

Internship Report
On
General Banking Performance of Sonali Bank Limited-A
Case Study on Mohammadpur Krishi Market Branch

An Internship Report Submitted to the School of Business and Economics in Partial Fulfillment
of the Requirements for the Degree of Bachelor of Business Administration.

Submitted to

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Submitted by

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**General Banking Performance of Sonali Bank Limited-A Case
Study on Mohammadpur Krishi Market Branch**

Letter of Transmittal

9th April, 2019
Md. Kaium Hossain
Assistant Professor
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Dhaka, Bangladesh.

Subject: Internship report on “General banking Performance of Sonali Bank Limited-A Case Study on Mohammadpur Krishi Market Branch”.

Dear Sir,

With due respect, I am Rasel Patoary (111132056) and my internship is on “**General Banking Performance of Sonali Bank Limited-A Case Study on Mohammadpur Krishi Market Branch**”. It is a prerequisite for me to be a graduate.

Though my internship period, I have tried my level best to gather knowledge and to understand **General Banking Performance of Sonali Bank Limited of Mohammadpur Krishi Market Branch**.

I, therefore look forward to you for the approval of my project work.

Thank You.

Yours truly

Rasel Patoary

Declaration

I, am Md. Rasel Patoary, Student of Bachelor of Business Administration (BBA) program major in marketing and minor in Human Resource Management of United International University, do hereby declare that the internship report on " **General Banking Performance of Sonali Bank Limited-A Case Study on Mohammadpur Krishi Market Branch** " has not been submitted by me before, for any degree, diploma, title or recognition.

Md. Rasel Patoary
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Certification

This is clarifying that Md. Rasel Patoary is a student of United International University. Under my supervision, he has completed internee in Sonali Bank, Mohammadpur Krishi market branch on general banking performance of Sonali Bank Limited. This report is only for study purpose, and I think this report has no harmful impact on other people and the Organization. I hope he will be a success every stage in life.

Md. Kaium Hossain
Assistant Professor
School of Business & Economics

Acknowledgement

I would like to express my special thanks to my teacher Md. Kaium Hossain who gave me the golden opportunity to do this wonderful internship work on the topic of **General Banking Performance of Sonali Bank Limited-A Case Study on Mohammadpur Krishi Market Branch**, which also helped me in doing a lot of Research and I came to know about so many new things I am really thankful to them.

Executive Summary

Sonali Bank Limited (SBL) was established in 1972 under the Bangladesh Banks (Nationalization) Order, through the amalgamation and nationalization of the branches of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches located in East Pakistan until the 1971 Bangladesh Liberation War. When it was established, Sonali Bank had a paid up capital of 30 million taka. They are now providing all modern banking service to their clients and customers that fulfill the satisfaction of the customer.

There are two types of data that I used in preparing the report. One is primary data, and another is secondary data. The study has been mainly based on the General Banking Performance of SBL- A Case Study on Mohammadpur Krishi Market Branch. I have audited annual report that the Bank has published annually. I have searched on the internet for information. According to the Income Statement in 2017, total revenue is over 71187 million and has increased 209 million compared to the year of 2016. On the other hand, total expenses have been decreased 4329 million which is remarkable. Moreover, operating profit is 11955 in the year 2017 which is 7704 more than that of the year of 2016. Profit after tax has been increased by 367.81% compared to that of the year of 2016. Let's have a look at the Earnings per share; it has been raised by 14.54. On the other hand, there is a massive increase in every sector from 2016 compared to 2015. However, there was little change between 2015 and 2014.

There was a little increase in revenue from 2014 to 2015. However, from 2015 to 2016, there was a considerable increase in revenue. After that, there was no almost change in income from 2016 to 2017. There was a little increase in Total Expense from 2014 to 2015. However, from 2015 to 2016, there was a considerable increase in Total Expense. After that, there was a decrease in Total Expense from 2016 to 2017. There was a little increase in Operating Profit from 2014 to 2015. However, from 2015 to 2016, there was a decrease in Operating Profit. After that, there was a massive increase in Operating Profit from 2016 to 2017. There was a little increase in Total Asset from 2014 to 2015. However, from 2015 to 2016, there was a considerable increase in Total Asset. After that, there was no almost change in Total Asset from 2016 to 2017. There was a little increase in the Total Deposit from 2014 to 2015. However, from 2015 to 2016, there was a vast increase in the Total Deposit. After that, there was no almost change in Total Deposit from 2016 to 2017.

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Chapter 1: Introduction

1.0 Introduction

This report will cover the entire banking operations of Sonali Bank Limited. I will try to include the establishment of Sonali Bank Limited, reasons for its establishment, its contribution, objectives in the general banking activities in the economy, investment modes, invested sectors on the report in an organized manner. Furthermore, I will try to separately describe the account opening section, local remittance, clearing and bills section, bank receipts since the credit department of Sonali Bank Limited is my main focus.

1.1 Importance of Bank

A bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans. The difference between the two interest rates is effectively the profit margin for banks. Banks play an essential role in the economy for offering a service for people wishing to save. Banks also play a crucial role in providing finance to businesses who want to invest and expand. These loans and business investment are essential for enabling economic growth.

1.2 Origin of the Report

The topic of my report is general banking performance of Sonali Bank Limited. This report is a partial requirement of my BBA program of UIU (United International University) and assigned by Md. Kaium Hossain, Assistant Professor, Marketing School of Business and Economics (UIU).

Bangladesh pursues an independent market company. Bangladesh Bank is the central bank of the country who is responsible for promoting healthy growth and developing of the banking system. The private and public sectors bank and insurance companies are operating freely and contributing to the economy. Foreign banks like HSBC, Standard Chartered Bank, Commercial Bank of Ceylon, Citi Bank etc. have been doing banking activities in Bangladesh through their branches.

1.3 Purpose of the Study

BBA program allows a student to study and analyze a selected organization to get a practical knowledge, which also facilitates incorporate of theoretical knowledge that student has already gathered. Sonali Bank emerged as a most approachable commercial bank to provide efficient banking service and to contribute to socio-economic development of the country. Sonali Bank is one of the first growing Banks in Bangladesh. Strong capital based allows banks to make a large chunk of advance to its corporate clines.

1.4 Objectives of the Study

To write a report, a general topic needs to be selected. A broad topic reflects what is going to be discussed throughout the report. The topic "General Banking Performance of Sonali Bank" has been assigned by my honorable teacher Md. Kaium Hossain. The primary objective of my internship is to make a practical orientation with the bank and is to get a clear idea about banks, how it runs and what functions it does.

1.4.1 Primary Objective:

The primary objective of this study is to analyze the performance of Sonali bank and to have a clear framework about all of the essential parts of the internship program.

1.4.2 Secondary Objective:

- Identify the statistical performance of Sonali Bank.
- Discussion related to the function and operation of each sector of Sonali Bank
- To identify the problems faced by the Sonali Bank.
- To relate theoretical knowledge with practical experience in different services of the Sonali Bank.

1.5 Methodology of data collection

There are two types of data that I used in preparing the report. One is primary data, and another is secondary data.

1.6 Scope and Limitations

The study has been mainly based on the General Banking Performance of SBL-A Case Study on Mohammadpur Krishi Market Branch. I have audited annual report that they have published annually. I have searched on the internet for information. There is vast knowledge which is not adequately utilized because I do not have experiences and because of lack of time.

Chapter 2: About the Organization

2.1 Company Profile

Sonali Bank was established in 1972 under the Bangladesh Banks (Nationalization) Order, through the amalgamation and nationalization of the branches of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches located in East Pakistan until the 1971 Bangladesh Liberation War. When it was established, Sonali Bank had a paid up capital of 30 million taka. In 2001, its authorized and paid up capital were Tk 10 billion and Tk 3.272 billion respectively. Presently, its authorized and paid up capital is Tk 10 billion and Tk 9 billion respectively. The bank's reserve funds were Tk 60 million in 1979 and Tk 2.050 billion on 30 June 2000. In 2013, \$250,000 was stolen from the bank by Cyber criminals using the Swift International payments network. In 2016 the Bank signed a Memorandum of Understanding with PayPal.

2.2 Organizational Structure

Soon after independence of the country Sonali Bank emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1972 (Presidential Order-26) liquidating the then National Bank of Pakistan, Premier Bank and Bank of Bhawalpur. As a fully state owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy.

The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15, 2007 taking over all assets, liabilities and business of Sonali Bank. After corporatization, the management of the bank has been given required autonomy to make the bank competitive & to run its business effectively.

Sonali Bank Limited is governed by a Board of Directors consisting of 11 (Eleven) members. The Bank is headed by the CEO & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Motijheel, Dhaka, Bangladesh, the main commercial center of the capital.

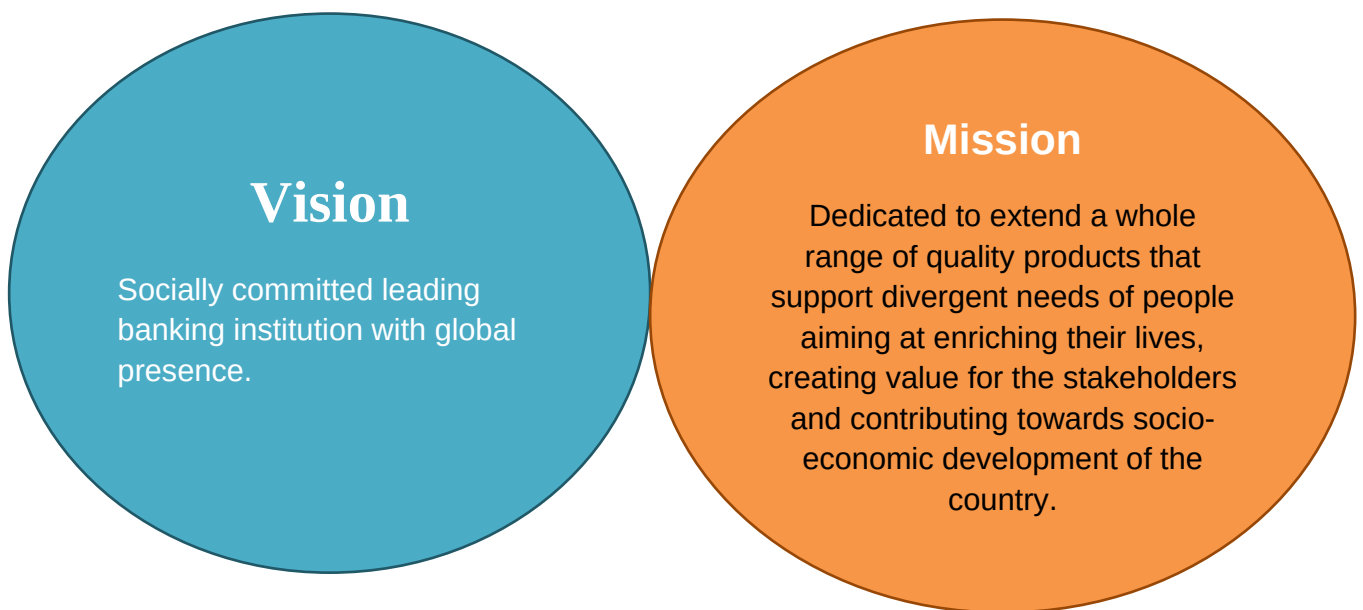
2.3 Objectives of the Sonali Bank Limited

2.3.1 Strategic objectives

- Greater emphasize to serve potential and unbanked population of the country through providing banking services to under-served areas with the scaling up of various pilot initiatives. Greater emphasize to serve potential and unbanked population of the country through providing banking services to under-served areas with the scaling up of various pilot initiatives. Greater emphasize to serve potential and unbanked population of the country through providing banking services to under-served areas with the scaling up of various pilot initiatives.
- Gaining competitive advantages by lowering overall cost compared to that of competitors.
- Retaining our top leadership position by providing quality customer services
- Investing in the thrust and priority sectors of the economy
- Providing impeccable and progressively better customer services through introducing changed technologies
- Being excellent in serving the cause of least developed community and areas
- Improving of deposit mix by maintaining efficient deposit management, increasing share of low cost and no cost deposit in total deposit as well funded business.
- Improving corporate governance through strengthening good corporate culture, motivation, training and supervision in all levels of management.
- Developing Human Resource Management System to motivate and retain the human resources and transform human resources to human capital through proper training in every aspect of working area.
- Ensuring diversification of investment by sector, size, economic purpose and geographical location and expand need based retail and SME/Microfinance/Women entrepreneur financing.
- Cost control optimization at all levels of operation by ensuring budgetary control and maximizing revenue through quality services and product diversification
- Ensuring strong internal control and compliance culture through establishing strong control environment and sound compliance within the Bank.

- Developing sound and effective risk management culture within the Bank to safe guard the banking assets and protect the interest of the depositors and other stake holders.
- Ensure dedicated service to the government as an exchequer and government transactions (government receipts and payments) in order to achieve expected economic growth

2.3.2 Vision, Mission and Core Values



Core values

Ethics

Everyone must ensure adherence to ethical practices of banking.

Objectivity

All persons will have definite objective in carrying out their tasks.

Integrity

Protection and safeguard of national and customer's interest are vital elements for societal trust.

Excellence

Excellent performance and effectiveness are pre-conditions to ensure quality service to the large customer base of the Bank

Commitment

Every employee is committed to work up to the expected level to ensure satisfaction of valued customers

Accountability

All employees are responsible for their activities and will remain accountable to their respective superior for accomplishment of tasks.

Transparency

Information to be kept open for all so that stakeholders can have proper ideas about the activities of the Bank.

Team

Work Open communication, discussion and interaction amongst the employees would ensure unification of actions and efforts towards achieving the common goal(s).

Self-Reliance

Each employee will have ownership attitude towards the Bank and self confidence in his work for the betterment of the Bank

Innovation

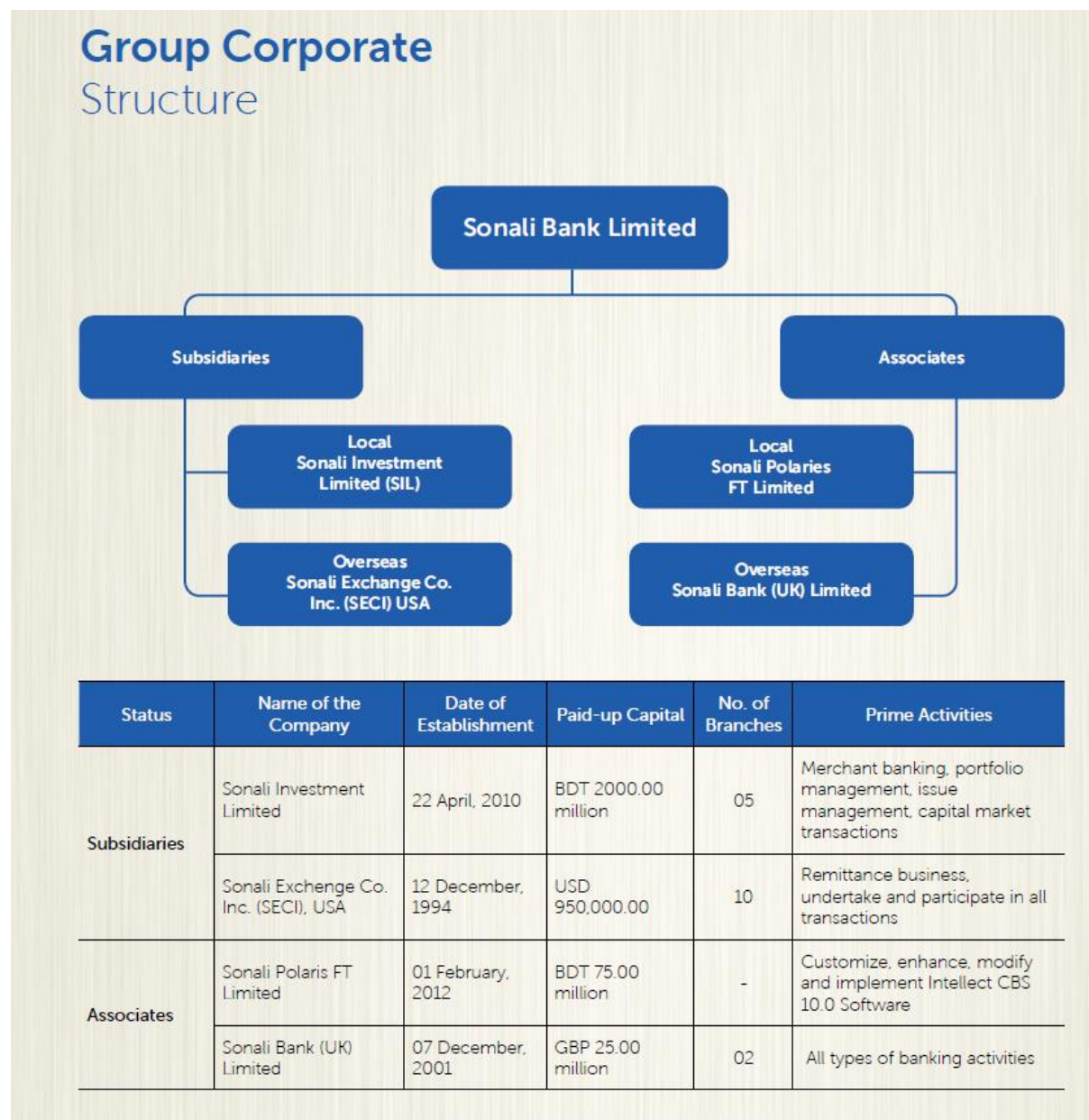
New and innovative products are the needs of the time for which

2.4 Corporate Structure

2.4.1 Board of directors

1. Mr. Md. Ashraful Moqbul (Chairman)
2. Mr. Md. Mahboob Hossain (Director)
3. Mr. Md. Shaheb Ali Mridha (FF) (Director)
4. Mr. Kazi Tariqul Islam (Director)
5. Mr. Afzal Hossain (Director)
6. Mr. A. K. M. Kamrul Islam FCA, FCS (Director)
7. Mr. Md. Obayed Ullah Al Masud (CEO & Managing Director)
8. Mr. Md. Fazlul Haque (Director) Mrs. Sabera Aktari Jamal (Director)
9. Mr. Muhammed Asadullah (Director)
10. Dr. Md. Nurul Alam Talukder (Director)

2.4.2 Group Corporate Structure



2.5 Division of SBL

2.5.1 Personal Banking

1. Transfer of fund starting with one branch then onto the next by
 - a. Mail Transfer
 - b. Telegraphic Transfer
 - c. Demand Draft
2. Transfer of fund on Standing Guidance Course of action.
3. Collecting cheques through / beyond Clearing House.
4. Locker facilities for safety of resources.
5. Issuance of Payment Order / Call Deposit.
6. Corporate Customer Administrations with automated framework at particular branches.

2.5.2 Micro Credit Division:

1. Micro Credit has now been acknowledged and perceived as a successful device for poverty alleviation, self-employment and rural socio-economic development. To reduce poverty in urban, semi-urban and rural areas, with a full-fledged Micro credit division Sonali Bank Limited has started micro credit function in its Head Office from 2003. In that capacity the Bank has been striving its best to give quick and dynamic help to this part.

2.5.3 International Banking:

Sonali Bank Limited gain expertise in International Banking which has a record of in-house growth over more than half a century. Since the country's independence, its pioneering role in the management of foreign trade and foreign exchange transactions remains unchallenged. At home with wide network of branches and at world-wide with a large number of correspondent banks, it singularly operates the largest volume of export - import operations including domestic remittances.

2.5.4 Products & Services:

- Facilitating Supplier's Credit
- LCs (Letters of Credit)
- Convertible and Non-Convertible Taka Account

- Guarantees in Foreign Currency
 - Advance Payment Guarantee
 - Performance Guarantee
 - Bid Bond
- Bill Purchasing/Discounting
- Export Credit (Pre-shipment & Post shipment)
- Correspondent Banking Relations
- NRAT (Non-Resident Account in Taka)
- RFCD A/c (Resident Foreign Currency Deposit)
- Remittance, collection, purchases & sales of Foreign Currency & Traveler's Cheques.
- Forward contracts
- NFCD A/c (Non-Resident Foreign Currency Deposit)

2.5.5 Import Finance:

Sonali Bank Limited supports its customers by providing facilities to ensure the smooth running of their business throughout the import process. The facilities are:

- a. Post Import Financing (LIM, LTR etc.)
- b. Import collection services & Shipping Guarantees.
- c. Import Letter of Credit.

2.5.6 Export Finance:

Sonali Bank Limited offers its customers additional cover for the entire export process in order to accelerate the receipt of proceeds. The facilities are:

- a. Letter of Credit confirmation.
- b. Pre-shipment Export Financing.
- c. Export Letters of Credit advising.
- d. Export documents negotiation.

2.5.7 Industrial Finance

2.5.7.1 Credit Schemes:

Sonali Bank Limited extends long - term loans for the establishment of new industrial units and BMRE of existing units, including working capital financing, to cottage industries, small-medium-large sized industries and also to self - employed persons with a view to creating employment opportunities, resource deployment, increasing GDP and the country's overall industrial development. Currently the following credit schemes are on offer by the bank:

Some of the main Credit Schemes:

- Sonali Bank Industrial Credit Scheme.
- Special Investment Scheme for Cottage and Small Industries.
- Industrial Financing for Thrust Sectors.
- Financing Software Development and Data Processing.
- Financing Large Scale Industries through Banks' Consortium.

2.5.7.2 Designated Branches:

Approximately 100 branches are designated to handle industrial credit, including all branches of corporate and district headquarters.

2.5.7.3 Thrust Sectors:

In addition to the traditional and oft - trodden sectors, Sonali Bank Limited also has very low interest rates to finance the following economic driving sectors as identified by the government:

- Agro-based industries (excepting cold storage for preservation of potatoes).
- Oil and Gas.
- Gift items (preferably export oriented).
- Manufacture of artificial flowers.
- Frozen foods.
- Stuffed Toys (preferably export oriented)
- Software development and data processing.
- 100% export oriented finished leather goods.
- Jewelry and Diamond cutting and polishing.
- 100% export oriented jute goods.

- 100% export oriented textile industry (excepting garments manufacturing industries).
- Sericulture and silk industries.

2.5.7.4 Other Viable Industrial Sectors:

- Textile / Acrylic Spinning.
- Sweater Industry.
- Garments Accessories & Washing Plant.
- Composite textile (woven & knit fabrics).
- Hospital & Clinics.
- Denim Fabrics (export oriented).
- Tourism / Hotel and Resort facilities.
- Other Export linkage industries.
- Power Generating Plant.
- Pharmaceutical Ind.
- LPG, CNG Filling & Conversion plant.
- Other highly rewarding appropriate technology based projects.
- Plastic Ind.
- Tannery/Rubber Foot wear.

2.5.8 Schemes

2.5.8.1 Deposit Schemes:

1. Sonali deposit scheme (SDS)
2. Educational deposit scheme (EDS)
3. Medicare deposit scheme (MDS)
4. Rural deposit scheme (RDS)
5. Marriage savings scheme (MSS)
6. Monthly earnings scheme (MES)
7. Double benefit scheme (DBS)
8. Sonali Bank daily profit (SBDP)
9. Nonresident deposit scheme (NRDS)
10. School banking scheme (SBS)
11. Retirement saving scheme (RSS)
12. Sonali bank deposit pension scheme (SBRSS)
13. TripleBenefit Scheme (TBS)

14. Sonali Bank Millionaire Scheme (SBMS)

2.5.8.2 Credit Schemes:

1. House Building Loan
2. Consumers Credit
3. IT Finance
4. Loan for Diagnostic Center
5. Special Small Credit Scheme

2.5.9 SME(Small & Medium Enterprise) Loan

Sonali Bank Limited places great emphasis on financing SMEs to eliminate poverty by increasing the flow of SME loans in economically underdeveloped areas and peoples. Establishing SME credit policy priorities for women and underprivileged entrepreneurs, Sonali Bank works to improve their socio - economic status.

2.5.9.1 Lending Policy:

1. **Loan** **Limit:**
BDT 50,000/-(Fifty thousand) to BDT 500,000,00/-(Five crore)
2. **Criteria of Borrower:**
 - a. Bangladeshi Citizen: Minimum 18 (eighteen) years old.
 - b. Women Entrepreneurs highly encourage to apply.
 - c. Loan defaulter, Bankrupt, mentally wreaked person cannot apply for loan.
3. **Nature of Project/Enterprise:**
 - a. Registered Partnership Enterprise
 - b. Proprietorship Enterprise
 - c. Joint Venture Company except Public Limited Company
 - d. Private Limited Company
4. **Security:**
 - a. The collateral security free loan limit for women entrepreneurs is up to Tk. 10 lac.
 - b. The collateral security free loan limit for male entrepreneurs is up to Tk. 5 lac.

5. **Period:**

- a. Project/Term Loan: Maximum 5 years (project period may flexible according to Project nature)
- b. Working capital/Trading Loan: 1 year, renewable at the end of period.

6. **Loan: Equity Ratio:**

- a. Project/Term Loan: 70:30
- b. Working capital/Trading Loan: 75:25

7. **Repayment procedure:**

- a. Project/Term Loan: monthly/quarterly basis repayable within loan period.
- b. Working capital/Trading Loan: Daily basis or fully repayment within loan period

2.5.10 Foreign Currency A/C

Features:

- Any person/firm/organization who earns foreign currency can open Foreign Currency Account with Sonali Bank Limited.
- The account holder can freely transfer entire amount in foreign currency anywhere he chooses or can convert into Bangladesh Taka currency.
- The account holder may nominate his nominee to operate the account.
- Interest in foreign currency is paid in this account if the deposits are for a term of not less than one month and the balance is not less than US\$ 1000 or GBP 500 or its equivalent.
- Any amount brought in with declaration to customs authorities in the form FMJ and up to US\$ 5000 brought in without any declaration can be deposited in this account.
- No initial deposit is required.

Funds from this account may also be issued to the account holder up to his entitlement for the purpose of his foreign travels in usual manner.

Require Documents:

- Account opening form as per format download above.
- The account opening form and signature card to be filled in and duly signed and verified by the Bangladesh Embassy.
- Two copies passport size photographs of the account holder and two copy Passport size photograph for each nominee.
- Photograph of nominee duly attested by the account holder.
- Photocopy of first 7 pages of the passport for non-resident Bangladeshi national attested by the Bangladesh Embassy abroad.
- Signature in the account opening form/card must be same with the signature of the passport.
- Copies of employer's certificate/work permit.

2.5.11 Investment Bond

1. Wage Earner's Development Bond

2. US Dollar Investment Bond

3. US Dollar Premium Bond

4. Govt. Treasury Bill and Bond

2.6 Services offer by SBL

2.6.1 Ancillary Services:

2.6.1.1 Collection:

- Gas bills.
- Electricity bills.
- Telephone bills.
- Water/Sewerage bills.
- Municipal holding Tax.
- Passport fees, visa fees and Travel tax.
- Customs & Excise duties.
- Source tax and VAT.
- Jakat fund.
- Hajj deposit.
- Land development tax.

2.6.1.2 Payment:

- Pension of employees of Government and other Corporate Bodies.
- Bangladesh Bank employees' pension.
- Army pension.
- British pension.
- Students' stipend/scholarship.
- Govt. & Non-Govt. Teachers' salary.
- Food procurement bill on behalf of the Govt.

2.6.1.3 Social Services:

- Old age allowances.
- Widows, divorcees and destitute women allowances.
- Freedom Fighters' allowances.
- Rehabilitation allowances for acid survival women.
- Maternal allowances for poor women.
- Disability allowances.

2.6.1.4 Sale & Encashment/Purchase:

- Savings Certificates.
- ICB Unit Certificates.
- Prize Bonds.
- Wage Earner's Development Bonds.
- US Dollar Premium & Investment Bond.
- Lottery tickets of different Semi-Govt. and Autonomous Bodies.
- Sanchaypatra.
- Public Service Commission's application form.
- Judicial Service Commission's application form.
- Exchange of soiled / torn notes.

2.6.1.5 Others:

- Bank a/c information of tax payee client according to demand of NBR.
- Local Governance Support Project.
- Enlist of Non-Government Insurance company.

2.6.2 Locker Service

Secured Locker Service is provided in some branches of Sonali Bank Limited. Customers may avail this service and secure their valuables.

2.6.3 ATM Service

Sonali Bank Limited has introduced ATM services since 2007. The numbers of ATM are increasing day by day. The bank is the member of Q-Cash Consortium, National Payment Switch Bangladesh (NPSB) and VISA. Customers are enjoying round the clock cash withdrawal facility from 87+ own ATM and around 6500+ shared ATM Booths across the country. Initiative has been taken to setup ATMs at important places like important branches, airports, railway stations, post office, university campuses, important public places etc. To increase the efficiency of our ATM service, we have taken various steps such as reduce down time of individual ATMs. Also trying to ensure more ATM friendly environment through un-interrupted transaction.

2.7 Departmental Activities: General Banking Section

2.7.1 Introduction of general banking

In banking activities, General Banking is the primary exercise which provides front side banking services where the majority of the banking tasks begin with it. It is the vault point where clients can store a wide range of direction in exchanges.

Banks are ought to provide their services to their frequent users or “First in First Served” based. General banking department handle customers who have account in the bank and because of its all services for daily transactions majority of customer hinge on this department. The front service department deals all customers with their account opening, check book issuing, storing money, paying payments, issuing bank drafts etc. A bank usually operates the following functions-

2.7.2 Functions of General Banking

The bank performs the following function-

- ☐ Receipts and installment from claiming money.
- ☐ Taking care of exchange transactions.
- ☐ Conducting of clearing house.
- ☐ Support for accounts for Bangladesh bank and other banks.
- ☐ Accumulation of Checks and Bills.

2.7.3 Divisions of General Banking

I was appointed as an intern at Mohakhali Corporate Branch, Dhaka in Sonali Bank Ltd where I got to work in five general banking sections by turn. They are following-

- ☐ Account opening section
- ☐ Remittance section
- ☐ Bills and clearing section
- ☐ Cash section

2.7.4 Account Opening section

In general banking, account opening section is the most essential segment where diverse exercises are performed and it starts the banker- client relation. Such as-

- ☐ Opening of different types of account.
- ☐ Issue of checkbook.
- ☐ Transfer and closing of account.
- ☐ Enquiry of account.

2.7.4.1 Types of account

In this branch, accounts department plays the most vital job. The following types of accounts are managed in this bank:

- ☐ Fixed deposits A/C.
- ☐ Short term deposits A/C.
- ☐ Savings deposits A/C.
- ☐ Current deposits A/C.
- ☐ Call deposit A/C.

☐ Fixed deposit A/C:

This part is known for the settled pay workers and it is opened for a settled timeframe. Sonali bank, Mohakhali branch, Dhaka dependably oversees and keeps up various terms of this store and financing cost differs with the variety of term. Bank control stores for 3 months as the base term and 3 years' ads greatest term. A fixed account holder can store as much money as can and after the fixed time period the store will be drawn, though sometimes because of crisis client close the account before fixed time. Sonali bank, Mohakhali Corporate Branch, Dhaka keeps up the accompanying loan costs on Fixed Deposit A/C.

☐ Short- term deposit A/C:

a limited time period such as 7 to 89 days are allocated for these types of deposits and client can withdraw money by an early notice. The bank follows interest rate of 5% on a monthly basis on this sort of account.

☐ Savings Deposits Accounts:

Saving deposit accounts has some rules and regulations and by maintain those rules and he/she cannot withdraw his/her money very easily. In saving deposit account, a depositor can deposit money many times with an interest rate of 5% and interest rate is permitted on monthly balances on saving deposit account.

☐ Current Deposits Account:

In current deposit account the depositor can deposit or withdraw money often without any prior notice. Usually Businessmen are the user of this type of account.

☐ Call Deposits A/C:

A call deposit account is such type of account where tender money is deposited without any interest. The user of call deposit account has to pay a fixed amount of money as security. By using this account, the tender inviting party receives money and the party can anytime withdraw his/her money from account.

2.7.4.2 Account Opening:

While doing my internship I have got all the information related to account opening. Sonali Bank Mohakhali Corporate Branch, Dhaka opens different sort of bank accounts.

Procedures of opening a CD A/C:

If a client wants to open a current deposit account, he/she needs to maintain the following procedures-

- ☐ Collect a prescribed application form from the bank
- ☐ Then the client submits the duly completed form with necessary papers to the concerned officer.
- ☐ Take part in the interview session.
- ☐ Then the client put signature in the signature card.
- ☐ Keep the counter folio of the payment slip.

□after completing formalities, an account number is posted against the application. Then he gets a checkbook which is issued in favor of applicant and he becomes an account holder of the bank. Following papers need to submit along with the application form-

- Nationality certificate of the applicant.
- Recent passport size photographs of the applicant.
- Applicant will collect employee certificate if he/she is a service holder.
- Applicant's signature will be identified by an introducer who owns an account on that branch.
- Copy of bill papers (telephone, electricity) and copy of NID card.
- Taka 1000 is needed to open an account

In case of joint account, the applicant must furnish the following information and papers:

- The holder's name that will sign and run the account
- Upon death of an applicant, how the equalization will be paid and whom the securities (if any) will be conveyed. The documentary necessities need aid just about the same likewise singular accounts. All of the joint account holders have to signature in every guideline and account opening form.
- For Partnership Company, the company has to submit partnership deed to the bank.
- If the candidate is a sole proprietorship businessman, then he needs to submit trade permit & seal of the establishment.

Procedures of Opening a Savings Deposit (SD) A/C:

The rules and regulations of SD A/c are written below-

- Only saving or current account holder can be introducer of the applicant.
- The introducer has to submit two recent passport size photographs and must mention his/her account number here.
- Minimum 1000 taka is needed to open SD A/C.
- In case of public or private limited company, the authorized people should signify their consent by putting a signature where it is necessary.

Closing an Account:

In order to close an account, the client will submit an application form to the bank and after accepting the application the bank will deduct service charge as closing fee from the balance and rest of the money is given to the account holder.

Bank closes an Account-

Bank closes an account in the following situations: -

- ☐ When a customer submits a written application to the bank to close his account.
- ☐ When a customer does not follow the appropriate guideline
- ☐ When the bank is properly informed about the message of death of the account holder.
- ☐ When the bank gets a notice regarding the insanity of a customer.

Dormant Account: Dormant Account is such type of accounts where there is no transaction by the customer for a long time. The law has not prescribed anything regarding the period of dormant account and that's why every bank has its own policy regarding that. In saving a/c, bank wait for 6 months to considered an account as dormant account. And for current a/c, they wait for 1 year.

Remittance section:

Sending or transmitting money from one branch to another in same bank or one bank to another bank within a country or outside, is known as Remittance. It is one of the crucial functional areas of any bank. During my internship program I have taught performing their remittance section.

Demand Draft (DD): DD is one of the regular instruments of remitting fund. Here, the money will be drawn from one branch to another branch of same bank which is payable to order and demand.

Procedures of remitting money through DD are mentioned below-

- ☐ Sender of money will receive a credit voucher and after completing the form, the sender will deposit the cash for the remitting fund.
- ☐ Then sender have to pay fees and the cash. After that, the voucher will be received by an officer of remittance section who will register the amount of cash and he will prepare a formal demand draft.
- ☐ The officer in charge will check the demand draft. Then if it's ok he will sign and store the voucher.
- ☐ Then the DD will send to the receiver.
- ☐ After that the DD issuing branch will send some instructions to the receiving branch.
- ☐ After receiving the DD, the receiver branch will fill up the formalities along with the amount that they get from the sender branch.

Payment Order:

Payment orders when a bank makes an order payment within an area. The two officials will check if the procedures are maintained appropriately. After the checking they will sign and payment of this instrument will be made from the issuing branch. The payee's will be notified for the amount that has to pay.

Foreign Remittance:

The way of transferring money from one country to another country is Foreign Remittance. Sonali Bank, Mohakhali Corporate Branch does not provide foreign remittance facility to their clients.

Bills and clearing section: During my internship period, I have experienced with Bills and clearing section at my branch. It is most complex section of any bank. In my branch, a senior officer, MR. Ashraful Alam is appointed to deal with complexities and procedures.

Clearing: In this section of General Banking, the bank checks the deposited money that is made in whole day and sent it to the Bangladesh Bank central clearing section. Then the BB clearing sections make the whole payment and it is made from the relative BB clearing account. If the amount of check is more than Tk. 5 lac, then the following branch immediately submit the payment before 11 pm. As people are using the banking facility more, banks are employing skillful bankers and strong banking system. As a result, the use of checks is increasing. A clearing section can be considered as the institution of all banks where they can clear out inter banking liabilities as the deposits are transferred from one account to another account.

Cash Section: Cash Department is a standout amongst the most practical zones of a bank and cash office manages a great deal of money consistently. From the money vault a great deal of money are conveyed to the cash officer, which is opening cash balance. There are some procedures for cash section. Opening cash balance is such a balance that is fixed with receipts and payments. Then the certain amount of money is added to the cash vault. The bank adjusts the closing balance with the opening balance and at the end of the day it is the final cash of that bank.

Cash Payment:

I have obtained practical experience of cash honored and cash payment. The guidelines and instructions involved in check honor and cash payment are mentioned here-

- ☐ When the account holder wants to draw money from his/her account, he/she has to issue a check and then he or she will come to the authorized officer with the sign and check.
- ☐ Then the receiver checks all of the related formalities and instructions-
 - a. Account number of customer
 - b. Issuing date of check
 - c. Amount of money written in the check.
 - d. The sign of the customer.
 - e. After that the officer will entry the account number, amount of money and token number in the register book. A token which is adjusted with the check then issued to the client by the supervision of the officer.
- ☐ Then a principle officer will verify the signature, amount of money and validity fate of the check and a second officer will honor the check if all of the terms are followed during verification process. Also for check cancellation, the second officer will sign in the check.
- ☐ Drawing money: When the officer signs in the check, the customer are ready for drawing money by submitting his/her token to the respective cash payment division.

Cash Receipt:

It is the cash receipt section where all of the deposits are kept in a ledger book. When a customer wants to draw an amount, this section scans the deposit slip whether this deposit slip is rightly placed or not and if right then cash receipt section then gives the amount of money and keep record of all of receipts in the book against that account.

When Check Dishonored by Bank:

The bank always wants to honor the check of the account holder. But there are some reasons for that a bank can dishonor the check of that account. They are given below-

- ☐ Error in the amount mentioned in the check can dishonor the check.
- ☐ If check payment is not completed and it is torn.
- ☐ If the check is not valid, like if the date is passed or the check is unauthorized.
- ☐ If the customer signature does not match with the signature that are kept in register book.
- ☐ If the banking hour ends and if the issuing date of the check exceeds 6 months.

Mails receive and dispatch section: -

Mails and dispatch section of a bank keeps all of the records of letters, memorandums, documents etc. To registering the mails, the bank follows two methods. The local mail

register book is for internal letters and registered mail register are for external letters. During my internship, I got an opportunity to work with this section. All of the business letters, statements, and cheques, applications which are sent to branch, office, post office, head office and other business organizations are kept in outward register. If the business letters, cheques, statements come to the office, the officer enter it inward register with number. Numbering of the records are vital to investigate the record when it is required.

2.8 SWOT ANALYSIS:

2.8.1 Strengths:

Strengths of a Sonali bank Limited have been given below,

- More than 1200 branches with vast connection
- Skilled and trained manpower.
- Having well-established supportability arrangements
- Vast support from government.
- Leading commercial bank in our country with positively connected people.
- Good training facilities.

2.8.2 Weaknesses:

Weaknesses of a Sonali bank Limited have been given below,

- lacks of using modern banking tools and technology.
- Unstable strategic plan for accomplishing its goal for long term.
- failed to established a standard recruitment policy for its mid to lower level positions.
- Improper facilities for export and import purpose.
- Improper career advancement policy
- Poor job satisfaction
- Decision makers are not professional enough.

2.8.3 Opportunities:

Opportunities a Sonali bank Limited have been given below,

- Wide and advanced network may lead the management to think of starting merchant banking.
- Through local branches and foreign subsidiaries, new and effective business portfolio can be introduced.
- Can play a role of market linkers all over Bangladesh.
- Use more advance process to get more satisfactory result in remittance sector.
- New financing scheme for small enterprises.

2.8.4 Threats:

Threats of Sonali bank Limited have been given below,

- Huge competition in the banking sector.
- The unethical practice of the borrowers.
- Government interference.
- Lack of workforce motivation.
- Adaption and usability of online banking.

Chapter 3: Analysis & Findings

3.0 Analysis and Findings

3.1 General Banking Performance Analysis for the Year of 2014-2017:

(Figure in million except stated otherwise)

Particulars	2017	2016	Increase/ Decrease	Change %
Income Statement				
Total revenue	71187	70978	209.00	0.29%
Total expenses	62398	66727	(4329.00)	(6.49%)
Operating profit	11955	4251	7704.00	181.23%
Profit before tax	9574	3417	6157.00	180.19%
Profit after tax	7092	1516	5576.00	367.81%
Earnings per share	18.50	3.96	14.54	367.17%
Asset and Liabilities				
Total Assets	1240332	1200590	39742.00	3.31%
Earning Assets	835465	796747	38718.00	4.86%
Total loans and advances	423218	384538	38680.00	10.06%
Fixed Assets including Premises, Furniture and Fixture	33307	33114	193.00	0.58%
Total deposit	1064311	1031608	32703.00	3.17%
Shareholders' equity	66087	67375	(1288.00)	(1.91%)
Capital				
Paid up capital	41300	38300	3000.00	7.83%
Capital maintained	47684	46688	996.00	2.13%
Risk Weighted Assets (RWA)	460763	451931	8832	1.95%
Capital required	46076	45193	883	1.95%
Capital Adequacy Ratio (CAR)/Capital to Risk weighted Assets Ratio (CRAR)	10.35%	10.33%	-	0.02%
Share Information				
Earnings per Share	18.50	3.96	14.54	367.17%
Net Assets Value per Share (NAVPS)	160.02	175.91	(15.89)	(9.03%)
Number of share (in million)	413.00	383.00	30.00	7.83%
Regulatory Ratio				
Cash Reserve Requirement (CRR)	7.32%	7.22%	0.86%	0.86%
Statutory Liquidity Ratio (SLR)	43.25%	48.50%	8.68%	(4.37%)
Capital Adequacy Ratio (CAR)	10.35%	10.33%	0.02%	0.02%
Credit Deposit Ratio	39.76%	37.28%	2.48%	2.48%
Asset Quality				
Amount of classified loans and advances	149302	109114	40188.00	36.83%
% of classified loans and advances	35.28%	28.38%	6.90%	6.90%
Required provision for loans and advances	41653	42539	(886)	(2.08)%

Fig in million Taka

Particulars	Year-2015	Year-2014
Total Revenue from Banking Services	17,305.61	15,718.09
Less Total expenses related to revenue	(12,455.80)	(11,753.80)
Operating profit	4,849.81	3,964.29
Less Corporate Tax	(1,406.58)	(1,400.45)
Net operating profit after tax	3,443.23	2,563.84
Shareholders' Equity	12,950.32	12,143.38
Add Accumulated provision for investment (Inclg. Off B/S items)	3,494.40	3,041.30
Sub Total	16,444.72	15,184.68
Average Shareholders' Equity	12,546.85	11,613.40
Return of Equity	16.00%	15.68%
Capital Charges	2,007.49	1,820.98
Economic Value Added	1,435.74	742.86

Performance of SBL of 2017 and comparative data give us the cite to understand the general banking performance of SBL. If I look at the Income Statement, total revenue is over 71187 million and has increased 209 million compared to the year of 2016. On the other hand, total expenses have been decreased 4329 million which is remarkable. Moreover, operating profit is 11955 in the year of 2017 which is 7704 more than that of the year of 2016. Profit after tax has been increases by 367.81% compared to that of the year of 2016. Let's have a look in the Earnings per share, it has been increased by 14.54. On the other hand, there is a huge increase in every sector in 2016compaired to 2015. However, there was a little change between 2015 and 2014.

3.1.1 Changes in Revenue from 2014 to 2017

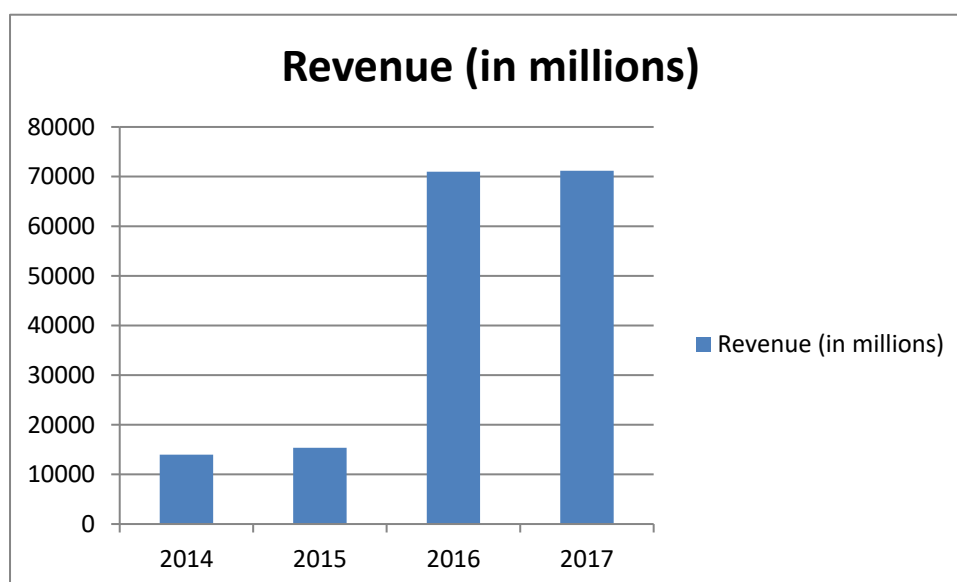


Figure: Changes in Revenue from 2014 to 2017

There was a little increase in revenue from 2014 to 2015. However, from 2015 to 2016, there was a huge increase in revenue. After that, there was no almost change in revenue from 2016 to 2017.

3.1.2 Changes in Total Expense from 2014 to 2017

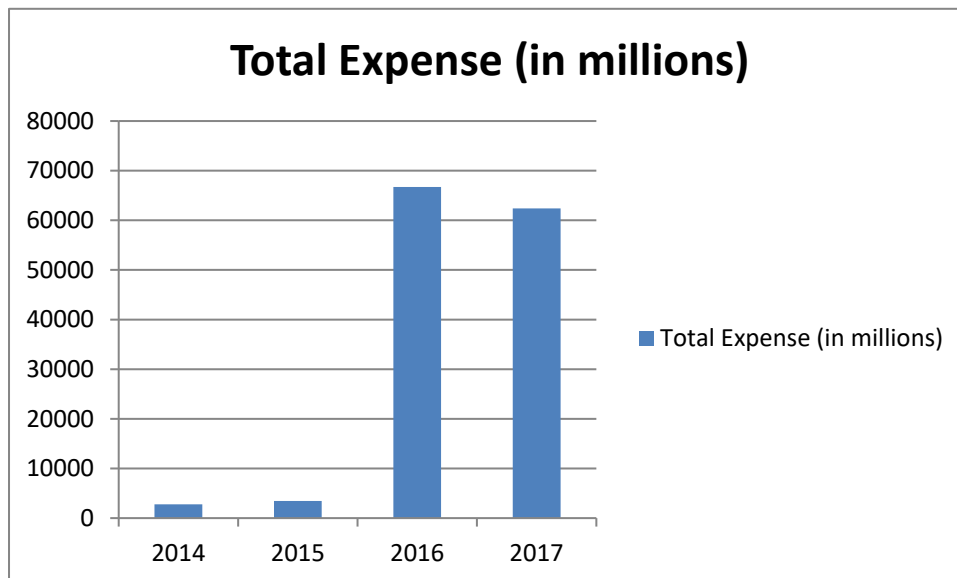


Figure: Changes in Total Expense from 2014 to 2017

There was a little increase in Total Expense from 2014 to 2015. However, from 2015 to 2016, there was a huge increase in Total Expense. After that, there was a decrease in Total Expense from 2016 to 2017.

3.1.3 Changes in Operating Profit from 2014 to 2017

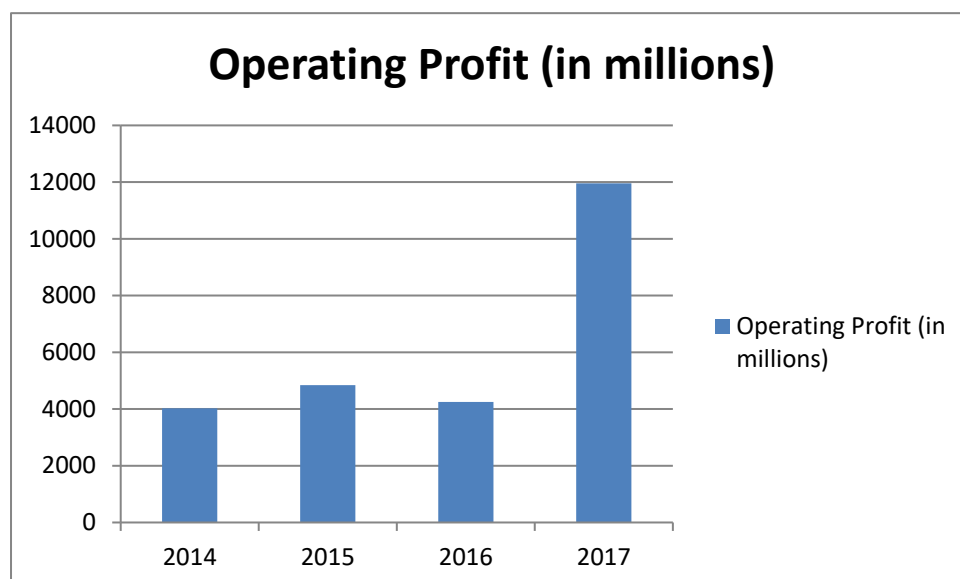


Figure: Changes in Operating Profit from 2014 to 2017

There was a little increase in Operating Profit from 2014 to 2015. However, from 2015 to 2016, there was a decrease in Operating Profit. After that, there was huge increase in Operating Profit from 2016 to 2017.

3.1.4 Changes in Total Asset from 2014 to 2017

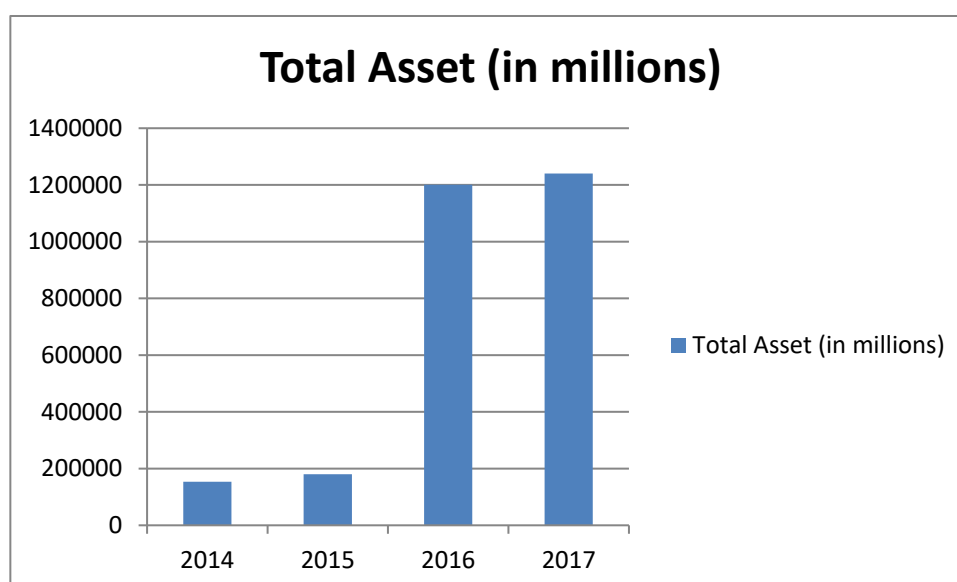


Figure: Changes in Total Asset from 2014 to 2017

There was a little increase in Total Asset from 2014 to 2015. However, from 2015 to 2016, there was a huge increase in Total Asset. After that, there was no almost change in Total Asset from 2016 to 2017.

3.1.5 Changes in Total Asset from 2014 to 2017

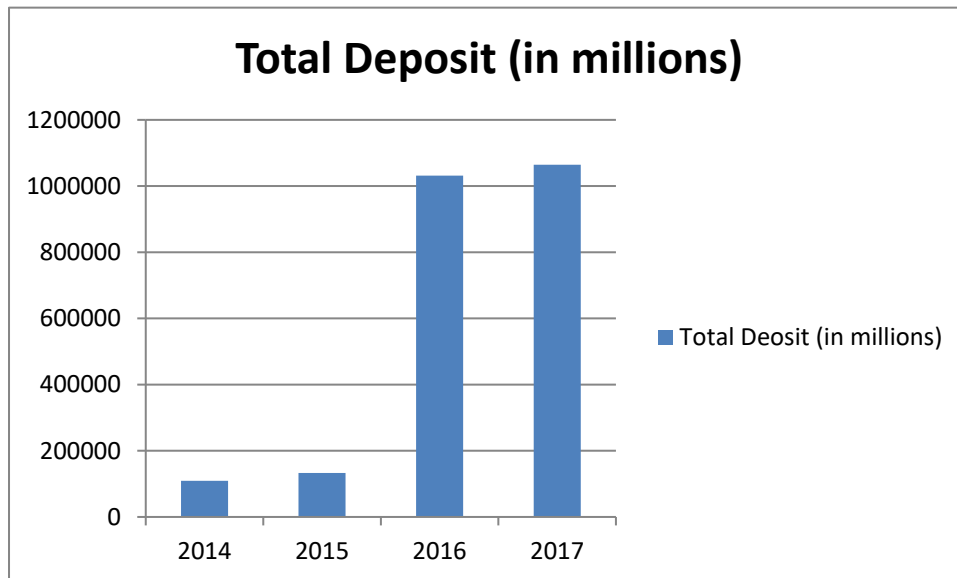


Figure: Changes in Total Deposit from 2014 to 2017

There was a little increase in Total Deposit from 2014 to 2015. However, from 2015 to 2016, there was a huge increase in Total Deposit. After that, there was no almost change in Total Deposit from 2016 to 2017.

3.2 Findings

After the whole internship program, I have figured out some points which I have mentioned here;

- Inappropriate office space
- Absence of gentle move and co-ordination between branches.
- Absence of remittance sector which is biggest earnings sector of Bangladesh.
- Less attractive product schemes compared to multinational & private companies do.
- The bank has not adopted any modern banking technology.
- Failed to install customize online facilities.
- Poor service.
- Lack of professionalism.
- Lack of motivation practice for making the employees more hardworking.

Chapter 4: Conclusion & Recommendations

4.0 Conclusion and Recommendations

4.1 Recommendations

The following recommendations are suggested:

- SBL should use modern banking tools and technology.
- A suitable strategic plan should be established for accomplishing its goal for the long term.
- SBL should develop a standard recruitment policy for its mid to lower level positions.
- Improved facilities for export and import purpose.
- Career advancement policy should be well structured
- Job satisfaction of employees should be increased
- Decision makers should be professional.

4.2 Conclusion

A bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans. The banking performance has had an upward trend in a positive sense of SBL, but there is much lacking if we compare to the banking system of the current era. So, SBL needs to work with its flaws and need to approach in the modern banking system.

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সোনালী ব্যাংক স্টাফ কলেজ, ঢাকা

প্লট # ০৬, সেক্টর # ০৮, উত্তরা মডেল টাউন, ঢাকা-১২৩০।

ফোনঃ

৫৮৯৫৭৭২৬ প্রিন্সিপাল(জিএম)

৫৮৯৫৭৭৪৮ ডিজিএম

৫৮৯৫০৯৬৬ এজিএম (প্রশিক্ষণ)

৫৮৯৫৭৭২৯ এজিএম (প্রশাসন)

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নং-এসবিএসসি/ ইন্টার্নশীপ/৮.১/২০১৮/৫২৩

তারিখঃ ২২ অক্টোবর, ২০১৮

এসিস্ট্যান্ট জেনারেল ম্যানেজার /ম্যানেজার
সোনালী ব্যাংক লিমিটেড
কৃষি বাজার শাখা,
ঢাকা।

বিষয়ঃ United International University, Dhaka তে বিবিএ প্রোগ্রামে অধ্যয়নরত ০১ (এক) জন শিক্ষার্থীকে
ইন্টার্নশীপে সহযোগিতা প্রদান প্রসঙ্গে।

প্রিয় মহোদয়,

উপর্যুক্ত বিষয়ের আলোকে আপনাদের অবগতির জন্য জানানো যাচ্ছে যে, হিউম্যান রিসোর্স ডেভেলপমেন্ট ডিভিশন এর পত্র নং-
এইচআরডিডি/ইন্টার্নশীপ-৫৮৫/২০১৮/২৪০২, তারিখ ০১ অক্টোবর, ২০১৮-এর মাধ্যমে United International University,
Badda, Dhaka তে বিবিএ প্রোগ্রামে অধ্যয়নরত নিম্নোক্ত শিক্ষার্থীকে সর্বোচ্চ ০৩ (তিন) মাস ব্যাপী ব্যাংকিং বিষয়ে ইন্টার্নশীপ
করার জন্য কর্তৃপক্ষ অনুমোদন প্রদান করেছেন।

SL.NO.	Student Name	Class	Roll/ID.No.
1	Md. Rasel Patoary	BBA	111132056

০২.০০৪ শিক্ষার্থী প্রতি কর্মদিবসে অফিস সময়সূচী অনুযায়ী শাখায় উপস্থিত থেকে ব্যাংকিং কার্যক্রম প্রত্যক্ষ করবেন। প্রতিদিন শাখায় তাঁর
হাজিরা গ্রহণ করতে হবে। সংশ্লিষ্ট শিক্ষার্থী আগামী ২১ জানুয়ারী, ২০১৯ তারিখ পর্যন্ত আপনাদের শাখায় কাজ করবেন, ইন্টার্নশীপ কোর্স
সম্পন্ন করে আগামী ২২ জানুয়ারী, ২০১৯ তারিখে অত্র স্টাফ কলেজে রিপোর্ট করবেন। ইন্টার্নশীপ শেষে শিক্ষার্থী কর্তৃক প্রস্তুতকৃত রিপোর্ট
ও রিপোর্টে প্রদত্ত তথ্যাদির সত্যিকতা এবং রিপোর্টে প্রতিষ্ঠানের কোন গোপনীয় / স্পর্শকাতর তথ্যাদি প্রদান করা হয়েছে কিনা তা শাখা কর্তৃক
যথাযথভাবে যাচাই পূর্বক আপনাদের শাখা থেকে তাঁকে ছাড়পত্র প্রদান করতে হবে।

০৩.০০৪ উল্লেখ্য, সংশ্লিষ্ট শিক্ষার্থী ইন্টার্নশীপ সংক্রান্ত কার্যক্রম পর্যালোচনার লক্ষ্যে প্রতি ০১ (এক) মাস অন্তর বৃহস্পতিবার অত্র স্টাফ
কলেজে উপস্থিত হবেন। ব্যাংক থেকে সংগৃহীত তথ্যাদি শুধুমাত্র শিক্ষা কার্যক্রমে ব্যবহার করতে হবে এবং তথ্যসমূহ গোপন রাখতে হবে।
ইন্টার্নশীপ সমাপ্তির পর শিক্ষার্থী কর্তৃক প্রস্তুতকৃত রিপোর্টের ০১ (এক) কপি সোনালী ব্যাংক স্টাফ কলেজ বরাবর জমা দিতে হবে।

০৪.০০৪ এমতাবস্থায়, কর্তৃপক্ষের অনুমোদনের প্রেক্ষিতে উল্লিখিত শিক্ষার্থীকে উক্ত ইন্টার্নশীপ কোর্স সুষ্ঠুভাবে সম্পন্ন করার লক্ষ্যে
প্রয়োজনীয় সহযোগিতা প্রদানের জন্য আপনাদেরকে অনুরোধ করা হলো।

আপনাদের বিশ্বস্ত,

স্বাঃ/-

(মোঃ মজিবুর রহমান)

ডেপুটি জেনারেল ম্যানেজার

সংযুক্তিঃ- সংশ্লিষ্ট শিক্ষার্থীর এক সেট বায়োডাটা।

সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরিত হলোঃ

১। ডেপুটি জেনারেল ম্যানেজার, হিউম্যান রিসোর্স ডেভেলপমেন্ট ডিভিশন, সোনালী ব্যাংক লিমিটেড, প্রধান কার্যালয়, ঢাকা।

২। Mr. Manjurul Haque Khan, Director, Career Counseling Center, United International
University, United City, Badda, Dhaka-1212.

৩। শিক্ষার্থী কপি।



ডেপুটি জেনারেল ম্যানেজার