

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

INTERNSHIP AFFILIATION REPORT ON

Customer Service and Relationship Management of NRB Commercial Bank Ltd. Dhanmondi Branch

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)

Supervised By

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Date of Submission: (date)

INTERNSHIP AFFILIATION REPORT ON
Customer Service and Relationship Management of NRB Commercial Bank Ltd. Dhanmondi Branch

Letter of Transmittal

June 30, 2021

Mr. R. Tareque Moudud

Director

Office of Placement & Alumni (OPA)

American International University-Bangladesh Kuratoli, Dhaka.

Subject: Submission of the internship report on Customer Service and Relationship

Management of NRB Commercial Bank Ltd. Dhanmondi Branch

Dear Sir

It is a great pleasure to hand in the internship report titled Customer Service and Relationship

Management of NRB Commercial Bank Ltd. Dhanmondi Branch, which was assigned to me as a

partial requirement for the completion of the degree of Bachelor of Business Administration

(BBA).

It is my honour and privilege to work for a leading organization in Bangladesh and to gain an in-

depth knowledge on different areas. Throughout the study, I have tried my level best to

accommodate information as much as I could, which I thought were relevant and informative. I

tried my level best to make this report concise and informative.

I am grateful to you for your generous guidance and kind cooperation at every step of my endeavor.

I would be grateful if you would kindly accept the report and forward it to the respective

department of AIUB.

Sincerely yours

Emon, Ejaz Mahmud

ld: 19-39586-1

Management Information System

American International University-Bangladesh (AIUB)

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Letter of Endorsement

The Internship affiliation report entitled Customer Service and Relationship Management of NRB Commercial Bank Ltd. Dhanmondi Branch 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 System, Faculty of Business Administration on April 28, 2021 by Emon Ejaz Mahmud, ID: 19-39586-1. The report has been accepted and may be presented to the Internship Defence Committee for Evaluation.

(Any Opinion, 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

Acknowledgement

As a first step, I want to thank Allah for giving me strength and courage to do what I had to do.

I also want to thank him for giving me patience and persistence of mind so that I could finish

the degree requirements that I needed to get it. Through my internship, I have learned more about the world outside of the classroom. My interpersonal and self-confidence skills have greatly increased because of my job experience, and I've gained a better understanding of the corporate culture as well. I would also like to thank my supervisors, Abdul Awoal Mia (Senior Vice President & Head of Branch), Sadia Rahman (Officer & General Banking In charge) and Minarul Islam (Senior Executive Officer & Credit In charge). I'd like to say thank you to everyone at NRB Commercial Bank for giving me the information I needed and for their help and support.

Finally, I would like to express my gratitude to MD. MEHZABUL HOQUE NAHID, my academic supervisor, for providing me with the knowledge and advice I required to be successful in my studies.

Executive Summary

A bank is a type of financial entity whose primary objective is to make money by trading cash and credit instruments. The arrival of multinational banks into the market has pushed this category to a new level of competition, with novel credit management systems and improved execution. levels, as well as the most fervent client loyalty.

A case study of NRB Commercial Bank Limited, Dhanmondi Branch. This research has examined the E-Banking system and consumer satisfaction.

The study's goals are to present a summary of NRB Commercial Bank Ltd. how efficiently electronic banking functions, how well various departments provide customer service, and what internal and external issues need to be addressed so that NRB Commercial Bank Ltd can improve soon.

Moreover, NRB Commercial Bank Ltd. has different departments. The General banking department is one of the crucial departments within the organization. The General Banking Department plays a crucial role in directly supplying consumers with a variety of goods and services and promotional activities. The operations and activities of NRB Commercial Bank Limited's general banking team and the marketing mix strategy are the subjects of this study. The report also highlights my learning and reflection during the internship term.

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Chapter 1

Introduction

Bank is Important institution of the country. Banks are the main source of credit for families and business. They are giving loans besides giving different services. The work of every sector are depended on the bank. This also increases exports, creates employment and opportunities for the youth people like students. Banks can also remove poverty, improving the living standard. So, for all of these reasons. I applied to NRB Commercial Bank to work as an intern. In my three months of internship, I have learned and gained knowledge about the banking system. The basis of this report is "Customer Service and Relationship Management". The outcome of the report is the scheduled internship offered by American International University Bangladesh.

1.1 Rationale of the Study:

This internship report helped me to fulfil the requirement of the internship after completing all required courses for the BBA program at American International University Bangladesh (AIUB). The internship report set out as many multiple purposes to help the student develop many skills as a record of the internship experience. The internship experiences and the skills that has been learned in the organization gives the student and report opportunity to reflect on the professional aspects, and initial goals in life. Therefore, I started my NRB Commercial Bank Limited Intern journey in NRB at Dhanmondi branch. From 20 September. The topic of the report is Customer Service And Relationship Management of NRB Commercial Bank Ltd. Dhanmondi Branch

1.2 Objectives:

The essential objective of this report is about the practical knowledge of work in the organization of NRB Commercial Bank Ltd. and finding out the theoretical data and detailed analyses of how well they did NRB Commercial Bank in the bank industry.

SPECIFIC OBJECTIVES:

- 1. It is necessary to have a fundamental knowledge of NRB Commercial Bank Ltd
- 2. You must understand E-banking thoroughly at NRB Commercial Bank Ltd
- 3. Gain an understanding of the multiple services provided to customers by the various departments of NRB Commercial Bank Ltd to learn more about how the bank works
- 4. To make some suggestions to improve the quality of service at the Dhanmondi branch based on what I know about the service and how it works.

1.3 Background of the Organization:

The People's Republic of Bangladesh started banking after independence in 1971 on Victory Day. According to this, a total of 60 banks have been founded in the country so far. Most of them are private commercial banks. The establishment of the private sector banks was approved by the Bangladesh government in 1983. Recently, several new private banks have started operations from 2013.NRB Commercial Bank Limited is one of them and a very leading successful bank among newcomers. NRB Commercial Bank Limited is a bank in the banking industry sponsored by up to 53 (fifty-three) qualified NRBS (Bangladeshi Non-Residential), ranging from business people to community leaders to academics and educators residing primarily in the United States of America and other major countries around the world, opened on April 2, 2013 with a fledgling vision to strengthen business and investment opportunities in the country and become a bank unmatched in serving the NRBS and citizens of the country. The 53 potential NRAs agreed to set up a bank that would help NRAs to send money and do business in Bangladesh and contribute to export and import on a very basic level. And so the NRB Commercial Bank started its journey on April 2, 2013.

1.3.1 History:

NRBs (non-resident Bangladeshis) have made three deposits in Bangladeshi banks since the Bangladesh Bank permitted nine organizations to operate as fourth-generation financial

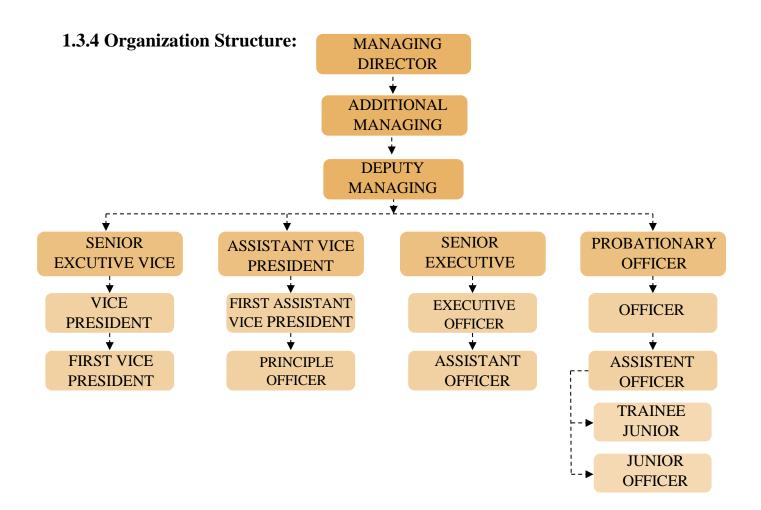
institutions in 2012. It is one of the three banks that have contributed to the realization of the aspirations of those who wish to keep Bangladesh well connected with other advanced nations through trade and investment. One of those three financial institutions is NRB Commercial Bank Limited. The idea for the organization was conceived by 25 (twenty-five) Non-Resident Bangladeshi (NRB) individuals who were residing in various locations across the world at the time. Administrative agencies in Bangladesh granted it permission to conduct business under the country's account management system, which was completed in 2012. This came after nearly three years of hard work to ensure that it conformed with all applicable rules and regulations, which culminated in receiving final approval from the regulatory body on February 20, 2013. The specified vision of those NRBs has grown into reality for them to be able to perform banking activities in Bangladesh, which is a gradual and steady evolution. On April 02, 2013, a ribboncutting ceremony marked the formal opening of the bank's new corporate headquarters. The Red Crescent Jashim Trade Center, one of the most magnificent structures in Bangladesh, is located at 114 Motijheel Commercial Area in Dhaka. It is regarded to be one of the greatest examples of postmodern structure in the country and is a spectacular example of postmodern structure. It is perhaps possible that this bank, which opened its first branch at the same location on April 17th, 2013, will have a presence at this location. This research was carried out at the Dhanmondi branch, which is located at Mir Nur Square (2nd floor), House-43 (new), Road-2/A (New), Satmosjid Road, Dhanmondi, Dhaka, and began its journey on April 3, 2017, with the assistance of nine extremely effective and 10 responsible employees. While just a few years old, this branch has already developed a good reputation not only among the NRBs but also among the people who use its services in Bangladesh. There are several extremely effective bank staff working at this branch. The Branch's management is always aiming to give better service to its clients while also maintaining strong connections with them. Within this branch of the military, there are essentially three divisions to consider. The General Banking Division (GB) of the bank oversees the day-today operations of the institution. It is the responsibility of the credit division to give loans to consumers and to keep track of whether they are repaying them on schedule. The foreign exchange division's job is to change the money from one country into the money from another country and vice versa.

1.3.2 Mission:

"To become a peerless bank."

1.3.3 Vision:

- Expand the range of opportunities for business and investment that are now available.
- Establish a foundation of trust among the non-regulatory bodies (NRBs) to entice investment.
- Increase the total number of remittances that are received.
- Provide great client service.
- Ensure that your current financial status continues to improve.
- See to it that workers are accorded a respectable level of service in their respective places of employment



1.3.5 SWOT Analysis

Strength

INTERNAL

Weakness

IIVE	 ✓ Customer ✓ Management ✓ Employee behavior ✓ Communication 	 ✓ Branch Location ✓ Shortage ATM services & Location ✓ Job security ✓ Employee recruitment and selection 	NEG
POSITIVE	Opportunities	Threat	NEGATIVE
ď	 ✓ Lot of depositors ✓ Secure and modern banking system ✓ High Volume sell product & services ✓ Loan Section 	 ✓ Services ✓ Server ✓ Huge Pressure and limited 	/E

EXTERNAL

employee

Strength:

- ➤ **Customer:** Many customers came to their branch and did their transactions, and they felt secure and satisfied.
- ➤ Management: Branch management system is amazing because of well management structure. Everyone followed rules and regulations properly.

- **Employee behavior:** Every employee is very professional and well behaved. They are very communicative and give so much information about whatever customer's needs.
- ➤ Communication: Their communication system is very well, and it helps us to interact more with each other.

So, this is the internal strength of NRB Commercial Bank Dhanmondi Branch.

Weakness:

- ➤ **Branch Location:** When I work NRB Commercial bank Dhanmondi Brach as an intern, many customers complain NRBCs not enough branch. Because day by day customers increases but branch does not increase. Every Customer need more branch for all location where they can take services easily.
- ➤ Shortage ATM services & Location: NRB Commercial bank have not enough atm booth, every customer complains these issues. But recently they work on it and they try to modern services.
- ➤ **Job security:** NRB Commercial bank job rotation is so high because many employees they think nrbc job security is not satisfied for other banks. I am talking some employees for this topic they tell me nrbc management system is very worst that's why they move another bank.
- ➤ Employee recruitment and selection: During my internship some employees told me about the recruitment and selection process. The process is very low quality because so many lacking the process like management choice, select low quality candidates etc.

Opportunities:

- Lot of depositors: When I work as an intern of NRB Commercial bank Dhanmondi branch I see lots of customers coming to fix their deposit. Because they think it's a secure place for their money.
- ➤ Secure and modern banking system: NRB Commercial bank 1st impression is Security. Because this bank follows Central bank rules and regulations, that's why customers choose this bank, and they are satisfied.

- ➤ **High Volume sell product & services:** NRB Commercial bank day by day increase their sell and services and they become successful in Bangladeshi private banking community.
- ➤ **Loan Section:** Many customers coming to nrb commercial bank for take loan like student loan, house loan car loan etc.

Threats:

- > Services: NRB Commercial Bank give their best services to the customer but compare to other competitors they are low, and they need improve it.
- > Server: NRB Commercial bank there use BANK ULTIMUS Software its very low-quality software because sometimes its very slowdown. So, they need fast software.
- ➤ Huge Pressure and limited employee: NRB Commercial bank best bank of banking sector. Day by day the number of customers increases but most of the time they do not give their best services because of a shortage of employee. So, they need more manpower for giving best services

Chapter 2

Activities undertaken

2.1 Work Related Activities:

I completed my three-month internship program at the NRB Commercial Bank Dhanmondi Branch. During my internship I worked General Banking (GB) department.

General Banking Consist of Following Section:

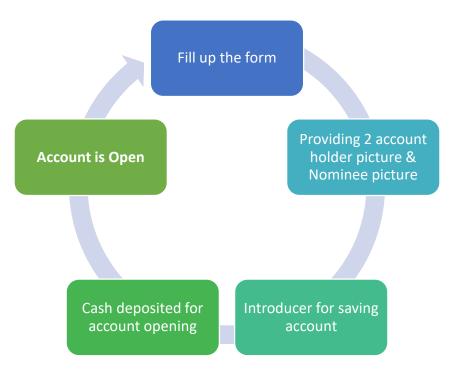


2.1.1: Account Opening: My 1st internship activity is account opening and I learned variation of accounts. My supervisor instructs me how fill up the accounts from and how attached the supporting documents.

i. Account Opening form:

- a. **Saving Account**: This account basically uses for personal usage where customer save their money or deposit their money.
- **b.** Current Account: Current account is like business account. And customer full free transection anytime with higher transection.

I learned how Saving account and current account opened.



i. Cheque book distribution to the customers:

Cheque book distribution is one of the major tasks for me. Every day customers come to the bank and collect their cheque book and some customers give cheque book requisition Which dispatch time 3 working days.

ii. NID verification of account holder:

Every day lots of new customers come to open new accounts. I help my supervisor for customer NID verification which is verified from election commission portal. And I completed my task.

iii. Inward mail Receives & outward mail provides:

Every day I collect mail from couriers and register the inward mail book. Also, I provide outward mail number for sending mail. This is my one of 2nd major task.

iv. Making Phone Calls and sending SMS:

When cheque book and debit / credit card come I make call to the customer inform to collect their instrument. Also, I send SMS to customers for important notice.

2.1.2: Clearing Section:

Cheque clearing means funds transferring from one bank to another bank or one account another account. An example Customer have account NRB Commercial bank he sends money to another xyz bank. This Cheque clearing full fill by Centra bank, and they take time only 24 hours for clearing

NRB commercial Dhanmondi Branch every day collect 20-25 Cheque. They maintain that all requirements must

be provided by the central bank.

2.1.3: Cash Section:

Cash section served currency serving as a means of trade for monetary transactions like founds received and founds distributes.

2.2: Other Activities:

- > Scanning necessary documents.
- > Stamping loan opening from.
- ➤ Making photocopy important documents.
- > Received Phone calls

2.3.1: Customer Service and Relationship Management of NRB Commercial Bank Ltd.

Customer service quality is main weapon in banking sector. The World Day by day changing specially banking sector. New technology invented and bank adobe the technology, that's why bank give unique services. At the time banking sector become more competitive.

I Compete my internship NRB Commercial Bank. I saw their customer service and relationship management. Now analysis their customer service and relationship management for five dimension there are:

- 1. Tangibility
- 2. Reliability
- 3. Responsiveness
- 4. Assurance
- 5. Empathy.

Tangible:

Tangibility refers to physical facilities, equipment, personnel, and communication materials.

Question	Response	Agree	Disagree
Bank Use upgraded Computer	10	3	7
Easily Find Out NRBC Bank and ATM	10	9	1
location			
NRBC environment is peace and	10	5	5
comfortable			
ATM Machine Are Good Condition?	10	2	8

We can see that bank best score in Bank location and ATM. But ATM condition and computer not very convenient. On the other hand, the bank environment is average. So this is the total tangible of quality dimension.

Reliability:

Reliability refers to performing the promised service dependably and accurately. Some of the aspects within the responsibleness issue must be compelled to do with 'doing what's secure' and 'doing it at the promised time'. If customers cannot trust a company to try to to what they raise for, then those customers are going to be discontent.

Question	Response	Agree	Disagree
Bank Provide accurate information	10	9	1
Bank upgrade their technology	10	8	2
regularly for their customer			
Account Operating service fee is	10	7	3
affordable			
Bank do promise my work in certain	10	8	2
time			

Responsiveness:

Responsiveness refers to the willingness to help customers and provide prompt service.

Question	Response	Agree	Disagree
Bank Clearly explain their services.	10	9	1
Bank Provide all information for	10	9	1
account opening			
Employees immediately give service for	10	10	0
customer need			
Bank clearly explain their service.	10	9	1

Assurance:

Assurance is the know-how and courtesy of personnel and their cap potential to carry agree with and confidence.

Assurance is vast while clients have many alternatives, however, aren't certain who to agree with while purchasing. Suppose you run an ecommerce store, for example. In that case, clients are bombarded often with commercials from doubtlessly untrustworthy online stores all day, so that you want to decide the way to set yourself aside and benefit purchaser agree with.

Question	Response	Agree	Disagree
Bank Provides Internet banking or	10	10	0
internet banking			
Bank Secure my personal information	10	10	0
Does Bank provide secure website and	10	9	1
financial services			
Bank Employees are good and friendly	10	8	2

Empathy:

Empathy is that the caring, personalized interest the organization affords its customers. Customers need to need they're pretty a transaction; they want to create a dating collectively together along with your business. However, you have got the best product or offerings at the market, you will nonetheless permit down in their expectations.

Question	Response	Agree	Disagree
Account opening system is easy.	10	9	1
Does Bank Provide 24 service online and offline	10	8	2
Bank give proper services what I need.	10	7	3
Bank Employees are good and friendly	10	8	2

Chapter 3

Constraints/Challenges

Observed in the Organization:

The NRB Commercial Bank Dhanmondi branch is an authorized dealer branch, but this branch has a space problem because so many customers are coming for their banking work. The bank's employer is very helpful, and they always give me proper instructions.

The NRB Commercial Bank is one of the fastest-growing banks in Bangladesh. Their all department well organized and banking activities is good and peace. They maintain Customer relation and its day by day increased. But I have to face some issues that should be solved for their more success.

- i) Lack of Manpower: The NRB Commercial Bank Dhanmondi Branch is very good at their work, and they have well-trained employees. But Manpower is less because they have only 23 employ and 4 Staffs. This manpower is not enough to maintain all departments. Because every day hamper banking work and their services. That's why they need more manpower.
- **ii)** Lack of Marketing and promotion: Marketing and promotion are the basic criteria of any business. But NRB Commercial Bank's Dhanmondi branch does not do any marketing or promotion. And they don't have any promotional strategy. Most of customer are coming to personal relations.
- **Lack of availability of Machineries:** The NRB commercial bank Dhanmondi branch is like a corporate branch, but they don't have advanced computer gadgets, printers, and scanners. Most of the time, these machines did not work properly. and hampered banking work. So, it's very important to focus on this problem.

iv) Lack of problem Software Performance: The NRB Commercial Bank is used by ULTIMUS. This software has so many bugs, and the performance is slow. Therefore, it delays banking activities.

Another piece of software is PLANET mobile banking. Sometime this software did not work properly. So, it's very important to solve this problem.

Chapter 4

Lessons Learned from the Internship Program

4.1: Lessons learned from the internship program:

I have completed my internship program at the NRB Commercial Bank Dhanmondi branch. The internship helps me gain real life experience of corporate level. I have learned so many things about how bank work.

- ➤ How to adopt a new corporate environment: As I intern student, I am totally new at corporate level. When I work, everything is new for me for my internship journey.
- ➤ Communication ability: The internship program helps me with communication skills because I am attracted to a new customer. Every day comes different types of customers for, and I handle different types of tasks of the customer. So, it helps my communication skills.
- Time Management: As the bank policy office enter time is 9:00 am and left time 6:00 pm. During my internship I always enter 8:30 of office. It helps me to maintain proper time management at my corporate level.
- ➤ **Networking:** When I used to be in bank, I made connections with senior officer and others internship students. It helps me more because when I face a problem, they always help me.
- ➤ Multitasking skill: Sometime I get multiple work different departments by order. This is improving me of my multitasking skill. example: card requisition, mail send, account opening etc.

4.1.1: Corporate Culture:

Every company has a different culture. When I start my corporate life, I adopt a new culture like organization behavior. It helps me interact with others. NRB Commercial bank is known as Company culture. I learned how to communicate with someone. How to use office equipment also I learned how to deal bank parties. I learn how to take responsibilities and how to work multitasking tasks. It helps my multitasking skill. These skills help me to take workload properly.

So, these are some key lessons learned it help me of my future life.

4.1.2 Practical knowledge on various issues:

I gained a lot of knowledge from my career experience in NRB Commercial Bank. Through practical knowledge I have learned a deep understanding. In case of different situations when I apply in my department, I learned some knowledge which is related to practical knowledge. Practical knowledge depends on the achievement of doing anything that is based on my real-life works. The knowledge which is related to any experience of a person is known as practical knowledge. Rather than reading, I have been able to work with such ideas in the work environment and realize through experience. Besides this, in what problems which methods should use and find out the correct way in practical. The way of practical knowledge can help to work in different sectors. All the work methods are based on the experience of practical knowledge.

4.1.3 Lesson Learnt from the University (AIUB):

Communication: When I start my university life, I meet many unknown students in different semesters. The faculty has inspired us to teamwork with unknown students. It helps me with my communication skills as well as group work.

Teamwork: I learned teamwork in my university time like group assignment presentation, Departmental program, and various competitions. This work helps me in corporate life.

Software related skills: Computing and Business Application course, Web Technologies, helps me a lot in my real-life various works. From the Computing and Business Application (CBA) and Web Technologies I gained knowledge and learned the uses of different software such as MS word, MS excel, WordPress and many others. This course helps me to learn the basic or primary knowledge about QuickBooks, word, excel and WordPress. It helps me a lot to understand the basic and overall knowledge.

Language proficiency: By attending all the classes regularly in university the skill of writing and communication of English has been improved. My secondary and higher secondary study background was from Bangla Medium, so the knowledge or skill of English writing and communication was not much better. But the curriculum of university helps me in many ways of my life to gain the knowledge about English language and in communication.

Professional development related lessons: Professional development related courses are very helpful for me. By offering this course I have learned many things such as: techniques of CV writing, software related skills, the etiquette of a corporate office etc.

Complex problem solving and critical thinking: By solving different types of case studies, I have learned to solve complex and critical problems. This also I gained from my major courses also.

Presentation skills: In corporate life presentation skill is such an important part. Many of the students get worried about presentation sometimes. But this is not the matter of fear and worries. From the regular presentation in university, I learned how to give presentations, how to show presentation skills and presenting something by attracting the audiences.

Timeliness: The punctuality or the strict rules of university that to attend the classes regularly on time helps me in my real.

Chapter 5

Concluding Statements

5.1 Concluding Statements:

Internship is such a way from which we can be able to take a step or a decision for our life according to our capability, giving thanks to the wonderful resources that show us the way day by day. As intern Student They trained us in the right way so that we can do better in the coming days. The report mainly explains my learning of internship period, which is very important for me to do any work in different sectors. After working with this bank and its energetic team for three months at NRB Commercial Bank Dhanmondi Branch, It is a wonderful achievement for me. I worked for three months in General Banking of NRB Commercial Bank Dhanmondi Branch to gain knowledge that can help me on the path of building up my career as a banker. This report is about the knowledge and experience that I have gained from the internship program. I have also learned theoretical and practical knowledge. My motive was to understand the operational aspects of NRB Commercial Bank Dhanmondi Branch. Finally, I want to say that I have gained and learned much knowledge from my own working experience in the internship program. I can say that this experience can help me in future to do any work and in the build up my career.

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5.2 Recommendation for Future Strategic Actions

NRB Commercial Bank is a well-known organization. This organization is fantastic. I don't have many strategic recommendations. There are several suggestions that are related to motivation. One thing I observed is that there is a lack of drive to work in this organization. Internships provide several benefits, including the opportunity for interns to learn about the entire banking process.

5.2.1 Recommendation for the Organization:

Computer and its Components:

I worked in the general banking department. When I work, I face some problems like computers do not work properly also scanner machine. Computer software running to old version. So, it's important upgrade all Computer and Scanner machine.

Should Provide ID card for Interns:

When I worked, customers thought I was an officer, and I solved their issues and every day I say I am intern student. So, it's important to prove id card.

5.2.2 Recommendation for the University:

Practical knowledge:

AIUB should focus on practical lessons because it helps the student of the future careers. More lab classes are needed for the students. Although AIUB provided us with theoretical education, they ought to include some professional job experience during the semester.

Visit various institutions:

AIUB should focus on office visits or institution visits. It helps the student easily connect with each other, adapt new environment and places. They get an idea of corporate life.

Chapter 6

Proposed Improvement Plan

6.1 Proposed Improvement Plan for the organization:

Existing	Actions to be	Strategy (Mode of	Office/Personnel	Resource	Expected Concrete
Problem/Weak	Taken/Proposed	implementation or	Involved (Who will	Requirements	Result/Outcome
Areas of the	Solution to the	ways of addressing	implement and who	(Manpower and	
Organization as	Problem	the problem)	will benefit/affected	Financial)	
identified in the			by the		
AR			Action/Solution)		
System Problem	Upgrade the system	IT Department should focus on software Management system	Top Management And IT Department	Buy New Upgradable Software	Give proper customer service.
Need latest devices	Updated new technologies on computers, printers, scanners	Identify the device which product need or replacement	Top management	Financial	Improve customer services

Shortage of	Recruit new officer	Fine out which	Human Resources	Financial and	Improve Customer
Manpower		department need		Manpower	services and shortage
		Manpower.			working time

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APPENDICES



Ejaz Mahmud Emon

GRADUATE STUDENT

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Expertise Skill

Microsoft Word

Microsoft PowerPoint

Microsoft Excel

Adobe Illustrator

Adobe mustrator

About

I am doing my major in Management Information System. I want to start my career in this field. I am a self motivated, dynamic, energetic, and hardworking person, also I have the ability conceptualize and think creatively. I have a logical approach to problem-solving and an investigative and curious mind, also I am a quick learner.

Education History

Bachelor of Business Administration

- 2019- Present
- Subject : Management Information System
- CGPA: 3.02
- American International University– Bangladesh

Higher Secondary Certificate

- 2016-2018
- · Group: Commerce
- Grade: 3.78 out of 5.00
- Dhaka Commerce College, Dhaka.

Secondary School Certificate

- 2015-2016
- Group: Commerce
- Grade: 4.06 out of 5.00
- Feni Central High School, Feni.

Experience & Co-Curricular Activities

2022

Biztech 3.0

Organized By Aiub Department of MIS

Work: Volunteer

Achievement: Champion Poster

Competition

2022

Business Plan Exhibition

Organized By Aiub Faculty of Business

Administration Work : Volunteer

2019

National Environment Day -Organized

by Dhaka University

Achievement: 2nd Runner up Faculty of Business Administration

2018

Work In Dhaka Commerce College

Nature Study Club Position : Senior Advisor

Hobbies

- Volunteering
- Video Gaming
- Travelling

Personal Information

Father's Name: Mohammed Ilyas Mother's Name: Jahanara Begum Date Of Birth: 1 April 1999

Gender : Male
Marital Status : Single
Blood Group : O+
Religion : Islam

Present Address: 57/4, Kuratoli Bazer, Kuril,

Khilkhet. Dhaka

Permanent Address: Mojumder Bari, North

Jashpur Chhagalnaiya, Feni Nationality: Bangladeshi

References

Md. Mehzabul Haque Nahid

Assistant Professor, Department of (MIS)

American International University-

Bangladesh

Phone: +88 01777787316

Email: mehzab.nahid@aiub.edu

Md. Ibrahim Hossain Bhuyan

Assistant Vice President & Head of

Branch

Mercantile Bank Limited

Phone: +88 01711173004

Email:

mdibrahimhossainbhuyian@gmail.com

Appendix B: Joining Letter:



Human Resources Division

Ref: NRBCBank/HRD/Internship/2022/3830

American International University Bangladesh

September 18, 2022

Ms. Fahmida SultanaOffice of Placement & Alumni

Subject: Placement of Internship

With reference to your letter dated September 13, 2022 on the captioned subject, we are pleased to inform that **Mr. Ejaz Mahmud Emon** is placed as internee at our Dhanmondi Branch for a period of 03 (three) months with effect from September 20, 2022.

We would request you to advise Mr. Ejaz in writing to report to Mr. Abdul Awoal Mia, Senior Vice President & Head of Dhanmondi Branch at 9:30 a.m. on September 20, 2022.

We would also request you to advise him to provide a copy of 'Intern Report' including "soft copy" of the report in the form of CD to the undersigned on completion of the program and obtain a certificate of "Internship Completion" from Dhanmondi Branch.

Sincerely,

Md. Mynul Hossain Kabir EVP & Head of HRD

Copy to:

- 1. SVP & Head of Dhanmondi Branch, Dhaka with request to supervise Mr. Ejaz and pay BDT 4,000.00 (Four thousand) only per month to the intern as honorarium. He is also advised to allow the joining of Mr. Ejaz Mahmud Emon as intern after receiving the written approval from the concerned University and send to us the joining report including copy of letter from the University.
- 2. Office copy.

HEAD OFFICE: 114 Motijheel C/A, Dhaka-1000, Bangladesh, PABX - 880 2 9573422-30 Fax: 880 2 9573421, SWIFT: NRBBBDDH, www.nrbcommercialbank.com

