Internship Report on General Banking Activities of United Commercial Bank PLC

By

Saqline Ahmed
21204017

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School
Brac University
September, 2025

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Saqline Ahmed
21204017

Supervisor's Full Name & Signature:

Ahmed Abir Choudhury
Senior Lecturer
BRAC Business School

Letter of Transmittal

Ahmed Abir Choudhury

BRAC University

BRAC University, Merul Badda, Dhaka.

Subject: Submission of Internship Report on "General banking activities of United Commercial Bank Limited''.

Dear Sir,

With due respect, I am pleased and honored to submit my internship report titled *"General Banking Activities of United Commercial Bank Limited"*. This report has been prepared as a partial requirement for the completion of my BBA program at BRAC Business School.

Throughout the preparation of this report, I have made sincere efforts to present a comprehensive overview of the general banking functions and operations at UCBL. The internship experience has been highly beneficial in enhancing my practical understanding of the commercial banking sector, particularly regarding consumer lending practices within first-generation banks in Bangladesh.

I am deeply grateful for your guidance, support, and valuable suggestions during the course of preparing this report. I welcome any recommendations or feedback you may have, as they will help me further improve my understanding and presentation.

I respectfully request you to accept this report and consider it for evaluation. I hope it meets your expectations and serves its intended purpose effectively.

Thank you once again for your continuous support.

Sincerely yours,

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Saqline Ahmed

21204017

BRAC Business School, BRAC University Date: Month Day, Year

Date: October, 2025

Non-Disclosure Agreement

I, **Saqline Ahmed**, hereby declare that the internship report titled as *"General Banking Activities of United Commercial Bank Limited"* was conducted, prepared, and updated by me after the successful completion of three-month-long internship at **United Commercial Bank Limited (Corporate Branch)**.

I, hereby, attest that the report is prepared solely in meeting the academic requirements of the BBA program at **BRAC University** and the same is not submitted for any other purpose or use.

Saqline Ahmed

Students ID: 21204017

Department: BRAC Business School.

BRAC University Bangladesh

Acknowledgement

When I was pursuing the requirements for the Bachelor of Business Administration (BBA) degree at BRAC University, I was assigned by my faculty to prepare an internship report. My "General Banking Activities of United Commercial Bank Limited" is the result of my three-month internship at United Commercial Bank Ltd. (UCBL) Corporate Branch.

I would like to express my highest gratitude towards my internship supervisor, Ahmed Abir Choudhury, whose invaluable guidance, enlightened suggestions, and tireless support enabled me to prepare this report. He guided me and encouraged me towards finalizing the output.

I am also genuinely indebted to all the staff members of United Commercial Bank Limited, Corporate Branch, who helped me and cooperated with me during the internship tenure. Their co-operation developed a professional and cordial atmosphere, which greatly enhanced the learning experience.

My heartfelt thanks go to the First Vice President and Lead of Distribution and Strategic Management for the support and cooperation extended to me during my internship. I am also especially grateful to Farzana Rumi (Senior Executive Officer) and Salauddin Bablu (Vice President) for their guidance, mentorship, and encouragement, which helped me navigate my responsibilities effectively.

Both have helped me make the internship experience really valuable and memorable.

Executive Summary

UCB has several services that promote efficiency, reliability, and economic development. During my internship at United Commercial Bank PLC (UCBL) in the Distribution & Strategic Management Department, I had meaningful, hands-on experience with key banking activities, reporting procedures, and strategic analysis techniques. This exposure allowed me to apply what I learned in Accounting and Finance in actual banking scenarios I particularly learned to make data-driven decisions, streamline workload, and optimize processes. I developed expertise in applying analytical programs such as Excel and Power BI to increase the accuracy and overall efficiency of the functions pertaining to reporting. This experience immensely enhanced my knowledge pertaining to general principles of banking, team work, and communication processes pertaining to the corporate workplace environment. UCBL, as one among the leading first-generation banks of Bangladesh, gave me the best possible avenue for imbibing and engaging in professional financial practices that facilitate the growth in the economies of a country at large.

Key Words: UCBL; Internship; Banking Operations; Strategic Management; Data Analysis; Finance

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List of Acronyms

Acronym	Full Form
UCBL	United Commercial Bank Limited
HRIS	Human Resource Information System
SME	Small and Medium Enterprises
KYC	Know Your Customer
IT	Information Technology
Excel	Microsoft Excel
BI	Business Intelligence
UPI	Unified Payments Interface
SOP	Standard Operating Procedure
NPA	Non-Performing Asset
ROI	Return on Investment
SWOT	Strengths, Weaknesses, Opportunities, Threats
API	Application Programming Interface
GB	General Banking
CSO	Customer Service Officer
CSO-Cash	Customer Service Officer – Cash Operations

1. Overview of Internship

1.1 Student Information

- Name: Saqline Ahmed
- ID: 21204017
- Program and Major/Minor: BBA, Accountancy (Minor in Finance)

1.2 Internship Information

1.2.1 Period, Company Name, Department/Division, Address

- Date: 03 July 2025 – 03 October 2025
- Company name: United Commercial Bank PLC (UCBL)
- Department/Division: Distributions & Strategic Management Department, Corporate Office, Dhaka

1.2.2 Supervisor Information for Intern

- Name: Mr. Mir Safat Newaz
- Title: Vice President, UCBL Distribution Department

1.2.3 Scope of Work – Work Description

While I interned, I was responsible for contributing towards operational effectiveness and working in the UCBL Distribution & Strategic Management Department. I remained directly involved in data gathering, report writing, and analysis of processes for optimizing the distribution of workload alongside enhanced service deliverability. In addition to departmental activities, I also witnessed general banking operations for seeing how the customer transactions, account maintenance, clearings, etc., are carried out at a branch level.

Detailed responsibility:

- Aided in the preparation of internal reports for distribution and performance follow-ups.
- Curated and interpreted operational data with Power BI and Excel.

- Noted and recorded primary processes in cash activities, account establishment, and remittance.
- Aided the Distribution team in planning product distribution and campaign tracking.
- Contributed to enhancing workflow efficiency and communication between divisions.
- Adhered to confidentiality and fulfilled all compliance, KYC, AML requirements.

1.3 Internship Outcomes

1.3.1 Student's contribution towards the Company

During my internship at UCBL, I was able to translate the theoretical knowledge acquired during my Accounting and Finance classes to the realities of bank work. This was a form of experiential education that helped me blend abstract theory with practical applications on a day-to-day basis, specifically with financial reporting, analysis of deposits, and daily efficiency.

I also organized analysis of the company deposit portfolio based on branch-level and product-wise information. I cleaned, classified, and aggregated information for trend identification of growth, performance comparisons, and variances. This helped management monitor deposit performance better and draw on the results for planning and decision-making.

Furthermore, I frequently created Excel-driven summaries and conveyed primary findings into professional PowerPoint presentations for top management. By presenting difficult data in simple tables, graphs, and visual summaries, I enabled decision-makers to grasp crucial points at a glance during meetings and reviews quickly. Overall, what I did helped facilitate smoother internal reporting, enhanced inter-departmental communications, and management decisions based on data more regularly.

1.3.2 Advantages of working for the company

During my internship at UCBL, I was able to apply the theoretical knowledge I gained from my Accounting and Finance courses to real-world banking operations. This hands-on experience allowed me to bridge the gap between academic concepts and practical applications, particularly in areas such as financial reporting, deposit analysis, and operational efficiency. I also developed practical skills in data management, report preparation, and performance analysis, becoming proficient in organizing, cleaning, and interpreting large datasets using tools like Microsoft Excel and Power BI. Additionally, the internship enhanced my professional competencies, including effective communication, teamwork, and analytical thinking, as I collaborated with colleagues across different departments to support the bank's strategic and operational objectives. Applied accounting and finance theory in real-world banking operations.

The internship also offered me a great opportunity to put Accounting and Finance skills into practice with real bank situations. The following represent major skills that I learned:

- Data Management and Analysis: Experienced with the utilization of Excel, data cleaning, and report preparation.
- Financial Interpretation: Estimating the effect deposit portfolios have on profitability, liquidity, and combined branch performance.
- Presentation Preparation and Visualization: Presenting intricate information with professional slide and visualization dashboards.
- Communication and Coordination: Enhancing professional communication and coordination with departmental officers at the branch level.

1.3.3 Challenges Faced and Solutions

While interning, I also encountered several problems which required me to think clearly and observe accurately.

Data inconsistency was one of the main problems. Sometimes, data from branch offices came late, was incomplete, or had mistakes, which affected how accurate and reliable the reports were. To fix this, I checked all entries with the relevant officers, kept a communication log for updates, and made corrections on time. This not only kept the data correct but also helped me understand how important accuracy and checking are in financial reporting.

Another challenge was time management. Dealing with multiple Excel datasets and reports with strict deadlines was challenging. To address this, I planned a schedule to manage my work—a priority on the most emergent work with reminder alerts for deadlines a day or two away. This approach kept data quality stable and enhanced my work efficiency.

Another challenge was the learning curve with technology. Initially, I was not familiar with UCBL's reporting styles and analysis templates. But with assistance from coworkers and managers, I became familiar with the bank standards within no time—learning to arrange data, computerize Excel, and professionally format reports. This enhanced my adaptability and technological skills, and I began to comfortably work in a corporate bank environment.

These problems were significant learning opportunities. They allowed me to become more accurate, organized, adaptable, and able to communicate effectively in a workplace.

1.3.4 Suggestions for the Company for Future Interns

To improve the internship program further, UCBL can develop a specific onboarding schedule for interns. The schedule can comprise familiarization with bank activities, information reporting, departmental regulations, and software applications. Giving interns a chance to work with simulated or anonymous data will also allow them to hone their analysis and reporting capabilities independently while maintaining confidentiality of data.

And, providing assignments that are interdepartmental may provide exposure to how the bank operates—examining functions such as operations, finance, risk management, and marketing. Having a systematic mentorship process that matches interns with senior staff would facilitate the exchange of information and direct careers. Periodic feedback meetings to evaluate intern work and performance may also motivate interns and identify areas for improvement.

Last but not least, mini training workshops on new banking technologies, financial analysis programs, and policy changes can also inform interns about latest industry trends.

By taking this process, UCBL can create a robust, streamlined internship process that will work for both younger workers and result in better outcomes for the organization.

Chapter 2: Organization Overview

2.1 Introduction

UCBL was introduced in 1983 and has evolved as one of the most stable and trustworthy private commercial banks in Bangladesh. Along with traditional banking, UCBL has become a significant driver behind the financial progress of the nation through innovation, customer services, and technological sophistication.

The bank has gradually increased its network across the country, with extensive banking facilities in both urban and semi-urban areas. This wide reach allows this bank to mobilize capital for industrial, commercial, and agricultural developments. UCBL, in recent years, has been keen on data-driven approaches and digitalization, making itself a progressive financial institution within the fast-changing fintech landscape in Bangladesh.

2.2 Overview of the Company

2.2.1 Historical Background

United Commercial Bank PLC (UCBL) is a first-generation private commercial bank of Bangladesh. It was established in 1983 and initiated its operation towards a vision of contributing towards the financial development of the country through innovations and people-oriented services.

UCBL has 231 branches in the nation by 2025. 24 are foreign exchange branches. There are more than 200 ATM booths and a fast growing online banking facility titled UCB Unet. The bank's interconnection with Singapore, the UAE, Qatar, and Kuwait supports its money transfer network.

2.2.2 Mission, Vision, and Core Values of UCBL

- **Aim:** Sustainable financial success, customer-orientation services, professional advancements, and prosperity for the economy.
- **Vision:** To be the bank of first choice in Bangladesh.
- **Core Values:** Integrity | Innovation | Customer Focus | Accountability | Teamwork | Excellence

2.2.3 Products and Services

- Deposit Products: UCB Earning PlusFixed Deposit, UCB DPS Plus, UCB Money Maximize, UCB Multi-Millionaire Scheme
- Loan Products: Consumer Credit Scheme, SME Loans & Trade Finance, Working Capital & Industrial Finance, Project and Corporate Loans

- Digitaiand Remittance Services: UCB Unet, Western Union, Real-Time Online Banking, SMS Banking & One-Stop Service

- Cross Border Services: Travelers Remittance, Cash Management Services, Letter of Credit, Letter of Guarantee, Letter

2.3 Management Practices of UCBL

2.3.1 Leadership pattern

United Commercial Bank PLC (UCBL) follows the participative and active form of leadership, which is compatible with the strategic vision towards efficiency, innovation, and empowerment of the work force. The leadership of the bank invites suggestions from people at different cadres, creating open spaces for ideas and comments being incorporated into decisions at the decision-taking level. This practice not only energizes people but also makes operational decisions, such as evaluation of branch performance, manpower deployment, and distribution policies, based on ground-level, practical inputs from people directly involved in the everyday activities of a bank.

The management maintains clear communication channels across departments and branches, enabling coordinated efforts and consistent execution of policies. While strategic goals and performance targets are clearly defined by senior management, staff members are given the flexibility to contribute ideas on process improvement, customer service enhancement, and workflow optimization. This approach promotes a sense of intrapreneurship among employees and encourages proactive problem-solving.

While at the same time, some areas of operation demonstrate aspects of structured and directive leadership, especially for compliance, risk management, and regulatory requirements, UCBL makes sure that all staff members abide by strict banking norms, internal supervision, and regulations of the Bangladesh Bank, striking between empowerment and accountability.

2.3.2 Human Resource Planning

United Commercial Bank PLC (UCBL) tactically partners with outside HR outsourcing firms like Mhadi Support Services Ltd. and E-Zone HRM Limited to undertake a number of human resource functions, some of which are recruitment, staffing, and payroll services. This strategy helps UCBL scale its workforce quickly, particularly when there is a need for expansion or when expert talents are needed.

Mhadi Support Services Ltd.

Mhadi Support Services Ltd. was founded in 1982 and is the first HR outsourcing organization of Bangladesh. Mhadi offers a range of services like recruitment, staffing, cleaning, maintenance, and logistics support. Mhadi has facilitated a number of organizations throughout the country with a range of outsourced manpower solutions, which have helped clients like UCBL, for example, operate their core banking activities while leaving the effective management of HR, which Mhadi does for them, aside.

E-Zone HRM Limited

E-Zone HRM Limited was established in 2004, and it is a leading HR consultancy firm for Bangladesh, which provides recruitment, payroll services, staff-outsouring, and business consultancy. E-Zone has had the experience of serving top companies such as Huawei Bangladesh, Brac Bank, and Dutch-Bangla Bank for delivering complete HR solutions. Their expertise of managing full end-to-end HR processes is what UCBL requires for a flexible and scalable workforce.

Strategic Advantages for UCBL

By outsourcing with companies like Mhadi and E-Zone, UCBL is able to receive:

Scalability: Quickly expanding workforce capacity as needed.

Cost Efficiency: Reducing recruitments, training, and benefit payments.

Expertise: Utilizing outside HR professionals to accomplish specialist work.

Operational Perspective: Empowering internal HR departments to work on substantial plans instead of mundane work

2.4 Marketing Style

2.4.1 Marketing Strategy

UCBL follows a mass-market strategy that covers retail, SME, and corporate clients. Retail clients are targeted with deposit and savings products, consumer credit, and digital banking. SME clients are targeted with working capital, trade finance, and advisory. Corporate clients are targeted with project finance, cash management, and advisory on investment. Segmentation facilitates customer satisfaction growth and increased penetration in the market.

2.4.2 Target Customers and Demographics

UCBL uses both physical places (branches and ATMs) and digital options (internet, mobile, and SMS banking) to help customers of different ages and backgrounds. Online marketing, social media activity, and call center help make sure many people know about UCBL and can interact with it.

2.4.3 Marketing Channels

The bank has an integrated, multi-channel marketing strategy. Conventional branches and ATMs support its robust digital presence via UCB Unet, mobile applications, and web campaigns—all designed to provide smooth accessibility and interaction for clients across the country.

2.4.4 Product Innovation

UCBL is devising new schemes of deposits, loan schemes, and digital products based on customer requirements, regulations, and technological developments. Regular feedback helps to improve existing products and inspire innovation.

2.4.5 Brand Advertising and Promotion

The bank communicates its brand via social media, digital marketing, advertising via printing media, and events as a form of promotion. By highlighting customer trust, financial knowledge, and innovation, UCBL maintains high brand recognition and loyalty under competitive market scenarios.

2.5 Financial Performance and Accounting Practices

2.5.1 Financial Performance

UCBL kept stable profits with a balanced lending and deposit strategy. Increasing deposits, income diversification, and proper risk management are stressed by the bank. They are manifested in positive values like Return on Assets (ROA) and Return on Equity (ROE) and also in measures of liquidity. They show UCBL's efficiency in operations and proper management of finances.

2.5.2 Accounting Practices

UCBL follows Generally Accepted Accounting Principles (GAAP) and uses the accrual method of accounting to keep financial reporting clear. Depreciation and reconciliations are done according to policy, with clear information that helps build trust and confidence among investors.

2.6 Operations Management and Information System Practices

UCBL also has extensive branches and sub-branches with full banking facilities, such as deposits, loans, money transfer, trade facilities, and cards. The bank is consistent in procedures at every branch to ensure that account opening, processing for KYC, verification of documents, and auditing are conducted uniformly.

Operational health is assessed by key performance indicators including deposit growth, loan quality, NPL ratio, cost-to-income ratio, and branch profitability, with which to guide performance appraisal. Good risk and credit management systems help follow rules, reduce losses, and keep asset quality high.

Being present across the nation and having a comprehensive product portfolio in its retail, SME, and corporate banking segments, UCBL remains one of the most reliable and active private commercial bank in Bangladesh.

2.6.1 Practices of Information System at UCBL

UCBL uses information systems extensively for several high-priority uses, benefiting both business processes and HR processes. A good case in point is its Human Resource Information System (HRIS), which it uses for digitally capturing and aggregating employee information personal information, recruitment history, payroll, training, and transfers. The HRIS allows HR staff to have faster access to employee-related information and automate several paper or manual-based processes. Certain HR modules, however, such as leave management, succession planning, performance evaluation, or advanced analytics, may still be semi-manual or incompletely used, which is a suggestion that there is still opportunity for automating and consolidating further.

The HRIS can be trained by system users as well as HR personnel for easy use. User experience is a blend: the vast majority appreciate the simplicity of the basics (particular when archiving personal directories and administrative information), however, others would appreciate some enhancement for usability in addition to rich functionality. Time-consuming repetitiveness as well as data consolidation is automated through the system, thus allowing HR professionals more time dealing with strategic decision-making.

Other than HR, the financial activity of UCBL is regularly facilitated by information technology—online banking, financial messaging, e.g., connective infrastructures that link activity at the branch level with a centralized database, and information that couples transaction information, deposits, credit, and client information such that data are up-to-date, allowing reporting, analysis, and supervision on a timely basis.

2.7 Industry and Competitive Analysis

2.7.1 SWOT ANALYSIS of UCBL

Strengths

UCBL is among the most respected and stable private commercial banks in Bangladesh with a wide network of 231 branches and more than 200 ATMs across the country. Its wide range of portfolios in products and services across retail, SME, and corporate banking allows the bank to efficiently address a wide spectrum of customers. Utilizing digital platforms like UCB Unet, UCBL is able to provide increased accessibility and convenience for its clients. Moreover, the bank's robust customer relationships, qualified management, and tie-ups in foreign remittance activities additionally support its stability in operation and solidify its position in the market.

Weakness

Even in UCBL, there are some areas of weakness that can have adverse effects on sustained growth over the longer term. Over-reliance on third-party service providers like Mhadi and Ezone in terms of manpower management can cause communication breakdowns or staffing irregularities. Also, as much as cyber services are growing, there remain areas of limited diffusion of technology in the semi-urban and rural areas that can limit customer reach.

Standardization of process across all the branch offices is also difficult due to the volume nature of UCBL's operations.

Opportunities

UCBL has enormous opportunities to grow market reach and product offerings. Expanding financial penetration in semi-urban and rural spaces is a possible customer base for credit and deposit products. Digitalization and fintech convergence can enhance efficiency, customer experience, and reduction in the cost of operations. There are further opportunities in creating innovative products specific to SMEs, start-ups, and younger customers who want flexible banking products. Collaborations with global financial institutions can further strengthen remittance business and cross-country banking.

Threat

The banking sector in Bangladesh is highly competitive, and UCBL faces strong rivalry from other established banks. New entrants with modern digital platforms could capture market share, posing a moderate threat. Customers have high bargaining power due to availability of alternatives offering better interest rates, digital convenience, or promotional schemes. Although supplier power is low in banking, regulatory changes from Bangladesh Bank and compliance requirements can increase operational costs and administrative burden. Economic fluctuations and global financial uncertainties can also affect deposit mobilization and lending performance.

2.7.2 PORTER'S FIVE FORCES

Rivalry Among Competitors: High

The Bangladeshi banking landscape is extremely competitive, with several first-generation private banks, public-sector banks, and foreign banks active in overlapping marketplaces. Banks vigorously compete to gather deposits, offer competitive lending rates, and enjoy better digital and customer services. United Commercial Bank PLC (UCBL) has stiff competition from other large banks like BRAC Bank, Dutch-Bangla Bank, Eastern Bank, and City Bank. Competition prompts banks to innovate continuously, increase business praxis efficiency, and diversify their product lines for retaining customers on hand and gaining new customers. UCBL's approach of underscoring branch distribution, electronic banking, and customer care reduces competitive pressure somewhat but does not reduce the necessity for a continual push to stay one step ahead technologically, service-wise, and pricing-wise.

Threat of Current Parties: Low

Though regulatory hurdles and capital for setting up a commercial bank in Bangladesh are high, there is a moderate threat of new market entrants. The new banks have had trouble getting a license from Bangladesh Bank, developing full-facility branch coverage across the country, and winning customers' confidence. Fintechs and electronic banks, however, have been gaining increasing market penetration, which is a growing threat. UCBL preserves its superiority based on a established image, large number of branches, and long experience with business and retail customers, which are deterrents for new market entrants.

Bargaining Power of Customers: High

The customers of the Bangladeshi banks enjoy high bargaining power because there are a number of banks available which have comparable services and product offerings. Corporate customers and high-net-worth individuals tend to request special services, lower lending rates, or more interest on deposits. Retail customers are looking for more convenience in terms of electronic or digital banking, best deposit schemes, and easy availability of customers services. UCBL meets this need through the provision of variety of products, loyalty schemes, and sophisticated electronic platforms for the purposes of increasing customers' satisfaction and discouraging customers from changing banks.

Bargaining Power of Suppliers: Low

Suppliers for the banking industry are mainly comprised of technological providers, service agencies, and manpower providers. Although UCBL outsources its manpower management through Mhadi Support Services Ltd. and E-Zone HRM Limited, the suppliers have little bargaining power due to the presence of alternative providers, which makes the cost of changing them relatively cheap. In the same way, technological providers enjoy much competition, which makes the pricing of banking software, digital solutions, and IT services highly competitive. This little supplier power makes it easy for UCBL to keep operational costs down, besides being flexible when it comes to allocating resources.

This Porter's Five Forces analysis shows that UCBL has a competitive market form with customer retention and strategic innovation at the core, while there are moderate threats of new entrants and weak supplier power that influence its operating and strategic choices.

2.8 Conclusions

UCBL stands strategically well-placed for steady growth, efficient business, and value-added services.

2.9 Recommendations and Conclusions

United Commercial Bank PLC (UCBL) has emerged as a leader among the private banks of Bangladesh based on its large network of branches, cutting-edge digital technologies, and client-relationship-centered services. During the internship, it was clear that strategic emphasis on operational effectiveness, fact-based decision-making, and distribution management enables the bank to stay competitive and continually satisfy customers' expectations. Specifically, the Distribution & Strategic Management Department acts as an interface between operating performance and strategic objectives through its monitoring of manpower deployment, branch output, and deposit book.

UCBL management style, which is a blend of democratic and participative management styles, provides for employees' input while creating accountability, which not only inspires staff members but also enables successful implementation of organizational objectives. The bank's people resource approach of outsourcing some aspects of people operation to expert agencies like Mhadi Support Services Ltd. and E-Zone HRM Limited provides flexibility, financial savings, and access to expert people management, thereby optimizing overall business performance.

UCBL's place in the financial landscape of today is underpinned by its sensitivity to innovations, such as electronic services, for instance, UCB Unet and centralized report systems, which enhance customer experience and enable monitoring internally. Continued emphasis within the bank on meeting regulatory demands, on risk management, and on alignment with the country's strategic vision for the economy ensures long-term soundness and stability.

Briefly, UCBL maintains a balanced approach to growth, innovation, and efficiency in operations. Its highly organized distribution systems, human resource management and performance measurement systems, combined with a progressive style of leadership, make it a competitive and dependable commercial bank in Bangladesh. The internship experience provides evident illustration of how accounting and finance theories may be used successfully in real banking practice, emphasizing the role of strategic management, evidence-based decision-making, and people leverage in achieving organizational goals

Chapter 3: Project Part / Internship Activities

3.1 Introduction

3.1.1 Background and Problem Statement

For my UCBL internship, I had the opportunity to work with the Distribution & Strategic Management Department, primarily responsible for ensuring that the manning is optimized, the deposit portfolio is properly managed, and internal reporting is correct. This is a highly important task for ensuring that data from 231 branches is properly coordinated, a task which is at the same time time-sensitive and highly complex. Processing such a large volume of information while providing timely information for senior management is a serious challenge, especially in ensuring the data is correct, standardized, and uniform across locations.

3.1.2 Objectives

The main objectives of my internship were assisting the department with data analysis and operational reporting, such that the information presented to management was accurate, actionable, and pertinent. I also wanted to have a taste of applying academic learning of accounting and finance, relating theory with practice.

3.1.3 Significance

This internship helped me with hands-on experience of working on actual banking operations, which enabled me to learn skills such as data collection, report writing, and decision-making based on data. Through direct experience with branch-level data and interactions with personnel of the departments, I understood banks' workflow management for complex operational processes and using data for strategic decisions.

3.1.4 Scope of the Study

The coverage for this analysis includes managing the manpower, tracking of the deposit portfolio, assessment of the performance of the branches, and reporting activities for UCBL's Distribution Department. My task involved examining branch-level information, facilitating proper reporting, and aiding top-level management on decision-taking activities.

3.2 Literature Review

For this internship project, I perused earlier publications and studies on banking operations, financial performance, and digital transformation activities in Bangladesh. This involved studying operational effectiveness, the contribution of internal reporting towards decision-taking, and the implementation of digital tools across banks. Literature helped derive a contextual overview of industry best practices and emphasized the role of correct, current, and standardized data towards managing extensive banking networks.

3.3 Methodology

The approach for this activity involved both primary and secondary means for the collection of data. The primary data was collected from the study of the workflow of departments, interview sessions with branch officers, and live interactions with report-writing activities. Excel, along with Power BI, was used for arranging, analyzing, and visualizing data. UCBL's yearly reports, house magazines, and open-source data on Bangladeshi banking activities were used for secondary data collection. This hybrid approach allowed the findings to be based on hands-on experience, as well as literature available.

3.4 Findings and Analysis

3.4.1 Gathering Manpower Data

I was actively involved in collecting and verifying employee data from all sub-branches. This included identifying gaps, inconsistencies, and missing information, which were then communicated to branch officers for correction. The process not only ensured accurate records but also highlighted areas where manpower could be realigned for greater efficiency.

3.4.2 Deposit Portfolio Analysis

I compiled branch-wise deposit data and analyzed trends to identify areas of growth and underperformance. By visualizing the data through charts and pivot tables, I was able to highlight trends such as branch-wise deposit accumulation, monthly growth rates, and comparative performance, which aided senior management in evaluating portfolio health and planning future strategies.

3.4.3 Excel-Based Analytical Tasks

Many of the hours were spent working on processing raw data, cleaning out inconsistencies, and preparing detailed analytical outputs using Excel. I set up pivot tables, charts, and summaries for aggregating difficult datasets, which were more amenable for management review and actionable. These analyses were indispensible for identifying operational inefficiencies and providing strategic recommendations.

3.4.4 Preparation of Senior Management Slides

I prepared PowerPoint slides that included a summary of how staff was allocated and deposit portfolio analysis during my internship. The slides depicted information to support senior managers in making resource allocation decisions, branch performance, and planning strategies.

3.4.5 Data Validation and Coordination

Another key function of my job was cross-checking data and coordinating with branch-level officials. This involved regular talks to cross-check figures, update records, and remove errors. Ensuring correct datasets allowed departmental analysis to be trustworthy both for day-to-day decisions and future planning.

3.5 Summary and Conclusions

The internship significantly developed my skills for data analysis, reporting, and professional writing. Through experience working hands-on with departmental data and operational processes, I gained firsthand knowledge of how accounting and financial theory is implemented in a live banking environment. I gained an appreciation for the importance of clear, timely, and accurate reporting, and how such factors enter into managerial decision-making and operational efficiency.

3.6 Recommendation / Implications

Based on my observations, I recommend introducing standardized data submission templates for all branches to ensure consistency and reduce errors. Additionally, implementing predictive analytics tools could enhance manpower and deposit planning, allowing for proactive decision-making. Assigning mini-projects to interns could further enhance practical exposure, helping them understand real-world banking operations while contributing meaningfully to departmental tasks.

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Appendix

Appendix A. Deposit Portfolio Analysis Template

Purpose: Used for compiling and analyzing branch-wise deposit data for management review.

Branch Name	Product Type	Opening Balance	Closing Balance	Monthly Growth (%)	Customer Category	Remarks
Gulshan Branch	UCB DPS Plus	50,000,000	52,000,000	4%	Retail	On target
Dhanmondi Branch	UCB Money Maximize	35,000,000	36,500,000	4.29%	SME	Growth stable
Uttara Branch	UCB Earning Plus	45,000,000	46,200,000	2.67%	Retail	Slightly below target

Appendix B: Data Validation & Coordination Checklist

Purpose: Ensures that all collected data from branches is accurate and complete before reporting.

Task	**Responsible Person**	**Frequency**	**Status**	**Remarks**
Verify branch employee list	GB	Monthly	Completed	Confirmed by branch
Cross-check deposit balances	CSO- Cash	Monthly	Completed	No discrepancies
Update Excel master sheet	CSO	Weekly	Completed	Backup maintained

Task	Responsible Person	Frequency	Status	Remarks
Prepare management slides	Intern	Monthly	Completed	Slides reviewed by VP
Validate inconsistencies	BM/OM	As needed	Completed	Issues resolved promptly

Appendix C: Manpower Distribution by Department

Purpose: Provides a template for how monthly operational data and analysis can be reported to management.