

INTERNSHIP REPORT

ON

General Banking Activities of Uttara Bank Limited

A STUDY ON SATMASJID ROAD BRANCH



SUBMITTED TO

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SUBMITTED BY

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Submission Date: 9th Jan, 2019

Letter of Transmittal

9th January, 2019

Dr. Mohd Hasanur Raihan Joarder

Professor & Director, IBER

School of Business and Economics.

United International University

Subject: Submission of Internship Report.

Dear Sir,

I am very glad to submit the report on “General Banking Activities of Uttara Bank Limited: A Study on “Satmasjid Road Branch, Dhaka”. I might want to state that this report is extremely useful for me to assemble genuine experience about entire employment exercises performed in a bank. I likewise came to realize that how to handle clients and give administration to them as an administration Intern. I have attempted my best to pursue your rules in each part of arranging and setting up my report. I have gathered what I accept to be the most essential data to make my report as explicit and sound as would be prudent.

So it was a superb open door for me to deal with this subject and I am exceptionally appreciative to you for giving me this chance.

Truthfully,

Name- Marufa Akter

ID- 111 123 206

Program: BBA

School of Business and Economics

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Declaration

This internship report is submitted as a fulfillment of the requirement of Bachelor of Business Administration. I am **Marufa Akter, ID- 111 123 206, program: BBA, Major: Human Resource Management**. I calmly announce that the work displayed in this entry-level position report has been done by me and has not been recently submitted to some other University, school or association for a scholarly, capability, declaration, recognition or degree.

The work I have exhibited does not rupture any current copyright and any segment of this report isn't replicated from any work improved the situation a degree or something else.

I further attempt to recognize the division against any misfortune harm emerging break of the swearing off commitment.

.....

Marufa Akter

ID- 111 123 206

School of Business and Economics

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Letter of Acceptance

This is to ensure that **Marufa Akter, ID-111 123 206, Department: BBA, Major: Human Resource Management** is a standard understudy in the Bureau of Business Administration under the Faculty of Business and Economics, United International University.

She has effectively finished her internship program at Satmasjid Road Branch of Uttara Bank Limited, Dhaka. She has arranged her internship report under my watch. Her assigned internship topic is "**General Banking Activities of Uttara Bank Limited: A Study on Satmasjid Road Branch, Dhaka**". I envision that the report is a meriting the delightful prerequisite of BBA degree at United International University.

I wish her an amazingly viable life.

.....
Dr. Mohd Hasanur Raihan Joarder

Professor & Director, IBER
School of Business and Economics
United International University

Acknowledgement

A ton of exertion and study has been engaged with setting up this report into the real world. I might want to recall the name of the Almighty Allah who has made us and given us information, time and vitality for finishing my Internship Program.

With extraordinary joy, I might want to express my profound feeling of appreciation to the administration of Uttara Bank Limited for their significant and accommodating help.

I would like to thank Mohd. Khairul Alam (General Manager & Zonal Head), for allowing me to work in satmasjid road division of Uttara Bank Limited, in addition I am thankful to Monir Uddin Faruk (Deputy General Manager & Credit Manager), Akmal Hossain (Senior Principal Officer), Mrs. Khadiza Begum (Principal Officer), Mohammad Hasan Imam (Senior Officer), Sardar Hasan Abdullah (Principal Officer), Md. Fakhru Al-Amin (Principal Officer), Nusrat Zahan (Assistant Officer), Mrs. Rina Khanom (Senior Officer Cash) of Satmasjid Road division. Without their assistance, it would have not been workable for me to finish the entry-level position program effortlessly.

At that point, I might want to thank Mohammad Mozammel Hoque (Assistant General Manager & Manager), who was my honorable supervisor and Mrs. Monira Bgum Sheela (Principal Officer), my teacher of the temporary position program. She was dependable next to me with her consistently expanding assistance, direction, excitement, and motivation or more all, adaptability of work.

I might likewise want to express my gratitude to all workers of Uttara Bank Limited, Satmasjid Road Branch, who have helped me by contributing their time and furnishing me with data identified with the theme. I value their thought.

At long last, I might likewise want to offer ardent thanks to my scholarly chief

Dr. Mohd Hasanur Raihan Joarder Sir, Professor & Director, IBER, School of Business and Economics, United International University for his guidelines and feedbacks on the report procedure. Without his constant guidance, endless efforts and joyful encouragement, this study would have not been successful. It is his perseverance and inspiration that encouraged and pushed me to successfully complete this report.

Last but not least, I am very thankful to United International University for allowing me to have this opportunity.

Executive Summary

Uttara Bank LTD was set up in 1965. It was built up under the name of "Eastern Banking Corporation Limited" with the explicit target of quickening exchange and interest in the financially discouraged eastern wing of the then Pakistan. After the freedom of Bangladesh, the Bank experienced a noteworthy change to be specific. In March 1972, it was state-owned and known the name "Uttara Bank".

The Uttara Bank Limited was incorporated as a banking company on 29 June 1983 and obtained business commencement certificate on 21st August 1983. The Uttara Bank floated its shares in the year 1984. It has 229 branches all over Bangladesh through which it carries out all its banking activities. The Dhaka Stock Exchange Limited and the Chittagong Stock Exchange Limited listed this bank for the trading of its shares.

For the impressions of the progression toward advancement and development for any administration foundation, consumer loyalty is essential. Great input and magnificence in client benefit assist an association with building a decent position in the market and hold more clients. To keep the clients fulfilled, Uttara Bank Limited gives different kinds of administration to its clients. Uttara Bank Limited Principal Branch has three offices. These are:

- 1. General Banking Department,**
- 2. Foreign Exchange Department and**
- 3. Credit Department.**

Through these three departments, they serve their customers.

General saving money represents giving administrations to the clients by doing the basic assignments of the bank. The office has three segments: Main Cash with Cash Cell, Deposit Section i.e. Investment funds, Current store, FDR, SNTD; Clearing; Bills; Accounts; Sanchaypotra, These basic errands incorporate record opening, giving visa charge card, web keeping money, offering distinctive sorts of plans to the clients, diverse kinds of bills and expenses accumulation and so on

Outside Exchange office likewise, assume a fundamental job. It gives administration to clients. This office has three areas, Export segment, Import segment, and Foreign Remittance segment.

Credit section has three sections i.e. General Loan, Industrial Loan, and Loan Recovery.

The remote trade is an imperative division of Uttara Bank Limited, which manages import, send out and outside settlements. It connects among shippers and exporters. This office is assuming an essential job in improving fare profit, which helps financial development and thus it helps for monetary advancement. Then again, it additionally meets those merchandise and administration, which are the most demandable and not sufficient in our nation.

Uttara Bank Limited is working effectively with its current items and additional benefits. It is exceptionally hard to set a standard principle to fulfill the client in an administration situated industry. The services which the Bank provides to their clients are very prompt and quality one compares to other private or foreign banks. The Uttara Bank Limited is the bank which will go on in the banking sector of the world with their slogan "Abohoman Banglar Oitijje Lalito".

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Chapter-1

Introduction

1.0 Introduction

At present, banks assume a key job in creating financial advancement of a nation. Banks give assets to executing numerous projects in progress during the time spent financial improvement. They gather funds of extensive masses of individuals all through the nation, which without banks would have stayed perfect and ineffective. These sums are gathered, pooled together and made accessible to trade and industry for meeting the necessities.

As a business industry, the Banks are client situated. Clients are considered as intensity of a Bank and it wins benefit by giving administrations to clients. Clients are the individual which manage the Bank. All in all, who has a record in a Bank, for the most part treated as a client. Clients might be seen from the two wings. Contributors and Borrowers. In a Bank, other present moment served clients may exist. The Banking zone is difficult and aggressive. A Bank needs to serve its clients cautiously to endure and effectively contend with different Banks.

To satisfy the interest of time and awe the clients, the greater part of the banks are presently attempting to make their entire saving money activity through on the web. Web based keeping money is the interest of time. Uttara Bank Ltd performs a significant number of its task in on line and endeavoring to incorporate rest of the activities.

Web-based keeping money accompanies a bunches of advantages. Numerous clients favor web-based keeping the money. Some enthusiastically hang tight for new online administrations. Be that as it may, some client still lean toward customary keeping money. They find customary saving money simple, bother free and should be possible with some conventional strategies.

Uttara Bank Ltd is proceeding with the goal that it can start new online administrations one by one. At the season of my task, I inspired the chance to watch client intently. I found that numerous clients need increasingly online administrations to spare their time and cost. Numerous clients are content with customary keeping money. A few clients have no confidence in web-based saving money.

Another framework isn't simple since it carries a few challenges with it. If there should arise Without a doubt, web-based keeping money makes life simpler. In any case, embracing an occurrence of beginning full internet saving money; the bank needs to present some new framework/items. In that circumstance the two workers and clients confront some issue to embrace that new framework/item.

1.1 Objectives of the paper

An examination has been led with the accompanying goals:

- I. on the road to explore the general banking activities of Uttara Bank Limited, Satmasjid Road Branch, Dhaka.
- II. To evaluate the process of accomplishing the general banking activities of Uttara Bank Limited, Satmasjid Road Branch, Dhaka.
- III. To find out the problems of accomplishing the general banking activities of Uttara Bank Limited, Satmasjid Road Branch, Dhaka.
- IV. To recommend some suggestions based on the findings.

1.2 Methodology of the Study

I have gathered the related information both from essential and auxiliary sources, for accomplishing the explicit target of this examination:

Essential information has been gathered from

- Interacting and talking with the clients of Uttara Bank.
- Observing distinctive authoritative exercises.
- Conversation with the staffs of this bank.
- The yearly reports of Uttara bank.
- Different papers from the bank.
- Various records of the bank, unpublished information.
- Different reading material, diaries, booklets and
- Browsing website of Uttara bank.

1.3 Restrictions of the Study

- The data depended on Uttara bank, Satmasjid Road, so the report doesn't demonstrate all branches' action of Uttara bank top to bottom.
- Although I have acquired wholehearted co-activity from representatives and clients of Uttara Bank, yet they couldn't oversee enough time to manage my report.
- The yearly report and sites are the fundamental optional wellsprings of the data however this data was insufficient to finish the report.
- The fundamental impediment was, the important information and report gathering were troublesome in light of the privacy of the organization.

Chapter-2

Company Profile

2.1 An overview of Uttara Bank Ltd

Uttara Bank Limited is one of the biggest and most established business banks in the private part in Bangladesh. Everywhere throughout the nation, it gives mass keeping money administrations to the clients through its branch arrange. This bank has been assuming a crucial job in financial, rural and mechanical advancement and in the by and large monetary improvement of the nation since its origin through reserve funds activation and contributes of assets.

The Uttara Bank Ltd Limited "Abohoman Banglar Oitijje Lalito" is impeccably pertinent; it's the quickly developing capacity and inside a brief period gaining the situation at the best opening as far as quality support of the clients and customers add the esteem added to the investors demonstrate its exactness.

From its reality, it has effectively gained huge ground. Among its rivals, the bank has effectively possessed an advantageous position in the wake of making progress in every aspect of the business task.

It offers Personal Banking administrations and all sort of Commercial Corporate covering all fragments of society inside the structure of Banking Company Act and principles and controls set somewhere near our national bank. Broadening of items and administrations incorporate Corporate Banking, Consumer Banking and Retail keeping money and ideal from industry to horticulture, and land.

From its start has appended more significance in innovation mix. Their past execution gives a sign of their quality. They are better set and situated to take their clients through quick-changing occasions and in addition, empower them to contend all the more successfully in the market they work.

2.2 History

The improvement of a nation relies upon its monetary exercises. Managing an account is an amazing vehicle of achieving financial changes of a creating nation like different circles of current financial exercises. An appropriate created saving money framework can give the fundamental lift to the financial development of the nation in light of the fact that the managing an accounting framework is connected with the entire nation.

Uttara Bank Limited has a superb history. It was set up in 1965 under the name "Eastern Banking Corporation Limited" with the explicit target of quickening exchange and interest in the monetarily discouraged eastern wing of the then Pakistan. After the freedom of Bangladesh, the Bank experienced a noteworthy change in particular. It was nationalized in March 1972. And afterward, it had given the name "Uttara Bank". Uttara Bank again in 1983 was denationalized and made a business bank in the private division. The Bank was joined as a managing an account organization on June 29, 1983. It had acquired business beginning declaration on August 21, 1983. The Bank drifted shares in the year 1984.

UBL leads a wide range of business managing an account exercises. Import, send out, working capital back, and the corporate fund is the central business of the bank involves. The bank is additionally rendering individual credit and administrations identified with nearby and remote settlements. The "Individual Credit" plan of the bank is intended to enable the settled pay to aggregate in raising the way of life is intensely evaluated and has been generally valued by the clients. The bank's methodology is to bit by bit cover the aggregate field of managing an account.

2.3 Mission

- To provide high- quality financial service.
- To provide excellent quality customer repair to maintain corporate and business ethics.
- To become a trusted repository of customers money and their financial mentor.
- To make their stop superior and satisfying to the customers.
- To display team sprite moreover professionalism.

2.4 Vision

Uttara Bank will be an information-based association where the UBL experts will gain ceaselessly from their clients and partners worldwide to include esteem. They will fill in as a group, extend themselves, enhance and break obstructions to serve clients and make client devotion through an esteemed chain of responsive and expert administration conveyance.

Constant enhancement, issue arrangement, brilliance in administration, business reasonability, proficiency, and including quality will be the agent expressions of the association. UBL will serve its clients with deference and will buckle down to ingrain a solid client benefit culture all through the bank. It will treat its workers with pride and will manufacture an organization of profoundly qualified experts who have respectability and have confidence in the Bank's vision and who are focused on its prosperity. UBL will be a socially dependable organization that won't loan to organizations that detrimentally affect the earth and individuals.

"Building a productive and socially dependable monetary foundation concentrated on Markets and Business with development potential, in this manner helping and partners fabricate a "simply, edified, sound, law-based and neediness free Bangladesh".

New Products:

Other than giving conventional administrations in the regions like store, credit and advance, import-trade financing, settlement and gathering, treasury task and lockers the bank has in the ongoing years presented a decent number of new items to meet the expanding requests of the (robotized Teller Machine), telephone saving money administrations and so forth.

2.5 Goal

Uttara Bank will be the inside and out market pioneer for the number of credits given to pretty much nothing and medium evaluated endeavors all through Bangladesh. Uttara Bank will be a world-class relationship to the extent of organization quality. It will be the Bank of the choice both for its agents and notwithstanding its customers.

2.6 Objective of the Organization

The goal of Uttara Bank Limited is specific and focused to its vision and to position itself in the attitude of the general population as a save money with a distinction. Those are as per the following:

Building a solid client center and also a relationship dependent on trustworthiness, prevalent administration.

- To make an open, genuine and empowering condition.
- To esteem and regard the client and settle on choices dependent on legitimacy.
- Strive for a benefit and sound development.
- To serve the best enthusiasm of their proprietors for functioning as a group.
- To determine in a quest for business development.
- To dependable, mindful, reliable and reputable in all that we do
- To spread the system out a credit or advance as the organization supports.
- To keep up, build up, continue, execute and embrace a wide range of venture and monetary business including endorsing, overseeing and circulating the issue of stocks, debentures, and different securities.
- To fund the global exchange both in import and additionally send out.
- Develop the method for living off the restricted pay amass by giving Consumer Credit.

- Encourage new business visionaries for the venture and to build up the nation's Industrial part and add to monetary advancement.

UBL's Objectives are reflected in the following areas:

- Highly customized administration.
- Customer-driven core interest.
- Total responsibility for quality.
- Outstanding items.
- Contribute to the economy.
- Quality of HR.
- Commitment to its customers at each dimension.

2.7 Strategies of Uttara Bank Limited:

- To take a stab at client's best fulfillment and win their certainty.
- To work and deal with the Bank in the best way.
- To recognize the client's needs and screen their point towards meeting those necessities.
- To audit and updates arrangements, systems to upgrade the capacity.
- To build up all representatives and give them sufficient assets.
- To advance hierarchical effectiveness by imparting organization designs, approaches and strategies straightforwardly to the representatives in a convenient manner.
- To develop an amicable workplace.

2.8 Milestones in the development of the organization:

- In developing new items with regards to the requirements of the general public to be a dynamic chief in the monetary market.
- To procure positive financial esteem expansion every year.
- To top the rundown of cost productivity of all the business Banks.
- To wind up outstanding amongst other money-related organizations in Bangladesh.
- The most noteworthy sections of the business showcase that we serve.

This year at the same time for improvement and accomplishments of nonstop development rate in every one of the regions of keeping money task. The bank has effectively been walking ahead with its prime business objective by procuring accomplishments. Due to his administration perfection of the board with help from an exceptionally clever and - gifted workforce who are rendering productive and specific administrations.

2.9 Core Values:

For Customer:

To wind up most minding Bank-by giving the most productive administration in each zone of business.

For Employees:

Advancing the prosperity of the current individuals from the staff.

For Shareholders :

By guaranteeing reasonable profit for their venture through creating great benefit.

For people group:

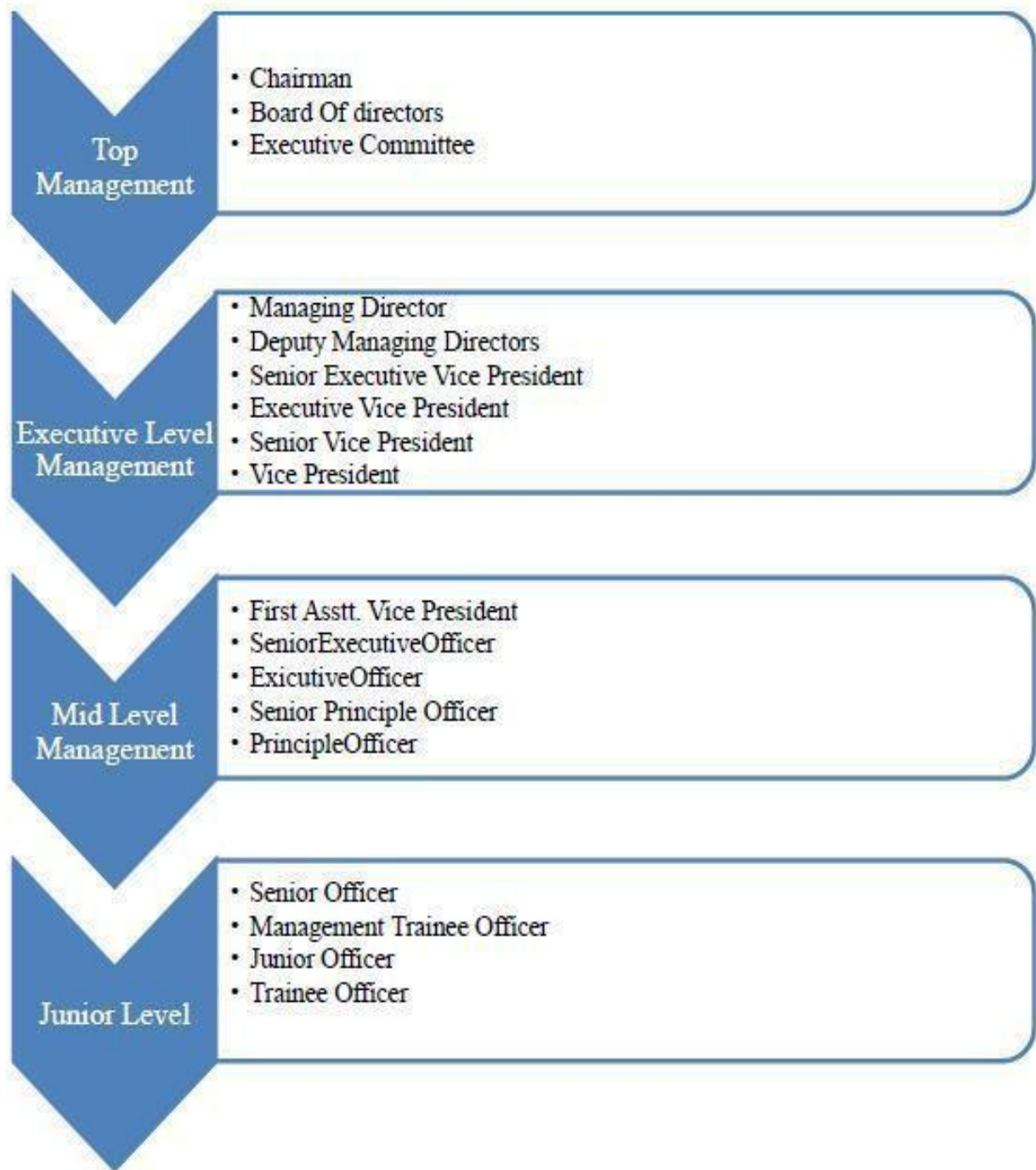
By accepting the job as an uncommon duty corporate element in an unmistakable way through, close adherence to national approaches and destinations, Upholding moral qualities, always trying to enhance execution by forming our objectives with partners', desires since they esteem them.

Human Resources:

Add up to labor remained at 3384 as on December 31, 2005. Out of them, 2765 were officers

Furthermore, 617 were non-officer workers. The quantity of female worker is including this aggregate number.

2.10 Hierarchy of Uttara bank ltd Limited



2.11 Board of Directors of UBL:

Uttara Bank Limited framed with the Bank Company Act 1991, the standards and controls issued by the Bangladesh Bank, the Company Act 1994, and the Securities and trade Rules 1987 and other satisfactory laws and controls in 1999. The first Board of Directors of the bank was comprised of 13 Directors. Since the Bank has drifted its offer, two executives have been chosen from the general population investor. The executive's rundown is the following:

Name	Designation
Mr. Azharul Islam	Chairman
Mr. Iftekharul Islam	Vice Chairman
Mr. Syed A. N. M. Wahed	Director
Engr. Tofazzal Hossain	Director
Mr. Asif Rahman	Director
Mr. Faruque Alamgir	Director
Mr. Md. Arif Rahman	Director
Dr. Md. Rezaul Karim Mazumder	Independent Director
Mr. M. Tajul Islam	Depositor Director
Prof. Dr. Abu Hossain Siddique	Independent Director
Col. Engr. M. S. Kamal (Retd.)	Director
Mr. Shaikh Abdul Aziz	Managing Director

2.12 UBL at a Glance:

Uttara Bank Limited is one of the greatest private banks in Bangladesh.

It works through 215 completely mechanized branches with quickest administrations to its esteemed customers.

Around the globe, the bank has in excess of 600 outside reporters.

Add up to the number of workers almost 3,880

The Board of Directors comprises of 13 individuals.

The bank is going by the Managing Director who is the Chief Executive Officer also.

The Head Office is situated at Bank's own 18-storied working at Motijheel, Dhaka.

UBL Networks	
Corporate Offices (Corporate Branch & Local Office)	2
Regional Office	12
Worldwide Affiliates	600
Total Branches (Including Corporate Branch & Local Office)	215
Authorized Dealer Branches	38
Treasury & Dealing Room	1
Training Institute	1
Man Power	3562

Chapter-3

Analysis

3.1.0 General Banking

Amid my pragmatic introduction, I was put in General Banking of Uttara Bank Limited at Satmasjid Road Branch. General Banking is the underlying point and principle capacity of all the saving money activities. It is the office which gives all support of the clients. It is converged with money-related exchanges to encourage client benefit. In any case, there are some different divisions for fruitful managing an account activities.

Account opening.
Remittance section.
Cash section.
Bills and clearing section.
Foreign Exchange section.
Mail Receive & Dispatch.

3.1.1 Account opening section

Account Opening Section:

This segment is occupied with record opening and shutting undertakings. In Uttara Bank Satmasjid Road branch, one officer is occupied with this errand. PC is utilized to work the record data. The following data is the sets of expectations and some critical exchange with respect to this work area

Job Descriptions:

1. Opening diverse kinds of record.
2. Handling task of various kinds of records.
3. Responsible for issuing if checkbooks.
4. Transferring and shutting distinctive kinds of records.
5. Opening and working PSS and MIS accounts.
6. Giving record proclamations to the customers.

7. Giving Telebanking administrations.
8. Making diverse vouchers in regards to the above exchanges.
9. Giving help to the essential customers of the Bank.

Types of Deposit Accounts:

Uttara Bank Ltd. account stores are following records.

- 1) Current Deposit.
- 2) Savings Bank Deposit.
- 3) Special Term Deposit.
- 4) Fixed Deposit.
- 5) Any other Deposit, trained by Head Office.

Documents to be obtained for different types of account:

When anybody comes to open a record he needs to present a few reports to the investor. Distinctive kinds of reports requirement for an alternate client. Some regular archives required for a wide range of record are:

- Introduction suggestion.
- Specimen signature card.
- Account opening assertion frame.
- Two duplicates of Photograph of the record holder and one duplicate of a chosen one.
- Deposit slips book.
- Cheque-book order slip.
- Letter of command approving someone else to work the record in the interest of the record holder

Sorts of Account Holders:

Uttara Bank Ltd. open records of the accompanying classes of investors:

1. Individual:

Individual are grown-up people of 18 years back. More are equipped to go into

contracts. For instance, an individual who is underneath 18 years ago isn't a grown-up individual.

Grown-up people incorporate a wedded or unmarried lady, religious lady, and uneducated people. Nonetheless, people of unsound personality and bankrupts are not grown-up people.

2. Joint Accounts:

More than one grown-ups together or grown-up with minor may establish joint accounts.

3. Sole Proprietorships Concerns:

A business or exchanging concern which is possessed by a solitary individual is the sole proprietorship

concern.

4. Organization Firms:

A business concern had and regulated by more than one individuals which may be (enrolled or not enlisted) an affiliation firm. Individuals who have gone into the association with one another are called only 'accessories' and all things considered 'firm' and the name under which their business has proceeded is known as the organization's name

5. Private Limited Company:

A body corporate molded and enrolled under Company Act, 1994 with limited people and furthermore, commitment having Certificate of Incorporation given by Registrar, Join Stock Companies and Memorandum of Association and Articles of Association.

6. Open Limited Company:

A body corporate molded and enrolled under Company Act, 1994 with the compelled danger of the financial specialists and furthermore with no upper top of shareholding having the two supports of breaker and statements of commencement given by recorder. Business substances, it should have Memorandum of Association and Article of Association. By uncommon shows of the parliament or by the Presidential Order, organizations, self-overseeing bodies are affiliations made.

7. Trusts:

As per the law, trusts are made by the trust deed. Trusts are given control of a home. More often than not, of the dead to assist persuaded people, who are known as the advantage of specific people, those are called recipient.

8 Liquidators:

For organizations going into liquidation, vendors are chosen by the official courtroom.

9. Agents/Administrators:

Operators are designated by a died himself. Preceding his/her going by WILL to settle the records of the person after his downfall. Regulators are chosen by the official court without the lapsed's WILL.

10. Club/Association/Society:

These are associations made and enlisted are not enrolled under Societies.

Organization Act or Registration Act or the Co-agent Societies Act.

11. Co-Operatives:

These are enlisted under Societies. Organizations Act or Registration Act or the Helpful Societies Act.

12. Non-Government Organization:

Non-Govt. Associations (NGOs) are enlisted under society's enrollment demonstration or Co-agent Societies Act.

Operational Nature of Accounts:

Current Deposit Accounts:

- 1) A current record might be opened by any individual, organization, club, affiliation, body, organization.
- 2) With at least TK.1000, current Deposit Account will be opened.
- 3) The current record can't be opened with a check.
- 4) Fund in the present store account will be payable on interest.
- 5) Minimum equalization of TK 1000 ought to be kept up in the present record.
- 6) If the base parity falls beneath TK.1000. From the record holder TK. 50 will be acknowledged half yearly.
- 7) Interest isn't payable on the equalization of the present record.
- 8) In the instance of a conclusion of the present record, TK.25 is being acknowledged from the record holder.

Documents for opening a Current Account:

- A) For the opening of the record Current Deposit Account or Saving Bank Deposit Account Opening structure is used.
- B) Specimen Signature Card in the duplicate.
- C) Mandate or master form for taking a shot at an Individual. If a customer needs to endorse another person to work a record, proprietorship is to be gained.
- D) Certified copy of by-laws/rules and controls/constitutions in case of Societies, Clubs, Associations and Limited Companies, etc and if there ought to be an event of Corporations and Autonomous Bodies. Acts/Ordinance, etc will be gained.

- E) Autonomous Bodies.
- F) Account Opening Form
- G) Specimen Signature Card
- H) Memorandum of Association and Article of association.
- I) Resolution of the board of directors authorizing the opening of the account.
- J) Certificate of incorporation in case of public and private Ltd.
- K) List of the Directors.

Savings Bank Deposit Accounts:

1. Saving Bank Account might be opened for the sake of grown-up individual or together in the names of at least two people payable.
2. Account might be opened in the names of affiliations, clubs and comparable Institutions.
3. From the date of death of the record holder no premium will be determined and paid to the credit parity of a record if such passing ends the relationship or the agreement between the record holder and the Banker.
4. No bank account will be permitted to be overdrawn.
5. To stop the issuance of a new checkbook or any form to the client bank got the right.
6. As Current Account, reserve funds Bank Account must not be permitted to be directed
7. Customers are required to illuminate the Bank promptly of the loss of passbook or check.
8. Non-revealing of such misfortune will comprise carelessness with respect to the record holder and the Bank will never be in charge of any loss of the concerned account caused by 'misrepresentation, falsification.
9. Every difference in delivering ought to be hinted to the Bank.
10. The bank claims all authority to close any record without allotting any reason.
11. Notice of stop installment of any check will be made by the record holder in composed, which will be recorded. In any case, the Bank may not acknowledge any duty on the off chance that it is disregarded.

Documents for opening a saving account:

For opening Saving Bank accounts, following reports are fundamental:

- a) Account opening structure.
- b) Specimen Signature card.
- c) Mandate or expert will be gotten on the off chance that the client needs to approve someone else to work on the record.

Special Notice Deposit Account (SND/STD):

- 1) Special Notice Deposit Accounts prominently known as STD are opened normally by Corporations bank and Financial Institutions.
- 2) These stores holders can pull back on 7 to 29 days-see by the record holder. Pulls back are permitted after the expiry of notice period.
- 3) Interest on such stores is payable at the rate decided the H.O now and again.
- 4) Interest will be determined on an everyday item premise.

Documents for opening an account:

Transient Deposit Account will be opened in the Account Opening Forms, utilized for Current Deposit Account on the highest point of which "unique Notice Deposit Account" will be written in Block Letters and the Notice time frame will be noted on the Special guidance Column.

Fixed Deposit:

- 1) Fixed stores are neither transferable nor debatable.
- 2) Fixed stores might be opened by one grown-up individual mark or by beyond what one grown-up individual can marks mutually.
- 3) FDR might be opened for the sake of minor mutually with the watchman.
- 4) These stores will be opened for a settled period extending from three months to three years or development.
- 5) Interest on FDR will pay at the rate settled by H.O. now and again, contingent upon the time of development.
- 6) Interest on FDR will be payable simply after the development of the FDR alone with the chief.
- 7) Customer may have the alternative of pulling back intrigue gathered at regular intervals or development leave the enthusiasm with the central to be exacerbated given that the FDR is to over one year.
- 8) Interest stops to collect on past due FDR after the expiry of the settled period. Be that as it may, intrigue might be paid as H.O. roundabout.
- 9) Payment of FDR will be made on interest after the expiry of the development time frame on introduction of FDR properly released by the investor.
- 10) The FDR might be paid before the expiry of the development time frame in line with the gathering. For installment of premium, the bank pursues the round of H.O. in such manner.
- 11) If installment of FDR in the names of at least two people is requested before the development by one of the investors, assent of the other contributor must be acquired regardless of whether it is checked "either or survivor".
- 12) Duplicate FDR might be issued whenever asked for by the client just on acquirement of the Indemnity Bond. Be that as it may, if FDR is in joint names, Indemnity Bond from every one of the contributors is to be gotten.
- 13) If a FDR is issued for the sake of an unmarried woman, after her marriage the

surname of the lady may be changed.

14) If an FDR is issued to one individual, at his interest, another name may be added to the FDR.

15) If FDR is in joint names and interest for including another name, starts from one of the depositors, such change can't be made without the consent of each other benefactor.

16) On the death of the depositors, a bank may allow the name of something like one real recipient or legitimate agents to be incorporated together or solely.

Such stores can be held together in the names of the impressive number of recipients or its whole may be part according to a law of inheritance. In such cases, if the principal term of the stores isn't reduced, it won't be considered as the rebuilding of the store.

17) Each time FDR is opened, it will be considered as an alternate contract.

18) Various stores for a comparative financial specialist or in the names of the people from a comparative family won't be treated as one store.

Reports for opening a Fixed Deposit account:

a) Application form for FDR

b) Specimen Signature Card.



Money Department:

Money division is chiefly connected with money receipt and money installment. In Uttara Bank Satmasjid street branch there are a number of workers in this segment. This office is under the General Banking Department. There is likewise another officer who is locked in with dropping and confirming the check. There is three money officer in this division. There is a process officer who is for the most part drawn in with posting the checks. PC is utilized for posting the exchange. One money officer is locked in with installments with sum and another two officers get the cash.

Sets of expectations:

Accountable for Cash and Computer Department

1. Giving the occupations money and PC segment as by and large in control.
2. Keeping keys of vault and iron sheltered as joint caretaker.
3. Processing of voucher of money receipt and money installment.
4. Cancellation of looks up to TK.100000/- separately or more TK.100000/- together.
5. Checking and rechecking of PC posting of all installment and receipt vouchers, including check demand slip.
6. Maintaining standing guidance and stop installment enroll.
7. Ensuring accumulation of withdrawal see against SB account & verification of mark thereof.
8. Supervising money settlement to and from Satmasjid Road Branch.
9. Supervising the arrangement of gatherings articulation according to there demand and dispatching

10. Distributing proclamation of records to the gatherings on month to month premise.
11. Checking of day by day money receipt and installment enroll.
12. Verifying mark against check book demand.

Cash Receipt after Banking Hours:

1. Cash receipt later or in the evening shift is taken in the next date.
2. Procedure for receipt in same as explained in the fore going paragraphs.
3. Cash so received and balanced are put separately in the safe of the strong room.

Installment of Cash:

- Cheques, Demand Drafts, Pay Order, Pay Slip, Mail Transfer Receipts, Telegraphic Transfer Receipts, and Debit Cash Vouchers and so forth are gotten from the customers and different divisions for encashment.
- With the paying officer, example mark of retraction Officer ought to be made accessible
- Denominations of notes and Cash is tallied are composed on the invert of the instrumnt.

- On the turn around of the instrument, a mark of the conveyor is acquired.
- The stamp is joined on the essence of the instrument and marked by the Paying Officer.
- In Paying Cash Book, points of interest are of the instrument are entered.
- With the Paying Officer, paid instruments kept.
- At the end of a business, the sums entered in the Paying Cash Book are totaled.

Customer Service Department and Establishment:

This division manages representatives' pay. Numerous sorts of interior costs, for example, Purchases of paper, pen, hardware, apparatus, and installment of work cost and worker transport. Additionally, this division manages the opening and encashment of FDR. Ascertaining and adjusting FDR. This division likewise issues Protirokha Sanchay Patra. Numerous administrations are additionally conveyed from this office. If there should arise an occurrence of time away, a representative gathers recommended frame from this division. In Uttara Bank Satmasjid Road Branch, this office is kept up by two officers. One manage Desk-1 and the other one manage Desk-2.

Job Descriptions:

Desk-1

- Opening and encashment of FDR, BCD, NFCD A/C, computing and adjusting FDR.
- Preparing proclamation of FDR, BCD, and NFCD.
- Corresponding with Bangladesh Bank, Head Office, and diverse association.
- Issuing PSP (Protirokha Sanchay Patra).

Desk-2

- Opening and shutting Locker-Maintaining files and Registers of Locker,
- Preparing vouchers identified with Locker rents.
- Corresponding with Locker customers.
- Holding keys of Locker vault entryway, flame broil entryway, and non-leased Locker chambers.
- Getting ready month to month pay, pay, and P.F. articulation.

3.1.2 Remittance Department:

The principal goal of the settlement division is to give an additional office to the client other than money receipt and installment. They are partitioning this office

into two sections. One is the Clearing and Transfer Delivery area, and the other one is Local Remittance segment. The significant capacity of business Banks is

the activation of the reserve. Other than this, the bank gives beneficial administrations to its customers. Customers need to dispatch cash starting with one place then onto the next for some reasons, for example, their business or different purposes. For settlement benefit, Banks satisfy the need of clients. Cash can be transmitted locally or universally, which is known as nearby settlement and outside the settlement. There are four different ways of exchanging reserve locally. The methods of exchanging reserves are:

- Pay-Order (PO).
- Demand Draft (DD).
- Telegraphic Transfer (TT).
- Mail Transfer (MT).

Procedure of Issuing Payment Order

- Obtain P.O, application from duly filled in and signed by the Purchaser/application.
- Receive the amount in cash or transfer with commission amount.
- Issue Pay Order.
- Enter in Pay Order register.

Demand Draft (D.D)

This is an instrument through which client's cash is dispatched to someone else/firm/association in outside the clearinghouse region from a part of one bank to an outstation part of a similar bank or to a part of another bank. This is a request instrument in which the issuing branch offers guidance to the payee/cabinet branch to pay a specific measure of cash to the request of someone in particular/firm/association.

Procedure for issuing D.D

- Obtain D.D. application shape appropriately filled in and marked by the buyer/application.
- Receive the sum in real money or exchange with the endorsed commission and postage sum.
- Issue the D.D. appropriately in and marked by the approved officer.
- Insert test number (where material)

- Enter in the D.D. issue enroll.
- Issue encourage to the payee branch.

Procedure for payment of D.D.

- Examine the D.D. by checking the mark, test number, sequential number and so on.
- Enter the D.D. payable enroll.
- Verify with the IBCA number. Pass vital vouchers.

Charge for Demand Draft

- The least sum for a DD is TK. 25.
- The commission is 0.10% of the DD sum.
- Vat is TK. 15% on the commission sum.

Characteristics of T.T

- The message is telecommunicated and issued by one branch to other branch and.
- Transfer of cash is done through tried story messages.
- Remittance is a fleeted on the premise tried message.
- Test key mechanical assembly is required.

Procedure for issuing T.T.

- Obtain T.T. application shape appropriately filled in and marked by the buyer/application with full A/C points of interest of the recipient.
- Receive the sum in real money/exchange with the endorsed commission, phone/message and postage sum.
- Prepare T.T. message embeddings the test no.
- Enter in T.T. issue enroll.

Charge for T.T.

- The least sum for a TT is TK. 25.
- Telephone Charge is TK. 35
- The commission is 0.10% of the TT sum.
- Vat is TK. 15% of the commission sum.

3.1.3 Cash Section

This is Cash section where cash transactions are made and it's an important section. Cash sections is a liquidity strength of a bank. It is also sensitive because it deals with liquid money. Maximum concentration is given while working to this section. Tense situation prevails if there is any imbalance in the cash account. There are various systems maintain by cash officers. That is under:

- Cash Receive
- Cash Payment

Cash Received

The bank officer should follow the following common precaution, when clients deposit cash in the bank

- Check and count the received cash.
- Check the slip and make sure that the amount in word and number in the deposit slip is same.
- Account title and the number should be same.
- Deposit slip should be in order.
- Depositor's signature is in the slip.
- Receive seal in the slip is a must.
- Write the domination of the currency at the back of the pay in slip or the credit voucher and affix stamp in the slip/voucher,
- Enter particulars of in slip/credit voucher in the receiving cash officer book.
- At least, send the pay in slip/voucher to the deposit department or to the respective department.
- Deposit slip must be signed by the respective officer.
- Carbon copy of the deposit slip must be handover to the client with proper seal and signature.

Cash Payment

Check, request drafts, pay orders, pay slips and charge money vouchers and so forth.

- The branch name ought to be in the check.

- The cheque is regularly substantial for a half year and pre-dated checks are requested to display after the date given.
- Tk in words and figure of the check is same.
- Balance in the record is accessible.
- The example card mark and mark in the check should coordinate.
- Signature of the beneficiary is acquired on the turn around of check.
- In case, where an earlier plan has been made with the bank, a customer may overdraw against a check.

Books maintained by cash department:

Vault Register:

This is where the measure of money accessible in the branch is kept up. That is the sum in the vault enroll book.

Cash Receive Register:

This enlists tracks all approaching money.

Cash Payment Register:

Like the money enlist book, this book keeps tracks of all friendly money that is all installments.

Cash Position Register:

This is where money balance is recorded by checking the notes and coins that are physically accessible. The parity in this book is contrasted and the vault enlist, which ought to be the equivalent. In the event that there is a blunder, at that point the figures would not coordinate but rather on the off chance that no error is discovered, anything is to be stressed over.

Other Registers:

- Money Remittance Register.
- Prize Bond Register.
- Stamp close by Register.

3.1.4 Clearing & Bills Section

Types of Clearing

1) Outward Clearing

This is the opposite flow of the Inward cheque clearance. When UBL's cheque sends to other person of other Bank, that Bank will do the same thing to claim money from Uttara Bank Ltd. With the same procedure like inward clearing of that Bank. At the time of Outward Cheque for clearing, the things must have to be checked: The Clearing Seal, The Endorsement Seal, and The Branch Seal

- Cost of clearing the collection cost normally varies with the distance and UBL does not take any charge for collection within Dhaka City or within the district. But when anyone issue check of UBL without having enough sufficient money in the account, the clearing dept. will cut Tk.25 fine for this.
- **L.B.C** The word LBC means Local Bills for Collection. It is applied on transaction between inter branch. Issuing cheque/DD from one branch to another branch of the same Bank. Suppose Moulovibazar branch have issued a cheque to Satmasjid branch. After received the cheque the Satmasjid branch will give a seal of Crossing, LBC seal and Endorsement seal on that check and will issue forwarding on Moulovibazar Branch.
- **I.B.C:** IBC means Inward Bills for Collection. It is the reverse of LBC. In this case Moulovibazar branch will receive cheque and give a seal of Crossing, LBC and Endorsement seal on the cheque and send it to Satmasjid branch with an Advise.

2) Inward Clearing

At whatever point any part of Uttara Bank Ltd. gets a check to gather cash, at that point the branch sends the check to its Head Office. The Head Office masterminds the checks independently by the name of the diverse bank and afterward it sends to the particular bank for leeway by the clearinghouse. Those checks of various Bank to gather cash for the arranged individual are called Inward Check for clearing. At that point these registers run for section with the Inward Registry Book and Database of Clearing Department.

Bangladesh Bank directs this activity of clearinghouse name HOUSE. This is done two times per day-First house and Return house. The main house is to convey checks and gather checks from different banks. Return house is to restore the respected checks.

The training among the bank is to give just the name of those checks, which were not respected.

When the key branch gets the leeway it sends an Inter-Branch Transaction Advice (IBTA) to the branch, who has sent the check for accumulation. Getting the IBTA is considered as leeway for the installment to the gathering.

Clearing house

Clearing House is a place in the Central Bank where distinctive banks come to settle their interrelated liabilities.

Clearing House System

The instrument of working at a Clearing House by and large is as per the following:

Each Rank of the area, which is an individual from (the clearinghouse, gets ready Bank-list of things to get of the check subsequent to getting from clients and drawn on various Banks of the region.

- An officer, accountable for the clearinghouse, goes to the clearinghouse in the first part of the day with the checks and their rundown. He conveys the checks to the authorities of the individual banks. So also, he additionally gets the checks drawn on his Bank from the authorities of alternate banks.
- The authority of each bank mechanizes the last equalization, payable or receivable by his Bank change considering the different measure of receipt and installment.
- The official return of their particular Dank to meet again toward the evening to restore any disrespected instruments to the authorities of the separate Banks.
- The last settlement is viable by the administrator of the clearinghouse by charging or crediting, by and large, the records of the individual Banks as kept up with the clearinghouse.

3.1.5 Mail Receive & Dispatch Section

Keeping money is a matter of correspondence. Part of mail goes to the bank and dispatch from the branch ordinary. Part of my report causes much misfortune for the bank. That is the reason bank needs to record all Mail got and dispatched through the bank.

3.1.6 Foreign Exchange Business

- Outside Exchange Business assumes a critical job in giving generous income on the bank pay pool.
- Under gathering board, Opening letter of credit against the commission for bringing in mechanical agrarian and other reasonable things.
- When an inconsistency happens, an arrangement of fare and import archive.
- Financing import under import board.
- Financing to send out on benefit or misfortune sharing Handling internal and
- outward settlement.

3.1.7 Product and Service

Some of the products and services provided by UBL are as below:

A. Deposit Schemes:

- Fixed Deposit
- Double Benefit Deposit Scheme
- Deposit Pension Scheme
- Monthly Deposit Scheme
- Bearer Certificate of Deposit
- Short Term deposit
- Saving Bank Deposit

- Current Account
- Foreign Currency Deposit

B. Remittance:

- Pay Order
- Demand Draft
- Telegraphic Transfer
- Mail Transfer

C. Service

Express Money

Money Gram

Instant Cash

SWIFT Service

International Money Order

D. Investment Modes

Demand Loan (House Building / Apartment)

- House Building General
- House Building Commercial

Agricultural Loan (Production)

- Loan to Primary Procurers
- Loan for Tea Crop Production

Rates of Interest on Deposit and Lending:

In my introduction period, the branch got the round 836, issued by Head office with respect to changed loan cost on Deposit and Lending As affirmed by the Board of Directors the Management has additionally overhauled the rate of enthusiasm on the accompanying classes of advances.

A. Deposit:

Types of Deposit

1. SB Account

Rate of Interest

6.50%

2. STD Account 5.50%

Fixed Deposit:

a) 3 month & above but less than 6 month	8.25%
b) 6 month & above but less than 1 year	8.50%
c) 1 month & above but less than 2 year	9.00%
d) 2 month & above but less than 3 year	9.25%
e) 3 years	9.50%

No FDR be accepted issued beyond 3 years

B. Lending :

Categories of lending

Rate of Interest

Agriculture

a) Crop Loan	10.00%
b) Agro-based Industries	10.00%

Others

a) Housing	
b) Residential	14.50%
c) Commercial	14.50%
b) Transport	14.50% to 15.00%
c) Cold storage	14.50% to 15.00%
d) Brick field	14.50% to 15.00%
e) Loan against work order	14.50% to 15.00%
f) Loan against D.R	2% above the rate allowed on
FDR	
g) Loan against DPS	15.00%
h) Loan against WEDB & Unit certificate	14.50%
i) Loan against Surrendered value of life	
Insurance of policy	15.00%

Term Loan

- Small modern.
- Medium ventures.
- Large ventures.

Fare Financing

- Ready Made articles of clothing/others.
- Jute items and others.

Business Loan

- Financing Towards the Agro-based Businessman.
- Loan to Agricultural Inputs Traders.
- Fertilizer Dealers/Distributors.

Other Loan

- Credit Against FDR.
- Credit Against DPS.

Different Loans and Services

- Over Draft.
- Micro Credit.
- Export Credit.
- Import Credit.
- Bills Purchases.
- Loan on Securities.
- Loan on Secured Mortgage.
- Payment Against Documents.
- Loan Against Imported Merchandise.

F. Foreign Exchange Models

- FCAD Account (Foreign Currency Account Deposit).
- NFCD Account (Non Foreign Currency Account Deposit).
- RFCD Account (Residential Foreign Currency Deposit).

3.1.8 Different Type of Deposit Account

A deposit account is one of the important sources of bank's funds. In order to attract customers, the banks offer attractive facilities to different types of deposit accounts holders. Some Deposit Accounts are like Saving Accounts, Current Accounts, and Fixed Deposit Accounts etc.

Various types of account offered by UBL

1. Savings bank (SB) account.
2. Current deposit (CD) account.
3. Fixed deposit account.
4. Short term deposit.

3.3.1 Savings Bank (SB) Account

To open an SB account, the following principles are kept up by the bank:

- Any individual who is grown-up and rationally solid can open and keep up an SB (Savings Bank a/c) with the head of single or different clients. The watchman of the minor youngster can open the SB a/c with the support of them.
- Any club, affiliation or any association can open an SB a/c by giving the article of a relationship of their association.
- Any unskilled individual can likewise open an SB a/c in the bank. In any case, such a record holder must be available at the season of pulling back cash from their bank a/c.
- There ought to be legitimate recognizable proof by any record holder who has the a/c in a similar branch and his record number and record name ought to be appropriately topped off in the SB opening structure with her/his substantial mark that is utilized to run the financial balance.
- More than one record in any branch isn't allowed. Yet, the gatekeeper or the guardians of a minor kid can open more SB a/c for their youngsters in the bank.
- For every single a/c, a different record number will be given that must be utilized for saving, pulling back or other managing an account exercises when required.
- An account holder can store cash in his/her SB a/c more than one time as he/she needs.

- Minimum score of 1000 (One Thousand) taka is the must open an SB account. Bank can close any SB account if the parity drops to under 1000 taka.
- A customer can pull back and store cash just through explicit checkbook and store book issued by the bank as it were.

SB account has the accompanying properties

- Opening Amount/Initial Deposit Tk. 1,000/ - .
- Service Charge (yearly) Nil.
- Minimum Balance Requirement Tk. 1000/ - .
- Closing charge Tk. 350/ - .
- Interest rate 4.50% .
- One can't pull back cash multiple occasions in seven days.
- The pulling back sum isn't to surpass 25% of the aggregate parity.
- If a client pulls back cash more than twice in seven days than no premium is given to clients for him.

3.3.2 Current deposit (CD) account

A present record is a record, which is commonly opened by agents for their benefit. A present record is a running and dynamic record, which might be worked upon any number of times amid a working day. There is no confinement on the number and sum withdrawals from current a/c. It doesn't acquire any intrigue.

To open a current account, following rules are maintained by UBL

- Any grown-up and the rationally stable individual can open the present record in the single or various structures.
- Any customer can't open more than one current record of his/her own in any branch.
- There is no commitment to store and to pull back cash from the present record.

- To open a present record starting store of taking 2000 (Two Thousand Taka) is necessary. On the off chance that the present parity of any present record
- Fells beneath 2000 taka, the bank can guarantee 100 (One Hundred) taka as the coincidental charge in the period of June and December.
- Bank will gather impose on the parity of the record of the record holder according to the administrative rules.
- The measure of taking 100 (One hundred) will be deducted from the ledger as record running expense at the season of shutting any financial balance.
- Bank can close the record and make any essential strides whenever with no notice if any record is demonstrated inadmissible to the bank.
- It is to be unmistakably referenced if the record is controlled by more than one individual, the nature to run the record or the relevance of single or different marks.
- Bank can assume the liability to gather the cash of payee a/c check, draft, profit warrant and so on. To store the majority of the checks, draft, pay to arrange, all are to be cross marked.
- To pull back cash from the financial balance the record holder can just utilize the check just issued by a similar part of the record.
- If the check is denied for the low equalization of the record, the bank can charge 25 (twenty-five) take as a punishment.
- The account holder must give the example mark to the bank and it must be utilized in each archive issued to the bank.
- To open a bank a/c, two duplicates of international ID measure photo must be required.
- The current record can't be recognized by the SB a/c holder or any representative of the Bank.

- Any account holder or numerous a/c holders can choose one chosen one in the event that they need.
- All referenced standards and control can be changed or altered whenever.

It has the following properties

- Opening Amount/ Initial Deposit Tk. 2,000/-
- Service Charge (yearly) Nil
- Minimum Balance Requirement Tk. 2,000/ -
- Current a/c might be individual or joint or organization or can be framed on any name. It gives the accompanying offices:
- Overdraft facility, other offices like the accumulation of checks exchange of cash, rendering Agency and general utility administrations.

3.3.3 Fixed Deposit Receipt (FDR) Account

In this class are incorporated the store with the bank for a settled period which is indicated at the season of making the store. Such stores are accordingly called settled stores or term stores. A settled store is repayable on the expiry of a predefined period, picked by the contributor to suit his motivation and to empower him to get back cash us and when he needs it. The settled store might be made for 3 months, a half year, 1 year, multi-year or multi-year. As the date of reimbursement of a settled store is resolved ahead of time, the investor needs not to keep more money holds against it and can use such sum all the more painfully. The investor in this manner offers a higher rate of enthusiasm for such stores. A settled store has developed insignificance and prevalence in our nation amid late years. At the point when a developed FDR is pulled back, the standard sum alongside the intrigue sum (deducting 15% expense from the aggregate however for TIN 10% assessment from aggregate) is paid to the customer.



The rate of interest and the terms of the Fixed Deposit receipt are given below

Term	3 months	6 months	1 years & above
Interest rate	9.25	9.50	9.75

UBL has as of late expanded its loan cost on FDR with the difference in current market financing costs accessible. This steady rate will be relevant to new customers. In those cases authoritative loan fees will be material up to the date of their particular development, One imperative thing is that the rate of enthusiasm on FDR for a period if over one year will be basic rather than compound.

3.3.4 Short Term Deposit (STD)

It's a store account. It open by the client where client saved cash for brief period. A client can draw cash in the wake of giving short notice. Counting accepting enthusiasm on his stored cash, this record holder appreciates similar offices of CD account. Loan fee of STD is not exactly the financing cost of SB account. Sexually transmitted disease account has the accompanying properties.

- Minimum Balance Requirement Tk. 2000.
- Interest rate of 3.75 %.
- Opening Amount/ Initial Deposit Tk. 2000.
- Service Charge (yearly) Nil.

3.3.5 Deposit Schemes

- UBL Special Notice Deposit
- Monthly Deposit Scheme
- UBL Monthly Profit Scheme
- UBL Double Benefit Deposit Scheme (DB+)
- Uttaran Marriage Deposit Scheme
- Uttaran Swapnapuran Deposit Scheme
- Uttaran Education Deposit Scheme

3.3.5.1 UBL Special Notice Deposit

- 1Govt. Semi-Govt., Autonomous association and an individual may open SND Account with UBL.
- 7 day see required to pull back.

Deposit Amount	Below 1 Core	Equal and above 1 core and below 25 core	Equal and above 25 crore and below 50 crore	Equal and above 50 crore and below 100 crore	Equal and above 100 crore
Annual Interest Rate	4.50	5.00	9.00	9.25	9.50

3.3.5.2 Monthly Deposit Scheme

- Any grown-up Bangladeshi native will be qualified to open this record.
- Minimum Deposit Tk.1, 00,000/ - yet can't store broken sum like 150000 or 175000 and, 200000, 300000 and so on.
- The Profit can pull back per month to month.
- Cannot pull back the capital sum before one year.
- Deposit might be pull back before its development and no intrigue will be paid.
- After one year investor ought to refresh the record on the off chance that he/she needs.

3.3.5.3 UBL Double Benefit Deposit Scheme (DB+)

- Any grown-up Bangladeshi resident will be qualified to open this record.
- Minimum Tk.1, 00,000/- (Taka One Lac just) and products thereof will be acknowledged as a store under this plan.
- The period will be of seven years term.
- Deposit might be pulled back before its development and no intrigue will be paid If pullback before 1(one) year of the store.
- Interest will be paid at Savings rate if pullback following one year.
- The advance will be permitted up to 80% of the store after fulfillment of one year.
- Full sum including interest will be paid when get developed.
- Govt. assess, Surcharge, Source Tax, Levy, Govt.
- The account holder can designate a candidate against the record.

Monthly Installment	500	1000	2000	5000	10000
years	Amount to be paid after Maturity	Amount to be paid after Maturity	Amount to be paid after Maturity	Amount to be paid after Maturity	Amount to be paid after Maturity
2 years	13461	26921	53842	134605	269211
3 years	21367	42735	85469	213673	427347
5 years	40000	80000	160000	400000	800000

3.3.5.4 Uttaran Education Deposit Scheme

- Anyone by single or by Couple can open this plan by stored Tk.500, 1000, 2000, 5000, 10000 just every Month.
- The residency of the plan is settled that is chosen by the investor.
- The rate of benefit is: 10.89 %
- If the inability to pay the regularly scheduled payment on due dates (the tenth of Month) he/she will pay the punishment of Tk.50/- (twenty) on next resulting portion.
- If three successive regularly scheduled payment unpaid the record will be shut consequently.
- The Account can be changed at any Branch of UBL however not transferable.

Chapter-4

SWOT Analysis

4.0 SWOT Analysis

The SWOT examination is a critical instrument for assessing the organization's Strengths, Weaknesses, Opportunities, and Threats. It causes the association to recognize how to assess its execution and sweep the large-scale condition, which thusly would assist the association with navigating in the violent sea of rivalry.

4.1. Strengths

Company reputation

Uttara bank has officially settled great notoriety in the managing an accounting industry of the nation among the newcomers. UBL has effectively settled a firm balance in the managing an account division having gigantic development in the benefits and stores, inside a time of 25 years.

Top Management

The best administration of the bank is additionally a noteworthy quality for the UBL. The best administration authorities have all worked in presumed banks and their long stretches of managing an account involvement, aptitudes, the ability will keep on adding to improving the bank.

Facilities and equipment

UBL has sufficient physical offices and hardware to give better administrations to the clients. The bank has been modernized and web-based saving money activities under the product called MBS saving money tasks. Including machines, the teller counters have been introduced for quick administration insect the money counters. Electronic explanations for the clients and for the inside utilization of the banks are additionally accessible.

Interactive corporate culture

UBL has an intelligent corporate culture. UBL's workplace is well disposed, intelligent and casual, in contrast to other nearby association. While associating among the prevalent or the subordinate, there are no shrouded hindrances or limits. The earth is additionally enthusiastic and since the idea of the keeping money works itself is tedious and schedule, UBL's reasonable workplace supports up against the soul and inspiration of the representatives.

Team work at mid-level and lower level

At UBL's mid-level and lower level administration, there are regularly group works. So as to decrease the weight of the remaining task at hand and improve the procedure of finishing of the activity, numerous occupations are performed in gatherings of a few. Individuals are anxious to help one another and individuals, all in all, are roused to work.

4.2 Weaknesses

Advertising and promotion

This is a noteworthy misfortune for UBL and one of its weakest territories. UBL's advertising and limited time exercises are not acceptable but rather its offices are not promoted well. It doesn't open its item to the overall population appropriately and isn't in the spotlight. UBL does not have a neon sign or a promotion in the city. Therefore, individuals don't know about the presence of the bank.

Low remuneration package

The mid-level administration is impressively low. The pay bundle for UBL passage level positions is even lower than the contemporary banks. Under the current low installment structure, it will be exceptionally hard to hold higher taught representatives in UBL.

4.3 Opportunities

Diversification

To extend its present line of business, UBL can seek after an enhancement technique. The administration can consider choices of beginning shipper keeping money or enhance into renting and protection. UBL can decrease their business chance by growing their business portfolio.

Product line proliferation

UBL must grow its product offering to upgrade its practical upper hand in this focused condition. As a piece of its product offering expansion, UBL can present the accompanying items.

ATM

This is the quickest developing present day managing an accounting idea. Since UBL is a nearby bank, UBL can frame collusion with other contemporary banks in propelling the ATM. On the off chance that they accept this open door UBL will be the quickest bank in the nation. UBL accept this open door effectively on the grounds that this bank has the parcel of branches.

4.4 Threats

Multinational banks

To the new developing private banks, the rise of global banks and their quick extension represents a potential risk. Increasingly remote banks are required to land in Bangladesh because of the blasting vitality segment. In addition, a current outside bank, for example, Standard Chartered is presently seeking after a forceful branch development technique. As outside banks have enormous budgetary quality, it might represent a danger to neighborhood banks.

Upcoming banks

The up and coming private neighborhood banks turned into a risk to the current private business banks like UBL. Banks should create systems to contend with an on the butcher of outside banks.

Contemporary banks

The contemporary banks of UBL, for example, Jamuna Bank, Brac Bank, Islami Bank, Dhaka Bank, Prime bank and Dutch Bangla are its real adversaries. Jumana bank and different banks are doing a forceful battle to draw in worthwhile customers and also big-time investors.

Chapter-5

Findings, Recommendations & Conclusion

5.1 Findings of the Study:

The findings of the study are as follows:

- The number of workers in the general saving money office isn't adequate.
- The workers of the general saving money office are not happy with the calculated help given by the bank.
- The account holder must be available at the season of record opening, however, some time account is opened just by papers without record holder.
- Uttara Bank Limited masterminds preparing program for the workers of the general saving money office however this program may not be powerful because of the carelessness of the representatives.
- Uttara Bank Limited uses saving money programming "The Bank Ultimus programming" however this product is moderate.
- Uttara Bank Limited presents ATM administrations since 2012 yet at the same time, they have few ATM Booths those Booths for the clients.
- Account opening framework is basic for the ignorant client.

5.2 Recommendations:

On the basis of the findings, the recommendations are as follows:

- The number of workers in the division ought to have expanded.
- The bank ought to be expanded calculated help to fulfill their representatives.
- The bank ought to be pursued every one of the principles and direction of opening a record.
- The bank ought to orchestrate successful preparing programs for workers.
- The bank should change their product; they can present rapid outside programming.
- Uttara Bank Limited needs to expand their ATM stall benefits the nation over.
- Account opening procedure ought to be simpler for less instructed customers.

5.3 Conclusion:

As of late, the managing an account area is a standout amongst the most focused business fields in Bangladesh. Since Bangladesh is a creating nation; a solid managing an account division can alter the financial structure of the nation. So we can say, the entire economy of a nation is coupled up with its managing an accountability framework. Uttara Bank Limited is the high potential business Bank of Bangladesh. For both people in general and the administration, this bank performs several imperative managing an account and non-keeping money exercises overall. The Bank has an extraordinary mentality to blast our business part. From the learning and experience perspective, I can say that it was an extremely valuable entry-level position program at UBL. This three months entry level position program at UBL will most likely help me to assemble my future transporter in the activity showcase. It is beyond the realm of imagination to expect to quantify and express splendidly the execution examination of a division inside this brief period. In any case, it is an incredible open door for me to become acclimated to with the operational condition of business keeping the money of UBL. I have made a decent attempt and soul to join this temporary job report with fundamental significant data.

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