Internship Report on

The Functional Activities of the Customer Service Division under General Banking at United Commercial Bank PLC, Joydebpur Branch

Submitted By:

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Submitted To:

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An internship report presented to the Faculty of Humanities and Social Science in partial fulfillment of the requirements for the degree of Bachelor of Arts (Hons.) in English.

Declaration

This is Fairooz Aniqa, ID: 221-10-1029; a student of the English Department at Daffodil International University. I am declaring that I have made this internship report paper after completing my three months internship at United Commercial Bank PLC, Joydebpur Branch. This internship report is made by me. This report was completed under the guidance and supervision of Mrs. Shamsi Ara Huda, Assistant Professor in the Department of English at Daffodil International University. I believe that this report will help you to have a positive outlook on me.

Aniqa 30/12/25

Fairooz Aniqa
ID: 221-10-1029
Batch: 55th
Program: B.A. (Hons.) in English Department of English
Daffodil International University

Certification

I am glad to certify that Fairooz Aniqa, ID: 221-10-1029, has finished the internship report, entitled, "An Internship Report on the Functional Activities of the Customer Service Division under General Banking at United Commercial Bank PLC, Joydebpur Branch", under my supervision. I appreciate her sincere efforts in completing the work. To my knowledge, she has not submitted this report to anywhere else. The intern has supported the bank in their customer service department, which is responsible for dealing with accounts, cheque processing, remittances and inquiries. The critical observation that the intern has demonstrated revealing the shortcomings of the bank related to the short period of internship, being not enough transparent regarding information, being unorganized in storing information, being backward in updating different services, is authentic. I wish her success in her all upcoming academic and professional endeavors.

Shamsi 30/11/25

…………………………………………

Ms. Shamsi Ara Huda
Assistant Professor
Department of English
Daffodil International University

Acknowledgment

At first, I express my deepest gratitude to the Almighty Allah Who has bestowed me with good health to complete the whole process of internship and given me the strength, patience, and determination to carry out this report. Secondly, I am grateful to my parents who always support me unconditionally, that is why today I am here. Lastly, I would like to thank my honorable supervisor Mrs. Shamsi Ara Huda, Assistant Professor in the Department of English at Daffodil International University. Because I wouldn't be able to submit this report without the help of my supervisor. I'm thankful for her motivation, supportive behavior, and the help. That is why I was able to successfully prepare my internship report. From starting work at United Commercial Bank to writing a report and submitting it - it has been a marvelous journey. I would like to thank the authorities of Daffodil International University for giving me the opportunity to write about my internship experiences.

Abstract

This report features my three-month internship with United Commercial Bank PLC, Joydebpur Branch, in the Customer Service Department of General Banking, which features customer dealing, KYC updates, account opening, AML checking, TP review & monitoring, RTGS & BEFTN, receiving inward and outward cheque, cheque book & debit card handover and the use of digital banking services. The purpose of this internship is to understand the daily operational activities of a Private Commercial Bank, improve communication skills, and gain practical exposure to professional life. During my internship, I became familiar with various software systems which are used by the bank in managing its operational work: DocuWare, UCB MIS, Oracle, AML Velocity, LOPS, BioFin, UCollect, and other operational tools. Each of these software platforms has an important role in accurate record-keeping, smooth transaction processing, compliance monitoring, and overall efficiency in daily banking operations. Since it's a new place for me, I learn a lot from this platform which will help me to better understand the job sector. This report includes my observations, findings, limitations, and recommendations in respect of my internship.

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Chapter 1

Introduction

All Daffodil International University students must do a three-month internship to gain knowledge and experience in the professional employment market in order to fulfil the academic requirements of the BA Hon's in the English department. Internship programs are created to provide students with practical, out-of-classroom experience by relating academics to significant tasks. Thus, each student is free to select the industry in which they want to intern. I completed my three-month internship at United Commercial Bank PLC's Joydebpur Branch because I wanted to work as a bank intern. My report is based on this experience and is titled "An Internship Report on the Functional Activities of the Customer Service Division under General Banking at United Commercial Bank PLC, Joydebpur Branch (PLC, 2023)".

Banking plays a very important role in the development of economies by ensuring safe money management and financial services for individuals and businesses. As one of the prominent private commercial banks in Bangladesh, United Commercial Bank PLC has been operating with cutting-edge bank facilities and efficient financial services. United Commercial Bank PLC operates in traditional and online bank services to ensure safe, speedy, and reliable services for its customers in Bangladesh.

This internship experience at UCB Bank, Joydebpur Branch, has allowed me to see how General Banking and Customer Services work in practice. During my internship experience, I was exposed to basic functions in banking operations, including Account Opening, KYC, NID verification, Cheque Book and Debit card distribution, AML verification, and TP Review. In addition, I was also engaged with other tasks in High Risk and Low Risk Review, including basic concepts of AML monitoring.

Chapter 2

Background and Significance

2.1 Background of the Internship

My internship was at United Commercial Bank PLC, Joydebpur Branch. It is a private bank and a Public Limited Company with 232 branches across Bangladesh. United Commercial Bank PLC (UCB) was incorporated as a public limited company in Bangladesh on June 26, 1983. I was pretty much sure from the very beginning that I wanted to do my internship in a bank because I want to build my career as a banker. I also wanted to improve my communication skills by talking with clients and learning how to handle different situations.

During my internship, I got to learn much about various banking services, their departments, and how banks work in Bangladesh. It helped me understand the real work environment and let me gain some useful knowledge for my future career.

2.2 Importance of the Internship

Banking is a very important sector for any country's growth and development process. Banks provide loans and other financial management services to individuals and companies to execute various projects. Due to the modern digital facilities, such as automated teller machines, debit and credit cards, mobile banking, and online banking, transactions can be made by the customers with much convenience. The banking sector keeps the country's economy stable and balanced. Though United Commercial Bank PLC is a private bank, its contribution to the nation's economic advancement is immense.

2.3 Objective of the Internship

Broad Objective

To gain practical knowledge and hands-on experience about the functional operations of Customer Service Department under General Banking of United Commercial Bank PLC, Joydebpur Branch.

Specific Objectives

- To understand the procedures followed to open various kinds of bank accounts.
- To understand how KYC forms are filled, validated, and updated as part of Customer Due Diligence.
- Observing and practicing verification for NID and AML checks during new account openings.
- The purpose is to understand how cheque books and debit cards are delivered, recorded, and updated in the bank's system.
- To understand the workflow for monitoring for AML, including work tasks for High-Risk Review and Low Risk Review.
- To gain experience in how the branch conducts TP review procedures.
- To explore how the Customer Service department achieves accuracy, transparency, and satisfaction for customers (UCB, n.d.).

Chapter 3
Methodology

Primary sources:

- I used some of my own observations and experiences from my internship to create this report.
- I constantly make an effort to talk to my colleagues and clients and ask them questions.

The frequently asked questions by the clients and the semi structured questionnaire are attached in the appendix.

Secondary sources:

- Bank Website and Online Platforms:

The official website, online platform, and e-services guides for the bank were analyzed in order to understand various services provided to customers. The services include types of accounts, KYC procedures, transaction services, and other online services provided by banks. This exercise enabled evaluation of how effectively customers are informed about services by UCB (United Commercial Bank).

- Branch Manuals and Internal Documents:

Internal working procedures, customer services procedures, and general banking procedures followed in the branch were observed to identify the general flow of work. Such procedures contain guidelines on how to operate for account opening, document verification, AML/CFT verification, issue of cheques and debit cards, TP review, and treatment of client complaints.

- Industry Reports: Reports on current trends in customer services offered by banks were identified and analyzed to discuss how services delivered by UCB Bank are compared to those in other banks. The reports aided in showing how proper practices can be followed in maintaining ideal services in bank operations within Bangladesh.

- Academic Literature: Literature on general bank operations, customer relations management, KYC/AML procedures, and bank services has been examined. It enabled creating a scientific basis for research on bank operations to evaluate bank procedures for data accuracy, transparency, and client trust by analyzing services provided by the Customer Service Division (Bangladesh Bank, 2024).

Chapter 4

Overview of United Commercial Bank PLC

4.1 Profile

United Commercial Bank PLC was founded in 1983 as a Public Limited Company. It offers a variety of banking services including deposits, loans, remittance, card services, and mobile banking. (UCB)

The slogan for UCB is **"United in Integrity, Growing Sustainably"**

4.2 Mission

Providing high-quality financial services through modern technology and practices, building trust and commitment with customers.

4.3 Vision

To be the bank of first choice, achieved by maximizing value for customers, shareholders, and employees while contributing to the national economy.

4.4 Core Values

- Professionalism and integrity
- Customer-first approach
- Continuous innovation
- Transparency and Teamwork

4.5 Goals

Ensuring financial services for all communities in an affordable manner, with secure technology-based solutions.

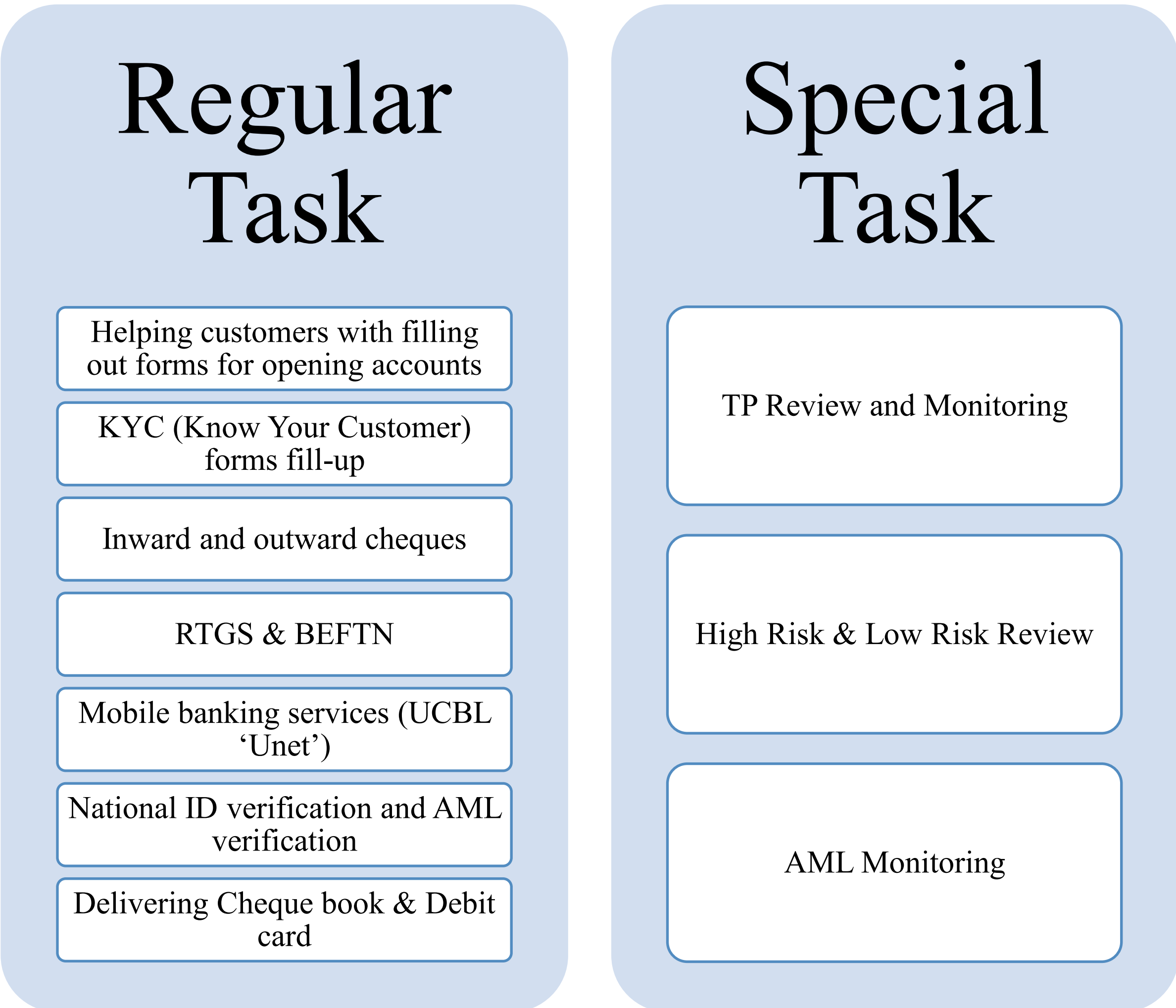
Chapter 5

My Activities at UCB (Joydebpur Branch)

5.1 My Internship Experience

During my internship, I mostly worked in the Customer Service Department, which is responsible for dealing accounts, cheque processing, remittances, and inquiries. It's a really busy schedule, but it's also beneficial to acquiring new knowledge. The bank officers were cooperative, too, in explaining banking transactions to me.

5.2 Duties and Responsibilities



1. Helping customers with filling out forms for opening accounts:

Assisted new and existing customers in filling out account opening forms by guiding them through the process of providing all information and supporting documents to minimize errors and delays in processing accounts.

2. KYC (Know Your Customer) Forms Fill-Up:

The completion of KYC documentation refers to a careful filling out of customer information, verification of identification documents, and scanning of the completed forms into the bank's digital record system. This was important for keeping proper customer records for regulatory purposes.

3. Inward and Outward Cheques:

Received cheques from customers for deposit or clearing purposes, checked them for correctness, and processed them according to standard procedures of the bank. Ensured timely submission to the clearing house for facilitating smooth transactions.

4. RTGS & BEFTN Transactions:

RTGS, or Real-Time Gross Settlement, is utilized for high-value transactions. If an amount of one lakh taka or more is transferred through RTGS, then the recipient gets the money immediately. The abbreviation for Bangladesh Electronic Fund Transfer Network is BEFTN. Transfers in this system usually take up to 24 hours, and any amount, whether big or small, can be transferred using this network.

5. Mobile banking services (UCBL 'Unet'):

Introduced customers to the features of UCBL UNet mobile banking, such as fund transfers, bill payments, and balance inquiries. Guided them on how to register, access, and safely use the digital banking platform.

6. National ID Verification and AML Verification:

Carried out verification of the National ID details of verified customers against submitted documents and performed AML checks. This provided assurance of conformance to regulatory requirements while preventing fraudulent and illegal financial activities.

7. Delivering Cheque Book & Debit Card:

Assisted in the issuance of cheque books and debit cards to customers after necessary verification and delivered in the system also. Informed customers about how to use them and safety precautions with these types of banking instruments.

8. TP Review and Monitoring:

Supported the branch in reviewing customer TPs. Monitored transaction patterns for unusual/suspicious or high-risk activities; ensured that the bank's internal guidelines and regulatory requirements were observed.

9. High Risk & Low Risk Review:

High-Risk Review would include customers whose activities concerned large or frequent transactions, foreign remittances, business enterprises in sensitive sectors, among other factors that may need to be more closely analyzed. These profiles were checked more strictly to ensure transparency and prevent suspicious activities.

Customers with regular, stable, and predictable financial transactions were analyzed. These customers were of low risk and needed only basic verification unless unusual transactions appeared. The classification helped the branch verify that customer activities corresponded to their declared Transaction Profile and also ensured adherence to regulatory requirements.

10. AML Monitoring:

In AML Monitoring, I supported the review of customer transactions and documentation for the detection of potential money laundering or suspicious financial activities. This involved the verification of National ID information, cross-checking of customer details in the AML system, and ensuring that all the documents were recorded accurately. AML monitoring maintains the integrity of the bank's operations and adheres to Bangladesh Bank regulations to prevent illegal financial activities.

- Checking if transactions aligned with the customer’s declared income and business nature.
- Review flagged or unusual activities that the system has reported
- Attendance to proper documentation and reporting for compliance

5.3 Functional Nature of my work

I. From the first day of my internship, I had a supervisor sir who used to supervise me during my whole internship period. They helped me a lot to understand the thing easily. Whenever I was in doubt I asked them questions, and they always gave the answers clearly. That is how I was able to learn a lot of things about the banking sector. Details of my supervisor and team are given below:

Supervisor: *S.M. Arafat Ul Alam (Head of Branch)*

Team Member: *Abhijit Bhowmik (Officer)*

II. Skills Developed

Etiquette: As this is a corporate bank, all of its employees must be attired formally. always. Everybody is told to say Salam or greetings immediately after entering the bank and I too did so. In this rule, the very first responsibility, was to treat every customer well (United Commercial Bank., n.d.).

Communication Skills: One cannot work at a corporate office without communication skills. So, I always tried to communicate with everyone at the bank. We all know that all Different types of customers come to the bank for different types of issues and works. I had It will help them with all the information in a gentle way, with good manners. That is how I have got along well with them.

Relationship with Bank Employees: As I am a student from the English department, I had no experience with banking when I started my first internship. However, bank employees are so humble in me and gave me different tasks while giving insights into their principles of morality.

Time Management: Firstly, I developed my time management skills by going to the bank on time.

Then, performing many works within a short span of time taught me how to manage time.
I learned this skill that I must finish my work assigned before the deadline. So, I enhanced my time management skill very well.

1) **Analytical Skills:**

I always tried to follow the executive officer and the operation manager who was my supervisor also as because I had no idea about banking sector. They taught me how to deal with a lot of clients. They give me a number of solutions when one's bank account is an issue. And suggestions, which have been quite helpful to me in my learning.

2) **Personal Skills:**

- I have learned how to communicate with different types of people differently when under pressure.
- I have improved the ability to multitask.
- I have learned about punctuality.
- I learned how to maintain many customers in a short time.
- I gained knowledge of how to work at a bank with my academic knowledge.

3) **Technical Skills:**

a) Microsoft Excel
b) Many websites work of UCB
    - Docuware
    - UCB MIS
    - Oracle
    - AML Velocity
    - Lops
    - Biofin
    - Ucollect

III. The Learnings I Gained from my Internship Experience:

From my office, I have earned so much and achieved so many skills. In the front desk, I talked face face-to-face with customers. I have always helped customers with information to open bank accounts and thus solved their problems. Before doing the internship I never thought that I would be able to do this kind of work. These activities were completely new for me and I learned something new through them. I have extended my hand of support to the customers through their love and sympathy. Similarly, I got inspiration from bank officers through good communication and helping them in their work (United Commercial Bank).

Interactions with Colleagues:

From the start of my internship, Abhijit Bhowmik, the Customer Service Officer, helped me with tasks. He never put undue pressure on me to perform my duties, and he also helped me understand things when I wasn't sure how to do them. I asked all of my bank coworkers for help because I had no prior banking experience and was unaware of the institution's policies and procedures. They also inspired me to pursue a career in banking. My coworkers at the bank have given me a lot of guidelines and career advice. I get along well with my bank coworkers, and they motivate me to succeed in every aspect of my work.

IV. My career strategy throughout my internship:

Prior to my interview, I had no idea what a bank employee did. Additionally, I had no notion that I would become interested in a career in finance. As soon as I learnt that people respect bankers, therefore I decided that, aside from working for a bank, I wanted to work for any big corporation. I want to gain skills from my bank internship that I can use in my future profession.

5.4 Learning Outcome

I think this internship allowed me to understand what banking is really like. It taught me to be polite to clients, to keep myself cool-headed, and to resolve problems effectively.

Chapter 6

Limitations

I am incredibly appreciative of UCB because it was a fantastic chance for me. I was able to write my internship report on **“the functional activities of the customer service division under General Banking at United Commercial Bank PLC, Joydebpur Branch”.** However, there are some limitations such as:

- Internship period was very short to work on all departments.
- Some information was confidential, not to be shared.
- All the information of the bank was not at the same place. So, I had to search a lot to find information.
- I had to deal with several issues because I could not locate any updated list, report, or annual report.
- The annual profit and loss number was not described jointly on the internet.

Chapter 7

Observation and Findings

7.1 Observations

- It has good relations with its consumers, while it needs to employ more people.
- At times, there could be some waits for the customers, which could be due to the delay in the system
- Their employees are dedicated, though they work in pressure-filled environments.

7.2 Findings

- Customer Service Division is the most interactive department.
- It ensures professionalism, team-working, UCB Joydebpur
- Areas for improving online banking facilities along with equipment support

7.3 SWOT Analysis

Strength:

- UCB has a well reputation in the public limited companies
- The Bank has earned the faith of the customer
- The Bank is very well known for friendly behavior
- The fast service
- Many services for students and woman
- Young and skillful employees

Weaknesses:

- Lacking of ATM booths
- Lacking of branch
- Lacking of data on websites

- Short amount of remuneration for interns
- Lacking of good marketing strategy

Opportunity:

- Profitable marketplace
- Growing Public Limited Company
- Skillful place

Threats:

- Many competitive banks in the market
- Their high rate of interest in credit card and others
- Other banks are updating their mobile banking

Chapter 8

Recommendations

I have observed all the activities of UCB during my internship period. In my point of view, there needed some changes that can help them to cope up with this modern world:

- It is necessary to have more employees for handling customers
- New generations PC should be set up in Joydebpur branch because old model PC makes the work slow and it makes more efficient of the banking operations.
- As males and females are using the same washroom so separate washrooms should be constructed in the branch.
- Server should be updated because sometimes the server goes down and it affects work.
- As I mentioned before there is no separate desk for interns so it must be needed to set up a separate desk for interns.
- Training sessions must be needed for the unskilled employees.

Chapter 9
Conclusion

My internship in United Commercial Bank PLC, Joydebpur Branch, has proved to be an ideal opportunity for me to utilize what I have attained in academics to cope with realities in banking. I have acquired necessary skill in dealing with customers, managing my timing, and coping with such professional environments. It will be beneficial for me no matter what I decide to do in my professional life. I would like to thank UCB for such an opportunity and Daffodil International University for such an inclusion in our curriculum.

Chapter 10

References

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Chapter 11

Appendices

➢ Frequently Asked Questions (FAQs) by the clients

1. Which documents do I need to submit for account opening?
2. Which type of account is suitable for me?
3. Can you help me fill up the form?
4. When can I collect my debit card & cheque book?
5. Can you help me to activate my debit card?
6. How long will RTGS take to reach the receiver?
7. What is the difference between BEFTN and RTGS?
8. How do I register for UNet?
9. Why is my profile marked as high-risk?
10. How can I update my account information?

➢ Semi structured questionnaire

1. How do you verify whether all documents for account opening are correct?
2. What are the most common mistakes customers make while filling account forms?
3. Can you explain the full KYC process we follow in this branch?
4. How do you perform NID verification using the system?
5. What steps do you follow while doing AML checking for new customers?
6. How do you identify a High-Risk customer profile?
7. What information is important during LP/TP (Transaction Profile) review?
8. How do you report suspicious transactions to the AML department?
9. What is the process for delivering a cheque book or debit card in the system?
10. When should a customer use RTGS instead of BEFTN?
11. What common issues do customers face while using UNet mobile banking?
12. How do you use DocuWare, UCB MIS, or AML Velocity for regular tasks?

Acceptance of Internship of Ms. Fairooza Aniqa External Inbox

Sayma Afnanin Ohhi 17 Sep
to me, Head, OMBCO

Dear Ms. Fairooza Aniqa,

Congratulations, we are pleased to inform you that you have been selected to carry on a three month long internship program at United Commercial Bank (UCB) PLC with effect from 18.09.2025 at our Joydevpur Branch.

Since this internship is prerequisite of Graduation/Post Graduation, kindly follow the guidelines designed by your University. Furthermore, an internship training guideline of UCB is attached herewith to have overall banking knowledge and functions available at branches.

Kindly be advised that you will be provided conveyance allowance of Tk. 150 on daily basis, following the policy of the Bank, subject to satisfactory performance and your presence be required five working days at regular office hour.

At the end of your internship program, your performance will be evaluated objectively and you are required to submit an internship report to Human Resources Management Division within seven (7) days on completion of your internship program.

Sincerely yours,

Mia Asif Md. Salahuddin
FAVP, HRMD
United Commercial Bank (UCB) PLC
Corporate Office, Gulshan, Dhaka

Phone : +8809611999999, +880255668070, Ext- 7619

Reply all Forward

Certification of My Internship

UCB

United Commercial Bank PLC.
Joydebpur Branch
Gazipur, Tasnim Tower, BIDC Road, Gazipur-1700

Ref No. UCBL/JOY/2025/911

Dated: 23/11/25

TO WHOM IT MAY CONCERN

This is to certify that Fairooz Aniqa, Department of English B.A (Hon's) student of Daffodil International University ID NO 221-10-1029. She has completed three months' internship program successfully with our United Commercial Bank Ltd, Joydebpur Branch. In this period, she has assigned with General Banking & some special task of our branch. To the best of our understanding she was acquired overall banking knowledge on the aforesaid department of our branch.

Her performance during internship period was satisfactory and we found her sincere, honest and hard working at her assignment.

We wish her every success in life.

For United Commercial Bank PLC

S.M. Nahian
SEO and Operation Manager

S. M. Arfat Ul Alam
VP & Head of Branch

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