



Internship Report
On
General Banking Operation:
A Case Study on The City Bank Limited

Submitted to:

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Letter of Acknowledgement

At the beginning, sincere gratefulness is expressed to the **Almighty** most merciful and beneficiary for empowering to conduct the report within scheduled time.

The report titled “**General Banking Operation: A Case Study on The City Bank Ltd**” has been equipped to fulfill the requirement of BBA Degree. Through this internship program a vast knowledge and experience has been gathered which is very remarkable from 18th January 2018 to 18th April 2018 while preparing this report. During the program, it provided a great scope to realize the corporate environment.

This report could not be accomplished without involvement of some people. It is very much fortunate to receive almost and sincere guidance, advice and co-operation from various person. Without accurate information, it could not be analyzed and presented the report properly in descriptive manner.

A profound gratitude and wholehearted respect to honorable Faculty & academic Supervisor **Mohammad Tariq Hasansir**, Dept. of SOBE for his illuminative guidelines, valued suggestion, formative criticism and unwavering help throughout the study work and in formulation this report.

Thanks to The City Bank Limited, Mirpur Branch and all other executives and officers for providing necessary information and extending valuable time to highlight the problems through discussion.

Letter of Transmittal

27th June 2018

To

Mohammad Tariq Hasan

Assistant Professor

School of Business & Economics

United International University

Dhaka

Subject: Submission of Internship Report on “A Case Study on The City Bank Ltd”

Dear Sir,

It is a great contentment for me to present this report on Internship, in connection of my practical orientation in The City Bank Limited. I would like to thank you for giving me the opportunity of choosing this topic to submit as my internship report. This report is furnished on the basis of supervisor’s instruction. This task covers some important aspect of The City Bank Ltd with full information in a descriptive manner.

The report contains most of the details regarding banking activities, which is learned through a three-month internship program at CBL. This program helped to learn the differences between the theoretical knowledge and practical experience. The report is prepared under supervision and guidance of supervisor. It is desired that it will match with the expectation and requirements.

Sincerely Yours

Tasmia Mumtaha

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Declaration of Student

This to be declared that this report entitles “**General Banking Operation: A Case Study on The City Bank Limited**”, has been arrayed as a part of internship formalities. It is a bounden part to submit internship report to complete BBA program. It comprises the results of direct research work, perused under the supervision of Mohammad Tariq Hasan, Assistant Professor, Dept. of SOBE, United International University.

I additionally attest that the work detailed in this internship is unique and is no part or some other understudies for the finish of BBA have submitted entire of the report.

.....

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Executive Summary

The City Bank Limited, a FIRST era private commercial bank of the nation, was set up on 28 March 1983. The fundamental exercises of City Bank are Commercial Banking, Corporate Banking Retail Banking and Islamic Banking. City Bank's items can be extensively characterized in two groups i.e. Deposit product and Loan product. This report represents the working experience of an intern of overall banking activities of CBL, which is expressed as a case study. This study contains the main two customer oriented tasks of a bank which are General Banking and the Loan section. These are the widely provided services of CBL. The main objective of the program is to experience the practical knowledge of banking sector and implementation of academic education in practical corporate world. The other objective is to know the banking operation system to deliver the customer service of CBL toward customers. The study is disclosed in a descriptive manner and the data are collected through practical working knowledge, discussion with the employees and customers and some from many articles and annual reports of The City Bank Ltd. There were some limitations while compiling the report from those times; constraints were the major factor. This internship report reveals the historical background, origins of the bank, products and services offered by the bank, procedure of the activities etc. The mission, vision are also briefly introduced. Based on the observation and survey with the customer through "City Branch Banking Survey" form, some positive points and some weak points of their services have been found. City Bank provides so many attractive schemes and products which are very much beneficial to the customers and by which it can beat the competitors as well. This bank is a highly technology-updated organization, which adopts any new technology very fast. But there are some issues with the employees when dealing with customers. So, organization can take some initiatives to train and enhance the motivational level of the employees. The employee's satisfaction level also needs to be improved through providing different incentives. Moreover, with changing economic conditions, to keep pace with, City Bank has to focus on the level of satisfaction both customers and employees and has to provide far better customer experience through pleasant customer packages.

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List of Abbreviation

| | |
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| CBL | City Bank Limited |
| SME | Small & Medium Enterprise |
| KYC | Know Your Customer |
| ATM | Automated Teller Machine |
| AMEX | American Express |
| FDR | Fixed Deposit Receipt |
| DPS | Deposit Pension Scheme |
| STD | Short Term Deposit |
| SWIFT | Society for Worldwide Inter-Bank Financial Telecommunication |
| NID | National Identity Card |
| AOF | Account Opening Form |
| SS | Specimen Signature |
| TIN | Taxpayer Identification Number |
| CSO | Customer Service Officer |
| BOM | Branch Operation Manager |
| SDN | Specially Designated Nationals |

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Chapter 01
Introduction

1.1 Introduction to Bank

Monetary history demonstrates that advancement has begun wherever with the banking framework and its commitment towards budgetary improvement of a nation is the most astounding in the underlying stage. Schumpeter (1933) viewed the managing an account framework as one of the two primary operators (other being business enterprise) in the entire procedure of improvement. Keynes additionally underlined the part of banking services benefits during the time spent financial advancement of a nation, while SHE was tending to the House of Lords with respect to International and Monetary System (cited in Sharma 1985). Besides Alexander Gerschenkron (1962) in his prevalently known "Gerschenkron's Hypothesis" clarified the banking system as the key part player at certain phase of the industrialization procedure.

Present day banking system assumes an indispensable part for a country's monetary advancement. In the course of the most recent couple of years, the banking world has been experiencing a considerable measure of changes because of deregulation, mechanical developments, globalization and so forth. These adjustments in banking system likewise acquired progressive changes a nation's economy. Present world is changing quickly to confront the test of aggressive free market economy. It is very much perceived that there is a critical requirement for better, qualified administration and well-prepared staff in the dynamic worldwide money market. Bangladesh is no special cases of this pattern. Banking Sector in Bangladesh is confronting challenges from various edges however; its prospect is splendid later on.

After freedom war, Bangladesh has been gone through a ceaseless advancement in banking segment. On that time, The Bangladesh Bank began embracing measures for expediting banking organizations right track. Despite the fact that the execution of public division administration of bank spreaded some negative impacts in the currency advertise, the rapidity among the borrowers controls the banking sector part all in all. Therefore, a default culture showed up on the scene.

1.2 Brief Introduction of The City Bank Ltd

The City Bank Ltd began its activities on 28 March 1983 with an approved capital of Tk 200 million partitioned into 2,000,000 ordinary shares of Tk 100 each and paid up capital of Tk 34 million, of which Tk 30 million was paid up by its promoters. The administration of the bank is vested in a 13-part governing body. That incorporates the chairman and vice-chairman. The managing director is the CEO. Three deputy-managing chiefs, three official VPs, fourteen VPs, fifty-four aide VPs and some different workers of various classifications help him. The bank directs a wide range of banking exercises. Core business of the bank incorporates deposit mobilization, loaning and foreign trade dealings. The City Bank Ltd has just propelled some new banking products like dual currency Credit Cards, Online Service which is City touch. These services have pulled in the customer all the while.

The City Bank Limited, since its origin is an IT-centered Bank. The bank has at this point a system of 99 branches deliberately situated in various urban areas. All the branches are working in electronic medium and incorporated through Wide Area Network (WAN). Business enterprise Development Training is mastermind to confer operational skill and present day method of management to present new business people in the field of industrialization based on participatory finance.

City Bank Limited is one of the initial banks of Bangladesh, which have progressed toward gaining a membership from SWIFT (Society for Worldwide Inter-Bank Financial Telecommunication). SWIFT is a member owned co-agent, which gives a quick and exact correspondence network for financial exchanges, for example, letters of Credit, Fund exchange and so on. City Bank Limited is working on both premium based Banking and Islamic Shariah based Banking. The Islamic Shariah based Banking is totally unique in relation to the premium one.

The Bank is Maintaining separate set of records for Islamic Banking branches according to the standard adopted by Financial Accounting and Auditing association for Islamic Financial Institution.

City Bank Limited will endeavor to accomplish perfection in client service. The client is most important for them. Their strategy is client driven. The Bank has introduced Special Savings Schemes; Special Credit Scheme for the advantage of the low-income group, particularly for the self – employment of the educated youth.

1.3 Objectives of the Study

1.3.1 Broad Objective:

The broad objective of the study is to analyze General Banking Activities of City Bank Ltd at Mirpur Branch.

1.3.2 Specific Objectives:

- To find the relationship between academic education and the real practical field.
- To explore the service procedure of The City Bank Ltd.
- To know the banking operation.
- To understand the zone of General Credit.
- To know the process of loan disbursement.
- To weigh the organizational environment.
- To know the official principles and directions.
- To inquire code and conduct

1.4 Origin of the Study

The report "A Case Study on The City Bank Limited" has been originated from the accomplishment of "Internship Program".

The course under B.B.A program has been drawn up with an excellent combination of hypothetical and practical aspects. The entire course is separated into twelve (12) trimesters of 4 months each. After the finishing of twelfth trimester comprising of hypothetical introduction, the students are sent to various organization to get some pragmatic presentation in various segments

which would help them in taking up more expert courses in MBA. As a student of B.B.A, this internship program is appointed to Mirpur branch, The City Bank Ltd.

1.5 Background of the Study

Information and learning become idealize when it is related with hypothesis and practice. For any business student, just educational programs movement isn't sufficient for taking care of the genuine business circumstance. In this matter, it is a prerequisite after the culmination of BBA to include with a business association to set up an interne report. So it is an convenience for the students to deem about the field of business through the entry level position program.

So Bachelor of business Administration is a specific program. United International University sorts out this four years concentrated course to give some proficient graduates in the business area of the nation .The entire course isn't restricted inside the hypothetical limit however it additionally stretch out to the practical introduction through the internship program . The temporary job program is a required course for students who are finishing Bachelor of Business Administration (BBA) from United International University. It is a three credit hour program of three months. Student who have finished every single of other courses are qualified for this program.

The internship program was started in The City Bank Limited from 18th Jan, 2018 and end in 18th April, 2018. Amid this period, almost a clear idea has been found out about the banks and the operational activities of the offices that are given by employees. Just hypothetical information with no viable experience makes a man sterile. Then again a man having handy experience yet no hypothetical introduction keeps him daze. The entry level positions program is intended to conquer such position. Bank is an service oriented organization. So the introduction has been made as a vital piece of the BBA degree. The result of the report is the consequence of immense steady exertion with an expansive gathering of work force of the bank alongside the trainers, banking specialists and regarded supervision instructor.

1.6 Rational of the Study

While setting up the report, it was an incredible chance to have inside and out information of all the divisional work practice by The City Bank Limited. It likewise causes to gain a first point of view of a main private bank in Bangladesh. The directors, managers, and a portion of the top level administrations has given data to make this report. The City Bank Limited is the first private bank in Bangladesh, is endeavoring to achieve better quality and limit inconsistencies.

1.7 Coverage of the Study

Throughout the report, two noteworthy territories in commercial bank has been secured which are:

- (a) General banking section.
- (b) Loan section.

1.8 Scope of Study:

The report done based on general banking and lending exercise of City Bank Ltd. General banking comprises of deposit, retail loan, credit card, Visa card, and foreign remittance. It additionally enwraps the organizations layout, diverse department of City Bank Ltd. The fundamental piece of the report comprises of the "A case study on City Bank Ltd."

1.9 Limitations of the Study

Regardless of having the wholehearted exertion, there exists a few restrictions, which went about as boundary. The constraints were -

- The study was constrained just to the City Bank Limited, Mirpur Branch.
- Another Problem was time requirements. The time of Internship Program was just for three months. In this case, this time isn't sufficient for a total and productive study.

- The bank was a bustling one having substantial surge of individuals, whom officers need to manage. So designation of time for an intern is especially extreme for the officers of the bank.
- Authority limited a few issues internship program as like not entering the teller service area.
- In instance of secondary data collection, there was limited data accessible. There were few supporting books, reports diaries and so forth.

CHAPTER 02
Methodology of the Study

2.1 Types of Study

It will be a descriptive sort of study. The technique of this report is totally different from ordinary reports. I have stressed on practical observation. Nearly the whole report comprises of my functional perception.

2.2 Sources of Data

The report is completely exploratory in nature. Information have been gathered from both primary and secondary sources.

2.2.1 Primary sources of data

➤ Practical desk work

(i) In person interview with the officers

(ii) Direct inspection

(iii) Direct speech with the client

(iv) Surveys

(v) Practical working experiences

(vi) Consultation with the Following Persons:

- Mohammad FakhruAlam, FVP&Branch Manager, CBL, Mirpur Br.
- Md. Abdur Rob, Vice President, CBL, Mirpur Br.
- Md. MijanurRahman, Branch Operation Manager, CBL, Mirpur Br.
- AfiaSharmeen, Associate Customer Service Manager, CBL, Mirpur Br.

2.2.2 Secondary sources of data

(i) Annual report of City Bank Ltd.

(ii) Files & Folders

(iii) Daily journal (containing my exercises of pragmatic orientation) maintained by me,

(iv) Several publications on Bank,

(v) Websites,

(vi) Brochures sent by Head Office and Bangladesh Bank.

- Different textbooks.
- News papers.
- Different websites.
- Bangladesh Economic Review-2008.

2.3 Methods of Data Collection

The information have been utilized as a part of this study are basically gathered informally. This is absolutely an explorative study. Thus, information are gathered by considering and assessing the announcement, round and manuals of the branch and the bank. The pertinent data was gathered by casual discussion with the bank authorities in regards to the business and general banking of the branch to portray the current circumstance of retail banking.

CHAPTER 03

Organizational Background & Industry Perspective

3.1 Derivation of the Word 'Bank'

The word bank evolved from Italian word "Banca" which implies long bench. In antiquated time Italian Jews dealer used to work together of loaning cash by placing on the bench. It is accepted that "bank" got from the word Banca. To meet the cost of war of 1171 one sort of credit endorsement was propelled in Italy at a interest rate of 5%. It was entitled as Monte in Italian dialect and Banke in German dialect when German language was extensively used as a part of Italy. Subsequently the word Banke step by step reformed to the word Banca from which the word Bank began.

3.2 The Rise of Modern Banking

The semantics and historical underpinnings proposes an interesting atory about origins of bank. Both the old French word "Banque" and the Italian word Banca were utilized hundreds of years prior to mean a bench or moneychangers table. This depicts great what students of history have watched concerning the principal financiers, who lived over 2000 years back. They were moneychangers, sitting typically at table or in a little shop in the business area, helping voyagers who came to town by trading foreign coins for local money or reducing business notes for a charge so as to supply vendors with working capital. Most of the early bank was in Greek in starting point.

The banking industry gently amplified outward from the traditional human advancements of Greece and Rome into northern and western Europe. The early banks in Europe were places for safety's sake of important things, (for example, gold and silver bullion) as individuals were dreading loss of their advantage because of war, robbery, or confiscation by government. At the point when settlements were built up in North and South America, old world saving money hones were exchanged to the new world.

3.3 Banking in Bangladesh

Since early British lead, the historical backdrop of banking in Bangladesh domain demonstrates that the conventional exchange systems created before the banks gone through the rustic regions. The banking services have gradually prospered in Bangladesh domain. Indeed, even today, in numerous locations, moneylenders allocates credit services. Small businesspeople and agent utilize casual credit at high financing cost, customary Mahajan,s cash loaning business steadily declined because of extension of bank and the small scale credit projects of NGOs, Cooperative banks and government offices.

From early British lead, the memoir of banking in Bangladesh region demonstrates that the traditional trade-networks systems created before the banks captured peasant areas. What's more, the banking services have gradually thrived in Bangladesh domain. Indeed, even today, in numerous places, moneylenders give credit services. Small businesspeople and representative utilize informal credit at high financing cost, conventional Mahajan,s money loaning business continuously declined because of extension of bank and the micro credit programs of NGOs, Cooperative banks and government agencies.

3.3.1 Public sector banks

During the liberation war in 1971, the financial, political, and social frameworks including the banking framework were severally harmed. Around then, all huge and medium money related organizations with the exception of two little banks had their head office in the West Pakistan. The non-Bengali proprietors and administrators of the monetary foundations that worked in East Pakistan had deserted them. After independence in 1971, the new government needed to takeover the management and ownership for such institutions. The bank Nationalization Order 1972 was introduced to nationalize banks and money related organizations (with the exception of those fused abroad) keeping in mind the end goal to put down chaos in the field of ownership, party bureaucracy, the intelligentsia, and pressure group administration . By several orders **six nationalized commercial banks (NCB), one industrial bank (BSB), one agricultural bank (BKB), and one industrial development financial institution (BSRS)**were made .

The banks and financial institutions, which started during the Pakistan time frame, were combined, and redefined and working after liberty of Bangladesh. In the year 1983, the Government granted private sector to take part in banking business. The Pubali Bank and the Uttara Bank were denationalized in 1985, due to non-profitability. This activity decreased the quantity of NCB'S to four. Such rebuilding of public sector banks was keeping in order to play their role in industry, agribusiness, trading, self –employment and so on.

3.3.2 Private commercial banks

.Exploiting the amenities of the liberalization policy of the government regarding participation of private sector in banking business, various private banks were built up in – and – after 1983. With the emersion of private banks in Bangladesh, a rivalries situation in the segment has been fostered. Presently there are 52 commercials banks in Bangladesh. The development of private banks has added another dimension to the banking system in Bangladesh. The private commercials banks shows a relentless development regarding amount of branches deposits and advances.

3.3.3 Foreign banks

The state bank of India exposed one branch July - September 1975. In 1975, the four outside banks working in Bangladesh were: American Express International Banking Corporation, Grind Lays Bank, The Chartered Bank and the State Bank of India. Now there are more than of 15 foreign banks.

After the independence of India and Pakistan, the banking division must be reshaped. The Pakistan Government needed to step for real activities for the development and augmentation of banking services to the distinctive areas of the economy and furthermore to various regions.

Freedom of Bangladesh was nevertheless another significant change in the banking segment. Instantly after independence of Bangladesh, banks began their activities under full government proprietorship. Afterward, a portion of the banks were denationalized and the legislature enabled banks to be built up in the private segment. Banking operations have been expanded and various particular banks were set up. Development finance institutions additionally exist to help the

banking side with an end goal to support the economy; government has been following a down to earth strategy identifying with the banking area in Bangladesh

3.4 Organization Profile

3.4.1 History & Origin of City Bank

City Bank is super established private Commercial Bank working in Bangladesh. It is in the peak among the most seasoned five Commercial Banks in the nation, which began their tasks in 1983. The Bank commenced its journey on 27th March, 1983 through commencement of its first branch at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary endeavor of around 13 provincial businesspeople who vanquished the massive ambivalences and risks with boldness and eagerness that made the establishment and forward stroll of the bank possible. Those sponsor directors started the journey with just Taka 3.4 crore worth of Capital, which now is a respectable Taka 330.77 crore as capital and reserve.

City Bank is among the main a couple of neighborhood banks that don't take after the standard, decentralized, geologically oversaw, branch based generally business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions specifically:

1. Corporate and Investment Banking;
2. Retail Banking (including Cards);
3. SME Banking; and
4. Treasury and Market Risks.

Under a time period on-line banking platform, these 4 business divisions are supported at the rear by a sturdy service delivery or operations setup and conjointly a wise IT Backbone. Such centralized business section primarily based business and operative model guarantee specialized treatment and services to the bank's different client segments.

The bank presently has ninety nine on-line branches unfold across the length and breadth of the country that embody a full-fledged Islami Banking branch. Besides these traditional delivery points, the bank is additionally terribly active within the various delivery space. It currently has 25 ATMs of its own; and ATM sharing arrangement with a partner bank that has 225 ATMs in place; total 272 ATMs; SMS Banking; Interest Banking then on. Soon its customer call center goes to start out operation. The bank features arrange to finish this year with 50 own ATMs.

City Bank is the first bank in Bangladesh to possess issued dual Currency credit card. The bank may be a principal member of VISA international and it issues both local Currency (Taka) and Foreign Currency (US Dollar) card limits in a very single plastic. VISA debit credit is another widespread product that the bank is pushing hard so as to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA paid Card for the travel sector is currently underway. City Bank is the only bank which provides AMEX Card to the customers which is also maintaining dual currency.

City Bank prides itself in offering awfully personalized and friendly client service. It has in place a customized service excellence model referred to as GAP (Graceful-Appropriate-Pleasing) that focuses on guaranteeing happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality.

3.4.2 Logo meaning of City Bank



On fifth July 2008, The City Bank Limited altered its brand name into, basically, City Bank. New logo of Bank alongside a brand philosophy line or pay-off line were divulged that day at a function held at Radisson Water Garden Hotel, Dhaka, Hon'ble Advisor to the Ministry of Finance and Planning, Dr A B MirzaAzizul Islam did this respect to the bank by propelling it. We give here a very simple note on the reasoning that went behind the making of this logo:

It's a simple logo. The simplicity of layout which is additionally striking is its excellence. As it is simple, it can associate people easily.

- The red and silver shape may stand for a chess board. Chessboard remains for expertness and vision. As they are 25 years of age, they are master, judicious and conversant. Chess is the game of the brilliant individuals who can pretend all of the moves. Their game is to manage their money matters and - as astute and experienced bankers, they are specialists in that.
- The red and silver shape may also seem like a kite. It's a wonderful brilliant kite, look down on, going to roll in the sky. All things considered, it implies the bank is taking off high into the skies of numerous potential outcomes so as to influence clients' financial dreams to materialize.

The logo has a dynamic shape. Such dynamism stays for innovation, the 21st century. That implies, this will be a techno-keen bank, a front line tech-powered present day bank. The shading 'red' stands for feeling, enthusiasm, quality, essentialness, activity, certainty and fearlessness. The shading silver symbolizes wealth, likewise as gold does. Silver is stylish and perceived. Silver is the standard 25th commemoration shading or Silver Jubilee shading. Something different is: "piece of silver" means money or coin. Furthermore, their slogan is "Making Sense of Money".

3.4.3 The Pay-off Line "Making Sense of Money".

No cash, no bank. Throughout the world, people know how fundamental money can be for anyone. Money is a living need for people. It is the most profitable thing. Cash is the port key to any objective. It is everything between a man and his/her dreams and desires. Thus, the money which is in gross synonymous to life, must make sense. Additionally, to make sense, it must be managed by a specialist. They say, they profit, in light of the fact that, at City, they are shrewd of banking with 25 long periods of experience. They know how to profit more important for

individuals, how to advance cash in the seasons of necessities or how to create money more anchored for all the customers.

3.4.4 Vision of the City Bank

“The financial supermarket with a winning culture offering enjoyable experiences”

City bank’s main vision is that to be the leading bank in the country with best practices and highest social commitment.

3.4.5 Mission of the City Bank

- “Offer wide array of products & services that differentiate and excite all customer segments”
- “Be the “Employer of choice” by offering an environment where people excel and leaders are created”
- “Continuously challenge processes & platforms to enhance effectiveness and efficiency”
- “Promote innovation and automation with a view to guaranteeing and enhancing excellence in service”
- “Ensure respect for community, good governance and compliance in everything we do”

3.4.6 Values of the City Bank

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

3.4.7 Functional Department of City bank

City bank has basically four functional departments. These are:

- Corporate Banking
- Retail Banking
- SME Banking
- Treasury Banking

3.4.8 Overall Functions of the City Bank

CBL dependably considers customer benefit the most crucial factor to consistently expanding rivalry and challenge in the Banking side and as such places on it most extreme consideration. With that end in view the bank proceeded with its customized approach with velocity, legibility, exactitude.

1) Human resource:

Accomplished work force is a basic pre-imperative for improvement of any service related organization. CBL puts full scale emphasis on the professional work force about developing their inner skill to meet the difficulty of modern banking. Science there is no other option to training for was occupied during the year to import training on various aspects of banking.

2) Comparative of advance of local office:

General banking division is contemplated as the immediate customer service center. The customers and clients fabricate their impression whether they are running for further negotiation with the bank based on their service. Functions of CBL, local office is discussed below:

3) Functions:

- Constituting a very trustworthy relationship in banker and customers.
- Transacting customer's money as per demand from one to other places.
- Customer's bill collection

- Taking deposit and honoring cheque drawn over local offices

3.4.9 Growth and Development of CBL

The City bank Ltd. has been working since 1983 with an authorized capital of TK. 1.75 billion under the entrepreneurship of twelve prominent and learning businessmen of the nation. The honorable invention behind beginning the business this bank was to bring about subjective changes in spare of banking and financial administration.

Throughout the years bank has extended the ranges of its services. The broad and over developing domestic network provides and carries different products and services to the hand of million.

The City bank Ltd. has already presented some new banking items like the Retail Banking System – City Ichchapuron, City Onayash, City Projonmo, Visa electron debit cards, Duel currency credit card, AMEX card, Online banking system which is City Touch which has made fascination among the customers. The bank will present real time internet, SMS and telephone banking system with all modern delivery stations at an early date.

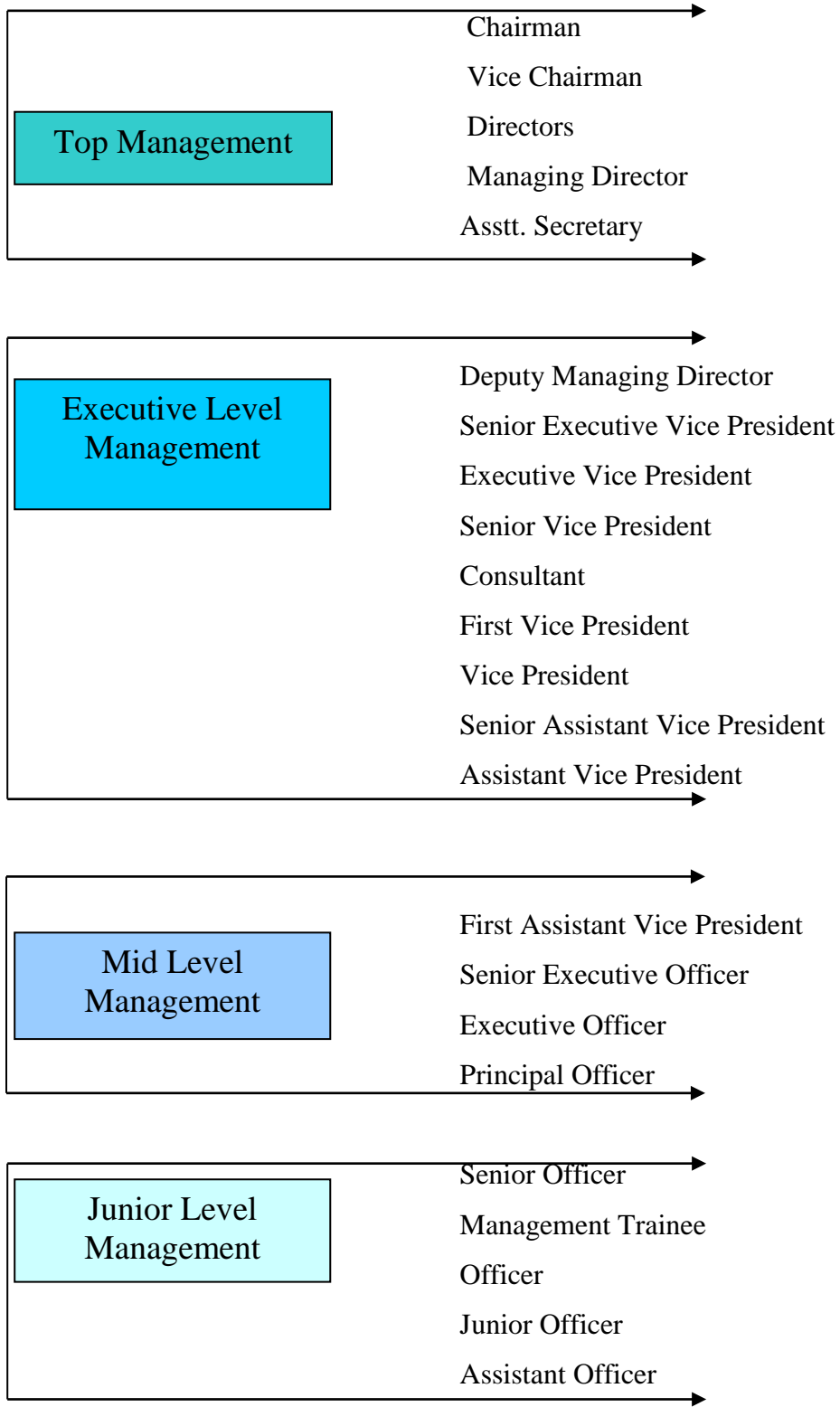
City Bank has earned national & international recognition for it's significant performances. The City Bank Ltd was one of the 12 banks of Bangladesh among the 500 banks in Asia for it's asset, deposit and profits as evaluated by "ASIA WEEK". The bank also received "Top Ten Compay" award from the Prime Minister of the People's Republic of Bangladesh in the year 2000.

3.4.10 Branches Of CBL

There are 112 branches of CBL across the country which includes 99 online branches, 1 full fledged Islamic banking branch, 1 SME service center and 11 SME/Agri branches.

3.4.11 Managerial Hierarchy of City Bank Ltd.

Chart 3.1



3.4.12 SWOT Analysis

From practical observation, the following strength opportunity, weakness, opportunity and threat (SOWT) are being presented.

1) **Strength:**

- It is a well reputed bank in the industry
- Do not practice any unfair business.
- Focused market.
- There are numbers of highly educated officers
- Executives are immensely qualified and experienced.
- Bank offers numerous appealing deposit schemes.
- Well-furnished and Air-conditioned Bank.
- Management practice in the bank is proficient.

2) **Weakness:**

- Deposit is not as much as advance.
- Officer are not enough trained.
- Long-term credit is not adequate.
- Small market shares in Banking-business.

3) **Opportunities:**

- credit scheme can be enhanced
- Can promote the advertising of the Bank.
- local public rely more on private banks
- Govt. has banned some 'JatiyaSanchayapatra'.

4) **Threat:**

- Huge competition in the market
- Competitors hold more deposit.
- Ruling Government is not conducive in the perspective of the Bank.
- Govt. forces tax and VAT on profile.

- Govt. pressures to lessen interest rate

CHAPTER 04

Analysis Part on General Banking

4.1 General Banking

General banking is the threshold point of all the banking activities. It is the division, which provides daily service to the customers. It gets deposits from the customers regularly and oversees their demand for money by honoring check. It opens new accounts, dispatches reserves issue bank drafts and pay orders and so on. Since Bank is confined to give the service daily, general bank is otherwise called retail banking.

General banking activities of City Bank are done through the following departments.

- ✓ Dispatch section
- ✓ Deposit section
- ✓ Accounting opening Department
- ✓ Clearing Department
- ✓ Remittance section
- ✓ Bill Section
- ✓ Card section
- ✓ Cash Department

4.2. Dispatch Section

Dispatch section is a piece of general banking where letter, circular, advice, documents and so forth are received from different banks or branches and conveyed out by the branch. In this segment the accompanying registers are maintained for making entry of the particulars of the letters documents.

(a) Mail registers:

The particulars of letters sent by post or courier services are maintained in the mail register .

(b) Peon registers:

In the peon register the details of letters documents or advices carried by the peon are maintained with the name of the person and receivers signature.

(c) Inward register:

In the inward register through date and receivers initial particulars of received letters, advice, documents are given entry .

(d) Outward register:

In the outward register the particulars of issued letters, advice, documents etc are made passage with date and dispatch officers introductory.

4.3. Deposit section

Deposit section can be classified in two categories on the basis of withdrawing the cash and those are

- a) Demand Deposits
- b) Time Deposit

a) Demand Deposit

This kind of deposits are payable on demand by introduction of check by the depositor. Drawings of deposits are permitted without registration within the funds accessible in its credit and no interests are charged against such deposit account. Demand deposits are kept up with the following accounts

- Current Deposit Account
- Study Deposit Account

b) Time Deposit

These deposits are acknowledged by the banker against affirmation as receipts for specified amounts and fixed periods are known as time deposit which offers higher rate of premium evaluated based on the times of the deposits. Time deposits are maintained with the given accounts.

- Fixed Deposit Receipt (F.D.R)
- Deposit pension Scheme (D.P.S)
- Short Term Deposit (S.T.D)
- Short Notice Deposit (S.N.D)
- Secured Deposit Receipt (S.D.R)

4.4. Account Opening Section

Banking business is especially compared with banker customer relationship. To be a customer one individual must have some sort with the financier. Account Opening area develops this relationship by opening accounts is to getting money from depositors. A client can open different sorts of accounts through this department. Those are :

- 1) Demand or Current Deposit
- 2) Time or Saving Deposit
- 3) Short – term Deposit

1) Demand or Current Deposit

Demand or Current Account is opened mainly for business purpose. The most facilities are given to the customers in case of opening current account.

Features:

- Minimum balance :10,000/-
- Interest rate : Nil

Customer Benefit:

- Cheque – book facility
- Opportunity to apply for safe deposit locker facility
- Collect foreign remittance in both T.C & Taka draft
- Transfer of fund one branch to another by
- Transfer of fund on standing Instruction Arrangement.
- Collection of cheques through Clearing House.
- Online banking service

2) Time or Savings Deposit

Saving accounts encourage small deposit. A person can gain interest on his deposit from saving even as the account can be utilized for transaction purposes also. The account holder can draw a maximum number of two cheques per week; this number will forfeit the interest for the month.

Features:

- Minimum balance :Taka 10,000/-
- Interest Rate : 5%

Customer Benefit:

- Cheque-book facility
- Opening to apply for –safe deposit locker facility
- Utility payment Service
- Collect foreign remittance in both T.C. & Taka draft
- Transfer of fund from one branch to another branch

- Collection of cheques through Clearing House.
- Online banking service.

3) Short-Term Deposit

Normally different large companies, organizations, Government departments deposit money in STD account.

4.4.1 Account Opening Procedure

- For opening an account, at first the prospective account holder will apply for opening an account by filling up account opening form. Account opening form consists of the name of the branch, type of account, name of the applicant(s), present address, permanent address, NID number, passport number (if any), date of birth, nationality, occupation, nominee(s), special instruction (if any), initial deposit, specimen signature(s) of the applicant(s), introducer's information etc.
- The prospective customer should be properly introduced by the followings:
 - i. An existing customer of the bank.
 - ii. Officials of the bank not below the rank of Assistant Officer.
 - iii. A respectable person of the locality who is well known to the manager or authorized officer.
- Two copies of passport size photograph
- Signature of the prospective account holder in the account opening form and on the specimen signature card.
- Then the concerned authority will allocate a number for the new account.
- The customer has to deposit the “initial deposit” by filling up a deposit slips. Initial deposit to open a current account in CBL is Tk. 1000.00 and saving account is Tk. 10000 also.

After depositing the initial deposit, the account is considered to be opened.

The officer also ensure that

- KYC (known your customer) form properly filled in
- Transaction profile duly filled in
- Two passport size copies of photographs attested by the introducer
- Introducer signed verifies
- In case of joint account/ partnership account / proprietorship account mandate obtained (where applicable)
- Duly attested passport size photograph of nominee(s) and details of nominee(s) obtained
- Fingerprint (thumb impression) taken for the account of illiterate person (right thumb for gent and left thumb for ladies)
- Manager's/ authorized officer's approval obtained
- Number of account opening form (AOF) and register allotted
- Minimum balance obtained and transaction posted in the system (Finacle)
- Signature on the AOF matched with SS (Specimen Signature) card
- Preserve the SS card in the card box
- File of the AOF should be kept under lock and key
- Cheque book issued observing all formalities
- Cheque book issue charge realized.
- Scanning of SS card must be ensured duly verified by authorized officer
- Specific mention of signatory (whether jointly or singly)

CBL maintains all of its accounts in computer. After depositing the initial deposit, CBL records it in the computer by giving new account number. Finally, the client(s) gets an account number, deposit slip and cheque book for deposit and withdrawal.

PERSONAL ACCOUNT OPENING FORM

Section 1: Personal Information

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 E-mail: _____

Section 2: Employment Information

Employer: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____

Section 3: Financial Information

Annual Income: _____
 Assets: _____
 Liabilities: _____

Section 4: Investment Objectives

Investment Goals: _____
 Risk Tolerance: _____

Section 5: Signature & Date

Signature: _____ Date: _____

Section 6: Account Information

Account Type: _____
 Interest Rate: _____
 Minimum Deposit: _____

Section 7: Additional Information

Other Accounts: _____
 References: _____

Section 8: Signature & Date

Signature: _____ Date: _____

Section 9: Account Information

Account Number: _____
 Branch: _____

Section 10: Investment Objectives

Investment Goals: _____
 Risk Tolerance: _____

Section 11: Signature & Date

Signature: _____ Date: _____

Section 12: Account Information

Account Type: _____
 Interest Rate: _____

Section 13: Investment Objectives

Investment Goals: _____
 Risk Tolerance: _____

Section 14: Signature & Date

Signature: _____ Date: _____

- Two copies photograph of each applicant (attested by the introducer)
- One copy Photograph of nominee (attested by applicant)
- Copy of NID / Passport / Driving license / Commissioner Certificate .
- Joint Declaration from (for joint a/c only)
- Employee's visiting Card (in case of service holder)
- If the customer is student or housewife, they need to add beneficial owner of whom each and every document is required as like as the account holder

3) Sole Proprietorship Account:

- Photograph of applicant
- Photograph of all authorized signatories
- Trade license and TIN certificate.
- Permission under 18- A from Bangladesh Bank.
- Photo identification : National ID / passport

4) Partnership Concern:

- Trade license and TIN certificate
- Certified to copy of partnership deed (if registered)
- Notarized copy of partnership deed (if unregistered)
- Certificate to registration of partnerships concern
- Partner's letter of authority for opening an account and authorization for its operation duly certified the managing partner.
- List of partners with their address
- An explanations of the nature of business
- Two copies of photographs and identification document of all partners.

5) Limited Company (Company act in Bangladesh)

- Trade license and TIN certificate
- Certificate true of the memorandum and articles of association
- Certified true copy of certificate of incorporation
- Certified true copy of certificate of commencement of business (in case of public limited company)
- Bored resolution
- List of directors
- An explanation of the nature of business
- Two copies photographs and identification document of
 - ✓ All of the directors will be responsible for the operation of the account
 - ✓ All the authorized signatories for the account
 - ✓ All holder of attorney to operate the account
 - ✓ The beneficial owners of the company
 - ✓ The major share holders holding 20% or more shares in the company

6) Association /club /charity/ trust/ society / school /college

- Certified true copy of the constitutions/ by laws / trust deed / memorandum and article of association
- Trust deed and rules (for trusts)
- Certificate of registration
- List of numbers of the governing body with their address
- Resolution of the governing body
- Two copies of photographs and identification document of authorized signatories

7) NGO / Corporate Account:

- Certified true copy of the constitution / by laws / rules of charter
- Certificate of registration from NGO bureaus

- List of member of their governing bodies with their address
- Resolution of governing body
- Two copies of photographs and identification documents all authorized signatories.

8) Dormant

If the account holder does not transact through account for three to six months, the account will automatically be dormant.

4.4.3 Deposit Product of City Bank

deposits are the foremost input for a bank, whereupon it builds up its ability of business extension through the mechanism of money creation . There by bank come up with powerful schemes to attract a portion of public income in the form of saving which are to sustain into the procedure. For the time being, City Bank is rivaling with other banks with the accompanying schemes to reinforce its deposit base in the industry. City Bank offers a wide variety of deposit schemes to meet customer's financial needs

Name of Savings Scheme:

- a) City Onayash
- b) City Shomridhi
- c) City Projonmo
- d) City Ichchapurun
- e) Fixed Deposit

a) City Onayash:



**“Apnerpashesahobshomoy,
Apnerkaser-sab chaya”**

Now appeared” City Onayash”- it’s an excellent saving account where interest is counted in the daily basis saving balance and giving profit after every month.

Availability:

This project is available in 83 branches of the city bank limited all around the country.

Term and condition:

- Must be citizen of Bangladesh, 18 years and above.
- Must have a master account (Saving, onayash, and current) with CBL pen this account.
- Invest payment will be credited to the customers parent account like SB/CD/Onayash account.
- Tax Deduction: interest is tax deducted as per NBR rules.
- 25000 tk must be in account

Interest Rate: 5.00%

b) City Shomridhhi



City Shomridhhi is an extraordinary DPS item that is distinctly more charming than the basic DPS items in the market. An overwhelming total would be gotten toward the finish of the term against month to month deposit of little portions. It's an ideal technique to insure money related future.

Features:

- No initial deposit required
- Monthly installment deposit ranges from Tk. 500 to Tk. 20,000
- Flexible tenor of 3, 5, 7 and 10 years
- On premature encashment, you get the maturity value of nearest term - not the routine savings rate.

Profitability Matrix:

Table 4.1

| Term | Interest Rate |
|-----------------|---------------|
| 3 (Three) Years | 9.75 |

| | |
|-----------------|------|
| 5 (Five) Years | 9.75 |
| 7 (Seven) Years | 9.75 |
| 10 (Ten) Years | 9.75 |

c) City Projonmo



The slogan of the “**City Projonmo**” is –

“ Financial safety for your future generations backed by complete immense protection”

City Projonmo is a remarkable monthly scheme that one can open for their children to protect their future against all vulnerabilities and risks. As a guardian of the child people can open this account which places incredible and unmatched reserve funds over the years.

Eligibility:

- Age: At least 18 years
- Nationality: Bangladeshi
- A saving or current account must be needed to operate City Projonmo account

What needed to do:

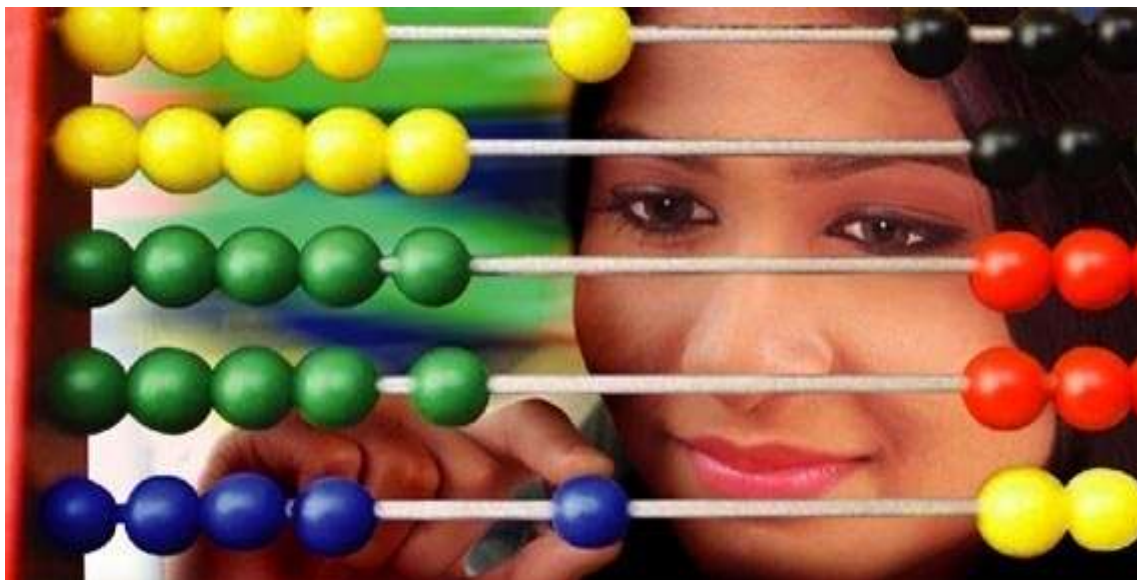
A form of City Projonmoaccount has to be filled up and submitted to the branch. It's all about opening the account.

Profitability Matrix:

Table 4.2

| Term | Interest Rate |
|---------------------------|----------------------|
| 5 (Five) Years | 9.75 |
| 10 (Ten) Years | 9.75 |
| 15 (Fifteen) Years | 9.75 |
| 20 (Twenty) Years | 9.75 |

d) City Ichchapurun



Slogan of the city ichchapuron is-**great opportunity to earn against your savings every month!**

This product enables to earn interest and appreciate interest each month that is accumulated fixed deposit account, regardless of what the term of the deposit is. It helps to set monetary planning more methodical and more sorted out. While fixed deposit stays immaculate and well-kept for future, client continue getting the profit on a month to month premise.

Eligibility:

- Age: At least 18 years
- Nationality: Bangladeshi
- It also require a saving or current account

Features:

- Monthly return on investment
- Flexible tenor of 1,2,3 and 5 years
- 80% loan facility

What needed to do:

As well as the other schemes it needs to fill the City Icchapuron form and submit to branch which will be associated with mother account.

Profitability Matrix:

Table 4.3

| Term | Interest Rate |
|------------------------|----------------------|
| 1 (One) Year | 9.00 |
| 2 (Two) Years | 9.00 |
| 3 (Three) Years | 9.00 |
| 5 (Five) Years | 9.00 |

e) Fixed Deposit Account

Features:

- Competitive interest rate and guaranteed return on investment
- Can open for 1 M, 3M, 6 M, 1 year, 2 years or 3 years
- Early encashment facility
- 90% loan facility on principal deposit

Fixed Deposit Rate**Table 4.4**

| Term of Deposit | Interest Rate |
|------------------------|----------------------|
| 1 month | 6.00 |
| 91 days | 8.50 |
| 182 days | 9.00 |
| 365 days | 9.50 |

Opening fixed Deposit Account

The depositor needs to fill an application form where amount of deposit would be mentioned, the time period of deposit and the name for whom the receipt will be issued. If the deposit is in joint name, City Bank takes the statement about payment of maturity of the deposit

Payment of Interest

It is normally paid on maturity of the fixed deposit. City Bank figures interest at each maturity date and structure is made on that “Miscellaneous creditor expenditure payable account is debited for the accrued interest”

Encashment of FDR

If there should be an occurrence of untimely FDR, City Bank will without a doubt acknowledge surrender of the deposit before its maturity date. With a specific end goal to hinder such an inclination the enthusiasm on such a FDR is made, a specific rate not as much as the concurred rate is cut upon. In the midst of the encasement of the instrument after development, the instrument must be surrendered , the extract obligation and pay impose (10%) is deducted from the aggregate premium earned amid the season of deposit.

Renewal of FDR

In City Bank , the FDR is naturally revival inside seven days after the date of its maturity if the client does not come to encash the FDR. The period for reestablishment is settled as the past one.

4.4.4 Cheque Book

A cheque is a very important document. Cheque is an instrument in printed form containing an unconditional order, signed by the account holder directing a certain person to pay a certain some of money only to or the order of a certain person or to the bearer of the instrument in the bank. It may be crossed for safety.

Types of Cheques

- a) Barer cheque
- b) Order cheque
- c) Cross cheque
- d) Other cheque
- e) Market cheque
- f) Travelerscheque
- g) Stale cheque
- h) Anti-datedcheque
- i) Postdatedcheque

4.4.5 Issuing a New Cheque Book

The steps of issuing a new cheque book for both saving account and current account has given below-

1. The account holder has to fill the cheque requisition slip and then will submit.
2. An authorized officer will match signature on the S.S.Card with the specimen signature on the requisition slip.
3. Then it would be checked that either the previous cheque was fully used or not by computer operator.
4. If in both case the answer is positive then the officer can issue a cheque book.
5. Then it takes minimum 3days to get in hand the new cheque book from the head office.
6. The cheque book requires either 25 pages or 50 pages and sometimes 100 pages on special requisition
7. the new cheque book serial will also be mentioned on the submitting requisition slip..
8. The account holder will sign on the register and receive the new cheque book.
9. The new series of cheque book will be posted on the computer against that account.

4.4.6 Locker Service of City Bank

CBL, Mirpur branch is encouraging locker service to safeguard the significant property of customers.

The organization has declared that any account in bank can enjoy this service. They keep their valuable resources in banker's custody. Customers have right to look after the key of their individual locker provided by the bank. CBL keep up the following sorts of lockers :

- Small Locker
- Medium Locker
- Larger Locker

For enjoying the locker services, clients have to give charge yearly which is given below:

Table 4.5

| | |
|---------------|--------|
| Small Locker | 2500/- |
| Medium Locker | 3000/- |
| Large Locker | 4000/- |
| Lost Key | 500/- |

4.4.7 Closing Account

- CSO will provide a closing request form to the customer if they want to close the account. The customers have to put initials on the form with date and time.
- Signatures are verified for authenticity
- CSO will calculate the amount charged for closing the account and make it known to the client .
- CSO will receive the unused pages of the cheque book and mention the serial numbers on the request form.
- CSO will cut the necessary charges, Excise Duty (of required) from the account.
- BOM will verify the transaction.
- After the clearance, the pay order or DD of the remaining balance keeping the charges into the account as per the process will be prepared by CSO and handed over to the customer
- Client will withdraw the remaining balance by cheque or can request for pay order /DD.
- Account balance will be NIL then
- BOM will check the serial number of the unused pages of the cheque book noted on the request and match with the physical holding and countersign and input destruction record in the system.

4.5 Clearing Department

There are diverse methods of transaction in a bank. Clearing is one of them. Others methods of transactions are money transfer. Here is the discourse about clearing.

4.5.1 Clearing House

All the scheduled banks are the members of clearing house of Bangladesh bank. The delegates of all schedule banks assemble in the clearing house with a view to interchanging particular cheques and other instrument.

In a day clearing takes places two times, first house at 10 am and second house at 5pm. At the first house clearing instruments are being interchanged between the delegates of various banks. The delegates bring the instruments stretched on their bank to their local office. Those instruments are sent to its particular branches for collection. The instruments, which get dishonored, are brought back to the local first office. At that point the delegates of banks conveys back those dishonored instrument to the second house of clearing house at 5 pm and return those to the agents of different banks from whom he had got it at first house.

4.5.2 Clearing Instruments

The instruments provided here are taken away to the clearing house. These are

1. Cheque
2. Demand draft
3. Pay order
4. Pay slip
5. Security deposit slip
6. Treasury bills
7. Dividend warrant
8. Debentures

4.5.3 Clearing Activities at Branch

The clearing activities at branches are of two kinds.

- a) Outward clearing
- b) Inward clearing

a) Outward Bills Collection (OBC)

Collected cheques and other instruments of a bank outside the clearing zone are known as OBC.

The accounting process would be like this in case of OBC

- Outward bills collection will be debited and outward bills lodge will be credited in contra voucher.
- Giving entry in the register
- Debiting the IBCA and crediting party account.

b) Inward Bills Collection(IBC)

At the point when a check comes to the bank from one of branch outside the clearing house. The entire procedure is known as IBC. This time after accumulation of the cheque an IBCA is sent to the OBC sending branch.

Sending the OBC is not enough for making payment. We send reminder on the basis of distance. If there is no possibility of payment even after two or three reminder, then we request the drawee bank to send back the instrument. Then we return the instrument to the customer. In some cases instrument may be placed more than one time for payment.

c) Transfer Delivery

Transfer delivery is process collecting and transferring cheques and other instruments from branch to branch.

Preparation of instruments for Transfer Delivery:

- Receiving the instruments through deposit slip
- Each and every essential of the instrument must be checked
- Giving entry is in outward register.
- Through courier / attendant the cheque with a schedule is sent to the drawer branch

Responding the instruments through Transfer Delivery:

- The responding branch will collect the instrument.
- It will take entry in inward register.
- If the instrument is honored then responding branch will send an IBCA.

4.6 Remittance

City Bank has two steps of remittance:

- Inland remittance
- Foreign Remittance

4.6.1 Inland Remittance

When one bank sends these TT, DD, TC or check then onto the others bank then it will be talked as inland remittance .It is done inside the nation starting with one bank then onto the next bank. It also covers the purchase of foreign currency through Bangladesh Bank. It mainly focuses the money of outsourcing of what bills are sent through the Bangladesh Bank.

4.6.2 Foreign Remittance

By your side – all the way

The city bank's Foreign Remittance unit meets growing client requirements for quick, secure and pain free money transfer to a broad scope of goals. Being a dedicated bank to its clients, CBL

goes all lengths to dispatch customer's hard earned money securely to friends and family. City Bank does it NRB business through some particular money transfer media and they are Moneygram, Ria, Western Union and Express Money.

4.6.3 Categories of Remittance

- Between bank and non bank customers.
- Between banks in the same country
- Between banks in the different country
- Between banks and central banking the same country

4.7 Bill Section

The main instruments issued by CBL Mirpur branch for different bills:

- Demand Draft/ Bank Draft
- Pay Order
- Endorsement

4.7.1 Demand Draft (DD)

Demand Draft is an instrument comprising an order of the issuing branch upon another branch known as drawee branch, for payment of a specific sum of cash to the payee or to his request on demand by the recipient showing the draft itself .

Issuing of a Demand Draft (DD)

The means of issuing a DD to be taken after:

- The applicants need to top off the relevant part of the given application form properly signed and
- provides it to officer of the remittance division.

- The officer fills up the commission and VATS (15% on commission) part for the banks utilize and asks the applicants to deposit the sum with money/cheque to the teller area . At that point the authorized officer checks the "Test Number"
- The teller department completes their formalities and afterward gives back the voucher to the remittance department.

4.7.2 Pay Order

Pay order is kind of payment system as like cheque, but not the cheque, to make the payment more secured and absolute. It ensures payee that his payment must be provided. Sometimes chques are dishonored because of insufficient fund. To avoid this kind of troubles customers relies more on pay order. There is no risk of loss in pay order.

Issuing of a Pay Order

- Customer with having account and non-account holder both can apply for pay order
- If the customer has account then the procedure will be very easy. They just need to fill the pay order form up mentioning the account number and the amount of money and with duly sign and then submit it to the authorized officer.
- If the customer is non-account holder, then he/she needs to provide NID and fill up both pay order request form and pay order KYC.
- Then the signature and NID will be verified by BOM and the SDN list will be collected by the authorized officer.
- CBL has its own account for pay order payment. So, customer need to deposit money to that account.
- After the procedures are completed, bank issues the pay order cheque to the customer.
- The charge for account holder is $100 + 15\% \text{ VAT} = 115 \text{ tk}$ and the charge for non-account holder is $200 + 15\% \text{ VAT} = 230 \text{ tk}$.

Payment of Pay Order

AS the order is crossed A/D payee, the same are presented to the issuing branch for payment either through clearing, on the client ‘s account. Pay order when presented for payment are

proceed in the customer service department. On making payment, the relative entry in the pay order section of bank network is marked of by entering the data of payment in the pay order register duly authenticated. The paid instruments treated as debit instrument.

AS the request is crossed A/D payee, the same are exhibited to the issuing branch for payment either through clearing from the customer's account or from the bank,s own secured account for payment of pay order.

Cancellation of Pay Order

The following procedures are followed of pay order by cancellation:

- The customer has to submit a written request to cancel the pay order
- If the customer is account holder, then only pay order voucher and pay order cheque need to be returned to the authorized officer and the officer will transfer the money to the account again.
- If the customer is non-account holder, then all the documents will be needed again (NID, NID verification, SDN, pay order cheque and voucher with the sign).
- The signature of the purchaser verified from the original application from on rescored.
- If everything matches properly, the pay order will be cancelled and customer will get the money back through cash.

4.7.3 Letter of Credit (LC)

LC is applied basically on export import business. Here bank takes the responsibility to pay the bill to the exporter (seller) on behalf of importer (buyer).

Process of issuing LC

- First of all, there would be exchange of new invoice between exporter and importer which includes each and every detail of products such as price of product, size, quantity, packaging and so on.

- If everything matches with the requirement, then there takes place an agreement between exporter and importer.
- Then importer comes to the bank to issue letter of credit for payment.
- CBL provides a request form to the customer to be filled up and asks for all documents regarding the agreement.
- Bank receives the trade license, agreement paper, invoice, local permission, NID, passport etc.
- If everything found okay, bank sends it to bank of the seller.
- They check everything and if it seems to be trustworthy they receive the order formally.
- After that, exporter will submit bill of plenty, bill of freight, local authority permission, invoice, papers of customs and shipment to its bank and seller bank will send it to importer bank.
- Importer bank receives the papers and vouchers and provides it to importer.
- Then importer goes to customs and check the shipment and products.
- If the shipment found according to the order, then importer bank pays the bill to the exporter bank.
- Importer needs to deposit the 90% of it payment at the bank account before final payment.

4.8 Card Section

The City Bank Limited has two types of cards. They are debit card and credit card. A brief description of various types of cards are given bellow-

4.8.1 Credit Card

City Bank is the bank which first issued Dual Currency Credit Card in Bangladesh. This card empowers the clients' synchronous use of the card both in home and in abroad. They don't need to convey two unique cards for a similar reason.

American Express (AMEX): City bank has brought about the AMEX card into Bangladesh in the year 2010 which provides dual currency. It has four categories and those are

- 1) AMEX Green Blue Local
- 2) AMEX Green Blue Dual
- 3) Platinum
- 4) Gold

VISA: It is as well a universal brand which issued by CBL in both local money and double currency mode. It has two classifications

- 1) Gold
- 2) Silver

4.8.2 Debit Card

Master card: CBL issues master card as default card for any account holder, so there for it has no particular categories when contrasted to credit cards.

VISA card: This is likewise another platinum card issued by CBL with some uncommon privileges. But this card is recently confined by the CBL

City Max Card: This is their own product issued as debit card whereas the others are franchised. It provides so many facilities to the user. Customers can enjoy so many offers and discounts in different hotels, parlor and different branded products.

4.9 Cash Section

Cash area is a very sensitive organ of the branch and handle with additional care. Activity of this section starts at the very beginning of banking hour. Teller officer starts his/her operation with taking cash from the vault, known as the opening cash balance. Vault is kept in a highly secured room. Keys to the room are monitored of by cash in charge and branch in charge. The sum of opening cash balance is gone into an enlist in the register. After entire days' transaction, the surplus amount stay in the cash counter is returned in the vault and known as the closing balance. Cash is received and paid in this segment. CBL, Mirpur branch additionally provides evening banking to the clients which is just accessible in cash area.

4.9.1 Cash Receipt:

- At first the depositor has to fill up the deposit slip available in branch. Same deposit slip is utilized for both current and saving account.
- After filling the required portion in slip, depositor gives to the the teller officer and deposit the money.
- Teller officer receives both deposit slip and money, then count it through the machine, put the amount in register maintained in computer, seal the deposit in slip with date and sign. Then the carbon copy of the slip is provided to the customer and main part of the slip is kept for bank.
- Mirpur branch avails two different books for entering such entries
- At the end of the day both of these registers are cross checked with the enroll kept at the cash counter to see whether the transactions are correct or not.

4.9.2 Cash Payment:

- When a customer comes to the bank to cash a cheque, he/she submit to the concerned teller officer for posting of the cheque. Officer checks whether the account has sufficient balance or not. If has, the officer will post it into computer, then seal and sign it.
- After that the cheque is sent to the Customer Service Manager and Branch Operation Manager to verify it.
- They check it very carefully for any kind of fraudulent activity with the name, seal, amount written, and ,mainly the sign of account holder.
- If the instrument is free of error, BOM will ask the bearer to sign on the back of it.
- . After getting signature, BOM & CSM will also sign on it and mention the amount by red pen
- Then the cheque will be sent to the authorized officer. At the cash counter bearer will be suggested again to sign on the back of the cheque.
- The teller officer will enroll the entry in register at computer and pay the money to the bearer.
- At the day end, the entries will be adjusted with the closing balance.

Chapter 05

Analysis Part of Loan Section & Findings

5.1 Services Offered by Credit Department

Bank is a financial institute whose prime capacity is to move rare assets as credit from savers to the individuals who borrow for utilization and investment. "Credit" is gotten from the Latin word "credere", which intends to trust. The basic idea of credit is that a component of trust exists amongst purchaser and dealer whether of products or cash. In an advanced mechanical society Banks are exceptionally vital on account of their capacity to make money. Loaning contains an extensive segment of a Bank's aggregate resources and structures the foundation of the Bank and enthusiasm on loaning constitutes the most noteworthy extent of wage of a Bank. In that capacity credit quality remains the prime marker of its commercial success.

5.2 Salient Features of City bank's Credit Policy

- Assets are built in view of client's deposit, which ought not to exceed 90% of clients based deposit.
- Rate of interest is variable in light of clients' respectability and risks related.
- Type of security differs based on risks related in credit.
- Diversification from all blessed messenger viz. sort of credit, geographical area, size of credit, segments and sub-segments and so forth.
- Credit activities are brought out in branch through branch acknowledge board of trustees according to expert appointed to head of branch and through Head Office Credit Committee in regard of credit endorse specialist designated to the CEO.
- Credit Risk Grading is done in all cases.
- Assessment of volume or measure of credit appropriately.
- Utmost mind is taken in giving advances to executives.

5.3 Loan Schemes Offered by CBL

- Auto Loan
- Personal Loan
- Home Loan
- Secured loan
- Secured Overdraft
- Bullet Payment

Loan Accounts

Table 5.1

| | Auto loan | Personal Loan | Home Loan | Secured Loan | Secured Overdraft | Bullet Payment |
|-------------------------------|---|----------------------------------|------------------------------------|---|---|---|
| Loan Amount | Minimum: TK 300000 Maximum: TK 4000000 | Min: TK 50000 Max: TK 1000000 | MIN: TK 500000 Max: TK 12000000 | Min: TK 50000 Max: 90% of applicable securities | Min: TK 50000 Max: 90% of applicable securities | Min: TK 50000 Max: 90% of applicable securities |
| Processing Fee | Fresh Loan: 1% Take Over: 0% | Fresh Loan: 2% Take Over: 0% | Fresh Loan: 1% Take Over: 0% | Up to 5 lacs: TK 2000; up to 10 lacs: TK 3000; Above 10 lacs: TK 4000 | Up to 5 lacs: TK 2000; up to 10 lacs: TK 3000; Above 10 lacs: TK 4000 | Up to 5 lacs: TK 2000; up to 10 lacs: TK 3000; Above 10 lacs: TK 4000 |
| Validity | Min: 1 year Max: 5 years | Min: 1 year Max: 5 years | Min: 1 year Max: 25 years | Min: 1 year Max: 5 years | 1 year (Renewable) | 1 year or 2 years |
| Partial Settlement Fee | 1% | 1% | Before 5 years: 2% After 5 | 1% | N/A | 1% |

| | | | | | | |
|-----------------------------|---|---|---|--|--|--|
| | | | years: 1% | | | |
| Penal Charge | 3% | 3% | 3% | 3% | N/A | 4% |
| Age Limit | Min: 22 years Max: 60 years | Min: 22 years Max: 60 years | Min: 22 years Max: 65 years | Min: 18 years Max: 70 years at time of maturity | Min: 18 years Max: 70 years at time of maturity | Min: 18 years Max: 70 years at time of maturity |
| Minimum Income | Main Applicant: tk 30000 Co-applicant: 15000 | Salaried customer: tk 15000 Businessman: tk 30000 Co-applicant: 10000 | General customers: tk 50000 Govt. Employees: tk 30000 | Min: tk 15000 | Min: tk 15000 | Min: tk 15000 |
| Early Settlement Fee | Before 1 year: 2% After 1 year: 1% | Before 1 year: 2% After 1 year: 1% | Before 5 years: 2% Before 10 years: 1% After 10 years: 0.5% | 0.50% | N/A | 0.50% |

5.4 Loans Allowed Against the Following Securities

- Shares of various Companies approved by Head Office from time to time and listed in the Stock Exchange.
- Term Deposit Receipts issued by any Branch of our Bank.
- Lien on balance in Savings A/C, Current A/C. and other Savings Schemes
- Government Promissory Notes.
- Various SanchayaPatras
- Surrender value of Life Insurance Policies.

- WEDB
- Assignment of bills against work orders/supply orders and receivables.
- Stock of goods in trade (Permissible goods only) pledged or hypothecated.
- Hypothecation of power driven vehicles or watercraft.
- Hypothecation of capital Machineries and equipments.
- Immovable Property.
- Imported merchandise - pledged or hypothecated.
- Trust Receipts.
- Import Bills (PADs)
- Bills Purchased
- Scheduled Bank/Insurance Guarantees
- Export Bills
- Inland Bills.
- Personal Guarantee
- Corporate Guarantee

5.5 Unsecured Loans

An unsecured or clean Advance is one, which is allowed to a constituent without acquiring any security. In such case just charge documents are held an unsecured facility might be permitted in extraordinary conditions, just for a brief period, with unmistakable reimbursement plan, subject to confinements forced by Bangladesh Bank or some other skillful expert, with earlier endorsement of Head Office, to a client based on his own credit value, standing and reliability

Unsecured loans include:

- 1) Clean Overdrafts, and
- 2) Clean Loans.

1) Clean Overdrafts

A client ought not conventionally be allowed to overdraw his record without security. Be that as it may, an unsecured office might be permitted in extraordinary conditions, just for a brief period, with positive reimbursement course of action, subject to confinements forced by Bangladesh Bank or some other capable expert, with earlier endorsement of Head Office, to a client based on his own credit value, standing and unwavering quality.

2) Clean Loans

It should not be conceded unless the Sanctioning Authority has full trust in the capacity and notoriety of the client to reimburse it, on request, or at its development in the event that it is an advance. Positive courses of action for reimbursement, regardless of whether by portions or something else, must, as a rule, be made.

5.6 Procedure of Giving Loans

- The borrower needs to apply to the city bank for credit by filling off of a particular application from.
- Subsequent to getting credit application from,city bank sends a letter to Bangladesh Bank for acquiring a report when advance sum surpass 100 lac. This report is called CIB (Credit Information Bureau) report.
- After accepting CIB report, if the bank feels that the imminent borrower will be a decent borrower, at that point the bank will examine the archives. In this stage, the bank will look whether the records are appropriately topped off and marked.
- At that point come processing stage. In this stage, the bank will set up a proposition. A proposition contains all important data (e.g. name of the customer, sort of the advance, measure of the advance, time of giving credit, security, date of use, money related information, and so on.) Branch occupant (Local Office) has the optional influence to authorize advance (SOD) up to Tk.25 lac against monetary commitments by educating head office. In any case, all things considered, the branch administrator needs to give consideration on the accompanying issues:
 - The interest of the loan must not be under 14%, and

- The borrower must maintain 10% margin.

But in this case, the branch manager needs to send a proposition to the head office. It falls under the designation of Managing Director (MD), the MD supports the loan. On the off chance that it is again past the designation of MD, head office will set up a proposition and submit it before the executive committee of the Board. The proposition must be endorsed by the executive board of trustees (EC).

Subsequent to getting the proposition endorsed head office issues an authorize counsel. As per that endorse counsel, at the branch the accompanying exercises are done:

- An authorize exhortation will be set up for the customer.
- After the authorize exhortation, bank will gather essential records (charge archives).
- After accepting every one of the reports, the bank will dispense the loan to the borrowers. For pulling back the advance sum, client makes a present record and the loan sum is transfer to this account.

5.7 Lending Principles

The bankers need to take after a few standards or arrangements or consideration a few variables for loaning cash on sound premise. In working out these standards, or constituents and banker is presented to the accompanying three fundamental inquiries.

- Is the borrower credit commendable?
- Are credit terms, or as it were, loan agreements appropriately organized and reported?
- Has the bank possessed the capacity to consummate its claim on the advantages or securities?

On the off chance that a broker dealing with a credit can discover the responses to the over three fundamental inquiries in an appropriate manner loaning activity completed by him in view of the same is relied upon to be sound. To answer the inquiry with reference to whether the borrower is

credit commendable a broker is to have clear thought regarding the accompanying C's concerning the borrowers.

- I. Character
- II. Capacity
- III. Cash Flow
- IV. Collateral
- V. Condition
- VI. Control

5.8 Securities

To make the advance secured, charging adequate security on the credit offices is vital. The investor can't stand to go for broke of non-recuperation of the cash loaned. CBL charges the accompanying two sorts of security, -

5.8.1 Primary security

These are the security taken by the responsibility for things for which bank gives the office.

5.8.2 Collateral security

Collateral securities allude to the securities saved by the outsider to secure the progress for the borrower in limited sense. In wider sense, it denotes any type of security on which the bank has a personal right of action on the debtor in respect of the advance

5.9 Modes of Charging Security

There are different modes of charging security are exercised by the bank:

5.9.1 Pledge:

Vow is the bailment of the merchandise as security for installment of a credit or execution of a guarantee. A promise might be in regard of merchandise including stocks and offer and also

records of title to products, for example, railroad receipt, bills of lading, dock warrants and so on appropriately embraced in bank's favour.

5.9.2 Hypothecation:

On the off chance that there ought to emerge an event of hypothecation, the possession and the duty regarding stock both rest the borrower. The borrower to the merchant makes a reasonable charge on the security. The borrower does this by executing a report known as Agreement of Hypothecation for the advancing bank.

5.9.3 Lien:

Lien is the privilege of the banker to hold the merchandise of the borrower until the point when the loan is reimbursed. The financiers' lien is general lien. A banker can hold all securities in his ownership till all claims against the borrower are fulfilled.

5.9.4 Mortgage:

As indicated by section (58) of the Transfer of Property Act, 1882 home loan is the "transfer of an interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, existing or future debt or the performance of an engagement which may give rise to a pecuniary liability". For this circumstance the mortgagor does not trade the duty regarding specific unflinching property to the mortgagee, just trades a segment of his rights as a proprietor. The representative exercises the reasonable home advance.

5.10 Documentation

Archives contain the exact terms of allowing loans and they fill in as critical proof in the law courts if the conditions so want. That is the reason all endorsement technique and legitimate documentation should be finished preceding the payment of the offices.

5.10.1 Charge Documents

Following charge archives are important while giving credits.

1. Letter of guarantee:

This is an archive given by the proprietor, executives or the outsider for the important account holder.

2. Counter guarantee:

The foremost borrower concurring that if the guarantor pays any sum, the essential account holder will undoubtedly pay this sum gives this assurance.

3. Letter of expert:

By this letter, the important indebted person gives the specialist to the bank to charge the present record or speculation record of the central account holder for the accompanying cases:

- Wages of the stock guardian and stock monitor.
- Rent of the stock.
- Insurance premium and
- Any different costs with respect to these capacities.

4. Letter of recall the loan:

This letter is given to the bank by the borrower, giving the bank the privilege of reviewing the credit sums whenever if the borrower neglects to reimburse any of the portions.

5. Letter of continuity:

By this letter, the borrower concurs that the promissory note given by the bank will be go about as security for the reimbursement of a definitive adjust or entirety staying unpaid by virtue of the overdraft or advance.

6. Letter of revival:

By this letter, the borrower concurs that he will be at risk to bank for installment of the promissory note with enthusiasm for regard of all present and future obligation liabilities secured

accordingly which promissory note is to stay in constrain with every relative security, understandings and commitments.

7. Joint promissory note:

This promissory note is given to the bank by the borrower if the borrowers are in excess of one individual.

8. Single promissory note:

The borrower to the bank gives this promissory note if the borrower is a solitary individual.

9. Letter of undertaking

This report is given to the banker by the borrower recognizing the privilege to cancel the facility whenever with or without intimation to the borrower.

10. Loan disbursement letter:

By this letter, the borrower demand to dispense the credit endorsed to support him by the bank. Every one of the people, in whose names the record is opened, should sign the letter.

5.11 Charge Over Bonds or Declaration of Shares and So Forth

It is a record given by the borrower to the banker announcing that the stocks, shares, debentures, securities and speculations which are currently stored to the bank and which may every now and then be saved by the borrower should be charged and hypothecated to bank as security for the installment to rely upon request of the adjust of the credit sum.

1. Letter of lien against fixed deposit receipt:

By this letter, the borrower gives the privilege to the bank to hold the Fixed Deposit Receipt (FDR) if the borrower neglects to reimburse or modify the loan on request or release the liabilities to bank.

2. Letter of authority to encash FDR:

By this letter, the borrower gives the privilege to bank to encash the FDR if there should arise an occurrence of need. Here the sum and address of the bank of issue and the mark of the holders are given.

3. Memorandum of deposit of title deeds:

It is a deed that is vital in the event of home loan by deposit of title deed or evenhanded home loan. Here the mortgagor concurs that he has stored essential reports of the property to the bank.

5.12 Guarantee by Third Party

Now and again outsider assurance is required for permitting loan. Here outsider gives the assurance that of the chief indebted person neglects to reimburse the loan, and after that the underwriter will undoubtedly reimburse the credit to bank.

5.13 Hypothecation of Vehicle

This report is fundamental if there should be an occurrence of transport credit. Here the borrower hypothecated the vehicle to the bank. If there should arise an occurrence of disappointment of reimburse the advance, bank will pitch the vehicle to gather the money.

5.14 Findings of The Study

- All branches of City Bank has online facilities for transaction, so it is very helpful for the clients to deal with the bank easily.
- City Bank decision-making is highly centralized. It seems to me, all the decision-making authority is concentrated into the head of top-level management.
- Unwarranted intervention by the central bank in every step of general banking creates problem like customer dissatisfaction, slowing down the daily process etc.
- Customer perception on average quality of general banking activities.

- City Bank have not provides easy term and condition for account opening & any transaction to customer. It means some difficulty there in term & condition.
- Modern technical equipment such as computer is sufficient in general banking department.
- Locker service facility is much secured because they take an extra care for this service.
- Interest rate provided for deposit A/C is attractive.
- City Bank local remittance business is moderate because employees are train up in using technology.
- Quality of money transfer facilities is Satisfactory
- Deposit of Mirpur branch of City Bank is very good but the investment sectors schemes are not so popular than deposit schemes.
- Mirpur Branch provided evening banking which is very much beneficial to the customers.

CHAPTER 06

Recommendation & Conclusion

6.1 Recommendation

City bank is a very old, large and experienced organization in that industry and banking is a complicated task. So it is troublesome, by the little knowledge to recommend to take care the issues. But as an observer few problems were identified for what simply giving some guideline, which might be followed.

So for the improvement of the service the following measures may be taken:

- **Focusing on more industrial loans:**

It seemed to me that the bank having a large amount of deposit is not encouraging to the large scale of investment. They are more concentrating on individual loan rather than company or industrial loan. But the long term loan may enhance the business as well as to help the economy to solve unemployment problem.

- **Increase the manpower:**

The number of service providers is comparatively lower than the pressure of customers. So more employees should be imposed in the branch to control customer pressure.

- **Development of human resources:**

Human asset is another part for the branch to be developed critically. HR, in the branch, should be furnished with satisfactory banking learning. Dominant part of the HR must have fundamental learning with respect to cash, banking, finance and bookkeeping. Without legitimate learning in these subjects, proficiency can't be improved. Bank can organize preparing program regarding these matters.

- **Teller area should be more swift:**

Cash section is quiet slower and sometime noise and crowd arises there. So the teller officers should be faster.

- **Office premises should be maintained properly:**

Mirpur branch is not clean and well decorated at all. The sitting arrangement is also insufficient according to the number of daily customers. So, the authority should pay more attention to it.

- **Ensure proper communication tools and maintenance of machineries:**

There is only one mobile phone in the branch which is very much insufficient according to demand. So communication with customers gets difficult. Sometimes machineries item like photocopy machine and printers doesn't work which makes hassle to the officers. So, maintenance of machineries should be suitable.

- **More gifts and discounts for the premium customers:**

The platinum customers should have some priorities during different occasions. They may be offered gifts and discounts. The deposit scheme and the interest rate can be dissociated from general customers. This can make customers more happy and delight and they will feel more attracted to the bank.

- **Fast online service:**

Online service should be progressive and modernized. Customers don't get services within short time sometimes which can be a threat of loosing customers.

- **Working environment should be improved**

To me it feels like the working environment is not so good in Mirpur branch. The inter relationship of employees should be more appreciating. They need building a team of committed workers who will strongly be driven to organizational goal.

- **Account opening procedures**

It seems so complex and difficult to customers when they come to open a account as the requirement of A/C opening is so procedural, so they get irritated. It should be easier.

- **EQM machine**

The EQM machine should be maintained in regular basis and it's maintenance should be done accurate so that it does not fail to perform repeatedly.

6.2 Conclusion

Amid the Three months internship program at The City Bank Ltd, Mirpur Branch, every area of the work has been pretty much observed. This program, in most recent three months have been organized for picking up knowledge of banking contrast this functional and hypothetical learning. Contrast down to practical and hypothetical information includes distinguishing proof of shortcoming in the branch exercises and making proposals for illuminating the shortcoming recognized. In this internship program it isn't conceivable to go to the temporary job program have not been satisfied with finish fulfillment. Be that as it may, most elevated exertion has been given to accomplish the destinations of the program.

So Financing exercises is connected with progression of activities. Banking sector is very competitive at this point. At now, there are 48 commercials bank with in excess of 6596 branches. The development rate of deposit and advance was 17.72% and 20.52% separately.

The City Bank Limited (CBL) is one of the oldest banks. At the mid of 2017 the bank's profit after assessment remained at Tk. 1646 million. City Bank rebuilt its business in 2017. Presently the bank is working under brought together managing an account framework. New and inventive items are acquainted with take care of the client's demand.

Customer's satisfaction relies upon the adequacy of client benefit. All operational examination prompts say that adequacy of client administration of the branch is in the falling apart circumstance. The branch is in poor position to draw in client by their administration.

It is normal that the new innovative items and services will enable the branch to perform better by growing business under concentrated banking of City Bank.

Despite a few confinements The City Bank Ltd. is improving the situation and holding a decent rates of piece of the pie in banking segment. CBL, the first generation bank in Bangladesh appeared in 1983 under the enterprise of 12 prominent businessman in the nation. Built up with the goal of achieving a subjective change in the circle of banking and financial management, the bank today serves its clients spread crosswise over 100 branches inside Bangladesh and 300 abroad associations.

With the new form of City Bank, the branch can enhance sole image in the market and experience and aptitudes too, with which they are having the capacity to fulfill the clients with their extensive variety of products and services.

Chapter 07

Appendix

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7.2 Interview questions

- 1) How to open a saving account
- 2) How to open a FDR account
- 3) How to avail credit card against FDR
- 4) What is extra needed if the account holder does not have any income
- 5) What's needed to do for card activation
- 6) What is extra needed for current account rather than savings account
- 7) Why account is being dormant
- 8) What is NRB and with which companies CBL has contract for NRB
- 9) What is inward and outward remittance
- 10) How to process, cancel and release pay order
- 11) What is inward and outward register
- 12) What is care cheque
- 13) How LC is issued by CBL
- 14) What is OBC, FBC & LBC

- 15) What is the particular requirement for AMEX card
- 16) What are the special schemes for the deposits
- 17) How to activate Debit or Credit card
- 18) How to open a RFCD account

7.3 Survey Questionnaire

City Branch Banking Survey

Branch Name:..... Date:.....

Customer's Name:..... Contact No:.....

Responded Type: Service Area:

- | | |
|------------------------|-------------------------------|
| 1)Customer | 1) Cash area/ Teller services |
| 2)Non customer | 2)Customer service/ Query |
| 3)Relationship manager | |

Please tick (✓) your answers

| |
|---|
| 1) Did our offer serve you as you expected? a)Yes b)No |
| 2) How would you rate the overall services of this branch? a)Good b)Average c)Poor |
| 3) What do you think about the timeliness of receiving the desired service? a)Good b)Average c)Poor |
| 4) How would you rate the premises of this branch? a)Good b)Average c)Poor |
| 5) What is the best thing you like about our product/feature? a)CA/SA b)FDR c)Loan d)AMEX |
| e)Others:..... |
| Your additional comments/suggestions: |
| Signature |