MY INTERNSHIP EXPERIENCE IN GENERAL BANKING AT EXIM BANK PLC

Supervised By

Md. Delowar Jahan

Lecturer

Department of English

Daffodil International University

Submitted By

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ID: 211-10-716

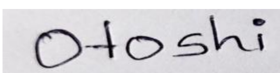
Department of English

Semester of Submission Fall 2024

Declaration

I declare that I have completed this internship report on General Banking. I interned at the Dhamrai Sub Branch of EXIM Bank PLC for three months. During my internship, I learned much about the banking sector, which I used to complete this report. I did my best to prepare this report.

I want to ensure this report is not a copy of any previous report. I take full responsibility for the content's accuracy and originality.



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Marzia Azal Otoshi

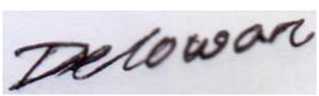
ID: 211-10-716

Department of English

Daffodil International University

Certificate of the Academic Supervisor

I assure you that the internship report titled 'My Internship Experience in General Banking at EXIM Bank PLC’ is completed by Marzia Azal Otoshi, ID: 211-10-716, a Department of English, Daffodil International University student. She has completed this three-month internship project on General Banking at EXIM Bank PLC under my supervision. She kept in touch with me during her internship period and asked for assistance when needed. During this internship, she worked hard and I found her sincere. She gave her best effort to complete this project. I wish her the best in life.



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Md. Delowar Jahan

Lecturer

Department of English

Daffodil International University

Acknowledgment

I am grateful to Allah for helping me to complete this internship. I am also thankful to my department for arranging this internship program. Though the period is too short, I learned a lot and acquired valuable experience during this short internship period at EXIM Bank PLC, Dhamrai Sub Branch.

I would like to thank my supervisor, Md. Delowar Jahan. Without his assistance, it would have been impossible for me to effectively accomplish this project. He always gave me proper guidelines and suggestions when I needed him. I am delighted to have him as my supervisor.

Finally, I want to thank all the employees of this bank. They are very helpful and supportive, and without their help, this internship would be really difficult for me.

Abstract

During this three-month internship, I engaged myself with the banking industry. As a student of BA in English at Daffodil International University, this internship is mandatory for my 'Project Paper with Internship' course in the final semester. The primary goal of my internship is to get experience in the financial industry. During this time, I gained some knowledge related to banking, which is very important for my future job. There is a reflection of that in this report, where my communication skills and confidence are revealed. There is more emphasis on practical work. This report represents a SWOT analysis. As I was selected for the Sub Branch of EXIM Bank PLC, I looked into the history of this bank, including its objectives, missions, and services. A description of my activities is also included in this report. Lastly, I have included some limitations and recommendations for this report.

Keywords:

Bank, Report, SWOT analysis, Recommendations, Limitations, Internship

Table of Contents

Chapter 1

Introduction

A bank is a financial institution that protects money for others. It deals with money. There are 61 scheduled banks in Bangladesh. Commercial banks are the first things that come to mind. Its role is to generate revenue via credit devices and money interchange.

I am required to complete an internship as part of my BA degree in English at Daffodil International University. I must complete an internship for my ‘Project Paper with Internship’ course in the final semester. That's why I have chosen EXIM Bank PLC, Dhamrai Sub Branch for my internship.

This bank is a private commercial bank that is based in Islami-Shariah. My three-month internship is now complete. Though it is a very short journey, I have gained a lot of knowledge about the banking industry. I thoroughly enjoyed my time at this bank. All of my colleagues are very helpful. Without their support, I would struggle to complete this project.

I worked in a normal banking sector, which helped me to improve my communication skills and boost my confidence level. I tried to give my best efforts to complete this internship. In this report, I tried my best to provide my entire experience during my internship at this bank.

Chapter 2

2.1 Background

Daffodil International University requires an internship for English BA (Hons) students for the last semester. For three credits, each student must complete this project. I so got involved in the banking sector. My internship was in the Dhamrai Sub Branch of EXIM Bank PLC. I worked in the bank four days a week from 10 a.m. to 4 p.m. as part of this internship program. I have selected "General banking activities of EXIM Bank PLC" as my topic. My supervisor, Md. Delowar Jahan Sir, provided me with directions on how to finish this assignment.

2.2Significance of the Report and Internship

In this report, I have presented my complete experience of working at EXIM Bank PLC. This is why this report is so necessary. This report will give readers a general understanding of the banking sector. Aside from that, they will understand how the bank operates. Through this report, they will also get an idea of how practical tasks are implemented.

The reason this internship matters is that it provides me with insight into the corporate world. It not only helps me improve my communication skills but also makes me more confident. It will help me in future jobs. It helps me learn to read clients' minds. I'll be competent in handling new circumstances.

2.3 Purpose and Objectives of the Report

The report has the following purpose and objectives:

- To comprehend the fundamental goals of general banking
- To get knowledge of the corporate world
- To understand the concept of Shariah-based banking systems
- To acquire information on EXIM Bank PLC
- Collaborative work

Chapter 3

3.1 Methodology

After I finish my studies, I want to work in the corporate world. I selected EXIM Bank PLC for my internship because of this. Not only that, there are some other reasons behind choosing this bank. This bank is located not far from where I live. My time was so saved as well, and I could utilize the time I had left over to finish the project report. Considering my desire to work in the corporate sector in the future, it was the best way for me to immerse myself in the business world.

3.2 Direction and Mentoring

I informed my supervisor, Md. Delowar Jahan Sir. My supervisor and our department Head, Dr. Ehatasham Ul Hoque Eiten Sir, offered me permission to complete an internship in my preferred location. I usually get guidance from Md. Delowar Jahan sir when I need it.

3.3 Opportunities for Learning

The whole staff at this bank was quite helpful. That gave me the opportunity to learn a lot. Opening an account was the first thing I learned. From filling, and entering information in the registrar's book, handing over cheque book s to account holders, and several other duties. I received a new type of experience from here. This position allowed me to talk to clients.

To generate this report, I used two different kinds of data:

1. Primary information

2. Secondary information

Primary Information:

- Work experience at EXIM Bank PLC
- Observe surroundings
- Communicate with clients directly

Secondary Information:

- Gathering details from multiple websites
- Using data from different project papers
- Website of Exim Bank
- Using ideas from previous internship reports

Chapter 4

4.1 Historical Background of EXIM Bank PLC

The late Mr. Shahjahan Kabir, Founder and Chairman, founded Exim Bank in 1999. He founded the bank in order to advance the nation's socioeconomic standing. Subsequently, on August 3rd, it officially began operations as Bengal Export Import Bank Ltd. Following that, Mr. Alamgir Kabir, who served as the founder's advisor, and Mr. Muhammad Lakiotullah, who served as the founder's managing director, established the Export-Import Bank of Bangladesh Ltd. on November 16, 1999.

4.2 Awards of EXIM Bank PLC

EXIM Bank PLC has received numerous national and international honors for its remarkable performance since its founding. The awards are as follows:

- ICMAB Best Corporate Award 2013
- International "BIZZ Award -2013"
- "International Diamond Prize for Excellence in Quality" award
- "World Finance" award

4.3 Board of Directors

- Chairman - Mr. Md. Nazrul Ialam Swapan
- Directors – Mr. Md. Nurul Amin & Mr. Anjan Kumar Saha
- Independent Directors – Mr. S M Rezaul Karim & Mr. Khandaker Mamun, FCA
- Managing Director & CEO – Mr. Mohammad Feroz Hossain

4.4 Logo of EXIM Bank PLC

4.5 Mission of EXIM Bank PLC

- Providing clients with services through the Islamic banking system
- Offering assistance for foreign trade
- Keeping up with technological advancements to create a professional banking environment;
- Meeting corporate social responsibility obligations
- Uphold business and corporate integrity.
- To demonstrate professionalism and teamwork.

4.6 Vision of EXIM Bank PLC

The vision of EXIM Bank is "Together Towards Tomorrow."

4.7 Organizational Details

Head Office	EXIM Bank Tower Plot #15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka- 1212, Bangladesh.
Share Division	"SYMPHONY" (Ground Floor) Plot No.SE (F) - 9, Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh. PABX: 09666716246
Total Employees	3230
Total Branches	151
Total Shareholders (31-12-2023)	54720

4.8 CSR

CSR means Corporate Social Responsibilities. The foundation receives at least 2% of yearly profit to carry out Corporate Social Responsibilities (CSR) initiatives. The following are the key CSR initiatives that this foundation conducts:

- ❖ Healthcare service
- ❖ Scholarship program for brilliant poor students
- ❖ Education Promotion Scheme
- ❖ Helping people affected by natural calamities
- ❖ Helping people in slum areas
- ❖ Donation to educational institutions to set up a computer lab
- ❖ Beautification of Dhaka City

4.9 Organizational Chart of EXIM Bank PLC

The organizational structure is an institution's infrastructure through which it is controlled. Successful organizational structures clarify each employee's position and how it fits into the larger system.

The organizational structure of Exim Bank is as follows:

Chairman
↓
Managing Director (MD)
↓
Additional Managing Director (AMD)
↓
Deputy Managing Director (DMD)
↓
Additional Deputy Managing Director (ADMD)
↓
Executive Vice President (EVP)
↓
Senior Vice President (SVP)
↓
Vice President (VP)
↓
Senior Assistant Vice President (SAVP)
↓
Assistant Vice President (AVP)
↓
First Assistant Vice President (FAVP)
↓
Senior Principle Officer (SPO)
↓
Principle Officer (PO)
↓
Executive Officer (EO)
↓
Management Trainee Officer (MTO)
↓
Senior Officer (SO)
↓
Officer (O)
↓
Junior Officer (JO)
↓
Assistant Officer (AO)
↓
Trainee Assistant Officer (TAO)

4.10 Products & Services of EXIM Bank PLC

4.10(A) Deposits

EXIM Bank PLC offers banking services through a variety of deposits. In commercial employme nt, they may supply service with a current deposit. Again, they provide service every month. They also offer deposit scheme services to farmers, housewives, and students.

The services they provide are,

- **Current Deposit**

  Al-Wadia Current Deposit

- **Mudaraba Special Notice Deposit**
- **Savings Account**

  Mudaraba Saving Deposit

- **Term Deposits**

  Mudaraba Term Deposit

- **Deposit Schemes**

  Mudaraba Monthly Savings Deposit Scheme

  Mudaraba Su-Grehini Monthly Savings Scheme

  Mudaraba Femina Monthly Savings Scheme

  Mudaraba Senior Monthly Benefit Scheme

  Mudaraba Multiplus Savings Scheme

  Mudaraba Super Saving Scheme

  Mudaraba Hajj Deposit

  Mudaraba Denmohor/Marriage Deposit

Mudaraba EXIM Student Saver

Mudaraba Millionaire Deposit Scheme

Mudaraba Kotipoti Saving Scheme

EXIM RUHAMA- (Three Years' Probable Double Benefit Scheme)

EXIM ZIADAH - (Five Years' Probable Triple Benefit Scheme)

EXIM KRISHI - (Mudaraba Krishi Monthly Deposit Scheme)

EXIM SHWAPNO - (Mudaraba Housing/Entrepreneurship Development Scheme)

EXIM SHEFA - (Mudaraba Monthly Saving Deposit Scheme)

EXIM HAPPY

4.10(B) Investments Products

EXIM Bank PLC is an Islamic Shariah-based bank. Because of this, Exim Bank differs from all other commercial banks. In terms of investment, the bank invests by purchasing the products of its clients.

The investing products are:

- ❖ Investment Sectors
- ❖ EXIM Abashan
- ❖ EXIM Sahayak
- ❖ EXIM Bahan
- ❖ EXIM Education
- ❖ EXIM Easy Pay
- ❖ Bai-Muajjal(FO)

4.10(C) Others:

EXIM Bank PLC also provides card-based services. Customers can pay with cards. They can sometimes use this card to transfer money outside of the country. This bank also offers Internet banking services. In this situation, consumers can use the bank's app to perform account-related actions from home, such as sending money anywhere.

The services they provide are,

- Visa cards
- Debit cards
- Pre-paid Card
- Hajj Card
- Mobile Banking
- Internet Banking
- SMS Banking
- Online Banking
- OBU Financing
- Locker Service
- Agent Banking

Chapter 5

My Internship Activities

General banking is a key function in the banking industry. It is also referred to as retail banking. This is considered "direct customer service." General banking includes account opening, cheque books writing, deposit book writing, providing statements, and so on.

I worked as an intern for three months at EXIM Bank PLC, Dhamrai Sub Branch. Here, I was involved in several general banking initiatives. I did my best to finish my work. I made an effort to interact with my clients effectively.

Among the things I did for my internship,

- ❖ Accounts opening,
    - a) Mudaraba Savings Deposit Account (MSD)
    - b) Mudaraba Monthly Savings Deposit Scheme (MMSDS)
    - c) Mudaraba Term Deposit Receipt (TDR)
    - d) Al-Wadia Current deposit
- ❖ Receiving the Cheque Books Requisition
- ❖ Entering the information of Cheque Books in the Register Book
- ❖ Handing Over Cheque Books to the Customers
- ❖ Providing the Deposit Books to the Clients
- ❖ Writing Cheques for customers
- ❖ Writing Deposit Books
- ❖ Giving Customers Bank Statements
- ❖ Closing Accounts

5.1 Accounts Opening

Opening an account is the first thing I do at the bank. I had to assist clients with opening several types of accounts. Opening a savings account was the first thing I learned about. The first step in any banking transaction is opening a savings account.

5.1(A) Mudaraba Savings Deposit Account (MSD)

First and foremost, I have to register an account. Each account holder will be allocated 600/=. Keep three copies of the customer's passport-sized photos as well as one copy of the nominee's. I've attached all of the documentation, along with the account opening form. I take the account holder's signature on the form. Also, I begin to fill out the form by taking the account holder's signature behind the account holder and the nominee's photos. Then I give it to my senior colleague who will open the account.

One crucial piece of information regarding the nominee for account creation is that they will require a legal guardian if they are younger than eighteen. According to Bangladesh Bank law, if the account holder is not present (dead), they will not give their money to someone younger than eighteen. The candidate will therefore require a legal guardian in that situation.

5.1(B) Mudaraba Monthly Savings Deposit Scheme (MMSDS)

The account holder must make a monthly deposit of the same amount to start this account. This money can then be retained by the account holder for 1, 2, 3, 5, 8, 10, or 12 years. To open this account, I took a copy of the account holder's and nominee's NID cards. Along with that, I took two passport-sized pictures of the account holder and one of the nominee. After collecting their information, I attach the documents to the form. Then I begin to fill out the form by taking the account holder's signature on the form and behind the account holder's and nominee's photos. Then I deliver the form to my colleague to open the account.

5.1(C) Mudaraba Term Deposit Receipt (TDR)

The account holder has a set amount of time to store money in this account. They will receive a good interest rate in that scenario. This deposit can be made for a period of 1/3/5/12/36 months. The interest funds will be automatically renewed until they want to withdraw them. I guided the client through these steps.

5.1(D) Al-Wadia Current deposit (AWCD)

Business uses are the main reason for this account. Initially, the client needs a savings account. With the account's unique customer ID, this current account is subsequently opened. However, when two or more clients have shared ownership, they must open a current account using the savings account's unique ID.

Part of the current account,

- Proprietorship Account
- Partnership Account
- Private and Public Limited Company Account
- Association/Club/Trust/Society/Charity Organization/Educational
- Institution/Masjid/Madrasa Account

Proprietorship Account

To open this account, two copies of the customer's passport-sized photo and a copy of their NID card are needed. The copy of the trade license is the most crucial.

Partnership Account

To start an account, a valid partnership deed is required. The Partnership Letter must be signed by each partner and include a copy of the most recent Trade License. Resolution of Partners to open the Association letter (A/C) and authority for its operation, as confirmed by the Managing Partner. The Partnership Letter must be properly signed by each partner.

Private and Public Limited Company Account

To start this account, a Copy of the Memorandum and Article of Association of the company, updated trade license, certificate of incorporation company, list of directors, and designation are needed.

Association/Club/Trust/Society/Charity Organization/Educational

To start this account, a copy of the Memorandum and Article of Association/ Trust Deed, a list of the members, and a permission letter from the N. G.O. are needed.

5.2 Receiving the Cheque Books Requisition

When a customer requested a cheque book, I would sign the requisition form and give it to my colleague. When they requested it, the cheque book arrived within 15 days.

5.3 Entering the Information of Cheque Books in the Register Book

I would unpack the cheque book when it arrived. I would then enter their information in the register book. I would write down the account holder's account title, account number, and the cheque book's beginning and last page numbers in the register book.

5.4 Handing Over Cheque Books to the Customers

I used to find the customer's cheque book when they came to pick it up. I would then match their signature on the requisition form with the one in the register book. After that, I would fill out the requisition form with the cheque book's first and last page numbers and hand it to my colleague. To verify pages and maintain track of cheque book pages, he used to update the software. Verifying the officer's signature and seal on every page of the cheque book before delivering it to the customer is my final task in cheque book delivery.

5.5 Providing the Deposit Books to the Clients

The deposit book is available to everybody. Even if they decide not to take it again, there is no issue. I write the account number and name on the cover page of the deposit book if someone wants to take it.

5.6 Writing Cheques for Customers

I write cheques to people who wish to withdraw their money. There, I put their name, the amount, and the date. I also write their phone number on a separate page. After which the cheque is signed by them.

5.7 Writing Deposit Books

I write their deposit book like a cheque. Include their name, phone number, date, and amount of money here as well. After that, assist them by getting their signature.

5.8 Giving Customers Bank Statements

My colleague prints the statement and gives it to me when a customer wishes to take one. I then enter their account number and name in the statement registrar book. I then give them their statement and get their signature in the register book.

5.9 Closing Accounts

Customers have the option to terminate their accounts if they so want. I provide them a closing form to sign in order to accomplish that. After that, I took several items from their account, including their debit card, Visa card, and cheque book. So that they are unable to utilize those items.

5.10 What this internship taught me:

5.10(A) Communication Skills:

This internship helped me improve my communication skills, which I had previously struggled with. However, because of this internship, I am much more comfortable communicating. Because of my job, I must communicate with my coworkers and clients. This helped me acquire these skills.

5.10(B) Teamwork:

Teamwork is a crucial function in the banking business. Here, one must interact with coworkers on a variety of tasks. In this scenario, teamwork might also help you strengthen your communication abilities.

5.10(C) Customer Service:

Various categories of customers come to us with problems. It can sometimes lead to corporate concerns. We need to deal with their problems. This is how customer service abilities are built.

5.10(D) Effective Time Management:

Effective time management is crucial in the workplace. Being able to complete every work on time is crucial. Additionally, this job teaches me to be on time, which improves my time management abilities.

Chapter 6

My Observations and Findings

I came to several realizations during my internship. They are explained in more detail below:

Interaction among employees: The relationships among the workers are cordial. They are all really helpful individuals. To help juniors learn and perform successfully, seniors constantly encourage and mentor them. Juniors have a great deal of regard for seniors. The result is a wonderful workplace.

Scarcity of Space: As a sub-branch, it is quite congested. However, the space is insufficient. This can cause issues when there are more people. Customers do not always have a spot to sit.

Insufficient Staff: There aren't many employees in such a busy branch. Customers must therefore wait a while to finish their work when there are more clients. Additionally, clients will suffer more if any employees are absent. They get resentful as a result.

Absence of Female Staff: This branch does not have any female employees. As a female intern, I believe that having at least one female employee is crucial. A lot of female clients are uncomfortable approaching a male officer. In that situation, having female employees is crucial.

Banker-Customer Relationship: Bankers always work to build strong bonds with their clients. They deal to customers in an equitable manner. They constantly strive to give their clients the most possible service. They provide complete information to their consumers so that they do not experience any inconvenience.

Inadequate Facilities for Interns: This bank lacks adequate amenities for interns. During my internship, I was not provided with a personal table. I had to sit at the same table with my colleague. The interns here are also not paid a salary. I believe that interns would have been more engaged in their work if they had been paid.

Lack of Adequate Equipment: There is just one photocopier, one scanner, and one printer. Therefore, when employees are under pressure, they suffer.

Use of English terminology in the banking industry: I've noticed that the English language is used a lot in the bank for both writing and speaking. Officers and customers frequently utilize English words in their work. They use the following English words:

- Account
- Cheque
- Deposit
- Credit
- Debit
- Prepaid
- Inward
- Outward
- Clearing
- Mandate
- Register
- Statement
- Signatory
- Seal
- Mature
- Premature
- Data entry
- Current deposit
- Profit
- Interest
- Spouse
- Income source etc.

Chapter 7

SWOT Analysis

SWOT analysis means strength, weakness, opportunity and threat. There is a SWOT analysis for every organization. Additionally, Exim Bank has opportunities, threats, weaknesses, and strengths. I looked at this bank's SWOT analysis while I was an intern. The SWOT analysis of EXIM Bank PLC is:

Strengths:

- The bank workers have a really good relationship.
- Senior employees assist and guide the youngsters.
- A positive relationship between bankers and customers.
- The workers strive to deliver excellent service to customers.
- Customers believe in bank services and bankers.
- Exim Bank operates an Islamic Shariah-Based banking system.

Weaknesses:

- There is only one employee at the cash counter. As a result, it is difficult to serve customers.
- Customers suffer owing to a lack of space.
- Limited staffing.
- ATM booths do not always work.
- Because it is a sub-branch, staff have to go to the Nayarhut branch to retrieve the cheque book. This causes some delay in receiving the customer's cheque books.

Opportunities:

- They can expand their product advertisements. This will grow their customer base.
- They can set up their cheque book service in shorter time.
- Expanding the cash counter workforce. As a result, customers are not inconvenienced during the transaction.
- Their bank is Islamic Shariah-based. Its merits can be highlighted. Customers will gain an understanding of it.

Threats:

- Competition among private banking institutions brings a threat.
- This bank's low advertising may likewise bring a threat. Because other banks are advanced in this regard.
- Given the current state of the country's finances, the bank's financial situation is also a threat.

Chapter 8

Recommendation

Based on my own experience, I would like to provide the following recommendations to help this bank get better:

- There should be more employees in the bank. Additionally, there should be more cash counter employees. With just one employee, money transactions become challenging. Additionally, clients do not properly receive this service.
- There are no female employees here. Therefore, at least one female employee ought to be hired. So that female clients won't be hesitant to communicate.
- The office space should be enlarged. Their area is limited, and clients frequently find themselves unable to sit comfortably. There is another commotion when there are more clients. As a result, the environment of the bank is harmed. So, they should expand their bank space.
- They should increase their product advertisements. By doing so, the number of clients will double.

Limitations of this project

- The biggest drawback of this application is its time limit. This program runs for three months. Three months is an extremely short period to learn everything thoroughly.
- I was not paid for my internship.
- Due to my internship in general banking, I did not have full access to anything.

Chapter 9

Conclusion

The banking sector is a vital component of the financial sector and serves as a nation's primary engine. In the past three months, I have been able to identify with this sector. I finished my three-month internship in the Dhamrai Sub Branch of EXIM Bank PLC. I learned a lot about the financial sector here which will help me in the future.

This internship has helped me improve personally. It made me feel more confident. I gained professionalism from this internship program. I have had to deal with clients all the time. Consequently, my ability to communicate has improved.

In my report, I have made every effort to include all of my experiences. In addition, I have shared my own research findings. Without the assistance of my colleagues, this job would not have been feasible. Furthermore, I had complete assistance from my supervisor, Md. Delowar Jahan Sir. I couldn't have finished this job without his help and direction.

I think this internship will be very beneficial to my future career. I will greatly benefit from my experience in my future career.

References

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Chapter 10

Appendices

10.1 Joining Letter from EXIM Bank PLC

EXIM BANK
Shariah Based Islami Bank

Export Import Bank of Bangladesh PLC.
Head Office

Human Resources Division

EXIM/HO/HRD/2024
14 October 2024

Dr. Ehatasham Ul Hoque Eiten
Assistant Professor & Head
Department of English
Daffodil International University
Daffodil Smart City, Birulia, Savar,
Dhaka-1216, Bangladesh

INTERNSHIP

Muhtaram,
Assalamu Alaikum,

With reference to your letter dated 28 August 2024 regarding the above, we are pleased to accept **Ms. Marzia Azal Otoshi**, a student of your institute for doing 3 (Three) Months internship at our Nayarhat Branch, Dhaka.

The internship programme will be effective from the date of joining of the internee at the bank/branch. She will have to give regular attendance at the place where she will be deputed to work on her project. She will also require to submit 1 (One) copy of her internship report with accurate information on the project she will be working on at the Branch/Division concerned for their record and necessary action. Please be informed that we do not offer any pay and allowance in this regard.

We assure you of our best co-operation to your student during her stay with us.

Ma-Assalam

Yours faithfully,

Kanu Lal Karmaker
Executive Vice President & Head
Human Resources Division

Copy to: Nayarhat Branch/ Internee/ Office copy.

"EXIM Bank Tower" Plot # 15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka-1212, Bangladesh.
PABX : 09666716246, SWIFT : EXBKBDDH, Web : www.eximbankbd.com

10.2 Plagiarism Report

211-10-716

ORIGINALITY REPORT

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