

Internship Report

On

ATM BOOTH MANAGEMENT OF BRAC BANK LTD



Supervised by,

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BRAC UNIVERSITY

Letter of Transmittal

23rd January, 2016

Md. Mahmudul Haq

Associate Professor

BRAC Business School

BRAC University

Subject: Submission of internship report on “ATM booth management of BRAC Bank Ltd”.

Dear Sir,

With great pleasure to submit you my internship report titled “**ATM booth management of BRAC Bank Ltd**”. I am working in ATM service at BRAC Bank Shyamoli Branch. For this reason I prepare this report. I have tried my level best to fulfill all my requirements of this course and tried to follow my supervisor’s instructions while preparing this report. I have tried to provide all authentic information which are not confidential for our bank and which also relevant with my selected topic .I am pleased and happy to submit this dissertation report on “ATM booth management of BRAC bank limited” Which you asked me to prepare. Endeavors have been made to make it comprehensive as far as possible.

It is a great experience for me to work with this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources. I want to thank you for your support and supervision to guide for preparing the internship report And I will be very grateful if you could kindly provide me with your valuable feedback on this study of mine.

Yours Sincerely,

Md. Razib Parvez

ID: 13164007

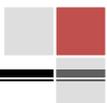


Letter of Endorsement

The Internship Report entitled “ATM booth management of BRAC bank limited” has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Master of Business Administration, Major in **Finance**, Faculty of Business Administration on, **23rd January 2016** by **Mr. Md. Razib Parvez-,Id # 13164007**. The report has been accepted and may be presented to the Internship Defense Committee for Evaluation.

(Any opinions, suggestions made in this report are entirely that of the author of the report. The University does not heed nor reject any of these opinions or suggestions).

Md. Mahmudul Haque
Internship Supervisor



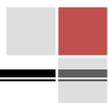
Executive Summary

This report represents the working and maintaining process of ATM service of BRAC Bank Ltd. The main focus in this report is how to monitor the ATM and CDM and how the officers provide their services to their customer through the ATM service center.

The report has contained all information of ATM service operation which is not confidential for the bank and these information will not against rules of BRAC bank. The report has started with the introduction of the bank, their core activities, focus, corporate mission, corporate vision and other issues.

The working process of ATM management is discussed detail in this report. There are also the information of vendor service of the ATM and also have the company name that play the role of ATM provider to the bank. There also have the information of the employee who are assign for this job and full description about their job role. I also try to focus how BRAC Bank ATM service provide their 24/7 customer service to the valued customer of the bank. It also has rules and regulations which are strictly monitored by Bangladesh Bank. I made an analysis of 30 people to determine about the satisfaction or dissatisfaction of customers regarding use of BRAC Bank ATM.

For doing the customer satisfaction analysis I have done a survey with 10 questions regarding ATM both service of BRAC Bank. I asked those questions to 30 people randomly outside the various ATM both of BRAC Bank. The question was asked to those customers who just come outside of the both after using the ATM service. I gave them 5 option of each question where maximum 5 means they are strongly agree with the fact which I asked and lowest 1 means they strongly disagreed. Other 3 option are agree, neutral, disagree. From the answer of the 10 questions I prepare percentage statistics of each question. And finally grades the each questions according the results and average of this grade is the satisfaction level of the customers.



Acknowledgement

In the name of almighty it is my pleasure to present this report titled “**ATM booth management of BRAC bank limited.**” This term report is prepared as a requirement for completing internship program under Finance department of BRAC University Bangladesh. As an academic part of the MBA program I submitted my term report from BRAC Bank Ltd.

I also want to thank my honorable supervisor **Md. Mahmudul Haque** to helping me & assisting to make my report most attractive. Without his help and support it will be very difficult for me to prepare the report.

I express my heart full thanks to my supervisor **Associate Manager Al Ariful Haque & Senior Officer Md. Armanul Islam** my in-charge in BRAC Bank Ltd for their valuable advises and helps in collecting the data & information related with my report from different area and supervised me to make me a professional on banking sector.

All the officers and staffs of BRAC Bank Ltd. were very considerate and helpful. They provided me all assistance to complete my report successfully and to gather knowledge about banking sector from different view point. I thank them for being so friendly and cordial to me.

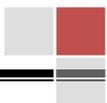
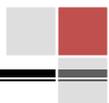


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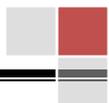


CHAPTER: 1

TITLE OF THE REPORT



ATM Booth management of BRAC Bank Limited



CHAPTER: 2

INTRODUCTION



2. I. Foundation

As part of my graduate program, I am currently working as an employee in a renowned financial institution named “BRAC Bank Limited”. Till the period of my job, I am working as a custodian ATM service in Retail Banking Department. I am preparing this report concentrating on the Important Department of **BBL**. On my report I represent all of the bank’s facility provided to the valuable customers. Moreover I have come up with some findings and recommendations based in the experience gathered.

It is mandatory to complete a three month internship program in order to complete the MBA program. After finishing my course work, I was assigned to complete my internship program in BBL. As per the instruction of internship supervisor, I was devoted to learn the banking operation of BBL. However, I have worked more vigorously in Retail Banking department in particular. Based on the learning and practical experience, I have prepared this report.

2. II. Background

Background of the Organization

BRAC Bank Limited is a scheduled commercial bank in Bangladesh. It established in Bangladesh under the Banking Companies Act, 1991 and incorporated as private limited company on 20 May 1999 under the Companies Act, 1994. The primary objective of the Bank is to provide all kinds of banking business. At the very beginning the Bank faced some legal obligation because the High Court of Bangladesh suspended activity of the Bank and it could fail to start its operations till 03 June 2001. Eventually, the judgment of the High Court was set aside and dismissed by the Appellate Division of the Supreme Court on 04 June 2001 and the Bank has started its operations from July 04, 2001. The Chairman of the Bank at that time is Mr. Fazle Hasan Abed. Now our new Managing Director is Mr. Salim R. F Hossain. The bank has made a reasonable progress due to its visionary management people and its appropriate policy and implementation.

Logo of BRAC Bank:**Corporate Vision**

Building a profitable and socially responsible financial institution focused on Markets and Business with growth potential, thereby assisting BRAC bank and stakeholders build a "just, enlightened, healthy, democratic and poverty free Bangladesh.

Corporate Mission

- Sustained growth in 'small & Medium Enterprise' sector.
- Continuous low cost deposit growth with controlled growth in Retained Assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in. Assets through Syndications and Investment in faster growing sectors.
- Continuous endeavor to increase fee based income.
- Keep our Debt Charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's Branches, SME Unit Offices and BRAC bank field offices for delivery of Remittance and Bank's other products and services.
- Manage various lines of business in a fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.



Corporate Values

The Bank's Strength emanates from its owner - BRAC bank. This means, it will hold the following values and will be guided by them as it does its jobs.

- Value the fact that we are a member of the BRAC bank family.
- Creating an honest, open and enabling environment.
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.
- Strive for profit & sound growth.
- Work as a team to serve the best interest of our owners.
- Relentless in pursuit of business innovation and improvement.
- Value and respect people and make decisions based on merit. Base recognition and reward on performance.
- Responsible, trustworthy and law-abiding in all that we do.

Achievements

- BRAC Bank Limited has won prestigious 'Best Bank in Bangladesh Award' from Finance Asia as part of Country Awards for Achievement 2013
- BRAC Bank has won prestigious "The Best Managed Bank Award" and its Managing Director & CEO Mr. Syed Mahbubur Rahman has been accorded with "The Asian Banker Leadership Achievement Award" for Bangladesh for achievement in the period 2011-2013
- BRAC Bank Wins the Award for Best Retail Bank in Bangladesh on March 11, 2011.
- BRAC Bank Limited has received ICAB National Award for Best Published Accounts and Reports 2010 as joint third position under banking category
- BRAC Bank awarded prestigious FT Sustainable Bank of the Year 2010
- BRAC Bank received National Award as the Highest VAT payer for the financial year 2007-2008
- DHL-Daily Star Bangladesh Business Awards 2008

2. III. Objective of the study

The objective of the study is to obtain an understanding of the Retail Banking activities and analyze the ATM service performance of Bangladesh. Beside this, the followings are the specific objectives which I will try to cover in my report:

General Objectives:

- To apply theoretical knowledge in the practical field
- To observe the working environment in commercial Banks
- To get an overall idea of Banking from Banker's point of view
- To know the Banking guideline and gather idea about operational procedure

Specific Objective:

- To analysis the ATM & CDM services flow of BBL.
- To review the techniques used by the BBL in Retail Banking operation.
- To complete my internship program & prepare an internship report.



CHAPTER: 3

ACTIVITIES

UNDERTAKEN



3. I. Work-Related

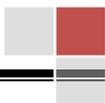
There are 335 ATM Booths are available allover Bangladesh. In Dhaka BRAC Bank Has 210 Booths and those are operated under five ATM Service Center. I am working under Shyamoli ATM Service center. We have four zones. Those are-

- Shyamoli Zone
- Mirpur Zone
- Gabtoli Zone
- Second Capital Zone

My working zone was Shyamoli zone from February, 2014. I have to look after around 16 booths almost every day. In my working area there are two types of booths. Like-

- Off-site Booth: Off-site booth means those booths which are not goes under any branch or besides the ATM booth there is no availability of BRAC Bank branch. Offsite booths are given below-

- Joint Quater Booth
- Tajmahal Road Booth
- Kaderabad Housing Booth
- Rifles Squre Booth
- Alliance Francise Booth
- Green Road booth
- Pantha Path Booth
- Shewrapara Booth
- Mirpur-2 Booth
- SangbadikCalony Booth
- Rupnagar Booth (AponSomoy)
- Agargaon (AponSomoy)

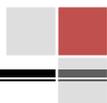


➤ Branch Booth: Those booths which are situated under any branch and secured by the branch security personal. Those booth area are-

- Shyamoli Branch
- New Satmasjid Branch
- Asadgate Branch
- BegamRokeyaSarani Branch

Load Limitation: Depends on booths insurance the load amount varies from booth to booth. The amount is-

Booth Name	Insurance limit
Shyamoli Branch	60,000,00
Asadgate Branch	80,000,00
Begam Rokeya Sarani Branch	50,000,00
Mirpur Branch	80,000,00
Mirpur SMESC	65,000,00
Satmasjid Road Branch	70,000,00
New Satmasjid road Branch	70,000,00
Kawranbazar SMESC	60,000,00
Dhanmondi-7 Branch	60,000,00
Bashundhara City	60,000,00
Awlad Hossain Market	60,000,00
Kawranbazar SMESC	50,000,00
Kawranbazar BTMC	50,000,00
Mirur Delta	60,000,00
BBL-RBL Dhanmondi	60,000,00
Mirpur-2 Br	50,000,00



Types of ATM machine:

There are several types of machine I used to work on. Types of machine and the service provider company's names are given below-

Types of machine	Number of machine	Vendor
GRG	7	BITS
NCR	17	LEADS
KINGTELLER	3	ADN
WINCOR	12	ITCL Bangladesh Limited

Works Should be done-

- I. Cash Distribution print copy
- II. Cash received and count
- III. Individual booth cash pack
- IV. Prepare the voucher (Debit)
- V. Cash handover to security company (highest 5 core)
- VI. Individually Booth activity
 - ✓ Replenish
 - ✓ Add cash
- VII. If replenish then 1st call to our team leader
- VIII. Before cash load print cash status
- IX. Before replenish load we have to collect money from cassette & handover to security company
- X. Cassette load (highest load individually less than 3000 notes)
- XI. After cash load print cash status
- XII. If replenish previous use journal collect and new journal are replaced
- XIII. If necessary then change advice paper (customer receive paper)
- XIV. Booth Check list are check & sign and register book also sign
- XV. Before we returning from ATM Booth we have to check ATM machine again

- XVI. When we back office then we will receive replenish sheet and replenish time collect money count and handover cash sector
- XVII. Prepare the cash hand (Debit) and surplus/shortage (credit) voucher

Details are given below-

Cash Distribution print copy: We used to have a team leader. Everyday our team leader provides us cash distribution printed copy to all zone representatives. We got two copies each. Then we take one copy and another copy we give to our team leader with a signature of mine and with my custodian's.

Cash received and count: After having cash distribution print copy cashier gives the money to the team leader, total amount for all together. Then our team leader distributes the money according to our print copy. After getting our money we recount the money.

Individual booth cash pack: After recounting the money we separate the money by the needed money for each booth and pack them in brown envelop. We have to write booth name above the envelop

Prepare the voucher: After packing the money we had to prepare a debit voucher. In the voucher we had to mention date, booth account number, individual booth name and the amount of money.

Cash handover to Security Company: After preparing the voucher we match the tag number and relevant documents then we give our money to the security company. Tag should be used in the every security trunk. Every day after each loading ATM cash I should check the tag number written in the voucher & tag should be tied properly. For ATM return cash if necessary more than one tag each time after previous tag untied tag number may include in the voucher. .We can take up to 5 crore at a time because of that amount of money insured by the bank.

Individually Booth Activity: In here I have to work one by one booth work. There several chamber inside a booth machine. That chamber where we put money it is known as cassette. There are four cassettes inside each machine. Each cassette we load less than 3000 notes because if we load money all 3000 notes the machine will be hang soon because money will not be delivered from the cassette or when the booth machine start to count and collect the money

for delivery money can be stuck inside. We usually input money in 2 ways. – Replenish & Add cash

- ✓ Replenish: In this we have to swipe out all the money which are left inside each cassette and give it a fresh load of money as we are instructed to do.
- ✓ Add cash: In this we have to add money with the rest of the money at the cassette.

1st Call to Our Team Leader: When I go for any booth for replenish first I have to call my team leader. I have to ask him to keep a screenshot of the cassette status.

Print Cash Status: The time I touch the ATM machine I have to print last cash cassette status of the machine.

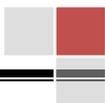
Collect Money & Handover: Before replenish load we have to collect money from cassette & handover to Security Company. When we gave the money to the security company they give us a voucher with a new tag number and destination from the booth to the ADC and they have to take my signature at the voucher without my signature the voucher will not be validated.

Cassette load: Each machine has 4 cassettes and one reject box. Individually each cassette can load less than 3000 notes. After loading money I have to print new loaded cassette status.

Replacing Journal: Every day there are several transactions happens in each booth. And the way of keeping the record or the system of keeping the record in few booth machines is called journal. It's a paper roll. So it has limitation to write certain amount of transactions. When the roll is finished the machine will show out of service. Then I have to also change the journal. Each replenishment time I open a machine I have to change the journal and keep the replaced journal with me and submit it at my ADC.

Advice Paper: Customer gets a slip when they punch any Debit/Credit card at the machine for withdrawal or to know balance of their account or if they want any mini statement that is called advice paper. If the advice paper finishes I have to load another advice paper.

Booth Check list: In booth check list I have to check 11 points to prevent any unwanted event. Then two custodians have to sign the check list and also before leaving the booth we have to sign



at the register. We have to note down our time at the booth each and every paper we are documenting. If we go to any booth more than one time a day we have to check the check list once but I have to check the register every time.

Final check: I should check the power or cable connectivity of CCTV & DVR for ATM visit. If I found any uneven then contact immediately with country security or relevant IT personnel. Before returning from the booth I have to check everything at the booth very carefully because for a single paper missing I have to answer for that.

Replenish sheet: After reaching the office I should maintain their ATM return sheet according to the instruction such as- print counter amount, physical amount, and total amount should be written properly. Then I count the money I physically found and match with the print amount. And then at the last I have to submit the physical money to the cashier. And for add cash purpose proper return sheet with print counter submission is also mandatory.

Voucher Submission: I have to prepare a Debit voucher by making the physical money I got from the booth and matched with the print amount. I have to prepare a credit voucher if the physical amount doesn't match with the print amount.

Combination Submit: After changing combination of each ATM I will submit new combination to ADC vault & previous custodian of that ATM will collect his old combination from vault & will destroy it immediately in front of manager, associate manager (replenishment) & associate manager (cash service).

Custodian and Vendors work: Custodian and vendors have date level access of ATM following instructions must be followed with immediate effect.

- I (ATM custodian) will not leave ATM to vendor unattended.
- Access of all removable storage devices should be restricted.
- Folders which contain video footages or images should be protected by secured password.
- Any kind of date in debugging mode should be restricted & monitored by IT on periodical basis.

- A register should be maintained by IT team to capture detail information of vendor activities in ATM booths.
- Any date required by AYTMs vendors should be provided by IT through proper channel and with proper justification.

CIT Trip sheet: I should follow the prescribed guidelines during ADD CASH & REPLENISHMENT, CDM collection, Card Collection activity & maintain proper CIT Trip sheet with security tags. Following points to be noted for maintaining security tags & trip sheets during Cash Loading using CIT vehicles.

- For every touch points there should be trip sheet with detail information such as- trip location, date, time, carrying amount, tag number, signatures etc.
- I must cross check the security tag number with trip sheets at every single touch points.
- Security vendor should split security tags in front me for each and every time the cash carrying trunk requires opening.

Refresher briefing: Usually our office hour is start from 10am. When I go to office before 10am, 15 minutes is our refresher briefing hour and that time we discuss there is like any new things facing problem and anything new happening regarding our machine. Then we share everything and experience and try to solution this problem. Sometime we get fake card in our booth then we tell each other that time always other officer. Any new decision we make by hire authority then we discuss refresher briefing.

Types of CDM machine:

There are several types of machine I used to work on. Types of machine and the service provider company's names are given below-

Types of machine	Number of machine	Vendor
Janala Bangladesh	6	BITS
ITCL	10	LEADS



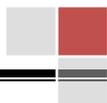
CDM Collection: CDM machine are available at our Aponshomoy outlet priority base booth outlet and we will collect CDM envelopes with proper guideline given such as- Session should be closed property in every collection day and file name, each concern person's signature and PIN number should be written proper during deposit to CDM team. We written physically found envelope number in their CDM deposit sheet. Any deviation should consult with Manager ATM Service Shyamoli. CDM Team will provide final report about their checking status and discrepancy found to Manager ATM Service weekly basis.

If any cash without envelope found inside CDM it should be counted by two custodians inside the booth & should be reported properly. And if any mismatch found during processing of CDM envelope, it should be informed instantly to in charge CDM service. As per call back guide procedure it should be solved.

Pilot Project: CDM Machine are using us pilot project at the BRAC Bank Branch's and this money has to be collected after the office hour after 4PM. Then we have to submit CDM department and pilot project are observed by hire management authority.

Card delivery: Collected cards from the booths are usually taken to the ADC if any BRAC Bank Branch sent e-mail for card delivery urgently. That case we have to give it to Branch. In this time we regard some formalities such as we have to make a card photocopy with us of that request card. When we reach the branch for delivery card we have to take signature our request card photocopy and also mail copy.

CDM Processing: During CDM processing we should calculate sum up & written down total amount deposited by customers in log sheet & CDM team will match the amount with finical amount (deposited by teller). Any discrepancy should be reported by CDM In charge. If vendor or any custodians deposited any test envelope or brochure that should be signed by them (by vendor & custodians). It should be reported & must write on CDM deposited sheet. All required documents such as- CDM log, Finacle sheet, Number of envelope, Cheque, Processed officer's name; Denomination etc must be kept at EOD. CDM In charge or his designated will be liable for any discrepancy.



3. II. Other relevant activity

Card collection: When we replenish the machine or go there for add money, actually for any job if we have to open the machine we collect the card which are captured by the machine. There is several reason of car capturing. Those are below

- ✓ if any user mistake the pin code three times
- ✓ if the card is broken or scattered
- ✓ if the card isn't updated
- ✓ When the transactions finishes machine returns the card for few seconds if the customer doesn't take the card can be capture.

Instant Problem Solving: When Machine problem occur then I solve that problem such as

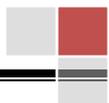
- ✓ **Journal problem:** When the roll is finished the machine will show out of service. Then I have to change the journal.
- ✓ **Receive print problem:** When the client punch any Debit/Credit card at the machine for withdrawal or to know balance of their account or if they want any mini statement that is called advice paper. If the advice paper finishes and the machine show out of service I have to load another advice paper roll.
- ✓ **Out of service:** Sometimes for some other problems machine show "out of service" signs that case I also have to solve the problem at once.
- ✓ **Dispense problem:** the entire section of cassette and reject box all together we call it dispense. Sometimes cassette might lose the money or if the reject box become full and also If money stuck on the sensor.
- ✓ **Card reader problem:** Sometimes the machine can't read the card then machine will show out of service. That case I have to check the machine and solve the problem.

Collect bills: Individually I collect security bill within 4th of that month and also collect other bill.

Guard Information: Guard will not do any activity physically in ATM machine. Every individually booth have official mobile, if guard notice any problem then he call me, then I assigned that time I go to the booth and solve that problem.

CHAPTER: 4

CONSTRAINTS



4. I. Observed in the Organization

Every research work has to face some Constraints while conducting various research activities in various extents. There was no exception in the case of me while I was pursuing my internship program. I had to come across many challenges to acquire the exact outcome from my activities. While working in ATM Service at BBL, sometimes this place seemed to me as very challenging place to work for me. I experienced the reality of current challenge of the present job market which moves on more intensely due to the increasing competition. These parts of the report will emphasis on the factors of challenges faced in the organization

- **Risk of custodian:** In one zone or region there are so many ATM booth and in every ATM booths is controlled by two custodians of that bank. It is not possible to manage all responsibilities of that booth for one custodian. So, the liability of that booth is performed by two custodians. The liability is to perform clear collection of money from booths and also provide return sheet of that documents, after reporting it checked by recycle team. If there any problems arise then two custodians are blamed by them and they've to bound recover that problem.
- **CDM Envelope open:** This is the important risk. Two officers should be present during CDM envelope open processing. One officer don't process CDM envelope. Because During CDM processing many problems can arise such as, breakdown of note, half part damage note, burned note etc may be found. If any officer ignores this problem then these types of notes are not changed by Bangladesh bank I've to be changed by those officers. This is the most important liability for officers to back that note from their own pocket. So during CDM processing officers must be so careful about this.

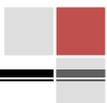
4. II. Academic Preparation

During my internship program I've had the opportunity to work in the ATM Service of the bank.

- I knew ATM machine but I don't know ATM machine work properly.
- I knew CDM machine but I don't know CDM machine work properly.
- I had no idea about ATM load procedure but now it is well known to me.
- I had no idea about CDM money procedure but now it is well known to me.
- I had no idea about which ATM machine are best but now it is well known to me.
- I had no idea about individual ATM Insurance limit but now it is well known to me.

CHAPTER: 5

Analysis of Customers Satisfaction or Dissatisfaction regarding BBL ATM Service



5. I. Statistical Analysis of Customers answer

For doing the customer satisfaction analysis I have done a survey with 10 questions regarding ATM both service of BRAC Bank. I asked those question to 30 people randomly outside the various ATM both of BRAC Bank. The question was asked to those customer who just come outside of the both after using the ATM service. I gave them 5 option of each question where maximum 5 means they are strongly agree with the fact which I asked and lowest 1 means they strongly disagreed. Other 3 option are agree, neutral, disagree. From the answer of the 10 questions I prepare percentage statistics of each question. And finally grades the each questions according the results and average of this grade is the satisfaction level of the customers.

Question 1: Customers can withdraw cash from ATM without facing any problem in political or other unstable situation.

BRAC Bank ATM always tries to give rightful services in any political or other unstable situation still there comes a mixed range of answer from this question. Here 15 out of 30 People strongly agreed, 9 customers agreed, 3 were neutral, 3 disagreed that they can withdraw cash from ATM without facing any problem in political unstable situation. In percentage -

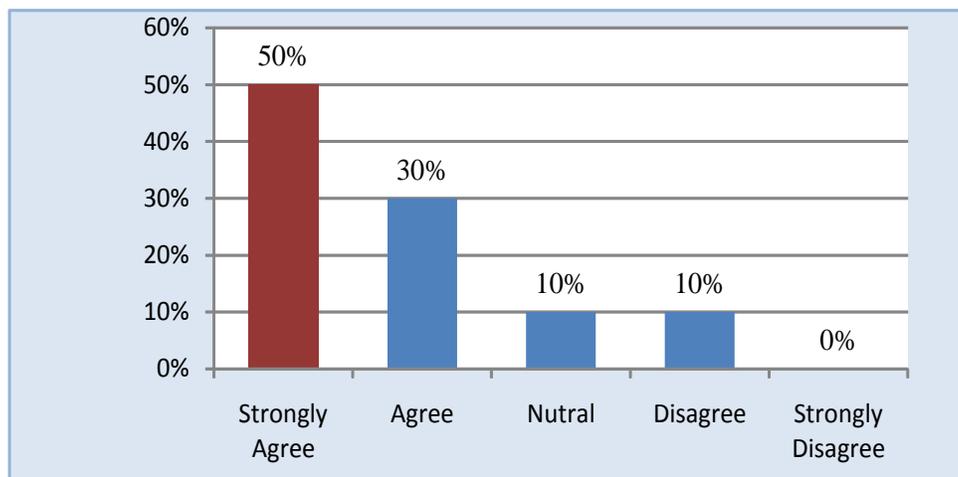
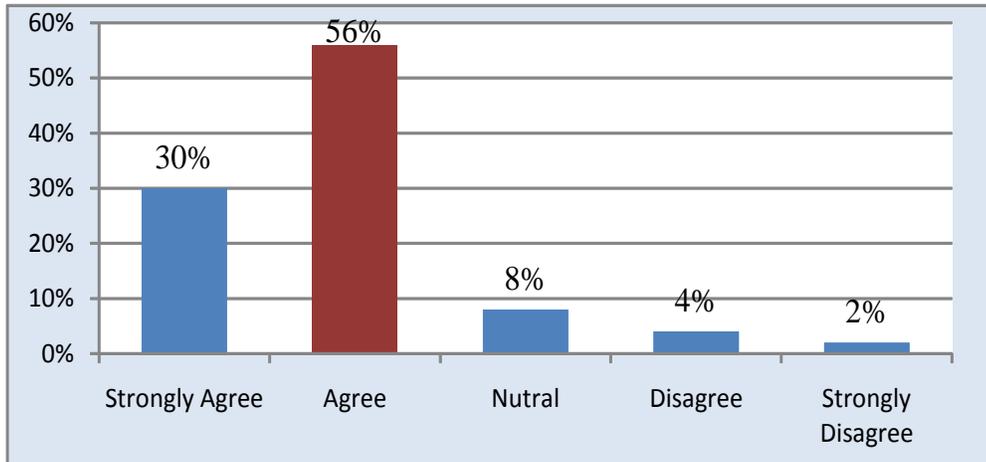


Figure-1: Result of Customers cash withdraw in political unstable situation

Question 2: Officers of ATM service center promptly respond to customer problems.

After surveying, this question I have found that in the question, 30 percent strongly agrees,(10 out of 30) 56 percent of employees agrees, 8 percent neutral, 6 percent disagree and 4 percent strongly disagree.



Question 3: BRAC Bank’s ATM down time error is low?

There has no confusion about BRAC Banks ATM down time performance, where 18 customer out of 30 strongly agreed that BBL ATM down time much lower than other, and among rest of them 6people agreed, 2 were neutral, 3 people disagreed and only 1 strongly disagreed about this fact. In percentage result are following:

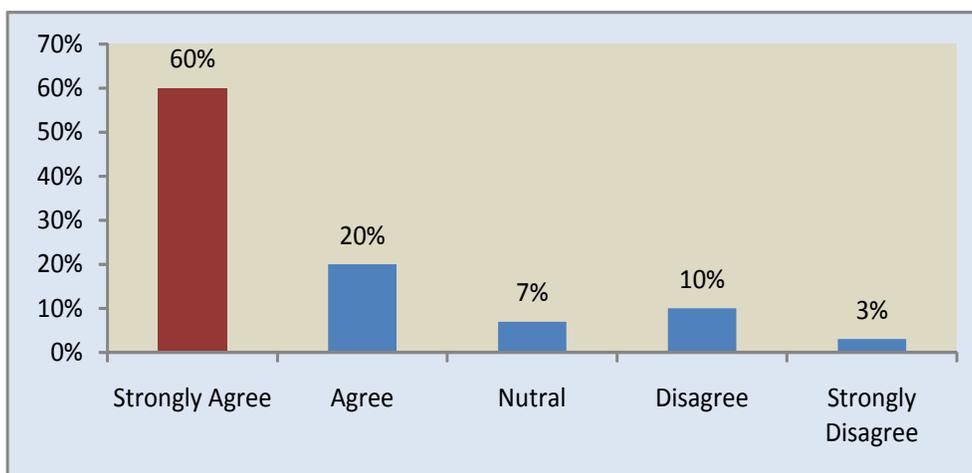
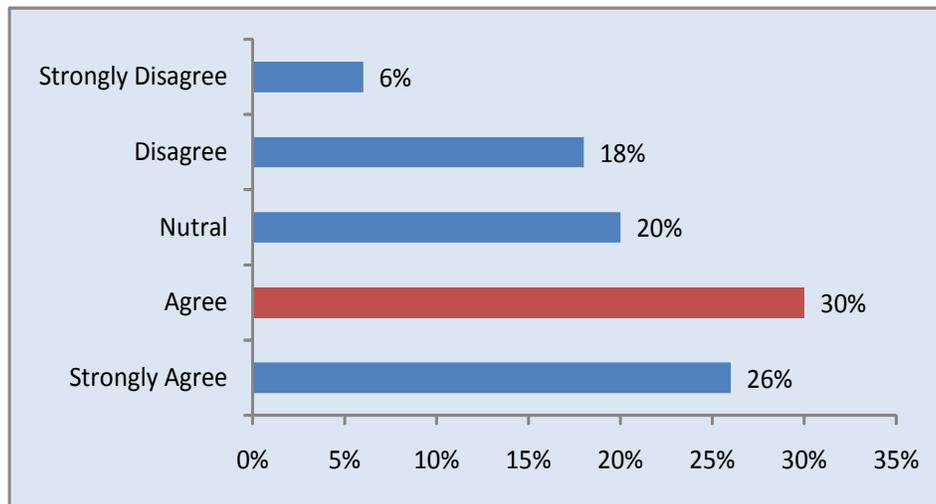


Figure-3: Result of BRAC Bank’s ATM down time error.

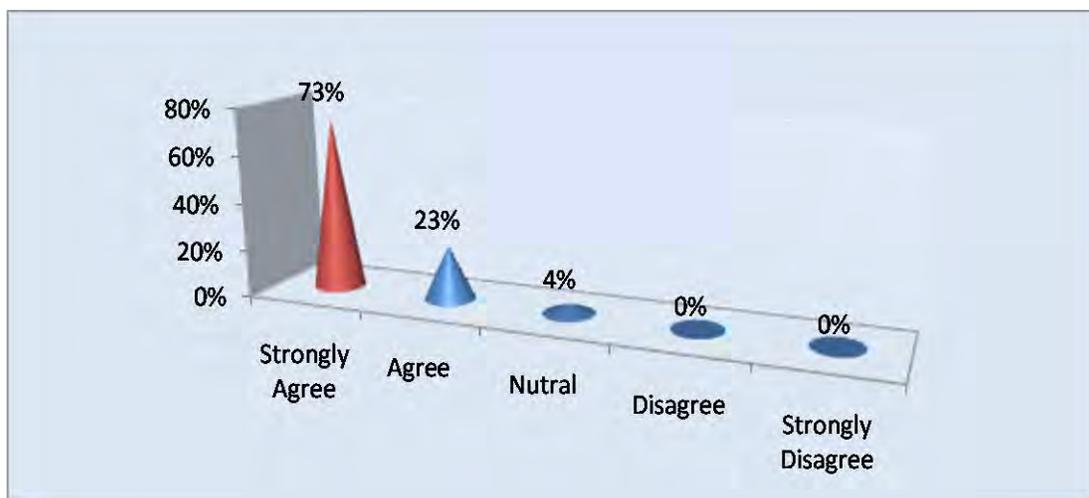
Question 4: BRAC Bank ATM is user friendly for all types of customers.

BRAC Banks ATM software made such a way that everyone can use it easily and smoothly. Still the depending on the knowledge level of customer various types of customer gives different opinion. The results of this question answer are following:



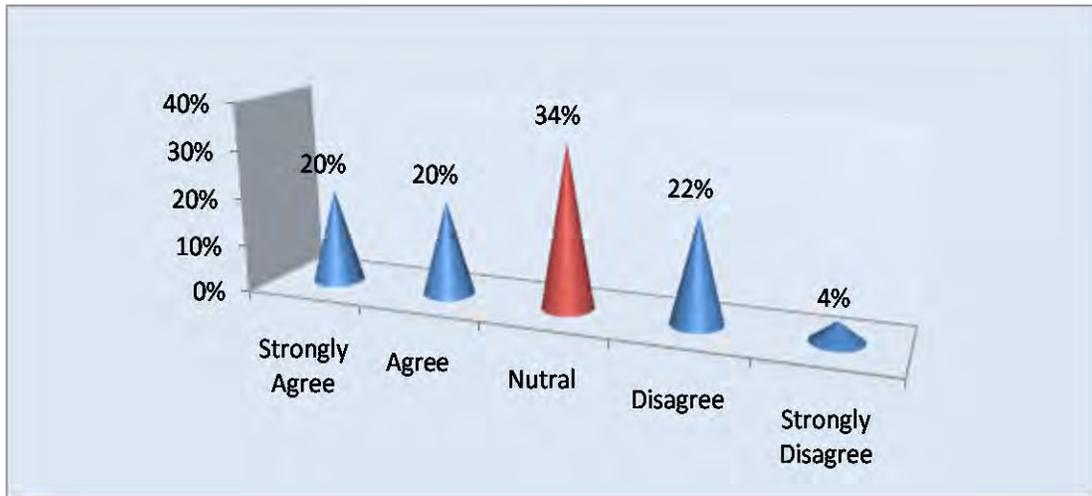
Question 5: Customers always get money receipt after cash withdraw in every successful transaction.

BBL ATM service never provides any poor performance in terms of getting money receipt in cash transactions. And customer’s reaction also proves this fact as 22 people strongly agreed that they get money receipts. As percentage whole results are:



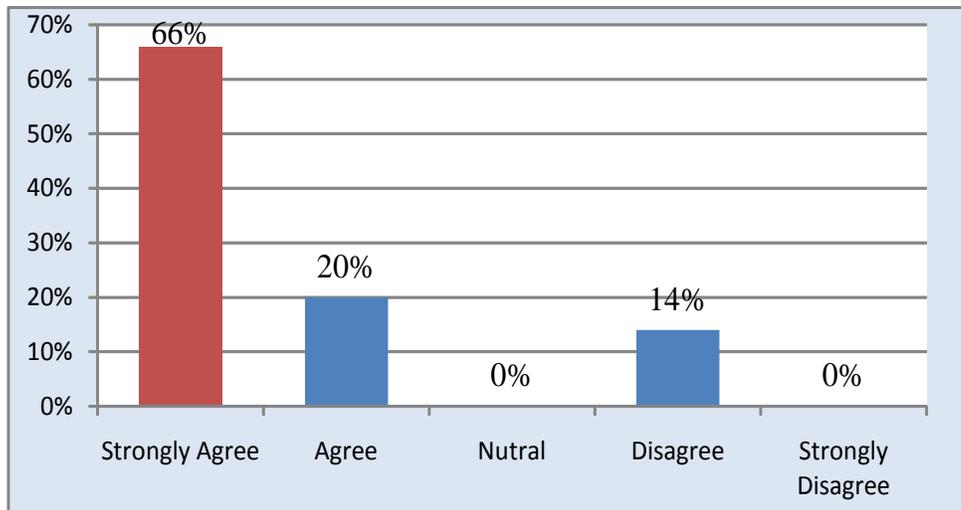
Question 6: Customer can easily do Bkash transaction, pay bills & transfer fund from BRAC Bank ATM.

Lots of people are not much concern about the Bkash transaction, pay bills & transfer fund from BRAC Bank ATM as a result maximum 10 people give a neutral respond about this question. Rest 20 people give a mixed respond. The whole results are:



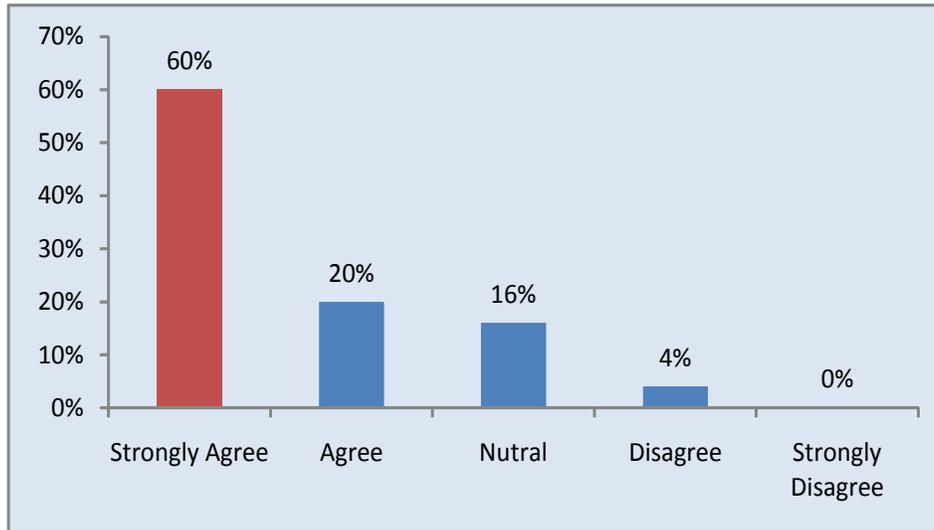
Question 7: Cash & card capture problem is very few at BRAC Bank ATM.

Among 30 people I asked the question only 4 people faced cash and card capture problem. They give a negative respond in this question. But among rest of 26 people 20 are strongly agreed that they didn't face such problem.



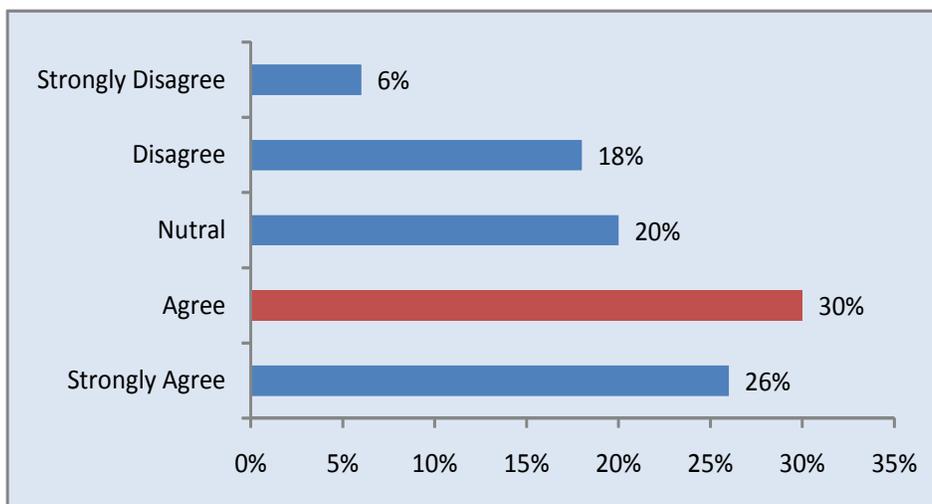
Question 8: Customers get their captured card within three working days as per their request where they want to collect from.

BRAC bank card department are much active in returning capture card within 3 working days. And this activeness results in the good impact on the customer mind. As percentage results are follows:



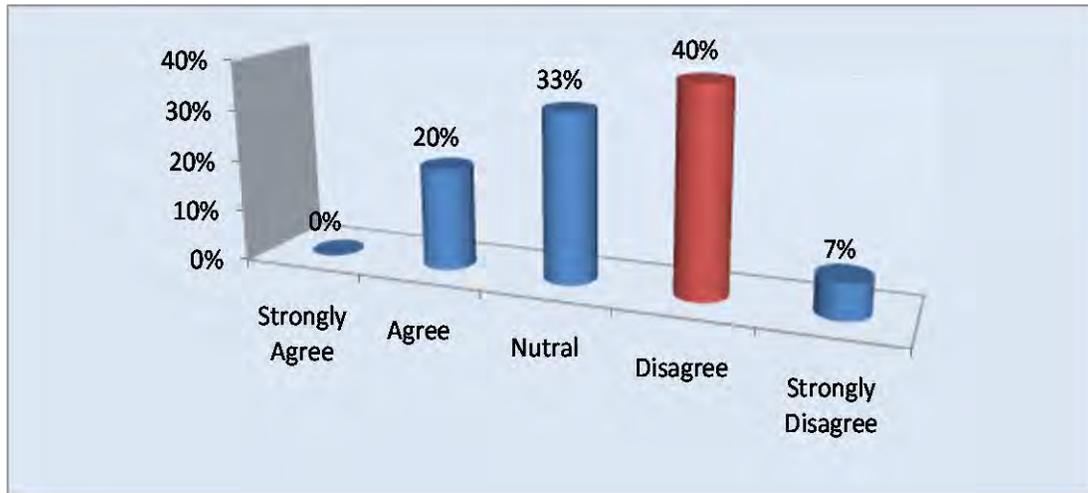
Question 9: CDM (Cash Deposit Machine) has reduced customer's time.

CDM machine was introduced to save customer time and money in depositing their amounts. Customer can deposit their money after the working period through CDM. Among 30 people maximum 9 people agreed that CDM has reduced reduce their time. Whole results are follows:



Question 10: Deposit cash in CDM is a safe & secure process.

Although maximum customer agreed that CDM has reduce their time but most of the people thought that depositing money in CDM in not a safe and secure process. As a result finally in the last question found maximum 12 people disagreed with the statement. The whole reslt are follows:



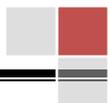
Grading The Satisfaction based on answers:

Questions:	Strongly Agree 1	2	3	4	Strongly disagree 5	Grade	Remark
1. Customers cash withdraw from ATM without facing any problem in political unstable situation.	✓					5	Maximum 50% strongly agreed
2. Officers of ATM service center promptly respond to customer problems.		✓				4	Maximum 50% agreed
3. ATM down time error is low.	✓					5	Maximum 60% strongly agreed
4. BRAC Bank ATM is user friendly for all types of customer.		✓				4	Maximum 30% agreed
5. Customers always get money receipt after withdraw cash & every successful transaction.	✓					5	Maximum 73% strongly agreed
6. Customer can easily do Bkash transaction, pay bills & fund transfer from BRAC Bank ATM.			✓			3	Maximum 34% neutral
7. Cash & card capture problem is very few at BRAC Bank ATM.	✓					5	Maximum 66% strongly agreed
8. Customers get their captured card within three working days as per their request where they want to collect from.	✓					5	Maximum 60% strongly agreed
9. CDM (Cash Deposit Machine) has reduced customer's time.		✓				4	Maximum 30% agreed
10. Deposit cash in CDM is a safe & secure process.				✓		2	Maximum 40% strongly disagreed
Total						42	
Average = 4.2							

So, as per my grading system 4 means they are agreed with our statemet. Here the average grade is **4.2** it means the customer agreed with most of the statements. From this survey analysis it is quite clear that the cutomers are satisfied with ATM services of BRAC Bank limited.

CHAPTER: 6

LESSONS LEARNED FROM THE INTERNSHIP PROGRAM



6. I. Implications to Company

During this doing intern report about Banking operation and management activities, I found some issues that I need to get an idea about the banking transactions system, to get studied on the customer relationship with the bank. And to know the existing performance level of the employees, also know about customers' opinion in developing the service quality.

Depend on my objectives one by one everything has to clear that what kind of issues I faced and for this what kind of solution I can provide to my company. There are some suggestions to my organization.

- Now a day's working environment is one of the most important factors for any employee. Without good environment employee cannot worked as properly. For my point of view I will say "yes, I am satisfied to work in my organization." Although my suggestion would be to the subordinates that they should be more friendly and also management should with employees. Then it will give employees great motivational influences to work within organization.
- It is required that an intern will deal with various sectors and departments of an organization. I felt that I have achieved some more dimensions while I was studying on the various sectors of the organization. These multi-dimensional pieces of work could be valuable for my career ahead of me.
- The last thing I have to say about my subordinate's role. From my point of view I have seen in different organizations that all subordinate are not helpful to everyone. But in my department, I can say that everyone is very helpful and good personality person. Although everyone is good but my suggestion will be someone has to more helpful for any task or training. Also every employee should to have great dedicational working nature to company.

6. II. Implications to University's Internship program

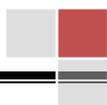
To equip a student with more practical knowledge, a university could provide at MBA study with some practical knowledge with some precise and specific courses or training which will be more effective for the student for his/her professional life. It's a great opportunity for me doing MBA from BRACU also in my last semester it's great to take internship. For this internship program proudly I can say that this program is really benefited to me also for my carrier. Some points are below:

- ✓ How to present work experience in the report
- ✓ Improved presentation skill
- ✓ Cooperative education experience
- ✓ Concern for integrating experiences and external experiences
- ✓ Understand about corporate culture
- ✓ Practical job life
- ✓ Theoretical knowledge apply in the practical field

6. III. Others

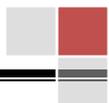
I have learned lots of new things, which was totally unknown for me. Besides learning from the organization and the university I have also learned some other things which are very essential for me.

- Increased trust, confidence and professionalism
- Software develop
- Improved subject area and discipline knowledge
- Developing skills and competencies



CHAPTER: 7

CONCLUDING STATEMENTS

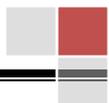


7. I. Conclusion

In the internship period I have gathered a different type of experience. It is a well-established statement that practical situations always differ from theoretical explanation. The experience and learning I have gathered from my whole internship program with the BRAC Bank Limited was really important for me and I enjoyed the whole thing from the first day of my Job and as well as my internship program. This internship program assisted me a lot to realize my further career for the coming future. Rather than drawing a conclusion, I would like to say that this study was utterly indicative for me for my future career. During the long three months program, in fact most of the sections and departments have been observed by me and I had acquired plenty of understandings about those. I had a great scope to match my theoretical knowledge with practical banking knowledge.

As a private commercial bank, BBL is trying it's best to extend their service to the public. BBL, Rampura ADC provides all kinds of ATM banking services to its customers. Retail banking department is doing well, rendering all the services related to customer.

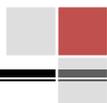
It is a great opportunity for me to get used with the operational environment of commercial banking of BBL. I have tried by soul to incorporate the internship report with necessary relevant information. It can be said that Mercantile Bank's future prospect in the financial sector is good. But it need to change some policy, management should monitor all the work of branch level, take strong decision and implement them.



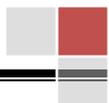
7. II. Recommendation

There are several recommendations have been realized from the whole internship program. Some of them mentioned below.

- To attract more clients BBL should create a new marketing strategy which will increase the total ATM customers..
- It is note that “delay in service” is one of the major problems faced by clients. attempt should be made to straighten the procedure.
- BBL should increase the number of PCs with updated hardware & software.
- BBL should come up with some effective CSR activities.
- The bank should take steps to minimize the operation time
- To provide better transaction facilities, adequate number of ATM booths should be established.



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Annual Report of BRAC Bank Ltd

Guideline form Head of ATM Services

Journal

Prothomalo

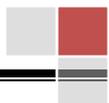
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Website

www.bbld.com (The official website of BRAC Bank Ltd)

www.bangladeshinfo.com

www.bangladesh-bank.org



APPENDIX

