Internship Report

On

Alternative Delivery Channel Management Of The City Bank Ltd.

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Supervised by

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Letter of Transmittal

11 February, 2016

Saif Hossain

Senior Lecturer

BRAC Business School

BRAC University

Subject: Submission of internship report on "ADC Management of City Bank Ltd".

Dear Sir,

With great pleasure to submit you my internship report titled "**Alternative Delivery Channel (ADC) management of City Bank Ltd**. I am working in ADC Department at City Bank Head office. For this reason I prepare this report. I have tried my level best to fulfill all my requirements of this course and tried to follow my supervisor's instructions while preparing this report. I have tried to provide all authentic information which are not confidential for our bank and which also relevant with my selected topic .I am pleased and happy to submit this dissertation report on "Alternative delivery Channel management of City bank limited**"** Which you asked me to prepare. Endeavors have been made to make it comprehensive as far as possible.

It is a great experience for me to work with this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources. I want to thank you for your support and supervision to guide for preparing the internship report And I will be very grateful if you could kindly provide me with your valuable feedback on this study of mine.

Yours Sincerely,

_____
Shaikh Minhaz Ibne Hafiz
ID: 13164008

Letter of Endorsement

The Internship Report entitled "Alternative Delivery Channel (ADC) Management of The City Bank Limited**" .** It has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Master of Business Administration, Major in **Finance**, Faculty of Business Administration on, **11 February 2016** by **Shaikh Minhaz Ibne Hafiz- ID # 13164008.** The report has been accepted and may be presented to the Internship Defense Committee for Evaluation.

(Any opinions, suggestions made in this report are entirely that of the author of the report. The University does not heed nor reject any of these opinions or suggestions).

Saif Hossain
Internship Supervisor

Executive Summary

This report represents the working and maintaining process of Alternative Delivery Channel (ADC) Management of City Bank Ltd. The main focus in this report is how to monitor the Internet Banking and ATM service and how the officers provide their services to their customer through the Internet Banking (Citytouch) and ATM service.

The report has started with the introduction of the bank, their core activities, focus, corporate mission, corporate vision and other issues.

The working process of Internet Banking (Citytouch) and ATM management is discussed detail in this report. I also try to focus how City Bank Internet Banking (Citytouch) and ATM service provide their 24/7 customer service to the valued customer of the bank and how city touch department is committed to bring excellence in online banking service with a promise to ensure simplest way to handing banking & delight their customer. It also has rules and regulations which are strictly monitored by Bangladesh Bank.

Acknowledgement

In the name of almighty it is my pleasure to present this report titled **"Alternative Delivery Channel (ADC) management of City bank limited."** This report is prepared as a requirement for completing internship program under Finance department of BRAC University.

I also want to thank my honorable supervisor **Mr.Saif Hossain** to helping me & assisting to make my report most attractive. Without his help and support it will be very difficult for me to prepare the report.

I express my heart full thanks to my supervisor, Managerof City Touch operation**Mr. Md. Faizul Islam** in City Bank Ltd for their valuable advises and helps in collecting the data & information related with my report from different area and supervised me to make me a professional on banking sector.

All the officers and staffs of City Bank Ltd. were very considerate and helpful. They provided me all assistance to complete my report successfully and to gather knowledge about banking sector from different view point. I thank them for being so friendly and cordial to me.

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CHAPTER: 1

INTRODUCTION

1. I. Foundation

As part of my graduate program, I am currently working as an employee in a renowned financial institution named "City Bank Limited". Till the period of my job, I am working as an officer in ADC Department of The City Bank Limited (CBL). I am preparing this report concentrating on the Important Department of **CBL**. On my report I represent all of the bank's facility provided to the valuable customers. Moreover I have come up with some findings and recommendations based in the experience gathered.

It is mandatory to complete a three month internship program in order to complete the MBA program. After finishing my course work, I was assigned to complete my internship program in CBL. As per the instruction of internship supervisor, I was devoted to learn the banking operation of CBL. However, I have worked more vigorously in Retail Banking department in particular. Based on the learning and practical experience, I have prepared this report.

1. II. Background

Background of the Organization

City Bank is one of the oldest private Commercial Banks operating in Bangladesh. It is a top bank among the oldest five Commercial Banks in the country which started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 corer worth of Capital, which now is a respectable Taka 330.77 corer as capital & reserve.

The bank currently has more than 100 online branches spread across the length & breadth of the country that include a full-fledged Islamic Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 279 ATMs of its own; SMS Banking; Internet or Digital Banking and Call Center service.

Logo of City Bank:

Corporate Vision

To be the leading bank in the country with best practices and highest social commitment.

Corporate Mission

- To contribute to the socioeconomic development of the country

- To attain the highest level of customer satisfaction through extension of services by dedicated and motivated team of professional

- To maintain continuous growth of market share ensuring Quality

- To maximize bank's profits by ensuring its steady growth

- To maintain the high moral and ethical standards

- To ensure participative management system and empowerment of Human Resources

- To nurture an enabling environment where innovativeness and performance is rewarded.

Corporate Values

The Bank's Strength emanates from its owner - City bank. This means, it will hold the following values and will be guided by them as it does its jobs.

➢ Value the fact that we are a member of the City bank family.

➢ Creating an honest, open and enabling environment.

➢ Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.

➢ Strive for profit & sound growth.

➢ Work as a team to serve the best interest of our owners.

➢ Relentless in pursuit of business innovation and improvement.

➢ Value and respect people and make decisions based on merit. Base recognition and reward on performance.

➢ Responsible, trustworthy and law-abiding in all that we do.

Achievements

➢ City Bank has recently been named the 'Best Bank in Bangladesh' for the year 2015 at Euromoney's Awards for Excellence for the second time. Euromoney's prestigious Asia Awards are seen as the benchmark for the leading firms in financial services in the region, and are fiercely contested across numerous markets and categories.

➢ City Bank Limited has won prestigious 'Best Bank in Bangladesh Award' from Finance Asia as part of Country Awards for Achievement 2013

➢ City Bank has won "Best consumer internet bank in Bangladesh" in 2014

➢ City Bank has won the "Platinum Trade Award" in 2014.

➢ City Bank has won the "Strongest Bank in Bangladesh" title in 2010.

1. III. Objective of the study

Objective of the study

The objective of the study is to obtain an understanding of the Retail Banking activities and analyze how customers get service from ADC and its performance. Beside this, the followings are the specific objectives:

Specific Objective:
  ➢ To analysis the Internet Banking (Citytouch) & ATM services flow of CBL

Methodology

Source of Information:

1. Primary: The primary information collected through my working area and my experience.

2. Secondary: The secondary information collected from website, books and some other relevant sources.

Both primary and secondary data sources will be used to generate this report. Primary data sources are observation while working in different desks. The secondary data sources are different published reports, manuals, updates website and different publications.

CHAPTER: 2

ACTIVITIES UNDERTAKEN

ADC Management of City Bank Limited

Alternative delivery channels (ADC), defined as those networks that expand the reach of services beyond the traditional branch banking system, have emerged as a result of innovations in information and communication technology and a shift in consumer expectations. Internet Banking (Citytouch) & ATM service is most popular ADC service in The City Bank Ltd.

2.I. Internet Banking (Citytouch) Seervice:

Operational process manual

The intention of this section is merely to outline the type of services offered by City touch department. After receiving the request from Branch, Citytouch team would provide the service of Citytouch activation. Citytouch team would also provide the support services to all the existing & prospective customers.

Types of Services

Essential services

1. City touch Activation
2. City touch information
3. City touch Query & Complaint Resolution
4. City touch Password Reset
5. City touch Account Lock
6. City touch Transaction Dispute Resolution

Steps-1 : City touch error, information missing and Unreached Form Return

BACKGROUND

All the error and unreached City touch request forms would be sent back to Branches.

PROCEDURES

1. Designated person from City touch team would receive all the error, information missing and Unreached forms found in City touch form processing.

2. After receiving forms, designated person would make a tracker of return forms & preserve the Copies.

3. A compiled list of error forms information would be shared through email with Call Center department on a daily basis to provide feedback to enlisted customers.

4. A compiled list of returned forms would be shared with Branches through email and physical forms would be sent back with a tracker through dispatch. A return seal would be given on tracker.

5. Dispatch team would receive the forms & put receiving seal with date on the tracker.

6. Designated person from City touch would preserve all those receiving trackers process.

Step -2: City touch Account Closing/Deactivation

BACKGROUND

Customers may want to close existing City touch account.

PROCEDURES

1. Customers would apply through branch on a prescribed form and branch would send the duly filled up form to City touch team. In such cases CSO/CSM would verify the customer authenticity from core banking system and will put seal and signatures in the form. BOM would do the necessary screening and approve as well. Then Branch Manager would approve to proceed furthers.

2. Upon received, City touch department Activation team would offer an outbound call and receive confirmation from customer and initiate deactivation of account in the system; later authorization team would execute the process. Respective authorizer would put a deactivation/close seal on the form. However if customer is unreached over phone, upon Branch Manager's email confirmation, account would be deactivated.

3. While archiving, the form would be tagged with original subscription form and would be kept separately.

Step- 3: City touch Transaction Dispute Resolution

BACKGROUND

While making transaction through City touch, customers might face a transactional dispute due to various reasons. City touch team would receive all the dispute related complaints and valid disputes would be sent to concerned department for settlement.

PROCEDURES

1. Customers would inform us about the dispute transaction through City touch designated email, Call Center or Branches with transfer ID.

2. City touch team would do the initial verification through banking reporting tools or any other relevant system tools.

3. If found valid based on the transaction type, confirmation would be taken from Cards (for transaction made by cards)/ IT (for EFTN, insurance etc.)

4. Once confirmed, refund is ensured by Cards (through Helpdesk/ OSD) /IT (through email) /ADC (through email) based on transaction disputed pattern.

5. If found invalid/auto reversed, a consolidated report would be shared with call center and customer would be informed accordingly. Complaints received through emails would be responded through a confirmation email.

Step-4 : City touch Password Reset

Customer, who has forgotten City touch password, will be able to retrieve the same.

PROCEDURE

1. Customer calls at call center and request for Citytouch login password reset or customer reset his/her password by using "Forget password" option

2. If any Citytouch user request for a transaction password reset, CCE will share the process of auto regeneration from the system.

3. If customer insists (being unable to retrieve transaction password) then the issue would be escalated to Citytouch team. Citytouch team would make a call and would assist customer to retrieve the same,

Step -5: City touch Account Lock

BACKGROUND

Customer might request for City touch account lock.

PROCEDURE

1. Customer would call at call center and request for account lock.

2. To avail the service, system number is mandatory.

3. Customer would be verified through some security question.

4. If satisfactory, account would be locked.

Authority

Citytouch Team will provide service as prescribed in this process manual. City touch team might not proceed with requests seems suspicious upon informing Head of Internet Banking. Citytouch Manager will ensure proper use of this process manual and take actions where applicable. This process manual will be reviewed annually by Head of Internet Banking / Head of ADC to ensure incorporation, modification and inclusion of processes if necessary. This process shall be referred to terms and condition stated in City touch request form duly filled up by customer for any deviation.

2.II. ATM service:

City Bank currently has 279 ATMs of its own. There are two types of booths. Like-

➤ Off-site Booth: Off-site booth means those booths which are not goes under any branch or besides the ATM booth there is no availability of City Bank branch.
➤ Branch Booth: Those booths which are situated under any branch and secured by the branch security personal.

Monitoring Process:

➤ Authorized official will login to switch client using user ID and password.
➤ Respective official will collect the printout for ATM cash position and malfunction status respective branch/departments for their necessary activity. This process will be done at the first half of working day.
➤ The daily CDM transaction reports, which generated by Q-service back office/Software will be shared with respective branch/ADC officials through mail.
➤ Branch/ADC officials will reconcile the number of envelop and the received amount with the transaction report. For any mismatch' ATM team/branch assigned teller/custodian will immediately inform monitoring unit and respective Manager/Supervisor of ATM team/Branch.
➤ For any malfunctions in ATMs or CDM', authorized official from monitoring unit will try to resolve remotely (if possible).
➤ For complex malfunctions, monitoring team will notify the respective .custodian (ATM team or Branch) and send mail to the vendors to solve as per SLA'
➤ ATM monitoring team will escalate issues related with lT Division for their immediate action.
➤ Follow-up the issues related with ATM/ CDM malfunctions and communications until the problem finally resolved.
➤ Monitor real-time ATM/CDM transactions through transaction log viewer for ATM and Q-Service Back Office for CDM to avoid the interruptions.
➤ Arrange Preventive Maintenances for terminals (as per SLA) and booths on regular basis.

- Ensure all ATMs and CDMs are deployed under CCTV coverage. During ATM or CDM deployment, the CCTV coverage position for that terminal will also be ensured by the assigned custodians of branch or ATM center'
- The maintenance for CCTV will be performed by Security & Protocol unit. SLA, monitoring and other regular maintenances will be done as per S&P policy.

Types of ATM machine:

There are several types of machine I used to work on. Types of machine and the service provider company's names are given below-

Model of machine	Vendor
GRG	BITS
NCR	LEADS
KINGTELLER	ADN
WINCOR	ITCL Bangladesh Limited

Works Should be done-

I. Cash Distribution print copy
II. Cash received and count
III. Individual booth cash pack
IV. Prepare the voucher (Debit)
V. Cash handover to security company (highest 5 core)
VI. Individually Booth activity
- Replenish
- Add cash
VII. If replenish then 1st call to our team leader
VIII. Before cash load print cash status
IX. Before replenish load we have to collect money from cassette & handover to security company

X. Cassette load (highest load individually less than 3000 notes)

XI. After cash load print cash status

XII. If replenish previous use journal collect and new journal are replaced

XIII. If necessary then change advice paper (customer receive paper)

XIV. Booth Check list are check & sign and register book also sign

XV. Before we returning from ATM Booth we have to check ATM machine again

XVI. When we back office then we will receive replenish sheet and replenish time collect money count and handover cash sector

XVII. Prepare the cash hand (Debit) and surplus/shortage (credit) voucher

Details are given below-

Cash Distribution print copy: We used to have a team leader. Everyday our team leader provides us cash distribution printed copy to all zone representatives. We got two copies each. Then we take one copy and another copy we give to our team leader with a signature of mine and with my custodian's.

Cash received and count: After having cash distribution print copy cashier gives the money to the team leader, total amount for all together. Then our team leader distributes the money according to our print copy. After getting our money we recount the money.

Individual booth cash pack: After recounting the money we separate the money by the needed money for each booth and pack them in brown envelop. We have to write booth name above the envelop

Prepare the voucher: After packing the money we had to prepare a debit voucher**.** In the voucher we had to mention date, booth account number, individual booth name and the amount of money.

Cash handover to Security Company: After preparing the voucher we match the tag number and relevant documents then we give our money to the security company. Tag should be used in the every security trunk. Every day after each loading ATM cash I should check the tag number written in the voucher & tag should be tied properly. For ATM return cash if necessary more

than one tag each time after previous tag untied tag number may include in the voucher. .We can take up to 5 crore at a time because of that amount of money insured by the bank.

Individually Booth Activity: In here I have to work one by one booth work. There several chamber inside a booth machine. That chamber where we put money it is known as cassette. There are four cassettes inside each machine. Each cassette we load less than 3000 notes because if we load money all 3000 notes the machine will be hang soon because money will not be delivered from the cassette or when the booth machine start to count and collect the money for delivery money can be stuck inside. We usually input money in 2 ways. – Replenish & Add cash

- ✓ Replenish: In this we have to swipe out all the money which are left inside each cassette and give it a fresh load of money as we are instructed to do.
- ✓ Add cash: In this we have to add money with the rest of the money at the cassette.

1st Call to Our Team Leader: When I go for any booth for replenish first I have to call my team leader. I have to ask him to keep a screenshot of the cassette status.

Print Cash Status: The time I touch the ATM machine I have to print last cash cassette status of the machine.

Collect Money & Handover: Before replenish load we have to collect money from cassette & handover to Security Company. When we gave the money to the security company they give us a voucher with a new tag number and destination from the booth to the ADC and they have to take my signature at the voucher without my signature the voucher will not be validated.

Cassette load: Each machine has 4 cassettes and one reject box. Individually each cassette can load less than 3000 notes. After loading money I have to print new loaded cassette status.

Replacing Journal: Every day there are several transactions happens in each booth. And the way of keeping the record or the system of keeping the record in few booth machines is called journal. It's a paper roll. So it has limitation to write certain amount of transactions. When the roll is finished the machine will show out of service. Then I have to also change the journal.

Each replenishment time I open a machine I have to change the journal and keep the replaced journal with me and submit it at my ADC.

Advice Paper: Customer gets a slip when they punch any Debit/Credit card at the machine for withdrawal or to know balance of their account or if they want any mini statement that is called advice paper. If the advice paper finishes I have to load another advice paper.

Booth Check list: In booth check list I have to check 11 points to prevent any unwanted event. Then two custodians have to sign the check list and also before leaving the booth we have to sign at the register. We have to note down our time at the booth each and every paper we are documenting. If we go to any booth more than one time a day we have to check the check list once but I have to check the register every time.

Final check: I should check the power or cable connectivity of CCTV & DVR for ATM visit. If I found any uneven then contact immediately with country security or relevant IT personnel. Before returning from the booth I have to check everything at the booth very carefully because for a single paper missing I have to answer for that.

Replenish sheet: After reaching the office I should maintain their ATM return sheet according to the instruction such as- print counter amount, physical amount, and total amount should be written properly. Then I count the money I physically found and match with the print amount. And then at the last I have to submit the physical money to the cashier. And for add cash purpose proper return sheet with print counter submission is also mandatory.

Voucher Submission: I have to prepare a Debit voucher by making the physical money I got from the booth and matched with the print amount. I have to prepare a credit voucher if the physical amount doesn't match with the print amount.

Combination Submit: After changing combination of each ATM I will submit new combination to ADC vault & previous custodian of that ATM will collect his old combination from vault & will destroy it immediately in front of manager, associate manager (replenishment) & associate manager (cash service).

Custodian and Vendors work: Custodian and vendors have date level access of ATM following instructions must be followed with immediate effect.

- I (ATM custodian) will not leave ATM to vendor unattended.
- Access of all removable storage devices should be restricted.
- Folders which contain video footages or images should be protected by secured password.
- Any kind of date in debugging mode should be restricted & monitored by IT on periodical basis.
- A register should be maintained by IT team to capture detail information of vendor activities in ATM booths.
- Any date required by ATM vendors should be provided by IT through proper channel and with proper justification.

CIT Trip sheet: I should follow the prescribed guidelines during ADD CASH & REPLENISHMENT, CDM collection, Card Collection activity & maintain proper CIT Trip sheet with security tags. Following points to be noted for maintaining security tags & trip sheets during Cash Loading using CIT vehicles.

- For every touch points there should be trip sheet with detail information such as- trip location, date, time, carrying amount, tag number, signatures etc.
- I must cross check the security tag number with trip sheets at every single touch points.
- Security vendor should split security tags in front me for each and every time the cash carrying trunk requires opening.

Refresher briefing: Usually our office hour is start from 10am.When I go to office before 10am, 15 minutes is our refresher briefing hour and that time we discussion there is like any new things facing problem and anything new happing regarding our machine. Then we share everything and experience and try to solution this problem. Sometime we get fake card in our booth then we tell each other that time always other officer. Any new decision we make by hire authority then we discuses refresher briefing.

Types of CDM machine:

There are several types of machine I used to work on. Types of machine and the service provider company's names are given below-

Types of machine	Number of machine	Vendor
Janala Bangladesh	6	BITS
ITCL	10	LEADS

CDM Collection: CDM machine are available at our outlet priority base booth outlet and we will collect CDM envelopes with proper guideline given such as- Session should be closed property in every collection day and file name, each concern person's signature and PIN number should be written proper during deposit to CDM team. We written physically found envelope number in their CDM deposit sheet. CDM Team will provide final report about their checking status and discrepancy found to Manager ATM Service weekly basis.

If any cash without envelope found inside CDM it should be counted by two custodians inside the booth & should be reported properly. And if any mismatch found during processing of CDM envelope, it should be informed instantly to in charge CDM service. As per call back guide procedure it should be solved.

Pilot Project: CDM Machine are using us pilot project at the City Bank Branch's and this money has to be collected after the office hour after 4PM. Then we have to submit CDM department and pilot project are observed by hire management authority.

Card delivery: Collected cards from the booths are usually taken to the ADC if any City Bank Branch sent e-mail for card delivery urgently. That case we have to give it to Branch. In this time we regard some formalities such as we have to make a card photocopy with us of that request card. When we reach the branch for delivery card we have to take signature our request card photocopy and also mail copy.

CDM Processing: During CDM processing we should calculate sum up & written down total amount deposited by customers in log sheet & CDM team will match the amount with finical amount (deposited by teller). Any discrepancy should be reported by CDM In charge. If vendor or any custodians deposited any test envelope or brochure that should be signed by them (by

vendor & custodians). It should be reported & must write on CDM deposited sheet. All required documents such as- CDM log, Finale sheet, Number of envelope, Cheque, Processed officer's name; Denomination etc must be kept at EOD. CDM In charge or his designated will be liable for any discrepancy.

Other relevant activity

Card collection: When we replenish the machine or go there for add money, actually for any job if we have to open the machine we collect the card which are captured by the machine. There is several reason of car capturing. Those are below

- ✓ if any user mistake the pin code three times
- ✓ if the card is broken or scattered
- ✓ if the card isn't updated
- ✓ When the transactions finishes machine returns the card for few seconds if the customer doesn't take the card can be capture.

Instant Problem Solving: When Machine problem occur then I solve that problem such as

- ✓ **Journal problem:** When the roll is finished the machine will show out of service. Then I have to change the journal.
- ✓ **Receive print problem:** When the client punch any Debit/Credit card at the machine for withdrawal or to know balance of their account or if they want any mini statement that is called advice paper. If the advice paper finishes and the machine show out of service I have to load another advice paper roll.
- ✓ **Out of service:** Sometimes for some other problems machine show "out of service" signs that case I also have to solve the problem at once.
- ✓ **Dispense problem:** the entire section of cassette and reject box all together we call it dispense. Sometimes cassette might lose the money or if the reject box become full and also If money stuck on the sensor.
- ✓ **Card reader problem:** Sometimes the machine can't read the card then machine will show out of service. That case I have to check the machine and solve the problem.

Collect bills: Individually I collect security bill within 4th of that month and also collect other bill.

Guard Information: Guard will not do any activity physically in ATM machine. Every individually booth have official mobile, if guard notice any problem then he call me, then I assigned that time I go to the booth and solve that problem.

CHAPTER: 3

CONSTRAINTS

3. I. Observed in the Organization

Every research work has to face some Constraints while conducting various research activities in various extents. There was no exception in the case of me while I was pursuing my internship program. I had to come across many challenges to acquire the exact outcome from my activities. While working in ADC department at CBL, sometimes this place seemed to me as very challenging place to work for me. I experienced the reality of current challenge of the present job market which moves on more intensely due to the increasing competition. These parts of the report will emphasis on the factors of challenges faced in the organization.

➢ **Technology is not for everyone:** Some time we received internet banking request from some customer, who didn't have any idea about technology and its uses. Even they don't know about the internet banking service but they already applied for services from customer service area. Particularly rural people and senior citizen.

➢ **Risk of ATM custodian:** In one zone or region there are so many ATM booth and in every ATM booths is controlled by two custodians. It is not possible to manage all responsibilities of that booth for one custodian. So, the liability of that booth is performed by two custodians. The liability is to perform clear collection of money from booths and also provide return sheet of that documents, after reporting it checked by recycle team. If there any problems arise then two custodians are blamed by them and they've to bound recover that problem.

➢ **CDM Envelope open:** This is the important risk. Two officers should be present during CDM envelope open processing. One officer don't process CDM envelope. Because During CDM processing many problems can arise such as, breakdown of note, half part damage note, burned note etc may be found. If any officer ignores this problem then these types of notes are not changed by Bangladesh bank I've to be changed by those officers. This is the most important liability for officers to back that note from their own pocket. So during CDM processing officers must be so careful about this.

CHAPTER: 4

LESSONS LEARNED FROM THE INTERNSHIP PROGRAM

4. I. Implications to Company

During this doing intern report about Banking operation and management activities, I found some issues that I need to get an idea about the banking transactions system, to get studied on the customer relationship with the bank. And to know the existing performance level of the employees, also know about customers' opinion in developing the service quality.

Depend on my objectives one by one everything has to clear that what kind of issues I faced and for this what kind of solution I can provide to my company. There are some suggestions to my organization.

- ➢ Now a day's working environment is one of the most important factors for any employee. Without good environment employee cannot worked as properly. For my point of view I will say "yes, I am satisfied to work in my organization." Although my suggestion would be to the subordinates that they should be more friendly and also management should with employees. Then it will give employees great motivational influences to work within organization.
- ➢ It is required that an intern will deal with various sectors and departments of an organization. I felt that I have achieved some more dimensions while I was studying on the various sectors of the organization. These multi-dimensional pieces of work could be valuable for my career ahead of me.
- ➢ The last thing I have to say about my subordinate's role. From my point of view I have seen in different organizations that all subordinate are not helpful to everyone. But in my department, I can say that everyone is very helpful and good personality person. Although everyone is good but my suggestion will be someone has to more helpful for any task or training. Also every employee should to have great dedicational working nature to company.

4. II. Implications to University's Internship program

To equip a student with more practical knowledge, a university could provide at MBA study with some practical knowledge with some precise and specific courses or training which will be more effective for the student for his/her professional life. It's a great opportunity for me doing MBA from BRACU also in my last semester it's great to take internship. For this internship program proudly I can say that this program is really benefited to me also for my carrier. Some points are below:

- ✓ How to present work experience in the report
- ✓ Improved presentation skill
- ✓ Cooperative education experience
- ✓ Concern for integrating experiences and external experiences
- ✓ Understand about corporate culture
- ✓ Practical job life
- ✓ Theoretical knowledge apply in the practical field

4. III. Others

I have learned lots of new things, which was totally unknown for me. Besides learning from the organization and the university I have also learned some other things which are very essential for me.

- ➤ Increased trust, confidence and professionalism
- ➤ Software develop
- ➤ Improved subject area and discipline knowledge
- ➤ Developing skills and competencies

CHAPTER: 5

CONCLUDING STATEMENTS

5. I. Conclusion

In the internship period I have gathered a different type of experience. It is a well-established statement that practical situations always differ from theoretical explanation. The experience and learning I have gathered from my whole internship program with The City Bank Limited was really important for me and I enjoyed the whole thing from the first day of my job and as well as my internship program. This internship program assisted me a lot to realize my further career for the coming future. Rather than drawing a conclusion, I would like to say that this study was utterly indicative for me for my future career. During the long three months program, in fact most of the sections and departments have been observed by me and I had acquired plenty of understandings about those. I had a great scope to match my theoretical knowledge with practical banking knowledge.

As a private commercial bank, CBL is trying it's best to extend their service to the public. CBL, ADC provides all kinds of services to its customers. Retail banking department is doing well, rendering all the services related to customer.

It is a great opportunity for me to get used with the operational environment of commercial banking of CBL. I have tried by soul to incorporate the internship report with necessary relevant information. It can be said that Mercantile Bank's future prospect in the financial sector is good. But it need to change some policy, management should monitor all the work of branch level, take strong decision and implement them.

5. II. Recommendation

There are several recommendations have been realized from the whole internship program. Some of them mentioned below.

➢ To attract more clients CBL should create a new marketing strategy which will increase the total Citytouch and ATM customers.

➢ It is note that "delay in service" is one of the major problems faced by clients. Attempt should be made to straighten the procedure.

➢ CBL should increase the number of PCs with updated hardware & software.

➢ CBL should come up with some effective CSR activities.

➢ The bank should take steps to minimize the operation time

➢ To provide better transaction facilities, adequate number of ATM booths should be established.

REFERENCES

- **Book**

  - ➢ Annual Report of City Bank Ltd

  - ➢ Guideline form Head of ATM Services

- **Journal**

  - ➢ Prothomalo

  - ➢ Itteyfaq

- **Website**

  - ➢ www.thecitybank.com (The official website of city Bank Ltd)

  - ➢ www.bangladeshinfo.com

  - ➢ www.bangladesh-bank.org

  - ➢ http://www.ifc.org/wps/wcm/connect/5d99c500477262e89844fd299ede9589/ADC+Handbook+-+2014.pdf?MOD=AJPERES

APPENDIX

Acronyms used:

ADC	Alternate Delivery Channel
AMEX	American Express
BM	Branch Manager
BO	Beneficiary Owner
BOM	Branch Operation Manager
CASA	Current Account & Savings Account
CBS	Core Banking System
CCE	Call Center Executive
CCM	Call Center Manager
EDAS	Electrical Data Archiving Software
IVR	Interactive Voice Response
SSL	Software Service Limited
VR	Virtual Recharge