



Internship Report On-
Service Marketing of UTTARA BANK LIMITED



BBA 499A

Spring-2022

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Date: 17th April, 2022

Letter of Submission

17th April, 2022

Md. Aminul Islam

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Subject: Submission of the Internship Report

Dear Sir,

With due respect, it is my great pleasure and honor to be under your care and to have this opportunity to submit my internship report to you at Uttara Bank Limited. I gave my time to make this report best efforts in this difficult time. I have been assigned a requirement to complete this report.

While preparing the report, I collected information from Uttara Bank Limited over the phone from my manager and via e-mail.

I am happy to be able to submit my full report to you and request you to accept it as part of the conclusion of my BBA program.

This report is based on the experience of my internship at Uttara Bank Limited and what I have learned in this regard for three months. I have tried to give a clear and informative message in my report.

Sincerely Yours,

Shaima Akther Shathy

ID: 1610150

Acknowledgement

I deeply appreciate his experience and knowledge for guiding me through this report. I'm really grateful through numerous suggestions he has given us a solid guideline for this report.

I would also like to express my deep gratitude to those who have guided me directly and indirectly in making this report. This report was a great learning experience for me. I am indebted to many who have encouraged and supported me. This report will be completed without their participation and cooperation impossible, I would like to sincerely thank them for their patience and valuable guidance.

First of all, I would like to take this opportunity to thank my internship supervisor Md. Aminul Islam Sir at IUB to finally guide me.

One of them was my internship HR manager at Uttara Bank Limited who helped me lots at every step. Thanks again to everyone who tried to help me complete this report.

Executive Summary

There is a great supportive role of banking system in human society. It plays a vital role for the economic development of a country. The banking system of Bangladesh is backward, compared to many other nations. The local banks which are rendering services to mass people of the country are following the traditional system, which are no longer followed by bank in other development countries. It brings Bangladesh people to the touch of modern technology. Uttara Bank Limited is one of the largest and oldest private sector commercial bank in Bangladesh, with years of experience. Adaptation of modern technology both in terms of equipment and banking practice ensures efficient service to clients. 211 branches at home and 600 affiliates worldwide create efficient networking and reach capability. Uttara Bank made its journey like a modern private Bank in 15 September 1983 at its registered office and other branches. The initial Authorized Capital of the Bank was 20 (Twenty) core Taka. Which paid capital was 10 [ten] core taka. General banking section is the heart of banking activities because funds are mobilized cash transactions are made clearing, remittance and accounting activities are done here. It makes possible financing of different sectors. My comment is to make a good environment of financial institution like bank where people can use bank as their consultant and supervisor of financial work and risk management. As the bank is the controller of business environment and economical condition of a country they should know the way of proper marketing policy and strategy. They have available products but this is limited in a Branch. They should start On-line banking system to survive the competitive position. Their pricing, promotion and distribution strategy of UBL are also not satisfactory enough. They capture good position in Place Strategy by their 211 branches at home and 600 affiliates worldwide. The Bank manages its physical evidence very carefully, as it can have a profound impact on customers' impression. They also design their process in such a way that leads to competitive, dynamic and very effective service delivery and result in satisfied customers. They maintain a good relationship with its customers. Maximum numbers of people have Savings Accounts than other accounts in UBL. Customers have average and moderate satisfaction on the quality and performance of General Banking service. But customers have maximum reliability on Uttara Bank Limited.

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Chapter 1

Introduction

Banking services play an essential role within the economic system. There are a unit differing types of banks such as: commercial Banks, Savings Banks, Investment Banks, Industrial Banks & Cooperative Banks etc. however once we use the term “Bank” with none prefix or qualification, it refers to the ‘Commercial Banks’. business banks main objects area unit to maximize them profit, on the opposite hand state owned business banks main object isn't solely maximizing the profit however conjointly some social welfare the gift banking industry supported technology, selected inexperienced activities to save lots of the surroundings & selected CSR (corporate social responsibility). UBL (Uttara Bank Limited) is one quiet banking concern in our country. Its head workplace is in Motijheel, Dhaka, Bangladesh. UBL features a giant participation in interchange business in overseas payment.

Company Profile

Uttara Bank is one among the most important and oldest non-public sector banks in Bangladesh, with years of experience. Adaptation of recent technology in terms of equipment and banking follows economical service to shoppers. 211 branches reception and 600 affiliates worldwide produce economical networking and reach capability. Uttara could be a bank that serves each shopper and country. Like garments outlets, candy outlets, bake shops, food shops, Uttara Bank restricted isn't a “debt shop” the term getting used by several to decide this say banks. it's currently being known as a contemporary bank that undertakes all its operations at international commonplace. Although Uttara Bank restrictedly faced some primary difficulties in the past, it's currently emerged as a serious player within the monetary sector. it's listed in each capital of

Bangladesh and city bourses initial public offering that raised the paid capital of the bank to Tk.10 core. In thirty-one March 2010 stockpile was Taka 621.4 core. Banks are the pillars of the national economy. Specially, in Bangladesh, the health of the banking industry is incredibly very important as a result of the capital market not being developed here. Because the banks are still the foremost sources of credit and exercise nice influence on the national economy, it's very vital that the country's banking systems ought to be in physiological condition within the interest of investment activities, meeting the requirements of all types of finance and connected matters. Over the years, Uttara Bank restricted has designed itself together with the pillars of Bangladesh's monetary sector and is enjoying a polar role within the extending the role of the non-public sector of the economy. The bank encompasses a strong branch network nationwide with 211 branches.

1.1.1 Mission, Vision and Objectives

Vision

To be in the front of national development by providing all the customers inspirational strength, dependable support and the most comprehensive range of business solutions through the team of professionals that work passionately to be outstanding in everything to do.

Mission

UBL (Uttara Bank Limited) will be at the forefront national economic development,

-Expecting the necessary business solutions for all customers everywhere and delivering innovation in the expected direction.

-Setting trade benchmarks of world category normal delivery client worth through comprehensive product vary, client service and everyone activities building an exciting team based on operating surroundings which will attract, develop and retain staff of outstanding ability WHO facilitate celebrate the success of business, of our client and national development.

-Maintaining the highest moral standards and a community responsibility deserve a number one company subject.

-Continuously increase productivity and profitableness, and thereby enhancing stockholder value.

Goal

To share a significant portion of the banking sector's by utilizing available manpower and also state of the art technology for maximizing the shareholder's wealth.

-Long Term Goal: To maximizing the wealth of the shareholders.

-Short Term Goal: To earn satisfactory rate of return on investment by providing wide range of banking service.

Motto

“আবহমান বাংলার ঐতিহ্যে লালিত”



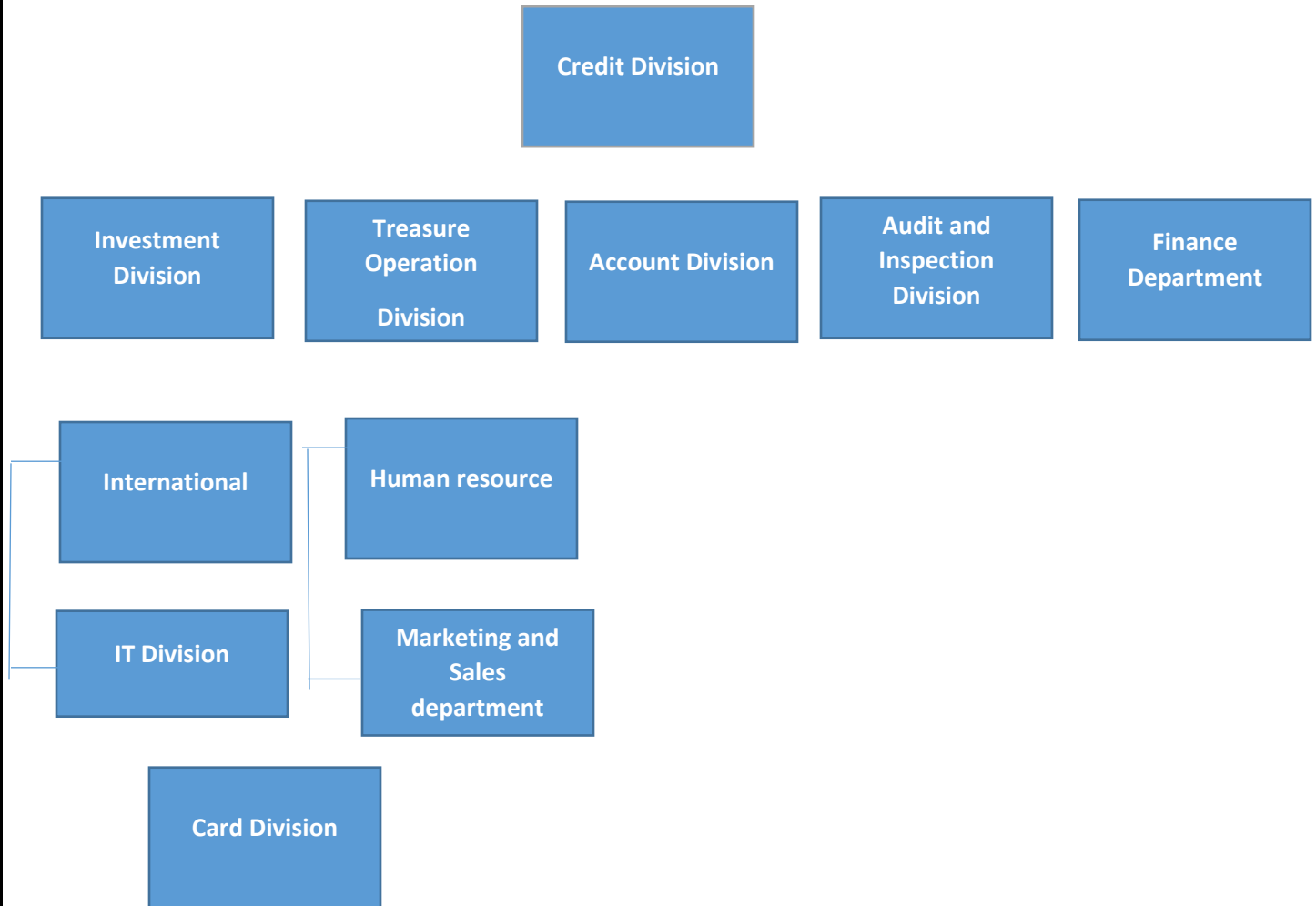
Objectives

The main objective of this study is to know about the “general Banking Practices and customer service of Uttara Bank Limited.” To do this study, we know that how UBL continuous their general banking practices and what policies they use were examined.

Moreover, the study embodied the following specific objectives:

- to know the general banking practice of the bank.
- to find out the limitation of the general banking practice.
- to acquire practical knowledge about organizational activities.
- to have an idea about the departmental customer service activities.
- to have an overall idea of the UBL.

1.1.2 Corporate Division of UBL:



1.1.3 Product & Service Detail

Products & services which are the main assets of any organization. Uttara Bank is trying to differentiate and provide special services for their valuable customers. And there is the following list of people of Bank Limited services-

UBL has provided the following product and service to the customer:

Remittance:

-Telegraphic Transfer

- Mail Transfer

- Pay Order

- Demand Draft

Deposit Schemes:

- Double Benefit Deposit Scheme

- Foreign Currency Deposit

- Short term deposit

- Pension scheme deposit

- Deposit Scheme monthly basis

-Fixed deposit

- Current Account

Services

- Instant Cash

- SWIFT Service

- International Money Order

- Express Money

- Money Gram

Investment Modes

- Production and Agricultural Loan

- Primary procurers of loans

- Crop production loan

- Period Loan:

- Modern and small

- Mediocre ventures

- Huge ventures

- Loan on business purpose:

- Agro-based Businessman

- Inputs traders of agriculture

- Nourishment Dealers/Distributors (fertilizer)

- Fee sponsoring:

- Ready-made traineeships of clothing/others

- Jute substances and others

- Demand loan:

- House building general

- House building commercial

- Other loans:

- Credit against DPS

- Credit against FDR

Diverse loans and services

- Marriage loan

- Doctor's loan

- Travel loan

- Bills purchases

- Loan on securities

- Overdraft

- Credit on a protected remortgage

- Payment against documents

- Loan against imported merchandise

Foreign exchange models

- Non-Foreign currency account deposit

- Residential foreign currency deposit

- Foreign currency account deposit

1.1.4 Operation Details

General banking is also the main activity of any bank. This department contains exercises that they need to provide to their customers daily, such as being provided daily.

A. Front Desk:

Opening an account is one of the main tasks of the front desk. By opening an account, Bank establishes a bond with its customers. Bankers need to be more careful to open account as it is

where the fraud began. As a result, banks make extraordinary estimates regarding customer choices. The following tasks are performed by the front desk-

- i. Open a bank account
- ii. I received a deposit
- iii. Issue a checkbook
- IV. Close account

i. Open a bank account

The procedure for opening an account at begins by filling out a form called Know Your Customer (KYC). This form states that:

- Branch name
- The name of the account owner
- Current address
- Permanent residence
- Personal identification (passport, NID, TIN, birth certificate)
- Occupation
- Nationality
- Religion
- Birthday
- Place of birth
- Personal phone number
- Nominee

- Candidate signature
- Candidate's address and contact number
- Nominee national ID number
- Initial guarantee amount
- Information from importers

You will need to submit some required documents to the bank. they are:

- For account holders:
 - A copy of personally identifiable documents such as NIDs, passports and TINs.
 - Three engraved photos
- For candidates:
 - Copy NID or Passport
 - Implemented photographs

Main differences in power and savings station openings are mainly open by operators or government officials. If someone has to open an account, he would have transferred from an existing customer or a claimed person known by the banker or branch Manager, and 1000 taka is a minimum deposit of the current or savings account.

ii. Accepting deposits

When you make a deposit, an account will be officially opened. Account Confirmation and Savings Deposits account holders usually deposit funds.

iii. Issue a checkbook

A check request is required to issue a check. When the holder deposit first starts money, the form sends the headquarters to validate all customer information. An executive can draw a checkbook with a bank branch seal, exams. Then he enters the registry overall. After that, the bank branch name is sealed and the control account number is input to the register. Account holders have a

unique number written to the check cover page, and also listed other records such as owner names and customer bank ID.

IV. Account closure

Customers can close their accounts through requests. When a customer closes an account, the full amount will be deducted and will also be deducted from the closed account. The bank clerk needs to make sure that the remaining checks need to be returned to the bank. The bank has another account. Joint account, both account holders must sign the closure form to close it. Banks also have the authority to close suspicious accounts for the following reasons:

- Government orders to retain or close the owner's account
- If a customer dies or goes mad
- In addition to customer behavior, all types of fraud or fraud, banks may close their accounts with the permission of the court.

B. Clearing area-

In this section, the bank approves the check for the branch. Various checks are approved here

Examples are- Inward clearing cheque, collection of the outward bill, outward clearing cheque, inward bill, general clearing cheque.

C. Account Section-

To detect and fix errors, each bank is individually checked for errors to allow vouchers or financial fraud. There is a section. Next to this section are also statements, including the internals of central banks and head offices and legislation. Daily and recurring tasks are separated into account sections.

i. Daily tasks-

- Transactions recorded in cash book, general ledger, sub ledger
- Create daily deposit and cash statements

➤ In the context of the general ledger and sub ledger, you have created a statement that shows the total assets and liabilities of the branch.

➤ You need to record different types of expenses

➤ Internal remittance

ii. Regular/Periodic tasks-

➤ Planned salary for employees

➤ Must have a weekly position in the bank, designed to maintain the requirements for cash reserve deposits

➤ Similarly, prepare a monthly position to maintain the requirements for Static Liquidity

➤ Prepare a monthly branch to achieve maximum profit budget, deposits can enable effectively use.

D. Checkout/Cash section-

One of the most important areas of a bank is the checkout area. This is so sensitive that employee needs to consider more causality to avoid making mistakes. Liquid money is a bank's strength. Here, all the money you receive will be sent to a vault called 'Opening Cash Balance' which named Closing balance. That also added to the vault amount.

1.1.5 Philanthropic activities/CSR

UBL other relevant activities

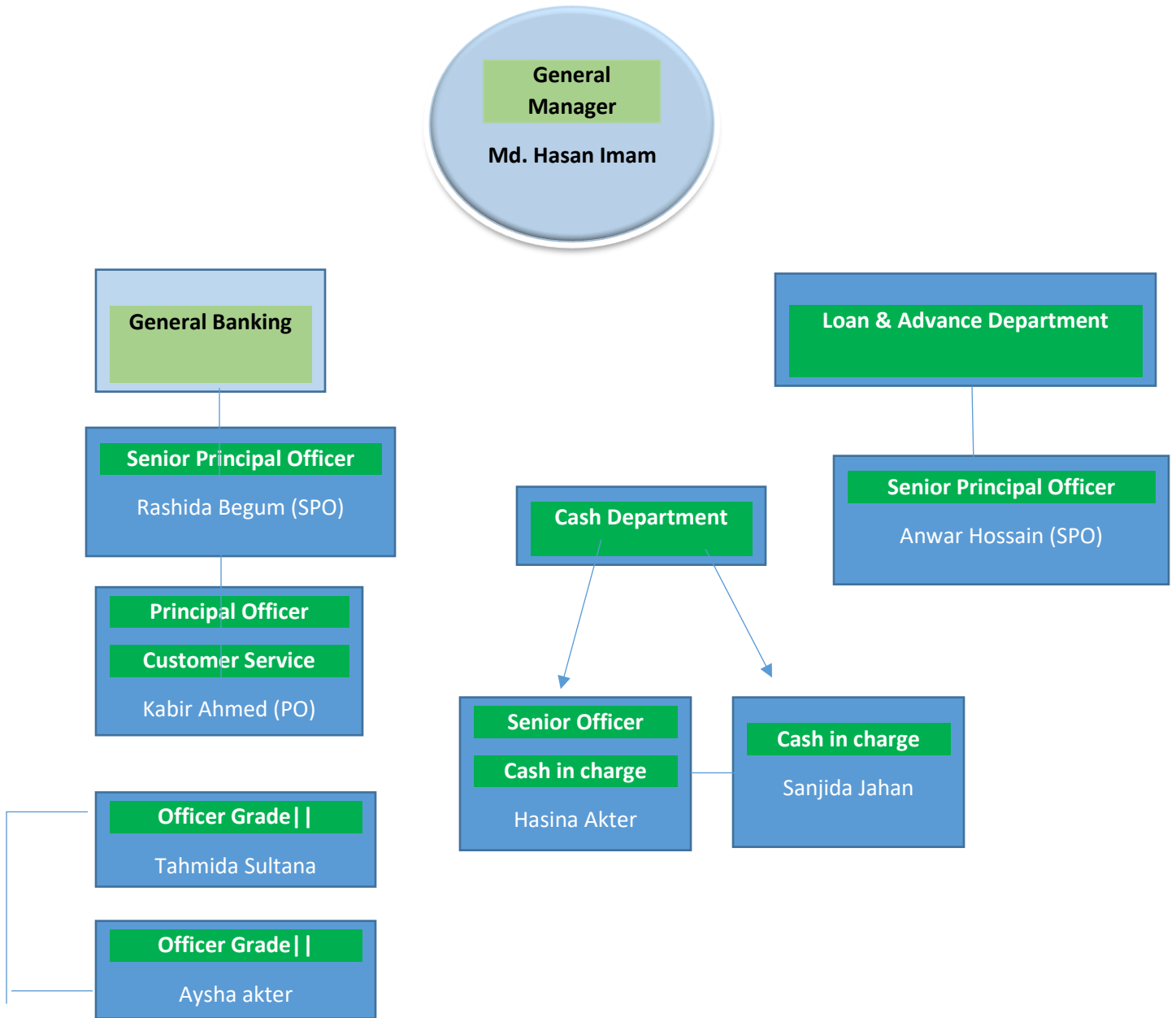
In the 3-month internship program I spent 1 day at the National Heart Foundation Hospital (N.H.F.H). Uttara Bank Limited has a booth at N.H.F.H. So, the main responsibility lies with the UBL booth -Taking money from patients and paying salaries to hospital staff. Here I am receiving cash memos from patients for the job and provide information about the different types of accounts and procedures for hospital staff for open an account.

Chapter 2

2.1 Job responsibilities:

Days	Responsibilities	Keywords
Day 1	People Introduction, Attending Clients; I noticed that there are not so many days and for initial purposes their queries and also questions.	Sincere, Disorderly
Day 2	Learn about Types of Account Opening Form	Current Account, Savings Account, Fixed Deposit Receipt (FDR)
Day 3	Learn about Proprietorship Account Opening Instruction	TIN no., Rubber Stamp
Day 4	Fill up the Customer's FDR Form	Beneficial Owner, E-TiN No. (Electronic Tax ID), USSP.
Day 5	Learn about types of DPS Account Opening Form	Short Term Deposit (STD)
Day 6	Learn about types of DPS Account Opening Form	Short Notice Deposit (SND) Remittance, TT (Telegraphic Transfer)
So my job was to write pay orders, giving entries Demand Drafts and Transfers and same works are daily repeatedly in working days.		

2.2 Function of the Department-Uttara Bank Limited of Mohammadpur Branch



Chapter 3

3.1 Analysis of the Industry:

Banks are fighting against a competitive climate in Bangladesh. The pandemic has exacerbated the effect of the last political initiative created. Credit / Deposit Rate Boundaries and Powerful Legacy NPLS is a bad timing double word. A credit cap that does not focus on the district loan efficiently enforces power and forces power effectively, and forced commercial banks to limit the economy. In particular, if liquidity is strongly desired, the business is most affected by the recession. In March 2020, the banking sector saw a decrease of 18.2 billion BDT in standard loan and 9% NPL. Since January, Bangladesh Bank has stopped supporting the loan default settings. The store is prepared against Coronavirus pandemic. Actual roots' toxic assets Dilemma has not been addressed yet. As an explanation of the increase in non-perforated loans (NPLS) of, the bank governance of Ali Reza IFTKHAR, BAB chairman gave a bad governance to the banking sector.

On July 3, Bangladesh ordered Bank in August and caused all exciting funds. Forced payments for loans from without credit guarantee have a harmful impact on the assets and will further reduce bank risk. The COVID 19 pandemic caused mobilization speed for non-operative gains for the open and transfer no helpers of the LC .

At the end of December 2019, the capital city of the banking industry was 11.6% from Risk Growth Assets (CRIAR), which was 10.5% in 2018. Of the planned banks from December 2019 to 58, the Bank of, 48 Banks had a significant sickness of 10% or. As of December 2019, the total capital deficit was almost 236 billion. With the recession in the midst of Covid19, bank capital shortages will continue to increase as NPL provisioning increases. However, the swift decision by Bangladesh Bank to reduce dividend payments from to September 20 is a welcome move to improve the bank's financial position.

3.2 Competitive analysis:

Commercial banks are now known as the root center of Bangladesh's entire economic growth. Industrial banks are now using new data technologies, competitive with a technology infrastructure in the free economy, dynamic from domestic banking to investment banking.

List of Private Commercial Bank in Bangladesh:

- ✓ Union Bank Ltd.
- ✓ United Commercial Bank Ltd.
- ✓ Uttara Bank Ltd
- ✓ Mercantile Bank Ltd.
- ✓ Standard Bank Ltd.
- ✓ The City Bank Ltd.
- ✓ The Farmers Bank Ltd.
- ✓ Trust Bank Ltd.
- ✓ AB Bank Ltd.
- ✓ Al-Arafah Islami Bank Ltd.
- ✓ Bangladesh Commerce Bank Ltd.
- ✓ Bank Asia Ltd.
- ✓ One Bank Ltd.
- ✓ Premier Bank Ltd.
- ✓ Prime Bank Ltd.
- ✓ Pubali Bank Ltd.
- ✓ Shahjalal Islami Bank Ltd.
- ✓ Shimanto Bank Ltd.
- ✓ Social Islami Bank Ltd.
- ✓ SBAC Bank Ltd.
- ✓ Southeast Bank Ltd.
- ✓ Midland Bank Ltd.
- ✓ BRAC Bank Ltd.
- ✓ Dhaka Bank Ltd.

- ✓ Dutch Ban la Bank Ltd.
- ✓ Eastern Bank Ltd.
- ✓ EXIM Bank Ltd.
- ✓ First Security Islami Bank Ltd.
- ✓ ICB Islamic Bank
- ✓ IFIC Bank Ltd.
- ✓ Islami Bank Bangladesh Ltd.
- ✓ Jamuna Bank Ltd.
- ✓ Meghna Bank Ltd.
- ✓ Modhumoti Bank Ltd.
- ✓ Mutual Trust Bank Ltd.
- ✓ National Bank Ltd.
- ✓ NCC Bank Ltd.
- ✓ NRB Bank Ltd.
- ✓ NRB Commercial Bank Ltd.
- ✓ NRB Global Bank Ltd.

State-owned Commercial

Here are six state-owned commercial Bank. These are-

-Sonali Bank

-BASIC Bank

- BDBL

- Agrani Bank

- Janata Bank

- Rupali Bank

At the end of December 2019, 25.8% of total reserves, 26.6% of total deposits and 29% of state-owned commercial banks were in charge of these financial industries. During this time, 10.1% of international exchange was carried out, and 18.6% of the financing

was issued as loan and advance by state-owned commercial banks.

3.2.1 SWOT Analysis of UBL

SWOT analysis is the process of identifying the strengths, weaknesses, opportunities and strengths of UBL. It is being discussed.

SWOT analysis shows the power and strategic capabilities of banks. The analysis is based on the simple principle that strategic development practices need to aim for it. To match the capacity of company assets with the capacity of internal assets condition.

Strength:

UBL has a big reputation in the bank sector. I have never previously mentioned contriving or fraud types. It's strengths as follows-

- This bank training facility is very useful for their employees.
- Impressive increase in high speed growth rate and subsequent capital and spare funds.
- Cooperation with employees and cooperative.
- Improving old banks and largest commercial customer dependencies bank.
- Based with faithful domestic customers.
- HR and management are too special.
- Cost effective rates.

Weakness:

- Their bank service is rich.
- EPS is constantly decreasing.

-Packages with limited services.

-There is no special exercise such as promotion and campaign.

Opportunity:

SMEs in our country are rising this day. Therefore, small and medium-sized enterprise business owners need money and bank loans. So UBL can do.

Focus on the sector of this SME. Banks can provide people's services develop Agriculture. Other options are:

- Business with credit card
- Growth and industry in the country's rural sector
- Potential markets for internet and telephone banking
- Scope of market segmentation by various products
- Automation, SMS banking, phone banking

Threat:

-Most commercial banks pay higher wages and can lead to UBL issues.

-Fierce competition between private commercial banks, international banks and global banks business lots pose a great risk to UBL.

-Lack of interest in potential young students' clients.

-Some banks offer internet banking and state-of-the-art banking services.

-Today, all banks are using new technologies, but UBL has not yet adopted them.

3.3 Issue analysis of UBL Mohammadpur Branch

After doing internship at UBL, I think there were some problems in the bank according my viewpoint. They are-

-Their weak performance management

-There was some excessive privacy information that they did not give me permission to access their data.

-If the customer wants to deposit money / T & T and pay other invoices, he / she must receive the scroll number from the reception. During the scrolling process, the receptionist writes the account number, amount, and date to the ledger. The cashier then writes the same again in another ledger while depositing money at the cashier's counter. This scroll process is wasting customers precious time and I think they need to stop it immediately.

GAP Model of Service Marketing at UTTARA BANK LIMITED

Issue No 1: Uttara Bank offers loan, so people must still sign documents through many steps, and most of these people can sign their name- 'Please give them their name to sign the name'. This is, in contrast, I want to feel like a big burden of some simple people. UBL Bank Center group of group manager's names trained in, but you have to sign a weekly presence signature, but you will forget how discomfort or I will register I could not do it.

Service Design and Standard Gap:

Service Design and Standard Gap, is a poor service design that does not provide user-friendly designs, customer-oriented standards and improper body inappropriate service design. Service

design and standard eye gaps mean the difference between companies in which customers' expectations of customer are companies, and which customers are really expecting services. The service design and standard gap exists in the organization, for example because the person responsible for setting the standards of the management believes that the customer's expectations are unrealistic and unreasonable, but the cannot be realized.

That is, the customer pays attention to all the details of what the service offers. Upgrade changes and improvements to Technology will clearly help fill this gap.

Problems Related to Service Design and Standard Gap:

This can sometimes hesitate customers to get a loan, as Uttara Bank has to teach these poor people how to sign to get their loan. This issue is related to service design and the default vulnerability. If the process is much more user-friendly, the customer will feel more comfortable. Also, don't hold back with the rapid pace of technological change there can be service design and standard gaps. Uttara Bank can solve this problem by switching to the customer's biometric system. Some companies may find it difficult to interpret consumer expectations for a particular quality service offering. This includes poor service design, maintaining good customer service delivery and frequent update failures, or lack of standardization.

Issue no. 2: During my internship at Uttara Bank in the International Program Division, I learned from that due to that pandemic situation, they could not take the intern to the countryside for a field visit. Therefore, we miss the personal experience of. Due to this pandemic, they are also unable to provide field visits and appropriate training to center leaders and their staff in various districts of Bangladesh.

Service Performance Gap:

When it comes to service design and standards, the company seems to be on track. High quality service. Organizations need to deploy systems, processes, and personnel to ensure that the provision of service is consistent with existing designs and standards. Even if guidelines are in place to properly perform and serve customers, they often do not provide quality service. The standard must be supported by the appropriate resource. People, systems and technology need to be effective. That is, employees need to be measured and rewarded based on their performance

according to these criteria. This gap is due to flaws in human resource policies, poor evaluation and reward systems, and lack of empowerment and teamwork.

Problems Related to Service Performance Gap:

UBL is unable to provide adequate on-site training to center managers, and this training is very important for providing the best service from UBL, resulting in a service performance gap. To do. Also, if employees are not properly trained, they will not be able to provide accurate information to their customers.

Issue no. 3:

If staff are not properly trained, they will not be able to provide management with accurate information about what customers expect. UBL Bank has a service gap of due to lack of on-site training for center managers, which can lead to hearing gaps if you are in the center. The manager does not deal with what the customer expects from the bank. Center Manager acts as a front-line worker, holds meetings with groups and serves customers at UBL in various districts of Bangladesh, so it best recognizes customer expectations. And if the problem cannot be accurately communicated to management due to lack of communication in, the gap widens.

Listening Gap: It occur when there is a difference between what customers expect from quality of service and how companies understand those expectations. The main reason many companies are unable to meet the expectations of customers is that they do not have a clear understanding of exactly what those expectations are. Managers don't know what their customers expect for a variety of reasons. Reasons include not being able to interact directly with customers, not wanting to ask questions about expectations, or not wanting to be promoted to top management.

Problems Related to Listening Gap: This issue is related to the lack of upward communication. The front lines often know more about their customers. If management contacts the front lines and does not address the issue, the gap will widen. This is due to inaccurate or missing information flows from frontline workers to management.

Issue no. 4:

Even if a company does all that the above three gaps suggest to improve the quality of the service, it may not meet customer expectations if communication about the service is not provided.

Therefore, the last provider gap that needs to be reduced is the communication gap. Therefore, UBL needs to provide appropriate training to fill the communication gap between departments without hesitation. The lack of integrated communication can lead to many concerns and disgusting problems in the future.

Communication Gap:

Communication gaps occur when there is a discrepancy between the actual service and the promised service that can widen the customer gap. However, there are many reasons for unfulfilled promises. Exaggerated promises in advertising or personal sales, inadequate synchronization between operations and marketing, and differences in service agency policies and procedures. All of this leads to inadequate horizontal communications, resulting in inadequate flow of information between departments of the company.

Problems related to Communication Gaps 4:

As you know, there can be gaps in communication between departments for many reasons, one of which is -Employees are unable to transfer accurate information between departments. There may be communication gaps between departments as we know that center leaders will not be properly trained due to this pandemic.

3.4 Recommendation

Recommendations for Improving Departmental Operations

The following potential stages need to be taken in order to build up the current general banking practice of UBL:

- UBL employee should be better prepared to provide clients with timely services
- UBL should have expanded the number of workers
- So that provide accommodations to their workers, bank logistical assistance should be developed

- In order to support consumers, make wise choices about FDR and DPS, the interest estimation process should be clearer
- The Bank should have consumer choices with the online banking system and should increase the services of the ATM & Debit card services
- A modest number of workers need to be educated, and the Bank wants to hire effective worker to overcome the global challenges
- For the person who does not have any initiator, the Bank should think through an choice so that it can raise further deposit from new accounts and will also please the client
- Here both the laws and regulations for opening an account should be executed by the Bank
- The Bank should organize effective educational plan for jobs

Chapter 4

Conclusion

Currently, there is no organization in the world that is free of problems and challenges. All companies must strive and struggle to be more profitable and gain a competitive advantage in.

UBL management is taking strategic steps to enable banks to grow into powerful and progressive institutions.

The continues to work on further product and process development to improve product and process compatibility. A new deposit scheme was introduced and an action plan was introduced to sustain future sales growth.

As business and economic conditions remain uncertain, UBL continues to develop new products as before.

From the viewpoint of experience, I always learned from UBL internship program. This three-month internship program at the Mohammadpur branch of UBL will surely support me in understanding my actual work in the market career. During my internship period, performance review of a bank department is not enough to calculate properly. But this is an exact chance for me to get used to UBL's commercial banking operating environment. My depth, I have tried to combine this internship report with the related information required. I hope that UBL will unexpectedly improve their absence and represent people.

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Appendix

Headquarters: Dhaka

Founded: 1965, Dhaka

Net income: 1.389 billion BDT (US\$16 million)

Key people:

Azharul Islam (chairman)

Iftekharul Islam (vice-chairman)

Mohammed Rabiul Hossain (managing director & CEO)

Number of employees: 3,462 persons

Departments of Uttara Bank Limited

General Banking Department

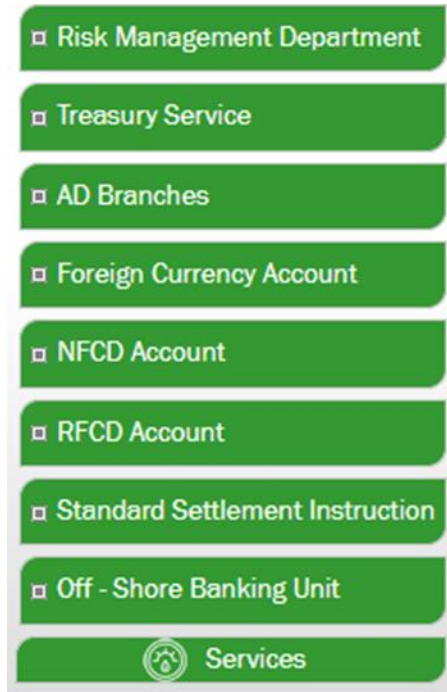
Foreign Exchange Division

Website

<https://www.uttarabank-bd.com/>

- UBL – Uttara Bank Limited
- BB – Bangladesh Bank
- AD – Authorized Dealer
- L/C – Letter of Credit
- SWIFT – Society for Worldwide Inter-Bank Financial Telecommunication
- FED – Foreign Exchange Department
- PO/SDR – Payment order/security deposit receipt
- DD – Demand Draft
- T.T – Telegraphic Transfer
- FDD – Foreign Demand Draft
- SND – Short Notice Deposit
- OBC – Outward Bills for Collection
- IBC – Inward Bills for Collection
- C.R.R – Cash Reserve Requirement
- S.L.R - Statutory Liquidity Requirement

- CIB - Credit Information Bureau



Internship Supervisor-

General Manager at Uttara Bank Limited, -Mohammadpur Branch

Md. Hasan Imam