Internship Report on

"An Analytical Investigation into the General Banking Operations at the Garib-E-Newaj Branch of Export-Import Bank of Bangladesh PLC"

Submitted by:
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ID: 211-10-2351
Batch: 19th (B)
Semester: Fall 2024
Course Title: Project Paper with Internship
Course Code: ENG-431

This report is submitted to the Department of English at Daffodil International University in fulfillment of the requirements for earning a Bachelor of Arts degree in English.

Submitted to:
Nahid Kaiser
Assistant Professor
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Submission Date: 07 December 2024

Declaration of the student

I am Mst. Jannatul Mawa Rimi. My student ID is 211-10-2351. I hereby declare that the internship report I have submitted to the Department of English at Daffodil International University is an original work produced by me while completing the course of the Bachelor of Arts in English program's "Project Paper with Internship." The content of this report is entirely my own work and has not been previously published or authored by anyone else. Under the supervision of Ms. Nahid Kaiser, Assistant Professor in the Department of English at Daffodil International University, I was tasked with completing my internship on the topic "An Analytical Investigation into the General Banking Operations at the Garib-E-Newaj Branch of Export-Import Bank of Bangladesh PLC."

Mst Jannatul Mawa Rimi

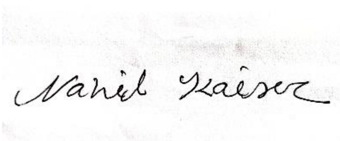
Name: Mst. Jannatul Mawa Rimi
ID:211-10-2351

Certificate of Supervisor

This is to certify that Mst. Jannatul Mawa Rimi student of Daffodil International University bearing ID No: 211-10-2351 under Department of English has done an internship report titled "An Analytical Investigation into the General Banking Operations at the Garib-E-Newaj Branch of Export-Import Bank of Bangladesh PLC" under my supervision.

This student is found to be sincere and hardworking. She has put a lot of effort on work. This report is an authentic and original piece of work. I recommend it for further commendation to the Department of English, Daffodil International University.

I wish her every success in his future endeavors.



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Nahid Kaiser

Assistant Professor

Department of English

Daffodil International University

Acknowledgment

I would like to take this opportunity to express my sincere appreciation to all those who provided guidance and support throughout my internship experience at the Garib-E-Newaj Branch of the Export-Import Bank of Bangladesh PLC. Completing this report, titled "An Analytical Investigation into the General Banking Operations at the Garib-E-Newaj Branch of Export-Import Bank of Bangladesh PLC," would not have been possible without their invaluable support. First, I thank the Almighty for giving me the strength and health to complete this journey. Secondly, I am very thankful to my supervisor, Ms. Nahid Kaiser, for her consistent mentorship, guidance, meaningful feedback, and support throughout my internship. Furthermore, I would like to express my sincere gratitude to Tanvir Mahmud, First Assistant Vice President (Garib-E-Newaj Branch), and Mr. Mohammad Kamruzzaman, Manager of Exim Bank PLC (Garib-E-Newaj Branch), for their invaluable assistance in finishing this report. I want to express my gratitude to the entire team at the Garib-E-Newaj Branch. Their eagerness to share their knowledge, patience, and openness helped me to learn. Their real-world perspectives on the routine activities of general banking have greatly enhanced my educational journey. Lastly, I want to express my gratitude towards my family and friends, whose unwavering support and belief in me have served as a continual source of inspiration. This internship has been a priceless learning opportunity that has enhanced both my professional and personal development in addition to expanding my knowledge. I appreciate the Export-Import Bank of Bangladesh PLC for giving me this chance.

Abstract

Working at EXIM Bank PLC, a reputable Bangladeshi bank that adheres to Islamic Shariah, gave me an invaluable opportunity. The general banking operations at the Export-Import Bank of Bangladesh PLC (Exim Bank) Garib-E-Newaj Branch are thoroughly examined in this internship report. Over the course of the three-month internship, I gained useful knowledge that influenced my understanding of the bank's primary banking operations. My appraisal of these operations and my practical experiences are reflected in this report. I outline the goals and importance of the internship in the first chapter, emphasizing the vital role general banking plays in the efficient running of financial institutions. The background and importance of the internship are given in the second chapter. After that, I discuss the methodology of this paper. I examined internal papers, had conversations with bank staff, and made direct observations in order to compile the information for this report. I then discuss my experience and the difficulties I faced along the way. Finally, I present the findings, recommendations, and conclusions from my internship experience, and I have attached the certificate I received from the organization as proof of my successful completion of the program.

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Chapter 1: Introduction

Every financial system requires banking services because they provide essential services that keep the economy functioning properly. They act as a bridge between people, businesses, and the financial system, facilitating transactions and access to safe and secure credit. General banking services are important among the many banking activities because they include essential functions that enable banks to serve their customers effectively. These activities enhance the overall efficiency of the bank and include account management, deposits, withdrawals, and other routine financial services. I describe the objective and importance of my internship in this chapter, emphasizing the essential role of general banking services in the effective functioning of financial institutions. Customer satisfaction and trust in a bank's ability to safely and efficiently manage its money depend on the successful management of the bank's overall operations. I want to gain a deeper understanding of these processes to complement the theoretical information I have gained during my studies with practical expertise.

I decided to apply for a banking internship because I have become increasingly interested in the financial sector and how it affects people's lives and the economy as a whole. Furthermore, I want to see practically how the banking industry actually works, especially in general banking, which accounts for the majority of a bank's daily business. Through this internship, I was able to gain knowledge about how banks operate, how they interact with their customers, and how they address challenges in an ever-changing financial environment.

Chapter 2: Background and Importance of Internship

2.1 Background

The internship report is an important aspect of the four-year Bachelor of Arts program. This internship experience plays a crucial role in helping students build relationships and expand their professional networks. Through internships, students have the opportunity to gain practical experience and prepare for entering the job market. In Bangladesh, many graduated students face unemployment. The lack of relevant professional experience is a common issue here. Therefore, requiring an internship for the B.A. degree program is very reasonable.

I have successfully concluded my internship at EXIM Bank PLC. During my internship, I focused on analyzing the general banking activities at the Garib-E-Newaj branch. My report, titled "An Analytical Investigation into the General Banking Operations at the Garib-E-Newaj Branch of Export-Import Bank of Bangladesh PLC," was completed under the guidance of my supervisor, Ms. Nahid Kaiser. The internship provided me with a valuable platform to translate my academic knowledge into practical. EXIM Bank is one of the leading financial institutions in Bangladesh, and I had the privilege of completing my internship there. I am thankful for their cooperation in helping me understand the challenges of the real world.

2.2 Importance

Preparing this internship report has been an important aspect of my BA program. Over the past three months, I have had the chance to meet various professionals and expand my network, which will be beneficial in my future career. This internship has helped me understand the job market, and it also gave me an opportunity to build connections in the banking sector. It has been an invaluable experience that has prepared me for the challenges and opportunities in my future career.

Objectives:

1. Students can gain knowledge of a banking sector's day-to-day activities through internships.

2. Students benefit from such knowledge by becoming more self-assured, learning about the sector, and expanding their professional network.

3. Banking internships give students a practical understanding of the world of finance.

4. Students can gain knowledge about various positions in the bank, including finance and general banking.

5. Additionally, internships act as a springboard to later job openings.

Chapter 3: Methodology

Every research plan should follow a basic structure. The findings of this report are primarily based on the practical experience that I acquired during my internship.

The following framework outlines the steps that I followed to complete my internship:

First, I began searching for a corporate office where I could complete my internship. I reached out to the Export and Import Bank of Bangladesh PLC (Exim Bank), and they agreed to provide me with an internship opportunity, requesting that I submit the necessary paperwork.

As soon as I was informed of my assigned supervisor, I reached out to her promptly to introduce myself.

Following my supervisor's instructions, I visited my department to collect the recommendation letter required to officially start the internship at the bank.

Afterward, on August 27th, 2024, the manager of Exim Bank's Garib-E-Newaj branch interviewed me.

During the interview, he asked about my academic background, future career plans, and personal details.

Finally, on August 29th, 2024, I received an email from the Garib-E-Newaj Branch confirming that I could begin my internship on September 1st, 2024.

On September 1st, I joined the branch, and the manager provided me with the necessary documents to officially begin my work.

Throughout my internship, I collect data by:

1. By monitoring the general banking activities of the bank.
2. I interacted with clients and tried to help them.
3. I came to know about deposit products by observing and reading some papers from the bank.
4. By learning and gaining experience about accounts.
5. I collect data from my activities as an intern and by reading some internship reports.
6. I also collect data from the website of EXIM Bank PLC.

Chapter 4: Organizational Profile

Export and Import Bank of Bangladesh PLC is a prominent financial institution in Bangladesh that focuses on promoting international trade and commerce. It was founded in 1999. The bank focuses on Islamic Shariah. Over the years, EXIM Bank has broadened its offerings to include a variety of products designed to meet the diverse needs of its customers, particularly small and medium enterprises. It has significantly contributed to the country's economic development and has earned several awards for its innovative services and customer care. Today, EXIM Bank continues to enhance its role in Bangladesh's financial sector, emphasizing sustainable growth while adhering to Islamic banking values.

General Banking: This is a fundamental aspect of banking, often referred to as Retail Banking. This division provides daily services to customers, including accepting deposits, opening accounts, and processing check transactions. It also opens new accounts, transfers funds, issues bank drafts, and pays orders. General banking serves as the primary operational area of EXIM Bank PLC.

4.1. Organizational Overview

Products and Services of EXIM Bank PLC

EXIM Bank PLC has developed various financial products and services since it began its operations to meet the needs of its customers.

Deposit Products:

The bank offers a variety of deposit options for individuals and businesses, following Shariah principles and providing profit-sharing opportunities.

Mudaraba Term Deposit
Mudaraba Monthly Benefit Scheme
Mudaraba Monthly Income Scheme
Mudaraba Monthly Savings Scheme

4.3. Mission and Vision:

4.3.1. The mission of EXIM Bank PLC:

1. Maximizing the advantages of the Islamic banking system for its clients.
2. Delivering high-quality financial services, particularly in the realm of foreign trade.
3. Establishing and enhancing a technology-driven, professional banking environment.

4. Upholding corporate and business ethics and ensuring transparency at all levels.
5. Maintaining a robust capital foundation.

4.3.2. Vision of Exim Bank PLC:

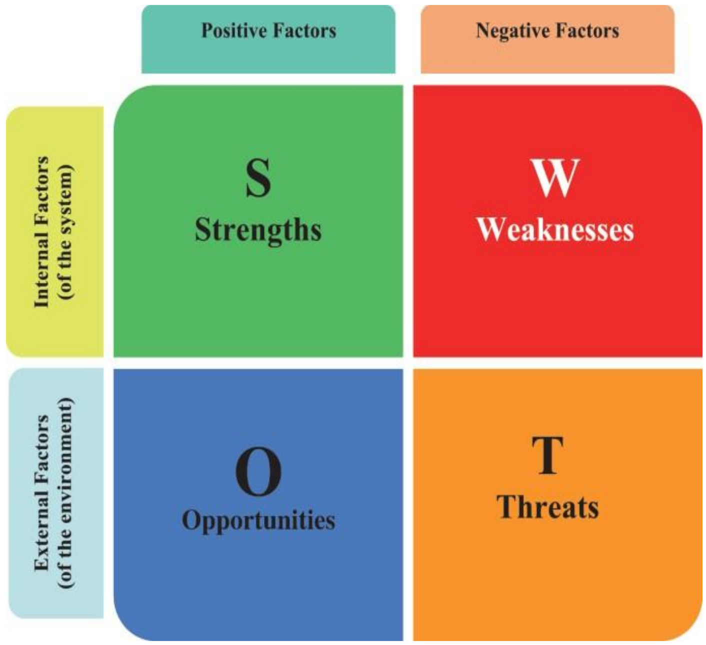
The vision of EXIM Bank PLC is to offer personalized, high-quality services to customers, with a focus on continuous improvement, as the foundation for our operational success.

4.4. Priorities of the Exim Bank PLC:

1. Offer superior banking assistance for both import and export transactions.
2. Delivering effective client support.
3. Upholding commercial and economic morality.
4. Serving as a reliable safe deposit box for clients' funds and banking advisors.
5. Improving its goods and giving clients what they want.

4.8. Organizational structure Of Exim Bank PLC

4.8. Exim Bank PLC's SWOT analysis



Strengths:

1. EXIM Bank PLC is a Shariah-compliant bank that attracts customers looking for ethical financial options.
2. The bank offers various financial services, including savings accounts, investments, and trade financing, to serve different customers.
3. It has a strong reputation since it was founded in 1999, and the bank has gained a solid reputation and trust in the Bangladeshi financial market.
4. Not only are accounts rising quickly, but as well are advancements and loans.
5. EXIM Bank PLC holds a reputation for providing its clients with excellent services. It has expanded rather quickly across the board for financial services.
6. The bank is dedicated to using modern technology to improve efficiency and customer service. 7. The office has a highly friendly, and dynamic atmosphere. Additionally, there are no borders or hiding obstacles present where staff members and the supervisor are speaking. The business environment is a powerful source of motivation for the staff.

Weaknesses:

1. EXIM Bank's reach is primarily national, which may restrict its ability to attract international customers and compete globally.
2. Insufficient marketing and promotion of the banking institution's achievements along with products.
3. The bank's performance is closely tied to the Bangladeshi economy, making it susceptible to local economic fluctuations.
4. The general banking sector is conventional. Not every step of the basic banking process is entirely digitalized.
5. The focus on Islamic finance may limit its appeal to customers who prefer conventional banking options.
6. Many introducers claim to be among the challenges associated with opening an account. It is a violation for someone new to the place to attempt to open an account without first putting together an introducer of the existing members.

Opportunities:

1. Exim Bank increased awareness of Islamic banking, and it can attract more customers.
2. Investing in digital solutions can make banking easier and more accessible for customers.
3. To highlight the division, they must extend the scope of their advertising efforts.
4. Collaboration with international banks can improve services and expand the market.
5. The bank's activities can be more effectively run with the help of digital banking services.

Threats:

1. The banking sector in Bangladesh is very competitive, with many banks offering similar products.
2. Economic downturns can affect loan repayments and the bank's overall performance.
3. Staff inspiration is threatened by the inadequate remuneration packages offered to workers in intermediate and below positions. Qualified workers consequently depart which is creating an impact on the company in general.
4. New regulations can create additional operational difficulties.
5. Rapid advancements in technology require constant updates and investments to remain competitive.

This SWOT analysis provides an overview of EXIM Bank PLC's strengths, weaknesses, opportunities, and threats, reflecting its position in the banking industry and guiding its strategic planning.

Chapter 5: Activities for Internship

Gaining practical experience and insightful knowledge of professional environments and workplace dynamics is the primary aim of this study. These will help with the successful completion of this research report. The following list includes the study's general and particular objectives:

5.1. General objectives:

1. Get familiar with the daily banking operations.
2. Put into practice what I have learned.
3. Recognize the bank's policies and practices.
4. Develop teamwork and communication skills.
5. Recognizes the internal culture and working methods of the workplace.
6. Check out banking career options.
7. It fulfills the requirements of the internship program.

5.2. Particular objectives:

1. Help clients with their banking requirements.
2. Learn about remittances, loans, accounts and deposits.
3. Adhere to banking policies.
4. Oversee banking documents properly.

5.3. My learning and experience about accounts:

The overall process for creating an account:

First step: The application or potential client receives an account-creating form from the financial institution.

Second step: The candidate completes the application.

Third step: Two duplicates of the applicant's photograph are sent with the form, which has been signed appropriately by an introducer.

Fourth step: The form is carefully examined by the designated official.

Fifth step: The account will be created by them if they approve of the form.

Sixth step: They provide deposit slips, and the initial deposit should be created by using the recently created account number.
Seventh step: Following deposits, a check is a problem.

Eighth step: To confirm the customer's sign, the bank keeps the sample sign.

Ninth step: An account has been created.

5.4. Procedure for creating an account

An account-creating form must be completed by the person wishing to start an account. This form is a legally binding agreement combining the financial institution and potential clients, including individuals, partnerships, joint ventures, proprietorships, private limited companies, societies, and so on. These clients can open a variety of account types by following the guidelines listed beneath:

5.4.1. Personal Account:

When a person is interested in starting a banking account, they must first submit the necessary paperwork to create an active account with deposit money at a financial institution. Each passport-sized picture needs to have the introducer's signature on it. The person has to turn up a duplicate of their passport or their Word Processor degree.

A picture of the candidate.

The applicant's sign.

Tax ID Certification (for financial transactions merely, up to TK. 5.00 in value).

5.4.2. Combined Account:

Two people, or additional information, can create this account at once, and all individuals must meet the conditions for opening a personal account. The system that operates ought to be mentioned by the owners. Here, customers are required to disclose why they use their accounts, including the number of signs required to process checks.

5.4.3. Exclusive Ownership Account:

Two printed versions of the introduction certified by the introducer. A duplicate of the passport or National Commissioner certification. Current commercial registration and stamps.

It is necessary to fill out the EXIM Bank, a private company statement form.

Picture of the recipient.

The candidate's sign appears inside the nominated statement paperwork.

Tax ID Certification

5.4.4. Partnership Account:

The presenter

Two printed versions from the introduction, certified provided by the presenter. A duplicate of a partnership agreement needs to be presented.

A duplicate of a passport and National Commissioner certification. Current trading authorization and stamps

Additionally, the members sign and personalize the EXIM Bank cooperation document.

5.4.5. Fixed Deposit Account (FDR):

The consumer completes a form that the bank provides in order to open this account.

Customer provide their national ID card or passport.

They also need a recent passport-sized photo.

The client deposits the funds after selecting a deposit period (such as three, six, or a year).

They consent to abide by the bank's regulations, which include not taking the money out before the deadline.

An FDR certificate including the deposit amount, time duration, interest rate, and maturity date is provided to the customer by the bank.

5.4.6. Savings account:

People can receive interest on their deposits and save money with a savings account.

The client completes a form in order to open this account.

To be identified, they must present their passport or national identification card.

A proof of address is required.

Both the client and the nominee must have two passport-sized pictures.

The customer opens an account by making the required minimum deposit.

They mention the nominee's details and offer an example of a signature.

The account is activated after the bank verifies all documentation.

5.4.7. Student Account:

A student account is designed specifically for students, offering simple account management and minimal fees.

The student completes the form for opening an account with the bank.

They show their birth certificate or national ID card, as well as their student ID card.

Two recent pictures the size of a passport are required.

The school or college must provide proof of enrollment or a letter of reference.

The student provides a nominee's information, including their ID and photo, such as that of a parent or representative.

The bank issues the student a passbook, debit card, and access to online banking after verifying the documents and activating the account.

5.5. Some regulations I have learned regarding accounts and deposits:

1. Filling out an application is required while creating an account. It is recommended to use attestation photos.

2. Each payment amount that the customer chooses is fixed and may not modified later.

3. As an underage person, their parents have the authority to create and oversee the account on their behalf.

4. One individual can create many accounts with different payments equates to saving money.

5. After the period is over, all deposits and benefits can be repaid after thirty days.

6. When the depositor's location shifts, they must alert the financial institution right away.

7. The investor could ask that the project be moved to a different sector if needed.

8. The institution maintains the authority to alter the system's policies and procedures whenever it sees fit.

5.6. Internship Activities

To graduate from the university, all students must complete an internship. I finished my internship at EXIM Bank PLC Garib-E-Newaj brunch. In the course of the three months, I gained a lot of knowledge about standard banking procedures. The bank employees were really kind and helpful, providing me with support during my internship. I worked in a variety of sections, and the following describes what I did when I was an intern.

5.6.1. My twelve-week activities as an intern in Exim Bank PLC's Garib-E-Newaj Branch:

Activities of week 1-2:

1. I observe how experts engage with their clients, respond to their inquiries, and offer general advice.

2. I had conversations with the bank employees and made direct observations of the general banking processes.

3. I went to the manager to get his signature on a few documents.

4. I sometimes used the photocopier to make copies of some papers.

5. I completed some of the account forms, for instance, a Mudaraba term deposit account, a temporary deposit account, etc.

Activities of week 3-4:

1. From one brunch to another, I send emails.

2. I spoke with the clients at my work area about their issues. I provided the information about the papers needed for creating a bank account for those deciding to come in to create one. Which includes one picture of the candidate, two passport-sized pictures of the account holder, a duplicate of the nominee's identity card, and one picture of the nominee. If the owner of the account is an undergraduate they must present their ID card from the approved institution, along with if it happens that they work, they must present their ID card from the employer.

3. I organize documents in the correct order before filing or submitting them for signatures.

4. In the brunch sometimes I organize papers as well as documents according to their proper marginalization and sequencing.

5. Sometimes I helped clients with their inquiries.

Activities of week 5-6:

1. I gave clients instructions on how to create accounts and supplied the necessary paperwork and confirmation.

2. I do the transmission of credit cards and checkbooks after obtaining the account owner's identification information and confirming it.

3. Sometimes I called the clients to let them know that their checks would be available for pickup in the bank.

4. I set aside documents for executives and office managers to sign.

5. I changed contact details and other account information per client requests.

6. I discovered that the storage room had outdated paperwork and documents.

Activities of week 7-8:

1. I received assistance in processing accounts for temporary deposits and I made sure that all papers were filled out accurately.

2. I made copies of the necessary paperwork and forms for several departments in the branch.

3. I confirmed the identities of the account holders before starting the credit card processing stages.

4. I would place the documents aside for signatures once completing these out and adding the office management's, manager's, and executive in supervision's seals.

5. I identified outdated documents in storage and took notes so they could be updated as needed.

Activities of week 9-10:

1. I used the bank's filing system to arrange both new and old documents in storage.

2. In order to stop fraud, I verified the identity of the customer before processing their credit card.

3. I called customers to inform them of impending paperwork or pickups pertaining to their accounts.

4. At the team's request, I printed statements, forms, and other required paperwork.

5. I help customers to finish their required documentation and close their accounts.

Activities of week 11-12:

1. I checked the IDs and pictures that were needed for new accounts.

2. I assisted in addressing client problems by pointing them in the direction of the appropriate staff or resources.

3. I ensured that each document used throughout the day was correctly put away and arranged.

4. I made a summary of the things I finished each day and recorded them for future reference.

I gained experience dealing with customers, developed practical banking abilities, and had a deeper comprehension of general banking operations by doing those task. I progressively took on more responsibility over the course of the 12 weeks, which increased my self-assurance and practical understanding of banking sector.

5.6.2. Issues I faced while interning:

I had never been employed by any kind of company before. To me, this was a completely novel feeling. Throughout my internship, I ran into a lot of issues, including:

1. Being entirely unfamiliar with this industry, I was initially unaware of the policy, which made me feel slightly uneasy.

2. I needed to get used to the recent surroundings.

3. I sometimes struggled with tasks due to my lack of practical experience in banking.

4. An intern's job in a bank does not always involve new difficulties; therefore, it can be quite repetitive and dull at times.

5. Managing challenging customer interactions made me nervous at first.

6. My numerous hours of work were actually ineffective because the internship program was unfunded.

7. The interns at EXIM Bank were not provided with entire accessibility to the surveillance software; they were just provided with basic information that was insufficient to completely understand all of the bank's processes.

5.6.3. The effects of an internship on my career:

My career path has been significantly impacted by my internship at Exim Bank PLC, which has strengthened my technical and customer service skills, enhanced my grasp of professional ethics, and given me practical experience in general banking. My dedication to a financial career was strengthened by this internship.

1.I have gained practical knowledge in the banking sector.

2. This internship improves my communication and teamwork skills.

3. I have gained valuable connections with banking professionals.

4. I have gained confidence in managing customer interactions.

5. I have learned how to adjust to various surroundings.

6. I have learned how financial institutions handle customers and control the data they provide.

7. This internship opened doors for me to opportunities in the banking sector.

8,At last, I discovered how to take accountability and ownership regarding my personal behavior.

5.7. Key Outcomes from the Internship:

1. Practical Understanding of General Banking Operations: I have a strong grasp of general banking operations during this internship. I took part in and watched a variety of procedures, such as creating accounts and clearing checks. This practical experience demonstrated how crucial each function is to the efficient operation of a bank.

2. Improved Customer Service Skills: Gaining effective customer interaction skills was one of the most beneficial outcomes. I dealt with a variety of clients, some of whom had simple inquiries and others who had more complicated problems. I became proficient at giving clear information, which really enhanced my ability to deal with customers.

3. Experience with Collaboration and Teamwork: Collaborating with a group of banking experts taught me the value of cooperation and open communication. I saw how coworkers exchanged their insights, split work effectively, and supported one another. This internship experience reinforced my conviction that managing the fast-changing financial industry requires collaboration.

4. Observing Ethical Standards in Banking: Finally, I realized how crucial it is to uphold ethical and confidential standards. I saw how Exim Bank's employees treated each client with dignity and handled confidential data with concern. This reaffirmed the importance of ethics in banking by demonstrating to me that professionalism means not only finishing duties but also maintaining the confidence that clients have placed in the bank.

5.8. Limitations of the internship:

I had a great opportunity to discover more about Bangladeshi general banking practices. Nonetheless, preparing this report required overcoming a few obstacles. It is typical for a study to run into limitations or difficulties, and it is critical to be open about them. These limitations are listed below:

1. I was not given the opportunity to work in the bank's credit division.

2. Every organization has proprietary information that is kept private. They conducted interviews with particular personnel to obtain information, but they withheld important information to protect the privacy of the company.

3. There is not a large collection of books or journals about banking activity at EXIM Bank PLC.

4. There has been trouble understanding various actions because our courses have not addressed many of the banking-related topics.

5. When it comes to financial information, EXIM Bank is extremely stringent and conservative.

6. One of the main challenges of the study was my lack of experience, as this was my first time conducting a study of this kind.

7. Three months is not long enough to thoroughly examine the majority of retail product kinds and identify all of their shortcomings.

Chapter 6: Observations and Findings

1. Although EXIM Bank PLC pledges to respect a potential client's check as soon as it is submitted, they are frequently unable to do so.

2. The bank has moved on from outdated technology. They are experiencing some issues with their programs and services. Because of this, occasionally clients may run into issues receiving their services.

3. Due to a lack of employees, EXIM Bank PLC's overall banking performance falls short of expectations.

4. To adequately manage the general sector, this bank does not have enough offices. Occasionally, it may take a lengthy time for clients to receive a solution to their issues. As a result, the bank's primary responsibility is to satisfy customer requests.

5. Employees of EXIM Bank PLC's division of general banking do not routinely receive the required training.

6. A reference from a previous account holder is required by EXIM Bank in order to create a new account. In actuality, though, some customers might not be able to manage the reference needed in order to initiate an account. Therefore, they can eventually lose favor with that bank if they create an account.

7. The number of ATM booths around the nation is insufficient.

8. When creating several accounts for those who own accounts, they may fail to provide all the necessary documentation; this is a common practice, especially for large parties. However, they continue to keep the money in the account. It contravenes the regulations.

9. In order to advance, an organization needs to properly abide by the laws and restrictions it has been granted. However, this division is rather behind where they want to go.

10. A few instances have been noted where the appropriate individual is not assigned to the appropriate role.

Chapter 7: Recommendations

In reality, financial institutions offer services. In this context, the following particular recommendations are sent to EXIM Bank PLC for the advancement of product management. The recommendations listed below are merely ideas for how to enhance performance in order to satisfy customers.

1. Because the world is changing as quickly as possible, businesses must also adjust. Nowadays, the majority of banks offer internet services; EXIM Bank is one among them; however, it is limited to particular areas. In order to address this issue, they have to do what needs to be done.

2. To make it easier for customers to obtain details, EXIM Bank ought to staff each of its branches with more employees.

3. If at all feasible, the regulation allowing an introducer to open an account should be amended, as the clients are not in favor of the introducer system.

4. They ought to appoint enough workers to ensure that General Banking's operations are appropriately maintained. They can better satisfy their clients with it.

5. To obtain a wide broadcast, EXIM Bank needs to do successfully in its promoting and advertising campaigns.

6. In order to improve workers' productivity, they had to offer expert-led instruction and advancement programs.

7. Customers who neglect to provide a reference when creating an account need to be assisted by Exim Bank.

8. Exim Bank PLC must be speedier in honoring its clients' checks after they are submitted.

9. The division as a whole needs to be fully aware of its aims. It is imperative to translate organizational goals into personal objectives.

10. Regarding the correct position, they ought to hire someone with extensive qualifications.

11. They ought to be worried about the 24-hour assistance options. They must guarantee ATMs around the nation in order to accomplish this.

Chapter 8: Conclusion

Within the financial industry, a growing nation's financial system is at its core. With its innovative solutions and goods, effective banking is essential to the economic growth of a nation. Based on my direct observation, recognition of client handling, and actual perspective at the Exim Bank PLC, my research has confidently arrived at specific conclusions. I assume the majority of finance professionals will agree with my conclusion. Building a financial system with an optimal degree of effectiveness and efficiency is clearly visible. Despite being a bank Exim Bank it has every opportunity to succeed in the financial sector. In the decades to come, Exim Bank is predicted to climb the achievement scale if the shortcomings are suitably resolved and potential benefits are suitably investigated.

Chapter 9: Reference

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4. Mission and vision:
https://www.eximbankbd.com/about/mission

4. Export import products: https://www.eximbankbd.com/corporate/Export_Finance

6. Economic contribution:
https://www.eximbankbd.com/report/annex_a_declared_profit_rate.pdf

7. SWOT analysis: https://assignmentpoint.com/swot-analysis-banking-performance-exim-bank/

Appendices- 1: Recommendation Letter

Daffodil International University
A landmark to create the Future

Faculty of Humanities and Social Science

Ref: Internship Placement//242

Date:25-08-2024

The Executive Vice President
Human resources Division
Export Import Bank of Bangladesh PLC
198/1 Nawabpur Road, Dhaka 1100

Subject: Request for Internship Placement

Dear Sir,

We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA in English and in partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.

I would like to draw your kind attention that **Mst Jannatul Mawa Rimi**, **ID Number: 211-10-2351** has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

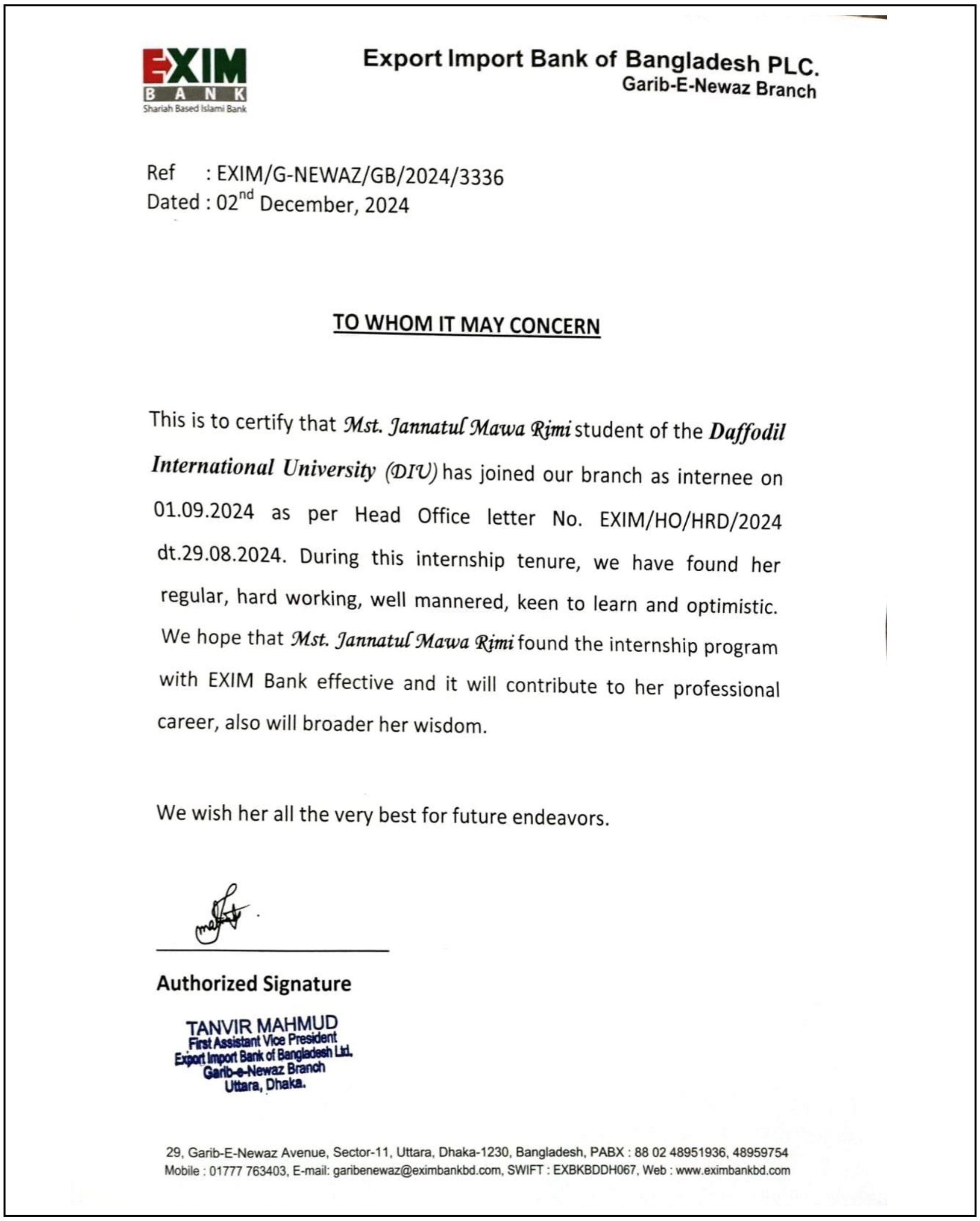
With the best regards,

25.08.2024
....
Dr. Ehatasham Ul Hoque Eiten
Assistant Professor & Head
Department of English
Daffodil International University
Email:headenglish@daffodilvarsity.edu.bd

Daffodil International University Dept. of English

Daffodil International University: Daffodil Smart City, Birulia, Savar, Dhaka-1216, Bangladesh
Tel: +8809617901212, +8802224441833-4,01713493051, 01713493141, 01841493050
daffodilvarsity.edu.bd, Fax: +88 02 9131947

Appendix-2: Certificate



EXIM BANK
Shariah Based Islami Bank

Export Import Bank of Bangladesh PLC.
Garib-E-Newaz Branch

Ref : EXIM/G-NEWAZ/GB/2024/3336
Dated : 02nd December, 2024

TO WHOM IT MAY CONCERN

This is to certify that *Mst. Jannatul Mawa Rimi* student of the ***Daffodil International University*** *(DIU)* has joined our branch as internee on 01.09.2024 as per Head Office letter No. EXIM/HO/HRD/2024 dt.29.08.2024. During this internship tenure, we have found her regular, hard working, well mannered, keen to learn and optimistic. We hope that *Mst. Jannatul Mawa Rimi* found the internship program with EXIM Bank effective and it will contribute to her professional career, also will broader her wisdom.

We wish her all the very best for future endeavors.

Authorized Signature

TANVIR MAHMUD
First Assistant Vice President
Export Import Bank of Bangladesh Ltd.
Garib-e-Newaz Branch
Uttara, Dhaka.

29, Garib-E-Newaz Avenue, Sector-11, Uttara, Dhaka-1230, Bangladesh, PABX : 88 02 48951936, 48959754
Mobile : 01777 763403, E-mail: garibenewaz@eximbankbd.com, SWIFT : EXBKBDDH067, Web : www.eximbankbd.com

Appendix-3: Pictures