

Report On
General Banking System
Of



Uttara Bank Limited

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelors of Business Administration (BBA)

BBA
BRAC University
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Declaration

It is hereby declared that

1. The internship report submitted is my 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 have acknowledged all main sources of help.

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Letter of Transmittal

8th April, 2019

K. M. Nafiul Haque

Lecturer

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Subject: Submission of Internship Report

Dear Sir,

I am very pleased to submit the report on “General Banking System of Uttara Bank Limited”. I would like to mention that this report is very much beneficial for me by which I can able to gather practical knowledge about the activities accomplished by a bank. I therewith came to know the strategies of handling customers and providing service to them professionally. While writing the report, I strictly tried to follow all your guidelines for reading up my report. Throughout the report, I tried to provide the important information to be more apparent as possible.

Therefore, this is really an amazing opportunity for me working on this topic and I am very much thankful to do this report under your supervision.

Sincerely Yours

Mashira Mostafa Mimi

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BRAC Business School

BRAC University

Non-Disclosure Agreement

This agreement is made and entered into by and between Uttara Bank Limited and the undersigned student at BRAC University.....

Acknowledgement

First and foremost, I would like to show my greatest gratitude to Almighty Allah for capacitating me the strength and opportunity to end up the report successfully.

Secondly, I want to assert my profound thankfulness to the management of Uttara Bank Limited for their immense support and care. I would like to thank Mr. Anup Kumar Roy (Assistant Manager) for permitting me to work in the Malibagh Chowdhury Para Branch of Uttara Bank Limited. I am also thankful to Mrs. Azizun Nahar (Principal Officer), Mrs. Hosne Ara Begum (Principle Officer) and also my supervisor Mrs. Mahamuda Begum (Senior Officer). Without their help and care it would be very tough for me to fulfill the internship program.

I am really grateful to all the employees of Uttara Bank (Malibagh Chowdhury Para Branch) who have helped me by giving their valuable time and providing me the information related to the topic.

Finally, I would like to express my heartiest gratitude to Mr. K.M. Nafiul Haque, lecture of BRAC Business School, BRAC University for his guidelines, support, time and feedbacks on the report procedure.

Executive Summary

Uttara Bank Limited has established in 1965 under the name of “Eastern Banking Corporation Limited” with the manifest goal of quickening exchange and interest in the financially frigid eastern wing of the then Pakistan. After the liberation of Bangladesh, the Bank evident a remarkable change and renamed as “Uttara Bank” in March, 1972. In 1983, it was denationalized and become a commercial bank in the private sector under the name of “Uttara Bank Limited”.

Banks are playing an important role in a country’s socio-economic development. Uttara Bank Limited is successfully doing its best and contributing into the country’s economy from the time of its establishment.

Customer Satisfaction is one of the most important things for progress and succession of any service driven institution. In that case, UBL is very much acquainted. To earn customer satisfaction, they offer variety of services. There are three departments of UBL Principle Branch. Such as- General Banking Department, Foreign Exchange Department and Credit Department. They serve their customers through these three departments.

Firstly, the General Banking Department provides services by doing the basic and primary tasks of the bank. This department also consists of three sections: Main cash with cash cell; Deposit section: savings, current, FDR, SNTD, Clearing Bills; Accounts, These primary tasks include account opening, providing master credit card, internet banking, offering different type of schemes to the customers, different type of bills and fees collection etc. **(Maduwa, n.d., para. 4)**

Secondly, the Foreign Exchange department also plays a vital role in serving customers. This department also relies on three section- Export, Import and Foreign Remittance.

Thirdly, the credit department has also three different sections i.e. General Loan, Industrial Loan and Loan Recovery. **(Maduwa, n.d., para. 5)**

In service-oriented industry, this is really complicated to strictly proceed with a standard rule and earn customer satisfaction. However, Uttara Bank Limited is efficiently operating its existing products and services to its customers. Compare to other private banks, UBL provides proper quality of service to its clients in a quicker way. Meanwhile, they have made a satisfactory progress in all the areas of business.

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Chapter 1

Overview of Internship

The internship program is mainly structured for a student to gather practical knowledge and experience. It is really important for a student to work in a job environment physically to finally apply the knowledge he/she has gathered in the whole academic life. In BRAC Business School, students who have already completed their required courses as well as 126 credits (minimum), are eligible to go for an internship. This program's duration is three months.

1.1 Student Information

I am Mashira Mostafa Mimi (ID-15104009) from the department of BRAC Business School. My major is Human Resource Management. I have completed all my required courses in Fall 2020 and signed up for the internship program of Spring 2020. In the internship program I was appointed to work in the Uttara Bank Malibagh Chowdhury para Branch for three months. My topic was General Banking System of Uttara Bank.

1.2 Internship Information

For the internship program, I was joined to the Uttara Bank Limited Malibagh Chowdhury para Branch for three months. It was mainly the Operations Department which is located at 90-B Malibagh Chowdhury para, Dhaka-1219.

The bank Assistant General Manager Mr. Anup Kumar Roy has been given me the opportunity to work under the supervision of Mrs. Mahamuda Begum one of the Senior Officers of this very branch.

In the entire internship program, I need to work by obeying all the rules and regulations of the organization. I worked in General Banking. However, I had to do the job responsibilities given by my honorable supervisor. Some of the responsibilities are-

Account Opening Section

- Opening different types of records
- Issuing checkbooks
- Interacting with the customers
- Collecting necessary information and important documents from customers
- Helping to verify the documents with the Senior Principle Officer
- Briefing the different types of accounts, schemes, benefits to the customers
- Evident in attesting signatures of clients and their nominees

Customer Service Department

- Maintaining files and registers of lockers
- Taking cheque book requests
- Giving Cheque books to the customers
- Keeping records of the cheque books that are given to the customers with their signature
- Verifying customers before giving cheque books to them
- Holding keys of locker where cheque books are kept
- Helping customers to fill up their forms

Remittance Department

- Helping customers to fill up the forms

Lesson Learnt

Magnetic Ink Character Recognition (MICR)

It is character recognition system that uses special ink and characters. Documents containing this ink needs to be read, it passes through a machine that magnetizes the ink and translates the magnetic information in characters. This technology is used by bank to verify the legitimacy or

originality of paper documents, specially cheques. It is also help to detect fake notes. **(Rouse, n.d.)**

Bangladesh Automated Clearing House (BACH)

BACH is the first ever electronic clearing house of Bangladesh. It means the overall system and facility that supports the exchange and settlement of payment item between participating banks and the Bangladesh bank. It has two components-

- The Automated Cheque Processing System (ACPS)
- The Electronic Funds Transfer (EFT) (**“Bangladesh Automated Clearing House,” n.d.**)

Real Time Gross Settlement (RTGS)

It refers to a funds transfer system that allows for the instantaneous transfer of money and securities. It is the continuous process of settling payments on an individual order basis without netting debits with credits across the books of a central bank. **(Daugherty, 2020)**

Bangladesh Electronic Fund Transfer Network (BEFTN)

A system of transferring money from one bank account directly to another bank without money changing hands. The EFT system provides fast, convenient, reliable and secure domestic payment and collection of funds. (**“Bangladesh Electronic Fun Transfer,” 2018**)

F-84

This is a kind of acknowledgement receipt. When a client does not come directly to take the cheque book and sends a third party or anonymous person to collect the cheque book, then the bank provides the person an acknowledgement receipt along with the cheque book. The purpose of giving this receipt is to verify whether the actual party is getting the cheque book or not. In this receipt there is a place where the actual client has to give signature to it after getting the cheque book and then according to his convenience come to the bank and prove them that he/she safely got the cheque book. Only after this verification, the bank turns on the cheque book activities. This receipt often known as F-84.

1.3 Internship Outcomes

Meanwhile, I tried to gather knowledge from other departments, such as- clearing cheque/bill, Loan department, Accounts Department etc. As the sector is very much sensitive and confidential, they might not allow me to work in every department.

Although the bank employees and my supervisor and General manager helped me a lot to work in this new environment, from the outset I faced some difficulties as well. Such as- coping up with completely new environment, understanding the job responsibilities, interacting and handling customers directly, in multitasking works etc.

Working in this organization is more like an ice-breaking session for me. However, some of the recommendation I would like to suggest with due respect to the organization are as follows-

- They should brief the job responsibilities to the interns clearly
- They should provide a name plate for interns as “INTERN” to clarify the customers

Whatever I learned in such a short period of time, I believe that it will definitely help me to learn how to cope up and work in a professional life. Now I can tell that in the upcoming job life I could able to work more professionally and confidently.

Chapter 2:

Organization Overview

2.1 Introduction

Uttara Bank is one of the oldest banks considering the overall banking sector of Bangladesh. A far-flung commercial and financial services have been provided by this bank to the individuals, governments, corporates and institutions. This bank helps to serve corporate and investment banking, consumer banking and credit banking, securities and brokerage, wealth management and transaction services. Uttara bank has been working compassionately for the development of the country's agricultural sectors, industrial and socio-economic sector by mobilizing its saving and proper investment of the funds.

Within a very short period of time, Uttara Bank has acquired the top slot position for providing quality services to the customers. This fast-growing ability has also added value as well as proved the shareholders its accuracy level.

Uttara Bank offers all kind of Commercial and Personal Banking services according to the structure of Banking Company Act and also the rules and regulations of the central bank.

Since the origination of Uttara Bank, it taped more importance in technology integration. They believe that investing in technology is always a top responsibility. Their strategy is to serve their valuable customers by developing their receptivity through various delivery channels. This strategy is the indication of their strength which has been spotted in their past performance. Yet they are always dedicated to serve customers in a fast-changing time and compete and operate passionately in the market.

2.2 History

A country's prosperity lies on its economic activities. In this case, banking is one of the most powerful sectors that helps to bring the country's socio-economic development. Only an appropriate developed banking system can help to heighten the economic growth of the country.

Uttara Bank limited is one of the private commercial banks In Bangladesh. It has established in 1965 as "Eastern Banking Corporation Limited" with the specific objective of accelerating trade and investment in the economically depressed eastern wing of the than Pakistan. After the liberation of Bangladesh, the bank has changed its name to "Uttara Bank" and nationalized in March,1972. In 1983, the bank again denationalized and made a commercial bank in the private sector under the name "Uttara Bank Limited". After that on June 29, 1983 the bank was incorporated as a banking company and obtained commencement on August 21, 1983. In the year of 1984, the bank floated shares. **(Mehedi, 2014)**

UBL has more than 600 foreign correspondents worldwide. It has 15 Board of Directors in total and the bank is managed and controlled under the supervision of the Managing Director who is the Chief Executive officer. **(Uttara Bank Limited, n.d.)** The Bank is proud of its management team headed by **Managing Director, Mr. Mohammed Rabiul Hossain** and it encourages all employees to devote a measure of their time and talent to support distressed community by participating in CSR programs. Its main objective is to render service to the people whether rich or poor and to contribute to the development of the nation. **(Uttara Bank Limited, n.d.)** The Head Office of Uttara Bank is situated at Motijheel which is the CenterPoint of the capital city, Dhaka. Besides these, the total number of brancher if UBL is 239 **(Uttara Bank Limited, n.d.)**, in 8 divisions and 64 districts all over Bangladesh. It currently has the facilities of SMS Banking, Internet Banking and a large number of ATMs of its own with ATM sharing arrangement with other partner banks. According to the new update, their total number of employees are 3509. **(Uttara Bank Limited, n.d.)**

2.3 Mission

- To maintain the maximum standard community, accountability praiseworthy of a leading corporate citizen. **(Mehedi, 2014)**

- To have a sound capital base
- To provide high quality financial and customer service
- To create and maintain a set of hardworking and efficient employees
- To improve productivity and profitability
- To intensify the value of shareholders
- To exhibit team effort and professionalism
- To attain balance growth and equitable development

2.4 Vision

Their long-term aim is to continuously working on their improvement, problem solution, increasing efficiency, adding value etc. Especially, serving customers with care and respect as well as treating employees with dignity. Yet UBL tries to be socially responsible institution which will never lend to business that have noxious impact on the people and the environment. **(“Ucbl has already established a favorable reputation,” n.d.)**

2.5 Goal and Objectives

An objective leads an organization to touch and fulfill the actual purpose. UBL has its specific objectives too. Its objectives lead to its vision and attain a unique position in-between the people. The objectives are as follows-

- To participate in the development of the country
- To create an honest, open and enabling environment
- To use resources of the bank properly
- To value and respect both the employers and employees and make decisions based on merit
- To get more deposits
- To increase SME’s, foreign remittance, foreign trade
- To establish large number of foreign trades
- To convince people to mind set of savings
- To update the technology-based services

2.6 Reflected objectives of UBL

- Highly personalized service
- Total commitment to quality
- Customer-driven
- Economic contribution
- Good quality of Human Resources
- Outstanding products
- Commitment with the clients

2.7 Strategies

- Effectively managing and operating the Bank
- Identifying customer needs
- Monitoring the customers perception and meeting those requirements
- Reviewing and updating procedures, policies and practices
- Promoting organizational efficiency by communicating company plans, policies and procedures openly to the employees by focusing the **(Mehedi, 2014)**
- Fostering a pleasant working environment

2.8 Hierarchy of Uttara Bank Limited (Sadmani, 2018)

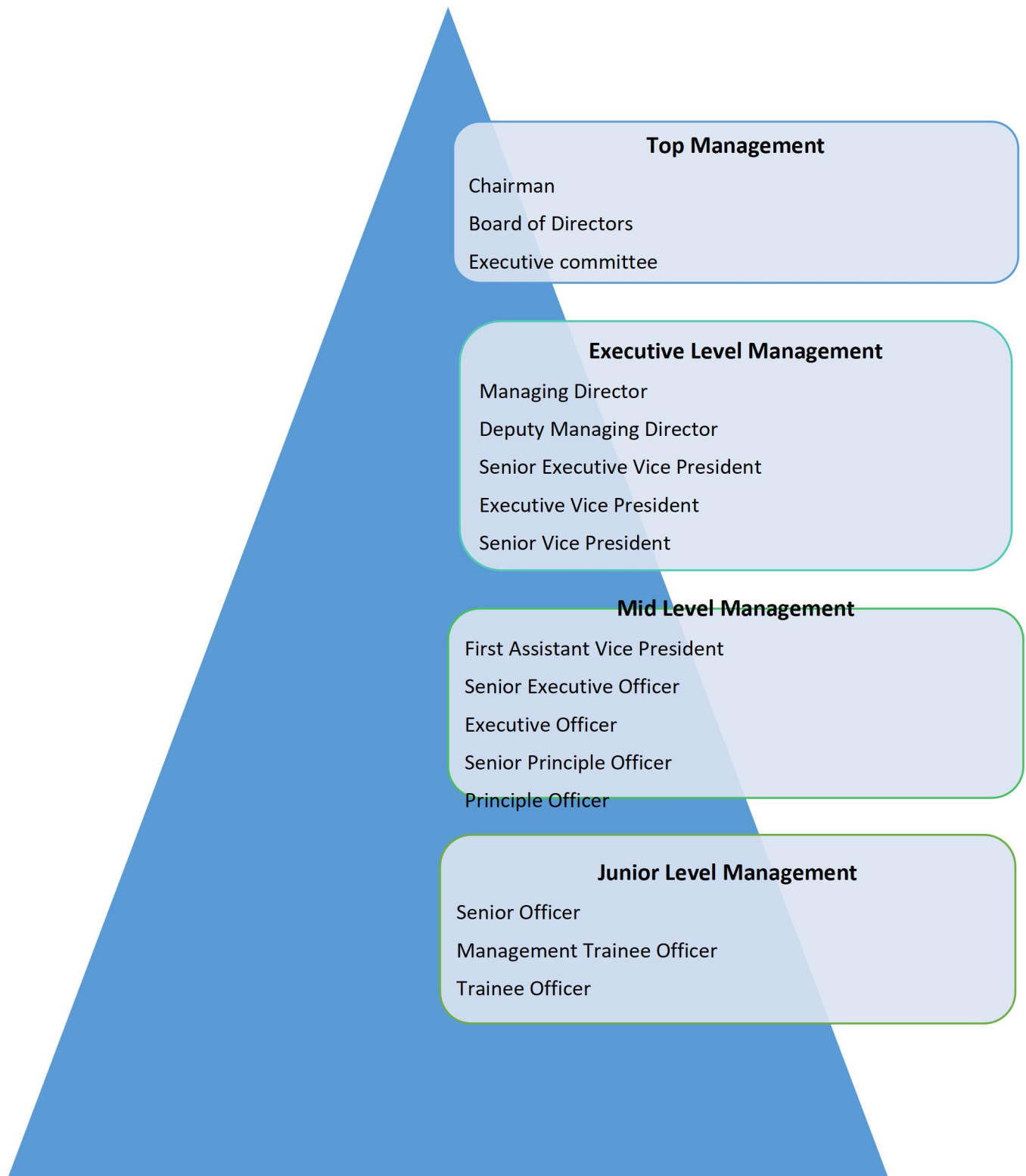


Figure: Hierarchy of UBL

2.9 Board of Directors (Uttara Bank Limited, n.d.)

Uttara Bank started its journey with 13 Directors regulated by the Bank Company Act 1991. Recently, in 6th of January, 2020 the number of directors prolonged by two members. Currently, they have 15 members in total as the directors. The list of the directors is as follows-

NAME	DESIGNATION
Mr. Azharul Islam	Chairman
Mr. Iftekharul Islam	Vice Chairman
Mr. Mohammed Rabiul Hossain	Managing Director and Chief Executive Officer
Mr. Shaikh Abdul Aziz	Director
Mr. Asif Rahman	Director
Mr. Abul Barq Alvi	Director
Mr. MD Arif Rahman	Director
Mrs. Badrunnesa Sharmin Islam	Director
Kazi Masudur Rageb	Director
Col. Engr. M.S. Kamal (Retd.)	Director
Mr. Wasiful Hoq	Director
Mr. MD Shahiduzzaman	Director
Mr. Waliul Huq Khandker	Independent Director
Mr. MD Kamal Akhtar	Independent Director

2.10 UBL Networks (Uttara Bank Limited, n.d.)

Corporate Offices (Corporate Branch and Local Office)	2 (Updated: 06-NOV-2017)
Regional Office	12 (Updated: 06-NOV-2017)
Worldwide Affiliates	600 (Updated: 06-NOV-2017)
Total Branches (Including Corporate Branch and Local Office)	239 (Updated: 19-DEC-2019)
Authorized Dealer Branches	39 (Updated: 06-NOV-2017)

Treasury and Dealing Room	1 (Updated: 06-NOV-2017)
Training Institute	1 (Updated: 06-NOV-2017)
Manpower	3509 (Updated: 28-JAN-2020)

2.11 Products and Services of UBL (Sadmani, 2018)

CONVENTIONAL BANKING FACILITIES

- Savings Account
- Current Account
- Special Notice Deposit (SND)
- Fixed Deposit Receipt (FDR)
- Double Benefit Scheme (DBS)
- Monthly Savings Scheme (MSS)
- Millionaire Deposit Scheme (MDS)

LOANS AND ADVANCES

- Working Capital Finance
- Overdraft (OD)
- Project Finance
- Syndicated Loan
- Packing Credit
- Loan against Export Bill
- Loan against Trust Receipt

SERVICES

- ATM Service
- Locker Service
- Remittance Service
- SME Banking
- E-Statement Service
- Export-import Service
- Online Banking

CARDS

- Visa Debit Card

Chapter 3

Project Part

3.1 Background

Every internship program needs a topic by which a student can apply all his/her theoretical learnings practically. To begin my internship, topic selection was very confusing for me. I researched each type of topics but somehow, I could not find any suitable topic for my report. Basically, I want to choose the kind of topic which will cover all the sector of an organization. After discussing with my supervisor and bank manager, I came up with a topic that would cover all the sections of a bank. And the topic is “The General Banking Activities of Uttara Bank”.

3.2 General Banking System

General Banking is the first and foremost clause as well as the basic function which leads all the banking operations. General banking is the department where everyday services are served to the customers. There are mainly seven sections in total in the Malibagh Chowdhury para branch for banking operations. Such as-

- Account Opening Section
- Remittance Section
- Cash Section
- Bills and Clearing Section
- Foreign Exchange Section
- Loan Section
- Mail Receive and Dispatch Section

3.3 Objectives

To analyze and research on a topic, setting appropriate objectives is very important. Objectives help to make the research more specific and perceptible. Hence, I tried to keep my report's objective more appointed. The main objective of the study is **to identify the HR communication between Malibagh Branch and Head Office**. As well as, I will also discuss about some other objectives as follows-

- To identify the customer satisfaction
- To identify the employee satisfaction
- To identify the major drawbacks in general banking
- To provide proper recommendation for the improvement

3.4 Methodology

For collecting information, I used both the primary and the secondary sources.

Primary Data Collection

- Interviewing customers of UBL
- Communicating with the staffs of UBL
- Observing organizational activities

Secondary Data Collection

- Uttara Bank official website
- Different internship reports on Uttara Bank
- Uttara Bank's Annual Report
- Online articles on General Banking

3.5 Study Limitations

- Uttara Bank's websites and annual reports are not fully furnished to complete a report

- The internship is placed only in the Uttara Bank Malibagh Chowdhury para branch, so the report won't be able to show the activities of other branches
- Confidentiality is one of the reasons for which they could not reveal their various important activities to me
- Although I tried my best to co-operate with all the honorable employees, they could not manage enough time to brief more about the task and to deal with my report

3.6 HR Communications of Uttara Bank

between

Malibagh Branch & Head Office

Human Resource Department is considered as a heart of an organization. It is the Human Resource department's responsibility to hire effectively and prepare those employees to perform assigned tasks. In between, communication plays a vital role in building good relationships with the heads of departments and employees. Communication is used to relay information from directors to employees. Effective communication increases productivity, which benefits both the employees and the company. Human resource department should communicate to the employees and always be connected to respect the professionalism of the employees in executing tasks. HR communication also can help make employees feel like they matter to the organization. A positive communication practice creates a work environment that helps to reduce employee turnover.

To know more about my main objective of the report, I talked and tried hard to interact with the staffs of Uttara Bank Ltd Malibagh Chowdhury para branch. Although, most of the time they could not be able to manage their time for my queries. However, I neither gave up nor waste a single chance to discuss about my objective.

While talking to one of the staffs who worked at dispatch section of UBL Malibagh branch about the way of communication between Head office and Malibagh branch. He replied that their Malibagh branch is the operations branch so they usually communicate with the head office

through letters, telephone/mobile phone, email. Besides these medias, they also communicate face to face in special cases and meetings. He also added that the Malibagh branch does not have to take permission for every case except some special and important cases. Such as- while giving loans they must have to take consent from the head office. He said that the Malibagh branch mainly works in the field that actually means they interact with the customers face to face. They generally process all the work and then send them to the head office. After that the head office accepts the processed works and internally performs the tasks. Moreover, both the head office and the Malibagh branch always maintain a nice connection so that both the head office and the branch do their tasks by keeping sync between them.

3.7 Customer Satisfaction

Customer satisfaction is a marketing term that measures how happy are the customers by the products and services offered by a company. His term is also very important in banking sectors. Banking industry is a commoditized space. Here everyone offers nearly similar services. Therefore, this is kind of tough to be keep pace in this competitive area.

The relationship between a bank and their customer has the biggest impact on customer satisfaction. Customers of bank want to be treated as if they matter. For that, they want to form such relationship with their bank that it makes an effort to get to know them instead of just pushing their product. This good relation helps the customers to rely on the bank.

During this three month of internship program, I observed carefully that Uttara Bank Malibagh branch really treats their customers with so much care and respect. From entering the bank to exit, all the staffs behave with their customers as if they matter so much. At any rate, the staffs try to value each of their customers and also try to listen everyone's difficulties with keeping smile on the face.

As there are so many customers come and go every day in this bank and every customers time is valuable, so I did not unease them by giving a survey form to fill-up. Rather, whenever they

come to me for any help, I tried to talk with them and tried to ask them some questions related to customer satisfaction in between. It was more like a face to face interview.

I have asked approximately 50+ customers about their satisfaction level in Uttara Bank Ltd Malibagh branch. Most of the answers are positive. Most of the customers replied me that the staff's behavior attracts them to come frequently in this bank to take their services. In fact, the manager of this branch is too amicable to the customers. They also added that they can easily rely on this bank.

3.8 Employee Satisfaction

The importance of employee satisfaction for every organization is utmost. Satisfied employees are the ones who are extremely loyal to their organization and remain steadily even in the worst situation.

The Uttara Bank Ltd is very conscious about their employee satisfaction. They value all the employees from the security guards to the Senior Principle Officer. During my internee, I have noticed that in every Sunday before starting their work, the general manager calls all the staffs to his room and discuss with them about their convenience and inconvenience. They named this activity as "Counselling Session". During this session, staffs shares their opinion, difficulties, even good things. By this counselling activity they start their task with new enthusiasm in every week.

Over and above, UBL salary system is praiseworthy. Salary is one of the most important and the main motivation for every employee. If an organization maintains its proper salary system, the employees will become satisfied and work credibly for the company's advancement. Marinating the proper salary system, UBL also sensible about giving incentives to their employees. For that they have a proper compensation system, Rewards and benefits.

Compensation: Employee compensation refers to all forms of pay or rewards going to employee and arising from their employment, and it has two main components. There are direct financial payments in the form of wages, salaries, incentives, commissions, and bonus and there is indirect payment in the form of financial benefits like employer- paid insurance and vacations. **(Kholil, n.d., p.10)**

Reward: Reward basically provided to the employees of the organization for their good performance. It is of two types (1) Intrinsic and (2) Extrinsic. **(Kholil, n.d., p.11)**

(1) Intrinsic Reward: It is the personal satisfactions one gets from the job itself. These are self-initiated rewards, such as having pride in one's work. **(Kholil, n.d., p.11)**

(2) Extrinsic Reward: It includes money, promotions and benefit. Their common thread is that they are external to the job and come from outside source, mainly management. **(Kholil, n.d., p.11)**

Benefits: Benefits include mandatory protection programs, pay for time not worked, optional protection programs, private retirement plans and a wide variety of other services. **(Kholil, n.d., p.11)**

All these incentive shows that UBL is trying to work for employee satisfaction. However, the employees are some where not that much satisfied. I have been describing the reason behind the employee dissatisfaction in **3.9 Major Drawbacks**.

3.9 Major Drawbacks

Uttara Bank is working tremendously for their betterment. However, throughout my internship period I observed that there are some major drawbacks of UBL about which they need to advert. They are as follows-

- **Transfer System:** UBL has a policy of transferring employees to different branches in every 3 years. Even though this transferring policy is positive and it also helps to enhance the job experience of the employees, this policy needs to be implemented properly. In UBL, they transfer all the employees at the same time from one branch to different branches without giving any idea about the branch where they have transferred. They do not even give the time to know about the tasks. This creates a massive problem. In this case, Employees trouble to cope up with the new environment, new customers and new colleagues. This often hampers the banking activities and the reputation.
- **Lack of Manpower:** Lack of manpower is another most important drawbacks of UBL. Especially in the Account opening and Remittance section, the staffs are often experience vulnerable situation when the customer pressure was extreme. At that time, one has to do all the tasks in only one hand. Customers also feel irritated for waiting up for a huge time. At same time, the staffs also lose interest to do their task on point. This problem leads employee dissatisfaction too. This impacts the bank reputation too.
- **Insufficient Machineries:** UBL Malibagh branch has an insufficiency in their machineries. Even sometimes they do not repair their machineries. At that time the employees have to do their work on another staff's computers. I often notice this problem while doing my internee. Sometimes customers have to turn back without having their service and the staffs don't find other way for fixing it.
- **Software Problem:** UBL uses a software called ULTIMUS. They record all the data in this very software. Most of the time the server doesn't work properly. At that time, both the customers and the employees need to suffer.

Chapter 4: SWOT Analysis (Mehedi, 2014, p.26).

SWOT Analysis is strategic planning technique. It helps an organization in finding out their internal strength, weaknesses at the same time, its external opportunities and threats. For making clearer and more understandable, I did SWOT analysis of Uttara Bank.



Figure: SWOT Analysis of UBL

Chapter 5

Findings

- ✚ Employee shortage
- ✚ Lack of machineries
- ✚ Overall performance affected by some unskilled staffs
- ✚ Providing cheque books, it takes minimum ten days
- ✚ Insufficient usage of modern facility
- ✚ Lack of enthusiastic scheme for exporters and importers
- ✚ Unhygienic dining system for the employees

Recommendation

Working in Uttara Bank Ltd Malibagh Chowdhury para branch is a great opportunity for me as an intern. It was really tough for me to find out any drawbacks in their immense positivity. However, working throughout the short period, I have evident some short lacks in their company. And I truly believe that they can get rid of those lacking by giving a short amount of effort. For reducing those shortages, I have some recommendation to suggest-

- ✓ They should make the procedure of their Account opening more easier to their unlettered customers
- ✓ They should work on reducing software related issues
- ✓ They should reduce the time providing cheque books
- ✓ They should offer new schemes for the exporters and importers
- ✓ They should recruit skillful employees to maintain their overall tasks
- ✓ They need to restructure their transfer system
- ✓ Before transferring employees, they should give them minimum one day to handover and understand the tasks and responsibilities of the new environment
- ✓ Their dining should be improved and maintain hygiene
- ✓ The loo system for officers and customers should be separated
- ✓ Their working hours should be maintained properly

- ✓ The prayer room of men staffs and women staffs should be separated

Conclusion

The findings of this report should not be considered as final analysis. Rather this report presents a little picture and leaves space for further study.

Banking industry is one of the most critical and important sectors in a country. A country's socio-economic development lies on this very industry. Moreover, this sector is changing and updating day by day. Uttara Bank Ltd is one of most popular local banks in Bangladesh. They are trying heart and soul to adapt with the day to day changes of the industry. UBL's company strategy is clear and brief.

Uttara Bank Limited is playing a vital role in country's socio-economic development. It already has earned a dignified position all over the country. And It would be said that UBL will earn a top position in near future in the banking sector.

To acquire more glorified position in near future, UBL needs to increase its promotional activities, such as- advertisement to reach people easily.

The customers of UBL are already so much satisfied with their products and services. However, if they pay heed to their employee satisfaction and bring improvement in this issue. Then they don't need to try to be succeed alone, rather their employees will help them to get them the crown of success.

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Appendix

Customer Satisfaction:

1. The branch staffs have the required skills and knowledge about the bank's product and services-
 - Excellent
 - Good
 - Average
 - Poor
2. The branch staffs are friendly and behave in a courteous manner while dealing with you-
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
3. The branch staffs are professional and have a pleasing and presentable appearance-
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
4. The branch staffs are willing to listen and respond to your needs on time-
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
 -
5. Branch overall appearance is neat and orderly-
 - Strongly agree

- Agree
 - Neutral
 - Disagree
 - Strongly Disagree
6. The branch has sufficient and comfortable sitting arrangement-
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. The branch has convenient working hours and located convenient location to serve you-
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
8. What is the reason for choosing this bank as your bank?
- Family tradition
 - Incentive schemes
 - Nearness to office and residence
 - Just by chance
 - Others_

Employee satisfaction

1. Do you feel connected to your co-workers?
- Yes
 - No
2. Do your manager value your feedback?

- Yes
 - No
3. Do you feel valued for your contribution?
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
4. Do you find your work meaningful?
- Yes
 - No
5. How happy are you at work?
- Very happy
 - Somewhat happy
 - Not at all
6. How much satisfied are you with bank's the infrastructure?
- Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied