



Internship Report On

"My Internship Experience at Uttara Bank PLC as an Intern in General Banking"

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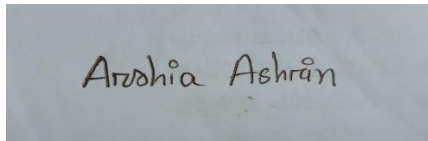
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Declaration of the student:

At first I would like to notify that this Internship report on "My Internship Experience at Uttara Bank PLC as an Intern in General Banking" is not a copy of another student's report. This study is an original version. It's done solely for the degree of B.A (Hons.) in English Program. I have tried my best for making this report so instructive.

I also want to confirm that, this report has not been submitted to any other student before and will not be anyone in future.

A rectangular box containing a handwritten signature in black ink. The signature reads "Arshia Ashrin Vasha".

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B.A.(Hons.) in English

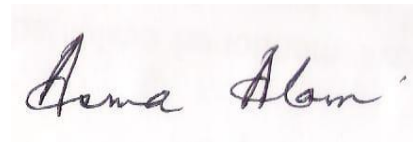
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Certification:

This is to certify that Arshia Ashrin Vasha, ID: 203-10-688 is a student of the Department of English, Daffodil International University.

I'm really glad that she has completed the project paper under my supervision and direction. She has not submitted this report anywhere else. The statistics and information she provides in this report all are completely authentic.

I wish her immense success in her personal and professional life.

A handwritten signature in black ink on a light-colored background. The signature reads "Asma Alam" in a cursive script.

Mrs. Asma Alam

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Acknowledgements:

Firstly, I'm thankful to Allaah for giving me the ability, courage and confidence to complete my internship program and report on time, defeating various challenges.

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Lastly, I'm thankful to my seniors, juniors, classmates for their advice, suggestion, inspiration and support to complete this project.

Abstract:

At present time, internship is a very important part of education & without the internship report, B.A(Hons.) Program remains incomplete. The report is based on effective experience in Uttara Bank PLC (UBPLC). I was appointed as a new trainee at Uttara Branch. Both primary and secondary information was collected for this report. Primary informations was collected from gaining experience by working, discussion with the employees, direct conversations with clients, personal observations. Secondary information was collected from annual report of UBPLC, other published documents of UBPLC, official website of UBPLC etc. Besides these data collection, there are also many parts are included in this report. Such as; methodology, organization details like UBPLC's missions, visions, objectives etc. Internship activities, limitations, observations and findings, recommendations etc. Another important part is also included here that is the performance of Uttara Bank PLC which provides cash, share capital, reserve funds, deposit, investment, import and export, human resource, training, foreign remittance etc. all these things are very much important to evaluate the performance of UBPLC. Moreover, UBPLC controllers will be able to take effective decisions by identifying their strengths, weaknesses, opportunities and threats areas from my report.

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Chapter 1

Introduction:

An internship report is an entire document that summarizes an individual's experience during their Internship. All the tasks I undertook during my internship time at Uttara Bank PLC,Uttara Branch are included in this internship report. This is the final outcome of my internship program at the Department of English of Daffodil International University's Bachelor of Arts degree. Internship in Uttara Bank PLC gives me real world training experience that helps to build professional networks, skill development, career exploration, team work & collaboration, customer relationship management etc.

1.1 Background of the Project:

Since my childhood, I saw several relatives in my family working in banks and from there I got an interest in banking jobs. So,doing an internship in a bank is a great opportunity to me. If here I can prove myself worthy one to the authority then later on I will get job offer from them. So, I have decided to do my internship at Uttara Bank PLC(UBPLC) in Uttara Branch. There are some reasons for selecting this bank: it's nearby my home, I have a banker relative here, my family members have several accounts on UBPLC.

1.2 Significance of the Project:

An Internship project plays a significant role in various sectors like real-world projects and problems. It helps the interns to develop and utilize the skills including analysis, problem-solving, project management, communication which are very important for personal & professional growth. This project also demonstrates the capabilities like taking on responsibilities, meeting deadlines, delivering results these can enhance the employability skills. Internship projects also engage collaboration with teammates, mentors, supervisors and other professionals in the organization. It provides the opportunity to make precious professional relationships.

So, overall it can be said that internship projects offer interns a new platform to expand their strength, network, develop new skills and their career expectancy.

Chapter 2

Objectives of the Project:

I have always wanted to acquire knowledge about different topics for exploring various types of jobs in my professional life. Finally my desire came true because of my internship program for B.A.(Hons) in English at Daffodil International University. As a student of English department, now I know in which sector I should work. We all know that banking sector is an important part of a country. It plays a great role in the economy. The objectives of this project are explained below:

- To realize the practice of English in the banking sector.
- To gain practical knowledge about the banking industry.
- To gather knowledge about the renowned UBPLC and its functions.
- To get knowledge about the pressure based work and environment.
- To acquire practical knowledge from the banking experts.
- To get the experience working with teammates.
- To develop my communication skills and use those perfectly.
- To apply the practical implementation of the theoretical knowledge as we know that Internship is combination of both theory & practice.
- To make me perfect for the future with endurance, confidence and inspiration.

Chapter 3

Methodology:

This internship report is made in a slightly different way from other reports. As the degree of B.A. (Hons.) program has fixed three months Internship, so I have decided to do my internship in a Bank because I have interest about banking sector. Then I have selected Uttara Bank PLC, Uttara Branch for doing Internship because it's nearby my home. Also some of my relatives have several accounts on UBPLC and I've a banker relative here. I joined there through his reference.

At first I emailed my department to get an offer letter for joining bank as an intern and after two days I received the offer letter from the department. I prepared my C.V. and then submitted all the papers including my HSC,SSC certificates, birth certificate and two passport size pictures to the manager of UBPLC. I'm fortunate that they have selected me as their new trainee.

I have abled to know about the method of report writing from my supervisor, during my internship time. In the starting time, I went to UBPLC and meet the manager Shyama Prashad Mukharjee. He introduced me to the supervisor, Md. Anowarul Haque Bhuiyan who works in UBPLC as a senior Officer. Then he introduced me to the other bankers and staffs. Later he told me to work at the front desk in the account opening section. I have worked there under Md. Anowarul Haque Bhuiyan. After few days, I gathered some knowledge about the necessary papers and rules to open any type of account from Md. Anowarul Haque Bhuiyan. Gradually he provided me various important informations about UBPLC, the difference between private bank & government bank, told about their different types of schemes, accounts, debit credit card system, profit, interest, investments.

Moreover, I observed their procedure to give services, their relationship with clients, how much English they use when they are talking & writing etc. I have collected all of the important informations those are massively needed for my internship report.

This report entitled "My Internship Experience at Uttara Bank PLC as an Intern in General Banking" has been prepared by using both primary and secondary sources of informations. I have gathered both informations for this report.

3.1 Primary data collection:

- Personal observation.
- Direct conversation with the clients.
- Effective desk working.
- Achieving experience by working at the bank as an intern.
- Discussion with the employees of UBPLC.
- Asking various questions to the officers and clients.

3.2 Secondary data collection:

- Annual report of UBPLC
- Website of UBPLC
- Different Internship report from internet & students.
- Other published documents of UBPLC.

Chapter 4

Organization Details

4.1 History of UBPLC:

Uttara Bank PLC (UBPLC) established on January 28,1965. It has been providing their valuable services with dignity and pride for 59 years. It is one of the largest and oldest private commercial banks in Bangladesh. It has many years of experiences. When Uttara Bank was established in 1965, it's head office was at Motijheel,Dhaka. That time East Pakistan named this bank as "Eastern Banking Corporation". That time it had four branches which soon reached 60 just before the independence. During liberation movement in 1971, this bank accomplished the treasury function of East Bengal. In 1972 ,after the independence of Bangladesh, the bank was nationalized under Bangladesh Banks and renamed it as Uttara Bank.

On 15 September 1983, Uttara Bank became a private limited bank. The bank is managed by the chief executive officer who is also a managing director. Azharul Islam who is the chairman of Aftab group, is the chairman of Uttara Bank PLC.

4.2 Chronological progress of UBPLC:

Here is a chronological overview of UBPLC's progress:

- In 1965 , UBPLC was established as "Eastern Banking Corporation".
- In 1972 it was nationalized and renamed as "Uttara Bank Limited".
- In 1983, it was privatized.
- During the 1980s and 1990s Uttara Bank Limited extended it's branch network and product offerings to serve better the growing clients across Bangladesh.
- In 1990s to 2000s, Uttara Bank focused on updating their processes and implementing new technologies to improve productivity, customer service and competitiveness with global trends in banking sector.

- From the 2000s to present days, it becomes one of the largest private sector banks of Bangladesh. In the banking industry, Uttara Bank becomes gradually the trend setter achieving the lion's share in inside foreign remittances and a major market share in loans to large, medium and small industries, traders and farmers. From July 3, 2023 Uttara Bank Limited started its new journey based on the bank's correlated strong financial performance and its prolonging presence with the name of " Uttara Bank PLC" instead of Uttara Bank Limited". Uttara Bank PLC. is currently ranked as the most trusted private bank in Bangladesh.

Currently, the bank has 247 branches and 38 sub branches all are under online network. There are 3,462 employees are working at this bank. Its net income is 222 crore TK(US\$21 million). In addition, now it offers various services like SME banking, retail banking, corporate banking, agricultural banking and international banking, internet banking , SMS banking, ATM sharing arrangement with other partner banks.

Overall, it can be said that Uttara Bank PLC has made significant progress since its inception such as; innovation, a strong focus on customer service and community development. All has helped to improve the banking industry of Bangladesh into an exclusive sector.

4.3 Mission of UBPLC

- To establish improvement in productivity and profitability for increasing shareholders worth.
- To give excellent financial service.
- To provide fantastic customer service.
- To maintain business and corporate moralities.
- To continue teamwork and professionalism.

4.4 Vision of UBPLC

- To create the opportunity to learn successively from their customers and colleagues to add value to their knowledge.
- To focus on their customer service, improvement, problem solving, business foresight etc.
- To build high level of fidelity to their service.
- To deliver the best quality that actually reflects it's vision.
- To ensure complete satisfaction of customers, employees and sponsors.
- To do not go for any harmful type of work.

4.5 Objectives of UBPLC

Uttara Bank PLC strictly follow the vision of the company. It works with their target objectives.

The objectives are:

- To participate in the development of the country by helping small and medium enterprises, foreign trade , remittance abroad.
- To continue a positive growth by earning a sound profit.
- To provide employment opportunities all over Bangladesh.
- To ensure a healthy environment where employees can work with honesty.
- To give special attention to underdeveloped areas.
- To focus on business innovation and progress.
- To concentrate on International trade both in terms of import and export.
- To enhance deposit facilities for the industrial group.

4.6 Products and Services of UBPLC

UBPLC repeatedly updates their products and customer services. As a result it delivers new services as per customer expectations. For ensuring the highest level of customer satisfaction, they continuously working on it. Uttara Bank PLC's various services are:

Services:

- International Trading Service
- Treasury Service
- International Divisions
- Risk Management Department
- AD Branches
- Foreign Currency Account
- Off- Shore Banking Unit
- NFCD Account
- RFCD Account
- Exchange Rate
- Standard Settlement Instruction
- Online Banking Service
- Locker Service
- ATM service
- Student file Service
- SWIFT
- Remittance Service

Products:

UBPLC has two types of products. Those are:

Loan Products:

- Uttaran Small Business Loan (USBL)
- Nari Swanirbor Rin Prokalo (NSRP)
- Uttaran SME Sector Development Project Loan (USSDPL)
- House Hold Loan
- Uttaran House Renovation Loan
- Green Financing
- Foreign Employment Loan
- Doctor's Loan
- Education Loan
- Marriage Loan
- Travel Loan
- House Finance for Freedom Fighters
- Uttaran Home Loan
- Car/Motorcycle Loan
- Trade Finance
- Working Capital Loan
- Agricultural Loan
- Lease Finance
- Fixed Term Loan to Enterprise

Deposit Schemes:

- Savings Bank Account (Clients)
- Uttaran Kotipoti Deposit Scheme
- Uttaran Millionaire Deposit Scheme
- Uttaran Lakhpoti Deposit Scheme
- Savings Bank Account (School Banking)
- Savings Bank Account (Garments Worker)
- Double Benefit Deposit Scheme
- Savings Bank Account (Farmers)
- Savings Bank Account (Leather Factory Workers)
- Special Notice Deposit
- Bank Account (Non privileged Farmers, Woman & Young Entrepreneurs)
- Fixed Deposit Receipt (FDR) Account
- Uttaran Physically Challenged Persons Account
- Uttaran Street Urchin and Working Children Account
- Uttaran Swapnapuran Sanchaya Prokolpo
- Uttaran Bibaha Sanchaya Prokolpo
- Uttaran Shikkha Sanchaya Prokolpo
- Uttaran Taka 10 SB Account
- Uttaran Footwear and Leather Products Workers Account
- Uttaran Five Million Deposit Scheme
- Current Account (Individual)
- Current Account (Non-individual)
- Monthly Deposit Scheme (MDS)
- Under Privileged Account
- National Service Program
- Masik Munafa Prokolpo
- The inhabitants of earlier enclaves Taka 10 SB Account

Cards:

On 7th August, 2018 Uttara Bank PLC has launched VISA credit card service for making easy shopping, travelling, fast and secure transition for customers.

4.7 Strategies of Uttara Bank PLC

- Gain the trust of customers by providing the fastest effective service.
- Conduct their banking activities by giving utmost importance on bank management.
- Identify customer needs and update their operating policies and procedures.
- Provide proper training to all employees and oversee all branch activities.

Chapter 5

Internship Activities:

This Internship report is an elaborated description of all my activities as an intern at Uttara Bank PLC, Uttara Branch. This bank accepted me to use my applied knowledge and skills to flourish myself. On January 25, 2024 I joined UBPLC and completed my three months Internship on April 25, 2024. Doing internship in a corporate bank was not a smooth thing for me because I'm a student of English department. So it was a great challenge for me to do an internship in a bank having ordinary knowledge of the banking sector. But I determined not to be panicked. Also I wanted to break the stereotype that English background students definitely join in a school/college as a teacher for their Internship. When I first joined UBPLC, I was afraid to manage everything there. Then I met the bank manager Shyama Prashad Mukharjee. He introduced me to my supervisor Md. Anowarul Haque Bhuiyan who is a very humble and cooperative person. He works as a senior officer in UBPLC. Then he introduced me with the other employees of the bank. Gradually I joined to the general banking desk where I was involved with a few tasks that are very basic things in a bank. Other employees also help me specially Miss Reshma Begum's assistance is memorable. During my internship time, everyday I learned new things, gathered new working experiences, realized my working capability.

Working as an intern at Uttara Bank PLC is a fabulous experience for me. All the employees, staff of UBPLC are very caring and friendly. Particularly Mrs. Lutfu Jahan took pretty care of me. I'm overwhelmed by their generosity, cooperation and support.

5.1 Activities Undertaken: General Activities of the Bank

Basically any banking function has started with general banking activities. Such as; receiving deposits, account opening, issuing cheque books, installing mobile app, data entry, cheque clearing and collection, closing the account etc. Activities I have done :

- Account Opening:

There are various types of account names in UBPLC. Like current account, savings account, joint account, limited company account, Co- operative society account etc. So, generally account opening starts with filling up a form that contains the information of the account holder. This form of Uttara Bank PLC is made of a lot of information. But some information are mandatory to open an account like Account holder's name, present address, permanent address, passport number (if any), photocopy of NID, contact number, passport size photograph, TIN certificate (if any) Nominee's NID, address, photograph, initial deposit amount, signature of the account holder and nominee etc. Regularly I filled up all the required information for opening an account. During the account opening I talked to the customer about various issues, got to know about them. So, it can be said that my communication skills have increased to some extent.

- Filling up the information papers

All accounts are opened after depositing money in the bank. So depositing money in the bank is very important. Deposits are accepted in two types of accounts namely current account and savings account. Many times I helped the people who were aged persons or new people didn't know anything about banking. Also didn't know about how to fill deposit slips. Then I wrote their deposit slip. Told them where to deposit the money with this slip. Also I wrote chequebooks, vouchers, application for customers.

- Data Entry

I used to keep chequebook and debit credit cards informations. Based on the type of account I used to write account number, name of the account holder, date of receipt of chequebooks in register book and save that information.

- Client Service

I welcomed the customers and asked them to sit down. Listened carefully to the client's needs and requirements. I tried my best to help those who don't know about the banking tasks. I informed the customers about the other account schemes when their services were completed. I helped the clients by giving them idea about the process of chequebooks, deposit books, ATM cards etc.

- Keeping Appreciative Relationship

I maintained a neutral supportive relationship with the employees of UBPLC. As I was the most junior, I honored and admired every member of UBPLC. If my supervisor or any other team member gave me any task, I would inform them again for evaluation and remembered their suggestion. I used to take their permission before receiving any phone call and also before returning home.

- Accession of Mobile app

Uttara Bank has created mobile banking solution named "Uttara eWallet". It provides a handy secure and manageable platform for the clients of UBPLC for staying connected with the bank. This accessible interconnection allows the customers to comfortably search their balance of account, transaction details and other details. It also adds the option to make payments, cash out, money transfer, mobile recharge etc. I suggested the clients to download this app by telling them all the advantages of this app and explained them the process of using it.

- Re-check Account Form

Since I used to work with account opening forms regularly, it was very common to forget to some information some times. That's why I used to double check for making sure that I didn't miss any important information.

5.2 The Skills I Used

- Time Management

Time management is the process of getting everything done on time without stressing. It's the most important skill for any type of job, business, education, organization. The bank massively depends on it. In a day, huge number of clients come and huge number of transactions happen that must be done on time. In my internship period, I tried to implement my time organizing skill. I went to the bank on time and tried to finish my works within the distributive time. This precious skill I gained from my mother and my academic institution.

- Communication Skills

In both personal and corporate life, communication skill plays a crucial role. It helps us to overcome inertia, lack of confidence and develops problem solving skills, creative ideas, respect, integrity. Banking sector is always connected with the customers. So, I got the great opportunity through my internship to connect with the clients. The communication skill that I used, learned from my graduation period. I developed my communication skill through giving presentation. My honorable course teachers helped and guided me in this regard. As there were different types of people coming to the bank daily, I had to make various types of conversations with them to give and take ideas on different topics. As a result, my communication skills have improved.

- Honesty and Integrity

Honesty is the first valuable component at any stage of life. In banking sector, honesty is crucial for employees. As customers believe the bank, they deposit their valuable assets, money, important information in the bank. To demonstrate integrity, employees are genuine and honest to their work. My supervisor and the other officers of UBPLC were cautious against illegal activities. They were alert about the procedures of money transactions. So, I demonstrated honesty and Integrity to build up a positive reputation for myself and the bank. It attracted the clients & the other employees.

- Writing Skill

During my internship period, I worked mostly in account opening section. Here I got a chance to demonstrate my writing skills. I used to write down the missing information during the double check. Sometimes I filled the entire account opening form of some customers.

- Quick learning Skill

For having this valuable skill I have never had any obstacles for learning something new. Working in a banking sector was completely a new subject for me. But I learned very quickly all of the initial information of the account opening, various types of accounts, loan names, register books, chequebooks etc. At first I would listen sincerely to what my supervisor told me about my work and then I would observe their work and obtain the capability to deal with the clients.

- Adaptability Skill

For the very first time in my life, I worked in a corporate banking industry. So, it created some challenges for me as I had no experience before. But I tried my best to overcome these challenges and adapt the professional environment. I learned a lot in the short period of my internship and with my work I was able to conquer everyone's hearts.

5.3 Analytical and Problem Solving Cases

Analytical problem solving skill helps us to come up with innovative ideas for overcoming obstacles in any task. In a difficult time, it gives the best solution. In UBPLC I tackled some challenges in a effective way by using this skill. While I was working as an intern at UBPLC, one day a customer came who lost her checkbook. She looked very worried and depressed. She didn't know what to do next. Then I allowed her to explain how she lost it and I listened to her carefully. Realized her frustration and tension. Then I introduced her to my supervisor to resolve the issue. He informed her about the next steps of resolution. After that I assured of her satisfaction. I noted the solution process for future clients with similar issues.

Also, when I had multiple work pressures at the bank , I wouldn't get frustrated and organize my priority list where I would decide what to do first and what to do later.

5.4 Learnings From Internship:

- I learned how to work altogether with other employees.
- I have gained the ability to maintain calmness, endurance and focus on the work.
- I have improved my analytical thinking and problem solving skills.
- I learned how to do work under pressure and got used to that.
- I have developed the practice of creating ideas in a short time.
- I have improved my listening and communication skills through interacting with the customers and employees of the bank.
- I learned how an employee should work morally.
- I learned many things about Uttara Bank PLC like their procedures, services, products, strategies, missions, visions etc.
- I got the experience of working in a banking industry which will help me in future for getting a job I believe.
- I have got an idea of whether I am suitable for a banking job or not.

Chapter 6

Limitations of the Study:

- Time Limitations

Banking sector is a large department that cannot be covered within three months. I went there only three days in a week because I had classes in my university other days. So time limitation is a great challenge in this regard. I have joined UBPLC as an intern. So, I have to prepare my internship report and submit to my academic supervisor. It was very tough for me to manage the time and make a fruitful report within deadline.

- Lack of Experience

As I'm from an English department, I couldn't clearly understand some banking terminologies. Also lack of experience created difficulties and took long time to understand the banking works because of for not having previous proper knowledge and experience. For example; I hadn't any idea about the cheque issues. I used to learn it from my supervisor. There were many things like that I didn't know. So it consumed my time and created difficulties to learn more.

- Lack of Confidential Data

As I was not their permanent employee, they didn't want to share confidential data with me. They just instructed me to do tasks. Sometimes while handling the customers, if I had any need to know some important informations from the officers, they didn't share that with me because that was related to their customer's privacy. For this reason, the scope of my knowledge has not been enriched.

- Lack of Tech- knowledge

Now we all know that Bangladesh is a digital country. We live in a digital era. But it's unfortunate that still many works of UBPLC happen in manually. Also some of their employees have not proper computer skills. So I didn't get a chance to improve my digital skills that way.

- Lack of cooperation

Not everyone but some of my team members in UBPLC were not much cooperative with me. They treated me as an outsider who joined there only for three months. They didn't much careful about me who was their new trainee and were indifferent to teach me banking tasks because they thought I hadn't any interest about banking job as I'm the student of English background and I went there only for certificate. That's why my learning from them was not much better.

Chapter 7

Observations and Findings

7.1 Observations:

During my internship, I observed both negative and positive aspects of Uttara Bank PLC.

- Unorganized Activities

Uttara Bank PLC is a very renowned bank in our country. So we expect everything perfectly organized from them. But I have observed the documents are not nicely organized. There is no good system for keeping documents in file format. Different types of banking functions like foreign remittance, location remittance, lockers, cash counter etc. all are situated in one floor. As a result, when more clients come to the bank, noise is created due to lack of sufficient space. Moreover, there are not enough sitting arrangement for customers. They often have to stand for a long time.

- Insufficient staff

Although the work pressure is very high in Uttara Bank, their number of employees is very limited. So, each employee has to do a lot of work for a long time everyday.

- Insufficient Computer

Now a days corporate works can't be imagine without computer. Important informations are stored there. In UBPLC, there are not sufficient computer for employees. Sometimes the employees have to wait for the computer to be free and then they have a chance to work. Because of this sometimes they cannot provide services on time.

- Lack of Internship desk:

In Uttara branch , there is no arrangement for intern desk and computer. So, it is very difficult to do work and gain knowledge from there.

We all know that remuneration is very important to increase interest in any job. But UBPLC don't pay any remuneration to their interns.

- Politeness of the employees

I'm immensely impressed by the behavior of UBPLC officers and staffs. They always talk to everyone in a very formal mannered way. They interact with their customers in a lucid soft voice. They don't speak loudly in a anger. They don't show indecent attitude towards any client. They try their best to help them extremely. Equivalently, when a person who has not educational background comes to the bank, the employees try to describe the procedure and information in a well manner. Also the clients talk to the bankers with a soft formal tone.

- Cordial relationship among employees

In Uttara Bank, I have seen that a very cordial relationship between senior and junior officer. Here Everyone respects one another. If the junior employees do not understand something, they learn it from the seniors and the seniors are happily help them with sincerity. Senior officers are very caring towards juniors. They keep them under proper training and guidance. As banking work is very sensitive , everyone is so attentive and careful about their work.

- Hygienic Environment

The ambience of the UBPLC is very well maintained, neat and clean. Everyone in the bank maintains a lot of cleanliness and encourages customers to do so. Also they have arranged separate prayer and dining room facilities for the employees. In the prayer time, customers can also pray there if they want. UBPLC takes all the necessary steps for security. The entire bank is covered by cc cameras. They employ well trained security guards for ensuring the security of the clients, employees and funds.

7.2 Findings:

For knowing the overall findings of a organization, SWOT analysis is important. Actually it's a strategic planning used to identify and analyze the Strengths, Weaknesses, Opportunities and Threats in a business or industry.

According to my observation, I have prepared a SWOT analysis of Uttara Bank PLC, Uttara Branch to explain it's strengths, weaknesses, opportunities and threats.

Strengths :

- The service quality of UBPLC is top notch and they are constantly working on it.
 - They provide beneficial services from faithful employees.
- They have online banking service named "Uttara eWallet" which makes easier life to the clients.
- Customers trust on them and this is one of their strengths.
 - They maintain an amicable bonding between clients and officers.
- They have so much profitable products and schemes those attract the customers immensely.

Weaknesses:

- Some customers face difficulty with the debit-credit cards because it takes long time to reach them.
 - Insufficient staffs.
 - Insufficient technologies.
- Their training equipments are not sufficient and attainable to the employees.

Opportunities

- Extend their banking facilities by advertising more.
- Produce innovative ideas of affordable financial services that is other banks haven't.
- For promotion and extension, utilize online media platform intelligently.
- More branches can extended towards rural underprivileged areas for advertising.

Threats

- UBPLC maybe threatened by changes in interest rates which will affect their net interest margin, profitability and fund-raising management strategies.
- At present, there is intense competition in the financial services sector which may affect UBPLC'S market share profitability.

Chapter 8

Recommendations

- Some sections of Uttara Bank PLC which have more customers and works should increase the space.
- They should increase seating arrangements for clients.
- In Uttara branch, they should employ some skillful staffs for reducing workload.
- Sufficient modern technologies should be available here.
- It would be great if they have arranged a specific desk for an intern.
- They can give remuneration to interns for raising their interest in banking work.

Chapter 9

Conclusion:

For the first time in my life I have gained practical work experience by doing internship at Uttara Bank PLC, Uttara branch. From this internship period, I have learned a lot of things and gained knowledge about banking industry. Since I already had some interest in banking jobs, I enjoyed my internship journey a lot. Here I have been able to enhance my skills by combining the theoretical knowledge learned from my university with practical work. It assisted me to think deeply about my career. This is also a significant part of my B.A(Hons.)in English Program. I have tried my best to prepare this internship report fruitful as much as I can.

The branch manager, my supervisor and other staffs of UBPLC were very humble and encouraged me about banking job. I strongly believe that this Internship experience will help me for getting a job. I got an idea about professional life and had the opportunity to develop my employability skills which will have a positive impact on my future career I hope.

Chapter 10

References

1. Uttara Bank Limited. (n.d.). Retrieved April 28, 2024, from <http://www.uttarabank-bd.com>
2. Uttara Bank PLC. (n.d.). In Wikipedia. Retrieved April 28, 2024, from https://en.wikipedia.org/wiki/Uttara_Bank_PLC.
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Chapter 11

Appendices



Image 11.1. Filling up an account opening form



Image 11.2. Writing a deposit slip



Image 11.3. Data entry in the register book



Image 11.4. Filling up a form