



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

**INTERNSHIP AFFILIATION REPORT ON  
ANALYZING THE IMPACT OF FRONT DESK  
MANAGEMENT ON CUSTOMER SATISFACTION IN BANK  
ASIA LIMITED**

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**

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Date of Submission May 16, 2023

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ASIA LIMITED**

## Letter of Endorsement

The Internship Affiliation Report entitled ANALYZING THE IMPACT OF FRONT DESK MANAGEMENT ON CUSTOMER SATISFACTION IN BANK ASIA LIMITED 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 May 16, 2023 By Ms. Sarah Trisa Purification, ID#19-41550-3. 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).

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DULCE CORAZON Z. LAMAGNA  
Internship Supervisor

# LETTER OF TRANSMITTAL

Date: 16-05-2023

Mr. R. Tareque Moudud, FCMA  
Director, Office of Placement & Alumni (OPA)  
American International University-Bangladesh  
Kuratoli, Dhaka.

**Subject: Submission of Internship Report on “Analyzing the impact of front desk management on customer satisfaction in Bank Asia Limited”**

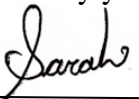
Dear Sir,

It is a great pleasure to present the internship report titled “Analyzing the impact of front desk management on customer satisfaction in Bank Asia Limited” 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

  
\_\_\_\_\_

**Sarah Trisa Purification**  
ID 19-41550-3  
Faculty of Business Administration  
American International University-Bangladesh (AIUB)

# ACKNOWLEDGMENT

In the beginning, I would like to convey my sincere gratitude to the Almighty, the supreme authority of the Universe, for giving me the ability to gather knowledge throughout my life.

Then of all, I express my profound thanks to my supervisor DULCE CORAZON Z. LAMAGNA, the guidelines and co-operation he has provided to prepare the total report without whose help, the report would be valueless.

I would also like to express my heartiest gratitude to Bank Asia Limited, Shyamoli Branch, for giving me the opportunity to complete my internship program in its Branch. I am also grateful to the FVP & Head of Shyamoli Branch, Mr. Probir Kumar Chanda, for his constant help and support during my working period at Bank Asia Limited. I would like to express my heartiest thanks to Sahana Sultana Tania, Mahmuda Sabiha Akter, Sadia Afreen, Nashid Sultana, and all the Senior Executive Officers for their guidance to know about the front desk management, Customer service and General Banking of “Bank Asia Limited.”

I have got full support from them. They provided me with all the information I have asked for and involved me in their practical work. Thus, after completing my internship I have gathered practical knowledge and experience in banking activities.

I would also like to thank all officials of Bank Asia Limited, Principal Office Branch for their cooperation, kind support, and affection. There were neat and clean office premises and a superior working environment.

In the end, I must mention my heartiest gratitude to the American International University, Bangladesh for providing me an opportunity to complete my BBA degree and gather practical experience and enrich my knowledge.

# EXECUTIVE SUMMARY

As a financial Institution Bank plays a very important role in the sector of the Economy. The primary duty of the Bank is to pay interest at lower rates to the depositors and receives interest on loans and advances from them at higher rates. In a country banking sector is considered one of the stable financial institutions.

The internship program is the combination and reflection of realistic learning along with academic Study. The study is not complete without practical experience, this internship program helps to experience the practical scenarios of theoretical studies.

This report is based upon my three months internship in Bank Asia Limited, Shyamoli Branch as a partial requirement of the BBA Program. In this report, I am focusing mainly on the Front Desk Management, general banking of Bank Asia Limited, Shyamoli Branch. The banker–customer relationship is the focal part of attention for the bankers. General account opening, requirements of opening accounts, different types of schemes, Encashment of different types of deposit, cheque clearing and collection section, local remittance department, Cash Department, Accounts Department for voucher storage, and Human Resource related Issues and customer services are included as general banking activities. As an intern, I got the opportunity to work in the different areas of general banking. Mainly I was assigned to the management of work at the front desk. Cheque book delivery, desk pass service, inward register entry, ATM card, and pin delivery, and customer services related issues like helping them to fill up the account opening form and to provide various information about the deposit products of Bank Asia Limited was the basic job responsibility of me during my internship.

Like many other organized sectors, Bank Asia Limited also has multi-layer manpower for its various requirements of professionals and support staff. The bank has some reasonably educated security guards and a highly educated and trained professional. They are very cooperative, well behaved, and helpful so, I never felt any hesitation to ask for any information from them. In this comfortable working environment, I have learned all the official activities in a professional manner which will definitely increase my professional skill.

Every management team has some limitations. Sometimes, I also had to handle obstacles that I have been faced during my internship period. Organizational error is the subject of concern for bank officials but my personal challenges can be improved by my own effort and academic knowledge.

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**CHAPTER ONE**  
**INTRODUCTION**

The present report focuses on the evaluation of the influence of front desk management on customer satisfaction within Bank Asia Limited. The research was conducted as part of my internship program, fulfilling a partial requirement of the BBA Program at American International University, Bangladesh (AIUB). During this internship, I gained practical work experience at Bank Asia Limited, specifically at the Shyamoli Branch.

The banking sector plays a significant role in the economy of a state. Over time, the banking industry has transformed from financial institutions primarily involved in deposit collection and trade finance to a competitive market with various financial institutions, commercial banks, and specialized banks offering enticing products and services. The main objective of my report is to analyze the diverse activities related to Front Desk Customer Service and general banking at Bank Asia Limited, specifically at the Syamoli Branch. The report also aims to propose strategies for enhancing customer relationships, thereby contributing to the overall profitability of both the branch and the bank as a whole.

The report is divided into six sections. The first section serves as an introduction, providing background information on Bank Asia Limited. In this internship report, I have provided a theoretical overview of the study, including definitions and fundamental concepts of Banking Operations. Chapter two extensively covers the general banking operations, while chapter three focuses on the limitations and findings of the study.

Chapter four discusses the lessons learned during the internship and emphasizes professionalism in the banking industry. The conclusion and recommendations are presented in chapters five and six, respectively. Throughout the report, my aim has been to provide a comprehensive understanding of the general banking operations and ensure clarity for the readers.

## **ORGANIZATION OVERVIEW**

Bank Asia Ltd was established in the year 1999, initiated by a group of accomplished entrepreneurs who held esteemed positions in society. The bank's management comprises a team of seasoned bankers with extensive experience in both domestic and international markets. Assisting the senior management team is a group of professionals, many of whom possess international market exposure, contributing to the bank's expertise and global perspective.

Bank Asia Ltd achieved a significant milestone by successfully acquiring the business operations of the Bank of Nova Scotia in Dhaka. This landmark achievement marked the first-ever instance in the banking history of Bangladesh. Furthermore, the bank replicated this success by acquiring the Bangladesh operations of Muslim Commercial Bank Ltd (MCB), a well-established bank based in Pakistan. These acquisitions further solidified Bank Asia Ltd's position in the banking industry and demonstrated its strategic growth and expansion initiatives.

In 2003, Bank Asia Ltd once again gained significant attention when its Initial Public Offering (IPO) of shares was met with overwhelming response and oversubscription. The IPO received a record-breaking oversubscription rate of 55 times, setting a remarkable milestone in the history of Bangladesh's capital market. This extraordinary response demonstrated the confidence and trust investors had in Bank Asia Ltd, highlighting its strong market position and prospects for growth.

The asset and liability growth have been remarkable over the years. Bank Asia has been actively participating in the local money market as well as foreign currency market without exposing the Bank to vulnerable positions. The Bank's investment in Treasury Bills and other securities went up noticeably, opening up opportunities for enhancing income in the context of a regime of gradual interest rate decline.

Bank Asia Limited was established with a clear vision of delivering modern and innovative banking products and services to the public at an affordable cost. The bank is dedicated to providing cutting-edge banking services that add value to all segments of society while upholding the highest standards in a globalized world. Leveraging technological advancements, Bank Asia is committed to offering state-of-the-art banking solutions that meet the evolving needs of its customers and contribute to their

financial well-being. By embracing technology, the bank aims to provide accessible and customer-centric banking services in line with the demands of an interconnected world.

Bank Asia Limited has played a crucial role in promoting financial inclusion in Bangladesh by spearheading the introduction of "Agent Banking" services in 2014. This pioneering initiative has enabled the bank to extend banking services to the most remote areas of the country. Since its inception, the journey of financial inclusion has been remarkable, with Bank Asia establishing more than 5000+ outlets and serving over 5 million customers in rural Bangladesh.

With a vision to contribute to a poverty-free Bangladesh, Bank Asia aspires to provide banking services to every capable individual in the country, irrespective of their socio-economic background. To achieve this goal, the bank aims to expand its Agent Banking Network by establishing financial kiosks in every village across Bangladesh. Furthermore, Bank Asia is actively pursuing the launch of the first-ever Digital Bank in the country. By leveraging modern technology, the bank seeks to transform traditional banking practices, catering to the needs and preferences of the future generation.

Through these initiatives, Bank Asia Limited is dedicated to fostering financial inclusion, empowering individuals, and driving economic growth in Bangladesh.

## **ORGANIZATION SLOGAN**

FOR A BETTER TOMORROW

## **ORGANIZATION VISION**

Bank Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Our vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

## **ORGANIZATION MISSION**

- ✓ To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy
- ✓ To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees
- ✓ To become the most sought-after bank in the country, rendering technology driven innovative services by our dedicated team of professionals

## **CORE VALUES**

Place customer interest and satisfaction as first priority and provide customized banking products and services

- ✓ Value addition to the stakeholders through attaining excellence in banking operations
- ✓ Maintain high ethical standard and transparency in dealings
- ✓ Be a compliant institution through adhering to all regulatory requirements
- ✓ Contribute significantly for the betterment of the society
- ✓ Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- ✓ Committed to protect the environment and go green

## **RATIONALE OF THE STUDY**

The banking sector in Bangladesh is witnessing a significant presence of private commercial banks, with new banks emerging each year. This trend intensifies competition within the banking industry. However, due to the limited number of investors compared to the number of banks, there remains an ongoing challenge of deposit crisis. This situation makes it difficult for banks to lower deposit rates in a highly competitive market, thereby affecting the interest rates for borrowers.

In pursuit of advancing my professional career, I sought the opportunity to complete my internship program at a well-established bank. Fortunately, I was given the chance to undertake my internship at Bank Asia Limited. This reputable institution provides a valuable learning experience, allowing me to gain practical knowledge and skills in the banking industry.

During my internship, I was assigned to the Shyamoli Branch of Bank Asia Limited, where I underwent a three-month practical orientation program. Upon completing this internship report, I will fulfill the requirements of my BBA program, marking the final component necessary to meet all program obligations. The primary objective of this report is to provide an overview of Bank Asia Limited's Front Desk management, customer handling, general banking activities, as well as the strategies, rules, and regulations in place.

In today's rapidly evolving world, academic education alone is insufficient for students to become well-rounded and competitive in the professional arena. It is crucial to complement theoretical knowledge with practical experience and real-world insights gained through internships. In the context of my BBA program, I specifically chose to focus on Bank Asia Limited's Front Desk Activities. With the approval of my supervisor, I have prepared a report titled "A Study on General Banking Activities of Bank Asia Limited, Shyamoli Branch." The report aims to delve into and analyze various aspects of general banking operations at Bank Asia Limited. The motivation 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. Bangladesh is recognized as a prominent example of gender-equitable education in South Asia, comparable to Sri Lanka (Hasan & Chowdhury, 2023b). The latest data from the World Bank confirms that there are similar rates of school attendance for both girls and boys in both urban and rural parts of Bangladesh (Hasan, Chowdhury, et al., 2023). Within the framework of this educational setting, wherein literacy is delineated as the aptitude to proficiently engage with the written and spoken aspects of the Bengali language, we acknowledge the crucial significance of education as a fundamental pillar for fostering socio-economic advancement (Emon, Abtahi, et al., 2023). I consider myself fortunate to have had the opportunity to complete my internship program at Bank Asia Limited, specifically at the Shyamoli Branch. However, it is important to note that the scope of

my study was limited to this particular branch and did not encompass other branches of Bank Asia Limited. During my internship, I primarily focused on general banking activities. Therefore, the report primarily focuses on "Analyzing the impact of front desk management on customer satisfaction in Bank Asia Limited." As an intern, my access to banking software was restricted due to policies. Nevertheless, I was able to gather extensive information and insights from various sections of general banking, excluding the banking software aspect.

The rationale for this study is based on the importance of general banking activities, particularly front desk banking activities, customer handling, direct communication, customer assistance, and accounts opening processes, in ensuring the success of any commercial bank. As a student of business administration, this study is of great relevance to me, as it provides an opportunity to gain practical experience and knowledge about the banking industry and the challenges faced by banks in meeting the needs and expectations of their customers.

This study holds significant implications for my future career in the banking sector as it will provide me with a deeper understanding of industry practices and challenges. The knowledge and insights gained from this study will be invaluable in any banking-related roles I undertake in the future, allowing me to make informed decisions and contribute effectively to the industry.

Moreover, this study will contribute to the Faculty of Business Administration and the University as a whole by offering insights into the practices and challenges specific to the banking sector. This information can inform future research and enhance the teaching curriculum, ensuring that students are equipped with relevant and up-to-date knowledge in this field.

Furthermore, the findings and recommendations of this study will have practical implications for Bank Asia and the wider business sector in Bangladesh. The recommendations derived from this research can assist Bank Asia in improving its general banking activities, leading to enhanced customer satisfaction, loyalty, and ultimately, increased profitability. The insights gained from this study can also benefit other banks and businesses in the country by providing them with valuable guidance for improving their own operations and customer relationships.

## **STATEMENT OF THE PROBLEMS**

The primary research question for this study revolves around the challenges faced by Bank Asia in its front desk banking activities, customer handling, direct communication, customer assistance, and accounts opening processes. The main objective is to identify these challenges and propose effective strategies to enhance the efficiency and effectiveness of the bank's general banking operations.

Front desk management plays a crucial role in shaping the customer service experience in the banking industry. It serves as the initial point of contact for customers, making it a significant factor in overall customer satisfaction. However, concerns regarding the impact of front desk management on customer satisfaction have been raised within Bank Asia Limited.

One notable challenge is the issue of long wait times experienced by customers at the front desk. Prolonged waiting periods can lead to frustration and dissatisfaction, resulting in negative perceptions of the bank.

Another potential challenge is the need for improved communication between front desk personnel and customers. Inadequate or ineffective communication can result in misunderstandings and errors, further contributing to customer dissatisfaction.

Additionally, insufficient training and skills among front desk staff can lead to mistakes and a decline in service quality, which ultimately affects customer satisfaction levels.

These identified challenges have the potential to impact customer retention rates and, consequently, the profitability of Bank Asia Limited. Therefore, it is crucial to investigate the impact of front desk management on customer satisfaction in order to identify and propose effective solutions to address these challenges.

## **OBJECTIVES**

The main goal of this study is to demonstrate the operational procedures of the Front Desk activities and General Banking Division at Bank Asia Limited, Shyamoli Branch. The study aims to achieve the following specific objectives:



- To identify and assess the efficiency and effectiveness of the current front desk banking activities at Bank Asia.
- To evaluate the customer handling practices of Bank Asia and analyze their impact on customer satisfaction.
- To examine the communication methods employed by Bank Asia and identify any existing gaps or deficiencies in their processes.
- To assess the customer assistance provided by Bank Asia and identify potential areas for improvement.
- To evaluate the accounts opening process at Bank Asia and identify any challenges or issues that require attention.

## **SCOPE AND DELIMITATION OF THE STUDY**

The scope of this study is to analyze the relationship between front desk management and customer satisfaction specifically within Bank Asia Limited. The study will focus on the following objectives:

Identify the key factors that influence customer satisfaction in relation to front desk management.

- Evaluate the existing practices and procedures of front desk management within Bank Asia Limited.
- Assess the level of customer satisfaction with front desk management at Bank Asia Limited.
- Propose potential solutions to address any identified issues in front desk management at Bank Asia Limited.

To gather data, a combination of primary and secondary sources will be utilized. Primary data will be collected through surveys and interviews conducted with both Bank Asia Limited customers and front desk personnel. Secondary data will be gathered through a thorough review of relevant literature and documentation.

It is important to note several limitations of the study. Firstly, the findings may have limited generalizability as the focus is solely on Bank Asia Limited, and the results may not be applicable to other banks or industries. Secondly, the sample size for the study may be constrained based on the willingness of participants to take part. Lastly, the study is bound by its timeframe, meaning that any future changes in front desk management practices at Bank Asia Limited may not be accounted for in the analysis.

**CHAPTER TWO**  
**LITERATURE REVIEW**

## **REVIEW OF RELATED LITERATURE**

The literature review aims to examine the influence of front desk management on customer satisfaction within Bank Asia Limited. It begins by emphasizing the significance of front desk management in the banking industry, acknowledging its role in shaping customers' perceptions of service quality and overall satisfaction. Relevant regulations such as the Bangladesh Bank Regulations and Guidelines, Memorandum and Articles of Association of Bank Asia Limited, as well as previous internship reports and affiliation reports, such as the one by Nabila Nasir (2016) on "The General banking activities of Bank Asia," are considered.

Bangladesh's banking sector has grown and expanded significantly in recent years (Abtahi et al., 2023). The function of customer service has grown increasingly more crucial in determining the reputation and performance of banks in the country as more and more compete for customers' confidence and loyalty (Emon, Nipa, et al., 2023). The banking industry in Bangladesh holds immense importance as a catalyst for both economic expansion and financial equilibrium, wherein private banks assume a prominent position in establishing the nation's financial framework. In light of escalating competition and evolving consumer expectations, private banks have come to acknowledge the need of investing in their workforce as a means to sustain a competitive advantage (Hasan & Chowdhury, 2023a). In the contemporary and ever-evolving landscape of business, the significance of training and skill development is widely acknowledged as crucial elements in enhancing employee performance and productivity (Hasan, Shafin, et al., 2023). Bangladesh economy has experienced significant growth in recent years and the banking and financial sector has played a key role in this growth (Hasan, Siam, et al., 2023).

The review further explores the relationship between service quality and customer satisfaction, establishing a strong correlation between these two factors. Numerous studies have demonstrated that high levels of service quality provided by front desk staff contribute to increased customer satisfaction. Notably, research conducted by Brown and Jones highlighted the significant impact of front desk personnel's efficiency, responsiveness, and professionalism on customer satisfaction. It is therefore crucial for Bank Asia Limited to align their front desk management practices with their customer satisfaction goals.

Although there is substantial research on the impact of front desk management and customer satisfaction, there exists a research gap specific to Bank Asia Limited. Limited studies have evaluated the effectiveness of front desk management practices and their direct influence on customer satisfaction within the context of Bank Asia Limited. This research aims to bridge this gap by conducting a comprehensive analysis of front desk management and its impact on customer satisfaction within Bank Asia Limited.

In conclusion, the literature review underscores the importance of front desk management in the banking industry and its direct effect on customer satisfaction. It emphasizes the need for Bank Asia Limited to prioritize effective front desk management practices to enhance customer satisfaction and foster customer loyalty. Additionally, the review identifies a specific research gap pertaining to Bank Asia Limited, which will be addressed in the present study, contributing to the existing knowledge in the field of front desk management and customer satisfaction within the banking sector.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**



## **METHODOLOGY OF THE STUDY**

This study will employ a mixed-methods approach, combining qualitative and quantitative data collection and analysis methods. The primary data sources will include interviews with Bank Asia employees and surveys conducted with Bank Asia customers. Secondary data sources will encompass relevant literature and reports on banking practices and customer satisfaction.

### **Type of study**

This report is constructed on an inclusive analysis of different kinds of information, which were gathered from two separate sources - primary and secondary. The data collection process involved the use of a qualitative research method, which facilitated in obtaining detailed and in-depth perceptions into the research topic.

#### **➤ Sources of data**

This study will be focusing on both the secondary and primary data.

- Secondary data source  
Bank Asia Website, Reports, News Portals, Previous General Banking Reports
- Primary data source  
Respective officers and staff of Bank Asia Limited, Shyamoli Branch  
Customers/Clients of Bank Asia Limited, Shyamoli Branch

#### **➤ Method of data collection**

- Personal interview:  
Face to face conversation was held with the various employee and their customers during my internship.
- Personal observation:  
My personal observation of brokerage house and their activities and also Dhaka stock exchange operations.

#### **➤ Data Analysis**

The process of preparing this report involved the analysis of both primary and secondary data, which were collected from various sources.

**CHAPTER FOUR**  
**ANALYSIS AND FINDINGS**



# ORGANIZATION STRUCTURE

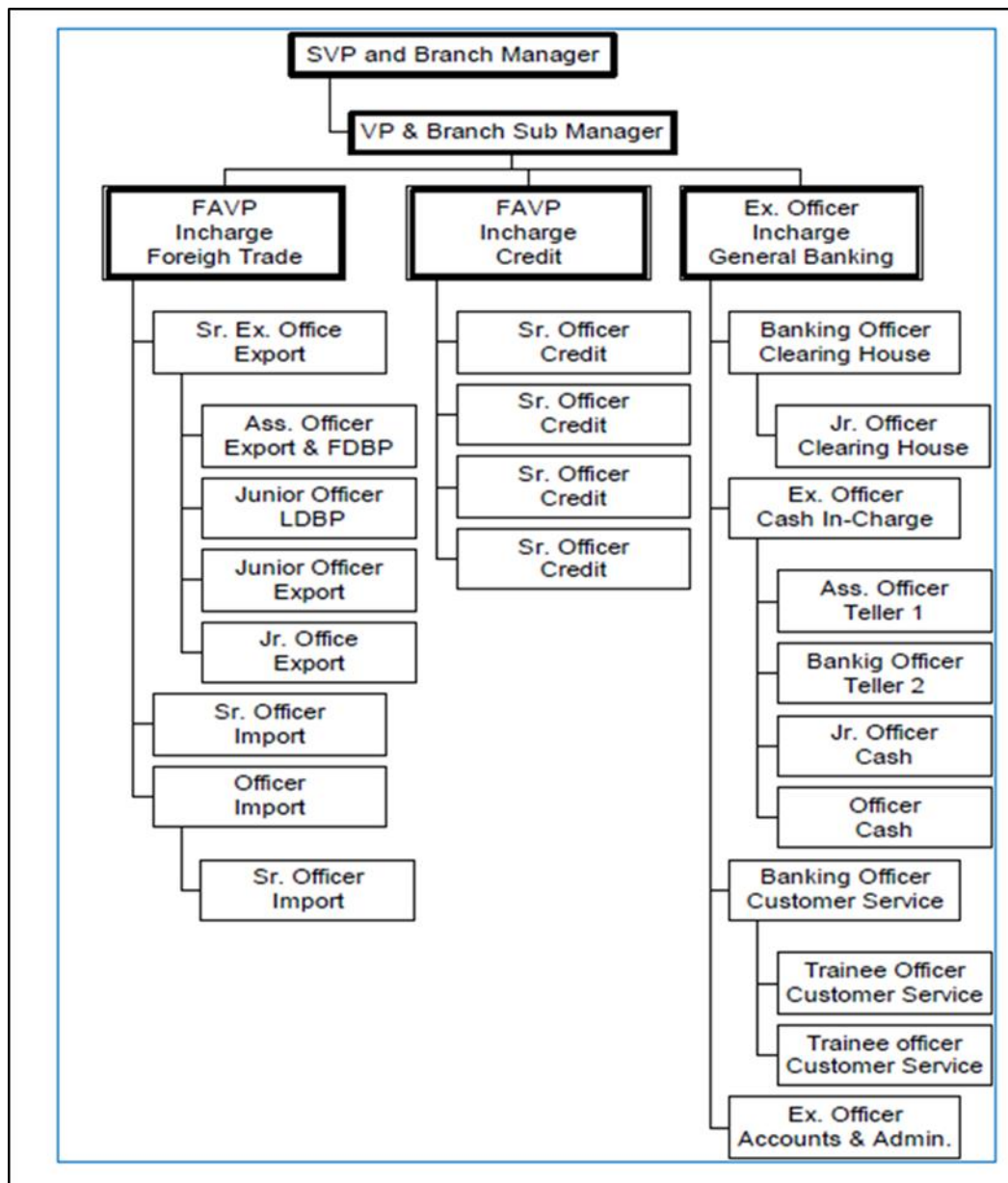


Figure 1: Organogram of Bank Asia Limited, Shyamoli Branch

## ACTIVITIES UNDERTAKEN

During my internship, I was assigned to the General Banking department at Bank Asia Limited. This department is responsible for overseeing all banking operations within the branch. Here are the activities I undertook during my internship:

**General Banking Department:** As part of my internship, I primarily worked in the General Banking department. This department handles various banking activities such as cash transactions, clearing, settlement, and bookkeeping. It is the busiest and most crucial part of the branch, providing day-to-day services to customers.

**Make Current Accounts KYC:** One of the important tasks I performed was conducting Know Your Customer (KYC) procedures for opening current accounts. KYC is essential for the bank to understand the nature of the business and the account holder. I collected necessary documents such as Trade License, Tax Identification Number (TIN), Business Identification Number (BIN), National ID, and Memorandum of Articles (for limited company businesses). Using the bank's software, Omnie, I completed the KYC process, which determines the risk level of the account. If any account showed a high risk, I would verify if the Trade License was updated and check for any missing documents. In such cases, I would inform the Operation Manager for further action.

**Issuing Cheque Books:** I was involved in the process of issuing cheque books to customers. This process required following specific procedures and informing customers about the availability of their cheque books. I would receive customer cheque requisitions, verify the account opening forms, and notify customers by phone when their cheque books were ready for collection. The entire process usually took about seven working days.

**Receive Cheque Requisition:** I would receive cheque requisitions from customers who requested a new cheque book with a specified number of pages. Throughout the day, I

would gather the cheque demands and submit them to the head office by the end of the day.

**Other Activities:**

**Collecting and delivering documents:** I would collect documents from customers and hand them over to Junior Officers for processing based on the customers' needs. This included collecting Account Balance Statements and providing them to customers. If customers had any queries or required information, I would assist them if I had the knowledge, or consult with officers to provide accurate information.

**Assisting customers with account-related tasks:** I would help customers open new accounts or make deposits. In some cases, customers needed a transaction book, and I would assist them by writing the necessary information.

## **CONSTRAINS AND CHALLENGES**

Challenges faced during the study of the impact of front desk management on customer satisfaction in Bank Asia Limited:

**Limited access to data:** The study may face challenges in accessing relevant data, especially if the company is reluctant to provide necessary information.

**Limited sample size:** Depending on the number of participants willing to participate, the study's sample size may be limited, which could affect the generalizability of the findings.

**Time constraints:** The study may face time constraints, particularly if data collection takes longer than expected, potentially impacting the study's deadlines.

**Limited resources:** Constraints in terms of financial, technical, and human resources may limit the scope and quality of the study.

**Limited generalizability:** Findings from the study may have limited generalizability if they are specific to Bank Asia Limited and cannot be applied to other banks or industries.

**Limited access to participants:** Difficulties in accessing and engaging participants, such as customers or front desk personnel, may pose challenges during the study.

**Data analysis challenges:** Complex data and the requirement for advanced statistical techniques may present challenges during the data analysis process

## **Challenges as an Intern in Bank Asia:**

As an intern in Bank Asia Limited, the following challenges may be faced:

**Lack of experience:** As an intern, a lack of prior experience may impact the ability to perform tasks effectively and efficiently.

**Limited access to information:** Limited access to necessary information may affect the quality and accuracy of work as an intern.

**No Entry to All Departments:** Interns may not have access to all departments, limiting the learning opportunities within the organization.

**Learning curve:** Adjusting to the work environment, understanding company policies, and learning new skills may take time as an intern.

**Limited responsibilities:** Interns may be assigned limited responsibilities, which could restrict their learning and skill development.

**Communication challenges:** Communication difficulties with colleagues and supervisors may arise due to language barriers or unfamiliarity with the work culture.

**Time management:** Managing time efficiently, especially when assigned multiple tasks with tight deadlines, may be challenging for interns.

**Technical challenges:** Lack of familiarity with the software or equipment used by Bank Asia Limited may pose technical challenges for interns.

**Workload:** Interns may experience a heavy workload, especially when placed in busy departments, which could affect task completion.

**Networking:** Building professional relationships and networking with colleagues and supervisors may be challenging for interns.

**Balancing work and study:** Interns who are also studying may face challenges in balancing their work and study commitments, potentially impacting their academic performance.

## **ACTIVITIES LEARNED FROM THE INTERNSHIP PROGRAM**

I was assigned to the general banking section, so all I have learned is focused on general banking. The lesson I have learned from the organization in my internship program is given below:

**Organizational Information:** After completing my internship, I gained knowledge about the organization's history and background. Vision, Mission, Core Values, organogram and strength, weakness, opportunities and threat of Bank Asia Limited.

**Banking Procedures:** I have learned account opening, how to write account opening book, KYC in their system, make balance statement, etc.

**Rules & Regulations:** I have learned different rules and regulations of Bank Asia Limited, Principal Office Branch including banking activities.

**Customer Service:** I have faced different types of customers in different situations and learned how to handle different types of customers in different situations.

**Data Collection:** I have also been taught how to collect and gather several information from different sources and how to synchronize that information in reports.

**Corporate Culture:** During my internship period, I realized that student life and corporate life are totally different. The culture, the attire, the behavior, and the way of communication are not similar to the academic culture. Adopt the corporate culture, it took few days for me and then I was able to adjust. If the University could introduce a corporate environment in the earlier days of my study then it would be much easier for me to adopt the corporate culture.

From my point of view, the corporate culture of the organization is given below:

**Corporate Behavior:** Corporate behavior is important in firming up connections within Organization between individuals, teams, and in the organization as a whole. All the Executive, Officers and staffs of the branch is well behaved.

**Etiquette and Manners:** Here are some actionable things I have learned that will help me present real office decorum:

- Maintain Discipline.
- How to Dress appropriately for the corporate workplace.
- To consider own body language.
- How to Offer a polite greeting.
- How to make a conversation.
- The importance of keeping the workplace clean.

**Practical knowledge on various issues:** The Practical Knowledge I have gained from the organization is described below:

**Business Communication:** This internship program trained me to maintain E-mail communication for Official purposes. As it teaches how to write different types of letters. Sometimes, many official drafts of the letter were prepared by me and finally checked by the manager.

**Way of Communication:** I have learned how to create good communication with people from the organization.

**Record Keeping:** In Banking Industry, every piece of information is valueless without written documents. So, it is very important to keep a record with the signature of the authorized officer. I have learned how to keep a record of data and information.

## FINDINGS OF STUDY

During the course of my internship and the analysis of the data, I have identified several significant findings related to the operations and practices at Bank Asia Limited, particularly at the Shyamoli Branch. These findings are specific to the branch and may not necessarily reflect the practices of the entire organization. The key findings are as follows:

- ✓ Workforce shortage: The General Banking department at the Shyamoli Branch experiences a visible shortage of staff, leading to a high workload compared to other branches. This results in the accumulation of work and puts pressure on employees to meet deadlines.
- ✓ Impact of training on workload: Bank Asia Limited provides training opportunities for employees to develop their skills and knowledge. However, due to the workforce shortage, employees are sent for training without having replacements, which further increases the workload for the remaining employees and causes delays in work, leading to customer dissatisfaction.
- ✓ Poor internet facility: The branch faces challenges with its internet facility, which is crucial for online transactions and timely reporting to regulatory authorities such as Bangladesh Bank. Slow internet connections make it difficult for employees to input information online, resulting in delays and customer dissatisfaction.
- ✓ Difficulty in providing account balance: Due to poor internet server and connectivity issues, employees sometimes struggle to provide customers with accurate and up-to-date information about their account balances. This further adds to customer dissatisfaction.



- ✓ Employee dissatisfaction with workload and management: Employees in various departments express dissatisfaction with the amount of work they have to handle and the management's response to their concerns. The process of applying for annual leave (LFA) is reported to be difficult and not streamlined, causing frustration among employees.
  
- ✓ Transfer process challenges: Employees express dissatisfaction with the short notice period for transfers within the branch. For example, when an employee is transferred from the credit department to another department, there is insufficient time for proper training and transition, impacting work efficiency.
  
- ✓ Lack of promotional strategies: Bank Asia Limited lacks effective promotional strategies, particularly in reaching out to rural areas and unfamiliar customers. This lack of promotion may hinder the bank's long-term growth and customer acquisition strategies.
  
- ✓ It's important to note that these findings are based on the experiences and observations at the Shyamoli Branch during the internship period and may not reflect the overall practices and performance of Bank Asia Limited as a whole.

**CHAPTER FIVE**  
**RECOMMENDATIONS AND CONCLUSIONS**

## RECOMMENDATIONS

Based on the findings of the study, the following recommendations are suggested for Bank Asia Limited to address the identified issues and improve overall performance:

- ❑ Address workforce shortage: Bank Asia Limited should consider hiring additional staff for the General Banking department at the Shyamoli Branch to reduce the workload on existing employees. This will help to improve productivity, meet deadlines, and provide better customer service.
  
- ❑ Enhance training and development programs: Provide comprehensive training programs for front desk personnel to enhance their professionalism and customer service skills. Training should focus on effective communication, problem-solving, conflict resolution, and managing challenging customers. Regular refresher training sessions should be conducted to keep the staff updated with the latest skills and knowledge.
  
- ❑ Implement standard operating procedures: Develop and implement standardized procedures for front desk management to ensure consistent service quality. These procedures should cover areas such as customer greeting, handling inquiries, processing transactions, and resolving customer complaints. Regular monitoring and feedback mechanisms should be in place to ensure adherence to these procedures.
  
- ❑ Improve communication channels: Enhance communication channels between front desk personnel and customers by implementing clear signage and information displays. Feedback mechanisms, such as suggestion boxes or online feedback platforms, should be established to encourage customers to provide their input and share their experiences. Additionally, provide customer service training to front desk personnel to enhance their communication skills.

- ❑ Expand service points and opening hours: Consider expanding the number of service points or opening hours to accommodate customer needs and reduce waiting times. This can include opening additional branches or extending the operating hours of existing branches to provide more convenience to customers.

## **CONCLUDING STATEMENT**

In conclusion, Bank Asia Limited, Principal Office Branch, Dhaka has shown efforts in various areas of general banking operations and has achieved better performance in terms of deposit collection, export, foreign remittance, and meeting its profit goals while providing social services. The organization has taken strategic actions to improve its compatibility, operations, and product offerings despite the challenges in the business and economic climate.

During the internship program, I had the opportunity to exercise professionalism and develop important skills such as adaptability, discipline, communication, and punctuality. I observed the challenges faced by employees and learned how to deal with difficult coworkers and manage challenging customers. I also noticed the positive aspects of the organization, such as employees supporting each other and offering assistance to newcomers.

Moving forward, I believe that applying the knowledge and experience gained from this internship, along with the right abilities and professionalism, will greatly benefit my future career. Bank Asia Limited can further improve its operations by implementing the recommended solutions to address the identified issues. With continuous efforts to strengthen systems and procedures, revise policies, and enhance customer service, Bank Asia Limited can sustain its growth and competitiveness in the banking industry of Bangladesh.

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# APPENDICES

Questionnaire from Bank Asia Limited, Shyamoli Branch –

## Customer Questionnaire:

- Gender:
  - Male
  - Female
- Age:
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  - 55 and above
- How frequently do you visit Bank Asia Limited?
  - Daily
  - Weekly
  - Monthly
  - Occasionally
  - Rarely
- On a scale of 1 to 5, please rate the friendliness and professionalism of the front desk staff at Bank Asia Limited.
  - 1 (Poor)
  - 2 (Fair)
  - 3 (Neutral)
  - 4 (Good)
  - 5 (Excellent)
- How satisfied are you with the waiting time at the front desk of Bank Asia Limited?
  - Very Dissatisfied
  - Dissatisfied
  - Neutral
  - Satisfied

- Very Satisfied
  
- How long do you typically wait to be served by the front desk staff at Bank Asia Limited?
  - Very Poor
  - Poor
  - Average
  - Good
  - Excellent
  
- How would you rate the level of responsiveness and efficiency of the front desk staff when addressing your queries or concerns?
  - Very Poor
  - Poor
  - Average
  - Good
  - Excellent
  
- How likely are you to recommend Bank Asia Limited to a friend or family member?
  - Not Very Likely
  - Not Likely
  - Good
  - Excellent
  
- How easy is it to find information about Bank Asia Limited's products and services?
  - Not Very Easy
  - Not Easy
  - Neutral
  - Easy
  - Very Easy
  
- How satisfied are you with the quality of Bank Asia Limited's products and services?
  - Very Dissatisfied
  - Dissatisfied



- Neutral
- Satisfied
- Very Satisfied
- 

**Worker Questionnaire:**

1. How long have you been working at Bank Asia Limited?
  - Less than 1 year
  - 1-3 years
  - 3-5 years
  - More than 5 years
2. How satisfied are you with the purchase experience?
  - Very Dissatisfied
  - Dissatisfied
  - Neutral
  - Satisfied
  - Very Satisfied
3. How well do you feel the front desk management at Bank Asia Limited addresses customer needs and concerns?
  - Very Poorly
  - Poorly
  - Moderately
  - Well
  - Very Well
4. In your opinion, how important is the front desk management in influencing customer satisfaction?
  - Not Important
  - Somewhat Important
  - Moderately Important
  - Important
  - Very Important
5. How would you rate the training and support provided to the front desk staff to handle customer interactions effectively?

- Inadequate
- Satisfactory
- Good
- Very Good
- Excellent

**COMPANY INFORMATION:**

Name of the organization : Bank Asia Limited,  
Working Branch : Shyamoli Branch  
Branch Manager : Mr Probir Kumar Chanda  
Status : Private Limited Bank  
Website : <https://www.bankasia-bd.com/>  
Email : [contact.center@bankasia-bd.com](mailto:contact.center@bankasia-bd.com)

- Letters to the Company



## OFFICE OF PLACEMENT AND ALUMNI

### American International University-Bangladesh

408/1, Kuratoli, Khilkhet  
Dhaka 1229, Bangladesh

+88 02 841 4046-9; +88 02 841 4050

+88 018 44 11 5007

opa@aiub.edu

February 09, 2023

Head of Human Resources  
Bank Asia Limited  
Bank Asia Tower,  
32 - 34, Kazi Nazrul Islam Avenue,  
Karwan Bazar, Dhaka-1215.

Sub: Request for Internship.

Dear Sir/Madam,

American International University – Bangladesh is a private University and has been in operation since November 1995. It is the only University of the country to have been accredited by an international accrediting body. The Philippine Accrediting Association of Schools, Colleges and Universities (PAASCU) accredited several programs of the University, which includes the BBA, MBA, Computer Science, Electrical & Electronic Engineering programs. This accreditation is a symbol of academic quality and excellence.

Sarah Trisa Purification (Id # 19-41550-3), a student of our BBA (Major in Accounting & Finance) program would like to undertake internship in the ongoing (Spring-2022-2023) semester in your esteemed organization. She has completed 123 credits out of 126 credits and her CGPA is 3.7 out of 4.00 scales. I will be grateful if she is offered a position for a period of 10 to 12 weeks. She is a sincere and responsible person and I would like to recommend her for an internship position in your esteemed organization.

Keeping in view the above, we would be extremely grateful if you would consider our request favourably.

We look forward to a mutually beneficial relationship.

Yours truly,

Md. Tariqul Hassan  
Office of Placement & Alumni

CC: R. Tareque Moudud FCMA - Director, Office of Placement & Alumni.

- Internship Approval Letter



LIMITED

Human Resource Division (HRD)

February 23, 2023

BA/CO/HRD/2023/664

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

Dear Sir,

**Acceptance of Internship Program of Ms. Sarah Trisa Purification**

With reference to your letter dated February 09, 2023, we are pleased to inform you that the Management of Bank Asia Limited has accepted the Internship Program of Ms. Sarah Trisa Purification, student of BBA, ID No # 19-41550-3, Major in Accounting & Finance, American International University- Bangladesh at our Shyamoli Branch for a period of 03 (Three) months with effect from February 28, 2023 to May 27, 2023.

Kindly note that she will get Tk. 8,000.00 (Taka Eight Thousand only) per month as Internship Allowance. For emergency situation, she is entitled to avail maximum 03 days leave during the internship period. Any Leave/ absence for more than 03 days will be treated as Leave Without Pay.

The copy of her joining report should be forwarded to Human Resource Division, Bank Asia Limited, Corporate Office. Ms. Sarah Trisa Purification must submit an internship report to Human Resource Division within 07 (Seven) days on completion of the internship program.

This is for your kind information and necessary action.

Faithfully yours,

S M Anisuzzaman  
SEVP & Head of HRD

ref Copy:

1. Mr. Probir Kumar Chanda, FVP & Head of Shyamoli Branch.
2. Ms. Sarah Trisa Purification, student of BBA, ID No # 19-41550-3, Major in Accounting & Finance, American International University- Bangladesh. She is advised for reporting to Mr. Probir Kumar Chanda, FVP & Head of Shyamoli Branch, 23/4, Khiljee Road, Block B, Shyamoli, Dhaka at 09.30 AM on February 28, 2023.
3. Office copy.

**Corporate Office** : Bank Asia Tower, 32 & 34 Kazi Nazrul Islam Avenue, Kawran Bazar, Dhaka-1215, Bangladesh  
Tel : +88 09617001100 (IP), Fax : +88 55013976; e-mail : bankasia@bankasia-bd.com, Web : www.bankasia-bd.com

- CV of the Student (Page 1)

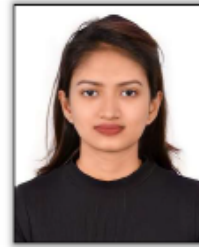
## Sarah Trisa Purification

7/3 Tejkunipara, Tejgaon  
Dhaka - 1215, Bangladesh.

+8801987765672

[Linked-In](#)

srhpurification@gmail.com



### CAREER OBJECTIVE:

To grow along with the organization and become a professional of excellent repute by effectively contributing towards the goal of the organization.

### EDUCATIONAL QUALIFICATION:

<b>Ongoing</b>	<b>Bachelor of Business Administration (B.B.A.)</b> American International University-Bangladesh (AIUB) Ongoing (Last Semester) <b>CGPA: 3.70</b> <b>Major: Accounting &amp; Finance.</b>
<b>2019</b>	<b>Higher Secondary Certificate (H.S.C.)</b> Tejgaon Mohila College <b>GPA: 3.50 out of 5.00</b> <b>Discipline: Business Studies</b>
<b>2017</b>	<b>Secondary School Certificate (S.S.C.)</b> Bottomley Home Girls' High School <b>GPA: 4.32 out of 5.00</b> <b>Discipline: Business Studies</b>

### PERSONAL QUALITIES:

- ❖ **Communication Skills:** Capable in Verbal and written communication in both official and unofficial environments.
- ❖ **Language skills:** Bengali (Native), English (Fluent in speaking, reading & writing)
- ❖ Actively participated in **team presentations**.
- ❖ **Logical, thoughtful, positive in attitude, punctual, and sincere.**

### COMPUTER SKILLS:

- ❖ Operational knowledge of MS office (MS word, Excel, PowerPoint, etc.).
- ❖ Social media.
- ❖ Good Social networking and Database management knowledge.
- ❖ Basic Google tools.
- ❖ HTML, CSS3, Bootstrap, Word Press, Responsive Web design, etc.

### EXTRA CURRICULAR ACTIVITIES:

- ❖ Participated in campus Event Management and volunteering by BBA team.
- ❖ Participated in Seminars on Business & public speaking.

- CV of the Student (Page 2)

**INTERESTS:**

- ❖ Listening music.
- ❖ Travelling.
- ❖ Watching Movies
- ❖ Creating better connections with people.

**PERSONAL DETAILS:**

Father's Name : Roben Chandan Purification  
Mother's Name : Shimul Gomes  
Date of Birth : 14th October, 2001  
Nationality : Bangladeshi (By Birth)  
Marital Status : Unmarried  
Gender : Female  
Blood Group : O+ve

**REFERENCES:**

Name: Dr. Mohammad Faridul Alam  
Designation: Associate Professor & Head  
Official Address: Faculty of Business Administration, AIUB  
Contact no: 01819293179  
E-mail: [msalamsumon@gmail.com](mailto:msalamsumon@gmail.com), [mf.alam@aiub.edu](mailto:mf.alam@aiub.edu)

Name: Zoshim Uddin Mollik  
Designation: Senior Relationship Officer, Retail Banking Division, Brac Bank Ltd.  
Official Address: Gulshan, Dhaka - 1208  
Contact no: 01711134233

**DECLARATION OF AUTHENTICITY**

*I declare that all information presented here is true to my knowledge. If required & where applicable, this document can be supported by appropriate authentic certificates/papers.*