



Internship Report

THE CITY BANK LIMITED

Prepared by

NONDISHA HAQUE NILFUL

ID: 111-131-239

Major in Finance

Prepared For

Md Mohan Uddin, PhD (Mud),

Professor, Finance

United International University

School of Business & Economics

Date of Submission: 17TH June, 2018

Letter of Transmittal

March 27, 2018

To,

Md Mohan Uddin, PhD (Mud),

Professor, Finance

United International University

School of Business & Economics

Subject: Report Submission on “Internship report: The City Bank Limited.”

Dear Sir,

It is my pleasure to present the report on my internship experience in The City Bank Limited. It was an incredible ordeal for me to set up this report. I attempted my level best to put precise endeavors for the arrangement of this report. Any deformity may emerge as I am student in this angle.

I have exhibited to make every last component critical to my theme and talked about under the setting of whatever I have gained from the course. It would be delight for me, if this report can fill its needs.

Thank You.

Sincerely Yours,

Nondisha Haque Nilful

ID: 111-131-239

Program: BBA

Major in Finance

United International University

Student's Declaration

I, **Nondisha Haque Nilful**, declare that, the internship report is prepared by me, after completion of three month of internship at “**The City Bank Limited**” as a part of my BBA program. It is my report and pursued under the supervision of **Md Mohan Uddin, PhD (Mud), Professor, Finance, United International University (UIU)**.

I further affirm that the work reported in this report is original and no misinformation has been submitted to anywhere for any purpose.

Sincerely Yours,

Nondisha Haque Nilful

ID: 111-131-239

Program: BBA

Major in Finance

United International University

Letter of Authorization

This is to clarify that the internship report has been prepared by **Nondisha Haque Nilful, ID: 111-131-239** from **United International University** and which has only been completed for the partial fulfillment for the bachelor of business administration (BBA) degree.

The report has been prepared under my guidance and supervision. This report supports the topic title and fulfills the entire requirements. I instructed her to prepare. Here by, I accept the report as the successful completion of the internship program. During the program she was sincere and attentive to her work and I wish her every success in life.

Md Mohan Uddin, PhD (Mud)

Professor, Finance

United International University

School of Business & Economics

Acknowledgement

Firstly, I would like to express my gratitude to Allah for special blessings in completing the report. This is an exclusive intense of professional life. I passed and enjoyed the time of my internship, which helped me to prepare this report. The report on **"The City Bank Limited"** has been prepared to fulfill the requirements of BBA degree.

I am deeply indebted to my internship supervisor **Md Mohan Uddin, PhD (Mud)**, for giving me the opportunity to prepare this report. He has provided me some important advices and guidance for preparing this report. Without his assistance, this report would not be a comprehensive one.

I am affluent that I received sincere guidance, supervision and co-operation from various respected people during preparing this report.

Lastly, I would like to give special thanks to my fellow BBA students and colleagues for their immense support with required information, beneficial advice and suggestions to accomplish this report.

Nondisha Haque Nilful

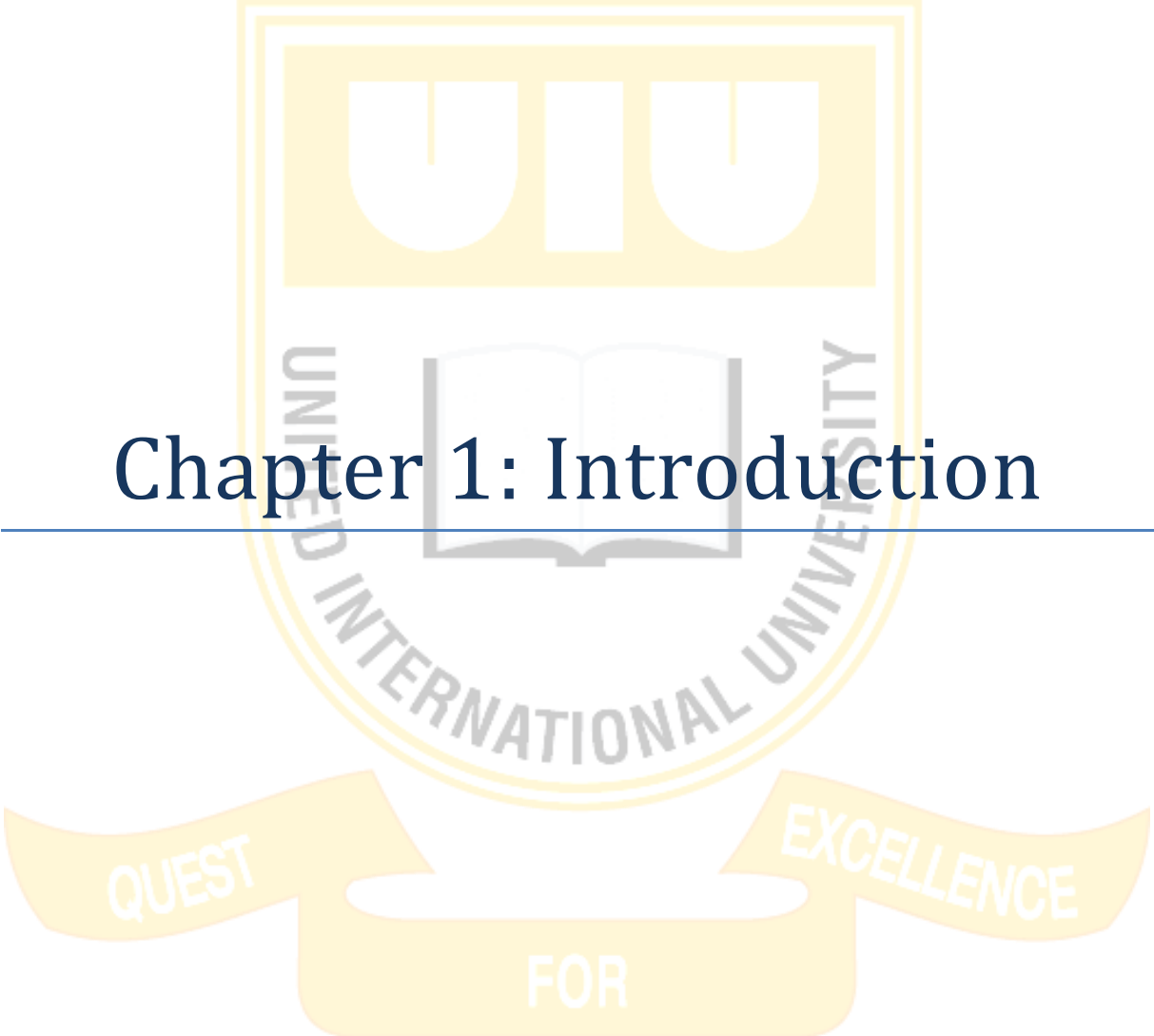
ID: 111-131-239

Table of Contents

1.0 Introduction.....	9
1.1 Background.....	9
1.2 Scope of the Report.....	9
1.3 Limitations of study	9
1.4 Methodology	11
1.5 Objectives	12
1.6 Significance.....	12
2.0 Analysis of the industry	14
2.1 Specification of the industry	15
2.2 Size, trend, and maturity of the industry	15
2.3 Seasonality	24
2.4 External economic factors.....	25
2.5 Technological factors	25
2.6 Political, legal and regulatory factors	26
2.7 Barriers to entry	26
2.8 Supplier Power.....	26
2.9 Buyer Power.....	27
2.10 Threat of Substitutes	27
2.11 Industry rivalry.....	27
2.12 Summary of challenges and opportunities	28
3 Analysis of the organization	28
3.1 Overview and history	30
3.2 Trend and growth.....	33
City Bank (City Touch)	33
Features that City Touch app contains:.....	33
3.3 Customer mix.....	35
Credit policies & practices:.....	35

3.4 product/ service mix.....	37
3.5 Operation.....	38
3.6 SWOT analysis	40
3.7 Steps/ strategies to meet the challenges and opportunities	46
4 Internship Experience	48
4.1 Position, duties, responsibilities.....	49
4.2 Training.....	50
4.3 Contribution to departmental functions	50
4.4 Evaluation	50
4.5 Skills applied.....	51
4.6 New skills developed	52
4.7 Application of academic knowledge.....	52
5 Recommendations	53
5.1 Recommendation for improving departmental operations.....	54
5.2 Recommendations for improving self-performance	54
6. CONCLUSION	55
7 REFERENCES.....	57
8 Appedix	60



The background of the slide features a large, faint watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and a circular seal below it containing the text 'UNITED INTERNATIONAL UNIVERSITY'. At the bottom of the logo is a banner that reads 'QUEST FOR EXCELLENCE'.

Chapter 1: Introduction

At this era of globalization and high technology, the business of banking sectors has become more lucrative business. To coherence with this, bankers need huge professional skill besides technical basis with theoretical knowledge.

Because of being a BBA student, I think bank is an appropriate sector for gathering practical knowledge. In order to enhancing the professional skill in banking sector, the university has endeavor a special training program that is called internship. According to the due instruction and necessary requirement, I have chosen City Bank for my internship because it is considered as one of bank of Bangladesh that can represent a total view of banking system and model of banking to me.

1.1 Background

As the requirement of my BBA completion, I was assigned to an internship program in City Bank Limited. In this connection, this report is prepared to undertaking my Professional skill as well as practical knowledge into theoretical and written format. This report is entitled to 'Internship Report: City Bank Limited. (thecitybank,2018)

1.2 Scope of the Report

The report portrays the retail banking, activities and procedures of City Bank Limited. This report firstly defines the market situation Of City Bank Limited that will give us an actual scenario of City Bank Limited. This report will also outline the banking sector of Bangladesh.

This report will give the opportunity to explore my excellence and can measure my skilled that I learnt as an intern from my internship. (thecitybank,2018)

1.3 Limitations of study

Though many problems had been faced in the path of conducting the report, I tried to prepare the report more realistic and accurately accepted by the authority. However, the limitations has been appeared are mentioned below.

- Short time makes me hastier.
- Shortage of information constrains my report short.

- The policy of bank not disclosing the confidential data and information was one of the main limitations.
- Insufficient records, magazines and publications as per my requirement.
- Inability of analyzing capability does not make the report perfectly.

1.4 Methodology

This report on City Bank has been set up based on the understanding accumulated from my entry level position.

So as to set up this report, I have additionally gathered data from various branches of this bank. To set up a true and instructional report, I have contemplated the association's yearly information, sites and other important things. The data is gathered from two sources.

Primary Sources:

- The information was gained from the officers who are working in this bank especially the Branch manager of moghbazar branch- **HM Abrar Zamanby** discussing with practice.
- The suggestions and instruction of the officers and employee in the method of interview, observation and work experience were the other primary sources.

Secondary Source:

- The City Bank Ltd. Annual report
- Balance sheet and important documents of this bank Bank
- related materials and different textbooks
- Website of City Bank Ltd
- Different internship report submitted by several students
- Newspaper, magazines are related to banking issues
- Brochures of different banks.

1.5 Objectives

Primary objectives of internship are to provide the pragmatic knowledge, which will expand the theoretical knowledge with a managerial efficiency.

It helps to achieve actual knowledge, perfect investigation, above discussion of known and unknown matter, techniques and experiences.

However, the objectives we can trace as follow as:

- i) To present the guideline for searching numerous findings to solve the organizational problems.
- ii) To include new information with logical ways.
- iii) To identify risks and recommend to solve them.
- iv) To realize what type of industry can contribute to the economic development of a country.
- v) To determine the entire actual situation of the organization.
- vi) To make more comprehensive solution of problems to increase the diversification.
- vii) To prepare pragmatic report about entire management of organization.
- viii) Another important objective of practical training is to implement the knowledge of practical life.
- ix) To show about the profitability, liquidity and solvency.
- x) To investigate the techniques those are used in decision making.
- xi) To show about the conditions of the bank and its goodwill to the public.
- xii) To identify managerial problems and eradicate those.

1.6 Significance

The significance of an internship is more than could think. The theoretical knowledge is acquired and the purpose is to apply this knowledge in the practical life so in internship. Internship program helps to implement the application of theoretical knowledge in practical life and internship program is designed so we can make our career more valuable. When we

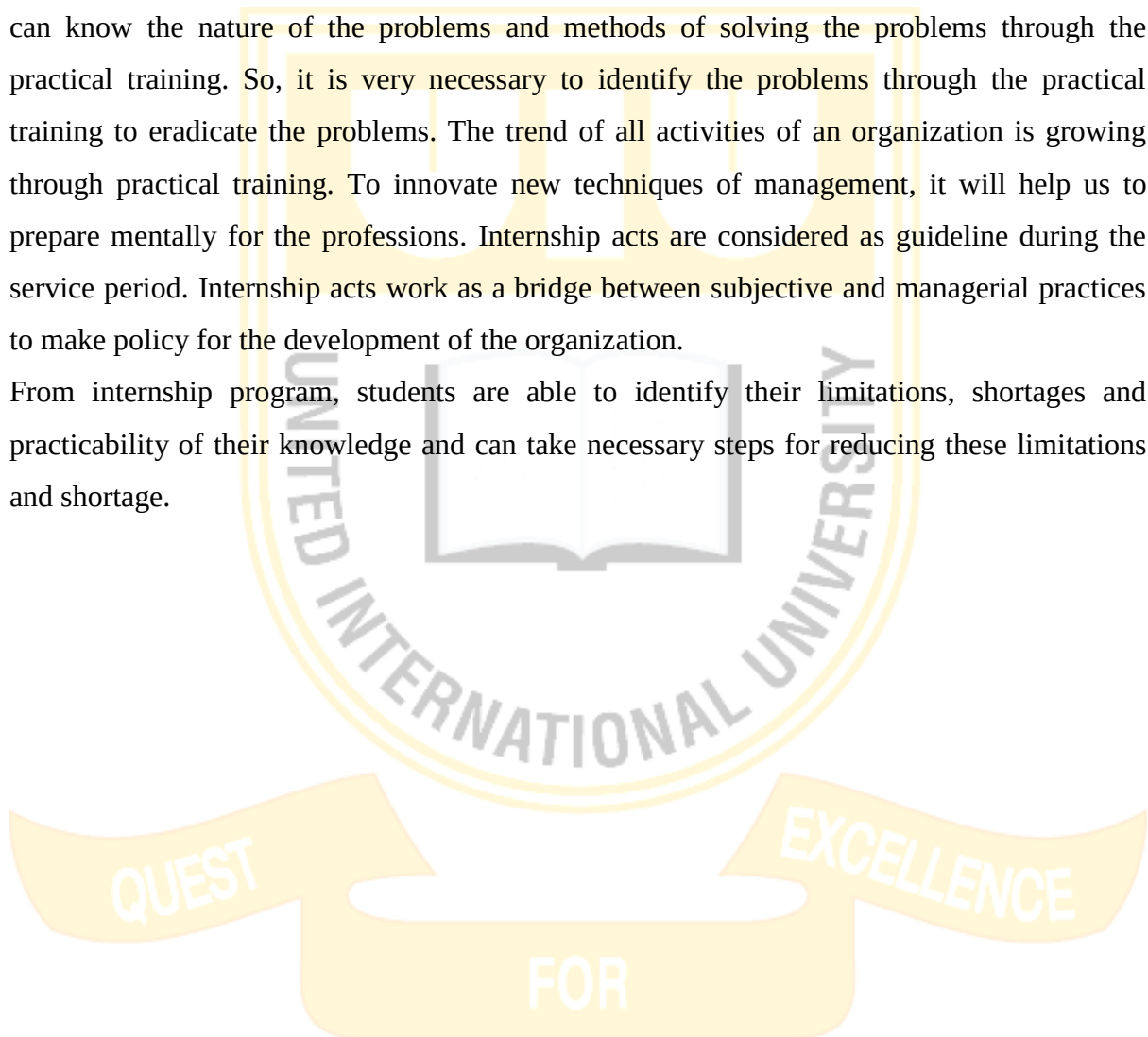
can implement the theoretical knowledge practically, we are ready to enter in job phase.

So ultimately a internship program is a fruitful way of implementing the subject knowledge practically. However the significance of internship can be stated as follow as:

As internship program is the implementation of theoretical knowledge in practical life, it helps to boost the quality and effectiveness of the trainer.

We can only know the problems within an organization directly through subjectively, but we can know the nature of the problems and methods of solving the problems through the practical training. So, it is very necessary to identify the problems through the practical training to eradicate the problems. The trend of all activities of an organization is growing through practical training. To innovate new techniques of management, it will help us to prepare mentally for the professions. Internship acts are considered as guideline during the service period. Internship acts work as a bridge between subjective and managerial practices to make policy for the development of the organization.

From internship program, students are able to identify their limitations, shortages and practicability of their knowledge and can take necessary steps for reducing these limitations and shortage.



The background of the slide features a large, faint watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and a circular border containing the text 'UNITED INTERNATIONAL UNIVERSITY'. Below the shield is a ribbon with the words 'QUEST', 'FOR', and 'EXCELLENCE'.

Since my major was finance I decided to get experience from financial institution so made choice of banking industry. The banking sector is the most structured and disciplined where I could implement my subjective knowledge I thought. So before choosing the right place for my internship and I have also analyzed little bit of this vast industry.

2.1 Specification of the industry

A bank is a financial intermediary or a medium which sells financial products and appears in several basic fundamental forms:

A central bank issues money on behalf of a government, and regulates the supply of money in the market. The main function of a commercial bank is accepting deposits and after that channels these deposits into loaning exercises, either straightforwardly or through capital markets.

A bank is connected to the customers and deficits to customers and provides facilities such as capital surpluses on the world's open financial market. A saving bank is well known in Britain as a building society and it only allowed borrowing and collecting money from the members of a financial cooperation. Banks provide safety and security of money and provide different services. These are loans, Credit and payment services such as checking accounts, debit cards and cashier checks.

Bank also offers investment facilities and insurance products. Financial industries have emerged different varieties of models for cooperation and integration among these industries and some traditional distinctions between banks, insurance companies and other securities firms have been diminished.

Despite of these changes, banks are maintaining and performing their primary role, "accepting deposits and lending money."

2.2 Size, trend, and maturity of the industry

Managing an account division is viewed as one of the real areas in Bangladesh, which has tremendous commitment to the national economy. This area incorporates distinctive banks in different classifications.

With respect to, this industry can be grouped into four noteworthy classes. They are Nationalized Commercial Banks (NCBs), Specialized Banks (SPBs), Private Commercial Banks (PCBs), and Trans-National Banks (TNBs) (known as Islami Bank since 2001). The business keeping money framework is assuming the fundamental part in budgetary area of Bangladesh. Bangladesh bank is the national bank of Bangladesh and it is the central controller of managing an account segment.

Bangladesh has add up to 55 states possessed, private, remote and practice banks. The keeping money area comprises of 4 state-claimed business banks, 31 private business banks, 10 particular advancement banks and 10 remote business banks. The Grameen Bank is a particular small scale back foundation. They utilized the idea of microcredit insurgency and a noteworthy commitment to neediness lightening and strengthening of ladies in Bangladesh. Grameen Bank got Nobel Prize for these ideas.

After the freedom, saving money industry in Bangladesh had begun its trip with 6 popularized banks, 2 state possessed particular banks and 3 remote banks. Bank industry had accomplished noteworthy development with the passageway of private banks in 1980s. Presently, saving money part is principally two writes in Bangladesh. These are-

1) Schedule Bank. 2) Non-Scheduled Bank.

1) Scheduled Bank: Scheduled bank motivates permit to work under Bank Company Act, 1991 (Amended in 2003) are named as Scheduled bank. State-claimed business banks, private business banks, Islamic business banks, remote business banks and some specific banks are Scheduled Bank.

2) Non-Scheduled Bank: Non-booked bank is set up for uncommon and unmistakable targets and these banks are worked under the demonstrations that are ordered for getting together those destinations yet these banks can't play out all capacities as like as planned bank.

List of the Banks in Bangladesh:

Central Bank: Bangladesh Bank

State-owned Commercial Banks:

- ☐ Sonali Bank Limited
- ☐ Rupali Bank Limited
- ☐ Agrani Bank Limited
- ☐ Janata Bank Limited

Private Commercial Banks:

1. United Commercial Bank Limited
2. Mutual Trust Bank Limited
3. BRAC Bank Limited
4. Eastern Bank Limited
5. Dutch Bangla Bank Limited
6. Dhaka Bank Limited
7. Islami Bank Bangladesh Limited
8. Uttara Bank Limited
9. Pubali Bank Limited
10. IFIC Bank Limited
11. National Bank Limited
12. The City Bank Limited
13. NCC Bank Limited
14. Prime Bank Limited
15. Southeast Bank Limited
16. Al-Arafah Islami Bank Limited
17. Social Islami Bank Limited

18. Standard Bank Limited
19. One Bank Limited
20. Exim Bank Limited
21. Bangladesh Commerce Bank Limited
22. First Security Islami Bank Limited
23. The Premier Bank Limited
24. Bank Asia Limited
25. Trust Bank Limited
26. Shahjalal Islami Bank Limited
27. Jamuna Bank Limited
28. ICB Islami Bank
29. AB Bank
30. AB Bank
31. Marcantile Bank Limited

D). Foreign Commercial Banks:

1. Citibank
2. HSBC
3. Standard Chartered Bank
4. Commercial Bank of Ceylon
5. State Bank of India
6. Habib Bank Limited
7. National Bank of Pakistan
8. Woori Bank
9. Bank Alfalah
10. ICICI Bank

E). Specialized Development Banks:

1. Bangladeshi Krishi Bank
2. Rajshahi Krishi Unnayan Bank
3. Progoti Co-operative Land Mortgage Bank Limited
4. Grameen Bank
5. The Dhaka Mercantile Co-operative Bank Limited (DMCB)

6. Bangladesh Development Bank Limited
7. Bangladesh Somobay Bank Limited (Cooperative Bank)
8. Ansar VDP Unnyan Bank
9. Basic Bank Limited
10. Karmasangstan Bank (wikipedia, 2018)

Table-1: The Banks operating in Bangladesh are given in chart.

NAME OF THE BANK	DATE OF INCORPORATION	NAME OF THE BANK	DATE OF INCORPORATION
Nationalized Commercial Banks		Specialized Banks	
Sonali Bank	1972	BKB	1972
Janata Bank	1972	BSB	1972
Agrani Bank	1972	BSRS	1972
Rupali Bank Ltd.	1972	RAKUB	1987
		BASIC	1988
Private Commercial Banks			
<u>1st Generation Private Banks</u>	(1982 – 1988)	<u>2nd Generation Private Banks</u>	(1992 – 1996)
Arab Bangladesh	1982	Eastern Bank Ltd.	1992

Bank Ltd.			
Uttara Bank Ltd.	1983	National Credit & Commerce Bank Ltd.	1993
National Bank Ltd.	1983	Prime Bank Ltd.	1995
Islami Bank Bangladesh Ltd.	1983	Dhaka Bank Ltd.	1995
IFIC Bank Ltd.	1983	Southeast Bank Ltd.	1995
United Commercial Bank Ltd.	1983	Al-Arafa Islami Bank Ltd.	1995
The City Bank Ltd.	1983	Social Investment Bank Ltd.	1995
Pubali Bank Ltd.	1984	Dutch-Bangla Bank Ltd.	1996
Al-Baraka Bank Ltd.	1987		
<u>3rd Generation Private Banks</u>	(1998 – Present)	Foreign Commercial Banks	
Bangladesh Commerce Bank	1998	Standard Chartered Grindlays Bank	1905
Mercantile Bank Ltd.	1999	Standard Chartered Bank	1948

Standard Bank Ltd.	1999	American Express Bank Ltd.	1996
One Bank Ltd.	1999	State Bank of India	1975
Exim Bank Ltd.	1999	Habib Bank Ltd.	1976
Premier Bank Ltd.	1999	Muslim Commercial Bank	1994
Mutual Trust Bank Ltd.	1999	National Bank of Pakistan	1994
First Security Bank Ltd.	1999	CITI Bank, N.A.	1995
Bank Asia Ltd.	1999	HSBC	1996
The Trust Bank Ltd.	1999	ShamilIslami Bank	1997
Jamuna Bank	2001	Credit Agricole Indosuez	1997
Shahjalal Bank	2001	Mashreq	2001
BRAC Bank	2001	ICICI Bank	2004
NON-Residential bank		NRB Bank	2013

Source: (banksbd,2018)

Function of Commercial Banks of Bangladesh

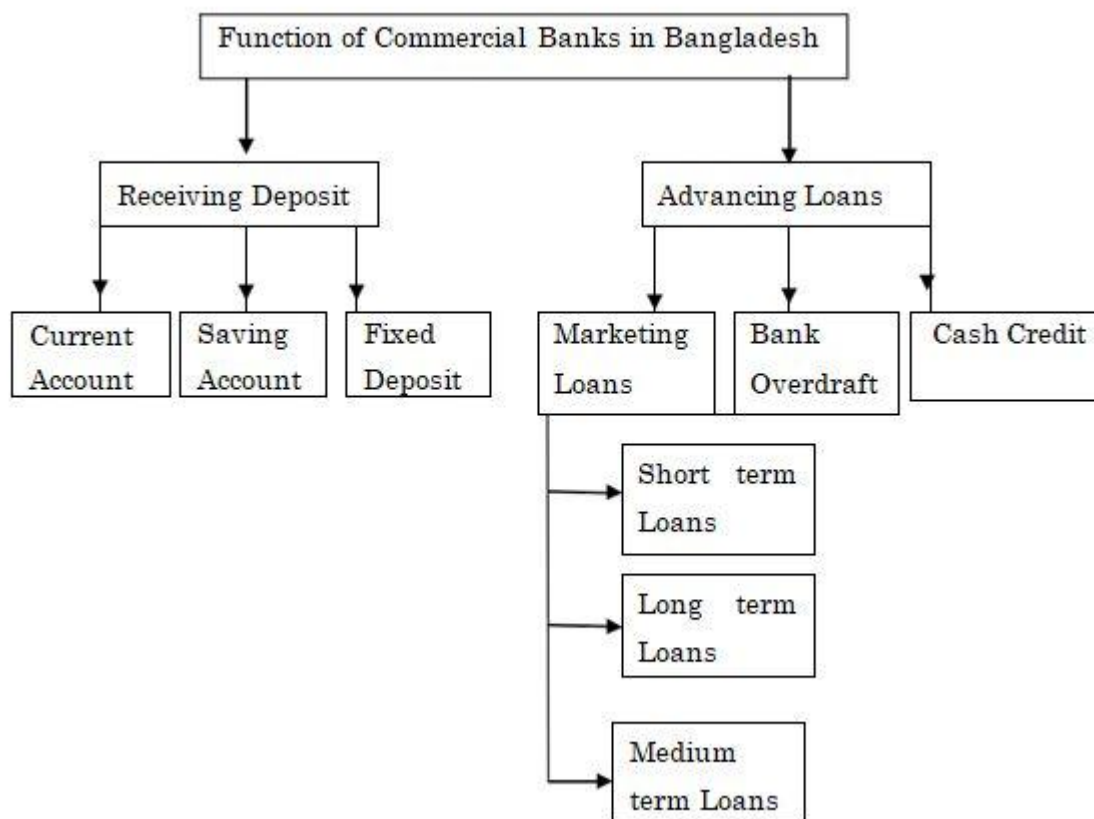


Figure-1: Function of commercial bank of Bangladesh

Trend of Islamic Banking

With customary enthusiasm bearing managing an account framework, In 1983 Bangladesh went into an Islamic saving money framework (benefit misfortune sharing).

At present, out of 48 banks in Bangladesh, 6 private business banks are working undeniable Islamic managing an account framework and in addition 10 traditional banks are halfway engaged with Islamic saving money with 21 branches. Islamic managing an account division is kept indicating solid development since its origin in 1983 to June 2007 couple with development in the economy. The piece of the overall industry of Islamic managing an account industry as far as resources, financing and stores of the aggregate saving money framework has been expanded. (bankerguide,2018)

The whole picture is given at Table 2. Add up to stores of the Islamic banks and Islamic keeping money branches of the regular banks was at Taka 286.5 billion at end June 2007. This was 23.6percent of the deposits of all private commercial banks and 14.3 percent of the deposits of the total banking system at the end of June 2007.

Total investment of the Islamic banks and the Islamic banking branches of the conventional banks stood at Taka 265.4 billion at end June 2007. This was 26.9 percent of all private banks and 17.2 percent of the total banking system of the country (Bangladesh Economic Review, 2010).

Table: 2. Comparative position of the Islamic Banking Sector						
Particulars		Islamic banks	Islamic Branches	Banking Private	Commercial Banks	All Banks
Number of Banks	of	5	10	30		48
Number of Branches	of	330	21	1854		6596
Number of Employees	of	12109	390	38426		99287
Deposits		263.1	23.4	1214.6		2005.8
Investments (Credits)		249.6	15.8	987.7		1541.9

(bangladeshbank,2015)

Source: Research Department of Bangladesh Bank, 2015

Contribution of Commercial Bank in Bangladesh

- Promoting capital formation.
- Investing in new enterprises.
- Promoting in trade and industry.
- Agriculture development.
- Different savings balance development.
- The economy activity influencing.
- Implementing monetary policy.
- Export promotion cells.

Expansion of Bank Branches of Rural Areas

The admitted strategy is taken by the administration for advancing money related consideration has seen little acknowledgment as private and outside banks have gained barely any ground in building up branches and building up the segment in remote and provincial regions of the nation however they control just about 75 for every penny of the managing an account part.

For instance, between February 2008 and December 2012 the level of branches of bank in rustic regions diminished from 57.94 to 57.20 percent, though the offer of branches of bank in urban territories expanded from 42.06 to 42.80 percent. There have divergence between the level of responsibility of state claimed business banks and that of private and remote business banks.

As of December 2012, for instance, 63.97percent branches of state possessed business banks were arranged in country zones, rather than just 38.08 percent branches of private business banks. The outside banks presently can't seem to build up any branch in country regions as of December 2012(Bangladesh Economic Review, 2013).

2.3 Seasonality

Seasonality this bank is usually busy before lunch hour and also before and after weekends. The seasonality of the bank during the occasions like Eid, Puja, PohelaBoishakh, Christmas, New year, etc. in this period the bank go under pressure.

2.4 External economic factors

Since the global economy is moving towards recession, Bangladesh is no exception. The economic environment is also instable and uncertain in Bangladesh. **THE CITY BANK LTD.** has to operate their functions within such economic environment.

The aggregate demand and money supply of the economy have great influence which is affecting the banking sector. In Bangladesh, national savings rose slightly which signifies the slow growth in bank deposits and also below international standards.. The low per capita income, high dependency ratio, urbanization, lack of proper infrastructure in rural areas and inflation leading to rise in prices are the causes of low savings. Inflation becomes high due to high price of foods which offset the demand management policies.

Therefore, the high inflation is causing the poverty scale and the productive capacity stressed. Hence, **CITY BANK LTD.** is affected by all this facts related to Bangladesh economy as it performs its business in this country. (financialexpress,2018)

2.5 Technological factors

Technology advancement has developed many opportunities for all type of industries. Automated teller machines have replaced the conventional tellers and whole banking systems have been automated assuring transparency in the system because of consumer trust which has been gained by consumers. The internet has created new platforms and provided new avenues to work and online banking system is becoming a common phenomenon in the west and also it is gaining popularity in Bangladesh. Many telecom organizations and mobile phone operators are collaborating with the bank to touch base with the customers even more efficiently and conveniently.

2.6 Political, legal and regulatory factors

Political factor: The political instability that the country has suffered throughout history and still affecting the economic development of the country and also affecting the general

condition of Bangladesh as well as foreign investors and other multinational companies and other countries.

Ultimately Bangladesh Bank, the central bank of Bangladesh supervises and maintains all activities of local and foreign banks. Considering the political instability, foreign investors hesitate to keep their money as they are afraid of frauds. (e.g. Recent corrupted activities in **Sonali Bank** which is nationalized bank)are corrupted and the culture of Bangladesh is popular for its bad and unorganized trends.

Also other political violence's such as "HORTAAL", "BOLOKADES" also hamper **THECITY BANK LTD.** banking activity. (bdlaws.minlaw,2018)

2.7 Barriers to entry

Threat of new entrants: The information technology with its advancement has significantly minimized the barriers to entry in the banking industry. Because of the adoption of Internet banking, distribution channels are now not limited to traditional branch networks.

Prospective customers all over the world could access the internet and search for banks are offering the highest interest rates or services with the best features. Furthermore, new banks will also be able to compete by using IT to reduce their cost and extend their distribution channels. Another factor that reduces the barrier to entry would be the low switching cost, for an example, the transfer of credit card balances from one bank to another bank.

2.8 Supplier Power

Bargaining power of suppliers/depositors: Generally, IT has increased the bargaining power of depositors. The development and the use of telebanking and online banking has empowered depositors. Depositors are able to use the internet to determine which bank is offering the highest interest rest and deposit their money.

On the other hand, customers look for lowest interest rate while searching for loans. Thus, price sensitivity and the number of substitutes available for depositors have expanded together in the industry.

2.9 Buyer Power

Bargaining power of buyer/customers: Bargaining power of customers is relatively high, as switching costs are low to leave City Bank Ltd for the customers and receive banking services from other banks. Foreign banks such as Standard Chartered Bank, The Woori Bank Ltd., Bank of Ceylon etc. have entered the market and thus add to the local banks thus serving as the current competitors.

2.10 Threat of Substitutes

Threats of substitutes: The banking industry is facing an increasing number of substituted although the deregulation has brought massive mergers, acquisition, these are threat of substitutes.

It occurs because of the ability of modern telecommunication is to eliminate distance that often hindered foreign banks with no branch networks in local markets. Although there don't have enough substitutes available. The government does not have proper facilities and does not capable to come up with any saving schemes to attract the general public but now a days the reduction of substitutes from banking industry is necessary.

2.11 Industry Rivalry

There is a new trend in banking industry. Foreign and local banks are competing even more directly with one another over the same consumers group.

Foreign banks are the direct competitors of **THE CITY BANK LTD.** that are striving for the same market share and customers. In addition, local banks have a long-term trust relationship with their customers, which still provide them an edge. The local banks are fast to imitate. The fight between competitors are increasing because the banking system is becoming more transparent and the imitation is easy.

Their target segment is upper middle and middle-middle class consumers so that they are trying to capture these segments but currently they are the consumers of other multinational banks. With their relatively low interest rates charged to the customers and higher interest payback rates compare to CITY BANK LTD., they are strong threats as they have extremely

lowered the switching costs to the customers.

2.12 Summary of challenges and opportunities

Problems of the banking sector of Bangladesh

Issues of saving money division are across the board and it isn't just identified with managing an account framework. The administrative element ought to be autonomous however responsible.

Prudential control ought to be constrained to store taking foundations. It is unmistakably isolated from non-prudential control. Now and again banks need to confront the issue of lower benefit and it might lessen the assessment. Along these lines it makes a follow on financial framework where bank is considered as the main source and method for gathering charge under substantial duty unit of NBR.

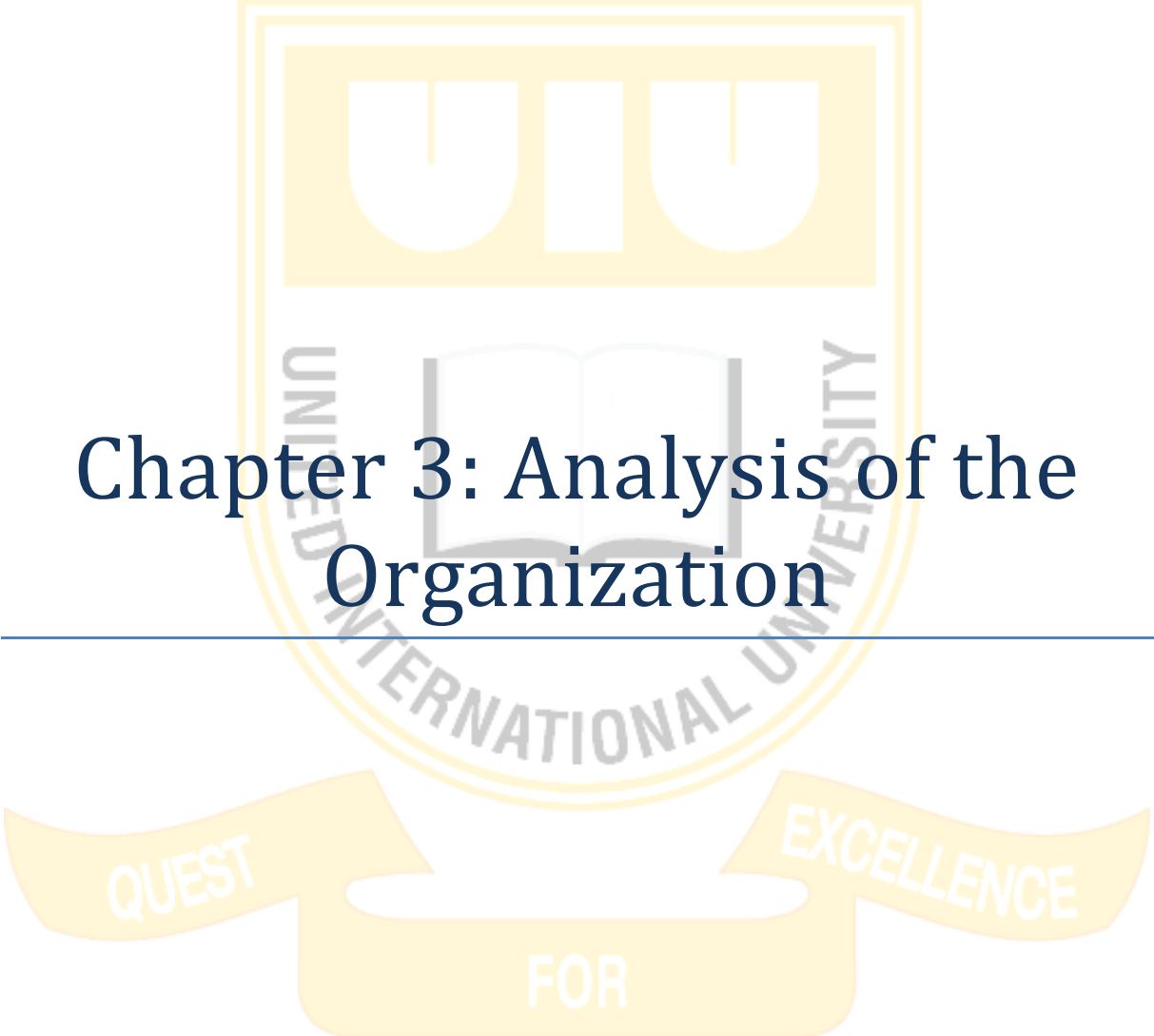
In addition, the income target may confront issue from another side where bring down development of credit may influence speculation and development and also charge accumulation.

Potential outcomes of keeping money division of Bangladesh

There are tremendous conceivable outcomes and wellsprings of improvement of the saving money industry in Bangladesh. These are beneath:

In Bangladesh, managing an account segment has an extraordinary chance to be the significant area of the national economy. Bangladesh has countless.

This favorable position may increment and quicken the development and development of saving money part in Bangladesh. Managing an account area of Bangladesh has the capacity to guarantee the best possible nature of items and administrations according to the necessities of worldwide market. There are ten outside banks dynamic in Bangladesh, yet no Japanese bank yet. So there have tremendous prospect for Japanese bank to open their branch in Bangladesh.

The background of the slide features a large, faint watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and the text 'UNITED INTERNATIONAL UNIVERSITY' around the bottom. Below the shield is a banner that reads 'QUEST FOR EXCELLENCE'.

Chapter 3: Analysis of the Organization

The City bank is the first private bank of Bangladesh and they are operating their business since 1983 under the entrepreneurship of twelve prominent and leading businessman of the country with an authorized capital of Tk. 1.75 billion. Bringing a qualitative change in the sector of banking and financial management was the noble intention behind starting the bank. Today, the City bank is serving their customers at home & abroad with 86 branches spread over the nation and around three hundred oversea correspondences covering the whole significant urban areas and business focal point of the world. The administrations that the bank giving are incorporating wide differentiated zones of exchange, trade and industry which customized the particular needs of clients and recognized by particular trait and outstanding level of individual consideration and provoke. Throughout the years, this bank has extended the ranges and variety of its administrations.

The City Bank Limited has just presented some new managing an account items and administrations, for example, Dual Currency Credit Cards, ATMs and Online programming for keeping money administrations which have just made fascination among the customers. The bank will present some extra offices, for example, continuous Internet, SMS and Phone Banking frameworks with all cutting edge conveyance channels at an early date. For critical execution, This Bank has earned national and worldwide acknowledgment.

The City Bank Limited was twelfth bank of Bangladesh among 500 banks in Asia and its benefits, store and benefit were assessed by "ASIA WEEK" In the Year 2000. Other than that, The City Bank got the "Best Ten Company" grant from the Prime Minister of the People's Republic Of Bangladesh. City bank is working their exercises in Bangladesh and it is one of the most established private business bank of Bangladesh.

City Bank does not have any desire to take after the conventional, topographically oversaw, decentralized; branch based business or benefit display promotion they are working and dealing with their business and operational exercises vertically from the head workplaces through four unmistakable business divisions. They are Corporate Investment Banking Retail Banking (counting cards) SME Banking and Treasury and Market Risks Under a constant web based keeping money stage, these 4 business divisions are upheld by a Smart IT and tasks setups or a strong administration conveyance.

Such concentrated business fragment based business and its working model are guaranteeing

specific treatment and benefits and giving these administrations to various client sections. The bank presently has 86 online branches and they are spread over the length and expansiveness of the nation that incorporate a completely fledged Islamic Banking branch. Other than these conventional conveyance focuses, the bank is additionally engaged with elective conveyance territory. It has 26 ATMs of its own.

ATM offering course of action to an accomplice bank has given 225 ATMs set up, SMS managing an account, and web saving money et cetera. Its client call focus will begin its task soon and they have an arrangement to have fifty claim ATMs to the finish of the present year. In Bangladesh, city bank is the primary bank which has the office to issue Dual Currency Credit Card.

The bank is filling in as the main individual from VISA universal and they have the office to issue both nearby cash (Taka) and outside money (US Dollar) card constrains in a solitary plastic. City bank is giving VISA Debit Card to back out the checks and it is another popular product of City bank. The branches of City bank are created by its astounding base of 400,000 retail customers and providing their best services. The VISA Prepaid Card for the travel sector is currently underway to launch.

They are additionally offering an extremely customized and amicable client benefit. It is utilizing an altered administration magnificence display called GAP (Graceful-Appropriate-Pleasing) that is centers around guaranteeing clients fulfillment by setting benchmarks for the workers' disposition, conduct, realness level, precision and courses of events of administration quality.

City bank is the biggest bank of Bangladesh. Right now they have a solid plan of action that vigorously bolsters and empowers the development of the bank and its Retail and additionally SME keeping money. The bank is creating on its approach to opening numerous free SME focuses the nation over inside a brief span. They bank is likewise working for the specialists' remote settlement business and they are attempting to give the best administrations. City bank likewise keeps up the stream of the supply of settlement.

City bank has solid tie-ups with the real trade organizations of Bangladesh from where a huge number of person's settlements gone to the nation in consistently for payment through bank's substantial system of 86 online branches. The senior administration and current group

pioneers of the bank are procured from other multinational banks and in addition associations and they have predominant administration abilities and learning and additionally involvement in their "particular" territories.

In this year, City bank is praising its 25th years of excursion with the aspiration of turning into the market pioneer and the no.1 private business bank of the nation. The recently propelled logo and the result line of the bank are including new esteem and they are considered as one beginning advance towards achieving that point.

Corporate Information:

Table-3: Overall financial activities-

Date of Incorporation	March 14, 1983
Formal Inauguration	March 27, 1983
Number of Branches	86
Paid up Capital	1,188,000,000
Total capital	3,156.25
Total asset	48,755.40
Total deposits	40,539.63

Vision of The City Bank Limited:

"To be the leading bank in the country with best practices and highest social commitment"

Mission of The City Bank Limited:

Mission of The City Bank Ltd. is as per the following:

- 1) To add to the financial improvement of the nation.

- 2) To accomplish largest amount of consumer loyalty through expansion of administrations by dedicated and inspired group of experts.
- 3) To keep up nonstop development of piece of the overall industry guaranteeing its consistent development.
- 4) To boost bank's benefits by guaranteeing its consistent development.
- 5) To keep up the high good and moral norms.
- 6) To guarantee participative administration framework and strengthening of HR.

3.2 Trend and growth

City Bank (City Touch)

City Bank is one of the top bank among five oldest commercial bank in Bangladesh and it is also one of the oldest private commercial bank of Bangladesh. To make the banking more easier, faster, more secure and convenient to the clients, City Bank invented and introduced City Touch digital banking app to their customers.

This banking app not only makes the old consumers more attached to City Bank's banking system, but also it pushes many new customers migrate their accounts to City Bank because of the app of CBL that is convenience and is wonderful in performance.

Features that City Touch app contains:

- Fund transfer and account details with summarized version Deposits, loans and card management.
- Customer service request through app personalization, customization and transaction security check by customers.
- Printed Account Statement is used in the form of short & for a particular period.
- Two-factor authentication (2fa) & user security for highly secure service.
- User request for user interface service provides detail product list and product information via I banking app.
- Instant bills payment such as tuition fees, mobile phone bills, insurance premium, club payments, internet bill payments etc. can be paid through the app.
- Internet shopping is creating opportunities for over hundreds of leading retailers across Bangladesh.

- Services checkbook requests, stop cheques, activation or blocking cards and card PIN changing are available through the app and the air tickets can be purchased from top domestic airlines such as Novo air, Regent Airways and US Bangla Airlines through the app.
- Bill payment for any Visa, Master or Amex credit cards can be provided in Bangladesh by the app.
- Finding nearest City Bank ATMs and branch locations on-the-go. Money can transfer to VISA debit cards for 18 enlisted banks.
- Scheduling payments are available for specific dates. It has all these amazing features but still there are few improvement scopes for this application, which is: To make the app even more fast.
- To make the app even faster.. To make the inter page change time a little less
- ***Rating: 4.6 (Google Play Store)**

Product preference of City retail:

Following graph shows the best offer from City Bank in retail banking segment. We see 42% customer thinks retail deposits like City Onayash, City Shomridhdhi, City Projonmo and City Ichchapurun are the best offer from City Bank with normal deposit products. Again 24% customer thinks retail loans such as City drive, City express and City solution are the most attractive offer in retail banking.

In opposite, 18% customers on remittance and 16% customers' voted for credit card respectively

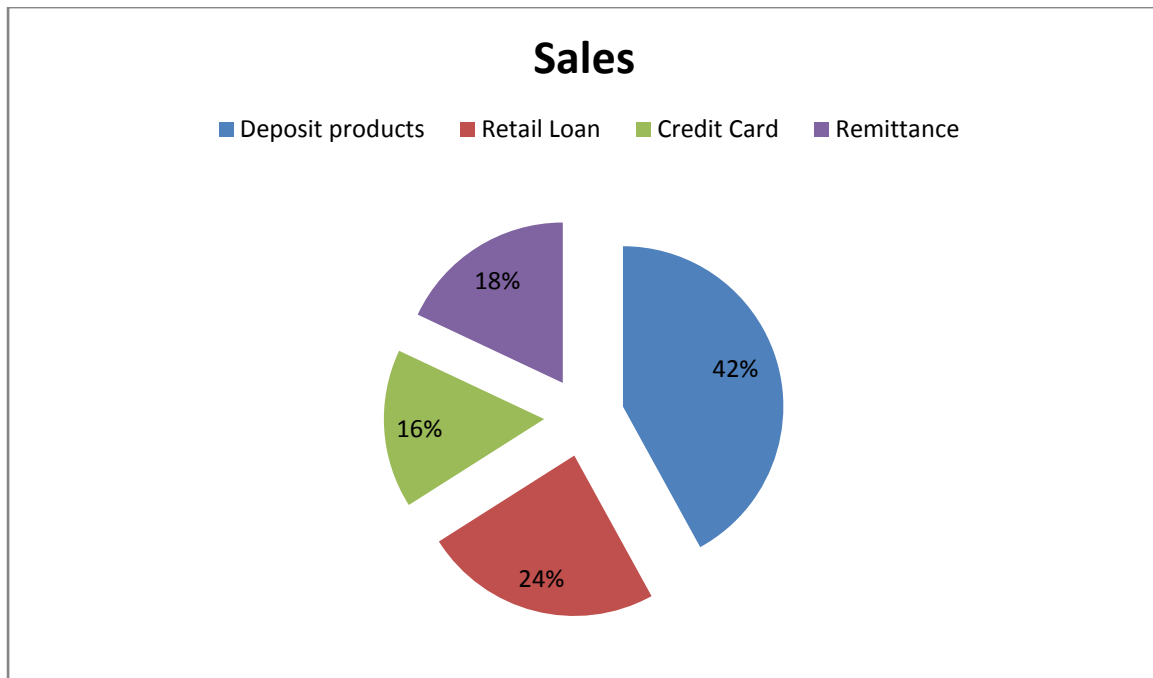


Figure-2: Preference of Product

3.3 Customer mix

There are many types of loan in City Bank, which takes customer to fulfill their needs. Such as-

a) Retail loan = Most types of loan processing from here. These Are:

- *City Express*
- *City Solution*
- *City Drive*
- *City Credit Card*
- *City Scholar*
- *City Double Loan*

b) Corporate loan = Big company/organization are including here.

c) SME loan = Small/Medium entrepreneur are including here. (thecitybank,2018)

Credit policies & practices:

Table-4 Credit policies & practices for City Credit Card:-

Loan Amount	Local Classic/Silver Card	BDT 10,000 – BDT 49,000
	Local Gold Card	BDT 50,000 – BDT 500,000
	Dual Classic / Silver Card	BDT 10,000 – BDT 49,999+US\$100 – US\$ 1,999
	Dual Gold Card	BDT 50,000 – BDT 500,000 +US\$ 1,000 – US\$ 3,000

Table – 5Credit policies & practices for City Express:-

Loan Amount	90% of FDR amount
Rate of interest	3% added with FDR interest rate (FDR interest + 3%)
Guarantee	Customer FDR is treated as Guarantee
Target Customer	Who have FDR in this bank

Table – 6Credit policies & practices for City Solution:-

Loan Amount	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower. Category wise income multiplier will apply
Target Customer	Salaried executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants, Consultant, IT professionals and Businessperson
Rate of interest	18%
Processing Fee	1% of loan amount
Personal Guarantee Required	Yes, One personal guarantee is required

Table – 7Credit policies & practices for City Drive:-

Loan Amount	Minimum Tk. 50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is
--------------------	---

	lower. Category wise income multiplier will apply
Minimum Monthly Income	Minimum BDT 30,000/- per month
Rate of interest	18%
Processing Fee	1% of loan amount
Target Customer	Salaried executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants, Consultant, IT professionals and Businessperson
Personal Guarantee Required	Yes, One personal guarantee is required

3.4 Product/ Service mix

City Bank Ltd. is a rapid growing commercial bank in the country. It is competing in the market with wide range of products and services and it plays a vital role in its attainment. The CBL concentrates the following categories of banking services-(thecitybank,2018)

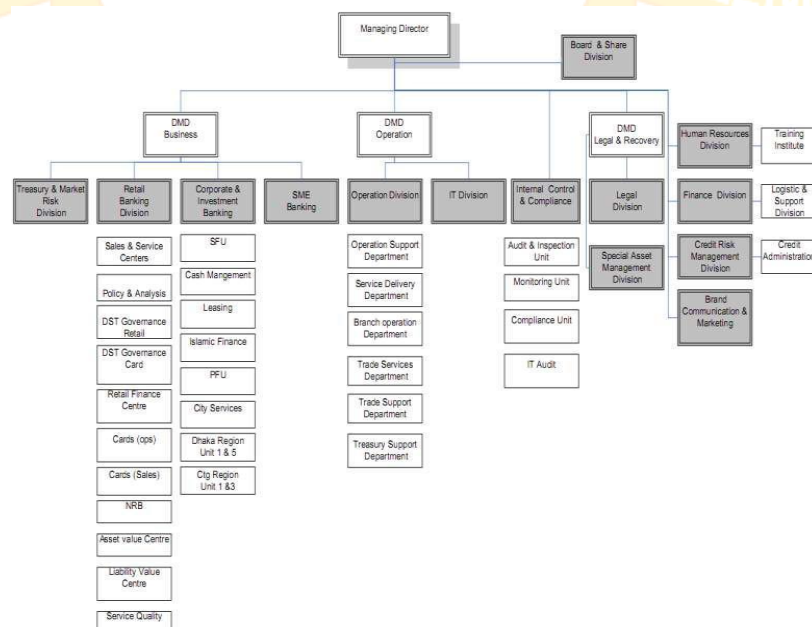
Corporate Banking	Retail Banking	SME Banking	Treasury
Working Capital Finance	Deposit	City Muldhon	Overnight Deposit
Trade Finance	- City Onayash	City Sheba	Term Deposit
Short/ midterm Finance	- City Shomridhdhi	City Shulov	Foreign Exchange
	- City Projonmo		Local Currency
	- City Ichchapurun		Spot and Forward

Project Finance	Loan		Derivatives
Islamic Finance	- City Drive		
Structured Finance	- City Solution		
Cash Management	Debit Card		
Investment Banking	Credit Card		
	NRB		
	American Express		
	i-Banking		
	City wallet		

Table-8: Products of CBL

3.5 Operation

Organogram of CBL: Figure - 3



General activities of The City Bank

The guideline exercises of this bank are to give all sort of offices of business managing an account, client saving money exchange administrations, keeping and clearing it's clients through the branches in Bangladesh. City Bank does not work in view of the customary, decentralized, topographically oversaw and branch based business or benefit demonstrate. Rather the bank is dealing with its all exercises vertically from the head office through four particular business divisions. They are,

- Corporate & investment banking
- Retail Banking
- SME Banking
- Treasury & Market risks

Corporate & investment banking

In CBL following activities are performed in this division-

Financing-

- ❖ Working capital finance
- ❖ Schedule of charges
- ❖ Interested rate on lending
- ❖ Project Finance
- ❖ Islamic Finance
- ❖ Trade finance
- ❖ Short/Mid-term Finance
- ❖ Structured Finance
- ❖ Cash managements

- ❖ Invest banking

Retail Banking (including cards)

Retail banking includes the tasks for the following purpose-

- ❖ Deposits
- ❖ Loans Schedule of charges
- ❖ Interest rate on Lending
- ❖ Cards-debit card, credit card etc
- ❖ NRB-foreign remittance

SME Banking

CBL's SME banking is engaged of servicing for the following facilities-

1. City muldhan
2. City Monaca
3. City Shula
4. City Nosh
5. City Sheba

Treasury & Market risks

Treasury team is dedicated by City bank who is perfect to provide all treasury solution. By the help of foreign correspondent business partners, a large number of Treasury products are provided by CBL. There are four specializations in the treasury.

- ❖ Foreign Exchange
- ❖ Money market
- ❖ Corporate sales
- ❖ Market research (dspace,2017)

3.6 SWOT analysis

In the whole lifecycle the organization has internal strengths and weaknesses and also external opportunities and threats

That's why we need to analysis of these

- **“S”- Strengths**
- **“W”-Weaknesses**
- **“O”-Opportunities**
- **“T”-Threats**

Strengths

- i. Fixed source of finance
- ii. Different product portfolio
- iii. Wide number of branches
- iv. Strong liquidity measurement
- v. Expert high management
- vi. Advanced Online banking and IT infrastructure

Weaknesses

- i. The high rate of asset infection
- ii. Large amount of average expenses
- iii. Lower Delivery process

Opportunities

- i. Agro and SME based loan
- ii. Favor of regularity board
- iii. Development of private sector
- iv. Updated credit card system like young entrepreneur friendly card

Threats

- i. Decreasing in guarantee, import and export

- ii. The lowering rate of interest in the market
- iii. Political unstably and economic slump with war
- iv. Fluctuation of exchange rate
- v. Deposits tendency and quality asset.

Market opportunity and analysis of City Bank

Major competitors are CBL, HSBC, BRAC Bank, Eastern Bank and SCB. They are providing loan facilities are followed.

Category	CBL	SCB	HSBC	EBL	BRAC BANK
Loan	Minimum Tk.	Minimum Tk.	Minimum Tk.	Minimum Tk.	Minimum Tk.
Amount	50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, Whichever is lower.	50,000/- and Maximum Tk. 10 lac or 10 times of gross monthly income, whichever is lower.	50,000/- and Maximum Tk. 10 lac or 6 times of gross monthly income, whichever is lower.	50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.	50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.
Target	Salaried	Salaried	Salaried	Salaried	Salaried

Custome r	executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants, Consultant, IT professionals and Businessperson	executives, Self Employed Professionals and Businessperso n	executives, Self Employed Professionals and Businessperso n	executives, Self Employed Professionals and Businessperson	executives, Self Employed Professionals And Businessperson
Rate of interest	18%	19% -20%	18%	18%-19%	18.5%
Processin g Fee	1% of loan amount	2%	1%	1.5%	1.5%

Table-9: Market Situation for City Solution(the citybank,2018)

Market analysis and opportunity for city Drive:

Major Key players of Auto loan are SCB, HSBC, BRAC Bank and Eastern Bank.

They are offering the loan facility under the following criteria:

Category	CBL	SCB	HSBC	EBL	BRAC BANK
Loan	Minimum Tk.	Minimum Tk. 2	Minimum Tk. 1	Minimum Tk. 3.5	Minimum Tk. 2
Amount	50,000/- and Maximum Tk. 10 lac or 12 times of gross monthly income, whichever is lower.	lac and Maximum Tk. 20 lac or 10 times of gross monthly income, whichever is lower.	lac and Maximum Tk. 20 lac or 8 times of gross monthly income, whichever is lower.	lac and Maximum Tk. 20 lac or 15 times of gross monthly income, whichever is lower.	lac and Maximum Tk. 20 lac or 15 times of gross monthly income, whichever is lower.
Minimum	Minimum BDT	Tk 25,000	Tk 20,000	Tk 30,000	Tk 30,000
Monthly	30,000/- month	per			
Income					

Target Customer	Salaried executives, Professionals like Doctor, Architects, Engineers, Chartered Accountants, Consultant, IT professionals and Businessperson	Self Employed Professionals, Businessperson & Salaried executives	Self Employed Professionals, Businesspers on & Salaried executives	Self Employed Professionals, Businessperson & Salaried executives	Self Employed Professionals, Businessperson & Salaried Executives
------------------------	---	---	--	---	---

Rate of interest	18%	15% to 17%	11% to 16%	14.50% to 16.50%	14% to 18%
Processing Fee	1% of loan amount	1%	1%	1.5%	1.5%
Personal	Yes, One	Yes	No	Yes	Yes

	personal				
	guarantee	is			
Guarantee	required				
Required					

Table-10: Industry comparison for City Drive(the city bank,2018)

FINDINGS:

The City Bank Limited has been performing very well.

The CBL has a steady growth in almost every sphere and CBL is working to reduce non-performing loan. CBL is committed to become the leading bank of Bangladesh. No doubt, this is the sign of good management. However the system of proposal and appraisal of City

In appraisal system, the analysis of competitive position in the market is not focused while doing appraisal system because of lengthy lending process, lack of monitoring the credits, shortage of efficient manpower and Lack of documentation. The product appraisal is done based on customer and any comparison is not done with other product. The supplier's influence is overlooked. Because of the, unavailability the credit demand assessment is not properly done.

3.7 Steps/ strategies to meet the challenges and opportunities

Strategies of CBL:

CBL mainly practices market-arranged vital arranging, creating and keeping up a fit between the authoritative targets, aptitudes and assets. The point of these methodologies is to shape and reshape the managing an account industry and its offices with the goal that they can accomplish the objective benefit and development.

The vital arranging of CBL primarily comprises of two hierarchical levels – Location based

methodology and Business Level Strategy.

Area Based Strategy:

Since the development and benefit of the business to a great extent relies upon the areas of branches where the huge centralization of different enterprises are included. CBL's principle quality is its area-based technique.

The 86 branches of CBL are separated into six unique districts, which are:

- 1) Dhaka Division, 39 branches.
- 2) Chittagong Division, 15 branches
- 3) Camilla Division 06 branches
- 4) Sylhet Division, 09 branches
- 5) Bogra Division, 10 branches
- 6) Khulna Division, 07 branches

Business Level Strategy:

THE CITY BANK's business system is to persevere through its retail business in the market as it takes after a preservation loaning approach. In any case, the bank produces critical measure of benefit from its Retail saving money and SME managing an account administrations.

Chapter 4: Internship Experience



4.1 Position, duties, responsibilities

Position: *Service Quality Ambassador.*

Duties: As an intern, I had assigned my duties from The City Bank Limited head office and placed to branch banking accordingly. So, my ultimate duties were ensuring the level of customer satisfaction and reporting the findings to the head office.

Internship not only provides excellent learning opportunities for us but also creating networking opportunities and makes our future appealing, I balanced my assignments and job responsibilities effectively and tried to work beyond my duties.

Here is the shortlist from my duties-

1st Month- Assigned with customer service department and card service.

- ✓ Learnt about account opening process and how to fill up KYC (know your customer).
- ✓ Tried to relate the happenings with my knowledge.
- ✓ Asked the senior colleagues about any query to expand the experience.
- ✓ Learnt about all the products and services by own.
- ✓ Learnt about cards service provider and card products.
- ✓ Surveyed customer satisfaction and collected data talking to them.
- ✓ Input the collected data in excel format and sent it to Service Quality Officer in weekly basis.

2nd Month- Assigned with branch operation manager.

- ✓ Learnt about compliance issues and monitoring.
- ✓ Assigned with teller section and learnt about cash and cheque transaction.
- ✓ Surveyed customer satisfaction and sent it to SQO weekly.

3rd Month- Assigned with Relationship Managers.

- ✓ Learnt about retail loan and Small Enterprise Loan (SME)
- ✓ Learnt to fill up Credit Information Bureau (CIB)
- ✓ Finally dispatched all the records of quality of service, customer feedback collected throughout the internship program by me and recommendations to Head Office.

Responsibilities:

- Acknowledge customer's presence immediately.
- Proactively greet customers.
- Listen carefully and pay attention to their requirements.
- Direct the customers to the respecting service desk/ counter.
- Offer customer a seat.

4.2 Training

The intern had been given training regarding the job responsibility. – we had got 3 meetings in 3 months at board meeting room in city bank head office. The service quality heads discussed and took feedbacks from us and also asked any recommendations. The responsibilities were discussed in details by the heads of the department. We also learnt how to improve customer service and developing skills.

4.3 Contribution to departmental functions

Contributed in customer service and assisting the associated managers (relationship managers, customer service managers, operational managers)

4.4 Evaluation

We had been evaluated by our overall performance. After completion of our internship period a form is filled by my supervisor to evaluate my performance.

I had been graded on-

- Dress code: The formal attire has been followed. As I am female, professionally Shari is highly preferred to formal color of other dresses.

- Interest in assigned tasks: In the period of my internship, they highly judged my interest of assigned task.
- Ability to learn: They justified my capability of learning what wanted to teach me.
- Ability to work with others: They encouraged me in teamwork. Definitely, teamwork can give a perfect work.
- Ability to communicate: How much I was communicative they assumed in the period of work.
- Ability to work independently: They assigned me a task and insist me to do the work independently.
- Ability to manage time: In the period of internship, I needed to maintain the time very tightly. I learnt how to manage time perfectly.
- Ability to work under pressure,
- Present ability & dependability: Presentation skill is an important part of career that I learnt very much in the program. I performed my task in team work not depending on others.
- Personality & maturity: In the time of internship, I strongly build my personality and I found me in the maturity level.

My supervisor graded me on average **5.00** out of **5.00** for the above qualities. The aggregate grade was also made for my positivity and for learning interest.

4.5 Skills applied

The skills that are applied very much in the program

Time management: The bank is mainly depending on time management. Because, a huge amount of customer come and huge number transactions occur in a day that are handled and perfectly served within the time.

Efficiency: All the services are provided very effectively within the time and to the point. How a task can be done rightly is learnt in the program.

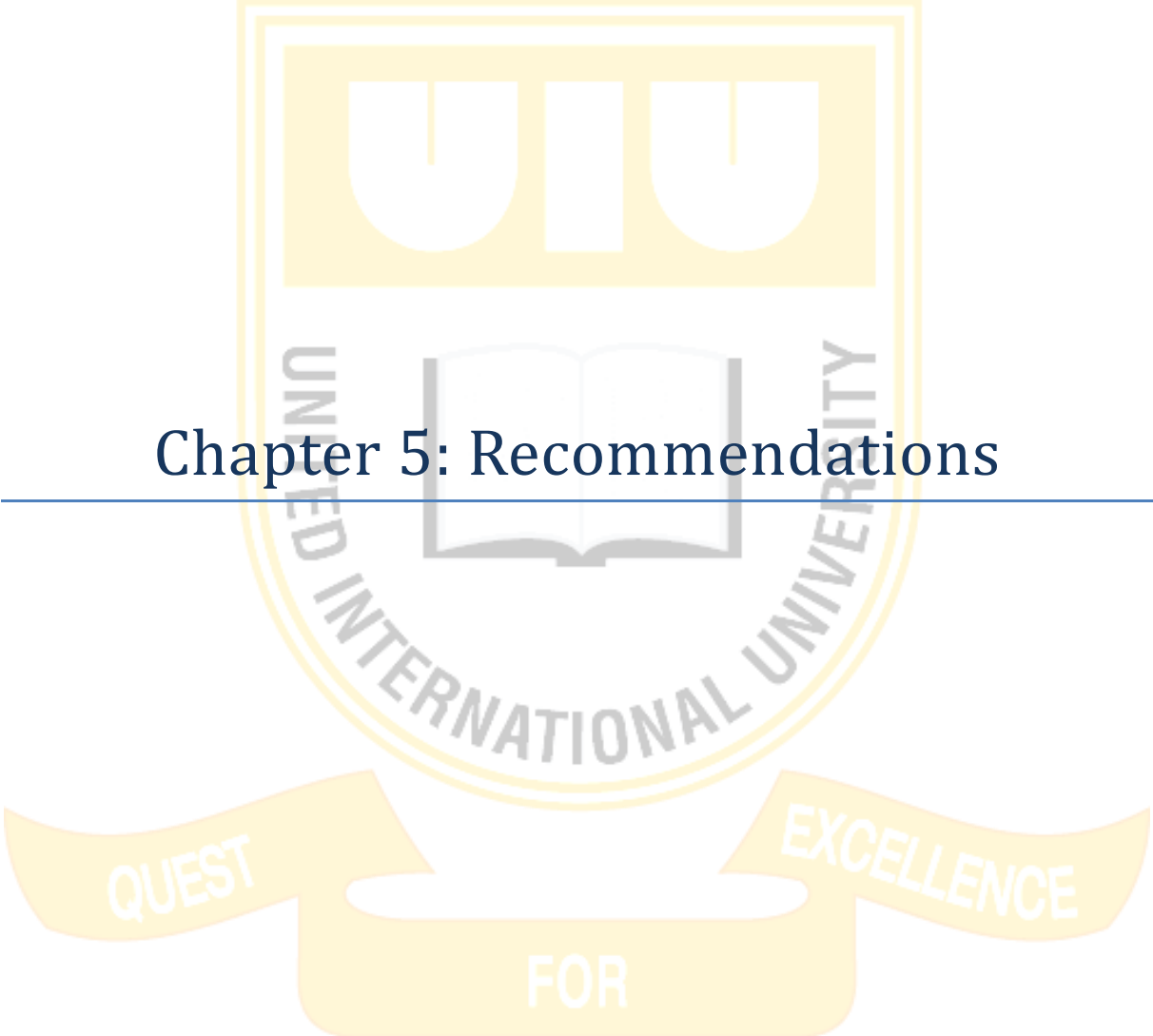
4.6 New skills developed

- ✓ Disciplined lifestyle.
- ✓ Working with professionals.
- ✓ Expertise to manage time to work efficiently.
- ✓ Able to work under pressure.
- ✓ Understood the corporate networking and business.
- ✓ Got idea about the industry and how it functioning.
- ✓ Learnt data collection.
- ✓ Made network with customers that might be helpful near future.

4.7 Application of academic knowledge

In the BBA program, especially the courses of finance and banking are highly applied in the period of internship. I applied mainly the Bank management theories. I got better understand about general issues such as how bank operates from “**Management of the Financial Institutions**”, how bank is audited its performance from “**Financial and Security Analysis**”, how corporate world do business with bank from “**Corporate Finance**”, and so on.

Though in this short time, I could not explore all of my learning, but I’ve learnt the fundamentals which will help me in long run career.

The background of the page features a large, faint watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and the text 'UNITED INTERNATIONAL UNIVERSITY' around the bottom. Below the shield is a banner that reads 'QUEST FOR EXCELLENCE'.

Chapter 5: Recommendations

5.1 Recommendation for improving departmental operations

After completing my internship by analyzing much information and pertinent documents, I can recommend CBL that

- i. **The account opening procedure should be easier.**
- ii. **Cash payment and cheque clear should be faster.**
- iii. **A smart and spontaneous 24 hours customer service should be used.**
- iv. **The ATM service should be developed.**
- v. **More promotional tools should be in forced to popularize the banking.**
- vi. **The bank may start mobile banking with agent banking.**
- vii. **The charges and fees should be considered again by matching with customer's expectation and that of competitors.**

5.2 Recommendations for improving self-performance

The reasons that are why must regret because of my shortcomings are given below:

First of all I should be more careful and attentive in the period of my internship period.

Secondly, I needed to be more organized in the teamwork.

Thirdly, I should take more preparation before my presentation.

Fourthly, I should prefer more formal to informal in the management of services.

Finally, I need to take another internship to be more practical that can enrich my knowledge and capability and can increase my maturity.

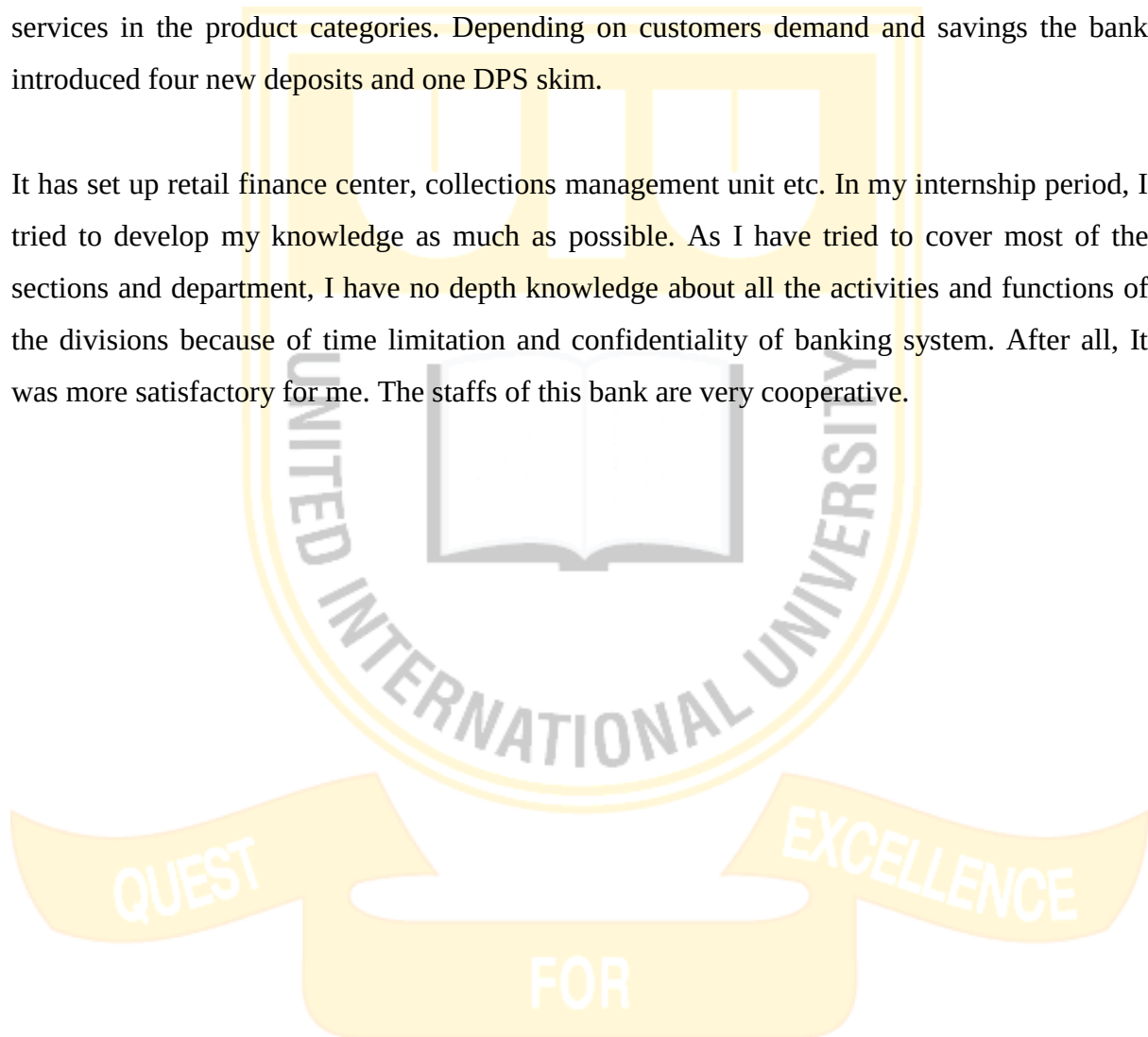
The background of the page features a large, faint watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and the text 'UNITED INTERNATIONAL UNIVERSITY' around the bottom. Below the shield is a banner that reads 'QUEST FOR EXCELLENCE'.

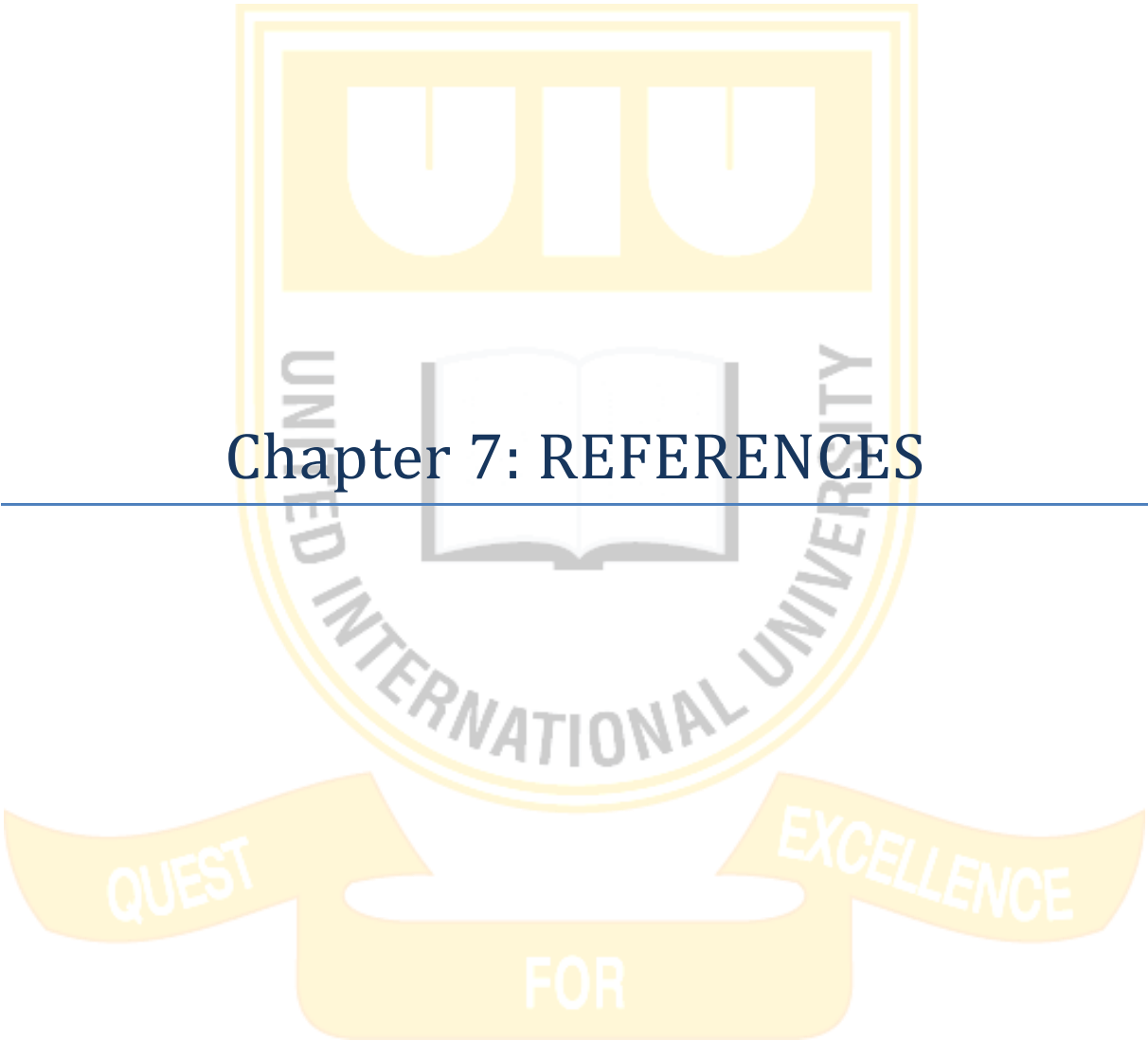
Chapter 6: CONCLUSION

The City Bank is considered as a reputed bank in Bangladesh. This bank is structured to operate in both local and foreign market. It has many experienced and qualified human resources who can work for meeting the opportunities. They work to make opportunities into strengths.

The bank has to remove its weakness and enrich the sectors. As it was the pioneer in introducing **American Express** Credit Card (**AMEX**), it may introduce more advanced services in the product categories. Depending on customers demand and savings the bank introduced four new deposits and one DPS skim.

It has set up retail finance center, collections management unit etc. In my internship period, I tried to develop my knowledge as much as possible. As I have tried to cover most of the sections and department, I have no depth knowledge about all the activities and functions of the divisions because of time limitation and confidentiality of banking system. After all, It was more satisfactory for me. The staffs of this bank are very cooperative.



The background of the page features a large, light yellow watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and the text 'UNITED INTERNATIONAL UNIVERSITY' around the bottom. Below the shield is a banner that reads 'QUEST FOR EXCELLENCE'.

Chapter 7: REFERENCES

The City Bank.(2018). *Overview and history*.Retrieved from <http://www.thecitybank.com/highlights.php>

The City Bank.(2018). *Policies and practices*.Retrieved from http://www.thecitybank.com/retail_banking.php

Ministry of Law.(2018). *Bank Company Law-1991*. Retrieved from http://bdlaws.minlaw.gov.bd/bangla_pdf_part.php?id=751

Wikipedia.(2018). *List of banks in Bangladesh*. Retrieved from https://en.wikipedia.org/wiki/List_of_banks_in_Bangladesh

Banksbd. (2018). *Name of the Banks operating in Bangladesh*. Retrieved from <http://www.banksbd.org/banks/>

Banker Guide.(2012). *Functions and Roles of Central Bank and Commercial Bank and their relationship*.Retrived from <https://bankerguide.wordpress.com/2012/08/24/hello-world/>

Research Department of Bangladesh Bank.(2015) *Comparative position of the Islamic Banking Sector*.Retrieved from https://www.bb.org.bd/pub/annual/anreport/ar1415/full_2014_2015.pdf

Bangladesh Bank. (2018). *Annual Report2016-2017*. Retrieved from <https://www.bb.org.bd/pub/publictn.php>

The Financial Express.(2018). *Contribution of private banks to economy*.Retrieved from <https://thefinancialexpress.com.bd/views/letters/contribution-of-private-banks-to-economy-1507826536>

Ministry of Finance.(n.d.).*Bangladesh Economic Review 2013*, Retrieved from <http://www.mof.gov.bd/site/page/44e399b3-d378-41aa-86ff-8c4277eb0990/BangladeshEconomicReview>

Wikipedia.(n.d.).*The City Bank*.Retrived from https://en.wikipedia.org/wiki/The_City_Bank

The City Bank. (2018). *About The City Bank*. Retrived from <https://www.thecitybank.com/>

The City Bank.(2018). *Product mix*. Retrieved from <https://www.thecitybank.com/>

The City Bank.(2018). *City touch*.Retrived from <https://www.thecitybank.com/citytouch.php>

The City Bank.(2018). *City touch*. Retrieved from <https://www.thecitybank.com/citytouch.php>

Google play. (2018). *Rating*. Retrieved from <https://play.google.com/store/apps/details?id=com.thecitybank.citytouch&hl=en>

The City Bank.(2018). *Organogram of CBL*. Retrieved from <https://www.thecitybank.com/career/Visio-CBL%20Organogram%20-%20Top%20Line%20-%20Revised%20Final.pdf>

Hossain and Monalisa.(2017). *General banking activities of the City Bank*. Retrieved from <http://dspace.bracu.ac.bd/xmlui/handle/10361/7800>

ISSUU. (2015). *Credit risk management analysis report on city bank limited* . Retrieved from https://issuu.com/md.papon/docs/credit_risk_management_analysis_rep

The City Bank. (2018). *City Bank proudly sponsors "Bangaldesh 2030: Strategy for Growth"*. Retrieved from https://www.thecitybank.com/Sponsor_Bangaldesh_2030.php



The background of the page features a large, light yellow watermark of the United International University (UIU) logo. The logo consists of a shield with the letters 'UIU' at the top, an open book in the center, and the text 'UNITED INTERNATIONAL UNIVERSITY' around the bottom. Below the shield is a banner that reads 'QUEST FOR EXCELLENCE'.

Chapter 8: Appendix

DIARY OF MY DAILY ACTIVITIES DURING INTERNSHIP PERIOD:

Day 1- Lengthy conversation with my supervisor, Branch Manager; had general conversation. Then, he introduced me with everyone at work.

Day 2- Introduced with the people by myself and quick observation of their general roles.

Day 3- Shared my traditional knowledge and future objectives

Day 4- A crash course on CBL's business structure.

Day 5- Introduced to the people I'll actually be tasking with.

Day 6- Started to interact with the walk-in customers.

Day 7- Surveyed the customer as I was assigned to do.

Day 8- Customer Survey

Day 9- Lengthy conversation with my supervisor, Branch Manager; educated me about the work environment, concerns, disciplines, etc.

Day 10- An explanation of what the team members act like and how they fit into their work world.

Day 11- Attempted to ask customer servicers what they really do and observed their interaction with customers.

Day 12- Shadowed the customer servicers again.

Day 13- I was often left alone and utilized this time reading journals and browse CBL's websites

Day 14 – Surveyed customer satisfaction and sent it to SQO weekly (did for 2 weeks as I couldn't submit the survey on prior week)

Day 15- Customer Survey

Day 16 – Learnt about the card service provider and card products.

Day 17- Familiarized with photocopy machine as I didn't know how to use it.

Day 18 - Learnt about the electronic queue management service (CityQ) and how to operate it.

Day 19 - Tried to assimilate about how to open an individual bank account.

Day 20 - Filled up a form to open an individual account by myself and gathered all the necessary information; finally approved by my supervisor

Day 21 - Learnt the complete process from account opening form to a successful bank account opening.

Day 22 - Learnt to browse city touch service.

Day 23- Learnt about compliance issues and monitoring.

Day 24 - Long conversation with the operational manager and shadowed him; educated by the operational manager about importance of operational activates

Day 25 - Met the internal auditor and observed his role; understood the idea how organizations performance evaluated from conflict of interests.

Day 26 - Surveyed customer satisfaction and sent it to SQO weekly.

Day 27 - Networking events with my fellow interns and newly joined executives, and the service quality team at head office; had a long sitting meeting with the happenings.

Day 28 – Started conversations with the relationship managers to get idea about their responsibilities and how the loans (assets) come from individuals, corporations, FIs, and governments. Also, how the interest rates affect the loans.

Day 29 - Shadowed the RMs and observed their business strategies. Also, I had learnt about car loans, individual loans, personal loan, retail loans, SME loans, home loans, etc.

Day 30 - Learnt about the one of the lucrative product AMEX card and its pros and cons. Also, I had conversations with the AMEX users.

Day 31 – Customer survey

Day 32 - Surveyed customer satisfaction and sent it to SQO weekly.

Day 33- Learnt to fill up loan applications and Credit Information Bureau (CIB)

Day 34 – Shadowed teller section and learnt about the cash management, cheque transaction, vouchers, etc. Also, get the idea how they make calculate the total transaction end of the day.

Day 35- Started attending office wide meetings to get idea of corporate culture; they're very welcoming and environment friendly.

Day 36– Customer survey at cash counter

Day 37 - Surveyed customer satisfaction and sent it to SQO weekly.

Day 38 – observed the FDR section and also opened an FRD account for me by myself.

Day 39 – Assigned a task from customer service manager to find the dormant files from a list. Instruction was given so I started to find the dormant accounts from running year.

Day 40 – Past dormant files were disorganized, so I was requested to organize the files and change the old tags; I renewed the file information as differentiated dormant and running accounts' information.

Day 41 – reorganizing customer information in files (1999-2017)

Day 42 – reorganizing customer information in files (1999-2017)

Day 43 – reorganizing customer information in files (1999-2017)

Day 44 – reorganizing customer information in files (1999-2017)

Day 45 – Customer survey

Day 47 – Surveyed customer satisfaction and sent it to SQO weekly

Day 48 – assisted customer servicers to open customers' accounts including KYC

Days 49 – account opening as above

Day 50 – Loan applications form fill up

Day 51 – CIB form fill up

Day 52 – Customer Survey

Day 53 - Surveyed customer satisfaction and sent it to SQO weekly

Day 54 – account opening for AMEX card

Day 55 – customer service executive regarding card service was absent, so I had to take care of the customers providing card related queries and so on.

Day 56 –tried to make a start on my internship report but daily tasks were really time consuming, so asked for less daily task and tried to utilize downtimes to draft my experience.

Day 57 –I managed to redo everything and rewrite the drafts and discussed with the specific information with my supervisor and the newly graduates.

Day 58 - Learnt about the balance sheet of the bank. Operation manager assigned me to recheck the balance sheet, so made sure if the assets are equalized to liabilities.

Day 59 – Had some family emergency, so I took leave for 2 days.

Days 61 – customer survey

Days 62 – I prepared questions for people I would be asking tomorrow at meeting.

Days 63 - Meeting at head office; discussed the potential outcomes throughout the internship period.

Days 64 - Finally dispatched all the records of quality of service, customer feedback collected throughout the internship program by me and recommendations to head office.

Days 65 – Last day as an intern. They did not let me work. Had valuable advises from all.

In conclusion, the internship experience has taught me neither connecting alone nor excelling at daily task, but the combination of both which indicates a right balance.





The City Bank Limited
Head Office : City Bank Center, 136, Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh

Ref: HRD/Intern/2017/ 21

Date: September 18, 2017

Manjurul Haque Khan
Director, Career Counseling Centre
United International University

Acceptance Letter

Dear Sir/Madam,

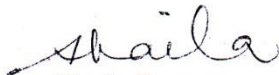
We are pleased to offer internship to Nondisha Haque Nilful, ID # 111131239 and student of your university for a period of 12 weeks from 24-Sep-2017 to 24-Dec-2017.

Please advise the student strictly that this is an integral part of this arrangement that any information acquired by the intern student during the program should not to be divulged or used for any purpose other than academic.

As such, Nondisha Haque Nilful is advised to report to Habib Mohammad Abbar Zaman, House: 1 Razzak Plaza(1st fl), Road: New Eskaton Road, Area: Moghbazar, PO: GPO, PS: Ramna, Dist: Dhaka - 1000. accordingly.

Regards,

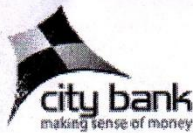
Yours Sincerely,


Shaila Parveen

Head of Recruitment & MIS

Acting Head of Human Resources

Phone: 58813483, 58814375, 58813126
Fax: 880-2-9884446; G.P.O. Box No. 3381, Dhaka
E-mail: info@thecitybank.com; Web: www.thecitybank.com; SWIFT: CIBLBDDH



Internship Guideline



Welcome to City Bank. We are pleased to offer you internship in our City Bank.

Responsibilities of the Intern Students:

During the internship program, all intern students will have to follow the Bank's code of conduct. Also any information acquired during this internship program should not to be divulged or used for any purpose other than academic.

Please send the following reports/forms to HRD as per the instructions mentioned on the forms:

- | | |
|---|---------|
| 1. Intern Account Number Information Form | Form 01 |
| 2. Internship Topic and Report Form | Form 02 |
| 3. Internship Attendance & Payment Advice | Form 03 |
| 4. Intern's Monthly Progress Report | Form 04 |
| 5. Internship Performance Review Form | Form 05 |

Necessary information regarding your internship program:

- | | |
|-----------------------------|---|
| a) Evaluation Report : | Upon completion of the internship, the student must have his or her supervisor complete the Internship Performance Review form. |
| b) Experience Certificate: | Will be provided by, HR after submission of internship report to HR. |
| c) Performance Certificate: | Special certificate will be provided by the HOHR only to very good and outstanding performer. |

Internships not only provide excellent learning opportunities for students but also create networking opportunities and make graduates more appealing to hiring committees. So, after successful completion of your internship in City Bank, please drop your updated resume to HRD.

I hope your internship will be very rewarding. Remember that you will have to balance your assignment /report work and your internship job responsibilities.

Thanking you

Head of Human Resources
Human Resources Division

Human Resources Division
House# CEN (C)-11 (4th Floor), Avenue# 136, Gulshan-2, Dhaka-1212



The City Bank Ltd.

Service excellence guideline for Service Ambassadors

How you represent The City Bank –

Dress Code: Culturally and professionally befitting dress. Shocking or something jazzy is being discouraged.

Shoes: Females must avoid fancy footwear.

Dirty Dress: Not allowed.

Heavy Make-up: Female employees should avoid heavy make-up.

Clean eyes: Eyes must be clean. Check corners of eyes carefully.

Hair perfectly combed: Hair should be kept properly and perfectly combed. Hair condition should be healthy and dandruff-free. Employees should never comb their hair in front of the customers. Female employees should keep hair neatly tied and bunned.

Use of accessories: Females should not use excessive accessories (earrings, bracelets, bangles etc.) that look unprofessional.

Nails: Both finger and toe nails should be clean, properly cut and managed.

No bad odor: Employees should wear perfumes appropriately so that there is no body odor.

No nose hair: Employees should trim nose hair regularly. Research says, nose hair is a “serious offense” particularly towards female customers.

Clean eye glasses: Specs should be clean so that eyes are properly visible.

Hair Color: Shocking hair color (like pink or purple) is not allowed.

Colloquial language: Not allowed in front of customers.

Foul language: Not allowed at all.

How you incorporate with your responsibilities –

- Acknowledge customer's presence immediately.
- Proactively greet customers.
- Listen carefully and pay attention to their requirements.
- Direct the customers to the respecting service desk /counter.
- Offer customer a seat.



INTERN'S MONTHLY PROGRESS REPORT



(Please submit this form to HR after Completion of Internship)

Name of Internee:	NONDISHA HAQUE NILFUL
Intern City Bank ID	N/A
Department/Branch:	MOGHBAZAR BRANCH

Summary of Tasks/Assignments Performed in Week/Month:

1. Month

Assigned with customer service dept. and card service.

- ① learnt to fill up KYC, learnt about account opening progress.
- ② learnt about cards service provider and card products.
- ③ collected customer satisfaction data.

2. Month

① Assigned with Branch Operation Manager.

② learnt about compliance issues and monitoring.

③ Assigned with teller section and learnt about cash and cheque transaction.

④ collected customer satisfaction data.

3. Month

① Assigned with RM's - learnt about retail loan and SME loan.

② learnt to fill up CIB inquiry form and credit files.

③ collected customer survey.

Any Other Point/Observation:

1. She has showed significant interest in work.

2. She has the ability to work under pressure.

Signature of the Intern with Date

Nondisha
24/12/17

Signature of the Supervisor with Date

H. M. Abrar Zaman
Branch Manager
The City Bank Limited
Moghbar Branch Dhaka

Human Resources Division
House# CEN (C)-11 (4th Floor), Avenue# 136, Gulshan-2, Dhaka-1212



Internship Performance Review Form



Form 05

Name of Internee:	NONDISHA HASUE NILFUL
Department/Branch:	MOGHBAZAR BRANCH
Supervisor's Name:	H. M. ABRAR ZAMAN

Duration: From 24/09/2017 To 24/12/2017

Using the following grade please evaluate the intern on the dimensions listed
(Please tic the right choice):

Grading : Excellent = 5 Very Good = 4 Good = 3 Average = 2 Below Average = 1

Sl.	AREA	5	4	3	2	1	Remarks
1	DRESS CODE	✓					
2	INTEREST IN ASSIGNED TASKS	✓					
3	ABILITY TO LEARN	✓					
4	ABILITY TO WORK WITH OTHERS	✓					
5	ABILITY TO COMMUNICATE	✓					
6	ABILITY TO WORK INDEPENDENTLY		✓				
7	ABILITY TO MANAGE TIME		✓				
8	ABILITY TO WORK UNDER PRESSURE		✓				
9	PRESENTABILITY & DEPENDABILITY	✓					
10	PERSONALITY & MATURITY	✓					
Total Point /Points							

Aggregate Grading

Critical appreciation on the intern's strengths and weakness and general career potential. Special comments concerning the internship program. You may use the back of this sheet, if necessary.

Branch Manager / Supervisor

24.12.17
H. M. Abrar Zaman
Branch Manager
The City Bank Limited
Moghbarar Branch, Dhaka

Human Resources Division
House# CEN (C)-11 (4th Floor), Avenue# 136, Gulshan-2, Dhaka-1212

CITY BRANCH BANKING SURVEY



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

- | | |
|---------------------------------------|---|
| Respondent Type | Service Area: |
| ☐ Customer | ☐ Cash Area / Teller Service |
| ☐ Non-Customer | ☐ Customer Service / Query |
| | ☐ Relationship Manager |

Please Tick (✓) your answers

- 1 Did Our officer serve you as you expected?
☐ Yes ☐ No
- 2 How would you rate the overall service of this Branch?
☐ Good ☐ Average ☐ Poor
- 3 What do you think about the timeliness of receiving the desired service?
☐ Good ☐ Average ☐ Poor
- 4 How would you rate the premises of this Branch?
☐ Good ☐ Average ☐ Poor
- 5 What is the best thing you like about our product / feature?
☐ CA/SA ☐ FDR ☐ Loan ☐ AMEX
☐ Others:

Your additional comments / suggestions:

.....

.....
 Signature

CITY BRANCH BANKING SURVEY



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

- | | |
|---------------------------------------|---|
| Respondent Type | Service Area |
| ☐ Customer | ☐ Cash Area / Teller Service |
| ☐ Non-Customer | ☐ Customer Service / Query |
| | ☐ Relationship Manager |

Please Tick (✓) your answers

- 1 Did Our officer serve you as you expected?
☐ Yes ☐ No
- 2 How would you rate the overall service of this Branch?
☐ Good ☐ Average ☐ Poor
- 3 What do you think about the timeliness of receiving the desired service?
☐ Good ☐ Average ☐ Poor
- 4 How would you rate the premises of this Branch?
☐ Good ☐ Average ☐ Poor
- 5 What is the best thing you like about our product / feature?
☐ CA/SA ☐ FDR ☐ Loan ☐ AMEX
☐ Others:

Your additional comments / suggestions:

.....

.....
 Signature