



Internship Report on
General Banking Activities and market development practices by the city bank limited: A hands on practice through the Moghbazar branch

Submitted To:

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Letter of Transmittal

20th November, 2019

TO

Mr. Sarker Rafij Ahmed Ratan

Assistant Professor

School of Business and Economic

United International University

Subject: Submission of the internship report.

Dear Sir,

Glad to yield my internship report on "General Banking Activities and market development practices by the City Bank Limited: A hands on practice through the Moghbazar branch. I have conducted my internship program at The City Bank Ltd, Moghbazar branch. This can be a portion of the whole necessities of complete Bachelor of Business Administration (BBA) program.

Whereas preparing this report, I have taken after all the instructions that you just have given to me. I attempted my best to get ready this report and accept that all the ideas from this report offer assistance me in my future practical life. I will be thankful to you if you accept this report.

I trust that you simply will find this paper sign of my hard work.

Sincerely yours,

Shuvajit Banik

ID: 111-151-337

Acknowledgement

The opportunity of the internship I had with The City Bank Ltd. was an incredible scope for learning and proficient advancement. In this manner, I consider myself as an awfully fortunate person as I was given with an opportunity to be a portion of it. I am too thankful for having a chance to meet so numerous brilliant individuals and experts for driven me though this internship period.

Bearing in intellect past I would like to specific my earnest appreciation to my academic supervisor Mr. Sarker Rafij Ahmed Ratan, Assistant Professor, School of Business & Economic, United International University for his steady guidance, supervision and input which empower me to get ready a report in a well-organized way .This report would not have accomplished its current shape without his support. I would like to precise my most profound appreciation to my family for their continuous support, motivation and care giver and appear to me during my studies.

I elicit my most profound much appreciated to my organization supervisor Mr. Md Nurul Abser, Branch Manager, The City Bank Ltd. (Moghbazar branch) for taking portion in valuable choice & giving fundamental prompts and direction and organized all facilities to create life simpler. I select this moment to recognize his commitment thankfully.

It Is my radiant sentiment to place on record my best regards, deepest sense of gratitude to Mr. Sibli Sadik, Branch Operation Manager and, Mrs. Nilufa Yeasmin, Customer Service Manager, for their careful and precious guidance which were extremely valuable for my study both theoretically and practically

I would moreover like to thank the authority of “The City Bank Ltd.” for giving me the opportunity to do my internship in their well renowned bank and providing me fundamental data and publishing papers.

Executive Summary

I have completed my three months Internship program for Bachelor of Business Administration course at The City Bank Limited. In this three month I have gained real life experience of general banking activities and the working environment of The City Bank limited (Moghbazar branch). I started my internship program in The City Bank limited on 18th June, 2019 and finished on 17th September, 2019 which will help me in my future career a lot.

This report of the internship based on general banking activities and market development practices by The City Bank limited (Moghbazar branch). The first part of this report based on introduction like origin of the report, objectives of the report, sources of the report and limitations of the report.

In the second part of this report based on overview of The City Bank limited. In this part I included the topics like the information about The City Bank limited and also the Moghbazar branch, mission, vision and values of The City Bank limited and organogram of The City Bank limited.

In this report I have shown the processes and activities of the general banking according my topic. In this report I described the different types of account like current and savings account of The City Bank limited. Here I also showed the activities of bills and clearing section, remittance and cash section. After discuss the general banking activities I recapitulate the online banking and market development practices of The City Bank limited. Here I described that how the bank retain the old customers and attract the new customer by offering new services.

In this report I have also shown my internship duties and observation during my internship period and at the end I shown the SWOT analysis of The City Bank limited, findings and suggest some recommendations for The City Bank Limited.

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Chapter- 01
INTRODUCTION

1. Introduction

Banks are deposit institutions. It is a money institution that contributes money deposited by customers, pays it out once needed, makes loans at interest, and exchanges money. Banks are the establishments that offer a fantastic assortment of cash connected services. At their most basic profit, banks hold money on sake of the customers that is due to the consumer for the asking either by exposure at the bank for a withdrawal or by writing a check to a 3rd party. Banks utilize the money they hold to finance loans that they create to businesses and folks to get hold of operations, contracts, instruction prices. Varied banks what is more perform alternative services for a charge; for occasion they provide certified checks to customers guaranteeing installment to 3rd parties.

As a financial organization, Banks ar passing secure in common. In our everyday banking activities administration people ar committed to provide every reasonably security matter from employee to consumer fulfillment. There ar therefore varied security compliance from Bangladesh Bank at a lower place the act of monetary establishment.

1.1.Origin of the study: The report on “General Banking Activities and market development practices by The City Bank Limited, A hands on practice through the Moghbazar branch” was initiated as a course demand of BBA program. For this demand student of BBA department should complete 3 months internship program for to find out and perceive real life expertise.

1.2. Objective of the study: The primary objective of the report is to satisfy the necessity of BBA program and additionally learn the general banking activities of The City Bank Ltd. There moreover have a few primary objective those are given below:

- Learn about the daily activities of The City Bank Ltd.
- To recognizable with culture of the bank

- To place the process of working of the officer.
- To understand the processes of new account opening.
- To pick up information about client handling
- To procure an in profundity understanding of the functions of each department.

1.3. Methodology: This internship report on General Banking Activities and market development practices by The City Bank Limited has been composed on the premise of my 90 days internship period as well as secondary sources.

- Primary Data:
 - Interviews with Branch manager & Customer service manager.
 - Observations
 - On the job training
 - Practical work experiences.
- Secondary Data:
 - Research papers
 - Articles
 - Banking Journals
 - Website of The City Bank Ltd.
 - Different Text Books
 - Study Materials
 - Annual report of The City Bank Ltd.

1.4: Scope of the report: In my three months internship period in the City Bank Limited Moghbazar branch I learned numerous tasks. In my three months internship period within The City Bank Limited Moghbazar branch I worked beneath customer service department and beneath the Branch Operation Manager. So I arranged this report on general banking activities and market development practices by The City bank Ltd. In this report I moreover attempted to cover the banking history of The City Bank Ltd., core values and goals, vision and mission statement of The City Bank Ltd. and others vital things.

1.5: Limitations of the study: To prepare a report on the subject like this in a short time isn't simple assignment. In planning this report a few issues and restrictions have experienced which are as follows:

- The most limitation of the study was lacking of information.
- This kind of case study there has to need the more time.
- As it were for internship program authority confined a few issues.
- A few data cannot be given due to security and other corporate commitments.
- Due to time limitation, many of the aspects could not be discussed in the present report.
- Since the bank staffs were exceptionally busy, they seem not pay sufficient time.
- Deficiency of opportunity to access the internal data.
- Shortage of news or relative publications.

Chapter: 02

OVERVIEW OF THE CITY BANK LIMITED

2.1: Historical Background of the City Bank Limited:

City Bank Ltd. is one in every of the oldest private commercial Banks in operation in Bangladesh. It's a top bank among the oldest 5 commercial Banks within the country that started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its 1st branch at B. B. Avenue Branch in the capital, Dhaka city. It had been the visionary entrepreneurship of around thirteen native businessmen who braved the huge uncertainties and risks with bravery and zeal that created the institution & forward march of the bank potential. Those sponsor administrators commenced the journey with only taka 3.4 large integer price of Capital, that now's a decent taka 330.77 large integer as capital & reserve. City Bank is among the only a few native banks that don't follow the normal, decentralized, geographically managed, branch based mostly business or profit model. Beneath a time period on-line banking platform, four business divisions square measure supported at the rear by a strong service delivery or operations setup and additionally a wise IT Backbone. Such centralized business phase based mostly business model guarantee specialized treatment and services to the bank's totally different client segments. The bank presently has eighty seven on-line branches and ten SME service centers unfold across the length & breadth of the country that embody a fully-fledged Muslim Banking branch. It presently has forty six ATMs of its own; and ATM sharing arrangement with a partner bank that has over 550 ATMs in place; SMS Banking; Interest Banking then on. It already started its client call center operation. City Bank is that the 1st bank in Asian nation to own issued twin Currency MasterCard. The bank may be a principal member of VISA international and it problems each native Currency (Taka) & Foreign Currency (US Dollar) card limits in an exceedingly single plastic. VISA revolving credit is another fashionable product that the bank is pushing exhausting so as to ease out the queues at the branch created by its astounding base of some four lacs retail customers.

The City Bank restricted was one in every of the twelve Banks of Asian nation among the five hundred Bank in Asia for its plus, deposit & profit as evaluated by "Asia Week"

within the year 2000. Aside from that, the town Bank restricted received the “Top 10 Company” award from the prime minister of the People’s Republic of Asian nation.

2.2: Corporate Information:

Company Name	The City Bank Limited
Corporate Slogan	Making sense of money
Chairman	Mr. Aziz Al Kaiser
Vice Chairman	Mr. Hossain Khaled
Managing Director & CEO	Mr. Mashrur Arefin
Line of business	Banking
Services	Customer banking, Corporate banking, Islamic banking, Private banking, Credit cards, Wholesale Banking, SME banking, Agent banking
Head Office	City Bank Center,136, Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh
Total Branch	130
Date opening of 1st Branch	27 th March, 1983
Total Employees	Over 3,858
Total customers	Over 17,00,000
Total ATM+CDM	369
Priority Centers	07
Total POS machines	Over 24,000
SWIFT Code	CIBLBDDHXXX
Web Page	https://www.thecitybank.com
Call Center	16234

Hunting Numbers	02 58813483, 58814375, 58813126
Fax	02 9884446

2.3: Vision, Mission and Values of the City Bank Limited:

Vision of the City Bank Limited:

The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.

Mission of the City Bank Limited:

- Offer big range of product and services that separate and excite all client segments.
- Be the "Employer of choice" by giving an atmosphere wherever leaders are created.
- Persistently challenge processes and platforms to reinforce effectiveness and potency.
- Advance development and mechanization with a see to ensuring and upgrading brilliance in service.
- Guarantee regard for community, great administration and compliance in everything we do.

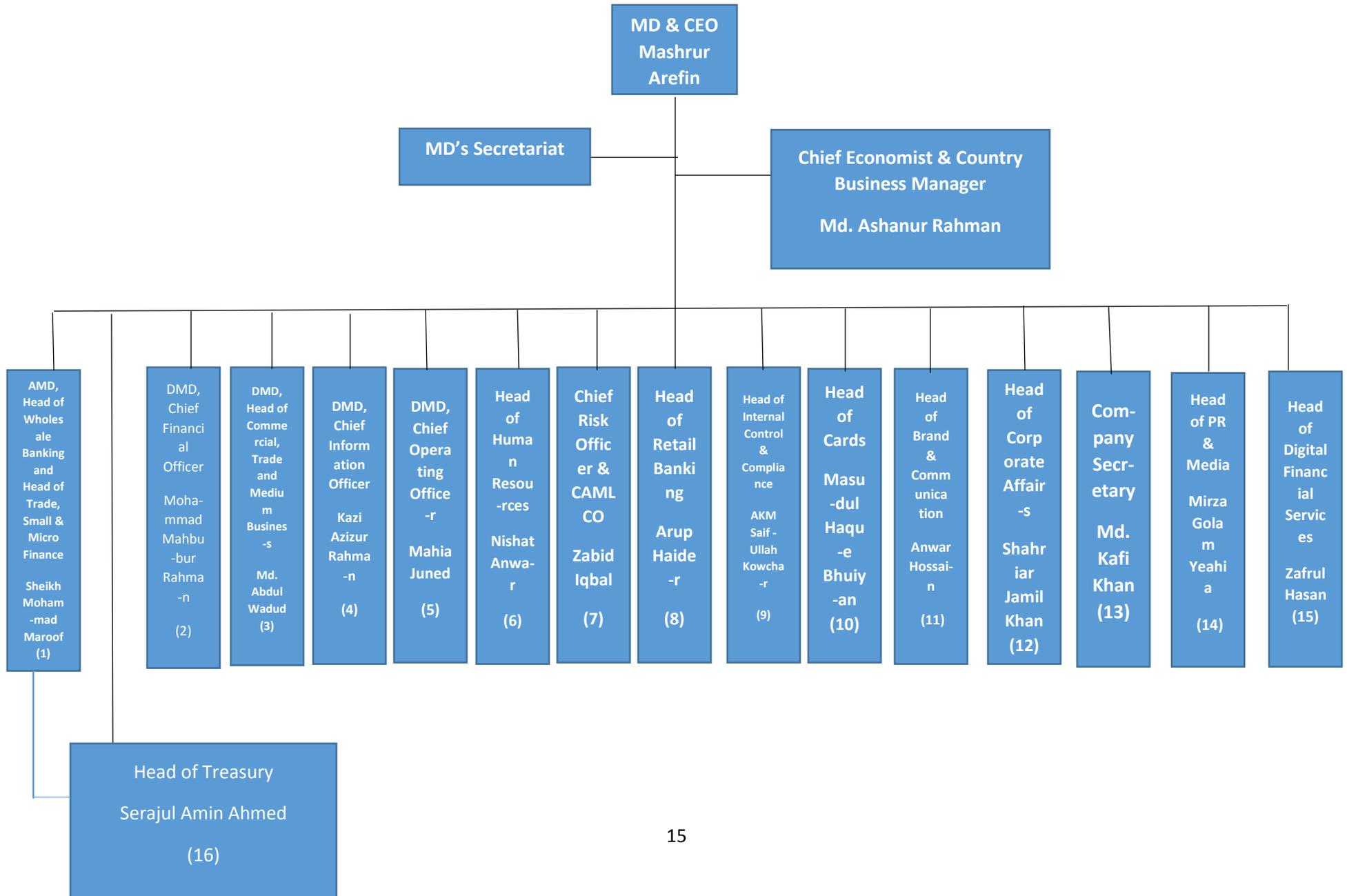
Values of The City Bank Limited:

- Result Driven
- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

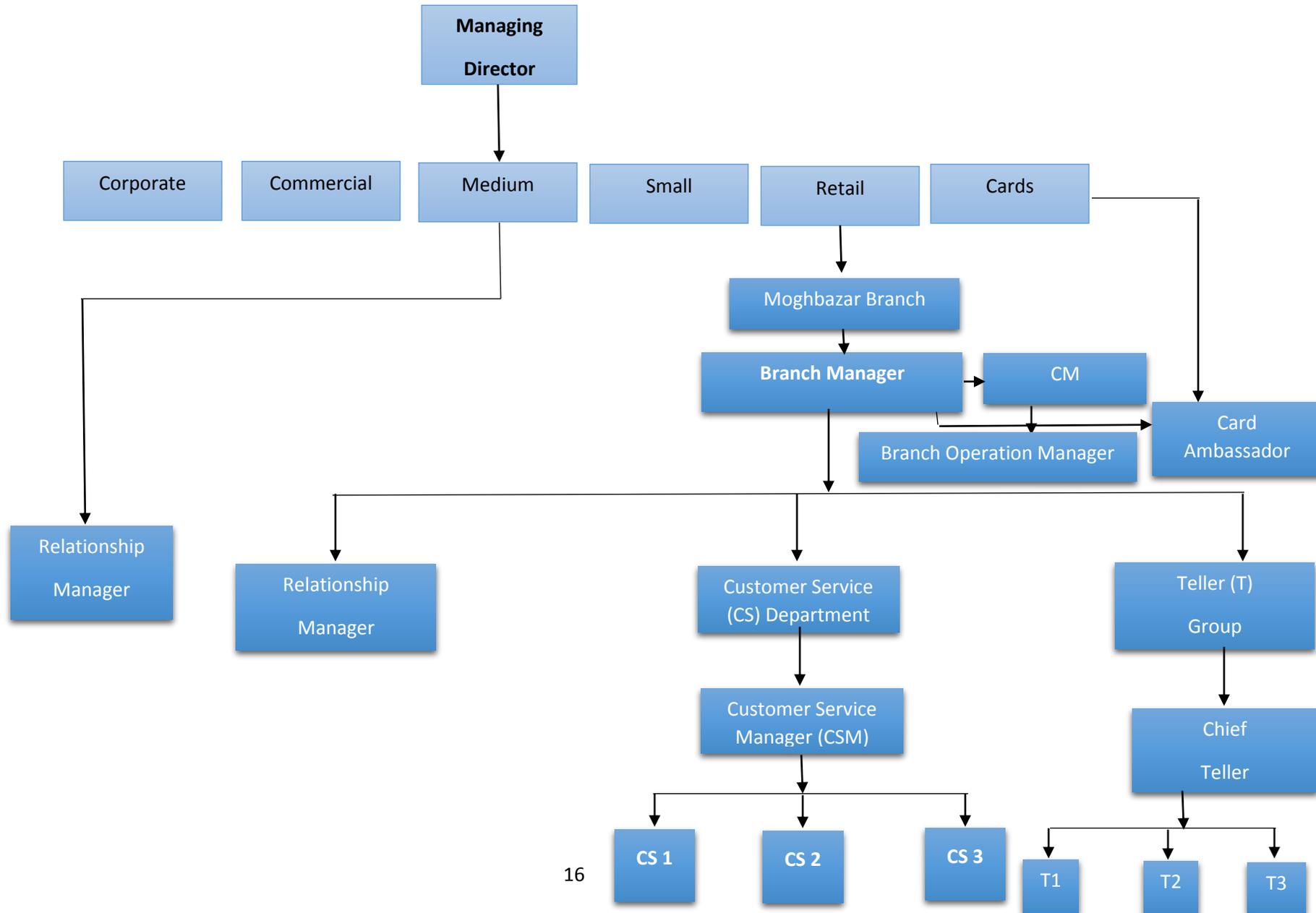
2.4: Profile of the City Bank Limited Moghbazar Branch:

Bank Name	The City Bank Ltd.
Branch Name	Moghbazar Branch
Division	Branch Banking Division
Address	House: 1 Razzak Plaza (1 st Floor), New Eskaton Road, Moghbazar PS: Ramna, Dhaka-1000
District	Dhaka
Branch Code	190
SWIFT Code	CIBLBDDH
Routing Number	225274187
Branch Manager	Mr. Md. Nurul Abser
Total Employees	17
Phone	02-9356831 (Direct)
PABX	02-9356763-64
E-mail	Nurul.abser@thecitybank.com

2.5: Organogram of The City Bank Limited:



2.6: Organogram of The City Bank Limited (Moghbazar Branch):



Chapter: 03

**MY DUTIES OF THE CITY BANK LIMITED
(MOGHBAZAR BRANCH)**

3.1: Internship Duties:

In my internship time I mostly worked under the Customer Service (CS) Department. In my three months internship program, I also worked under the Branch Operation Manager (BOM) and the Relationship Manager. In my internship period I learned many important tasks and I done those task on a regular basis. These tasks are pointed out in below:

- Register the welcome letter in Dispatch register on a regular basis.
- Check the denomination on a monthly basis.
- Check the Teller Cash Point Inquiry (TCPI) on a monthly basis.
- Check the vouchers of regular transections on a regular basis.
- Open the savings account & current account.
- Fill-up the form of FDR, Deposit & Credit Card.
- Write the declaration on behalf of the customers.
- Fill-up the form of dormant account reactivation.
- Deliver the debit cards & credit cards to the customers.
- Fill-up the loan file of the customers.
- Help the customers by providing the necessary information.
- Close the account of the customers.
- Find the account numbers of the customer by customer unique ID in I-Banking.
- Find the account details or Customer details by I-Banking.

3.2: Observation:

Get the chance for work at the City Bank Limited is extraordinary involvement. Representatives of the bank are diligent and skilled. I gather knowledge of numerous things from this bank that's truly exceptionally commendable to me. I must to share few experiences with all,

- Environment of the work is exceptionally conciliatory and employees are co-operative.
- Employees of this bank are dynamic and mindful for their job duties.

- Each employee within the department is straightforwardly checked by Department head in head office and in department by a branch operation manager, so the heading and results are truly up to the mark.
- Working time is begin from 10AM and conclusion at 6PM. Workers ought to remain longer than that to accomplish their assigned works
- Each employee has the well decorated personal desk, communication.
- The employees get full logistic support.
- People out there within the city bank truly exceptionally accommodating.

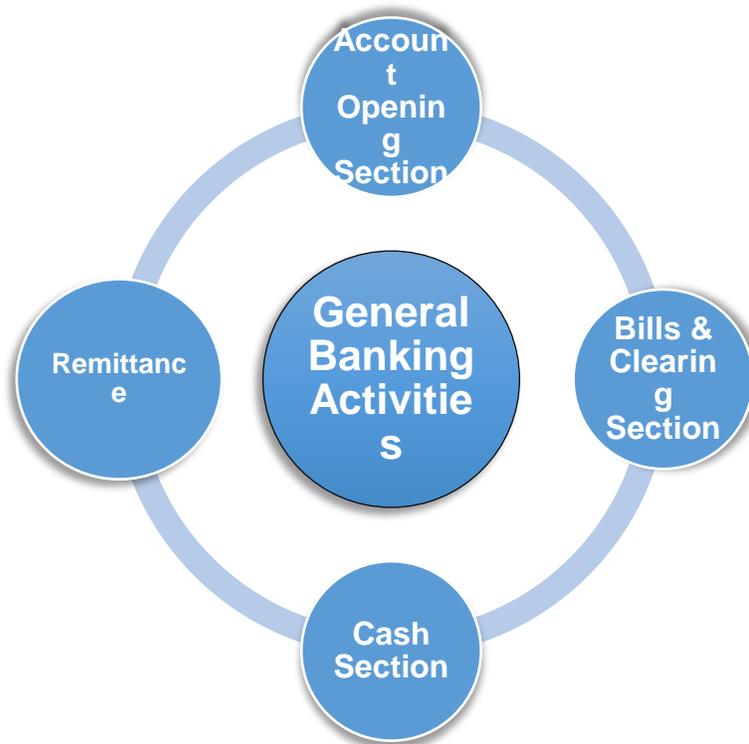
Chapter: 04

**GENERAL BANKING ACTIVITIES OF THE CITY BANK
LIMITED**

4.1: What is general banking activities?

General Banking activities are the coordinate center for client benefit. It's the beginning point of managing operation an account. It opens modern accounts, transmits reserves, observance cheques, and takes stores, issuing the draft.

The Moghbazar branch of The City Bank Limited has all the specified areas of the general banking and this segment run by expertise labor with tremendous managing an account information. Consequently, a touch of amusing customer benefit is winning within the department. General banking of this branch comprises of distinctive areas, specifically account opening segment, checkbook issue, exchange of account, closing of account, remittance segment, online keeping money, clearing and bills area, cash segment, information section segment etc. The general banking activities that includes basically of the consequent and they are indicated underneath:



4.2: Account Opening Section:

Account is the efficient record of exchange. Bank Account is a covenant between the bank and the clients, permitting clients to utilize bank Service by the cost of expenses. The most perfect way a client can construct relationship with the bank. The most reason of opening account is to deposit cash. Deposit account can take on different shapes:

There have many types of account such as current account, savings Account, term deposit account and foreign currency account.

4.2.1: Current Account: Mostly the businessmen open the current account for do the transection of their business. In the current account the customers don't get any interest. The customers can do the many time transections by their current account

Requirements for opening the current account:

- Photocopy of NID or passport of the applicant.
- Photocopy of the NID or passport of the nominee.
- Two copy passport size photograph of the applicant.
- One copy passport size photograph of the nominee.
- Valid & renewable trade license.
- E-TIN
- Seal of the business

Facilities of the current account:

1. After open the current account bank provide to the customers instant cheque book of 10 pages and customers also get the debit card which is printed by the customer's name.
 - 1) Customers can withdraw the money by the debit card.
 - 2) Customer gets the easy access of online banking services.

4.2.2: Savings Account: Most of the customers open the savings account in the City Bank Ltd. Customers open the savings account because everyone wants to save money for the future. Customers get the interest from the savings account.

- **High value savings account:** In this account bank calculate the interest rate on the basis of everyday balance and give the interest each month. It is a major departure from the ordinary savings account available in the market. All such accounts calculate interest on the normal or least adjusts of the month, whereas High Value Savings Account does on day by day item premise.
- **City manarah savings account:** Manarah Savings account is worked beneath the Mudarabah standards. It is an Islamic budgetary association contract where one accomplice gives capital (Depositor) and the other accomplice gives labor (Bank) and salary produced from the wander is shared between the shareholders.
- **Students Savings Account:** Students savings account is only for those students who are below the age of 18. Many students earn the money by tuition or freelancing. By students savings accounts the students can save their income for their future. Student savings account helps to the students by creating the habit of saving up and makes them responsible of financially. If any students open their students savings account in The City Bank Ltd. They get free cheque book and City Maxx Card.

Requirements for opening the savings account:

- Photocopy of NID or passport of the applicant.
- Photocopy of the NID or passport of the nominee.
- Two copy passport size photograph of the applicant.
- One copy passport size photograph of the nominee.
- Salary certificate or recent appointment letter of the applicant.
- Trade license for the businessman.

Facilities of the savings account:

- 1) After open the savings account bank provide to the customers instant cheque book of 10 pages and customers also get the debit card which is printed by the customer's name.
- 2) Customers can withdraw the money by the debit card.
- 3) Customer gets the easy access of online banking services.
- 4) Customers get the interest by their savings account. The interest rate is 4.50%.

4.2.3: Term Deposit Account:

- **General DPS Account:** This is an extraordinary DPS item that's particularly over appealing than the prevalent DPS items within the market. You get the strong entirety in the conclusion of the term against your month to month deposit of little installments. It's a idealize way to secure your money related future.
- **Fixed deposit Receipt (FDR):** In this varieties of deposit, a huge quantity of cash is deposited within the bank for relatively large rate of interest is obtainable to the investor for the amount of three months or 6 month or single year to ten years with the condition that they will pick off the money before maturity however can draw the profit on a monthly basis.
- **Short Notice Deposit (SND):** This apparent styles of account is simply in between CD and SD that offers financial gain at the rate of 6% (simple rate of profit designed yearly on daily balance) however wants seven days-30 days previous notice of money withdrawal.
- **Monthly payment interest account:** In this style of FD the quantity starts from Tk. 5 lacks on behalf of this kind of deposit client will get loan, during this style of deposit client will encashment facility before maturity.

4.2.4: Foreign Currency Account: Foreign currency account is a service idea wherever financially engaging product like FCY Account, RFCD Account and NFCD Account for people is obtainable with value superimposed bundle offers. RFCD Account and NFCD Account is that the preferred deposit product to non-resident Bangladeshi's and an oversized range resident Bangladeshi people who many time visits outside the country for holidays and different business functions.

4.3 Bills and Clearing Section: Clearing represent reciprocal payment of claims created in among member banks at a set time place in respect of instruments drawn of every different. It is an course of action beneath which part banks concur to meet, through their agents, an designated time and put to provide documents drawn on the other and in return to get documents drawn of them.

- **Inward Clearing:** This clearing are those documents which we offered by our bank to another bank for the payment have been reciprocate and payable by them owing to indicated cause through the clearing house.
- **Outward Clearing:** Outward clearing are those documents which are another bank offered to us and our specific branch accepts those documents within the clearing area dispatch the documents for collection through the clearing course of action is envisage as Outward Clearing for that specific branch.

4.4: Cash Section: Cash is the most liquid asset and it ought to be deal very gingerly. So cash division given more care. This office begins the day with cash in vault. All cash receipts and installments are completed through this department. I was not authorized to bargain with this area. Cash officer starts their exchange by taking cash from the vault, known as the opening cash balance. The sum of initial cash adjust is entered into a register book. After entirety days transaction additional of the money remains within the cash counter is put back within the vault and known as the closing adjust. Cash is gotten and paid in this segment.

- **Cash Receipt:** The cash section take the cash from the customer and deposit that cash of the customer's account. For deposit the cash customer have to fill up the deposit slip and then the customers have to give their deposit slip along with cash to the cash counter and then the teller group check the deposit slip. After check the deposit slip the teller group deposits the amount to the account of the particular customers. If any bearer deposits the cash over the taka 50,000 then the bearer have to show their NID card or passport.

- **Cash payment:** The bank provides the cheque book to the customers. If any customers want to withdraw the cash from the bank then the customers have to fill up the cheque. In the cheque the customer have to mention the date and amount of the money in numerically and written both. The customer must have to give their signature in the cheque. When the customers give their cheque to the cash counter then the teller group checks that very carefully. The teller group matches the signature that customers put on the cheque with the customer's signature on their account opening form. If the signatures are match then the customer receive the money from the cash counter. If the bearer want to withdraw the money over the taka 1, 00,000 then the teller group communicate with the account holder over the phone. If account holder confirm then the cash counter give the money to the bearer.

4.5 Remittance: Customers of a bank got to transfer his fund or cash to anyplace at into the country they will screw through the payment section of the bank payment section of general banking deals with solely local remittances. Throughout my internship I even have observer in my branch deals with 3 kinds of local remittances.

- **Demand draft (DD):** This is a command to pay cash drawn by one workplace of a bank upon another workplace of a similar bank for a total of cash in anywhere. That is outside of the financial institution space of issuance branch. It's an official document. It may be crossed or not, for payment of Demand draft bank checks

the test code initial mentioned on the draft. If test code agrees then the bank makes payment .This issuance bank sends a recommendation regarding the Demand Draft to the paying branch for additional confirmation. Demand draft is an instrument covering an order by the issuance branch upon another branch called drawer branch to pay specific amount to the payee or to his/her order on demand.

- **Pay Order (PO):** It is method of cash transfer from payer to payee among a precise clearing area through banking channel. An individual can buy payment order in several models like Pay Order by money, Pay Order by cheque.
- **Telegraphic Transfer (TT):** Telegraphic transfer is another method for transfer the fund one place to another place. It is the quickest method of transfer the fund. The specific branch give a messages to the another branch over the telegraphic\ telephonic\Fax to pay a certain entirety of cash to a named payee.

4.6: Other general banking activities by CSM:

- **Transection profile update:** When customers open the account the CSM provide the transection limit. After if the customers want to change their transection limit they can change it. For change the transection limit the customer have to show their recent salary certificate. According to the salary certificate the CSM update the new transection limit.
- **Contact Information Update:** The CSM update the contact information of the customers. If customers want to change their mobile number or address then they can change it by sowing their copy of NID, passport or the copy of electricity bill. In terms of changing the address the new address must have to mention in their NID, passport or electricity bill
- **Signature change procedure:** If customers want to change their signature they have to physically present in specific branch with one copy passport size photograph and the seal of the business if that is a current account.

Chapter: 05

Online banking system of The City Bank Ltd.

5.1: Citytouch:

Citytouch is the application of the mobile phone and computer both which is available in Play Store for android and App Store for the iPhone. To get access for the citytouch the customers have to open the account in city touch by their mail. They have to provide the account number and pin number of their ATM card for run the citytouch application. The customers can do the banking activities by the citytouch. This application is totally free for the customers. There have many facilities of the citytouch. By citytouch the customers can know their recent transection history. The citytouch show the recent balance of the customer's account. The customers can transfer the fund to the one City Bank account to another City Bank account by citytouch. For transfer the amount through the BEFTN/RTGS to City bank account to another bank account the customer can do that by citytouch. The customers also transfer the money from their account to the Bkash the customers also do that by the citytouch. The customers also do the recharge of their mobile number by the citytouch application. The customers can open the FDR or DPS by the citytouch application. By citytouch the customers can pay their electricity bill and WASA bill and also can pay the internet bill, club bill, tuition fee and the Indian Visa processing fee. Customers also purchase the movie ticket from the citytouch. So, the citytouch application of the City Bank is very much useful for the customers and is makes the banking activities easier. The citytouch application is save the valuable time of the customers.

5.2 Finacle Core: The City Bank has set up a network that is Wide Area Network (WAN) within the country to produce on-line facility to the customers. By this facility customers do dealing of any branch below this service. By exploitation this software system customers do following transactions in below:

- They can withdraw or deposit the cash from one bank to another bank.
- They can transfer the amount by one account to another account.
- They can be deposited or transferred by using this system any amount.

Chapter: 06

Market development practices by The City Bank Limited

6.1: Definition of market development:

Market development is a strategic step taken by an organization to develop the prevailing market instead of trying to find a new market. The corporate appearance of brand is asking new consumers to pitch the product to a unique section of customers in a shot to extend sales.

The City Bank Limited developed their market by following the two steps. These are:

- Retaining their current customers.
- Attracting the new customers.

1. **Retaining their current customers:** The City Bank Ltd. Provide better services than the others. They understand the needs and wants of the customers. According to that needs and wants The City Bank Limited provide the services to the customers. So that they can satisfied their customers by their services. In my internship period I did the survey about the services of The City bank Limited (Moghbazar Branch). Maximum customers are satisfied with the services of The City Bank Limited. According the customers we can divided them by 4 categories. These are given below:

- **Loyal Customers:** Many customers are loyal with The City Bank Limited. Those loyal customers do their all types of banking activities only with The City Bank Limited. That type of customers never switch the other banks for do their banking activities.
- **Contestant Loyal Customers:** that type of customers sees the product and services as much excellent as the organization's product and services.
- **Focused Customers:** That type of customers sees the organization's products & services as somewhat higher than a competitor's products & services.
- **Switchable Customers:** That Type of customers views another products & services encyclical better than the organization's products & services.

2. Attracting the new customers: The bank offer different types of products and services in the market. By that product and services they attract the new customers. Any customers can open their account by taka 1000 only in The City bank Limited. The City bank Limited offers the City Bike loan to the customers at a low interest rate. So many customers purchase their own bike by taking the loan from The City Bank Limited. The City Bank Offer American Express (City Maxx Card) Debit & Credit card to the customers. In Bangladesh only The City Bank Limited offer that City Maxx Card. The city Bank Limited attracts many new customers by the City Maxx Card. In Bangladesh at first The City Bank Limited set the Cash Deposit Machine (CDM) in there ATM booths. By CDM customer can deposit there cash anytime. City Bank offers the City Alo only for their women customers. By that City Alo the woman customers of The City Bank Limited get many extra facilities. The woman customers of The City Bank Limited can take a loan at a low interest rate by City Alo account. By creating more new product and services The City Bank Limited attract the new customers.

6.2 The procedures for the development for bank promoting

- **Structure a Saleable Service Scheme:** Bank ought to form a map that attends to the matters of customers. Cluster of such preparation be able to equally frame an entry. The bank entry might incorporate store conspire, an proof of contribution a lot of flexibilities, in actual truth humble banking, web banking, a creative preparation targeted to uncommon gather of consumers.
- **Compelling Branding:** Individuals are a hill of ideas and feelings. These stands able to viably be positive in spot our commentary. Permitting for the highlights of pieces and point amassing of customers, the section can be suitably discernible in arrange to reverberation it engaging. These will help a ton in creation the item viable. Each and every one agent as well as all our fights have to be the complete thing by its image title fair so that to sock the identical within the customer's awareness.
- **Advertisement:** Advertisement is a distinguished portion of promoting of bank entry. Promotion ought to be like that appeals to mortals. It should to not pursue

the conservative illustration of impressing an issue. Designed for useful advertisement, bank ought to work out human beings' preferences and decisions.

Chapter: 07

SWOT Analysis

7.1 Strengths:

- The City Bank Limited was launched American Express credit card both local and foreign currency (BDT & Dollar) on 7th November, 2009. In Bangladesh only The City bank Limited offers the American Express Credit card.
- Management squad of The City Bank Limited has changed meaningfully since the year 2007. The City Bank Limited opened the new department like None Funded Business (NFB), policy and analysis etc. for better employment purpose.
- The City Bank Limited is one of the oldest banks in the Bangladesh. So they have better experience then the other banks about the banking sector and the market.
- There have 130 branches of this bank all over the country. This Bank Limited also established the Islamic Banking Branches, 07 priority centers and 01 branch for women all over the country.
- The main strength of The City Bank Limited is they always maintain the good relationship with the customers. They always fulfill the needs and wants of the customers.

7.2 Weaknesses:

- The remuneration package of The City Bank Limited is very low then the other banks. So that they cannot appoint the well-known employees of the country and for that reason they lose their current employee.
- The City Bank Limited cannot provide the proper motivation to their employee. The employee cannot rotate their job.
- The City Bank have only 369 ATM booths all over the country which is relatively lower than the other banks.

7.3 Opportunities:

- With the progression and availability of technology, the requirement for on-line banking is receiving a lot of priority. Each native and remote banks area unit moving towards on-line banking to ease the business observe for their clients. The City bank limited has taken some marvelous efforts. Now they changed all of their branches into online department & deliver the service through web.
- Now-a-days credit card and debit card is very exigent product for the customers and bank also. Because in present customer don't want to keep cash. The City Bank Limited was launched American Express debit and credit card on 7th November, 2009. In our country only The City Bank limited offer the American Express credit and debit card. So that is the opportunity for the bank.
- All of the branches of The City Bank limited are connected with the internet. It helps to create the network among the all branches. This network based banking make the duties and jobs easier and faster for the all department. Every employees of the City bank limited use the finacle. By using the finacle employees find out the more information and data base of the customers within a minute.
- City Bank is a well-recognized organization brand within the financial services community. The Bank can use this value by developing acknowledgment of more up to date offerings, subsequently improving pertinence in a competitive trade environment.
- The City Bank limited gain a great amount from their sales team and trade finance presently a days. They got to prepare their sales team appropriately because it's an awesome chance for them.

7.4 Threats:

- After launched the American Express debit and credit cards the other banks provide discounts on their Visa cards. That's why this is the big threat for The City Bank limited card business.
- With the country's banking system being one among the foremost highly-regulated sectors, timely alignment with new and a lot of tight rules will create challenges.

Chapter: 08

Findings, Recommendations & Conclusion

8.1: Findings:

- 1) The City Bank limited is exceedingly centralized. All of the branches of the city bank limited are control by the head office. All of the branches must have to submit the report to the head office.
- 2) The City Bank limited launching the new product and offer new services to the customers. Such as customers instant get the Amex card when they open the new account.
- 3) The application of The City Bank limited named “City touch” is very useful and more popular among the customers.
- 4) There have no enough manpower in the cash counter of the branch
- 5) The waiting area of the customers is not large. So that customer waits by standing.
- 6) The Cash Deposit Machine (CDM) is very much helpful for the teller group. The CDM reduce the pressure of the teller group.
- 7) During my internship period in Moghbazar branch I observe that customer get less attention during the busy hour.
- 8) FDR, DPS, current account and savings accounts are increasing day by day.
- 9) Monitoring unit of The City Bank limited is not properly effective.
- 10) The process of transfer the information is very long.
- 11) The furniture and desks of the branch are well decorated.
- 12) Every day before starting the banking hour the branch manager of the respective branch do the meeting with other employees of the branch. This meeting is called SBM. In this meeting the branch manager discuss about the daily activities with the other employees.

8.2 Recommendation:

After completed my internship program with The City Bank limited (Moghbazar Branch), I give some suggestion in the below. These suggestions may help them to enhancement the level of performance, and they can gain more customer satisfaction.

- 1) The City bank limited should choose better place for their branches and ATM booth. If they choose the better place they can receive more customers.
- 2) The City Bank limited should increase the number of the ATM booth for lasting in the competitive market.
- 3) They have to increase the waiting area and increase the number of chair for the customers.
- 4) Bank is a service oriented financial institution. So The City Bank limited should offer more and better services to their customers for fulfill the customer's needs and wants.
- 5) They should train their sales team for increase the level of performance.
- 6) The City Bank limited can set the information desk or booth for their customers.

8.3 Conclusion

The City Bank limited is one of the oldest bank and popular bank in our country. The bank is always working for the customer satisfaction. This bank always wants to know that what are their customers want. According to this they provide the better services to the customers and gain the satisfaction of the customers. The City Bank always give the unique service and product like American Express and CDM facilities to their customers. The City Bank limited try for increase their branch and number of ATM booth all over the country. The City Bank limited always try to offer better services and product for their customers. So, this bank is one of the promising bank in our country.

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