



**Internship Report on “Exploring Exim Bank Limited”, Dhamrai sub-branch:
A Complete Review of My Banking Journey”**

Submitted to

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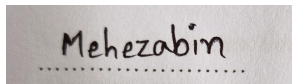
Faculty of Humanities & Social Science

Daffodil International University

This internship report is submitted to the Faculty of Humanities and Social Science in partial fulfillment of the requirements for the degree of Bachelor of Arts (BA) in English

DECLARATION

I confirm that I've satisfactorily concluded my 03 month internship program at EXIM Bank Limited, Dhamrai sub- branch. The record titled "Exploring EXIM bank limited, Dhamrai sub-branch: A complete review of My Banking journey" represents my unique work. Additionally, it does not comprise content material that has been utilized or submitted for some other educational degree or degree at any instructional group. All enormous sources of help were nicely mentioned in the report.

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.....
Mehezabin Zannat

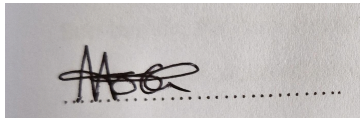
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Daffodil International University

APPROVAL BY THE ACADEMIC SUPERVISOR

This is to certify that the internship report titled "Exploring Exim Bank Limited, Dhamrai sub-branch: A Complete Review of My Banking Journey" has been prepared by Mehezabin Zannat, ID: 202-10-663, from the Department of English, Faculty of Humanities & Social Science, under my supervision. The report represents a successful completion of practical work by the reporter. It has been immensely satisfying working with her. I extend my best wishes for her success in all her future endeavors.

A rectangular box containing a handwritten signature in black ink. The signature is written over a horizontal dotted line. The signature appears to be 'Md. Abdul Momen Sarker'.

.....
Md. Abdul Momen Sarker

Assistant Professor

Department of English

Daffodil International University

ACKNOWLEDGEMENT

I would like to express my gratitude to Allah for aiding me in completing both my internship and report. Despite its brevity, my time at EXIM Bank Limited, Dhamrai Sub-branch was enriching. I am deeply thankful to my department for facilitating this opportunity.

A special acknowledgment goes to my supervisor, Md. Abdul Momen Sarker, whose constant support and insightful guidance were instrumental in shaping this report. His availability and invaluable advice were truly appreciated, and I am very fortunate to have had him as my supervisor.

Lastly, I extend my heartfelt thanks to the entire team at EXIM Bank Limited, Dhamrai Sub-branch, for their support throughout my internship and for imparting invaluable knowledge about the intricacies of general banking.

SUMMARY WITH KEY POINTS

The Internship report titled as "Exploring EXIM Bank Limited, Dhamrai sub branch: A Complete review of my Banking journey," chronicles a transformative experience delving into the operations of EXIM Bank Limited's Dhamrai sub-branch. The primary purpose of this internship was to acquire first-hand knowledge of banking procedures, customer interactions, and organizational dynamics.

The importance of this internship lies in its role as a bridge between academic theory and practical application within the banking industry. By immersing oneself in day-to-day banking activities, crucial insights were gained into customer service, transaction processing, and regulatory compliance, shaping a holistic understanding of banking operations.

This internship served as a catalyst for personal and professional growth, fostering the development of essential skills such as communication, problem-solving, and adaptability. These skills are indispensable for navigating the complexities of the financial sector and achieving success in future endeavors.

Looking ahead, the goals stemming from this internship experience include leveraging acquired knowledge and skills to pursue a career in banking, contributing positively to the organization's objectives, and continually striving for excellence in the ever-evolving landscape of the banking industry. This report encapsulates the transformative journey undertaken, laying the groundwork for future achievements in the realm of banking and finance.

Keywords: Banking operations, Banking procedures, Customer interactions, Organizational dynamics, Practical application, Customer service, Personal growth, Communication skills, Adaptability, Organizational objectives, Banking and finance

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Chapter 1

Introduction

I am a student of Daffodil International University at the dept of English. Recently, I have completed 03 month internship at EXIM Bank Limited, Dhamrai sub-branch from 15 February to May 15, 2024. Despite its brevity, this internship provided me with valuable insights into general banking, allowing me to enhance my communication skills and boost my confidence. Banking has always intrigued me, and I thoroughly enjoyed the learning experience it offered. The supportive and friendly environment created by my colleagues at EXIM Bank greatly contributed to my growth during this period. I am confident that the knowledge and skills gained from this internship will serve me well in my future career endeavors.

This report contains my internship experience at EXIM Bank Limited.

1.1 The Objectives Of The Report:

This report has some objectives:

- Understand the banking sector
- To see how English is used in banking sector
- Improve my communication and other skills
- Boost my confidence
- Learn how the bank operates
- Gain experience in a professional setting
- Gather information about Exim Bank Limited

Chapter 2

2.1 BACKGROUND

As part of the undergraduate program at Daffodil International University, completing an internship at EXIM Bank Limited, Dhamrai Sub-branch, was mandatory, counting for 3 credits towards the BA (Hons) degree in English, which requires 126 credits in total. During the internship, I worked four days a week, from 10:00 am to 4:00 pm, allowing me to fully immerse myself in the banking environment and gain practical experience. The insights and skills acquired were vital for my professional growth, detailed in my report titled "Exploring EXIM Bank Limited, Dhamrai Sub-branch: A complete Review of My Banking Journey." Throughout this period, I received invaluable guidance from my supervisor, Md. Abdul Momen Sarker, whose support greatly influenced the report's development and my understanding of the banking sector.

2.2 Importance of The report file

This internship report has all the detail data about the experience at Exim Bank Ltd. Through this file, the reader can study about general banking, how the bank operates, and the way English is utilized in finance. They can also find out about the strengths, weaknesses, possibilities, and threats of this organization. Moreover, they will see why practical experience matters.

2.3 Importance of the Internship

This internship program holds great importance as it provides me with practical experience in the professional world, enhancing my communication skills and other skills while boosting confidence. It prepare me for future job in professional setting and will assist me in performing various formal tasks in my future job.

Chapter 3

Methodology

During my internship at EXIM Bank Limited, Dhamrai Sub-branch, several factors influenced my selection of this location. Firstly, the bank's proximity to my home offered convenient access, aligning well with my logistical needs.

Moreover, my deep interest in banking intricacies motivated my pursuit of hands-on experience in this field. Additionally, a recommendation from a family friend who worked at the bank played a role in my application.

As an inexperienced report writer, I aimed to thoroughly document my internship experience. I began by immersing myself in account opening procedures, participating actively in form completion and client interactions to gather necessary information. My responsibilities soon expanded to include recording cheque book entries, distributing cheque books, drafting cheques, managing deposit records, and providing bank statements. Over the three months of my internship, these tasks formed the foundation of my report.

The report incorporates both primary and secondary data sources for a comprehensive analysis.

- Primary data was gathered through direct involvement at the bank, interactions with staff, discussions with clients, and personal observations.
- Secondary data was sourced from various references, including peer internship reports, EXIM Bank Limited's Annual Report, official bank documents, and online resources.

By meticulously synthesizing these diverse data sources, the report aims to present a comprehensive perspective derived from practical experience and extensive research..

Chapter 4

4.1 EXIM Bank Limited's History

EXIM Bank limited was founded in 1999 by Nazrul Islam Mazumder and late Shahjahan Kabir. Alamgir Kabir and Mohammad Lakiotullah served as specialists and supervisors respectively.

The bank commenced its operations with an preliminary legal capital of Taka 1 billion and paid-up capital of Taka 225 million.

EXIM bank has been the pioneer in Bangladesh by using reworking all its conventional banking operations into Shariah-based banking. In 2007, around eighty students from various establishments along with DU, BUET, DMC, VNCS, and NDC were awarded scholarships with the aid of the financial institution. moreover, the financial institution supported the "Beautification project" of Dhaka mega city initiated via Dhaka metropolis employer.

It arranges a 630 million BDT mortgage to Outpace Spinning turbines Ltd. In 2009, it entered the records books because the first private bank in Bangladesh to set up a foreign exchange workplace within the United Kingdom (dollar). Mohammed Haider Ali Miah assumed the function of dealing with director at EXIM Bank in July 2012. He changed into sooner or later reappointed in July 2015. In February 2019, the Bangladesh Securities and alternate fee sanctioned a bond issue worth 6 billion BDT by EXIM bank. all over again, Mohammed Haider Ali Miah become reappointed because the managing director of EXIM bank in July. In may also 2020, EXIM bank filed a lawsuit in opposition to Ron Haque Sikder and Dipu Haque Sikder, administrators of Sikder group, for allegedly assaulting two financial institution officials amidst a mortgage confrontation. Following a Detective branch inquiry, the names of the two directors had been excluded from the criminal case. In March 2021, EXIM bank unveiled plans to raise 6 billion BDT through the issuance of mudaraba perpetual bonds. Mohammad Firoz Hossain assumed the position of handling director at EXIM bank in September.

4.2 Logo of Exim Bank Limited



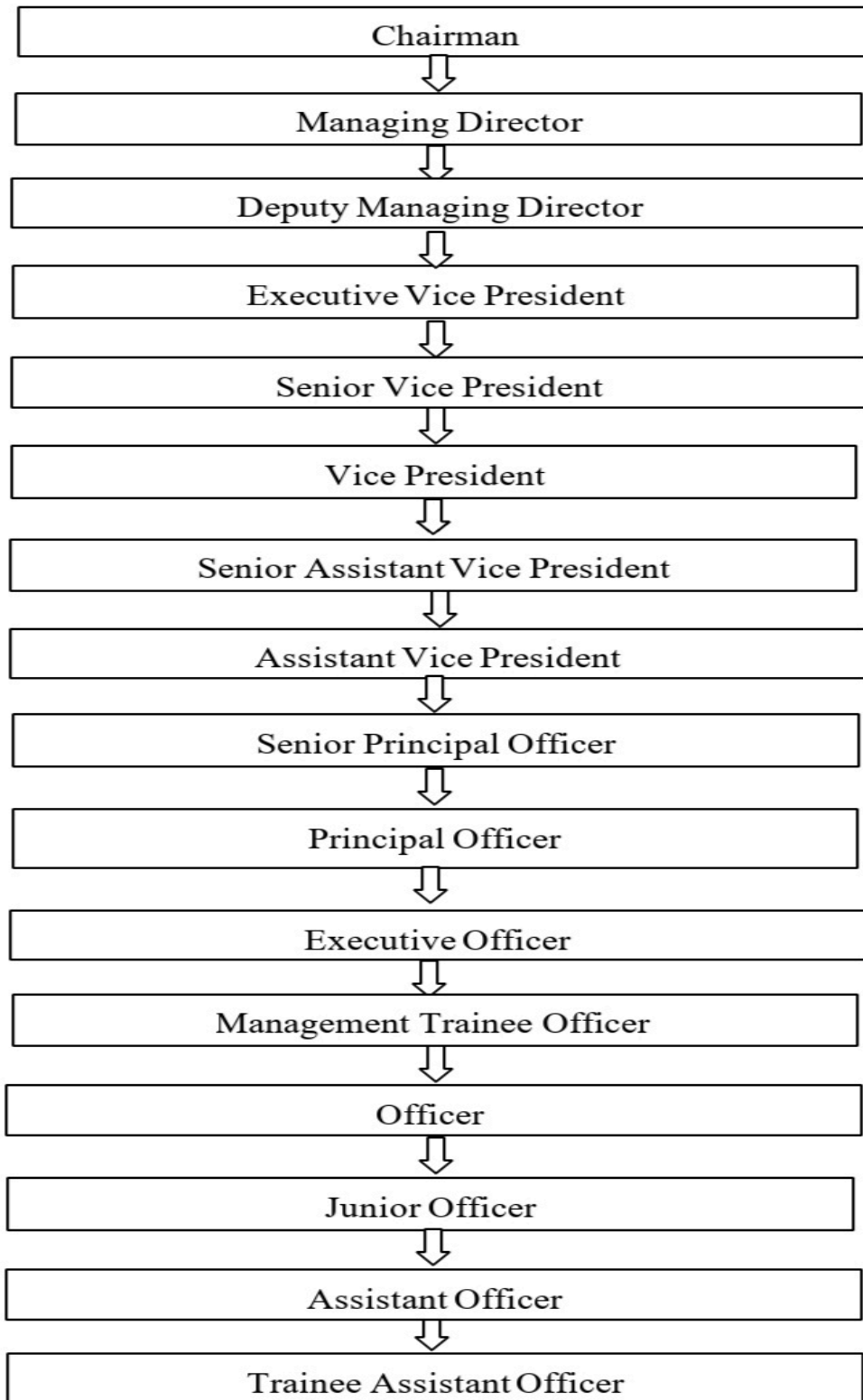
4.3 EXIM Bank Limited's Mission

- a. Delivering effective and inventive banking solutions to clients.
- b. Playing a role in the economic advancement of the country.
- c. Providing a varied selection of financial offerings and services customized to fulfill the requirements of customers.
- d. Upholding top-tier levels of professionalism, integrity, and ensuring customer contentment.
- e. Nurturing an environment that promotes ongoing enhancement and creativity.
- f. Enabling economic expansion and welfare for both clientele and the broader community.
- g. EXIM Bank is committed to fostering economic progress, benefiting both our valued customers and society as a whole.

4.4 EXIM Bank Limited's Vision

Tagged as "Together Towards Tomorrow."

4.5 Organogram of Exim Bank Ltd:



4.6 EXIM Bank Limited's Products and Services:

Retail Banking

A. Deposits

Current Deposits

- Al-Wadia Current Deposits

Mudaraba Special Notice Deposits

Savings Accounts

- Mudaraba Savings Deposits

Mudaraba Cash Waqf deposit

Term Deposits

- Mudaraba Term Deposits

Deposit schemes

-Mudaraba Monthly Savings

-Mudaraba su Grehini Monthly Savings

-Mudaraba Femina Monthly Savings

-Mudaraba senior Monthly Savings

-Mudaraba Monthly Income

-Mudaraba su-Grehini Monthly benefit

-Mudaraba Femina Monthly benefit

-Mudaraba senior Monthly benefit

Mudaraba Multi plus savings

- Mudaraba Super Savings

- Mudaraba Hajj Deposit

-Mudaraba Hajj Deposit

-Mudaraba Denmohor/Marriage Deposit

-Mudaraba EXIM Student saver

-Mudaraba Millionaire Savings

-Mudaraba Kotipoti Savings

-Exim Ruhama (3 Years - Two Plan opportunity)

-Exim Ziadah (5 Years - potential Triple Welfare Plan)

-Exim Krishi (Mudaraba) Krishi month-to-month Deposit Plan)

- Exim Shwapno (Mudaraba Housing/Entrepreneurship Development Scheme)

-EXIM SHEFA (Mudaraba monthly financial savings Deposit Scheme)

Deposit Interest Rate

B. Investments

Islamic Bank grandly launches Bangladesh's first Sharia-based Islamic capital card:

-- Single income

-- No surcharge

-- Dual currency card system

- Free additional cards

24/7 customer service support

- One-stop electronic solutions

Automatic payment service

International acceptance

Instant notification on mobile phone

D . Internet Banking, SMS banking

Chapter 5

My Internship Activity:

During my 3 month of internship at EXIM Bank Limited's Dhamrai sub branch, from February 15 to May 15, 2024, I undertook a variety of tasks and responsibilities. I conscientiously executed my duties, which included client communication, form completion, processing cheque book requisitions, maintaining register book entries for cheque book issuance and deposit book distribution, assisting customers with cheque writing, filling deposit books, and providing bank statements..

Mudaraba Savings Deposit Account (MSD): One of my primary responsibilities entailed facilitating the initiation of Mudaraba Savings Deposit (MSD) Accounts for our valued customers. This process involved guiding them step by step, starting with a nominal deposit of 600 Taka. Initially, I meticulously collected photocopies of both the account holder's and nominee's NID cards, along with two passport-sized photos of account holder and one of nominee. Subsequently, I diligently compiled all essential customer information and meticulously completed the savings account form. Upon securing the account holder's signature on the account form and the back of the nominee's photo, I meticulously attached required documents and also photographs. Finally, I submitted the completed form to my senior colleagues for account creation, thereby playing a pivotal role in assisting customers with the successful establishment of their bank accounts.

Mudaraba month-to-month savings Deposit Scheme : In the Mudaraba monthly savings Deposit Scheme (MMSDS), account holders maintain a regular monthly deposit over a length of three, five, eight, ten or twelve years. For initiating the account, I started by using collecting photocopies of the countrywide identity playing cards for both the account holder and nominee, along with one replica of every individual's passport-sized image. sooner or later, I elicited all considered necessary statistics from the account holder and meticulously finished the whole utility form. After collecting account holder's sign at shape and at returned of the nominee's photograph, I appended the accrued files and pix. The completed shape became then submitted to my senior

colleagues for account introduction, thereby facilitating the hole of the Mudaraba month-to-month financial savings Deposit Scheme (MMSDS) for the patron.

Mudaraba Term Deposit Receipt: In Mudaraba Term Deposit Receipt (MTDR) account, the depositor earns competitive interest by depositing the money in an earlier period. Withdrawals are allowed after the specified period. The account is treated the same as the Mudaraba Monthly Savings Deposit Scheme (MMSDS). Sign the petition. These requests are forwarded to our senior colleagues. Typically, customers receive their verification within 15 days after submitting their application. Legal documentation of the transaction.

Reviewing Books: Another important role is to find and send new reviews to customers. I follow a strict process before sending out my proof book, including verifying signatures, numbering, and ensuring each page is accurate. After the entire process is completed, I give the checkbook to the customer.

Issuing Deposit Books: Whenever a customer requested a deposit book, I promptly provided one, ensuring their account details were correctly recorded on the cover page.

Cheque Preparation: At customers' request for fund withdrawals, I efficiently prepared their cheques, ensuring accuracy and obtaining their signature.

Documentation of Deposit Transactions: For customers depositing funds, I diligently recorded each transaction in their deposit book and obtained their signature for verification.

Bank Statement Issuance: Upon customer request, I assisted in issuing bank statements. After printing the statements, I meticulously documented every transaction inside the statement register e-book, ensuring accuracy. as soon as the account holder's sign changed into acquired in the sign in e-book , I passed over the financial institution statements.

Chapter 6

My Observation and Findings:

During my 3 month internship at EXIM Bank Limited, I noticed several things. Here's what I saw:

Bankers' Relationships:

I saw that the bankers get along well and help each other out. The senior officers guide the junior ones to ensure they do their job right. Junior officers respect their seniors and follow their instructions promptly to get their work done on time.

Bankers' Relationships with Customers:

When dealing with customers, bankers use polite language and aim to establish good rapport. They offer tea and provide detailed information to customers. In return, customers show respect and communicate formally with the bankers.

Lack of Female Employees:

There aren't any lady personnel on the financial institution. As a lady intern, I agree with having at the least one lady worker is vital. Many female customers prefer to deal with a woman because they feel uncomfortable talking to male employees.

Shortage of Staff:

This branch is super busy, but there does not have enough employees. Even sometimes, customers have to wait for a long time to get services, which makes them feel bored and annoyed. Also, if one employee is absent, others can't provide good service.

Limited Space:

There's not enough room in this branch. Since it's always bustling with customers, the lack of seating space sometimes causes chaos.

Insufficient Machines:

There's only one printer here, so printing takes a long time. Many personnel must pause their work to fetch printing paper, disrupting their routine.

Lack of Intern Facilities:

This branch doesn't offer proper facilities for interns, and they don't get paid. Because of this, they aren't motivated to work. If the branch provided some payment, they'd be more encouraged and learn faster.

Importance of English in Banking:

English is crucial in the banking sector for writing forms, documents, and letters. all through my internship, I noticed particular English phrases utilized by officers and customers, which include account, deposit book, and cheque e book, check in, announcement, confirm, verification, scheme, quantity, balance, savings, code, transfer and so on. These words are essential for communication and include terms like balance, savings, and transfer. They're used regularly and help in smooth banking operations.

Chapter 7

SWOT ANALYSES:

SWOT analysis means finding out what an organization is good at and what it needs to improve. I did SWOT analysis at EXIM Bank Ltd.

Strengths:

- Employees of EXIM Bank Ltd. work well together.
- Customers trust and like the bank.
- It follows Islamic banking rules.
- They have a good environment.
- They follow rules very strictly.
- In there, students as well as working people get services.

Weakness :

- No money exchange.
- Does not have enough advertisement.
- Not enough employees.
- ATMs sometimes don't work.
- Takes a long time to get a new cheque book.

Opportunities:

- More advertisement can bring in more customers.
- Adding money exchange services.
- Faster cheque book service.
- Promoting Islamic banking benefits.
- Attracting student and working customers.

Threats:

- Competition from other banks.
- Competitors have better ads.

Chapter 8

Recommendations:

In my opinion, EXIM Bank Limited can do better by considering these ideas:

1. Hire more staff because the current ones can't handle the rush of customers, which leaves them feeling frustrated.
2. Expand the Dhamrai sub-branch to create a better atmosphere, as the current space is too cramped.
3. Employ at least one female staff member since many female customers prefer dealing with women.
4. Open more branches and ATM booths to improve accessibility for customers.
5. Boost advertising efforts, especially on social media, to attract more customers who spend a lot of time online.

8.1 Limitations of The Report:

The internship duration was brief, spanning only three months, which proved insufficient for comprehensive learning, particularly considering my limited availability of four days in a week. My assigned tasks as an intern were confined, hindering a holistic understanding of the job's intricacies. The bustling nature of the bank staff left me with minimal opportunities for guidance, compelling me to heavily rely on the bank's website for information during report writing. Moreover, the absence of remuneration for my contributions at the branch dampened my enthusiasm, diminishing the overall fulfillment of the internship experience. In essence, the brevity of the internship, restricted responsibilities, lack of support amidst busy staff, and non-payment collectively detracted from the anticipated enrichment of the experience.

CHAPTER 9

Conclusion:

I thoroughly enjoyed the journey of my internship program at EXIM Bank Limited, Dhamrai Sub branch. Despite its brevity, I gained valuable insights into banking practices. My colleagues were exceptionally supportive and amiable, going out of their way to ensure I learned as much as possible. Their encouragement and confidence in my abilities were greatly appreciated.

This report aims to comprehensively outline my experiences and insights gained at the organization, EXIM Bank Limited, Dhamrai sub branch. It includes SWOT analysis of the bank, along with my observations, findings, and recommendations. I am grateful to my academic supervisor, Md. Abdul Momen Sarker, whose guidance was instrumental in preparing this report.

In conclusion, I believe that this internship experience will positively influence my future career trajectory.

Chapter 10

Appendices:

10.1: Photos



Filling Up An Account Opening Form



With my Sub-Branch In-charge



With My Colleagues

10.2 Certificate



Export Import Bank of Bangladesh Limited
Nayarhat Branch
Dhamrai Sub Branch

REF: EXIM/NHT/GB/2024/10

Date: 19 May 2024

To Whom It May Concern

This is to certify that Ms. Mehezabin Zannat D/o Mr. Md. Majibur Rahman a student of the Department of English, Daffodil International University, having ID : 202-10-663 has successfully completed her (03) three month internship program at our Sub Branch. During the internship period , we found her hard working , energetic, disciplined and sincere to the job.

We wish her every success in her future life.

Md. Salauddin
E.O & Incharge

Md. Salauddin
Executive Officer, PA# 1115
In-Charge
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10.3 Plagiarism Report

202-10-663

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