

Report On  
**Customer Service from General Banking of Export Import Bank of  
Bangladesh Limited**

By

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16304076

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  
11th January, 2021

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## 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:**

Nashim Sharminia Kakon

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Student ID: 16304076

**Supervisor's Full Name & Signature:**



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Lecturer of BRAC Business School  
BRAC University

## Letter of Transmittal

Shihab Kabir Shuvo  
Lecturer,  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on Customer Service from General Banking of Export Import Bank of Bangladesh Limited

Dear Sir,

With immense pleasure, this report will display my entry level position provide details regarding activities of General Banking [Account opening, Clearing Section and Remittance Section] of Export Import Bank of Bangladesh Limited, which I was assigned by Shihab Kabir Shuvo, lecturer of BRAC Business School.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

---

Noshin Sharmila Kakon

BRAC Business School  
BRAC University  
Date: 11<sup>th</sup> January, 2021

## **Acknowledgement**

Firstly, I express my profound gratitude to the Almighty Allah for allowing me to complete this report successfully.

Then, I would like to extend my deepest gratitude to my supervisor Shihab Kabir Shuvo and Co-supervisor Mr. K.M. Nafiul Haque, Lecturers of BRAC Business School for his scholarly support, academic guidance, ability to teach scholarly writing with patience and critical insight all times during this task. His advice and detailed comments surely improved its standard substantially.

Furthermore, this report is also as a result of support from many others who eventually made this task possible. I would like to thank MR. Muhammad Yunus Ali, Vice President and Manager; Mr. Iqbal Hossain, FAVP & Second Officer; Mrs. Rizvi Rahman Juthi, Junior Officer; Mr. Nur Uddin Ahmed, Executive officer & In-charge of General Banking for giving special caring.

Finally, I also like to thank all other employees of Export Import Bank of Bangladesh Limited Jashore Branch for giving me essential information and guidance as well as helping me to understand the different banking terms in practical form.

## **Certificate of Approval**

This is to certify that the internship report on “Customer Service from General Banking of Export Import Bank of Bangladesh Limited” has been prepared by Noshin Sharmila Kakon, Student Id: 16304076, as a particular fulfillment of the requirement of BBA degree from BRAC Business School, BRAC University.

The report has been prepared under the guidance and observation of supervisor Shihab Kabir Shuvo, Lecturer of BRAC University. All this data and information in this report are collected by interviewing manager, In-charge officers or conversation with clients. So, the report is quite authentic.

## **Executive Summary**

Prime object of this internship report is to apply theoretical knowledge in my work in practical areas and to learn the functions of the general banking system considered on Export Import Bank of Bangladesh Limited literally. Besides, it has also other objectives such as to familiar with corporate behavior and corporate world, to build up strong communication skill, to develop managerial skill and so on.

Export Import Bank of Bangladesh Limited is one of the leading Shariah Based Islamic Bank in Bangladesh. As a private commercial bank, this bank has started their journey on 3<sup>rd</sup> August 1999. Their aim is to provide quality service along with Islamic banking rules. There are three departments in this bank which are general banking, investment and foreign exchange. Under these three departments the whole bank performs its working procedures. General banking section delivers day to day services to their clients and it incorporates opening new accounts, issuing check book, cash transactions, clearing services, local remittance, issuing pay orders, locker management and deposit section.

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## List of Acronyms

GB	General Banking
AWCD	Al Wadia Current Deposit
MSD	Mudaraba Savings Deposit
MTDR	Mudaraba Term Deposit Receipt
FDR	Fixed Deposit Recipient
TIN	Tax Identification Number
SWOT	Strength, Weakness, Opportunity, Threat
PO	Payment Order
MSGSS	Mudaraba Su-Grehini Savings Scheme
EXIM	Export Import Bank Limited
A/C	Accounts
HO	Head Office

# **Chapter 1**

## **Overview of Internship**

### **1.1 Information**

#### **Student Information**

Student Name: Noshin Sharmila Kakon

Student id:

Program: Bachelor of Business Administration

Major: E-Business

#### **Internship Information**

Three-month, 3<sup>rd</sup> November 2020 to 3<sup>rd</sup> February

Company Name: Export Import Bank of Bangladesh Limited

Department: Banking

Address: 37 M.K. Road, Jashore, Bangladesh.

#### **Organization Information**

Internship Company supervisor's name: Md. Iqbal Hossain

Designation: First Asst. Vice President & Second Officer

## 1.2 Internship Outcomes

**Student Contribution to The Company:** Internship program is a mandatory requirement for any student of BBA in BRAC University to complete their graduation. I was an intern at Export Import Bank of Bangladesh Limited, Jashore Branch and assigned to work in the general banking section for three months. I have gathered huge amount of knowledge of GB while working with other employees. All the employees were very helpful during this whole time. As I have mentioned before that general banking has different sections I worked with all the sections individually. All the employees from different section helped me patiently.

One of my major tasks was to open new account of new clients. As I joined during this pandemic situation, lots of people was interested to invest their money as there was less job opportunity. So, there were lots of pressure on account opening section. I helped them to reduce work pressure as I was helping them by collecting new information about new clients. I also used to fill up the forms for new account opening of AWCD, MSD, MTDR, FD etc. Mr. Nur Uddin Ahmed (In charge of GB) helped me know how to open all type of account, what amount of interest one will get from different types of account, how one will get all details of their newly opened account.

My task was to inform the clients what type of documents for example, NID card photocopy, recently clicked passport size picture of account holder and nominees etc. will be needed to open account. correction of unfinished forms which were identified by internal audit were another task of mine among many. For instance, there were some forms which were filled up without putting customers picture, TIN number, nominees' details, dates etc. so on. Mr. Nur Uddin teach me to verify NID card for account opening. Finding closed MTDR, MSTD, SB account from all the files was another important task.

After completing the form, I used to put various seals on the forms, those seals include the name of account opening officer. The name of the assistant relationship manager, relationship manager, operational manager, seals of the branch and other necessary seals for those forms. Sometimes I had to make calls to the customers for any kinds of inquiry. My one important task during this time was to call the new customers and told them to collect check books from bank. Sometimes I had to call to those clients who didn't collect their cheque book after passing 1 or 2 months. Putting seal on new cheque books was also my task.

In Clearing section, I used to put seals for instance, the seal of the branch, clearing seal, transfer seal while the payment is done, authorization seal etc. I used to check whether the name of the account holder was correct or not, the date of issuing, signature with signature card.

## **Benefit to the students**

### **Knowledge Acquire**

In the process of collecting, gathering, synchronize much information and preparing this report, I have learned many things as an intern of EXIM Bank Ltd.

First of all, as an intern I learned the procedure to open various accounts in EXIM Bank Ltd. And I have done this many times that helped me to know the procedure of opening various type of accounts such as FDR, MSGSS, MSSS, MMSS etc.

Secondly, I have learned about work place environment which is very important element to any organization. If the workplace is not favorable, employees cannot work well. I have learned practical experience about the environment of the bank and how the environment should be in an organization.

Thirdly, from the very first day of my office I have learned how to behave professionally with supervisor, employees and other staff, how behave with the customers when they are angry. Sometimes I had to talk patiently when the client is old or have trouble to understand. Md. Iqbal Hossain (First Asst. Vice President & Second Officer) and Mrs. Rizvi Rahman Juthi helped me a lot to understand office etiquette.

I have learned how to be responsible and liable for my own action. For example, once I made a mistake while writing the form and didn't notice it. For this my bank manager called me and told me to correct it immediately.

### **Skill Learned**

An internship is a learning experience of its own kind. Neither is it spoon feed school learning, nor pressure filled workload. It's a personal development process. I have gathered many skills from this three-month internship program.

Firstly, I have developed my communication skill which is one of the main purposes of this internship program. As I have mentioned before, my in-office supervisor used to send me to

different departments to learn. That's how I had to communicate with every single person of in the office and all of them cooperated with me patiently.

Secondly, no one can really learn about work ethics until he/she is in a tangible work environment. I couldn't agree more. We used to give many excuses for late submission during our university paper submission. But when I found myself in this working condition, I have understood that it's my duty to fulfill any task and only I will suffer if I don't show my punctuality. As a quick learner I have understood that this is the time to learn practical work. So, I tried to follow all the rules that all the employees maintain.

Thirdly, I have learned about team work and leadership skill. Effective leader has to communicate well, motivate their team, handle and delegate responsibilities, listen to feedback and have the flexibility to solve any problem that appear while working. I have learned how to solve problem and propose for another solution without hearing ones thinking.

#### Respect Toward Rules and Observe Attitudes

Firstly, I have observed that all the employees are very much energetic, hardworking and enthusiastic during office hour. From them I have understand that everyone should be energetic and respectful towards their work. When I worked as an intern in the bank, during this period all the employees and others would help me all the time when I ask any aspects. They treated me like one of them. These simple things will help me to behave in future.

Secondly, internship can be a real confidence builder for any student. Internship program can take anyone out of their comfort zone as internee has to work under various circumstances and show professionalism. That's how they can feel confident and helped to make future decision.

Thirdly, internship can help a student start to build a professional network that can be a resource for a student. A network can help a student make well informed decisions about their career and connect them with other professionals and opportunities that will help a student to achieve success in a field.

### 1.3 Difficulties

**Busy working environment:** Officers are very cooperative, but they're too busy to give me chance to understand about practical work. They also have to deal in a very challenging environment dependent on profit operations. I have this report to prepare alone.

**Short of time:** Within a shorter amount of time, I had to finish this study. But it is very difficult for the time limit of the analysis to obstruct the course of a large area and time to prepare a report within the specified duration.

**Time management:** First went to the bank in the early time, I didn't know how to communicate with officers, manager and staff members. Also, I was very confused what should I call them? how to react? how to behave? etc. this was the most challenging task. Moreover, I had to deal with different designated employees and staffs of the branch and several types of clients within the period.

Another difficulty was, when I used to make mistakes while writing any form or paper. I couldn't change the paper or throw it because I have to call the client again and collect all the signatures. There was no place for rewriting also which was also very difficult for me.

### 1.4 Recommendation

Export Import Bank of Bangladesh Ltd. Has some issues regarding general banking section and overall branch. I would like to give some suggestions and recommendations for resolving the problems. I hope this recommendation will help them to solve those problems.

- From the very first day I noticed that there is lack of enough employees. Sometimes other employees have to perform extra duties to fulfill those tasks.
- I have noticed another thing that whenever some documents need to be authorized, one has to change desk and work on the software. If the overall banking software get updated this task will be easier.

- There is another problem I have noticed that a huge space of bank is kept blank for no reason. This space can be utilized by expanding other banking sectors in Jashore as there are lots of facilities hasn't introduced as a district city.
- Another thing is there is gap in the marketing section. Khulna division is getting commercially develop rapidly. Lots of people wants to invest in the developing areas. Exim Bank doesn't contribute on local developing project. If they start to invest in local developing business and firms, local people will be more interested to invest because that's how they are investing money and helping to develop local area business.
- Another crucial thing Exim Bank totally avoid is they don't invest on marketing their product that much. So local people don't really get that much knowledge about Exim Bank Ltd. Products and as a result they don't bother to invest through Exim Bank Ltd. They should invest on marketing of their products or services.



## Chapter 2

### Organization overview, Operation, strategic Audit

#### Introduction

Export Import Bank of Bangladesh Limited (EXIM Bank) is one of the driving private commercial banks in Bangladesh. The Bank came into operation as a commercial bank on 3 Admirable 1999 as per rules and directions of Bangladesh Bank. As of 2014, the bank has operations over the nation with 80 branches and 45 ATM booths. By July 2004 the bank changed over all of its customary keeping money operation into Shariah-based Islamic keeping money.

The bank bought core banking software T-24 supplied by Swiss based IT company Temenos in 2010. They have taken initiatives to set up a widespread network of ATM Machines throughout the country as well as launched “EXIM KISHAN”, an agricultural product in line with the directive of Central Bank for agricultural investment.

Exim Bank Gets ICMA Best Corporate Award 2013 in the class of Private Commercial Bank (Islamic Operation) for its Capital Adequacy, Asset Quality, Corporate Governance, Adequate procuring and productivity, Risk Management, Contribution to the National Economy, Regulatory compliances, Transparency and incredible commitment to the corporate social duties.

World-famous journal World Fund from London, UK has granted Exim Bank in Best Bangladeshi Islamic Bank 2013 category for its Shariah Compliance, Transparency, Great Governance, Service, Advancement and Progress, Industrial Improvement etc.

One of the prominent features of EXIM Bank is their active participation in Corporate social responsibility (CSR). The bank has contributed to humanitarian activities as well as social and cultural activities including undertaking scholarship programs. It has also come forward in beautification of Dhaka city, funding foot over-bridges at crowded points of the city and creating income generating welfare schemes.

## **Overview of the Company**

EXIM Bank Limited was established in 1999. At that time the leader of Exim Bank Ltd. was Late Mr. Shahjahan Kabir. He was the founder chairman had the vision of establishing a commercial bank which would contribute to the socio-economic development of the country in Islamic way. A group of highly qualified and renowned entrepreneurs joined their efforts with the founding chairman to embody his dream. Indeed, all of them proved themselves in their respective business as most successful star with their endeavor, intelligence, hardworking and talent business man.

Among them, Mr. Nazrul Islam Mazumder became the new chairman after the founding chairman passed away. The bank started its activities from 3 August 1999 with Mr. Alamgir Kabir, as the adviser and Mr. Mohammad Lakiotullah as the Managing Director. Mr. Alamgir Kabir and Mr. Mohammad Lakiotullah were expert in the financial sector of Bangladesh. Together they took some excellent decisions and management directives in the operational activities. in terms of performance, growth, and excellent management this bank has secured and particular 3 position in the banking industry. The chairman of the bank, Mr Nazrul Islam Mazumder, pleaded to the government to change the rule against commercial banks not being allowed to have a branch outside the country. Later on, in 2009, the bank made history for being the first privately owned bank to open an exchange house in the UK. The bank started its operation with an initial authorized capital of Taka 1 billion (\$12.87 million USD) and paid-up capital of Taka 225 million (2.9 million USD). Since then, the authorized and paid-up capital remained unchanged till December 2000. Later, both were increased from time to time and their amounts stood at Tk.16.12 billion (\$207.31 million USD) and Tk.9.22 billion (\$118.7 million USD) respectively on 31 December 2011.

On 25th August, 2011, Mr. Md. Fariduddin Ahmed has joined in the bank as Managing Director. With his long banking experience, EXIM Bank become fully compliant Bank with adequate capital and good asset quality. After retirement from Managing Director, he has been continuing his service for EXIM Bank as Advisor since 27th July 2012.

Dr. Mohammed Haider Ali Miah succeeded Mr. Fariduddin Ahmed on July 25, 2012 and has created a new dimension in EXIM history becoming the first ever in-house Managing director and CEO of the Bank. Under his far-sighted leadership, EXIM Bank has not only achieved

uppermost level of performance in almost each arena of its activities but also gained confidence to place itself as one of the dynamic banks through delivering transparent and standard banking services to the customers in a compliant manner.

## **Organization Mission**

The essence of our vision is "Together Towards Tomorrow". Export Import Bank of Bangladesh Limited (Exim Bank) accepts in fellowship with its clients, in its walk on the street to develop and advance with benefit. To attain the specified objective, there will be a consistent interest of excellence in compliance with the Islamic Shariah. We accept the points of interest of the Islamic economy can best be expanded to the individuals with a technology-driven advanced keeping money framework that maintains Islamic values, and Exim Bank conceives making itself a perfect instance of that kind. The Bank's key plans and organizing will fortify its competitive edge over others in a quickly changing competitive environment. Its personalized quality administrations to the clients with the slant of steady advancement will be the foundation to achieve our operational success.

The Bank's mission comprises:

- Extracting the full benefit of Islamic banking system for its customers.
- Providing with quality financial services especially in Foreign Trade.
- Maintaining and upgrading a technology-based professional banking environment
- Maintenance of corporate and business ethics and transparency at all levels
- Sound capital Base
- Ensure sustainable growth for the honorable stakeholders
- Fulfillment of corporate social commitments, and
- above all, to add to the national economy

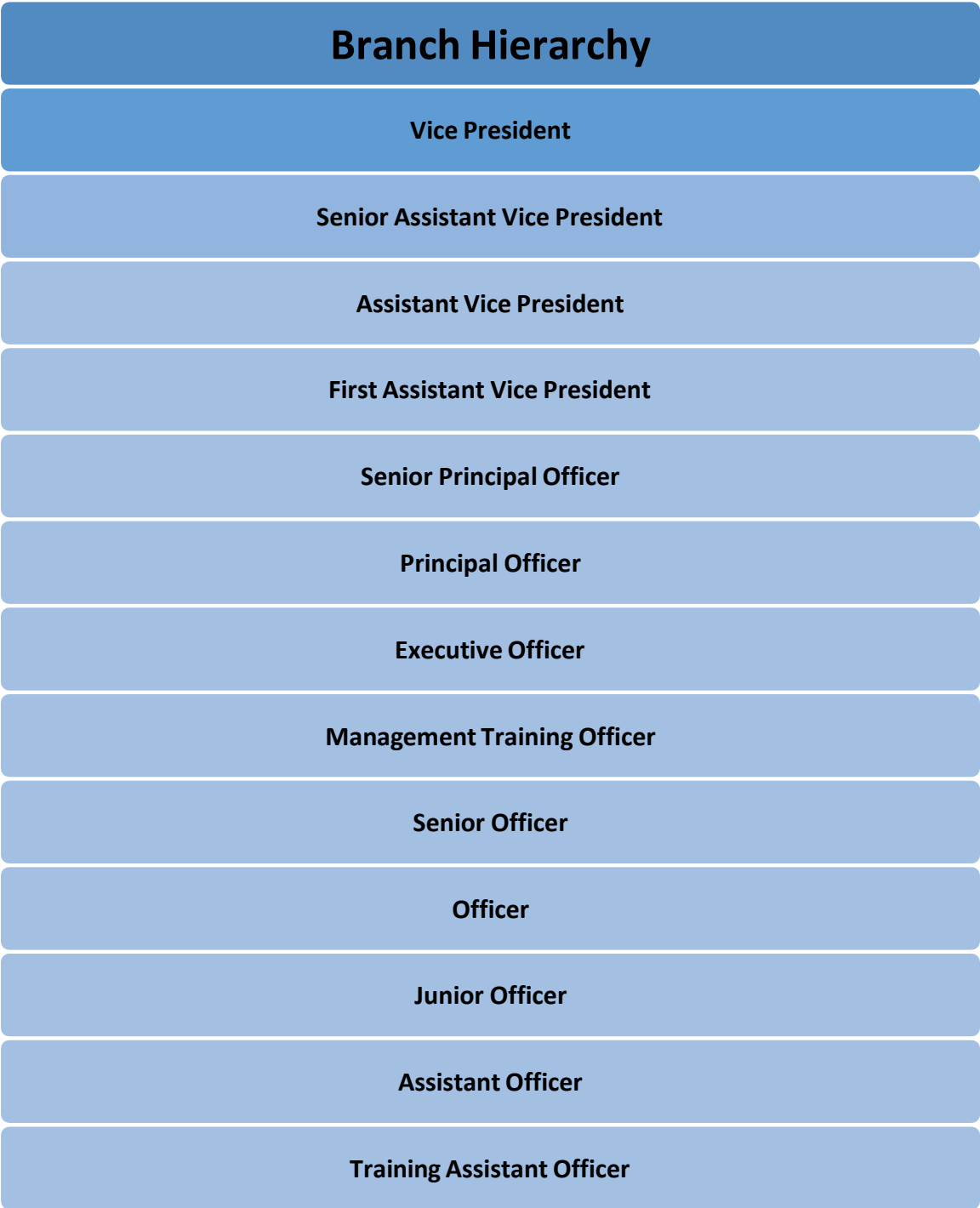
## Management Practice

### Shariah Board

The Board of executives has shaped a Sharia Supervisory Board for the Bank. Their duty is to screen all the Bank's value-based methods, & guaranteeing its Sharia compliance. This Board comprises of the taking after individuals headed by its chairmen. The tasks of the Sharia administrator in outline is answering questions of the Bank's organization, staff individuals, shareholders, contributors, & clients, take after up with the Sharia reviewers and give them direction, submitting reports & comments to the Fatwa & Sharia Supervision Board and the organization, taking an interest within the Bank's training programs, partaking within the supervision over the Allqtisad Allslami magazine, & dealing with the duty of being the General Secretary of the Board.

### Hierarchy Management

This hierarchy level of employees shows the Human Resource management practices of Exim Bank Ltd. I have collected this information by interviewing FAVP, In-charge of GB and from bank website (eximbankbd.com). I have spent several days with the FAVP and In-charge officers to find out how Exim Bank Ltd. manage their HR department so that they can be on the top-ranking banks that treats their employees with respect and encourage them to think for their organization. Management Practice starts from the Entry level employees. When people enter into this Bank, they enter as Training Assistant Officer (TAO) or Managemnet Training Officer (MTO). Whenever an TAO, AO, JO, Officer, SO, EO prepare report hir or her incharge Principal Officer (PO) will check the report. PO also take permission and signature from First Assistante & Vice Principal (FAVP). The report has to check and sign by Vice President (VP). This process is for branch management. All the branch go through this process to manage employees hinfarchy and work management.



*Figure 1 Hierarchy Level*

## Motivate employees

To plan companies for future challenges, stimulating the growth of all workers is important. As they evolve within the company, job preparation defines directions and tasks for particular workers. Exim Bank Ltd. always think for the employees when it is a matter of their employees. Exim Bank Ltd. practices different methodes to motivate their employees. In order to sustain their loyalty to the company, the maintenance role is charged with ensuring those working environments that workers deserve. The relationship between managers and workers of Exim Bank Ltd. is really comfortable for mutual prosperity of Exim Bank Ltd. In order to ensure the successful and productive use of human assets to meet organizational targets, HRM deals with the design of a formal system in an organization. There is an increasing awareness that a comparative advantage can be given by the successful use of individuals in the organization.

## Corporate Social Responsibility

The reason for our banking business is, clearly, to gain profit, but the promoters and the equity holders are aware of their commitment to the society to which they belong. A chunk of the benefit is kept aside and/or went through for socio-economic advancement through trustee and in patronization of craftsmanship, culture, and sports of the nation. We need to form a substantive commitment to the society where we work, to the degree of our divisible assets.

## Marketing practice

Exim Bank Ltd. Use various methods to get customers attraction. Starting from simple one like walk in customers to development marketing they use some other methods too.

### Walking Customer

The first strategy they use to get customer is “Walking customer”. Walk in customers are the target customers who doesn’t own any account in the bank but come to the bank for other account holder work. Marketing people try to convince and encourage them to open account in their bank by showing profit rate and all the facilities. As an Islamic bank Exim Bank Ltd. Doesn’t give interest rather they invest and give percentage of the profit. So many people find it more convincing to invest in this bank.

## Buzz Marketing

Exim Bank Ltd. Use another important method of marketing which is “Buzz Marketing”. Buzz marketing is all about trying to use word-of-mouth marketing to work for you. Efficient campaigns will normally take their own lives to some degree. Buzz marketing isn't something you can push, so it takes a little bit of time and luck to get rolling. It's always exceptionally successful if it fits for the organization. It works for Exim Bank Ltd.

## Telemarketing

Every bank has their own target market so as Exim Bank Ltd. To attract their customers, they simply do telemarketing and email marketing. First, they collect information about their targeted customers and then directly call them or email them. Only selected high profile customers will get the email or phone call.

## Sponsorship

Exim Bank Ltd. also advertise themselves by doing sponsorship. Exim Bank Ltd. is a co-sponsor of BPL Comilla Victorian, and direct sponsor of different tv channels news. They also advertise about their bank and product on newspaper, billboard, magazine etc.

## Development Marketing

Exim Bank Marketing strategy is very simple. They rely on their current customers for marketing purpose. For instance, whenever Exim Bank Ltd. Is releasing or introducing any product they don't spent money on tv commercial like other banks. They simply let it know their current customer. Their products get sold within their current customers or their current customers arrange another investor by their own linkup.

## Financial Performance & Accounting Practice

### Net Profit

The Bank has always been managed with a view to working in order to Sustainable growth of company criteria and their fair operating benefit. Financial Statements equally present the current situation of the bank, the as a consequence of its practices, expected cash flows and improvements in Fairness.

Serial No	Particulars	2017	2018	2019
1	Total Investment Income	6389.7	8051.02	7600.12
2	Total Operating Income	10890.42	12217.89	13016.53
3	Profit before provisions	5856.51	6863.86	6919.97
4	profit before tax	5195.26	4177.44	4925.18
5	Profit after tax	3193.95	2292.21	2429.9

Table 1 Net Profit

In view of the challenges, during the year 2019, the bank earned Tk.6,919.97 million in operating profit. Net After-tax profit stood at Tk. After making 2,429.90 million/ Adjustment clause for general investment, allowance for general investment, Provision for other collateral, off balance sheet exposure, Provision for a reduction in share value, provision for a decrease in share value, Strong creditor, climate change risk provision and Provision with respect to taxation.

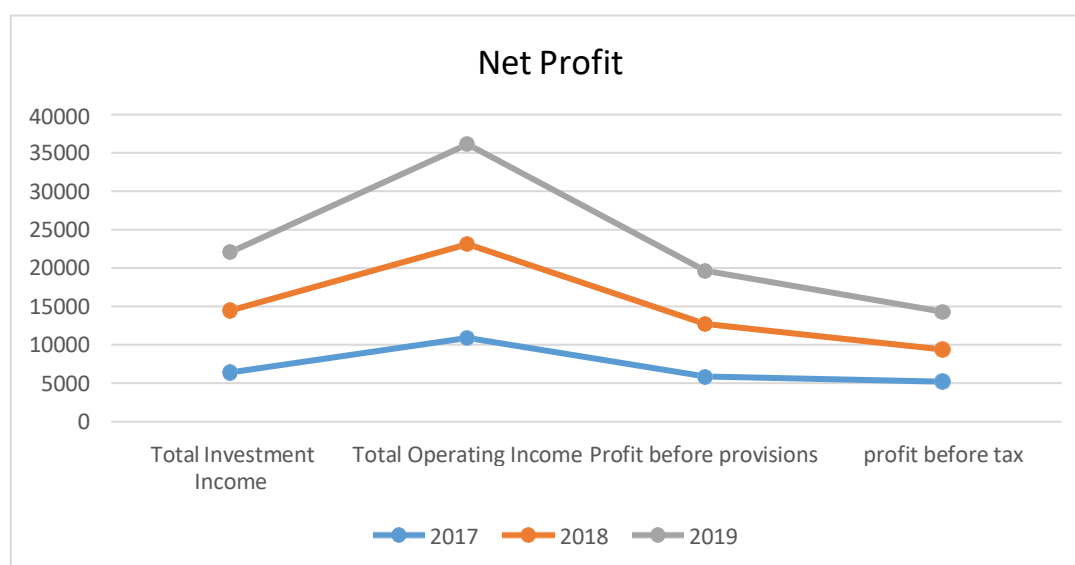


Figure 2: Net Profit



Above table we can clearly understand that profit is increasing every year.

### Revenue

Serial No	Particulars	2017	2018	2019
1	Total Investment Income	6389.7	8051.02	7600.12
2	Total Operating Income	10890.42	12217.89	13016.53
3	Profit before provisions	5856.51	6863.86	6919.97

Table 2: Revenue of 3 Years

From this table it is clear that the revenue before deducting any kind of tax or cost was 5856.51. this figure increases in 2018 and in 2019 the profit is more than 2018.

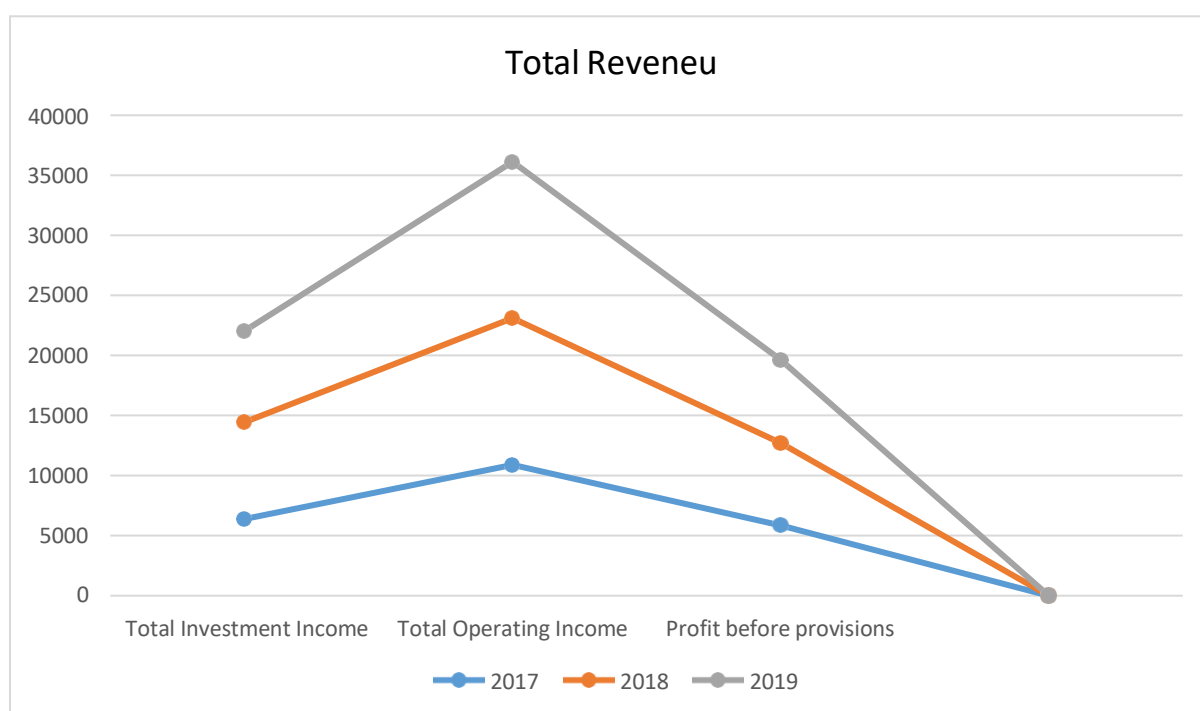


Figure 3: Total Revenue

## Operations Management & Information System Practice

Operation Management Practice: If I want to explain the operations management practices, I have to discuss about the hierarchy structure of Exim Bank Ltd. Organization hierarchy

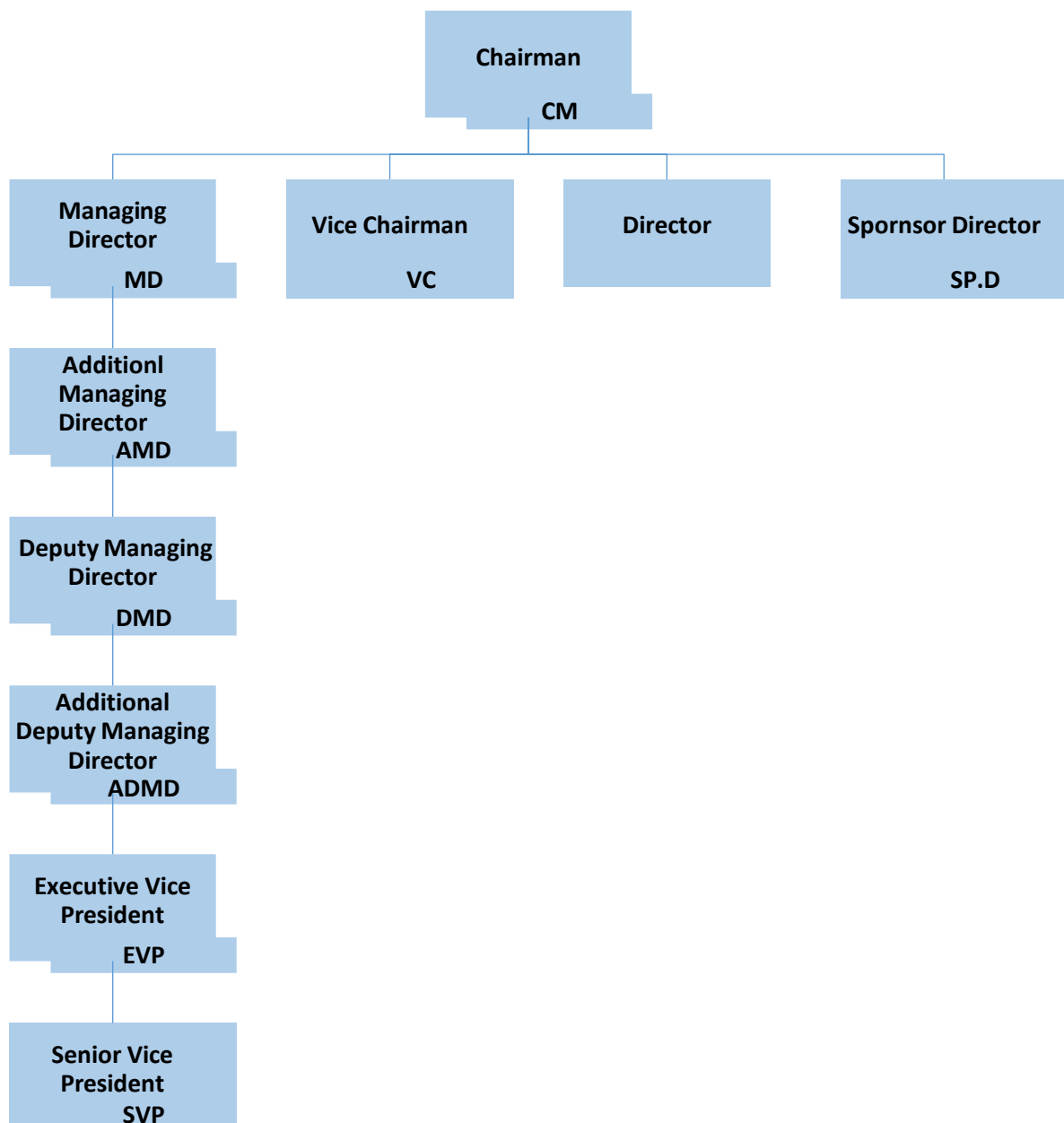


Figure 4: Hierarchy of HO

structure that represents that the organization in a firm. The hierarchy structure of Exim Bank Ltd. Can be divided into two parts. One is Executive Body hierarchy and another one is Branch hierarchy. The hierarchy level is given in bellow table.

Hierarchy level starts from Board of directors. Board of directors made of MD, VC, Director and SP.D. Chairman controls Board of Director activities. AMD works under Board of Directors. DMD has to take approval of . After getting approval from VP the papre will be sent to the Head Office (HO) where all documents checked by the hirarchy level of HO.

### Information System Practice

Information management is a very important for any kind of bank. Exim Bank Ltd. Prioritize this task very much. Whenever any customer open account in this bank, account opening officer carefully collect all the information needed and verify from Bangladesh Election Commission. After verified necessary information they reserve account holder's information in a software named Temenos24. This is the server of all Exim Bank Ltd. Branch.

GB In charge Md. Nur Uddin Ahmed along with S.M Sad Nazmus Sayed update all the information about clients in T24, currently he is performing BAMLCO, so he also checks information about money laundering and fulfil risk grading form. For risk rating they use goAML whether client fulfil the criteria or not. If the information is correct, he approves the form for opening account. before getting final approval FAVP & Second Officer recheck and give signature. After that the manager gives his approval. That's how the raw information enter into the bank through so many processes.

## Industry & Competitive Analysis

The general assessment of the company's strengths. Weaknesses, opportunities, and threats is called **SWOT** analysis. A trade unit has mortar key micro environment strengths and micro environment actors. Macro environment strengths are Statistic financial innovative, political-legal, and social-cultural.

Micro environment on-screen characters: Clients, competitors, wholesalers, suppliers. SWOT examination moreover called. Inside Environment Outside environment examination.

## **Internal environment analysis:**

1. Strengths
2. Weakens.

### Strength

**Solid Board of directors:** The Board of Chiefs of that Bank is more solid than another Bank. Md. Nozrul was tangle beneath chairman of that Md. Alt of houses they are Fruitful Businessperson is Bangladesh and abroad.

**Top Management:** The best administration of the Exim Bank Bangladesh Ltd. They contributed annually towards the development and improvement of the Bank. The beat administration has long involvement expertise full and productivity within the budgetary division of our nation. To administration are Md. Mr. Mohammed Lakitulla and Sr. Official V.P Mr. Haider Ali they are pioneer of Exim Bank Ltd.

**Reputation of Exim Bank:** The Exim Bank Bangladesh Ltd. has attained rumored company within the Keeping money businesses of Bangladesh and worldwide. At that point another Bank as a New corners. The Bank Bangladesh Ltd. Violent growth within the benefits and stores inside a number of periods.

**Solid online facilities:** The Exim Ltd. has organized advanced hardware and offices for the plan their work. The electronic offices are wire Fax quick. The Exim Bank Ltd. exchange all worldwide international id, L/C, message by quick online. The Bank has computerized managing an account operation beneath the computer program is called DC bank.

**Positioning of Exim Bank:** Strong situating of the Exim Bank Bangladesh Ltd. within the Managing an account business of Bangladesh. There are 24 branches brightened with amazing fashion. These well-decorated branches get the consideration of potential customers.

**Global corporate culture:** The worldwide corporate culture of the Exim Bangladesh is exceptionally much intelligently comparing to with other nearby and universal organization. This intuitively environment empowers the workers to work mindfully. The Bank all prepared intuitively co-operation with 190 Banks covering 118 nations over the world.

## Weakens

Promoting is more expertise developing the organization. Showcasing policy depends show on the organization's future parcel. But there are no forceful promoting exercises of Exim Bank Ltd. is an imperative shortcoming for Exim Bank Ltd. this shortcoming pushes the bank behind the other competitor.

**Dissatisfaction of employment:** Exim ought to be arranged by the enlisting framework. But reference arrangement is exceptionally much alluring within the Exim Bank Ltd. them enrollment. It is hurtful for the organization. Because of their case, there are numerous workers who are as it were drawing compensations at the conclusion of the month but least contributed towards the organization. On the other arrive the Exim school be Coordinate arrangement exceedingly qualified taught people groups those are MBA, BBA and CA degree holder. For this framework expanded bank effectiveness.

Limitation of its system: Its framework is more imperative for the advanced world. But Exim Bank Ltd. isn't given on time Keeping money framework. The Bank utilized PC Bank. PC Bank isn't comprehensive keeping banking software.

**Law compensation package:** At the other powerless of Exim is the compensation structure lower level and mid-level officers impressive law compensations. But MBA, BBA individuals don't intrigue in joining Exim Bank. They are interested to join other banks rather than joining Exim Bank. Its framework is more critical for the modern world. But Exim Bank Ltd. isn't given on time Banking framework. The Bank utilized PC Bank. PC Bank isn't comprehensive keeping money software.

### **External Environment Analysis:**

1. Opportunity &
2. Threat.

## Opportunity

**To begin with Coordinate Banking:** First Coordinate Bank opened in October 1996 leads, Britain. To begin with Coordinate was still pulling in consideration as a trend-setter that worked a bank with no branches. The Exim Bank (Bd) ltd. can present to begin with Coordinate Bank as a 1st time in Bangladesh.

**Identifies client need:** Opens unused accounts for people commerce and private organization. Certifies checks Handle halt installment requests. Illustrate ATMs to client and helps with problems. Arrange closing of accounts and as certain reasons. Advances and offer retail sparing and characters any existing cross-sell openings.

**Presents and communicates the finest conceivable client service:** Welcomes all clients with a respectful inviting attitude. Gives quick exact, inviting services.

**Marketing Strategy:** Exim Bank to require the taking after assignments for showcasing strategy Marketing strategy.

- Target Market
- Positioning
- Item line
- Price
- Dissemination outlets
- Salesforce
- Service-Quick and broadly accessible service
- Advertising
- Advertisement investigates

## Threat

**Competitor:** There are 53 Bank of Bangladesh. But a couple of Bank functioning by Islamic Keeping money framework such as Islamic Bank (BD) Ltd. Al-Arafa Islamic Bank, Exim Bank, Based on Islamic Managing an account framework. So, the most competitor for Exim Bank Ltd. is based on Islamic shariah Banks. The Exim Bank Ltd, ought to be bring out forceful campaign to pull in profitable corporate clients as well as major depositors.

**Multinational Bank:** The Multinational Bank too competitors for the Exim Bank ltd. Existing outside banks are standard chartered Bank. HSBC Bank, Bank Al-fla, Dutch Bangla Bank etc. Standard chartered bank is modern pressing together an aggressive department extension strategy. The remote Banks have colossal money related quality. It'll posture a danger for nearby banks. So, the Exim bank Ltd. ought to be fast activity to anticipate risk of Multinational Banks.

## Recommendation

EXIM Bank Limited has certain complications in general banking procedures. I would like to offer several proposals and endorsements to overcome the problems relating to the topic mentioned above of EXIM Bank Limited and also to improve the performance of this bank regarding general banking. The following recommendations are only proposals to improve the performance in order to achieve customer satisfaction so that the customers will pay more attachment to EXIM Bank Limited. Here, some recommendations are mentioned below-

- EXIM Bank should use the modern banking technique and technology to provide quality services to its customers
- They should increase the departmental and staff meetings at the branch level to improve better service quality of the bank
- To build a strong image and reputation in the competitive market EXIM Bank should give emphasis on their advertisement and promotional campaigns
- They should add a fully computerized general banking system to satisfy the customers by providing faster and better service
- Establishing a networking system inside all branches to transfer data and important information within a short period of time
- For easy access to account opening EXIM Bank should cancel the introducer system
- The bank should increase their workforce according to their customer demand
- EXIM Bank should arrange seminar, meeting and training program for their interns which will help them to gather knowledge and to know about the workplace
- Their online banking system needs to be updated to attract more customers
- EXIM Bank can open more branches to reach more clients
- Proper Banking software should be used to provide speedy services to its customers
- The bank should recruit new employees to serve their customers

The authority should arrange extensive training and development program for their employees so that they can effectively perform their duties and responsibilities.

## **Chapter 3**

# **Customer Service from General Banking of Export Import Bank of Bangladesh**

### **Introduction**

For the most part, through the word “Bank” we accept a financial association that deals with money. There are different sorts of banks for occasion- Investment Banks, Trade Banks, Co-operative Banks, Commercial Banks, Reserve funds Banks, Central Banks etc. But at that point once more when we utilize the word “Bank” without any introduction, it means the “Commercial banks”. The commercial bank plays a basic part within the economy of a nation. The goals of commercial banking are to earn profit through the exchange of cash and credit instruments. It may be a benefit as well as benefits-oriented organization. Bank isolates its work generally in three parts- Common Managing an account, Remote Trade and Investment. The managing an account segment of Bangladesh is confronting a marvelous change beneath the financial deregulation and opening up of the economy.

As of now, this division is becoming tremendously competitive with the entry of multinational banks as well as creating technological infrastructure, successful credit administration, higher execution level, and extraordinary customer satisfaction. As a prerequisite for the Single man of Commerce Administration Degree, I was required to wrap up this internship course of study. An internship program is essential for each student, particularly for the students of Commerce Organization, which makes a difference them to get it the corporate world. That is why understudies are required to do their internship amid the final stage of their bachelor's degree so that they can begin a career with a few viable encounters. It was an incredible opportunity for me to work as an intern at EXIM Bank Constrained, Jashore Branch.

### **Background**

All business exercises are related to gaining profit by offering either an item or service. A bank does not give any substantial product to offer but does offer a variety of financial services to customers.



Exim Bank Ltd. General banking department is mainly customer service-related department. General Banking consists of the administration of deposit, cash, clearinghouse, bills, account opening, security instruments handling, customer administrations, locker facilities, and other subordinate services of the bank next to Advance and Foreign Exchange.

General Banking is the premise of all the managing account methods and activities. It is considered as the direct customer service center. This division speaks to one of the foremost basic parts in the operations of commercial banks. General banking office bargains with taking deposits and concurrently gives quality services to its clients. On a day-to-day premise, it gets deposits from the clients and fulfills their request for cash by honoring cheques. Moreover, this department helps clients to open new accounts, obligation reserves, issue pay orders, request drafts etc. Since the bank is limited to provide this benefit every day, general banking is additionally known as “Retail Banking”.

## **Significance**

The internship program is a compulsory requirement for the students who wish to become a B.B.A graduate from BRAC University. For completing my internship program, I worked with a banking organization named EXIM Bank Limited. Further, I have prepared this report on my practical experience on the daily banking activities, theoretical knowledge and under the close direction of my official supervisors and colleagues. Thus, the report entitled "Customer service Activities of EXIM Bank Limited" has been accomplished as a fulfillment of BBA program credited by the BRAC Business School, BRAC University.

## **Objective**

### **Broad Objective**

the objective of the internship report is to gather real life experience from a desired working area with good working environment. It helps the interns to recognize how their course of study applies to the real world and how to deal with it. With respect to my internship, the prime objective of the study is to know essentially the capacities of client benefit framework considered on EXIM Bank Restricted.

### **Specific Objective**

- To identify the key purposes of customer service of general banking
- To imply theoretical knowledge into practical areas of work
- To measure the customer opinions on service quality and customer satisfaction towards the general banking activities
- To assess the performance and categorize problems related to general banking activities of EXIM Bank Limited
- To have a strong idea about the Shariah Based Banking
- To make some suggestions to solve the problems of EXIM Bank Limited Significance

### **Methodology**

This report is prepared generally on my perceptions that I experienced during my internship program. From my academic courses, I have learned different techniques within the research process. As a result, in this report, I had the chance to apply my academic knowledge in practical areas. For this, I have assembled information from numerous sources. Both primary and secondary sources of data were used to prepare this report.

#### **Primary Sources:**

- Various manuals of EXIM Bank Limited
- Conversation with the customers and other employees
- Interviewing of different officers of the branch
- Practical work experience in while working in different departments in the bank.
- Personal observation of the processes of banking activities followed by each department
- Informal conversation with in charge officers.

#### **Secondary Sources:**

- Website of the bank
- Annual report of EXIM Bank Limited
- Periodical published by Bangladesh Bank
- Internet as a source of information
- Magazine of Exim Bank Ltd.

## **Finding's & Analysis**

Exim Bank Ltd. Jashore branch provides type of general banking services to its customers. These are essential techniques for the bank to attract more new customers as well as retain the existing ones. Primarily Exim Bank Ltd. deals with five types of product and services. These are Retail Banking, SME Banking, Corporate Banking, Agri Banking and Remittance. General Banking activities consist of many divisions. these are Account opening and closing, deposit account, cheque book issuance, cash section, SMS banking, Clearing Section and Remittance Section. I will discuss Account opening, Clearing Section and Remittance Section for the sake of this report as I spent most of my internship period in these departments.

### **Account Opening**

To open a bank account client and banker make a contractual relationship. Through the selection of a client for opening an account is very critical for a bank. I will discuss what procedures to follow before opening a bank account.

Step 1: Bank offers account introductory form to the customer/applicant.

Step 2: Applicant fills up the form and specimen signature card properly.

Step 3: Application form then submitted to the bank duly signed by an introducer along with two passport size photos attested from the introducer

Step 4: The authorized officer evaluates the form and verify the introducer as well Customer fills up the application form in the prescribed manner.

Step 5: After that customer needs to fill the specimen signature card for individual. The officer verifies the introducer and the documents submitted Issuance of deposit slip and the deposit must be made in cash.

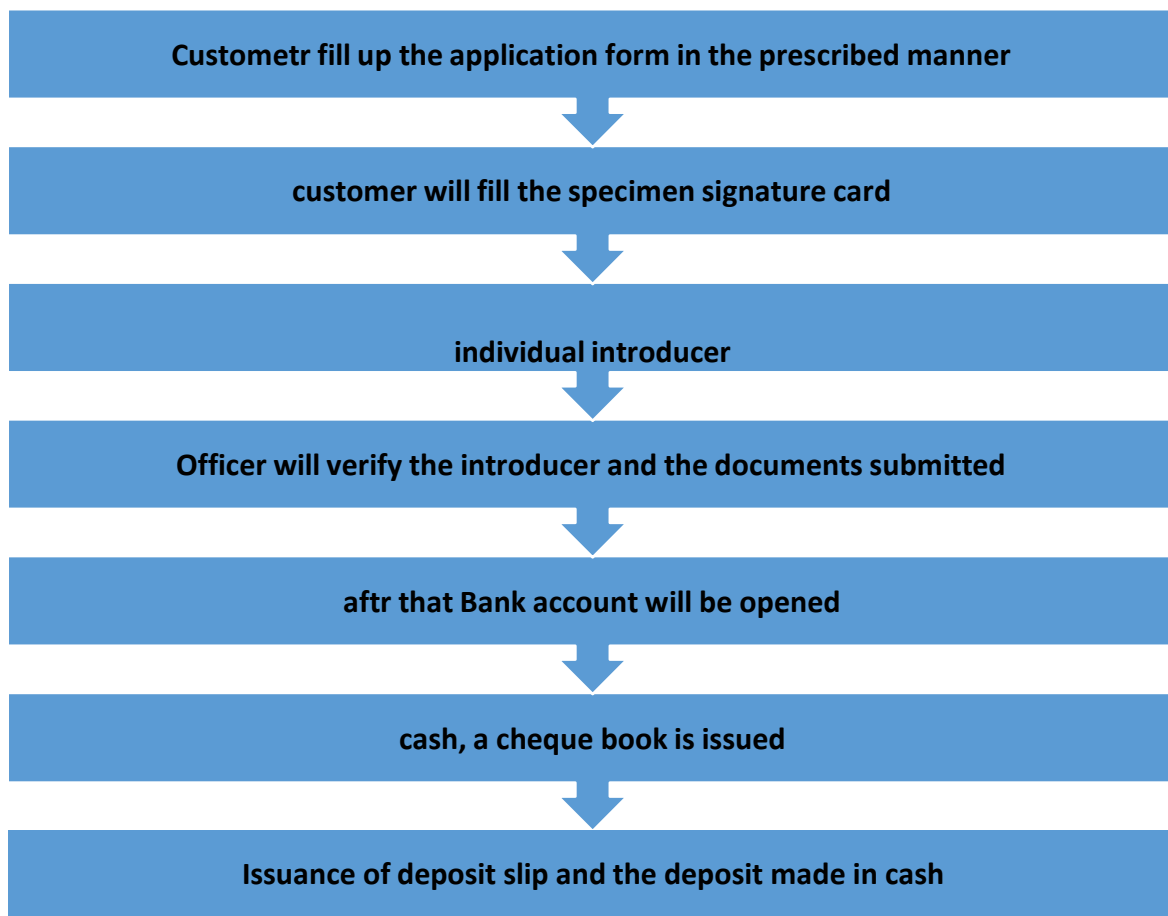
Step 6: After depositing the cash, a cheque book is issued Bank account is opened

Step 7: If no errors are found, the officer will proceed with the account opening procedures

Step 8: The authorized officer will issue a deposit slip where a deposit must be made by the customer

Step 9: Then the officer will issue a cheque book for the customer.

Step 10: Bank then preserves the specimen card and finally, the account is opened.



*Figure 5: Steps of Account Opening*

### Additional Documents that are Required for Opening Accounts

Depending on the individual, the formalities needed to open a new bank account can vary from person to person. The sort of accounts that consumers tend to create. First of all, consumer categories, such as people, Partnership, joint venture, management, private limited liability corporation, public limited liability company, partnerships, Clubs, organizations, trusts, etc. can open various types of accounts along with the requirements They're as follows-

#### For Proprietorship Account

- A copy of updated Trade License of the company
- A copy of sole proprietorship declaration
- TIN Certificate is required

- A copy of updated Trade License of the company

#### For Partnership Account

- Registered Partnership Deed is needed to open an account
- A copy of updated Trade License
- Resolution of partners to open the Association letter (A/C) and authorization for its operation duly verified by the Managing Partner
- All the partners should duly sign the Partnership Letter

#### For Private & Public Limited Company Account

- A certified Copy of the Memorandum and Article of Association of the company is needed
- A certified Copy of Certificate of Incorporation of the company. In case of Public Limited Company, a certified Copy of Certificate of Commencement is necessary
- Resolution for opening the account and authorization for its operation duly certified by then Chairman/Managing Director of the company
- A copy of updated Trade License of the company
- List of Directors along with designation
- If it's an insurance company, Certificate of Registration is needed
- One copy of updated TIN/VAT Certificate

#### For Association/Club/Trust/Society/Charity Org./Educational

#### Institution/Masjid/Madrassa Account

- A certified copy of Bylaws/ Memorandum and Article of Association/ Trust Deed
- A verified copy of Certificate of Registration/Permission from the concern Departments of the Government
- List of members of the Governing Body/Executive Committee with their Address and Phone Number

- Resolution of the Board/Executive Committee/ Governing Body for opening the account and authorization for its operation duly certified by the Chairman/Secretary/President
- If it's registered then the Registration Certificate is compulsory 17
- Permission Letter from Bureau of N.G.O needs to be attached (in case of N.G.O. A/C)

That's are all about the extra papers required for the different type of accounts.

### Types of Deposits Account

#### Mudaraba Savings Deposit (MSD):

The Mudaraba savings deposit account is opened in agreement with the Islamic Shariah Mudaraba Principle. In general, MSD accounts are for non-trading clients who have some potential savings. In addition, the bank encourages investors to open a required savings account by investing inspiration. A habit among the public at large. Clients can open and operate one or more Mudaraba savings accounts. More than one person. This bank account can be opened by a guardian in support of a minor as well. Moreover, profits are payable to the customer in this savings account.

There are two types of saving accounts that are available with "Single Saving Account" and "Joint Saving Account." entitlements. Finally, a certain amount of Tk. To open a Mudaraba Savings Account, 1000/- is needed along with an annual fee of Tk.250/-. In addition, an account holder will be allowed to withdraw per week up to 25 of his or her account balance.

#### Main Characteristics

- Initial deposit is 1000 Taka
- A half-yearly account statement
- Provides debit card facility with limited withdrawal
- Free ATM cash withdrawal from all ATM booth of EXIM Bank Limited
- SMS banking facilities for its customers
- Monthly basis profit
- Offers salary crediting, cheque book and fund transfer facility

### Al-Wadia Current Deposit:

There is no profit payable on the Al-Wadia current account, and it has some for instance, benefits over savings account for such a withdrawal limit and overdraft facility. The minimum opening fee for an account is Tk 2000. It is necessary to maintain that amount in the account. In addition, the charge for keeping the account is 250 Tk and it is charged twice a year. If the balance is below Tk 2000/- then a minimum balance fee of 250 Tk will be charged by the bank.

#### Main Characteristics

- Limitless deposit or withdrawal facility
- No profit will be given to the customer
- Cheque book and ATM Card facilities
- Free online transaction is available

### Mudaraba Term deposit Receipt:

Mudaraba Term Deposit Receipt: The Mudaraba Term Deposit Receipt (MTDR) account is a Mudaraba Deposit Receipt account. A specific deposit system period which is not payable before the date of maturity. Bank of EXIM Ltd. offers higher profit rates on such deposits. Customers/persons and associations generally the opening of this account is permissible for a certain time and the rate of benefit depends on the deposit conditions. In addition, MTDR minimum deposit number, renewal process, rate from time to time, the Head Office determines and circulates premature allowance rules.

#### Main Characteristics

- Any adult person (individually/jointly) having sound mind can open MTDR account
- Minimum deposit fee is about 10000 Tk and above
- Profit will be calculated on a daily basis
- Customer can open one or more account in the same name at the same or different branches of the bank

### Deposit Schemes:

There are other types of accounts those are call Deposit Schemes. There are many types of Deposit Schemes for example, Mudaraba Monthly Savings Scheme (MMSS), Mudaraba Super Saving Scheme, Mudaraba Millionaire Deposit Scheme & Mudaraba Kotipoti Saving Scheme.

**Mudaraba Monthly Savings Scheme (MMSS):** It is a monthly saving scheme that secures the future of the customers with ease. A small savings of today will offer a comfort for tomorrow. The savings period is for 3,5,8,10, or 12 years and the payment is Tk 500/, 1000/, 2000/, or 5000 consequently. Besides, the bank has the authority to change the weightage of deposit and percentage of distribution of investment income.

**Mudaraba Super Saving Scheme:** Mudaraba Super Saving Scheme helps to build up capital and it is a major source of business investment in our country. To create more consciousness and motivate people to save money, EXIM Bank Limited provides Super Saving Scheme to their customers. Any person can open more than one account in a branch in his/her name or in joint names. The deposit can be made in multiples of Tk. 5,000. The deposit money will approximately be double in 5 years 6 months.

#### The Process of Account Closing

The termination of an account may occur-

- If the customer is willing to close his/her account
- If EXIM Bank notices that the account is inactive for an extended period of time
- If EXIM Bank receives an order issued by the court

To close an account, clients will be requested to send an application along with the unused leaves of the cheque books issued to them. On receipt of the application, the following will be done-

- The signature of the account holder will be verified and the number of unused cheques
- leaves will be noted
- the remaining balance from his/her account
- Before the closing of the account, the branch-in-charge will approve the application
- After declaring the liability, if any, and incidental charges to be debited to the account
- The standard cost is about Tk. 300 + 15% VAT. However, the closing charge of an account
- within three months of introductory is Tk.500 + 15% VAT



- After debiting the incidental charges to the account, the customer will be requested to draw
- Then the “Account Closed” stamp will be affixed on the account opening form and specimen signature cards of the customer
- After completing all the requirements, the application will be posted with the account opening form and the specimen signature cards will be kept separately under lock and key
- Finally, the authorized bank officer will destroy the unused cheque leaves of the customer

#### Local Remittance Section:

Transferring money from one place to another place through an official channel is called remittance. It is risky and troublesome to carry cash all the time. Commercial banks provide remittance facilities to its customers by means of receiving money from one branch of the bank and making an easier procedure for payment to another branch within the same country.

Remittance of funds is one of the most significant aspects of the commercial Bank in rendering services to its customers. There are three modes of remitting funds they are-

- Payment Order (PO)
- Demand Draft (DD)
- Telegraphic Transfer (TT)

#### Payment Order (PO)

Payment Order is a process of money transfer from payer to the payee within a certain clearing area through banking channel. It's basically an order of local payment on behalf of the bank. A customer can purchase various modes of payment order such as pay order by cash and pay order by cheque. It is usually used as a substitute for cash. It can also be used as the safety of the loan as well.

So, P.O. is a non-negotiable financial instrument issued by the branch of a bank for allowing the customer to remunerate a certain proportion of money to the order of an individual/ branch/ association/workplace within the same clearing house area of the pay order-issuing branch. Pay order has various characteristics like-

- The issuing branch and the paying branch must be same

- Application for payment within the clearinghouse area of the issuing branch
- It can be open or crossed as well

#### PO Issuing Process:

To issue a pay order the customer needs to submit an application to the remittance department in the prescribed form properly filled up and duly signed by the applicant. Candidate must fill up the payee's name, order number, amount in figure and words in the pay order form correctly. Exim Bank Charges for P.O as follows-

- Receiving PO application form appropriately filled in and duly signed by the applicant
- Collecting the amount of cash/transfer with commission amount
- Issuing pay order
- Entering into pay order register

Amount (TK)	Commission (TK)	Postage Fee (TK)	Total (TK)
<b>1-10000</b>	25	4	29
<b>10001-100000</b>	60	9	69
<b>100000- above</b>	120	18	138

*Table 3: Pay Order Charges*

#### Demand Draft (DD)

Demand Draft is a kind of bill of exchange. It is an order of the bank to pay a certain amount of money from one branch to another branch as per application. It is basically applicable outside of Dhaka City. The DD is mostly issued for party's safety. While transferring the money securely from a city to another, individuals use this DD since it can transfer the money between the different branches of the same bank easily. Charges for Demand Draft as follows- 15% charge will be added for 0 to 250000tk amount of money.

#### Demand Draft Issuing Process:

- Obtaining demand draft application form which has to be appropriately filled in and duly
- signed by the applicant
- Receiving the amount of transfer with the commission fee
- Inserting test number
- Entering in the DD register and issuing advice to the payee branch

**Telegraphic Transfer (TT):** Telegraphic Transfer is an instrument for transferring cash by a telephonic message or telex from one bank to another of different location or from one branch to another branch of different location of the similar bank. There are various types of telegraphic transfer such as Fax, Telephone Telex, Mobile and Telegram. For issuing a TT customer needs to fill the TT form and pay the amount along with commission in cash or by cheques. The officer then issues a coast memo after receiving the TT form with the payment seal and signed it for Tk. 40.00 and 15% of VAT on TT charge. The TT fee will increase at Tk.1 for every 1000 Tk. But unfortunately, this TT is not available in the banking system anymore.

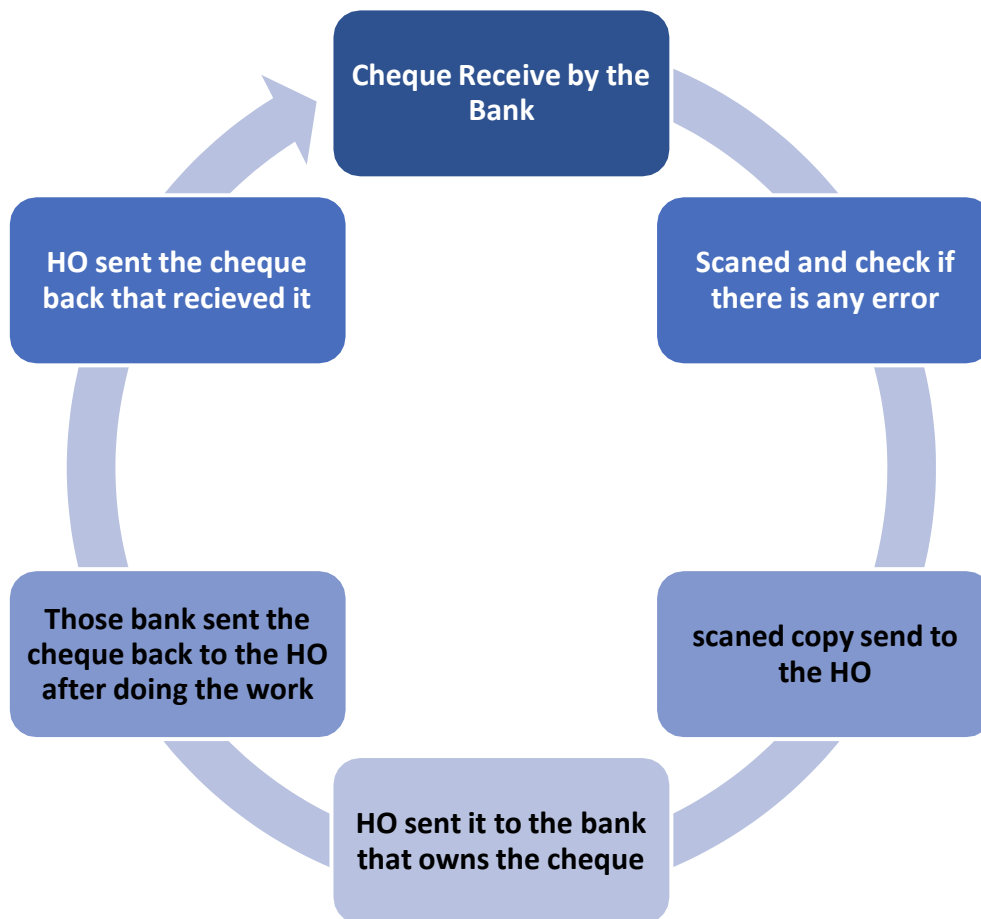
### Clearing Section

Clearing: when an account holder of any bank wants to send or receive money from other bank through cheque, that is clearing. Clearing is a framework from which a bank can collect funds from a different bank Via the Clearing House to another. Basically, the Clearing House is a place where the members of Different banks collect cheques and send them to another branch. according to Article 37(2) of Bangladesh Bank Order, Scheduled Banks are banks that are part of the clearing house and it's a work of the scheduled banks would recognize various banks' cheques and clear them. Bangladesh Bank, primarily, In Dhaka, Chittagong, Khulna, Rajshahi & Bogra.etc, the Clearing House is run. If there is no, then if there is no The Bangladesh Bank branch then controls this role at SONALI Bank.

There are two ways to clear a cheque given bellow-

- i. Online Clearing (BACH)
- ii. Local Clearing

Online Clearing is a full process starts from receiving the cheque and ends in return of Cheque from Head Office. The full process is shown in –



*Figure 6 BACH Clearing Process*

There are two types of clearing,

- i. In word clearing
- ii. Out word clearing

**In-ward Clearing:** When the cheque of its client is received for collection from other banks, this is an In-word cheque. following should be checked very cautiously

- The cheque needs to be crossed
- The amount both in words and figure in deposit slip should be the same
- The cheque should not carry a date older than the receiving date for more than six months.
- The collecting bank must enquiry whether the endorsement is done appropriately or not

**Out-ward Clearing:** When a bank's branches obtain a cheque from their customers drawn for collection through Clearing House from the other banks within the local clearing zone, it is called Out ward Clearing. The process of Outward Clearing are as follows-

- The instruments with schedules to the main branch of EXIM Bank Bangladesh Limited
- after issuing an Inter Branch Debit Advice (IBDA),
- Clearing stamps should be attached to the instruments
- Authorized signature endorses instruments
- The client receives the duly signed instruments and also branch code number affixed on the instruments
- Details of the instruments and vouchers are documented in the "Outward Clearing" register
- Receipt of an instrument along with paying in slip
- Checking of instrument and paying in slip

#### Recommendations

- For better performance Exim Bank Ltd. should reduce paper work.
- In this modern era Exim Bank Ltd. do not spend that much money on advertisement. So, they should invest more money on advertisement.
- Exim Bank Ltd. doesn't hold or give attention to the branch decoration management. On the other hand, all private banks are very much concern about decorating office which increase competition. So, they should focus on office beautification. Thus, the employees will feel more comfortable.
- Office stationery should be more organized.

## **Chapter 4**

### **Conclusion**

Since 1999, EXIM Bank Limited has been successfully running its business. By providing tremendous services, the bank has already built goodwill and a positive reputation among its clients. Each bank has specific strategies and business policies of its own. Many banks want to expand faster and achieve growth. Then again, some banks would like to express a sound bank picture. In addition, with its activities in Bangladesh, EXIM Bank Limited is very recent. Although the financial analysis of the bank's success in Bangladesh's banking sector is very strong, it is predicted to have a stable future.

In addition, the Jashore branch of EXIM Bank is operating effectively. However, there are some disadvantages in their banking structure that can be addressed by the inclusion of more decision-making specialists and the use of software to assess customer satisfaction. In addition, this bank has developed popularity all over Bangladesh through its creative products and services. In improving innovative goods, reliable resources and proper customer satisfaction, the advancement of technology has opened up a new layer. To do better in the future, any bank should cope with this technical development.

The purpose of the internship program is to learn practical knowledge and equate this practical knowledge with theoretical knowledge. It is not possible for an intern to go to the extent of each department operation over the three months of the internship program due to time constraints. Thus, the aims of the internship program have not been met with absolute satisfaction. The biggest effort has, however, been made to meet the goals of the internship period. I believe that this report will provide EXIM Bank Limited with guidance on its future planning and efficient activity in order to achieve its objective in a competitive market atmosphere.

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