



**Internship Report on  
General Banking Department at Standard Bank Limited**

**Haifa Zahir Megha**

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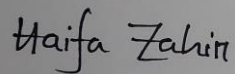
Senior Lecturer

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## Declaration

I hereby declare that the report entitled “General Banking Department At Standard Bank Limited” which is submitted to the department of English at Daffodil International University is a record of my original work which is completed by myself under the supervision of Mohammad Zahidul Islam, Senior Lecturer of English Department, Daffodil International University.



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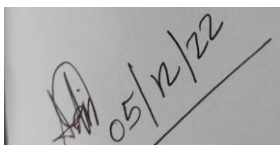
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### **Certificate of the Supervisor**

I am pleased to confirm that the project titled “General Banking System of Standard Bank Limited” is completed under my supervision during the Fall Semester 2022 by Haifa Zahir Megha, bearing ID: 191-10-518 from 46th Batch of the Department of English, DIU. As far as I am aware, this project paper is genuine. The primary data provided here are collected by the author during her field work. The secondary data and other sources are cited properly. The findings are established by the author herself through field experience and logical arguments. She completed this work with the best of her abilities. Therefore, I recommend this paper to be considered for further academic recognition as per the policy. I wish her all the best.

A rectangular box containing a handwritten signature and the date '05/12/22' written in black ink.

Place and Date: Dhaka, December 5, 2022

Mr. Mohammad Zahidul Islam

Senior Lecturer

Department of English

Daffodil International University

## **Acknowledgements**

First, I wish to express my gratitude to the Almighty Allah for blessing me with the opportunity of undertaking the project paper with internship at Standard Bank Limited as an intern.

Next, I would like to thank my supervisor Mr. Mohammed Zahidul Islam. It is due to his supervision and guidance that the project paper and internship report stands where it is today.

Last but certainly not the least, I wish to express my heartiest gratitude towards all the instructors and officials of Standard Bank Limited. They all have helped me in accumulating all the necessary data about Standard Bank and how the institute operates.

## Offer Letter from Standard Bank Limited



# Standard Bank Limited

Shari'ah Based Islami Bank

Human Resources Division

SBL/HO/HRD/2022/1836

September 29, 2022

Dr. Liza Sharmin

Associate Professor and Head

Department of English

Daffodil International University

Sub: Internship placement of Ms. Haifa Zahir Megha.


Dear Madam,

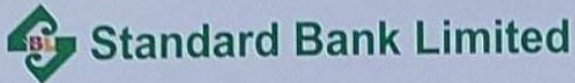
In response to your letter ref: Internship Placement/222 dated: September 21, 2022 regarding internship placement of **Ms. Haifa Zahir Megha** in our Bank, we would like to inform you that the Management of the Bank has approved internship in favor of Ms. Haifa Zahir Megha for a period of 03 months in our Bank under following terms & conditions:

- Her workstation will be at **Standard Bank Limited, Pallabi Branch, Dhaka.**
- She will have to maintain strict confidentiality of all types of transactions of the Bank.
- She needs to abide by all official decorum and discipline of the Bank.
- Her internship period will remain valid for 03 (three) months from the date of reporting of deployment to the Branch not later than **October 10, 2022.**
- Her internship program will be governed as per the existing SBL policy of internship.
- The internship will not make her entitled to claim for any permanent employment in the Bank.
- She will be provided with an internship allowance amounting Tk.5,000.00 (Taka Five Thousand only) per month during her internship period.
- She has to be punctual in her assignment during her internship period.
- Upon completion of internship at SBL, she is advised to submit a copy of her internship report at HR Division of SBL.
- Upon completion of internship program, a certificate by the Divisional Head/Branch Management will be issued in respect of her achievement during the period.

Please advise her to report to join her internship to **Mr. Md. Khyrul Bashar, FAVP & Manager, Standard Bank Limited, Pallabi Branch, Dhaka** on or before **October 10, 2022** failure to which the arrangement will stand cancelled.

Sincerely yours,

  
**Syed Mosnoon Ali**  
Vice President

**Certified Letter****Pallabi Branch**

Alam Tower (1st and 2nd Floor)  
Plot no. 18, Road no. 03, Section-07  
Pallabi Main Road, Pallabi  
Dhaka, Bangladesh  
Cell : +880 1701 221957-58  
SWIFT : SDBLBDDH  
Email : pallabi@standardbankbd.com  
Web : www.standardbankbd.com

Ref: SBL/PALLABI/ADMIN/2022/474  
Date-06/12/2022

**To whom it may concern**

This is to certify that Ms. Haifa Zahir Megha, Department of English, a student of Daffodil International University, has been successfully completed her internship for last one and half Month. She cannot complete three month internship period due to her severe illness. During her internship period she was sincere, punctual and integrated.


We wish every success in her life

Thanking by

A handwritten signature in black ink, appearing to be 'Md. Tanvir Hussain', written over a faint circular stamp.

Md. Tanvir Hussain  
SEO & Manager(CC)

## Letter for internship placement from Daffodil International University


**Daffodil  
International  
University**  
 A landmark to create the Future

**Faculty of Humanities  
and Social Science**

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Ref : Internship Placement//222 Date:21-09-2022

**Managing Director & CEO**  
 Standard Bank Limited  
 Address:Metropolitan Chamber Building, 122-124 Motijheel C/A, Dhaka-1000

**Subject: Request for Internship Placement**


Dear Sir,


We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA (Hons) in English for the partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.

I would like to draw your kind attention that **Haifa Zahir Megha, ID Number: 191-10-518** has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

With the best regards,

  
 .....  
**Dr. Liza Sharmin**  
 Associate Professor and Head  
 Department of English  
 Daffodil International University  
 Email:[headenglish@daffodilvarsity.edu.bd](mailto:headenglish@daffodilvarsity.edu.bd)



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## **Abstract**

The study will give an idea about the current status of Standard Bank Limited. To fulfil the requirements of the program I did my internship at Standard Bank Limited and prepared a report on "General Banking Department at Standard Bank Limited".

General Banking department is the department that mainly deals with the customer service. This is the department from where the customers start their banking activities.

This report will give the readers the idea about the tasks that the employees have to work at the general banking department. The various task that are done by the employees to provide the customer service is mentioned throughout this study. This is one of the most important department of a bank because, this acts as the customer service of the branch of the bank. Primarily customers always go to the general banking department for any sorts of queries. So, with the presence of general banking department it becomes, very easy for the banks to operate and serve the customers because, this department also, look through and sort out the primary problems of the customer.

I have selected to work and study about the general banking department because, I always wanted to know about the general banking department. I wanted to experience the job and tasks that an employee working in the general banking department.

I also, talked about the various tasks I was assigned as an intern in the general banking department of Standard Bank Limited. I have talked about the problems that I faced during my work and collection of the data for the study.

The report contains information on various issues and problems of the bank. Also, my responsibilities that I was assigned. Based on these elements I have prepared my report.

This report will give an overview about the current conditions of Standard Bank Limited. This report will give idea about how the different sectors of the bank work and what are the issues that the bank is facing. I also, mentioned some suggestions that in my opinion will help the bank to improve the banking services and system.

Finally, all the elements found in this observation will present a picture of the current state of the banking activities and I tried my best to present my experiences in the report in a perfect way.

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## Chapter 1

### 1.1 Introduction

This internship report is a complete documentation of all the tasks I undertook during my internship at Standard Bank Limited, Pallabi Branch. It is the outcome of my internship program at the Department of English in the Faculty of Humanities and Social Science of Daffodil International University's Bachelor of Arts degree.

Standard Bank Limited has been operating since 1999. This bank is a shariah based bank.

The study is about general banking department of Standard Bank Limited. General Banking is the department where customers go for various purposes. Such as cheque book requisition, opening and closing accounts, opening dps and fdr, preparing balance sheet and other statements, clearing, and providing various types of customer service. I also talked about the responsibilities and tasks that I was assigned.

This study will give a brief idea about Standard Bank Limited and it's general banking department. Throughout this report I have talked about the current situation of Standard Bank Limited. Also I have talked about the current problems of the bank and how those problems are creating problems for the bank.

The readers will get to know about various problems such as lack of technology, lack of online banking, lack of staff.

The readers will get to know that Standard Bank do not have updated machines for cash deposit. But, in comparison with the other banks in Bangladesh, Standard Bank lacks in many departments which is mentioned throughout the study.

## Chapter 2

### Background

I have always desired to gain knowledge about various subjects, as well as explore different types of jobs in my professional life.

I have always wanted to work at a bank because, bank is a place where a person can gain experience very fast. I saw many bank employees throughout my life and during my internship that they have to work in different departments of the bank. So, this helps the employees to gather knowledge about various banking sectors such as loan department, finance department, general banking department, risk management department, etc

When I heard about that Standard Bank Limited is open for interns to apply I did not waste any time. SBL offered me the chance to do my internship there, I took the opportunity. This internship helped me have a practical understanding of the banking sector and know about the reputed organization and to gather knowledge about SBL and how it functions.

### 2.1 Significance of the Study

This report is significant since it will provide reliable information about my internship experience at SBL. Also, I will be talking about the problems of Standard Bank Limited, Pallabi Branch and this information's were collected by interviewing my colleagues.

In essence, the main goal of the internship program and report writing is to connect the theoretical knowledge gained over the previous four years with real-world job experience. In addition to this, obtaining a bachelor's degree is a requirement of the program. I am lucky to be able to connect my academic understanding with practical practice. Another relevance of this report is that it will enable me to present my point of view to the audience and get their input on whether or not the presentation is effective. Additionally, this report will provide my experience working in a different sector as well as sound knowledge of the usage of the English language.

This report will conclude by reviewing the entire scenario from my perspective. Therefore, this report is significant for the readers. Moreover, my knowledge and experience of the internship will

help the prospective intern to learn and get prepared properly. So, I must say this internship report has significance because it is a practical experience for a student for future reference.

## **2.2 Objective of the Study**

As an intern at Standard Bank Limited I have come across many sorts of problems. Some of the problems are lack of staff, poor marketing, lack of technology and IT infrastructure.

So, I wanted to try to help solve some of these problems through detailed recommendations and suggestions. These would help the bank to improve their customer service and increase the sales of their retail products.

## **2.3 Scope of the study**

During my internship period, I was assigned to work in the General Banking, Foreign Exchange, and Investment department of Standard Bank Limited, Pallabi Branch. In the General Banking sector, it consists of opening an account, issuing the cheque book, Anti Money Laundering (AML) check, dealing with the customers directly and over the telephone, clearing activities, branch transaction, collecting Bills, Pay order, closing accounts, and Foreign Exchange (FOREX) sector deals. I was also, assigned loan section sometimes. I had to fill up loan forms and had to do the credit information inquiry (CIB) of the clients.

I made an effort to accurately relay this information in my report. The report shows SBL's banking practices and operations. This report highlights the problems of SBL Pallabi Branch. As well as my experience working there. Also, I have talked about the goods and services of SBL. This includes their schemes, procedures, and various functions.

As I am an intern there, I had to perform various tasks such as account opening records, forms updating, talking to the customers, data entry, finding codes of different schemes, preparing debit and credit vouchers, and so on. Within this brief time, it is very difficult for an intern to think about the entire financial structure, but I must say that I have tried to portray as many I could.

## Chapter 3

### Methodology

As internship is mandatory for the degree of BA (Hons) program, therefore, I decided to do my internship at the bank. Then, I selected Standard Bank Limited for my internship.

#### 3.1 Selecting the Facilitators

- Person 1
- Person 2

Both of them are employed by Standard Bank Limited and is working SBL, Pallabi Branch.

#### 3.2 Observations

Throughout my time as an intern I have observed my facilitators on how they work and the ways they deal with the customers. By observing them I learned many things and it helped me when I was assigned any task.

#### 3.3 Limitations of the study

I was employed as an intern. This post is not a very important post for any organization. So, I had to face different problems during collecting these data. I did not get many people to talk about the study so, I had access to limited information.

Also, when customers got to know that I was an intern they used to look for bank officials as many people did not consider interns as employees.

### **3.4 Interviews**

I used to conduct interviews with my selected facilitators. I used to ask them questions based on the types of problems they face in their work life as they work throughout the day as employees of Standard Bank Limited.

## **Chapter 4**

### **4.1 Data Collection**

My internship report is completed by the using both primary data and secondary data. I had to collect the data in order to get a better understanding of the situations of the bank and completion of the study.

### **4.2 Data Style**

Primary data is the data that is collected from first hand sources by conducting interviews, surveys, etc.

Primary data in this report-

- ❖ Work experience as an Intern.
- ❖ Learnings from working at different sectors of the bank.
- ❖ Conducting interviews of my colleagues.
- ❖ Daily conversations with clients.
- ❖ Observations of the customers and bank officials.

Secondary data is the data that is collected from any previous sources which is gathered or submitted by someone else.

Secondary data in this report-

- ❖ Different internship papers and report.
- ❖ Information collected from the Standard Bank Limited websites.

## Chapter 5

### Problems

Standard Bank Limited is a bank that is registered as a financial institute under Bangladesh Bank since 1999. But, I came across some of the issues that I came to know through the interviews that I conducted.

#### 5.1 Problem 1

The first problem that was a major issue for the employees and I myself noticed was lack of staff. Throughout the interviews with my colleagues, they repeatedly mentioned that the bank lacks the proper number of staffs and is always understaffed. The human resources department is not good and retaining the working staff of the bank.

The workforce is a crucial part for an institute. The workers are always responsible for the service. But, the branches are always under staffed. This leads to inefficient service. This often resulted in causing long queues at the cash for deposit and withdraw.

One of the biggest problem for the branches being understaffed is because, of the higher rate of employee turnover. Most of the employees that join SBL work for about three to four years and eventually leave the organization after gaining experience. This has been happening for a very long time. So, as the number of staff is low in almost all the branches, the inefficient service is a big issue for SBL because, whenever the number of customers is high then it becomes tough to serve them because, of the shortage of staff.

#### 5.2 Problem 2

Standard Bank Limited significantly lacks in the department of Cash Recycling Machine (CRM) or Cash Deposit Machine (CDM). These machines are mainly used for cash deposit purpose. The customers do not have to wait in lines for a long period of time. These are also, known as smart ATM because, these machines allow to withdraw and deposit money. The process is done through servers that perform real time transaction. So, the money is withdrawn or deposited immediately



after using the machine. I work in Standard Bank, Pallabi Branch. The bank is located in an industrial area. There are many garments factories, and manufacturing plants in the area. These companies have a higher volume of transactions compared to the general public. So, during the rush hours, mostly the transactions are done by the companies. So, during that time the general public have to wait in long lines to either withdraw or deposit their cash.

But, compared to the transactions done by the companies the transactions are less during those hours. This is an extra hassle for general public as they have to wait in lines for a long time to deposit lower amount of money. This is where CMR or CDM machines very play a crucial role. Customers can use those machines to deposit cash. These machines are very fast and efficient. So, these machines can be very beneficial for general public because, they do not have wait in long lines and directly deposit their cash to their accounts by using these machines. These will also, allow the customers to deposit cash after bank hours. This is a very safe method of cash withdraw and deposit but, Standard Bank Limited lacks the proper technology to support these machines.

### **5.3 Problem 3**

Standard Bank do have an Information Technology section. They are mainly associated with the actions that are done online. Standard Bank is in operations since 1999 but, the company lacks the necessary infrastructure to have a strong presence through online or digital banking.

Many banks have established themselves by the use of strong and efficient digital banking. These apps allow the account holders to access their account using their smart phones and computers from anywhere. These are very easy to use and is very helpful. By using these apps, customers can easily transfer money though the transfer channels that are legally used in Bangladesh (RTGS, NPSB, and BENFT).

Money can be very easily transferred and is very efficient process as it saves a lot of time. Also, this app can be used to pay the credit card bills issued banks in Bangladesh. For the strong online presence, other banks are also focusing on developing their online banking portals and apps that will make it easier for customers and also, the banks will be able to provide better services to their customers.

So, the lack of the online banking portals and weak app is actually hurting the reputation of Standard Bank Limited. This is because, with online banking system the customers can send money or receive money at any time. This real time banking enables the customer to engage in banking activities even after the banking hour.

#### **5.4 Problem 4**

Throughout the interviews of my colleagues I came across another major problem that is weak marketing in the banking sector.

The marketing team is not very strong and efficient at their assigned job and duties. It was mentioned repeatedly that the marketing team lacks the proper skill set that is necessary to successfully function as bank's marketing department.

The marketing team is not active as other banks. The marketing executives do not interact with the customers on a regular basis. There are many potential customers of Standard Bank but, because, of the lack of proper promotions the organization cannot attract customers. The lack of customers is a huge problem for SBL because, the higher number of customers the higher the profit. So, in this sector Standard Bank significantly lacks the proper amount of customers to be profitable.

#### **5.5 Problem 5**

The servers that are used by Standard Bank Limited is very old and slow. This leads to inefficient data processing and many times the servers crashed. This happened when there was high volume of transactional data. The servers were not able to process the high volume of data.

After the servers crashed it became, very difficult to process the customer's cash deposit and cash withdraw data.

## Chapter 6

### 6.1 Findings

Throughout my internship and through the interviews I conducted. I came across the major problems of Standard Bank Limited.

### 6.2 Lack of Technology

The bank lacks in the information technology department. Standard Bank Limited do not have a strong online presence. Their servers are very slow and the networks they use for their machines are very old and lack the proper technology to function with the new ATM and CRM/CDM machines.

They also, have a very old and slow software for cash management. This is the most crucial software for a bank. But, the software used by Standard Bank Limited do not process the transitional data efficiently.

The SMS service is slow because, of the slow software and servers. This causes a major issue among the customers. The SMS alert notifies the customers about all the transactions done through their accounts. But, many customers maintaining savings and current accounts with SBL have repeatedly complained that they are not receiving the messages and many times they receive the message late.

### 6.3 Loss making branches

Many branches of SBL throughout Dhaka and in the other parts of the country is suffering losses. I was an intern at Standard Bank Limited, Pallabi branch. This branch was alone incurring losses of eight lacs taka (BDT 8 Lacs) every month. This is the picture of only one branch which is an industrial area. Even after being in an industrial area the Pallabi branch cannot make profit. This is happening with many branches.

## Chapter 7

### Responsibilities as an Intern

As an intern I was given many tasks. I have been working as an intern at Pallabi branch, Mirpur 12, Dhaka. I have been assigned to the general banking department. I have been assigned with some of the basic functions of the bank such as opening accounts, checking AML, clearing, and various tasks. I have to deal with many customers when they are willing to open at Standard Bank Limited, Pallabi Branch.

#### 7.1 Opening Accounts

There are mainly two types of accounts. The first is Savings account which is also, known as individual account. This is used for personal transaction and savings. The next type of account is current account which is also, known as business account. This is mainly used for business purposes and transactions.

To open these accounts national ID, Photograph, address proof is mandatory. In case of current account there are some extra documents are needed. Such as trade license, tax identification number (TIN). These documents are needed for legal purposes as verification process to identify if the business is legal.

#### 7.2 Checking AML

The next task I perform is check AML. Anti-Money Laundering is the process banks use to identify if the account holder is facing any types of legal actions against his/her business. So, to perform this task I have to access a server that contains all the legal information of the account holders.

So, I collect the NID number, passport number, TIN, or BIN. So, I search using their personal numbers provided during the account opening. If there is any legal issue against the customer, then the server will show the information and if the file is clear then the account will be activated and will be open for transactions. But, if there are any types of legal issues going on than the banks usually block their accounts and will not be allowed to perform any types of transactions

### **7.3 Cheque Receiving and Clearing**

Next I have to perform a process known as clearing. This is authorizing cheques and deposit slips. Sometimes there are cheques that are provided to one company to another company. In that case the cheque needs to authorize before it is handed over to the cashier. So, to authorize the cheque I have to use round stamp seal that contains the company logo and sign over the seal. Then it will be cleared if the account has sufficient balance. Also, if the deposit is huge then the deposit slip must be also, authorized in order to be cleared.

Sometimes there are some types of payments that are not cleared due to issues such as insufficient balance also, requires to be cleared due to when the cheque is bounced then the number is saved in the server as bounced cheque. That means the cheque must be cleared in order to cash.

### **7.4 Remittance Department**

Remittance is another department I have to look into. This is when expatriates send money to Bangladesh through financial channels such as Western Union, Money Gram. So, to hand over the money I have to send an email the head office. Then if the in charge will confirm by sending an email to the designated email. So, after the confirmation I sign the papers and I send the customers to the cashiers.

### **7.5 RTGS and NPSB**

RTGS and NPSB are done through the accounts. But, before the transactions are complete, the process needs to be authorized.

So, I had to complete some forms that completely authorize the process and then afterwards the customer needs to submit the form at the cash to complete the transaction.

## Chapter 8

### Issues faced by the author

So, there are many issues throughout the processes I had faced because, of the customers and the bank.

#### 8.1 Missing documents

There are some documents that are mandatory for opening an account. But, sometimes the customers do not bring the essential documents and for that I have to separately access different websites to separately download that information in order to proceed.

Such as many times customers do not bring their NID copy. It is the most important document for opening an account. Whenever it is missing in a file I had to log in to the NID server and separately download the ID and then had to process the file.

This is also, done with the tax identification number (TIN) certificate. Then I had to first access the NBR website and then download the TIN certificate. This was a bigger problem for me because, as I was an intern, I was not authorized to access many of the websites and many other sectors of the bank.

#### 8.2 Lack of knowledge

Many customers lacked the proper knowledge of the overall banking processes and the banking system. Many people did not understand the basic things of opening and closing of an account, clearing and receiving. So, my colleagues and I had to differently handle the situations and the issues. This hampered our work progress and caused a bad reputation of the bank.

## Chapter 9

### 9.1 Recommendations

- 1) Need better servers and updated software. This will help the bank to provide the customers with real time updates of the transactions done through the banking channels.
- 2) Recruit better and trained marketing executives to build up a better network in the markets. This will help to increase customers and this will eventually decrease the amount of losses incurred by Standard Bank Limited.
- 3) Develop infrastructure to install CRM and CDM machines. This will help to reduce time of cash deposit and will attract more customers because, these machines help to carry out transactions even after banking hours.
- 4) Conduct more job interviews, exams and develop attractive salary packages. Provide more facilities that will help to retain the employees for a much longer period of time.
- 5) Develop a strong application that will help the customers to access their accounts easily from their smart phones or personal computers.

These are some of the recommendations that I feel Standard Bank Limited must have a look on. These suggestions will help to increase the level of customer service. This will help build a better brand value and a strong brand image of Standard Bank Limited.

## Chapter 10

### Conclusion

Throughout the journey as an intern at Standard Bank Limited. Using my skills and observation, I completed the tasks that I was assigned.

I tried to identify the problems of the bank and how these problems were harming the organization. Problems such as the lack of CRM, understaffed branches were harming the bank's reputation. Many other problems mentioned throughout the report will give an idea of the bank's current condition.

Throughout the time I conducted interviews of my facilitators and some of my other colleagues to have a better understanding of the work progress and the system of the bank.

I have talked about all the tasks that I was assigned and the ways I had completed those tasks. This gave me an idea on how the banks and the banking system works in Bangladesh.

## Chapter 11

### List of Abbreviations

Jargons	Full Form
CIB	Credit Information Inquiry
SEO	Senior Executive Officer
NID	National Identification Card
TIN	Tax Identification Number
ATM	Automated Teller Machine
CRM	Cash Recycling Machine
CDM	Cash Deposit Machine
AML	Anti-Money Laundering
RTGS	Real Time Gross Settlement
NPSB	National Payment Switch Bangladesh
NEFT	National Electronic Fund Transfer
FOREX	Foreign Exchange



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<https://www.standardbankbd.com/SblProfile.php>

## Chapter 12

### Appendices

In this section, I have attached some pictures of my daily work life at Standard Bank Limited.



The author dealing with the customers at Standard Bank, Pallabi Branch



The author filling up an account opening form at Standard Bank, Pallabi Branch

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