Internship Report On

"General Banking at Agrani Bank PLC, Senpara Branch, Dhaka"

Prepared By:

Ananya Chakma

ID: 211-10-2352

Batch: 19th B

Course Title: Project Paper with Internship

Course Code: ENG-431; Semester: Fall-2024

Supervised by:

Shipra Mondal

Senior Lecturer

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Dhaka, Bangladesh

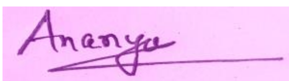
This report is submitted in partial fulfillment of the requirement for the Degree of the BA (Hons) in English.

Date of Submission:

December, 2024

Declaration

My name is Ananya Chakma , I hereby declare that I am the writer of the internship report on "General Banking at Agrani Bank PLC, Senpara Branch, Dhaka" .This report is prepared for academic requirements of undergraduate students . The following sentences and information regarding this report given are all true and have not been forged in any shape or form. This report is my original work. In bibliography, I have given all references of websites and sources from which I had taken help.



Ananya Chakma

ID: 211-10-2352

Department of English

Daffodil International University

Certificate of Approval

I am very glad to certify that Ananya Chakma, an English Department student at Daffodil International University has completed her internship program on “General Banking at Agrani Bank PLC, Senpara Branch, Dhaka” for three months under my supervision during the Fall-2024 semester, (course code-431).

Shipra Mondal

Senior Lecturer

Department of English

Faculty of Humanities and Social Science

Acknowledgement

I would like to express my gratitude to all who gave me the possibility in complete this internship program.

I am also sincerely thankful to my supervisor Shipra Mondal Mam who has always smoothly and properly instructed me to write a report .Following the Mam instructions and guidelines, it’s very helpful for me to finish my project paper with an internship report.

Moreover, I am also grateful to the management officer of the Branch of Dhaka Agrani Bank PLC who cooperated with me smoothly.

In the end, I am thankful to the Principal Officer and Senior Officer who always guided me properly.

I express my heartfelt love to my friend who inspired me in this work. Without his inspiration the work would be impossible.

Abstract

Agrani Bank PLC is one of the leading state-owned commercial banks in Bangladesh, playing a crucial role in the country's financial sector. It offers a wide range of banking services to individuals, businesses and institutions, contributing to economic growth and development.

During my internship, I was fortunate to be placed in General Banking Department .This department is responsible for handling day to day banking operations ,including customer service, account management and transaction processing .

My internship aimed to gain practical experience in general banking operations, understand banking products and services and learn the regulatory framework. I sought to enhance customer service and analytical skills, bridging the gap between theory and practice to contribute to the bank's efficiency.

My research involved observing daily banking operations, actively participating in tasks, and conducting informal interviews with bank officers and customers to gain insights into general banking practices and identify areas for improvement. Through my internship in the General Banking Department, I gained several key insights. I observed that effective customer service is crucial for maintaining customer satisfaction and loyalty.

Additionally, I noticed the importance of efficient process management and technological advancements in streamlining banking operations. I also identified a need for continuous employee training to enhance their skills and knowledge. While analyzing customer interactions, I noticed a trend towards digital banking services, indicating a shift in customer preferences.

Based on my findings, effective customer service, efficient process management, and technological advancements are crucial for Agrani Bank PLC's success. The increasing trend towards digital banking services highlights the need for the bank to adapt to changing customer preferences.

Table of Contents

Chapter: 01

1.1 Introduction:

First, this is my internship report which is all about my experiences and learnings during my Internship program at Agrani Bank PLC.I joined my internship program in October 2024. The duration was maximum for three months. This internship is part of my graduation, and it is important to complete my undergraduate level. In this internship, my purpose was to gain new practical skills and deal with real-life world issues. Especially I wanted to expose myself to the banking sector to explore and gather general banking knowledge .After that, I was assigned as an intern in the General Banking Department at Agrani Bank PLC, Senpara Branch, Dhaka. It would be beneficial for my career to adapt to any corporate area.

Agrani Bank PLC is one of the nationalized state owned commercial banks in Bangladesh and has established a vast network area to facilitate financial operations across the world wide range. It offers many kinds of banking services such as Deposit schemes, lending's, Transactions, Foreign exchange and investment banking and so on.

During my internship, I participated in various tasks, including customer service, account opening and financial analysis. My internship report delves into the theoretical framework on General Banking notion and it is followed by overviews of my internship experiences and learnings.

1.2 Origin of The Report :

Academically, requirements of Daffodil International University to complete my internship were mandatory . So I have completed my internship program under the supervisor Shipra Mondal Senior Lecturer Department of English. I was assigned as an intern in General Banking at Agrani Bank PLC, Senpara, Branch, Dhaka. Working in this corporate area, it was a blessing for me and it helped to enhance my practical skills as well as to gather theoretical knowledge about the banking sector. However, this report was based upon the Agrani Bank PLC,which is where I learned general banking operations. I am required to submit the project paper with an internship (ENG-431) during the fall 2024 .

1.3 Objectives of The Report:

This segment of the paper will focus on the objectives of this project. My time as an intern in Agrani Bank PLC was an incredible learning experience and provided me with information that may be beneficial to anyone looking to join the banking sector or even in this particular institution. Furthermore, the objectives will dive into the individual tasks that I was taught and had to perform in my internship. The learning of these tasks are key skills that are mandatory for anyone working in banking. These key objectives are-

- ★ To acquire general banking knowledge and services offered by Agrani Bank PLC.
- ★ To understand the particular framework of the banking industry's structure and guidelines.
- ★ To know the performance of Agrani Bank PLC.
- ★ To learn general banking operations such as account opening, deposit, check clearance, and loan processing.
- ★ To develop communication skills for interacting with customers.
- ★ To learn the terms and conditions of account opening.
- ★ To develop time management skills due to completing tasks and deadlines.
- ★ To know how to write a report.
- ★ To enhance problem-solving abilities.

Chapter : 02

Background and significance of the project

2.1 Background of the project

Nowadays, we live in a competitive era in any situation or place. Of this tendency, every undergraduate student has to complete their internship for academic requirements . So, the internship is mandatory for our BA Hons students at Daffodil International University. This program is a partial fulfillment of our BA curriculum. To do so, I decided to complete my Internship at Agrani Bank. After contacting the Head office they sent me a letter to join Dhaka, Senpara Branch Agrani Bank PLC. After that, I was assigned as an intern on 1 October 2024. The internship duration is three months and I attend three days a week. As I am an intern that's why managers consider my time. Nevertheless, I followed the instructions of my coworkers and also the managing director. My instructor gives me a software account ID while I complete my theoretical knowledge.

2.2 Significance of the project

Internship is significant for every student, and it would be the experience of recent graduates' students. According to me, it is such a good method and has endless benefits to be competitive in a job market. The reason for its help is to gain new knowledge and collaboration in corporate areas such as research. It's a kind of practical knowledge of work, similar to real-world projects, tasks, self-discovery to build confidence in every situation, etc.In the modern economic system, the Banking sector plays a vital role in the economic development of a country. Without a banking system, the country's financial balance never works in a proper healthy way. Agrani Bank which is owned by the Government of Bangladesh. It is secure to invest, and deposit money. The banking sector is one of the biggest service sectors in the whole country.

My time at Agrani Bank has yielded significant results both in my skill development and view of banking institutions. Through this report, potential employees in the future will be able to get a head start in their pursuit of a successful career in banking. In my days as an intern in this firm, I was able to learn valuable skills necessary for students with my academic background to have when pursuing a career in banking. As I have presented these findings in my report, others with the same goal as mine will be able to get a better understanding of the work field before they embark on their professional journey.Aside from students and/or potential employees, other institutions and organizations will also be able to get an insight into how Agrani Bank operates in their surface level of customer service, hospitality, management, and banking procedures. Clients of Agrani Bank might also be interested in how the institution works and tends to its employees; something they will be able to do due to this report.

Chapter :03

Methodology

3.1 Methodology

Methodology is a systematic method or technique that would be used to identify, process, data collection and analyze the topics. It is a step of the plan that I am supposed to complete and then join an internship program. For instance -

At first, before joining the internship program, I had been collecting my all-semester CGPA marksheet from our examination office and then I had been collecting my University internship application letter. After that, I submitted all the mandatory papers to the Agrani Bank Head Office HR Department. Then they sent me a letter to which I was assigned officially as an intern in Agrani Bank PLC Dhaka Senpara Branch. So, this is the activity of planning steps.

Secondly, after joining my work some theoretical files were critical for me as I am not in the BBA department, but the management officer and co-worker were very helpful and cooperative. For this reason, the problem was resolved easily and I understood properly.

Such as - while the Saving scheme files were given to me to read out,I faced issues understanding, that time one co-worker Wasima Anjum Toni taught me step by step that the Saving scheme has four steps, and every step maintained different rules, the steps are -

- Family Savings Scheme
- Profit-based saving scheme every ⅔ months
- Pension scheme for a term of five years
- Bangladesh Ministry of Education Scheme for a term of 5 years., the management officer and coworkers have been helping me from the beginning to the end of my internship program and helping me to collect and analyze data.

In Preparing this report, I used both primary and secondary data.

Primary data:

- ➢ Practical banking work
- ➢ Personal discussion with the officer and instructor
- ➢ Personal interview with client and co-workers

Secondary data:

- ➢ Financial affairs of Agrani Bank PLC
- ➢ Files and documents of the Brunch.
- ➢ Different papers and forms related to account opening, closing deposit schemes, and so on.
- ➢ Official website Agrani Bank Google research and also many sources pdf document.

Chapter :04
Organization Details

4.1 Introduction

Usually, all people want money for personal or commercial purposes. The bank is one of the oldest lending institutions worldwide. Also, In Bangladesh, they are providing all facilities to all citizens for their own purpose on their own terms. To survive in modern society or country every bank implements so many new ideas, strategies, and advanced technologies.So Through researching the Agrani Bank website, I found out about the organization details of Agrani Bank PLC.

4.2 Logo of Agrani Bank PLC

4.3 Background of Agrani Bank PLC:

Agrani Bank emerged as a Nationalized Commercial Bank, was established in 1972 by merging Habib Bank Limited and Commerce Bank Limited and renamed as Agrani Bank. The Bank became a state-owned commercial Bank on 17 May 2007. Agrani Bank Limited was renamed as Agrani Bank PLC after the third meeting of the board room office which was held at the Head office of the Bank. At present, it is officially registered to write a public limited company or PLC at the end of the name of the bank.

Address of Agrani Bank PLC: Head office:
9/D Dilkusha Commercial Area,Dhaka - 1000, Bangladesh.

4.4 Development of Agrani Bank PLC (1972-2024)

Nationalization and Early Years (1972-1990s): Agrani Bank was nationalized in 1972, playing a crucial role in the country's economic development. During this period, the bank focused on providing essential banking services to the masses, especially in rural areas.

Modernization and Technological Advancements (1990s-2000s): Recognizing the need for modernization, Agrani Bank embarked on a journey to adopt advanced technologies. The bank introduced ATMs, online banking, and other digital services to enhance customer experience and efficiency.

Corporate Restructuring and Public Listing (2000s-2010s):To improve corporate governance and financial performance, Agrani Bank underwent significant restructuring. In 2007, it was incorporated as a public limited company and listed on the Dhaka Stock Exchange. This step aimed to attract investment and enhance transparency.

Expanding Branch Network and Product Offerings (2010s-2020s): Agrani Bank expanded its branch network to reach a wider customer base, particularly in underserved areas. The bank also diversified its product offerings to cater to the evolving needs of individuals and businesses. This included loans, deposits, and investment products.

Digital Transformation and Innovation (2020s-2024):In recent years, Agrani Bank has accelerated its digital transformation efforts. The bank has launched mobile banking apps, introduced contactless payment solutions, and emphasized cybersecurity measures. These initiatives aim to provide seamless and secure banking services.

4.5 Agrani Bank services:

The most notable services are -

*Account opening	* Deposit	* Withdrawals	* Fund transfer
*Cheque services	* Locker facility	* Personal loan	* Home loans
*Business loans	* Internet banking	* Mobile banking	* Credit cards
*Debit cards			

Chapter :05

Activity of Internship

5.1 Introduction

At first , I chose my internship program as an intern department of "General Banking at Agrani Bank PLC, in Senpara Branch Dhaka" .The internship duration was for three months .Working in the Banking sector is one of the most challenging and rewarding ,also honorable professions that students of the English Department can perform in .

Agrani Bank is one of the six Government Banks in Bangladesh which is why this is held to the high standard and also the reason I chose to conduct my internship program here . This internship allowed me to broaden my horizons and help me to further develop my skills .Not to mention all the new things I was able to learn from everyone who helped me in this organization.

During my internship in Agrani Bank , I was trained before I was assigned to any tasks .From my evaluation process to all the multiple tasks that were assigned to me.

General Banking of Agrani Bank PLC is divided into five division:

1. Account opening
2. Remittance
3. Clearing
4. Cash
5. Account's Department.

Here are all the activities that I have been a part of in this organization:-

5.2 Activities :

As an Intern in the General Banking Department of Agrani Bank PLC, my experience was challenging and wonderful. I achieved a core of functions that helped me complete my tasks. I learned about general banking theoretical knowledge such as savings accounts, current accounts, fixed deposits, ABS accounts, loan processing, cheque clearance, and withdrawals. Here are my activities -

Opening Account: The opening sector is the main section in banks. Opening a bank account is a procedure of depositing money or arranging money while it is needed. The principal officer carefully checks all the information and tries to best deal with clients so that the customer is interested in opening an account. Following the Principal officer I also assisted customers while they were coming to my desk and needed to help open an account. As far as possible I tried to solve their issues and provide information on the demand of their queries. I opened an individual account and a Business account, FDR and ABS account.

Remittance :
Remittance is the procedure which is the transfer of money from one person to another or money exchange using a transfer from one party to another party. I helped my colleagues to check the customer information and identify their phone number and NID.

Cash Handling: Under supervision, I learned to process cash transactions such as accepting deposits, making withdrawals, and cashing cheques. This involves verifying amounts, updating customer accounts, and ensuring proper documentation. Here, I helped with cash counting and securing cash drawers with accurate records.

Data entry: I assisted with various administrative tasks within the general department such as data collecting, filing documents, and updating account records.

Customer service:
When the customer arrived in front of my desk they asked me their queries and they needed help on how to solve their problem. After that, I directly interacted with them and tried to do their service request properly. I was happy that I could give proper service. Such as –
The date of 17 October 2024, duration of 10:20 am, the old man and his grandson came to the bank, they shared their issues that the son's father had died and he had an account in Agrani Bank PLC but they did not know which branch he opened their account. And unfortunately, they lost their account numbers. Then they wanted to withdraw their money as they did not know their account number. That's why it was impossible to find out their account balance. So I told them they should write an application requesting to find out their account and submit the letter to the banking management officer. As they were not very educated in writing so I happily helped them to write applications.
Infect, many people come to open a new account and they need information in detail. I was given all the information that I had learned in my training such as Opening savings accounts, current accounts, fixed deposit accounts, etc.

5.3 My developed skills:
During this internship, I acquired many kinds of theoretical knowledge and also practical operations of the banking area. I developed interpersonal skills which helped me to interact with people, customers, colleagues, and supervisors. Working in a corporate area and a new unknown place, I thought it was difficult for me to adjust. But fortunately, my colleagues were cooperative. Now, I would like to share some specific skills that I developed in my internship program such as -
Developed use of hard skills and soft skills:
Use of hard skills:

- ➔ During the internship, I directly engaged with PC and Microsoft -Word, Excel, and PowerPoint for data analysis, report writing, and presentations.
- ➔ I gathered a basic understanding of financial statements.

Use of soft skills:

- ➔ I enhanced my interpersonal skills to effectively communicate with different kinds of people.Building interpersonal relationships between colleagues and clients.Collaborating with team members to achieve common goals.
- ➔ Understanding general banking regulations and services By gathering that practical experience, will be helpful in my career.

Chapter :06

Limitations of Study

6.1 Limitations :

Despite a lots of opportunities of study, there had been few limitations which restricted me to learn and practice and they were:

- ➢ The primary limitation of this internship were time constraints, which restricted the depth of analysis about bank performance.
- ➢ Limited access to confidential data hindered a more comprehensive understanding of certain aspects of the bank's operation.
- ➢ The bank's policy in keeping some matters confidential prevented from analyzing various critical facts and issues.
- ➢ Time and resources constraints were the major limitations of this report .
- ➢ Despite the sincere efforts and willingness to help the bank executives , their busy schedules could not guide properly intern students .
- ➢ Due to their busy schedules, they could not guide properly which was needed for me and they were also unable to teach me .
- ➢ Physical limitations , sometimes I could not perform well because of my health issues.
- ➢ This report does not explain the overall functioning of the bank .

However, avoiding all limitations , it had been best tried to achieve general banking knowledge and sincerely perform the task assigned to me .

Chapter :07

Observation and Findings of the Study

7.1 Observation:

Through my internship, I achieved valuable insights into the daily operations of my internship place at Agrani Bank which is one of the commercial banks in Bangladesh observing the importance of customer service, accurately checking documents, and following regulatory guidelines. I also recognized the increasing role of technology in modern banking, such as the use of digital banking platforms. The number of positive aspects that I observed were as follows:

- ❖ Agrani bank has cultivated a loyal customer base over the years ,generally in rural and urban areas.It contains strong customer service so that the customers are interested in opening an account in their bank .
- ❖ The Agrani Bank PLC is the vast network of branches across the country which is why they are able to provide enough security banking services to their customers .
- ❖ As it is owned by the Government of Bangladesh and benefits from government support that's why it enhances Bank stability and credibility.
- ❖ Agrani Bank workers are well experienced and have amazing skills which help to standard quality services and manage banking operations effectively .
- ❖ Moreover ,it includes digital banking services which are easy to deal with customers .

7.2 Findings

During my report preparation , I had gone through the several departments of General Banking activities and ABL financial performance had some problems from my own practical experience as follows :

The banking place was not well. This branch was located at mirpur 10 ,which is an unhygienic area and also impossible to take pictures outside of the Bank.

The newly prescribed account opening is very informative and it takes about half an hour to check and fill in the form. While four or five people were coming at the same time to account for opening purposes, that time officer was in a very difficult situation to provide customer service.

7.3 SWOT Analysis of Agrani Bank:

- **Strength:**
- **Strong interpersonal and communication skills.**
- **Proactive and tasks initiative.**
- **Quick learner and adaptable to new situations.**
- **Detail oriented and organized.**

Weakness:

- **Need to improve their technical machines.**
- **Need to improve management skills in their office**

Opportunities:

- **Financial analysis and risk management.**
- **Looking for opportunities within digital banking and finance.**

Threats:

- **Increasing competition in banking industry**
- **Possible declines in the economy**
- **Rapid technological advancements.**

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Chapter : 08

Recommendations

8.1 Recommendations:

Based on what I learned and observed during my internship in Agrani Bank PLC, here are all the things I would like to recommend that would improve the efficiency and customer satisfaction in the said institution-

1. Digital Transformation:

- Enhance online banking security measures to build customer trust.
- Provide regular training to employees on digital banking technologies.

2. Customer Service Excellence:

- Implement comprehensive customer service training programs to ready employees with the necessary skills to handle customer queries and complaints effectively.
- Conduct regular customer satisfaction surveys to identify areas for improvement.
- Encourage a culture of empathy and understanding among staff to foster positive customer interactions.

3. Employee Empowerment:

- Empower employees by providing them with opportunities for professional development and career growth.
- Recognize and reward outstanding performance to boost employee morale.
- Create a positive work environment that promotes teamwork and collaboration.

4. Risk Management:

- Strengthen risk management practices to mitigate risks associated with credit, market, and operational factors.
- Regularly review and update risk management policies and procedures.

Chapter : 09

Conclusion

9.1 Conclusion

My internship at Agrani Bank PLC was a valuable learning experience. I gained practical insights into the operations of a commercial bank and developed essential skills for a successful career in the banking industry. The bank's commitment to customer service, innovation, and regulatory compliance is commendable. By implementing the recommendations outlined above, Agrani Bank PLC can further strengthen its position as a leading bank in Bangladesh and deliver exceptional value to its customers.

Chapter: 10

References

I am researched many sources that helped me to write project paper of Internship report,

These sources are:

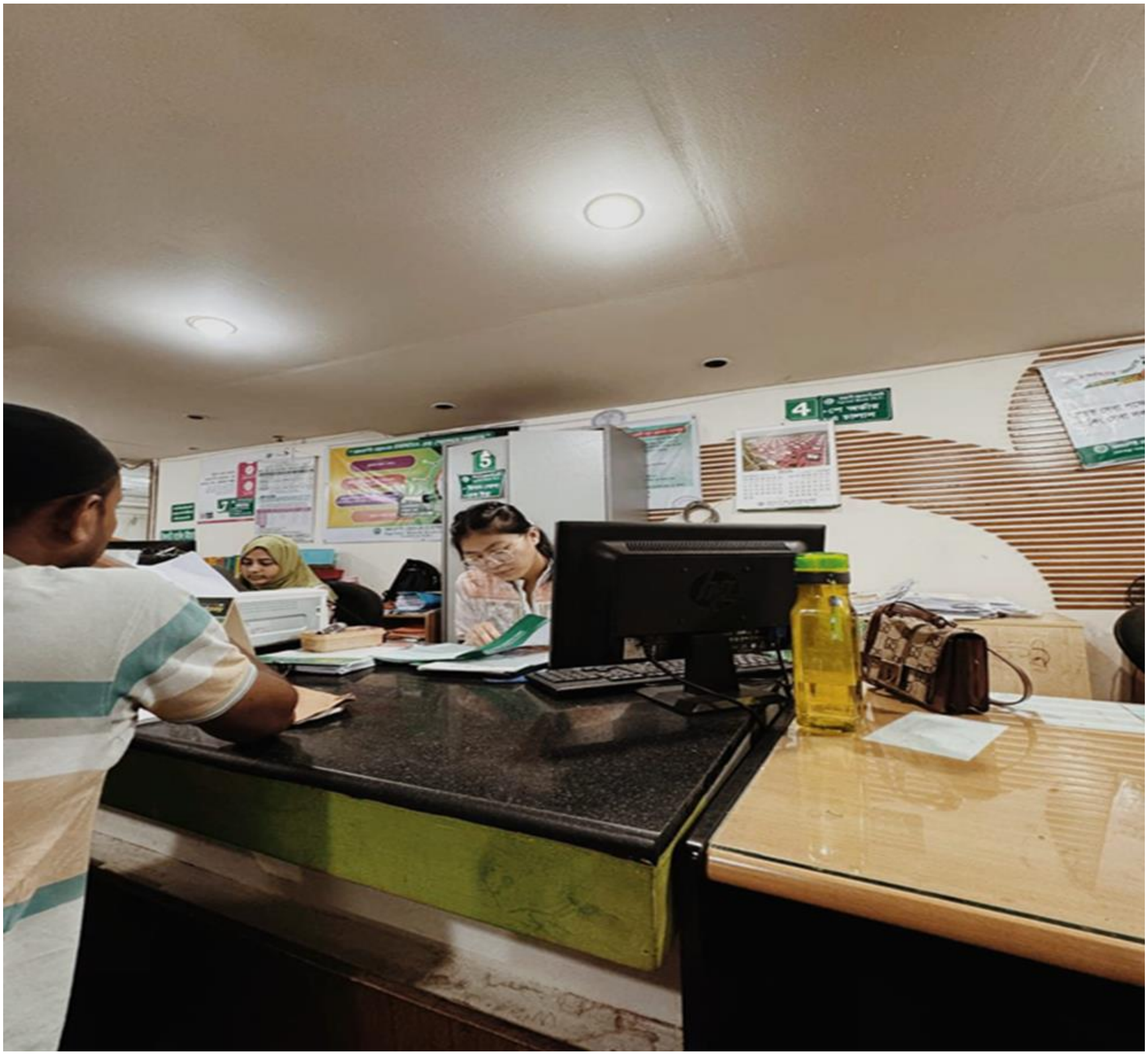
https://www.agranibank.org/

https://en.wikipedia.org/wiki/Agrani_Bank

https://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/5000/09304051.pdf?sequence=1&isAllowed=y

Chapter: 11

Appendices

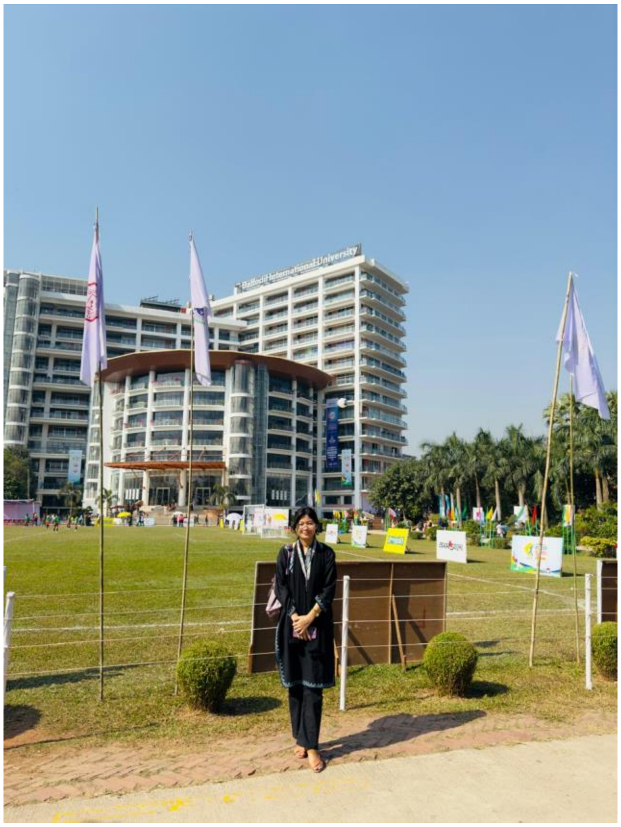


Appendices 01 : Opening Account

Appendices 02: Customer Service

Appendices 03: Background of Agrani Bank PLC, Senpara Branch, Dhaka.

Appendices 04: Inside photograph of Agrani Bank PLC, Senpara Branch



Appendices 05: Internship requirements of Daffodil International University

TELEPHONE :02-223357355
E-mail: dgmhrd_training@agranibank.org
Website : www.agranibank.org

বিদ্যুতের অপচয় রোধ করুন
দেশের স্বার্থে সজাগ থাকুন।

অগ্রণী ব্যাংক পিএলসি.
Agrani Bank PLC.
Committed to serve the nation

হেড অফিস ঃ ৯/ডি,দিলকুশা বা/এ মতিঝিল, ঢাকা।
HEAD OFFICE : MOTIJHEEL. DHAKA.

এইচআর প্ল্যানিং, ডিপ্লয়মেন্ট অ্যান্ড অপারেশনস্ ডিভিশন (এইচআর)

HRPDOD/INT./112/24

Date: 26.09.2024

Dr. Ehatasham Ul Hoque Eiten
Assistant Professor and Head
Department of English
Daffodil International University
Savar
Dhaka-1216.

Sub: Placement of Internship Program.

Dear Sir,

In pursuance of your letter we are pleased to inform that our management has approved your proposal to allow the following student/students of your institution to perform internship for maximum 03 (three) months without any financial benefit.

Sl. No.	Name	Program	Roll/ID No.	Proposed Division/Branch
1.	Ananya Chakma	BA (Hons)	211-10-2352	Senpara Branch, Dhaka

We would, therefore, request you to arrange his/her/their reporting to our said branch/branches immediately and start the program under the supervision of the Head of the respective branch/branches.

This is for your kind information and necessary action.

Best wishes

(Md. Monibur Rahman)
Deputy General Manager

Appendices 05: Joining Letter of Internship

অগ্রণী ব্যাংক পিএলসি. সেনপাড়া শাখা, মিরপুর-১০,ঢাকা।

Agrani Bank PLC. Senpara Branch, Mirpur-10, Dhaka.

PHONE: 01713-253829, 02-58052039 E-mail: br8296@bangla.net

বিদ্যুতের অপচয় রোধ কর
দেশের স্বার্থে সজাগ থাকুন

Ref:SEN/ADMIN/458/2024
Date: 05.12.2024

TO WHOM IT MAY CONCERN

This is to certify that **Ananya Chakma** , student of BA (Hons) in English Department at Daffodil International University, joined our Senpara Branch in General Banking Department as an internee as per Office Order No-HRPDOD/INT./112/24, Date-26.09.2024. She completed internship successfully from this branch. Since her joining, she was found to be consistant and sincere in performing her duties and responsibilities. She worked in our branch in different sections with sincerely and cordially.

For Agrani Bank PLC

05.12.24

(AGM/ Head Of Branch)

MD. ABDUL MAJID
Assistant General Manager & Head of Branch
Agrani Bank PLC.
Senpara Branch, Dhaka

Appendices 06: Certificate of Agrani Bank

Plagiarism

211-10-2352

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