



A Report on my Internship Activities and Experience at Export

Import Bank, Kawran Bazar Branch, Dhaka

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Declaration

This is Nuhash Rose Dhrubo, declaring that after completing a three-month internship at Export Import Bank, Kawran Bazar branch, I have prepared this project report titled “A Report on my Internship Activities and Experience at Export Import Bank, Kawran Bazar Branch, Dhaka”. This was prepared under the supervision of Mohammad Mustafizur Rahman, assistant professor, Department of English, Daffodil International University. This was prepared because of an academic requirement purpose.



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Letter of Acceptance

This is to certify that **Nuhash Rose Dhrubo**, a student of B.A (Hon's) program, Daffodil International University bearing ID no: **193-10-2139** has successfully completed the internship report titled "A Report on my Internship Activities and Experience at Export Import Bank, Kawran Bazar Branch, Dhaka" under my supervision and guidance. I have carefully checked the final copy of this report, which is submitted to Daffodil International University for completion degree. It has been a great pleasure to work with her. I wish her every success in life.



.....

(Mohammad Mustafizur Rahman)

Assistant Professor

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Acknowledgement

Throughout the complete six-month semester there were many difficulties to be met one after another. But with the help of all the supportive energy around me I was finally able to complete this report. When confusions or any academic obstacles were met, my supervisor Mohammad Mustafizur Rahman provided me with excellent guidance and relevant materials. Also, the welcoming and helpful staff at EXIM Bank, Kawran Bazar branch also were a key factor in completing my report. They provided me with the relevant and current information to help me complete this report.

Summary

This report encapsulates a comprehensive record of my internship experience at Exim Bank's Kawran Bazar branch. It begins with an introduction, outlining the purpose and background of the internship program. The organization details shed light on Exim Bank's history, management, vision, mission, and services, emphasizing its prominent role in the banking sector. The subsequent chapter vividly narrates the day-to-day activities, showcasing a diverse range of skills acquired, including communication, time management, and problem-solving. Observations and findings highlight the bank's strengths in technology and teamwork, while also noting limitations such as occasional technical glitches. Recommendations encompass practical suggestions. The report concludes by underlining the transformative impact of this internship on my professional development, emphasizing the importance of adaptability and balanced work-life approaches.

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Chapter 1

Introduction

1.1 Background of the Report

As a student of the English department of Daffodil International University, I am required to complete an internship at an organization of my liking at the very last semester at the university. This is to ensure the students get the bare minimum experience required to entry the industry. For my internship I decided to join Exim Bank. I was an intern at their Kawran Bazar branch. After completion of the internship I was instructed by my university beforehand, to prepare a project paper and this is the final result. In this report I have tried to summarize the learnings and findings of my internship at Exim Bank. I have learned and gained access to a vast stream of information and experiences throughout the ordeal. I worked with the general banking sector and that is also what this report will be focusing on.

1.2 Exim Bank

Export Import Bank of Bangladesh or EXIM Bank was established in 1999 with the intention to provide the public with a number of services. Export Import Bank of Bangladesh Limited is one of the most renowned Shariah Based Advanced Islamic Banks giving access to Corporate and Large Investment, and Agricultural divisions with its 118 branches all over the nation. Exim bank is also a pioneer of digital banking. They have been providing ATM and SMS banking services since 2006. Also, since this is an Islamic Shariah based bank, Mudaraba Deposit Schemes and many other services are offered here.

Chapter 2

Organization Details

2.1 History and Management

The Export Import Bank of Bangladesh Ltd. (EXIM Bank) was established in 1999 under the visionary leadership of Late Mr. Shahjahan Kabir, who aimed to contribute to the socio-economic development of the country. With a team of highly qualified entrepreneurs, including Mr. Nazrul Islam Mazumder, the bank gained prominence. Under Mr. Mazumder's chairmanship, the bank became a platform for addressing banking sector challenges. The bank, initially named Bengal Export Import Bank Ltd., swiftly gained recognition for its performance and management excellence. In 2004, it transitioned to Shariah-based Islami Banking. Mr. Kazi Masihur Rahman and Mr. Md. Fariduddin Ahmed furthered the bank's progress. Dr. Mohammed Haider Ali Miah's tenure marked a new era of excellence, culminating in his retirement in September 2022. Mr. Mohammad Feroz Hossain now leads the bank, prioritizing customer experience and sustainability. His expertise in foreign trade promises to elevate the bank's international standing while maintaining national values.

2.2 Vision

Exim Bank's vision is "Together for Tomorrow". They prioritize cooperation with customers and maintain Islamic values in the technological banking system. Committed to growth, they emphasize personal, quality services and strategic planning to succeed in a competitive environment while adhering to the principles of Islamic Sharia.

2.3 Mission

Exim Bank's mission is multifaceted and aims to harness the full potential of Islamic banking for its customers. They prioritize the provision of high-quality financial services, especially in the field of foreign trade. The bank is committed to maintaining a professional technology-based banking environment, ensuring transparency and ethical operations at all levels of the organization. With a strong capital base, they aim to ensure sustainable growth for their valued stakeholders. In addition, Exim Bank invests heavily in fulfilling corporate social responsibilities. Their primary objective is primarily to contribute significantly to the country's economy, which reflects a commitment to both economic excellence and broader social well-being.

2.4 Corporate Culture

Organizational culture is a central element of business life that acts as a unifying force for its members. In our bank, it is a source of competitive advantage and creates important bonds between the bank, employees and customers. This culture not only attracts employees and customers, but also keeps them. EXIM Bank goes a step further by not only improving the performance of individual contributors, but also recognizes and nurtures existing talent, ensuring that they can utilize their talents to the best of their abilities. This common goal promotes a harmonious work environment that leads to better organizational results. A strong cultural base thus plays an important role in promoting the bank's success and competitive advantage in this field.

2.5 Services Provided

The Export Import Bank of Bangladesh Ltd. (EXIM Bank) stands as a stalwart in the financial landscape of Bangladesh, offering a comprehensive array of services tailored to meet the diverse needs of its clientele. From traditional deposit services like savings and current accounts to innovative schemes like the Millionaire Deposit Scheme, the bank ensures a secure and flexible banking experience. Its retail banking division extends a helping hand to individuals with consumer loans, auto loans, and home loans, facilitating personal aspirations. Meanwhile, in the corporate sphere, EXIM Bank provides a suite of services ranging from working capital financing to project financing, contributing significantly to economic growth. With a strong commitment to Islamic banking principles, the bank offers a range of Shariah-compliant products, reflecting its dedication to financial inclusivity. Moreover, its emphasis on technological advancement is evident through online banking services and electronic fund transfers. EXIM Bank's unwavering dedication to customer-centric financial solutions underlines its status as a trusted partner in the economic progress of Bangladesh.

2.6 Goals and Commitments

The Export Import Bank of Bangladesh Ltd. (EXIM Bank) embodies a set of steadfast commitments that underpin its operations and relationships with stakeholders. Firstly, it strives to maximize the benefits of Islamic banking, ensuring that its financial activities align with Islamic Shariah principles. Additionally, the bank places a strong emphasis on providing top-notch financial services, with a particular focus on excellence in Foreign Trade services. Technological advancement is integral to EXIM Bank's ethos, as it maintains a professional banking environment driven by cutting-edge technology. Upholding ethics and transparency are non-negotiable, with a commitment to conducting business in an ethical and open manner. A robust capital base is maintained to ensure financial stability and resilience. Moreover, the bank is dedicated to fostering sustainable growth that benefits all stakeholders, from shareholders to customers and the broader community. EXIM Bank recognizes its broader societal role and fulfills its corporate social responsibilities. Above all, it is committed to making substantial contributions to the national economy, cementing its status as a driving force in the economic development of Bangladesh. These commitments collectively define EXIM Bank's unwavering dedication to integrity, excellence, and positive societal impact. They serve as the compass guiding the bank's strategic decisions and daily operation

Chapter 3

My Internship at Exim bank

3.1 General Summary of my Activities

I was an intern in the general banking sector of Exim Bank, Kawran Bazar branch. My daily activities consisted of helping customers choose the right scheme that is best suited for them. I help them fill up the forms used to open accounts and deposits. I also review them before submitting them for the records. I had to make sure that the NIDs submitted were correct and verified. Rechecking all the information making sure that they are correct. Other than that, I observed the employees doing their work and asked them relevant questions regarding the workings of the bank. This helped me understand the functions of the bank and also get a general sense of the corporate culture of the industry.

3.2 Skills Used and Learned

As this was my first time experiencing something like this, I had to be skillful to adapt to this environment. Here is a list of skills and how I used them during the internship.

a) Communication Skills:

During my internship, I had to work on my communication skills a lot. Learning all the new jargons and keeping up with the employees as well as other staff of the management. During my internship I struggled many times to communicate with the people around me, but through this experience I found out my lack of communication skills in more detail and got an opportunity to work on my communication skill with first-hand experience.

b) Time Management:

Time management is skill that is a must all throughout our life. The corporate life is no different. I had to attend on time every day. This helped me discipline myself and made me more focus and self-conscious about my time management.

c) Teamwork:

Teamwork is an essential part of the bank. Whenever an error occurs in the system or the numbers do not add up to the correct sum total, a team of two or sometimes three employees are working to solve this problem. I observed the matter from afar and sometimes helped them with the paperwork, hence getting an idea of the teamwork and its much-needed effects.

d) Corporate Networking:

During my internship I got to know the culture surrounding the corporate networking and got to know the dos and don'ts. Here is also where I got to work on my communication skills and learned about the road of opportunities this leads to.

e) Problem Solving:

As a student of the humanities faculty I already possessed a skill of problem solving. By looking at the problem from a different perspective and dissecting it to look for a solution, this was a tool that really helped me get by more easily.

f) Quick Learning Abilities:

As I am a quick learner, I was able to figure out jargons and the terms that were being used on a day to day basis, that might sound odd to the general population. This is a skill that is essential to get by as a banker.

g) Adaptation:

Working in the banking sector has been a big challenge for me. I have to faced many challenges during my work at the bank. But I was also able to quickly adapt to the situations and stay strong.

h) Soft Skills:

I had to brush off lot of my soft skills as well. During the research it has been important to focus on the paperwork and the practical environment, but it was also essential to learn the soft skills that are required to conduct the research and gather the data needed.

These are some of the key components to survive in the work environment of a bank. Before this internship I was not as consistent or professional. But now I see the severity of the need of these skills and how to acquire them.

3.3 My Activities as an Intern

As an intern at a bank I was responsible for quite a few things. I had complete various tasks on a daily basis. Here is list of some of the things I did as an intern at Exim Bank, Kawran Bazar, branch.

a) **Handling Official Documents:**

One of my duties as an intern was to prepare official documents.

I had to type, print and file the documents. Sometimes multiple copies were made.

I had to make sure these copies were made and are provided to the officers and also file them accordingly. These documents included cheque photocopies, NID copies and many other documents, some more sensitive than others.

b) **Account Forms:**

I also handled the forms that were used to open accounts. I sometimes filled up these forms and other times helped customers fill up their forms correctly. These forms needed to be filled up very precisely. Because a blunder in this form can lead to one or multiple errors which will result in being unable to open an account or deposit at the bank. So, these needed to be checked and double checked before filing it with the other records. This was a task that required full attention.

c) **Engagement with Customers:**

As an intern at the bank I had to on some occasions deal with a customer or a potential customer. On such occasions, first I had to understand the customer's intentions to determine with scheme fits best with him. There are many schemes

offered at Exim Bank. So, I had to communicate with the customer effectively to suggest him or her a scheme or a service. I really had to polish my communication skills for this.

d) Emails:

Another important task of the interns at the bank is to write and send emails. I had to write and send emails to other branches and sometimes to the head office. I put my writing skills to use during this procedure. As I was a student of the English department, this was one of the easier tasks that I had to do.

e) Cheque Requisition:

Sometimes customers want a cheque book with a specific number of pages. This is mostly requested by companies for their accounts. They use this to request payment for an expense. A form needs to be processed in order to acquire this cheque book. I helped these representatives with the forms and their cheque books.

f) Pay Order Issue:

A pay order is the process of handing someone money without giving them cash, instead they are handed a cheque. As an intern I had to sometimes monitor this process and had to make sure that everything is as it should be before the transaction is finalized.

Chapter 4

Observations, Limitations and Findings of the Report

4.1 Observations of the Report

During the internship there were a great many things that caught my attention, but this is a list of some of the things that in my opinion needs to be mentioned. This includes both the pros and the cons of the organization and the process of the studies.

a) The Tech Used:

Exim Bank Bangladesh is a very technologically motivated organization and it has the best software in use and also very efficient in its use. But sometimes there is a glitch in the program, which can be frustrating. This can cause hours' worth of just to troubleshoot the issue. This is a rare case, but one worth mentioning.

b) Teamwork:

Teamwork is at the heart of the work ethics at Exim Bank, Kawran Bazar branch. Whenever there is a problem, others reach out to provide help without hesitation. This boosts productivity as well. Thus, a work environment that is minimal in toxicity and maximum in productivity.

c) Refreshments:

Officially the office hour begins at 10 am in the morning, but the employees have to reach the office before that. Even though the bank closes at 3 pm or 3:30 pm for the general public, the employees have to stay at the office for up to 5 pm or more sometimes to complete their work. Thus, the employees have to stay at the office

for a long time. Refreshments are a must to operate sanely under such conditions, and such refreshments are provided as snacks and hot beverages. This also helps maintain a right and proper situation at the office for everyone.

4.2 Limitations of the Report

There remain some major limitations to the report conducted. The main problem is the limitation of time to conducted the report. It is not a sufficient time to observe and present a report on an organization such as a bank. There are a lot of sectors and information I did not get a chance to explore or get to know. Also, since I was just an intern as the bank there were many areas and documents that I did not have access to, which might have helped me with the report and could have helped me present a more thorough report. Also getting the proper and right information was not easy, as no information was stored online correctly. As a result, I needed to double check with the bank employees to verify the information as the correct one and also, I took their input to reconsider a part of this paper as well.

4.3 Findings from the Internship

Throughout the internship I got a chance to learn some crucial information and tactics to maneuver myself around the job market. For which, I have more confidence in myself that I can survive in this competitive hustle culture. Some of the key takeaways from this internship journey are as follows,

a) Professionalism:

During the internship I had to completely blend in with the employees and also follow their instructions to the letter. Thus, I had to act and appear according to their standard. Which is crucial when it comes to dealing with customers and other clients of other bank officials. So, I understood the need of professionalism in the corporate space with first-hand experience.

b) Healthy Dose of Hustle Culture:

One must hustle to strive in this part of the world, meaning the job market. It requires discipline and consistency to stay relevant. But our health, both mental and physical, must be kept in check that we do not over work ourselves to the point of mental burnout.

c) Networking:

Networking is a must to figure out the ins and outs. The more we know other people in the industry, the more connected we are and we have access to the right information at the right time. Resulting in the success all desire.

4.4 SWOT Analysis

Strength:

- a) Bleeding Edge Software
- b) Teamwork
- c) Refreshments
- d) Sustainability
- e) Reliably

Weakness:

- a) Electricity Problem
- b) Lack of ATMs
- c) Stressful Work
- d) No Remuneration for Interns

Opportunity:

- a) Extending Facilities of Employees
- b) Exploring the Option of Expanding
- c) Separate Working Space for Interns

Treads:

- a) Software Issue
- b) Inflation
- c) Rising Competitors

Chapter 5

Recommendations and Conclusion

5.1 Recommendations

All throughout my internship I have made several observations and taken some notes, concerning some aspects of Exim Bank, Kawran Bazar branch, which can be improved upon. Here are some of my recommendations.

The recommendations presented for Exim Bank's Kawran Bazar branch offer a thoughtful blueprint for refining its operations and enhancing customer experience. Firstly, the establishment of a dedicated workspace for interns reflects a commitment to nurturing talent. Providing interns with their own conducive environment not only fosters independence but also facilitates focused learning. Additionally, the proposal for intern remuneration is a noteworthy step towards recognizing their contributions. This incentive not only motivates interns but also attracts driven individuals, ultimately enriching the branch's talent pool.

Addressing server stability is of paramount importance. By ensuring servers function seamlessly, the bank guarantees uninterrupted services, safeguarding customer trust. Moreover, the suggestion to augment ATM booths demonstrates a customer-centric approach. This expansion aligns with modern banking demands, minimizing wait times and bolstering accessibility.

Lastly, the call for strategic expansion, under competent leadership, is forward-thinking. It signifies an ambition to tap into new opportunities, potentially broadening the bank's reach and impact. These recommendations collectively signify a commitment to continual improvement and a dedication to delivering superior services. By heeding these suggestions,

Exim Bank's Kawran Bazar branch can fortify its position as a reliable financial institution, responsive to the evolving needs of its interns and customers alike.

5.2 Conclusion

In conclusion, my internship at Exim Bank's Kawran Bazar branch has been a valuable and enlightening experience. It provided me with a firsthand understanding of the intricacies of the banking industry and the corporate world. Through active engagement with employees and hands-on tasks, I honed crucial skills such as communication, time management, and problem-solving. The observations made, both positive and areas for improvement, offer insights into the functioning of the organization. Despite facing limitations, such as initial unfamiliarity with the finance sector, I navigated through challenges, showcasing adaptability and a keen aptitude for learning. This internship not only reinforced the significance of professionalism and networking but also emphasized the need for a balanced approach to work-life. Overall, it has been a transformative journey that equips me with a solid foundation for my future endeavors in the professional realm.

Chapter 6

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Chapter 7

Appendix