



**Internship Report On General
Banking Activities of Bank Asia
Limited**



Submitted To

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Subject: Submission of Internship Report.

Dear Miss,

With great pleasure I am presenting my internship report on the topic “**Case Study on Bank Asia Limited. General Banking System**” It is a great accomplishment to work under your active and co-operative supervision. While preparing this report I have followed your direction and guidelines of my bank supervisor.

Working in Bank Asia Limited was an inspiring experience for me. I feel that the huge learning and experience which I have earned during my Internship will facilitate me a lot in my future career life.

I might be very obliged if you are kind enough to receive this report and provide your valuable judgment about it. It would be my enormous delight if you find this report useful and informative to have an apparent perspective on the issue.

Sincerely Yours

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BRAC BUSINESS SCHOOL.

Acknowledgements:

First of all I would like to express my heartiest reverence and respect to Almighty Allah for his special kindness to give me the opportunity to complete the Internship program successfully. My internship report can be considered as an honest effort to develop my personal and practical knowledge, which adds to the theoretical part of my study, thus enabling me to move one-step further to face the challenges in the job market.

This internship task has given me much pleasure. I am very pleased to get the chance of doing the assigned task given by my respected supervisor Ms. Asphia Habib Lecturer III, BRAC Business School. I would like to thank her for supervising me in all possible and flexible way for a successful internship program.

I am very grateful to Alomgir Hossain Branch manager, Abdus Sabur Miah Manager in Operation in MCB Banani Branch for granting my internship in their organization and all the others who helped me in my internship. Here, with day by day detailing alongside mental and proficient help improving my involvement in my temporary job life.

At last, I would like to thank everyone who supported me in any respect for the successful compilation of my internship report also I am communicating my expression of remorse that I could not say by and by one by one. I am satisfied to complete the report of the given subject properly and authentically.

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Executive Summary

Bank Asia Limited has differentiated its administration scope amid most recent seventeen years by opening new branches at various deliberately critical areas the nation over by offering different administrations with a dedication of guaranteeing perfection in keeping money. This bank is taken after all guideline which has given by Bangladesh Bank. It controlled and checked by Bangladesh Bank.

This report concentrates on General keeping money branch of Bank Asia Limited. General Banking divisions manages account opening, DPS, FDR, locker benefit, card benefit, client mind, credit, shanchayapatra, settlement, installment arrange, web and versatile saving money are some basic administration range. As opposed to these basic administrations, this bank give some one of a kind administrations to manage over the long haul.

At first I will give a little outline of the bank. In second part I will portray about General managing an account and furthermore incorporate my parts and obligations those I have finished in the Bank, and some basic perceptions. Last section is the conclusion part.

Chapter 1

Overview of the Organization

1.1 Introduction:

Bank Asia limited is a private sector commercial bank in Bangladesh. This bank started its journey with an approved capital of Tk.800 million and paid up capital of tk.218 million on November 1999. The paid up capital of the bank remained at Tk. 6,305 million as on 31st December 2012. Presently around 1850 employee's works in Bank Asia Lined to give their customers excellent banking services. This bank is mainly and widely renowned for its proximity, simplicity and most importantly its exceptional and unique services. For that reason within this short time this bank has been successful in positioning itself as a dynamic financial institution in Bangladesh.

On September, 1999 this bank certified earned certificate of incorporation and certificate of commencement of business and earned banking license on October 06 1999. In 2003 the bank came to the limelight with over subscription of the Initial Public Offering of the shares of the bank which was a record 55 times in the capital markets history and its shares commands respectable premium. This bank listed with Dhaka Stock Exchange and Chittagong Stock Exchange on January 6, 2004.

From the beginning of its journey Bank Asia is always concerned about the poverty alleviation and environmental protection that is the reason it trusts the mantra of "ZERO". This Zero concept is actually alike with Nirvana concept. Somebody can attain Nirvana if he or she makes his or her mind zero or shunnaya to be liberated from all kind of desires and self-sense. This idea can be valid for a business organization as well. Bank Asia is striving for such inner lifeline chanting the mantra of Zero. Every year they try to bring sustained growth in the society through financial inclusion, Green financing and CSR activities. Without presenting the bank to

powerless positions Bank Asia has been taking part in the adjacent currency market and also outside coin market. For Providing Shariah based products Bank Asia Limited started its most cherished Islamic banking operation in 2008. It established its 1st subsidiary company named “Bank Asia Securities Limited” on March 16, 2011 and another subsidiary company “BA Exchange Company (UK) Limited” in United Kingdom in the same year.

By December 2010 the total asset of the Bank created to Tk. 30,578 million, augmentation of practically 30% diverging from 2009. As of December 2010 stores extended to Tk. 25,289 million, a development of 37% over that of 2009, and Advances accomplished Tk. 22,255 million, an extension of 25% over that of the year 2009.

1.2 Company Profile:

The name of the company is Bank Asia Limited. The head office of this bank is in Rangs Tower (2nd to 6th Floor) 68, Purana Paltan Dhaka-1000. It established in November 27, 1999. It involved in Banking Industry. Bank Asia Limited has 14,402 shareholders of which 25 Sponsors and Directors, 13,857 General Public, 2 Foreign Investors, 119 Investment Companies, 277 Institution and 122 non-resident Bangladeshis. This Bank has 110 branches. It has 657 foreign correspondents in 165 countries and 45 exchange House in 9 countries as foreign remittance channeling partner. Bank Asia Limited has three subsidiary company among three two in abroad which are ‘BA Exchange Company (UK) Limited’ in London, United Kingdom established on May, 2011 and ‘BA Express USA Inc.’ in Jamaica, New York, USA established on June 01, 2014 and 1 in Bangladesh ‘Bank Asia Securities Limited’ established on March 16, 2011. In 2016 their profit after tax was 2583.92 (in Millions). Their slogan is “For a Better Tomorrow”. Their website address is <http://www.bankasia-bd.com>.

1.3 Mission statement of Bank Asia Limited:

1. To assist in bringing high quality of service to customers and to participate in the growth and expansion of our national economy.
2. To set high standards of integrity and bring total satisfaction to clients, shareholders and employees.
3. To become the most sought after bank in the country by rendering technology driven innovative services by dedicated team of professionals.

1.4 Vision of Bank Asia Limited:

Bank Asia's vision is to have a poverty free Bangladesh in course of an era in the new thousand years, mirroring and establishing the national dream to the full extent. The vision is to fabricate such a society where human nobility and human rights get the most elevated thought alongside lessening of destitution.

1.5 Core Values of Bank Asia Limited:

1. Give Priority to customer at first and try to fulfill their need and provide their customers banking products and services.
2. Value expansion to the stockholders through accomplishing perfection in keeping money operations.
3. Maintain high moral standard and straightforwardness in dealings.
4. Contribute altogether for the advancement of the general public

5. It is a consistent foundation through holding fast to every single administrative requirement.
6. For human capital and regard ideal work-life balance they ensure higher level of inspiration and noble workplace.
7. Committed to ensure nature and practice environmental safety.

1.6 Goal of Bank Asia Limited:

1. **Sustainable growth:** Synergies between new learning and human capital for sustainable economic development.
2. **Capital stewardship:** Preservation and broadening of different types of capital similar to intellectual, natural, money related, social all of which add to long term esteem creation.
3. **Accelerating financial inclusion:** Accelerate advance towards budgetary consideration with innovation like ATM, cell phone, smart card based banking on services and sustainable power source era extends especially in rural areas.
4. **Differentiating Value Added Services:** Strong concentrate on extremely cost-efficient and green services through Internet Banking, electronic fund transfer, automated checks clearing, e-bank statement, SMS alert and so on.
5. **Going Green:** Quantification of in-house facilities and energy utilization to promote paperless office and enhance energy effectiveness. More emphasis on green banking projects.

1.7 Strategic Plan of Bank Asia Limited:

1. To oversee and operate the bank in the most proficient way to improve monetary execution and to control cost of reserve.
2. To make progress toward consumer loyalty through quality and control and delivery of timely services.
3. To recognize customers credits and other banking needs and monitor their perceptions towards our performance in meeting these requirements.
4. To survey and update strategies, methodology and practices to upgrade the capacity to give better services to customers.
5. To prepare and build up all employees and give them sufficient assets so customers need can be fulfilled.
6. To promote organizational effectiveness they discussed with each other about organization designs, approaches, practices and methods to all employees in a convenient manner.
7. To develop a workplace that encourages inspiration for enhanced execution.
8. To increase direct contact with customers keeping in mind the end goal to develop a nearby connection between the bank and its customers.

1.8 Objectives of Bank Asia Limited:

1. Provide secured banking services to the unbanked individuals all through the nation.
2. Build agent booths everywhere throughout the country and make money related administration business people.
3. Setting up District/Upazila Level back office all through the country.
4. To manage an account with present day worldwide administration they mix their operational conventional.

5. Through elevated requirement and quality managing an account they encourage their partners.
6. To lead outside trade business like universal cash settlement organization accordingly on and in national.
7. Families of expatriate Bangladeshis get foreign inward remittance.
8. Customer can pay utility bill, passport fee and social safety net payment services and so on.
9. Process Agricultural, SME and Retail credit from the agent points.
10. To degree credit office to the customer.
11. To give standard and speedy administration into the customer.
12. To degree custodial administrations for instance, locker.
13. To degree general saving money administrations to the customers.
14. Buying and offering of remote monetary standards.
15. Enable online business benefits through the agent points.
16. Introduce school banking in the locality.
17. Train and develop the prospective SME business people.
18. Financing solar home system and sustainable power source segments as a green banking initiative.
19. Offer interest free banking services to the customers.
20. Establishing a group of entrepreneurs with Islamic values.
21. Strengthening the qualitative foundation of Islamic Banking system.
22. For Islamic Banking they upgrade Technology and Human Resource.

23. Contributing substantially in the global profit of Bank Asia Limited.

To achieve these objectives Bank Asia Limited follows some principles which are given below-

1. For agent banking they deploy of the state-of-art technology.
2. Remain free of direct member binds to any specific agents.
3. Think of every customer's needs comprehensively for potential money related incorporation
4. With security they maintain their banking reputation.
5. For offsite and onsite supervision they establish a strong monitoring system.

1.9 Features of Bank Asia Limited:

1. Bank Asia Limited has dual currency credit card it means local and foreign currency in same plastic. It means we can be use it both locally and globally.
2. Credit card cheque users of Bank Asia Limited can make payments of their house rent, education fees etc.
3. Bank Asia Limited has Double Credit Shield. If something happens to cardholder like death or permanent total disability in that case cardholder's nominee or cardholder receive Tk. 50,000 for Silver/Classic cardholder and Tk. 1,00,000 for Gold card.
4. Through SMS service cardholder get information about cards outstanding and different value about cards.
5. Cardholder can know about monthly installment through e-mail.
6. Bank Asia Limited has 24 hour call center so customer can make call anytime from anywhere.
7. Through pay order cardholder can withdraw their credit limit at a lower interest rate.
8. Cardholders are being received SMS upon approval of each transaction.
9. All operations of the Bank are computer oriented to ensure prompt and efficient services to the customer.

10. Bank Asia Limited has camera surveillance system for the security services inside the Bank premises.
11. This bank is engaged in conventional commercial banking and also it is introduced banking functions on Islamic Banking Principles.
12. This bank has customer relations management system to fulfill the need of various customers and resolve any problem on the spot.

1.10 Product and Services of Bank Asia Limited:

Bank Asia Limited offers an extensive variety of products and services to their customers. In Business Banking they have overdraft, secured overdraft, loan against cash incentives, Bill Discounting Packing Credit, Time loan, Transport Loan, Term Loan, House building loan, Letter of Guarantee, Loan syndication and structured finance, Working capital finance, Letter of Credit, Back to back Letter of Credit, Small and Medium Enterprise (SME).

Bank Asia Limited Offers different Term Loans which are given below-

- a. Subidha - Unsecured Trading
- b. Sondhi - Secured Trading
- c. Sristi - Unsecured Manufacturing
- d. Shombridhi - Secured Manufacturing
- e. Shofol - Unsecured Service
- f. Sheba - Secured Service
- g. Somadhan - Secured Special Products
- h. Utshob - Seasonal Business
- i. Subarno - Women Entrepreneur

Consumer Finance- Products of Consumer Finance are-

1. Auto Loan
2. Consumer Durable Loan
3. Unsecured Personal Loan
4. House Finance
5. Loan for Professionals
6. Senior Citizen Support Credit Card
7. MasterCard Local Credit Card
8. VISA Dual Currency Credit Card
9. VISA Local Credit Card
10. VISA Butterfly Credit Card
11. VISA Mini Credit Card
12. VISA International Card Against RFC, RQ A/C
13. Virtual Card
14. SME Credit Card
15. NCFI Card Cheque
16. International Prepaid Hajj Card Treasury
17. Money Market
18. Overnight Call
19. Repo and Reserves Repo
20. Swap
21. Sale and Purchase of Treasury Bill & Bond
22. Term Placement
23. Term Borrowing Foreign Exchange Market
24. Spot
25. Forward
26. Interbank Buy or Sale Deposit Accounts
27. Saving Account
28. Current Account
29. Short Notice Deposit

30. Fixed Term Deposit
31. Foreign Currency Account
32. Deposit Pension Scheme
33. Monthly Benefit Scheme
34. Double Benefit Scheme
35. Triple Benefit Scheme
36. Bank Asia Sanchoy Plus Islamic Banking

Deposit Products- Different Deposit Products Bank Asia Limed offer their customer and those products are-

1. Al-Wadiah Current Account (AWCA)
2. Mudarba Savings Account (MSA)
3. Mudarba Special Notice Deposit Account (MSNDA)
4. Mudarba Term Deposit Account (MTDA) of different Tenure
5. Mudarba hajj Savings Scheme (MHSS)
6. Mudarba Deposit Pension Scheme (MDPS)
7. Mudarba Monthly Profit Paying Deposit Scheme (MMPPDS)
8. Smart Junior Saver (SJS) Investment Products
9. Bai Mudarba Muajjal
10. Hire Purchase Shirkatul Melk (HPSM)
11. Musharaka
12. Quard against Accepted Bills Service Products
13. ATM Services
14. Remittance Service
15. Locker Service
16. Online Banking
17. Internet Banking
18. Phone Banking
19. Mobile Banking
20. Remote Banking (EBEK)

21. SWIFT
22. Centralized Trade Services
23. Student File
24. Traveler's Cheque Off-shore Banking Unit (OBU) Products
25. On-shore Bill Discounting through OBU
26. Bill Discounting
27. Capital Finance
28. Working Capital Finance
29. Trade Finance
30. On-shore Export Bill Discounting Capital Market Operation
31. Brokerage Operation
32. Margin Loan

1.11 Corporate Culture of Bank Asia Limited:

Collaboration: Collaboration and co-operation is a critical part of the hard working attitudes in Bank Asia Limited. They use on the flow of their aggregate abilities, learning and experience to accomplish the best for their clients. Bank Asia Limited perspectives their worker as it's most noteworthy resource and perceives the essential part that meritocracy plays in setting prizes and punishments for.

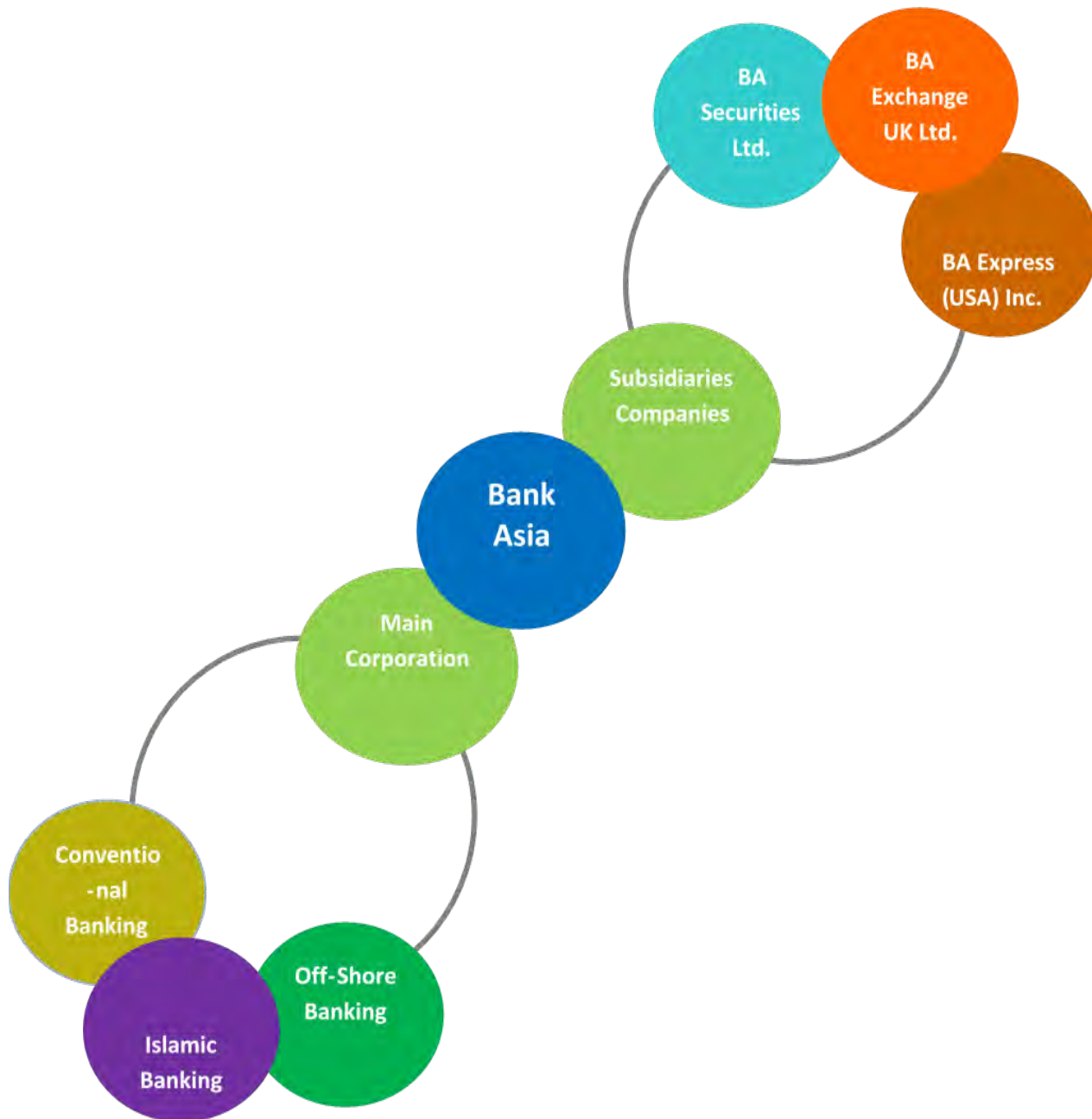
Work Place Ethics:

1. Fortified Service Rule
2. Fortified Code of Conduct
3. Fortified Policies

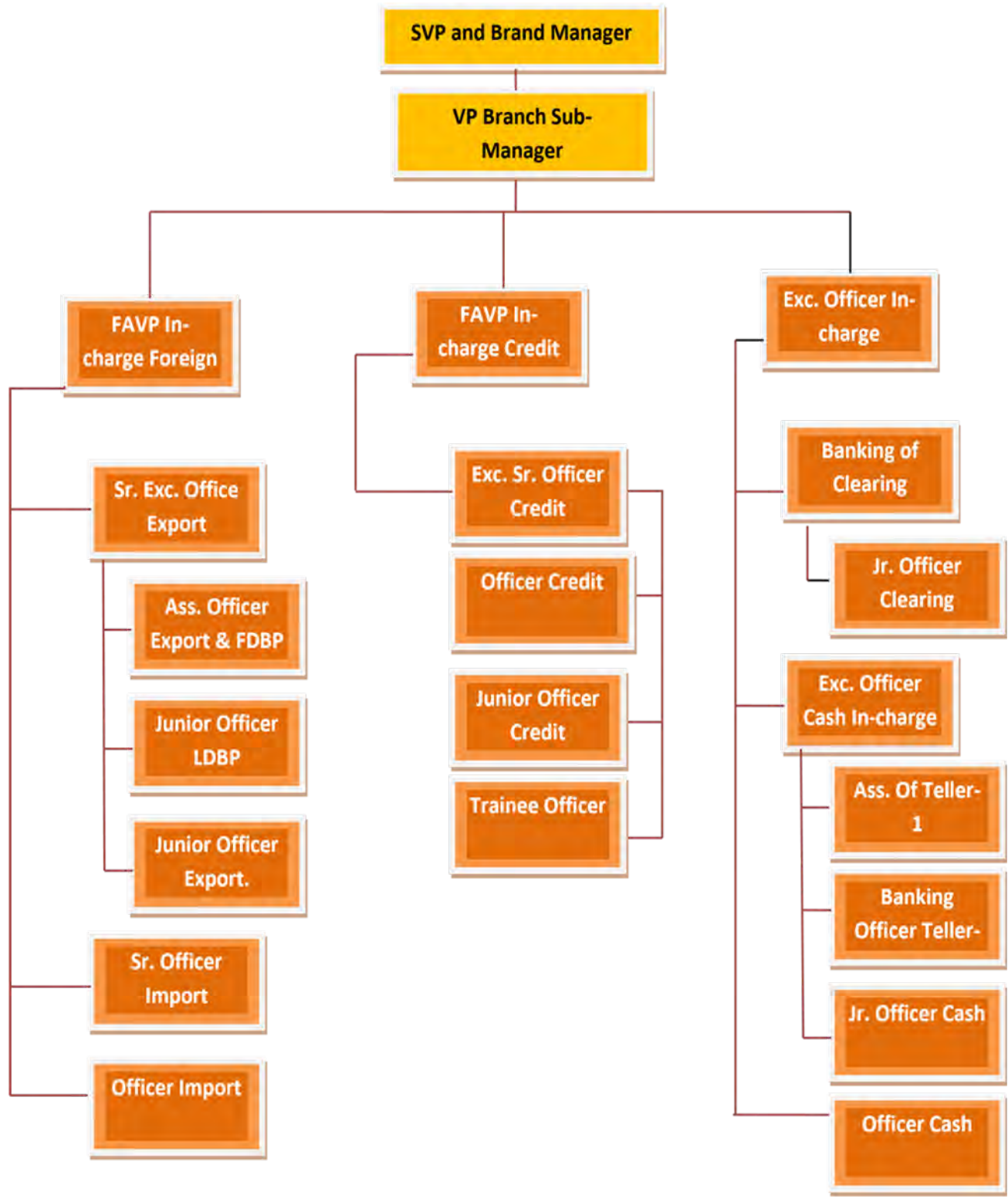
Diversity: Bank Asia Ltd. respects all employees as unique individuals with fundamental human rights and supports the cultural and ethnic diversity of its workforce. It is their conviction

that making a workplace that empowers them to pull in, hold and completely draw in different abilities prompts improved development and innovativeness in their administrations. Bank Asia Ltd takes all responsibilities of provocation important, including sexual, shared and so on and disallows all types of separation.

1.12 Corporate Structure of Bank Asia Limited:



1.13 Operational Network Organogram:



Chapter 2

2.1 General Banking:

General Banking is the core of all keeping money exercises. Every bank has general banking department. It is the early on branch of the bank to its clients. General banking is also called customer services. Here officers solve every kind of problems of their customers. Like if someone lost his or her ATM card he or she can issue a new card by fill up service request form and officer close their previous card. As this is a keeping money association, this association acquires benefit through pitching administrations to its clients. This department is actually taking deposit and gives loan and provide services to their customers. In, Bank Asia gifted individuals are allotted for giving such administrations and to the motivation behind store activation. The general saving money bureau of Bank Asia comprises of following exercises:

- Account Opening and Lockers Services
- Cash management and teller operations
- Remittance Department
- Clearing Section
- Financial Control & Accounts Department



Different types of account are opened in general banking department and every account is opened by different officers. Usually following accounts is opened in General Banking department-

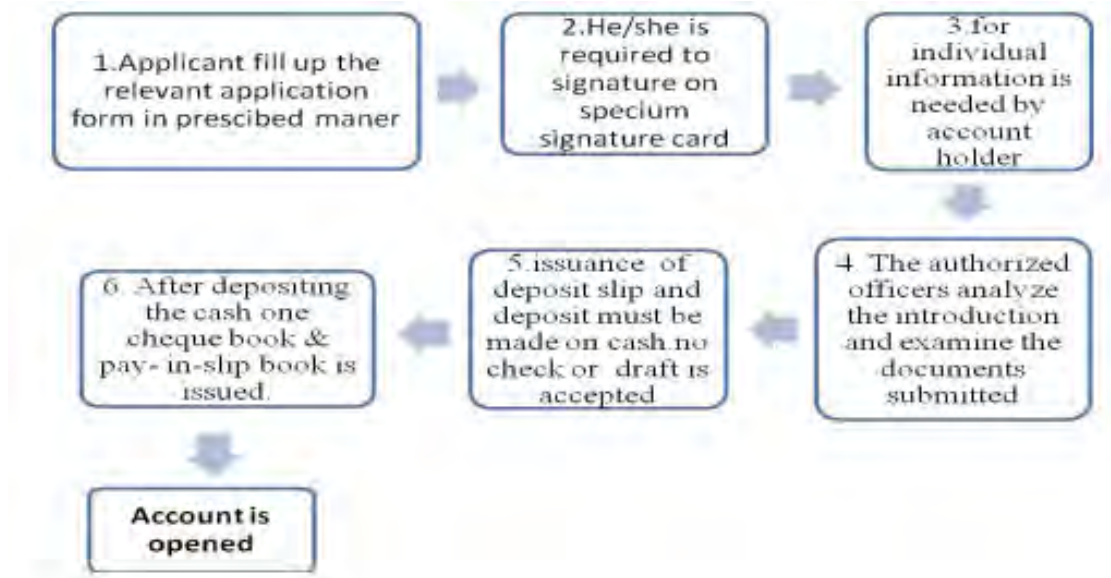
1. Current Deposits
2. Savings Bank Deposits
3. Fixed Deposits
4. Short Term Deposits
5. Monthly Term Deposits

2.3 General Instructions for account opening:

1. Firstly the clients need to collect the account opening form from their helpful branch endorsed by Bank Asia Limited.
2. Account opening officer will be outfitted with Transaction profile form, Customers risk assessment form, Requisition for issuance of Cheque book, Money laundering form and guideline for account opening.
3. The officer will talk to the customer in a decent manner regarding his opening a bank account. The officer will check the clients by utilizing this technique. If the officer will satisfy he gives the account opening form to his customer.
4. Account opening officer will take Account holder information and nominee information from the Account holder to fill up the KYC (know your customer) and TP form.
5. Officer will help the Account Holder to fill up and complete the account opening form as far as possible.
6. Account holder should give 2 passport size photographs and 1 passport size photographs of his or her nominee and the photocopy from their Passport/National ID card/Voter ID card/Union Perished Certificate.
7. Card for ATM and SMS benefit properly marked.

8. In instance of, Joint Account, operational directions should be confirmed with the signature of applicants jointly.

2.4 Flow Chart of an Account Opening:

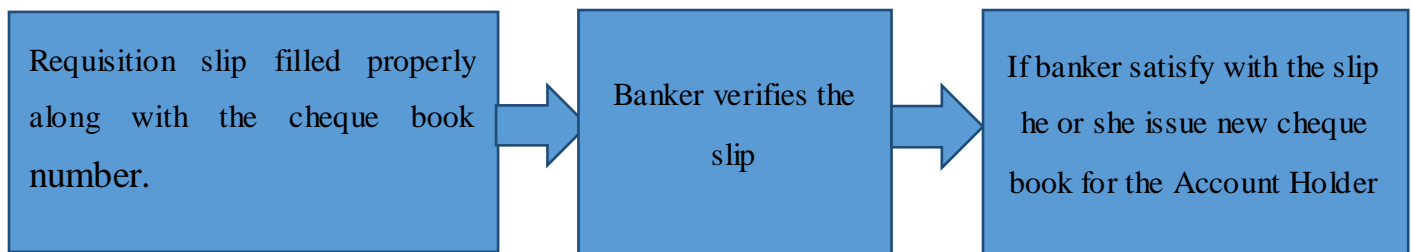


2.5 Issuance of Cheque Book:

1. When a new account holder opens an account he or she got a cheque book from the bank. Bank Asia limited give 10 or 25 page for the savings account and 50 or 100 for current account and 25 or 50 for STD account.
2. After four working days Account Holder get their cheque book.
3. If Account holder is not able to collect their cheque book for a valid reason bank give an authorization form to the account holder by fill up this form authorized person can collect cheque book from the bank on behalf of account holder.

4. An Account holder can request for a new cheque book by fill up a slip where he mention how many pages he or she wants and he or she give his or her mobile number and give his or her signature.
5. When Account holder collect their cheque book officer made them sign on their registrar book.

2.6 Procedures of Issuance of Cheque Book:



2.7 Pay Order:

A pay order is a written order issued by a Branch of a Bank to pay certain amount of money to a specified person or a Bank. It might be said to be Banker's cheque as it is issued by a Bank drawn upon and payable by bank. Pay order is issued when someone wants to give money to someone else through a bank. Bank Asia limited has also pay order facility. By issuing pay order Bank Asia limited earn some commission and bank use that money until drawer withdraw that money. The individual or the association in whose support it is issued is known as payee or beneficiary.

A pay order is divided into three parts:

1. The actual pay order
2. The second counterfoil to be retained by the payee
3. The first counterfoil to be retained by the issuing Branch as record.

2.8 Issuance of Pay Order:

- Block series number of Pay Order must be booked for the system by the Remittance Officer before issuance of the Pay Order.
- The pre-printed Pay Order serial number must be posted in the system and no controlling number is required to be entered in the system.
- Instrument must be marked by two approved signatories with PA number.
- Amount, Beneficiary, Currency and Name of issuing Branch is to be entered in the particular field in STELAR framework on instrument count.
- Particulars of the instrument matches with those went into the system.

2.9 Payment of Pay Order:

1. Payment will be made to Beneficiary's account.
2. Payment might be made to buyer's account just when beneficiary will discharge the Pay Order.
3. Beneficiary collects bank's underwriting required in case of clearing payment.
4. Cash installment against Pay Order must be made by Pay Order issuing Branch observing necessary formalities.

2.10 Demand Draft:

It is an important instrument for settlement of assets payable on request attracted by one branch to another branch of a similar bank. In internet saving money condition of Bank Asia Limited, for dispatching reserve issuance of Demand Draft is not in any way required.

Following persons are involve in Demand Draft-

- Purchaser
- Drawer
- Drawee
- Payee

2.11 Issuance of Demand Draft:

- Application in prescribed form.
- Cash deposit or cheque.
- Writing Demand Draft without change.
- Entry of Demand Draft in STELAR.
- On the application officers write printed and serial number of Demand Draft.
- Amount of Demand Draft is writing with protect graph machine.
- Demand Draft is handover to the customer after properly marked with affirmation.
- Apply precise test key.
- Checked and marked by two approved officer.

2.12 Payment of Demand Draft:

1. Confirm test key and guidance
2. Communicate with drawer branch if necessary

3. Make installment when IBCA is gotten
4. Preservation of draft guidance
5. Check the DD and mark and also check signature number

Chapter 3:

3.1 Internship Role and Learning:

I have done my internship in Bank Asia Limited, MCB Banani Branch. I think I am blessed with the best because I got chance in various division of the branch. Bank Asia limited is one of the best bank in Bangladesh.

All through I was assigned under Mr. Abdus Sabur Miah, Operation Manager, Banani Branch. I worked in customer services with Mr. Zunnun Farazi, Senior Officer. It was an extremely lovely and educative experience for me. I learned numerous new things about corporate life. Above all I have learned how to complete a task on time. I believe every student should have this experience before entering into corporate life.

3.2 Duties and Responsibilities:

This report has been prepared on the basis of my experience which I gathered during my Internship program. During this period I worked only in General Banking. I could not get chance to work in Credit and Foreign Exchange Department because of time. Bank Asia Limited has no specific guideline for interns. MCB, Banani Branch is an old branch so this branch has lot of pressure compared to other branch. The Branch considered me as one of their representatives not only an assistant so I had to do a lot of work.

From this department I learned how to open a bank account, how to complete an account form. Mr.Zunnun Farazi always give me a brief description of his regular tasks before assigning me to any kind of activities. Later when I learned all his activities he stopped giving me instruction and observed how I am doing his work if I did any mistake he solve that mistake and marked where I did mistake.

He taught me how to talk to a client, how to get information from a client, how to mark an account opening form of different accounts how to locate desired cheque books form the bundle according to customers, how to receive telephone calls and transfer them to other employees and how to keep tolerance and deal with busy clients.

3.3 Activities of Mine:

1. I usually give the information to the customers about their desired accounts. If they wanted to open a savings account I told them that they have to give 2 copies of their Passport size photographs and 1 copy Passport size photograph of the nominee. They are also required to submit the photocopy of their utility and a photocopy of their passport/national ID card. If they submit their tin number Government will take 10% of their savings amount but if they do not have tin Government will take 15% of their savings amount.
2. I used to update the customer's account opening form.
3. I gave product related information to the clients.
4. I made phone calls to the customers if they did not submit all require documents.
5. I used to do cheque book and ATM card entries on register books and keep those books at a safe place.
6. In Ramadan I worked in cash for 3 days where I received clearing cheque and separate deposit slip from the cheque.
7. I distributed cheque books by asking them their name, account number and made them sign on register books and then their sign verified by an officer.

8. I made phone calls to the customers who did not collect their cheque book or ATM card after passing 3 or 4 months.
9. I put everyday courier to the savings account and also other require documents which I got after opened an account.
10. Sometimes I checked voucher of other officers.

3.4 My Observation:

All through my internship program I have observed a few aspects of this branch. Some of them are positive and some of them are negative. First I am going to talk about my positive observation then my negative observation.

Positive Observation:

1. Employees of Bank Asia Limited were very much co-operative and friendly. They have extreme level of patience. They were always giving me a proper instruction before assigning me any kind of work.
2. Employees of MCB, Banani Branch always try their best to help their customer.
3. The authority of Bank Asia Limited is exceptionally strict about punctuality. Every day a prayer is performed before beginning the banking hour and every employee should have present before 10.45 and has to attend the prayer because it is mandatory for all employees.
4. Branch Manager held a meeting on first working day of a week and on that day women employees has to wear saree.
5. Mr. Alomgir Hossain Branch Manager of MCB, Banani Branch has a good communication skill. He knows how to hold their esteemed customer and on their special day he sends cakes and chocolate.

Negative Observation:

1. MCB, Banani Branch is of the old branch of Bank Asia so this branch has a lot of pressure compare to other branch but this branch does not have enough employees. If one employee is absent or on a leave another employee has to take duties of that employee along with his or her own duty.
2. In customer service there are only five employees so it is impossible for them to attend customers all the time so sometimes it happens customer wait for a long time.
3. Due to congested zone customers do not get seats on the pick hour.
4. This branch does not have enough printers and photocopy machines so when one employee is doing print another employee has to wait.
5. Bank Asia Limited do not engage any promotional activity. Whenever they make or introduce any new product they do not show it through advertising or any other social media.

To solve above problems MCB, Banani Branch can do following things.

1. Allocate two employees for same position or for same task.
2. Hire more employees for customer service.
3. Can shift their building so they can arrange more seats for their customers.
4. Give one small printer to each employee which will be connected with their pc.
5. Make a Facebook page where customer get information about their product and activity.

3.5 Recommendation:

1. Bank Asia Limited should make ATM booth in different location. It has ATM booth only with their offices but it does not have ATM booth separately.

2. Bangladesh Bank continuous change banking rule and regulation so every employee should know about all these things but Bank Asia Limited does not arrange different training program for their employees.
3. Bank Asia Limited should do market research after 3 or 4 months but they do market research after 1 year. If they do market research regularly they will know which company is going ahead than them, what is their lacking, which facility customer wants more etc.
4. Customers are the priority of every bank without their complaints and feedback no bank can do well. Now a day's customers give their complaints and feedback through social media or put a small note on box which is situated in front of office. Bank Asia Limited has box but their Facebook page or twitter is not much well updated so they should update their social media pages.
5. Bank Asia Limited must launch evening bank services because everyone is busy with his or her own work so at day time it is difficult for them to go to the bank. If Bank Asia Limited started evening bank services it will be beneficial for their customer.
6. Some private banks like Prime Bank Limited, Dhaka Bank Limited are giving higher interest rate in savings account so Bank Asia Limited should increase their interest rate to attract new customers.
7. Bank Asia Limited, MCB Banani Branch need to give fast service of deposit and withdrawal of money for their customers. As customers do not want to wait for a long time so more money counting machine and more adequate employee should be given in cash counter.
8. Bank Asia Limited, MCB Banani Branch does not keep enough money. So if anyone wants to withdraw large amount of money he/she has to inform the branch before 7 days. If anyone wants to instant money he or she can not withdraw at that time so Bank Asia, MCB Banani branch should have enough money so they can give services to their customers instantly.

Chapter 4

4.1 Conclusion

Internship Program is mandatory for every business student. Bank Asia Limited is a third era bank that is additionally adds to the financial advancement of the nation. This program gives us the prospect to have the useful learning with the goal that we can relate the theories to the reality. It was a huge delight for me to do my Internship Program at Bank Asia Limited which is a well-known bank in Bangladesh. I got the opportunity to work in the General Banking department which is the main department of every bank. My Internship program was only for three months but it gave me the essence of business world. In spite of the fact that Bank Asia Limited has a few issues that are should have been settled in any case it is progressing and has a more noteworthy prospect to grow promote ones the issues are settled.

Bank Asia Limited know that their competitors is not only private banks but also public banks their competitor as well that is why they are working colossally to become one of the pioneers in banking. The administration is efficient and about time the bank accomplishes the objectives. Bank Asia Limited needs to rebuild its customer connections division, should focus more on relationship manager enlistment and development process and should guarantee more genial workplace and more genuinee efforts from the relationship managers. If they make new technologies and give better services to the customer than their competitors they can dray new and bigger customers.

4.2 References

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