users or Branches are mention below:

Prime Bank Limited is a private commercial bank which sells different banking services to both corporate and retail clients. To ensure the smooth and timely delivery of services to the customers, the PBL needs to manage its own supply chain of supporting products and services.



**Figure: PBL Supply Chain**

The value a supply chain generates is the difference between what the final product is worth to the customer and the costs the supply chain incurs in fulfilling the customer's request. For any supply chain, there is only one source of revenue: the customer. All other cash flows are simply fund exchanges that occur within the supply chain, given that different stages have different owners. All flows of information, product, or funds generate costs within the supply chain. Thus, the appropriate management of these flows is a key to supply chain success

## The flow of products in the PBL supply chain

A list of products and services that are procured by FMD is presented below according to their category as mentioned in the PBL Procurement Policy:

Categories of Items for Procurement	
Category – ‘A’	Table Stationery, Writing Papers, Printing etc.
Category – ‘B’	Printing Forms/Registers
Category – ‘C’	Printing of Security Items
Category – ‘D’	Computer Accessories/Consumables
Category – ‘E’	Electrical Accessories
Category – ‘F’	Interior Decoration, Wooden Furniture, Aluminum Works, Repair & Replacement
Category – ‘H’	Steel Furniture, Iron Safe, Locker etc.
Category – ‘I’	Penaflex Sign Board, Bell Sign, Neon Sign Board etc.
Category – ‘J’	Architectural/Interior Designing- Consultancy Service
Category – ‘K’	Air-conditioner, Photocopier, Fax, Note Counting Machine, CCTV, Alarm Bell, Generator, Metal Detector, Fire Extinguisher etc.
Category – ‘L’	Land Telephone & Cell Telephone and PABX
Category – ‘M’	Courier Service – Local and International
Category – ‘N’	Vehicles, Repair, Replacement, Maintenance, Fuel, Tyre, Tube, Spares, Oil, Lubricants etc.
Category – ‘O’	Pot plant, Drinking Water, Coffee Vending Machine and Coffee materials.
Category – ‘P’	Carpet/Mat and repair, cleaning and washing thereof
Category – ‘Q’	Security and Facility Staff Services
Category – ‘R’	Cash Insurance Arrangements

Category – ‘S’	Miscellaneous stores/supplies/services which do not fall under any of the above categories.
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Table C: Items for Procurement

## **Responsibilities of Purchase Departments**

The Purchase Departments are responsible for –

1. Procuring goods and services of desired quality to the economic advantage of the Bank.
2. Procuring adequate quantity of stores and office supplies at right time so as to ensure timely delivery for meeting demands of indenting Divisions, Departments, Units and Branches.
3. Ensuring execution of contracts in the manner that the Bank’s interest is well protected.
4. Prioritizing procurement of indigenous products as far as practicable in keeping with the maintenance of quality.
5. Collecting indents from various Divisions and Branches on quarterly basis in time and processing those for procurement by examining quality, determining quantity and comparing prices.
6. Following appropriate method for procurement of the items for which indents are received.
7. Maintenance of Economic Order Quantity of different items so that operations can be carried on unhindered.
8. Standardizing items for procurement for bringing in economy.

### **Procurement Authority:**

All proposals for procurement are processed by Logistics & Support Services Division in case of procurement to be made centrally. The choice to procure items centrally by the Purchase Department in FMD or by the Branches locally is the Managing Director’s discretion. For central

procurement, the authority shall be exercised by the respective executives of different levels as delegated to them by the Board of Directors. But in exercising the authority all procedures and processes of procurement shall be followed. Any procurement, repair, replacement, maintenance, renovation or refurbishment work beyond the delegated power of the Managing Director shall be placed before EC/Board for necessary approval having observed all required formalities of procurement.

### **PBL Procurement Policy**

Procurement is an important aspect for an organization. It plays an important role for smooth functioning of the organization. It also helps the organization operate with cost effectiveness. In case of a bank, procurement is of utmost importance since it involves a huge fund and a lot of exercises for procurement purposes. Procurement of different items of capital and revenue nature at optimum quantity, of desired quality, at reasonable cost and at right time helps a bank run its operations unhindered and with efficiency. But determination of optimal quantity, ensuring desired quality, maintenance of cost effectiveness with transparency and procurement at right time are not such easy tasks as are said. There are a lot of factors which stand on the way of procurement and having all the determinants kept in the right track. There may be clashes among different determinants.

Transparency should be a catalytic factor in procurement process. Again, negotiation in an effective manner may bring in cost savings in procurement. In order that transparency, cost effectiveness, optimum quantity, desired quality and right time are maintained in procurement the Bank should formulate a pragmatic but comprehensive Procurement Policy to be followed by the concerned Divisions and Delivery Outlets.

Prime Bank Limited is in operation for about 16 (Sixteen) years. During the period several items like office supplies, stationery (general), printing stationery, security printing stationery, furniture & fixtures, office equipments, electrical and electronic appliances, and fixed assets like land have been procured. Alongside repair, replacement and printing works have also been undertaken. These items may be classified into revenue expenses and capital expenses for

treatment in accounting. These procurements constitute an important element in the Bank's total operating cost.

**Modes of Procurement:**

1. Direct Cash Purchase.
2. Direct Procurement.
3. Procurement against Spot Quotation.
4. Procurement through limited Tender amongst enlisted firms and suppliers.
5. Procurement against single Tender in case of proprietary item with no limit.
6. Procurement against open Tender in Press.
7. Repeat Order.
8. Negotiation/Arbitration

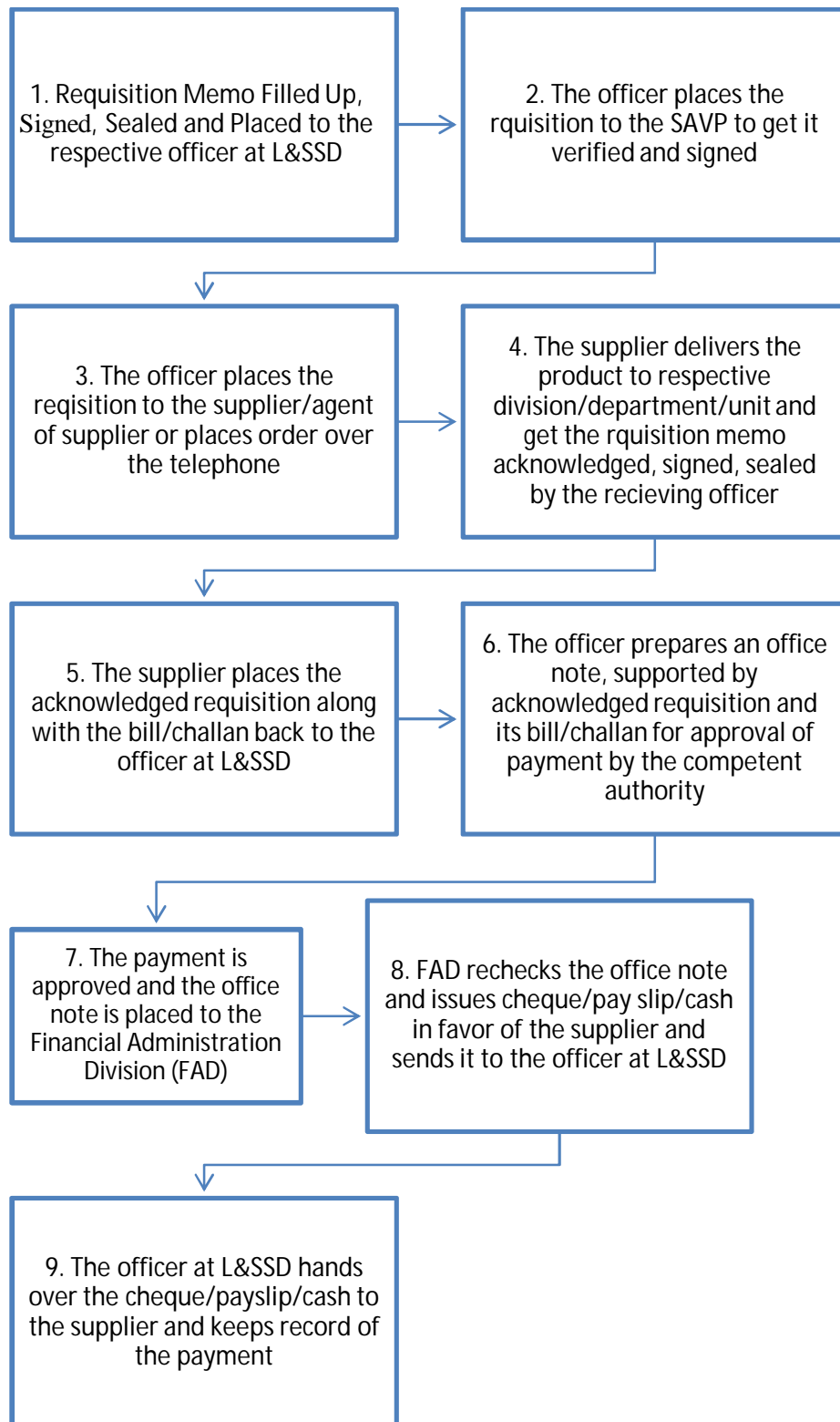
**Processing for Procurement:**

In processing procurement of any item of capital or revenue nature the following stages are involved:

1. Receipt/Collection of Indent/Requisition
2. Scrutiny of indents
3. Taking decision as to the method of procurement
4. Placing proposal for obtaining approval of the competent authority for procurement
5. Floatation of Tender Notice, Invitation of quotations, Receipt of Spot Quotations, as the case may be
6. Acceptance of Tender, Quotations
7. Pre inspection and Pre-delivery Process
8. Inspection and quality control
9. Delivery
10. Payment on the basis of certification of relevant authority like receiving Department, Quality Control Committee etc.



#### 4.8 Requisition Process Flowchart:



## **Budget of FMD**

### **Budget**

The budget of a bank or any organization is compiled annually. A finished budget usually requires considerable effort and can be seen as a financial plan for the new financial year. While traditionally the Finance department compiles the company's budget, modern software allows hundreds or even thousands of people in the various departments (operations, human resources, IT etc) to contribute their expected revenues and express to the final budget.

If the actual numbers delivered through the financial year turn out to be close to the budget, this will demonstrate that the company understands their business and has been successfully driving it in the direction they had planned. On the other hand, if the actual diverge wildly from the budget, this sends out an 'out of control' signal and the share price could suffer as a result.

Our SVP sir gives the opportunity to work on budget. In the Month of December FMD completed their annual budget. With the help of SVP and EO I went to every department of FMD and talked to the employees about their specific product or service they work with. I took their opinion and collected capital & expenditure budget from every department. On the basis of the information provided I accumulated the budgeted expenditure of all departments and prepared a sheet which I submitted to our SVP and EO.

### **Work on Budget in FMD of Prime Bank Limited:**

At the month of October it is time to prepare Budget of FMD, I worked for budget with Junior Officer, Officer, Senior Officer, Executive Officer, Senior Executive Officer, and Senior Assistant Vice President. I worked with them when Costs were estimated based on market price. I also helped them when all the costs accumulated and inflation rate is added.. From this work I learn how a department prepares their Budget.

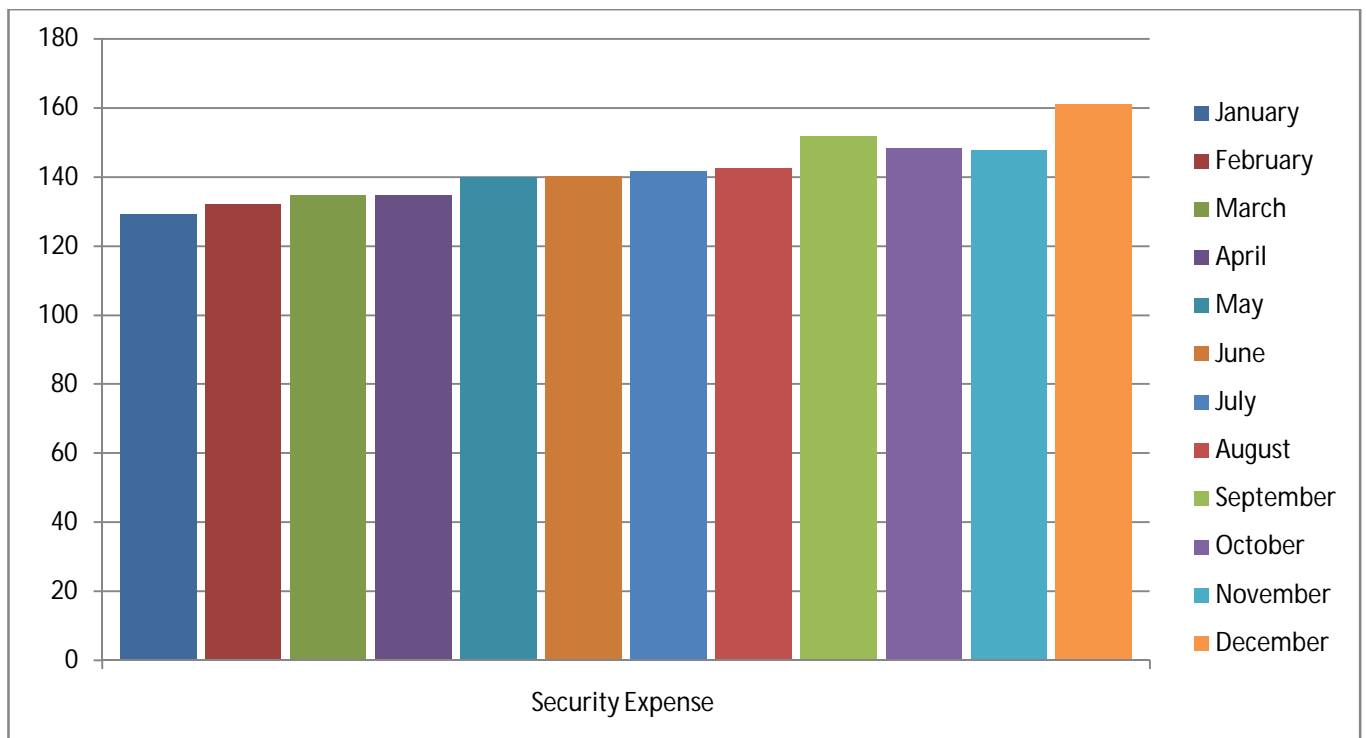
## Capital budget

The process in which a business determines whether projects such as building a new plant or investing in a long-term venture are worth pursuing. Oftentimes, a prospective project's lifetime cash inflows and outflows are assessed in order to determine whether the returns generated meet a sufficient target benchmark.

## Expenditure Budget:

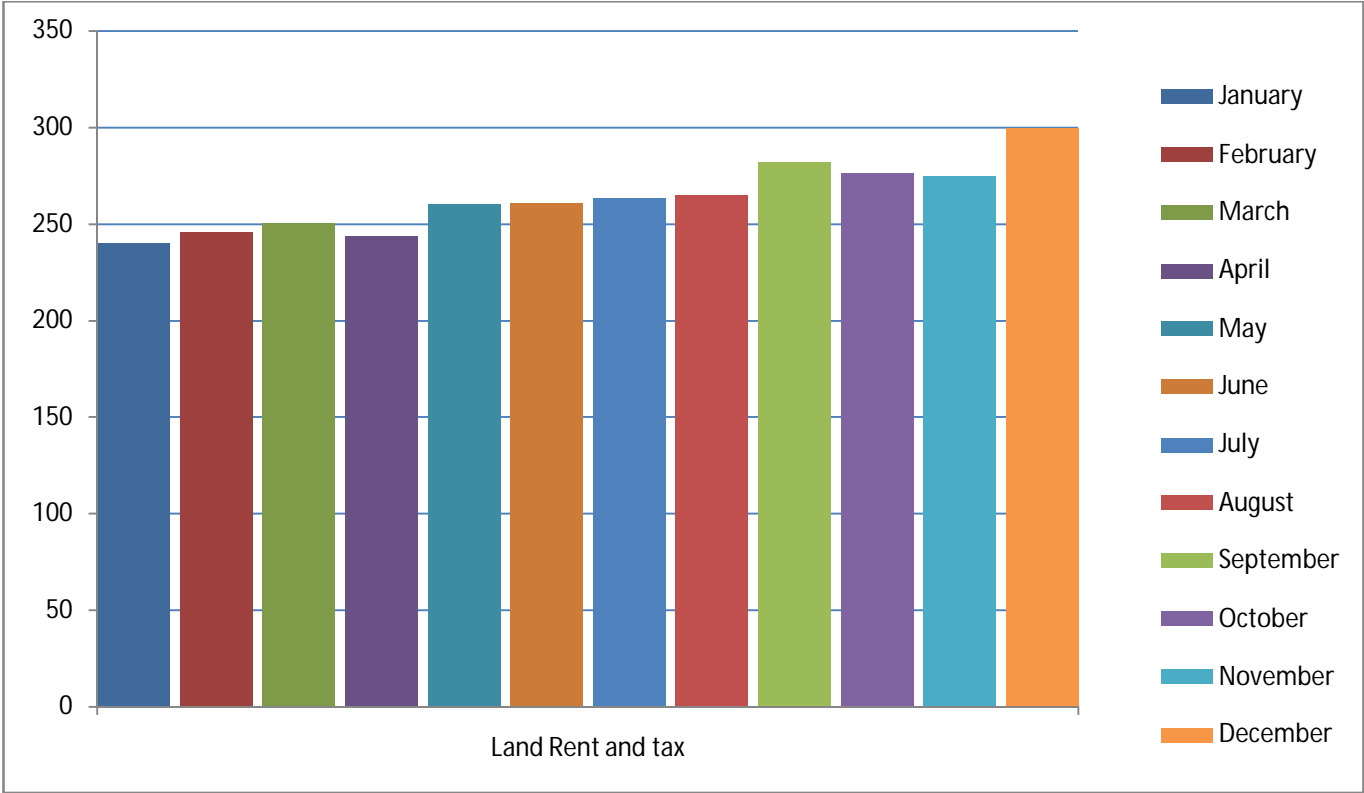
Here we will see two sections of expenditure budget of FMD. Here is a graph showing comparison between months of 2014, in Security expenses and Land rent section.

**Security expense:** Here we can see there is not that much difference between each month. Security expense does not rise and fall that much because Prime Bank has installed necessary equipments earlier so they don't need to buy any further equipment. So there is not that much fluctuation we can see here but a little amount of maintenance charge is needed every month so they have included that amount as a basis of assumption. Sometimes CCTV, DVR, alarm bell need to repair and changing of parts is needed.



At the last month of the year, we can see a little rise of expenditure cost that's because few of the security equipments will drop from the vendors warranty period list and so for those products the Bank have to bear the total cost of maintenance by itself so they have included some extra money.

**Land rent and tax:** In the land rent and tax graph we can see not much significant changes in values per month. The land rent and deed is most of the time for many years and not usually changes very often. The little value changes here shown are for the utility bills and other charges that may varies for reasons. And for the last month of the year they keep a large amount for the adjustment because sometimes the land owner charges the repairing works and other fees to the bank.



In order to keep the office place organized and well maintained sometimes the bank has to spend little money every month, that's the reflection we can see here in the graph. Premises renovation and maintenance, railing fixation, etc.

### **Capital Budget:**

Here we can see the capital budget for the year 2013 and 2014 in the graph. There are some sections in the capital budget. We can now see the reasons behind the fluctuations between two years.

**Air conditioners:** the amount has decreased in 2014. In 2013 the budget was 571 lakh and in 2014 the budget is 497 lakh. In 2013 Bangladesh Bank has order to increase the number of branches countrywide so they have proposed few branches and there were more head offices to increase like one in motijheel and one gulshan area, so number of air conditioners was in the budget list but this year in 2014 there are not much branches to complete, most of the branches have been completed by 2013. The number of old AC repaired in 2013 was huge and the cost was real high so the amount of budget was more in 2013.

**CCTV surveillance:** in 2013 the budget for CCTV was 143 lakh but in 2014 the budget has been decreased to 62 lakh only. In 2013 prime bank has opened some new branches according to the order of Bangladesh bank and for those new branches they have installed some CCTV as a security concern and for risk factor. In 2014 they don't go for more new branches, only those have ongoing works the budget is for those branches only so the amount is less in 2014.

**Note counting machines:** In note counting machine segment we can see there is not that much difference, in 2013 the need of note counting machine was equivalent to 36 lakh taka and in 2014 the need is decreased to 22 lakhs approximate. It was more in 2013 because those new branches what opened in 2013 was in need of new note counting machines.

**Standby generator:** In 2013 the 12 new branches needed new generator and replacement of generator and the head office needs another standby generator so the cost rises at 299 lakh. But in 2014 few numbers of branches and replacement of standby generator has been decreased so the budget for 2014 is 179 lakh only.

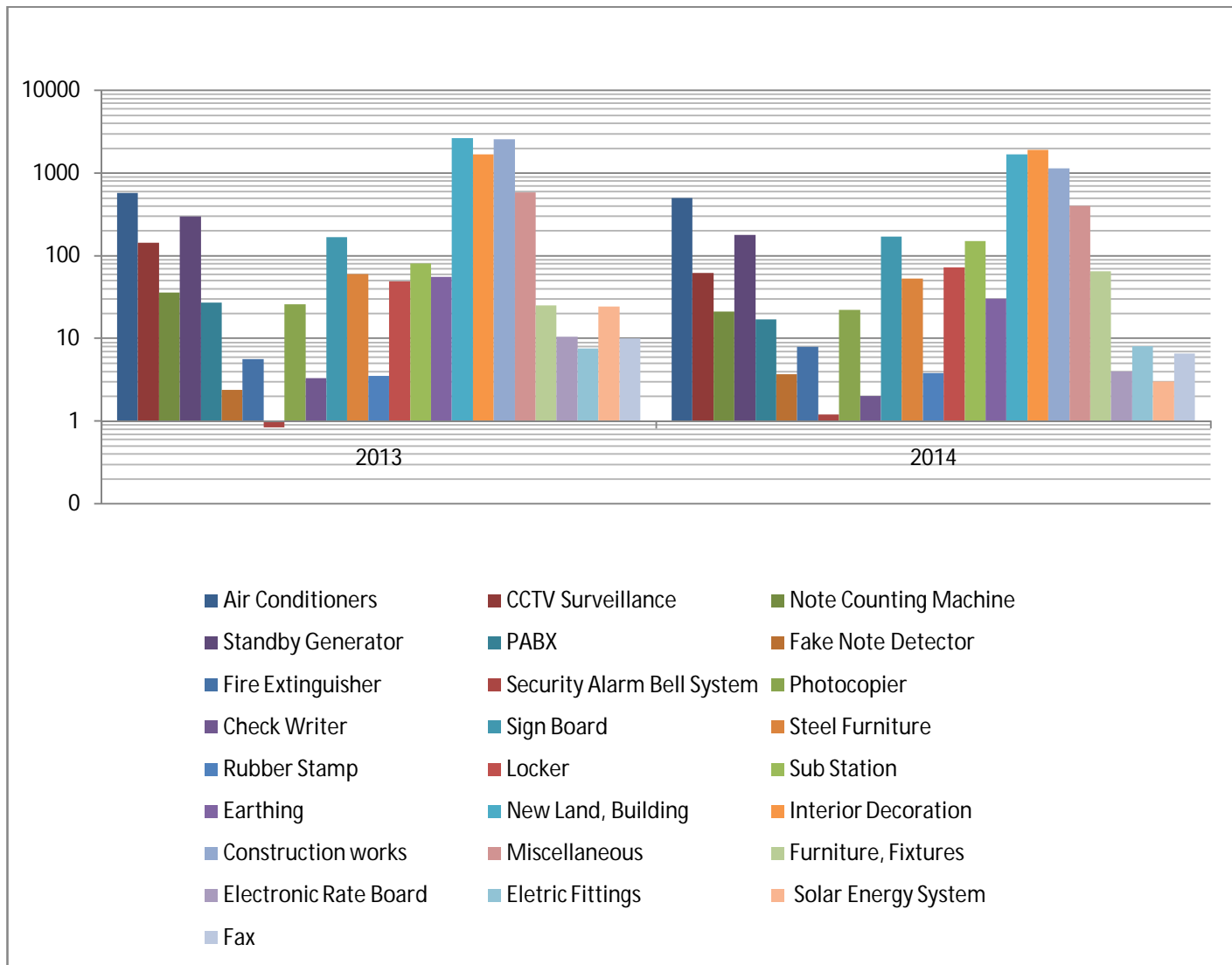
**Furniture and fixture:** in this section the budget amount has increased in 2014 because they have bought new set of furniture for 5 new branches and they have supplied furniture for different divisions of head office.

**PABX system:** In 2013 prime bank has upgraded the existing PABX system all over the branches and head offices and the number of extension has been increased so in 2013 the budget was increased than the 2014 budget.

**Fire extinguisher:** in 2014 the budget amount has significantly increased just because the number of fire extinguisher unit has been increased for many purposes. For ATM booth, head office, generator room and garage many units of fire extinguisher has been supplied all over the countries so the 2014 budget is more than the 2013 budget.

**Photocopier and fax machine:** In the section of photocopier and fax machine, in year 2013 the budget is more than the budget 2014. To fulfill the requirement of the machines for the new branches they had to spend more in 2013 and for the replacement of the parts for those machines they had to pay huge money in 2013.

**Steel furniture:** Not that much difference we can see in this section because in 2013 the steel furniture were required for the new branches and for 2014, they have increased their safety precautions and for that they replaced all the older steel furniture with new iron safe and fire proof cabinet.



**Land and Building:** In this section we can see the budget is higher in 2013 because they have hired and bought some new building like Sarkar mansion in motijheel and BM Heights in Chittagong, a building in Khulna. In 2014 they have to just pay the rent and tax fees and registration fees.

**Interior decoration and renovation:** As like the early sections, the 2013 budget is higher than the 2014 budget. They have completed the new branch and for those new branches they had to pay a lot for the decoration works so the decoration cost is higher in 2013 but in 2014 there were not that much branches left for the pending work, so they had to pay little only for the new ATM booths and other pending works.

**Construction works:** In 2013 the budget was way high for the construction works just because they had to build the corporate office at nikunja and a corporate office at KEPZ ctg. And the proposed construction works for the Prime view in gulshan will be started from 2014 so the budget is carried out on 2014.

**Miscellaneous:** in this section they have bring many small facts like ups, MICR reader, Power factor improvement panel, note binding machine, mobile handset, water purifier, metal detector, intruder alarm, renovation, access control, lift etc. Some of these items are needed every year and sometimes these items need to be replaced or repaired, so the budget for these items is tentative and according to the previous record. In this section we can see the budget is higher in 2013 than the budget 2014.

### **Recommendations**

1. Management should start thinking about establishing wings of FMD in major divisions of Bangladesh. So it can save the time and cost simultaneously.
2. Top management involvement differs for each category: strategic items involves deeper than other items. Non-critical items have no top-management involvement.
3. Early supplier involvement differs for each category: strategic items involve more deeply than others. Suppliers of strategic items should provide training sessions and early product design involvement to PBL.
4. There should be a provision for price monitoring of different low-value goods supplier i.e. table stationary supplier.
5. Improvement of working environment is essential. The LSSD working environment was found to be noisy.
6. Sometimes dual Managership create problem, so in few cases employee empowerment can be better.
7. Keep storing unit at different Branches under direct authorization of FMD; it will help to reduce cost.



### **Observed in the Organization:**

Facility Management Division is well organized by the departmental Head. Every employee's were active and dedicated for their work. But this division can't do their work individually. Some limitation or problem was observed while working.

- FAD's approval is must for any requisition. So sometimes it saw some misunderstanding between FMD and FAD.
- In my Internship period I observed the misuse of papers, pins, printing machines.
- Sometimes the place was crowded so it was difficult to concentrate in work.
- Sometimes the workplace makes me monotonous because it is difficult to concentrate on the same work again and again.
- Large amount of printing cost in LSSD.

### **Implications to Organization**

In my whole internship period I worked in FMD of Prime Bank Limited for three months. In that period I faced different types of work experience and also gathered knowledge about the division. I learned how to behave in a corporate world. I understood how to work perfectly in presser.

While working with LSSD I learned the following lessons:

- Capital Budgeting is a crucial process in the department
- Expenditure Budgeting is also a crucial process like capital budgeting.
- Learn about database or MIS process of branches/ ATM/ SME.
- Payment process of different types of bill.
- Work order process.
- Understand work flow chart of procurement and Maintenance process.

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- **CHAPTER 5**
- **CONCLUDING STATEMENT**

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## **Summary**

PRIME BANK is “a bank with a difference” incorporated as a public limited company on 17<sup>th</sup> April 1995 under the company acts 1994. Prime Bank limited is a full service commercial bank with local and international institutes. Prime bank has been striving to provide best-in-the-class services to its diverse range of customers spread across the country under an on-line banking platform. I have worked one of the major departments of this bank.

The main objectives of this study are to give a brief idea about Facility Management Division of Prime Bank Limited and explain my duties and responsibilities in Prime Bank over these three months.

Facility Management Division of Prime Bank Limited is committed to provide the right kind of supports to all the bank’s Delivery Outlets and Head Office Divisions by introducing an effective procurement and delivery system. Its objective is to provide right kind of logistics at right time, at right place, at right quality, at right price and at right quantity. I worked with this division and try to understand their working process and procedure. I made different types of bills for different purpose.

## **Recommendations for Future Strategic Actions:**

- Students should be given more idea about corporate world behavior
- Student who will be doing internship under this department should learn the basic supply chain management and logistics terms.
- Internship students in the budget department should be given training on how the process works and what will be done in case of discrepancies.
- Before doing Internship here students should learn about different process of Budget.
- Students should also learn about different Procurement Process and Bill payment
- Before coming for Internship students must have a slight knowledge about the organization about its vision mission and objectives.
- The academic courses should be more case studies oriented.

## **Conclusion**

There are a number of Private Commercial Banks, Commercial Banks and Foreign Banks. Prime Bank Limited is one of them. For the future planning and the successful operation for achieving its prime goal, this report can be a helpful guideline in current competitive environment.

Facility Management Division is not a general banking division. Having integrated Logistic Support Services System in place is a fundamental requirement for a banking organization to meet its performance goals. Different divisions in head office and branches all over the country taking support & services from FMD. This division is working like a nucleus for Prime Bank Ltd.

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## Appendix:

Expenditure Budget related to Facility Management Division

Taka in Lac

Sl. #	Particulars	YTD Expenditure Budget Allocated for the year 2014												Budget 2014
		January	February	March	April	May	June	July	August	September	October	November	December	
1	Security Expenses	129.27	261.38	395.96	527.00	666.90	807.15	948.81	1,091.19	1,242.77	1,391.17	1,538.85	1,700.00	1,700.00
2	Rent, Rates & Taxes	240.44	486.16	736.48	980.22	1,240.43	1,501.29	1,764.79	2,029.61	2,311.55	2,587.57	2,862.27	3,162.00	3,162.00
3	Lease Rent Expenses	4.18	8.46	12.81	17.05	21.58	26.11	30.70	35.30	40.21	45.01	49.79	55.00	55.00
4	Utility Expenses	87.45	176.81	267.85	356.50	451.14	546.01	641.84	738.16	840.70	941.08	1,040.99	1,150.00	1,150.00
5	Postage & Communication Charges	104.94	212.18	321.43	427.80	541.36	655.21	770.21	885.79	1,008.84	1,129.30	1,249.19	1,380.00	1,380.00
6	Depreciation	273.45	552.89	837.57	1,114.76	1,410.68	1,707.35	2,007.02	2,308.18	2,628.83	2,942.73	3,255.13	3,596.00	3,596.00
7	Repairs, Renovation & Maintenance	38.71	78.26	118.55	157.79	199.68	241.67	284.09	326.71	372.10	416.53	460.75	509.00	509.00
8	Stationery Expenses	58.55	118.39	179.35	238.70	302.06	365.59	429.76	494.24	562.90	630.12	697.01	770.00	770.00

**Capital Expenditure Budget for the year 2014**

S/N	Particulars	Tk. in lac	Tk. in lac
1	<b>Air Conditioners:</b> <ul style="list-style-type: none"> <li>- Air Conditioners of 7 new branches @Tk.11.00 Lac</li> <li>- Replacement of existing ACs of 07 Nos. for existing/relocated branches @Tk.10.00 Lac (Ave.)</li> <li>- Replacement of existing ACs of 10 Nos. for relocated branches @Tk.11.00 Lac (Ave.)</li> <li>- Air Conditioners of Head Office premises (New &amp; existing premises)</li> <li>- Air Conditioners for 02 units at Prime View @Tk.6.00 lac</li> <li>- Air Conditioners for 40 proposed ATM Booths @ Tk.1.5 Lac (Ave.)</li> </ul>	105.00 70.00 110.00 140.00 12.00 60.00	497.00
2	<b>CCTV Surveillance Unit:</b> <ul style="list-style-type: none"> <li>- DVR based CCTV for 7 proposed branches @Tk.2.0 Lac</li> <li>- DVR based CCTV for Prime View and HD premises including ID fire alarm</li> <li>- Replacement of existing DVR based CCTV for 10 (Ten) existing branches @Tk2.0 Lac</li> <li>- DVR based CCTV for 40 proposed ATM Booths @Tk. 1.50 Lac</li> </ul>	14.00 0.00 20.00 24.00	62.00
3	<b>Note Counting Machines:</b> <ul style="list-style-type: none"> <li>- Note Counting MC for 7 proposed branches @Tk.1.28 Lac</li> <li>- Additional Replacement of Note Counting Machine for 03.0 (Three) existing branches @Tk.1.28 Lac</li> </ul>	8.96 12.80	21.76
4	<b>Standby Generator:</b> <ul style="list-style-type: none"> <li>- Generator for 7 Nos. proposed branches @ Tk. 10.16 lac (20.0 KVA capacity)</li> <li>- Replacement of Generator for existing 03 branches for online services. 20.0 KVA @Tk.10.16 Lac</li> <li>- Generator for 17 Executive BSR/MS @Tk.44.20 lac</li> <li>- Installation Materials for 12 nos. Generator @1.0 lac</li> </ul>	71.12 50.80 44.20 13.00	179.12
5	<b>Furniture &amp; Fixtures:</b> <ul style="list-style-type: none"> <li>- Supply of Furniture for D-management for 5 nos. branches @Tk.2.00 lac</li> <li>- Supply of Furniture for Priority Banking for 02 nos. branches @Tk.17.10 Lac</li> <li>- Supply of ANGS Desk for IT Corner for 100 branches @Tk.6.25 Lac</li> <li>- Supply of Furniture for different Divisions of Head Office</li> </ul>	10.00 35.00 0.00 20.00	65.00
6	<b>PABX System:</b> <ul style="list-style-type: none"> <li>- Upgrading of existing PABX system of Head Office and new premises of Head office</li> <li>- PABX System (with phone set) for 3 nos. existing branches and 7 proposed branches @Tk.0.68 Lac</li> </ul>	7.50 7.20	14.70
7	<b>False Note Detector (Bundling):</b> <ul style="list-style-type: none"> <li>- False Note Detector for proposed branches @Tk. 0.04 Lac</li> <li>- Replacement of 00 units False Note Detector for different existing branches @Tk.0.04 Lac</li> </ul>	0.50 5.20	5.70
8	<b>Fire Extinguisher:</b> <ul style="list-style-type: none"> <li>- 40 nos. ABC/BE Fire Extinguisher for 10 nos. proposed branches @Tk.0.017 Lac</li> <li>- 15 Nos. ABC/BE Fire Extinguisher for branches and 30 units for Head Office @Tk.0.017 Lac</li> <li>- 10 Nos. CO2 Fire Extinguisher for 40 proposed ATM Booths @Tk.0.043 Lac</li> <li>- 10 Nos. CO2 Fire Extinguisher for Generator &amp; Server Room (Proposed and Existing Branches including existing SME branches) @Tk.0.043 lac</li> <li>- 10 Nos. ABC/BE Fire Extinguisher for Head Office Vehicle @Tk.0.010 lac</li> <li>- Recharging charge for all Fire Extinguisher of Head Office and ATM booths</li> </ul>	0.88 0.75 2.10 2.10 0.30 1.95	7.98
9	<b>Security Alarm Bell System (Local):</b> <ul style="list-style-type: none"> <li>- Security Alarm Bell (Local) for 10 proposed branches @Tk.0.845 Lac</li> <li>- Additional/Replacement of security alarm bell for existing 10 branches/SME branches @Tk.0.043 Lac</li> </ul>	0.90 0.48	1.38
10	<b>Photocopier:</b> <ul style="list-style-type: none"> <li>- Digital Photocopier Machine for 7 proposed branches @Tk.6.70 Lac</li> <li>- 100 nos photocopiers replacement for existing branches @Tk.0.50 Lac</li> <li>- 01 Photocopier Machine for HD @ Tk.1.0 lac</li> </ul>	4.90 7.80 10.00	21.50
11	<b>Fax Machines:</b> <ul style="list-style-type: none"> <li>- Fax Machine for 7 proposed branches @Tk.0.10 Lac</li> <li>- 10 nos. replacement of existing machines @Tk.0.18 Lac</li> <li>- New 3 Nos. for HD @Tk.0.50 Lac</li> </ul>	2.10 3.00 1.50	6.60
12	<b>Electronic Rate Board:</b> <ul style="list-style-type: none"> <li>- rate board for 1 branches @ Tk.0.25 lac</li> <li>- Rate Board for 3 nos. existing branches &amp; SME branches @ Tk.0.25 lac</li> </ul>	1.75 1.25	3.00
13	<b>Queue Writer Machines:</b> <ul style="list-style-type: none"> <li>- Queue Writer Machine for 7 proposed branches @Tk.0.10 Lac</li> <li>- 10 Nos Queue Writer Machine for existing branches @Tk.0.18 Lac</li> </ul>	0.70 3.00	3.70
14	<b>Sign Board:</b> <ul style="list-style-type: none"> <li>- 7 nos proposed branches @ Tk.2.10 lac only</li> <li>- Repairing of signboard at our existing 19 ( branches @Tk.1.48 Lac only)</li> <li>- New Signboard at our proposed 40 ATM booths @Tk.1.0 lac only)</li> <li>- Repairing of signboard of existing ATM booths (30 booths x Tk.0.30 lac only)</li> <li>- Relaunching of branches 20 @Tk.2.10 lac only)</li> <li>- Tax of ATM Booth signboard of 7 branches 20 @Tk.0.215 lac only)</li> <li>- Signboard for Complimentary works</li> </ul>	24.50 28.00 40.00 9.00 50.00 12.38 6.00	169.88
15	<b>Steel Furniture:</b> <ul style="list-style-type: none"> <li>- Steel Furniture for 04 nos. new branches @ Tk.1.18 lac</li> <li>- Steel Furniture for 7 Nos. Renovation work of existing branches @ Tk.1.18 lac</li> <li>- Steel Furniture for Head office including Iron Safe, Fire Proof Cabinet/Matrah etc.</li> <li>- Iron safe and Strong Room/Locker Doors for 09 nos. new branches @ Tk.2.50 lac.</li> </ul>	12.00 10.50 10.00 50.00	82.50
	<b>Sub-Total</b>		1088.11

## Capital Expenditure Budget for the year 2014 (Continued)

Sl. #	Particulars	Tk. in lac.	Tk. in lac.
	BT from Annexure- CII		1108.11
16	<b>Rubber Stamp:</b> - For 18 nos. proposed branches, replacement of 1(One) existing Branches and 2(Two) SME Branches and 0(Zero)		8.00
17	<b>Lockets:</b> - For 6 Nos. proposed branches, and 6 existing branches @Tk.6.00 Lac		72.00
18	<b>Sub Station:</b> - Prime View 1000KVA @ 150.00 lac (if required)		150.00
19	<b>Electrical Findings:</b> J&J premises & ATM Booths		8.00
20	<b>Solar Energy System:</b> - 18 Nos. branches (existing & proposed) @Tk.0.2 lac - DB Cover @Tk.5.0 lac	3.00 0.00	3.00
21	<b>Leaving:</b> Head Office, 0 Nos. @0.0 lac Proposed 40 Nos. ATM @ Tk.0.40 lac Proposed 7 Branches @Tk.0.40+0.40 lac Existing Branch/SME renovation (01Nos x @Tk.0.40 + 0.40 lac) Existing ATM Booth (10Nos x @Tk.0.40 lac)	0.00 16.00 2.80 4.00 4.00	26.80
22	<b>Land, Building and Floor Space:</b> - B. H Height, Agrahar, Chikmagalur (Common space, Exclusive state, for civil etc. measuring 592 sq @Tk.23,000/- per sq to be purchased after getting approval from Bangalore Bank.) - B. H Height (Floor space 20% have already been paid and rest 80% to be paid) - Savva Properties Limited (Floor 10% Payment) (80% has already been paid and rest 20% to be paid) - Premises (for common space, additional space etc.)	90.16 1440.74 137.18 11.50	1679.58
23	<b>Interior Decoration &amp; Renovation:</b> - Furniture, Fixtures & Interior Decoration work of 7 Proposed Branches @ Tk.30 lac - Furniture, Fixtures & Interior Decoration and renovation work of existing 03 Branches @ Tk. 30 lac - Furniture, Fixtures & Interior Decoration and renovation work for shifting 10 Branches @ Tk. 30 lac - Furniture, Fixtures & Interior Decoration work - (20100 sq) for HO @ Tk.1200 /sq - Re-arrangement 0800sq @Tk.800/sq - Interior Decoration work of proposed 40 ATM Booths @ Tk.2.24 Lac - Interior Decoration work of Customer service Units at different places 03 Units @Tk.8 lac - Furniture, Fixtures & Interior Decoration work of complementary works by the bank - Furniture, Fixtures & Interior Decoration work of shifting of Board Room at Prime View. - Casualty Services for Interior Decoration and Renovation work for 2(Nos. Branches @) 4.0 lac	210.00 250.00 300.00 2400.00 64.00 100.00 24.00 50.00 120.00 80.00	1964.00
24	<b>Construction Works:</b> - Corporate Office at Mysore - 1(One) core for Gulshan Branch - Construction of Building at Bangalore Chennaya Land for DR site and branch - Beautifying and front facade of Prime View, Gulshan	1000.00 30.00 0.00 100.00	1130.00
25	<b>Lighting Arrangements:</b> Lift for Head Office (Guidance)		50.00
26	<b>Access Control:</b> 18 nos. branches @Tk. 0.3 lac		5.40
27	<b>Q-Management System:</b> 18 Branches @Tk.2.00 lac		36.00
28	<b>Electrical Work Enhancement:</b> - DB cover @ Tk.0.8 Lac - Prime View @Tk.5.0 Lac	0.80 5.00	5.80
29	<b>Electrical Connection for New Branches:</b> - 7 proposed Branch @ Tk.1.3 Lac		9.10
30	<b>Electrical Renovation &amp; Upgradation:</b> - Renovation J&J, Prime View, LS - Renovation of 10 Nos Branch /SME @Tk.1.0 Lac - Renovation & Upgradation (LS) @Tk.0.0 Lac	45.00 10.00 0.00	55.00
31	<b>Safety Equipment:</b> Arching Metal Detector for 4 branches and Head Office (Units x @Tk.6.750 lac) Head Metal Detector for 12 branches and Head Office (12 units x @Tk.8.07 lac) Intruder Alarm System for 3 branches (3 units x @Tk.1.40 lac)	27.00 1.05 7.00	35.05
32	<b>Water Purifier:</b> Head Office and Branches (60 units @ Tk.0.3 lac)		18.00
33	<b>Miscellaneous:</b> - UPS for 40 nos. proposed ATM Booths @Tk.2.50 lac - UPS for 10 nos. existing Branches (for CCTVs) @Tk.0.50 lac - UPS replacement for 20 Nos. existing ATM Booths @Tk.2.5 lac - PFI (Power Factor Improvement Panel) @Tk.0.60 lac for 1 nos. Branches - MCCB Breaker - Money/Note Bonding Machine for 10 new branches @1.25 lac - New purchase and replacement of 20 Nos. Mobile for Head Office @Tk.0.37 lac - Mobile for 7 proposed Branches & 20 old Branches (2.4+2.0) @Tk.0.19 lac	100.00 5.00 50.00 3.00 0.00 2.50 3.50 6.20	170.20
	<b>Total</b>		6477.64