Internship Report
on
Customer Satisfaction on Service Quality of EXIM Bank Limited at Malibagh Branch

Submitted To:

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Letter of Transmittal

12 January 2023
To,
Md. Masud Rana
Assistant Professor
Department of Business Administration
Sonargaon University
Subject: Submission of Internship Report.

Dear Sir,
It is an awesome achievement for me to submit my internship report, which requires for the Internship Program of Sonargaon university for BBA students. I have prepared my internship report on "**Customer Satisfaction on Service Quality of EXIM Bank Limited at Malibagh Branch**", which is situated in Dhaka District. This report gathers about my personal practical experience and practical learning.

I also mentioned that there are some mistakes for my limitation of my ability, knowledge and time. But, I am sure about that this report attract you very much and you feel happy and appreciated.

I will feel very good, if this report acceptable and done for actual purpose. For any mistakes, I explain it if necessary.
Sincerely yours,

Monni Akter
ID:1901016148
Program: BBA
Major: Accounting
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Preface

Today we are very much involved in the business era. Only book-based knowledge is not enough to cope with the real business environment. An effective combination of theoretical knowledge with practical experience is the key to success. Considering this, the internship program is included in the degree Bachelor of Business Administration (BBA) from the Department of Business Administration at Sonargaon University.

I have selected the audit firm as my field to conduct my internship program, which runs for three months only. I tried my best to collect relevant and significant data as much as possible and prepare the report with my best effort. I regret for any undue mistakes in this report. If the report does little support to any student, teacher, researcher, or analyst, my effort may not be in vain.

Declaration

I, Monni Akter, a student of BBA, Department of Business Administration, Sonargaon University, do hereby declare that the internship report titled "**Customer Satisfaction on Service Quality of EXIM Bank Limited at Malibagh Branch**" is the outcome of three months of practical work on the topic mentioned above under the supervision of Md. Masud Rana, Assistant Professor, Department of Business Administration, Sonargaon University, Bangladesh.

I also declared that,

1. The internship report submitted is my own original work while completing degree at Sonargaon 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 that has been accepted or submitted, for any other degree or diploma at a University or other institution.
4. I/We have acknowledged all main source of help.

Sincerely yours,

Monni Akter
BBA1901016148
Department of Business Administration
Sonargaon University

Letter of acceptance

This is to certify that Monni Akter, ID No: BBA1901016148, Department of Business Administration, has completed his internship report titled on "**Customer Satisfaction on Service Quality of EXIM Bank Limited at Malibagh Branch**" under my supervision as a part of partial requirement for obtaining Bachelor of Business Administration (BBA) degree in Accounting Major. This report can be accepted for evaluation.

Md. Masud Rana
Assistant Professor
Department of Business Administration
Sonargaon University

Acknowledgment

In the beginning I would like to express my gratefulness to the almighty Allah who has given me the opportunity to go through the whole procedures of the internship and to write a report in this regard successfully. An internship report is a crucial part of BBA program as one can gather practical knowledge and skills within the period of three months by observing and performing the daily activities of a chosen organization. In this regard, my internship has been arranged in EXIM Bank Limited, Malibagh Branch, Dhaka.

I would like to express my deep and sincere gratitude to my internship report supervisor, Md. Masud Rana, Assistant Professor, Department of Business Administration, Sonargaon university, for the essential advices, and for providing me with a wealth of useful guidelines. I have been greatly inspired by this dynamism, insight, genuineness, and enthusiasm. He has taught me how to conduct the report and deliver the results in the most understandable way. Being able to work and study under his direction was a huge honor and privilege. I am incredibly appreciative of what he has given me. I also want to thank him for his compassion. I am extending my heartfelt thanks to him for patiently clearing and solving all my doubts and confusion during research work and thesis preparation.

Furthermore, I would like to thank the Vice President and Relationship Manager, Principal &in-charge (General Banking), and All other employees of EXIM Bank, Mailbag Branch, for giving me the essential form. I want to thank all of my Sonargaon University professors for their lectures and teachings. Those lessons were really beneficial when I came to complete the internship report. I am extremely grateful to my parents for their love, prayers, care, and sacrifice in educating and preparing me for my future.

Finally, my thanks go to all the people who have supported me in completing the report writing directly or indirectly.

Executive Summary

This is mandatory program for every BBA program student and it happen three month long. Practical training season is here. I Monni Akter join with Exim bank Dhamrai branch. This practical program gives me some strong idea about activities and situation of the bank. My research topic is very interesting and this is: "Customer Satisfaction on Service Quality of EXIM Bank Limited at Malibagh Branch". I import some data on Microsoft Excel and find correct output. So, Microsoft Excel that provides me perfect result and outputs. Microsoft Word also helps me too much. For customers satisfy, management use some technique, system and objective, like: To know about the people reliability, responsiveness, tangibles, satisfaction about service quality of SIBL at Dhamrai branch and to know about customer empathy, recommendations on satisfaction of SIBL at Dhamrai Branch. Today, Exim Bank is very attractive and popular. Customers or people like Exim Bank very much. Many type loan, interest, commission, deposit is here. In below, there are some recommendation that made by me. If those things apply, then people attract more about this branch more. It must create very effective and positive image. It also creates much more loyal people or customers, who are gold customers for any business. Reduce limitation and proper planning also help to grow more. This report all about operation and service quality of Exim Bank . I give overall practical idea, experience, finding in this report. This practical journey was very awesome and I believe this period help me infinity about for my future journey.

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Chapter 1

Introduction

This report first purpose is to get knowledge about the 21st century bank of my country and my main analyze part is finding and research about customer satisfaction on banking sector. Everybody thinking, bank means loan, interest, deposit and others. Banks means money transaction process. This is financial institution which deliver or receive money. Every bank collect deposit and provide loans. Maximum people involve with banks for transactions. Commercial banks which create people level banking. For deregulation, World banking process or system changing day by day. Technology that effect to changing banking system and Globalization also effect equal. Banking side effect both local and foreign institutions. This competitive world banking requirements two big things that control central bank correctly and need customer satisfactions for develop banking area. Theoretical knowledge is not perfect for banking. Theory is not acceptable in banking sector. Practical work is the best part for know about banking system. Practical flavor teach that what is banking, banking area and all other materials perfectly. So, to get proper knowledge and benefit, make it more and more practical. Customer demand, thinking is more important. Excellence that produce perfect result. If customer happy with your service, then, you need too analysis there happiness. In this report, I perfectly done this process and know about customer want, need, problem and others.

1.1 Background of the study

University BBA Program attach this report to my carrier and know about my talent and other executives. This report talks about my gaining experience in internship period. In this internship program, I know about office environment, culture, behavior, thinking and other process. It develop my skills, thinking and practical experience. Theoretical knowledge is not perfect for our future life. But, Practical knowledge that help for future period. In this program, I develop my theoretical thinking to practical. Also know about the management process, how it works and how it create good decision. After complete all courses, every student go to any reputed organization for practical work and knowledge. I complete a report titled Customers Satisfaction on Service Quality of Exim Bank Limited at Malibagh Branch. My Internship supervisor name: Md. Masud Rana, Assistant Professor, Department of Business Administration, Sonargaon University, Bangladesh. I complete my Internship report on Exim Bank Limited one of the branch that situated in Malibagh, Dhaka. I try my best for showing my observation and also attach knowledge in this perfect report.

1.2 Objectives of the study

There are some important objectives:- Specific Objectives:

1. To know about the customer's reliability on service quality of Exim Bank Limited at Malibagh Branch

2. To know about the customer's responsiveness on service quality of Exim Bank Limited at Malibagh Branch

3. To know about the customer's assurance on service quality of Exim Bank Limited at Malibagh Branch to know about the customer's empathy on service quality of Exim Bank Limited.

4. To know about the customer's tangibles on service quality of Exim Bank Limited (SIBL) at Malibagh Branch.

1.3 Scope of the Report

In this report, I attach maximum details information about this branch. I also analysis about customers thinking, need, want, demand and positive or negative thinking. Reliability, responsiveness, assurance, satisfaction; those all those key dimensions help more.

1.4 Statement of the Problems

In this experience or study, found six types of dimensions. 1. Reliability 2. Satisfaction 3. Responsiveness 4. Assurance and 5. Others. Those are used for finding out about service quality and satisfaction of the customers. Some specific question there for customer, which help to find out customer thinking about this branch and also know about perception for this company.

1.5 Purpose of the Study's

Main purpose of this study is to relate customer satisfaction with service quality. This is the leading branch in this area. People attract and like this branch too much. In this study, we know about customer satisfaction with different type of area with Malibagh branch. People of this area actually happy and involve with the Exim Bank Limited, Malibagh branch.

1.6 Exim Bank Limited at Malibagh Branch

Specific Objectives:

1. To know about the customer's Perception of Exim Bank Limited at Malibagh Branch.

2. To know about the customer opinion of the Exim Bank Limited at Malibagh Branch.

3. To know about the employee attitude of Exim Bank Limited at Malibagh Branch.

4. To know about the branch environment of the customer side of at Malibagh Branch.

1.8 Methodology

Sources of Data Collection: Both primary and also secondary sources that help to collect information.

Primary Data: When people or customer came at Dhamrai branch, then, I requested them to provided information. Some selective questionnaire that helps me to asking. If those people interested, then, this process done.

Secondary Data: Many annual report about Exim Bank, conceptual writing and newspapers or this type of things that help to collect information. There are also some articles or website or others secondary sources also help me too much. Some secondary Sources as below:-

1. All annual reports of Exim Bank.

2. Many other published articles, documents or others about 'Exim Bank'.

3. Bangladesh Bank website and SIBL website.

Research Design: This report research process is Descriptive. For that first select topic and then done research, which is exploratory type. I carefully collect data, then, made it. Seroquel Scale that help to introduce customer's satisfaction about Malibagh Branch.

Population: There are more than 600 plus population. My teacher said, I must complete at least 70 sample, which 40 sample male and 30 sample female. I collet Exim Bank customer info, who are account holder or actually not, doesn't matter.

Survey Method: There are specific questionnaire, but, I collect info both primary and also secondary information.

Statistical Tool: For descriptive statistics, I input collected data into Microsoft Excel. Then collect output, of those data's. Microsoft Excel which help me more for collect this output. Main following process:

1. Define the problem at first

2. Planning the research design perfectly

3. Thirdly, planned the sample

4. At last, gathered the data.

Lack of Secondary Information: Secondary information for this topic is not available, so, I face some problem to collect secondary information.

1.9 Limitations of the Study

There are some huge limitations to complete in this study. Those are -

- Secrecy matter, so that I can't collect important information about this branch.
- Short time service.
- Gap between rules and real life, so, need hard work to find those things badly.

Chapter 2

Historical Background of Exim Bank Limited

EXIM Bank Limited was established under the rules and regulations of Bangladesh Bank and the Bank companies, act 1991 on the 3rd August 1999 with the direction of Late Mr. Shahjan Kabir ,founder chairmen who had a long dream of floating a commercial bank which would contribute to the social economic improvement of our country. He had a long experience and skills as a good banker. A group of highly competent and successful entrepreneurs joined their hands with the founder chairmen to materialize his dream. Moreover, all of them proved themselves in their particular business as the most successful star with their intelligence, endeavor, hard work and talented entrepreneur ship.

From its very beginning, EXIM Bank Limited was known as EXIM Bank which stands for Bangladesh Export Import Bank Limited. Then for some legal constraints the bank renamed as EXIM Bank. Which means Export Import Bank of Bangladesh Limited.

The bank start its operation from 3rd August 1999 with Mr.Alamgir Kabir ,FCA as the advisor and Mr. Mohammad Lakiotullah as the managing Director. Both of them have valuable experience in the financial sector of our country.By their practical decision and management directives in the operational activities, this bank has acquired a secured and unique position in the banking industry in terms of [performance ,growth, and excellent management.

2.1 Company profile

Corporate information of EXIM Bank Limited

Name of the Bank: EXIM Bank Limited

Status: Private limited company

Date of incorporation: June 02, 1999

Authorized capital of EXIM Bank: Taka 14,122.51million

Chairmen of EXIM Bank: Mr. Md. Nazrul Is la. Mazumder

Managing Director &CEO of EXIM Bank: Mr. Mohammad Feroz Hossain

Number of branches:118

Subsidiary companies of EXIM Bank: EXIM Exchange Company (UK)Ltd, EXIM Finance (Hong Kong)Ltd, EXIM Islamic Investment Limited(EIIL)

Location of head office: "SYMPHONY"Plot no. SE(F)-9, Road No.142, Gulshan Avenue, Dhaka-1212 Bangladesh.

2.2 Corporate Information

Export Import Bank Limited at Malibagh Branch is located beside Malibagh Baganbari , Dhaka. It is one of the much busy branch in Malibagh. Here more info:-

Branch Name : EXIM Bank Limited at Malibagh Branch

Registered Address : 484 DIT road malibagh.

Legal Stats : Private limited company

(V.P)Manager: Mr.Md.Golam Rabbani.

(S.A.V.P)Second Officer : Ms. Selina Azim.

Senior Principle Officer(S.P.O) : 6 persons .

Executive Officer(E.O):3 person.

Senior Officer(S.O):1 person.

Officer:2 person.

Trainer Officer(T.O):1 person.

Assistant Officer(A.O):7 person.

Trainer Account Officer(T.A.O):3 person.

Cashiers :4 persons

In charge : 1 person .

Messenger:3 person.

Securities : 2 persons

Number of Employees : 30 persons

2.3 Mission

EXIM Bank gives emphasis to:
Maintain excellent, and quality customer service provide corporate ,business ethics and transparency at all levels create technology based a resourceful banking environment for its customers. Ensure sustainable growth and establish full value to the stake holder's Provide high-quality financial facilities in export and import trade Add a remarkable contribution to the national economy retain sound capital base for its customers fulfil its social obligations by increasing its charitable and humanitarian activities display team spirit and professionalism in the workplace. Make its product superior and rewarding to its customers Become a trusted repository of the customer's money and their financial consultant.

2.4 Vision

The idea of EXIM Bank's vision is "Together towards Tomorrow". EXIM Bank Limited believes in togetherness with its valued customers, in its March on the road to growth and progress with outstanding service. To acquire these desired goals EXIM Bank focuses on continuous improvement at all stages because they think that the line off excellence is never ending .The organization relies on its strategic plans , policies and networking system so that it can build up a competitive edge over other in the rapidly shifting competitive environment. Its modified quality services to the customers with a trend of constant development will be the foundation to achieve their operational success.

2.5 Objectives of EXIM Bank Limited

To provide welfare-oriented banking system all over the country to carry on, transact and conduct the business of banking in all its branches to categorize customer credit and other banking requirement s and observe their perception towards the performance in meeting the requirements
to develop and train all the employees and deliver adequate resources so that customer needs can be correctly addressed and fulfilled to review and update policies and procedures to improve the ability to provide better services to their customers to uphold organizational effectiveness by openly communicating company plans, policies and procedures to all its employees at level.

2.6 Functions of SIBL

These are functions:-

- Deposits for general people.
- Loans and Advances system.

- Give facilities.
- Also Increase investment.
- Easy foreign transfer.
- Fulfil customer demand.
- Also improve economy.
- Assist their capital market.
- Encouragement for savings.

2.7 Corporate culture

Corporate culture has become an essential part of the business over the last two decades and organizational operations. It is an important factor in business success or failure. Moreover, a positive culture can be a major competitive advantage over organizations with which a firm competes. EXIM Bank Limited, as a renowned bank, believes that if the employees get to know about their organizational culture, then the work environment will become more comfortable for them. Also, it will eventually boost their morale and lead to increased levels of teamwork, cooperation, sharing of information, and openness to new ideas and thoughts.

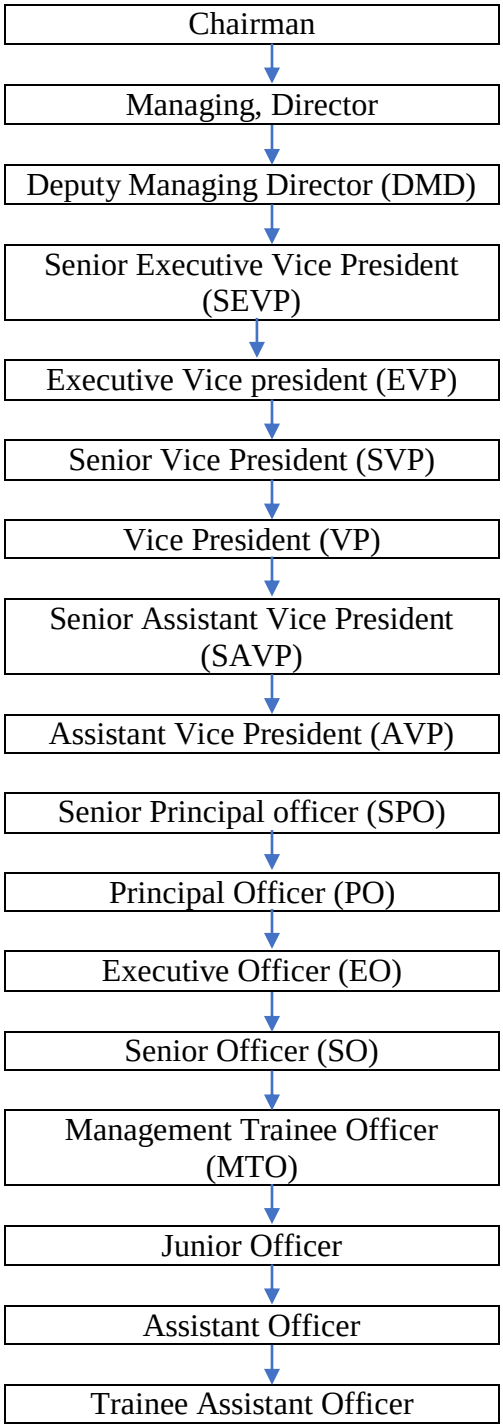
Branch Locations of EXIM Bank in Bangladesh: EXIM Bank has 118 branches in Bangladesh including SME/Agriculture.They are maintained below-

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
1	Motijheel Branch	25	CDA Avenue Branch	49	Beanibazar Branch	73	Magura Branch	97	Rayer Bazar Branch
2	Pranthapath Branch	26	Chowmuhuni Branch	50	Nabiganj Branch	74	Hemayetpur Branch	98	Morjal Branch
3	Agrabad Branch	27	Satmasjid Road Branch	51	Panchabiti Branch	75	Mouchak Branch	99	Rajapur Branch
4	Khatungong Branch	28	Bashundhara Road Branch	52	Feni Branch	76	Chapainawabgonj	100	Netrokona Branch
5	Gazipur Chowrasta Branch	29	Fenchugonj Branch	53	Dinajpur Branch	77	Neyarhat Branch	101	Sariakandi Branch
6	Imamgonj Branch	30	Cimilla Branch	54	Keranigonj SME/Agri Branch	78	Dohazari Branch	102	Madhabdi Branch
7	Gulshan Branch	31	Rangpur Branch	55	Biswannath Branch	79	Sheikh Mujib Road Branch	103	Raozan Branch

8	Sonaimuri Branch	32	Moulvibazar Branch	56	Goalabazar Branch	80	Ring Road Branch	104	Panchlaish Branch
9	Sylhet Branch	33	Saver Bazaar Branch	57	Thakur Bazar SME/Agri Branch	81	Pabna Branch	105	Sirajganj Branch
10	Nawabpur Branch	34	Kawran Bazar Branch	58	Sonargaon SME/Agri Branch	82	Seed store Bazar Branch	106	Narayanpur Branch
11	Narayanganj Branch	35	Mudaffargong Branch	59	Bannani Branch	83	Kishoregonj Branch	107	Dattapara Branch
12	Shimrail Branch	36	Kushtia Branch	60	Bashunhat Branch	84	Halishahar Branch	108	Shantinagar Branch
13	Rajuk Avenue Branch	37	Rajshahi Branch	61	Dhanmondi Branch	85	Balirtek Branch	109	Kazi Nazrul Islamic Avenue Branch
14	New Eskaton Branch	38	Head office corporate Branch	62	Dhopadighipar Branch	86	Jhalakati Branch	110	Bhola Branch
15	Uttara Branch	39	Gilapgonj Branch	63	Mymensingh Branch	87	Naogaon Branch	111	CEPZ Branch
16	Lack sham Branch	40	Chhagalnaiya Branch	64	Takerhat Branch	88	Mukterpur Branch	112	Joypara Branch
17	Mirpur Branch	41	Naria Branch	65	Garib-e Newaz Branch	89	Tangail Branch	113	Jagannathpur Branch
18	Jubilee Branch	42	Khulna Branch	66	Cox,s Bazar Branch	90	Charbata Kasherhat Branch	114	Tungipara Branch
19	Elephant Road Branch	43	Pahartali Branch	67	Nazirhat Branch	91	Dollai Nowabpur Branch	115	Lalpur Branch
20	Mama Chowrasta Branch	44	Pal tan Branch	68	Dania Branch	92	Pakundia Branch	116	Mithamoin Branch

No	Branch	No	Branch	No	Branch	No	Branch	No	Branch
21	Bogra Branch	45	Board Bazar Branch	69	Gouripur Branch	93	Islampur Branch	117	Bagmara Branch
22	Jessore Branch	46	Bahadfarhat Branch	70	Sandwip Branch	94	Sitakunda Branch	118	Mohila Branch Uttara
23	Malibagh Branch	47	Faridpur Branch	71	Satarkul Branch	95	Ashulia Branch		
24	Manikgonj Branch	48	Khulshi Branch	72	Barisal Branch	96	Ashugonj Branch		

2.8 Organogram of EXIM Bank Limited



2.9 Main Operational Areas

As a commercial bank, EXIM Bank Limited offers all traditional banking facilities including a various range of savings and investment scheme products, foreign exchange and subsidiary services with the full support of specialized management and current technology. EXIM Bank emphasizes utmost importance to export import trade handling and the growth of entrepreneurship and privet sectors. Besides, the bank has become the pioneer in supporting ready-made garment industries. It provides the sector with financial support including potential market information and advices. So, it is one of the leading financiers in this sector. In addition, EXIM Bank is dedicated to retain its clients through customer relationship management and financial counseling.

2.10 Foreign Exchange Function of Export Import Bank Limited.

FED means Foreign Exchange Department is called an international department. For relationship between foreign and local bank, Bangladesh bank provide sone system. So, EXIM or this type of bank easily contract with foreign banks. Bangladesh Bank control this process is very systematic way.

It helps international trade system and also import-export process. Foreign trade transaction now very much popular in Bangladesh. IN 2015 import was 17,19,16,100.69 and export was 24,69,53,083.55 and remittance was 2,11,13,496.15 so total was 439,982,680.40. In 2022 ,import was 119,83,79,964.02 and export was 137,44,63,960,34 and remittance was 1,63,07,775.80 ;So total was 2,589,151,700.00. Now you see that different 2015-2022 is 2,149,169,019.76

Table: Foreign Exchange Business of EXIM (2015-2022)

Particulars	2015	2016	2017	2018	2019	2020	2021	2022
Import	17,19,16,100.69	58,50,65,617.24	66,08,17,078.49	75,18,96,514.00	67,67,43,167.27	46,24,51,467.65	84,64,27,255.88	119,83,79,964.02
Export	24,69,53,083.55	40,91,06,209.71	49,11,59,053.12	76,32,31,132.33	75,19,37,195.95	64,57,89,194.01	85,66,12,785.24	137,44,63,960.34
Remittance	2,11,13,496.15	1,69,28,482.45	1,69,65,063.07	1,44,43,972.44	2,07,05,163.88	1,87,46,138.70	1,41,32,567.09	1,63,07,775.80
Total	439982680.4	101110030 9	116894119 5	152957161 9	144938552 7	112698680 0	171717260 8	2589151700

2.11 SWOT analysis of Exim Bank, Malibagh Branch

Strength: This is internal factor that one company's strong side. Hereby some strength is:

- Quality service and Customer satisfaction process.
- Image public positive.
- Effectiveness pricing, good knowledge and skill.
  Weakness: Weakness that is company internal bad part. Hereby some weakness is:
- ATM boot of EXIM Bank.
- Absence of personal loan.

Opportunities: Opportunities is external positive thinking. There are some opportunities is:

- Retention customer and effectiveness sales force.
- Also, effectiveness innovation.

Threat: This is external negative thinking for company. Some type threat:

- Too many banks are a small economic lake Bangladesh.
- World economic Crysis in post covid 19 catastrophes
- Latest technology and numerous banks/competitors.

Chapter 3

3.1 Intern duties and responsibilities.

Internship program is a mandatory requirement for any student of BBA in Sonargaon university. I was an intern at EXIM Bank Limited, Malibagh Branch, and was assigned to work in the general banking department of the bank. In this three-month internship program, I have learned various procedures regarding general banking and other financial activities of Exim Bank Limited, Malibagh Branch. Moreover, each and every employee of EXIM Bank were cooperative and friendly. They helped me throughout the entire period of my internship. During my internship period, I worked in a different department. As an intern my activities were as follows-

I worked mostly in the general banking department of EXIM Bank Limited, Malibagh Branch. This department basically deals with the opening and closing of bank accounts. From my department work, I have learned the various types of accounts along with their features and the necessary documents required to open a bank account.

These different types of accounts are-Al Wadia, Mudaraba Savings Deposit, Mudaraba term Deposit receipts, etc. Moreover, my immediate supervisor helped me to know what amount of interest rate customers will get from these different kinds of accounts, how to deal with customers' versatile questions regarding various accounts opening, how to find desired chequebooks from the bundle according to customers, requirements, need and many more.

The following activities were done by me-

1. providing the customers accurate information regarding what type of documents will be essential to open an account. I used to tell them that they needed two copies of their recent photograph and two copies photograph of the nominee and the photocopy of the customers and nominee's national ID card.

2. Correction of u completed forms which were identified by internal audit. For instance, there were some forms that were filled up without putting account number, nominees details, customer ID, TIN, National ID Card number, and so on. My job was to complete those forms with proper information from the attached required certificates or copies.

3. Fill up the know your customer (KYC) Form for personal and corporate risk rating. After completing the form properly, I used to put various seals on the forms, those seals included the

name of the account opening officer, the name of the Assistant relationship manager, the relationship manager, the operation manager, seals of the branch, etc.

4. Making phone calls to the customers for gathering necessary photograph, photocopy of trade license, national ID card or any other inquiries.

5. Distribution of required checkbook by asking customer's name, and account number and then verifying them as well as receiving it from the courier. Besides, sometimes I had to make phone calls to those clients who did,t collect their chequebooks after passing 2, or 3 months.

6. Sequencing various types of account forms in different files. For my current savings account, I maintained the 111,121 series files.

7. Using the photocopy and printing machine for necessary purposes.

8. Finding the MTDR, MSTD, SB, and old account opening forms which were closed.

9. Enrolling the newly opened bank accounts in the register book mentioning the account holder's name, account number, and opening date.

Impact of Internship Experience in my Career:

The employees of EXIM Bank, were very polite and friendly. They helped me to adjust quickly to the bank environment. Doing my internship at this Bank helps me to know the banking industry and its activities. Since my focus was on general banking, so I was more involved with that than other departments of the bank Now, it is very clear to me how EXIM Bank Limited operates its activities in the ground of general banking in this country. Moreover, I believe that this internship experience will help me to build up my future career. My learned experience is as follows

I learned the procedures to open various accounts in EXIM Bank Limited
I also observed the procedures to close an account
I learned how EXIM Bank provides the information to their clients.
Verifying signatures on different documents was one of the learnings from the bank
I experienced the formalities of issuing a payment order, and checkbook
and Learned about the workplace environment
I learned how to maintain office etiquette and how to behave with supervisors and staff
Finally, I learned how to be responsible and liable for my own actions

Chapter 4
Analysis and findings

4.1 Products and Services of EXIM Bank Limited

EXIM Bank Limited, Elephant Road Branch provides various types of general banking components to its customers. These are essential techniques for the bank to attract new customers as well as to retain the existing ones. Moreover, EXIM Bank Limited provided inovative banking products, foreign exchange services, Investment solution to help their customers. These classifications are based on the customers, demand and requirements. Primarily EXIM Bank deals with five types of product and services. These are retail banking, SME Banking, Corporate Banking, Agri Banking and Remittance. the sub categories of these schemers are given below in the following figure.

4.2 Components of General Banking

General banking activities consist of the following division. These are as follows-

- Account Opening
- Account Closing
- Deposits Accounts
- Issuance of cheque book
- Cash section
- SMS Banking
- Clearing section
- Local remittance services

4.3 The Process of Account Opening

To open an account banker and client make a contractual relationship. Though, the selection of a client for opening an account is very critical for a bank. Before the opening of an account in EXIM Bank, the following procedures must be completed by the customer:

Step1: Bank offers account introductory form to the customer /applicant
Step2:Applicant fills up the form and specimen signature card properly
Step3: The authorized officer evaluates the form and verify NID card
Step5: If no errors are dound , the officer will proceed with the account opening procedures
Step6:The authorized officer will issue a deposit slip where a deposit must be made by the customer

Step7: Then the officer will issue a cheque book for the customer
Step8:Bank then preserves the specimen card and finally, the account is opened .
Requirement for Opening Al-WADEEAH-CD/MSD/MSTID Account.

There are some general rules for opening all type of account which is as follows :

Account opening form must be filled in and properly signed by the account holder(s)
Introduction by an existing account holder with signature and account number or any person acceptable to the bank. Introductor must attest two copies of current passport size photographs of each account holder. One copy of passport size photograph of the nominee attested by the account holder(s) initial deposit is needed for opening this type of account .

Copy of passport/National ID Card/Driving License /Office ID/Word Commissioner,s Certificate /any ID Card is needed to open an account.

In case of "Foreign Currency Account " attested photocopy of passport with valid visa and work permit is required

To open a joint account the "Joint Account Declaration Form" is needed by the bank.

Additional Documents that are Requirement for Opening Accounts

The formalities to open a new account in the bank many very from person to person, depending on the type of accounts customer wishes to obtain. First of all, differences of clients such as individual, partnership, joint, proprietorship, private limited company, associations, club, societies, trusts etc. Can open different types of accounts along with the requirements which are as follows.

For proprietorship Account:
A copy of update trade License of the company
A copy of sole proprietorship declaration

For Partnership Account:
Registered Partnership Deed is needed to open an account
A copy of update Trade License.
Resolution of partners to open the Association letter A/C)and authorization for its operation duly verified by the managing partner.
All the partners should duly sign the Partnership letter

For privet and public Limited Company Account:

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

For Association/Culb/Trust/Society/Charity Organazation /Educational Institution/Masud/Madrasa Account:

A Certified copy of Bylaws/Memorandum and Article of Association/True Deed
A verified copy of Certificate of Registration/permission from concern Department (S)of the Government.
List of member of the govering body/Executive Committee with their address and phone number
Resolution of the board/Executive committee/Government Body for opening the account and authorization for its operation duly certificate by the Chairmen/Secretary/President If it,s registered then the Registration Certificate is compulsory.
Permission letter from Bureau of N.G.Oneeds to be attached (in case of N.G.O.A/C)

4.4 The process of account Closing

The termination of an account may occur-

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

To close an account, clients will be requested to send and application along with the unused leaves of the cheque books issued to them. On receipt of the application, the following will be done-
The signature of the account holder will be verified and the number of unused cheque leaves will be noted before the closing of the account, the branch-in-charge will approve the application. After declaring the liability, if any, and incidental charges to be debited to the account. The standard cost is about TK.300+15%VAT.However, the closing charge of an account within three months of introductory is TK.500+15%VAT

After debiting the incidental charges to the account, the customer will be requested to draw the remaining balance from his/her account. Then the "Account closed" stamp will be affixed on the account opening form and specimen signature cards of the customer. After completing all the requirements, the application will be posted with the account opening form and the specimen signature cards will be kept separately under lock and key.

Finally, the authorized bank officer will destroy the unused cheque leaves of the customer

4.5 Deposit

A deposit account can be a current account, savings account or other types of bank account that permits money to be deposited and withdrawn by the account holder. These transactions are noted in the bank's books and the subsequent balance is recorded as a liability for the bank and represents the amount due by the bank of the customer. Some banks require a fee for providing these services while others may pay the customer interest or profit on the funds deposited. EXIM Bank Limited pays their customer profit on the deposited fund. several kinds of deposits are mentioned below-

1. Mudaraba Savings Account (MSD)
2.Current Deposits (CD)
3. Term Deposits
4. Deposit Schemes

Different Types of Deposit Account:

Savings Account	Current Deposits	Term Deposits	Deposit Schemes
1.Mudaraba Saving Deposit (MSD)	1.Al-wadia Current Deposit (CD)	1.Mudarba Term Deposits (MTD) 2.Mudaraba Education Deposit	1. Mudaraba Monthly Savings 2. Mudaraba Super Savings 3. Mudaraba Multi-Plus savings 4. Mudaraba Millionaire Deposit Scheme (MDS) 5. Mudaraba Kotipoti Saving Scheme
			6.Mudaraba Su-Grehini Monthly Savings scheme
			7.Mudaraba Femina Monthly Savings Scheme
			8.Pension Deposit Scheme (PDS)
			9. EXIM Monthly Hajj Deposit

			(MDH) 10. Mudaraba Senior Monthly Savings Scheme

4.6 Local Remittance Section

Transferring money from the one place to another place through an official channel is called remittance. It is risky and troublesome to carry all the time. Commercial banks provide remittance facilities to its customers by means of receiving money from one branch of the bank and making an easier procedure for payment to another branch within the same country. Remittance of funds is one of the most significant aspects of the commercial Bank in rending service to its customer. There are three modes of remitting funds they are-

1.Payment Order (PO)
2.Demand Draft (DD)
3.Telegraphic Transfer (TT)

Payment Order (PO): Payment order is a prosses of money transfer from payer to the payee within a certain clearing area through banking channel. It's basically an order of local payment on behalf on the bank. A customer can purchase various modes of payment order such as pay order by cash and pay order by cheque. It is usually as a substitute for cash. It can also be used as the safety of the loan as well.
So, PO is a non-negotiable financial instrument issued by the branch of a bank for following the customer to remunerate a certain proportion of money to the order of an individual /branch/association/workplace within the same clearing house area of the pay order issuing branch
.pay order has various characteristics like-

The issuing branch and the paying branch must be same
Application for payment within the clearing house area of the issuing branch
It can be open or crossed as well.

PO Issuing Process: To issue a pay order the customer needs to submit an application to the remittance department in the prescribed form properly filled up and duly signed by the applicant. Candidate must fill up the payee name, order number ,amount in figure and words in the pay order form correctly.

- Receiving PO application form appropriately filled in and duly signed by the applicant

- Collecting the among of cash /transfer with commission amount
- Issuing pay order
- Entering into pay order register

Demand Draft (DD): Demand Draft a kind of bill of exchange. It is an order of the bank to pay a certain amount of money from one branch to another branches as per application It is basically applicable outside of Dhaka City. The DD is mostly issued for party's safety. While transferring the money securely from a city to another ,individuals use this DD since it can transfer the money between the different branches of the same bank easily.

Demand Draft Issuing Process:

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

4.7 Clearing Section

Clearing is a system by which a bank can accumulate funds from one bank to another through clearing house. Clearing house is a place where the representatives of various banks receive and deliver cheque with another bank. As per Article 37(2) of Bangladesh Bank order, banks who are members of the clearing house are scheduled Banks and it's a job of the scheduled banks to accept and clear cheques of different banks. Mainly, Bangladesh bank executes the clearing House in Dhaka, Chattogram, Khulna, Rajshahi&Bogura etc. If there is no branch of Bangladesh Bank then Sonali Bank control this function.

Moreover, the major function of clearing section is to operate with well - being and security of monetary transaction of financial instrument like DD, PO, Cheque and so on for the benefits of the clients through Bangladesh Bank Clearing House, OBC, IBC.

This section observes in the following:

- Whether the paying bank is within the Dhaka city.
- Whether the paying bank is outside the Dhaka city. Then these cheque will be cleared by O (Outward bill for collection)
- Whether the paying is their own branch. These cheque will be cleared by IBC (Inter Branch Bill for Collection)

Types of Clearing:

1. Inward Clearing.
2. Outward Clearing.

Inward Clearing:

When the cheque of its client is received for collection from other banks, the following should be checked very cautiously-

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

Outward Clearing:

When the branches of a Bank obtain a cheque from its clients drawn on the other within the local clearing g zone for collection through clearing house, it is called outward clearing.

The process of outward clearing are as follows-

- The instruments with schedules to the main branch of EXIM Bank Bangladesh Limited after issuing an Inter Branch Debit Advise (IBDA),
- Clearing stamps should be attached to the instruments
- Authorized signature endorses instruments
- The client receives the duty signed instruments and also branch code number affixed in the instruments.
-

4.8 Mudaraba Savings Deposit (MSD)

Mudaraba savings deposit account is opened under the Mudaraba Principle of Islamic Shariah. According to this principle the customer is called the Sheheb-Al Mail and the Bank is called Mudarib. MSD Accounts are generally for non-trading customers who have some potential saving. Beside the bank permits investors to open a necessary savings account by inspiring investments habit among the general public. Mudaraba savings account can be opened and operated by one or more than one person. A guardian in support of a minor can open this bank Accounts as well. Moreover, in this savings account profit is payable to the customer. There are two types of savings account which are accessible entitling as "Single saving account " and

"Joint Saving Account." Finally an amount of TK .1000/-is needed for opening a Mudaraba Savings Account along with a yearly fee of TK.250/-.Besides an account holder will be permitted to withdraw per week up 25% of the balance of his /her account.

Main Characteristics:

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

Terms and conditions for this account:

Account will be functioned as per Mudaraba Principles
At least 65% investment income will be dispersed among the mudaraba depositors as per weight age allocated for each account.
MSD will bear 0.7 weight age

Al-Wadia Current Deposit

In Al-wadia current account, no profit is payable and it has some benefits over Savings account for instance -no such withdrawal limit and overdraft facility. The minimum account opening fee is tk 2000. This amount must be maintained in the amount. Besides the account maintaining charge is 250 TK and it is charged twice a year. If the balance falls below TK 2000/-then the bank will charge a minimum balance fee of 250 TK

Main Characteristics:

- Limitless deposit or withdrawal facility
- No profit will be given to the customer
- Cheque book and ATM Card facilities
- Free online transaction is available
- Terms and condition for this account
- Account will be maintained as per Mudaraba principle

- Bank may use the fund at its own decision with prior permission of the account holder and without any risk to the account holder
- Client may withdraw the entire or part of their fund without any prior notice

Mudaraba Term deposit Receipt

Mudaraba Term Deposit Receipt (MTDR)account is a specific period of deposit system which in not payable before the maturity date. EXIM Bank Limited provides higher rates of profit in such deposits. Generally, clients /person and organization are allowed to open this account for a certain period and the rate of profit depends according to the terms of the deposit. Moreover, the minimum deposit amount of MTDR, renewal procedures, rate and premature encashment rules are decided and circulated by the Head Office from time to time. Deposit of MTDR account will have the following rate of profit.

Term/Period	Rate of Profit
3 Months	6.20
6 Months	6.25
12 Months/ 1 year	6.50
24 Months	6.50
36 Months	6.50

Main Characteristics

Any adult person (individually/jointly) having sound mind can open MTDR account
Minimum deposit fee is about 10000 TK and above.

Customer can open one or more account in the same name at the same or different branches of the bank.

Profit will be calculated in a daily basis

Deposit Schemes:

Mudaraba Monthly Savings Scheme (MMSS): It is a monthly savings scheme that secured the future of the customer with ease. A small savings of today will offer a comfort for tomorrow.

The savings period is for 3,5,8,10, or 12 years and the payment is TK 500/,1000/,2000/,or 5000 consequently. Besides, the bank has the authority to changes the qeightage of deposit ans percentage of distribution of investment income.

Mudaraba super saving scheme.

Mudaraba super saving scheme helps to build up capital and it is a major source of business investment in our country. To create more consciousness and motivation people to save money, EXIM Bank Limited provides savings scheme to their customers. Any person can open more than one account in a branch in his/her name or in joint names. The deposit can be made in multiples of TK.5,000. The deposit money will approximately be double in 5 years 6 months. Bank has the right to change the weight age of deposit money.

Causes of disqualifications of the scheme:

If the depositor fails to pay 3 installments in a row, then he/she will be disqualified from this scheme and profit will be applicable according to the withdrawal clause.

If a depositor pail to pay 5 installments in a raw, then the bank has the legal right to close the account.

If the depositor passes away then the scheme will conclude its operation. The amount will be given to the no mi re of the deceased depositor

Mudaraba Millionaire Deposit Scheme & Mudaraba Kotipoti Savings Scheme:

objectives:
An organized savings scheme that benefits the customers and societies to maximize their wealth by providing the significant return on their investments.

It is a savings scheme which helps the customers of all level in generating a positive contribution to their family by providing a fund in a family's financial difficulties

Characteristics and Benefits of both MMDS &MKSS:

- The investment period is for 3,5,8,10 & 12 years only
- Deposit and schedule payment basis

- Permits to open several MMDS account with various amount in any branch of the bank
- Monthly installment can be placed through debit instruction from the designated Mudaraba CD/SB Account.
- Bank has the legal rights to modify the weight of deposit

Withdrawal:

Deposited funds of Mudaraba Millionaire Deposit Scheme &Mudaraba Kotipoti Saving Scheme are not cash able before the maturity in general. If any depositor wishes to cash his/account before maturity due to certain unavoidable circumstances then the following terms and conditions will be applicable.

- Profit will not be acceptable for premature encashment within one year
- Benefit will be provided at the provisional rate of Mudaraba savings deposit if it is cashed after one year but before the maturity date

Causes of Disqualification of this scheme

If any investor fails to pay three successive payments at any point in time, then he/she will be disqualified from this type scheme and profit against the balanced of deposited amount will be allowed as per terms &conditions for early encashment.

In the case of date of the account holder, the account will stop its function and the total deposited amount with profit (conditions applied) will be paid to the nominee.

Mudaraba su-Grehini Monthly savings scheme & and Mudaraba Femina Monthly savings scheme

Mudaraba super - Grehini Monthly savings scheme:

It is a scheduled benefit scheme that assists the housewives of all contents & societies maximization their affluence by providing an extraordinary return on their savings. Mudaraba Femina Monthly savings scheme:

It is basically a proposed benefit scheme that supports the female employees in making a helpful impact on their family the by providing fund in a family's economic crises.

Encashment Rules for MSGMSS & MFSS:

In terms of premature encashment of Mudaraba su-Grehini Monthly Benefit deposit scheme & Mudaraba femina monthly savings scheme no profit will be paid to the investor.

The amount of Mudaraba su-Grehini Monthly savings scheme & Mudaraba Femina Monthly benefit scheme is not cashed before maturity.

If any investor suppose to cash his/her account before maturity owing to certain unavoidable circumstances ,the rules & regulation for premature encashment of Mudaraba Monthly Savings Deposit scheme will be followed.

Causes of disqualification of this scheme:

In terms of the death of the account holder, the account will be closed and the whole deposited amount with profit will be paid to the nominee as mentioned in the account opening for. If the nominee is minor ,the same will be given to the lawful guardian of the juvenile.

EXIM Monthly Hajj Deposit:

In terms of easy arrangement for performing Hajj, EXIM Bank Limited provides this Hajj Deposit scheme which is respectively for 5,8,10,15 and 20Years with small amount of deposits per month with 11% profit.

Mudaraba senior Monthly savings scheme :

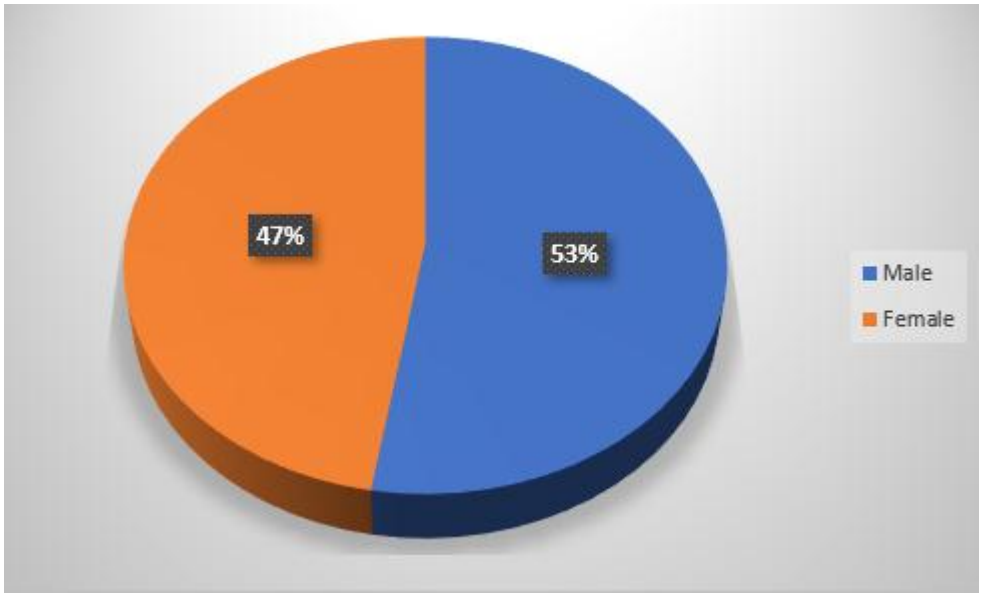
EXIM Bank Limited offers Mudaraba senior Monthly savings account for senior citizens to conduct their daily banking transactions with securely and easily. This scheme is suitable for senior citizens who wish to have good returns on their savings. For this account EXIM Bank charges ,a minimum fee and provides some benefits to its valued customers.
Purposes of the scheme:

- It is a scheduled benefit scheme that inspires the senior citizens of the society towards savings of their unused in the cost-effective deposit scheme.
- A scheme that helps the senior citizens for keeping their earned money in valuable account.

4.9 Analysis

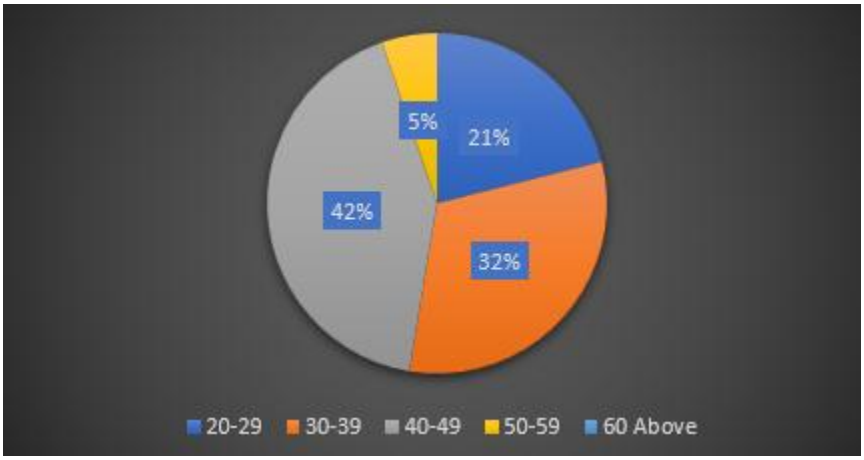
For descriptive analysis I used pie chart also bar chart. I talk different type of people, who are Exim Bank customer or visitor or interested person. My main target is to know about customer satisfaction about my branch. Now, I briefly discuss about those with graph :-

Q1: Gender:-



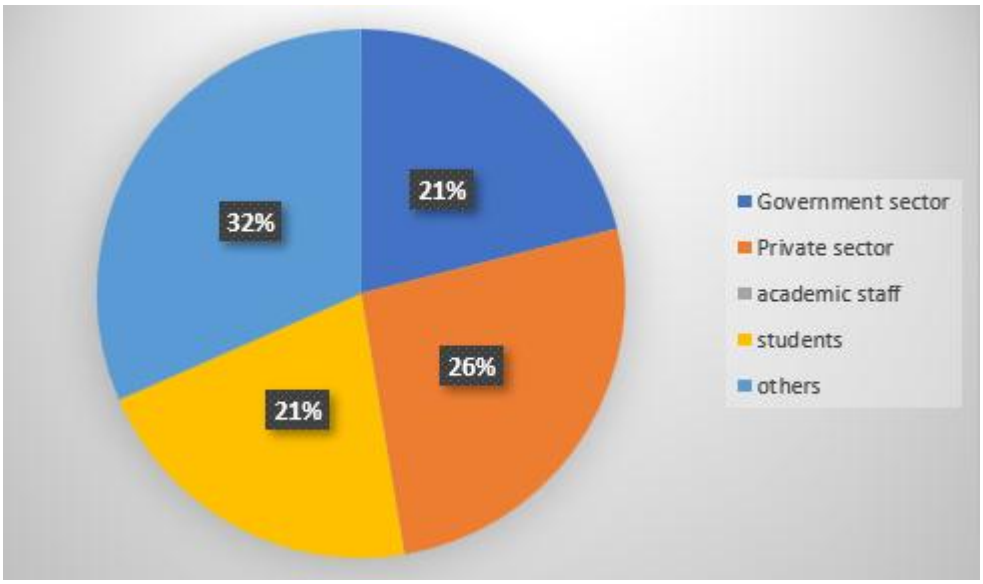
In this survey there are 47% female and 53% are male .

Q2: Age



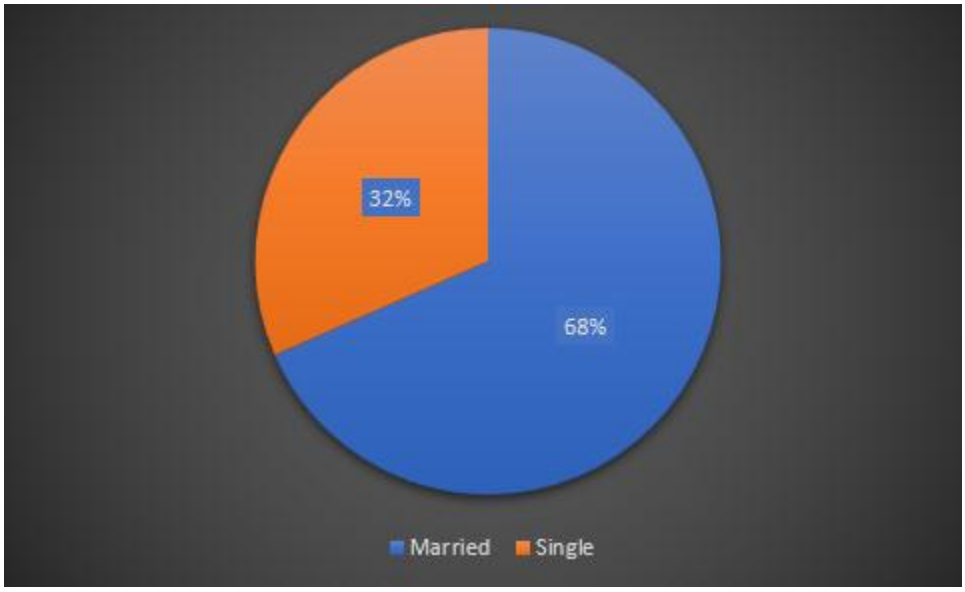
For age there are four range of people here 20-29, 30-39, 40-49, 50-59, and 60 above.

Q3: Occupation



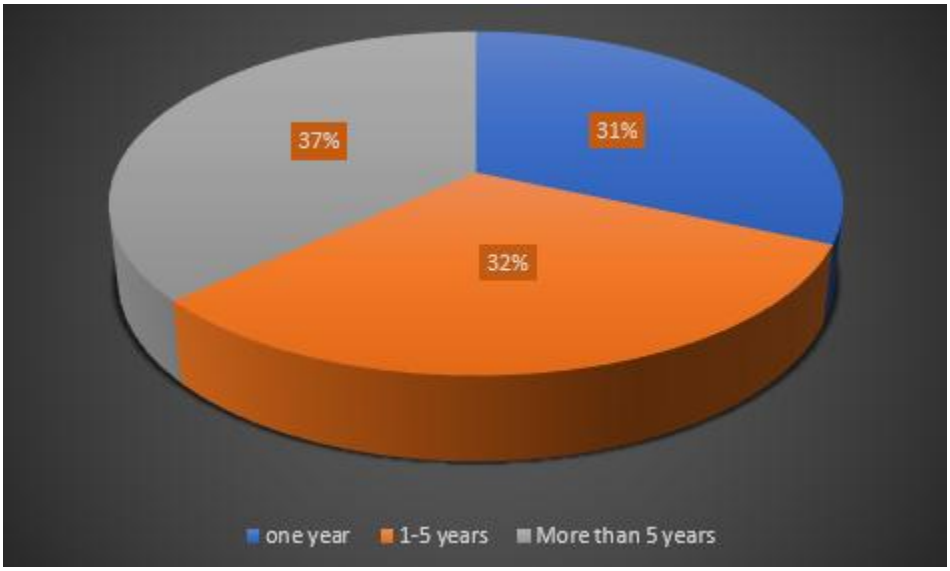
For occupation I have 5 range of occupation, Government sector, private sector, academic staff, students and others.

Q4: Marital Status



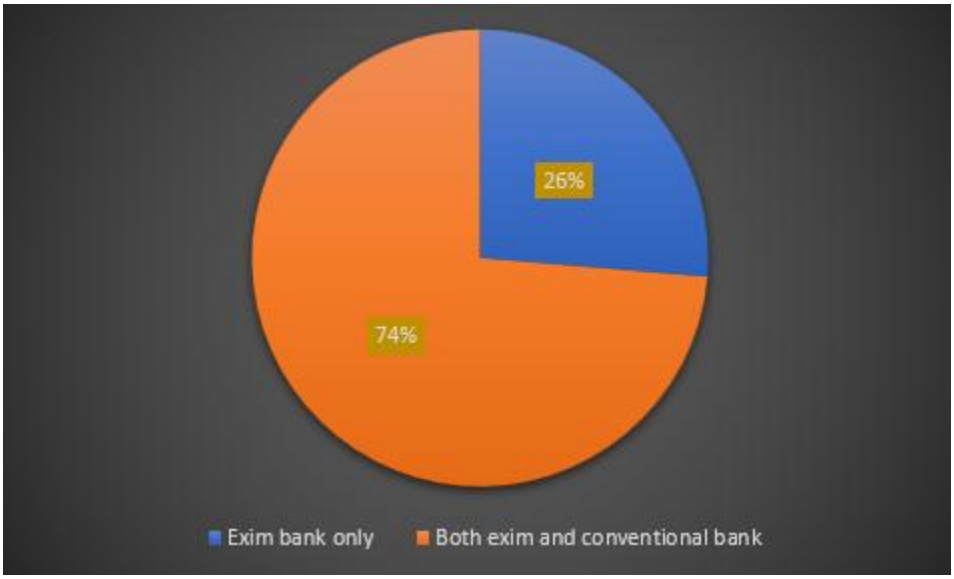
For marital status we have 68% Married and 32% Unmarried.

Q5: Length of customer relationship with bank.



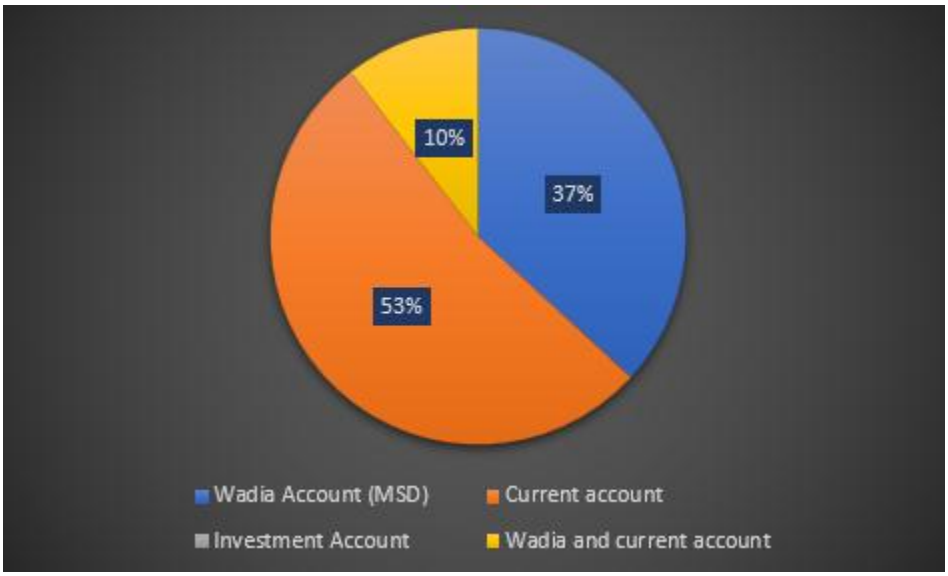
For length of customers, I had 3 options where, 31% are one year, 32% are 1-5 years and 37% are More than 5 years.

Q6: Selection of bank



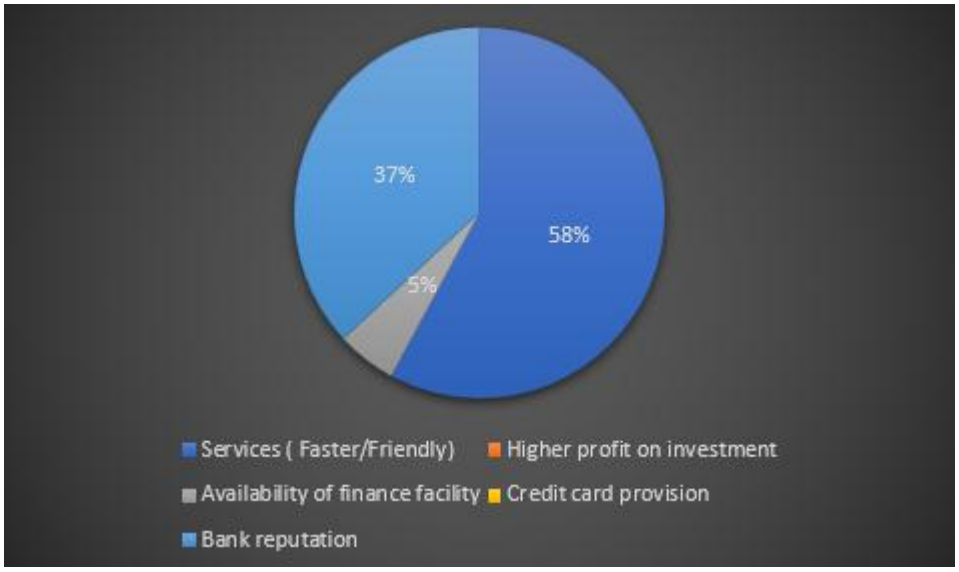
This question was all about how many people uses Exim and other banks.

Q7: Types of account



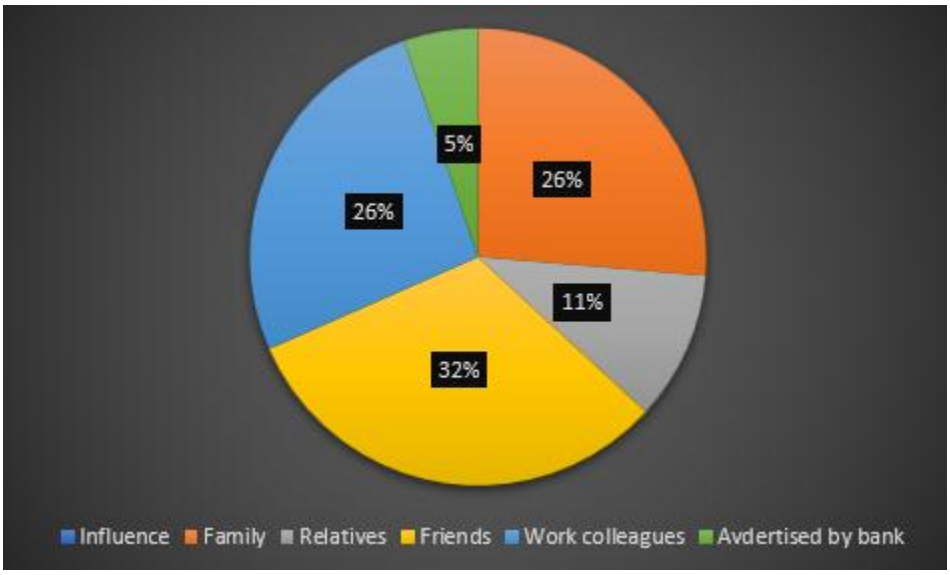
This question elaborate which account is being most used.

Q8: Reason of choosing Exim bank



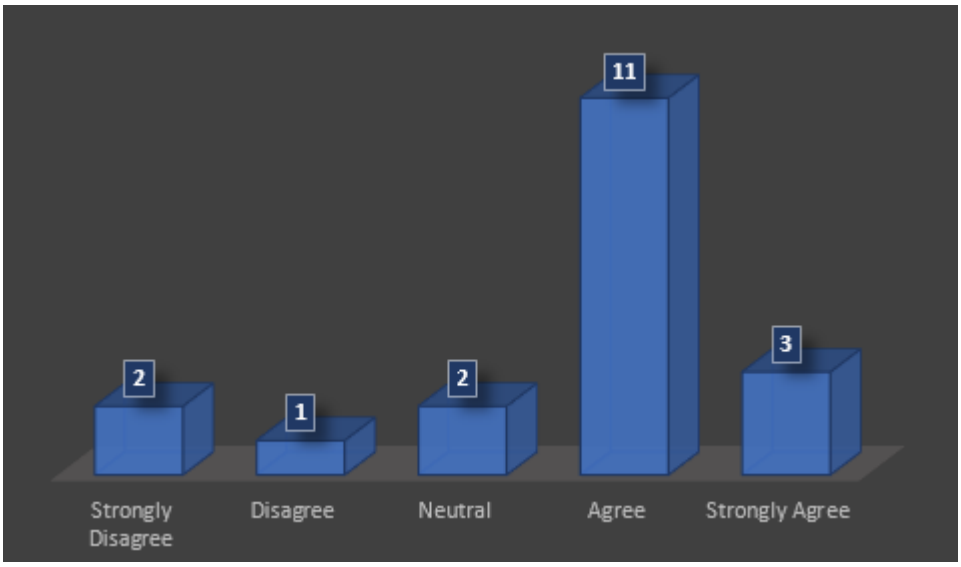
This question has 5 probable reasons for customer to choose between and most of the customer answers were for "Services (Faster/Friendly).

Q9: Who influences to open account?



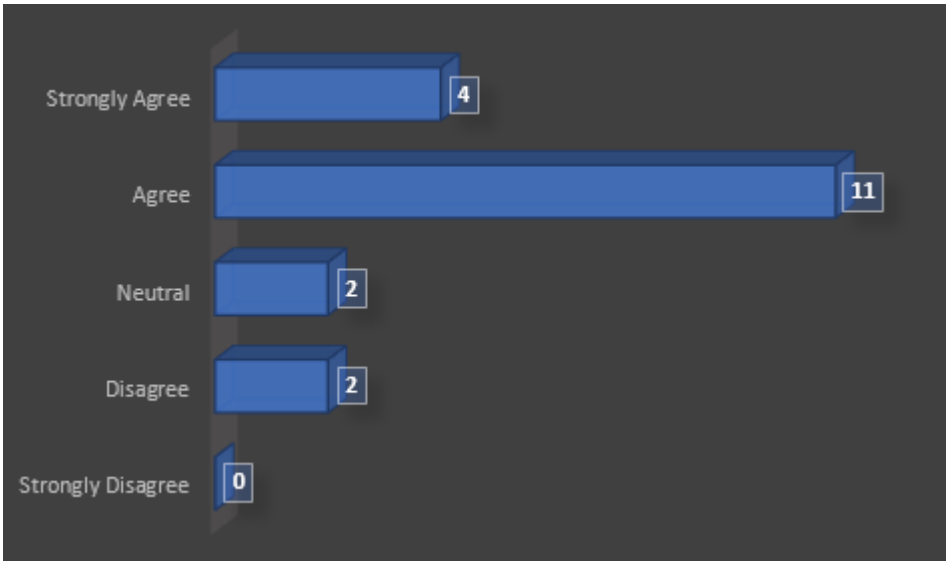
This question covers how people know about this Bank and from which influence they opened an account. 32% of the responded opened an account where they influenced by friend.

Q10: You are aware about the instrument used in the financing products offered by EXIM Banks.Eg Mudharabah?



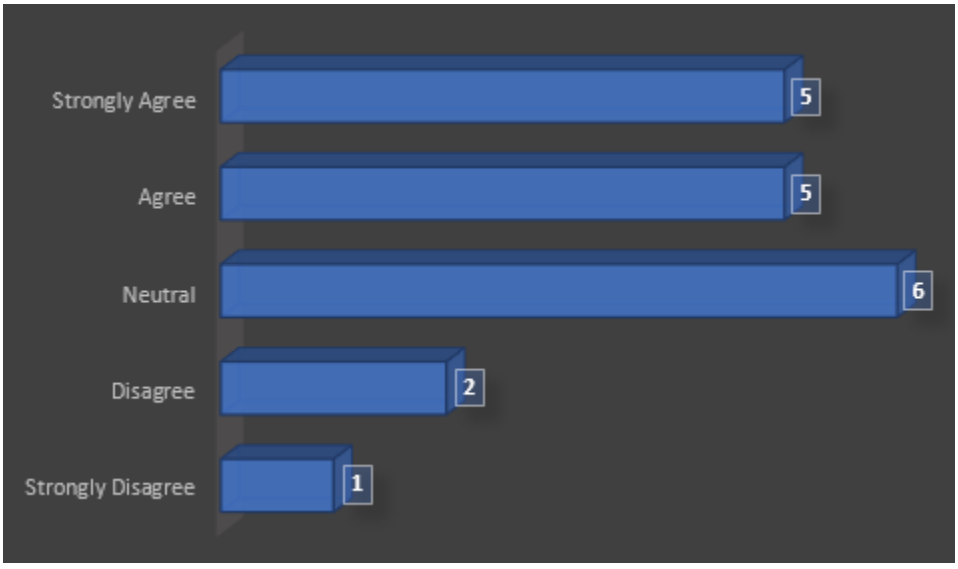
Maximum people voted agree on this question.

Q11: In order to be known, EXIM Banks should do more promotional activities.



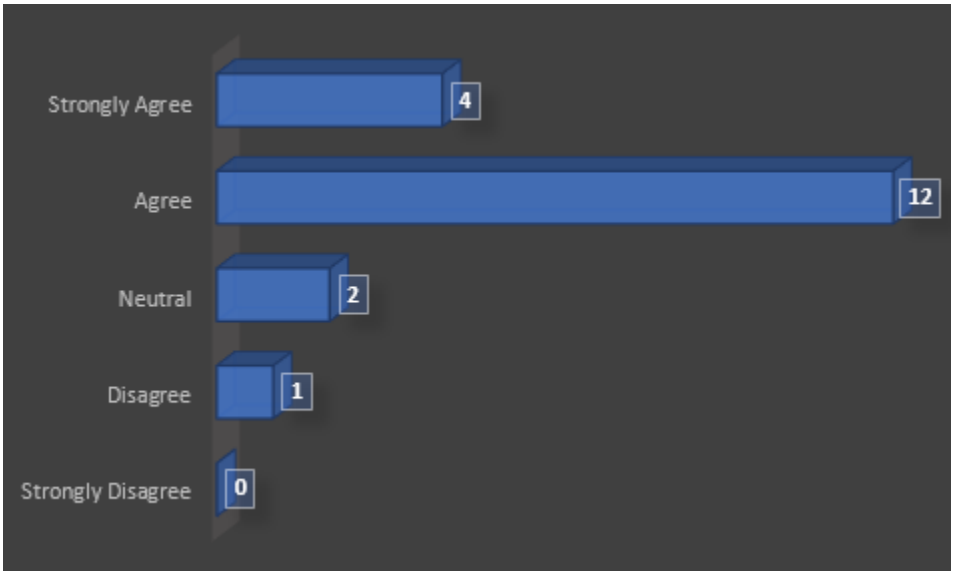
Maximum of people agreed to this statement.

Q12: Should conventional banks convert to EXIM Banks?



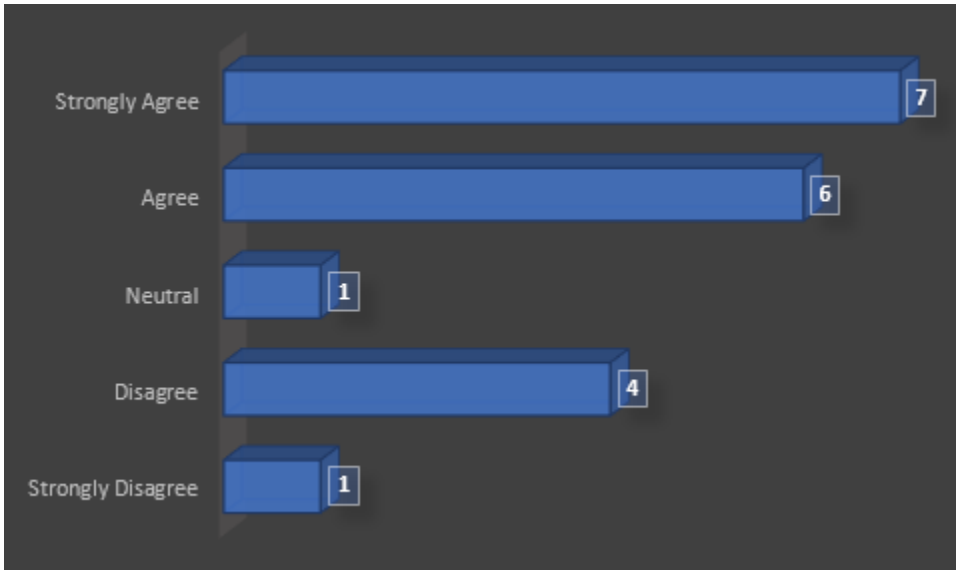
Maximum of people have mixed feeling about this question.

Q13: You consider the profit of the banking transaction before dealing with the bank?



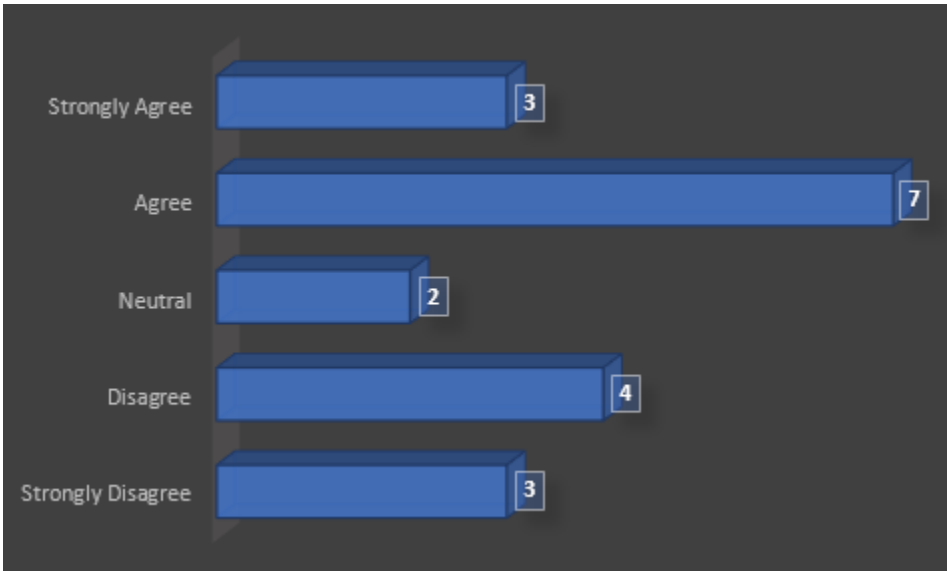
Maximum people agreed on this statement. 12 people voted agreed.

Q14: EXIM bank gives many benefits over conventional banks.



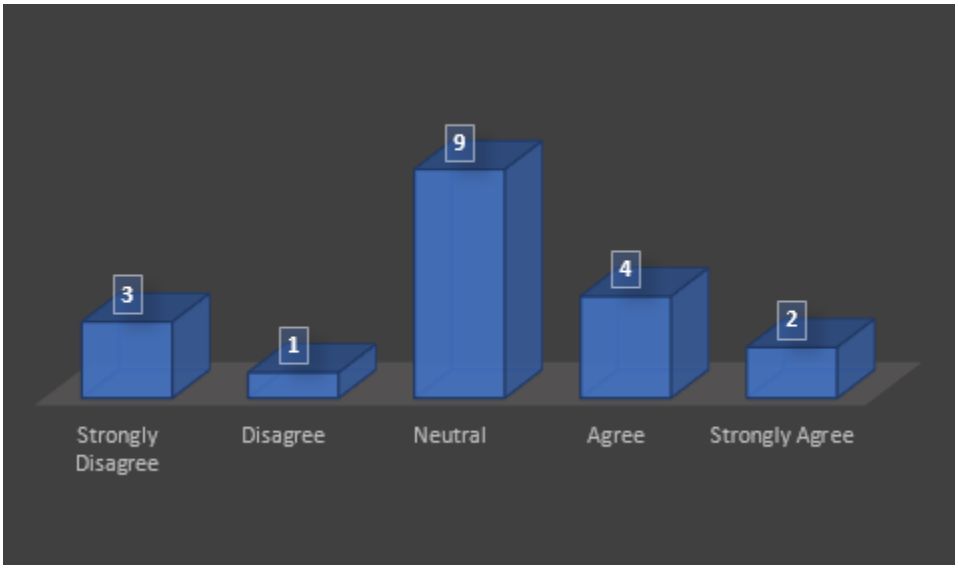
This statement has positive response. Maximum people agreed.

Q15: Information about certain EXIM banking products on the leaflet /brochures/website can be easily understood and sufficient.



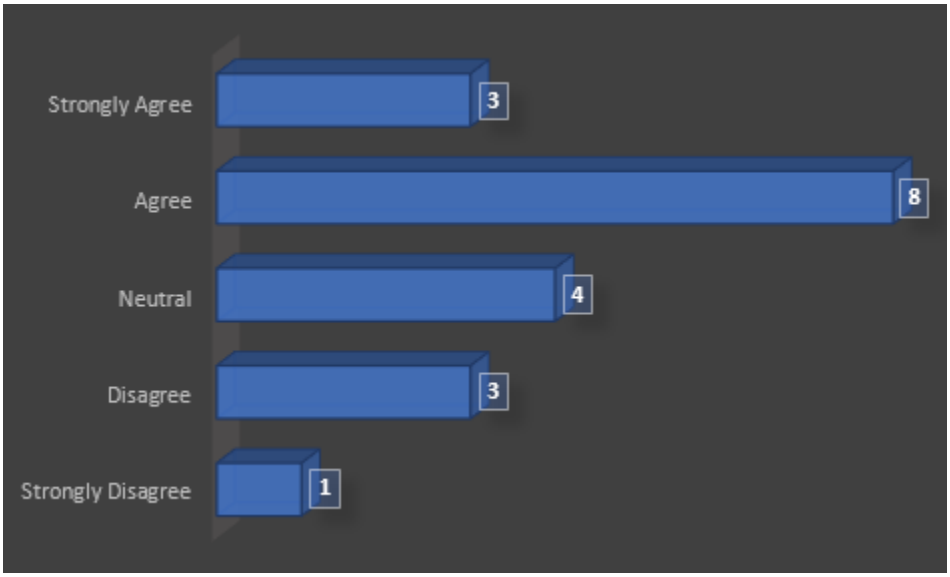
This statement also has positive response.

Q16: EXIM banks in Brunei offer interesting products that attract customers that it has in conventional banks.



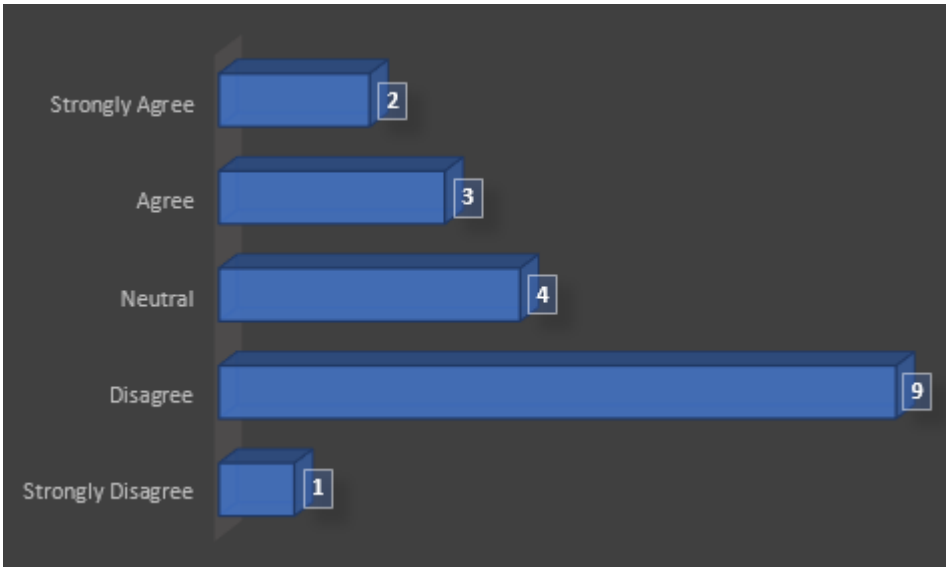
Maximum of people have Neutral response on this statement.

Q17: The features and benefits of the EXIM banking products offered by EXIM banks are known to you.



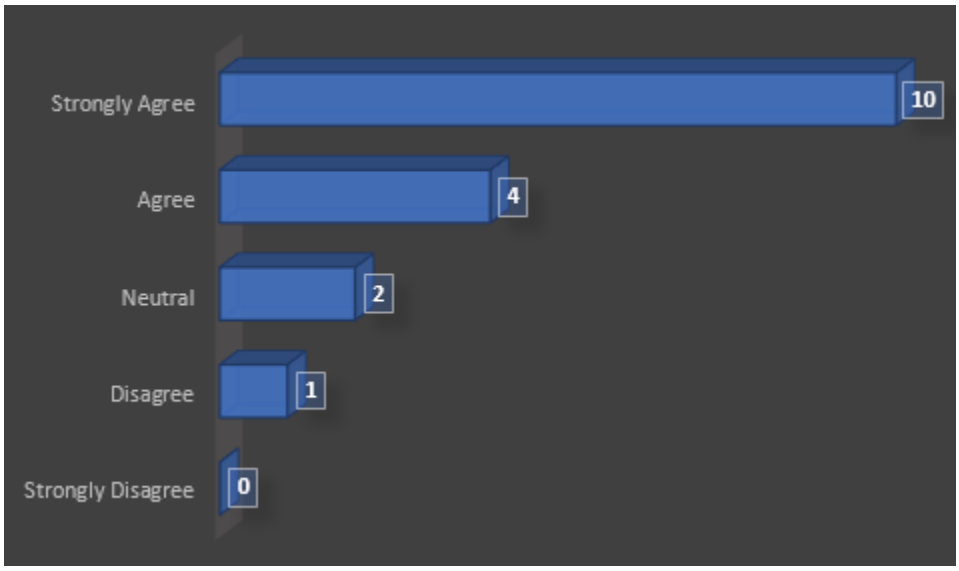
Maximum of people know what benefit EXIM banks offered.

Q18: You have doubts on the EXIM banking products.



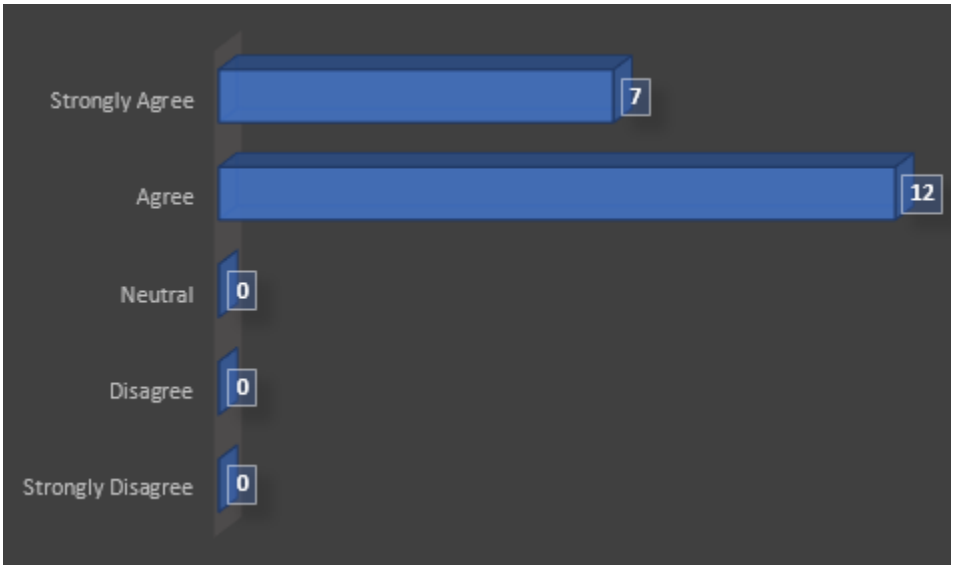
This statement focuses if any customer has any doubts about EXIM bank products, this statement has positive response.

Q19: EXIM Banks should lengthen their operation time.



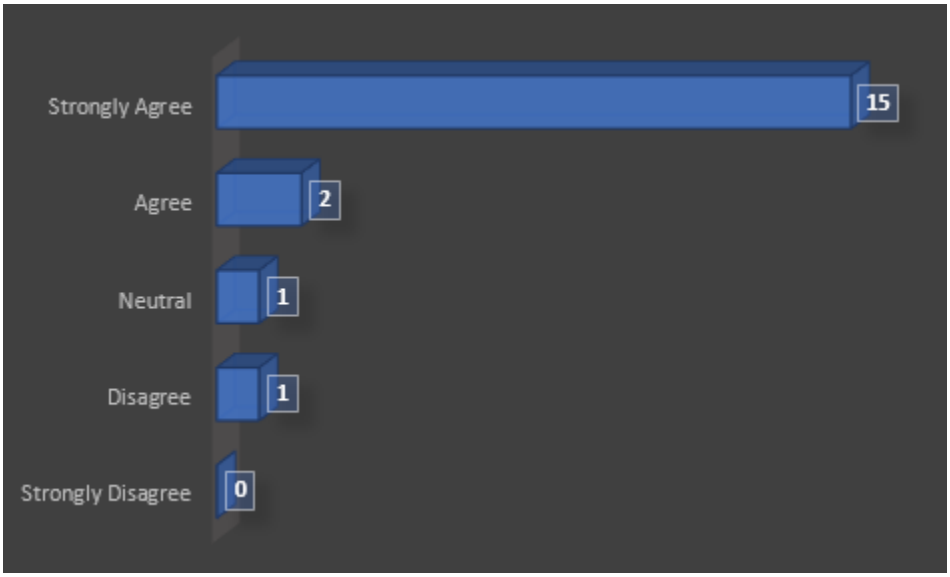
Maximum of customer agreed on this statement.

Q20: Services offered by EXIM banks are efficient and time effective.



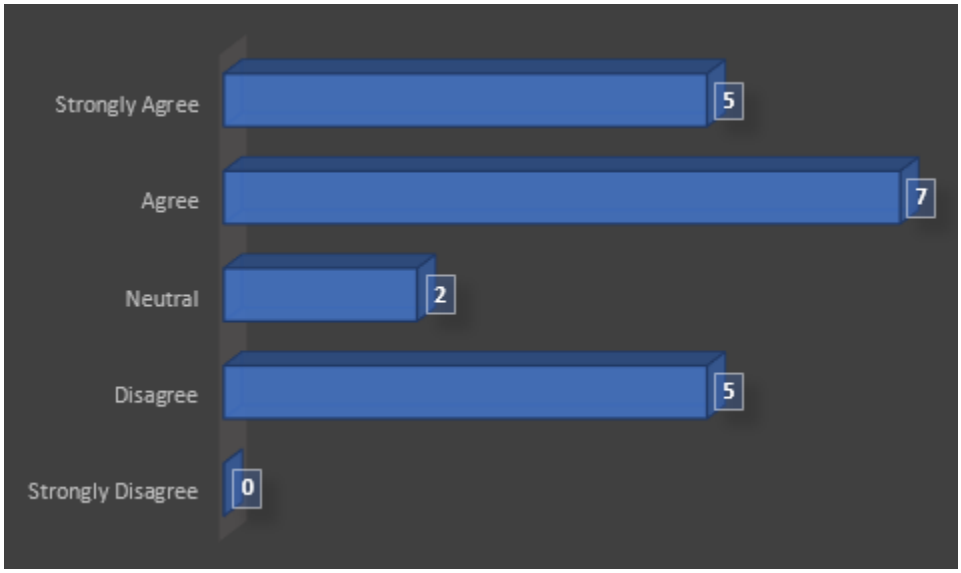
This statement has a positive response

Q21: EXIM banks should open up more branches and ATMS locally and internationally.



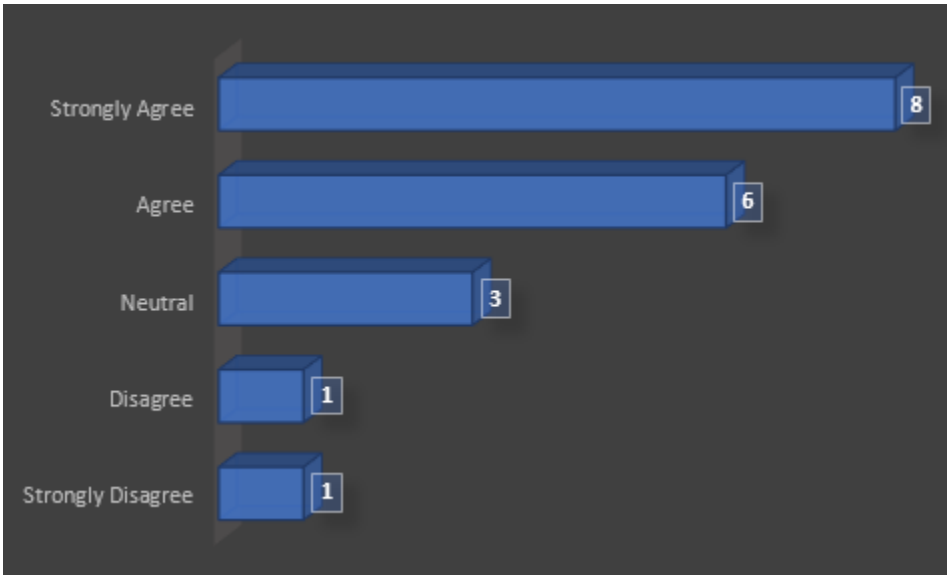
Maximum of customer thinks there should be more branches.

Q22: EXIM banks provides varieties of mode of service (Front-desk,e-banking, SMS banking).



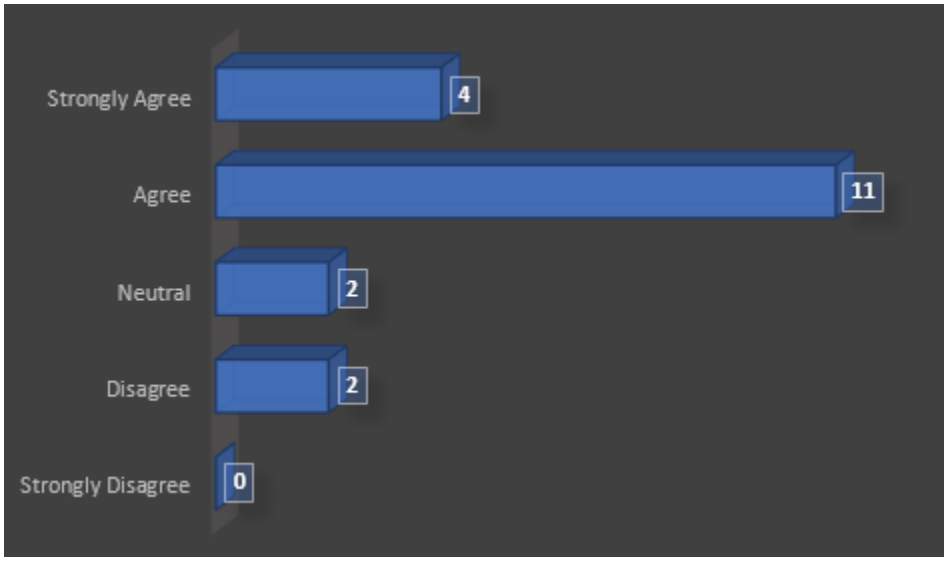
Maximum of people agreed on this statement.

Q23: There are many procedure /regulation that are needed to be followed in EXIM banks.



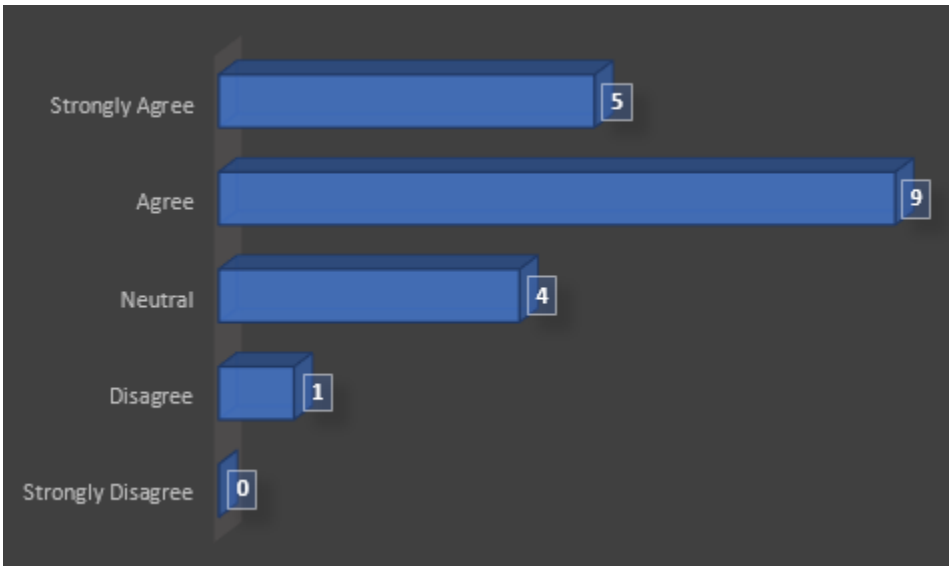
Maximum of people voted on Strongly agree and others on Neutral and 2 customers on Disagree and on Strongly Disagree.

Q24: You are satisfied with the profit rate offered by the EXIM banks.



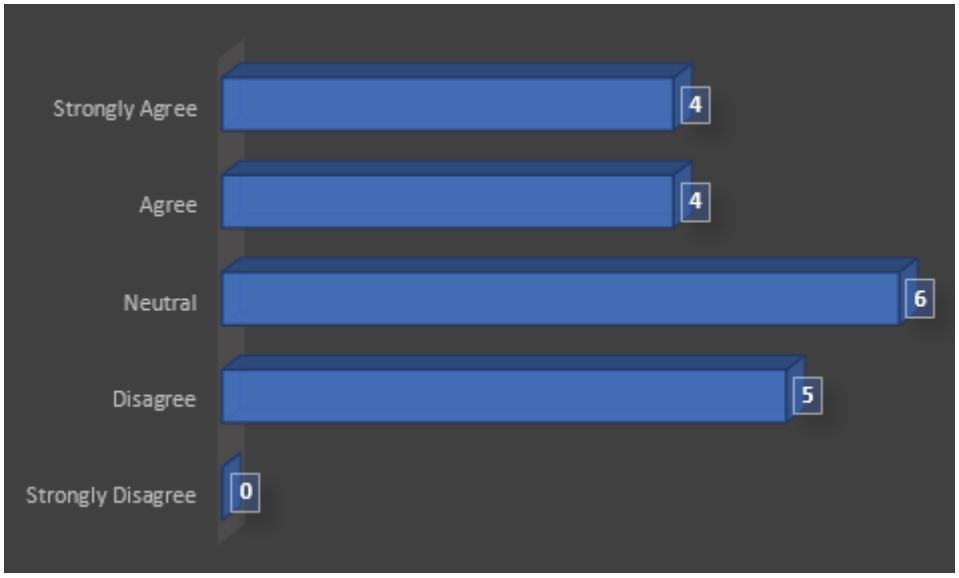
Customers are happy and agreed on this statement.

Q25: You always get prompt service whenever you go to EXIM banks.



This statement has positive response, 9 customers has agreed and 5 of the customers strongly agreed on this statement.

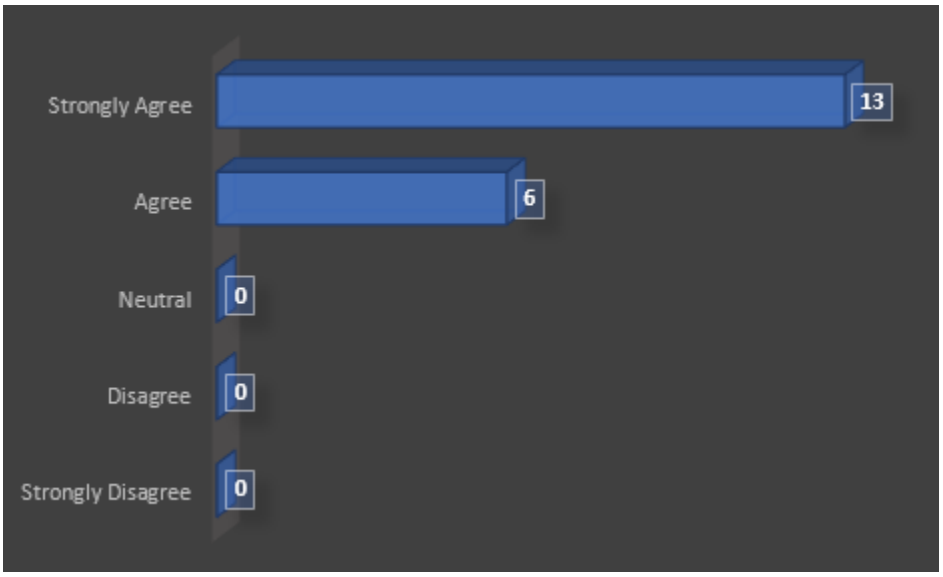
Q26: EXIM banks charge more than conventional banks.



This statement has mix response most of the responses is positive also most of them is negative.

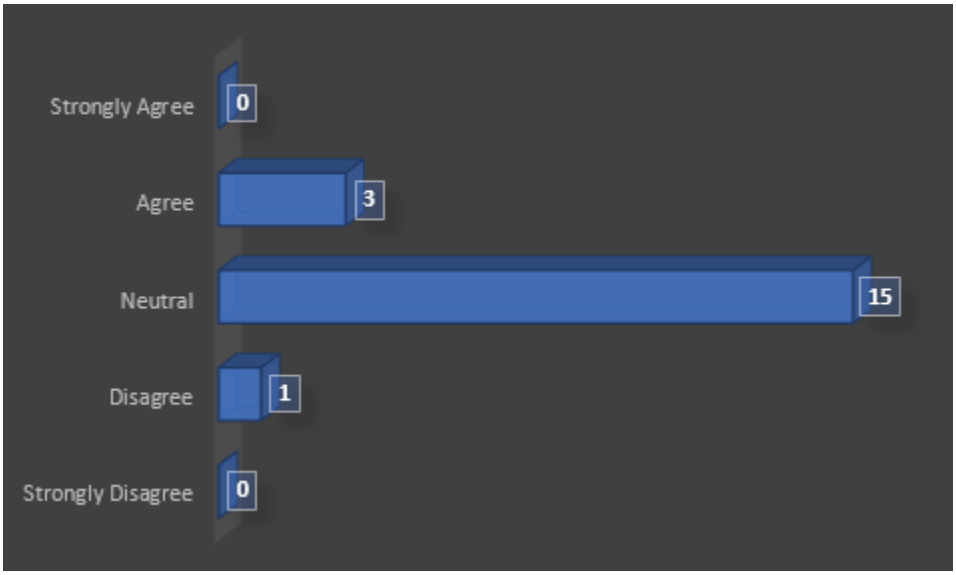
Q27: EXIM banks provide assurance on their Sharjah -compliance products.

Maximum of customer are happy and responded on Strongly agree and on Agree.



Maximum of customer are happy and responded on Strongly agree and on Agree.

Q28: The terms and conditions set by the EXIM Banks are acceptable.



Maximum of people voted on Neutral on this statement.

Chapter 5

5.1 Recommendation

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

1. They should increase the departmental and staff meeting at the branch level to improve the better service quality of the bank.
2. To build a strong image and reputation in the competitive market EXIM Bank should give emphasis on their advertisement and promotional campaigns.
3. Established a networking system inside all branches to transfer data and important information within a short period of time.
4. The bank should increase their workplace according to their customer demand
5.EXIM Bank should arrange seminars, meetings, and training program for their interns which will help them to gather knowledge and to know about the workplace
6. Their online banking system needs to be updated to attach more customers.
7. Exim bank can open more branches to reach more clients
8. Proper Banking software should be used to provide speedy services to its customers
9. The bank should recruit new employees to serve their customers
10. The authority should arrange extensive training and development programs for their employees so that they can effectively perform their duties and responsibilities.

5.2 Conclusion

EXIM Bank Limited has been operating its business successfully since 1999. The bank has already established goodwill and a good image among its customers by offering tremendous service. Every bank has its own unique strategies and business policies. Some bank desires to grow faster and achieve growth. Then again, some banks want to convey an image of a should bank. Furthermore, EXIM Bank Limited is quite new in its operations in Bangladesh. Even though the financial analysis of the performance of the bank is very well in the banking industry of Bangladesh and it is expected that it will have a prosperous future.

Moreover, EXIM Bank, Malibagh Branch is working well, However, there are some drawbacks in their banking system which can be overcome through the participation of more experts in the decision-making process and utilizing the tools to evaluate the satisfaction of the customers. Besides this bank has established goodwill through its innovative products and services all over Bangladesh. Technology development has opened up a new dimension in the improvement of creative products, efficient services, and proper customer satisfaction. Every bank should copy this technological advancement to do better in the future.

The purpose of the internship program is to acquire knowledge from practical experience and to compare this practical knowledge with theoretical knowledge During the three months of the internship program, it is not possible for a student to go to the depth of each activity of the department because of time constraints. so, the objectives of the internship program have not been fulfilled with complete satisfaction. However, the highest effort has been given to attain the objectives of the internship program. I believe that this report may show a guideline to EXIM Bank Limited for its future planning and its effective operation to succeed in its goal in the competitive business environment.

5.3 Reference

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5.4 Appendix

List of Abbreviations:

EXIM	Export Import Bank Limited
A/C	Accounts
DD	Demand Draft
FDR	Fixed Deposit Receipt
PO	Payment Order
BC	Bankers Cheque
TIN	Tax Identification Number
MSD	Mudaraba Saving Deposit
MSTD	Mudaraba Short Term Deposit
KYC	Know Your Customer
PIN	Personal Identification Number
L/C	Letter of Credit
STD	Short Term Deposit
PL	Personal Loan
GB	General Banking
ATM	Automated Teller Machine
CC	Credit Card
IRC	Import Registration Certificate