



**Internship Report  
On  
Service provides and Customer Satisfaction Of Agrani Bank Plc, Dhanmondi  
Branch**

Course Code: ENG-431, Corse Title: Project Paper Internship, Semester: Spring-2024

**Submitted By:**

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**ID: 201-10-2189**

**Batch: 49**

**Department of English  
Faculty of Humanities and Social Science**

In this report is submitted to the Department of English. DIU in partial fulfillment of the requirements for the Degree of BA (Hon's) in English

**Submitted to**

**Dr. Md. Mostafa Rashel**

**Associate Professor & Research Coordinator**

**Department of English**

**Daffodil International University**

## Statement

The Internship report titled "Experience as an Intern at Agrani Bank Plc, Dhanmondi Branch, Dhaka. Which I have submitted to the English Department at Daffodil International University. . I completed this report under the guidance of Dr. Md. Mostafa Rashel (Associate Professor & Research Coordinator) Department of English at Daffodil International University. This internship report fulfills the requirements for obtaining a B.A. (Hons) degree in English, specifically for the ENG 431 Project paper with internship course. I can confidently say that I have done these internships with a lot of integrity, skill and hard work. During my internship at Agrani Bank Plc I have done various tasks with my practical experience

kaif Hasan

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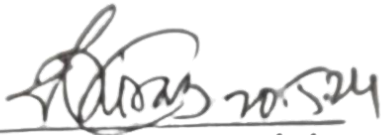
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## Certificate

This is to certify that the student name: Mir Kaif Hasan (Id: 201-10-2189), is a student at Daffodil International University, he has finalized his project paper with an internship course (ENG 431) under my supervision. For the Internship process he chooses Agrani Bank plc, Dhanmondi Branch and successfully completed his duty as an intern. He is now eligible to present the report for evaluation. He has been in constant communication with me during the period of his project function. Whenever he needed assistance of any sort, I assisted him. The content of this project paper report is his genuine work for which she worked phenomenally. I am permitting him to submit the internship report. I pray for him overall well-being and hope he achieves more Success in the years to come



Dr. Md. Mostafa Rashel

Associate Professor & Research Coordinator

Department of English

Daffodil International University

Department of English

## **Acknowledgement**

I am pleased to present my internship experience at Agrani Bank PLC, Dhanmondi Branch. Firstly, I would like to express my gratitude to Almighty Allah for giving me the opportunity to intern in Agrani Bank Plc. I would also like to thank the Department of English at Daffodil International University for giving me the internship opportunity. Also thanks my respected supervisor Sir Dr. Md. Mostafa Rashel. For his outstanding supervision and guidance which contributed to my present project paper and internship report. His involvement has been essential. Throughout this report, he provided extensive support and guidance, discovery of new insights and enabled inclusion. Also, I am very grateful to all the officers of Agrani Bank and AGM Sir Alauddin Ahmed, his kind cooperation and friendly demeanor made my experience in the office exceptionally comfortable. I completed my internship at Agrani Bank, Dhanmondi branch. Furthermore, I would like to extend my sincere gratitude to my parents, brothers and loved ones, who throughout my BA Hons have supported and prayed, which helped me to complete it. I would like to express my sincere gratitude to those who supported and inspired me in my internship project.

## **Abstract**

The aim of my " project paper " was to gain an understanding of academic knowledge and corporate life. This banking sector provides an opportunity to gain corporate knowledge and experience. In this context, the internship served as a practical experience for me, reflecting the role at Agrani Bank Plc, Dhanmondi Branch in Dhaka. I do this internship as part of the course "Project Paper with Internship". During which I try my best and commit myself. I believe completing this entire project has been a valuable experience for me. Which will help me in the future. Throughout this project, I focus on identifying challenges, opportunities, problems and constraints within banking. In this banking sector I also delve into the study strengths, weaknesses, opportunities and challenges. Through which I got a thorough understanding of the banking sector.

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# **Chapter-1**

## **Introduction**

## **Introduction**

Today's job market is very competitive. That's why our university offers a course called "Project Paper with Internship" (Course Code- ENG 431) to help students stay competitive in the job market. To complete this course, the supervisor directs to choose a suitable institution for internship. This course is very beneficial for students, as part of this course I started my internship at Agrani Bank Plc, Dhanmondi Branch. There I got a thorough understanding of the banking sector.

For Example:

Banking sector is the place of hope for all of us, because here people's money is kept carefully, through banking, everyone can withdraw money through his account. By depositing money in the bank, many people get money profit. By doing this banking sector internship, I can know the advantages and disadvantages of all people, not only that, customers can also pay their home, office electricity bill, gas bill, telephone bill through this banking. Which makes the quality of human life easier. This internship journey, has been an immense learning experience for me, connecting me to its real reality. Through this I have gained valuable skills and knowledge in the corporate world.



## **Concept of Internship**

Internship means having real knowledge from real field. The part of "Internship" refers to practical training in any practical field with theoretical knowledge is practically applied. Which helps in real life work. Thus, the internship program expands both the theoretical and practical knowledge of the participants.

# **Chapter-2**

## **Background of the Project**

## **2.1 Rationale of the Study**

This banking sector plays a very important role for all the necessary functions of the society. Banking sector is contributing to all sectors of society. Through this, various economic growth is taking place, financial transaction connection is being developed with customers. Through which new sources of work are being created. Work is the source of income through which people can meet their needs. People work to earn a living, work for personal and financial goals to support themselves and their families. It also benefits financially. People fulfill their needs through work. Bank plays its role in all these cases.

For Example: By lending money, the customer repays the money by meeting his demand with a certain amount of profit. Besides, the bank is catering to the needs of many families through its FDR. From this it can be understood that the role of the banking sector is many. Conducting loan eligibility studies, terms and interest rates and managing loan repayments through the banking sector to support local communities, small businesses. For this Agrani Bank has a role to play, it is fulfilling the essential responsibility of this vision for the bank's social assessment and its contribution to the local economy.

## **2.2 Objectives of the Study**

In this report, an attempt has been made to explain the wide range of internal practical transactions, through which a brief overview of all service functions of Agrani Bank has been given:

- Various functions of Agrani Bank's General Bank have been given an idea.
- All transaction related issues are highlighted
- Different loans are offered to meet the financial needs of the customers.

# **Chapter-3**

## **Details of Institution**

### **3.1 History of the Agrani Bank Plc**

The name of state-owned Agrani Bank Ltd has been changed; henceforth the name of the bank will be Agrani Bank PLC. Agrani Bank plc is one of the leading banks in Bangladesh, with a rich history dating back to its establishment on May 17, 2007. However, its origins trace back further to the nationalization of the banking sector in Bangladesh in 1972. Initially, it was known as the Agrani Bank and later rebranded as Agrani Bank Limited. The bank plays a crucial role in the country's economic development by providing a wide range of banking services to individuals, businesses, and government entities. Over the years, it has expanded its branch network across Bangladesh, reaching both urban and rural areas to ensure financial inclusion.

Agrani Bank PLC is governed by the Board of Directors consisting of chairman, 5 Directors and MD & CEO at present. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 53 zonal offices and 37 Divisions in head office. ABL has been able to create 977 branches including 36 corporate, 43 AD (authorized dealer) branches widely distributed and is a technology pioneer, with all branches providing real time online banking. We also have five subsidiaries: a merchant bank, a small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia and Canada. Throughout its history, Agrani Bank plc has remained committed to its core values of integrity, transparency, and customer satisfaction. It continues to strive for excellence in the banking sector, contributing to the overall growth and development of Bangladesh's economy

### **3.2 Mission of Agrani Bank Plc**

Agrani Bank Plc has always earned a reputation for the quality of its customer service. For this, the bank aims to provide best customer service, hire skilled professionals to reduce errors and maintain quality, maintain strong business ethics and gain trust by keeping customers' funds safe and use a powerful state-of-the-art technology, so that customers' time is not wasted. Either keep an eye on that. Which is the main goal of leading banking services.

### **3.3 Vision of Agrani Bank Plc**

Agrani Bank Plc strives to retain the trust of its customers by providing rigorous training and various benefits to its top and all employees. The main objective of the bank is to protect the trust, deposit and information of its customers at all costs, thus maintaining a strong connection with all clients.



### **3.4 Services Of Agrani Bank Plc**

Agrani Bank Plc is the first state-owned commercial bank in Bangladesh.

- Presently ABL has 567 agent booths operating agent banking activities in rural areas of Bangladesh.
- ATM banking is available, through which money can be withdrawn easily, anytime
- There is 'Agrani Smart' app, through which you can easily transfer money through ER code without check.
- Most urban branches provide locker services. This locker function is very secure. Which is maintained with charges like rent.
- Agrani Bank plc also provides an education remittance service.
- Agrani Bank Plc is committed to serving the natio

### 3.5 Hierarchy of Agrani Bank Plc

The bank is supervised and managed by a smart, diverse highly educated and skilled team. Who are very experienced in finance and banking. Those who are committed to developing banking. It is because of these people that Agrani Bank has been able to establish itself as a leading service provider. ' Classification of Agrani Bank Plc is taken from the official website of Agrani Bank.



### **3.6 Human Resources Division**

ABL maintains a dedicated Human Resource Department (HRD) to oversee all their personnel policies and practices. As of 2020 its total number of employees is 11,389. The bank has 11 circle offices, 53 zonal offices and 37 divisions at its head office. ABL - has managed to build 977 branches including 36 Corporate, 43 AD (Authorized Dealer) branches and is a technological pioneer, all branches provide real time online banking. The Bank adheres to a standardized set of HR policies which include recruitment training and development, promotion, leave, transfer and disciplinary measures. Generally, the internal recruitment process is used to fill middle and senior management roles, while entry-level positions are filled through competitive recruitment tests. well-equipped training center is set up in the bank.

### **3.7 Product and service**

- Foreign currency Account
- Deposits (interest rate)
- Continuous Loan
- Term loan
- Rural & Agro credit
- Import Finance
- Export Finance
- Export Finance
- Foreign Exchange Marke

# **Chapter-4**

## **Details of Internship**

## **4.1 Way of Conduction**

I work as an intern in Agrani Bank Limited. Which is very educational for me, working as an intern. Some tasks and responsibilities fall on me. For example:

### **4.1.1 Customer Service:**

I talk directly to customers, through which I hear their bank account issues. We try to solve their problems by making the right decisions based on their needs.

### **4.1.2 Account Opening Rules:**

When a new customer comes to open an account, verify all their information, collect the required documents, fill the application form and help them open and operate the account.

### **4.1.3 Verification of Documentation Papers:**

I was in charge of checking and organizing all the documents provided by the customers, which I tried to do with utmost integrity.

For example: name - identification, address - proof and income statement.

### **4.1.4 Data Entry:**

The customer's information is verified and stored in the computer after the permission of the bank. As an intern, my aim was to learn as much as possible on the job and contribute to the success of the leading bank

## **4.2 A Short list of work of Internship**

The internship work is very educational for me, here I get a complete understanding of the banking sector. Here I could interact with customers. Through which their problems, advantages and disadvantages are known. Here is a list of some of my bank jobs during internship:

- A customer must have a bank account to transact in the banking sector. I used to check all documents and information to open this bank account.
- Assisting customers in filling up forms for account opening.
- I used to input the data of various customer databases into the computer, through which their information was stored.
- Helped customers to use digital banking services - 'Leading Smart App', used to solve any problem of customer to open it.
- Assisted many customers (FDR, CD, SD) in banking by verifying their documents correctness.
- Assisting colleagues in various departments of the bank.
- Learned how to build and maintain strong relationships with customers by working with them.
- By attending the weekly meeting of the bank I know how to improve the banking sector.

### **4.3 Learning from the Agrani Bank Plc**

Learned a lot during my internship at Agrani Bank. These include- putting together a solution to any work problem, learning how to effectively present professionalism in a professional environment, learning how to spend time in the banking sector, learning how to interact with customers in the banking sector and find out their problems. . Having worked in a bank, I have learned all the rules and regulations of the banking sector. In view of my desire to become a bank officer, I did an internship in a leading bank, which boosted my confidence. Overall, this internship period boosted my confidence and served as a fundamental step to improve my work ability.



#### **4.4 Experience at Agrani Bank plc**

As part of the internship program, there is an opportunity to work for a few days at Agrani Bank. As a result, I gained some experience. I had some experience in the banking world, through my father as he was a banker. But by doing the internship I got a complete idea about the bank. In a short span of time, I have gained considerable knowledge about the bank's operations. I learned about various banking like: (foreign remittance, account opening procedure and check clearing, FDR, SD, BFTN, RTGS). I have enhanced my communication skills by interacting with various customers and all colleagues. The AGM of the Bank was a dynamic and hard-working person, he was also a valuable mentor. Always told me the right thing. During the internship time, I faced many challenges, developed strong relationships with fellow officers and realized the importance of teamwork.

# **Chapter-5**

## **Observation the banking time section**

## 5.1 Observation

As an intern I had the opportunity to observe all aspects of the bank. All the employees of the bank got an opportunity to see their work. I learned a lot by observing the bank staff. For example:

- During my internship, I saw all the bank employees to show up to the bank on time because everyone is very active about coming to work on time, for which no one comes late to the office. Through this a professional atmosphere is maintained at all times
- Treating all customers with sincerity is among the employees of this bank, which is one of their great qualities
- When the bank conducts meetings, all employees arrive on time for the meeting and they are always prepared with necessary materials and information
- When it's noon break time in the bank all the employees follow the break rules and finish all their midday work and resume their work. This makes the environment very beautiful.

## **5.2 Analysis of Agrani Bank Plc**

An analysis is a comprehensive examination of an organization's internal strengths. Through which an organization's weaknesses, as well as external opportunities - advantages, disadvantages are known.

### **5.2.1 Strength Of Agrani Bank**

- Agrani Bank has successfully developed a positive attitude with their clients, which is the main strength of this bank.
- All the workforce of Agrani Bank consistently provide excellent quality service in every field.

### **5.2.2 Weakness of Agrani Bank:**

- There is a lot of lack of employee sincerity in various areas.
- There is manpower shortage of bank employees in many areas.
- Advertising efforts of Agrani Bank are very weak.
- There is no credit card facility at all.

### **5.2.3 Opportunities of Agrani Bank:**

- Agrani Bank has the potential to improve customer service in modern ways.
- There is an opportunity to connect many customers with the bank by opening ATM booths at different places.

### **5.2.4 Threats Of Agrani Bank:**

- There is a fear of losing customers by opening many new banks.
- Government is implementing strict policies and updated rules and regulations which are threatening for banks.

# **Chapter-6**

# **Limitations**

## **6.1 Limitations on my duties as an intern**

- As an intern it was not possible to get all the confidential information.
- There were some restrictions on me to go to the cash counter.
- I was restricted from going to all important bank meetings.
- Many laws of banking were not known
- It was difficult to find free time between rules and real-life practices

# **Chapter-7**

# **Suggestion**



## 7.1 Recommendation on Agrani Bank

After gaining practical knowledge in Agrani Bank, I would like to make some recommendations which can potentially improve the HR practices of Agrani Bank Limited:

- Internet banking system is most popular among people leading banks should digitize all their banking systems, so that customers can get their services faster.
- Conduct all banking transactions using advanced technology.
- Standing in long queues is very difficult for women, old people who come to pay various bills, so arrange separate queues or arrange online collection of all bills.
- Giving customers an idea of leading Agrani smart apps without making them wait long for any task.
- Regularly updating apps on bank computers.

# **Chapter-8**

# **Conclusion**

## **Conclusion**

Internship in a bank was a completely new experience for me, through which I gained working life experience. The support of the office manager, teammates and other staff helped me to complete the internship. It was very challenging for me. Banking sector was very challenging as I had to face many problems here. To survive in this sector, you need to understand the needs of your customers. Agrani Bank survives on people's hope, people trust it a lot. A growing global economy is challenging, so leading banks must keep up with the times to be leading banks. Customers hope that one day this bank will achieve its goals. Finally, I wish Agrani Bank Plc continued success.

# **Chapter-9**

## **Reference**

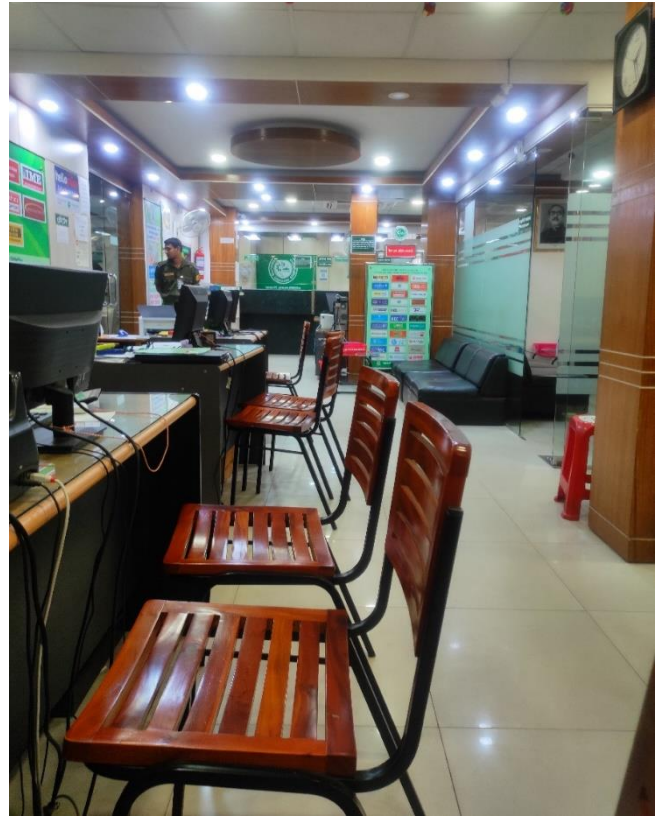
## References

- <https://www.agranibank.org>

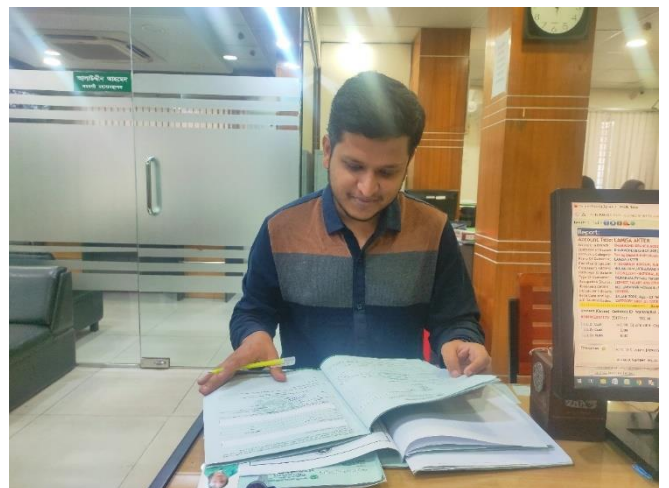
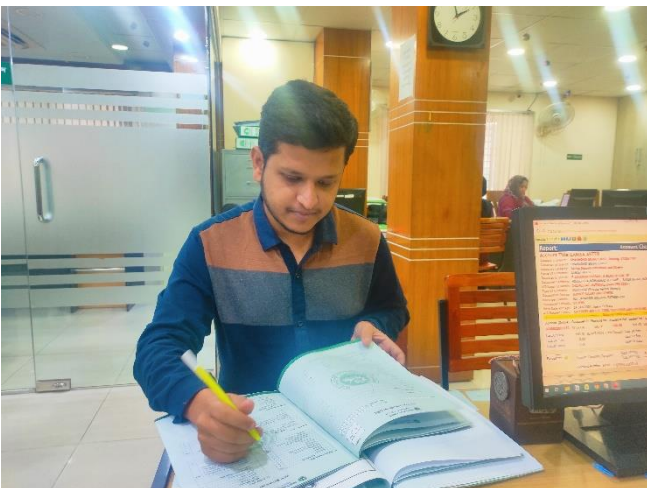
# **Chapter-10**

## **Appendices**

## Appendices 1: Photographs



**Agrani Bank PLC, Dhanmondi Branch**



**Documents Verification Of (FDR, SD) Account**




**Receiving Internship Certificate from honorable AGM Sir**



## Appendices 2: Certificate

Address: H: 1/A/1, K: 13, City Link Apartment, City Tower, Dhanmondi, Dhaka  
Phone : 02-48116871, 02-48122889  
Mobile : 01713-253805  
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বিদ্যুতের অপচয় রোধ করুন  
দেশের স্বার্থে সজাগ থাকুন



অগ্রনি ব্যাংক পিএলসি.  
Agrani Bank PLC.  
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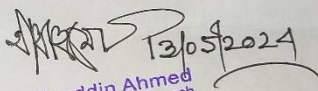
ধানমন্ডি শাখা, শাখা, ঢাকা  
Dhanmondi Branch, Dhaka

Date-13/05/2024

To Whom It May Concern

This is to clarify that Mir. Kaif Hasan, Id No- 201-10-2189, a student of English Department; Daffodil International University joined Internship Program with Agrani Bank PLC. Dhanmondi Branch, Dhaka on 05 March, 2024. His internship program is on going with our branch.

We wish his every success in life..

  
Alauddin Ahmed  
AGM & Head of Branch  
Agrani Bank PLC  
Dhanmondi Br, Dhaka

