

Operational Insights and Risk Analysis in Commercial Banking: An Internship Experience at City Bank PLC

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This report is submitted to the school of Business and Economics, United International
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Administration

Operational Insights and Risk Analysis in Commercial Banking: An Internship Experience at City Bank PLC

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Letter of Transmittal

Dr. Saad Hasan
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Subject: Submission of Internship Report on "Operational Insights and Risk Analysis in Commercial Banking: An Internship Experience at City Bank PLC"

Dear Sir,

I am pleased to submit my internship report titled **"Operational Insights and Risk Analysis in Commercial Banking: An Internship Experience at City Bank PLC"**, which has been prepared as a part of the partial requirement for the completion of the Bachelor of Business Administration (BBA) program at United International University.

The report is the outcome of my internship at **City Bank PLC**, where I had the opportunity to gain practical experience and observe the operational activities and risk management practices of one of the leading commercial banks in Bangladesh. This report aims to reflect the knowledge I have acquired during this period and provides an analytical perspective on the banking operations and associated risks.

I have put sincere effort into preparing this report and have tried my best to present the findings accurately and objectively. I am thankful for your continuous guidance and support throughout the preparation of this report.

I respectfully request you to accept this report for evaluation. I would be happy to provide any clarification if required.

Yours sincerely,

Farzana Rahman

Id: 111181078

Certification of Similarity Index

This is to certify that this internship report is a result of work carried out under my supervision. I confirm that the report adheres to the necessary quality and academic standards prescribed by United International University (UIU). Additionally, I verify that the report's similarity index, as per the plagiarism detection report, is within the permissible limit set by the university, ensuring the work is free from plagiarism.

Supervisor's Name: Dr. Saad Hasan

Signature:

Date:

Acknowledgement

I would like to express my sincere gratitude to the **Department of Business Administration, United International University**, for providing me with the opportunity to complete this internship as a part of the BBA program.

My heartfelt thanks go to **City Bank PLC** for allowing me to intern with their esteemed organization. I am especially grateful to the team at the **Legal Division**, as well as other departments including the **Card Division Customer Service, Customer Maintenance, and Operations**, for their support, guidance, and cooperation throughout my internship period. I would also like to thank my academic supervisor Dr. Saad Hasan for their valuable feedback, encouragement, and direction in preparing this report.

Lastly, I am thankful to my family and friends for their constant motivation and support during this journey.

Executive Summary

The current internship report entails a detailed consideration of the learning experience obtained during the professional capacity of being attached to City Bank PLC which is considered to be one of the major private commercial banks in Bangladesh. Carried out during the Bachelor of Business Administration (BBA) course, the internship sought to fill the gap between theoretical knowledge and actual processes in a bank by offering the intern exposure to the Legal Department and other important service divisions such as Card Division Customer Service, Customer Maintenance and Operations.

The report starts by giving out the justification of internship programs in corporate education and how they are instrumental in preparing the students about the realities of organizational life. The internship experience of the Legal Division of City Bank provided a practical experience at the regulatory work that included cheque dishonour, loan defaults, and credit card disputes. Also, the efforts with documentation, data, and case files allowed accessing the information about compliance requirements in the banking sector.

The City Bank PLC was chosen owing to its well-established heritage, modernised portfolio of services and its strategic position in the financial sector of Bangladesh. Since it was founded in 1983, the bank has taken the vertically integrated approach and developed technological platforms like CityTouch and City Wallet and broadened its services into e.g., Islamic banking, retail and SME banking and digital financial services.

The use of Failure Modes and Effects Analysis (FMEA) to measure the risk-prone areas in the operations of the bank is a key factor of the report. Vulnerabilities like failures of the ATM cash, delays in solving customer problems, poor data entry and online banking freezes were some of the

situations analyzed as critical. Study was proposed to implement mitigation strategies such as automation, artificial intelligence, cyber security and predictive maintenance. The results highlight the essence of operational resilience and pro-active risk management in financial services sector.

Although there are certain drawbacks to this internship experience e.g. the internship did not allow access to sensitive data, there were limitations of time and exposure within the department, the experience yielded great learning. It gave the intern an opportunity to work with the processes of banking, understand how the service works and to combine its classroom experience with difficult practical problems.

The report comes to the conclusion that the internship in the City Bank PLC was a crucial landmark toward making the intern ready to work in the financial sector. The experience, competences and contacts gained in the course of the internship will provide a start to a prospective career in banking, in the field of financial services or in corporate compliance.

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Chapter 1: Introduction

1.1 Background of the Study

Internships serve as a critical bridge between academic learning and practical application in professional settings. Throughout the four years of the Bachelor of Business Administration (BBA) program, students engage with a broad range of theoretical knowledge. However, to effectively transition into the corporate sector, students must acquire firsthand experience of the workplace environment. The internship program is therefore a mandatory component of the BBA curriculum, providing students with the opportunity to apply theoretical knowledge to real-world scenarios.

In pursuit of this goal, I completed my internship at **City Bank PLC**, specifically within its **Legal Division** at the **Banani Lakeview Branch**. Through this internship, I was able to note and be engaged in legal and operational duties of financial services such as legal activities when dealing with cheques dishonour, loan default and credit card dispute (Visa, Amex, SME loans, and City Solution services). My main responsibilities there included making up the case files, putting the legal documentation in order and locating the information about a client according to the cases appearing on the run. These experiences not only served to be some essential lessons in the regulatory and legal environment that commercial banks work in Bangladesh.

Among the legal component, I also acquired vital career skills including fast typing, correct data entry, proper time management etc. The internship trained me about corporate etiquette, responsibility management, and discipline at work environments. My frequent interactions with the employees of the bank allowed me to see the organization of corporate communication, adherence to deadlines, as well as the distribution of tasks, which is important to know in the future to work in this sector.

This report is a simple summary of how the organization that I did my internship is run, whether in terms of the internal arrangement, services they offer, ways of dealing with the clientele and how to manage risks therein. The working exposure has largely helped me to gain insight into the banking sector and enabled me to adjust to the professional world successfully.

1.2 Objectives of the Study

The internship report aims to bridge the gap between academic knowledge and practical experience within the context of the banking industry. The objectives are categorized into **primary** and **secondary** components to clearly define the purpose and outcomes of the internship.

Primary Objective

- To gain an in-depth understanding of the internal work culture, service operations, and organizational structure of **City Bank PLC**, thereby fulfilling the practical learning requirement of the BBA program.

Secondary Objectives

- To acquire hands-on experience in customer service, operational procedures, and compliance processes in a commercial bank.
- To explore how City Bank PLC manages client relationships and ensures customer satisfaction.
- To examine the service offerings of the bank and identify its competitive advantages in the financial sector.
- To evaluate the role of customer behavior and feedback in shaping banking services.

- To understand the technological tools and risk management strategies (e.g., KYC, FMEA) employed by the bank in daily operations.

1.3 Scope of the Study

This study focuses on the operational and service-related dimensions of City Bank PLC, emphasizing experiential learning gained during the internship. The scope is primarily confined to the **Card Division Customer Service, Customer Maintenance, and Operations Department**, where the internship was conducted.

Key aspects within the scope include:

- Observing and analyzing customer-facing processes and backend operations.
- Understanding data handling, account maintenance, and transaction monitoring procedures.
- Engaging with cross-functional teams to comprehend interdepartmental coordination.
- Gaining exposure to compliance protocols, particularly in relation to KYC documentation and regulatory obligations.
- Applying supply chain concepts in a service context, particularly through planning and coordination tasks.
- Networking with professionals across departments to understand career pathways and organizational behavior.

This scope provides a comprehensive perspective on how a leading private bank in Bangladesh functions at both strategic and operational levels, equipping the intern with skills relevant to future employment in the financial sector.

1.4 Limitations of the Study

Although the internship experience provided some insights into the operations of a bank, there were also various limitations to this study, as far as its comprehensiveness is concerned:

- **Restricted Access to Confidential Information:** Since the operations involved in the business of banking are sensitive in nature, information of internal policies, customer records and strategic decision making was restricted.
- **Time Constraints:** The duration of the internship was relatively short, restricting the depth of exploration into all functional areas of the bank.
- **Limited Departmental Exposure:** The research uses only the experience of the chosen departments and is not the whole range of city banks PLC operation.
- **Unavailability of Secondary Data:** The availability of some relative data was however limited as they could not be obtained through bank official web site or by the use of published reports thus limiting the field of secondary data analysis.
- **Stakeholder Availability:** Due to the high workload of bank officials, scheduling interviews or collecting in-depth information from employees was sometimes challenging.

In spite of these shortcomings, the internship program was effective in terms of achieving the academic goals because it provided practical experience, capacity building, and basic knowledge of the operations performed at a commercial bank.

1.5 Background of City Bank PLC

City Bank PLC, established in 1983, is one of the oldest and most prominent private commercial banks in Bangladesh. It began its journey with the initiative of 12 leading entrepreneurs who envisioned creating a modern and service-oriented financial institution. Over the years, City Bank has evolved into a full-service bank with a robust portfolio spanning retail, corporate, SME, and digital banking.

As of 2023, the bank operates through a wide-reaching network that includes:

- **132 branches** across Bangladesh
- Over **2.2 million customers**
- More than **415 ATMs, CDMs, and RATM machines**
- International presence through **300+ correspondent banking relationships**

City Bank is notable for being among the few banks in Bangladesh to operate with both **conventional** and **Islamic banking** platforms. The bank has positioned itself as a technology-driven institution, offering services such as **CityTouch (digital banking)**, **Visa and AMEX credit and debit cards**, and **priority banking** for high-net-worth individuals.

Organizationally, City Bank departs from traditional, geographically-managed banking models by adopting a **vertically integrated structure** divided into five key business units:

1. **Business Unit**
2. **Branch Banking Unit**
3. **Risk Unit**

4. **Operations Unit**

5. **Support Unit**

Each unit is centrally managed from the head office, promoting strategic alignment and operational efficiency.

The bank's recent innovations include the launch of **dual-currency credit cards**, internet-based self-service options, and enhanced mobile banking capabilities. Its customer-centric approach has earned it both national and international accolades, including the "Best Bank in Bangladesh" award by *FinanceAsia* in 2012. City Bank was also listed among the top 500 banks in Asia by *Asiaweek* and recognized by the Government of Bangladesh as one of the top ten companies.

With nearly four decades of institutional legacy, City Bank continues to focus on growth through **technological innovation, customer service excellence, and financial inclusivity**. Its strategic objective is to transform into a next-generation “**neo bank**” while maintaining high standards of governance, compliance, and risk management.

Chapter 2: The Banking Industry of Bangladesh

2.1 Overview of Economic Development

Bangladesh has made significant strides in economic development since gaining independence in 1971. The nation's gross domestic product (GDP) increased from a modest USD 5.70 billion in 1972 to USD 285.82 billion in 2018, reflecting robust growth driven by industrialization, trade liberalization, and remittance inflows. As of 2023, Bangladesh has emerged as one of the fastest-growing economies in South Asia and is currently classified as a lower-middle-income country. The country aspires to attain developed nation status by 2041.

Bangladesh's economic journey can be delineated into four distinct stages of growth (Ahmed, 2012; Khuda & Barkat, 2017):

- **1990–1996:** Characterized by relatively slow growth, with GDP expanding below 4% annually and per capita growth less than 3%.
- **1996–2003:** Moderate acceleration, with GDP growth averaging 4–5% and per capita growth improving.
- **2004–2013:** Marked by structural reforms and export growth, pushing GDP growth to 6% and per capita growth to around 5%.
- **2013–Present:** Bangladesh experienced annual growth exceeding 6%, with some fiscal years reaching over 7%, signaling economic resilience and productivity gains.

2.2 Poverty Reduction and Socioeconomic Progress

The consistent growth in per capita income has significantly contributed to poverty alleviation. According to Raihan and Khondker (2012), the national poverty rate declined from 56.7% in 1991 to approximately 22% in 2023. This transformation has been largely attributed to:

- Robust rural-urban connectivity and infrastructure investment.
- Expansion of safety net programs.
- Increased labor force participation, especially by women.
- Growth of microfinance and small enterprises.
- Improved access to education and health services.

Notably, the period 2001–2010 witnessed the most substantial reduction in poverty, with over 8 million people lifted out of poverty.

2.3 Sectoral Contributions to GDP

Economic growth in Bangladesh is supported by three primary sectors: **agriculture**, **industry**, and **services**.

- The **agriculture sector**, including fisheries and livestock, has seen a gradual decline in its share of GDP, contributing approximately **14%** as of FY 2016–17.
- The **industrial sector**, contributing around **34%**, is led by the **ready-made garments (RMG)** industry, construction, power generation, and infrastructure.
- The **services sector** remains the largest contributor at **52%**, encompassing banking, trade, transport, telecommunications, and real estate.

Despite the declining share of agriculture in GDP, productivity improvements and technological adoption have stabilized its output. The industrial sector, particularly the RMG segment, has emerged as the backbone of export earnings, while the services sector continues to expand due to digitization and financial inclusion.

2.4 Banking Sector Growth and Modernization

The banking industry in Bangladesh has played a pivotal role in supporting the country's economic transition. The industry has gone through the transformation of an industry dominated by the state to a freer and competitive industry. Important happenings are:

- Expansion of private and foreign commercial banks.
- Technological integration through internet and mobile banking.
- Adoption of Basel III compliance measures for risk management.
- Central bank oversight and regulatory reforms enhancing transparency.

The **City Bank PLC**, among the earliest private commercial banks in Bangladesh, exemplifies this transformation. Established in 1983, it has grown into a diversified financial institution offering a wide range of services, including SME banking, Islamic banking, digital banking, and card services. The bank's contribution to financial inclusion and modernization aligns with national development objectives.

2.5 Challenges and Opportunities

Despite significant achievements, the banking industry faces several structural challenges:

- Non-performing loans (NPLs) continue to affect profitability and liquidity.

- Cybersecurity threats have increased with digitalization.
- Regulatory compliance and governance reforms remain ongoing.
- Greater inclusion of underserved populations, particularly in rural areas, is still needed.

Nonetheless, opportunities lie in the expansion of fintech, agent banking, sustainable finance, and cross-border trade facilitation. With the right mix of policy support and innovation, the sector can further contribute to inclusive economic development.

Chapter 3: Work Experience

3.1 Introduction

During my internship at **City Bank PLC**, I was assigned to three critical departments: **Card Division Customer Service, Customer Maintenance, and Operations**. It was an experience not only to have observed and made contributions to the activities of a commercial bank every day but it had also further increased my knowledge in the area of banking systems, customer relations, regulations, and operational efficiency.

3.2 Roles and Responsibilities

A. Card Division – Customer Service

My role in this division was mainly to answer customer requests on debit and credit cards services.

My duties were:

- Responding to customer inquiries regarding card issuance, activation, renewal, and replacement.
- Addressing transaction disputes, fraud notifications, and lost/stolen card reports.
- Training of the customers on the features of the cards, terms of use and charges relating to services covered.
- Overseeing the networking of IT and Risk Management teams in order to address technical or security issues.

Skills Gained:

This position greatly improved my communication, problem-solving capabilities and knowledge level in case of service delivery with a customer focus perspective in financial establishments.

B. Customer Maintenance Department

This unit was centered around retaining and revising of client profiles on the bank's database with include:

- Reviewing and verifying KYC (Know Your Customer) documents.
- Processing customer requests related to address changes, nominee updates, and account modifications.
- Ensuring compliance with regulatory guidelines and internal control procedures.
- Managing confidential client information in a secure and responsible manner.

Skills Gained:

I advanced better attention to the details and acquired the skills of working with sensitive data following the policy of banking compliance and data protection requirements.

C. Operations Department

In the operations department, my work was related to some back offices that are critical to the continuity of the banking organization:

- Assisting in transaction processing and reconciliation activities.
- Coordinating with various departments to ensure timely and accurate task completion.
- Preparing internal reports and documentation required for audit and regulatory purposes.

- Supporting cash management, settlement processing, and account maintenance workflows.

Skills Gained:

This experience made me better at analyzing and writing reports as well as interdepartmental coordination. Review on audit-readiness and standard operating procedures in the banking environment is also something that I got to become acquainted with.

3.3 Key Learnings and Competencies Developed

During the internship period, I was able to learn some practical and interpersonal skills that apply in the banking profession:

Table 1 Competency Development Across Key Functional Areas at City Bank PLC

Competency Area	Description
Customer Service	Efficiently addressing client concerns and managing difficult interactions.
Regulatory Compliance	Understanding AML, KYC norms, and internal control mechanisms.
Data Management	Maintaining accuracy in customer records and digital documentation.
Digital Tools	Exposure to banking software and online platforms for account and card handling.
Team Collaboration	Working with cross-functional teams and understanding departmental integration.

Time and Task Management	Prioritizing workload under tight deadlines and adapting to high-volume demands.
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3.4 Challenges and Adaptation Strategies

Various problems were faced in the internship:

- **High Workload:** Handling service requests during peak hours was very challenging.
- **Technical Complexity:** Learning about the background banking systems was further at first done through instructions and by self-studies.
- **Customer Behavior:** Professionalism or empathizing with temperamental or impatient clients was important.

Resolution:

It came to deal with these challenges through proper time management and active listening and supervisor mentorship. I also managed to become calmer, organized, and efficient in stressful situations.

3.5 Service Process Overview

In order to get a closer familiarity with interconnections of different functions, I created a description of the principal service processes which the bank handles:

Table 2 Service Process Overview in Key Banking Operations

Service Area	Key Functions
Card Services	Issuance, activation, dispute resolution, fraud prevention
Customer Maintenance	KYC updates, data validation, account modification
Banking Operations	Reconciliation, internal reporting, compliance tracking
Loan Processing	Document verification, credit checks, disbursement coordination
Online Banking Services	Fund transfers, transaction alerts, customer notifications
ATM Services	Cash withdrawal, machine uptime monitoring, balance inquiries

These operations include cooperation of the Customer Service Desk and IT and Security Teams, Compliance Officers, and Operation Managers, which guarantee effortless service delivery and compliance with regulatory provisions.

3.6 Conclusion

Internship at City Bank PLC offered a detailed learning exposure to a commercial bank in terms of operation and service delivery. My work experience in core departments helped me acquire core skills in managing customer relationship, dealing with compliance, and interdepartmental coordination. The experience has not only enhanced my knowledge on banking industry but has also made me have the competencies to venture into financial service industry.

Chapter 4: Failure Modes and Effects Analysis (FMEA)

4.1 Introduction

Failure Modes and Effects Analysis (FMEA) is a risk management technique that is proactive in nature in control of the risks that might be encountered when using the system. The analysis reveals the point of failure within a system as well as the impact of such failure and remedial action that should be taken. Such failures can have severe consequences in the case of banking which results in loss of money, fines in cases of regulation violation, the loss of reputation, and customer confidence.

Since the financial service industry is a very competitive and strictly controlled territory, City Bank PLC needs to provide resilience of its operations, efficiency of its service, and solid customer protection. This chapter applies the FMEA framework to assess potential failure points across several key functions within the bank and proposes strategies to mitigate operational and service delivery risks.

4.2 Summary FMEA Table for City Bank PLC

Table 3 Summary of Failure Modes and Effects Analysis (FMEA) for City Bank PLC

Failure Mode	Potential Effects	Causes	Mitigation Strategies
Card Transaction Failures	Customer dissatisfaction, financial losses	Server downtime, network issues, cyberattacks	Implement redundant IT systems, 24/7 monitoring, proactive customer communication

Delayed Customer Service Response	Decline in customer satisfaction, complaints	High call volume, limited staff, slow resolution process	Expand support staff, introduce AI chatbots, improve training and response protocols
Incorrect Customer Data Entry	Compliance breaches, fraud, customer service errors	Manual errors, lack of validation tools	Adopt AI-based validation, regular audits, strengthen KYC protocols
Delayed Loan Processing	Customer attrition, missed business opportunities	Manual document handling, application backlogs	Automate documentation, introduce AI-based risk assessments and real-time processing
Online Banking Downtime	Disrupted service access, reputational damage	Server failure, DDoS attacks, outdated infrastructure	Cloud redundancy, cybersecurity upgrades, regular maintenance, real-time status updates
ATM Cash Withdrawal Failures	Customer inconvenience, complaints	Cash shortages, machine malfunctions	Predictive cash monitoring, scheduled maintenance, improved replenishment planning

Fraud and Unauthorized Transactions	Financial loss, regulatory fines, customer distrust	Weak security protocols, phishing, data breaches	AI-driven fraud detection, multi-factor authentication (MFA), cybersecurity training
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4.3 Detailed Analysis of Selected Failure Modes

1. Card Transaction Failures

Frequent disruptions in debit/credit card processing—due to network outages or system maintenance—can lead to negative customer experiences and financial loss. This typically results from server failure (City Bank's or VISA/MasterCard's) or cyberattacks.

Mitigation: Establishing redundant server infrastructure, real-time monitoring, and effective customer alerts during downtime.

2. Delayed Customer Service Response

When queries are not addressed promptly, it undermines customer satisfaction and loyalty. Contributing factors include understaffed support desks and inefficient complaint resolution workflows.

Mitigation: Deployment of AI-powered virtual assistants, increased manpower, and continuous skill development among service agents.

3. Incorrect Customer Data Entry

Manual data entry introduces human error, posing compliance and fraud risks. Errors in addresses, names, or identification numbers can compromise service accuracy.

Mitigation: Automation through OCR (optical character recognition), backend validation checks, and periodic audits.

4. Delayed Loan Processing

Lengthy loan approvals discourage customers and may drive them to competitors. Manual verifications and document handling slow down disbursement.

Mitigation: Integration of AI-based credit scoring, automated document uploads, and digital loan application systems.

5. Online Banking Downtime

Customers increasingly rely on mobile and internet banking for daily transactions. Service interruptions due to technical faults or cyber incidents erode trust.

Mitigation: Cloud-based systems with automatic failover, DDoS protection, and transparent downtime communication.

6. ATM Service Failures

Inadequate cash or broken ATMs do not lead to positive service experience. Causes of the problem being studied as root causes are linked to an insufficient prediction of cash and late maintenance.

Mitigation: Predictive analytics in cash provision, the diagnostics featured by the use of the IoT-cored ATMs, and more efficient maintenance schedule.

7. Fraud and Unauthorized Transactions

Such fraudulent practices as phishing, skimming, or data breaches cause serious corporate and financial risks.

Mitigation: Real-time Fraud analytics, modeling of transactions behavior, implementation of MFA, and awareness education of customers.

4.4 Key Findings and Recommendations

- **High-Risk Areas:** The highest Risk Priority Numbers (RPNs) were identified in **fraud prevention** and **online banking operations**, indicating these areas require immediate strategic attention.
- **Automation Imperative:** Manual workflows—especially in customer onboarding, loan processing, and data entry—should be digitized to minimize human error and processing delays.
- **Technology Upgrade Needs:** Legacy systems must be replaced or reinforced with cloud-enabled and AI-integrated platforms to ensure service continuity and scalability.
- **Customer-Centric Communication:** Transparent communication during outages or delays builds trust and reduces complaints.
- **Operational Resilience:** The implementation of business continuity plans, cybersecurity protocols, and disaster recovery frameworks is critical.

4.5 Conclusion

An FMEA framework once implemented can allow City Bank PLC to put itself in such a position where it can be able to continually detect and abort any probable failure in service that can occur in critical operations. The bank could safeguard its reputation and provide competitive advantage in the dynamic financial sector by focusing on resilience of the systems, customer satisfaction, and

compliance. The recommendations of the analysis provide the strategy to improve the provision of services, business continuation and long-term growth.

Chapter 5: Conclusion

The City bank PLC internship experience has been an eye opening and life changing step to my career and education growth. Through my employment in three major sections namely Card Division Customer Service, Customer Maintenance and Operations, I acquired practical acquaintance with the inner workings of a commercial bank. The experience enabled me to fill the gap between theoretic education in a classroom and the realities in the business industry in operation in the bank industry.

During the internship experience, I gained a clear perception of the management of customer inquiries, information maintenance and certification of the client details, as well as support of the internal processes in facilitating efficiency of the service and legal and regulatory requirements. My placement also gave me access to other activities that I managed directly including transaction monitoring, solving frauds, modifying accounts, and reporting, which enhanced my technical and interpersonal skills greatly.

One of the biggest successes in this experience was the process of Failure Modes and Effects Analysis (FMEA) in identifying the risk-prone areas in the service systems in the bank and evaluating it. FMEA framework allowed me to realize that systemic failures, which include ATM breakdowns, slow customer reaction, or erroneous information, can influence customer satisfaction, company operations as well as regulatory status. This was a proactive risk assessment exercise, in which the criticality of technological integration and staff training, automation, and process innovations in the contemporary banks had been highlighted.

Although it was accompanied by some difficulties, like the complexity of work processes, large number of customers, and the dynamism of financial services I managed to conquer these obstacles

with the help of mentorship, working, and learning through reflection. These difficulties only enabled me to become flexible, goal-oriented, and problem-solving in a changing workplace.

To conclude, this internship made me not only understand how a bank functions technically, but furthermore, it helped me develop a career-oriented mindset that a person needs in order to succeed in this type of job in the long run. The experience, skills and insights in solving problems as well as the exposure I got to the banking and financial services industry will prove to be an added benefit as I get ready to seek other opportunities in the industry as well. I am sure, that the practice and experience I have obtained during the internship will be useful in my future duties and tasks.

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