

Data Operations and Analysis at Exim Bank PLC

by

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Declaration

It is hereby declared that

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

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Abstract

This report presents a comprehensive overview of my three-month internship as a Data Analyst Intern at Exim Bank PLC. The internship was undertaken within the Information Systems and Data Operations Department, where I gained practical experience in managing, verifying, and analysing customer data to ensure compliance with regulatory standards such as Know Your Customer (KYC) and Anti-Money Laundering (AML). My responsibilities included document verification, data cross-checking, fraud screening, and the preparation of weekly analytical reports. Through these activities, I developed key technical skills in Microsoft Excel, SQL, and internal banking software systems, while also enhancing my problem-solving, communication, and teamwork abilities. The internship provided valuable insights into the crucial role of data accuracy and integrity in the banking sector, demonstrating how data-driven practices support operational efficiency, risk management, and regulatory compliance. Furthermore, it bridged the gap between academic learning and real-world application, strengthening my understanding of financial data management and its impact on decision-making processes. This experience not only enriched my technical and professional competencies but also influenced my career aspirations toward the fields of data analytics and financial technology.

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Chapter 1

Introduction

1.1 About this Internship

Internships play a crucial role in bridging the gap between academic learning and practical work. My three-month internship as a Data Analyst Intern at Exim Bank PLC gave me the opportunity to apply the knowledge I gained in school to real-life banking operations. I was part of the Information Systems and Data Operations Department, which allowed me to dive deep into the vital world of data operations within a bank. My role involved working with customer data, ensuring its accuracy, and checking that it complied with regulations like KYC (Know Your Customer) and AML (Anti-Money Laundering). This internship not only enhanced my technical skills but also helped me develop important soft skills like critical thinking, teamwork, and effective communication.

1.2 Objectives

The primary objective of my internship was to gain hands-on experience in data validation, review, and entry processes in a regulated financial environment. I wanted to understand how banks ensure the accuracy and integrity of customer information, especially in relation to account preparation and document submissions. Additionally, I aimed to deepen my knowledge of compliance structures, particularly KYC and AML policies, and see firsthand how data teams play a role in meeting these regulatory requirements. I also focused on improving my technical proficiency in tools like Microsoft Excel for data cleaning and SQL for querying structured databases, which are widely used in the industry. Ultimately, I wanted to understand how data analysis can help detect fraud, optimize banking operations, and support financial decision-making.

1.3 Importance of Data Analyst in Banking Sector

The role of a data analyst in the banking sector is incredibly important. Data analysts help ensure that customer information is accurate, up-to-date, and compliant with legal regulations, such as KYC and AML. They play a key role in detecting

and preventing fraud, making sure that financial transactions and customer profiles are carefully monitored. By analysing vast amounts of data, data analysts help banks improve their services, mitigate risks, and make better, data-driven decisions. Effective Know Your Customer (KYC) processes are essential not only for regulatory compliance but also for promoting financial inclusion and transparency in the banking system (Alliance for Financial Inclusion [AFI], 2019). In my internship, I saw how the work of data analysts impacts not only the day-to-day operations but also the overall success of a bank by enabling smoother compliance, better service efficiency, and more accurate risk management.

1.4 Report Overview

This report highlights my experiences and the lessons I learned during my internship at Exim Bank PLC. It covers the tasks I was assigned, the technical tools I used, and the processes I observed in the bank. The report is structured to meet both academic and professional standards, providing a comprehensive overview of my work and its outcomes. The key focus areas include the objectives behind my tasks, the approaches I used during data processing, the technologies I applied, and the skills I developed. This report also reflects on the broader role data analysis plays in the banking sector, demonstrating how even entry-level tasks contribute to important goals like fraud detection, regulatory compliance, and operational efficiency.

Chapter 2

Company Profile

2.1 Overview

Exim Bank PLC is one of the leading commercial banks in Bangladesh, known for its commitment to providing secure and customer-focused banking solutions. With a strong presence both in cities and rural areas, Exim Bank serves a wide range of clients, including individual customers, small and medium-sized enterprises (SMEs), and large corporations. The bank offers a variety of financial products, ranging from traditional services like savings accounts and loans to modern digital services such as mobile banking, internet banking, and real-time fund transfers.

Exim Bank has continuously expanded its product portfolio to enhance customer accessibility and satisfaction (Islam, 2018). The bank's success can be attributed to its operational excellence, innovative technology, and strict adherence to regulatory compliance. Exim Bank has placed a significant emphasis on digital transformation as a strategic goal, making considerable investments in automation, cybersecurity, and infrastructure development. During my internship in the Information Systems and Data Operations Department, I gained valuable experience and insight into how data is used to enhance the bank's ability to provide high-quality financial services to its customers.

2.2 Vision and Mission

Exim Bank's vision is to become the most trusted and transparent financial institution in Bangladesh. It aims to achieve this by consistently delivering value-driven banking services that are based on integrity, transparency, and innovation. The bank's mission is to empower both individuals and businesses by providing financial solutions that are secure, fast, and affordable.



Figure 2.1: EXIM Bank PLC

One of the key priorities for Exim Bank is maintaining the highest standards of compliance, risk management, and data security, ensuring customer trust and operational excellence. The bank also focuses on creating a digitally inclusive environment, where technological advancements play a major role in making financial services more accessible to people from all walks of life. The bank is dedicated to improving financial literacy, fostering meaningful customer relationships, and contributing to national economic growth. Exim Bank PLC Annual Report (2024) highlights the bank's continued growth and strategic focus on innovation. These principles are not just aspirational; they are actively practiced across all departments, as I observed during my time in the Data Operations Team. I gained first-hand knowledge of how these values are applied daily, especially in ensuring the safety, accuracy, and compliance of customer data.

2.3 Data Operations Structure

The Data Operations and Information Systems Department is a critical part of the bank's daily operations, ensuring that all processes related to customer data are managed effectively. This department serves as the backbone for managing data within the bank, ensuring that customer information is accurately captured, stored, verified, and kept secure.



Figure 2.2: EXIM Bank Portal

The department is divided into several teams, each responsible for different aspects of data management:

- **Account Verification Team:** This team is responsible for verifying the identity of customers by checking the authenticity of documents and ensuring they meet the requirements for KYC (Know Your Customer) compliance.
- **Document Management Unit:** This team handles both physical and digital mail. They ensure that all incoming documents are properly organized, reviewed, and sent to the correct department for further processing.
- **Data Analytics Support Unit:** This unit helps compile reports, analyse data trends, and identify any anomalies, such as signs of fraud or non-compliance.
- **Compliance Liaison:** This team works closely with the legal and audit departments to ensure that the bank follows all local and international regulations, such as KYC and AML (Anti-Money Laundering).

The Data Operations Department plays a vital role in maintaining the accuracy, security, and integrity of customer data, which is crucial for decision-making and ensuring that the bank meets regulatory requirements.

2.4 Core Services

During my internship, I had the chance to engage in several key services provided by the Data Operations Team. One of my main tasks was to assist with account verification. This involved reviewing the identity documents submitted by customers to ensure that they met the bank's KYC compliance standards. This process is crucial in preventing fraud and ensuring that the bank adheres to regulatory requirements.



Figure 2.3: EXIM Bank Internal Data Portal Home (PEM Portal Interface)

Another important task was the processing and classification of incoming mail. I helped verify the completeness and authenticity of forms and supporting documents. Attention to detail was essential, as even the smallest mistake or inconsistency could affect the customer's account status or onboarding process. Additionally, I was involved in data entry and checks, where I assisted in updating customer information in the bank's internal systems, ensuring that the data was accurate and free from errors such as mismatches or duplicates.



Figure 2.4:Services

A significant part of my role was contributing to the fraud detection process. I assisted in identifying any inconsistencies or unusual patterns in customer documentation or transactions, which could indicate fraudulent activity. This experience deepened my understanding of how important data integrity is in mitigating risks and protecting the bank's reputation.

I also helped create internal reports, including weekly updates and verification status reports. These reports were regularly reviewed by top management and audit teams to assess the effectiveness of the bank's workflows and its compliance with regulations. Additionally, I had the opportunity to observe how the Data Operations Team collaborated with the IT and Digital Banking divisions to integrate customer data obtained through mobile and online banking into the core banking system. Ensuring the consistency and reliability of this data across all channels was essential for maintaining seamless customer experiences.

All of these services support the bank's core mission of providing secure, compliant, and responsive financial services. Through my internship, I gained a deeper understanding of the crucial processes that ensure the smooth and responsible operation of a modern financial institution. This experience allowed me to appreciate the vital role that data operations play in maintaining the bank's overall efficiency, security, and customer satisfaction.

Chapter 3

Training and Development

3.1 Overview

The internship program at Exim Bank PLC was an enriching and well-structured experience that effectively blended formal learning with practical, on-the-job training. From the very beginning, I was introduced to the core processes of the bank, especially focusing on data verification, compliance procedures, and the overall importance of data integrity. My supervisors and team members were incredibly supportive, providing detailed guidance not just on how to perform tasks, but also on why each task was important and how it related to regulatory requirements.

The program was designed to gradually increase the level of responsibility assigned to me, which allowed me to build my confidence and develop a deeper understanding of the technical aspects of my role. I started with basic tasks and, as I grew more capable, was given more complex assignments. I was encouraged to ask questions, explore internal resources, and shadow more experienced team members. This exposure gave me a well-rounded view of the entire scope of work within the Data Operations Team. Over time, I gained valuable hands-on experience and learned the discipline required for practical work, which cannot be fully understood through formal education alone.

This experience truly bridged the gap between theoretical knowledge and real-world application, and it helped me develop a solid understanding of how a bank operates at a data level, especially in terms of compliance, risk management, and customer service.

3.2 Work Environment and Culture

The work environment at Exim Bank was both professional and supportive, creating a space where I felt respected as an intern and valued as a team member. Right from the start, I was treated as part of the team and encouraged to actively participate in real-world tasks, not just observe. This made the internship experience more meaningful and gave me a sense of responsibility. The culture of the bank is one of high discipline, especially regarding confidentiality and accuracy, given the sensitive nature of the data being handled. At the same time, the atmosphere was warm and inclusive, fostering an open environment where I felt comfortable seeking assistance or offering ideas.



Figure 3.1:Bank Head Office

The teamwork was exceptional. I worked with a diverse group of colleagues from different backgrounds, which enriched my experience. Everyone valued open communication, and it was clear that the bank placed a premium on accuracy, timeliness, and collaboration. These values were essential in ensuring that all data-related tasks were performed correctly and efficiently.

Although the stakes were high in terms of data integrity, fraud detection, and compliance, there was a strong sense of understanding within the team. People were always willing to share their experiences, explain complex processes, and involve me in informal discussions about improving workflows or staying updated with industry regulations. This open communication was crucial for my understanding of how the different departments in the bank are interconnected. Every department relied on accurate and up-to-date data, and this shared responsibility for data integrity helped strengthen the overall operations of the bank.

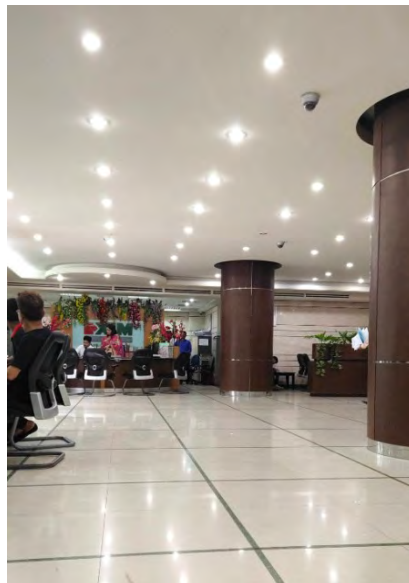


Figure 3.2:Office Lobby

One aspect of the culture that stood out to me was the emphasis on continuous learning and personal development. The bank encouraged interns and employees alike to keep up with the latest regulations, technological advancements, and industry best practices. This forward-thinking attitude was evident in the daily work culture and also in the way colleagues shared knowledge with one another.

3.3 Learning and Support

While the first few days of the internship were challenging due to the steep learning curve—especially with understanding the internal software applications, compliance requirements, and document processing procedures—my experience was made smoother by the ongoing support from my team. The team took the time to ensure I was not only learning the tasks but also understanding the reasoning behind them. My supervisor, in particular, was instrumental in guiding me through technical and compliance-related tasks. He would explain the "why" behind each verification process, which made it easier for me to grasp the importance of accuracy and compliance in banking.

There was a combination of formal and informal training. I was given structured sessions on data privacy laws and regulatory requirements, especially KYC (Know Your Customer) guidelines and AML (Anti-Money Laundering) policies. However, the learning was not limited to training sessions alone. I also learned by doing—handling real customer records, processing documents, and participating in tasks that directly impacted the bank's operations. For example, I was involved in challenging customer records when there were discrepancies in the data, and I received guidance on how to resolve them. This helped me hone my problem-solving and decision-making skills. Additionally, the internal portals were an excellent resource. They contained process documentation, compliance guidelines, and examples of previous data errors, which were incredibly helpful when it came to troubleshooting and developing strategies for correcting discrepancies. These resources were part of the bank's commitment to supporting the learning and development of interns.

The support from my colleagues was also significant. Everyone was approachable and ready to assist when needed. I was encouraged to attend regular feedback sessions, where we discussed the work I had completed and areas for improvement. The feedback was always constructive, and any mistakes I made were seen as learning opportunities, not failures. This approach helped me stay motivated and gave me the confidence to tackle new tasks without fear of making mistakes.

3.4 Tools and Skills Learned

During my internship, I learned to use several tools and technologies that are essential for data analysis and banking operations. One of the key tools I became proficient in was Microsoft Excel. I learned how to clean, filter, and analyse large datasets, which is an essential skill in data management. I used advanced Excel features such as conditional formatting, data validation, and pivot tables to organize and summarize data effectively. These tools were instrumental in my ability to work with large datasets, ensuring that the data was accurate, organized, and ready for reporting.

Another key tool I learned was SQL (Structured Query Language). SQL allowed me to retrieve specific information from the bank's customer database. By learning how to write queries, I was able to extract valuable data on customer accounts, helping me gain a deeper understanding of how relational databases work and how data is managed in the banking system. SQL was particularly useful when working with large, structured data and enabled me to retrieve precise data needed for reporting and analysis.

In addition to these technical tools, I gained hands-on experience with the proprietary software systems used by the bank for customer onboarding and account management. These systems were designed to ensure compliance with regulatory standards, and I learned how to use them to ensure that customer data was accurate and properly formatted.

The combination of learning these technical tools and applying them in real-world situations helped me develop strong analytical thinking and problem-solving abilities. I also learned to work efficiently under pressure, meet strict deadlines, and maintain a high level of accuracy, all of which are essential in the banking sector.

Beyond the technical skills, I also learned how to communicate effectively in a professional environment. Whether it was writing reports, explaining issues to colleagues, or communicating with other departments, clear and concise communication was crucial. I learned how to write professional emails, document case findings, and communicate complex data issues in a way that was easy to understand for people in other departments. This skill was vital in ensuring that my work was understood and acted upon by others in the bank.

The combination of technical skills, problem-solving abilities, and professional communication helped me grow significantly during my internship. I now feel more confident in my ability to work in a data-driven environment, especially in industries where accuracy, compliance, and teamwork are critical. This internship not only improved my technical skills but also gave me a better understanding of how the banking industry functions and how data plays a central role in its success.

Chapter 4

My Contributions

4.1 Overview

During my internship at Exim Bank PLC, I was given a broad range of responsibilities that allowed me to directly contribute to maintaining the integrity of data, ensuring regulatory compliance, and improving operational efficiency. This chapter highlights the key tasks I worked on during my time at the bank. Each of these tasks played a vital role in the smooth functioning of the bank's data operations and compliance efforts. My contributions not only enhanced my skills but also provided real value to the team and the bank's operations as a whole.

4.2 Document Review and Confirmation

One of the most crucial aspects of my role was reviewing incoming documents and ensuring their compliance with bank standards and regulatory requirements. Every day, my first task was to check my inbox for any new documents that needed to be processed. I would begin by confirming the completeness of these documents—making sure that all required information and forms were attached and that nothing was missing.

After this, I compared the account details provided in these documents with the corresponding information in the bank's main system. This was a detailed process that required me to go through each document carefully and compare it with the data already stored in the bank's databases. This step was important to identify any inconsistencies, gaps, or discrepancies in the customer information. If there were any mismatches, I would mark them for correction. Ensuring that these discrepancies were addressed was key to maintaining the accuracy and integrity of customer data. This task was not only time-consuming but also required great attention to detail. Any errors, if left unchecked, could lead to major issues, such as incorrect account information, which could affect the customer experience and regulatory compliance. By reviewing these documents, I helped safeguard the accuracy of data that was essential for the bank's operations.

4.3 Data Cross-Verification

Another critical responsibility I had was to serve as an integrity gatekeeper for the bank's data. My role involved cross-verifying data from various sources to ensure that it was consistent and accurate. This meant that I had to compare the input data records with the stored records in the main bank system.

The process of data cross-verification was a detailed task that required me to work with different systems within the bank. I would check if the information entered into the system matched what was already stored, ensuring that all details were up to date and correct. Any discrepancies I found were immediately flagged and documented for correction. This helped maintain the consistency of the data across the bank's different systems and ensured that no conflicting information was present in the bank's records.

In many cases, I had to collaborate with other teams, such as the IT or compliance departments, to resolve discrepancies. I learned a great deal about data management and quality control through this process, which reinforced the importance of accurate data in the banking sector. By ensuring data consistency, I helped the bank avoid operational issues and maintain a high standard of service for its customers.

4.4 Fraud Screening Center

One of the most impactful areas of my contribution was assisting the fraud prevention team. As part of my responsibilities, I had access to certain system tools that allowed me to monitor customer transactions and account activities. This provided me with the opportunity to scan for any unusual or suspicious activities that could indicate potential fraud.

I used my access to look for anomalies in transaction patterns, such as large, unexpected transfers, accounts being accessed from unusual locations, or accounts with multiple failed login attempts. These activities could be early warning signs of fraud, and identifying them quickly was critical to minimizing risk.

Whenever I identified any suspicious activity, I immediately flagged it for further investigation. This early detection allowed the fraud prevention team to take action before any significant financial damage could be done. By assisting in this process, I helped reduce the risk of fraud within the bank and contributed to protecting both the bank and its customers from potential financial loss. It was a rewarding experience to know that my work played a part in maintaining the security and safety of the bank's operations.

4.5 Cooperation and Recording

Working in a team environment was another key aspect of my internship. I frequently attended departmental meetings, where I was encouraged to share my thoughts and ideas on improving data-related processes. These meetings were a great opportunity for me to learn from more experienced colleagues, while also contributing my own perspective on how to streamline workflows and improve efficiency. In addition to participating in meetings, I was also responsible for maintaining detailed documentation logs of my daily activities. These logs included progress

reports on the tasks I had completed, any discrepancies I had found, and the issues that were still unresolved. Keeping these records was crucial for tracking the status of ongoing work and ensuring that all tasks were completed on time.

The documentation also served as a valuable reference for other team members. It allowed them to quickly see what had been accomplished, what issues were still pending, and which records needed further attention. By maintaining accurate logs, I helped improve the team's communication and coordination, ensuring that the work was progressing smoothly and efficiently.

4.6 Data Cleaning and Standardization

Data cleaning and standardization were another important part of my duties. The bank's customer records were regularly updated, and it was important to ensure that the data was clean, consistent, and formatted correctly. I used Microsoft Excel to perform data cleaning tasks, which involved reviewing records for any irregularities and making corrections where necessary.

Some of the key tasks in data cleaning included removing duplicate data, fixing formatting issues, and ensuring that all fields were filled in correctly. This process also involved standardizing customer information, such as names, addresses, and contact details, to ensure consistency across the bank's systems. Ensuring that the data was clean and standardized was vital to the bank's operations. It made it easier for the bank's various departments to access accurate and reliable information when making decisions.

By cleaning and standardizing the data, I helped improve the efficiency of data handling and ensured that the bank's systems were up-to-date. This task not only taught me valuable skills in data management but also highlighted the importance of maintaining data quality in the banking sector.

4.7 Weekly Reports Preparation

Finally, I was responsible for preparing weekly reports that summarized the progress of account verification tasks. These reports were submitted to my team leader and included details on the verification of accounts, progress on resolving discrepancies, and any pending issues that needed further attention.

The reports were an important tool for the team to track the status of ongoing tasks and ensure that everything was progressing as planned. They also allowed management to monitor the team's performance and identify areas where improvements could be made. Preparing these reports not only helped me keep track of my work but also gave me valuable experience in summarizing complex information in a clear and concise manner.

Through these weekly reports, I developed a better understanding of how important it is to document and communicate progress in a professional environment. It also gave me the opportunity to reflect on the work I had done and identify areas for improvement in my own performance.

Chapter 5

Things Learned

5.1 Problem-Solving

One of the most valuable skills I gained during my internship was problem-solving. In the banking world, data issues often arise, such as inconsistent or incomplete account records. Tackling these issues required a methodical approach. At first, I found it challenging to deal with these discrepancies, but over time, I learned how to investigate effectively, identify the root cause of the problem, and figure out how to resolve it.

Whenever I encountered an issue, I started by analyzing the data carefully and breaking down the problem into smaller, more manageable parts. Once I identified the source of the discrepancy, I would either correct it myself or escalate it to the appropriate team members for further resolution. This experience helped me develop a systematic approach to problem-solving, which is essential not only in banking but in any data-driven industry. I also learned how to deal with data anomalies quickly and efficiently, ensuring that any discrepancies were addressed without affecting the bank's operations.

5.2 Technical Skills

In addition to refining my problem-solving abilities, I also made significant strides in my technical skills. Working in a bank's data operations department meant that I had to get comfortable with various tools and systems, which I used daily to manage and process customer data. Some of the key technical skills I developed are:

- **Excel Expertise:** One of the most important tools I used during my internship was Microsoft Excel. Before my internship, I was familiar with the basic functions of Excel, but working with large data sets in the bank gave me the opportunity to dive deeper into its more advanced features. I became proficient in using conditional formatting, data validation, and pivot tables. These tools were essential for cleaning, organizing, and analysing large volumes of data. Excel became my go-to tool for ensuring data accuracy, tracking discrepancies, and summarizing important information for reports.



Figure 5.1: Microsoft Excel Logo

- **SQL Knowledge:** Another technical skill I acquired was learning SQL (Structured Query Language). SQL allowed me to query customer data stored in the bank's relational databases, which is a crucial task in a data-driven environment like banking. By writing SQL queries, I was able to pull up customer information quickly and ensure that the data was correct and up to date. This was particularly important for verifying account details and identifying any discrepancies in the data. I also learned how relational databases are structured and how to interact with them, which gave me a deeper understanding of how banks manage their large datasets.

```
1 CREATE DATABASE BANK;
2 use bank;
3 CREATE TABLE customer (
4   ac_no INT NOT NULL AUTO_INCREMENT,
5   c_name VARCHAR(41) UNIQUE NOT NULL,
6   balance INT DEFAULT 0000,
7   pass_code INT NOT NULL,
8   PRIMARY KEY (ac_no)
9 );
```

Figure 5.2: Example SQL Table Creation Script

- **Workflow Systems:** During my internship, I also had the opportunity to work with the bank's internal workflow systems. These systems are used to route documents, manage accounts, and track customer records. Understanding these systems gave me a clear picture of how banks rely on efficient data management systems to streamline their operations. I saw firsthand how seamless data flows within the bank's internal systems and how important it is to keep everything organized and accessible. This experience not only improved my technical skills but also gave me a better understanding of how banking activities depend on smooth and effective data management.

5.3 Soft Skills

While technical skills were a major focus of my internship, I also had the opportunity to enhance several key soft skills. These are important qualities that are valuable in any professional setting, and I'm glad to have had the chance to develop them during my time at Exim Bank:

- **Time Management and Multitasking:** The fast-paced environment of the banking sector taught me how to manage my time efficiently. I quickly learned how to allocate my time to different tasks, ensuring that I met all deadlines without compromising on the quality of my work. On several occasions, I had to juggle multiple tasks at once, such as reviewing documents, verifying account information, and helping with fraud prevention activities. This experience helped me become better at multitasking, prioritizing my tasks, and staying focused in a busy environment.

- **Written Communication:** Another soft skill I developed was written communication. I was required to write reports, document my daily tasks, and summarize findings for the team. This experience helped me improve my ability to convey information in a clear, concise, and organized manner. I also learned how to write professional emails and reports, which are important skills for any job. Whether I was reporting a discrepancy, explaining a process, or communicating with colleagues from different departments, I learned how to ensure my message was clear and effective.
- **Teamwork:** The ability to work well with others is crucial in any profession, and during my internship, I had plenty of opportunities to collaborate with colleagues from various departments. I worked closely with the Information Technology and Fraud Prevention teams, helping to identify data discrepancies and improve security measures. Through these collaborations, I learned how important teamwork is in achieving common goals. By working together, we were able to solve problems more efficiently and ensure the bank's operations ran smoothly. This experience helped me realize that no task in a large organization can be accomplished without the support and input of others.

5.4 Industry Knowledge

Finally, my internship provided me with valuable insights into the banking industry, particularly in the areas of data-driven decision-making and compliance. Here are two key areas I learned a great deal about:

- **Data-Driven Decision Making:** During my time at Exim Bank, I gained a better understanding of how important data is in making business decisions. Quality data is not just important for compliance and regulatory purposes; it also plays a critical role in decision-making processes, such as risk management and fraud detection. I saw how the bank relied on data analysis to monitor customer accounts, track transactions, and ensure that everything was running smoothly. By identifying anomalies in the data, we were able to prevent potential fraud, ensure compliance with regulations, and help the bank make informed decisions.
- **Compliance and Security:** One of the most important aspects of working in a bank is ensuring compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations. I learned how financial institutions use data to meet these compliance standards and ensure the safety of customer information. During my internship, I had the opportunity to work on verifying customer identities, checking for discrepancies in their data, and ensuring that their information was securely stored. I also gained a deeper understanding of how banks use data security measures to protect sensitive customer information from unauthorized access or fraud.

Chapter 6

Conclusion

My internship at Exim Bank PLC has been an incredibly valuable experience that has significantly contributed to my personal and professional growth. Over the course of my internship, I had the opportunity to not only apply my academic knowledge but also develop a wide range of technical and soft skills. These skills have prepared me for a future in data analytics and financial technology. The hands-on training and exposure to real-world banking operations gave me a deeper understanding of how important accurate data is in financial operations, and how it impacts the overall functioning of an institution.

6.1 Key Learnings and Skills Gained

One of the most important technical skills I acquired during my internship was proficiency in Microsoft Excel. I learned to use Excel not just for basic tasks but for more advanced operations such as conditional formatting, data validation, and pivot tables. These tools allowed me to clean, filter, and analyze large amounts of data efficiently. I also gained a solid understanding of how to manipulate and summarize data, which is crucial when handling financial information.

In addition to Excel, I was introduced to SQL (Structured Query Language), which is used to query customer data in the bank's relational databases. SQL helped me retrieve specific details from the bank's database, which was essential for verifying account information and ensuring data consistency. This was particularly valuable, as I learned firsthand how relational data management works and how important it is for maintaining accurate records in the banking system.

Another significant aspect of my internship was gaining hands-on experience with the bank's proprietary software systems, which are used for customer onboarding and account management. These systems are designed with regulatory compliance in mind, and I quickly learned how important it is to ensure data accuracy and adhere to formatting standards. This experience not only enhanced my technical skills but also helped me understand the importance of data integrity in a highly regulated environment like banking.

6.2 Soft Skills Development

In addition to the technical expertise I gained, the internship also helped me develop important soft skills. One of the most valuable skills I improved was time management. The banking environment is fast-paced, with strict deadlines and multiple tasks to manage simultaneously. I had to learn how to prioritize tasks and allocate my time efficiently. Being able to juggle multiple responsibilities helped me become more organized and productive, ensuring that I met all deadlines and contributed to the team's success.

I also became better at multitasking. My role required me to handle several tasks at once, such as reviewing documents, verifying account details, and analysing data. This experience taught me how to stay focused and manage my time effectively, even when juggling multiple tasks at the same time.

Another key soft skill I developed was teamwork. I worked closely with colleagues from various departments, including IT, fraud prevention, compliance, and customer service. Each team had a unique role in ensuring the smooth operation of the bank, and I learned how important it is to collaborate and communicate effectively with others. The ability to work well within a team is essential, especially when dealing with complex data or issues that require cross-departmental collaboration.

Lastly, I learned how to pay attention to detail. In a data-driven environment like banking, even small errors can lead to big problems. I learned to be meticulous in my work, double-checking data entries and ensuring that all records were accurate. This attention to detail not only helped prevent mistakes but also ensured that the bank could rely on the information I processed.

6.3 Industry Knowledge

The internship also provided me with a deeper understanding of the banking industry, particularly how data-driven decision-making is used to drive business outcomes. I saw how banks rely on data to manage risk, ensure compliance, and detect fraud. By analysing customer data and transactions, I was able to understand how important it is to have accurate and timely information when making business decisions. Data isn't just used for day-to-day operations; it also plays a key role in shaping long-term strategies for banks.

One of the most valuable lessons I learned was how financial institutions use data to ensure regulatory compliance. I became familiar with key regulations like KYC (Know Your Customer) and AML (Anti-Money Laundering), which are critical in the banking sector. By reviewing customer records and identifying potential issues, I gained a deeper understanding of how banks use data to meet these compliance standards and safeguard customer information. As noted by Md. Abdullah Al Mamun, Rahman, M., & Islam, M. (2025), the adoption of regulatory technology not only strengthens compliance frameworks but also promotes sustainable growth in Bangladesh's banking sector — a direction that aligns with Exim Bank's ongoing digital transformation initiatives. This experience has made me more aware of the importance of data security and compliance in today's financial world.

6.4 Impact on Career Choice

My internship has had a significant impact on my career aspirations. Initially, I was unsure about which direction to take, but this experience has renewed my passion for pursuing a career in data analytics and financial technology. The hands-on work with data, combined with the exposure to the banking industry, has solidified my interest in these fields. I now see data analytics not just as a technical skill, but as an essential tool for improving decision-making, managing risks, and ensuring compliance within the financial sector.

Additionally, the experience has made me more aware of the challenges and demands of working in a corporate and compliance-oriented environment. I now understand the importance of maintaining high standards of accuracy, security, and compliance in a data-driven industry. This knowledge will be invaluable as I continue to build my career in data analytics and financial technology.

6.5 Recommendations for Future Strategic Actions

Based on my experience, I would like to offer a few recommendations for Exim Bank PLC to further improve its internship program and its approach to data operations:

- **Structured Internship Opportunities:** I recommend that the bank continue to invest in well-structured internship programs that provide students with exposure to all aspects of data operations in a banking environment. Interns should be placed in actual working processes so they can gain hands-on experience while also contributing to the bank's operations. This would not only support the day-to-day activities of the bank but also help nurture a talented workforce that could be hired in the future.
- **Additional Training Sessions:** While the internship provided excellent practical experience, I believe that additional training on key tools like Excel, SQL, and data security practices would be beneficial for future interns. This would help interns enhance their technical skills and become more effective in their roles.
- **Mentorship Program:** A mentorship or peer-buddy system could be implemented to improve the onboarding process for new interns. Having a mentor or experienced colleague to guide them would help interns adapt more quickly and feel supported during their time at the bank.

6.6 Final Thoughts

To any potential future interns, I would highly recommend approaching the internship with an open mind and a willingness to learn. It's important to be curious and proactive, ask questions, and strive to understand the larger picture behind each task. Interns should focus not only on completing their work but also on understanding its importance within the broader context of the bank's operations.

Communicating with supervisors and colleagues, receiving feedback, and learning from team dynamics will all contribute to maximizing the learning experience.

In conclusion, my internship at Exim Bank PLC exceeded my expectations and provided me with valuable skills, knowledge, and experiences. It has given me a clearer understanding of the role that data plays in the financial industry and has prepared me better for a career in analytics and digital finance. The skills I developed during this time have given me a strong foundation for the future, and I am excited to apply what I've learned as I continue to pursue my professional goals.

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