UCB

united we achieve

General Banking (GB) Activities & Customer Relationship Management (CRM) of United Commercial Bank Limited

Tasnim Tasfia Srishty

This report is submitted to the school of business and economics, United International University as a partial requirement for the degree fulfillment of BBA

Internship report
on
"General Banking (GB) Activities & Customer Relationship Management (CRM) Of United Commercial Bank Limited"

Submitted to:

Ahmed Imran Kabir

Lecturer

School of business and economics

United International University

Major in MIS

Submitted by:

Tasnim Tasfia Srishty

ID: 111 153 021

Major in MIS

Trimester: 153

School of Business and Economics

United International University

Date of submission

4th April, 2022

Letter of transmittal

4th April, 2022

Ahmed Imran Kabir
Lecturer
Internship Supervisor
School of business and economics
United International University

Subject: Submission of internship report

Respected Sir,

Here is a report about my internship on " General banking (GB) activities and customer relationship management (CRM) of United Commercial Bank Limited." that you have given to me as a prerequisite of my BBA program I did my best to acquire all pertinent material that may provide an entire impression of this issue. I have collaborated closely with and witnessed the work of United Commercial Bank Limited. In addition, I have also studied several rules and regulations, paper works and process, that might have impact over the topic I've worked on. I hope that this report will meet the expected standard.

I had a great time putting together the report. I am sending this internship report for your review and appreciation for your ongoing aid and advice.

Yours faithfully,
Tasnim Tasfia Srishty
ID: 111 153 021

Certification of similarity index

I, Tasnim Tasfia Srishty, ID: 111 153 021 a regular student of United International University, certifying that I wrote the following report on " General Banking (GB) Activities and Customer Relationship Management (CRM) Of United Commercial Bank Limited " as assigned by United International University instructor Ahmed Imran Kabir.

Signature of the Student _______Tasnim Tasfia Srishty_________
Student ID- 111 153 021

Signature of Supervisor _______Ahmed Imran Kabir___________
Lecturer
UIU Business School
United International University

Declaration of the student

I am Tasnim Tasfia Srishty authored the report "General Banking (GB) Activities and Customer Relationship Management (CRM) Of United Commercial Bank Limited" and documented all of my own experiences and insights. Furthermore, all of the items offered result from my own effort. It did, however, need the assistance of various people, all of whom are mentioned correctly.

I will also ensure that this report is used relatively. However, it may only be used for educational reasons because it is an academic text. As a result, information may be kept private from any outside parties.

Tasnim Tasfia Srishty

Id: 111 153 021

Major in MIS

Trimester: 153

Acknowledgement

First and foremost, I want to express my appreciation to the Allah for granting me the capacity to make this report, as well as to all of the persons who aided me in the preparation of this report.

To begin, I'd like to thank my widely respected supervisor, Ahmed Imran Kabir, Lecturer in United International University's MIS Department, for mentoring and instructing me by offering helpful suggestions.

Then I'd like to thank the officers of UCB Bank, Kawran Bazar Branch, especially my supervisor, Syed Golam Mostaque, who is the bank's manager. In addition, I am grateful to all of the UCB Bank employees and stakeholders who have assisted me within this internship session.

Finally, I'd thank my parents for always being there for me and assisting me in gaining the ability to complete this internship program.

Executive Summary

The flexibility and smooth operation of the banking sector is critical to a country's economic development. Everyone, from the government to the general public, relies on banking to run their economic activity, either directly or indirectly. As a result, in order for a country's financial development to be successful, its banking sector must be very strong.

There are currently 60 scheduled banks in operation in Bangladesh. There are 54 commercial banks (9 foreign and 45 domestic) as well as 6 government banks. Out of the 54 commercial banks in Bangladesh, UCB is one of the most prominent. It all started on June 26th, 1983. Mr. Shahjahan Kabir, UCB Bank's late founder, served as the bank's first chairman.

The primary reason for this report is to describe my job experience at UCBL. This entire report was written based on my personal real-world knowledge while working at the bank. The five chapters are the topic of this report. The first chapter, for example, concentrates on the introduction. The chapter that follows offers an overview of the firm and industry, including the purpose, vision, goods and services, as well as the bank's strengths, weaknesses, opportunities, and threats. The major section of the report is the literature review, which comprises the report's topic. It includes all of the pertinent information concerning UCB's general banking operations and customer relationship management. The fourth chapter then discusses critical duties.

Table of Contents

Letter of transmittal i
Certification of similarity index ii
Declaration of the student iii
Acknowledgement iv
Executive Summary v
List of Figures 1
List of Tables 1
List of Abbreviation 1
Chapter I: Introduction 2
Background of the report 2
Objectives of the Report 2
Motivation of the Study 3
Scope and limitations of the study 4
Chapter II: Company and Industry Preview 5
Company Analysis 5
Overview and history 5
Types of Customers: 7
Product/service combination 8
Retail Banking 8
Credit Cards 9
SME Banking 9
NRB & Corporate Banking 10
Operations 11
SWOT Analysis 14
Technological factors 16
Industry rivalry 18
Chapter III: Internship Experience 19
Position, duties, and responsibilities 19
Skills applied 20
New skills developed 20

Chapter IV: Conclusion and Key Facts.. 22
Recommendations for improving departmental operations.. 22
Conclusion 23
Reference.. 24
Appendix 25

List of Figures

- Operations of United commercial bank limited.

List of Tables

- Total assets for the seven Banks in 2017.

List of Abbreviation

BBA	**Bachelor of Business Administration**
CSR	**Customer Service relation**
UCBL	**United commercial bank limited**
FDR	**Fixed deposit receipt**
DD	**Demand Draft**
BB	**Bangladesh Bank**
TT	**Telephone Transfer**
KYC	**Know your customer**
PO	**Pay Order**
Swot	**Strength weakness opportunity & threat**
NFCD	**Non-resident foreign currency deposit**
ERP	**Enterprise Resource Planning**
HHK	**Hybrid Hoffman Kiln**
CBS	**Core Banking Software**
DRS	**Disaster Recovery Site**
BEFTN	**Bangladesh Electronic Fund Transfer Network**

Chapter I: Introduction

Background of the report

After finishing all the academic credits, I must participate in an internship program to get practical or corporate experience and apply his qualitative acquired knowledge throughout the academic session. So, after completing those formalities, I was sent to the Kawran Bazar branch of UCB. The internship program began on November 5, 2021 and will conclude on February 5, 2022.

During my three-month internship at UCB, I worked in the General Banking area and was in charge of general banking activities. It was a fantastic experience that allowed me to put my academic talents to work in a structured context while also gaining an insight into the commercial world. As a result, to acquire certification for my BBA degree, I need complete an internship report as part of my internship program. As a result, my honorable supervisor, Mr. Ahmed Imran Kabir sir, has recommended the report.

The audience will learn about all of UCB of Bangladesh's general banking and customer relationship management system by reading this report. Furthermore, I have described some of its development, all other departments that are offered, as well as their products and services. As a result, the audience will have a comprehensive understanding of UCB of Bangladesh.

Objectives of the Report

The report's objectives are as follows:

- enables students to demonstrate realistic work environments and utilize them as workshop chances to put on what they've learned over the semester.

- permits you to gain new abilities while sharpening existing ones, especially in multitasking, communication skills, leadership abilities, teamwork, and so on.
- assists us to put our skills to the test.
- enables you to broaden your professional network.
- Assists the intern in transitioning from a loving environment to one with substantially greater authority.

This research involves the following areas in particular:

- To provide an insight of UCBL
- should concentrate on the goods and services, as well as the capabilities, that United Commercial Bank offers its clients
- to comprehend how UCB manages its corporate goal
- to determine if they are complying with the Bangladesh Bank's policy.
- Evaluate the advanced department's procedure and management systems.
- Obtain a thorough understanding of the bank's operations and activities.
- to gain a conceptual understanding of the general banking activity
- Finally, research the service expectations of the bank's clients.

Motivation of the Study

To begin, I must finish a program of internship at a company and make a report to get my degree in bachelors. As a result, it motivates me to complete my research. While working in the general banking business at UCB, I was inspired to do this research on the subject. The study will assist the audiences in understanding various accounts and deposits type, banking laws, and terms and conditions. Furthermore, after reading this paper, readers will realize how banks monitor their actions. Banking is one of the most essential industries in Bangladesh, assisting all firms in their operations.

As a result, UCB of Bangladesh contacted me to write a report on general banking (GB) activities and customer relationship management (CRM).

Scope and limitations of the study

Interning at UCBL provided me with a competency-based grasp of the banking sector and its day-to-day operations. Not only that, but I also can work in an area other than conventional banking. It broadens my actual skills, which I can apply in my work. Most importantly, through interacting with colleagues from many departments, I built a network that would be useful to me in the future. Finally, I want to thank all UCB Bank of Bangladesh staff, stakeholders, and authorities for their unwavering assistance and cooperation.

Nonetheless, I had to work around several constraints in order to complete my internship program and report. First, while participating in this internship program, I completed a Management Accounting course. As a result, it was pretty difficult to balance my schedule between obtaining bank leaves while attending lectures for the degree. Second, because I dealt with many busy people, it was tough to handle their hectic schedules in order to acquire data for my report. Third, banks conceal a great deal of information. As a result, people are sometimes reluctant to share information. As a result, when obtaining data for the research from their webpages, annual progress report, and several sources, I didn't get all of the information I needed.

Chapter II: Company and Industry Preview

Company Analysis

UCB commenced operations during mid-1983 besides a strong commitment to the social and financial development of Bangladesh, and since then it has expanded to be among the country's largest banks. The Bank has left an unmistakable imprint in private sector banking with such a chain of 188 sites through specialized administration, the idea from concept, inventive approach, and competent management. The Bank's services include SME banking, corporate banking, retail banking, off-shore banking, remittances are only a few of the services provided by the Bank. Aside from other Retail Banking shops and advanced outcomes, the Bank produces and imports credit to qualified newcomers, assisting the nation's general economy through enlarged overseas commerce. Other purchaser products, such as UCB Cards, have exhibited significant success and development since their beginning in 2006, With roughly 40000 cardholders, it is quickly becoming the market leader in the marketplace. Furthermore, the Bank delivers these prospective and present settlement administrations to its customers. As a consequence, the exiles discover an easy way to transmit money through the proper route.

Overview and history

Like other financial organizations, UCB does not generate any tangible goods. Instead, it offers a variety of financial services to its consumers. United Commercial Bank, on the other hand, began as a modest bank in mid-1983 and has evolved to become one of Bangladesh's major first-generation banks. It distinguishes itself from other private banks by individualized services, creative techniques, and an appropriate management structure. Furthermore, a huge networking structure with 148 branches contributed to the achievement.

The bank operates in various banking segments, including SME banking, corporate banking, retail banking, off-shore banking, remittances etc. Furthermore, UCB has broadened its horizons by venturing into numerous banking segments, including:

Retail Banking: A type of mass-market banking in which customers obtain all of their banking services from regional offices of bigger banking sector. Bank loans, account opening, card issuing, and other services are also available.

SME Banking: Small and medium-sized enterprises (SME) banking aim to provide jobs for low-income people. In addition, they help boost economic growth, social stability, and the development of a vibrant private sector. Banks also analyze and monitor business loans, manage company financing risks, price goods, and try to assist small and medium-sized enterprises (SMEs) develop.

Corporate banking: Business banking, often referred to as corporate banking, is a branch of banking that deals with corporations. It is also a common cause of check for issued loans. Its Business Banking services cover everything from easy loan issuing to more difficult challenges. such as assisting overseas subsidiaries in minimizing taxes paid, managing changes in foreign exchange rates, or working out the details of financing packages required to construct a new office, plant, or other facilities.

Under the Companies Act of 1994, United Commercial Bank Limited was established as a public limited company. On June 3, 1983, UCBL's rules were established under the Bangladesh Bank and Bank Companies Act 1991. Founder chairman and leader of the time under Late Mr. Shahjahan Kabir's leadership. He was the founding chairman, and he had a long-held dream of establishing a commercial bank that would contribute to our country's socio-economic development. He had a long history of success as a banker.

The Bank also offers incoming and outgoing remittance services to its customers. As a result, expatriates discover a simple method for sending money only through right channels. Furthermore, in order to obtain a competitive edge, the Bank is fully involved in promoting industry, trade and commerce by expanding in network development and embracing new technologies.

The chairman solicited the assistance of a few highly competent and accomplished entrepreneurs to help make the plan a reality. Throughout the UCBL journey, each entrepreneur exhibited their hard work, intellect, and talent in many business sectors. After the death of Mr. Shahjahan Kabir, the founder of UCBL, the protocol called for Mr. Nazrul Islam Mazumder to become the next chairman.

United Commercial Bank Limited was founded by the government and among the most ambitious and dedicated businessmen and manufacturers in the country. On June 26, 1983, it was founded as a public company in Bangladesh under the Company Act of 1994. On November 30, 1986, it was listed on the Dhaka Stock Exchange Limited, and on November 15, 1995, it was listed on the Chittagong Stock Exchange Limited.

Types of Customers

Customers of the UCBL Kawran Bazar Branch may be categorized into the following groups, based on what I saw throughout my three months of internship:

Customer loyalty: Loyal clients are individuals who have been with UCBL for a long time and regularly utilize various services from UCBL.

Need-based customers: These customers have bank accounts but only use them when they need to.

Switchable customers: Customers who are switchable are not loyal to UCBL. When they locate one with a greater return rate or better amenities, they choose to switch and go for that new one.

Specific service takers: These customers only use one specific bank service, which could be owing to a financial emergency. They may have a salary account at a bank, for example, and only cash withdrawal from it.

Clients are priceless. This makes no difference who you are as a consumer. As a result, UCBL should prioritize client retention and new customer acquisition by offering better services and interest rates.

Product/service combination

All of UCBL's products and services fall into one of five categories. These include retail banking, cards, NRB banking, SME banking, and corporate banking. In a tabular style, they list all of their products and services.

Retail Banking

Accounts

- Savings
- Current
- Dynamic benefit
- UCBL NRB
- UCBL Women
- UCBL Youngster
- SND

Fixed Deposit

- UCBL earning plus FD
- UCBL money maximize
- UCBL multimillion
- Fixed deposit

DPS

- UCBL super flex
- UCBL women DPS plus
- UCBL NRB DPS plus
- UCBL youngster plus

Loan

- Personal Loan
- Auto Loan
- Home Loan

Credit Cards

Classic Cards

- Visa Classic cards
- Master Classic Cards

Gold cards

- Visa Gold Cards
- Master Gold Cards

Platinum Cards

- Visa Platinum Cards
- Master Platinum Cards

SME Banking

SME Loans

- UCBL Installment Loan
- UCBL Shopno
- UCBL Dhrubo
- UCBL Onkur
- UCBL Durjoy
- UCBL Jyoti
- UCBL Dipti

SME Deposit

- Sonirvor Current Account
- Sabolombi account
- Prottoyi monthly account
- Uddomi fixed account

NRB & Corporate Banking

NRB Banking

- UCBL NRB savings
- UCBL NRB DPS plus
- Locker services
- Remittance Services
- SMS Banking

Corporate Banking

- Export Import Finance
- House Building Finance
- Industrial Loan
- Letter of credit
- Project Finance
- Structure finance
- Working capital
- More corporate banking loan

Operations

UCBL is obligated to aid the country's poor people in several areas and methods, mostly as a responsible corporate entity. Those who are thinking about the following:

Education: Although education is a fundamental right for all individuals, many people in our society are denied this essential right. As a result, UCBL offers a number of initiatives, including scholarships for worthy students, education for poor pupils, and grants to educational institutions.

Health: Bangladesh has a high rate of health risks. It also comes in various forms, including infectious, non-contagious, and pandemic. However, we do not have appropriate health or medical support to reduce these dangers, which is a sad reality. Furthermore, it is widely understood at this time of COVID 19. As a result, they participate in a variety of programs to encourage the healthcare systems, including raising actions throughout epidemics, plagues, or other highly infectious illnesses, donating to non-profit organizations that help the poor and disabled, and donating to various healthcare facilities.

Disaster management: Natural disasters are a typical occurrence in our nation. Our country is subject to natural calamities because of its geographical position and other circumstances. As a result, UCBL has several disaster management initiatives, such as financial aid to the government and non-government relief.

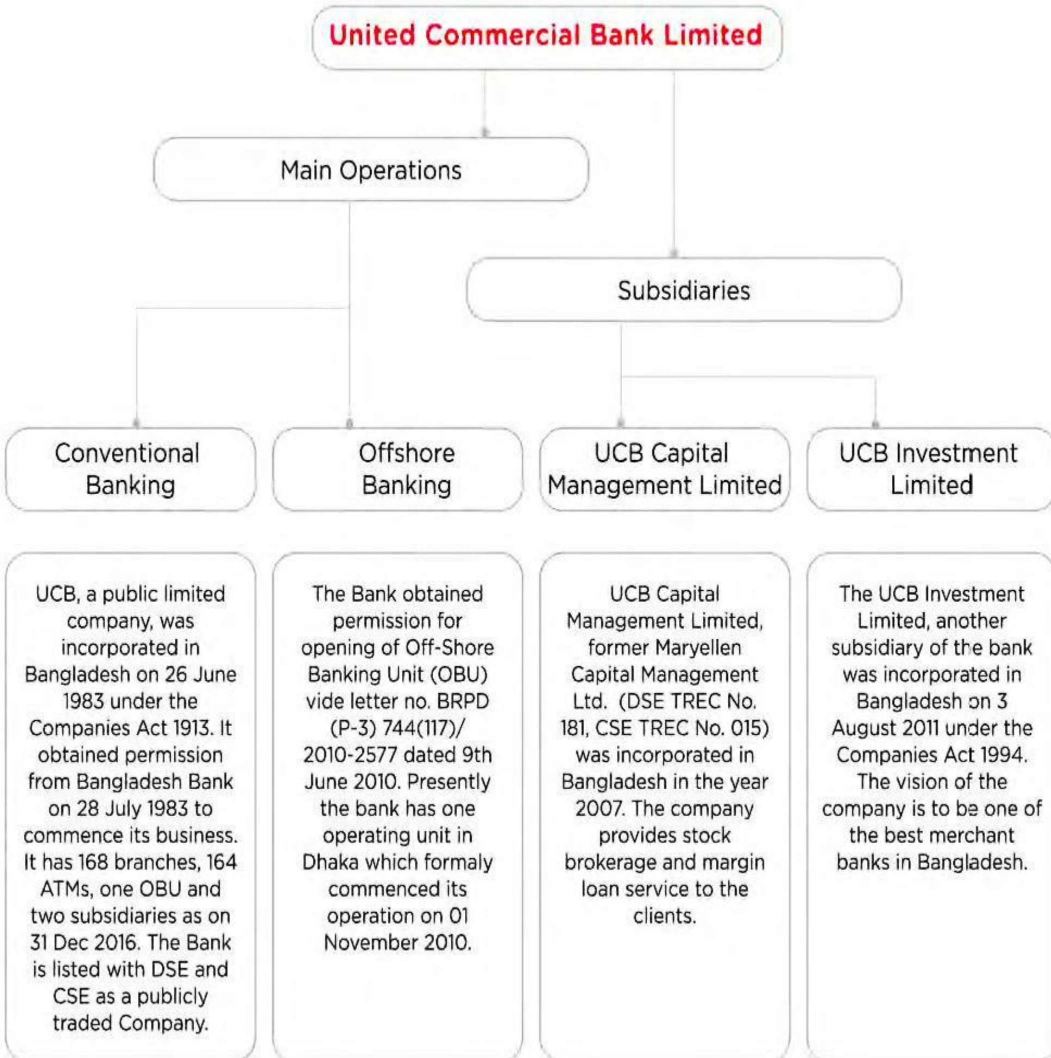
Climate: Humans are undoubtedly surrounded by our climate. Pollution and climate change are becoming prevalent challenges that harm our and endanger our survival. As a result, UCBL has organized several environmental initiatives, such as donating to environmental groups, raising awareness about climate change, and striving to make the environment greener.

Sports: They also take part in CSR initiatives in the sports industry. Its functions include youth and sports growth, notably in remote and metropolitan areas, as well as financial help for the growth in popular games like as cricket, golf, football etc.

Culture and Arts: Their culture and arts activity include, among other things, financial help to disadvantaged artists, grants to institutions that promote art and culture, and promotion of local customs.

Socio-economic development: Growth in this sector contributes to the overall strength of the socio-economic system. Among their actions in this field are:

- encouraging business woman
- Building the tourist business in the nation.
- Supporting & developing the various sectors.


United Commercial Bank Limited
Main Operations
Subsidiaries
Conventional Banking
Offshore Banking
UCB Capital Management Limited
UCB Investment Limited
UCB, a public limited company, was incorporated in Bangladesh on 26 June 1983 under the Companies Act 1913. It obtained permission from Bangladesh Bank on 28 July 1983 to commence its business. It has 168 branches, 164 ATMs, one OBU and two subsidiaries as on 31 Dec 2016. The Bank is listed with DSE and CSE as a publicly traded Company.
The Bank obtained permission for opening of Off-Shore Banking Unit (OBU) vide letter no. BRPD (P-3) 744(117)/ 2010-2577 dated 9th June 2010. Presently the bank has one operating unit in Dhaka which formaly commenced its operation on 01 November 2010.
UCB Capital Management Limited, former Maryellen Capital Management Ltd. (DSE TREC No. 181, CSE TREC No. 015) was incorporated in Bangladesh in the year 2007. The company provides stock brokerage and margin loan service to the clients.
The UCB Investment Limited, another subsidiary of the bank was incorporated in Bangladesh on 3 August 2011 under the Companies Act 1994. The vision of the company is to be one of the best merchant banks in Bangladesh.

SWOT Analysis

By analyzing UCBL's overall banking activity, I created a swot analysis that reflects their strengths, weaknesses, opportunities, and threats. I had the opportunity to analyze UCBL's activity because I was involved with them for three months. So, I'm talking about my observations about it.

Strength:

- Keep a centralized mechanism in place.
- Customer loyalty is increased when they are given top priority.
- Customer loyalty is increased when they are given top priority.
- With 189 branches across the country.

Weakness:

- There are fewer ATMs across the country.
- Offer a lower interest rate on FDR than others.
- Inability to adapt to online banking.
- Information is disorganized, and the website is out of date.

Opportunity:

- Increase the number of ATM booths.
- In Islamic Banking, new product lines should be expanded.
- Products that really are aggressive.
- Take advantage of the market by providing of branches.

Threat:

- Interruption by the government
- New commercial banks are forming.
- Bangladesh's economic situation is precarious.
- A turbulent political system.

Technological factors

The Bank has prioritized the continuing growth of information technology (IT). Specifically, young and experienced individuals strive to develop concepts for cutting-edge, innovative IT goods and services so that our IT-based financial service may reach "banked and un-banked" people throughout the country.

An air cooler with a variable refrigerant flow (VRF) unit constructed in the Head Office of UCBL, reducing electricity usage by around 25%.

UCBL constructed a system that creates energy from solar radiation in Chattogram branch as a first step toward building environmentally friendly branches. In phases, other branches will be supplied with the same design.

1. The Bank's many departments are using email to disseminate operating instructions, circulars, management decisions, and collect statements.
2. A decline in the amount of database and application servers has reduced by consolidating them into high-capacity servers, resulting in lower power consumption.
3. An Organized Rack mounted structured Network installed in the IT zone. As a result, the heat and storage dissipation requirements are substantially lower than in a typical Data Center.
4. A central UPS (Uninterrupted Power Supply) is installed on each level, reducing the overall backup power consumption.
5. All CRT (Cathode Ray Tube) displays at the Head Office have been replaced with LCD (Liquid Crystal Display) monitors, which minimizes the heat and power needs of the computer system.
6. BEFTN transfer of fund technology that eliminated the requirement for paper-based transactions, was introduced by UCB initially.
7. Sixty ATM Booths have been established, cutting down operating time and chequebook use.
8. All of the Bank's printers allow both side printing with having 'Eco-font' installed.
9. Digital HRM applications which generates salary recommendations has been introduced, minimizing documents done by hand.

10. In-house CIB software has been deployed, allowing Branches to enter data as needed and supplementing the paperless workflow.
11. Installed in-house MIS software recorded operational data, centralized processing, and KPI, decreasing paper consumption as well as reducing cost and time.

The Bank has focused on funding environmentally friendly economic operations and energy-efficient businesses, including Effluent Treatment Plants. For example, the Bank recently approved a Tk.16.85 Crore Term Loan for the establishment of two brickfields utilizing Hybrid Hoffman Kiln (HHK) technology. Through its 158 facilities, UCB already provides internet banking to its loyal clients. Furthermore, our valued customers make use of the Bank's SMS Banking services.

UCBL prioritized investment for ecologically responsible economic activities and resource firms, such as for example, the bank recently authorized a Tk.16.85 Crore Term Loan for the construction of two brickfields that would use Hybrid Hoffman Kiln (HHK) technology. UCB currently offers internet banking to its committed customers through its 158 locations. In addition, our loyal customers utilize the Bank's SMS Banking services.

UCB is now in the method of choosing a vital CBS solution that will cover all processes of bank

To meet corporate green banking goals, UCB has also implemented the following initiatives and projects to streamline workflow, improve operational efficiency, and decrease carbon emissions:

1. ERP software for office automation.
2. Construction of a Corporate Website
3. Construction of a new DRS

UCBPLC strives to implement Green Banking and is constantly keen to adopt new technology and practices to provide ecologically friendly banking operations.

Industry rivalry

In Bangladesh, UCB is the first commercial bank. In Bangladesh, there are many more private commercial banks of the same generation. Institutions include

- ICB Islami Bank
- AB Bank
- The City Bank
- IFIC Bank
- Islami Bank Bangladesh
- UCB
- Uttara Bank

I will now identify United Commercial Bank's primary rival depending by the Assets Ratio in 2017. In 2017, the seven banks' total assets were as follows:

Name of Bank	Asset of bank (2017)	Year of Foundation
ICB Islami Bank	11,785,225,700	1987
AB Bank	317,098,409,881	1982
The City Bank	278,067,080,739	1983
IFIC Bank	256,718,466,172	1976
Islami Bank Bangladesh	899,959,772,731	1983
UCB	365,208,516,652	1983
Uttara Bank	178,854,790,028	1965

When the total assets of six other first-generation commercial banks in 2017 are examined, the AB bank has the most assets compared to UCBL. So, based on my investigation, I conclude that UCBL's primary rival can be AB Bank Limited

Chapter III: Internship Experience

Position, duties, and responsibilities

I started working at United Commercial Bank on November 14th and worked there until January 15th. Working with UCBL was a fantastic experience. During this three-month internship, I learned a lot about banking. More significantly, it improved my practical experience, which will assist me in developing my banking profession in the coming years. As an intern, the nature of the work was quite essential; however, I got to see what practical life is like. The following are the duties I have performed:

1. Account opening
2. Apply the seal to various forms and agreement papers
3. Verify the NID, account balance of the clients.
4. Maintain a record of all cheque books. (Note in the register book)
5. Keeping registrations of debit and credit cards.
6. Maintaining a record of captured cards
7. Delivering client statements
8. Modifying Account Information
9. Responding to customer inquiries and ensuring that any issues are understood.
10. Delivery of Cards and Cheques
11. Scanning of various documents
12. Entering or editing client data.

Skills applied

In this institution, I employed the following personal practice and skill:

1. Managing time

2. Using a direct request for assistance

3. Quick learning abilities

4. Communication abilities

5. Being respectful in front of coworkers

6. Concentrating on the fundamentals

7. Technological abilities

8. intensive education

New skills developed

Teamwork: I started by learning with my department, then I collaborated with others team, and finally I assisted other department in their work. Our goal was to work together as a team to meet a client's demand on time. My team's manager taught me the following:

1. Patience
2. Dedication
3. Work honesty
4. Punctuality

5. Humility
6. Time management

Time management: At UCBL, my contracted time was from 10 a.m. to 5 p.m. Keeping to this schedule helps me live a disciplined life while still obeying the clock. It helped me improve my expertise, which helped me in my work.

Communicating with Clients: Our bank branch receives a wide range of customers on a daily basis. I needed to talk to them in a courteous manner as well as address their problem. This helped myself in building connections.

Problem-solving ability: Every day, I would have to deal with numerous challenges in order to solve the customer's problem. It enables me to cope with and regulate those difficulties calmly. As a result, it improved my problem-solving abilities.

Application of academic knowledge

During the internship period, my academic knowledge helped me perform my responsibilities at the Bank. Those are:

MIS: Working at UCBL was advantageous for me because of being an MIS student since the work was entirely computer-based. I was accustomed to using software and apps. For plan processing, the entire process has relied on different beneficial applications. They employed several MIS tools for task management.

Accounting: Accounting terminology was already similar for me, having finished three accounting courses.

Management: Management taught me to appreciate the organization's culture and work and multitask.

Business communication: Business communication was crucial in my learning experience and supported me in becoming a competent team player.

Business law: I discovered the details of my internship agreement with the Bank.

Chapter IV: Conclusion and Key Facts

Recommendations for improving departmental operations

As an intern, I do not have plentiful of the right to make any recommendations to UCB. Despite this, I am attempting to make some suggestions that may assist UCBL in improving.

1. UCB should prioritize customer relationship management. They should offer additional Islamic banking services.
2. They should implement a more diverse deposit scheme to grow their deposit.
3. UCBL workers' salary scale agreements should be reformed. Many of the world's largest commercial banks offer competitive salaries to their staff.
4. In terms of the total of branch offices around the nation, there aren't enough ATM booths. As a result, the bank should be concerned since other banks with more ATM booths have a larger customer base.
5. More officers should be hired to address the customer's present problem.
6. They should pay greater attention to the internet and online banking, such as extending and enhancing their online systems and services appropriate training to their workers.
7. If the bank does not want to lose new customers, it must pay more attention to the FDR customer.

So those are my broad proposals, which I feel UCBL should pursue. Furthermore, various discrepancies might be remedied with proper management attention.

Conclusion

Internships are academic degree practical activities performed to get approval for an undergrad degree. So, I consider myself incredibly privileged to have had the chance to intern at a company like the UCBL. Despite the fact that was only a three-month internship, the environment in which I worked, the leadership supervision, and, most importantly, the relationships that I had were all invaluable and life-changing experiences. Examining the whole of UCB's general banking operations and customer relationship management indicates that it is indeed a popular and then one of the earliest commercial banks. Because it has several branch offices, the administration cannot grow them all at once. They are, nonetheless, committed to increasing technological financial services and satisfying customers by putting up their best efforts. Since the service quality is always changing, UCBL should inform current customers of their expectations. Companies must establish a strategic plan to get competitive expertise and keep data up to date. Their key brand motto is 'United We Reach,' which means they interact and work harder to ensure their organizational objective and be the market leader. However, they must be entirely honest about their goods and service to win the title. Finally, I feel that any organization has both good and bad characteristics. However, they are working to break the barrier or overcome negativity. Moreover, United Commercial Bank is a company that is constantly concerned with the needs of its customers and the advancement of society. As a previous intern, I wish them great success and growth in all aspects of the corporate banking sector.

Reference

- Manual & Documents of UCB bank
- https://www.ucb.com.bd/
- https://www.ucb.com.bd/banking/retail-banking/
- https://www.ucb.com.bd/know-ucb/green-banking/
- www.assignmentpoint.com
- http://islamicbanking.info/
- https://www.ubldigital.com/
- http://www.bangladesh-bank.org/
- https://www.assignmentpoint.com
- https://www.investopedia.com/
- http://iknowledgebank.com/sm/Financial%20System/4_sms

Appendix

INTERN MONTHLY PROGRESS REPORT
INTERNSHIP PROGRAM
Fall/Spring/Summer (2021)
School of Business and Economics
United international University

Student Name: TASNIM TASFIA SRISHTY		**Institutional Supervisor: SYED GOLAM MOSTAQUE**	
Student ID #:	**111 153 021**	**Institution Name**	**United Commercial Bank Limited**
Major:	**MIS**	**Academic Supervisor:**	**AHMED IMRAN KABIR**

Activities undertaken during the month

Date : 05-11--2021	**Dept.: General Banking**	**Activity: Account Opening Activities (General Instruction for account opening)**
Date: 01-12-2021	**Dept.: General Banking**	**Activity: Pay Order (Payment & Issuance of Pay Order)**
Date : 12.12.2021	**Dept.: General Banking**	**Activity: Cheque Clearing**
Date : 20-12-2021	**Dept.: General Banking**	**Activity: Cheque Book Issuance**
Date :02-01-20222 to 05-02-2022	**Dept.: General Banking**	**Activity: Cash Remittance**

Mosaddeque Md. Yusuff
VP & Operation Manager
United Commercial Bank Ltd.
Kawran Bazar Branch, Dhaka.

Institutional Supervisor's

Date: 24.01.2022 Time: 12-00 P.M

Additional Comments

She is personally well known to me. She is a person of good moral. I wish her all the success and prosperity in her life.

Supervisor Signature: …………………. Date: ……………

Student Signature……………………… Date: 04-04-2022

UCB

Kawran Bazar Branch, 105, Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka-1215

Ref: UCBL/KB/CER/2022/206
Dated: Feb 06, 2022

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Tasnim Tasfia Srishty** a student of B.B.A. major in MIS of United International University bearing student ID No. 111153021 has been successfully completed 90 (ninety) days Internship program at United Commercial Bank Limited, Kawran Bazar Branch, Dhaka Commencing from 05-Nov-2022 to 05 Feb-2022.

During the ongoing internship period she learned General Banking, Credit and Foreign Exchange. During this period of Internship program, we found her sincere, devoted, energetic and hard working.

We wish her every success in life.

For United Commercial Bank Limited.
Kawran Bazar Branch, Dhaka.

Mosaddeque Md. Yusuff
VP & Operation Manager

Mosaddeque Md. Yusuff
VP & Operation Manager
United Commercial Bank Ltd.
Kawran Bazar Branch, Dhaka.
PA-757

United Commercial Bank Limited
Corporate Office: Plot-CWS(A)-1, Road No-34,
Gulshan Avenue, Dhaka-1212, Bangladesh,
Phone: +880-2-55668070, +8809610999999, Email: info@ucb.com.bd

www.ucb.com.bd