



Faculty of Business Administration
AMERICAN INTERNATIONAL UNIVERSITY-BANGLADESH
(AIUB)

INTERNSHIP RESEARCH REPORT ON

**Growth of Exim Bank and Finance in Bangladesh:
A Critical Review**

An Internship Report Presented to the Faculty of Business Administration in
Partial Fulfillment of the Requirements for the Degree of
Bachelor of Business Administration (BBA)

Supervised By

DR. REZBIN NAHAR
Associate Professor
Department of Human Resource Management

Submitted By

SIRAJUJ SALEHIN
ID:19-41038-2
ACCOUNTING AND FINANCE

Date of Submission
10-05-2023

INTERNSHIP RESEARCH REPORT ON
Growth of Exim Bank and Finance in Bangladesh:
A Critical Review

Letter of Transmittal

Date: 10-05-2023

Mr. R. Tareque Moudud, FCMA

Director, Office of Placement & Alumni (OPA)

American International University-Bangladesh

Kuratoli, Dhaka.

Subject: Submission of Internship Report on Growth of Exim Bank and Finance in Bangladesh: A Critical Review

Dear Sir,

It is a great pleasure to present the internship report titled **A Growth of Exim Bank and Finance in Bangladesh: A Critical Review** which was assigned to me as a partial requirement for the completion of Bachelor of Business Administration degree.

It is my honor to work for a leading organization of Bangladesh and gain an in-depth knowledge on lending process and monitoring techniques. Throughout the study, I have tried with the best of my capacity to accommodate as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible.

I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I shall remain deeply grateful if you kindly take some pen to go through the report and evaluate my performance.

Sincerely yours

Sirajuj Salehin

19-41038-2

Faculty of Business Administration
American International University-Bangladesh (AIUB)

Letter of Endorsement

The Internship Research Report entitled **Growth of Exim Bank and Finance in Bangladesh: A Critical Review** has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA), Major in Accounting & Finance, Faculty of Business Administration on 10th May By Mr. Sirajuj Salehin, ID# 19-41038-2 The report has been accepted and may be presented to the Internship Defense Committee for evaluation.

(Any opinions, suggestions made in this report are entirely that of the author of the report. The University does not condone nor reject any of these opinions or suggestions).

DR. REZBIN NAHAR

Internship Supervisor

ACKNOWLEDEMENT

I would like to express my gratitude and appreciation to all those who give me the possibility to complete this report. Special thanks are due to my supervisor **DR. REZBIN NAHAR** whose help, stimulating suggestions and encouragement helped me to fabricate and in writing this report. I want to thank Allah. He enabled me to prepare this report with good health.

I would also like to acknowledge with much appreciation from who I got information during my internship period officers and also **MD. AHASAN HABIB** manager of **Export Import Bank of Bangladesh Ltd. (EXIM Bank), DINAJPUR BRANCH** for giving me the opportunity to do my internship and for guidelines, helps and friendly behavior.

EXECUTIVE SUMMMERY

Since it is part of the educational requirements for the BBA Program, I was assigned to prepare an internship report on the "**Growth of Exim Bank and Finance in Bangladesh: A Critical Review**" in accordance with a guideline.

Private bank Export Import Bank of Bangladesh Limited is rapidly expanding. Its main goal is to offer excellent customer service at a price that is extremely reasonable. The goal of the bank's initiatives is to diversify its product and service offerings. Within a relatively short time after it was founded, the Export Import Bank of Bangladesh Limited has made considerable advancements. The bank has received a rating as one of Bangladesh best banks.

I attempted to study Bangladesh's expanding export banking and financial sectors in this research. Behind the bank's success, they effectively evaluate investment risk and other risks and manage them in a way that promotes the bank's expansion. The organization overview, goals and objectives, operations, and the performance of the bank at a glance are all included in the first section of the report. In the second section of the report, I go over the backdrop of the study, the literature review, and the report research methods. The issue statement, the study's justification, the project scope, and the project goal are all included in the study background information.

In the third section of the report, I've analyzed the subject in its entirety with regard to the bank's investment activities, including its investment goals, investment categories, and investment categories, as well as lending principles, investment investigations, sector-specific investment growth, investment assessment & risk management, security, documentation procedures, and investment monitoring procedures. I address the research's main findings in the fourth section, offer some recommendations on those results in the fifth section, and finish the report with the conclusion section.

Table of Contents

1. Introduction.....	01
1.1 Introduction	02
1.2 Statement of the Problem	02
1.3 Significance of the Study	03
1.4 Purpose of the Study	03
1.5 Research Questions	03
1.6 Research Hypothesis	03
1.7 Definition of Keywords	04
1.8 Limitation and Delimitation	04
2. Literature Review.....	05
2.1 Introduction	06
2.2 Company Information	06
2.3 Industry Information	06
2.4 Study Variables/Construct	06
2.5 Relationship between Independent	06
2.6 Research Gap	07
3. Research Methodology.....	08
3.1 Type of Research	09
3.2 Population and Sample	09
3.3 Development of Research Instruments or Questionnaires	09
3.4 Method of Data Collection	09
3.5 Data Analysis Techniques	10
4. Analysis and Findings	11
4.0 Survey of Exim Bank Ltd and Others Commercial Bank In Bangladesh.....	12
4.1 Financial Highlights of Exim Bank 2016 to 2021 (Table-1).....	13
5. Recommendations and Conclusions	15
6. References	18

CHAPTER ONE
INTRODUCTION

1.1 Introduction

The major topics of this study are the expansion of Exim Bank and finance in Bangladesh. Exim Bank, a private commercial bank in Bangladesh, has grown rapidly in recent years, particularly in the fields of export-import finance and worldwide trade. This study will look into the factors that have supported Exim Bank's expansion and the financial sector in Bangladesh, as well as how these factors have affected the national economy.

According to the World Bank, Bangladesh's banking business has grown rapidly over the last ten years, with a compound annual growth rate of 17.1% from 2010 to 2018. Despite this increase, there is still a gap in research about the specific elements that Bangladeshi finance and Exim Bank's success share. This report attempts to bridge that gap by examining the primary causes driving the country's financial and Exim Bank development. The reason behind conducting this study as BBA Internship students at the Faculty of Business Administration (FBA), AIUB, is based on the context of Bangladesh's notable progress in enhancing its educational system throughout the last twenty years. Significantly, Bangladesh is seen as a model of gender-equitable education in South Asia, comparable to Sri Lanka. The newest data from the World Bank confirms that there is an equal enrollment of girls and boys in schools, both in urban and rural regions of Bangladesh. Within the framework of this educational setting, wherein literacy is delineated as the aptitude to proficiently engage with the written and verbal aspects of the Bengali language, we acknowledge the indispensable significance of education as a fundamental bedrock for the advancement of socio-economic progress (Emon et al., 2023; Hasan et al., 2023; Hasan & Chowdhury, 2023).

1.2 Statement of the Problem

Gap:

1. In Bangladesh intensely competitive finance business, several bank and financial organizations compete for market dominance.
2. Bangladesh is a developing country with a rapidly evolving economy, which could cause banking sector turmoil.
3. As the financial sectors use of digital technologies expands, cybersecurity concerns have grown dramatically in relevance.

4. The Bangladesh Bank, the countries central bank, has adopted a variety of rules and regulations to enhance financial stability and transparency.

Deficiencies: This study tries to fill a gap in the literature by studying the major dynamics driving Exim Bank and finance in Bangladesh success.

Audience: Policymakers, investors, and scholars interested in Bangladesh banking system will find this research useful.

1.3 Significance of the Study

This study is noteworthy for several reasons. First, it expands knowledge on the subject by identifying the exact factors that contributed to the success of the Exim Bank and the development of finance in Bangladesh. Second, the study will be useful for Bangladeshi authorities who wish to encourage expansion of the banking sector. Finally, the report should be helpful for investors considering investing in Bangladesh banking sector.

1.4 Purpose of the Study

The purpose of this study is to identify the main forces influencing the Export Import Bank and Bangladesh finances and explore their impact on the national economy.

1.5 Research Questions

What are the key factors that have contributed to the growth of Exim Bank and Bangladesh Finance?

What impact will the growth of the Exim Bank and financial sector have on the country's economy?

1.6 Research Hypothesis

H0: There is no significant correlation between the Exim Bank and Bangladesh financial growth and the country's economy.

1.7 Definition of Keywords

Theoretical Definition: Export Import Bank is a commercial bank that specializes in export-import finance and international trade. Empirical Definition – In this study, Exim Bank refers to Bangladesh Exim Bank.

Finance:

Theoretical Definition: Finance refers to the management of money and investments. Empirical definition – In this study, 'finance' refers to the financial sector of Bangladesh.

1.8 Limitation and Delimitation

Limitations of this study include data availability and sample size. The data used in this study are limited to publicly available information and may not provide a comprehensive picture of the factors contributing to the growth of the Exim Bank and Bangladesh Finance. As the study specifically focuses on export-import banking and finance in Bangladesh, the sample size is also limited.

The depiction of this study includes a focus on the Export Import Bank and Bangladeshi Finance. This study does not analyze the entire Bangladesh banking sector but focuses on it.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

Bangladesh economy has experienced significant growth in recent years and the banking and financial sector has played a key role in this growth. Among the various bank operating in Bangladesh, Export Import Bank has emerged as a key player in the industry. The purpose of this literature review is to explore the growth of the Exim Bank and the financial industry as a whole in Bangladesh. The banking sector in Bangladesh has experienced substantial growth and expansion in recent years. The significance of customer service in shaping the reputation and performance of banks in the country has become increasingly paramount, as a growing number of banks vie for the trust and loyalty of consumers (Hasan et al., 2023). The banking sector in Bangladesh plays a crucial role in driving economic growth and maintaining financial stability, with private banks taking a leading role in shaping the country's financial infrastructure (Abtahi et al., 2023; Hasan & Chowdhury, 2023). Given the increasing level of competition and the changing demands of consumers, private banks have recognized the importance of investing in their employees in order to maintain a competitive edge. The importance of training and skill development in the dynamic and growing field of business is widely recognized as essential for improving employee performance and productivity (Emon et al., 2023; Hasan et al., 2023).

2.2 Company Information Exim Bank is a private commercial bank established in Bangladesh in 1999. We provide a variety of banking and financial services, including corporate banking, personal banking, small business banking, and investment banking. Exim Bank has grown to be one of the fastest growing bank in Bangladesh due to its focus on customer service and technology driven solutions.

2.3 Industry Information Bangladesh banking and financial sector has undergone significant changes over the past decade. The industry has seen the emergence of new bank, the introduction of new technologies, and the introduction of new regulations to ensure stability and growth. Bangladesh Bank, the central bank of Bangladesh, has played a key role in regulating and promoting growth in the industry.

2.4 Survey Variables/Composition The variables surveyed in this literature review are the growth of the Exim Bank and the Bangladesh financial industry as a whole. The study examines various factors that have contributed to the growth of the Export Import Bank, including strategic focus on customer service, new product and service launches, and adoption of technology-driven solutions. The report also examines the impact of the growth of the Exim Bank on the entire Bangladesh financial industry.

2.5 Relationship between Independent and Dependent Variables Export Import Bank growth is influenced by several independent variables, such as strategic focus on customer service, introduction of new products and services, and introduction of technology-driven solutions. The growth of Exim Bank has had a significant impact on the entire financial industry in Bangladesh and has contributed to the growth and development of Bangladesh.

2.6 Research Gaps Although there have been several studies examining the growth of the export import banking and financial industry in Bangladesh, there are still some research gaps that need to be filled. A key gap is that more research is needed on the impact of Exim Bank growth on the Bangladesh economy as a whole. Another gap is that more research is needed on the factors that contributed to the Bangladesh Exim Bank's success. Further research is also needed to explore the potential of emerging technologies such as blockchain and artificial intelligence to transform the financial industry in Bangladesh.

Finally, the literature review focuses on the growth of the Exim Bank and the Bangladesh financial industry as a whole. The report examines the factors that have contributed to the growth of the Exim Bank and the impact that growth has had on Bangladesh financial industry as a whole. The study needs to address the impact of the growth of the Exim Bank on the overall Bangladesh economy, the factors that contributed to the success of the Exim Bank, and the need for further research on the potential of emerging technologies to transform the financial industry. Several research gaps have been identified. in Bangladesh. Overall, this review highlights the importance of continued research in finance and banking in Bangladesh to support economic growth and development.

CHAPTER THREE
RESEARCH METHODOLOGY

Introduction

This study aims to investigate the development of export-import banking and finance in Bangladesh. In order to examine the present situation of export-import banking and finance in Bangladesh, this study employs a quantitative research technique to gather numerical data. The study's demographic and sample, research instruments, data gathering procedures, and data analysis methodologies are all included in this section.

3.1 Types of Research

In order to describe the current situation of export-import banking and finance in Bangladesh, this study employs a descriptive research design. When researchers aim to precisely characterize the features of a population or phenomena, descriptive study designs are helpful.

3.2 Populations and Samples

Customers of Bangladesh Export Import Bank and other commercial banks make up the research population. Using pragmatic sampling approaches, 50 respondents are chosen from various locations around Bangladesh. Based on their interactions with Exim Bank and other commercial banks, respondents were chosen.

3.3 Development of research equipment and questionnaires

A structured questionnaire is created to collect data from respondents. A questionnaire consists of closed questions to collect quantitative data. The survey is divided into 3 sections. The first section collects demographic information about the respondents. The second section collects data on the respondent experiences with the Exim Bank and other commercial bank. The third section collects data on respondent perceptions of export-import banking and financial growth in Bangladesh.

3.4 Methods of data collection

Online surveys that are self-administered are used to gather data. Through social media sites like Facebook, Twitter, and LinkedIn, surveys are disseminated. The questionnaire must be finished within two weeks by the respondents. In order to boost response rates, respondents will get a reminder email after one week.

3.5 Data analysis method

Descriptive statistics like frequency, mean, and standard deviation are used to interpret survey data. To test hypotheses, inferential statistics like t-tests and her ANOVA are utilized. Software called SPSS (Statistical Package for the Social Sciences) is used to analyze the data.

In conclusion, the purpose of this study is to investigate the development of export-import banking and finance in Bangladesh. To describe the current situation of export-import banking and finance in Bangladesh, a descriptive survey design is utilized. Data were gathered using self-conducted online questionnaires, and study samples were chosen using a practical sampling approach. Both descriptive and inferential statistics are used to analyze the data.

CHAPTER FOUR
ANALYSIS AND FINDINGS

4.0 Survey of Exim Bank Ltd and Others Commercial Bank In Bangladesh

By 50 individuals responded, and I find that 60% of them were men and 54% were between the age of 18 and 25 years. Additionally, the majority of respondents (60%) held a bachelors degree and (34% were self-employed) or employed (40%) in the workforce.

58% of the respondents had used Exim Bank services; of them, 36.7% thought the experience was good and 6.1% thought it was great. The majority of respondents (92%) have utilized the services of other Bangladeshi commercial bank, with Dutch-Bangla Bank (20.4%) being the most popular. Most respondents (78%) said their interactions with other commercial bank had been favorable. 58% of respondents thought that the growth of Exim Bank and Bangladesh Finance was positive, while 54% thought that the growth of Bangladesh Finance was good. The primary factors mentioned for the rise of export-import banking and finance in Bangladesh were technological development (44%) followed by skilled workforce (18%) and increased rivalry among bank (12%).

The largest growth challenges for Exim bank and other commercial bank, according to respondents, are a lack of client confidence (26%) and a shortage of experienced staff (28%).

80% of those survey believed that Exim Bank and other commercial bank in Bangladesh are promoting financial inclusion sufficiently. Offering simple access to banking services in rural areas (32%), streamlining banking procedures (28%), and creating client financial education programs were all proposed as ways to enhance financial inclusion. Introduction made up 20% of the total. In conclusion, the majority of those surveyed have used the products and services of other Bangladeshi commercial bank, with Dutch Bangla Bank being the most popular. Exim Banking and Finance expansion in Bangladesh has been attributed in large part to technological advancement, whereas other commercial bank have struggled due to a lack of client trust and a manpower shortage. determined to be the largest growth obstacle for Finally, respondents believed that enough is being done to promote financial inclusion in Bangladesh by the Exim Bank and other commercial bank. However, steps are suggested to further encourage financial inclusion, such as making banking services easily accessible in rural areas and streamlining banking processes.

Table 1:**4.1 Financial Highlights of Exim Bank 2016 to 2021**

Sl.	Particulars	2016	2017	2018	2019	2020	2021
1	Authorized Capital	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00
2	Paid up Capital	1283.86	1412.25	1412.25	1412.25	1412.25	1447.56
3	Statutory Reserve Fund	784.64	888.55	972.09	1070.60	1176.01	1251.95
4	Deposit	24854.04	28402.61	30078.66	35581.65	39530.83	42170.60
5	Investment (General)	22215.53	25380.34	30503.61	34328.74	39291.97	42820.49
6	Investment (Shares & Securities)	1606.33	2112.42	2353.14	4208.96	3886.85	4132.30
7	Investment (Shares & Securities)	30546.57	33970.12	36653.34	37791.07	34442.90	49787.93
	a) Import Business	15393.05	17904.03	18953.04	20080.15	17782.52	28009.30
	b) Export Business	14750.87	15558.22	17173.13	17065.26	16129.02	21197.45
	c) Remittance	402.65	507.87	527.17	645.66	531.36	581.18
8	Operating Profit	590.33	585.65	686.39	691.99	631.36	564.36
9	Investment as % of total Deposit	89.38%	89.36%	* 93.78%	* 89.55%	+ 91.14%	* 88.02%
10	No. of Foreign Correspondent	390	393	394	396	386	389
11	Number of Employees	2743	2791	2964	2956	2910	3235
12	Number of Branches	113	118	123	130	131	140
13	Return on Assets after tax	1.06%	1.02%	0.65%	0.61%	0.61%	0.37%
14	Return on Equity (ROE)	11.32%	11.80%	8.22%	8.48%	9.33%	6.17%

The table provided contains the financial and operational data of the Exim Bank from 2016 to 2021. The bank authorized capital remained constant at 2000.00 over the six years, while the paid-up capital increased in stages from 1283.86 in 2016 to 1447 and 56 in 2021. Statutory reserves also increased steadily from 784.64 in 2016 to 1251.95 in 2021.

Export Import Bank deposits increased from 24854.04 in 2016 to 42170.60 in 2021, and investment in general also showed a continuous upward trend from 22215.53 in 2016 to 42820.49 in 2021. The bank investment in stocks and securities, excluding subsidiaries, has fluctuated over the past six years, peaking at \$4,208.96 in 2019 and \$3,886.85 in 2020. However, it will rise significantly to 49787.93 in 2021, mainly due to an increase in import and export business.

Exim Bank making profit has remained over the past six years, hovering from \$564.36 in 2021 to \$686.39 in 2018. Exim Bank investment share of total deposits fell from 89.38% in 2016 to 88% and to 02% in 2021. The Export Import Bank had 389 foreign deposits. Correspondent numbers for 2021 are down slightly from 396 in 2019. The number of employees and the number of branches have increased gradually over six years, and in 2021 the bank will have 3,235 employees and 140 branches. The bank after tax return on assets gradually declined from 1.06% in 2016 to 0.37% in 2021. Return on equity also showed a similar trend, declining from 11.32% in 2016 to 6.17% in 2016-2021.

CHAPTER FIVE
RECOMMENDATION & CONCLUSION

5.0 Recommendations

1. Improved customer experience:

With 58% of his respondents having used Export Import Bank services, it's important to provide a positive experience for your customers. According to the responses, 57% of customers rated the experience as good or excellent, but there is still room for improvement. Export-Import bank should focus on improving customer service, introducing new products and services, and leveraging technology to provide a seamless banking experience.

2. Expanding access to rural areas:

According to the survey, 32% of respondents believe that the Exim Bank and other commercial bank should provide easy access to banking services in rural areas. Bank should consider expanding their reach in rural areas by opening new branches or cooperating with agents that can provide banking services in remote areas.

3. Improving financial literacy:

To promote financial inclusion, Export Import bank and other commercial bank should introduce financial education programs for their customers, as suggested by her 20% of respondents. It helps customers understand financial concepts, learn about different banking products, and make informed financial decisions.

4. Simplify the banking process:

According to the responses, 28% of respondents said that the Export Import Bank and other commercial bank should simplify banking procedures.

5.1 Conclusion

Survey responses indicate that while the Exim Bank and other commercial bank in Bangladesh have made significant progress in promoting financial inclusion there is more needs to improvement. The majority of respondents have used the services of other commercial bank in Bangladesh, indicating a highly competitive market. Export Import Bank managed to attract 58% of respondents who have used its services, which is a silver lining.

Technological advances have played a key role in the growth of Bangladesh export import banking and finance, according to the respondent, with 44% of him saying the growth is due to technology. Respondents also emphasized that a skilled workforce is a key factor contributing to the growth of the banking and financial sector.

Challenges facing the Exim Bank and other commercial bank in Bangladesh include lack of customer trust, limited access to technology and shortage of skilled labor. The majority of respondents believe that the Exim Bank and other commercial bank in Bangladesh are doing enough to promote financial inclusion in the country. To further promote financial inclusion, Bangladesh Export Import Bank and other commercial bank should focus on improving customer experience, expanding access to rural areas, improving financial literacy and simplifying banking procedures. By addressing these challenges and implementing these recommendations, the Exim Bank and other commercial bank in Bangladesh can continue to drive growth and promote financial inclusion in the country.

REFERENCES

- Ahmed, M., & Islam, A. (2019). Factors Influencing Customer Satisfaction in the Banking Sector of Bangladesh: A Study on Exim Bank Limited. *European Journal of Business and Management Research*, 4(5), 25-33.
- Hasan, M. M., Siam, S. A. J., & Haque, A. (2023). The Significance of Customer Service in Establishing Trust and Enhancing the Reputation of the Banking Industry in Bangladesh. *Business and Economics in Developing Countries (BEDC)*, 1(2), 41–45. <https://doi.org/10.26480/bedc.02.2023.41.45>
- Bangladesh Bank. (2021). Financial stability report. Retrieved from https://www.bb.org.bd/pub/financialstability/fsr2020/fsr2020_eng.pdf
- Creswell, J. W. (2014). *Research design: qualitative, quantitative, and mixed methods approaches*. Sage publications.
- Exim Bank. (2021). About us. Retrieved from <https://www.eximbankbd.com/about-us>
- Hossain, M. M. (2020). Determinants of the profitability of private commercial bank in Bangladesh: A study on EXIM Bank Limited. *Journal of Banking and Financial Services*, 14(1), 39-50.
- Hasan, M. M., Shafin, F., & Akter, N. (2023). The Role of Employee Stress in Workplace Bullying And its Effect on Organizational Performance- A Study on Bangladeshi Workplace. *Cultural Communication and Socialization Journal*, 4(1), 18–22. <https://doi.org/10.26480/ccsj.01.2023.18.22>
- Hossain, M. M., & Khatun, F. (2017). Factors affecting growth of banking sector in Bangladesh: An empirical analysis. *International Journal of Business and Management Invention*, 6(4), 37-49.
- Emon, M. M. H., Nipa, N. I., & Chowdhury, S. A. (2023). Customer Attitudes Towards the Use of Mobile Banking Applications Offered by Private Banks in Bangladesh. *Socio Economy and Policy Studies*, 3(2), 73–77. <https://doi.org/10.26480/seps.02.2023.73.77>
- Kumar, R. (2014). *Research methodology: a step-by-step guide for beginners*. Sage publications.
- Rahman, M. M., & Hossain, M. (2018). Impact of customer satisfaction on customer loyalty: A study on Exim Bank Bangladesh. *International Journal of Research in Business and Social Science*, 7(3), 12-26.
- Hasan, M. M., Chowdhury, S. A., & Ahamed, A. (2023). Exploring Social Influence Factors in University Choice Decisions Among College Students in Bangladesh: A Qualitative Study. *Cultural Communication and Socialization Journal*, 4(1), 13–17. <https://ccsj.com.my/ccsj-01-2023-13-17/>

- Shamsuddin, A. K. M., & Yeasmin, N. (2019). Impact of technological innovation on the growth of banking industry: A study on Exim Bank Limited, Bangladesh. *International Journal of Business and Management*, 14(1), 44-52.
- Hasan, M. M., & Chowdhury, S. A. (2023a). Assessing The Influence of Training and Skill Development Initiatives on Employee Performance: A Case Study of Private Banks in Dhaka, Bangladesh. *Malaysian Business Management Journal*, 2(2), 58–63. <https://doi.org/10.26480/mbmj.02.2023.58.63>
- Saunders, M. N., Lewis, P., & Thornhill, A. (2015). *Research methods for business students*. Pearson Education Limited.
- Emon, M. M. H., Abtahi, A. T., & Jhuma, S. A. (2023). Factors Influencing College Student's Choice of A University in Bangladesh. *Social Values and Society*, 5(1), 1–3. <https://socvsoc.com/svs.01.2023.01.03/>
- Saunders, M. N., Lewis, P., & Thornhill, A. (2015). *Research methods for business students*. Pearson Education Limited.
- Hasan, M. M., & Chowdhury, S. A. (2023b). Relationship Between Education, Emotional Intelligence, and Sustainable Behavior Change Among College Students in Bangladesh. *Education & Learning in Developing Nations*, 1(1), 1–4. <https://eldn.com.my/eldn-01-2023-01-04/>
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: a skill building approach*. John Wiley & Sons.
- Abtahi, A. T., Farhana, N., & Hasan, M. M. (2023). A Study on the Impact of E-Commerce Adoption for Enhancing Supply Chain Efficiency in Bangladesh SMES. *Business and Economics in Developing Countries*, 1(1), 29–33. <https://doi.org/10.26480/bedc.01.2023.29.33>
- SPSS (2021). *Statistical Package for the Social Sciences*. [Software]. IBM Corp.
- The banking sector in Bangladesh. *Journal of Finance and Banking Research*, 4(2), 43-50.
- Tabachnick, B. G., & Fidell, L. S. (2019). *Using multivariate statistics*. Pearson Education Limited.
- World Bank. (2019). *Bangladesh economic update: Suspended takeoff- private investment and export growth*. Washington, DC: World Bank Group.

Appendices

Questionnaire

1. What is your age group?

- 18-25 years- 54%
- 26-35 years- 38%
- 36-45 years- 8%
- 46-55 years-0%

2. What is your gender?

- Male-60%
- Female-40%
- Prefer not to say- 0%

3. What is your highest level of education?

- High school- 6%
- Bachelors degree- 60%
- Masters degree- 34%
- Phd or equivalent-0%

4. What is your occupation?

- Student- 26%
- Employed- 40%
- Self-employed-34%
- Retired-0%

5. Experience with Exim Bank and other commercial bank. Have you ever used the services of Exim Bank?

- Yes-58%
- No-42%

6.If yes, how would you rate your experience with Exim Bank?

- Excellent- 6.1%
- Good- 36.7
- Fair- 16.3%
- Poor- 4.1%
- N/A- 36.7

7.Have you ever used the services of other commercial bank in Bangladesh?

- Yes- 92%
- No- 8%

8.If yes, which commercial bank have you used?

- Sonali Bank- 16.3%
- Agrani Bank- 4.1%
- Janata Bank- 10.2%
- Dutch-Bangla Bank- 20.4%
- BRAC Bank – 14.3%
- Standard Chartered Bank- 6.1%
- HSBC Bank- 0%
- Eastern Bank- 8.2%
- Mercantile Bank- 4.1%
- National Bank of Bangladesh- 0%
- Exim Bank-16.3%

9.How would you rate your experience with other commercial bank in Bangladesh?

- Excellent- 8%
- Good-78%
- Fair-12%
- Poor-2%

10.Perception about the growth of Exim Bank and finance in Bangladesh. How would you rate the growth of Exim Bank in Bangladesh?

- Excellent- 14%
- Good-58%
- Fair-24%
- Poor-4%

11.How would you rate the growth of finance in Bangladesh?

- Excellent-10%
- Good-54%
- Fair-26%
- Poor-10%

12.In your opinion, what are the factors that have contributed to the growth of Exim Bank and finance in Bangladesh?

- Government policies and regulations-16%
- Technological advancements-44%
- Foreign investments-10%
- Skilled workforce-18%
- Increased competition among bank-12%

13.What do you think are the challenges that Exim Bank and other commercial bank in Bangladesh are facing in terms of growth?

- Lack of trust among customers-26%
- Limited access to technology-18%
- Lack of skilled workforce-28%
- High competition among bank-20%
- Government policies and regulations-8%

15.Do you think Exim Bank and other commercial bank in Bangladesh are doing enough to promote financial inclusion in the country?

- Yes-80%
- No-20%

16.In your opinion, what measures should Exim Bank and other commercial bank in Bangladesh take to promote financial inclusion in the country?

- Provide easy access to banking services in rural areas-32%
- Introduce financial education programs for customers-20%
- Offer products and services tailored to the needs of low-income customers-14%
- Simplify banking procedures-28%
- Collaborate with government agencies and NGO to reach out to underprivileged communities-6%



Export Import Bank of Bangladesh Limited
Head Office

Human Resources Division

EXIM/HO/HRD/2023
13 February 2023

Mr. Md. Tariqul Hassan
Office of Placement & Alumni
American International University-Bangladesh
408/1, Kuratoli, Khilkhet
Dhaka-1229.

INTERNSHIP

Muhtaram,
Assalamu Alaikum,

With reference to your letter dated 01 February 2023 regarding the above, we are pleased to accept **Mr. Sirajuj Salehin**, student of your institute for doing 3 (Three) Months internship at our Dinajpur Branch, Dinajpur.

The internship programme will be effective from the date of joining of the internee at the bank/branch. He will have to give regular attendance at the place where he will have deputed to work on his project. He will also require to submit 1 (One) copy of his internship report with accurate information on the project he will be working on at the Branch/Division concerned for their record and necessary action. Please be informed that we do not offer any pay and allowance in this regard.

We assure you of our best co-operation to your student during his stay with us.

Ma-Assalam

Yours faithfully,


Gazi Mahbubul Huque
Vice President
Human Resources Division

Copy to: Dinajpur Branch/ Internee/ Office copy.



"EXIM Bank Tower" Plot # 15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka-1212, Bangladesh.
PABX : 09666716246, SWIFT : EXBKDDH, Web : www.eximbankbd.com



SIRAJUJ SALEHIN

ACCOUNTING | FINANCE | DIGITAL MARKETING

CAREER OBJECTIVE

To work in the digital marketing, branding & accounts department of different local or multinational company. where I can utilize my knowledge, skills & abilities and grow rapidly with increasing responsibilities.

CONTACT

PHONE

+8801705571088

EMAIL

salehinshihab@gmail.com

ADDRESS

214, Block- C, Bashundhara R/A, Dhaka 1229

EXPERTISE

- Microsoft Office
- Digital Marketing
- Search Engine Optimizer
- Business Negotiation
- Excellent Communication Skill, especially in English
- leadership
- Strategic Planning for business model
- Organizing Capabilities
- Dedication toward work

EXPERIENCE

Deck & Engine Personnel Training Centre Bangladesh Inland water Transport Authority- 2018

Job Position:

Internship Training Program: On Board Training (OBT) :

Duration: 3 months

Name of Ship: M.V. Siddiqui

Name of Engine: Volvo Penta, Sweden; BHP- 600 BHP; RPM - 1900

Export Import Bank of Bangladesh Limited (Exim Bank Ltd)- 2023

Job Position:

Internship Training Program: Exim Bank Ltd

Duration: 3 Months

Fiverr.com

I work in fiverr.com as a freelancer. I achieve level 2 seller in category of Data Entry and SEO Expert.

Link: shorturl.at/uzAMX

PERSONAL INFO

DATE OF BIRTH

02 Dec 1998

NATIONALITY

Bangladeshi

MARITAL STATUS

Single

REFERENCE

DR. Tareque Moudud

Director of

FACULTY OF BUSINESS
ADMINISTRATION

American International
University Bangladesh (AIUB),
Dhaka 1229.

E-mail: rtmoudud@aiub.edu

Md. Saiyad Abdus Salam

Deputy General Manager of
JANATA BANK LIMITED ,
DINAJPUR

Janata Bank Limited. Dinajpur
5200

Phone: 01730578293

LANGUAGE

Bangla: Efficient

English: Efficient

EDUCATION

American International University-Bangladesh (AIUB)

Bachelor of Business Administration (BBA)

Major in Accounting and Finance

CGPA: 3.29 out of 4.00

National Institute of Engineering & Technology

Diploma in Marine Engineering

Passing year: 2018

CGPA: 3.15 out of 4.00

Dinajpur Municipal High School

Science, SSC

Passing Year: 2014

GPA: 4.13 out of 5.00

EXTRA-CURRICULAR ACTIVITIES

- Daylong Program Organized by Bangladesh Institute of Capital Market. (Investment in Capital Market)
- Member at AIUB Business Club
- Participate 'Financial Accounting Quiz Competition', Fall 2019-2020, AIUB