



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

**INTERNSHIP AFFILIATION REPORT ON
Customer Service and Relationship Management at the
Bangladesh Krishi Bank**

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

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INTERNSHIP AFFILIATION REPORT ON
Customer Service and Relationship Management at the
Bangladesh Krishi Bank

Letter of Endorsement

The Internship Affiliation Report entitled Customer Service and Relationship Management of Bangladesh Krishi Bank has been submitted to the Office of Placement & Alumni, in partial fulfilment of the requirements for the degree of Bachelor of Business Administration (BBA), Major in Management Information Systems, Faculty of Business Administration on June 30, 2022 By Mr. Mehnaz Hossain Simon ID# 17-35905-3. The report has been accepted and may be presented to the Internship Defence 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).

MD. Mehzabul Hoque Nahid
Internship Supervisor

Letter of Transmittal

11th August, 2022

Mr. MD. Mehzabul Hoque Nahid, Assistant Professor
Bachelor of Business Administration
American International University–Bangladesh, Kuratoli, Dhaka.

Subject: Submission of Internship Report On “Customer Service and Relationship Management at the Bangladesh Krishi Bank, Kaliganj, Jhenaidah Branch.”

Dear Sir,

With due to respect, I would like to submit an exclusive **Internship Report** on “**Customer Service and Relationship Management at the Bangladesh Krishi Bank kaliganj, Jhenaidah Branch.**” As a part of my BBA program. The report deals with whole activities of Customer Service and Relationship Management in this Bank. I tried my level best to make the report meaningful and informative.

As the time was limited, the report could not be done more comprehensively and analytical. However, I expect that you would enjoy the report.

I am grateful to you for your guidance and kind cooperation at every step of my endeavour 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,

Mehnaz Hossain Simon

Id: 17-35905-3

Bachelor of Business Administration
American International University, Bangladesh

Acknowledgement

At first, I would like to express my deepest gratitude to almighty Allah for giving me the strength and the capability to complete my BBA courses and prepare this affiliation report within time. I also must put my heartfelt respect and gratitude for the kindness and cooperation that was provide to me to complete my internship report about Bangladesh Krishi Bank.

First and foremost, I am grateful to my supervisor, MD. Mehzabul Hoque Nahid sir, he allowed me to encroach upon his precious time freely right from the very beginning of this research work till the completion of my internship. His guidance, encouragement and suggestions provided me necessary insight into the research problem and paved the way for the meaningful ending the work in a short duration.

I am grateful especially to Manager, Mr. Pallab Kumar Roy and all other officers in Bangladesh Krishi Bank Kaliganj, Jhenaidah. Finally, I would like to thanks to all the Office staffs of Bangladesh Krishi Bank Kaliganj, Jhenaidah branch for their sincere co-operation and support for giving me the opportunity and always helping and giving their support for making a standard report.

Executive Summary

This study is based on my internship program, which I completed as part of my BBA degree requirements. This study is the culmination of my three-month internship at Bangladesh Krishi Bank. The goal of this research is to learn about the working environment and gain some real-world experience. Furthermore, understand the specifics of the company sector and how the task was completed. Secondary data sources were used to generate this report. The initial component of this report is an administration section that has been created to ensure the appropriate accomplishment of the complete report. The second section described my internship experience at several departments of Bangladesh Krishi Bank. The remaining section included analysis, findings, recommendations, and a conclusion. Some actions are performed for their clientele in order to help the community. The working report is for Bangladesh Krishi Bank's Customer Service and Relationship Management Activities. As a result of my internship at Bangladesh Krishi Bank, I was allocated to the Relationship Management Sector.

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Chapter One

Introduction

1.1 Rational of the study

An internship is a brief period of work experience that is offered by an employer. Internships aid in the development of the practical skill of knowing thoroughly about the actual environment of a school or job position. Since my internship and the writing of this report will both require me to use all I have learned in school, I am interested in accepting this report. I will undoubtedly implement all I have acquired in my academic studies at the organization. The customer service and relationship management of Bangladesh Krishi Bank Kaliganj, Jhenaidah Branch is the subject of the study I produced for my internship. The report provides a thorough analysis of all the consumer services available as well as a general overview of this bank. Since I have tried to convey what I have been learning at Bangladesh Krishi Bank Jhenaidah Branch in this report, which is based on my internship work, my summary is crucial to me. Therefore, the intern might help me finish my degree and, in the near future, will help me understand the culture of an organization. I talk about my experience working as an intern at the Bangladesh Krishi Bank Jhenaidah Branch in this paper. Customer Service and Relationship Management at the Bangladesh Krishi Bank Kaliganj, Jhenaidah Branch is the subject of my review. I've held positions in customer service, relationship management, and a different fundamental branch of banking. My experience in the customer service management and commercial banking departments taught me how to effectively maintain and serve bank clients.

As a result, I started writing my assessment report based on the function of customer relationship management in Bangladesh Krishi Bank, which is based on my intern experience in the Banks of Bangladesh Krishi Bank kaliganj, Jhenaidah Branch.

1.2 Objectives:

Broad Objective

General objective of this study is to describe customer management system of the bank and get an overall idea on Bank's customer relationship section and additional associated measures.

Specific Objectives-

- ✓ To have a broad understanding of Bangladesh Krishi Bank's General Banking.
- ✓ To create helpful information about customer connection services.
- ✓ To cover a broad range of how they have pleased their consumers and what they are doing to provide the finest service to its clients.
- ✓ To highlight the strengths and weaknesses of Bangladesh Krishi Bank's general banking.
- ✓ To build structures in exchange for policy advice.

1.3. Background of the Organization

1.3.1 Bangladesh Krishi Bank History

In Bangladesh's financial industry, the Bangladesh Krishi Bank has a lengthy and illustrious history. President Order No. 27 established Bangladesh Krishi Bank (BKB), the largest dedicated bank in the country, in 1973 to provide financing for the climatically vulnerable, unpredictable, and hazardous agriculture sector. BKB has introduced Internet Banking, Computer aided Banking, and an integrated remittance network. It engages in all forms of banking operations, including savings, lending, and foreign currency trading. With 1038 branches and the largest continuously integrated internet banking system, Bangladesh Krishi Bank is one of the major public business banks at the moment. Through its banking facilities, it offers widespread financial administrations to customers around the nation.

Company Description

The head office of Bangladesh Krishi Bank is located in Motijheel, Dhaka, Bangladesh. The authorized capital of Bangladesh Krishi Bank is TK.1500.00 Crore and paid-up capital is TK. 900.00 Crore.

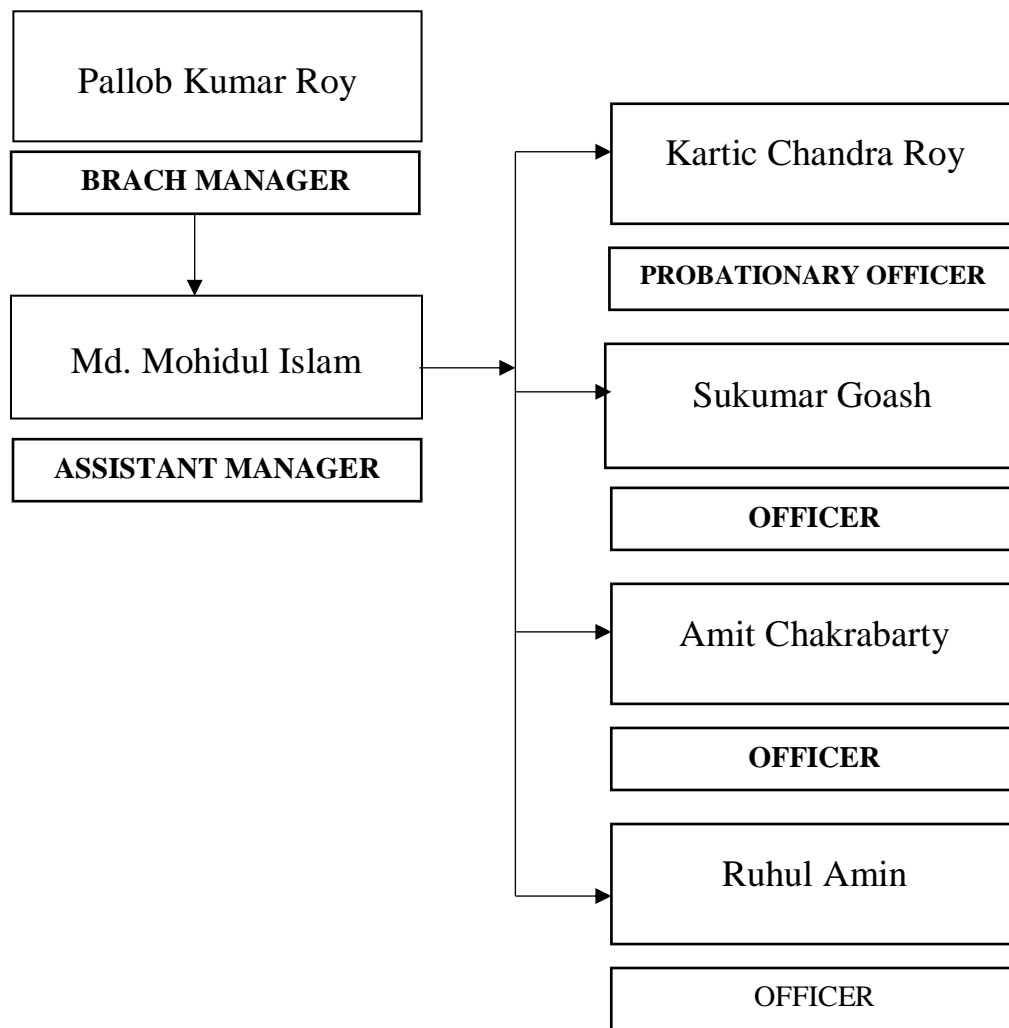
1.3.2 Mission

- ✓ To keep growth steady and transparent while expanding capacity building.
- ✓ To enhance the continual development of expertise in internet communication in order to meet demand and solve challenges.
- ✓ To be recognized as an innovative, forward-thinking, and client-oriented bank.
- ✓ Prompt and effective customer service.
- ✓ Offering a competitive compensation package to employees.
- ✓ Upholding a high standard of business ethics.
- ✓ Attract and retain skilled workers.
- ✓ A rise in participation in microfinance and small business financing.
- ✓ Reasonably priced Specially Selected Traits Banking.
- ✓ Strong commitment to the growth of the national economy.

1.3.3 Vision

To succeed as the finest public business bank in Bangladesh via strict adherence to laws and regulations, as well as a commitment to sustainability.

1.3.4 Organization Structure:



Chapter Two

Activities Undertaken

2.1 Worked Related Activities

On May 25, 2022, I began my internship with Bangladesh Krishi Bank, where I had to get to know all of the staff members on my first day. I started learning more information about Bangladesh Krishi Bank. My internship was at Bangladesh Krishi Bank Kaliganj, Jhenaidah Branch, in the customer care and relationship management division. On that day, my internship officially began and ended three months later. When I worked in the firm's customer care and relationship management division, all bank employees were cordial and helpful in giving out sufficient information. Everything is new to me because this is my first job, including the people, the setting, and the assignment. The majority of the information on this page about the origin of the guide has been modified by technological development. I'm just getting started using the computer system. On the first day, nevertheless, the process was challenging for me; from here, I acquired logical finishing and further information. My first job was in a bank, and I found the experience to be really inspiring. I tried to offer the organization everything I had throughout my internship so that I could get to know it and show my worth. I put a lot of effort into making a gift for my institute. My goal was to learn as much as I could from reliable and successful sources. The cornerstone of all banking operations is service excellence. The division is in charge of daily client service. In Bangladesh Krishi Bank, there are many duties, including the main duty I was given during my apprenticeship. It makes me happy and joyful to be a part of Bangladesh Krishi Bank for a brief period of time because the environment there is generally very pleasant and helpful. Employees are driven to instruct me as well. I got enough chances to work and understand because three months is not a very lengthy time to study anything. I discovered how to open a bank account, as well as how to get a balance and summary of the account. I've also worked in another division and learned the requirements for opening accounts at this bank. Along with the primary agricultural duties I was exposed to during my internship, there are additional side tasks. I've had my internship for three months at this point. For me, the last 90 days have been a seamless and direct learning curve. This place has taught me a lot about banking, which is really useful for my line of work.



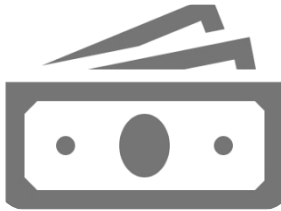
General Banking



Closing Accounts



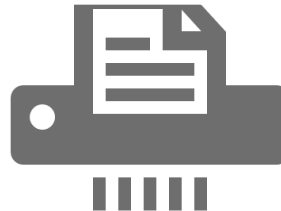
Issuing Cheque Books



Provide Foreign Remittance



Receive Cheque Requisition



Collect Documents

2.1.1 Assisting at the Account opening section

Helping the customer support agents was my main duty in this department. I'm responsible for providing all the necessary details, documentation, and identification in this area in order to open an account. My main duty is to give clients all the paperwork they need to open an account, including a copy of their NID (for both account holders and nominees), a passport-sized photo of each, a copy of their driver's license, a copy of their power bills, and a copy of their birth certificate. Additionally, I assist clients with the account opening form. In addition, I'm in charge of examining the veracity of any official documentation that users provide and figuring out whether any records have been edited or not. I must turn over all of the data to the customer support representatives after finishing all of the pre-account opening procedures so they can authenticate all of the specific information and open the account.

Function of Account Opening:

- ✓ Keep track of your deposit account.
- ✓ Electricity and bill collection
- ✓ Bank internal account maintenance
- ✓ Clearing house operation.

- ✓ Account management with Bangladesh bank, bank, and another financial institution
- ✓ Managing the transfer operation.
- ✓ DD, TT, and bill payments are issued and paid.
- ✓ Executive clients are given standing orders.
- ✓ Money receiving and payment
- ✓ Closing and transferring various types of accounts

2.1.2 Work for Customer Service

I inform customers about the account opening requirements, such as presenting two copies of the account bearer's passport-sized photo, a photocopy of their national ID card, the introducer's signature, and the nominee's one print photo and signature, when creating an account. I also help customers update their accounts. I used to insert outside numbers in files while working in another section. My experience as an intern has helped me become a better service provider. Customers frequently visit for servicing and ask a number of inquiries; I try my best to give them the responses they need. There are times, though, when I am unable to offer a solution and must direct them to the proper division.

2.1.3 Fill up Account Opening forms and other forms

I have to finish the account opening. Although the customer service agents are meant to assist with account opening, they make me fill out paperwork for my education while a large number of account opening files are still pending. I also help clients fill out forms such as RTGS slips, pay order slips, deposit slips, and other paperwork. If any customers have questions about the form, I help them by explaining it to them.

2.1.4 Providing Account Statement

I hand over the financial statements to the user. I take a user id from a customer when they enter the store and request a statement of accounts, and I enter it into the system. I finally click the print button. The customer support representative then approved it.

2.1.5 Issuing Check book for customer

Before entering a client's signature in the receiving file, I first confirm the client's identification, photo, and signature when they come to pick up their checkbooks. Then I put the check book

information, including the page numbers, into the check book registry. The customer support agent then gave the check books his approval.

2.2 Other Objectives

Assisting at the Clearance section

I spend a small portion of each day working in the clearance department. Receiving checks from other branches, attaching clearing seals to them, moving them to the certification department, verifying them later to see if there was any issue, and then signing the payment were all tasks that fell under my purview.

Issuing an Account opening thanking letter

Every time an account is opened, I have to write a thank you note and attach it to the application form, including the applicant's name, bank information, address, and kind of account. Customers had the idea that he was a valued client because of this.

Teller Area (Cash Section)

The front of the bank, where customers can interact with bank employees, is the cashier or teller area. The cash division of the bank offers the best customer service because service quality is so important for a service industry.

- ✓ Cash division task
- ✓ Money transfer from one bank to the other
- ✓ Withdrawal of funds
- ✓ Taking monetary deposits for POs
- ✓ Cash deposit

Foreign Trade Department

The exchange of foreign currency for commercial purposes between two nations is known as foreign trade. In other words, foreign exchange deals with financial transactions using foreign currencies that are related to trade or business. Import and export are the two divisions of this department.

Import section: The import department mostly buys goods and services from foreign countries. Typically, Bangladesh's administration, enterprises, industries, and consumers all import goods to meet a variety of demands. I will inform them of the amount of their bank fee, the amount of tax they must pay, and the amount of interest they must pay in my capacity as a sales agent.

Export section: Moving goods from one place to another is referred to as export. Export-related taxes must be paid. I will give them advice as a customer service representative regarding how to pay the exporting country, when and how to pay, how much would be charged, and how much tax will be required.

Document Printing

During times of high work pressure, I have printed some papers to assist the staffer's documents such as NID verification, mail print out etc.

Scanning

Occasionally I scan records and critical papers for official purposes, as directed by my supervisor.

Chapter Three

Constraints / Challenges

Challenges

I confronted certain limits and problems during working at Bangladesh Krishi Bank. The majority of the challenges that someone functioning in a new setting of an institution for the first time could run into are outlined below.

3.1 Observed in the Organization

Bangladesh Krishi Bank is one of the most well-known banks in Bangladesh. Since 1973, the bank was in operation. Though Bangladesh Krishi Bank has already been in operation for a long period of time, data analysis revealed that in many cases, they adhere to the conventional banking system.

System software work not proper way:

Working at Bangladesh Krishi Bank has given rise to a number of problems. The most frequent problem is with the system software, which needs a lot of data to be updated. I think some of the problems I ran into while doing my job were the ones listed below:

- ✓ When the computer hangs, it gets so sluggish that working on it becomes tough.
- ✓ It is hard to acquire some details while reviewing or evaluating any file, and I was unable to obtain authorization to change.
- ✓ Sometimes the workplace appears dull since it is tough to be concerned about carrying within the same task over and again.

Shortest number of Printing

There are a very small minority of printers in this office. People have been wasting time waiting in line to print important documents almost every day.

Supervision policy is not sufficient

The supervisor frequently finds it difficult to concentrate on the hold since they are so preoccupied with the customer and the extra service. Supervisor could not concentrate on me or give me clear instructions if he or she was engaged with other responsibilities at the bank.

Technical problem

Since much of the work done here is done online, when the bank server becomes sluggish, it slows down staff productivity as a whole. For the benefit of the system, people suffer.

Information or Data collect not proper way

Access to comprehensive, stabilized information that is sufficient is lacking. Despite their best efforts, the authorities periodically proved unable to give me the support I needed due to their workload. Some information is not always accessible because it requires a specific clearance from the highest level.

Necessity of a computer

I used to have a significant issue while I was employed by Bangladesh Krishi Bank: since the bank did not supply me with a computer for work, I was forced to utilize one that was difficult for me. Working there without a computer was difficult for me because they use the computer constantly.

Limited Time

One of the most important constraints I have ever experienced in my organization is time. Although I worked for three months, Bangladesh Krishi Bank performed numerous more jobs each day. I had to figure out how the other departments coordinated with my report. The most important thing I needed was time, but because of the system and service philosophy, that was now a limitation.

No Specific Desk for Intern

At Bangladesh Krishi Bank, when I was hired as an intern, there isn't a specific table for interns, so I had to work occasionally most of the time, which was a major restriction and challenge.

Chapter Four

Lessons Learned from the Internship Program

Lessons learned from the organization

My internship experience was with the Bangladesh Krishi Bank. I had a really positive experience. During my internship, I picked up a lot of knowledge. They are displayed below.

4.1.1 Corporate Culture

Every firm has a unique culture that they adhere to. In order to collaborate with them, I have also readily adapted to their culture. I've learnt how to manage my time, work under pressure, follow directions, and other things.

4.1.2 Practical Knowledge in various issues

During my internship, I learned useful skills for performing banking activities. I was given several banking tasks to complete at that time, including EFTN and C.T.O work. I discovered how those things were done from that.

4.1.3 Transforming skills

My university, AIUB, has taught me a lot of things. My academic knowledge and talents have aided me in every stage of my internship. However, I have noticed that several concepts are lacking. The following discusses a few of those.

Workshop on corporate life

We lacked a working knowledge of the business world. It is the root of our professional activities' deficiencies. AIUB can set up a variety of workshops and programs that are connected to corporate life that will enable students to learn concepts practically.

Study tour in organization

Our university does not frequently schedule visits to businesses or other institutions. A visit to a company gives pupils more knowledge and confidence about the business world.

Practical knowledge on financial software

Despite taking many classes, we had little experience with financial software. Using the organizational software used by businesses, and receiving hands-on instruction through seminars or coursework.

Courses on financial software

AIUB may provide courses on financial and accounting software. The student will benefit from knowing about data analysis programs like MS Excel Spas. It will improve students' abilities to perform better in the workplace.

4.1.4 Professionalism

A career in banking has a huge prospect nowadays in Bangladesh. Both in Government and private sectors, today a number of banks are facilitating the young generation to come forward and work with them with a view to increasing the overall development rate of Bangladesh. The rapid growth of economics in this country is encouraging a lot of young souls to get involved in banking. Building a career in banking is not that difficult but one must have determination and devotion to this profession. The jobs in this sector may be laborious and difficult but the outcome is really worth it. This is why banking considered one of the most prestigious in the job market in Bangladesh. A banking job offers a lot in the way of job security and pay. But these are not the only reasons for the mass attraction in this career.

Chapter Five

Concluding Statements

5.1 Concluding Statements:

Business-employers in Bangladesh want interns with certain traits, according to academics, policymakers, and researchers in the field: Continuous learning abilities, transferable skills, multitasking, teamwork, precision, relationship building, extracurriculars, competent attitudes and behaviours, and academic achievements (Nahid & Farhana, 2021). This internship would not have gone as well without the soft skills I developed as a student. I also attended career seminars, job fairs, and a symposium on industry-academic cooperation, all of which helped me get the perspective I needed to find the right position and overcome selection hurdles. However, since Covid-19 became the new normal, academics and policymakers have urged for Capacity Building trainings on Digital Transformation and Skilled Workforce Diversification to boost employee knowledge, skill, and talent (Ahmed et al., 2020). They also proposed creating a database framework for good decision making, particularly in the realm of human resources, by determining where gaps exist in knowledge and where individuals and businesses have untapped potential in order to be better prepared for the future. My internship training programmes, in conjunction with my academic background, have equipped me with the skills necessary to advance professionally within an organisation and make a significant contribution in today's global and local markets.

Chapter Six

Proposed Improvement Plan

6.1 SWOT Analysis

Strengths

Qualified management team
Improved working environment
Positive client relations due to their hospitality
Improved customer services

Weakness

Liquidity crisis
Lack of strong IT division
Fewer ATM booths and branches
Manual registration is utilized for some specific objectives

Opportunities

To become the market leader
Delivering the service more quickly and accurately
Using the more digitalized system

Threats

More rivals offering the same types of services
Political instability in the country
Bangladesh Bank rules and regulations
Economical variation in the

Strengths

Qualified management team: Since Bangladesh Krishi Bank has a qualified team so it's possible for them to achieve their goal timely.

Improved working environment: Employee gets a beautiful and workable environment which helps them to work actively and perfectly.

Positive client relations due to their hospitality: Customers are committed with the bank because of their hospitality.

Improved customer services: They provide customer service accurately does not matter how much it takes time.

Weakness

Liquidity crisis: Sometimes the bank faces liquidity crisis specially during the period vacation which needs to be checked by the bank

Lack of strong IT division: IT division is not strong because the branch put due importance of utilization of technology-based service to the customers

Fewer ATM booths and branches: They have limited number of atm booths which leads to suffer for customers.

Manual registration is utilized for some specific objectives: Their computerized system is not modern. That's why they use manual work in some cases.

Opportunities

To become the market leader: They have the chances to become market leader by providing better customer service.

Delivering the service more quickly and accurately: By guiding customers properly and gaining their trust they can increase their customer numbers.

Using more digitalized system: Usage of developed it system will lead them to achieve their goals and plans accordingly.

Threats

More rivals offering the same types of services: Many other banks offering the same service which is one kind of threat for them.

Political instability in the country: In Bangladesh political instability is one of the major problems, it causes great distraction within the banking sector

Bangladesh Bank rules and regulations: Because of the pandemic situation now a days rules and regulation are changing now and then.

Economical variation in the country: Govt. of Bangladesh can impose high tax on banking activities based on the economy of our country.

6.2 Proposed Improvement Plan for Bangladesh Krishi Bank Limited:

Existing problem/weak area of the organization as identified in the AR	Actions to be taken/proposed solution to the problem	Strategy (mode of implementation or ways of addressing the problem)	Office/personal involved (who will implement and who will benefit/affected by the (action/solution))	Resource requirements (Manpower and Financial)	Expected concrete result/outcome
1.Shortest of office Employees	Need to adequate their number of employees	Need to recruit more employees in the relevant department	Benefited for customers as well as for the bank	Manpower will be as for the compensation of the employees; financial resources are needed too	Faster service from the greater number of employees and thus it improves the banks image among the customers.
2.Customer service is not sufficient	Bangladesh Krishi Bank need to improve customer services.	To provide better customer services there need to listen to the customer & understand their needs, experience and pain points	Top manager and head of HR	HR executive and financial resource.	To increase customer satisfaction bank will provide better customer service
3. Proper training for	Training is a learning	The training presents a major	Top manager	HR executive	Improve employee and intern

the intern students	experience designed to achieve relatively permanent change in an individual that will improve the ability to perform of the job	opportunity to expand the knowledge base of all intern student and also the staff. Find out the employees' problem, weakness. Then work on this employee's problem, weakness.	and HR department	and financial resource.	student's engagement and increases employee retention. If done correctly, it has a positive effect on efficiency, innovation and productivity. Naturally, for training employees and finally, your profit in gain up good employees and customers take good services
4. There is no computer for internship students	Bangladesh Krishi Bank need to give a specific computer to their intern student.	So that the intern student learns about the technical issues of the banking sector	Top management and HR solve the problem.	HR executive and financial resource.	Intern students will satisfy for their intern place and organization also beneficially.
5. Software performance and technical problem	Software should be updated. Upgrade their	Its expert should be implicated. It can be solved by upgrading	The top management can implement it will be	Manpower Finance IT department.	The IT based task will be faster.

	whole banking.	part by part of the whole systems.	benefited both employee and customers		
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2. Nahid, M. M. H., & Farhana, N. (2021). Investigating BBA students’ conceptions and perceptions of internship: A case study from Bangladesh. *AIUB Journal of Business and Economics*, 18(1), 113–132. <https://ajbe.aiub.edu/index.php/ajbe/article/view/100>

Appendices

Appendix A: Résumé

Simon Mehnaz Hossain

Contact No: 01756457741

E-mail: simonnil329@gmail.com



CAREER OBJECTIVE

To obtain a position with opportunities to utilize my technical, branding and marketing experiences, skill, talent, creativity, sincerity for the better achievement of the organization.

ICT QUALIFICATION

Pandora Park (Game Development Company)

Department: Digital Marketing & Web Development

I also work for a gaming company (Pandora Park) and manage brands. This has given me excellent experience in assembling and editing.

Responsibilities:

- ▶ Web Design & Developing
- ▶ Social media management and optimization
- ▶ Facebook ads and analytics/optimization
- ▶ Prepare professional branding plan and motivate branding team.
- ▶ Writing and presenting reports to senior management.

ICT QUALIFICATION

Programming Language : HTML, CSS, Basic Java
Software : Adobe Dreamweaver, Illustrator, Photoshop, Camtasia
Operating System : Windows (XP/ Windows 7,8,10)
Microsoft office package : MS Word, MS Excel, MS PowerPoint
Internet Technologies : SEO, SMM, Blogging

EDUCATIONAL QUALIFICATION

Bachelor of Business Studies (BBA)

Institute Name : American International University-Bangladesh
Passing Year : 2021
Subject : Management Information System
Result : Second Class

Higher Secondary Certificate (H.S.C)

Institute Name : Mahatabuddin Degree Collage
Board : Jessore
Group : Business Studies
Year : 2017
Result : GPA-4.00 (on the scale of 5.00)

Secondary School Certificate (S.S.C)

Institute Name : Naldanga Bhushan Pilot Secondary High School
Board : Jessore
Group : science
Year : 2015
Result : GPA 3.22 (on the scale of 5.00)

LANGUAGE PROFICIENCY

Language	Reading	Writing	Listening	Speaking
Bengali	Excellent	Excellent	Excellent	Excellent
English	Excellent	Good	Good	Good

PERSONAL INFORMATION

Father's Name : Ali Abed
Mother's Name : Monowara Begum
Date of Birth : September 23, 1999
Gender : Male
Marital Status : Unmarried
Nationality : Bangladeshi
National Id No. : 3754066706
Religion : Muslim
Permanent Address : Madhugonj Bazar, Kaliganj, Jhenaidah 7350
Current Location : Dhaka

REFERENCE**Md. Shahinoor Islam**

Manager (Admin).
Bangladesh Petroleum Exploration and Production Co. Ltd (BAPEX)
Address: BAPEX Bhavan, 4 Karwan Bazar C/A, Dhaka-1207.
Cell: 01729198957
Relation: Uncle

Appendix B: Joining Letter



বাংলাদেশ কৃষি ব্যাংক
প্রধান কার্যালয়, কৃষি ব্যাংক ভবন
৮৩-৮৫, মতিঝিল বাণিজ্যিক এলাকা
ঢাকা-১০০০, বাংলাদেশ।

হিউম্যান রিসোর্স ম্যানেজমেন্ট ডিপার্টমেন্ট-২(পেনশন)
ফোনঃ ২২৩৩৫০৮৮০,
E-mail: dgmlhrd@krishibank.org.bd

প্রকা/এইচআরএমডি-২(পেনশন)/প্রশি-২৪/২০২১-২০২২/৩০৮৭

তারিখঃ ২৫.০৫.২০২২ ইং

বিষয়ঃ ইন্টার্নশীপ প্রসঙ্গে

নিম্নবর্ণিত ছাত্র-ছাত্রীদের তাদের নামের পাশে বর্ণিত শাখায় ০৩(তিন) মাস ব্যাপী ইন্টার্নশীপ করার অনুমতি প্রদান করা হলঃ-

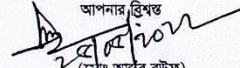
ক্রঃনং	ছাত্র-ছাত্রী ও বিশ্ববিদ্যালয়ের নাম	প্রস্তাবিত শাখার নাম	সময়কাল
০১	আনিকা তাহসিন মীম পিতাঃ মহসীন কবীর বিবিএ, ইনডিপেনডেন্ট ইউনিভার্সিটি বাংলাদেশ।	বিকেবি, নন্দীপাড়া শাখা, ঢাকা।	যোগদানের তারিখ হতে ০৩(তিন) মাস।
০২	মেথেনাজ হোসাইন সাইমন পিতাঃ মোঃ আলী আবেদ বিবিএ, আমেরিকান ইন্টারন্যাশনাল ইউনিভার্সিটি বাংলাদেশ।	বিকেবি, কাশীগঞ্জ শাখা, কিনাইদহ।	যোগদানের তারিখ হতে ০৩(তিন) মাস।
০৩	তহমিনা আক্তার পিতাঃ আবু তাহের বিবিএ, রবীন্দ্র মৈত্রী বিশ্ববিদ্যালয়, কুষ্টিয়া।	বিকেবি, কুষ্টিয়া শাখা, কুষ্টিয়া।	যোগদানের তারিখ হতে ০৩(তিন) মাস।

ইন্টার্নশীপ সুষ্ঠুভাবে সম্পন্ন করার লক্ষ্যে বর্ণিত ছাত্র-ছাত্রীদেরকে ০৬টি বিষয় ভিত্তিক যথা-(ক) জেনারেল ব্যাংকিং (খ) হিসাবায়ন (গ) ঋন ও অধিম (ঘ) বৈদেশিক বানিজ্য (প্রযোজ্য ক্ষেত্রে) (ঙ) হিসাব সমন্বয় এবং (চ) রিপোর্টিং সংক্রান্ত বিষয় ভিত্তিক ইন্টার্নশীপ সম্পাদন করার জন্য সংশ্লিষ্ট শাখা ব্যবস্থাপক ব্যক্তিগতভাবে ইন্টার্নশীপ কার্যক্রম সমন্বয় করবেন।

ইন্টার্নশীপ সম্পন্ন করার ক্ষেত্রে শিক্ষার্থীদের নিম্নবর্ণিত শর্তাবলী পালন করতে হবেঃ

- (ক) ব্যাংকের গোপনীয়তা রক্ষা করতে হবে।
(খ) কোন প্রকার টিএ/ডিএ বা সম্মানীয়তা প্রদান করা হবে না।
(গ) ইন্টার্নশীপ সমাপনান্তে রিপোর্টের ০১(এক) কপি অত্র বিভাগে দাখিল করতে হবে।
(ঘ) কোভিড-১৯ ডায়ারসের প্রাদুর্ভাবের কারণে সামাজিক দূরত্ব বজায় রাখতে হবে এবং শিক্ষার্থীদেরকে ইন্টার্নশীপ সম্পাদন কালে অবশ্যই মুখে মাস্ক ব্যবহার করতে হবে।

অনুমোদনক্রমে,

আপনার বিশ্বস্ত

মোঃ আব্দুর রউফ
উপ মহাব্যবস্থাপক

তারিখঃ এ

প্রকা/এইচআরএমডি-২(পেনশন)/প্রশি-২৪/২০২১-২০২২/

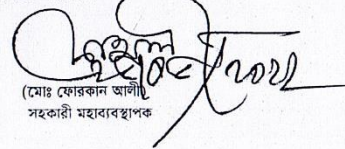
সদয়অবগতি ও প্রয়োজনীয়ব্যবস্থা গ্রহণের জন্য অনূর্ণিপি প্রেরণ করা হলঃ

০১। ব্যবস্থাপক, বিকেবি নন্দীপাড়া শাখা, ঢাকা, বিকেবি, কাশীগঞ্জ শাখা, কিনাইদহ, বিকেবি কুষ্টিয়া শাখা, কুষ্টিয়া। উপরোক্তগণিত ছাত্রছাত্রীদেরকে ইন্টার্নশীপ কর্মসূচী সম্পন্ন করার ব্যাপারে সার্বিক সহযোগিতা প্রদানের অনুরোধ করা হলো।

০২। চেয়ারম্যান, ইনডিপেনডেন্ট ইউনিভার্সিটি বাংলাদেশ, আমেরিকান ইন্টারন্যাশনাল ইউনিভার্সিটি বাংলাদেশ, রবীন্দ্র মৈত্রী বিশ্ববিদ্যালয়, কুষ্টিয়া।

বিশেষ প্রত্নব্যঃ- ইন্টার্নশীপ সমাপনান্তে সংশ্লিষ্ট ছাত্র/ছাত্রী কর্তৃক সম্পাদিত রিপোর্টের ০১(এক) কপি অত্র বিভাগে প্রেরণ নিশ্চিত করবেন।

০৩ নথি।


মোঃ ফারুক আলী
সহকারী মহাব্যবস্থাপক