

An Analysis of General
Banking Activities of EXIM
Bank Bangladesh LTD.

(A Study on Satmasjid Road Branch)



BUS: 400 (Internship)

Report On

General Banking Activities of EXIM Bank Bangladesh LTD.

(A Study on Satmasjid Road Branch)

Submitted To

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Date of Submission: September 2017



SHARIAH BASED ISLAMIC BANK

**An Analysis of General Banking
Activities of EXIM Bank Bangladesh
LTD.**

(A Study on Satmasjid Road Branch)

Letter of Transmittal

September, 2017

Feihan Ahsan

BRAC Business School

BRAC University

Subject: Submission of internship report for the completion of the course BUS400

Dear Sir,

With enormous inclination, I am submitting my internship report of “General Banking Activities of EXIM Bank Ltd. A Study on Satmasjid Branch” which was assigned me as a portion of my BBA Program. I have strained my level best to comprehensive this report with the indispensable information and recommended proposal that you were provide me as your best as well. To fulfill the requirement of a report, I had to conduct both primary research along with study on the overall aspect of banking service.

I would like to thank you for giving me such an opportunity to prepare this report which helps to open up a new era of the banking sector and to improve the research skills, knowledge which will be a treasure for forthcoming.

Sincerely,

Rafia Islam

ID: 14304168

Acknowledgement

At the very outset, I would like to praise our gracious and beneficent Almighty due to provide us enough strength, patience, courage and ability to work on for this term project report.

After that, I would like to show the biggest gratitude our honorable faculty, Feihan Ahsan, Senior Lecturer of BRAC Business School, BRAC University for his constant supervision throughout the semester and guidance to sort out all the problems that I faced to prepare this report. I am thankful to him for how he guided me with his extreme consistency in every aspect to make the report.

Furthermore, I would like to thank who I interviewed and asked opinion for the project. I am also indebted to all of the officers and employees of the Satmasjid Road Branch who extended their wholehearted cooperation to me despite their huge workload during my Practical Orientation.

Eventually, I must mention the excellent working environment and group commitment of this bank that has enabled me a lot of deal to do and observe the banking activities during my internship period of three months.

Finally, I convey my sincere thanks to my friends who inspire in different ways to complete the report and the course as well.

Executive Summary

People and the government itself are very much dependent on the services provided by the various banks in the financial market. Export Import Bank Limited started its journey as a private commercial bank on August 3, 1999.

General banking is the preliminary fact of all the investment processes. It contains new accounts, concern funds, issue bank drafts and pay orders, etc. afford customer through rapid and genuine service. The bank gives the depositors the rate of profit they earn from their operation. This report includes the various kind investment categories under Islamic rules as well. Bank invests the deposit amount for the customer who provides active efforts, energy and time to acquire profit.

The report lists the highlights on the EXIM Bank Satmasjid Road Branch. After that, it comes up with the topic general banking operation also my duties and responsibilities with that. Different services offered by EXIM Bank are shown in brief. "EXIM Bank Limited, Satmasjid Road Branch" is shown, with SWOT analysis showing its strengths, weakness, opportunity, and threats. And to conclude recommendation also delivered from my view point.

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CHAPTER 01

INTRODUCTION

Introduction:

Mostly through the word "Bank," we can effortlessly understand that the economic association deals with money. But there are different categories of banking concern like; Fundamental Banks, Profitable Banks, Reserves Banks, Investment Banks, Manufacturing Banks, Co-operative Banks', etc. But once we use the word "Bank" without any preface, or essential, it refers to the „Commercial banks.' Commercial banks are the tonality providers to the economy of a country. The purpose of retail banking is to accept profits by exchanging of money & credit rating legal instruments. Therefore, we can say the commercial bank is a profit-making association that holds the sedimentation of individuals & business in checking & preservation accounts and then uses these funds to make loans.

For these masses, the government is very much dependent on these banks as the financial mediator. The banking sector is accumulative its hired hand in different monetary case every twenty-four hours' time. At the same time, the banking appendage is pleasant faster, easier and the business for senses of grind is approaching wider. As the demand for better service increment day by day, they are coming with different innovative themes, ideas & intersection. All banking governing body is always willing to provide better service opportunities to their fellow clients to survive in the competitive domain of the banking sector. As a result, it has become essential for every person to have some idea of the bank and banking procedure.

This sector of Bangladesh is passing through a great reform under the economic deregulation and opening up being competitive with the arrival of multinational banks as well as evolving and high-tech infrastructure, current credit management, advanced performance level and extreme customer gratification.

As a requirement for the Bachelor of Business Administration Degree, I was required to complete this internship course of study. An internship program is essential for every student, especially for the students of Business Administration, which supports them to distinguish the authenticity. This is why; students attend an internship during the last phase of the bachelor's degree, to start a career with some practical experience. It was a pleasure for me getting elected to work as an Internee in Export Import Bank of Bangladesh Limited, Satmosjid Road Branch. I started to work here after having a discussion and getting consent, on the "General Banking Operation of EXIM Bank Limited."

1.1 Origin of the Report:

The internship program is an obligatory requirement for the students who wish to be a B.B.A graduate from BRAC University. I was involved with a host organization named EXPORT

IMPORT BANK LTD for this internship program. This report has been equipped with my practical experience on the day to day banking activities, academic knowledge and under close direction of my core support as well as my official supervisor. The report entitled "General Banking Activities of EXIM Bank Bangladesh LTD" has been completed as a partial fulfillment of BBA program accredited by the Department of Bachelor of Business Administration, BRAC University.

1.2 Objectives of the Report:

The fundamental purpose of this report is to obey with the requirement of the EXIM Bank Ltd. But the aims of this study are rather broader. The objectives are categorized in the following:

- Applying academic knowledge in the practical field,
- Observing the working environment in commercial banks,
- Exploring present banker-customer affiliation,
- Realizing the general function of the bank,
- Establishing a bridge between the theories and hands-on processes of day-to-day banking operations,
- Gaining practical knowledge by working in different desks of Satmosjid branch of EXIM Bank,
- Having possible exposures that will be helpful for my future career.

1.3 Scope of the Report:

This report enclosed the overall banking system of Exim Bank Limited and also includes a relationship with the customers with the bank as well as the principals covered by the bank as a general banking system.

1.4 Methodology of the Study:

Type of study: This research is a descriptive research in nature.

Types of data: This report is based on both primary data and secondary data.

Population:

The report has been arranged on general banking practice of EXIM bank limited. For the purpose of the study, all branches of EXIM bank limited have been considered as target population of the study.

Sample size:

Only one branch of EXIM bank limited has been taken as the sampling unit for the study. i.e. Satmasjid Road branch, Dhaka.

Sampling techniques:

Random sampling technique has been applied to select sample for the purpose of the study.

From my educational background, I have learned the different methods in the research process. Therefore, in this study, I had the opportunity to implicate my institutional knowledge in a practical field. I have collected data from many sources.

1.4.1 Primary Sources:

- Observation- noticing the processes of banking activities followed by each department,
- Practical work exposure in different areas of the branch,
- Informal conversation with the client or customers,
- Applicable documents linked to the study as provided by the officers,
- Personal interview-face to face conversation and in depth interview with the respective officers of the branch.

1.4.2 Secondary sources:

- Periodical published by Bangladesh bank,
- Annual report of EXIM Bank Ltd,
- The internet as general sources of information.

1.5 Limitations:

The officers are very cooperative, but sometimes they are too busy to find some time to tell me the reasons behind their regular activities. And mostly, they are dealing with money related activities in a very competitive environment.

Since I had to prepare this report all by myself, I face some constraints during the period of my internship as follows:

Shortage of time: I had to complete this report within a shorter period. Therefore, this limitation of the study hampering the course of enormous range and time for preparing a report within the mentioned period is difficult.

Busy working environment: The officials had some times been unable to provide information because of their tremendous work load.

Lack of sufficient well informed officials: Many staffs and members of the branch are not well informed about different systems of EXIM bank. They know but less. I had to face many difficulties to collect this information.

Insufficient data: I was unable to gather some desired information due to confidentially.

Inadequate Opportunity: All required particular information is not available in any particular outgrowth of the bank, and there is also small opportunity to visit more than one branch.

CHAPTER 02

OVERVIEW OF THE

EXIM BANK

BANGLADESH LTD

2.1 Historical Background of EXIM Bank LTD:

Export Import Bank of Bangladesh Limited is a third-generation isolated profitable bank in the country with excellent, effective performance. It provides a full range of commercial banking services. This bank has achieved success among its peer within a short period by its professional and dedicated team of management having a great experience, excellent knowledge and know-how in convention with modern banking. As the scheduled commercial bank, this bank started its operation on 3rd August 1999 based on the principles and guidelines established by Bangladesh Bank which is the central bank of Bangladesh. It reduces all types of commercial banking service to the customers following the Bank Companies Act, 1991 and in line with the instructions and policy procedures laid down by the central bank.

EXIM Bank Limited was established under the governance of Late Mr. Shahjahan Caber, founder chairman who had extended visions of a balanced commercial bank which would subsidize to the socio-economic growth of Bangladesh. A lengthy experience as a real banker helped him to pursue this dream. He was lucky to have a group of extremely well qualified and successful entrepreneurs who joined him to materialize his dream. Indeed, they proved themselves in their business as the most successful star with their endeavor, intelligence, diligent and talent entrepreneurship. Among them, Mr. Nazrul Islam Mazumder was introduced as the honorable chairman after the death of the distinguished founder director.

This bank starts running from 3rd August 1999 with Mr. Alamgir Kabir, FCA as the advisor and Md. Mashiur Rahman as the Managing Director. They had experiences in the financial sector of Bangladesh. By their sensible decision and management directions in the operating activities, this bank has produced a secure and unique place in the banking industry of Bangladesh concerning performance, growth, and excellent management. At present, the total capital and paid up capital of the bank are Tk.3467.37 million and Tk.1713.76 million one-to-one.

2.2 Nature of Business

- The bank conducts all types of commercial banking operations.
- The core business of the bank comprises of trade finance, term finance, working capital finance and corporate finance.
- The Bank is also providing individual credit, facilities related to local and foreign remittances and several products related services.

- The outline of the Bank, which is considered to support the fixed income group in nurturing the standard of living is competitively priced and has been widely appreciated by the customers.

EXIM Bank at a glance:

Type	Public
Industry	Banking
Incorporated	2nd June, 1999
Activity Started	3rd August, 1999
Headquarters	Gulshan Avenue, Dhaka-1212, Bangladesh
Founder: Chairman Managing Director	Late Mr. Shahjahan Kabir Mr. Nazrul Islam Mazumder Dr. Mohammed Haider Ali Miah
Services	Banking, Financial Services
No of Employees	1909
Operating Income	8,284,131,946 Taka
Net Income	3,256,947,071 Taka

Figure: Company Profile

2.3 Hierarchy of Exim Bank Bangladesh Limited



Senior Assistant Vice President

Assistant Vice President

Senior Principal Officer

Principal Officer

Executive Officer

Officer

2.4 Mission:

- To afford high excellence financial services in export and import trade.
- To be furthestmost thoughtful and client approachable and provision oriented bank.
- To provide tremendous quality service.
- To convert a secret storehouse of customers currency and their economic advisor.
- To maintain commercial and professional ethics.
- Spreading humble reimbursement bundles to the employees.
- To ensure a firm assurance to the growth of national economy.
- To create equipment based most operative subsidy atmosphere for the customers.
- To guarantee ethics and transparency in every level.
- To ensure viable growth and establish full value to the honorable stakeholders and
- Beyond all, to add actual contribution to the national economy

2.5 Vision:

The substance of our imaginativeness is **"Together Towards Tomorrow."** Export Import Bank of Bangladesh Limited relies on in togetherness with its customers, in its march on the road to growth and progression with service. To achieve the preferred goal, there will be the detection of excellence at all phases with an environment of continuous enhancement, because, in EXIM Bank, we have faith in, the line of excellence is never ending. Moreover, bank's strategic plans and networking will strengthen its competitive edge over others in the rapidly changing competitive environment. Its modified superiority services to the customers with the trend of constant improvement will be the keystone to achieve our operational success.

CHAPTER 03

GENERAL BANKING

ACTIVITIES OF EXIM BANK

LIMITED

General Banking:

All business concerns make a profit through selling either a product or service. A bank does not produce any tangible product to sell nevertheless does offer a variety of financial services to customers.

General Banking Department is considered as the direct customer service center. It is the starting point of all the banking procedure. This department portrays one of the most important roles in the commercial banks. And this department aids in taking deposits and concurrently provides some ancillaries services and daily services to the customers as well. Every day it receives deposits from the clients and meets their demand for cash by honoring cheques. It opens new accounts, demit funds, issue bank drafts, and pay orders, etc.

I have started my internship program in EXIM Bank Express Satmasjid Road Offshoot, Dhaka on 09th May 2017 and the operation director of Satmasjid Leg told me that at first body of work in the general banking so that I can acquire initial information. It includes various natural action in the Satmasjid Branch of EXIM Bank Limited. Unfortunately, it was difficult for me to exercise all these in such a short time of my internship.

Still, there are some proceedings and dealings I have done by myself.

3.1 Components of General Banking

General Banking consists of the following sections in the branch. These are as follows

- Account opening
- Account closing
- Deposits Account
- Issuance of cheque book
- Issuance of Debit Card and solve the problems related with the
- SMS Banking
- Clearing cheques.
- Provide foreign remittance services.

3.2 The Procedure of opening account:

It is said that there is no manager customer relationship if there is no account of a person in that bank. By opening an account banker and customer create a contractual relationship. However, selection of customer for opening an account is very crucial for a Bank.

Before the opening of an account, the following formalities must be completed by the client:

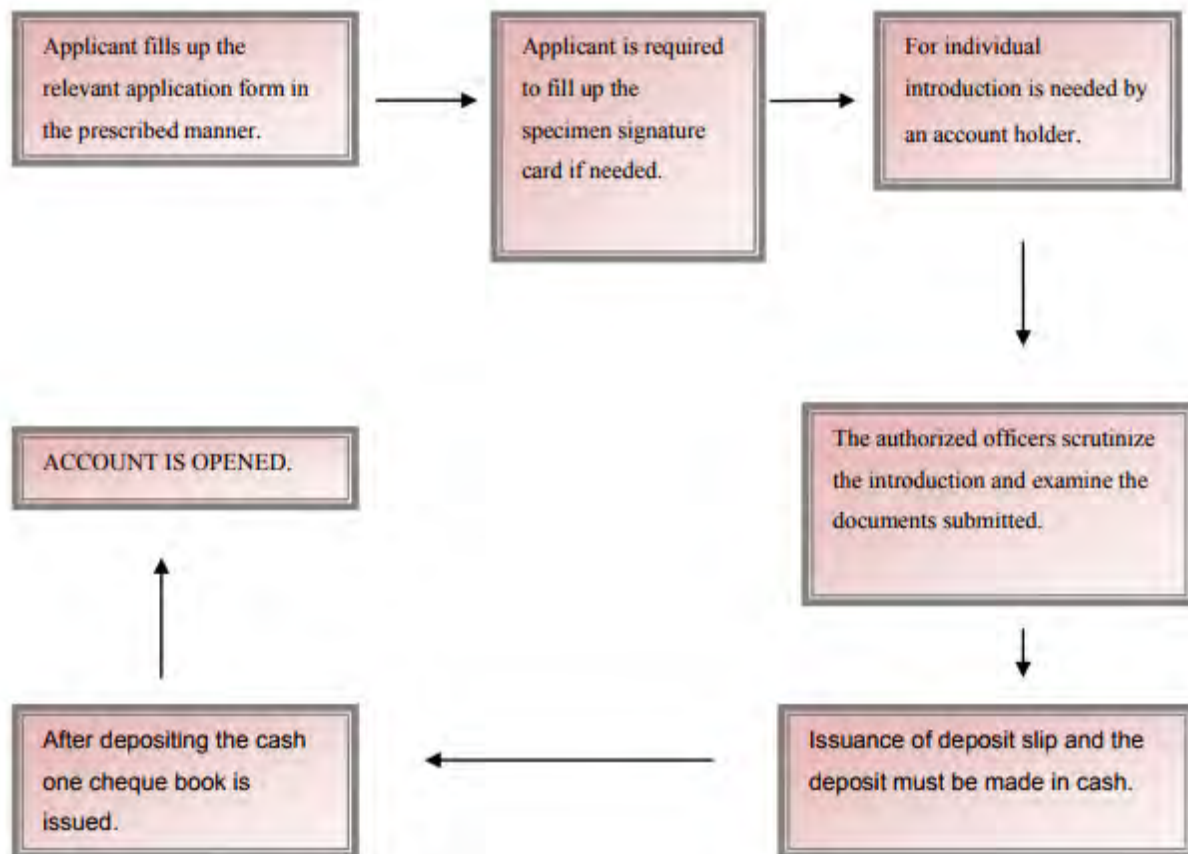


Figure: Account Opening Procedure

Step1: Bank provides account introductory form to the prospective client or applicant

Step 2: Applicant fills up the form.

Step 3: Application acquiesces the form duly signed by an introducer and along with two passport size photos attested from the introducer.

Step 4: The authorized officer analyzes the form.

Step 5: If no mistakes are found, the officer will proceed with the account opening.

Step 6: He/ She will issue a deposit slip where a deposit must be made.

Step 7: Later on he/she will issue the checkbook with the Signature card to verify the customer.

Step 8: Bank preserves the sample.

Step 9: Account is opened

3.3 General requirement for opening MSD/MSTD account

There are few general rules for opening all type of account which is as follows:

- Account opening form to be filled in and signed by the account holders.
- Introduction by an existing account holder with signature and account number or any other person acceptable to the bank.
- Two copies of contemporary passport size photographs of each account holders attested by the introducer.
- One copy passport size photograph of nominee attested by the account holder.

Additional documents that required for opening accounts

The rules and regulations to open a new account may differ from person to person, depending the type of account customer wishes to obtain. First of all, differences of customers such as individual, joint, proprietorship, partnership, private limited company, public limited company, associations, club, societies, trusts, etc. can open their various types of accounts according to their requirements which are as follows:

Individual and Joint Account

- A Copy of passport/ national ID card/ driving license/ office id/ word commissioner certificate, any ID acceptable to the bank.
- Attested photocopy of passport with visa for foreign Currency Account.
- Joint account declaration form for the Joint account.
- TIN Certificate.

Proprietorship Account

- Declaration form of sole proprietorship from the bank must be filled up,
- TIN Certificate,
- Submission a copy of trade license.

Partnership Account

- A Copy of registered partnership deed,
- Submission of a copy of partnership deed,
- Association letter duly signed by all partners,
- Copy of trade license,
- Photocopy of company TIN,
- List of partners with full address and phone number

3.4 Various Types of Deposit Account

EXIM BANK offers following types of deposit account:

Savings Account	Current Deposits	Term Deposits	Deposit Schemes
MSD(Mudaraba Saving Deposit)	AL-Wadia Current Deposit	<ul style="list-style-type: none"> • Mudaraba Term Deposits • Mudaraba Education Deposit 	<ul style="list-style-type: none"> • Mudaraba Monthly Savings • Mudaraba Super Savings • Mudaraba Multiplus Savings
			<ul style="list-style-type: none"> • Mudaraba Millionaire Deposit Scheme • Mudaraba Kotipoti Saving Scheme
			<ul style="list-style-type: none"> • Mudaraba Su-Grehini Monthly Savings Scheme • Mudaraba Femina Monthly Savings Scheme
			<ul style="list-style-type: none"> • Pension Deposit Scheme
			<ul style="list-style-type: none"> • EXIM Monthly Hajj Deposit
			<ul style="list-style-type: none"> • Mudaraba Senior Monthly Savings Scheme

3.4.1 MSD (Mudaraba Saving Deposit):

Profit is payable to the customer in this savings account. The bank allows investors to open an essential savings account by inspiring investments habit amongst the general public. As the title indicates, these accounts are used and opened as the savings account. Two types of saving accounts are available entitling as "Single Saving Account," and "Joint Saving Account." At last an amount of Tk. 1000/= is needed for opening this type of account, and its charges yearly are Tk.250/=. A saver will be allowed to withdraw per week up to 25% of the balance of his account.

3.4.2 MTDR (Mudaraba Term Deposit Receipt):

It is a particular period deposit system, which does not repay until the maturity date of that fixed period reaches. The bank provides higher rates of profit on such deposits. Usually, customers are allowed to open this account for a period. Any mature person (individually or jointly) having sound mind can wish to open the MTDR account in any branch of Exim bank with a deposit of minimum Tk10, 000/- and higher but multiple of Tk. 100.00. Several accounts can be opened in the same name at the same o different branches of this bank.

Deposit of MTDR A/c will bear the following weightage:

Term/ Period	Weightage
01months	0.83
02 months	0.83
03 months	0.88
06 months	0.92
1year/2year/3year	0.96

Table: Weightage of MTDR account

Terms and Conditions of MTDR

The amount deposited for MTDR is not encashable before maturity in general. If any investors wish to encash his/her MTDR Receipt before maturity due date in some obvious situations, the following terms and conditions will come into force:

- No profit will be allowed for premature encashment within 01 months.
- If the account is encashed at the end of tenancy but before maturity, depositors will be entitled to get the benefit at the provisional rate of profit from Mudaraba Savings Account.
- The conditional rate of profit of Mudaraba Savings Account will treat the temporary rate of profit, which was prevailed while having the MTDR account.

Premature encashment of the scheme:

- In the case of premature encashment before 1 year no profit shall be paid.
- In the case of premature encashment after 1 year but before 3 years profit shall be paid at Savings Rate plus 0.75%.
- In the case of premature encashment after 3 years but before maturity profit shall be paid at Savings Rate plus 1.00%.
- In the case of any unexpected situation:
- In the case of passing away of the investor before the term, the expense will be provided to the nominee as per the rules of premature encashment.

In case of any unexpected situation:

In the case of passing away of the investor before the term, the expense will be given to the nominee according to the rules of premature encashment.

Annual Performance of Deposits

Deposit & Other Accounts	2012	2013	2014	2015	2016
MSD	22,921,264,217	24,927,976,424	28,988,026,824	30,553,035,817	33,037,692,322
MTDR	37,904,753,384	53,222,103,744	85,445,903,244	105,758,602,530	130,654,756,285
Deposits	140,369.66	165,733.25	200,294.38	225,064.54	248,540.44

Source: Annual report

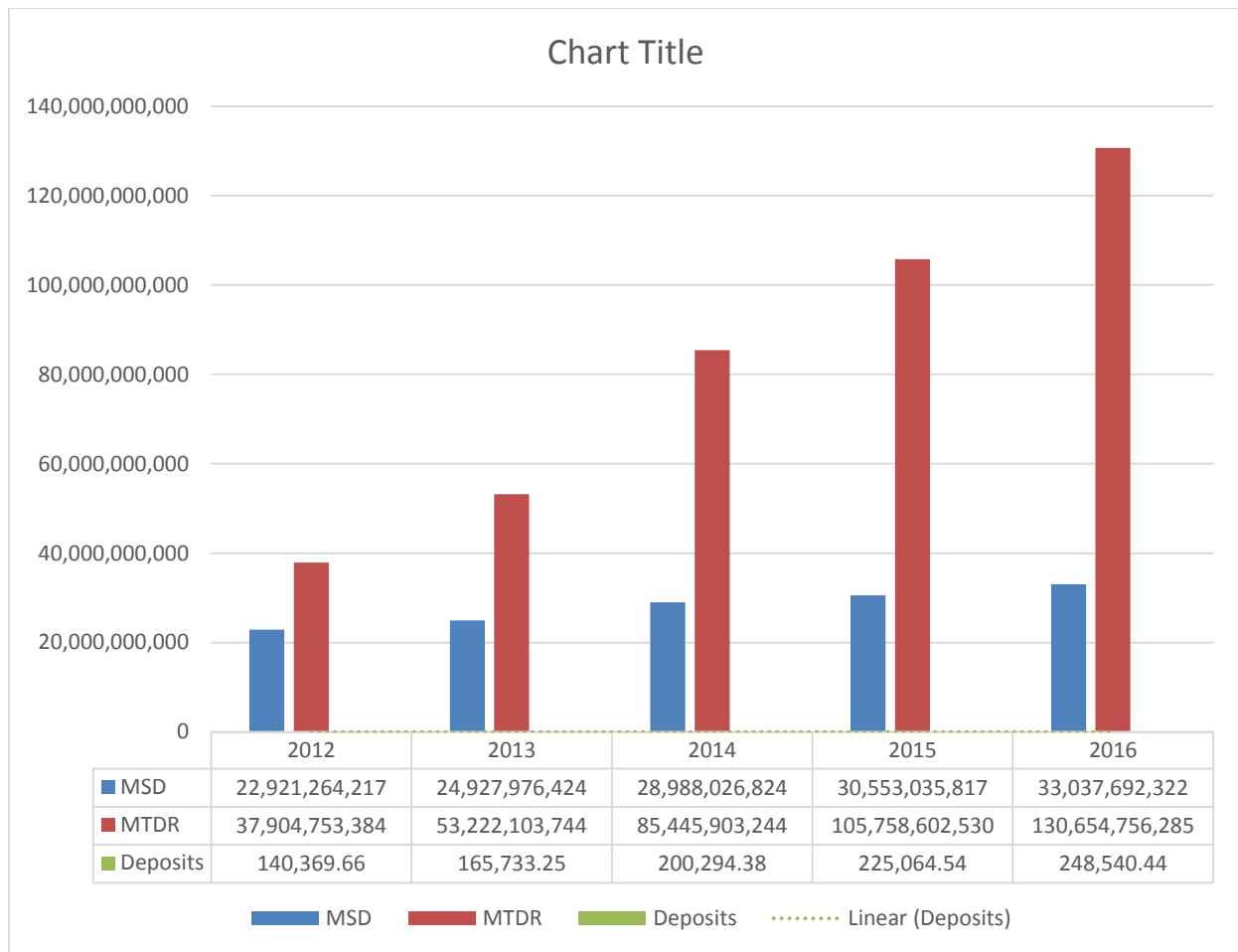


Figure: Annual Performance of Deposits

3.4.3 Mudaraba Monthly Savings Scheme (MMSS)

It is a monthly delivery scheme that secures future with fewer tensions and more ease. A small savings of today will provide a consolation for the next day.

Period of Savings and Installment Rate Per Month:

- The savings period is for 3,5,8,10, or 12 years and the payment is tk 500/, 1000/, 2000/, or 5000 accordingly.
- Bank has the right to change the weightage of deposit.

Deposit will bear the following weightage:

Term	Weightage
03Years	7.18%
05 Years	7.28%
08 Years	7.43%
10 Years	7.53%
12 Years	7.63%

Table: Weightage of MMSS account

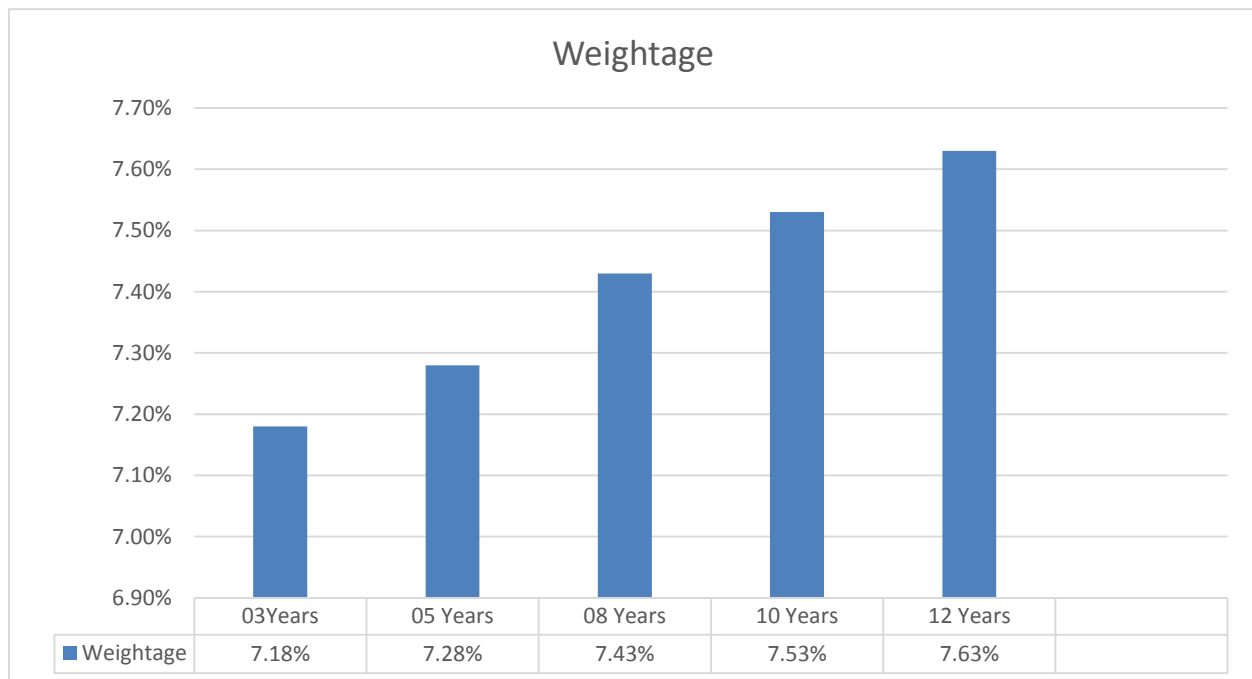


Figure: Weightage of MMSS account

The welfare that will get from MSS is given below:

Term	TK 1000	Tk 2000	Tk 5000	Tk 10,000	Tk 20,000
03 years @ 7.18%	40,277	80,555	2,01,388	4,02,777	8,05,555
05 years @ 7.28%	72,551	72,551	3,62,758	7,255,16	14,51,032
08 years @ 7.43%	1,31,407	1,31,407	6,57,038	1,31,4079	26,28,153
10 years @ 7.53%	1,79,344	1,79,344	8,96,723	1,79,3447	35,86,895
12 years @ 7.63%	2,35,993	2,35,993	11,79,965	2,55,9931	47,19,863

Table: Mudaraba Monthly Savings Scheme on maturity

Withdrawal

- What coitus interrupts is not advised before a 5 (five)-year term, but if it is withdrawn before the above time, revenue will be waged at savings rate. Nevertheless, no profit will be paid if the deposit is withdrawn within 1 year of opening the account.
- In case the investor wishes to withdraw between the 5, 8, 10 or 12 years period then the total profit will be paid for a completed term and savings rate will be applicable for the slight period.

Reasons for Disqualifications from the scheme

- If the depositor fails to pay 3 installments in a row, then he/she will be disqualified from this scheme and profit will be applicable as mentioned in withdrawal clause.
- If a depositor fails to pay 5 installments in a row, then the Bank has the right to close the account and profit will be paid as mentioned in withdrawal section.
- In case the depositor passes away, the scheme will conclude its function. The amount will be handed over

to the nominee of the deceased depositor.

3.4.4 Mudaraba Millionaire Deposit Scheme & Mudaraba Kotipoti Saving Scheme

Objectives:

- A scheduled savings Scheme that helps the clients of all contests & societies maximization their wealth by providing the remarkable return of their reserves.
- It is a savings scheme which supports the customers of all level in creating the positive contribution to their family by providing a fund in family's financial crises.

Requirements

- Two copies of current passport size photographs of the account holder.
- Copy of Passport/National ID Card/ Ward Commissioner's Certificate of the account holder acceptable to the bank
- One recopy recent passport size photograph of nominee attested by the account holder

Features and Benefits of both MMDS & MKSS

- Deposit on scheduled payment basis,
- Attractive rate of turnover,
- Allowed to open several MMDS Account with different amount in any branch of the Bank,
- Monthly installment can be placed through a standing debit instruction from the designated Mudaraba CD/SB Account,
- The reserves period is for 3,5,8,10 & 12 years,
- Bank has the right to modify the weight of deposit and proportion of circulation of Investment income.

Deposit will bear the following weightage of MMDS:

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

Table: Weightage of MMDS account

Deposit will bear the following weightage of MKDS:

Tenure	Profit Rate	Monthly Installment	Expected amount
03 years	7.23	2,48,079	1,00,00,000
05 years	7.33	1,37,650	1,00,00,000
08 years	7.48	75,933	1,00,00,000
10 years	7.58	55,603	1,00,00,000
12 years	7.68	42,230	1,00,00,000
15 years	7.83	29,148	1,00,00,000
18 years	7.98	20,739	1,00,00,000

Table: Weightage of MKDS account

Withdrawal:

Deposited amount of Mudaraba Millionaire Deposit Scheme & Mudaraba Kotipoti Saving Scheme is not encashable before maturity in general. If any depositor wishes to encash his/her account before maturity due to certain unavoidable circumstance the following terms and conditions will be applied:

- Profit will not be allowed for premature encashment within one year

- Benefit will be allowed at the provisional rate of Mudaraba Savings Deposit if it is encashed after 1 year but before maturity

Reasons for disqualification from this scheme

- If any investor fails to pay 03 consecutive payments at any point in time, it will terminate the right of an investor to remain within the purview of the account and profit against the balance of deposited amount will be allowed as per terms & conditions for early encashment.
- In the case of death of account holder, the account will stop its operation, and the total deposited amount with profit (conditions applied) will be paid to the nominee or the legal guardian of the minor nominee(s) as per mentioned in the form while opening the account. The same will be paid to the legal guardian of in case the nominee is minor. Otherwise, the total amount will be realised as per rules in force.

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

Objective:

Mudaraba Su-Grehini Monthly Savings Scheme	Mudaraba Femina Monthly Savings Scheme
A scheduled advantage scheme that help the housewives of all contests & societies maximization their affluence by providing extraordinary return of their savings.	A proposed advantage scheme that helps the female employees in making affirmative contribution to their family the by providing fund in family's economic crises.

Requirements of both MSGMSS & MFMSS:

- Single copy passport size snap of candidate attested by the account holder
- Two copies of current passport size snaps of account holder
- Under the scheme cheque book will not be issued
- Bank has the right any alteration/ modifies the weightage, profit circulation principles or other rules of the scheme at any time as per Bank's standard & policy.
- Any change of the information furnished by the customer herewith must be notified to the bank immediately

The welfare that will get from MSGMSS is given below: (as on 01/01/2017)

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

Table: Mudaraba Su-Grihini Monthly Savings Scheme on maturity

The welfare that will get from MSGMSS is given below: (as on 01/01/2017)

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

Table: Mudaraba Femina Monthly Savings Scheme on maturity

Encashment Rules both for MSGMSS & MFMS:

- ❖ In the case of premature encashment of "Mudaraba Su-Grehini Monthly Benefit Deposit Scheme & Mudaraba Femina Monthly, Savings Scheme" no profit will be remunerated to the investor.
- ❖ Usually, placed amount of Mudaraba Su-Grehini Monthly Savings Scheme & Mudaraba Femina Monthly Benefit Scheme is not en-cashable earlier maturity.
- ❖ Uncertainty, any investor expects to encash her account before maturity due to certain unavoidable situations, the rules & regulations for premature encashment of Mudaraba Monthly Savings Deposit Scheme will be followed. In the case of premature encashment of MSGMS & MFMS Scheme, no profit will be paid to the investor.

Reasons for prohibition from this scheme

In the case of demise of the account owner, the account will be inoperative, and the whole deposited expense with revenue will be paid to the applicant as mentioned in the account opening form. If the nominee is minor, the same will be given to the lawful custodian of the juvenile.

In other cases, the expense will be unconfined as per rules in force.

3.4.6 EXIM Monthly Hajj Deposit

Given flat pre arrangement for accomplishment Hajj, EXIM bank has announced this scheme under the agreement of 5, 8, 10, 15 and 20 years with the minor quantity of payment per month with a percentage of 11%.

3.4.7 Mudaraba Senior Monthly Savings Scheme

EXIM Bank monthly senior citizens account is established to endow sr inhabitants to transmit out the daily banking transactions with confidence self-sufficiently. This interpretation is suitable



for senior citizens who wish to have healthy returns on their savings. EXIM Bank senior citizens account derives along with an extensive array of free services and benefits.

Objectives of the Scheme

- A scheduled Benefit Scheme that motivates the Senior Citizens of the society towards savings of their dead money in the profitable deposit scheme.
- A scheduled Benefit Scheme that aids the matured people for keeping their hard earned money in valuable Account.

Features and Privileges

EXIM Bank has encompassed a bundle of value added services which you can enjoy free of cost with the Senior Citizen Account.

- ❖ The investments era is for 1 & 2 years.
- ❖ Accessible in Local Currency only
- ❖ Profit intended by weights for different tiers to benefit a higher balance with the higher return.
- ❖ Complimentary first cheque book of 20 leaves.
- ❖ Supplementary services i.e. Pay Debit Card, Phone Banking, SMS Banking, e- statements, Duplicate Account statements are accessible free of charge.
- ❖ Profit calculations on daily balance and credited to the account on a monthly basis.
- ❖ No slightest or extreme balance requirement.
- ❖ Unrestrained payments and extractions.
- ❖ Assumed higher returns on maintaining the balance of PKR 250,000 in the account, or else regular savings rate will be applicable.
- ❖ Concessional rates on yearly locker rentals and Pay Order/ Demand Draft rates will be offered.
- ❖ All other charges as per Bank's schedule of charges.

The Procedure of Account Closing:

- The terminating of an account may occur.
- If the customer is eager to close the account,
- If EXIM finds that the account is inactive for extended period,
- If EXIM Bank receives Garnishee order issued by the court.

Cheque book has to be returned to the bank to close the account. EXIM receives the charges from the debiting account, and the balance is paid to the customer. Necessary entries are given to the account closing register and computer. In the case of joint account, the application for closing the account should be signed by all the joint holders.

Account concluding is similarly completed by account introductory section. The client may close his/her/their interpretation of any period giving notice to the bank. Likewise, the bank on sincere powdered may adjacent customer account giving reasonable notice to the action or without any notice if the behavior of the account does not satisfy the bank or any other reason whatsoever. In either case, the bank will realize a closing charge from the customer's account. The usual bearing cost is Tk. 300 + 15% VAT. Nevertheless, the concluding charge of account within three months of introductory is Tk.500 + 15% VAT.

To close an account:

- Account holder requires applying in a particular form with full signature.
- He/she/they must surrender the remaining cheque book issued by the bank.
- Verifying the signature and approved by operational head,
- Closing the account.

3.7 Issuance of Cheque Book:

Fresh cheque book is delivered to the account holder only against requisition on the prescribed requisition slip attached with the cheque book issued previously, later the account holder's signature verification or his duly authorized representative against proper acknowledgment.

The In-charge of the departmental stocks of Cheque books will receive the request and allow entering the DCBIR (Departmental Cheque Books Issued Register), and separate foils in the register which are allotted for CD accounts Cheque Books of 20, 50 and 100 leaves. While the opening of an account, the customer is required to sign a Cheque Book Requisition Slip. He/She will receive a cheque book only if the account opening form is found complete in all respects. The person In-charge enters the name and account number of the customer in the DCBIR against

the particular Cheque Book series, and keeps a record on the computer. The requisition slip should be preserved as Vouchers.

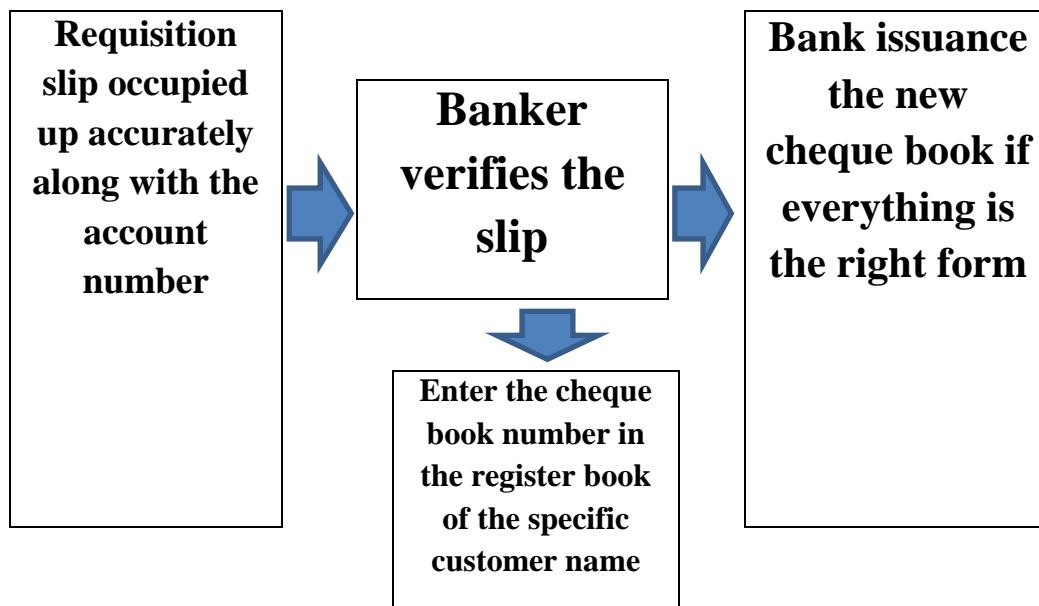


Figure: Issuance of Cheque Book

The subsequent processes are upheld for issuing of a cheque book:

- In the beginning, the client must have to fill up the cheque requisition form.
- The officer In-charge enters the name, and account number of the customers in the check book register against the fixed check book series.
- Then the officer In-charge from the deposit department signs the register check book and the requisition slip.
- Then the customer receives the cheque book from the officer of the deposit department after the acknowledgment on the request slip and register book.

A cover file enclosing the requisition slip shall be preserved as the voucher. If the ledger keeper finds any defects, he/she will remark to that on the requisition slip and forward it to the cancellation officer to decide whether a new cheque book should be issued or not.

3.8 SMS Banking:

EXIM Bank launched SMS Banking services to provide immediate contact to client account information at any time. Any mobile phone operator having an account of EXIM Bank can get the service through the mobile phone upon registration.


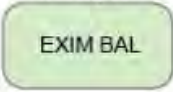


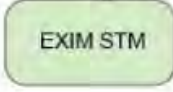
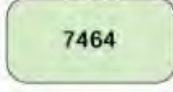

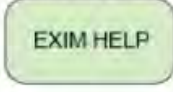


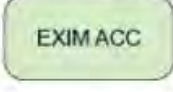
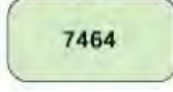
Category of query	Keyword	# Go to Handset Message option	Write Keyword	Send to
Balance Inquiry	EXIM BAL			
Mini Statement	EXIM STM			
Service Help	EXIM HELP			
Account Information	EXIM ACC			

Figure: EXIM Bank SMS Service

Advantages:

- ❖ Quick control over the status of the account – the message regarding the transaction is received immediately,
- ❖ EXIMBANK SMS info service is available for both individuals and corporate clients and all cards issued by the bank.
- ❖ Avoid fraud – Fast information in the case of theft or the card is being used without proper authorization,
- ❖ Unlimited messaging service received regardless the number of transactions,
- ❖ Control over transactions made using secondary card,

- ❖ EXIMBANK SMS Info service is available in place, in all areas covered by mobile operators having roaming agreements.

3.9 Clearing Section:

Clearing is a coordination by which a bank can assemble clients fund from one bank to another through a clearing house.

It is a place where the representatives of different banks get together to receive and deliver cheque with another bank.

Usually, Bangladesh Bank performs the Clearing House in Dhaka, Chittagong, Rajshahi, Khulna & Bogra. Where there is no branch of Bangladesh Bank, Sonali Bank arranges this function.

As far security is concerned client get crossed check for the transaction. The principal purpose of clearing section is to operate with safety and security of economic transaction of the financial instrument li DD, PO, check, etc. on behalf of the customers through Bangladesh Bank Clearing House, Outside Bank Clearing (OBC), Inter Branch Clearing (IBC). This segment examines in the following way:

- Whether the remunerating bank within the Dhaka city.
- Whether the remunerating bank outside the Dhaka city. Then these checks can be cleared by OBC, OBC stands for an Outward bill for collection.
- Whether the remunerating is their branch. These checks can be cleared by IBC (Inter Branch Bill for Collection)

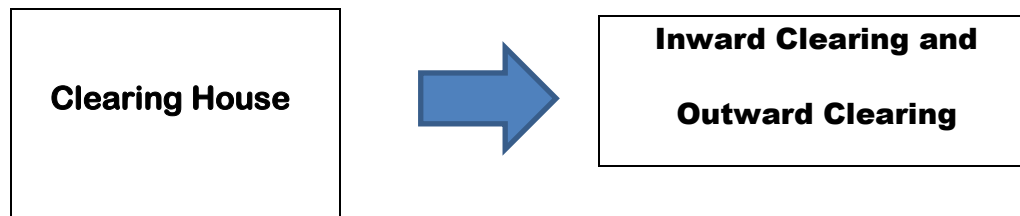
EXIM Bank LTD. is a scheduled Bank. According to the Article 37(2) of Bangladesh Bank Order, 1972, the banks, which are the member of the clearinghouse, are called as Scheduled Banks. The scheduled banks clear the cheque drawn upon one another through the clearinghouse.

This is an arrangement by the central bank where every day the representative of the member banks gathers to clear the cheque. Banks for credit of the proceeds to the customers" accounts accept Cheque and other similar devices. The bank receives many such tools during the day from account holders. Many of these instruments are drawn payable at other banks.

Similarly, there would be many cheques drawn on this the messengers of other banks would present bank and them at the counter. The whole process of collection and payment would

involve considerable labor, delay, risk, and expenditure. The place where the banks meet and settle their dues is called the Clearinghouse.

3.9.1 Types of Clearing:



Outward Clearing:

When the Branches of a Bank receive a cheque from its customers drawn on the other Banks within the local clearing zone for collection through Clearing House, it is Outward Clearing. When particular branch collects the financial instruments like PO, DD, Cheques within the Dhaka city and not of their branch, then the Outward clearing will be functioned.

The procedures of Outward Clearing are as follows:

- The instruments with schedules to the principal in the event of any of EXIM Bank Bangladesh Ltd after issuing an Inter Branch Debit Advice (IBDA),
- Clearing stamps should be attached to the instruments,
- The authorized signature endorses instruments,
- The customer receives the duly signed instruments and also branch code number affixed on the instruments,
- Entry in the Outward Clearing Register,
- Receipt of an instrument with paying in slip,
- Checking of instrument & paying in slip,
- Affixing of seal,
- Special Crossing seal,
- Clearing Seal (Instrument & Paying in slip),
- Endorsement Seal with signature,
- Separation of the instrument from paying in slip,

- Sorting of instrument bank wise and branch wise,
- Preparing for schedule as per branch,
- Preparation Bank wise program,
- Preparation of clearing House sheet,
- Details of the instruments and vouchers are recorded in the "Outward Clearing" register,
- Preparing the vouchers,
- Sending instruments to the main branch with the schedule.

Inward Clearing:

When the Banks receive cheque drawn on them from other Banks in the Clearing House, it is Inward Clearing. When the checks of its customer are received for collection from other banks, the following should be monitored very carefully;

- The cheque must be crossed.
- The amount both in words and figure in deposit slip should be same, and it should be adapted to the amount mentioned in words and figures in the checks as well.
- The cheque should not carry a date older than the receiving date for more than months.
- The collecting bank must check whether the endorsement is done properly or not.
- Instrument (DD/Cheque/PO) comes from principle office.
- Entry in "Inward Register."
- Cheque- in the computer.
- DD-DD payable
- Pay respective order register.
- Sing in the register by authorized officer
- Cancellation of instrument
- Send IBCA to Local Office for honored instrument
- Send Return memo, showing cause, to Office for dishonored instrument

Types of clearing house: There are two kinds of clearing house.

Those are

❖ Normal clearing house:

1) **1st house:** 1st house usually stands at 10 a.m. to 11a.m

2) **2nd house:** 2nd house often stands after 3 p.m. and it is known as return house.

❖ **Same day clearing house:**

1) **1st house:** 1st house usually stands at 11 a.m. to 12 p.m

2) **2nd house:** 2nd house usually stands after 2 p.m. and it is known as return house. Return House means the 2nd house where the representatives of the Bank meet **after 3 p.m.** to accept and distribute desecrated cheque, which placed in the 1st Clearing House.

Bank Cheque may be dishonored for any one of the following reasons:

- ✓ Inadequate deposit.
- ✓ Amount in figure and word differs
- ✓ Cheque out of date/ post- dated
- ✓ Payment stopped by the drawer
- ✓ Payee's authorization irregular
- ✓ Drawer's signature differs
- ✓ Crossed cheque to be presented through a bank
- ✓ Other specific reasons not mentioned above

The dishonor cheque entry in the Return Register & the party is informed about it. Party's signature required in the return register to deliver the dishonored cheque. After the duration, the return cheque is sent to the party's mailing address with Return Memo.

If the cheque is not honored due to the insufficiency of funds, then EXIM Bank charges 25/= as penalty.

The Responsibility of the concerned officer for the Clearing Cheque:

- ✓ Crossing of the cheque
- ✓ Computer posting of the cheque.
- ✓ Clearing seal & proper endorsement of the cheque.
- ✓ Separation of cheque from the deposit slip.
- ✓ Sorting of cheque Firstly bank wise and then on branch wise.
- ✓ Computer print 1st branch wise & then bank wise.
- ✓ Preparation of 1st Clearing House computer validation sheet.
- ✓ Examine computer validation sheet with the deposit slip to justify the computer posting

- ✓ A copy of computer posting in the floppy disk.

3.10 Remittance Section

The word „Remittance' means the distribution of money from one place to additional place through a post and transmits. Money-making banks representation this facility to its clients using unloading money from one branch of the bank and making an easier arrangement for payment to another branch within the country.

The main function of remittance department is to transit the money from one place to another with to minimizing the risk associate with handling cash. I have learned the various mechanism of remitting fund. There are three ways of paying fund:

3.10.1 Payment order (PO):

It is a non-negotiable acclaim document. It is usually used as a substitute for cash. It can also be recycled as the safety of the loan. A bank concerns the pay-order in term of a quantified charge to safely altercation of money. For transmitting money, pay-order can be used as cheques where the client of other banks can easily credit through clearing the pay-order.

This is an appliance allotted by the branch of a bank for permitting the customer to remuneration certain amount of money to the order of an individual/ association/ branch/workplace within the same clearinghouse area of the pay order-issuing branch.

Pay order has various kinds of features:

- a. The issuing branch and the paying branch must have to be same.
- b. Application for payment within the clearing house area of the issuing branch.
- c. This may be open or can be crossed.

Procedures for pay order payments

- a. Examine genuinely of the pay order.
- b. Enter in to pay order register and give contra entry
- c. Debit if fund ok for payment

Procedure of P.O. issue:

For issuing a pay order the client is to submit an Application to the Remittance Department in the prescribed form properly filled up and duly signed by the applicant. The processing of the pay order Application form, deposit of cash/cheque at the Teller's counter and finally issuing an order, etc. Applicant must fill up the pay order, form. Charges for P.O as follows_

Amount (tk)	Charge(tk)	Postage charge fee(tk)	Total(tk)
1-10,000	25	4	29
10,001-1,00,000	60	9	69
1,00,001-Above	120	18	138

Table: Charges for P.O

- Obtaining PO application form duly filled in and signed by the applicant,
- Receiving the amount of cash/transfer with commission amount,
- Issues pay order,
- Enter in pay order register

3.10.2 Demand Draft (DD)

DD is similar to the telegraphic transfer except using an application note for moving money from branch to branch of EXIM Bank.

DD is a kind of bill of exchange. It is the most commonly used way of inland remittance. It is a complete instruction of the bank to pay a certain amount of money from one branch to another branch as per application. While transferring the money safely from a city to another, individuals use DD since it can transfer the money between the different branches of the same bank easily and fast. If a significant total is required to be moved from one place to another, then a customer can request to do the DD and bear it to his destination instead of cash.

Charges for D.D as follows

Amount	Percentage of Charge
0-250000	15%

Table: Charges for D.D

Issuing procedure of D.D

- Acquiring demand draft application form which is correctly filled in and signed by the applicant,
- Receiving the amount of transfer as per suggested from the commission and postage charge,
- Inserting test number,
- Entering in the D.D. register,
- Issuing advice to the payee branch,

Payment procedure of D.D

- Examining generally of the D.D. viz. the Amount, verify the signature, request, test, series, etc.
- Entering in the DD payable register,
- Verifying with the IBCA (Inter Bank Credit Advice),
- Passing necessary vouchers.

3.10.3 Telegraphic Transfer (TT)

Telegraphic Transfer is an instrument for transferring money by a telephonic message or telex from one bank to alternative of unlike locality or from one branch to another branch of altered



place of the same bank. Mostly, it is an instruction from importers bank to the exporter's bank or some other bank in the exporter's country to a named person. And it's not available now.

Telegraphic Transfer is the most speedy and convenient but expensive method. There are different types of telegraphic transfer such as Fax, Mobile, Telephone Telex, and Telegram.

CHAPTER 04

INTERNSHIP DUTIES, RESPONSIBILITIES & LEARNING'S

4.1 Functions and Responsibilities as an intern:

As a student of BBA with the prerequisite of my course, I was allocated Export Import Bank of Bangladesh Ltd to Satmosjid Road Branch, Dhaka for my internship. I am there apportioned to work on General Banking. Subsequently, my duties are on general banking activity. In the course era, it is essential for anyone where practical experience gathered. In this three months internship program, I have learned many things about General Banking. Every employee on there helped me so much to understand the work efficiently. Throughout my internship period, I have operated in different units. All through, my three months internship programs I have worked from 10.00am to 6.00pm at every day.

Work Description
Fill-up Account opening forms Senior MIS
Fill-up Account opening form of MSD
Fill-up Account opening form of MSD, MTDR, MMSS
Fill-up Account opening form of Super Savings
Write Thanks Letter & Introducer letter
After receiving cheque requisition slip have to put branch seal & endorsement seal
Have to entry the clients' name along with account no & ATM Card no on register copy
Phone to the client for ATM Card & PIN Collection.
Have to entry the clients' name along with account no & cheque book page no on register copy
Have to phone to a client to collect their cheque books
Have to sequence all the closed form twice a month

4.2 Learning's From Organization

The learning's for Internship program was a different practice since such event is very firsthand in a student's liveliness.

- Whether it's arriving early in the morning or getting a task done on time, punctuality is essential. It shows that you're dedicated to your work, and that you're capable of responsibility.

- I have known enormous banking functions, then facts such as opening and closing an account, taking the profit and transferring and also dealt with various types of customers and different situations.
- I have learned to subject a bank's documents and formulate an attachment report.
- Within the period, I had to deal with different designated employees & staffs of the branch and various types of customers. I witnessed different kinds of situations; some made me happy, some sad, some angry, etc. a well.
- Through these ups and downs, I have come to know that this is the environment of an office is, and this is how to deal with it.
- This experience undoubtedly made me prepared for my next corporate life.

4.3 How internship experience impacts my career

I have learned much-required entropy about the banking sector and their activities. Since my focus was in General Banking, so I was more involved with that, then another department. Now, it is obvious to me how EXIM Bank Limited operates on the ground of general banking in Bangladesh. This internship experience is going to help me much to build my career. My learned proficiencies are as bellows:

- I educated myself the procedures of opening several accounts in EXIM Bank Limited.
- I also discerned the ways of closing an account.
- I got to know the importance of providing information to the client
- I learned the way about how EXIM Bank provides the information to their client.
- Authenticate sign in different dispute was one of my learning's from the Bank.
- I practiced the formalities to issue a Pay Order.
- I educated the processes to issue Demand Draft.
- I learned how to issue cheque book.
- Erudite about the workplace atmosphere.

All this above knowledge point will be supportive for my forthcoming. Those will be cooperative for my career. As I have sophisticated many things, I can use them on my upcoming to improve my position to run quicker on the job market.

CHAPTER 05

SWOT ANALYSIS OF

EXIM BANK

BANGLADESH LTD,

SATMASJID ROAD

BRANCH

SWOT Analysis:

SWOT analysis is a procedure that classifies an administration's strengths, weaknesses, opportunities, and threats. Using conservational data to estimate the focus of a company, a SWOT analysis defines what supports the firm in completing its objectives, and what hindrances must be overwhelmed or else diminished to attain preferred results: where the organization is these days, and anywhere it may be stood in the forthcoming.

5.1 Strength:

The high point of EXIM Bank Limited, Satmasjid Road branch that can be invention out since the SWOT analysis that is bellowed:

- ❖ To earn good reputation among clients and regulators surrounded by a brief period in that era.
- ❖ EXIM Bank Limited, Satmasjid Road branch has the reput of existence the provider of high-quality facilities to its customers.
- ❖ It has grown quite rapidly in all spheres of banking services.
- ❖ To give comparatively greater yield on deposits in saving schemes than other banks.
- ❖ Service controls are quite practical.
- ❖ The bank has already shown tremendous growth in the revenues and payment subdivision.
- ❖ The number of deposits and the loans and advances are also increasing rapidly.
- ❖ The working environment is very amiable, interactive and formal. And there are no hidden barriers or boundaries while the superior and the employees are communicating. This corporate culture works as an incredible motivating factor among the employees.

5.2 Weakness:

The feebleness of EXIM Bank Limited that I identified that is below:

- ❖ Lack of proper inspiration, training and job rotation
- ❖ Inadequate publicity and advertising of bank's products and accomplishments

- ❖ In general banking unit, they follow the traditional banking system. The complete general banking procedure is not fully computerized.
- ❖ According to individual customers, opinion introducer is one of the complications to open an account. If a person who is entirely new to the city wants to initiate an account, it is a delinquent for him/her to assemble an introducer of accounts holder.

5.3 Opportunity:

The opportunities that are available for EXIM Bank Limited to explore itself are bellowed:

- ❖ They can expand their marketing side to emphasize out the branch.
- ❖ Furthermore of those things, EXIM Bank Limited can announce superior corporate pattern for the commercial client or offer who have a sophisticated income level from the service holder.
- ❖ The Growth of global economy and Bangladesh's foreign trade in the coming years can provide tremendous growth opportunities.
- ❖ Small & Medium Enterprise (SME) and retail banking can provide a real chance for growth.
- ❖ Online banking facilities can make the operation of the bank more efficient.
- ❖ Expansion of banking services into other different services.

5.4 Threats:

The pressures that are available for EXIM Bank Limited to explore itself are bellowed:

- ❖ The macroeconomic situation of the country can deteriorate.
- ❖ The reduction of BDT against major currencies (e.g. USD, EUR, JPY, etc.) is a significant hazard to foreign exchange transaction and profitability.
- ❖ Intensifications of rivalry in the industry.
- ❖ All sustaining and upcoming multinational, foreign and private banks pose enormous threats to EXIM Bank Limited, Satmasjid Road branch.
- ❖ The little compensation package of the employees from the mid-level to the low-level position is a reason for threats employee motivation. As a result, quality employees leave which affect the organization as a whole.
- ❖ The Government has been controlling industrial credit.

CHAPTER 06

FINDINGS, RECOMMENDATION & CONCLUSION

6.1 Findings:

❖ **Less number of ATM booths:**

So if they want to subsist in the rivalry, they ought to announce online service as early as possible.

❖ **Need to be centralized:**

Moreover, the EXIM Bank is much centralized. For every work, branch office devours to get authorization from the head office. The head office tightly controls every branch office. This dependence on head office reasons slows down their activities.

❖ **Technologically no Updated:**

The bank is not still technologically updated. Especially, in general, banking department, they follow the traditional banking system. The entire general business procedure is not fully computerized.

❖ **Introducer:**

To open a new account, the customer should have an introducer. But sometimes the customer may fail to manage reference for opening an account. So, in that case, they may sometimes lose their customer to initiate an account in that bank.

❖ **Cash payment procedure is traditional:**

Their cash payment procedure is traditional, like withdrawing money by using cheque because their ATM card facility is very inferior to compete with other banks.

❖ **Does not provide devotion on the advertisement:**

Exim Bank does not provide devotion on the advertisement. For instance, a competitive market it is too much essential for any organization to increase their advertisements procedure.

6.2 Recommendation:

The banks are in reality service administrations. EXIM Bank Bangladesh Limited has certain complications in General banking events. I would like to bid several proposals and endorsements to overwhelm the difficulties relating the topic mentioned above of EXIM Bank and also to improve the performance of EXIM Bank regarding general banking. The following recommendations are not decisions; rather they are only propositions to progress the performance to accomplish the customer contentment so that clients pay more fondness to EXIM bank. Now, in below some endorsements are mentioned:

- ❖ Branch should introduce a smoother function to deal with the customers.
- ❖ Adding a fully computerized general banking system to satisfy the customers by providing faster service.
- ❖ Establishing a networking system inside the branches to transfer data within a short period.
- ❖ Cancel the introducer system to collect more deposit through the new account which will result satisfying the customer.
- ❖ Upgrading the general banking conveniences rather than the conventional banking system for easier understanding.
- ❖ Setting up sophisticated technology and formulating appropriate programs to develop the captioned activities.
- ❖ The bank ought to deliberate the customer criticize when they rise any problematic.
- ❖ The Bank must deliver rapid client service to escape haphazardness.
- ❖ The Bank should increase their staff according to customer demand.
- ❖ As soon as possible the bank should launch more branches in Dhaka city as well as in other cities of the country.
- ❖ There has no facility of working out for intern students. They can introduce workspace or seminar for short term period training for an intern that will enrich the recital and knowledge of the intern students.
- ❖ Every branch should have their capability about the power system and internet connectivity for diminishing the service down time.

6.3 Conclusion:

Every bank's has their unique strategy, which jumper's cable to their aim. Some wishes to develop quicker and attain some long range mountains of growth. On the other hand, some can't want to lead a silence life history minimizing the risk of infection and convey a mental image of a sound bank. EXIM BANK LTD is still quite new in its operation. The financial analysis of the bank is performing well; appears the bank is doing very well in the banking sector of Bangladesh and has well-to-do.

EXIM Bank Ltd Satmasjid Road branch is working well. However, there are some downsides in realizing the different tasks manually; it can be overcome through the involvement of more experts in decision- making process and utilizing the tools to judge the integrity of the customers. In conclusion, it can be discussed that over the results accomplished so far are not reasonable, why the bank is not expanding a modern systematic procedure for attractive its asset and there lie the chances to make it more actual in the future for their benefit.

The intention of the placement program is to expand knowledge of practical banking and to compare this concrete knowledge with academic experience. Throughout, the three months of an internship program, it is not probable to drive to the wisdom or each activity of division because of time limitation. So, objectives of internship program have not been fulfilled with complete satisfaction. However, the highest effort has been given to achieve the aims of the internship program.

I think this report may show a guideline to EXIM BANK LTD for future planning and successful operation to accomplish its goal in the competitive business environment.

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Survey Questionnaire

Dear Respondents,

This questionnaire is a part of the course Internship as a part of my BBA program. As requirement of the course I need to conduct a survey of marketing research on **Customer Satisfaction level of EXIM Bank Limited** and for this regard I need your help. All of the information will be used only in the academic purpose. I ensure you that all the data given by you will be held confidential. Your feedback on this questionnaire will be benefit in further developing and advancement in this project.

Related information

1. Which bank comes first in your mind when you think to open an account?
 - HSBC
 - SCB
 - DBL
 - EXIM
 - Others

2. Which one is prior concern to you while choosing the bank of opening an account?
 - Availability
 - EMI
 - Processing Loan
 - Loan Tentor
 - DBR

3. Are you satisfied with the approval system of opening a new account?
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

4. How easy it was to obtain the Debit Card?

- Very Easy
- Easy
- Neutral
- Difficult
- Very Difficult

5. How many times have you experienced difficulties during the processing period?

- Never
- Once
- Twice
- Thrice
- More than Three Times

7. Are you satisfied with the ATM booth service of EXIM bank limited?

- Highly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

8. How efficiently the officer handled your case?

- Highly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

09. Are you satisfied with the processing time taken in case of your loan?

- Highly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

10. According to your background, you should get more money as a retail loan

- Highly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

11. In which area(s) do you want that they should take care of?

- Interest rate
- Loan tenor
- Required documents
- Loan processing time
- Processing Fee

12. Would you suggest EXIM Bank limited to others for personal loan?

- Highly Recommended
- Recommended
- Neutral
- Prohibit
- Negative Word

Demographic Profile

13. Please indicate your **Gender**

- Male
- Female

14. Which of the following age's groups are you in?

- 18-25
- 26-35
- 36-45
- 46 and above

15. What is the highest level of education you have completed?

- Bachelor's Degree
- Master's Degree

- Doctorate Degree

16. What is your occupation?

- Student
- Businessmen
- Government Employee
- Employee
- Housewife
- Retirement