**Internship Report**

**on**

**Analysis of Human Resources Management Practice of**

**Bank Asia Limited**



**United International University**

**Submitted To:**

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**Date of Submission: 30 August, 2019**

**Letter of Transmittal**

Date: 30 August, 2019

To,

Ms. Farhana Rashid

Associate Professor

School of Business & Economics

United International University

**Subject: Submission of Internship Report**

Dear madam,

I would like to inform you that I am submitting my internship report on **“analysis of human resource management practice of Bank Asia”.** I tried my best to prepare this internship report that fulfilled all the requirements. I believe that all these ideas from this report will help me in our corporate life and in my future practical life.

I give my best to prepare this internship report so I will be highly grateful to you if you would kindly accept my internship report and obliged thereby.

Sincerely Yours,

Janifar Islam Simin

ID: 111 151 232

BBA Department

**……………………….**

**Acknowledgement**

At first, I would like to thank my honorable teacher **MS. Farhana Rashid,** who directed me to prepare this term. Without her direction it will be quite impossible for me to prepare my internship report. I thank my other faculty who also help me to prepare this term. I thank my senior students of BBA who has helped me by giving guild lines. My heartfelt gratitude to the Bank Asia Limited Dhanmondi branch for giving me the full chance to complete my internship programmed at their branch. They also help me to collect all the information that needed. I thankful to **MD. Ashraf Hossain FVP** and **Zia Uddin** **operation manager** and **Ariful Islam GB In-charge** to give me full support to making this report. And, I thankful to my all colleagues of the branch they make my internship period more enjoyable and eventful. Specially **Farha Diba, Sharmin Khan, Rafiha Tahsin** who work in customer service. Finally, I would like to thanks my parents, teacher, friends and many other informers who help me to make this report.

**Executive Summary**

Banking sector is one of the fundamental sectors of the economy. In this report I showing about Bank Asia’s human resources management and general activities. The report of human resources management practices of Bank Asia is a result of my three months continuous practice ad experience. In this report there showing the overall human resources management practice of Bank Asia and general banking activities. In this report I also showing the history, vision, mission, values of Bank Asia**.** Also talked about the scope, objective, limitations of the study. I also showing here my roles and responsibility that I do in bank Asia throughout my internship period.

This report discusses about the human resources management and general banking activities elaborately. where we see that in human resources management their different types of strategies that Bank Asia follows. Bank Asia is very much employee oriented so they follow the HR in very effective way. They think that without employee satisfaction no work is easy to done. So, they practice HR to their employee so that they loyal to the organization. In general banking showing the different kinds of work they do daily. There daily work is customer service, account opening, remittance, pay order, credit section, cash section etc. that we see in this report. This general banking builds the customer and baking relationship. I pointed out some findings and recommendation of the overall report and finally give a conclusion. In this repot there is clear information about the bank Asia overall activities that they done daily. Here we know the company profile their vision, mission, objective. We also know the HRD work for heir employee. We can get a clear knowledge about the human resources of management work. This report also gives bout the general banking activities of the Bank Asia how they give service to their customer and different kind of activities that done by the bank. Here I also found some problem in bank Asia that discuss in the finding and give some recommendation that helps to overcome this situation.

This internship report is made only based on my short time experience of working in the Bank Asia. I think that this internship report will help me in my practical life. And I also gather many experiences in me throughout the internship period.

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10. **Chapter: Introduction**
	1. Background of the study
	2. Objective of the study
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**1.1 Back Ground of the Study**

Now a day’s classroom education is not enough for the students to gather knowledge if students wants to be professional then he or she must do a short-term internship programmed where they can gain vast knowledge and it helps the throughout the career. They also know about the real life how to communicate with the people. It also increases communication skills and build organization attachment etc. this internship report is compulsory for all the students of united international university who completed their under graduate programmed of BBA. And they also make an internship report. After three months of internship period students must have to submit this report to their supervisor of the university.

At first to prepare this report I talked with my supervisor that how I stated my internship report. She gives me overall direction to prepare this. And the HR personnel of bank Asia helped me a lot to giving all the information. In the competitive world without internship it is impossible to gather experience. HRM is one of the booming sectors in every organization. HRM helps a firm to control and manage all the work of the employee. The main target of my internship report is to find out the HR practice and general banking activities of Bank Asia.

**1.2 Objective of the Study**

* To fulfill my academic requirement.
* To apply theoretical knowledge in my practical life.
* To know the practical uses of the terms of HRM.
* To enrich knowledge.
* To increase experience.
* To know the cultures and norms of Bank Asia.
* To know the internal and external working environment of Bank Asia.
* To know overall activities of Bank Asia.
* To analysis of Bank Asia HR policy and structure.
* To formulating the SWOT of Bank Asia.

**1.3 Limitations of the Study**

While preparing this report I had faced some of problems. To prepare this report I collect many information in different sources to make this report more reliable. But all the information is not available at time. So, I also face many problems and limitations. Some limitations that discuss bellow.

* Lack of accessibility to collect all the recent information.
* Bank Asia is very conventional and strict to give information. Specially it is very difficult for me to collect human resources information.
* The employee of BA is not always free to give information because of rush banking service.
* Data collection process were irregular to collect.
* Lack of knowledge of internship report.
* Suffering very short time limitation because three months of internship is too short to learn all the activities.
* There were lot of bias and wrong information in the secondary sources.

**1.4 Scope of the Report**

Worldwide banking system economy is increasing day bey day and it has great impact on Bangladesh. Bangladesh is also a developing country. Day by day Bangladesh economy sector of banking is also increasing. For Bangladesh it is a growth because it holds a powerful role in the economy that can make a country to reach a developed country. Banking sector of Bangladesh continued to making profit in 2002 to still now. This report is basically prepare based on the human resources of management and general activities. It is a great opportunity to know in depth knowledge of bank Asia activities. Some main scopes are:

* It is a life time experience to me work in Bank Asia.
* Now a days HR sector is one of the most emerging sectors of our country so it was a great working experience to work in Bank Asia.
* In this report all have a clear idea about the service that Bank Asia provided.
	1. **Source and Methods of Collecting Data**

For collecting data about Bank Asia, I basically use primary data and some of secondary information.

* **Primary data:** primary data collecting by the:
* To participate in the general banking activities of Bank Asia
* Individual observation on the banking activities
* Face to face conversation with the clients.
* Face to face informal discussion with the customer and employees while I give service at the time of my internship period.
* Also, an informal discussion with the manager, sub manager, employees, individual.
* Personal observation of overall activities.
* **Secondary data:** I collect secondary data from the:
* Annual report of Bank Asia 2013, 2014, 2016, 2017
* Website of the Bank Asia.
* Relevant journals and research papers.
* Various kinds of books and articles.
* Circular that published by had office and branch office of Bank.
* Internet.
1. **Chapter: Company Profile**
	1. History of Bank Asia
	2. Overview of Bank Asia
	3. Vision of Bank Asia
	4. Mission of Bank Asia
	5. Core values of Bank Asia

**2.1 History of Bank Asia Limited**

Bank Asia started their journey with **“For A Better Tomorrow”** as their mission. They describe it as a professional term of bankers is running the day to day operation of then bank. Bank Asia limited is a schedule a private sector that established under the bank company Act, 1991 and in corporate as public limited under the company Act, 1994 on September 28, 1999. Bank Asia started their commercial banking operations effective from November 27 in 1999. When Bank Asia started it was the time a rapid economic development. And urbanization and change of life style created a new service. Bank Asia is one of the most successful banks in Bangladesh among the all private banks. The bank successfully entered their 19th year of operations. The bank also achieved success among its peer group within short period of time with their professional and dedicated experience, knowledge and conventional modern banking. The beginning of Bank Asia in 1999 it set milestone to acquiring the business operations of the bank of Nova Scotia of Canada first banking history in the Bangladesh. It also acquiring the Bangladesh operations of Muslim commercial bank (MCB), a Pakistani bank. It added the strengths and courage to the ban with all resources, management, believes that the bank encounters the problems that can arise at micro and macroeconomics levels. With a short time, Bank Asia established their bank as one of the first growing local private banks. In overall Bangladesh it has a network of thirty-two branches that serves many leading corporate houses and moving retail banking’s. Bank Asia also give services of ATM networks and give 48 hours ATMs services.



**2.2 Overview of Bank Asia Limited**

Economy of Bangladesh has been quickly developing since the 90s. it change the way of life and create urbanization. simultaneously Bangladesh banking sector is developing. It makes life’s easier and more comfortable. People always found a secure place where they can take their money safe. And bank is one of the trustable places.

Bank Asia is the third-generation public limited commercial bank of Bangladesh. The bank received certificate on September 28. 1999 and started their operation on 27 November 1999. In 1999 November bank Asia’s approved capital is 800 million and paid up capital TK 218 million. In 2006, December the paid-up capital remained TK. 1116 million. After 19 years bank Asia still giving dedicated and reliable services to the customer. In early age Bank Asia has set up their business and one of the quickly developing private bank overall all the private bank in Bangladesh. bank Asia created a successful position among the all leading banks of Bangladesh. The most important is bank Asia has a successful brand image. Bank Asia launched by a group of successful entrepreneurs with the recognizant in the society. In bank Asia the management consists a led by senior banker with the experience in national and international markets. In 2003 bank Asia came to the limelight with oversubscription of the initial public offering of the shares. So, the asset and liability growth going to the remarkable. The bank also participates in the local money market as well as foreign currency. The bank also investment in treasury bills and other securities. It creates a noticeable opportunity for enchanting income. Bank Asia limited started their service with a vision of to serve people with the modern and innovative banking service and whit a minimum affordable charge. With the innovative technology bank Asia started offerings online banking, ATM, telephone banking, internet banking and some other online service.

Bank Asia has total 109 branches and 129 ATM boots overall Bangladesh. They also increasing and extend their branches in new area to reach service to the people. The head office of Bank Asia is situated in rangs tower 68 purana paltan, Dhaka-1000.

**2.3 Vision of Bank Asia**

Bank Asia’s vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the nation dream. Their vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

**2.4 Mission of Bank Asia**

* To assist in bringing high quality service to customer and to participate in the growth and expansion of national economy.
* To set standard of integrity and bring total satisfaction to clients, shareholders and employees.
* To become the most sought-after bank in the country, rendering technology driven innovative service by dedicated team of professionals.

**2.5 Core Values of Bank Asia**

* Place customer interest and satisfaction as firs priority and provide customized banking products and service.
* Value addition to the stakeholder through attaining excellence in banking operations.
* Maintain high ethical standard and transparency in dealings
* Be a compliant institution through adhering to all regulatory requirements
* Contribute significantly for the betterment of the society
* Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance.
* Committed to protect the environment and go green.
1. **Human Resources Management Practice of Bank Asia**
	1. HR principle
	2. Job requirement analysis
	3. Leave policy
	4. Pay and allowance
	5. Annual confidential report (ACR)
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Human resources proved that it is one of the most critical aspects of attaining organization effectiveness. Basically, human resources are concerned whit the people within the organization. In the four-key function of the process of HRM acquisition, development, motivation and retention bank Asia limited has been placed an equal emphasis. Bank Asia also undertaken various programs to enrich the quality of human resources and increasing professional knowledge and skill of the employee by giving the proper training and development. In Bangladesh top executive banks re send abroad for enabling them to know functions of financial, money and security market of the developed countries and explore business opportunity. Large number of executives and officers of the bank been trained at Bangladesh institute of bank management (BIBM), Bangladesh bank training academy (BBTA) and such areas like credit management, international trade, treasury management, audit and inspection, loan and project management.

**3.1 HR principle**

Bank Asia as a performance-based organization and they basically follows flatter organization structure. Their capital of the organization is their people. They always rewarded their employees for their performance and create new opportunities. Bank Asia always encourage and develop how to learn, skills, leadership quality, capability effective to their work.

**HR vision**

HR vision is to continue to evolve a service-oriented environment utilizing a development human resources focused professional team and accept the responsibility to asses and improve their dedication to be responsive, polite and supportive to the organization through honesty, motivation and cooperation.

**HR mission**

Bank Asia’s HR mission is to develop, implement, and support programs and process which add value to the company and employees. It also improving welfare, growth and retention, its management and prosperity for its customers, employees and stakeholders.

**HR values**

Bank Asia’s HR values is unique through demonstration of human resources to make the work easy, comfortable. And there many core values are: integrity that increasing confidence, decision making, responsiveness, collaboration, diversify the perspective.

**HR strategic Direction**

In Bank Asia HR follow the strategic direction to create more comfortable work condition for the employee. If employees are happy then every department can work productively. And it increases the profit of bank Asia. It also maintains a smooth regular work condition.

* HRD always promoting and supporting the recruiting strategies and collaboration between the department to increase high performance, workforce etc.
* HRD always ensure their employee to give right person to the right place.
* Bank Asia Limited responded helpful, supportive and proactive environment. Bank Asia gives quality service to their customer.
* Bank Asia always try to develop staff excellence through the training, consultation. That create opportunity, growth, communication and good environment for the all employees.
* Bank Asia ensure the health and safety issue of their customer. they providing the safeguards to branches with security. Employees get both physical and technical surveillance on premises. This minimize the threats of security.
* Bank Asia’s HRD always try to maintain their teamwork and cooperation within the employee. They work in group so that it increases employees’ skills, knowledge, experience to achieve goal. Bank Asia thinks employees are the greatest asset so they always work for the employee to give flexible work environment.
* If any employee gives the best performance then they give always reward and compensating, increase their allowance. In every year they give performance bonus that makes employees more encourage to work effectively.

Bank Asia follows some ethics that they strictly follow to maintain their organization more attractive. Some ethics are:

* Attendances: they always take attendance of their employee. They are very strict to their attendance. Bank Asia take both online and manually attendance. Their entry time is 10:00 A.M and exit time 6:00 P.M.
* They strictly follow the dress code of the employee. The employee always keeps their dress clean, neat and tidy. And the dress up always appropriately maintain standard in the work place. Evert Sunday female employee must were saree which is mandatory and also first day of the month.
* Employee always use their ID card when they are on the duties. Every employee has their own ID card. That is a little description of the employee. When any employee resigns or terminate then they will submit it to the bank.

**3.2 HR function**

In HR function there are some faction that bank Asia follows to their employee. To role of the human resource department is to develop, planning all the programmers. Some major functions are

* Planning
* Job analysis
* Staffing
* Orientation
* Training and development
* Performance appraisal
* Compensation
* benefits

**Planning**

The first function of the human resource department is planning. We know that planning is the ongoing and continuous process to achieve the final goal. Bank Asia HR plan is to ensure the avoiding shortage and supply of manpower. Here discuss four steps of planning:

* **Analyzing the present labor supply:** they always try to analysis present labor supply to ensure how many people they want for the new vacancy and how many people wants to leave job.
* **Forecasting the labor demand:** they also forecasting the labor demand. They always keeping the turnover rate.
* **Projecting labor demand with supply:** they projecting the supply and demand of the manpower. And maintain between the vacancy and candidate.
* **Supporting organization goal:** they always help to their employee to achieve the actual goal. They also make a budget to implement the plan for achieve goal.

**Orientation**

Bank Asia orientation programmed to the employees who are newly joined in bank Asia. In orientation programmed bank Asia introduce their employee about all the rules and regulations of the bank. In orientation programmed also introduces the duties and responsibility and how they can increase their knowledge, skills, ability etc. there are showing some steps:

* **Onboarding:** here employee introduce with the terms, condition, security, software, accounts, user ID of the bank.
* **Acclimation:** Here employee know about the people. System, language, culture of the organization. In every Sunday female employee must wear saree.
* **Integration:** on the first day employee communicate with the other employee and increase the communication skill.
* **Relationship Manger:** they build a strong relationship with the management. On first 30 dayes bank Asia arrange different types of meeting for the new joint employees to share the organization goals and objective.

**Performance appraisal**

Performance appraisal is the formal structure where the performance is measuring, evaluating. In performance appraisal bank Asia identify the actual performance of the employee. Identify employee needed any training or not. It also measures how effectively employees are working. Some objectives of performance appraisal are:

* Performance feedback
* Salary
* promotion
* retention
* strength
* poor performance
* performance standard
* organizational goals

**3.3 Job requirement analysis**

The first HR work of the Bank Asia is recruitment. They doing an effective recruitment and selection process to require people. At first, they analysis that how many employees needed, which post they need employees, how much qualification needed, and how they divided employees to give them on the right position and the branches. This is there basically job requirement process.

**recruitment process**

recruitment is the process where finding the right people for the right job and function that done by the human resources department of the Bank Asia. For the recruitment process at first, they give many advertising in the different area such as through newspaper, their website, Facebook, and job-related website in the internet. they basically prefer Prothom alo and daily star. Different job needed different kinds of skills like communication skills, computer skills, experience and so on. So, recruit a suitable person where he or she can use their skills in broad way.

For the management trainee that called by (MTO) recruitment process is kind of different than the other position. For the management trainee officer (MTO) post Bank Asia taken a written examination.

After giving advertising for the requirement bank Asia human resources department taken all the cv of the candidate. Then the HR department of the employees matching all the cv that which post they need which candidate. Who is suitable for the post etc. and those are not matching they do not call them for the interview. Then human resources department shows all the cv to the senior executive vice president (SEVP) and executive vice president (EVP). Then the top management give a venue and schedule for the first interview. If the preliminary interview is successful then the candidate gel calls for the next interview. Depends on the time, situation or environment interview can be three or more.

**Joining**

After interview candidate are selected for the job. And bank offer to the candidate for the joining. For the joining bank give an appointment letter to the candidate. If the candidate agrees to join then the bank gives it. In appointment letter describing some of things like the joining of the date, documents that need to attached, salary payments etc. human resources department of bank Asia process the joining. At first the candidate must fill up the joining from, must give them their personnel information, references, mention their nominees name and percentage of the provident fund, must give national card, medical certificate. after giving all the information the candidate must give a sign to the bond. Then submit joining letter and get a confirmation letter from the bank. When finally, all the process in done then human resources department create a personal file of the employee.

**Posting and transfer**

After the joining human resources department decided where she or he give posting and transfer. Candidate doesn’t know about their posting it done by the HR department. Candidate posting and transfer based on their skills and analysis which branch need what types of employee. Like any branches need customer service employee so give employee who has the that kind of skills. HR department keeps one copy of posting to their personal file and one copy is the posting order.

**Confirmation**

After the posting and transfer the employee remain under the provision period for one year. After one year he or she will get the confirmation. And increase the post. Like who join in the trainee officer (TO) after one year he or she will transfer to the banking officer (BO). On the other hand, if any employee gives satisfactory performance then he or she will get extra benefits.

**3.4 Leave policy**

Bank Asia given various kinds of leave in throughout the year. They have different types of policy for the leave. That are showing below:

**Leave fare assistant (LFA)**

Bank Asia given leave fare assistant (LFA) which is fifteen days. This leave gives with the one-month gross salary payment of the amount. And, that payment will not count in monthly salary. New employee those have not fulfills one year they are not getting this type of leave. After confirmation they can enjoy the leave fare assistant. Leave for assistant (LFA) is mandatory for the all employee. Due to the retirement or death leave fare assistant (LFA) is payable to the employee’s nominees.

**Earn leave**

After completing the one year in the bank with full service they get earn leave. Earn leave is given with the full payment. The maximum amount that accumulate four months.

**Disability leave**

Bank Asia is given disability leave to the employees who are faces any kind of disability or injured by any kind of accident.

**Maternity leave**

Maternity leave is mandatory for all the female employees. Bank Asia given six months maternity leave to their female employees. But she must have to complete one year in the bank. And get this benefit after the confirmation of the job.

**Casual leave**

Casual leave is given based on the absence they take during the job. Casual leave is the short period of days that taken employees who may be unable to attend duty due to illness or personal affairs.

**Study leave**

Bank Asia given study leave to their employee but they must complete three years of full service in the bank. But bank does not pay any allowance to the employee. But sometime if bank want then they can give study leave after two years of giving service.

**3.5 Pay and allowance**

Pay and allowance given to the employees and officers based on time to time period. Different employees and officers get pay and allowance depends on their fixed salary. Higher level officer gets more allowance than the new employees. It’s also depends on their experience and how many they have been work in the organization. The salary are breaks down to the basic pay, house rent, convince, medical allowance and entertainment. And that are:

House rent 54%

Convince allowance 26%

Medical allowance 10%

Entertainment allowance 10%

Who are the trainee officers they only get consolidated salary only. Because they are on their provision period. From the top-level manager to managing director, first assistant vice president (FAVP), deputy managing director (DMD), senior executive vice president (SEVP) they got house maintenance, utilities, car maintenance, electricity, gas, telephone and so on. They also get directed car from the bank. And the managing director and first assistant vice president get house loan. Bank take only 7% interest on this loan. Bank also gave health insurance. The officers and their spouse and two children also get the benefits. Some terminal benefits are: gratuity, contributory provident fund, benevolent fund.

**Festive bonus**

All the employees of Bank Asia get the festive bonus. Festive bonus gives on the Eid-ul-fitar and Eid-ul-azha. The bonus amount will be given on their half of the salary.

**Performance bonus**

Performance bonus basically gives if the bank makes profit then bank will give their employee 3% of pre-tax profits as performance bonus. Fifty percent of the bonus distributed on the basic pay of an employee.

**Cash award**

Bank Asia also give cash reward to their employee. The authority can give cash reward to the any of employee for their performance of work or innovative research or special merits.

**Annual incremental**

Bank Asia given increment on the salary if employees service records and annual confidential report are satisfactory. If the service records and annual confidential is not satisfactory then the authority put them on special report so that period not exceeding six months. But if any employee gives outstanding performance then the authority can give special increment in one year. The increment of salary percentage is not fixed. It can vary depends on the situation.

**Travel allowance and daily allowance**

Bank Asia given travel and daily allowance to the employee when they send any employee for any office visit, training or interview. Here employee must claim on their allowance. Human resources department verify the claim and pay travel and daily allowance.

**3.6 Annual confidential report (ACR)**

Annual confidential report is the evaluation report of the employee. Where employees work performance and personal skills recorded. The basic information, personal information, remarks of the employee, name ete. Written on the annual confidential report. This evaluation basically based on five Likert scale. Which is below average, average, good, very good, outstanding.

In personal evaluation focus on:

* Discipline and punctuality
* Initiative and drive
* Honesty, integrity and sincerity
* Team work
* Intelligence and alertness
* Creativity and innovations
* Interpersonal relationship skills
* Loyalty and deviation
* Flexibility
* Diligence

In performance evaluation some things are:

* Corporate culture
* Professional knowledge
* Decision making
* Ability of visualization and plane
* Technological improvement
* Customer relation ship
* Communication relationship
* Create team work
* Ability to implement decision

**3.7 Promotion**

Bank Asia given for promotion every one year or it can be more time taken to promotion. It basically based on the merit-cum-seniority of the employee. Promotion will be given if the employees is given satisfactory service. And, if the employee able to meet with the promotion criteria. If any employee is not given satisfactory service then the authority can take more time to give promotion.

**3.8 Training**

Training is given to the employee to develop themselves in better way, to increase their skills, knowledge, performance. Training is the process teaching to the employees’ skill to develop their better performance. There are many methods in the training but Bank Asia mostly follow lecture method and on the job training method. Bank Asia has their own training institution. Most of the training the arrange personally. Also, BBIM, IBA, Asian development bank arrange some other training that employees must have to attend. Human resources department send training program to the employee and employee must participate the training. After the training employee must submit a report to the human resources department. Human resource department also send their employee to abroad to participate the training. Different section has individual and different training system. Like

* General banking training
* Credit department training
* Foreign trade training

**General banking training:** this training given to the different types general banking is customer friendly service, prevention of money laundering & combating on terrorism and negotiation skills in banking

**Credit department training:** this training given to the credit department who are related to this work. This type of training can be consumer credit marketing and recovery strategy, credit risk grading for lending decision.

**Foreign trade training**: foreign trade can be export and import financing, RMG sector, UCPDC training, foundation training, and there are also ISS reporting, global economic crisis impact &policy response training.

**3.9 Resignation**

In bank Asia when employee wants to resignation then he or she must apply in human resources department. The employee must apply before three months of resignation. Otherwise if the employee unable to apply before three months then they must pay three months gross salary. After taken the resignation from the employee human resources query, they have any transection or not. If they have no transection then human resources department send it to the branch manager and approve it.

**3.10 Human resources information system of Bank Asia**

Bank Asia keeps their information safe. They use updated software for their daily transection. Their software name is stellar. Every employee has their own employee id and password to enter stellar. Where they doing all types of work. All the information recorded database to their own account. The employee of human resources department can enter all the data, they can modify data. When human resources department found any wrong information to the employee’s id then they contract with the IT department and resolve the record. All employee keeps their information in system. For manual back up they also maintain their own personal file. All branches and departments are not able to access all the information in the software. Different branches have different right to access to the information.

**3.11 Different types of information form**

Bank Asia uses different types of information form for their every employee. Where they can easily find any information of the employee when they needed. Some information form is:

**Employee basic information form**

In Bank Asia they keep an employee basic information from for every employee. In basic information from all the information of employee recorded. Even human resource department have no rights to change their basic information. In basic information form maintain personnel information, compensation policy, leave, address, education details, activates etc. if any information is wrong then they can change it contact with the IT department.

**Personal information form**

Personal information form is used for record the personal information of the employee. It is necessary for all the employee. In personal information form there will be recorded employee’s education details, date of birth, fathers name, mothers name, nationality, blood group, height, weight, entry department, grade, zone, religion, marital status etc.

**Compensation information form**

In compensation form is used for the recorded of employee’s initial salary and their designation. Compensation is updated bye the decision of top management. Without them no compensation is increasing. Salary is increasing depends on employee’s present salary and their performance of the organization.

**Leave information form**

Leave information form is used for the employees how many leave they taken throughout the year. Which kinds of leave then take, how many days stay etc. when any employee need leave, they apply from the human resource department. Human source department check their leave information form to see the history. And identify he or she can take leave or not. If they take any leave the that will be recorded in the leave information form which is used in future**.**

**Training information form**

Training information form is used for the employees training session. How many trainings they taken their job-related training, which training they needed in future etc. here also showing their training report. How much they can increase their knowledge. The training is useful for them or not. What they learn about the training. This all information recorded in training information form which taken by the human resources department and analysis any training is needed or not.

1. **General Banking Activities**
	1. Customer service section
	2. Remittance fund
	3. Clearing house
	4. Cash section
	5. Credit section

In general banking of Bank Asia has three interrelated sections. They serve different service to the different clients based on their needs and preference. In three section has different types of individual work. Here I discuss about these three sections and their different types of work.

* Customer service section
* Cash section
* Clearing section
* credit

**4.1 customer service section**

bank Asia’s first focus is customer to give them best service and capture customer satisfaction. Without customer bank cannot run in the sector. They are the priority. So, bank Asia always very loyal to their customer because the think that it they give the best service to the customer they will come again and again. Good service always increasing the number of customers. so that bank Asia always try to give best service to their customer. give updated technology with the service. As result the interaction between customer and banks increasing day by day.

**Types of current account**

Bank is an organization where they keep money save to the people. On the other hand, bank makes there profit by deposit money of the people. And bank sells the money in the form of loans, advances and investment at a higher price. So that relationship between the customer and bank begins with the opening of bank account. Some accounts are given bellow:

* **Current account (CD):** Current account can be open by individual, company, firm, NGO, charity, club. They can open it on their own name.it is non-interest-bearing account. In current account customer can deposit or withdraw many times when they wish.
* Current account is non-interest-bearing account
* It should be running account
* It is basically used for the business purpose
* Number of withdraw is not limited for the company
* **Savings bank account (SB):** Only individual can open the savings account. It is also interest-bearing account. Customer get interest of their savings but it varies bank to bank and it also vary from the government. Bank Asia offerings 7% interest to their customer.
* Taking Interest bearing record
* Provide interest rate is 7%
* Customer can withdraw in any time they want
* Customer also deposited in any time
* **Fixed deposit account (FDR):** Fixed deposit can be opened basis on the one, two, three, six month or one year. Encashment of FDR no interest is awarded. This type of accounts considers high cost deposits for banks.
* FDR provided high rate of intrigue.
* Premature encashment is given for investment fund.
* FDR renew before the date is development.
* Loan fee is upon 8% to 10.70%.
* **Short term deposit accounts (STD):** Short term deposit also a n interest bearing account. Here interest rate is low then savings account. Current interest rate of STD is 5%.
* Paid by day to day to premises.
* Opened for specific Reson.
* STD is an interest-bearing account.
* Current loan cost is 5%.
* **Double benefit plus (DB+):** double benefit is given for 6 years after 6 years the cash will be given double of the deposit amount.
* Only individual can open it.
* The deposit amount will double after 6 year.
* Loan accessible 90% of the sum.
* **Triple benefit plus:** some components of triple benefit plus is.
* Only individual can open it.
* In triple benefit the sum of deposit will triple after 9 years 6 months.
* Loan office will be accessible up to 90%.
* **Monthly benefit plus:** components of monthly benefit plus is
* Only individual can open it.
* The Clint must have and investment account.
* Deposit Tk must be 1000.
* Depositor will get 975 tk. month advantage.
* Loan is accessible against the sum of the amount.
* **Private foreign currency account (FC):** This type of account basically open those Bangladeshis are live in abroad. They transfer money from the abroad. They operating it from the abroad.
* **Nonresident foreign currency deposit (NRFC) account: t**his type of account open by the nonresident people. who is not citizen? This account managed by the remittance related rules and regulations. Depositor can deposit in foreign currency.

**Process of account opening**

If any customer wants to open bank account then he or she must come in the customer service desk and need to collect an account opening form. To open account the customer needs some documents. In the form need signature card, nominee card, customer transection profile form, KYC form, anti-money laundering declaration. The customer must fill up the form give it with the necessary documents. Some information is:

* Account name or title
* Mail address
* Types of account
* Currency
* Personal information
* Signature
* Credit card
* Nominee information
* Introducer
* Initial deposit amount
* Check book information
* Maturity
* Interest amount
* Statement

**Documents that needed**

* Account holder and nominees two passport size photograph and their signature.
* Sign with the signature card
* Copy of national card/passport/ voter id card/ ward commissioner certificate etc.
* Declaration from on money laundering duly signed
* Certified true copy of memorandum and article of association
* True copy of certificate of commencement of business
* Latest audit balance
* Tarde license
* Tin certificate
* Registered partnership deed

**Cheque book debit card issuance**

After the opening of account bank given a cheque book and if any customer, they can take debit card. The client can take the book and debit card. But if the client is absent then he or she can authorize a person with the authorization slip to take this. All individual client has different a/c number. They can use the ac number when they need to withdraw money or deposit. After giving the cheque book or debit card GB officer given activation by staler. Which take 24 hours to active. When customer do transection, they can also able to take any statement, bank guarantee when they needed. It takes 250 tk. Charge from the customer each time. It given by half yearly, quarterly, three months. Bank Asia also give internet banking service. Sometimes cheque book cancelled for many reasons. And the cheque book cancels after the consultation from the HOB. Or cheque book in cancelation when owner of the account wants to cancel his or her cheque book. All the cheque book is given by the officer in charge of the customer service department. For any error or return of cheque book entered the systems it stooped by the payment procedure. The closed account cheque will be recorded in account closing register. When account closing instruction is given the active cheque leaves stopped by the bank. Or sometime it cancels when customer lost it. For cancelation it takes 200tk. For charge.

**SMS banking**

SMS banking means who wants to enjoy every transection of his or her account condition. If they withdraw money or deposit money the received a SMS from the bank. It always gives alert message for every debit, credit or transfer account.

**Locker service**

Bank Asia give locker service to their customer. customer can use locker for their valuable things to keep safe. If any customer wants to locker service, they must to open bank account. There will be three categories of locker. It also takes charge 3000, 6000, 9000.

**4.2** **Remittance fund**

Individual and organization are not accepting cash directly they want fund where record can keep. So, it not possible to dealing with the cash. Customer want safe and secured way from money transfer. If branch needed of cash then the head office is informed advance to arrange cash for the remittance. This requisition mad on the previous day of the requirement remittance. After getting the requisition cash in charge remit the cash and register in the documents. And taking sign from the HOB head of department. Remittance is signed by the jointly cash in charge and custodians. Then the receiving branch received the cash. Carry cash for the different purpose is very risky. Individual or even organization are not feeling comfort to carry cash directly. They want their money kept where they record of receiving. So that customer wants transfer their fund in safe and secured way. So that bank provide fund in these four ways of media.

* Mail transfer
* Telegraphic transfer
* Pay order
* Demand draft

**Mail transfer (MT)**

Mail transfer is basically meaning that to transfer money to other branches who has account in bank Asia. Here the sender must identify the beneficiary, account number, transfer amount, branch name and that needed for the remittance. For this bank take necessary cost for the different purpose, this is the mail transfer of remittance.

**Telegraphic transfer (TT)**

In telegraphic transfer the fund sends by the one branch to another branch by telegraphic message. The IT department do this kind of transfer. The it can be both local or foreign. Customers are bearing the cost of telegraphic transfer from one branch to another branch.

**Payment order (PO)**

Payment order is transferring a certain sum of money to specified person to his or her order. It is called by the banker’s cheque. and the drawer and drawee should in the same bank. Pay order is basically is a written order that issue by the branch. It is also said to banker’s cheque. In pay order pay certain sum of money to the person or specific bank. Bank draw the cheque and pay itself. Pay order issued by the same bank or branch or drawer and drawee. Ay order is divided by the three section:

* The actual pay order from the bank.
* Retained from the payee.
* Retained by the issuing branch.

The procedure of transferring money:

* Received duly DD/TT/PO from the applicant
* Deposited from the customer account
* Prepare leaf for DD and PO
* Taken voucher charge
* Posting register
* Deliver the documents
* The block series number should be booked in the system of pay order. And issue before remittance officer.
* The payment order number must post in the system.
* Pay order must be needed signed two authorized person.
* Amount, beneficiary, name currency branch should be mentioned in the PO.
* Payment order made to beneficiary’s account
* Payment also can be made purchasers account.
* Payment order issue only by the branch observing necessary formalities.

**Demand draft (DD)**

Bank draft is one of the most secure way to transfer money one place to another place. In bank draft a sum of money transfer one place to another place within the same bank. Bank Asia can transfer bank draft another bank. Demand draft transfer by one branch to another branches by arrangement. Bank draft is one of the safe, secure, and popular method of clearing. In bank draft there will be charge taken to transfer money. Some parties of DD:

* Purchaser
* Drawer
* Drawee
* payee

the procedure of transferring money by DD:

* the application must be prescribed in the form.
* DD can be cash deposit or cheque.
* Serial number of DD on the application should be written printed
* Given entry of DD to the stellar.
* After the signed the acknowledgement handover to the customer.
* And finally check and signed from the authorized officer.
* After signed test key should be confirmed.
* Making the payment after receiving of IBCA.
* Signature must be check on the DD
* And also should check signature number.

Bank Asia follows these four ways to transfer their fund one location to another location or one bank to another bank whiten the short period of time. In four the customer prefers most the payment order and demand draft. That will easy and time consuming.

**4.3 clearing house**

Clearing house is the faciliatory part of the bank. Clearing house settle don their bank exchange. All the intents and purpose of clearing house is Bangladesh bank and national bank of Bangladesh. Here all bank has their own specific area and name plate. Al the banks authority come here settle their exchange. All authority goes to Bangladesh bank in certain time to check their exchange of clearing house. Clearing house transection is happen between the member bank and their interbank. Cheques is collection from one to other banks. Clearing house is house of Bangladesh bank, central bank of Bangladesh. Here every bank has own representative. All bank representative come Bangladesh bank a certain specified time to settle down their transection. Bangladesh bank including 50 desks for 50 branches. The authorized officer of every bank attendees in the clearing house with the cheque for collection. There are two houses in settlements which is:

**First house**

All the collection of cheque collected from the clear house who wants to enjoy the same day house facility. In first house takes sit around 9:00 a.m. and return house is 5:00 p.m. all other bank collects it who wants to clearing on same day. Then the cheque of other banks received from the bank collection. and then all the authorized officer of member takes the cheque sends to the respective branch. After 5 p.m. the money transfer to the customer account. Then customer can credit it. Customer can withdraw money on same day.

**Same day house**

Bangladesh bank clearing house for an area, privileged client to settle their transection within the same day house by placing the cheque. The branch which is in mothijheel can enjoy the same day clearing house. it can happen if cheque drawn and placed by the both banks in motijheeel. The cheque must be BDT 5 lac or more. Same day house starts at 11:00 a.m. and return it at 2 p.m. and then customer can whit drawl money from his account. This is basically banks given to the special facility customer so that it also called high value for this house also take charge.

**4.4 Cash section**

In bank cash is one of the things where all the transection happens in money. Without money no transection is happen. Cash is the liquid money. Bank deposit money, withdraw money. Bank pays money to the customer and receives cash from the customer. so, cash section is one of the important parts of the bank. Bank must have to enough amount of cash so that in any time bank can fulfill customer demand. Bank should manage the cash efficiently so that they not fail to give money when customer wants. Basically, teller manage all the cash section in the bank. Bank deals with the inflow and outflow of cash. The cash section must have the careful when they give money to the customer and must ensure the cheque is real or not. Cash is the liquid money which should be managed in efficient way. In banking business, the most important thing is cash because bank deal with the cash. Bank always pay cash to the customer also received cash from the customer. without cash no transection is happen. Bank must be ready always to give cash to the customer when they demand. Bank should keep enough money for the transaction. But on the other hand, if bank keeps excess money then it will be no earnings. So that bank should manage the demand and supply in effectively. Otherwise bank faces many problems to balancing the amount. Cash section is one of the important departments of the bank.

**Cash received**

Received counter received cash from the customer. after received cash they do this task:

* When cash received the bank count the notes and check the fake notes.
* Then teller check the account the amount is available or not.
* Ten tellers ensure the sign with the cheque and account.
* Take authorization signature from the officer.
* One deposit copy bank taken and other given to the customer.
* Then posting it to the excel sheet.
* Put cross sill on the cheque.

**Payment counter**

Teller also handle the payment counter. They give payment when customer demand their cash. But to give cash to the customer teller must follow this instruction. Without its teller are not able to fulfil demand of the customer.

* After receiving the cheque teller check the leaf number, date, ac number, signature, wondering, branch properly and accept it if 180 days stay
* If any cross cheque found then no payment is given.
* If other branches amount 50000 payment then not pay from the counter.
* Verify the sign with the signature.
* After all, put paid sell on the cheque.
* Then giving posting to the Steller.
* Every day the teller counts the payment amount and balancing with the vault amount.
* The signature is also verified in the backside of the cheque.
* It the cheque is real then put on the cheque paid sell.
* In the cheque must be needed company or firms sell. Without it no transection can be happen.
* After giving the posting drawer account and write the transection number on the top of the cheque
* The cheque should be proper endorsement needed.

**Cash management**

Cash management maintain the banks cash inflows and outflows. Cash management maintain all the amounts to meet customers demand of cash withdraw. There are two work that cash management done very carefully that is ensuring the enough liquidity and customer demand of cash. Cash management always avoid excess cash in hand so that bank should not derived earnings. Teller is one of the most important represented of the bank. Teller builds a strong relationship with the customer. teller handle all the deposit of the customer. teller daily work is encasing cheques, drafts, pay orders and many works. In bank most of the customer come to the teller. So that teller should maintain a good customer relationship with the client. Cash management main task is making the tradeoff between the cashflow and inflow and ensuring the enough that can meet to the customer demand.

**4.5 Credit section**

The main work of credit department is to give loan to the customer. loan is given by to the individual, corporate clients, personal loan, demand loan. On the other hand, credit department also do many works like as they import LC, home loan, bank guarantee, help to tender purchase etc.

**Personal loan**

Personal loan is given day to day activity working people. This loan also given to the small type of business activity. No securities are kept for this credit facility but give a bank guarantee from the third party or who is government service holder.

**Demand loan**

Demand loan is given by the opening of letter of credit (LC). The client must provide a full LC amount in foreign exchange. Bank extends the demand loan to the client’s margin. Repayment date is not fixed. When LC documents arrive the bank request to the client to adjust their loan. Demand loan include payment adjustment documents.

**Bank guarantee**

Bank guarantee is a major revenue potion of bank every year. Bank guarantee is given to the reliable and valuable customer depend on the requirement. This liability takes by the bank. They help to purchase foreign clean bills, foreign currency draft, cheque etc. they also sure to purchase local clean bills. This facility only gets by the well-known client whose has high background.

**Opening foreign LC**

In bank Asia credit department also work to open foreign LC. Local countries import various kind of raw material, machines, equipment and many accessories in Bangladesh. So that they take loan from the bank. Bank Asia help them to open foreign LC. At the end of the month Bank Asia send report to the Bangladesh bank based on the foreign import payment that called by IMP posting. They also give bill of entry of all the information about the import product.

1. **Internship at Bank Asia**

I did my internship programmed in Bank Asia Limited. I worked here three months. I got the opportunities to work different department in Bank Asia. I work in sathmasjid road branch of Dhanmondi. I work here under the supervision of SVP MD. Ashraf Hossain, operation manager Zia Uddin and GB in charge MD. Ariful Islam. They help me a lot throughout my internship programmed. I am very lucky to work under their supervision. They are very cooperative and friendly. I learn many things in my internship that I use in my corporate life. This give me practical knowledge that I use my professional life. now I can handle this type of work very effectively. I can perform any kind of task within the time. In my internship at first, I work in customer service department and then credit department. I also open a personal account. In three months of internship I learn one thing that is employees should always prepare to take any kind of challenge while they working.

**Description of duties**

In my three-internship period I work many section in the bank. Here sowing some of my daily duties and responsibility:

* My first work is to introduce with the account form. I fill-up all the types of account form savings account, current account, FDR, DPS etc.
* When customer came to me to open account, I take all the information and documents from them and prepare all the rules to open account. I always giving information to the customer what types of account they want to open and the documents they needed.
* Because of I work in customer service department so I provided product related information to the Customer.
* Uncomplete form that audit identify I putting all the information into the form like = account number, title, nature of the organization, address, TIN, ID card number etc.
* I always inform customer by giving call to give their necessary documents which is missing in the form.
* When customer come to collect their cheque or debit card, I give them their card, take signature from them also take signature in activation form.
* Those are not taken their card or cheque I calling them every day to collect it as soon as possible or it will be closed.
* Everyday my one of the most important work is to balancing all the cheque books, debit card, pin number, pay order, FDR, DPS.
* Updating customer account form by giving new documents and information.
* I learned here how to active a dormant account, how close account
* I give information to the customer about rate of FDR, DPS interest etc.
* I also hand over the customer cheque book, Debit card.
* I always call customer to take their necessary documents, cheque book, debit card in information they needed.
* Give day to day entry to the Inward and Dispatch book.
* Giving account statement, bank guarantee to the customer.
* I also work in credit department, where I work to open LC file, open bank guarantee etc.
* I also done data entry of the different loan categories.
* I always send important mail to the different department when then needed any information.
* Another work is printing out the previous day cheque debit and credit card.
* Checking the number of accounts is debited or credited, signature, voucher sorting etc.
* Giving stamp when any kinds of documents has missing the sill or stamp. Specially in the loan papers.
* I used to open various kind of foreign L/C file. Manage all the documents in LC file.
* I also giving each month IMP posting and bill of entry.

This is all the responsibility that I done every day in Bank Asia throughout my internship period. Without internship I don’t know how bank do their daily work. It gives me a clear knowledge. I think that these duties help me in my future corporate life. I am also able to handle customer in any difficult situation and can serve them in a good way.

1. **SWOT Analysis**

Every organization has the strengths, weakness, opportunity and threats which is surrounding to the environment. Bank Asia’s has also SWOT. Here I showing the SWOT of Bank Asia:

**Strengths:**

* Loyal customer of Bank Asia
* Effective Formal and informal training programmed both new and existing employee.
* Using update software, I-Steller.
* Powerful IT infrastructure.
* Powerful source of fund and liquidity position
* Wide range of network branches.

**Weakness:**

* Lack of development programmed for existing client.
* Lack of promotion activities and its very long period.
* Deposit is very lower than regress.
* High surface of expense.

**Opportunity:**

* Online banking system service.
* Up to date training programmed.
* customer responsible is very high.
* Private sector is developing.
* SME and Argo business loan industry are increasing.
* Continuance environment is favoring.

**Threats:**

* New entry of competitors in the market.
* Incumbent competitors in the market.
* Market pressure from the lower interest rate.
* New rules and regulation of government.
1. **Concluding part**

7.1 Findings

7.2 Recommendation

7.3 Conclusion

**7.1 Findings**

To preparing this internship report I found some major findings. This makes the huge problem to do daily work. Here I showing some findings of Bank Asia:

* There is very low work force. Work pressure in low compared to the corporate branch of bank Asia. So that employee taking more time to give service to their customer. it makes customer dissatisfy.
* Bank Asia always sent their employee to the training institution new and existing client to increase their skills knowledge but when they go for training the work force is increasing to another employee.
* The internet facility of Bank Asia is so poor so that customers are not getting their information timely. They always come bank to know their important transection and it take more time to give them information. So that it quite impossible to increase customer satisfaction.
* Due to the poor online system customers are not able to check their balance so every time they come back to the bank to know balance. Customer some time gets angry. And customer dissatisfaction is increasing.
* For the lack of promotion in rural area Bank Asia is not popular to the people. Most of the people do not know about the bank Asia. So that rural people go other bank to do their banking work.
* There is lack of employee coordination. Sometimes employees are not work together that make conflict between them.
* Bank Asia give their employee some facility but that is not enough for all the employees. And many employees are not enjoying all the facility. So that employee satisfaction decreasing.
* Also, FDR, DPS rate in not high so Bank Asia fail to attract more customer so that they losing their competitive advantage.

**7.2 Recommendation**

Here discuss some recommendation of bank Asia. I found some findings of the company if they follow this recommendation then they will get success in short time.

* The human resources management should always update their policy to give more flexibility to their employee. If employee is happy then it easy to increase customer satisfaction.
* The HRD should give flexibility, facility, more allowance to keep their employees satisfy so that employee turnover is getting low. And employees are more enjoy their work. It also increasing the productivity of the bank.
* The human resources department should follow the labor law and international HR policy. Without it bank Asia will not keep their employee for long time that create risk for the bank.
* The training programmed should arrange effectively so that new employee feel comfortable to work. And it will not waste of time to teach them.
* Bank Asia should improve their IT department, and should follow the latest technology because in competitive environment they must compete with the other bank. If they not use latest technology then are not hold customer.
* Create more promotional activities to reach rural area. Should give advertising to the newspaper. Facebook, website. Otherwise it will be difficult to reach rural area.
* Bank Asia should increase their FDR, DPS rate so that people more attract to their policy and open more account. Because other private bank gives more interest rate so people will nit interest to open this kind of account.
* Should improve the overall customer service department to give quick service to the client in short period of time.

**7.3 Conclusion**

Economic development of Bangladesh is increasing day by day. Bank Asia is the third-generation bank of Bangladesh where they also contribute in Bangladesh economy. Bank Asia working hard to become one of the pioneer’s bank in Bangladesh. Bank Asia is also trying their best to achieve goal.

In conclusion I would like to say that to work in Bank Asia is a wonderful experience for me. Internship is important for every business student to know the corporate world. In this three month I learn a lot that I can use in my practical and professional life. In Bank Asia I work so closely to the different section. Where I increase my knowledge about the human resource and general banking activities. Bank Asia HR practice is very much related to the all human resource policy. So, I learn how a company recruit candidate, how they give training, how they take leave etc. human resource management practices are increasing day by day in Bangladesh. So, if Bank Asia wants to sustain in the economy for very long run, they must have to follow the HR policy and system. If Bank Asia follow this then in future, they will be the top bank in Bangladesh.

Finally, I want to say that Bank Asia is well planned internship opportunity for me where I gather huge knowledge and increase my experience. I really enjoyed my internship period in sathmosjid road branch from the very first day.

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2. **Appendix**

**BA-** Bank Asia

**HRD-** Human Resources Department

**SVP-** Senior Vice President

**EVP-** Executive Vice President

**GB-** General Banking

**MTO-** Management Trainee Officer

**LFA-** Leave Fare Assistance

**TP-** Transection Profile

**PO-** Pay Order

**DD-** Demand Draft

**TT**- telegraphic Transfer

**MT-** Mail Transfer

**KYC-** Know Your Customer

**TIN-** Tax Identification Number

**VAT**- Value Added Tax

**LC**- Letter of Credit

**HOD**- Head of Department