



**An INTERNSHIP REPORT
ON
The GENERAL BANKING Activities at
AGRANI BANK LIMITED, MOHAMMADPUR BRANCH**

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Course: Project paper with internship
Course code: ENG431**

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An internship report presented to Faculty of Humanities and social science specially to fulfill the requirement for the degree of Bachelor of Arts (Hons) in English

Declaration of the student

I am Nasrin Sultana Roly, I agree with declaring that I prepared the Internship report the General banking activities at Agrani Bank Limited in the wake of completing of 90 days Internship of the General banking activities at Agrani Bank Limited. Other sides, I agree that report is very important, because for varsity rules and it is help for job experiences.

The work, my report exposed to my experience and my own opinion, here neither any current copyright and not have any part of this report matched from any previous tasks. If I need to any further explanation and any more information, I would be really delighted to contribute you the required information. This report is stay always individual task. The report writes, it is my good experience.



.....
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;

Certification of the Academic Supervisor

This is to certify that Nasrin Sultana Roly, a student of BA in English Program, Daffodil International University, bearing ID No: 201-10-2267 has convincingly completed the internship report named An internship report on The General Banking Activities at Agrani Bank Limited Mohammadpur Branch under by watch and supervision.

I carefully went over the earlier interactions of this report, which was submitted to Daffodil International University for review on its content and language.



.....

Mr. Mahmudul Hasan

Lecturer

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Acknowledgments

At the beginning, I would like to convey my gratitude to Almighty Allah for letting me to complete my task to prepare this report timely .I would also want to express my appreciation to my precious parents for their cooperation and counseling throughout this internship period .Although one of them have always blessed me with his prayers from far away ,my father .Without their support and belief in me I could not have program as far in my life during my mother and father with long life and excellent health.

I would want to thank Mr. Mhamudul Hasan, my Supervisor, for helping me with this report by providing me with appropriate criticise and guidance. My adviser for an internship, Mst. Mahfuja Yeasmin Manager(Mousumi Mesba Piasa) of Agrani Bank Limited, Mohammadpur Branch.

I would like to thank all the officers from different departments for guiding and supporting me in the organization. Tanks to them as I survived my internship period quit smoothly and gathered some knowledge which can be beneficial for my career in future.

Executive Summary

This report is based on the fundamentals of my three months of on the job training, at the Mohammadpur Branch of Agrani Bank Ltd. This report provides a detailed understanding of the operation and activities of Agrani Bank. If at component at any bank is general banking. Overview operation are expressed by general banking .This report was written as a prerequisite for the Daffodil International university banking internship programme under the Department of English . The main subject of their report is Agrani Banks entire banking operations.

In the first section of this paper, a student is given a quick rundown of Agrani Bank Limited.I also talked about what I was doing at Agrani Bank Limited. I essentially talked about what I used to do at the bank in each department and how my contributions to the organization helped it. I also talked about how I overcame the challenge . I also discussed my expectations going into this internship and my personal experience working in a corporate setting I also talked about how if I could go back to my internship, I would pursue new interests and grow personally.

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CHAPTER-1

1.1 Introduction:

An internship is a fantastic way for students to re-learn, obtain some fresh perspectives, and gain experience in the working world. It can be difficult to compare internship reports, which enhance intellectual potentiality, to official graduate reports.

Within the internship program me, each student is assigned to a corporation or institution in order to gain practical experience. As a requirement for my Daffodil International University bachelor of arts (B.A) with honors in English, I Completed a three months internship at Agrani bank limited. During my internship, I have worked in several departments. However, I worked in general banking at the clearing department for most of the time. I included all of the bank's significant customer services in my report. Furthermore, I have drawn the exact conclusion.

1.2 Background:

The name ‘bank ‘ comes from the word ‘ bench” since in the past, jews would sit on long benches to do business related to money lending. While banks perform a variety of functions, their primary responsibility is to receive deposits from their clientele, hold those monies, and distribute them to those in need. Banks act as a middleman between depositors, who make contributions, and borrowers, to whom the bank extends credit. Understanding general banking, the foundation of banking knowledge, is essential to learning a great deal about banking. Everyone should be aware of the other elements of banking since it will sharpen their fundamental understanding and help them to recognise the other features more clearly.

1.3

Objectives:

- In order to complete the requirements for my bache
- To learn and experience the real scenario of the banking systems.
- To get practical ideas of what it is like to work in corporate environment.
- To build connection between theoretical knowledge and practical strategies of the bank's everyday performance.

1.4 Methodology:

- **Preparation for internship:** Before my internship I think I had enough prepared and decide. So, after my previous semester result without wasting time I started searching internship in banks, different corporate officers, schools etc. I took suggestions and advice from my seniors, experienced persons I know I also prepared for upcoming schedule for my internship.
- **Counseling and Guidance:** While preparing for internship my supervisor Mr. Mahmudul Hasan guided me to go through the processes easily. After course registration I was given I received letter of recommendation from the direction of my departmen. After selecting internship institute my supervisor game, me guidelines and recommendation according to internship topics and throughout this semester he helped me to improve my project again and again.
- **Organization selection:** Choosing any particular institute to do an internship, I found it one of the toughest and confusing tasks among other options. However, finally I came to the decision that I will select bank internship as I have always been interested in exploring different sectors for my career and banking sector attracted me the most time. I dropped my CV in few banks and after waiting for 15 days Agrani Bank called me to confirm.
- **Performance appraisal:** In order to compline this internship report, I considered both primary and secondary dates. Personal communication with bank employees informal business dealings with clients, on the job training from the general banking department, and pertinent file analysis provided by the officers in questions have all been utilized. Agrani Bank limited annual reports have been used as secondary source of information.

CHAPTER:2

Organization Details

2.1 An Overview of Agrani Bank Limited: Agrani Bank Limited is a prominent commercial bank that strategically operate 953 units in early all commercial regions in Bangladesh. Hundreds of overseas correspondents and overseas exchange houses joined forces to form overseas exchange houses, a public limited company, on May 17, 2007, with the intention of assuming the business, assets, liabilities, right and obligation of Agrani Bank, which had established itself as an international commercial bank in 1972, just after Bangladesh gained its independence. A vendors agreement signed on December 15, 2007, with retroactive effect from January 1, between the board of directors of Agrani Bank limited and the ministry of Finance, Government of the people's republic of Bangladesh. on behalf of the former to begin operation as a going concern. The bank comprises 953 branches comprising 34 corporate and 42 AD branches, 5 subsidiary firms, and 11 circle offices, 36 division head office, 53 zonal offices and 953 Branches.

Vision of Agrani Bank :

To become Bangladesh, top state-owned commercial bank, with a focus on quality, strong liquidity, sound management, efficiency and worldwide standards of customer service.

Mission of Agrani Bank:

The goal of Agrani Bank Limited is to become a successful commercial bank by maintain a steady growth strategy, offering top notch financial products, offering first rate customer service through a management team with extensive experience, and making sure that good corporate governance is followed at every stage of the banking network.

2.2 Department of Agrani Bank Limited:

Front Desk (General Banking): There are different types of services in this department . Account opening service, money saving service , establishing social securities, individual services also company partnership services etc.

Cash Department: The most critical division within a bank the events are paid for with cash. , cash payment (debit & credit) . A group of officers works together in this department . If one officer authorizes the vouchers other officers receive and pay cash to the customers.

Clearing Department : Department of clearing, basically deals with check clearing either it is inward or outward check. This department including lot of transaction BACH, BEFTN,,RTGS etc. As an intern I observed quite a lot of activities from this department.

Credit Department: Credit department provided different types of loan services , individual and corporate customer both can receive services. Here also a group of officers works together assisting each other for the loan service activities.

Foreign Remittance: Another important department of any bank . Customer take the services of receiving money sent by their relatives from abroad . MONEYGRAM, RIA, WESTERN UNION are the most popular services from this department.

Activities Undertaken

2.3 My experience as an intern to the organization:

I started my internship at Agrani Bank Limited on February 25, 2024. This program has provided me with lots of chances to learn and explore some new skills. I got to know about professional environment. I got practical experience in a standard corporate atmosphere where I applied my knowledge and skills to sharpen my professional skill. I would say it is a great experience for me and I am confident that this experience will help me to enhance my professional career in future .

As an intern started my practical from clearing department . I learned and observed how things take place between the employees and customers , the responsibilities ,duties . Despite some limitations as an intern I tried my best to collect necessary data for my experience and to make this report with the help of the other officers . They all were cooperative and friendly enough and inspired me lot .

My supervisor Mr. Mahmudul Hasan guided and encouraged me lot which helped me to complete this internship and report on it successfully.

My activities and contribution to the Agrani Bank as an intern:

- **Account Opening Forms:** At the starting period of my internship I had been asked to organization lot of account opening forms. That was the task I enjoyed doing the most in the bank . I filled up lots of forms FDR, CD ,SND,SB etc. I put branch seals on the forms on behalf of my in charge officer and prepared them for authorization of the opening manager. I also observed how officers open an account by their software , how they get journal numbers and authorize the number by operations..

CHAPTER-3

3.1 Skills that I developed include:

Technical abilities:

- How bank employees check signatures.
- Different use of MS Excel the apply in bank to make daily report.
- How to filter and format dates.
- How the database is maintained by the officers.

Communication Skills:

- I learned to communicate smoothly with the people of my internship workplace .
- To maintain a good relationship in the workplace each and everyone gives effort from their own side.
- How employees maintain formality with each other by applying format language when its needed , greeting the seniors , dressing up according to the office environment .
- Maintain time is another important practice I learned . How disciplined lifestyle makes the life organized.

Analytical skills:

To enhance analytical skills the more experience the more skillful individual I believe .as an intern , I tried my best to make the best use of my time.

However, my simple and common tasks indeed improved my analytical skills besides my determination to learn my supervisor , the operational manager, other officers were living example to observe and learn . In thew absence of the branch manager how other officers handle the activities I observed .

Personal skills that I developed:

- How to take responsibility and manage them.
- Determination for work
- How to handle pressure with patience
- How to multitask at the same time.

3.2 Lessons that I learn from the internship:

My internship has taught me a lot of valuable lesson.. I tried to enhance my technical , personal and analytical skills as much as I could. I interacted with the officers , customers in the bank , observed their working styles , services ,needs ,problems, solutions etc which was a whole new experience for me .All these experience helped me to improve my communication skills . At this point I think doing internship at a bank was really a better decision . Fortunately , I have got a positive feeling about my last 3 months journey , my internship workplace , environment , the friendly and cooperative manager , officers , staffs and overall everything . My supervisor and my friend who are most importantly made my experience smooth and interesting.

To specify the banking activities , I learn:

- I learned how to interact with other employees at the office and maintain a position bonding
- I learned how the the process of account opening takes place.
- I Igained knowledge on how to write fresh cheque for clients.
- I learned how officers give bank statement to the customers.
- I learned how officers make payment using MONEYGRAM, RIA etc.
- I discovered that a fixed deposite may be used as collateral for a credit. card

3.3 Lamination of the study:

To discussion a banks overall general banking is a actually not an easy task. There are some limitations such as:

- For security purpose, organization employees maintain confidentiality as strictly as possible and usually they are unable to provide the intern with access to all data and documents pertaining to basic banking policies and processes.
- Intern usually do not permission to access the banks server.
- Time limitation can be considered as limitation for an intern internship period is three months long and overall analysis and making a report accordingly to the deadline are actually the limitation I experienced as an intern.

Challenge & Finding

3.4 Difficulties encountered during internship:

- First few days I struggle to adjust in a new environment.
- It took me some days to understand the terms of the bank.
- As intern I did not have access to software so it was difficult to learn the process of maximum banking activities.

3.5 Findings:

- It would be really usually for intern if repetitive authority increase the time limit as 3 months is actually a short time to learn and make a report.
- If organization provided ID card to the intern it will be less awkward to communicate in the workplace.
- It would be great if interns have specific desks to work comfortably.
- If organization provide allowance for the intern accordingly to their it will motivate them to be more active and learn.

3.6 Difference between expectation and what I experienced:

Although as an intern it was a new experience for me still there was, I saw, a small discrepancy between my assumption and reality and the real experience after doing the internship. Before joining in my opinion as an intern there would be a lot of huge work pressure, orders, workload from my senior officers at the bank and their attitude would be very rude towards me. But after I meet them on a regular basis my perception totally change for them. They always greet me politely, guide me with friendly attitude. They never pressured me with lot of works as they did maximum works and I just observed them.

CHAPTER-4

Conclusion

4.1 Conclusion:

Agrani Bank Limited continues to play its leaning role in socio- economic development of the country as a companion of independent Bangladesh. I actually had zero experience and knowledge about the corporate world , financial industry at the start of my journey as an intern . But I had learn money possibilities to learn and gain experience from Agrani Bank and enhance my skills . After supervisor, operation manager, coworkers , staffs who made my experience better and comfortable . They motivated me lot throughout my internship journey . I hope all these experience will help me to grow as a better versions of myself in future . I would do so again it I had the chance to complete an internship , I wold correct my previous limitations, try better to enhance my skills more and for that Agrani Bank Limited will be great choice again.

4.2 Reference:

Website,

<https://www.scribd.com/document/425262344/agr>

[ani-bank](#) (Overview of the company)

Chapter 5

Certificate from Agrani Bank Limited:



Ref: MOSA/ Internship Certificate/ 227/24

Date-26/05/2024

TO WHOM IT MAY CONCERN

This is to certify that **Nasrin Sultana Roly**, a student of **Daffodil International University**, ID:-201-10-2267, daughter of Abdul Rahim & Nasima Begum. She has been successfully completed the 03 (three) months internship program from 25.02.2024 to 26.05.2024 on the topic of **General Banking** at Agrani Bank PLC, Mohammadpur Branch, Dhaka.

I wish her every success in life


Mousumi Maszid Plebe
SPO Manager
Agrani Bank PLC
Mohammadpur Branch, Dhaka
SB No -12142

5.2 Photographs at Agrani Bank Limited:

5.2 Photographs at Agrani Bank Limited

