



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

**INTERNSHIP AFFILIATION REPORT ON
Operations of Foreign Exchange Department of Agrani Bank Bank
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

Md. Mehzabul Hoque Nahid
Assistant Professor

Department of Management Information Systems

Submitted By

Nazifa Tasnim Anika

18-37502-1

Department of Management Information System

Date of Submission: 7/8/2022

INTERNSHIP AFFILIATION REPORT ON
Operations of Foreign Exchange Department of Agrani Bank Limited

Letter of Transmittal

August 6, 2022

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

Subject: **Submission of the internship report on operation of foreign exchange department of Agrani Bank Bank Limited**

Dear Sir

It is a great pleasure to hand in the internship report titled **operation of foreign exchange department of Agrani Bank Limited**, which was assigned to me as a partial requirement for the completion of the degree of Bachelor of Business Administration (BBA).

It is my honor 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 they are 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

Nazifa Tasnim Anika
18-37502-1
Department of Business Administration
American International University-Bangladesh (AIUB)

Letter of Endorsement

The Internship affiliation report entitled operation of foreign exchange department of Agrani Bank 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, Management Information System, Faculty of Business Administration on July 01,2022 by Nazifa Tasnim Anika, 18-37502-1. The report has been accepted and may be presented to the Internship Defense 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

This report would not have been possible without the support of many people. Many thanks to my supervisor **Md. Mehzabul Hoque Nahid**, who read my numerous revisions and helped make some sense of the confusion. This work would not have been possible without the constant support, guidance, and assistance of my supervisor **S M Mamun**. Their levels of patience, knowledge, and ingenuity is something I will always keep aspiring to. I'm especially grateful to Deputy General Manager **Md. Kamal Hossain** for accepting to be a part of Agrani Bank Limited. I would like to thanks to all the Office staffs of Agrani Bank Limited, Uttara 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

The report is originated in result of my internship program which has done as a requirement of BBA program. This report is completed based on my three month's internships in Agrani Bank Limited. The objective of this study is to know the real scenario of working place and gather some real-life experience. Also know the detail about corporate sector how the work has been done. To prepare these secondary resources of data have been used. The first section of this report consists of an organization part which has been developed for the proper execution of the entire report. Second part has explained the working experience of my internship period at different department of Agrani Bank Limited. The remaining part consisted of analysis, finding, recommendation and conclusion. To serve the nation Agrani Bank Limited performs some activities for their clients. The working report stands for foreign exchange activities of Agrani Bank Limited (Uttara Branch). I have been assigned to along with a General Banking Sector of my experience as an intern at Agrani Bank Limited.

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Chapter 1

Introduction

1.1 Rationale of the Study:

Bachelor of Business Administration (BBA) is a comprehensive professional designed to make professionals with better business and administrative knowledge. After studying and completing the relevant successfully, there is a provision to go through internship in an organization. An important phase of BBA program is Internship, where student experiences the real scenario, gets the opportunity to learn about the real professional world and compare the events with whatever they have learnt so far. As a business student, one must be acquainted with the conceptual and practical knowledge of business. Thus, it is an important responsibility of the concerned business school to arrange for the pupils to get the essence of professionalism. As a part of this activity, American International University of Bangladesh had been successfully placing the students to different professionally renowned organizations to give the respective students the orientation of the real-life corporate environment.

A shared experience is exactly what it sounds like: seeing, hearing, or doing the same thing as someone else. Although it's a simple concept, shared experiences have a deep impact on human socialization because they enhance each person's individual experience. Shared experiences are because they bring people together and enhance each person's individual experience. Companies that offer positive shared experiences do a much better job of marketing themselves to customers and prospects, online and offline. So, it is necessary to share my experience to the readers because it will help others to gain knowledge about the corporate world.

Internship Program of American International University of Bangladesh is a graduation requirement for the BBA students. This report is a partial requirement to fulfill the Internship program of BBA curriculum at the American International University of Bangladesh. Assigned by the institutional supervisor, this report is prepared for internship based on the concepts learnt in Agrani Bank Limited related to Importance of Research and Development.

The topic of the Internship Report is "Operation of Foreign Exchange Department of Agrani Bank Limited"

1.2 Objectives:

Broad Objective:

The broad objective of this report is to describe about the Foreign Exchange practices and policies of Agrani Bank Limited. This report is covered with the Foreign Exchange Section of Agrani Bank Limited. It considers only one Branch "Uttara" from all the branches of the bank.

Specific Objectives:

The internship program and the report have following purposes:

- To comply with Foreign Exchange Regulations.
- To facilitate and handle all kinds of commercial banking services to its customer authorized by Bangladesh Bank.
- To handle the export and import trade of Bangladesh.
- To take part in international banking etc.
- To risk associated with foreign exchange operations.
- To examine the bank's performance
- To identify problems regarding a transaction
- To suggest probable measures in order to solve the identified problems.

1.3 Background of the Organization:

Agrani Bank emerged as a Nationalized Commercial Bank following the Bangladesh Banks (Nationalization) Order 1972 vide President's Order No. 26 of 1972 under which former Habib Bank Limited and Commerce Bank Limited and renamed Agrani Bank . The Bank was incorporated as a State-owned Commercial Bank on 17 May 2007 under the Companies Act 1994. On a going concern basis, Agrani Bank Limited took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh and the Board of Directors of ABL with retrospective effect from 01 July, 2007.

Agrani Bank Limited is governed by the Board of Directors consisting of chairman, 5 Directors and MD & CEO at present. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 53 zonal offices and 36 divisions in the head office. ABL has been able to create 968 branches including 36 corporate, 43 AD (authorized dealer) branches widely distributed, and is a technology pioneer, with all branches providing real-time online banking. They also have five subsidiaries: a merchant bank, a small and medium-sized enterprises (SMEs) financing company and a remittance house in Singapore, Malaysia and Canada.

Agrani Bank Limited (ABL) is the First state-owned Commercial Bank in Bangladesh to introduce Agent Banking. Currently, ABL has 400 agent booths that are operating Agent Banking activities around the rural areas of Bangladesh. In Agrani Bank Limited, the Islamic Banking system is operated under the 'Islamic Banking Unit' since February 28, 2010, through 15 Islamic Banking Windows. Agrani Bank Limited is Committed to serving the nation.

1.3.1 History:

Agrani Bank Limited was established on 26 March 1972 by combining two abandoned Pakistani banks, Commerce Bank and Habib Bank. The bank is fully owned by the Government of Bangladesh. Agrani Bank is governed by a board of directors consisting of 12 members headed by a chairman. As of 2009, the bank has 11 Circle offices, 34 Divisions in head office, 62 zonal offices, and 941 branches including 27 corporate and 40 AD (authorized dealer) branches. It has been corporatized on 15 November 2007 and emerged as Agrani Bank Limited (ABL) taking over assets, liability and goodwill of Agrani Bank . The authorized capital of the Bank was Tk 8 billion. They are also the owners of the football club Agrani Bank Ltd and Agrani Bank Cricket Club.

1.3.2 Mission:

They operate ethically and fairly within the stringent framework set by their regulators. They fuse ideas and lessons from best practice to explore new avenues to become stronger, more efficient and competitive. They apply information and communication technology for the benefit of their customers and employees. They invest to strengthen the future of the Bank.

1.3.3 Vision:

To become a leading bank of Bangladesh operating at international level of efficiency, quality, and customer service.

1.3.4 Organization Structure:

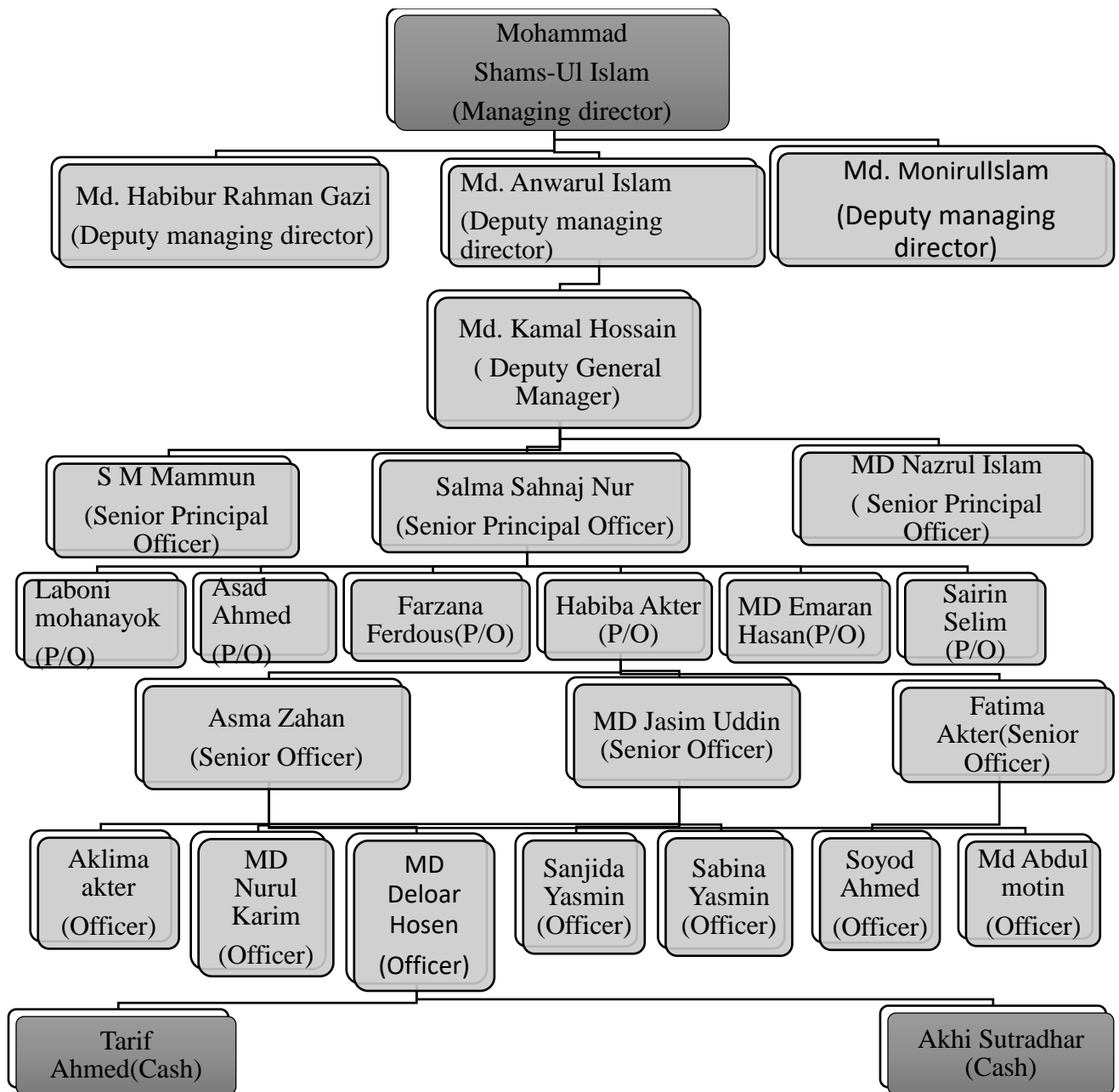


Figure1: Organizational structure (Uttara Branch)

Chapter 2

Activities undertaken

2.1 Work Related Activities:

I am a student of BBA major in Accounting and Finance & Operations and Management Information System, I have already completed my all-academic courses. Currently I am doing my internship program in Agrani Bank Limited. While working here I worked in different departments such as foreign exchange department, general, Cash Management, foreign remittance, Advances and Lending department etc. My position of internship is in Agrani Bank Limited, Uttara branch in foreign exchange department.

This is my first experience for the job sector, so all things are new for me the staff, the environment, and the work. During my internship, I tried to provide my hundred percent to the institute. I got a very friendly and supportive environment at Agrani Bank which give me pleasure and satisfaction to be a part of them for a while. I learned how the foreign exchange department works, how they are doing their work, and how they interact with the clients and help them with and try to understand foreign exchange-related banking and its procedures.

Foreign Exchange: It means exchanging the currency into any two countries. Its main tendency is to trade for business purposes. They have two sectors which are: the import sector export sector They need to be clear about the foreign trade concept before they discuss the import and export. Prime action of the department is to deal with foreign and local remittances. It also deals with buying and selling of foreign currencies.

Foreign exchange service:

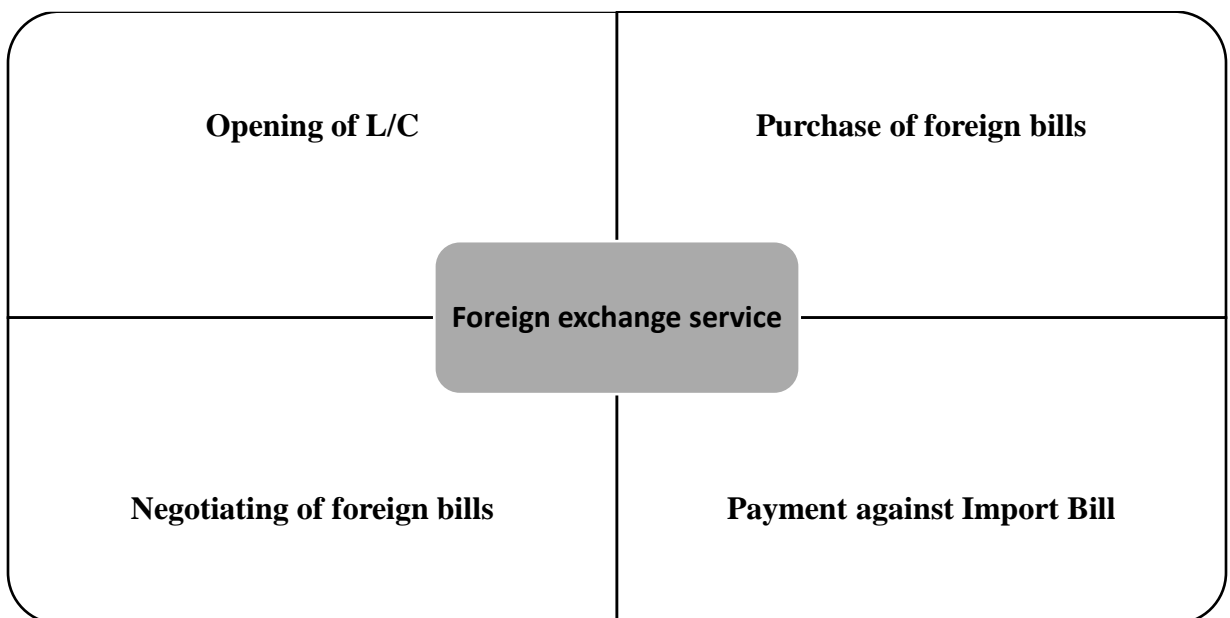


Figure 2: Foreign exchange service

2.1.1: Letter of Credit Opening:

L/C or letter of credit is issued by bank. In international market two parties don't know each other. Basically L/C happens where both party is bank on the behalf of businessman. One party sells goods and the other party buy goods. Sometimes party. In short it is the commitment on the behalf of the clients. Documents that needed in L/C and should provide for payment to be made against full set of bill of exchange, delivery challan, truck challan and packing list showing

dispatch of goods covered by the credit to a destination in Bangladesh. All L/C must specify the submission of signed commercial invoices and certificate of origin.

The foreign exchange branch in Uttara is opening L/C in favor of their clients.

2.1.1.1 Terms to identify L/C:

- Foreign exchange corporate branch code: 045
- Year: 22
- L/C type (Local back-to-back L/C): 0045
- L/C serial no: **** (form register)

2.1.1.2 Type of L/C can be identified from the code used in the L/C numbers:

- Cash sight L/C:1
- Cash deferred L/C:2
- Local EPZ L/C:3
- Local back-to-back L/C:4
- Foreign sight (EDF)L/C:5
- Foreign usage back-to-back L/C:6
- EPZ sight L/C:9
- EPZ deferred L/C:10
- EPZ back-to-back L/C:12
- Other L/C:99

2.1.1.3 SWIFT (Society for Worldwide Interbank Financial Telecommunication):

First and foremost, innovation is about entering and promoting entrepreneurship at SWIFT in the financial community surrounding SWIFT25. So they have a double objective: internal to SWIFT and in the community around SWIFT26. It is the software of Belgium. It is most widely secured and used software in the globe. The Society for Worldwide Interbank Financial Telecommunication provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment. Example of SWIFT code:

AGBKBDDH045

AG = Agrani Bank

BK = Bank

BD = Bangladesh

DH = Dhaka

045 = Branch Code of Foreign Exchange Corporate Branch (Uttara branch)

2.1.2:Types of L/C (Uttara Branch):

- Cash sight L/C: A sight LC is one of the safest modes of transactions as the issuing bank and the confirming bank both act as a guarantor to honor the agreement. When a bank issues a sight LC, it acts as a guarantor of payment to the beneficiary. The seller has to furnish all the shipping documents mentioned under the terms and conditions in the LC to receive the payment. Once you submit all the documents and the issuing bank verifies the

same, the bank releases the funds. The buyer immediately makes the full payment to the bank upon the receipt of documents. In case the supplier is not able to provide the documents, the bank is not liable to release the payment. Furthermore, if there are any discrepancies found in the paperwork, the issuing bank can deduct a small fine from the total payment. (Ghangurde, LC at Sight | Meaning & Complete process, 2020)

- **Cash deferred L/C:** A deferred Letter of Credit is a type of Letter of Credit in which the bank takes a conditional undertaking to pay the seller on behalf of the buyer on a specified future date after completion of the transaction. A deferred LC confirms the payment for the seller (exporter), yet it offers additional time to the buyer (importer) to confirm the receipt of goods. Like other types of LC, its main importance lies in reducing the trust deficit between both parties. Deferred payment LC can practically save time for both parties if used wisely. Once both parties agree upon a schedule of goods order, manufacturing, shipping, and receiving the goods, the dates on a deferred LC can be adjusted accordingly. The seller can present the deferred payment LC to its bank before it is cleared on a specific date. (Deferred L/C)
- **Back-to-back LC:** When two different banks issue two different LCs for the same transaction -- such an arrangement is called as back to back guarantee or back to back credit. The trade generally occurs through an intermediary. A back-to-back letter of credit involves two letters of credit to secure financing for a single transaction. These are usually used in a transaction involving an intermediary between the buyer and seller. Back-to-back letters of credit are used primarily in international transactions. (Ghangurde, What is a Back to Back Letter of Credit?, 2020)
- **UPAS L/C:** UPAS LC refers to “Usance Payable at Sight LC.” It is the combination of Usance LC and UPAS LC. When the agreement made through Usance LC, the buyer will reimburse after certain time. For example, after receiving the goods the buyer takes time for the payment. Sometimes seller may not want to deliver the goods through Usance LC though the materials are very urgent for the importer/buyer but the buyer may not have surplus fund to pay the LC’s amount. (Alamgir, 2020)

2.1.3: Essential Documents for Opening L/C:

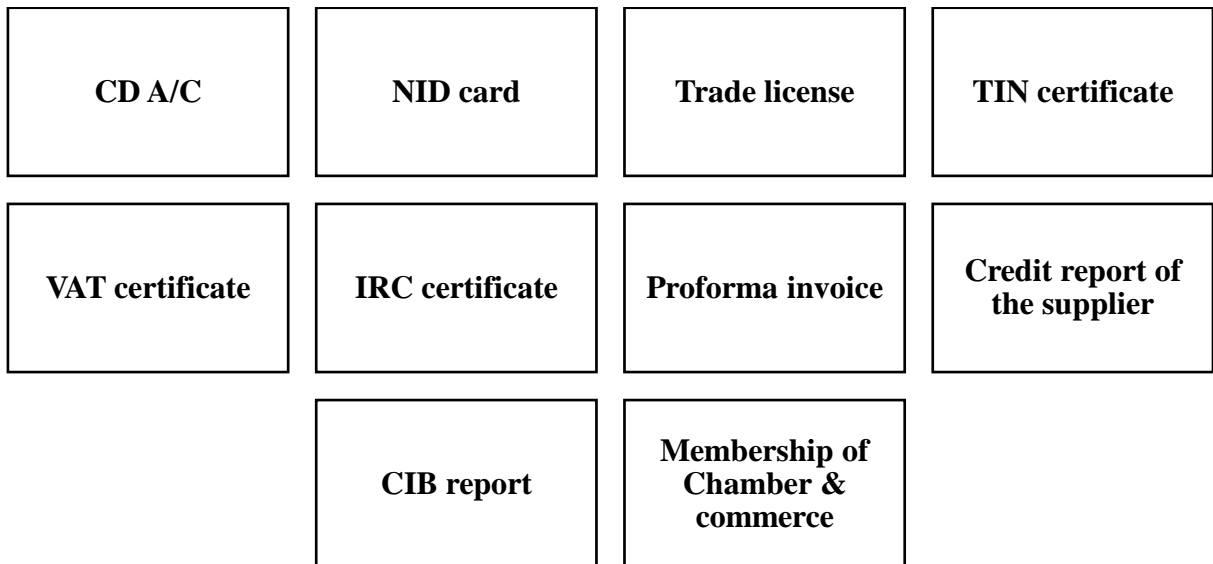


Figure 3: Essential Documents for Opening L/C

2.1.4 Export L/C:

An Export LC file includes the following documents:

2.1.4.1 Documents forwarding letter:

- Generated by exporter in the letterhead

- Mention quantity/ amount/ all info of master and B2B LC
- Mentioned attached document list

2.1.4.2 Bill of export/ shipping bill:

- Use for export
- Here they cross-check the country of destination with other documents
- Also, they cross-check the quantity and amount of the document
- It is authorized by the customs authority

2.1.4.3 Bill of lading:

- Generated by the shipping company
- Here they need to cross-check bill of lading no./ EXP no./ Quantity

2.1.4.4 Certificate of origin:

- Certified by export promotion bureau
- Here they need to cross-check LC no./ EXP no./ quantity/ destination

2.1.4.5 Packing list:

- Generated by exporter
- Here they need to crosscheck exporter/ importer/ quantity/ country

2.1.4.6 Commercial invoice:

- Generated by exporter
- Cross check EXP no./ date
- Cross check LC no./ date
- Check shipment mode/ destination/ port
- Cross check bill of lading no./ date
- Check quantity and amount

2.1.4.7 Payment authorization confirmation/ certification (PAC):

- Confirmed by the importer or by his agent
- They need to cross-check LC number and supplier name with other documents
- Pay invoice/ any specified charge

2.1.4.8 EXP Form:

- Filled by the exporter and submitted to the bank within 14 days of shipment along with
- customs certification and negotiation documents
- Generate EXP number from EXP register
- Furnish all necessary information
- Certified by customs with a bill of entry reference and date
- HS code needs to be filled up as per BB guideline

2.1.4.9 Month Count Procedure of EXP:

- Y-January
- X-February
- O-March
- 1-April
- 2-May
- 3-June
- 4-July
- 5-August
- 6-September

- 7-October
- 8- November
- 9-December

2.2: Other Activities:

Agrani Bank Limited, Uttara branch has three departments which is

- General Banking.
- Cash Management
- Foreign remittance and clearing.
- Advances and Lending department.

2.2.1 General Banking:

General Banking is the common department of a bank. In Agrani Bank, this department is related to the management of deposits, cash, clearing house, bills, account opening, security instruments handling, customer services, locker facilities foreign trade etc.

General Banking Services in Agrani Bank:

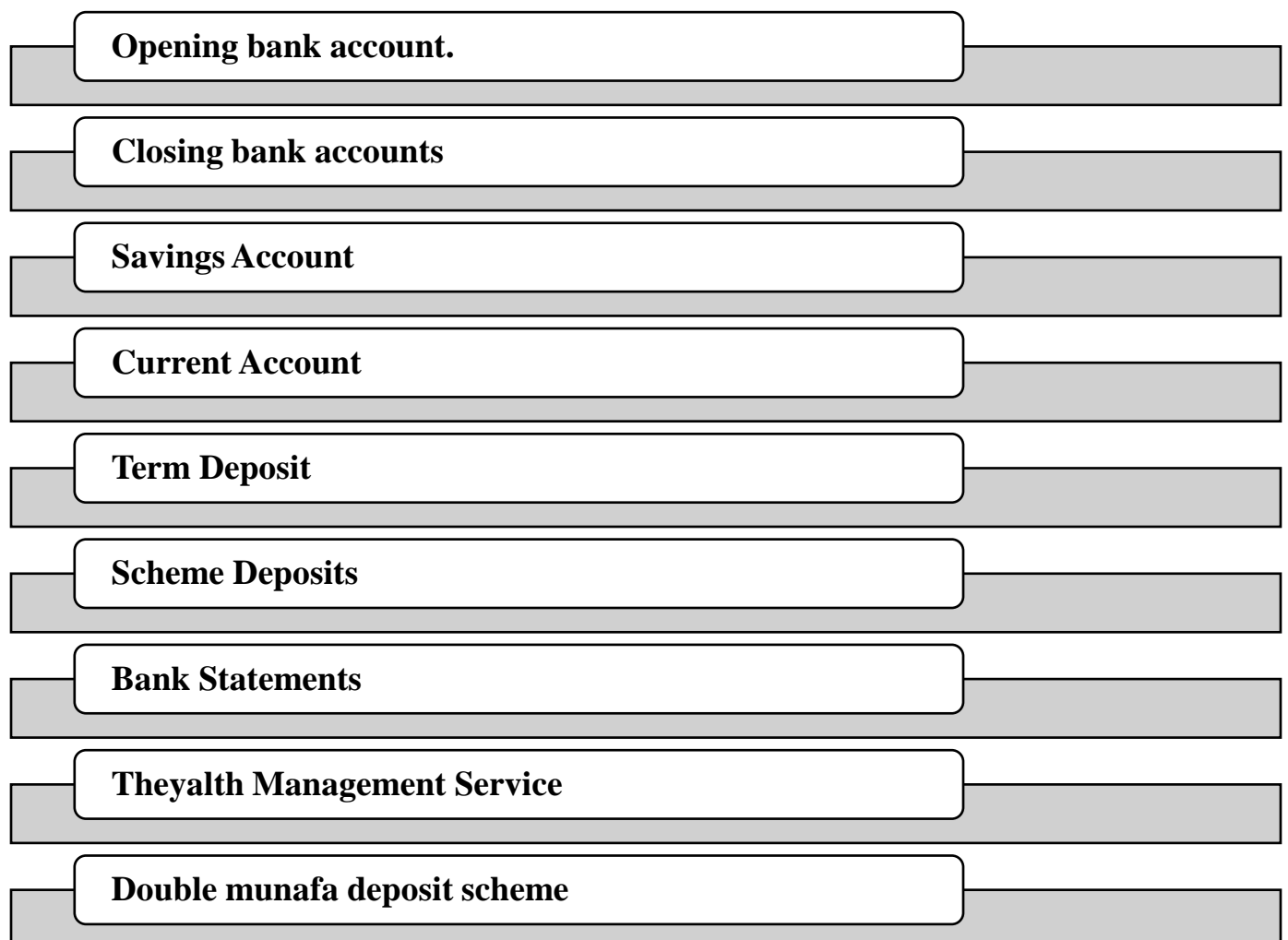


Figure 4: General Banking Services

2.2.2 Cash Management:

In Agrani Bank cash Management refers to the day-to-day administration of managing cash inflows and outflows. Because of the multitude of cash transactions on a daily basis, they must be

managed. The ultimate goal of cash management is to maximize liquidity and minimize the cost of funds.

Functions of Cash Management in Agrani Bank:

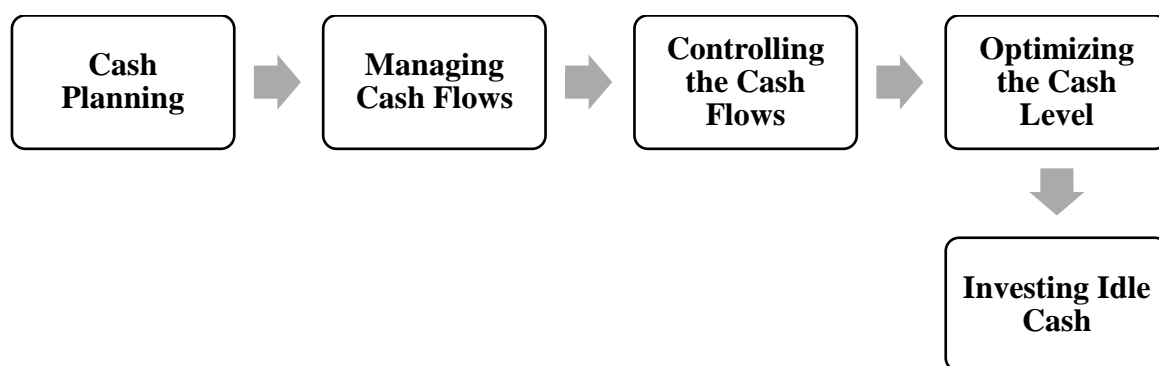


Figure 5: Functions of Cash Management

2.2.3 Foreign remittance and clearing:

Foreign remittance means the transfer of foreign currency from one country to another country. Actually, foreign remittance is the purchase and sale of freely convertible foreign currencies as permissible under exchange control regulations of the country. Foreign remittance is very important for the country as valuable foreign exchange is involved in the transfer mechanism. It is a key driver of economic growth and poverty reduction in Bangladesh. Revenues from remittances now exceed various types of foreign exchange inflows, particularly official development assistance and net earnings from export. Considering the role of foreign remittance in the overall economic development of the country the bank has set-top priority for mobilizing inward foreign remittance from Bangladeshi migrant workers living and working abroad. The bank has restructured its existing remittance set up with skilled and efficient manpower in order to provide seamless delivery of remittances to the beneficiaries. Furthermore, the bank has also taken initiative to strengthen ties with the exchange companies with whom the bank has an arrangement with through strong relationship management and has also taken initiatives to enter into new arrangements with other exchange companies having the potential to send a higher volume of inward foreign remittance.

Agrani Bank Limited, a leader in the Foreign Remittance business, is equipped with all modern tools like SWIFT (Society for World-Wide Inter-Bank Financial Telecommunications), Telex, Internet, fax and other Telecommunication devices to ensure the quick and safe transfer of foreign remittance to the beneficiaries anywhere in Bangladesh. The Bank has declared to general public that it would take a maximum period of 72 others for crediting incoming foreign remittance to the beneficiaries' accounts with any Bank, however remote the Bank Branch is.

Agrani Bank Limited, has established a contractual relationship with about 400 Overseas Correspondents and 30 Exchange Houses all over the world, is ready to cater to the banking needs of foreigners as well as Bangladeshis living abroad as far as incoming remittance is concerned.

To ensure quick remittance inflow into Bangladesh Agrani Bank Limited has also made a Special Arrangement with Citi Bank NA. Under the arrangement, Citi bank N.A. and its correspondents, subsidiaries, and affiliates outside Bangladesh will collect remittances and will issue Drafts on designated branches of Agrani Bank Limited. Designated Agrani Bank Limited Branches shall honor/execute payments of all the Drafts instantly within the stipulated time of 72 others.

With a view to serving a huge number of Bangladeshi guest workers in Singapore, Agrani Bank Limited has taken a bold step to open in Singapore Agrani Bank Exchange House Pte Ltd, a subsidiary company fully owned by Agrani Bank Limited, which started its operation since 8th February 2002.

Bangladesh government has put emphasis on increasing remittance inflow and is determined to deter money transfers through non-banking channels. Anyone involved in money laundering

activity in any form like the "Hoondi" business is sure to be awarded heavy punishment if found guilty under the "Money Laundering Prevention Act, 2002" passed recently by Bangladesh Government. They request all concerned, especially their Bangladeshi brothers and sisters, to send their money through banking channels and help Bangladesh develop with their hard-earned foreign currency.

Agrani Bank Limited has been maintaining around 903 correspondents including Exchange Houses located in different parts of the world to facilitate their international trade and other transactions of trade and remittances globally. The expatriate Bangladesh who are working abroad can easily take the opportunity to remit their hard-earned foreign exchange to their respective beneficiaries by utilizing their correspondent services. (foreign remittance, n.d.)

The ways Agrani Bank receiving Foreign Remittance are given below: (Exchange houses, n.d.)

- Foreign T/T
- Mail Transfer (MT)
- Foreign Demand Draft (FDD)
- Import payment
- Traveler's cheque
- Export cheque
- Credit card (International)
- Cash Express
- RIA
- Xpress Money Payment
- Money Gram
- NEC
- Prabhu Money Transfer
- Trans Fast Remittance
- Instant Cash

2.2.4 Advances and Lending department

Loans and Advance section of a bank are very important because the success of this department helps to increase its business. If this section does not properly work, the bank itself may become bankrupt. Bank makes loans and advances mostly to traders, businessmen, and industrialists. Although the nature of credit may differ in terms of security requirement, disbursement provision terms, conditions etc. To ensure secured banking Agrani Bank Limited works closely with its clients, the regulatory authorities, the shareholders, other banks, and financial institutions. This bank recently achieved lots of milestones rather than other banks. The credit administration of this bank works very efficiently where loan documentation is performed by experienced bankers. Presently the management is focusing on reducing non-performing loans (NPLs) which is a big step of loan recovery. Apart from these, Agrani Bank Limited provides other services and some kinds of value-added services for the their of the people. However, Loan and Advances is the most important asset as they'll as the primary sources of earning of a bank which help to improve financial health of a bank. (Rahman)

Chapter 3

Constraints/Challenges

Observed in the Organization:

Agrani Bank limited is a they'll-known State-owned commercial bank in Bangladesh. During my internship period I identified and observed some challenges that Agrani Bank Limited take. Now I'm going to write down each of the challenges below:

Bangladesh Bank Rules & Regulation:

Bangladesh bank makes a new rule for all of the banks in bd severally. On that basis it will be a challenge for the organization. most of the time rules for customers not banks. For example :previous time when an account open an introducer is must, but recently was changed that without an introducer bank open an account.

Covid 19 Challenge:

During covid 19 situation Agrani Bank limited faces a lots of challenges, because most of the client who take a loan for their business, they didn't pay just time. Because they are reporting to bank that covid time there is no business theyll run, and they didn't pay the money at right time.

Competitors:

Agrani Bank in Uttara branch is a big branch because of that reason economic growth is very high there are a lot of competitors besides Agrani Bank because there are city bank, national bank ,AB bank, one bank, NCC bank, trust bank and other banks are also in there. So they are gives a lots of offer and on that situation this are a big challenge for Agrani Bank.

Loyal Customer:

There are lots of customer in bank, but there are a few customers who are loyal to bank because most of the customers are wants an offer if any other bank gives an offer good from Agrani Bank they are easily shifted on their without any explanation.

More Bad Loan And Debt:

In Agrani Bank bank there are lots of customers who take a loan from the bank but they won't pay to exact time. so on that time bank faces a challenge because bank is liable to customer.

Money Laundering:

Money laundering is an illegal process, and bank wants to stop this process, and bank take a several steps against money laundering. They are trying to convince all of the customer that transfer their money though bank, not others way.

Information Technology Related Challenges:

Nowadays the world is going to forward by digital way, in the basis of Agrani Bank bank did the same way. Because day by day all the IT related work was change and updated, so that time Agrani Bank bank have to do this ,they also need to update, and that's time it's a challenge to them.

Shortage Of Employment:

In my branch there are a shortage of employment, that's the reason all of the employee work with extra pressure. And that time it's a challenge to bank.

Limited Teller Counter:

In Agrani Bank , Uttara Branch have a limited teller counter, and that's why daily the bank faces a challenge. Because there is a huge customer. And create a big line, loaded for the cash employee. On that basis Agrani Bank Uttara branch take a big challenge every day.

Chapter 4

Lessons Learned from the Internship Program

4.1: Lessons learned from the internship program:

As they know there are many bank in Bangladesh , it is really dynamic to do their in the banking sector.as per Bangladesh. Agrani bank doing excellence performance in banking sector. Their chain of command is too strong, they have a good management team ,governing body, control team ,different offer to different customer and also a good operation not only Uttara branch but also the other district branch, and the branch controlled by skilled employee which make the bank in one of the leading bank in Bangladesh. And I acquire that how to deal with customer and other person.

As an Intern I worked in Agrani Bank Limited, Uttara Branch. During my internship program in this organization I have acquired some valuable knowledge and skills which are listed as follows:

Organization Culture:

In Agrani bank's organization culture is so friendly because of their organization culture is fully maintained. Here all of the employees can discuss with their boss. also if I have any quires I can talk with my boss and he answer me to my all of quires with patience and I learned from him a lot. If any employees feel and problem they will discuss their boss with no hesitate so in Agrani bank organization culture is so cleared.

Work Environment:

In Agrani bank the work environment is so good. Because their employees had a good relation with each other. There is no internal problem with them, they all are so friendly, they all are help to each other, if anyone faces any kind of problem everyone try to help him including the manager.

Time Management:

On that organization open at 9.40 am, then the prayer time count and the closing time 8.00pm.usally there are 5days to work.In Agrani bank everyone work time to time because different work are fixed with time, if delay then there will be a problem. I also do my all of work with timely. They teach me that how to work timely.

Professionalism:

Agrani bank's professionalism is so good because of on this organization every employee has a good dressed and they are dedicated for their organization.in compare to other bank, Agrani bank is well professionalism.

Networking:

Agrani bank is depend full of chain of command, so in the top of the bottom avp then fvap then officer ,so it's all maintained organize or networking, and other information is they use a good network.

Buyer Behavior:

As per the buyer behavior is so good because of it's a well-known orgnaization.so here are all of the buyer are knows there goods.so buyer behavior is so good.

How To Work As In A Team:

Mercantile bank is fully maintained by a team, because there is no way to work individual, every employee has divided their work specific, and finally every work will be added ,so Mercantile bank doing all of the work as a team. For example, import dept officer work with import document, export dept officers work export document. Every department has a in charge to see the activities of all employees. And I'm so lucky that I work as a team member.so in the end all work is needed with team.

Creditable Relationship With Customer:

Bank and credible relation with customer is so strong because bank is one of the confidential facts, so every customers details is confidential for Mercantile bank, so the credible relation with customer bonding is so good. And my branch is follow the rule of head office.

Advance Knowledge of MS Office:

Agrani Bank did all of the work using on MS office and other online software and personal software.so on the customer all of the activity did by MS office.so its needs to advance knowledge of MS office. The employee teach me the advance knowledge of MS office. In my university I have already learnt about MS office so it was not so difficult for me to understand those things.

How To Provide Service To The Customer:

In Agrani bank there is a one department which name is customer service. They are given a good service to the customer, what customer want, they are try to satisfying their customer.

Acquired In Depth Knowledge About The Product Offerings of:

In Agrani bank there are many product offerings which I discuss above. There are lots of product have what Mercantile bank customer want. and I gain some knowledge that how to create LC ,CD, SD account and others.

Acquired In Depth Knowledge Overall Activities Of Different Departments Of A Commercial Bank:

In Agrani bank there are ftheir dept to doing a lots of activities and this are

- General Banking.
- Cash Management
- Foreign remittance and clearing.
- Advances and Lending department.

4.1.1: Corporate Culture:

Throughout the year, the Agrani Bank had made concerted efforts to change and improve the corporate culture prevailing in the Bank. I am glad to inform you that their valued clients are getting better service from their bank. In order to bring transparency and accountability in managing the affairs of the Bank, the Board and the bank management have been making relentless efforts to ensure meaningful corporate governance in all spheres of banking activities, including sanction and disbursement of credit, loan administration, keeping of accounts, utilization of resources, fund management and reduction of wasteful expenditures. The Internal Audit Division has been working according to Bangladesh Bank Internal Control Guidelines. The Audit Committee of the Board has discharged their responsibilities effectively and efficiently. The standard of internal audit is now much higher than what was before. A number of administrative measures have also been taken by the Board to improve efficiency and performance of the bank officials. The training facilities have been strengthened further. I strongly believe that these initiatives of the Board of Directors would yield much better results for the Bank in the coming years.

Focus

Agrani bank very sensitive to the social needs in which they operate. They have a deep commitment, loyalty and a high sense of responsibility to their nation and the people. Their ethics are clear: not to earn excessive profits, but to operate in a rational and sensible way. Agrani Banks corporate social responsibility is about addressing the need of their valued customers, shareholders, employees, business partners and the community.

Valued customer

The way Agrani Bank discharge their responsibility to valued customers is offering different financial products and services to meet their needs with the highest degree of ethics. Agrani Bank feel proud to provide their services to their valued customers without any hidden cost. They believe that their customers are their business partners and they sincerely strive to improve their business relationship with their customers for their mutual benefit.

Employees

Agrani Bank treat their human resource as an instrument for development. There is a Board of Trustees to provide financial support to the staff members as admissible under the rules on their termination or retirement from the Bank services or to their nominees or legal heirs in case of death. To this end, two trusts, Agrani Bank Limited Employees Provident Fund Trust and Agrani Bank Limited Superannuation Fund Trust are in operation. As part of its recreational program, the Bank organized sports and cultural activities for its employees to shake off their monotony and reenergize them to embark upon fresh initiatives. Its soccer and cricket teams, qualified in the First Division have regularly been participating in various things. The Bank also patronizes sports and cultural events throughout the country, besides organizing annual sports and cultural activities centrally.

Environment

Agrani Banks environmental management policy stipulates adherence to environmental health and safety regulations and guidelines, refraining from business that impairs the ability of their future generations to meet their own needs. The policies with regard to safety, health and environment management are also being observed in banks lending practices.

Regulators

As a responsible corporate body, they conform to all of the stringent regulations issued by the Government of the People's Republic of Bangladesh and the Bangladesh Bank.

Community

Corporate Social Responsibility to the community is designed to respond to the huge unmet demand of the society. As part of their corporate social responsibility, they contribute generously of the country's education, arts, crafts, culture and sports. Agrani Bank share all sorts of values and sentiments, irrespective of caste, creed or color. Moreover, they uphold the concept of avoiding gender discriminations.

The bank is the sole supplier of foreign currencies to the Padma bridge project and made payments of \$1.2 billion to international contractors and consultancy firms as of December last year. It came up with the greenbacks from its own earnings over the last seven years. It did not have to buy any foreign currency from the reserve of the Bangladesh Bank to finance one of the largest infrastructure projects in the country, said Agrani Bank officials. Padma Bridge project director Engineer Shafiqul Islam echoed the Agrani Bank MD. He said the project maintains a single account with Agrani Bank to run all transactions in local and foreign currencies for the smooth progress of the Padma Bridge project.

State-run Agrani Bank has bounced back from crisis after its incumbent managing director Mohammad Shams-Ul Islam took over the office in August 2016 with 100-day planning for reviving the bank’s growth.

The bank is also supporting the financial sector in Bangladesh by injecting money to different banks and non-bank financial institutions (NBFIs).Agrani Bank invested Tk 45.31 billion to 18 banks and 27 NBFIs to help stabilize liquidity in the banking sector. The bank also formed a fund of Tk 107.5 billion through ICB for strengthening the capital market. Besides, Agrani Bank invested Tk 106.5 billion in the share markets from its own side. Under equity participation deal, Agrani Bank made equity investments of Tk 1.65 billion in Padma Bank, Tk 160 million in Karmasangsthan Bank, Tk 630 million in ICB, Tk 90 million in Bangladesh Commerce Bank and Tk 3.75 billion in Best Holdings. The bank disbursed Tk 2.11 billion for empowering women entrepreneurs under the SME programe. Agrani Bank continued its excellence through the operating profit declined slightly in 2020 amid coronavirus pandemic. In the last five years (2016 to 2021), the cumulative volume of the bank’s finance to import is Tk 1506.08 billion and to export is Tk 1590.11 billion.

4.1.2 Practical knowledge on various issues:

Back-to-Back L/C Opening to Realization Process:

Step: 1 Proforma Invoice generated by exporter & submitted to Bank

Proforma Invoice					
To,					
“X” fashion ware Ltd.				PI No: ABCDFD064893	
Asulia, Savar					
Dhaka 1234, Bangladesh					
Date: 12/2/2022					
SHIPMENT FORM: SUPPLIER’S FACTORY TO “X” fashion ware Ltd.					
SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT
01	*****	2356	YDS	\$ 0.23	\$ 2783
			Total Amount		\$ 2783

SAY: US DOLLAR TWO THOUSAND SEVEN HUNDRED EIGHTY-FIVE ONLY

TERMS AND CONDITION:

1. L/C at 90 days Sight.
2. Shipment validity 20 (twenty) days from the date of opening L/C.
3. L/C must have add confirmation clause.
4. Pre-shipment inspection certificate issued by beneficiary acceptable.

Company L/C opening bank may communicate with their bank.

Bank Name: Sonali Bank

Branch name: Mirpur branch

Bank address: Mirpur

Thana: Mirpur, Dhaka-1234

Swift Code: SOBKBDDH034

ACCOUNT NO: 26184923467

5. BIN: 006478345-9080

6. TIN: 823451864726

Signature of Managing
director of "X fashion"

Step: 2 LC Application Form fill up by exporter and attach LCA form

UP/ (Name and full address of openers)

hereby request you to open by Air Mail/Cable on my/our behalf a confirmed irrevocable Letter of Credit without recourse in favour of and instruct your foreign correspondents to negotiate the drafts drawn on us at Sight by 30 Days

(Name and full address of beneficiaries)

Without recourse to them to the extent of \$ 2575.00 (amount of Credit)

(C. & F.)

for full invoice value shipment/s purporting to be (Nature of goods, quantity, rates etc. name of indentors & reference of Indent/Contract/Proforma Invoice)

accompanied by the following documents:

- (a) Signed invoices in octuplicate certifying merchandise to be of (State Country of Origin)
- (b) Full set of clean "Shipped on Board" Ocean Bills of Lading drawn or endorsed to the order of Agrani bank Ltd. showing freight prepaid, freight to pay marked, notify us and your Bank.
- (c) Part shipment allowed/prohibited.
- (d) Transshipment allowed/prohibited.
- (e) Insurance: Insurance arranged by us in Bangladesh. All shipments under this credit must be advised by the beneficiaries immediately after shipment direct to WS. and to the openers, referring to

Cover Note No. _____

giving full details of shipment. A copy of this advice to accompany each set of documents. The documents referred to herein should purport to be for shipments from _____ to _____ by _____

Bill of Lading must be dated not later than _____

Bill of Exchange must be negotiated not later than _____

Additional conditions and instructions.

Foreign Bank's Charges are on my/our account/Beneficiary's A/c.

We request you to fix/not to fix forward exchange.

I/We hereby declare that I/We hold C.C.I. & E. Registration No. _____ Dated _____ Which _____ for has not been cancelled and I/We have been issued import licence No. _____ Dated _____ for Tk. _____ Valid upto _____ Under section _____ Group and part _____

Serial No. _____ Under Import Control Regulations Act. Which licence is valid and effective. Notwithstanding any subsequent invalidation or cancellation of the said licence, I/We shall be bound to reimburse to you the amount due or any other charges and expenses incurred by you and your correspondents by reason of establishment and/or negotiation or payments under the letter of credit established under these instructions.

This credit shall be deemed to have been issued when advice thereof has been despatched to the beneficiaries.

In consideration of your opening an irrevocable letter of credit on the above terms and conditions the under signed unconditionally agree(s) as per terms and conditions over-leaf.

FOR BANK'S USE

Margin @ _____	Forward exchange to be fixed/not to be fixed _____	Sanctioned by _____	Licence endorsed _____	Proforma Type _____	Entered in Statement _____	L/C, Signed _____	Int. _____	Int. _____
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Step: 3 Approval process of LC application form by DGM/ AGM

“X” fashion ware Ltd

DATE: 7/1/2022

To,

The Deputy General Manager

Agrani Bank Limited,

Uttara Model Town Corporate Branch,

Uttara, Dhaka.

Signature of Deputy General
Manager of “Agrani Bank
Limited.”

Subject: Application for issuance Back-to-Back L/C US \$2783 against Performa invoice No: 8WITO05326 Date: 29/2/2022 under Sales Contact No: 021-1234672 Date: 7/1/2022 VALUE: \$213428.00

Dear Sir,

They would like to request to you for issue a back to back L/C US \$2783 against Performa invoice No: 8WITO05326 Date: 29/2/2022 under Sales Contact No: 021-1234672 Date: 7/1/2022 VALUE: \$213428.00

Therefore, they would request you to please open the back to back L/C for above Performa invoice. It will be highly appreciated if you kindly take necessary action.

Thanks and best regards,

Sincerely Yours

Signature of Managing director of “X fashion
ware Ltd.”

Step: 4 Put LC number on LC application form from LC register

EXPORT L/C NO : 021-1234672

Step 5: Swift message

Reprint From SFA-0000-000000	
Instance Type and Transmission	
Notification	
(Transmission) of Original sent to Swift (ACK)	
Network Delivery Status:	Network Ack
Priority/Delivery :	Normal
Message Input Reference:	12452878356AGBKBDDHA027828992
Message Header	
Swift Input:	FIN 126 Issue of a Documentary Credit
Sender:	AGBKBDDH045
	AGRANI BANK BANK LIMITED
	(UTTARAMODEL TOWN CORP BRANCH)
Receiver:	DHAKA
	SOBKBDDH***
	SONALI BANK LIMITED
	DHAKA BD
Message Text	
	: *:2/1
	: 40A: IRREVOCABLE
	:
	:
	:

Step: 6 Swift message corrections checked by client or Exporter & authorized by SPO or Manager and send it to supplier's bank.

Reprint From SFA-0000-000000

Instance Type and Transmission

Notification

(Transmission) of Original sent to Swift (ACK)

Network Delivery Status: Network Ack

Priority/Delivery : Normal

Message Input Reference: 12452878356AGBKBDDHA027828992

Message Header

Swift Input: FIN 126 Issue of a Documentary Credit

Sender: AGBKBDDH045

AGRANI BANK BANK LIMITED

(UTTARAMODEL TOWN CORP BRANCH)

Receiver: DHAKA

SOBKBDDH***

SONALI BANK LIMITED

DHAKA BD

Message Text

: *:2/1

: 40A: IRREVOCABLE

:

:

:

Step: 7 Supplier process the documents (EXP form, Bill of Export/ Import/ Shipping Bill, Payment authorization conformation, Certificate of Origin, Bill of Lading, Packing list, Commercial Invoice)

Form E Chapter 2, Part 1
E. F. Circular No. 101 - 2012

EXP FORM 14963

APP. 5 18

(Statement declaration to be furnished by exporters under E. F. Regulation Act, 1947 before shipment of goods. An incorrect declaration constitutes offence under the said Act.)

First Original
(To be submitted to the Customs with Special Original duly completed and verified by the Authorized Dealer)

EXP NO. AEP's code Serial Number Serial Year

0 0 0 6 0 3 0 0 1 2 0 1 8

Name and address of the Authorized Dealer: **Agrom Bank Limited, P.E. Exchange Corp. Branch, DIBNET Avenue, Mirpur, Dhaka.**

I/We, the undersigned hereby declare that I/we approve the entries-consignors of the goods described herein as respects of which this declaration is made and that the particulars given in the following items are true and that the invoice value declared in Sl. No. 5 in case of these consignment is full value as contracted with the buyers/sale of consignment sale, in a fair value of the goods which are being shipped in consignment sale.

I/We do hereby undertake to maintain full proceeds of the export within the period specified by Bangladesh Bank in terms of F.R. Act.

Sl. No.	Items	Particulars to be filled in by Exporter	Code No. to be filled in by Authorized Dealer			
1.	Commodity to be exported	HOME TEXTILE PRODUCTS	6	2	4	0
2.	Country of destination	GERMANY	2	0	0	4
3.	Port of destination	HAMBURG				
4.	Quantity	Unit (bales/tons/etc. etc.)	5	5		
	Volume (Weight/number etc.)	38200				
5.	Value	Currency	0	1		
	Invoice Value	139,927.52				
	CBT value (if applicable)					
6.	Terms of sale (C.I.F. or Consignment sale)	DC NO: 25502197875-43 Date: 10-10-2018				
7.	Name & Address of Importer/consignee	LESO-COM-F. ITEX Distribution Services GmbH & Co. KG, Elbingerstrasse 213 D-44389 Dortmund GERMANY				
8.	Name of carrying vessel	No.				
9.	Bill of Lading/Railway Receipt/Airway Bill/Truck Receipt/Post Parcel Receipt	Date:				
10.	Port of shipment/Post Office of despatch	DHAKA / CHITTAGONG, BANGLADESH				
11.	Land Customs Post	DHAKA / CHITTAGONG, BANGLADESH				
12.	Shipment date					
13.	Name of the Exporter (in block letters) with address.	ZABER AND ZUBAIR FABRICS LTD. PALAK TOWER, CAPIRE ROAD OFFICE 15, 2ND FLOOR, C.A. DHAKA-1000				
14.	C.T. & D's Registration Number and date of the exporter	RA- 21382, DV. 15-12-1998				
15.	Sector (Public or Private) under which the exporter falls	Private				

Checked by: _____
Checked by: _____

Zaber & Zubair Fabrics Ltd.

Authorized Signature _____
Signature & Stamp of the _____

Signature of Authorized official of the Bank
Circular No. 197

CERTIFICATE OF ORIGIN

DATE: 24/3/2022

APPLICANT/CUSTOMER : "X FASHION LTD"
Ashulia, Savar, Dhaka

L/C NO : L/C NO: 0032647284913 DATE: 1/3/2022

VALUES US : 2783

QUANTITY : 2365

PROFORMA INVOICE NO. : 8WITO05326 Date: 29/2/2022

EXPORT L/C NO : 021-1234672 Date: 17/11/2021

SALES CONTACT NO :

LCAF NO : 142341
TIN NO : 823451864726
IRC NO : 483857274589124
HSCODE : 3427,10
VAT NO : 0014367289-2537

THEY DO HEREBY CERTIFY THAT THE GOODS HAS BEEN SHIPPED IN ACCORDANCE WITH THE TERMS AS PER PROFORMA INVOICE NO 8WITO05326

Date: 29/2/2022

BUTTON FOR 1005 EXPORT ORIENTED READYMADE GARMENTS INDUSTRY EXW, DEPZ, DHAKA.

THIS IS TO CERTIFY THAT MERCHANDISE ARE OF BANGLADESH ORIGIN.

*Signature of Managing director of "X fashion
ware Ltd."*

**Signature of
exporter**

BENEFICIARY CERTIFICATE

DATE: 24/3/2022

APPLICANT/CUSTOMER : "X FASHION LTD"
Ashulia, Savar, Dhaka

L/C NO : L/C NO: 0032647284913 DATE:1/3/2022

VALUES US : 2783

QUANTITY : 2365

PROFORMA INVOICE NO. :8WITO05326 Date: 29/2/2022

EXPORT L/C NO : 021-1234672 Date:17/11/2021

SALES CONTACT NO : *****

LCAF NO : 142341

TIN NO : 823451864726

IRC NO : 483857274589124

HSCODE : 3427,10

VAT NO : 0014367289-2537

THEY DO HEREBY CERTIFY THAT THE GOODS HAS BEEN SHIPPED IN ACCORDANCE WITH THE TERMS AS PER PROFORMA INVOICE NO 8WITO05326 Date: 29/2/2022 BUTTON FOR 1005 EXPORT ORIENTED READYMADE GARMENTS INDUSTRY EXW, DEPZ, DHAKA.

THIS IS TO CERTIFY THAT MERCHANDISE ARE OF BANGLADESH ORIGIN.

Signature of Managing director of "X fashion
ware Ltd."

Signature of exporter

PACKING LIST

Dated: 24/3/2022

Invoice No: 8WITO05326	DOCUMENTARY CREDIT#0021537253782
Date: 5/2/2022	DATED: 21/3/2022
By order account and risk of: X Fashion ware Ltd ASHULIA, SAVAR, DHAKA, BANGLADESH	EXPORT L/C No: 021-1234672 Date:17/11/2021

From Dhaka to Dhaka, Bangladesh

Notify: Same as consignee

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	****	2356	YDS	\$ 0.23	\$ 2783	
			Total Amount		\$ 2783	

Signature of Managing director of "X fashion ware Ltd."

Signature of exporter

Received the above goods in good condition

COMMERCIAL INVOICE

Dated: 24/3/2022

Invoice No: 8WITO05326	DOCUMENTARYCREDIT#0021537253782
Date: 5/2/2022	DATED: 21/3/2022
By order account and risk of: X Fashion ware Ltd ASHULIA, SAVAR, DHAKA, BANGLADESH	EXPORT L/C No: 021-1234672 Date:167/11/2021

From Dhaka to Dhaka, Bangladesh

Notify: Same as consignee

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	****	2356	YDS	\$ 0.23	\$ 2783	
			Total Amount		\$ 2783	

IN WORD: **US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY**

Signature of Managing director of "X fashion
ware Ltd."

Signature of exporter

Received the above goods in good condition

**Step: 8 Provide acceptances on the back site of bill of exchange & Delivery Challan
by exporter.**

Bill of Exchange

BILL OF EXCHANGE

1st

Exchange for: \$2783

DATE: 4/3/2022

At 90 sights of this FIRST bill of Exchange (Second being unpaid)

Pay to the order of **Sonali Bank Limited, Mirpur Branch, Dhaka.**

the sum of US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY

value received against shipment of Garments and accessories factory

under Performa invoice no: SW/KDFPT028472

DATE: 12/2/2022

drawn under Agrani Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.

OF EXPORT L/C No: 021-1234672

DATE: 15/11/2022

OF BACK-TO-BACK L/C NO: 0032647284913

DATED: 1/3/2021

To: Sonali Bank Limited, Mirpur Branch, Azad Plaza, Plot no 05, Road no 2, Dhaka, Bangladesh.

BILL OF EXCHANGE

2nd

Exchange for: \$2783

DATE: 4/3/2022

At 90 sights of this FIRST bill of Exchange (Second being unpaid)

Pay to the order of **Sonali Bank Limited, Mirpur Branch, Dhaka.**

the sum of US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY

value received against shipment of Garments and accessories factory

under Performa invoice no: SW/KDFPT

DATE: 12/2/2022

drawn under Agrani Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.

OF EXPORT L/C No: 021-1234672

DATE:15/11/2022

OF BACK-TO-BACK L/C NO: 0032647284913

DATED:1/3/2021

To: Sonali Bank Limited, Mirpur Branch, Azad Plaza, Plot no 05, Road no 2, Dhaka, Bangladesh.

Delivery Challan

DATE: 4/3/2022

Ref: PI# SW/KDFPT028472

To,

DATE: 12/2/2022

X fashion ware Ltd

Ashulia, Savar

Dhaka 1234, Bangladesh

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	*****	2356	YDS	\$ 0.23	\$ 2783	
			Total Amount		\$ 2783	

EXPORT L/C No: 021-1234672

DATE:15/11/2022

L/C NO: 0032647284913

DATED:1/3/2021

L/C Term: Fright Prepaid

To the order of: SONALI BANK LIMITED, MIRPUR BRANCH, DHAKA,

A/C: "EXPORTER'S COMPANY NAME" A/C NO: 1327835417352

Signature of Managing director of "X fashion ware Ltd."	Signature of exporter
Received the above goods in good condition	

4.1.3 Transforming Skills

Leadership:

Though banks are generally having a set of Code of Conduct, these are not clearly communicated to the bank employees. Leadership has a great role to play by establishing transparency through structures and processes to foster an ethical organizational climate, which is quite important to ensure customer confidence.

Communication:

Five ways banks are improving foreign-exchange controls. Communication is one of them. Effective banking communication strengthens the relationship between customer, suppliers, stakeholders, manager, client, employees and board of directors. Banker's experience on banking communication enhances banking system, employee's behavior and core banking services facilities management. Banks facilitate forex transactions for clients and conduct speculative trades from their own trading desks. When banks act as dealers for clients, the bid-ask spread represents the bank's profits. Speculative currency trades are executed to profit on currency fluctuations.

Interpersonal

Interpersonal communication is still very relevant in building and maintenance of sustainable relationships between banks and their customers. Interpersonal communication can take customers away from service organizations such as banks or help them to get closer to them. The banking industry is no exception. Due to increased competition, the work stress of employees in the bank sector in Bangladesh is rising. It has been proved through many studies that, the work stress is caused by excessive workload, which ultimately impacts the both mental and physical health of employees. Impact on psychological and physical health ultimately effect job satisfaction and employee work performance. Therefore this report has studied the work stress of Industrial Banking employees in Agrani Bank. The report concluded that interpersonal relationship, work experience and employee capability has a significant positive impact on work stress of industrial bank's employees in Agrani Bank-Uttara Branch, Dhaka. The study concluded that if the employees get the experience and training; their interpersonal skills are better, and if they are capable of doing their job then they can also handle the work stress. The human resources managers are recommended to train employees to interview the interpersonal skills of employees for better job performance and reduction in stress.

4.1.4 Professionalism

Exchange Rate:

At first, I want to talk about exchange rate. Banks must do all of the transactions according to the exchange rate on the daily basis. Here is the exchange rate of Monday, July 18, 2022. (Agrani bank, 2022)

Agrani Bank Limited

Treasury Division

For the Use of ADs of

Agrani Bank Limited

Dealing Room (Front Office)

Head Office, Dhaka



Exchange Rate Circular No. 132/22

Effective Date: Monday, July 18, 2022

Phone No. 02223384902, 02223383978

E-mail : treasury@agranibank.org
agranidealers@gmail.com

1. Dealing rates of Agrani Bank Limited for 1 Unit of Foreign Currency against BDT:

SPOT SELLING		Currency	SPOT BUYING			
T.T & O.D	B.C.		TT CLEAN	TT DOC	OD Sight Exp Bill	OD Transfer
94.0000	94.0000	USD	93.0000	92.9500	92.9000	92.6800
116.5882	116.6882	GBP	111.2386	111.0891	110.7896	110.3777
99.7558	99.8558	EUR	94.3079	94.1574	93.8669	93.5646
0.7134	0.7154	JPY	0.6722	0.6725	0.6735	0.6749
65.2516	65.6516	AUD	63.2516	63.2175	63.1835	63.0336
73.9134	74.1334	CAD	71.3015	71.2630	71.2245	71.0552
98.6201	98.7001	CHF	95.0255	94.9742	94.9230	94.6974
9.0975	9.2675	SEK	8.8265	8.8218	8.8170	8.7959
12.1047	12.2047	HKD	11.8171	11.8108	11.8044	11.7764
69.2919	69.4419	SGD	66.4022	66.3664	66.3306	66.1732
21.2355	21.3955	MYR	20.8318	20.8206	20.8094	20.7599
25.1353	25.2953	SAR	24.7050	24.6917	24.6784	24.6198
25.7142	25.8342	AED	25.2765	25.2628	25.2492	25.1893
307.3924	307.5924	KWD	301.5542	301.3921	301.2299	300.5163
25.6878	25.8078	QAR	25.2489	25.2353	25.2217	25.1619
14.0632	14.2332	CNY	13.7539	13.7465	13.7391	13.7065

2.(A) Usance Rate:

Currency	30 DAYS	60 DAYS	90 DAYS	120 DAYS	180 DAYS
USD	92.1863	91.4888	90.7913	90.0938	88.6988
GBP	109.4701	108.6399	107.8097	106.9796	105.3193
EUR	92.8358	92.1311	91.4264	90.7217	89.3123

2.(B) Forward Rates (Its an indicative rate, actual should be collected from the dealing room):

	Currency	30 DAYS	60 DAYS	90 DAYS	180 DAYS
Selling Rate	USD	94.5483	95.0967	95.6450	97.2900
Buying Rate	USD	93.3645	93.8290	94.2935	95.6870

NOTE: AD branches are requested to collect actual dealing rate for import payment & outward remittance from dealing room as per the latest circular. **Please note that Bank reserves the right to adjust the difference amount due to rate fluctuation.**

3. Selling and Buying Rates of Foreign Currency Notes (Cash) for 1 Unit of Foreign Currency against BDT:

SELLING	CURRENCY	BUYING	SELLING	CURRENCY	BUYING
98.0000	USD	96.0000	104.0000	EUR	99.5000
123.0000	GBP	117.0000	26.8000	AED	25.8000
25.6000	SAR	24.5000	72.0000	SGD	69.0000
70.5000	AUD	65.5000	22.0000	MYR	21.0000
77.5000	CAD	73.0000	0.8500	JPY	0.7000
25.5000	QAR	24.5000	1.2600	INR	1.2200
300.0000	KWD	285.0000	11.0000	HKD	8.5000
13.5000	CNY	11.0000	238.0000	BHD	228.0000
240.0000	OMR	231.0000	3.1500	THB	3.0000

NOTE: Cash selling and buying rates for all other currencies will be same as TT & OD and OD Transfer respectively mentioned under serial number 1.

4. Deposit Rates:

(A) NFCD/RFCD Interest Rate	1 Month	3 Months	6 Months	12 Months
USD	1.4100%	1.9300%	2.5300%	3.2600%
GBP	1.2400%	1.5500%	2.1100%	2.1100%
EUR	0.0000%	0.0000%	0.0000%	0.0000%
(B) FC Account	USD	GBP	EUR	

Interest Rate	1.4100%	1.2400%	0.0000%
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Note: Interest on USD, EUR & GBP FC account is applicable only for balance not less than USD 1000, GBP 500 or equivalent in other currencies lying in the accounts for one month or longer period as per GFET, Vol-1 of Bangladesh Bank.

5. LIBOR Rate:

Currency	1 Month	3 Months	6 Months	12 Months
USD	2.1203%	2.7376%	3.3113%	3.8964%




6. Indicative Cross Rate of 1 USD with ACU mechanism countries:

Currency	PKR	INR	LKR	NPR	IRR	MMK	BT N	
USD 1 =	210.7000	79.7400	358.0000	127.5700	42000.0000	1850.0000	79.7600	

7. Indicative Cross Rates in Tokyo/Hongkong/Singapore Market

	GBP/USD	EUR/USD	AUD/USD	USD/JPY	USD/SGD	USD/CAD	USD/MYR	USD /CH F	U
Selling	1.1903	1.0107	0.6814	138.3200	1.3969	1.2990	4.4475	0.9749	
Buying	1.1902	1.0103	0.6812	138.3500	1.3974	1.2994	4.4515	0.9754	

N.B: All the quoted rates are indicative and subject to change without prior notice. Processed by Farah Diba Tania and Checked by Md. Abu Munayem.




MD. MANIRUZZAMAN
ASSISTANT GENERAL MANAGER

Schedule of charges for Foreign Trade and Foreign Exchange Transactions: (charge)

A. Import:

SL No.	Name of Transaction	Charges/Fees/Commission
1	L/C Commission:	
	a)	Commission on Cash L/C at sight Min. 0.10 - Max. 0.40% per quarter or part thereof (minimum 1,000/-)
	b)	Commission on 100% Cash margin L/C Min. 0.10 - Max. 0.25% per quarter or part thereof (Minimum Tk. 1,000/-)
	c)	Commission on Deferred/UPAS L/C other than Back to Back L/C Min. 0.20 – Max. 0.50% per quarter or part thereof (Minimum Tk. 1,000/-)
	d)	Commission on Back to Back L/C 0.40% per quarter or part thereof (Minimum Tk. 1,000/-)
e)	L/C under Loan/Aid/Barter/Grant STA Min. 0.10 – Max. 0.40% per quarter or part thereof (Minimum Tk. 1,000/-)	

2	L/C Amendment Commission:	
	a)	Increase of value and extension of time At Actual same as 1(a), (b), (c), (d) & (e)
	b)	Other than increase of value and extension of time Foreign Tk.750/-Local Tk. 500/-
	c)	Charges for Cancellation of L/C and expired L/C. No Charge
3	Confirmation Charge:	
	a)	Confirmation Charge of Local LC 0.20% per quarter or part thereof (Minimum Tk.1,000/-)
	b)	Confirmation Charge of export LC at the request of Opening Bank 0.20% per quarter or part thereof (Minimum Tk.1,000/-)
4	Acceptance Commission:	
	a)	Acceptance commission (Charge) on Drafts/Bills Under deferred payment/Usance LC/ UPAS LC (Except Back to Back LC under 100% export oriented Industries) 0.10%-0.40% per quarter or part thereof (Minimum Tk. 1,000/-)
	b)	Extension of maturity date/ Refinance (Except Back to Back L/C under 100% export oriented Garments) As per 4(a) (Minimum: Foreign- Tk. 1,000/- Local-Tk.750/-)
5	Charges for Collection	
	a)	Clean Documents both Inward & Outward 0.15% (Minimum Tk. 500/-)
	b)	Documents on collection under L/C (including discrepant documents) 0.30% (Minimum Tk. 750/-)
	c)	Documents on collection basis not covered by L/C (Including discrepant documents) 0.30% (Minimum Tk. 750/-)
6	Clearance of Consignment:	
	a)	Clearance of Consignment in absence of Original Documents (Shipping Guarantee) No Charge
	b)	Issuance of NOC (Except SG) Tk. 300/- per NOC
	Service Charges:	
	a)	Issuance of LC Application Form,LC Authorization Form & IMP Form LC Application Form Tk. 100/- per Form LCA Form Tk. 200/- per set IMP Form Tk 100/- per set
	b)	For documents under LIM and others 0.50% (Minimum Tk. 500/- Maximum Tk. 10,000/-)

		per documents)
c)	Renewal of IRC	Tk. 500/-
d)	Issuance of any certificate	Tk. 500/-
e)	Credit Report Collection Charge	At actual + Service charge Tk. 500/- per report (HO- 250/-+ Br.-250/-)

SL No.	Name of Transaction	Charges/Fees/Commission
7	f) Payment Charges	Foreign- Min.USD 20/- & Max. USD 100/- per bill Local- USD 10/- or Tk. 500/-(if LC issued in BDT) (Should be mentioned on L/C)
	g) Discrepancy Charge	Foreign- USD 50/- (Minimum) Local- USD 10/- (Should be mentioned on L/C)
	h) Processing fee for obtaining any approval/permission from BB	Tk. 1,000/- per approval
	i) Enlistment of C&F Agent	Tk. 10,000/-
	j) Renewal of C&F Agent	Tk. 5,000/-
	k) Cancellation of C&F Agent	Tk. 5,000/-

B. Export:

SL. No.	Name of Transaction	Charges/Fees/Commission	
1	Advising & Transfer Charge/Commission:		
	a)	Advising charge for Export L/C/Stand by Letter Credit/ Bank Guarantee	Tk.750/-
	b)	Advising charge for Amendment of export L/C/Stand by Letter of Credit/Bank Guarantee.	Tk.750/-
	c)	Transfer charge of Export L/C and Amendment	Tk.750/-
2	Negotiation and Collection Charge:		
	a)	Negotiation and collection Commission on export bill	0.15% + Service charge Tk. 500/- Per export document
		(i) If there is no exchange gain.	
	(ii) If there is exchange gain.	Service charge Tk. 500/-	

	b)	Collection Commission on Documentary bill under export L/C or Contract	0.15% (Minimum Tk. 500/-)
	c)	Negotiation and collection Commission on export bill (In case of advance payment)	Free + Service Charge Tk. 500/-per document
3	Service Charges:		
	a)	Cash incentive/ Cash assistance/ Cash subsidy/ Duty draw back	Tk. 2,000/- per case
	b)	Issuance of Foreign Drafts drawn on Bangladesh Bank against Exports proceeds	(i) Upto Tk. 1,00,000/- (equivalent to FC) - Charge Tk. 100/- (ii) From Tk. 1,00,001 to Tk. 5,00,000/- (equivalent to FC)- Charge Tk. 200/- (iii) From Tk. 5,00,001/- to Tk. 10,00,000/-(equivalent to FC)- Charge Tk. 300/- (iv) Above Tk. 10,00,000/- (equivalent to FC) -Charge Tk. 500/- (+ SWIFT Charge if any)
	c)	Ctheirier Charge	Foreign- At actual Minimum Tk.3,000/- per document Local- Tk. 100/- per document
	d)	Enlistment of Ctheirier Service	Tk. 5,000/-
	e)	Renewal of Courier Service	Tk. 3,000/-
	f)	Cancellation of Courier Service	Tk. 3,000/-
	g)	Commission against payment of Buying House per bill	Tk. 1,000/-
	h)	Processing fee for obtaining BB-'ABL approval/permission (Buying House. C&F Agent, Indenter and Money Changer License).	1 st approval Tk.5,000/- Renewal Tk.3,000/-
	i)	Processing fee for Issuance of NOC for second lien bank	Tk 10,000/- per case
	j)	Issuance of EXP	Tk. 100/- per EXP
	k)	Issuance of any certificate	Tk. 500/-

C. Remittance:

SL No.	Particulars	Charges/Fees/Commission
1	Inward:	
	a)	Encashment of FC

	b)	Any kind of TT	No Charge
2	Outward:		
	a)	Issuance of FDD/FTT drawn on foreign correspondent and from ERQ A/C Import payment	(i) Up to Tk. 1,00,000/- (equivalent to FC)-Charge Tk. 100/- (ii) From Tk. 1,00,001 to Tk. 5,00,000/- (equivalent to FC)- Charge Tk. 200/- (iii) From Tk. 5,00,001 to Tk. 10,00,000 (equivalent to FC)- Charge Tk. 300/- (iv) Above Tk. 10,00,000 (equivalent to FC) Charge Tk. 500/- (+ SWIFT Charge if any)
	b)	Cancellation of FDD/FTT	Tk. 500/- + SWIFT Tk. 500/-
	c)	Issuance Duplicate FDD	Tk. 500/-
	d)	Processing of student file	Tk. 2,000/-
	e)	Renewal of student file	Tk. 1,000/-
	f)	Passport endorsement	Tk. 200/- per endorsement (For Airport Booth Tk. 100/- per endorsement)

D. Bank Guarantee:

SL No.	Particulars	Charges/Fees/Commission
1	Issuance of BID Bond/SBLC/ Performance Guarantee etc. against counter guarantee of foreign correspondent	Quarterly basis 0.50% per quarter. Minimum Tk. 1000/- (+stamp duty + SWIFT charge)
2	Issuance of BID Bond/SBLC/ Performance Guarantee etc. at the request of customer	Quarterly basis 0.50% per quarter. Minimum Tk. 1000/- (+stamp duty + SWIFT charge)
3	Issuance of BID Bond/SBLC/ Performance Guarantee etc. at the request of customer, for 100% margin	Quarterly basis 0.25% per quarter. Minimum Tk. 1000/- (+stamp duty + SWIFT charge)

E. SWIFT Charge:

SL No.	Particulars	Charges/Fees/Commission
1	a) Issuance of L/C	Foreign- at actual (Minimum Tk. 2,500/-Local- L/C Tk.1,000/-
	b) Amendment of L/C (Value Increase and Time Extension)	Tk. 1,000/-
	c) Other Amendment	Tk. 500/-
	d) Cancellation of L/C	Tk. 500/-
	e) Any other authenticated message	Tk. 1,000/-
	f) Any free format message	Tk. 500/-
	g) Issuance of Guarantee/Counter Guarantee/SB L/C	Foreign- at actual (Minimum Tk. 2,500/-) Local- Tk.1,000/-

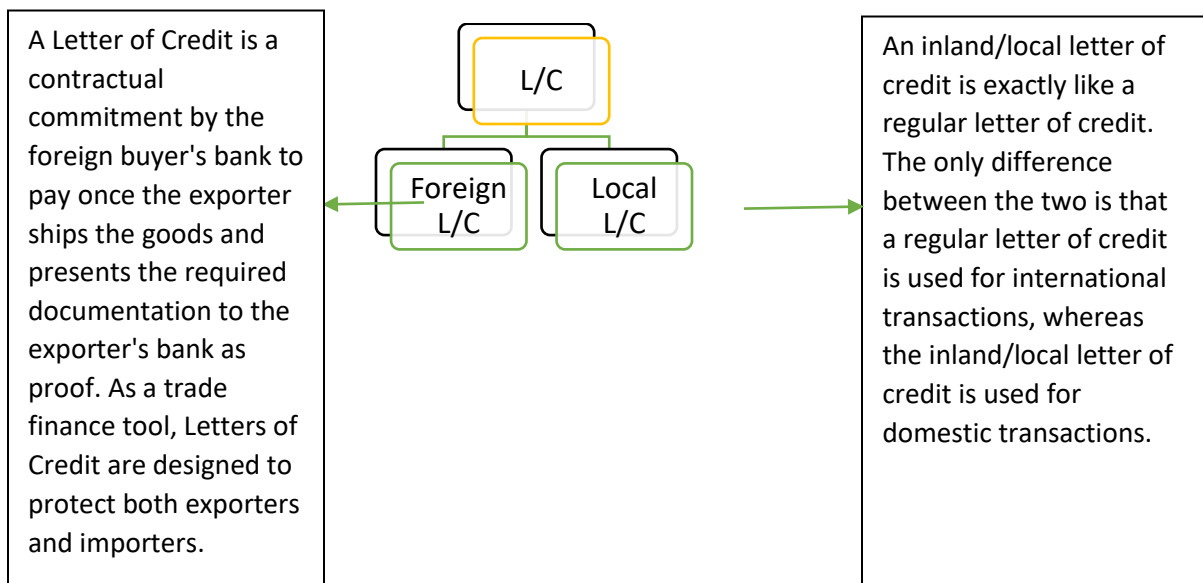
F. Interest:

SL No.	Particulars	Charges/Fees/Commission
1	1. PAD 2. PAD under EDF 3. Others	As per Circular

****Calculation of Quarter for L/C and other commissions:**

Existing	Onward
I. Every 90 days = 01 quarter	I. Every 90 days = 01 quarter
II. For subsequent quarters fractional days (less than 90 days) = 01 quarter.	II. For the first quarter, number of days less than 90 = 01 quarter
	III. For subsequent quarters fractional days (less than 90 days) = Day count at actual

Details about 2 types of L/C:



Foreign L/C
<ul style="list-style-type: none"> • Back to back L/C • Export L/C • FDBC (export document) • PC file • FBP file

Local L/C
<ul style="list-style-type: none"> • Local L/C file • Local export document • IBP

Foreign L/C:

1. Back to back L/C:

Step: 1 Proforma Invoice generated by exporter & submitted to Bank

Proforma Invoice					
To,					
"X" fashion ware Ltd.				PI No: ABCDFD064893	
Asulia, Savar					
Dhaka 1234, Bangladesh					
Date: 12/2/2022					
SHIPMENT FORM: SUPPLIER'S FACTORY TO "X" fashion ware Ltd.					
SL#	ITEM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT
01	****	2356	YDS	\$ 0.23	\$ 2783
			Total Amount		\$ 2783
SAY: <u>US DOLLAR TWO THOUSAND SEVEN HUNDRED EIGHTY-FIVE ONLY</u>					
TERMS AND CONDITION:					
7. L/C at 90 days Sight.					
8. Shipment validity 20 (twenty) days from the date of opening L/C.					
9. L/C must have add confirmation clause.					
10. Pre-shipment inspection certificate issued by beneficiary acceptable.					
Company L/C opening bank may communicate with their bank.					
Bank Name: Sonali Bank					
Branch name: Mirpur branch					
Bank address: Mirpur					
Thana: Mirpur, Dhaka-1234					
Swift Code: SOBKBDDH034					
ACCOUNT NO: 26184923467					
				<i>Signature of Managing director of "X fashion</i>	

11. BIN: 006478345-9080

12. TIN: 823451864726

Step: 2 LC Application Form fill up by exporter and attach LCA form

The image shows a completed Letter of Credit (LC) application form. The form is filled out with handwritten information. Key details include: 'Sight by 30 Days', 'Without recourse to them to the extent of \$ 2575.00 (amount of Credit)', 'Shipments Date: 15/04/2022', and 'Expiry Date: 15/04/2022'. The form also contains sections for 'FOR BANK'S USE' and a declaration of import license.

Step: 3 Approval process of LC application form by DGM/ AGM

"X" fashion ware Ltd

DATE: 7/1/2022

To,
The Deputy General Manager
Agrani Bank Limited,
Uttara Model Town Corporate Branch,
Uttara, Dhaka.

Signature of Deputy General
Manager of "Agrani Bank
Limited."

Subject: Application for issuance Back-to-Back L/C US \$2783 against Performa invoice No: 8WITO05326 Date: 29/2/2022 under Sales Contact No: 021-1234672 Date: 7/1/2022
VALUE: \$213428.00

Dear Sir,

They would like to request to you for issue a back to back L/C US \$2783 against Performa invoice No: 8WITO05326 Date: 29/2/2022 under Sales Contact No: 021-1234672 Date: 7/1/2022 VALUE: \$213428.00

Therefore, they would request you to please open the back to back L/C for above Performa invoice. It will be highly appreciated if you kindly take necessaries action.

Thanks and best regards,

Sincerely Yours

Signature of Managing director of "X fashion
ware Ltd."

Step: 4 Put LC number on LC application form from LC register

EXPORT L/C NO : 021-1234672

Step: 5 Type or Prepared swift message

Reprint From SFA-0000-000000

Instance Type and Transmission

Notification

(Transmission) of Original sent to Swift (ACK)

Network Delivery Status: Network Ack

Priority/Delivery : Normal

Message Input Reference: 12452878356AGBKBDDHA027828992

Message Header

Swift Input: FIN 126 Issue of a Documentary Credit

Sender: AGBKBDDH045

AGRANI BANK LIMITED

(UTTARAMODEL TOWN CORP BRANCH)

Receiver: DHAKA

SOBKBDDH***

SONALI BANK LIMITED

DHAKA BD

Message Text

: *:2/1

: 40A: IRREVOCABLE

:

:

:

Step: 6 Swift message corrections checked by client or Exporter & authorized by SPO or Manager and send it to supplier's bank.

Reprint From SFA-0000-000000

Instance Type and Transmission

Notification

(Transmission) of Original sent to Swift (ACK)

Network Delivery Status: Network Ack

Priority/Delivery : Normal

Message Input Reference: 12452878356AGBKBDDHA027828992

Message Header

Swift Input: FIN 126 Issue of a Documentary Credit

Sender: AGBKBDDH045

AGRANI BANK LIMITED

(UTTARAMODEL TOWN CORP BRANCH)

Receiver: DHAKA

SOBKBDDH***

SONALI BANK LIMITED

DHAKA BD

Message Text

: *:2/1

: 40A: IRREVOCABLE

:

:

:

Step: 7 Supplier process the documents (EXP form, Bill of Export/ Import/ Shipping Bill, Payment authorization conformation, Certificate of Origin, Bill of Lading, Packing list, Commercial Invoice)

Part C Chapter 2, Part 1
 F. F. C. Circular No. 001/2012

EXP FORM

14063 4 APR 18

*(Statement declaration to be furnished by exporters under F. F. Registration No. 1987 before shipment of goods. An incorrect declaration constitutes offence under the said Act.)

First Original
 (To be submitted to the Customs with bonded Original duly completed and certified by the Authorized Dealer)

EXP NO. AEP Code Serial Number Serial Year

0 0 0 6 0 3 0 0 1 2 0 1 8

Name and address of the Authorized Dealer: Agribank Limited, F. Exchange Corp. Branch, DIBOT Avenue/Motipol, Dhaka.

I/We, the undersigned hereby declare that I/we accept the seller's/consignor's of the goods described herein in respect of which this declaration is made and that the particulars given in the following items are true and that the invoice value declared in Sl. No. 5 in case of firm contract or full value as contracted with the buyer/in case of assignment sale, is a fair value of the goods which are being shipped on assignment sale.

I/We do hereby undertake to repatriate full proceeds of the export within the period specified by Bangladesh Bank, in terms of F.O.R. No.

Sl. No.	Items	Particulars (to be filled in by Exporter)	Code No. (to be filled in by Authorized Dealer)
1.	Commodity to be exported	HOME TEXTILE PRODUCTS	6 5 4 2 1 0 0
2.	Country of destination	GERMANY	2 0 0 0 4
3.	Port of destination	HAMBURG	5 5
4.	Quantity	Unit (Indicates/Dec. etc.)	PCS
	Volume (Weight/number etc.)	38208	38208
	Currency	US Dollar	0 1
5.	Value	Insurance Used	FCA
		Invoice Value	139,927.52
	CBT value (if applicable)		FOB Insurance Freight
6.	Terms of sale (firm contract/C. or Assignment sale)	DC/NC - 253012197075-G Date: 10-10-2018	
7.	Name & Address of Importer/consignee	1250-COM-1, DCA Distribution Services GmbH & Co. KG, Offenhauer Strasse 71 D-44359 Dortmund GERMANY	
8.	Name of carrying vessel	No.	
9.	Bill of Lading/Railway Receipt/Airway Bill/Truck Receipt/Post Parcel Receipt	Date:	
10.	Port of shipment/Port Office of despatch	ICD/MEAKA / CHITTAGONG, BANGLADESH	
11.	Land Customs Post	ICD/MEAKA / CHITTAGONG, BANGLADESH	
12.	Shipment date		
13.	Name of the Exporter (in block letters) with address.	ZABER & ZUBAIR FABRICS LTD PAGAR TORGA GAZIPUR ROAD OFFICE 115/120, MOHIBUL HASAN, DHAKA-1000	
14.	CCI & E's Registration Number and date of the exporter	BA - 21382 DT. 15-12-1998	
15.	Sector (Public or Private) under which the exporter falls	Private	2

Checked by: _____
 Checked by: _____

Zaber & Zubair Fabrics Ltd.

Authorized Signature _____
 Authorized Signature & Stamp of the _____

Signature of Authorized official of the Bank
 Code: _____P2

CERTIFICATE OF ORIGIN

DATE: 24/3/2022

APPLICANT/CUSTOMER :“X FASHION LTD”
Ashulia, Savar, Dhaka

L/C NO : L/C NO: 0032647284913 DATE:1/3/2022

VALUES US : 2783

QUANTITY : 2365

PROFORMA INVOICE NO. : 8WITO05326 Date: 29/2/2022

EXPORT L/C NO : 021-1234672 Date:17/11/2021

SALES CONTACT NO :

LCAF NO : 142341

TIN NO : 823451864726

IRC NO : 483857274589124

HSCODE : 3427,10

VAT NO : 0014367289-2537

THEY DO HEREBY CERTIFY THAT THE GOODS HAS BEEN SHIPPED IN ACCORDANCE WITH THE TERMS AS PER PROFORMA INVOICE NO 8WITO05326 Date: 29/2/2022

BUTTON FOR 1005 EXPORT ORIENTED READYMADE GARMENTS INDUSTRY EXW, DEPZ, DHAKA.

THIS IS TO CERTIFY THAT MERCHANDISE ARE OF BANGLADESH ORIGIN.

Signature of Managing director of “X fashion
ware Ltd.”

Signature of exporter

BENEFICIARY CERTIFICATE

DATE: 24/3/2022

APPLICANT/CUSTOMER : “X FASHION LTD”

Ashulia, Savar, Dhaka

L/C NO : L/C NO: 0032647284913 DATE:1/3/2022

VALUES US : 2783

QUANTITY : 2365

PROFORMA INVOICE NO. :8WITO05326 Date: 29/2/2022

EXPORT L/C NO : 021-1234672 Date:17/11/2021

SALES CONTACT NO :

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BUTTON FOR 1005 EXPORT ORIENTED READYMADE GARMENTS INDUSTRY EXW, DEPZ, DHAKA.

THIS IS TO CERTIFY THAT MERCHANDISE ARE OF BANGLADESH ORIGIN.

Signature of Managing director of “X fashion ware Ltd.”

Signature of exporter

PACKING LIST

Dated: 24/3/2022

Invoice No: 8WITO05326	DOCUMENTARYCREDIT#0021537253782
Date: 5/2/2022	DATED: 21/3/2022
By order account and risk of: X Fashion ware Ltd ASHULIA, SAVAR, DHAKA, BANGLADESH	EXPORT L/C No: 021-1234672 Date:17/11/2021

From Dhaka to Dhaka, Bangladesh

Notify: Same as consignee

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	****	2356	YDS	\$ 0.23	\$ 2783	
Total Amount					\$ 2783	

Signature of Managing director of "X fashion ware Ltd."

Signature of exporter

Received the above goods in good condition

COMMERCIAL INVOICE

Dated: 24/3/2022

Invoice No: 8WITO05326	DOCUMENTARYCREDIT#0021537253782
Date: 5/2/2022	DATED: 21/3/2022
By order account and risk of: "X" Fashion ware Ltd ASHULIA, SAVAR, DHAKA, BANGLADESH	EXPORT L/C No: 021-1234672 Date:167/11/2021

From Dhaka to Dhaka, Bangladesh

Notify: Same as consignee

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	****	2356	YDS	\$ 0.23	\$ 2783	
			Total Amount		\$ 2783	

IN WORD: US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY

Signature of Managing director of "X fashion
ware Ltd."

Signature of exporter

Received the above goods in good condition

Step: 8 Provide acceptances on the back site of bill of exchange & Delivery Challan
by exporter.

Bill of Exchange

BILL OF EXCHANGE

1st

Exchange for: \$2783

DATE: 4/3/2022

At 90 sights of this FIRST bill of Exchange (Second being unpaid)

Pay to the order of **Sonali Bank Limited, Mirpur Branch, Dhaka.**

the sum of US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY

value received against shipment of Garments and accessories factory

under Performa invoice no: SW/KDFPT028472

DATE: 12/2/2022

drawn under Agrani Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.

OF EXPORT L/C No: 021-1234672

DATE: 15/11/2022

OF BACK-TO-BACK L/C NO: 0032647284913

DATED: 1/3/2021

To: Sonali Bank Limited, Mirpur Branch, Azad Plaza, Plot no 05, Road no 2, Dhaka, Bangladesh.

BILL OF EXCHANGE

2nd

Exchange for: \$2783

DATE: 4/3/2022

At 90 sights of this FIRST bill of Exchange (Second being unpaid)

Pay to the order of **Sonali Bank Limited, Mirpur Branch, Dhaka.**

the sum of US DOLLAR TWO THOUSAND SEVEN HUNDRAD EIGHTY-THREE ONLY

value received against shipment of Garments and accessories factory

under Performa invoice no: SW/KDFPT

DATE: 12/2/2022

drawn under Agrani Bank Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.

OF EXPORT L/C No: 021-1234672

DATE:15/11/2022

OF BACK-TO-BACK L/C NO: 0032647284913

DATED:1/3/2021

To: Sonali Bank Limited, Mirpur Branch, Azad Plaza, Plot no 05, Road no 2, Dhaka, Bangladesh.

Delivery Challan

DATE: 4/3/2022

Ref: PI# SW/KDFPT028472

To, DATE: 12/2/2022

X fashion ware Ltd

Ashulia, Savar

Dhaka 1234, Bangladesh

SL#	ITEAM DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TOTAL AMOUNT	H S CODE NO
ACCESSORIES FOR READY GARMENTS						3427,10
01	****	2356	YDS	\$ 0.23	\$ 2783	
Total Amount					\$ 2783	

EXPORT L/C No: 021-1234672

DATE:15/11/2022

L/C NO: 0032647284913

DATED:1/3/2021

L/C Term: Fright Prepaid

To the order of: SONALI BANK LIMITED, MIRPUR BRANCH, DHAKA,

A/C: "EXPORTER'S COMPANY NAME" A/C NO: 1327835417352

Signature of Managing director of "X fashion
ware Ltd."

Signature of exporter

Received the above goods in good condition

2. Master L/C

Step 1:

SWIFT INCOMING MESSAGE

RECEIVE SYSTEM DATE	2022/07/11	BUSINESS APPLY DATE	2022/07/12
MESSAGE TYPE	TY1200	THEIR REF NO	DOK0624A115CM
SDNDING BANK BIC	WBNDKXXXX	THEIR REF NO	SMV910452376735
SENDING BANK NAME	BANK TRUST	L/C NO	
MESSAGE TEXT			

: *:sample 6 pcs per color taken out of
: 40A: Additional condition
: From documentary credit
:
:

Step 2:

TRANSFER

They do Hereby Transfer the Export L/C no: DOK0623A122CM Date of Issue: 11.04.2022 "M" URBAN FASHION MODE SP. ZO. O SP.KUL KARTUSKA 4181B, 80-125 Gdansk POLAND). The Below Mention Amount of USD\$29,81222 (In word: Twenty Nine Thousand Eight Hundred Twelve and cents Twenty Two)

PROJECT	ART. NUMBER COLOR	COMPOSITION	PIECES	USD /PCE	TOTAL USD
DEKO LONG	Z-TS-3943 BLACK	95% COTTON 5% ELASTANE	122B	\$369	
LADI	Z-TS-3945 GREEN	95% POLYESTER 5% ELASTANE	1,258	\$2.92	\$3,673.36
KRELI	Z-TS-3944 D. GREEN	95% COTTON 5% ELASTANE	1,525	\$3.44	\$5,246.00
LADI	Z-TS-3945 OFF WHITE	95% POLYESTER 5% ELASTANE	1,572	\$2.92	\$4,590.24
LADI	TTS-3945 BLACK	95% POLYESTER 5% ELASTANE	1,572	\$2.92	
ROMI	Z-TS-3946 PINK/BLUE	95% COTTON 5% ELASTANE	1,524	\$133	\$350.92
ROMI	Z-TS-3946 BLACK	95% COTTON 5% ELASTANE	1,558	\$2.33	\$3,630.14
TOTAL			10,237		\$29,812.22

While They Negotiating the Document the Negotiation Bank to Deduct Service Charge USD\$2647.00 (In word: Two Thousand Six Hundred Forty Seven Only) in equivalent to Bangladesh Taka to Paid to "X" fashion ware LTD, House- 12, Road- 01 ,Block D, Ward- 08,Dhaka- 1230, Account no- 1900123472285 maintained with Uttara Bank Ltd, Corporate,34 Garib-e-Nawaz Avenue, Uttara Modal Town, Uttara, Dhaka- 1230, Bangladesh

Step 3:

<u>SWIFT INCOMING MESSAGE</u>			
RECEIVE SYSTEM DATE	2022/07/11	BUSINESS APPLY DATE	2022/07/12
MESSAGE TYPE	TY1200	THEIR REF NO	DOK0624A115CM
SENDING BANK BIC	WBNDKXXXX	THEIR REF NO	SMV910452376735
SENDING BANK NAME	BANK TRUST	L/C NO	
MESSAGE TEXT			
: *:2/1			

: 40A: IRREVOCABLE
: From documentary credit
:
:

Step 4:

Ref. RT/MOODO NEW-5/2022

To
19/7/2022

Date:

The Manager
Uttara Bank Limited (Corporate Branch),
34, Garib-e-Newaz Avenue, Sectore- 13,
Uttara, Dhaka- 1230, Bangladesh

Subject: Request for Transfer of Export L/C No: DOK0624A115CM, for USD\$29.812.22 Transfer Full Value USD\$29,812.22 to factory. Name: "X" fashion ware LTD.

Dear Sir,

They would like to request you to transfer the export L/C No: DOK0624A115CM, Date 01 issue: 11.07.2022 for the amount of USD\$29,812.22 Transfer Full Value USD\$29,812.22 (In word: Twenty nine Thousand Eight Hundred Twelve and Cents Twenty Two) in favor of "X" fashion ware LTD.

Factory Address: ASHULIA, SAVAR, DHAKA-1341, BANGLADESH.

Name of Bank Address: AGRANI BANK LIMITED, UITARA MODEL TOWN BRANCH, ROAD NO # 12 , HOUSE NO # 09 06, UTTARA, DHAKA-1230, BANGLADESH.

Swift Code: AGBKBDDH045

BIN NO:004016107-0445

ERC No: 1241729810271

Thanking you

Sincerely Yours,

On behalf of

“X” fashion ware LTD

Step 5:

Uttara Bank Limited

Corporate Branch

HouseA4, Sec10C9 13,

Mobile : 01991 144 164.

Email; corporate.manager@uttarabank.bd.com

website: www.uttarabank.bd.com

Transfer Reference No

1256-001-2022-035

Date: 19/7/2022

“X” Fashion ware LTD

ASHIULIA, SAVAR,DHAKA-1234, BANGLADESH.

SUBJECT: TRANSFER OF EXPORT LC NO.DOK0624A115CM DATE-19.07.2022 FOR Us \$29,812.22 ISSUED BY: BANK ZACHODNI WBK SA 1ST BENEFICIARY : “Y” TEX, House No-60, Uttara,Turag Dhaka-1230, Bangladesh.

Dear Sir,

They enclose the authenticated copy of the captioned Letter of Credit which has been transferred in their favor Full value for US \$ 29,812.22 (U.S Dollar Twenty Nine thousand Eight hundred twelve & twenty two cents) only by the first beneficiary on same terms and conditions identical to the original credit along with some exception which has been added by the transferor on the back of the LC.

This transfer has been authenticated by us without any engagement or responsibility on their part duly endorsed the same on the reverse of the original L/C which they confirm is within L/C value. Please note that this is merely some advice on their part and does not constitute a confirmation of this credit and incur no liability what so ever for any matter arising out of the terms and conditions of the subjects L/C or of any drafts/bills drawn there under. IQ case you find any discrepancy / irregularity, please take-up the matter with the issuing bank or buyer's directly for rectification if any.


Thanking you,

Yours faithfully,

AUTHORTSED SIGNATURE

3. FDBC (export documents)

Step 1:

Test Report		Overall Rating:Pass
Applicant	X FASHION THEYAR LTD ASHUUA ,SAVAR,DHAKA BANGLADESH	
Sample description	TWO (2) PIECES OF SUBMITTED GARMENTS SAMPLE SAID TO BE: KIDS DENIM PANT IN DARK GREY COLOR	
Color	Dark grey	
Brand name	US POLO	
Agent Name	Y LIFESTYLE BRANDS LIMITED ARVIND LIFESTYLE BRANDS	
Country of Origin	Bangladesh	
Submitted care symbols		
Symbols	MACHINE WASH COLD WITH LIKE COLTHEIRS IN SIDE OUT DO NOT BLEACH WARM IRON IF NEEDED TUMBLE DRY LOWLINE DRY IN SHADE DO NOT IRON ON PRINT & EMBROIDERY	
Test performance and results	Please refer to the following pages for the tests performed In accordance With the applicant's request and their results.	

CONCLUSION		
	Dimensional stability to washing	Pass
	General appearance after washing	Set data
	Color Fastness To Water	Pass
	Color Fastness To Crocking	Pass

Note: -Test result and evaluation are only related to tested Items and performed method. Detailed information regarding measurement uncertainties are available on request if applicable".

Step 2:

CERTIFICATE OF ORIGIN

SOUTH ASIAN FREE TRADE AREA

Exporters business name: "X FASHION LTD" Ashulia, Savar, Dhaka					
BUYER : "Y" limited UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG Tel: *****		<table border="1"> <tr> <td>SOUTH ASIAN FREE TRADE AREA(SAFTA) ISSUED IN <u>BANGLADESH</u> Country</td> </tr> </table>			SOUTH ASIAN FREE TRADE AREA(SAFTA) ISSUED IN <u>BANGLADESH</u> Country
SOUTH ASIAN FREE TRADE AREA(SAFTA) ISSUED IN <u>BANGLADESH</u> Country					
From : BENAPOLE, BANGLADESH TO: MUNBAI, INDIA CONSIGNMENT: ***** DATE: 19- 05-2022		For official use			
TRASPORT AND ROUTE BY TRUCK					
HS CODE	MARKS AND NUMBER OF INVOICE	QUANTITY	NUMBER AND KIND OF PACKAGES	NUMBER OF DATE OF INVOICES	
*****	AS PER INVOICE	2365	Exported Ref: 007- 000122- 2022 DATE: 21.04.2022 DATE: 20.04.2022	KDL/MSO/1/2022 Date: 20/4/2022	

<p>Declaration by the exporter:</p> <p>The undersigned hereby declares that the above details and statements are corrects.</p> <p><u>BANGLADESH</u> (country)</p> <p>And that they comply with the origin requirements specified for those goods in SAFTA for goods exported to</p> <p><u>INDIA</u> (country)</p>			
		DATE: 22/5/2022	
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; width: 30%;"> <p>Signature of Managing director of "X fashion ware Ltd."</p> </div> <div style="border: 1px solid black; padding: 5px; width: 30%;"> <p>Signature of report officer</p> </div> </div>			

Step 3:

CONSIGNMENT NOTE		CONSIGNEE COPY	
<p>"x" fashion ware LTD SAVAR, DHAKA.BANGUADESH</p>		<p>INVOICE NO: KDL/MSO/1/2022 Date: 20/4/2022</p>	<p>Exported Ref: 007-000122-2022 DATE: 21.04.2022 DATE: 20.04.2022</p>
<p>Consignee Or Order AGRANI BANK UTTARA MODEL TOWN CORPORATE BRANCH UTTARA, DHAKA</p>		<p>NEW SRASWATI TRANSPORT AGENCY. COMMISSION AGENT, BENAPOLE BAZAR, BENAPOLE,JESSORE BANGLADESH. PHONE: *****</p>	
<p>NOTIFY ADDRESS "M" lifestyle Mumbai, India</p>			
<p>CARRIAGE BY TRUCK</p>	<p>PORT OF LANDING BENAPOLE BANGLADESH</p>	<p>DELIEVERY ADDRESS</p>	

		<p>“M” lifestyle Mumbai, India</p>
<p>CARTON NO-</p>	<p>1988 CTN 105 PCS</p>	<p>INVOICE VALUE : \$28,973.80 SC NO:FL-ALB-X fashion ware-20804 DT:02.02.2022 EXP NO. 0045-003722-2022 DATE: 20.04.2022 H.s CODE: *****</p>
	<div data-bbox="326 1185 784 1344" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>FREIGHT PREPAID (UPTO PETRAPOLE)</p> </div>	<p>Notice The-consignment covered by this Lorry Receipt Shall be stored at the destination under control of the transport operator and shall be delivered to or to the order of the consignee Bank whose name is mentioned in the Lorry Receipt it will under no circumstances be delivered to anyone without the Mitten authority from the consignee Bank or its order, endorsed on the consignee copy.</p> <p>CAUTION This consignment Will not be detained delivered. re- routed or re-booked without consignee Bank's written permission.</p>

Gross Wt
2038.61 KGS
Net Wt
1803.12 KGS

Step 4:

BENEFICIARY CERTIFICATE

BUYER : “Y” limited
UNIT 1303D, LABEL 12
THEYST KOWLOON, HONG KONG
Tel: *****
Ashulia, Savar, Dhaka

VALUES OF INVOICE : 2783
QUANTITY SHIPPED : 2365
INVOICE NO : KDL/MSO/1/2022 Date: 20/4/2022
SALES CONTACT NO : *****
PO NO : 14234100000

THEY DO HEREBY BENEFICIARY ATTACHED THAT ORIGINALS BILL OF EXCHANGE , INVOICE DETAILS, PACKING LIST, BENEFICIARY CERTIFICATE , SAFTA AND THE TEST REPORT HAS BEEN SENT TO DIRECTLY TO “Y” limited ,UNIT 1303D, LABEL 12

THEYST KOWLOON, HONG KONG.

Tel: *****

Signature of Managing director of “X fashion
ware Ltd.”

Step 5:

Details about packing list

Step 6:

“X” fashion ware Ltd

Ashulia, Savar, Dhaka

Packing List

Exporter: Invoice no: KDL/MSO/1/2022

"X" fashion ware Ltd Ashulia, Savar, Dhaka		Date: 20/4/2022					
		EXPORT L/C No: 089-10293-92819 DATE:1/08/2022					
		As per proforma invoice no Dated: 1/7/2022					
		Export registration no: *****					
To the order of		IMPOETTERS IE CODE : ***					
IFIC BANK LTD UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG SWIFT : **** ACCOUNT : *****		BUYER'S BANK ADDRESS					
		IFIC BANK LTD UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG SWIFT : **** ACCOUNT : *****					
Notify : "M" lifestyle Mumbai, India IE CODE: ****	SHIP TO ADDRESS: "M" lifestyle Mumbai, India IE CODE: ****	Negotiating Bank: Agrani Bank LTD Uttara, Dhaka SWIFT: *** AC: *****					
Pre carriage by Truck	Place to receipt by Pre carriage Dhaka	Country of Origin of Goods Bangladesh	Country of Final Destination India				
TRUCK RECEIPT NO : ***	Port of loading beanpole	Payment terms: TT at sight S/C ref no					
Port of discharge Mumbai ,India	Final Destination Delhi, India	Shipment delivery terms : SDT India S/C no : ***** date : 2/2//2022					
SL#	ITEAM DESCRIPTION	QUANTITY	CNT QTY	N.WT KGS	G.WT KGS	CARTON CBM	FG CODE
ACCESSORIES FOR READY GARMENTS							ERDAGT01231
01	*****	2356	93	1098	1134	8.97	
	*****	1342	12	890	109	2.67	
		3698	105	1988	2024	11.64	

For "X" fashion ware LTD

Signature of Managing director of "X fashion
ware Ltd."

Step 7:

"X" fashion ware Ltd

Ashulia, Savar, Dhaka

Commercial Invoice		
Exporter: "X" fashion ware Ltd Ashulia, Savar, Dhaka	Invoice no: KDL/MSO/1/2022 Date: 20/4/2022	
	EXPORT L/C No: 089-10293-92819 DATE:1/08/2022	
	As per proforma invoice no Dated: 1/7/2022	
	Export registration no: *****	
To the order of		IMPOETTERS IE CODE : ***
IFIC BANK LTD UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG SWIFT : **** ACCOUNT : *****		BUYER'S BANK ADDRESS IFIC BANK LTD UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG SWIFT : **** ACCOUNT : *****
Applicant: "Y" limited UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG Tel: *****		"X" fashion ware Ltd Ashulia, Savar, Dhaka BIN: ***** Email: ***@gmail.com Tel: ****
Notify : "M" lifestyle Mumbai, India IE CODE: ****	SHIP TO ADDRESS: "M" lifestyle Mumbai, India IE CODE: ****	Negotiating Bank: Agrani Bank LTD Uttara, Dhaka SWIFT: *** AC: *****
Pre carriage by Truck	Place to receipt by Pre carriage Dhaka	
TRUCK RECEIPT NO : ***	Port of loading banaopole	Payment days: 30 days at sight S/C ref no

Port of discharge Mumbai ,India		Final Destination Delhi, India		Shipment delivery terms : SDT India S/C no : ***** date : 2/2//2022			
SL #	ITEAM DESCRIPTION	QUANTITY	UNIT	Color	UNIT PRICE	TOTAL AMOUNT	FG CODE
ACCESSORIES FOR READY GARMENTS							ERDAGT0123 1
01	****	2356	YD S	ME. grey	\$ 0.23	\$ 15621.60	
02	****	1342	YD S		\$ 3.4	\$ 13352.20	
	Total Amount	6398				\$ 28973.80	

IN WORD: US DOLLAR TTHEYNTY EIGHT THOUSAND NINE HUNDRAD SEVENTY-THREE CENT EIGHT ONLY

For "X" fashion ware LTD

<p>Signature of Managing director of "X fashion ware Ltd."</p>
--

Step 8:

<p>BILL OF EXCHANGE</p> <p>Exchange for: \$28973.80</p> <p>At 30 sights of this FIRST bill of Exchange (Second being unpaid)</p> <p>Pay to the order of Agrani Bank Limited, Uttara Branch, Dhaka.</p> <p>the sum of US DOLLAR TTHEYNTY THOUSAND NINE HUNDRAD SEVENTY-THREE CENTS EIGHTY ONLY</p> <p>value received against shipment of Garments and accessories factory</p> <p>under Invoice no: HDL/THEYDF/1/2022</p> <p>drawn under Agrani Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.</p> <p>EXPORT L/C No: 089-10293-92819</p> <p>DATED:1/7/2022</p>	<p>1st</p> <p>DATE: 4/3/2022</p> <p>DATE:1/08/2022</p>
--	---

To:Agrani Bank Limited, Uttara Branch, Dhaka, Bangladesh.

BILL OF EXCHANGE

2nd

Exchange for: \$28973.80

DATE: 4/3/2022

At 30 sights of this FIRST bill of Exchange (Second being unpaid)

Pay to the order of **Agrani Bank Limited, Uttara Branch, Dhaka.**

the sum of US DOLLAR TTHEYNTY THOUSAND NINE HUNDRAD SEVENTY-THREE CENTS EIGHTY ONLY

value received against shipment of Garments and accessories factory

under Invoice no: HDL/THEYDF/1/2022

drawn under Agrani Bank Limited, Uttara Model Town Corporate Branch, Uttara, Dhaka.

EXPORT L/C No: 089-10293-92819

DATE:1/08/2022

DATED:1/7/2022

To:Agrani Bank Limited, Uttara Branch, Dhaka, Bangladesh.

Step 9:

"X" fashion ware Ltd

DATE: 1/8/2022

To,

The Deputy General Manager

Agrani Bank Bank Limited,

Uttara Model Town Corporate Branch,

Uttara, Dhaka.

Signature of Deputy General

Manager of "Agrani Bank

Bank Limited."

Subject: Request for collection for Export Documents under Commercial HDL/THEYDF/1/2022 for US \$28973.80 against Date: 1/7/2022 under Sales Contact No: 021-1234672 Date: 7/1/2022

Dear Sir,

Reference to the above ,they enclose here with the following export documents.

1. Bill of exchange - 2

2. Commercial invoice – 1
3. Packing list and detail packing list - 1
4. Bill of Lading – 3
5. Safta – 3
6. **EXP NO: 089-10293-92819 - 1**

Upon your negotiation please credit the proceeds to the account of **“X” FASHION WARE LTD.**

Thanks and best regards,

Sincerely Yours

Signature of Managing director of “X fashion ware Ltd.”

Step 10:

AGRANI BANK LIMITED

UTTARA MODEL TOWN CORPORATE BRANCH

HOUSE #09, ROAD#12, DECTOR 6, UTTARA, DHAKA-1230,BANGLADESH

SWIFT:AGRANIBANK045

Date: 19/07/2022

AIR MAIL TO
IFIC BANK LTD
UNIT 1303D, LABEL 12
THEYST KOWLOON, HONG KONG

PLEASE QOUTE THEIR REF

4009/231/325/2022

DRATHEYR

“X” fashion ware LTD

ADD: Ashulia, Savar, Dhaka

Applicant	Tenor	Amount
“Y” limited UNIT 1303D, LABEL 12 THEYST KOWLOON, HONG KONG	AT SIGHT	USD 28,973.80

Document

	DRAFT	LG	INVOICE	PACKIN G LIST	SAFT A	INSP. CRE T.	TEST REPORT	OTHERS

Original	2	1	1	1	-	-	12	2
Duplicate	-	2	2	2	3	-	24	4

SPECIAL INSTRUCTION:

PLEASE ENDROSE THE DOCUMENTS AGAINST PAYMENT.

4. PC FILE

1.

LETTER OF INDEMNITY



Export bills drawn against Commercial Credits

The Manager,
Agrani Bank Limited

Dear Sir,

Re : Their Documentary Bill No.....

For.....

Drawn on.....against

Shipment of

.....

Per s.s

In consideration of their agreeing to negotiate their above bill under Commercial Letter of Credit No.....issued by.....they hereby authorize you to instruct your collecting Office of correspondents to issue its guarantee or any other indemnity on their responsibility in order to secure their acceptance and / or payment of the above-mentioned draft notwithstanding any discrepancy or discrepancies between the draft documents and the terms of the relative Letter of Credit which may be discovered hereafter including the following:

.....
.....
.....
.....

They hereby undertake to hold you harmless and indemnified against any loss, damage or expenses which you may suffer or incur by reason of aforesaid guarantee and to refund to you on demand the amount received by us on account of the negotiation of the above draft plus all resultant charges and they hereby waive all right to context the amount of nature of the above-mentioned guarantee or indemnities.

Signature of "X" fashion ware LTD

Date:**

Form No:**

2.

Letter of Arrangement

Agrani Bank Limited

Dear Sir,

Amount of quality level of consignment/group in favor of consignment by ytheir authority

(Rs.....
.....

(Details of Primary Collateral)

By agreeing to grant they agree to abide by the following conditions.

1. The bank authority reserves the right to cancel the loan at its sole discretion without giving any prior notice.
2. If by mistake or for any other reason, the gold balance exceeds the specified withdrawal capacity, they will adjust it immediately by cash or check deposit.
3. If the management of the account is not satisfactory or for any other reason the bank authorities consider the need to cancel the current loan facility with or without notice, then the loan amount must be paid in full within 24 (twenty-four) of receiving the verbal or written order from the bank.They are committed to this.
4. They charge interest based on the monthly balance of their loan account.....

I agree to pay the amount in monthly installments.

They have read and understood the terms and conditions and agree to be bound by them.

“X” Fashion Ware

Authorized Signature

Form No. *****,700 PV X 50, 90/2001 Norm

3.

<p>Distribution letter (Letter of Disbursement)</p> <p>The manager Agrani Bank Limited</p> <p>Place Date Subject: Money: Only) in the context of loans.</p> <p>Dear sir,</p> <p>I/They hereby grant the above loan and in view thereof, on this date.....moneyonly.I am signing the commitment letter.</p> <p>Therefore, the said loan amount is mine/theirs please.....Deposited as number. Let it be distributed.</p> <p>Managing Director <u>“X”Fashion Ware Ltd</u> yours faithful</p> <p>N.B.- Everyone in whose name the loan account has been opened has to sign this letter. Form No. *****, 700 Pads, 15/20 Seven Star</p>
--

4.

<p>The manager Agrani Bank Limited The Installment (Letter of installation)</p> <p>..202..</p> <p>Dear Sir,</p> <p>You/you are in my/their favor.....TK loan In view of granting, I/they warrant that without prejudice to their right to recover the loan amount on demand, I/they..... I will repay the loan in monthly installments of Rs. If any installment due on date remains unpaid, you/you shall have full authority to take appropriate action against me/us with a direction to demand immediate repayment of the entire loan amount. I/They further confirm</p>
--

that you/you have agreed to installments for my/their convenience, and this will not in any way prejudice our right to recover the entire loan amount on demand as per the undertaking signed by me/us.

Managing Director Trustee

“X” Fashion Ware Ltd

Clerk/ Clerks

I/They warrant and agree to the above that any indulgence or facility granted by you to the Paying Clerk shall not prejudice any right of you/your against the bond signed by me/us in you/your favor.

Guarantor/Guarantors

Form No. *****, 700 Pad, 05/2022, Associates

5.

Promissory Note

.....20.....

Tk.....

I/They promise to pay on demand to Agrani Bank Limited order the sum of Taka.....for value received with interest, thereon, from this date, at the rate ofper annum over the Published Bangladesh Bank rate with a minimum of.....% per annum with..... rest.

Stamp	Stamp
--------------	--------------

Promissory Note

.....20.....

Tk.....

I/They promise to pay on demand to Agrani Bank Limited order the sum of Taka.....for value received with interest, thereon, from this date, at the rate ofper annum over the Published Bangladesh Bank rate with a minimum of.....% per annum with..... rest

6.

“X” Fashion Ware Ltd

Date: 04/04/2022 HFL/PC/01/2022

To

Deputy General Manager

Agrani Bank Limited, Uttara Model Town Corporate Branch,
Uttara, Dhaka.

Subject: Request for Sanction & Disseveration of Packing Credit Loan Tk. 70 Lac against Export L/c No. 041-0435449 Date: 17/11/2021 Value \$8,56,500.00 and export L/C No.*** Date: 17/11/2021 Value: \$8,56,500.00

Dear Sir,

They would request to you for Sanction & Disseveration of Packing Credit Loan Tk 70 Lac against Export L/c No. *** Date: 17/11/2021 Value \$8,56,500.00 and export L/C No*** Date: 17/11/2021 Value: \$8,56,500.00 You have open back-to-back L/C's under the above export L/C's and goods are fully imported and production going to be running for goods shipment in time. So they need packing credit loan Tk. 70 Lac to meet-up pre-shipment finance for their labors payment

They would like to request you to give us necessary approval for the packing credit and obliged thereby. Ytheir co-operation in this regard is most appreciated.

Thank you,

Sincerely Ytheirs

Managing Director of

“X” fashion ware Ltd

7.

Inspection report

Subject: Agrani Bank Limited, Uttara Model Town Corporate Branch, Dhaka 100% Bastanimukhi Ready Made Garment Industry Company X Fashion ware Limited (1)****DATE: 17.11.2021 USD 8,56,500.00 (2)***** DATE: 17.11.2021 USD 8,56,500.00 Regarding inspection report of goods collected in factory against skilled.

They, the undersigned, export as 100% X fashion ware Ltd., as per the instructions of the authorities in the matter under title – (1)****DATE: 17.11.2021 USD 8,56,500.00 (2) ****DATE: 17.11.2021 USD 1,03,500.00 Equal 178-12 On 05/04/2022 they inspected the factory stock through 1 back to back LC set up against Lakh. Exports of goods during inspection are given below.

(a) Factory location Savar, Dhaka.

(b) Details of goods collected against Export LC / Sales Contract established against Back to Back Purchaser:

Sales Contract No. Date, Price and Shipping Date	Back to back LC loan	Price	Amount of IFBC	Price
Lc no ***** 17.11.2021. 8,56,500,00 Starts shipping: 11/03/2022	4	90,930.00 (65%)	1	63256
Lc no ***** 17.11.2021. 8,56,500,00 Starts shipping: 11/05/2022	4	80,960.00 (60%)	3	62793

According to the inspection report, the total goods collected are in the present condition of the goods received

Sales Contract price and quantity	Back to back LC loan	Received goods	Price	Finished goods
Lc no ***** 17.11.2021. 8,56,500,00 Pisces: 1200	***** ***** ***** *****	26783 fabrics	8,56,500	-
Lc no ***** 17.11.2021. 8,56,500,00 Pisces: 1200	***** ***** ***** *****	17427 fabrics	8,56,500	9320

8.

Agrani Bank Limited

Corporate Branch, Dhaka

Office Note No-PC/L/02

Subject: Agrani Bank Limited, Uttara Model Town Corporate Branch, Dhaka 100% Export Oriented Garment Industry as X Fashion ware Limited-(1) *****DATE: 17.11.2021 USD 8,56,500.00 and (2)***** DATE: 17.11.2021 Permission to disburse packing credit totaling Rs.70.00 lakhs at 14.92% against USD 8,56,500.00

01. Exporter's proposal. The owner of exporter company X Fashion ware Limited with the objective of paying the wages and salaries of the factory workers after 04.04.2022.

02. Description of exporting (1)

Export LC NO	***** DATE: 17.11.2021
Name of foreign buyer and country	JIN CO. Ltd, Japan
Value of letter of credit of export	\$8,56,500.00
Date of shipment	11.03.2022
Expiry Date	1 30.04.2022
Amount of back to back LC placed	570,710.00

(2)

Export LC NO	***** DATE: 17.11.2021
Name of foreign buyer and country	JIN CO. Ltd, Japan
Value of letter of credit of export	\$8,56,500.00
Date of shipment	11.03.2022
Expiry Date	1 30.04.2022
Amount of back to back LC placed	578,193.00

Foreign buyer's credit report : None

Exporter's factory machine number : 700

Exporting ability: 80000 pieces

Production Capacity Summary of ongoing export activities of Kingfisher Fashion ware Ltd. Exporter:

L/C/CONTRACT NO & DATE	VALUE USD	EXPORTED AMOUNT USD	BALANCE USD	SHIPPING/ EXPIRY DATE
**** 17.11.2021	8,56,500.00	8,56,500.00	0.00	11.03.22/30.04.22
**** 17.11.2021	8,56,500.00	-	8,56,500.00	11.05.22/30.06.22
KL-ALB-X-2208	1,99,555.07	-	1,99,555.07	15.04.22/30.04.22
TOTAL	1912555.07	8,56,500.00	1056055.07	

07. Details of import and export business of the institution for the last 03 (three) years.

Year	Import	Export
1	2	3
2019	4.56	6.89

2020	2.89	3.34
2021	0.67	1.50

08. CIB Report: Collected legal returns as on 31/01/2022 as on 31/12/2021 as customer organization. In the said report there is an overdue amount of Rs.1,23,49,112/- 2,29,661/- in respect of credit card in the name of Md. A , a director of the customer institution in the name of high overdue is classified as B/L which has been reconciled with PRIME Bank Limited, Main Branch, Dhaka on 02/03/2022. Stated (copy of certificate attached). The remainder is not warded. Ara Branch and Banani Corporate Branch existed which has been coordinated on 13/03/2022. Also, there are no adverse classified moments in the name of customer organization and other directors.

9.

Subject: Agrani Bank Ltd., Uttara Model Town Corporate Branch, Dhaka 100% Export Oriented Garment Industry Company X Fashion ware Ltd. Export Letter of Credit - (1) ***** DATE: 17.11.2021 USD 8,56,500.00 and (2) ***** DATE: 17.11.2021 Proposal for approval of disbursement of packing credit totaling Rs.70.00 lakhs at the rate of 14.92% against USD 8,56,500.00.

9.Details of Back to Back Letters of Credit and IFBC opened against Sales Contract/Export LC:

Sales Contract No. Date, Price and Shipping Date	Back to back LC loan	Price	Amount of IFBC	Price
Lc no ***** 17.11.2021. 8,56,500,00 Starts shipping: 11/03/2022	4	90,930.00 (65%)	1	63256
Lc no ***** 17.11.2021. 8,56,500,00 Starts shipping: 11/05/2022	4	80,960.00 (60%)	3	62793

10.Current status of goods: As per inspection report submitted by 2 officers of the branch on 05.04.2022

Sales Contract price and quantity	Back to back LC loan	Received goods	Price	Finished goods
Lc no ***** 17.11.2021. 8,56,500,00 Piscas: 1200	***** ***** ***** *****	26783 fabrics	8,56,500	-

Lc no ****	*****	17427 fabrics	8,56,500	9320
17.11.2021. 8,56,500.00	***** *****			
Pisces: 1200	*****			

1. The current liabilities of the branch as per the institution are as follow (as on 6/4/2022)

Nature of loan	limit	Date of sanction/creation on the date	Expiration date	Current liabilities		Total liabilities	Comment
				Regular	Unpaid/overdue		
Back to back loan	250.67	8/30/20	0/8/21	185.89	-	185.89	-
IFBC (B/B)	-	6/4/22	5/7/22	60.51	-	60.51	-
PC	-	-	-	-	-	-	-
About Covid - 19 salary	.	1/10/202	31/822	-	-	-	integrated
Incentives	67.30	March, April, May/2020	31/12/22	83.85	-	83.85	-
Total				287.82	-	287.82	-

16 lakhs as per FBPAR.

10.

Subject: Agrani Bank Ltd., Uttara Model Town Corporate Branch, Dhaka 100% Export Oriented Garment Industry Company X Fashion ware Ltd. Export Letter of Credit - (1) ***** DATE: 17.11.2021 USD 8,56,500.00 and (2) ***** DATE: 17.11.2021 Proposal for approval of disbursement of packing credit totaling Rs.70.00 lakhs at the rate of 14.92% against USD 8,56,500.00.

Existing deposits of Kingfisher Fashion ware Ltd

Collateral Information:

(a) Information regarding mortgaged property).

(In crores of rupees)

Schedule, Extent of Land, Details of Chaudhdi	Assessment		
	By the bank	By bank Nominated surveyor	According to Mouza
1.District- Dhaka, Thana- Savar, JL No. CS-328, SA-87, RS-00, BS-12.	0.85	0.96	0.5

Land Owner: SM A (Chairman of the Institution).			
2.District - Dhaka, Thana - Savar. JL No. CS-6783, SA-898, RS945664, BS-232.	0.34	0.78	0.6
Khatian No- CS 412, SA- 12, RS- 81, BS- 1792, Namjari Khatian No- 3349, Jot No 1123/18, BS Khatian-1345. Stain No.- CS & SA-12, RS-1232, BS-323455. Land Size: 1 flat measuring 12 square feet on 9 th floor south side of 2 storied building constructed on 3 percent land and 0.23 percent land in undivided and unmarked condition. Flat owner: 1. Md. Abu Raihan (MD of the institution) 2. Swapna Begum (Wife of MD). c) District- Dhaka, Thana and Sub-Registrar Office- Savar, JL No- CS-1233, SA-168, RS-234, Dhaka City Survey- 122, Khatian No- CS 40 SA- 86, RS- 81, Dhaka City Survey- 1792, Jot No- 17123, Dag No- CS & SA-12, RS 142, Dhaka City Survey - 31235, 3.24 per cent of land amounting to 9.23 per cent, consisting of: (1) 13.15 acres in undivided and unmarked condition, 1st floor of 5 S foundation built on entire property South Side 850 Sq.Ft Flat With All Amenities, (2) Flat measuring 12 sq.ft on south side of 1st floor of 1 storey foundation built on entire property 56.80 ayutas, undivided and unmarked and all amenities, situated 45.15 ayutas, 9 th floor of 1 storey foundations built on entire property	3.1	1.21	2.1
total	3.12	3.57	3.19

11.

Subject: Agrani Bank Ltd., Uttara Model Town Corporate Branch, Dhaka 100% Export Oriented Garment Industry Company X Fashion ware Ltd. Export Letter of Credit - (1) ***** DATE: 17.11.2021 USD 8,56,500.00 and (2) ***** DATE: 17.11.2021 Proposal for approval of disbursement of packing credit totaling Rs.70.00 lakhs at the rate of 14.92% against USD 8,56,500.00.

12. The customer company started import-export business at this branch by opening a current account on 26/08/2018. During the inspection from the branch, the production process of the factory was observed. There are 700 machines including 100 swing machines, 10overlock machines and 56 other machines among various machines in the establishment. There are office rooms on the 6th floor of the factory. At present the number of workers and officials in the factory is 895 people.

13. Back-to-back letter of credit limit has expired on 30.09.2021 as per customer institution. However, the renewal of the limit is under process.

14. Amount of packing credit admissible as per instruction Circular No. AEWTGE/29 dated: 21.03.2017 Schedule-4 Page No. 05 & 06 of Foreign Exchange Trade Credit = {(KERT 15% of Export Credit/Contract Value)/ placed back to back Price} respectively (a) Md: 11,965.00 equivalent to 68.19 lakhs (per Md: 85.15) and (b) Md: 34,900.00 equivalent to 12.91 lakhs (per Mother: Dr: 85.15 at the rate).

15. In the stated situation, according to the proposal of the management authority of the exporting company X Fashion ware Limited, for the purpose of paying the wages and salaries of the factory workers, Export Credit No. - (1) **** DATE: 17.11.2021 USD 8,56,500.00 against USD 8,56,500.00 at the rate of 10.92%. 70 lakhs and (2)**** DATE: 17.11.2021 Packing credit of Rs.60.90 lakhs at the rate of 14.92% against USD 8,56,500.00 can be sanctioned. Documents with recommendations are presented for kind approval

Chapter 5

Concluding Statements

5.1 Concluding Statements:

According to (Nahid & Farhana, 2021) employers from the business world in Bangladesh expect qualities such as Continuous learning abilities, generic skills, time management, teamwork, attention to detail, networking, extracurricular activities, professional attitudes and behaviors, and academic achievements from their interns. I have acquired these soft skills during my time as a student, which have helped me to handle the hurdles I have encountered throughout my internship and impress my employers. In addition, I regularly attended seminars on career options, job fairs, and a symposium on industry-academic partnerships, which helped me get the proper perspective on how to seek the right job and overcome selection barriers. (Nahid)

Foreign Exchange Department of a bank plays very important role in collecting foreign remittance. Recently, Bangladesh has experienced a rapid economic structural transformation towards manufacturing and services. In this context the Agrani Bank Limited is committed to provide high quality financial service to contribute to the growth of GDP of the country and the growth of industrialization, boosting up export, creating employment opportunity for the educated youth, and overall sustainable socioeconomic development of the country. The bank always tries its level best to perform financially . In foreign exchange, the tenacious nature of subjective market theories is suggested by the observation of traders that early trading experience has a lasting effect on traders' approaches to the market and on their trading strategies. In this case the foreign exchange department of Agrani Bank Limited plays positive role. Thus, the constructed nature of the foreign exchange market ultimately forces its participants to continuously evolve and adjust to new market constructions. In Bangladesh, the Bangladesh bank regularly monitors foreign transactions and provide necessary guidelines. Moreover, not only do market participants have to adjust to the new rules governing foreign exchange, but in addition they themselves attempt to influence these rules to control and to shape the market in their own individual ways. Finally, they summarize international investment along with other major activities of doing business in the foreign land – international economic activities altogether, using diagrams³⁰. All banks doing foreign exchange business are issued a license to this effect by the Bangladesh Bank under the Foreign Exchange Regulation Act, 1947. According to the Act, Except with the previous general or special permission of the Bangladesh Bank, no person other than an authorized dealer shall in Bangladesh

and no person resident in Bangladesh, other than an authorized dealer all outside Bangladesh, buy or borrow from, or sell or lend to, or exchange with, any person not being an authorized dealer, any foreign exchange. Except with the previous general or special permission of the Bangladesh Bank, no person whether an authorized dealer or otherwise, shall enter into any transaction which provides for the conversion of Bangladesh currency into foreign currency or foreign currency into Bangladesh currency at rates of exchange other than the rates for the time being authorized by the Bangladesh Bank. So it can be said that foreign exchange department of Agrani Bank Limited follows laws of the government and guidelines of the Bangladesh Bank for its smooth foreign exchange operation.

Chapter 6

Proposed Improvement Plan

6.1 SWOT analysis of organization:

SWOT Analysis is the detailed strategy of an organization's exposure and potential in perspective of its strength, weakness, opportunity and threat. This analysis used the organization to make their existing line of performance also foresee the future to improve their performance in comparison to their competitors.

By SWOT Analysis, an organization can also observe their current position. It can also be considered as an important tool for making changes in the strategic management of the organization.

SWOT acronym stands for

S= Strengths

W= Weakness

O= Opportunities

T=Threats

Strengths of Agrani bank:

Strong brand value- Agrani Bank Uttara branch has established their reputation as they'll-known commercial bank. It's already in the list of top Commercial bank in Bangladesh.

- Pool of efficient and skilled human resources- Agrani Bank has highly qualified top management. They have highly skilled employees and expertise, who are contributing heavily towards growth of the bank.

- Wide range of branch & ATM network- Agrani Bank has 26 ATM booth all over Dhaka region and 921 branches all over Bangladesh, which is a great development for the bank and they are still working on establishing more branches and ATM booth to expand their market.
- Wide range of products and customized services- Wide range of products and services with competitive price to meet the demand of various classes of client and they also have customized offers that provide customers need.
- Strong Financial Position to meet all sorts of liabilities- Because of the theyll-known reputation of the sponsors and board of directors and strong background on financial status Agrani Bank has the advantage to face any kind of financial challenges.
- Energetic as smart team work
- Good Management
- Lending rate is relatively competitive
- Cooperation with each other
- Membership with SWIFT
- Good banker-customer relationship
- Strong Financial Position
- Strong position in CAMEL rating
- Huge business area
- Service charges are comparatively reasonable.
- Strong corporate identity
- Young enthusiastic workforce

Weaknesses of Agrani Bank:

- Highly exposed to corporate segment loan exposure- Agrani Bank is highly exposed to corporate segment loan exposure, because throughout years Agrani Bank has made many short term and long term loan to various corporate organizations.
- Lack of full-automation- Agrani Bank has Lack of full-automation in respect of different in-house report generation. This can create a work office disaster among employees.
- Obdurate rules and regulations- Agrani Bank's banking operation confined in many respect due to some obdurate rules and regulations. This can affect the ongoing development of the bank and delay important transaction.
- Lack of proper statistics regarding different business sector- Agrani Bank still lack the necessary planning to reach out in different sector of business.
- Lack of proper motivation, training and job rotation
- Lack of experienced employees in junior level management
- Lack of own ATM services
- Tendency to leave the bank in quest of flexible environment
- Lack of proficient manpower in some department
- Limited advertising and publicity of bank's products and activities

Opportunities of Agrani Bank:

- Cross-selling products and services can lead to profitable market- Cross-selling of products and services can help Agrani Bank to become more profitable irrespective of heavy competition and to increase volume of the selling.
- Leaning towards full atomization- Initiation of full atomization in terms of every aspect will lead the bank tech-savvy.
- Reaching customer virtually through widely accepted medium- Agrani Bank has all the latest equipment and technology to reach customer throughout online and selling their products and services and they can use this advantage to develop their business.
- Expanding market in rural area- Agrani Bank has the opportunity to penetrate into the rural market with the help of wide branches network.
- Global reach through banks' existing network- Agrani Bank already has the necessary excess to the foreign market; they can use this advantage to expand their market globally.
- Growth of sales volume
- Change in political environment
- Launching own ATM card services
- Expansion branches of online

Threats of Agrani Bank :

- Entry of new banks- Upcoming Banks can pose threats to the bank, especially commercial private bank. If it happens then Agrani Bank will have new competitors and bank will need new strategies to face the newcomers.

- Insolent political ambience- Unstable and unpredictable political environment can pose threats towards business.
- Lack of stability in the capital market- There are so many variables that can create a chaos in the capital market, for example- downfall of global economy, short supply to cash, sudden change in govt. regulations etc. and if it happens, it will affect the Agrani Bank's capital market.
- Lack of customer's trust- Fear of trust is prevailing within the depositors 'mind due to recent financial institutions' scam and it can be harmful for the bank in terms of selling products and services.
- Entrance of new PCB's
- Government has been controlling industrial credit
- Recession of global economy
- Intensification of competition in the industry

6.2 Proposed Improvement Plan for the organization:

Existing Problem/Threat Areas 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/Personnel Involved (Who will implement and who will benefit/affected by the Action/Solution)	Resource Requirements (Manpower and Financial)	Expected Concrete Result/Outcome
1. Less manpower	Need to recruit more manpower	Recruiting the employee through exam and viva.	HR Department	HR Department responsible to recruit employees	Customer service will be better in all departments of this bank.
2. Less number of ATM booths	Need to establish more ATM booths	Find out the places where people need ATM booth. Such as: commercial areas, urban areas, residential areas, towns etc.	IT/Engineering department will give technical support. Finance department will provide financial management support.	ATM machine, land for establish ATM booth, manpower for security and control, budget etc.	More transaction, strong position in the market, becomes more competitive.

3.Limited scanners	More Number of Scanners need to increase	Buying more Scanners	HR department	Financial resources will be required to implement this scanners problem as per the HR Policy of the organization	Employees can work easily & work environment more flexible
4.Server problem	IT officers must develop their server.	Provide Update server	IT department	IT departments are responsible to verify the server problem	It helps the employees to work smoothly.
5.Performance of PC	Need to set up high specification hardware and software	Must use core I 5 and 8 GB ram	IT department	GB in charge manager	Officer work with comfortable.

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APPENDICES

Appendix A: Résumé

NAZIFA TASNIM ANIKA

STUDENT



Profile

I'm not an extraordinary person. But I want to be known as an extraordinary person in future by my work. My career objective is seeking a job opportunity where I can put my best foot forward by being an asset to your esteemed organization.

Education

- 2018 - Present Bachelor of Business Administration (BBA)**
American International University -Bangladesh, Dhaka
- First major: Accounting and Finance
 - Second major: Management information system
 - Result (CGPA): 3.67/4.0
- 2015 - 2017 Higher Secondary Certificate (HSC)**
Kumudini Government Women college, Tangail
- Group: Science
 - Board: Dhaka
 - Result (GPA): 4.92/5.0
- 2013 - 2015 Secondary School Certificate (SSC)**
Shahid Mizanur Rahman High School, Tangail
- Group: Science
 - Board: Dhaka
 - Result (GPA) :5.0/5.0

Competences

- ✓ Great analytical skills
- ✓ Proficient in writing emails and report
- ✓ Good communication written and oral skills
- ✓ Data Entry
- ✓ Organizational skills

Contact

- 📍 Dhaka
- ☎ 01626862535
- ✉ nazifanika00@gmail.com
- 🌐 <https://www.linkedin.com/in/nazifa-tasnim-anika-811b26193/>
- 🌐 <https://nazifanika00.wordpress.com/2021/11/15/24/>

SOFTWARE SKILLS

Name

Microsoft word	<div style="width: 100%; height: 10px; background-color: #00a0e3;"></div>
Microsoft Excel	<div style="width: 80%; height: 10px; background-color: #00a0e3;"></div>
Microsoft PowerPoint	<div style="width: 100%; height: 10px; background-color: #00a0e3;"></div>
Video editing software's	<div style="width: 60%; height: 10px; background-color: #00a0e3;"></div>
Microsoft access	<div style="width: 40%; height: 10px; background-color: #00a0e3;"></div>

Achievements

- 🏆 **Winner of the poster competition Socio economic development in victory day**
5 December, 2019
- 🏆 **Participated in the workshop on financial decision-making using MS excel**
19 February 2019
- 🏆 **Participate in the poster competition "Eliminate Disparity, Cruelty, and Immortality to Protect Human Rights and Dignity."**
22 November, 2018

Appendix B: Account opening form

EXP FORM

Submitted electronically by exporter

Statutory declaration to be furnished by exporters under Foreign Exchange Regulation Act, 1947 before shipment of goods. An incorrect declaration constitutes offence under the said Act.

Electronic declaration No: *****/2022

Name and address of the Authorized dealer: Agrani Bank Limited, Uttara Model Town Corporate Branch

(00000045)

Detail of Export

Item		Particulars (Filled by exporter)		Code No (to be filled in by Authorized Dealer)		
Commodity to be exported		31689900 : WOMEN'S OR GIRLS' SUITS,ENSEMBLES,JACKETS,BLAZERS, DRESSES,SKIRTS,DIVIDED SKIRTS,TROUSERS,BIB AND BRACE OVERALLS, BREECHES AND SHORTS (OTHER THAN SWIM...-Women's Or Girls' Trousers, Breeches, etc				
Country of destination		CA		01200		
Port of destination		MONTREAL, CANADA				
Quantity	Unit (bales/tons/lbs etc.)	Pieces				
	Volume	*****				
Value	Currency	US dollar		098		
	Inco terms used	FOB		FOB	Insurance	Fright
	Invoice	12432		***	0	0
	CMT value					
Terms of sale (firm contract/LC or Consignment sale)		Contract, RR-N2C-*****, 23-DEC-2021				
Name & address of importer/consignee		JIN APPARELS INC.2005				
Bill of Lading/Railway Receipt/Airway Receipt						
Port of shipment/Post Office of dispatch		CHITTAGONG				
Land Custom Post						

Shipment date	
Name of the exporter (in block letter) with address	X FASHION THEYAR LTD
CCI & E'S Registration number and date of the exporter	*****
Sector (Public or Private) under which IS' 1 the Exporter falls	Private

Declaration of undertaking by Exporter

I/They, the undersigned hereby declare that I/they am/are the sellers/consignors of the **goods described below in respect** of which this declaration is made out **and that the particulars given in the following items aril true and that the invoice slue declared in SI.No.5 to case of farm contract is full value as contracted with** the buyers/in case of consignment sale. is a fair value of the goods which are being stopped on consignment sale.

Date

Mr A

Authorized Signature & Stamp
of the Exporter with date.

Certificate of Authorized Dealer

Certified that the above exporter(s)is/are known to us, that he/they is/are Bonafede businessman/men in Bangladesh and that he/they has have made arrangements with us for the realization of the export proceeds of the goods declared on this form within months from the date of shipment and that they are satisfied with the said arrangements. They have also satisfied about the Bonafede's of the importers/consignees abroad and their "They undertake to ensure that export proceeds against shipment on firm contract shall be received by us within the stipulated period of months. in the event of noncompliance due to reasons beyond their control they shall furnish to the Bangladesh Bank a full explanation as to the reasons and circumstances resulting in their inability to comply. "They undertake that in the event of nonrealization of export proceeds against shipment on consignment sale within the stipulated period of months, they shall obtain from the exporter (s) and furnish to the Bangladesh Bank a full explanation as to the circumstances resulting in nonrealization. They further undertake that in the event of short realization, they shall obtain from the exporter(s) and furnish to the Bangladesh Bank a fully documented account sale certified by the consignees/Chamber of Commerce of the country of import. "(Strike out the portion not applicable and authenticate with initials). Stamp and Signature of Authorized Dealer credentials etc.

Date:

Stamp and Signature of
Authorized Dealer