
**“COVID-19 IMPACT ON GENERAL BANKING SYSTEM OF AB
BANK UTTARA BRANCH”**





SONARGAON UNIVERSITY (SU)

**THESIS PAPER
ON
“COVID-19 IMPACT ON GENERAL BANKING SYSTEM OF AB
BANK UTTARA BRANCH”**

Submitted To

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Letter of Transmittal

14th May 2022

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147/I, Green Road, Panthapath, Dhaka

Subject: Submission of Internship Report on “Covid-19 impact on General Banking system of AB Bank Uttara branch”

Dear Madam,

I am pleased to submit my Internship Report of three months' lengthy internship program in AB Bank Limited, Uttara branch, Dhaka. The title of the report is “Covid-19 impact on General Banking system of AB Bank Uttara branch”. This report prepared as per your instruction to fulfill the requirement of BUS 490 course. I have tried my best to include in this report all the relevant information, explanations that I have learned from the organization. While preparing this report, I have gathered a lot of knowledge about organizational culture and I have gained a lot of experience, which will help me a lot in the near future. It would not have been possible to complete this report without your assistance; of which I am very thankful.

During the process of preparation, there may be some mistakes due to various limitations. So, I beg your kind consideration in this regard. I hope that my work would meet the level of your expectation. It would be my pleasure if you find this report useful and informative.

Sincerely,

Jubear Hasan

ID: BBA1802014002

Student's Declaration

This is Jubear Hasan, student of Bachelor of Business Administration (BBA) program, ID: 1802014002 at Sonargaon University declare that, this internship report on the topic “Covid-19 impact on General Banking system of AB Bank Uttara branch” has only been prepared as a partial fulfillment of the Bachelor of Business Administration (BBA) program. The entire work in this report is authentic. This report either in full or part not been submitted earlier anywhere for obtain any certificate or award. Responsibility for all errors and misrepresentations rests with the authors (me).

Jubear Hasan
ID: 1802014002
Major: Accounting
Program: BBA

Supervisor's Declaration

This is to certify that this practicum report on the topic “Covid-19 impact on General Banking system of AB Bank Uttara branch” has been prepared by Jubear Hasan, program: BBA ID: 1802014002 from Sonargaon University (SU) and which has only been prepared for the partial fulfillment of the Practicum. The Report has been prepared under my guidance and supervision. This report supports the topic title and fulfills the entire requirements which I have instructed him to prepare. Here by, I accept the report as the successful completion of the internship program. During the program he was sincere, proactive and attentive to his work and I wish him every success in life.

Farjana Yeasmin Chowdhury

Lecturer

Sonargaon University (SU)

Acknowledgement

At first, I would like to precise my appreciation to Almighty Allah who has given me such an opportunity to go through the overall process of internship and to prepare this report on this regard. I feel pleased that I have completed this report within the specific time period. It was a great pleasure for me to have been able to complete this report. I would like to express my respect and heartiest gratitude for my honorable supervisor **Farjana Yeasmin Chowdhury** mam, Lecturer SONARGAON UNIVERSITY (SU), for her great cooperation which will be always remembered by me, her suggestions and constructive feedback to prepare the report and it was a marvelous opportunity for learning new real life corporate experience and professional advancement. For his constructive advice, made my work very easier in a right track and it becomes more reliable. Without her guideline and the cooperation, I couldn't complete this report and this couldn't have taken place the recent position.

A huge number of supports helped me to provide this research and their precious support, and encouraging motive during the making of this report more active.

Each and every work needs support and guidance for achieving the success and to reach its aims and objectives. This report works also had support from many hands and the blessings of the Almighty Allah. So once again I would like to give thanks to all. All of my supporting individuals are appreciated forever.

Table of Contents

| | |
|--|----|
| 1. Introduction | 2 |
| 1.1. Objectives of the Report: | 2 |
| 1.1.1. Broad objective of the Research: | 2 |
| 1.1.2. Specific objective of the Research: | 2 |
| 1.2. Scope of the report: | 3 |
| 2. Background of the organization:..... | 5 |
| 2.1 Mission Statement: | 7 |
| 2.2 Vision Statement:..... | 7 |
| 2.3 Corporate Governance: | 8 |
| 2.4 Organizational Hierarchy: | 8 |
| 2.5 Organizational structure of AB Bank Limited Uttara branch: | 9 |
| 2.6 Products and markets: | 9 |
| 2.7 Microenvironment Analysis: | 13 |
| 2.8 Macro Environment Analysis: | 15 |
| 3. Literature review:..... | 19 |
| 3.1 Lessons learned from the practicum | 20 |
| 4. Observation & Findings..... | 23 |
| 4.1 Background of the study:..... | 23 |
| 4.2 Problem Statement:..... | 23 |
| 4.3 Objective of the report: | 23 |
| 4.4 Research Methodology:..... | 23 |
| 4.5 Research Approach: | 24 |
| 4.6 Types of Research: | 24 |
| 4.7 Method of data collection: | 24 |
| 4.8 Population:..... | 24 |
| 4.9 Sample size:..... | 25 |
| 4.10 Sampling Technique:..... | 25 |
| 4.11 Research Instrument:..... | 25 |
| 4.12 Research Limitation: | 25 |
| 4.13 Research Budget | 26 |
| 4.14 Timeline/Schedule | 26 |
| 4.15 Data Analysis and Interpretation:..... | 27 |

| | |
|--|----|
| 4.16 Hypothesis Scale (Likert Scale):..... | 27 |
| 4.17 Hypothesis Development:..... | 27 |
| 4.18 Findings | 37 |
| 4.19 Recommendations:..... | 38 |
| 5. Conclusion..... | 41 |

Executive Summary

Chapter – 1
Introductory part

1. Introduction

An internship is an excellent way for an intern to authenticate the creditability of a chosen career option to pursue. According to the academic curriculum of Sonargaon University (SU) After the successful final touch of the theoretical part of the (BBA) Bachelor of Business Administration program a student will have to go for three months' interneer or training. So, this is my practicum report, and the entire report is the reflection & contribution of my three months' internship in AB bank Uttara branch. This whole process helps me to integrate my classroom knowledge and theory with practical implication and skills developed in professional or community settings. It is also helpful for me in my future work in any organization because I have the opportunity to gather practical knowledge how to do the official task in office environment & in any kind of different situation that is very good indicator for any one in job sector.

AB bank has various different sections among them I have been assigned to General banking section where I have to do work under with my organization supervisor & others members of the general banking section. For my practicum report I was assigned a topic "Covid-19 impact on General banking system of AB Bank Uttara branch". Based on this topic the report and presentation has been made. In my whole report & presentation I try my best to describe this research topic clearly & elaborately.

1.1. Objectives of the Report:

The main objective of preparing this report is to accomplish the requirement of the Practicum course and the successful completion of my BBA at Sonargaon University (SU) with an as good as standard grade. To attain this main objective, I have split up the objectives into two parts:

1.1.1. Broad objective of the Research:

The broad objective of this report is to understand what are the bad impact Due to Covid-19 in the general banking system of AB Bank Uttara branch.

1.1.2. Specific objective of the Research:

- ✓ To know the details information about general banking of AB bank.
- ✓ To understand the current performance of general banking during Covid-19.
- ✓ To observe the customer opinion of general banking system of AB bank Uttara branch.
- ✓ To make few recommendations of developing general banking.

1.2. Scope of the report:

The scope of the study was limited, as the study was only conducted at the AB bank Uttara branch. During my intern time period I have the opportunity to observe how the whole general banking process run & this report covers the activities of general banking department of AB bank Uttara branch. This report also provides an overview of bank's performance in general banking department is accomplished & how Covid-19 has impacted this department and how the overall performance of this bank is being provided due to the Covid-19 pandemic situation.

Chapter – 2

Organizational part

2. Background of the organization:

AB Bank Limited, the first private sector bank under Joint Venture with Dubai Bank Limited, UAE incorporated in Bangladesh on 31st December 1981 and started its operation with effect from April 12, 1982.

Dubai Bank Limited (name subsequently changed to Union Bank of the Middle East Limited) decided to off-load their investment in AB Bank Limited with a view to concentrate their activities in the UAE in early part of 1987 and in terms of Articles 23A and 23B of the Articles of Association of the Company and with the necessary approval of the relevant authorities, the shares held by them in the Bank were sold and transferred to Group "A" Shareholders, i.e. Bangladeshi Sponsor Shareholders.

As of December 31, 2007; the Authorized Capital and the Equity (Paid up Capital and Reserve) of the Bank are BDT 2000 million and BDT 4511.59 million respectively. Authorized Capital of the Bank has been increased to BDT 3000 million in the Extra Ordinary General Meeting held on July 16, 2008.

Since beginning, the bank acquired confidence and trust of the public and business houses by rendering high quality services in different areas of banking operations, professional competence and employment of the state of art technology.

During the last 28 years, AB Bank Limited has opened 77 Branches in different Business Centers of the country, one foreign Branch in Mumbai, India and also established a wholly owned Subsidiary Finance Company in Hong Kong in the name of AB International Finance Limited. To facilitate cross border trade and payment related services, the Bank has correspondent relationship with over 220 international banks of repute across 58 countries of the World.

AB Bank Limited, the premier sector bank of the country is making headway with a mark of sustainable growth. The overall performance indicates mark of improvement with Deposit reaching BDT 53375.35 million, which is precisely 26.85% higher than the preceding year. On the Advance side, the Bank has been able to achieve 30.76% increase, thereby raising a total portfolio to BDT 40915.35 million, which places the Bank in the top tier of private sector commercial banks of the

country. On account of Foreign Trade, the Bank made a significant headway in respect of import, export and inflow of foreign exchange remittances from abroad.

AB Bank is known as one of the leading banks of the country since its commencement 28 years ago. It continues to remain updated with the latest products and services, considering consumer and client perspectives. AB Bank has thus been able to keep their consumer's and client's trust while upholding their reliability, across time. In spite of adverse market condition, AB Bank Limited which turned 28 this year, concluded the 2009 financial year with good results. The Bank's consolidate profit after taxes amounted to taka 230 cores which is 21% higher than that of 2008. The asset base of AB grew by 32% from 2008 to stand at over Taka 8,400 cores as at the end of 2008.

The Bank showed strong growth in loans and deposits. Deposit of the Bank rose by Taka 1518 core i.e. 28.45% while the diversified loan portfolio grew by over 30% during the year and recorded a Taka 1579 cores increase. Foreign Trade Business handled was Taka 9,898 cores indicating a growth of over 40% 2009.

The Bank maintained its sound credit rating in 2009 to that of the previous year. The credit Rating Agency of Bangladesh Limited (CRAB) awarded the Bank an A1 rating in the long term and ST-2 rating in the short term.

The bank decided to change its traditional color and logo to bring about a fresh approach in the financial world, an approach, which like its new logo is based on bonding, and trust. The bank has developed its logo considering the contemporary time. The new logo represents our cultural "Sheetal Pati" as it reflects the bonding with its clientele and fulfilling their every need. Thus, the new spirit of AB is "Bonding". The logo of the bank is primarily "red" as red represents velocity of speed and purity. Its new logo innovates, bonding of affiliates that generate changes considering its customer demand. AB Bank launched the new logo on its 25th anniversary year.

Arab Bangladesh Bank Limited changed its name to AB Bank Limited (ABBL) with effect from 14 November 2007 Vide Bangladesh Bank MRPD Circular Letter No- 10 dated 22 November 2007. Prior to those Shareholders of the Bank approved the change of name in the Extra Ordinary General Meeting held on 04 September 2007 (AB Bank Limited, 2015).

2.1 Mission Statement:

"To be the best performing bank in the country" (AB Bank Limited, 2015).

2.2 Vision Statement:

"To be the trendsetter for innovative banking with excellence & perfection"(AB Bank Limited, 2015).

| | |
|--------------------------|--|
| Name of the Company | AB Bank Ltd |
| Legal Form | A public limited company incorporated on 31st December, 1981 under the Companies Act, 1913 and listed in the Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd. |
| Date of incorporation | 31st December 1981 |
| Commencement of Business | 27th February 1982 |
| Registered Office | “The Skymark”, 18 Gulshan Avenue, Gulshan- 1, Dhaka-1212 GPO Box: 3522 Telephone: (+8802) 9560312 Telefax: (+8802) 9564122 – 23 |
| SWIFT Code | ABBLBDDH |
| E-mail | info@abbl.com |
| Web Page | www.abbl.com |

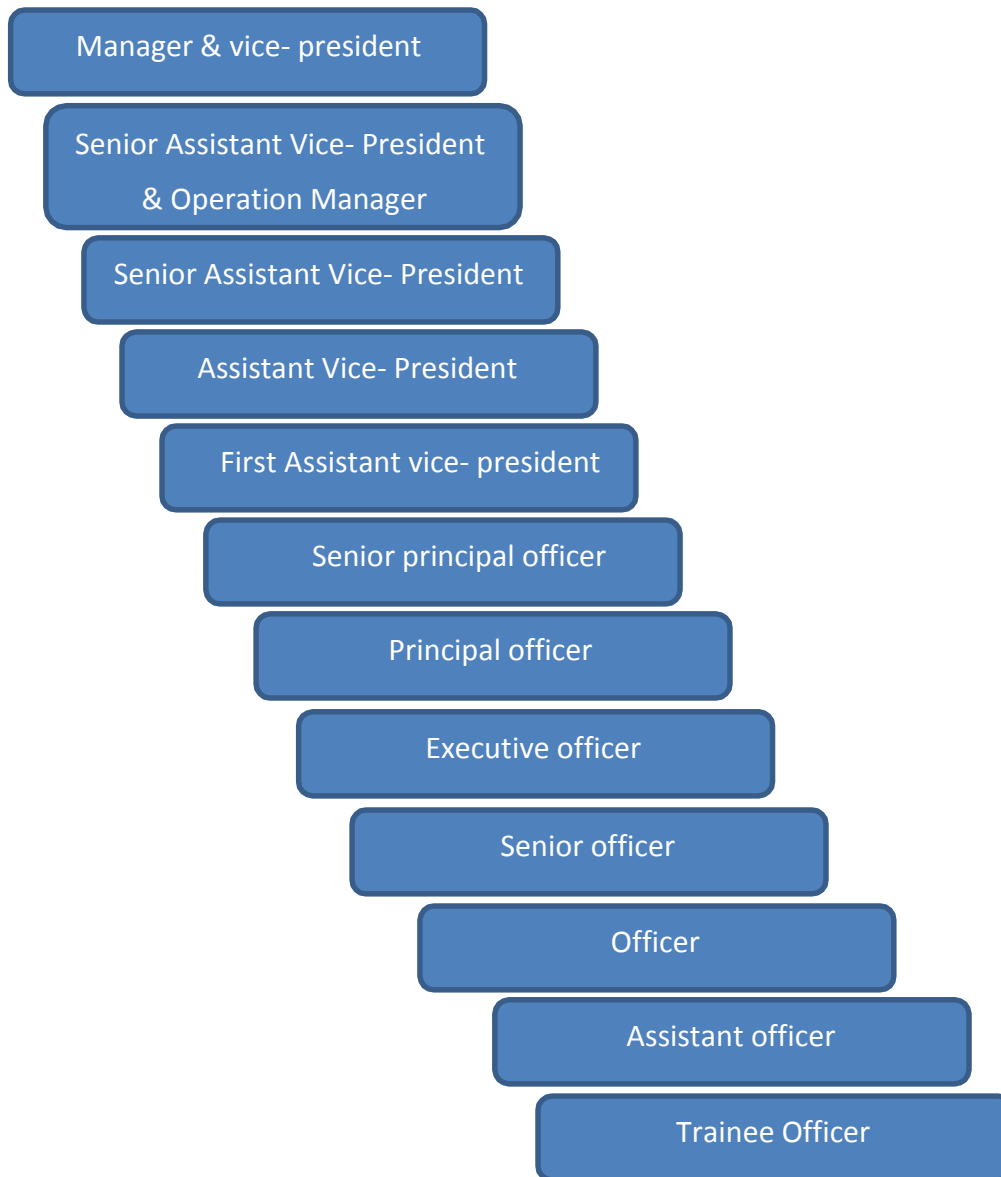
2.3 Corporate Governance:

Corporate Governance policies and practices of the Bank are focused on ensuring fairness, transparency and accountability in the organization as a whole. Bank is structured and systems and processes are organized aligned with accepted Corporate Governance practices and also in line with guidelines of Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC) in this regard. While pursuing the goal of Shareholders value addition, Bank attached utmost importance to setting up of well-defined compliance-oriented organization and business structure (AB Bank Limited, 2015).

2.4 Organizational Hierarchy:



2.5 Organizational structure of AB Bank Limited Uttara branch:



2.6 Products and markets:

1. *CORPORATE & STRUCTURED FINANCE*

- Term Loan
- Time Loan

- Trade Finance
- Trust Receipt
- Working Capital
- Bill Discounting
- Letter of Guarantee
- Syndication Arrangement
- Agency Function
- Syndication Participation
- Equity Financing & Arrangement
- Corporate Advisory Service

2. *DEPOSIT ACCOUNTS*

- AB Nishchinto
- AB Zonmovumi
- AB Height
- Profit First
- Savings Account
- Max Saver
- Smart Saver
- Student Account
- Shampurna
- Payroll Management
- Current Account
- Progati
- Special Notice Deposit (SND)
- Fixed Term Deposit
- Foreign Currency Account

- NFCD
- RFCD
- Family Savings Plan (FSP)
- Double Deposit Scheme (DDS)
- Monthly Savings Deposit Scheme (MSDS)
- Monthly Income Deposit Scheme (MIDS)
- Millionaire Savings Account (MSA)
- Deposit Double Installment Scheme (DDIS)

3. SERVICE PRODUCTS

- 24-hour ATM access
- Online Banking
- SMS Banking
- Internet Banking
- SWIFT
- Locker Service
- Custodian Service

4. ISLAMI BANKING

- Money Market
- Profit First-Mudaraba Term Deposit
- Al-Wadiah Current Deposit
- Mudaraba Savings Deposit
- Mudaraba Special Notice Deposit
- Mudaraba Term Deposit
- Mudaraba Pension Deposit Scheme
- Mudaraba Quarterly Profit Paying Deposit Scheme
- Mudaraba Hajj Deposit Scheme

- Mudaraba Monthly Profit Paying Deposit Scheme
- Mudaraba Cash Waqf Deposit
- Mudaraba Marriage Savings Deposit Scheme

Investment Products

- Bai-Murabaha
- Bai-Muajjal
- Bai-Muajjal (TR)
- Hire-Purchase under Shirkatul Melk (HPSM)
- Murabaha Post-Import (MPI)
- Quard against MTDR

5. *RETAIL LOAN PRODUCTS*

- Personal Loan (Unsecured)
- Personal Loan (Secured)
- Home Loan
- Auto Loan
- Credit Card

6. *SMALL & MEDIUM ENTERPRISE (SME)*

- Gati
- Proshar
- Digun
- Sathi
- Progati
- Chhotopuji
- Awparajita
- Uddog

7. TREASURY AND FOREIGN EXCHANGE PRODUCTS

✚ Money Market

- Overnight (call)
- Short Notice Deposit
- Term Deposit
- Repo
- Reverse Repo
- SWAP
- Foreign Currency Lending & Borrowing

8. FX Market

- Spot
- Forward
- Corporate

9. Fixed Income Market

- Treasury Bill
- Treasury Bond

2.7 Microenvironment Analysis:

The internal environmental analysis relates to the immediate periphery of an organization and directly influences the organization on a regular basis. The SWOT analysis includes strengths, weaknesses, opportunities and threats of an organization to operate in the corporate sector. A brief SWOT analysis of AB Bank is given below:

❖ Strength-

- AB Bank is the first private bank in Bangladesh. For that AB Bank has strong brand image in Bangladesh.
- AB bank committed to its customers for their better customer service, innovative & speedy solution to their problems.

Because AB bank has strong brand value & image in Bangladesh their shares are one of the most actively traded stocks on Dhaka Stock Exchange.

AB Bank has good resources and personnel training facilities for both middle and lower levels officers. With the speed of technological diffusion AB bank able to cope up with technological changes.

Because of strong brand image & value AB bank has lots of clients trust and confidence of public in Bangladesh.

Board of directors & Top-level managements are well educated and properly executing all the strategies to gain even higher brand value & image in Bangladesh.

AB bank do some campaign of their new product or service.

❖ ***Weakness-***

In AB bank, Some Banking processes are too long to complete & there so many formalities to maintain for it.

Slow progress in new banking system.

Bottom level employees & even mid-level managers can't take part in any decision-making processes, which is not effective for the banking improvement.

AB bank has a big number of employees nowadays. Some of the employees are not sound and loyal as they are supposed to be.

Because of high brand image AB bank doesn't promote their brands or products regularly because of their over-confident about their brand value.

AB bank has high fixed deposits every year, which lead them ending by paying higher interest expense for their deposit mix.

AB bank employees are not properly introducing about their products to their clients.

❖ *Opportunities-*

- AB bank can Develop more Innovative products for their clients and communicate overall product information briefly in an understandable way to their clients.
- AB bank can start providing premium service banking facilities to their clients. Such as sending clients account statement to their email.
- AB bank should focus more on online banking service, Because of the technological diffusion.
- AB bank should open more branches except Dhaka & Chittagong. They should concentrate more on rural peoples of Bangladesh.
- As all the private local commercial banks operate in a same way in Bangladesh, if somehow AB bank can differentiate their financial products & services than others that will boost up their market share and Brand image.

❖ *Threats-*

- AB bank is facing strong competition against fast pacing Private commercial banks.
- Main competitors of AB bank are Dutch Bangla Bank, Southeast Bank.
- Banking business areas are nowadays going downward, because of its services & products are diversifying in other financial sectors. They are surviving by doing general banking, which is a big threat for them.
- Because of Bangladesh central bank decides all the interest rates, Private commercials banks can't uniquely differ themselves with each other's.
- Technological advancement causing every bank employee lack behind with the technological knowledge. Some of the AB bank Employees are also facing lack of the technological knowledge and importance of technology in banking service.

2.8 Macro Environment Analysis:

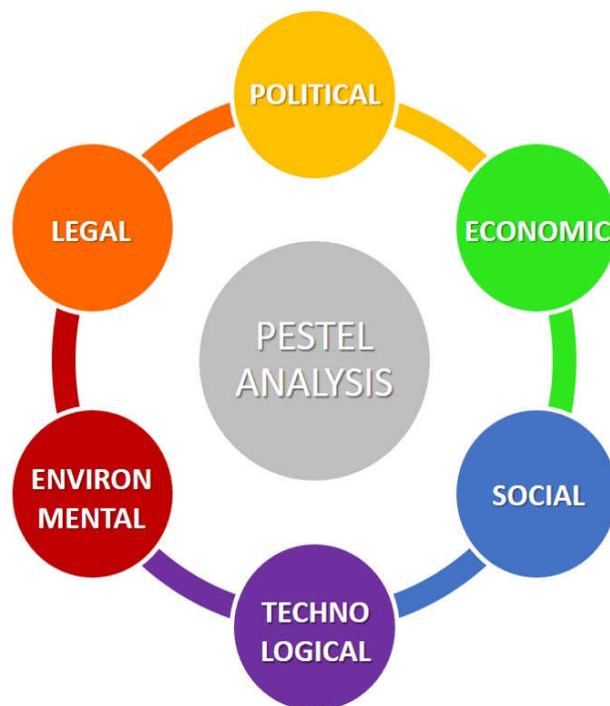
In broader sense, macro-environment refers to the broader condition of an economy as opposed to specific markets. It can be affected by GDP, fiscal policy, monetary policy, inflation, employment rates, and consumer spending. The purpose of the Macro Environment Analysis of

AB Bank is to identify possible opportunities and threats that will impact on the banking industry as a whole and that are outside the control of the industry.

As PESTLE stands for political, economic, sociocultural, technological, environmental, and legal factors, in view of macro environment analysis, PESTLE analysis of the AB Bank Ltd. is conducted below:

2.9 PESTEL Analysis:

PESTEL is widely used tool that helps the organization to understand the business environment. PESTEL analysis consist of political, Economic, Social- cultural Technological, Environmental and Legal. Here I did PESTEL analysis of AB Bank Limited for their external environment analysis.



| | |
|--|---|
| <ul style="list-style-type: none"> • Political factors: ➤ Changes in interest rate. ➤ Political stability. ➤ Budget measures. ➤ Regularity framework. | <ul style="list-style-type: none"> • Economic factors: ➤ GDP rate. ➤ Exchange rate. ➤ GDP growth. ➤ Foreign investment and growth. |
| <ul style="list-style-type: none"> • Social factors: ➤ Easy way of lending money. ➤ Increase customer base. ➤ Discretionary income savings rate. | <ul style="list-style-type: none"> • Technological factors: ➤ Mobile banking. ➤ Foreign banking. ➤ Online banking. ➤ Credit cards. |
| <ul style="list-style-type: none"> • Environmental factors: ➤ Natural disaster- some time make it riskier for AB Bank to investing some areas of Bangladesh. ➤ Pandemic situation which is also cause for Decline investment of AB Bank. | <ul style="list-style-type: none"> • Legal factors: ➤ Outflow of economic benefit will be required to settle the obligations, in accordance with IAS 37 “Provisions, Contingent Liabilities and Contingent Assets”. ➤ Income Tax Ordinance and Rules 1984. ➤ Value Added Tax Act and Rules 1991. ➤ The Bank Company Act, 1991 (amendment up to 2018). ➤ The Securities and Exchange Commission Act, 1993. ➤ The Securities and Exchange Commission (Public Issues) Rules, 2015. ➤ Central Depository Bangladesh Limited (CDBL) rules and regulations. ➤ Financial Reporting Disclosure (as per BSEC Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated, 20 June 2018) |

Chapter – 3

Theoretical Background

3. Literature review:

Covid-19 creates huge impact in every aspect of the world this situation starts from 2020 & now it's continues. To control disease worldwide global leaders, maintain lockdown or many others techniques. For this everything is shutdown even peoples cannot go out freely all offices are continuing in virtually mainly banks, many banks overcome this situation easily with the help of central bank & they also give support to their clients in this situation. Bank management need to train themselves also for this kind of situation in future so that they can easily overcome this kind of situation & I also know that bank always work as eye of the peoples and help them in develop in economic growth (Marcu, 2021). Every sector is hampering by covid-19, But BFSI sector is the most vital part for any country's economy. There are many changes occur for progressing in BFSI sector. For this pandemic BFSI industry came up with a lot of uncertainty. So, for make a solution to this problem I have operate BFSI sector in new ways so that it can do its work smoothly without any problem (Ramasamy, 2020).

For this kind of emergency situation whole country economy get collapsed. There are many profession peoples also face losses for this pandemic situation, these peoples also don't have any way to recover their losses so its govt. duty to do something and balance their income support so that they can overcome their situation and help govt. to also recover the losses. (Dev & Sengupta, 2020)

I can see there is a huge impact in Indian bank also for overcome or run their banking operation smoothly they operate their banking work from home and try to continue their operation so that until this problem is totally finished they can run their bank easily & it will be much more helpful for run their economy smoothly (Perwej, 2020). Covid-19 problem spread over worldwide in Vietnam they implement lockdown to control the situation for that there is a impact on their banking and financial sector but after certain period of time their peoples understand the problem or situation & make their situation how to invest money to run their economy smoothly, after that several time they implement lockdown but them banking & financial sector run easily and also overcome their previous losses (Lai Cao Mai, 2021). This covid-19 situation is becoming worse day by day if such a situation continues than its create more impact in worlds economy, In Bangladesh banking sector it also creating this problem now our country's overall NPLs (Non-performing loans) rate are increasing day by day. If such asituation continues than our overall

banking sector & economy will collapsed. So, it's really threats for emerging economy like Bangladesh (Barua & Barua, 2020).

The effect also on the pricing of syndicated loans. Banks are given loan & recover their loan from their parties or how counterparties influence loan rate. These all are influence by the syndicate for covid-19 situation (Hasan et al., 2020). During this pandemic what is loan growth, what are the factor that loan growth is mainly depending how I can recover the losses and the economic growth. All this question also come in the aspects of covid-19 situation (Çolak & Öztekin, 2021). Many browsers take loans from bank & other financial institution but due to this emergency situation they cannot pay their liabilities on time but management have to come up with a solution fast so that they can fill up the losses from reserve fund so that bank or financial institution run smoothly (Bodellini & Lintner, 2020).

Now I live in modern age every corner in the world peoples use mobile phone by using it I can easily do our banking activities also in smartphones. In covid-19 situation if I don't go to the bank I can do our all activities through this M- banking service from anywhere (Mustafa et al., 2021).

Internet banking is the most common and important solution during this pandemic. Indonesian researcher evaluates many banks feedback on this issue during pandemic & before pandemic though internet banking has some risks but if they solve this problem than it will become the most useful thing when there is problem like covid-19 come (SUDARSONO et al., 2020).

According to deloitte insights this pandemic gives us a lesson in future if this type of situation again come than how banking sector & capital market overcome the situation or what step they will take for run their operation or always reserve a fund to give support their organization in this type of emergency situation (Baretetal.,2020).

3.1 Lessons learned from the practicum

Internship experience at AB Bank Limited

This experience will help me in the next when I will begin a new job. It was a greatest opportunity for me to get to introduce with the various corporate professionals. It is a diverse anticipation of my life to get real life experience in the corporate world.

All over the environment was a learning place in the Bank wherever I have worked. In this three-month period, I have learned many things. I have divided my learnings into two parts:

Primary learning:

Primary learning was basically on what I have done in order to the employee, the paper work. Here is the list of them:

- How to open an account, assist the clients to give the important data.
- The entire cycle from account opening to close.
- Client account explanation
- Verifying the NID
- Providing pay order

Secondary learning:

Direct observation: During this internship period I was able to directly observe a bank's performance. And through this I have learned a lot of things. I have learned how to run a bank, and this will help me a lot for my upcoming corporate life.

Developing Interpersonal skills

I have learned during my internship period how to communicate with the professional's people and unknown. I observed how to behave professional people and tried to gain and practice the professionalism through my behavior pattern.

Adjust with the office environment

Through my internship I had come to know that how to adjust with the work environment. It will help me to adjust with the changing environment of internal and external in the future.

Time management

Time management is the process of planning and exercising conscious control of time spent on specific activities, especially to increase effectiveness, efficiency and productivity.

During my internship period I had come to know that how to utilize the time to increase the productivity with the limited and specific time period.

Dealing with Unknown

This was a really new experience for me. I learned how to deal with the unknown people, how to handle unknown people with the patience, etc.

Chapter – 4

Observation & Finding

4. Observation & Findings

4.1 Background of the study:

The purpose of the report is to analyze the covid-19 impact on the general banking system of AB Bank and discuss on those issues. General Banking is considered the direct customer service center. All banking operations are start here. General banking department activities are account opening, remittance service, funds deposit, take deposits, bank transfers issue, pay orders & dormant account etc. Retail banking is also known as general banking. Before the pandemic situation the general banking system running smoothly but now the scenario is totally changed the working hour less than before customers are also willingly not come to bank for open any kind of new account or deposit or FDR.in this report I want to discuss the situation before and after Covid- 19 pandemic situation & how they can overcome their previous situation.

4.2 Problem Statement:

The performance of general banking system at AB bank Uttara branch is declining due to the covid-19 pandemic situation.

4.3 Objective of the report:

❖ *Broad objective of the Research:*

The broad objective of this report is to understand the general banking system of AB bank Uttara branch.

❖ *Specific objective of the Research:*

- To know the details information about general banking of AB bank Uttara branch.
- To understand the recent situation of general banking system of AB bank Uttara branch.
- To observe the customer opinion of general banking system of AB bank Uttara branch.

4.4 Research Methodology:

The research is mainly based on analysis of Covid-19 impact on General banking system of AB bank Uttara branch. The report has been utilized by analyzing the assumption used the logic of belief like theories or hypothesis in hand. Also, the method has been used for making this report is Quantitative method. secondary data has been used to make it complete.

4.5 Research Approach:

Research approach is a plan and procedure that consists of the steps of broad assumptions to detailed method of data collection, analysis and interpretation. I have used Deductive research approach to solve the research problem. I have made a survey questionnaire and on the basis of the respondent opinion, this study has been done.

4.6 Types of Research:

In this research I have used exploratory survey research. The idea of exploratory research is defined as a research used to know more about the problem which is aware but not clearly defined. And by exploratory we can understand that topic has been done before.

4.7 Method of data collection:

To complete this research, I have collected the data from two sources, which has helped me to make this report. The two sources are given below:

Primary Source:

- Primary data had been collected through bank which was related to the topic.
- The primary data had been collected in consultation with supervisor and other staff of AB Bank limited.

Secondary Source:

- Official website of the bank.
- Related journal and newspaper article from the internet.
- Annual report of the bank.

4.8 Population:

The population of this study consisted of all the General Banking department clients & employees of AB Bank Uttara branch. Total number of General Banking department clients & employees of this branch are around 150.

4.9 Sample size:

Out of all the General Banking department employees & clients in the branch, I have used the Morgan formula to determine the sample size. And the calculation is,

$$n = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}$$

$$n = \frac{[3.841 * 150 * .50 * (1-.50)]}{[(.05)^2 * (150-1) + 3.841 * .50 * (1-.50)]}$$

$$= 108$$

Among 108, I have selected 90 clients & 18 bank employees in total as sample size for conducting my research.

4.10 Sampling Technique:

I have used systematic sampling method for conducting this research. In this research the population size was huge that is why I choose systematic sampling, because systematic sampling is a type of probability sampling method in which sample members are selected from a larger population according to a random starting point but with a fixed, periodic interval.

4.11 Research Instrument:

- Online survey questionnaires.
- 5-point Likert scale.
- Microsoft word.
- Microsoft Excel.

4.12 Research Limitation:

To complete the report, I faced some limitations like

- The website of AB Bank Limited is not that much rich to collect data.
- The bank officers were very busy with their jobs, because of this it was difficult to communicate with them.
- Mostly that pandemic situation was a big issue of that internship, at the last moment because of the health issue bank was not considering to entering here.

4.13 Research Budget

The approximate expenditure to complete this project, during my internship period is shown in the table below:

| S/L | Items | Amount – (Taka) |
|-----|-----------------------------|-----------------|
| 1 | Transportation cost | 3,250 |
| 2 | Questionnaires Printing | 250 |
| 3 | Report printing and binding | 1,500 |
| 4 | Other's | 500 |
| | Total | 5,500 |

Table: Research Budget

4.14 Timeline/Schedule

The project timeline along with the activities in a chart (according to weeks) is given below:

| Task | December | | January | | | | February | | | | March | |
|--------------------------------------|----------|---|---------|---|---|---|----------|---|---|----|-------|----|
| | W | W | W | W | W | W | W | W | W | W | W | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Selection the topic for report | | | | | | | | | | | | |
| Completion of introductory part | | | | | | | | | | | | |
| Completion of organizational part | | | | | | | | | | | | |
| Completion of Theoretical Background | | | | | | | | | | | | |
| Completion of Observation & Findings | | | | | | | | | | | | |
| Compilation all Part | | | | | | | | | | | | |
| Final checking and correction | | | | | | | | | | | | |

Table - Project Timeline

4.15 Data Analysis and Interpretation:

For analysis of data Microsoft Word, Microsoft Excel, different tables and graphs were used to make the data meaningful.

4.16 Hypothesis Scale (Likert Scale):

Likert Scale is a psychometric scale where questions based on this scale are normally used in a survey. In order to conclude my research with a quantitative outcome I have used Likert scale questionnaire model to reach an outcome.

| Particulars | Value |
|----------------------------|-------|
| Strongly disagree | 1 |
| Disagree | 2 |
| Neither agree nor disagree | 3 |
| Agree | 4 |
| Strongly agree | 5 |

Table: Likert Scale Value

4.17 Hypothesis Development:

| Sl. | Hypothesis |
|-----|--|
| 1. | HA: AB Bank's general banking procedures take a long time for client service in the Covid-19 situation. |
| | H0: AB Bank's general banking procedures does not take a long time for client service in the Covid-19 situation. |
| 2. | HA: AB Bank's financial performance has slowed down due to the pandemic situation of Covid-19. |
| | H0: AB Bank's financial performance has not slowed down due to the pandemic situation of Covid-19. |

| | |
|----|--|
| 3. | HA: AB Bank's investment client's number has been increasing in Covid-19. |
| | H0: AB Bank's investment client's number has not been increasing in Covid-19. |
| 4. | HA: AB Bank's internet banking service client's number has increased During Covid- 19. |
| | H0: AB Bank's internet banking service client's number has not increased During Covid-19. |
| 5. | HA: AB Bank is able to satisfy their clients with their service during Covid-19 situation. |
| | H0: AB Bank is not able to satisfy their clients with their service during Covid-19 situation. |

4.18 Hypothesis Testing:

Hypotheses were testing to derive a meaningful conclusion from the empirical data. In addition, basic statistical techniques of different measures of central tendency have used for analyzing the data. As my sample size is greater than 30, I have used Z test for the study. The following formula has been followed:

We know that,

$$Z \text{ Test} = (x - \mu) / (\sigma / \sqrt{n}) \text{ Where, } \mu = \text{Mean value}$$

n = Sample size

σ = Standard deviation X = Average

| Likert Scale | H1 | H2 | H3 | H4 | H5 |
|---------------------------|----------|----------|--------|----------|--------------------|
| 1=Strongly Disagree | 8 | 8 | 18 | 6 | 20 |
| 2=Disagree | 8 | 12 | 25 | 5 | 24 |
| 3=Neutral | 26 | 20 | 45 | 12 | 31 |
| 4=Agree | 53 | 55 | 11 | 51 | 23 |
| 5=Strongly Agree | 13 | 13 | 9 | 34 | 10 |
| Total | 379 | 377 | 292 | 426 | 303 |
| Average | 3.5 | 3.5 | 2.70 | 3.94 | 2.8 |
| Standard deviation | 1.04 | 1.07 | 1.12 | 1.05 | 1.22 |
| Z Cal value | 4.99 | 4.85 | -2.78 | 12.99 | -1.70 |
| Result | Rejected | Rejected | Cannot | Rejected | Cannot be rejected |

Hypothesis 1 (H1)

H0: AB Bank's general banking procedures does not take a long time for client service in the Covid-19 situation.

HA: AB Bank's general banking procedures take a long time for client service in the Covid-19 situation.

In - 5-point Scale, the value of $\mu = 1+2+3+4+5/5 = 3$

Here,

HO: $\mu = 3$ HA: $\mu > 3$ n = 108

| | xi | fi | fi. xi | x-\bar{x} | x-\bar{x} ² | fi. x-\bar{x} ² |
|-------------------|-----------|------------|---------------|----------------------------------|--|--|
| Strongly disagree | 1 | 8 | 8 | 2.5 | 6.25 | 50 |
| Disagree | 2 | 8 | 16 | 1.5 | 2.25 | 18 |
| Neutral | 3 | 26 | 78 | 0.5 | 0.25 | 6.5 |
| Agree | 4 | 53 | 212 | 0.5 | 0.25 | 13.25 |
| Strongly agree | 5 | 13 | 65 | 1.5 | 2.25 | 29.25 |
| TOTAL | | 108 | 379 | | 11.25 | 117 |

$$\text{Average, } \bar{x} = \frac{\sum f_i x_i}{\sum f_i} = \frac{(1 \times 8) + (2 \times 8) + (3 \times 26) + (4 \times 53) + (5 \times 13)}{108}$$

$$= 3.5$$

$$\text{Standard Deviation, } \sigma = \sqrt{\frac{\sum f_i (x - \bar{x})^2}{n}}$$

$$= \sqrt{117/108}$$

$$= 1.04$$

$$Z_{\text{Cal}} = \frac{(\bar{x} - \mu)}{(\sigma / \sqrt{n})}$$

$$= \frac{(3.5 - 3)}{(1.04 / \sqrt{108})}$$

$$= 4.99$$

Level of significance & Critical value:

The level of significance (α) = 5%.

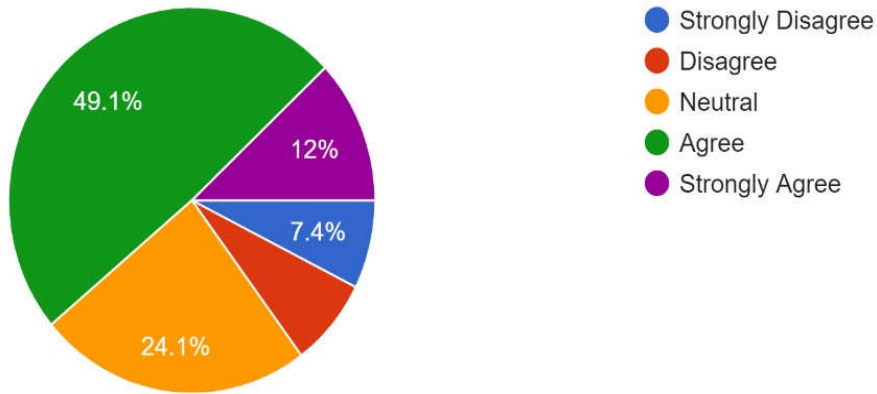
At 5% level of significance follows Z Distribution $Z_{\text{tab}}(0.05) = 1.645$

If, $Z_{\text{Cal}} > Z_{\text{tab}}$ then H_0 (Null) will be rejected. So, H_A (Alternative) will be accepted. OR, If, $Z_{\text{Cal}} < Z_{\text{tab}}$ then H_0 (Null) will be accepted.

Interpretation:

Here, the calculated value is $Z_{\text{Cal}} = 4.99$

Since $Z_{Cal} > Z_{tab}$, the null hypothesis can be rejected. So, at 5% level of significance, it can be said that AB Bank's general banking procedures take a long time for client service in the Covid-19 situation.



Hypothesis 2 (H2)

H₀: AB Bank's financial performance has not slowed down due to the pandemic situation of Covid-19.

H_A: AB Bank's financial performance has slowed down due to the pandemic situation of Covid-19.

In - 5-point Scale, the value of $\mu = 1+2+3+4+5/5 = 3$

Here,

H₀: $\mu = 3$ H_A: $\mu > 3$ n = 108

| | xi | fi | fi. xi | $ x-\bar{x} $ | $ x-\bar{x} ^2$ | fi. $ x-\bar{x} ^2$ |
|-------------------|----|------------|------------|---------------|-----------------|---------------------|
| Strongly disagree | 1 | 8 | 8 | 2.5 | 6.25 | 50 |
| Disagree | 2 | 12 | 24 | 1.5 | 2.25 | 27.5 |
| Neutral | 3 | 20 | 60 | 0.5 | 0.25 | 5 |
| Agree | 4 | 55 | 220 | 0.5 | 0.25 | 13.75 |
| Strongly agree | 5 | 13 | 65 | 1.5 | 2.25 | 29.25 |
| TOTAL | | 108 | 377 | | 12.04 | 125.5 |

Average, $\bar{x} = \frac{\sum f_i x_i}{\sum f_i} = \frac{(1 \times 8) + (2 \times 12) + (3 \times 20) + (4 \times 55) + (5 \times 13)}{108}$
 $= 3.5$

Standard Deviation, $\sigma = \sqrt{\frac{\sum f_i (x_i - \bar{x})^2}{n}}$
 $= \sqrt{125.5/108}$
 $= 1.07$

Z Cal = $\frac{(\bar{x} - \mu)}{(\sigma / \sqrt{n})}$
 $= \frac{(3.5 - 3)}{(1.07 / \sqrt{108})}$
 $= 4.85$

Level of significance & Critical value:

The level of significance (α) = 5%.

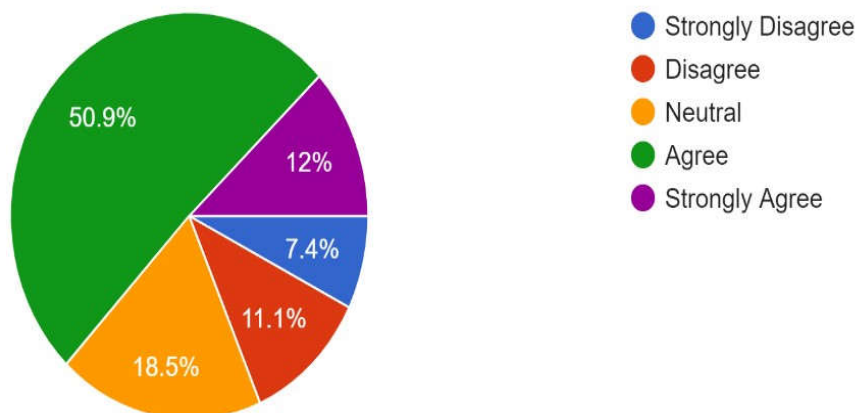
At 5% level of significance follows Z Distribution Z tab (0.05) = 1.645

If, Z Cal > Z tab then Ho (Null) will be rejected. So, HA (Alternative) will be accepted. OR, If, Z Cal < Z tab then Ho (Null) will be accepted.

Interpretation:

Here, the calculated value is Z Cal = 4.85

Since Z Cal > Z tab, the null hypothesis can be rejected. So, at 5% level of significance, it can be said that AB Bank's financial performance has slowed down due to the pandemic situation of Covid-19.



Hypothesis 3 (H3)

H₀: AB Bank's investment client's number has not been increasing in Covid-19.

H_A: AB Bank's investment client's number has been increasing in Covid-19.

In - 5-point Scale, the value of $\mu = 1+2+3+4+5/5 = 3$

Here,

H₀: $\mu = 3$ H_A: $\mu > 3$ n = 108

| | xi | fi | fi. xi | x- \bar{x} | x- \bar{x} ² | fi. x- \bar{x} ² |
|-------------------|----|-----|--------|--------------|-----------------------------|----------------------------------|
| Strongly disagree | 1 | 18 | 18 | 1.7 | 2.81 | 52.02 |
| Disagree | 2 | 25 | 50 | 0.7 | 0.49 | 12.25 |
| Neutral | 3 | 45 | 135 | 0.3 | 0.09 | 4.05 |
| Agree | 4 | 11 | 44 | 1.3 | 1.69 | 18.59 |
| Strongly agree | 5 | 9 | 45 | 2.3 | 5.29 | 47.61 |
| TOTAL | | 108 | 292 | | 11.1 | 134.52 |

Average, $\bar{x} = \Sigma \text{fixi} / \Sigma \text{fi} = (1 \times 18) + (2 \times 25) + (3 \times 45) + (4 \times 11) + (5 \times 9) / 108$

= 2.70

Standard Deviation, $\sigma = \sqrt{(\Sigma \text{fi} (x - \bar{x})^2 / n)}$

= $\sqrt{134.52/108}$

= 1.12

Z Cal = $(\bar{x} - \mu) / (\sigma / \sqrt{n})$

= $(2.70 - 3) / (1.12 / \sqrt{108})$

= -2.78

Level of significance & Critical value:

The level of significance (α) = 5%.

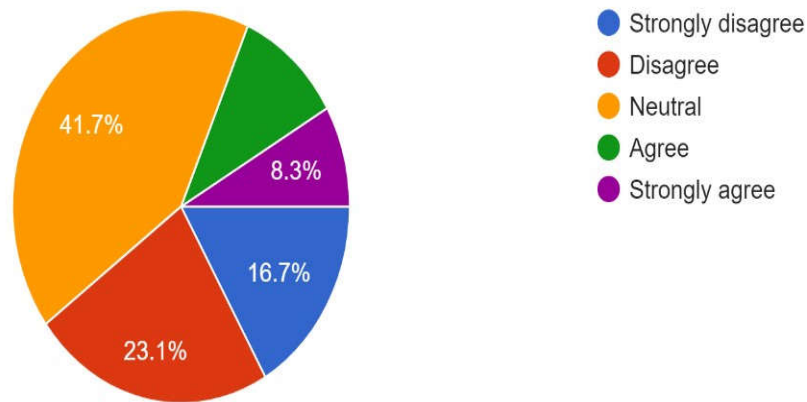
At 5% level of significance follows Z Distribution Z tab (0.05) = 1.645

If, $Z_{Cal} > Z_{tab}$ then H_0 (Null) will be rejected. So, H_A (Alternative) will be accepted. OR, If, $Z_{Cal} < Z_{tab}$ then H_0 (Null) will be accepted.

Interpretation:

Here, the calculated value is $Z_{Cal} = -2.78$

since $Z_{Cal} < Z_{tab}$, the null hypothesis cannot be rejected. So, at 5% level of significance, it can be said that AB Bank's investment client's number are not increasing in Covid-19.



Hypothesis 4 (H4)

H_0 : AB Bank's internet banking service client's number has not increased During Covid-19.

H_A : AB Bank's internet banking service client's number has increased During Covid-19. In - 5-point Scale, the value of $\mu = 1+2+3+4+5/5 = 3$

Here,

$H_0: \mu = 3$ $H_A: \mu > 3$ $n = 108$

| | x_i | f_i | $f_i \cdot x_i$ | $ x - \bar{x} $ | $ x - \bar{x} ^2$ | $f_i \cdot x - \bar{x} ^2$ |
|-------------------|-------|------------|-----------------|-----------------|-------------------|-----------------------------|
| Strongly disagree | 1 | 6 | 6 | 2.94 | 8.64 | 51.84 |
| Disagree | 2 | 5 | 10 | 1.94 | 3.76 | 18.8 |
| Neutral | 3 | 12 | 36 | 0.94 | 0.88 | 10.56 |
| Agree | 4 | 51 | 204 | 0.06 | 0.0036 | 0.18 |
| Strongly agree | 5 | 34 | 170 | 1.06 | 1.12 | 38.08 |
| TOTAL | | 108 | 426 | | 14.40 | 119.46 |

$$\text{Average, } \bar{x} = \frac{\sum f_i x_i}{\sum f_i} = \frac{(1 \times 6) + (2 \times 5) + (3 \times 12) + (4 \times 51) + (5 \times 34)}{108}$$

$$= 3.94$$

$$\text{Standard Deviation, } \sigma = \sqrt{\frac{\sum f_i (x_i - \bar{x})^2}{n}}$$

$$= \sqrt{119.46/108}$$

$$= 1.0$$

$$Z_{\text{Cal}} = \frac{(\bar{x} - \mu)}{(\sigma / \sqrt{n})}$$

$$= \frac{(3.94 - 3)}{(1.05 / \sqrt{108})}$$

$$= 12.99$$

Level of significance & Critical value:

The level of significance (α) = 5%.

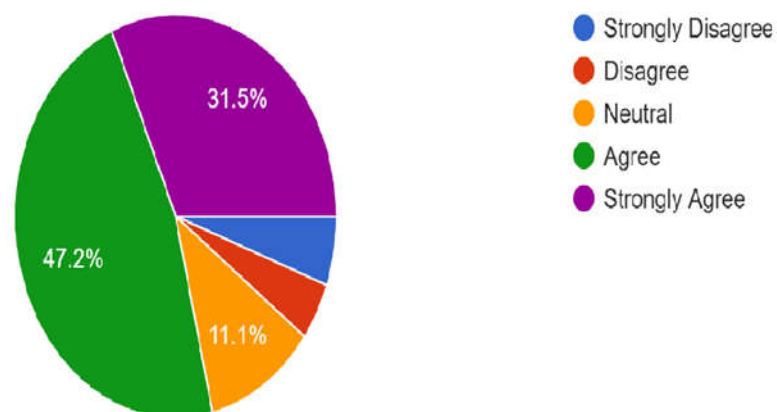
At 5% level of significance follows Z Distribution $Z_{\text{tab}}(0.05) = 1.645$

If, $Z_{\text{Cal}} > Z_{\text{tab}}$ then H_0 (Null) will be rejected. So, H_A (Alternative) will be accepted. OR, If, $Z_{\text{Cal}} < Z_{\text{tab}}$ then H_0 (Null) will be accepted.

Interpretation:

Here, the calculated value is $Z_{\text{Cal}} = 12.99$

since $Z_{\text{Cal}} > Z_{\text{tab}}$, the null hypothesis can be rejected. So, at 5% level of significance, it can be said that AB Bank's internet banking service client's number has increased During Covid-19.5



Hypothesis 5 (H5)

H0: AB Bank is not able to satisfy their clients with their service during Covid-19 situation.

HA: AB Bank is able to satisfy their clients with their service during Covid-19 situation. In - 5- point Scale, the value of $\mu = 1+2+3+4+5/5 = 3$

Here,

HO: $\mu = 3$ HA: $\mu > 3$ n = 108

| | xi | fi | fi. xi | x- \bar{x} | x- \bar{x} ² | fi. x- \bar{x} ² |
|-------------------|----|------------|------------|--------------|-----------------------------|----------------------------------|
| Strongly disagree | 1 | 20 | 20 | 1.8 | 3.24 | 64.8 |
| Disagree | 2 | 24 | 48 | 0.8 | 0.64 | 15.36 |
| Neutral | 3 | 31 | 93 | 0.2 | 0.04 | 1.24 |
| Agree | 4 | 23 | 92 | 1.2 | 1.44 | 33.12 |
| Strongly agree | 5 | 10 | 50 | 2.2 | 4.84 | 48.04 |
| TOTAL | | 108 | 303 | | 10.2 | 162.92 |

Average, $\bar{x} = \Sigma \mathbf{fixi} / \Sigma \mathbf{fi} = (1 \times 20) + (2 \times 24) + (3 \times 31) + (4 \times 23) + (5 \times 10) / 108$

= 2.8

Standard Deviation, $\sigma = \sqrt{(\Sigma \mathbf{fi} (x - \bar{x})^2 / n)}$

= $\sqrt{162.92/108}$

= 1.22

Z Cal = $(\bar{x} - \mu) / (\sigma / \sqrt{n})$

= $(2.8 - 3) / (1.22 / \sqrt{108})$

= -1.70

Level of significance & Critical value:

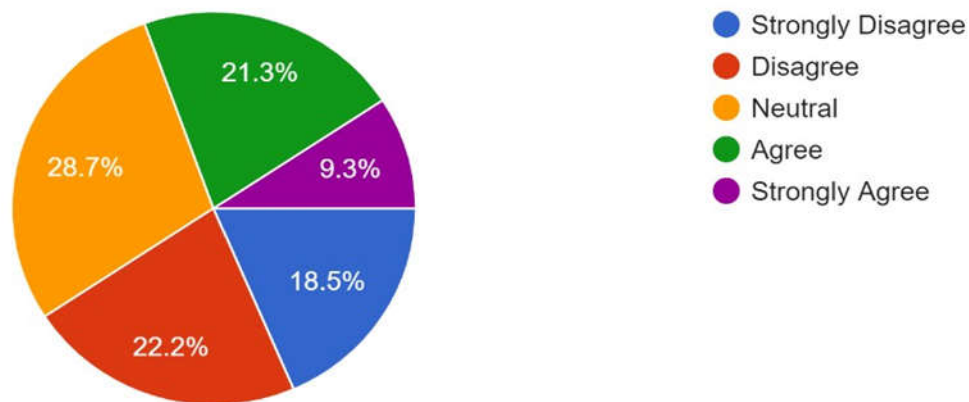
The level of significance (α) = 5%.

At 5% level of significance follows Z Distribution $Z_{tab}(0.05) = 1.645$

If, $Z_{Cal} > Z_{tab}$ then H_0 (Null) will be rejected. So, H_A (Alternative) will be accepted. OR, If, $Z_{Cal} < Z_{tab}$ then H_0 (Null) will be accepted.

Interpretation: Here, the calculated value is $Z_{Cal} = -1.70$

since $Z_{Cal} < Z_{tab}$, the null hypothesis cannot be rejected. So, at 5% level of significance, it can be said that AB Bank is not able to satisfy their clients with their service during Covid-19 situation.



4.18 Findings

H1 It is demonstrated that, 61.1% (12% strongly agreed and 49.1% agreed) of respondents are considered that AB Bank's general banking procedures take a long time for client service in the Covid-19 situation. On the other hand, 14.8% (disagreed and strongly disagreed both are 7.4%) are not agreed with the statement and 24.1% remain neutral.

H2It is revealed that 62.9% (12% strongly agreed and 50.9% agreed) of respondents are saying that AB Bank's financial performance has slowed down due to the pandemic situation of Covid-19. On the other hand, 18.5% (disagreed 11.1% and strongly disagreed 7.4%) are not agreed with the statement and 18.5% remain neutral.

H3It is exhibit that, there are only 18.5% (8.3% strongly agreed and 10.5% agreed) of respondents are agreed that AB Bank's investment client's number has been increasing in Covid-19. But the majority of the respondents 39.8% (23.1% disagreed and 16.7% strongly disagreed) are not agreed with the statement and 41.7% of respondents are neutral that AB Bank's investment client's number has been increasing in Covid-19.

H4It appears that 78.7% (31.5 % strongly agreed and 47.2% agreed) of respondents are saying that AB Bank's internet banking service client's number has increased During Covid-19. On the other hand, 10.2% (5.6% disagreed and 4.6% strongly disagreed) are not agreed with the statement and 11.1% remain neutral about this statement.

H5It is showed that there is only 30.6% (9.3% strongly agreed and 21.3% agreed) of respondents are agreed that AB Bank is able to satisfy their clients with their service during the Covid-19 situation. But the majority of the respondents 40.7% (22.2% disagree and 18.5% strongly disagreed) are not agreed with the statement and 28.7% of respondents are remaining neutral about this hypothesis.

4.19 Recommendations:

From my observation I have found some negative aspects which is needed changes to improve with those for further improvement of AB Bank LTD.

Those are given below:

1. In the 3rd hypothesis part there are, 39.8% of respondents have disagreed that investment clients are increasing in the Covid-19 situation so, they need to increase their investment clients by better service & attractive benefits schemes to engaging those respondents.
2. In hypothesis 5, there are 40.7% (22.2% disagreed and 18.5% strongly disagreed) of respondents have disagreed that in pandemic situation their service is satisfactory, to solve this

problem they need to improve manpower, technology & service process so, that they can deliver faster service in this section & clients can be satisfied.

3. In hypothesis 6, there are 53.7% agreed that due to continuous lockdown AB bank is facing capital deficiency so, they need to use their current asset in full swing & give or announce dividends on time so that it will attract more investors & earn more profit.

4. In hypothesis 7, there are 62% of respondents are agreed that in covid-19 situation AB bank remittance service income are decreased because due to continuous lockdown situation remitters income dropped that's why they are not sending money like in previous days, for that AB bank needs to offering attractive gifts or more incentive amounts so that it attracts the remitters to send money in AB bank.

5. In hypothesis 8, 53.7% peoples are agreed that Ab bank service is getting slower in lockdown for that I think they need to improve their software or interface so that they can do their work in a short time & clients get their services on time.

Chapter – 5

Conclusion part

5. Conclusion

AB Bank Ltd.'s general banking department tries to give their customers enormous service. They try to give proper & best service to their clients so that they encourage more to liaison with the bank. AB bank Uttara branch also tries to attract their high-value clients by giving quality service to the clients. But due to the Covid-19 pandemic situation, they are facing some problems. Every organization has some problems but for this reason, the organizations are not stopping their activities, they must go on.

In this research, I have tried my best to show all the information like the general banking department activities of AB Bank Limited. After observing and analyzing I believed that AB Bank is achieving their success if their negative aspects are resolved which is need to be changed to further improvement of AB Bank Ltd.

The internship program is very useful for practical experience. It is a big opportunity to gain work experience which is not achieved from the bookish knowledge from the classroom. It was a good experience for me to do my internship program with AB Bank Limited (Uttara Branch). It gave me a better knowledge of the banking sectors of Bangladesh. From my experience, I can say that by following the above recommendations, AB Bank can go ahead and they will reach its desire goals.



Organizational Form:



Report on Academic Supervisor`s Visit to practicum Organization

Name of Academic Supervisor: ..Farjana Yeasmin Chowdhury .Program...BBA.....

Name of the Intern..... Jubear Hasan ID.BBA1802014102 . Semester... Spring 2022 ...

| | |
|--|---|
| 1.Title of the Report/Project | |
| 2. Organization | Name: AB Bank Ltd (Uttara Branch). Phone: 01777763403 Email: garibenewaz@eximbankbd.com |
| 3.Workplace Supervisor | Name: Arifa Afroz Phone/Cell: 02-58957758 Email: arifaafroz@abbl.com  Arifa Afroz SAVP & Operation Manager  |
| 4. Designation of the Intern at Workplace | Intern student |
| 5. Major activities of the intern at Workplace | 1.Fill up Savings or current Bank account form, with collecting the Current information. 2. Collecting the cheque requisition from clients. 3. Maintain register. 4. Fill up the Activate dormant account & closing account form. 5. Register the debit card and pin. 6. Enlist the cheque number to the Banks file. |
| 6. Performance of the intern at Workplace | Punctuality: Excellent Work: Excellent Behavior: Excellent Company`s Code of Conduct: Good |
| 7. Remarks and Observations of the workplace supervisor (if any) | 9/10 |