Internship Report an Evaluation of General Banking Performances of BRAC Bank PLC

Submitted to:

Professor Mohammad Rokibul Kabir, PhD

Dean

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Program: MBA (Major in Accounting)

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LETTER OF TRANSMITTAL

December 21, 2025

To
Professor Mohammad Rokibul Kabir, PhD
Dean
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

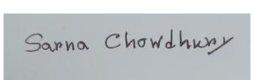
I am happy to present my internship report as An Evaluation of General Banking Performances of BRAC Bank PLC: A Study on Kalshi Sub-Branch. This report has been written as a partial requirement towards the completion of my Master of Business Administration (MBA) program.

The study is founded on the practical experience and knowledge I have acquired during my internship in BRAC Bank PLC, Kalshi Branch, and Mirpur. This report has assessed the overall banking activities of the branch in terms of efficiency of service delivery, customer satisfaction and operational issues. The report has been written according to the academic guidelines and it represents my initial analysis and observations.

I wish that this report will be of the required academic standards and meet the assessment requirements of the program. I am grateful to have you guide and support me in this process.

Thanks

Sincerely,



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SUPERVISOR'S CERTIFICATE

I am writing to confirm that Sarna Chowdhury is a student of MBA course of the Department of Business Administration, Faculty of Business and entrepreneurship, Daffodil International University with ID 242-14-040 and has completed her internship successfully. Her Internship Report is named as: An evaluation of the General Banking performances of BRAC bank PLC: A study on Kalshi Sub-Branch. The report was presented as an assignment towards the MBA Internship Program under my supervision.

I recapped the report and discovered that it was an honest endeavor and depicts what the intern learned and comprehended about the real world of business during the internship duration.

I do receive the Internship Report and wish her all the best in her further school and career pursuits.

(Professor Mohammad Rokibul Kabir, PhD)
Dean
Faculty of Business & Entrepreneurship
Daffodil International University

ACKNOWLEDGEMENTS

It is my pleasure to thank all who have been supporting me throughout my internship and in the writing of this report.

To begin with, there must be a gigantic applause to Professor Mohammad Rokibul Kabir, PhD, Dean of the Faculty of Business & Entrepreneurship at Daffodil International University. I was focused and motivated by his guidance and encouragement.

I also want to give a big thanks to the BRAC bank PLC, Kalshi Sub-Branch team. The real-life learning experience was provided by the supervisor of my internship and all other persons in the bank. Their relaxed manner, useful suggestions, and constant encouragement made me understand the small things of daily banking.

I would like to thank my remaining members of faculty in Daffodil international university. Their instructions provided me with the solid theoretical foundation on the basis of which I was able to work on this practical project.

Lastly, I have good family and friends who have consistently supported, been patient and encouraged me throughout this entire academic process.

No way would this report have been possible without the support of all these wonderful individuals.

EXECUTIVE SUMMARY

In this internship report, the overall banking activities at the Kalshi Sub-branch of BRAC Bank PLC are assessed, as per my practical experience and observation during the organized internship. The primary objective of the research was to estimate the effectiveness of the given branch, the quality of customer service, and operational issues that it experiences when handling retail and SME clients.

I start by explaining the functions of BRAC Bank in the Bangladesh financial market, and review the literature on banking literature in the banking field to put the study into context with the current concepts of service quality and service efficiency in the retail banking industry.

In my methodology, I used direct observation, active involvement in the daily work, and the study of internal performance information on account acquisition and mobilization of deposits in 2021-2024 and the trends were analyzed.

The main conclusions are that there are two parallel growth directions: Savings Accounts attract a great number of new clients, whereas Fixed Deposits increase at a high pace, and the number of deposits grows by 118.75 per cent in 2024 alone. Yet, the significant bottlenecks I pointed at, as well, are manual, time-consuming account opening procedures, understaffing during the high season, and the lack of digital adoption by some consumer groups, which contribute to delays and congestions.

Relying on these lessons, I would suggest the use of document processing automation, dynamic staffing model, the initiation of specific digital literacy campaigns, and the redesigning of volatile savings products. These should accelerate the service, enhance customer satisfaction, and ensure the operations of the branch are consistent with the image of BRAC Bank as innovative and customer-oriented.

To sum up, the internship was an invaluable experience with the real world that connected the academic knowledge with the professional practice. This report include an analysis and recommendations that will assist the Kalshi Sub-branch to maximize its general banking operations, enhance its market presence as well as in fostering the overall objective of BRAC Bank PLC.

LIST OF ABBREVIATION

Abbreviation	Full Form
AML	Anti-Money Laundering
ATM	Automated Teller Machine
BIBS	BRAC Bank Internet Banking Service
CAGR	Compound Annual Growth Rate
CRM	Customer Relationship Management
DPS	Deposit Pension Scheme
FDR	Fixed Deposit Receipt
ID	Identification Document
KYC	Know Your Customer
MBA	Master of Business Administration
POS	Point of Sale
SME	Small and Medium Enterprise
SND	Special Notice Deposit
SWIFT	Society for Worldwide Interbank Financial Telecommunication
YoY	Year-on-Year

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CHAPTER 1: INTRODUCTION

Banks are the driving engine of a country. They are not mere financial depositories, they are living engines of growth, entrepreneurship, and financial services to all parts of the society. The role, in Bangladesh, is highly enacted in its commercial banking industry which is a vibrant industry that gathers savings of the country into making investments that can propel development. Although my MBA studies provided me with a roadmap on how to learn this landscape, I was aware that I needed to be on the ground before I could appreciate its terrain. My internship experience at BRAC Bank PLC was that much needed experience- a bridge that had to be crossed between the lecture hall theories and the real, fast-moving beat of a banking floor.

I had the privilege of accomplishing this trip within BRAC bank where the organisation has established itself into a distinct identity through its strong adherence to the Banking for the Missing Middle philosophy. This is eased, particularly on small and medium enterprises (SMEs) and its innovative digital solutions that make it stand out in the competitive financial sector in Bangladesh. The report is a personal story and professional experience of my internship at the General Banking department in the Kalshi branch. It is an elaborate commentary on what has happened to me and the experience I have gone through that made me understand and what I leant in the very front line of the operations of the bank.

1.1 Background of the Study

I personally had an experience of seeing how one of the leading private commercial banks in Bangladesh, the Kalshi Sub-branch of BRAC Bank PLC, operates on a daily basis, during my internship at the mentioned bank. During the placement, I was able to work in various areas of the bank in general banking and have hands-on experience in the branch. I opened new accounts and maintained records of customers, issued checkbooks, answered electronic banking questions, processed clearing cheques, and prepared pay orders.

This was a priceless practical exposure as an MBA Accounting major of Daffodil International University. It helped me to balance the theory I study in the classroom with the banking practice in the real world. The ability to observe the daily operations of the working day, identifying the issues that the branch struggles with, and understanding how effective and stable service provision is to the clients contributed to solidifying the reasons why this experience was important.

BRAC Bank PLC is one of the major players on the banking environment in Bangladesh. It was established in order to serve the SMEs and has developed to be a full-service commercial bank characterized by innovation and customer-focused approach. The bank has a wide network of agents-banking and is a challenger in the digital banking services such as bKash, which makes it different. In the rapidly paced financial environment, the emphasis on quality and technology at BRAC Bank is critical towards competitiveness.

General banking activities lie at the centre of daily business of every branch. These functions are the customer frontline and operational effectiveness. In the case of the Kalshi Sub-branch, it is a crucial aspect to ensure that these activities remain smooth and effective in order to safeguard the image of the bank as well as achieve its business objectives in a competitive market.

1.2 Problem Statement

The performance and reputation of any branch is more or less dependent on the performance of the general banking activities of the branch. These are the basic business and include the daily yet essential business that the customers have needed and defines their experience and view of the bank. In the Kalshi Sub-branch, the major functions are opening and maintaining of accounts, cash deposits and withdrawals, cheque processing, fixed deposit programs, remittance services and frontline customer services.

These functions are the backbone of the branch and thus we must have a systematic review of the way these functions are being performed at the moment. This research seeks to evaluate the overall performance of BRAC Bank Kalshi Sub-branch in the banking service and to identify gaps and lack of efficiency in the workflow, service delivery and adherence to procedural requirements that can impede an ideal performance.

The unaddressed gaps may cause delays, frustrations to customers, and operational risks. This is why this analysis is concentrated on the assessment of the present situation of these key activities, how they influence the quality of service, and which particular spheres could be improved to promote the overall branch performance and customers satisfaction.

The final aim is to identify the changes that can be implemented to facilitate the operations, minimize the delays, and improve the customer experience so that the branch is not only able to meet the performance expectations but also perform further.

1.3 Objectives of the study

The main objective of the study is to evaluate the general banking performances of BRAC Bank PLC, Kalshi Sub-branch. The specific objectives are as follows:

- To explain the general banking activities of BRAC Bank PLC, Kalshi Sub-branch.
- To assess the general banking performance of BRAC Bank PLC, Kalshi Sub-branch.

1.4 Scope of the Study

In my study, I am targeting the overall banking operations in the BRAC bank PLC Mirpur, Kalshi Sub-branch. I am primarily referring to the situation on the working level and the statistics of 20232024. The following areas are the main areas that define the scope of the investigation:

- **Core Service Operations:** It is aimed at evaluation of the core services provided by the general banking department. It includes getting into the business of how accounts (Savings, Current, Fixed Deposit) are opened and maintained, how the cash and cheque transactions are done daily and how the front line customer service is delivered.
- **Operational Process Analysis**: One of the key areas of the scope is regarding identifying and analyzing the real concerns and the possible inefficiencies of the current workflows in the branch. This involves going through the available materials- human resource, technology and the use of manual operations that may slow down speed and accuracy.
- **Performance Metrics Review:** To understand the level of both operational results, I am digging into the relevant internal performance data and trends, both at the branch level. This would be to examine the growth trends like the quantity of new accounts opened and the deposit mobilization trends over the review period to know how efficient the services provided by the branch are and its market coverage.

1.5 Methodology of the Study

Sources of Data

It is primarily an analytical report, which is based on the secondary data that I accessed and read during my internship period at BRAC Bank PLC, Kalshi Sub-branch. The main sources of information are:

Secondary Data:

- Branch Performance Records: Annual reports and performance summary of 2021 and 2024, which provide an idea of the work and performance of the branch.

Primary Data:

- Customer Service System Data: Data that was harvested by the customer service management system of the branch, which was to provide insight into the transaction volumes, service trends, and overall customer interactions in general.

Period of Data Collection

- The data that I will use in this analysis is the operations and performance of the branch in the years 2023 and 2024. I picked this time to make a recent overview of the overall banking operations of the branch so that I could observe the current processes in the branch and their results.

Analytical Framework

I am applying a descriptive and analytic method to evaluate the situation of the general banking activities. My analysis is based on two dimensions by synthetically reviewing the secondary data:

Assessment of Banking Processes: I determine the efficiency and consistency of the main banking processes. I focus particularly on the process of opening the accounts, the mundane working procedures, and the compliance of the branch with such major regulatory procedures as the Know Your Customer (KYC) and the Anti-Money laundering (AML) procedures.

Performance Trends: I look at performance trends of the most important key performance indicators in the branch. This involves the review of growth and distribution of various forms of accounts (Savings, Current, Term Deposit), and a review of the deposit collection trends. This evaluation will aid me in knowing the effectiveness of the performance and success of the branch in mobilizing the resources provided by the local market.

CHAPTER 2: COMPANY OVERVIEW

2.1 Background of BRAC Bank PLC

BRAC Bank Limited is a commercial bank with a distinct vision, which is to promote the small and medium business (SMEs) by providing them with special facilities as a scheduled commercial bank in Bangladesh, having been founded in 2001. The bank began its operations with a purpose to offer total banking services to the under-served business and individual, hence, facilitating national economic development.

The bank is a subsidiary of BRAC, one of the largest non-governmental organizations in the world that develops. Since its inception, BRAC Bank has been about promoting inclusive development by offering financial services to the SMEs which are mainly ignored by the traditional banking systems. It has over the years expanded to become full service commercial bank with diverse retail, corporate and digital banking products.

2.2 Vision and Mission

- Vision:

  The mission is to become the market leader in SME banking and a most trusted financial partner of business and individuals in Bangladesh.

- Mission:

  To establish a profitable and socially responsible financial institution which helps in developing SMEs, providing opportunities to all the people and satisfying its stakeholders by means of innovation, efficiency and excellent services.

2.3 Core Values

The BRAC Bank is guided by the following core values that outline organizational culture and business ethics:

Excellence: Pursuing optimal service and performance.

Customer Focus: Employing the customer in all decisions.

Innovation: Adopting the use of technology and innovations to enhance services.

Inclusivity: Financial inclusion of every social group.

2.4 Products and Services

BRAC Bank provides a wide range of banking services and products that satisfy the demands of the various customer segments:

A. Retail Banking:

- Savings account: (e.g. Shobai Savings)
- Current accounts
- Special savings and fixed deposits.
- Personal loans, mortgage loans, automobile loans, and education loans.
- Credit and debit cards (visa/mastercard).
- Remittance services

B. SME Banking:

- Working capital finance
- Business expansion term loans.
- The loans to SMEs in particular programs (e.g., Anonno, Prothoma).
- Trade finance services

C. Corporate Banking:

- Project financing and corporate finance.
- Treasury and trade services
- Cash management solutions

Digital financial services (DFS) refer to financial services offered through the use of digital devices (such as smartphones, computers, etc.).<|human|>D. Digital Financial Services:

- bKash- the most popular mobile financial service in Bangladesh.
- Internet banking (BIBS)
- Mobile banking app
- Agent banking network

2.5 Branch Network and Performance

BRAC Bank is known to be widespread with over 190 branches, over 460 ATMs and thousands of offices of SME units and agent banking outlets in Bangladesh. This extensive network is represented by the Kalshi Sub-branch of Mirpur where this study takes place, where a large urban population is served with the primary emphasis being on the SME and retail services.

The bank has reported a high level of financial performance, which has been growing with a constant trend in the deposits, lending, and profitability. It has been a pioneer in the financial technology market of the country because of its emphasis on digital innovation and specifically, bKash.

2.6 Significance of the Study in the Context of BRAC Bank

This research paper on the overall banking operations of BRAC Bank PLC, the Kalshi Sub-branch is important because it gives a detailed insight into the efficiency of its operations of one of its most important urban branches. Since the bank is focused on customer-driven services and digitalization, a review of its daily activities assists in determining the strong points and the possible path of future enhancement. The results of this report can be used to improve the quality of services, process optimization and facilitate the mission of the bank of providing excellence in banking.

CHAPTER 3: INTERNSHIP EXPERIENCE AT BRAC BANK PLC, KALSHI SUB-BRANCH

3.1 Roles and Responsibilities

Along with my internship in BRAC Bank PLC, the Kalshi Sub-branch, I had to assist various functions of the general banking division. I primarily wanted to ensure that the branch operated efficiently and have first-hand experience in customer service and back-office duties. My major roles and duties were:

- Opening Account Support: I assisted the officers in assisting customers with opening new savings and current accounts. I escorted clients through documentation process and helped with forms completion and ensured that the KYC (Know Your Customer) procedures were initiated appropriately.
- Documentation and Form Processing- This aspect of my day was predominantly paperwork. I assisted customers in filling account operations, cheque book request and other services correctly in their forms. I also systematized submitted documents to be reviewed by the officers and this was a way of minimizing delays and ensuring completeness.
- Front Desk and Supporting Purchase and Sales Operations: I was based in the teller desk, customer service where I validated deposits and withdrawals, prepared payment instruments and answered simple customer queries. I also assisted the customers in updating passbooks, balance and familiarizing themselves with various services.
- Processing Cheques and Pay Orders: I helped with the procedures of cashing cheques and issuing pay orders, verifying details of presenters, confirming that there is enough money in them, endorsement and preparing the instruments to be finally approved by a supervising officer and always paying attention to details.

3.2 Rationale of the Assigned Roles and Responsibilities

- My assigned tasks were well planned to provide me with a ground-level perspective of the operations of a retail bank-level branch. There was a clear learning objective behind each duty, related theory to practice:
- Account Opening and Form Processing: I was able to gain a first hand experience of the onboarding process through taking part in front-end activities. It emphasized the importance of regulatory compliance, such as KYC and AML checks, throughout the initial engagement as a way of minimizing risk.

- Documentation and Verification: This position reinforced the necessity of having a thorough record-keeping in banks. Document handling has made me realize that accuracy and proper filing is not only a responsibility of any administration but a very critical component of audit trails, legal compliance as well as safeguarding the customer and the bank against possible fraud.
- Transaction and Front Desk Functions: Serving customers at counter counters was important in honing operational diligence and communication skills with customers. It demonstrated the impact of the quality of transaction processing and concise communication on the efficiency of operation and customer confidence.
- Processing Cheques and Pay Orders: The experience of payment settlements processes proved the need to be absolutely accurate with financial instruments. It caused me to realize the verifiable controls that are in place in various layers to ensure safety, and eliminate mistakes in transferring funds and such is paramount to ensuring the integrity of day-to-day banking.

3.3 Examples of Performed Tasks

The following are the particular examples of my internship when I put my responsibilities into practice:

New Account Opening: This is a process that enables customers to open a new bank account.

One of the young professionals came to open a BRAC Bank “Shobai” Savings Account. I was expected to lead him in the process. I provided him with the application form and clarified to him the supporting documents. I also verified his National ID card, a recent utility bill to verify address, and passport sized photos. When I was satisfied that everything was in order all the documents, I assisted him in completing the form correctly.

I then input his preliminary information into the customer onboarding system of the branch under the supervision of a normal officer to ensure that every detail was in line with the documents. The entire application was presented to the person in charge so that the same could be verified and approved. The process is very easy because the steps are aligned and well documented thus the account was opened within the same business day.

The Pay Order Request is processed by means of the following steps.

The other important job was to help in making out a pay order on behalf of a business customer who had to make a payment of BDT 150,000 to one of the suppliers. The customer completed a pay order application form in the counter. My initial task was to find out the available balance in their Current Account in order to have sufficient funds.

I then verified the payee name, the figures and words and the reason of payment in the form with the instructions of the customer to eliminate any discrepancies. I made the pay order draft and entered it into the system after verifying the information and gathering the necessary debit authorization. I compared the pay order slip to the initial application before the supervising officer gave the final approval. This level of attention to detail made the transaction to be handled properly and the customer was awarded with a safe payment tool in time.

CHAPTER 4: ANALYSIS OF LEARNING AND OBSERVATIONS

4.1 Key Learning from the Internship

My internship experience in the BRAC Bank PLC, Kalshi Sub-branch was a journey, which spanned much further than the abstract structures of theoretical education. The experience served as a center of transition, which smoothly connected the furnace of academic finance and accounting with the heartbeat of the modern banking practices. First-hand experience of mundane transaction processes provided me with in-depth, praxis-based understanding of the complex processes underpinning the grassroots operation of a contemporary bank. The most substantial aspects of learning, mapping the major principles of the assignment, are expressed in the following way:

- Account Opening and Regulatory Compliance: With the help of assisting clients to open new Savings and Current accounts, I gained a careful understanding of the client onboarding processes. KYC dossiers and national ID verification made me internalize the requirements of the watchfulness of the strictness of the regulations and attention to detail as the main principles of preventing future abnormalities and fraud.
- Precision in Transaction Processing: My firsthand experience in processing the deposit slips, withdrawal forms and fund transfer requisitions highlighted the importance of accuracy. I got to know that even the slightest miscalculation of sums or account numbers can trigger significant differences in the reconciliation process, which supported the idea that precision is the keystone of the reliable financial accounting and client trust.
- Procedural Rigor of Paying Instruments: The Helping with Cheques encashment and pay-order issuance shedding light helped understand a series of essential protections that result in transaction integrity. Checking signatures, ensuring the availability of funds and certifying specifics of payees pointed out the need to provide a systematic and stepwise approach to financial security and avoid making any errors during payment processing.
- Customer Service and Communication: My experience working at the help desk where I gave out the answers to questions about account balances, transaction status, and other service-related aspects was very useful in developing crucial soft-skills. What I learnt is the ability to provide clear and accurate information fast and the ability to handle client expectations in a professional and patient way.
- Digital Banking Platforms: I also helped customers with accessing such services as bKash accounts connectivity and first-time orientation on the Internet Banking system of BRAC

Bank (BIBS). This exposure depicted how in practice the digital solutions are transforming banking by enhancing access, convenience, and operational efficiency both to the institution and its clientele.

- Workflow Management in a Dynamic Environment: Balancing between several simultaneous tasks, including front-desk requests and back-office paperwork, in a high-paced branch environment enhanced my capabilities in time management and organisational design. I also managed to persist in prioritising activities in a bid to maintain the flow of service in peak seasons.
- Ethics of Data Privacy and Confidentiality: Dealing with sensitive information about customers, including activities as financial details or personal identification records, presented me with a heavy burden. This incident helped to emphasize greatly the fact that high levels of confidentiality are not just a procedural requirement but an ethical principle that defines the foundation of client trust within a financial institution.

4.2 Rationale of the Assigned Roles and Responsibilities

The tasks vested on me were carefully selected to provide a holistic view of the core banking activities. All the responsibilities were practical modules that taught an essential component of effective branches and satisfied clients.

As an example, document checking and pay-order release were a masterpiece in the field of operational risk management. It was a clear statement that accuracy in banking is thus non-negotiable and that even a single mistake in documentation or a fault in a financial instrument may lead to massive loss of money, legal actions and loss of client trust. Similarly, the direct customer interaction functions provided a practical demonstration of the service-quality theory, confirming that effective processes should be followed by the combination of sensitive communication to foster long-term customer relations. All these functions, in combination, depicted the smooth functioning of compliance, accuracy, and service needed to protect the holistic health and reputation of a branch.

In addition, the role of strict adherence to regulatory compliance was emphasized when assisting clients in the process of opening the account. I observed the extent to which the thoroughness of KYC (Know Your Customer) and AML (Anti-Money Laundering) inquiries go beyond the superficialities and serves as the barrier against fraud cases and as the protection of client information. This systematic introduction to the diversification of duties allowed me to value the way in which every task, be it a simple deposit of cash, or a more complex account opening is integrated into a larger system of customer service and operational integrity. This overall view helped me understand how the daily efficiencies would help in the expansion, reputation and sustainability of the branch.

4.3 Connection with Academic Learning

onnection to academic learning can be achieved through lectures, seminars, and discussion groups.

The PRISMA-type analytical lens according to which I described the internship reflected the pedagogical spirit of my MBA program. The ideas of the MBA courses, which include Financial Accounting, Risk Management, and Customer Relationship Management, were taken outside of the realm of abstractions.

In the process of helping new accounts open, I was able to apply the regulatory frameworks of KYC and AML, which were fully broken down in the module of banking and financial institutions, to practical procedures in the real-life scenario. Similarly, the handling of transactions and issuance of payment instruments like pay-orders gave life to the concepts of the two-sided entry of a transaction and internal financial controls like the one they learned in the course "Advanced Accounting." The integration of these theories into practice provided a realistic setting of addressing the strategic dilemma of service delivery, which supported the unchallenged importance of balancing theory with practice.

4.4 Illustrative Example of Applied Learning

One of the assignments that helped me put my experiential learning into practice was processing a pay 250,000 SDBT order. This pay-order was required because of a payment requirement associated with a business related need by the client. The procedural process was based on a direct approach to the classroom theory and it implied the following steps: ensuring that there is sufficient money in the Current Account of the client; scrutinising thoroughly each part of the application form (payee name, amount in words and figures, purpose, etc.) against the wishes of the client; ensuring that there are accurate entries in the system before the officers can approve it.

It was an empirical learning experience on accuracy and following procedures, which taught me that a single digit error in the amount or an erroneously misspelled beneficiary name might cause serious financial damage, delays during settlement, and deep customer frustration. The exercise was an illustration of how strict procedures, as opposed to bureaucratic wastefulness, were engineered to protect the assets of the bank, integrity of transactions, and delivery of services as anticipated of the bank, the application of the principles of risk-management and ethics stewardship, which I had been pursuing in my academics.

CHAPTER 5: PERFORMANCE EVALUATION, AND PRODUCT ANALYSIS

5.1 Critical Evaluation of the Internship Experience

The critical evaluation of the internship experience is provided as follows.

My internship at the Kalshi Sub-branch of BRAC Bank PLC was a very educative and career fulfilling experience. It provided a true stage of viewing and being involved in the basic processes of general banking, starting with the customer working process to the processing of the background. The officers and staff were always supportive, cooperative, and willing to share expertise, thus creating an environment that was conducive to applied learning. Their guidance was invaluable in the development of skills that future career in finance could not do without.

However, there were certain operational asymmetries that this immersion enlightened and deserved to be refined. One of the main observations was the pressure on resources occasioned by heavy traffic of customers as compared to the notional number of staff especially during peak seasons. It sometimes led to long queues at the cash counter and service desks and this could be a stressing experience to the clients who may be impatient enough to be satisfied with the efforts being made by the staff. Improving the man power planning or processes flows may also significantly improve service delivery and reduce workload among employees.

Moreover, the physical infrastructure of the branch and some of the technological interfaces were old-fashioned in contrast with the digital-focused image BRAC Bank projects in the country, which are modern. The modern style of the branch layout, the resulted improvement of the waiting area, and acceleration of digital kiosks may help strengthen the professional atmosphere on the branch and make it more aligned with the innovative image of the bank.

5.2 General Banking Activities and Deposit Products of BRAC Bank PLC

An analysis of the overall banking of BRAC Bank shows they have a wide range of services that are offered to various segments of customers. The activities may be classified in general into the following:

A. Core Service Divisions:

Retail Banking: Provides deposit services, personal loans, debit cards, credit cards (Visa/Mastercard) and remittance services to individual clients.

SME Banking: This is one of the areas of flagship activities of BRAC Bank that is offering customized working-capital finance, term lending, and business advisory to small and medium businesses.

Digital Financial Services: Incorporates innovative mobile-based financial service bKash, Internet Banking (BIBS), and ATM network, which focuses on convenience and access.

B. Key Deposit Products:

The bank has a range of deposit accounts that are aimed at fulfilling specific savings and transactional requirements. The main products are summarised as below:.

Current Account

Eligibility: Business entities, organisations, and individuals.

Minimum Deposit: Usually BDT 10,000.

Interest rate: No interest rates.

Key Characteristics: Made to be used in daily transactions, unlimited withdrawals and might come in terms of overdraft.

Fixed Deposit Receipt (FDR)

Eligibility: Corporate customers and individuals.

Minimum Deposit: BDT 10,000.

Interest Rate: Compelling, appealing rates depending on the time period (e.g. 3 months to 5 years).

Main Characteristics: A greater payback on locked up periods; one can retire early on with a penalties fee.

Specialised Schemes

School Banking Account: The school banking account is a account that can be used by students below the age of 18 with a minimum deposit (e.g. BDT 100) with the aim of establishing save-happy habits; no / low monthly charges are usually applied.

Other Products: The bank further provides specialised plans which may be an example of Double Benefit Scheme or Monthly Benefit Scheme which offer structured pay out scheme to the saver.

5.3 Trend Analysis of Account Acquisition and Deposit Mobilization (2021-2024)

The following section is a quantitative analysis of the performance of the Kalshi Sub-branch in a period of four years with the focus on two important measures: the amount of new accounts being opened and the value of initial deposit mobilised. Its purpose is to determine growth trends, product sustainability, and strategy changes in the branch in terms of the deposits.

The information is tabulated and contained in two tables. Table 5.1a presents the number of accounts that have been opened per year in each category of core products, with calculated annual growth rates in the year-on-year basis as well as the Compound Annual Growth Rate (CAGR). A corresponding analysis of the cumulative deposit amount (in BDT lakh) which has been initialised by these new accounts shows an analysis of using the same growth measures to trace the trends in monetary values, as shown in Table 5.1a

Table 5.1a: Annual New Account Acquisition and Growth Analysis

Product Category	2021	2022	YoY Growth (%)	2023	YoY Growth (%)	2024	YoY Growth (%)	CAGR (2021-2024)
Savings Accounts	366	354	**(3.28)**	502	**+41.81**	634	**+26.29**	**+20.08**
Current Accounts	135	113	**(16.30)**	132	**+16.81**	130	**(1.52)**	**(1.24)**
Fixed Deposit Receipts	61	85	**+39.34**	96	**+12.94**	168	**+75.00**	**+40.24**
Special Schemes (DPS)	132	126	**(4.55)**	275	**+118.25**	164	**(40.36)**	**+7.50**

Table 5.1b: Annual Deposit Mobilization and Value Growth Analysis (BDT in Lakh)

Product Category	2021	2022	YoY Growth (%)	2023	YoY Growth (%)	2024	YoY Growth (%)	CAGR (2021-2024)
Savings Accounts	183.0	194.7	**+6.39**	276.1	**+41.81**	412.1	**+49.26**	**+31.07**
Current Accounts	405.0	373.0	**(7.90)**	448.8	**+20.32**	468.0	**+4.28**	**+4.96**
Fixed Deposit Receipts	305.0	467.5	**+53.28**	576.0	**+23.21**	1,260.0	**+118.75**	**+60.38**
Special Schemes (DPS)	66.0	69.3	**+5.00**	154.0	**+122.22**	98.4	**(36.10)**	**+14.27**

5.3.1 Analytical Interpretation of Trends

Savings Accounts: Market Deepening and Penetration.

The statistics indicate that the savings accounts are still the foundation of the branch retail customer acquisition strategy. Following a slight reduction in 2022, growth was strongly accelerated and ended with a Compound Annual Growth Rate (CAGR) of 20.08% in account volume. Of more impact, though, is the mobilized deposit value, which grew at a higher rate of 31.07, as compared to the account growth. This dispersion highlights effective portfolio enhancement as the mean deposit per new account has increased significantly indicating increased investor confidence and higher mobilization of savings per relationship.

Stability and Relationship Banking Current Accounts.

New current account markets are seemingly being crowded; this is indicated by a very low negative CAGR (−1.24%). However, this stagnant outlook of growth is being offset strategically by an impressive 4.96% CAGR in deposit value. This growth in positive value in the face of flat volume is an indication of a good relationship banking. The branch has also been able to convince their current business client to consolidate and raise their capital base in terms of operational capital thus creating a stable and useful low cost deposit base.

The Fixed Deposit Receipt (FDRs): Accelerated Growth with High Value.

The most dynamic branch of the development path of the branch is the Fixed Deposits. The step in the acquiring account increased by a remarkable rate of 40.24 CAGR which culminated to a year on year growth of 75.00. The growth in the deposit values is even higher, as the CAGR is 60.38 percent and an incredible 118.75 percent increment in 2024. This trend is a strong strategic change among customers to the safe and high-yield instruments. As a result, FDRs are not just the savings products; it is the major base of high-value deposits mobilization, which are the key to the lending ability of the bank and its financial stability in general.

Special Savings Schemes (DPS): Campaign Dependency and Volatility.

Special schemes Special schemes like the Monthly Deposit Pension Scheme (DPS) are highly volatile. In 2023, dramatic 118.25% growth in account volume was completely disregarded in 2024 with a decline of -40.36. The same is the case with deposits. This instability indicates that the demand is highly campaign oriented as opposed to being naturally maintained. The product does not create a sense of customer commitment in the long run, and this suggests that the company should re-strategize its product, marketing and general value proposition

5.1.2 Strategic Implications

The bifurcated growth model is outlined in the analysis. The branch takes advantage of the Savings Accounts as a means of the retail penetration and the Fixed Deposits as a means of the high-value funds accumulation. The Current Account base that is stable and value-growing provides a dependable foundation on transactions. The main strategic weakness is the unstable performance of Special Schemes, which at the moment cannot be predictively added to the deposit portfolio. The future strategy must focus on turning the large savings account base into long-term fixed depositors and also create Special Schemes to ensure a steady performance.

5.4 Key Operational Challenges Identified

According to the personal observations made in the course of the internship, the following practical issues had been observed in the Kalshi Sub-branch that influenced the efficiency of the general banking:

Resource Constraints in peak hours.

The branch was regularly receiving a large number of customers, mostly during the morning and the early afternoon. The current ratio between the staff and the customers during these peaks meant that the waiting time would be up to a long duration, particularly at the cash counters, thus putting the customers at the test.

Reliance on Semi-manual Processes.

Even though core banking software is used, a number of ancillary processes used to document, file, and create internal reports have a significant manual aspect. This is even a hindrance to the speed of work and increases the risk of human error in record-keeping.

Physical Space Limitations

The customer service arrangement sometimes caused congestion at the time of high demand. The redesigning of the branch layout would help to optimize the customer flow and increase the privacy of the consultation sessions and create a more modern banking image.

Digital Assistance Gap Skill.

Some customers- especially older- needed a lot of guidance on simple digital offers (e.g.the first-time ATM card user, the mobile application navigation). The employees tended to waste a lot of time giving individual attention, which is an indication of a lack of self-service in assisting customers.

5.5 Professional Learning Derived from Challenges

These operational facts were subject to deep professional lessons:

Fostering Strength and Solutions.

The time pressure in customer queries management enhanced my ability to prioritize and remain calm and focus on finding quick and viable solutions to ensure the smoothness in operations.

The Knowledge of the Human-Technology Interface.

The experience has highlighted the fact that the process of technology adoption is half the battle. Customer education on the use of digital channels is also important in decreasing frontline workloads and improving the overall efficiency.

Learning How to Master Time and Task Management.

The responsibility of balancing the support duties between various counters reiterated the necessity to organize the tasks according to their urgency and complexity which is crucial to any working situation being fast-paced.

Improving Teamwork and Communication.

By working with officers to clear the backlog during busy times, it was noted that this was the strength of proper coordination and support of a team in attaining a common service objective even when it is pressured.

Valuing Service Design.

The practice of bottlenecks offered practical experience on how process modeling, staffing, and planning of physical space have a direct impact on the satisfaction of customers and quality of services.

CHAPTER 6: FINDINGS, RECOMMENDATIONS, AND CONCLUSION

6.1 FINDINGS

When I was an intern at BRAC Bank PLC, Kalshi Sub-branch, I used to have first hand experience with the routine banking and customer-service activities. This direct exposure helped me to establish the weaknesses and strengths of the operational processes of the branch. The following observations are the most salient ones:

Core Services Performances and General Banking Activities.

- Account Opening: Accounts are opened in this branch; savings accounts, current accounts and fixed savings accounts are opened through checking of customer documents, KYC and adherence to all regulations.
- Customer Service: The employees serve customers through queries, account requests and simple problem solving to make their service satisfactory.
- Cheque Clearing and Pay Order Issuance: The verifications of cheques are done on the basis of signatures and the availability of funds whereas pay orders are issued to ensure security and payment accuracy.
- Deposits/Withdrawals: Cash receipt and disbursement is carried out in a controlled operation to make all the transactions properly recorded.
- Digital Banking Services: The branch facilitates and encourages the requirement of bKash, mobile banking and BRAC Bank Internet Banking (BIBS) services.

Problems Identified

- Paperwork and Lack of efficacy: The majority of the processes such as document verification and data entry are not fully automated. This reduces the general productivity and increases the processing times.
- Technological Limitations: The outdated systems and slow digital tools slow down the rates of transactions processing, service provision, and restrict the advanced banking experience.
- Poor Manpower during Peaks: The branch does not have enough manpower to handle huge numbers of customers during peak times. This leads to delays in services, stress by employees as well as inefficiency in operations.

- Poor Digital Banking Service Knowledge: BRAC Bank is not well known by many of its customers with regards to digital banking services like mobile banking and online payments. This restricts their use and sacrifices chances of increased convenience.
- There was also a high level of staff shortage against the customer demand particularly during peak hours. It caused high workloads, queues, and employee pressure which did not positively influence the speed and accuracy of the service

6.2 RECOMMENDATIONS

According to my observations in BRAC Bank PLC, Sub-branch, Branch, Kalshi, I suggest that at BRAC Bank PLC, the following are the strategies that should improve operations and customer satisfaction:

- Enhance Automation: The bank is advised to automate more processes and especially in document checks and the processing of transactions. The automation will decrease human error by increasing the speed of service delivery and enable the employees to focus on other more value-add activities like interacting with customers.
- Optimize Staffing in Peak Time: The branch may need to add more staff or come up with flexible shifts during peak times to manage the manpower shortages. This will assist in reducing type of waiting time and service pace.
- Modernizations to Technology and Infrastructure: There is a lot of need to invest in modern banking software and upgraded hardware. Upgrading the digital systems and the physical distribution of the branch will make the environment of the customers and employees more professional and efficient.
- Train Customers about the Digital Banking: Many customers are new to the digital services and therefore the bank needs to initiate awareness campaigns to inform customers on the advantages of online and mobile banking. This will decrease the number of branches being congested and enhance efficiency of the services.
- Institute Customer Feedback System: The establishment of a Customer-concern feedback system would be an effective way of ensuring that the branch is quick to address customer

concerns. Feedback gathering will occur on a regular basis to make data-based decisions to continually improve the services.

The measures to mitigate these are to have dynamic staffing through flexible shifts, cross-train the existing staff and expedite the introduction of self-service digital channels to redistribute the operations load.

6.3 CONCLUSIONS

This internship experience at BRAC Bank PLC, Kalshi Sub-branch was a very enriching experience as it exposed me to real-life banking experience as well as enabled me to practically practice what I learned in different theoretical subjects. The experience of doing account management, processing transactions, and customer service allowed me to gain clear picture of what the banking operations are and what problems there are concerning efficiency and service delivery.

The branch attaches much importance to customer service, yet the areas of automation and infrastructure upgrades can be seen with improvement. My practical exposure to the process of opening accounts, verification of documents and direct contact with customers assisted me in receiving the understanding of how a bank can work with its clients and remain within the limits of the law.

In my opinion, the BRAC Bank PLC can make major improvements on its service provision, operational streamlining and customer satisfaction levels by focusing on the problems associated with manual procedures, staffing, and technological advancement. The internship has strengthened my desire to have a career in the banking and financial industry.

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