

Internship Report On
General Banking Activities of Mercantile Bank Ltd



Internship Report on General Banking Activities of Mercantile Bank Ltd



Prepared For

Prof. Dr. Mostafa Kamal
Dean, Permanent Campus
Prof, Dept. of Business Administration
Faculty of Business and Entrepreneurship

Prepared By

Tupu Rani Hore
ID: 181-14-050
Program: MBA
Daffodil International University

LETTER OF TRANSMITTAL

Date :

Prof. Dr. Mostafa Kamal
Dean, Permanent Campus
Prof, Dept. of Business Administration
Faculty of Business and Entrepreneurship

Subject: Submission of Internship Report.

Dear Sir

This is a great delight for me to submit the internship report, which is a necessary for completing the degree of MBA Program. It is a great achievement to work under your active supervision. I would like to thank you for giving me the opportunity to create the Report.. It focuses on General Banking Activities of Mercantile Bank Limited, Manikgonj.

The analysis in the report is based on the data and information found during my internship term. I am really grateful to you for your guide, support , and advice. So this is my humble request to you to accept this report .

Yours sincerely

Name: Tupu Rani Hore
ID: 181-14-050
Department: MBA

LETTER OF ENDORSEMENT

This is to certify that internship report on” General Banking Activities of Mercantile Bank Limited (MBL)” is done by Tupu Rani Hore, ID: 181-14-050 as partial fulfillment of the requirement of MBA program from Daffodil International University .

The report has been prepared under my guidance and is record of the benefited work carried out successfully.

Signature of the Supervisor

Prof. Dr. Mostafa Kamal
Dean, Permanent Campus
Prof, Dept. of Business Administration
Faculty of Business and Entrepreneurship

ACKNOWLEDGEMENT

This Report on "A Report on General Banking Activities of Mercantile Bank Limited (MBL)." Has been made possible with active support from a number of people.

First of all ,I want to thank the Almighty for whose help it is not possible to completed the report. Then I would like to thank DIU's management for giving me the opportunity and giving me this great scope to create the report. Then I would like to thank everyone who would not be able to get the report without everyone. A special thanks I give to my intern supervisor Prof,Dr.Mostafa Kamal, for his patient and continuous guidance, support, inspiration and valuable suggestions

My heartiest thanks to Mr. Bikash Kumar Biswas, Branch Manager of Mercantile Bank Limited , Manikgonj Branch who despite of his busy schedule has shared his valuable time and information which enable me to add more value to my report. I am also very much thankful to all officers of Mercantile Bank Limited for helping me by providing their valuable suggestions. I have a remarkable co-operation and contribution from all of them.

Executive Summary

This report has been created on the basis of my internship, which I have fulfilled for MBA Program. This report was based on my three-month internship in Mercantile Bank Limited ,Manikgonj Branch.

In today's world Bank becomes an part and parcel in our life. It works as a safeguard of our wealth. Numbers of banks are increasing day by day. That's' why competition is also increasing day by day.

Mercantile Bank Limited (MBL) has started its operation on 2nd June 1999. I never felt ambiguous and obscure when I was in this office. The environment of the Mercantile Bank Limited is very good and friendly. The staff of Mercantile Bank Limited are well behaved .Mercantile Bank Limited following the rules and regulations of the Bangladesh Bank directive. The function of Mercantile Bank Ltd to covered a wide range of banking and individuals, firms, and the rural areas and multinational agencies.

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Chapter 1

INTRODUCTION

This report name is “General Banking Activities of Mercantile Bank Limited” .It has been made as a internship and my practical work experience at Mercantile Bank Limited , Manikgonj Branch, Manikgonj.

1.1. Background of the Study :

The internship program which is essential to complete the MBA program, every student has to go through an internship program . The main reason of the internship program is to experience the reality of the corporate life and relate it with the knowledge get from academic with practical circumstances. The internship program as a three months program which creates opportunities for the students to work different organizations where they work different working environment and rise practical knowledge.

1.2. Scope of the Study :

I have gone to Mercantile Bank Limited, Manikgonj Branch for completion of the internship. But the scope of the study is only limited to this branch. My main task is general banking. That’s why I have prepared the project on “General Banking”. As an intern my scope was very limited because they do not allow interns in their software access. But there were some scopes for everyone including interns such as; good communication system, good working environment, information availability etc.

1.3.Objective Of the Study:

The objective of the report may be viewed as :General objective and Specific objective

General objective

The General Objective of the report is to prepare and submit a report on the topic of General Banking Activities of Mercantile Bank Limited (MBL)” Manikgonj Branch, Manikgonj.

Specific Objectives

Specific objectives of this report are

- To know the general banking functions, its procedures rules and regulations especially on accounts opening and deposit section
- To develop practical knowledge about General Banking.
- Organizational structure of MBL
- Give the necessary suggestions for the improvement of the quality of services

1.4. Methodology of the Report :

Methodology refers to the essential part of the study and the process of collecting information.

Primary Source

- Practical work exposure in Mercantile Bank Ltd

Secondary Source

- Annual Report of Mercantile Bank Ltd.
- Various books, articles, compilations etc.
- Bank records
- Official website of the Bank

1.5. Limitations of the study :

There are few limitations are given below –

- **Time Limitations :**

As a internship , there is a time limitations. The three month internship left much to know about the bank' s work.

- **Data Collection :**

Data collection is another big issue because the bank does not want to provide some information and plans .

- **Secrecy of Information:**

Every institution maintains certain privacy .Likewise ,some information of the bank is kept secret.

- **Seniors Busy schedule :**

Bank officers are very busy in Banking activities. Because of their busyness, I could not afford enough time.

- **Area of General Banking :**

GB area is very big. And there are lots of customers here. For that reason all the information is not possible to collect.

Chapter 2

2.1.Name and Historical Background of the Bank:

Mercantile Bank Limited was established on 20 May 1999. And its operation is started on 2nd June 1999.It is a public limited company under the bank companies act, 1991. Mercantile Bank has achieved ‘Certificate of Merit’ under the category of corporate Governance Disclosure in 18th ICAB National Award. MBL has entered into a new era of providing quality services to the customers MBL started Centralized Contract Center Solution “MBL Contract Center” that serves our customer 24 hours 7 days a week.MBL going to open MBL Asset Management Limited – a fund house decides when, where, how to invest money collected from individual investors. It has 138 branches in Bangladesh .

2.2 Vision and Mission of MBL :

Vision of MBL:

Would make finest corporate citizen

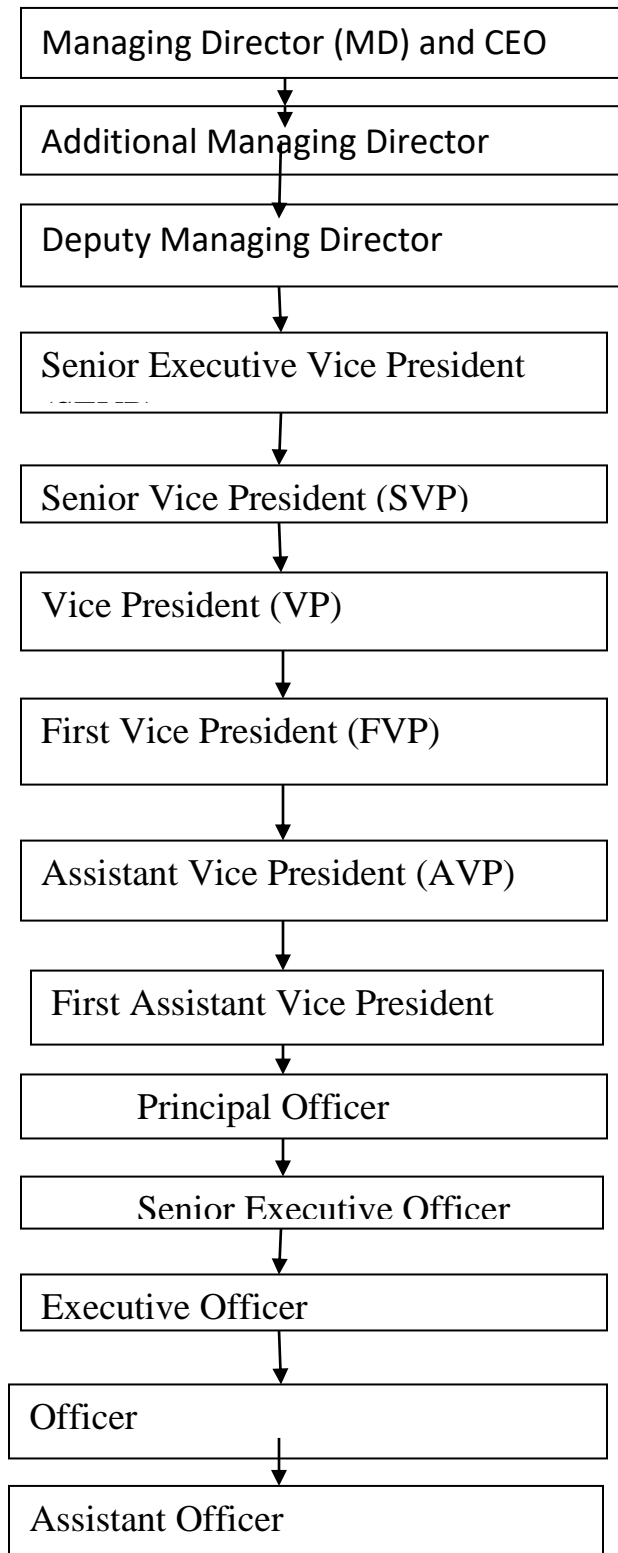
Mission of MBL:

Will become most caring, focused for equitable growth based on diversified deployment of resources and nevertheless would remain healthy and gainfully profitable bank

2.3. Core Values of MBL:

- Customer delight
- Innovation
- Ethical Values
- Caring for Human Resources
- Commitment.
- Socially Responsible
- Shareholders Value

2.4. Organizational Structure of MBL:



2.5. MBL at a Glance:

Name	Mercantile Bank Limited
Status	Public Limited Company
Date of Incorporation	May 20,1999
Subscription for Shares	October 21-22,2003
Listed in Dhaka Stock Exchange	February 16, 2004
Listed in Chittagong Stock Exchange	February 26,2004
Head Office	61, Dilkhusa Commercial Area, Dhaka-1000
Chairman	M Amanullah
Managing Director	M.Ehsanul Haque
Number of Branches	138
Number of Employee	3000
Service Provided	Deposit Scheme, Credit Facility and Foreign Exchange Services
Technology Used	Member of SWIFT,Unix Based Software-pc Banking & Demonous, online Banking
Website	www.mblbd.com
SWIFT	MBLBBDDH

2.6. MBL performance Award :

Mercantile Bank has been recognizing the performance of its Branches and Divisions Head Office every year based on different criteria during its “Annual Business Conference” under the title ‘MBL Performance Award’ . Awards are given in 2 (Two) broad categories – (1) Best Branch Award and (2) Special Award.

Chapter 3

3.1.General Banking Department:

Bangladesh is one of the developing countries. So, the economic development of the country largely depends on the activities of commercial banks. Mercantile Bank Limited has emerged a third-generation bank that has progresses in every year. General banking of this branch is consists of different sections as follows:

- 1.Accounts Opening Section
2. Deposit schemes
3. Remittance Section
4. Accounts Section
5. Clearing House
6. Cash Section
7. Dispatch

3.2. Account Opening Section:

The main function of the bank is to help with the daily financial transactions of the customers. Account opening is the first term to build a relationship with the customer. When the customer wants to open an account at first he/she collecting the form from the bank. Then the account opening officer in the verifies the documents. When the customer has done all the criteria, the officer opens the account. The bank ceils the amount of transaction that can be made by a customer. This is called KYC.

MBL has the following types of accounts:

1. Savings Account
2. Current Account
3. Fixed Deposit Account

Savings (SB) Account

Savings accounts for those who want to improve by saving their income. The interest rate is 5.00%.

Different types of Savings Account:

1. Individuals
2. Two or more individuals / joint
3. Societies / non-profit organizations / Clubs etc.

Current Deposit (CD) Account:

Current Deposit Accounts are easy for them who always have to deal with unlimited transactions. No interest rate in this account.

Different types of Current Deposit:

1. Individuals
2. Two or more persons
3. Partnership Firms
4. Sole Proprietorship
5. Public and private companies
6. Others

Required Documents

1. Applicant 's Name
2. Present and Permanent address of applicant
3. Date of Birth
4. Nationality
5. Passport / ID card / Employees Certificate / Voter ID / Driving Licence
6. Two copies of recent passport size photographs of account holder
7. One copy of passport size photograph of nominee attested by the account holder

Fixed Deposit (FDR) Account:

Fixed deposit Account , where the customer kept his money for a fixed period of time .Debt against simple deposits is done on simple terms.

Different types of FDR Account:

1. Individuals
2. Two or more persons
3. Partnership
4. Sole proprietorship5. Clubs / societies / Govt. organizations / Semi Govt. Organization etc
5. Public and private companies

FDR Rates:**Period for any amount**

- 1 Month 5.00%
- 3 Month 6.00%
- 6 Month 8.00%-8.50%
- 12 Month 8.00%-9.50%

Required Documents:

1. Name of applicant
2. Present and Permanent Address
3. Date of Birth
4. Nationality
5. photocopy of Passport / Employer's Certificate / ID Card / Driving Licence / Voter ID Card .
6. One copy of recent passport size Photograph of account holder 7. One copy of Passport Size Photograph of Nominee duly attested by the Account Holder .

3.3. Deposit Schemes :

A deposit can be one of two things :

- A transaction involving transfer of funds to another party for safekeeping.
- A portion of funds that is used as security

MBL has formulated the following saving schemes:

1. Double Benefit Deposit Scheme (DBDS)
2. Family Maintenance Deposit (FMD)
3. Monthly Savings Scheme (MSS)
4. Quarterly Benefit Deposit Scheme
5. 1.5 Times Benefit Deposit Scheme
6. School banking deposit scheme
7. Super Benefit Deposit Scheme

Double Benefit Deposit Scheme (DBDS):.

- The maximum benefit are given in the Double Benefit Deposit Scheme
- Here is the deposit is doubling in 7 years.
- The amount of deposit is 10 thousand taka or its talents

Rates

Occupancy	Effective Interest Rate
7 Years	9.69%

Family Maintenance Deposit (FMD):

- 1.FMD helps the retired persons to utilize his retirement benefits.
2. Create the opportunity to invest for those who are Non-Resident Bangladeshi.
3. school, college, university etc. explore the opportunity to invest.
- 4.It's minimum Occupancy of 03 (Three) years and its maximum Occupancy of 05 (Five) years.

Rates

Particulars	Rate
FMDS	3-5 years, Tk. 548/- per Lac

Monthly Saving Scheme (MSS)

Objectives

- 1.To open a savings account with MSS.
- 2.Multiple accounts can be opened in the name of the same person.
- 3.Make the habit of money savings
4. Helps save money for the day of danger.
5. There is a loan against easy deposits against deposits

Mode

Monthly installments sizes are 250, 500, 1000, 1500, 2500, 5000 and in multiples of 5000 up to BDT 25000.

Installment & Benefits:

DPS profit rate is 10%

Expiration date	250	500	1000	1500	2500	5,000	10,000	15000	20000	25000
3 years	10377	20755	41510	62265	103775	207549	415098	622647	830197	1037746
5 years	19141	38282	76563	114845	191408	382817	765633	1148450	1531266	1914083
8 years	35855	71709	143419	215128	358547	717094	1434187	2151281	2868374	3585468
10 years	49969	99938	199876	299813	499689	999378	1998756	2998134	3997512	4996890

Quarterly Benefit Deposit Scheme

The 'Quarterly Benefit Deposit Scheme' the period of saving maintained 3 (three) years and the minimum deposit 100,000.00 (one lac).

Rates:

Expiration date	Taka	Monthly profit
03 years	1,00,000	1,575

1.5Times Benefit Deposit Scheme :

- '1.5 Times Benefit Deposit Scheme' the period of savings maintained 6 (six) years , 3 (three) month
- The amount of deposit 50 thousand or its talents
- There is loan against easy deposits against deposits

School Banking Deposit Scheme

- Accounts Holder must be a student
- This account carries the interest
- Beginning balance tk 100
- No hidden charge

Requirements:

- 2 (two) copies of recent photograph of the account holder
- Photograph of the parent . One copy of Mother' s photograph and one copy of Father photograph
- One copy of recent photograph of nominee if applicable
- Student ID card /Voter ID card of parent
- Student' s Birth Certificate

Super Benefit Deposit Scheme

- Minimum Deposit 1,50,000 or its talent
- Duration of savings one year
- There is a loan against easy deposits against deposit

Rates:

Particulars	Rate
SBDS	Tk. 1,000 per month per 150,000/

Issuing Cheque Book to the Customers :

- Issuing cheque book for new account.
- When the customer opened a account and deposits the money. Cheque are required to withdraw money from this account or to make transactions . In order to create a cheque book for Mercantile Bank Ltd , the Head Office has to be assigned. The requisite is required for this formation. The cheque books are given by headquarters at Mercantile Bank' s software.
- 7 (seven) days after ordering the cheque book ,come to the Branch.
- After coming to the office , they were informed by phone so that the book was brought.
- When the customers come to the Branch to take the Cheque Book, they take the signature of the Cheque Book Delivery File .Then the General Banking Officer verify the signature. Then give the Cheque Book to the customer.
- Before giving the Cheque Book to the customer ,a slip of the Cheque Book is kept in the Head Office for posting. After the posting of the head office the Cheque Book is active.

Issuance of Cheque Book (Existing Account):

- Issuance of Cheque Book for Existing Account and Issuance of Cheque Book for new customers are same procedure.
- The only difference that the customer only submit the requisition slip of the old Cheque Book with date, signature .
- Then signed by the General Banking Officer and the GB officer posting of the Head Office.

Transfer of an Account:

The customer can transfer his/her account from one branch to another ,anywhere in the country. Free of cost of such transfer. When an account is sent from one branch to another, signed at the time of opening account and many other documents are signed where sign is required. Specimen signature card and standing instruction if any must also be transferred.

Closing of an Account:

A customer can close the account. Closing of an Account under the following circumstances:

- The customer will give the application itself to close the account
- If the customer dies
- Due to the customers insufficiency
- Order of the Court

When the application comes to the customer from the account closes. Then the respected officer verified the signature. 100 (One Hundred) taka charge for closing the account. The customer's Cheque Book were destroyed.

3.4. Remittance Section:

There are many risks to taking cash from one place to another. For this reason, the bank has arranged remittance for the security of the customer. There are three remittance to taking cash from one place to another. There are

- Pay Order (PO)
- Demand Draft (DD)
- Telegraphic Transfer (TT)

Pay Order(PO):

Pay Order was made by depositing money with the bank. In the case of PO, the bank itself works as a customer. PO is printed in the bank's name. One Hundred pages are printed of PO. Pay order also called bankers cheque is a cheque issued by the bank. There is less risk in the PO.

Demand Draft (DD)

Customers sometimes use DD to send money from one place to another. In the case of DD, the customer application form is filled up with name, address of the applicant, date, sign of the applicant, cheque number, draft number, name of payee, the branch that will be the DD in the name of the branch, and the amount of the DD. Then signed by the authorized officer. MBL charges .15 % of the DD service charge.

Telegraphic Transfer(TT)

TT is affected by mobile phone, telegram, fax, and telephone. Fund can be sent through telegraph very fast but it is a very expensive process. The person who received the money and who will send both the MBL should have an account. TT is sent to the mobile phone, charging thirty (30) taka as its charge per remittance.

3.5.Account Section:

Accounts Section froms the following tasks

- The clearing cheque is to be taken from the customer and it is sent to the main branch of the present clearing house for collection. There is no charge.
- Clearing cheque and credit posting are entry at computer
- Voucher selection and adjustment with subsidiary summary.
- Arrange the voucher and prepare voucher cover
- Conserves daily cash positions and trials
- Creates salary sheet and records of stationary cost
- To provide solvency certificate

3.6. Clearing House:

Outward Clearing :

The cheque books of other banks come to the branches of Mercantile Bank.Different organizations give cheque books to its client, MBL customers in the branches with that cheque book in outside the clearing house area. The cheque books are sent through the software to the Head Office. Cheque bearer 's must be an account at MBL.

Procedure:

- The customer submits a deposit slip with the cheque book , and the officer given the Received Seal on the deposit slip
- Given the crossing seal on the cheque.
- Given the clearing seal in the back sight on the cheque
- Payees A/C credited is given in the back sight on the cheque
- MICR was checked before the cheque book was presented , the code numbers of the cheque book. And then UV is cheeked so that the book is real or fake.
- Entries the outward clearing register

Inward Clearing

Procedure:

- After receiving the cheque ,MBL checked that directly in the computer section at the amount of balance of a specific A/C.
- If there is a available balance in the account, then there is an account debited and the cheque is honored.
- But if there is no available balance in the account , then the GB officer ties to connect account holder.
- If the account holder does not deposit money immediately in the account then the cheque book is dishonored.
- And entries the inward clearing register.

3.7. Cash Section:

Mercantile Bank Ltd has a good outfitted cash section. This branch has many CC cameras in cash section to identify the movement of unauthorized person or criminals. MBL 's banking hours started at 10:00 AM. The cash officer started his work and took the money from vault, this is called the opening cash balance. Vault is kept in a very safe room. The key to that room are near the cash in charge and the head of the branch. Cash balance transaction are entered into register. The money that is traded all day is back to the vault. This is called closing balance. In this section , money is received and paid.

Cash Receipt

1. At first, the depositor fills up the deposit slip. There are three types of deposit slip in the branch. Such as Savings Account, Current Account and Term Deposit Account.
2. After filling up the deposit slip, then the depositor deposits the money.
3. Cash Officers receive the money at the cash counter, count it, enter the amount of money in the scroll register kept at the counter, seal the deposit slip and sign on it with date.
4. Then this slip is passed to another officer who enters the scroll number given by the cash counter in his/her register along with the amount of the money. Sign the slip and keep the bank's part of the slip. Other part is given to the depositor.
5. All deposits of Savings and Current account are maintained by one officer and other accounts by another officers.
6. At the end the officers count the money they received to check whether the amount matched with the total or not.

Cash Payment

- First of all, a person gives an officer a cheque book to check the status of the cheque and posting of the cheque. If the account has enough money the computer in-charge will post it, will sign it and sign it.
- This cheque is given to the concerned officer. There are two officers who are sitting at the counter verify the cheques – one for Savings and similar types of account and another for Current and similar types of account.
- After receiving the cheque, the respective officer first checks it very carefully for any kind of deceptive activity. He also checks the date of the cheque, amount in word, amount in figure and signature of the drawer.
- If everything is Ok then, the respective officer will request the bearer to sign on the back of it.

- Then the officer will set up his/her initial beside the sign of the bearers. And he will sign it on its face, then the amount of money written by the red pen and it will put on a scroll register. It is called passing of cheques.
- Then the cheque book was sent to the cash counter. Cash counter tells bearer to sign back in the cheque book.
- The cash officer will enter his/her scroll number in the register. And pay the money to the bearer.
- At last, the registration of these scroll number will be compared to ensuring the accuracy of the entries.

3.8. Dispatch Section:

This section is responsible for receiving the entire letter from outside of the bank and

to send the entire letter from the bank. For this purpose, this section keeps two register books. It also receives the entire document and anything addressing the bank. However, two types of Mail are received in his branch, these are –

1. Inward Mail
2. Outward Mail

Inward Mail:

Inward Mail including-

- Standing Order
- FDR encashment
- Payment Advice
- Pay Order Commission
- Thanks letter
- ATM Card Loan
- SME Financing Division
- Home Loan
- MSS close

- Transfer
- GD Copy etc

Outward Mail:

Outward Mail includes

- Stop Payment
- Application for Balance Transfer
- Received Payment etc
- Circular Letter
- Thanks Letter
- OBC
- LBC

3.9. OTHERS :

- **ATM Card:**

ATM Card includes

- Debit Card: If the card is worth five hundred taka then the monry can be sent to five hundred taka
- Credit Card : If the card is Five hundred taka then more than five hundred taka can be removed.

- **RTGS:**

RTGS (Real Time Gross Sattelment) is the money tranasaction in any bank in five minutes. The lowest transaction of RTGS starts at one lac (100000). The charge is 100 taka and VAT is 15 tk .

- **BFTN:**

It is possible to deal with any bank within one day. It is a cost free transaction.

Chapter 4

4.1. Findings:

During the internship period in Mercantile Bank Limited at Manikgonj Branch following problems are identified

- **Technological Problem:**
There is the shortage of computer in General Banking section. Sometimes the shortage of computer makes some unfortunate event in that section.
- **Strict rules and regulations :**
This branch is very popular to many customers for MSS. But now the customer is disappointed for various formalities. For example, their current bill, water bill, and gas bill copy is to be given at the time of saving account. As a result, the customer goes to another bank where rules and restrictions are easy for them.
- **Staff Loan Facilities:**
MBLs do not offer loan for their own staff at AVP level. Where another bank has it promptly. In order to take an MBL staff loan, it takes five years to get the job done in this bank.
- **MBL Card Service :**
MBLs card department is not very impressive. They have launched a number of card but their service is not in satisfactory level. Typically a twenty four hour takes time to activate the card, but sometimes it takes time to forty eight hour.
- **Mobile Banking Services:**
MBL mobile banking services is popular as 'MY CASH'. This services is very poor. Customers are not satisfied with this service.
- **Lack of Machineries :**
Manikgonj Branch is supposed to be very well equipped by advance and available machineries. But there are shortages of photocopy and printing machine.

4.2.Recommendations:

It's not easy to find out solution to these problems within 3 months period. But I think the suggestions that I give will be helpful for increasing the efficiency of MBL.

- **More flexible of rules and regulations:**

The rules and regulation of opening a customer account or an organization account or joint account are very strict than other banks .Mercantile Bank Limited should make it more flexible.

- **Cost reduction and restructuring the lengthy process :**

The recruitment process of the bank is very lengthy and expensive. The bank should reduce the cost and select the employee by restructuring the lengthy process.

- **Open more ATM Booth:**

As soon as possible the bank should open more ATM booth in all over the country.

- **Make short process of account opening from:**

The process of fill-up a form is a very long process. For that reason the customer felt annoying because they do not want to fulfill 5/6 pages. So the authority should do something for this problem .They can make it 2/3 pages so that the customers feel easy to fulfill it.

- **Introduce more promotional programs:**

A successful business depends on how they can promote their services and products. In this case , to improve the business term bank should introduce more promotional programs.

4.3. Conclusion:

The Mercantile Bank Limited has started successfully in Bangladesh in 1999. In the short period of banking business, MBL has shown better performance in every aspect. The Bank is expanding its business through all over the Bangladesh. At present the Bank has 138 Branches all over Bangladesh. In this modern world banks are very important for the economic development of a country. Banks contribute to SME loan which is very much helpful for the economic development of a country. It helps to reduce the unemployment rate of a country. MBL has already taken a significant position in the private sector banking. Banking Department of MBL is also doing well in terms of collecting deposits'.

4.4. References:

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