

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

**INTERNSHIP AFFILIATION REPORT ON
Customer relationship Service of United
Commercial 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 OSCM

Submitted By

G-Marshia Haq
19-40297-1
BBA

Date of Submission: (26.12.2022)

**INTERNSHIP AFFILIATION REPORT ON
Customer Relationship Services Of
United Commercial Bank Limited**

Letter of Transmittal

December 26, 2022

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

Subject: **Submission of Internship Report on Customer Relationship Service of United Commercial Bank Limited (Principal Branch)**

Dear Sir

It may be an incredible joy to hand within the internship report titled Customer Relationship Service of United Commercial Bank Constrained (Principal Branch), which was relegated to me as a fractional necessity for completing the degree of Bachelor of Business Administration (BBA). It is my honor and benefit to work for a driving organization in Bangladesh and pick up in-depth information in numerous ranges. All through the consider, I have attempted my level best to suit data as much as conceivable, which were important and instructive. I attempted my level best to form this report familiar and clear.

I am thankful to you for your accommodating direction and kind participation at each step of my endeavor.

I would be thankful in case you'd merciful acknowledge the report and forward it to the individual division of AIUB.

Sincerely yours

G.MARSHIA HAQ
ID 19-40297-1
Operation Supply Chain Management
American International University-Bangladesh (AIUB)

Letter of Endorsement

The Internship association report entitled (Customer Relationship Service of United Commercial 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 (Operation Supply Chain Management) Faculty of Business Administration on December 26, 2022, by (G.Marshia Haq), ID#19-40297-1. The report has been acknowledged and may be displayed to the Internship Defense Committee for Evaluation.

Any Opinion, suggestions made in this report is entirely that of the report's information. The University does not condone nor reject any of these opinions or recommendations.

Md. MEHZABUL Hoque Nahid

Internship Supervisor

Fahmida Rahman

Teaching Assistant

Acknowledgement

Thank you to Allah SWT for giving me the chance to complete this internship, and I'd want to convey my genuine gratitude. Due to the compassion and cooperation of my supervisors, my internship report on "Customer Relationship Service of United Commercial Bank Limited" was also a great success.

Thanks to Md. MEHZABUL Hoque Nahid Faculty of Business Administration, I completed the paper! Additionally, I would want to convey my gratitude for the one-of-a-kind learning opportunity this topic has offered.

Thank you to everyone United Commercial Bank Limited. The provision of essential guidance and assistance to United Commercial Bank Limited Guidance is based on the principle of open-mindedness, allowing the HR force to demonstrate their entrepreneurial spirit and instilling responsibility through delegating freedom.

After my internship, all of the UCBL officials kindly provided me with additional materials, for which I am quite grateful.

As a last thank-you, I'd want to extend my gratitude to everyone who contributed data or other support to this research. A few names are certain to fall through the cracks since we're all human. Do not hesitate to point up any flaws in my work despite my best efforts.

Executive Summary

Banks play a dynamic role for the progress of the country. The United Commercial Bank Limited has made praise worthy development over the past years. I was an intern in the Principal branch of The United Commercial Bank Ltd. It was a great pleasure to me to work as an intern in such a prestigious bank in the country. Working in a bank with a difference was a great experience for me. There are many departments in a Bank work together to provide maximum satisfactory service to the customers. I specifically worked in general banking department. General banking is one of the most important departments of a bank. General banking includes Front desk, providing information, account opening, check clearing, providing check book, ATM cards, customer care etc. So, the first impression about a bank developed from the front desk. The service provided by the personnel of the General Banking department determines the nature of the relationship between a banker and a customer.

Customer service is one of the most important services of general banking department. I worked in customer service of the bank. Providing information to the customers was very interesting to me. I helped them in opening of Savings/Current account, FDR, DPS etc. I used to provide the check books, ATM cards to the customers and follow up them over phone. I also used to deal with account information changing, account screening, check clearing, stop payment etc. In addition to my regular works, I did additional works as well as attaining phone calls on behalf of Bank authority, transferring files from one place to another, distributing different paper among clients, receiving emails etc. Being obedient to the rules and regulations of central bank the United Commercial Bank is highly professional to provide the maximum customer services. The environment of the branch is nice and comfortable. Specially the employees are very cooperative and friendly. I have learnt a lot of things from this internship program. As the first working experience, it has improved my professional experiences as well as the interpersonal skills. I have become habituate to the professionalism in workplace which is a great experience for me.

There are some personal and organizational challenges are also faced in my internship period. The organizational limitations can be improved by the bank authorities and the personal challenges can be improved by the academic institution.

Table of Content

Contents

Introduction.....	1
Activities Undertaken.....	9
Constrain/Challenges.....	20
Lesson Learned from the Internship program.....	22
Concluding Statement.....	27
Proposed Improvement Plan.....	29
References.....	30

Chapter 1

Introduction

This report is based on “Customer Relationship Service” of UNITED COMMERCIAL BANK LTD Principal Branch was started as a portion of Internship Program, as a fractional prerequisite of BBA Program of American International University, Bangladesh (AIUB). It has been my practical work involvement at United Commercial Bank Limited considered as internship at Principal Branch.

Managing an account Division involves a critical portion in a state’s economy. Managing an account Industry created from monetary touch basically included in store collection and exchange back into a troublesome multi-player showcase where huge number of monetary entities, commercial banks, and specialized banks are working with different appealing items and Administrations. The center of my report is primarily on diverse exercises of Customer Relationship Service of UCBL, Principal branch. This report is comprising of six areas, within the to begin with portion of the report is an early on parcel together with the Foundation of UCBL. In my internship report, I have illuminated the hypothetical layout of the think about, which includes definition, basics of Keeping Money Operation, and SWOT examination & discoveries. Chapter two portray the entire common managing an account operation and chapter three depict the confinement and discoveries. The portion of Lessons learned and polished skill is characterized in chapter four. The conclusion & Proposals portion has been indicated in chapter five and six. In this report I attempted to demonstrate the total operation of Customer Relationship Service and make it effortlessly reasonable.

Here, I have been point out the Strength, Weaknesses, Opportunities and Threats with respect to keeping customer service relationship of Principal branch and attempted to propose a few proposals relating to that issue in my proposal segment.

1.1 Introduction:

At present Days there are a number of private commercial banks in Bangladesh and modern banks are too forming each year which increases the competition within the managing an account division. The number of financial specialists isn't expanding compared with the number of banks, as a result, the issue of store crisis remains the same and the bank cannot

decrease the rate of store in a competitive advertise which influences the rate of interest for borrowers. I wanted to total my internship program at a reputed Bank which would be supportive for my future proficient career. I got the opportunity to perform my internship at United Commercial Bank Limited. I was sent to Principal Branch. It was three months' practical orientation program. Usually, the final portion of the BBA program which is fundamental to satisfying all the prerequisites of the program request and after submitting the report this program can be completed. The reason of this report is to depict the in customer relationship service, Managing an account exercises, procedures, rules and directions of United Commercial Bank Ltd. In today's world, as it where academic instruction does not make an understudy idealize to become competitive with the outside world. The internship is profoundly required to pick up viable thoughts, information, and involvement. I have chosen the Customer Relationship Service of United Commercial Bank Limited. The report is entitled "A Study on Customer Relationship Service" of United Commercial Bank Limited Principal branch" has been prepared as partial fulfillment of the BBA program authorized by the supervisor.

1.2 Objectives:

The Objective of the study is to illustrate the overall Operational procedure of the Customer Relationship Service of United Commercial Bank Limited (UCBL), PRINCIPAL Branch.

Specific Objectives

Specific objectives of this report are:

- To demonstrate the entire branch customer service relationship of UCBL.
- To determine the Specification of General Banking Activities.
- Explain the procedures and requirements to open different types of accounts
- To identify the challenges/problems of the General banking section and provide suggestions to solve the problems.
- To propose a strategy for the solution of those problems for future prediction

1.3 Background of the Organization:

The one of the most common and renowned company United commercial bank limited was established in the middle of 1983. United Commercial Bank Limited is one of the Bangladesh. Since 1983, the bank has been chipping away at affirmed capital. Under 1750 million capital and venturesome business visionaries. The reason for the dispatch of this bank was to

accomplish subjective changes in banking and monetary administration. Today United Commercial Bank Limited stretches out 89 branches to its customers, what's more, offers types of assistance to exactly 300 outsiders. Later the bank is presently covering the primary urban communities and business focus of the world. The administrations of the bank incorporate a wide assortment of exchange, trade, and mechanical territories, which are altered to the particular requirements of the customers and are renowned for the remarkable degree of quick also, customized consideration. All through a long time the bank has expanded the scopes of its associations. The wide and really making nuclear families coordinate gives and passes on different things and associations to the doorsteps of millions. The United Commercial Bank Limited has ranked in 12 Banks of Bangladesh among 500 Banks in Asia for its resources, service and preferred position reviewed by 'ASIA WEEK 'in the Year 2000. United Commercial Bank Limited is granted to the 'Initial Ten' organization 'Leader of the Republic Popular from Bangladesh.

1.3.1 History:

United Commercial Bank Limited was established in the middle of 1983 with a solid commitment to the Bangladesh's economic & social development sector. They were not committed. They also did it very well to established their self as one of the biggest First-generation banks in this country. By using their total 204 branches they showed their placement in the field of corporate through their personal services, innovation, flexibility and the good governance. UCBL expended their portfolio by using various sector such as retail banking, SME banking, corporate banking, Remittance sector and so on. Not only that, they also provide a lot of loan for their customers such as deposits & load products of retails banking. UCBL also has the foreign exchange department where the work with the export & import of foreign loans. UCBL has the qualified employees which is sort of a helps for the national economy with a rising foreign exchange earnings. Since 2006 UCBL's card has been showing a good success and growth. In 2006, UCBL became a leader in the local markets by providing their card which was forty thousand card holders. Not only that UCBL also provides their customers with cash flow services. With a very solid commitment to the development of the SME sector, The UCBL also monitors their corporate leading and also manages corporate finance risks, to sets the commodity prices and works to the development of SME's. UCBL aims to make themselves as a leading role to the country's economic activities. And UCBL

also involved in the development of trade, commerce and industry by investing for expanding the network with adopting the new technologies to be more competitive.

1.3.2 Mission:

United Commercial Bank limited Always try to meet the demand the customer and to solve most of their expectations. Their main theme is to think from the bottom line of the customer's mind to provide their comfort.

1.3.3 Vision:

United Commercial Bank Limited wants to be the market leader in the local banks in Bangladesh and their target is to be the highest profitable bank in local banking sector.

1.3.4 Organization Structure:

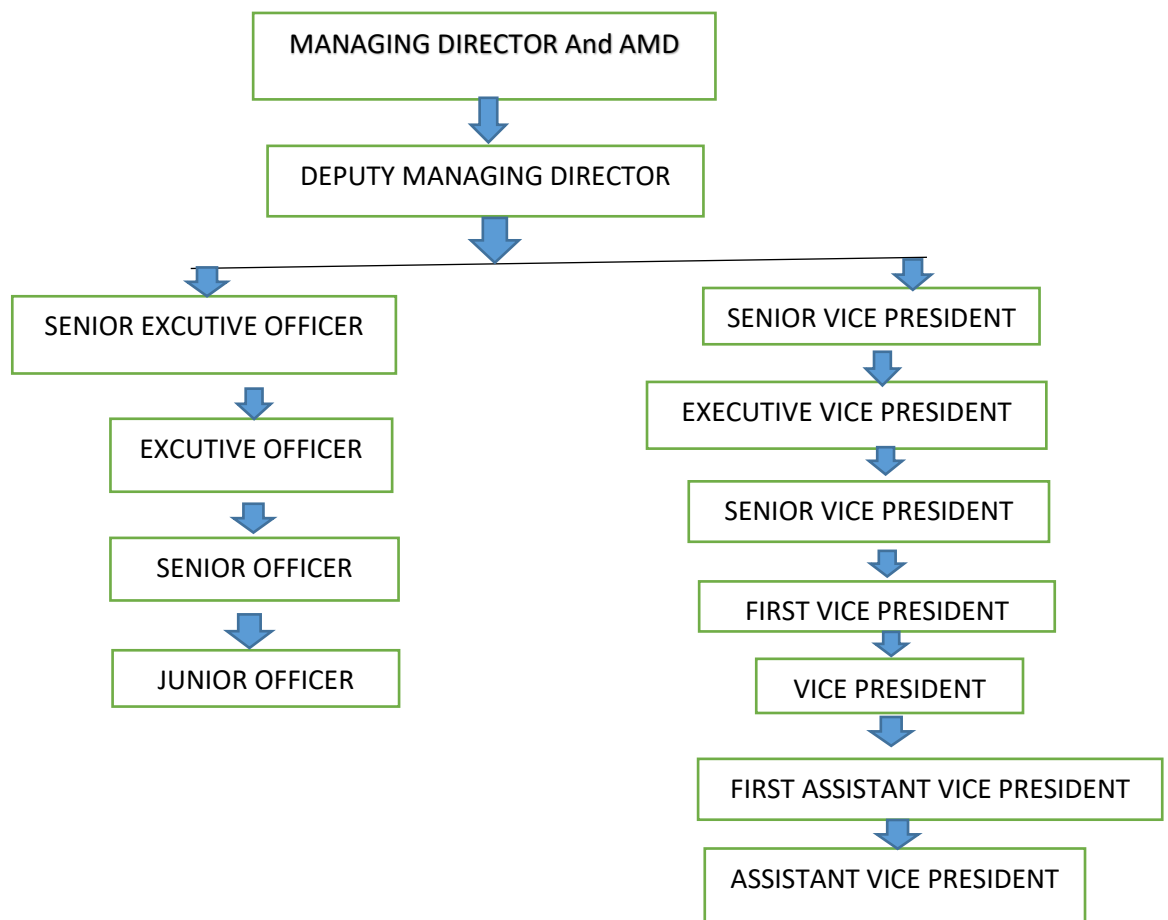


Figure 1: Organogram of United Commercial Bank Ltd

Organogram of United Commercial Bank Ltd, principal branch:

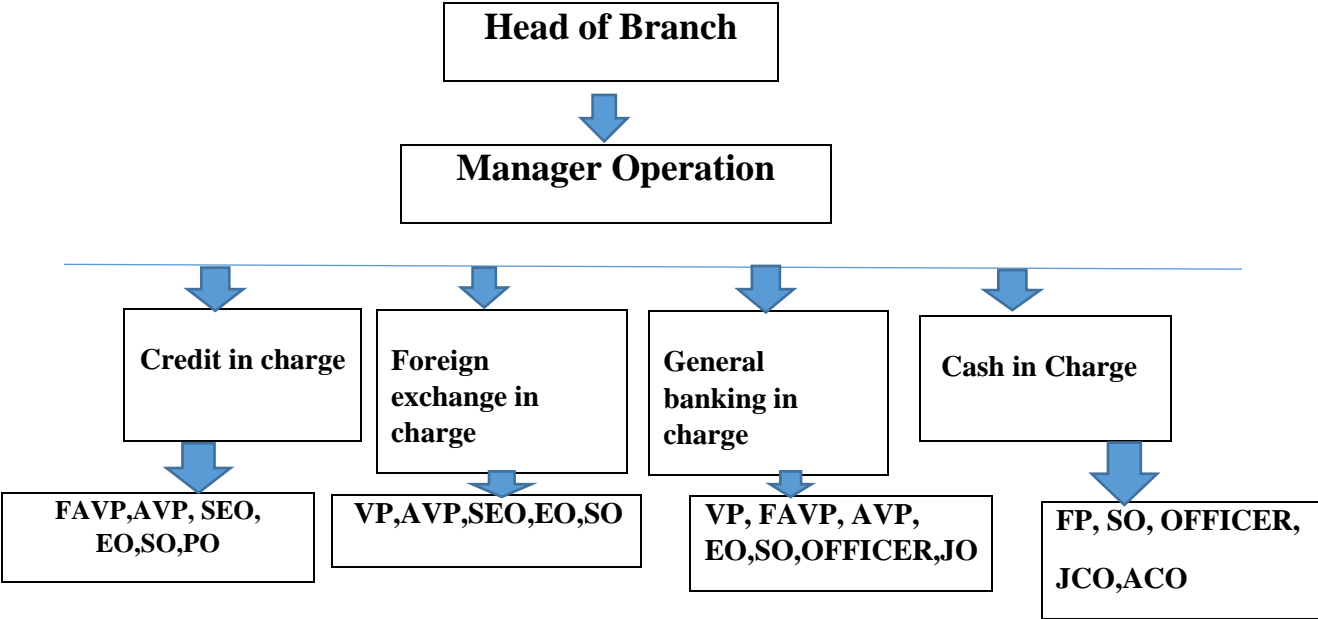


Figure 2: Organogram of united commercial bank, principal branch

1.4 SWOT analysis of United Commercial Bank Limited:

Strength:

- Online managing an account administrations and facilities.
- Modern technology-based hardware utilizing in managing an account sectors.
- Have 83 online specialists who give client services.
- ATM administrations are accessible in different areas with advanced ATM machines.
- VP, Signature card offices are one of the most fascination for customers.
- United Commercial Bank's brand quality and reputation.
- Interactive corporate culture.

Weakness:

- For limited workforce employees are burdened.
- Sometimes their decentralized management system is affected by centralized management.
- ATM booth is not available in other districts except Dhaka, Chittagong.
- The credit procedures are very difficult and the evaluation system is too lengthy.
- Lack of advertisements and promotional activities.

Opportunities:

- Viable enrollment process.
- Gives micro-finance to individuals.
- Colossal bolsters from Bangladesh Bank within the long-run.
- Assortment of imaginative items and services.
- Having an unused division can bring a broadened portfolio.
- For palatable administrations have the opportunity to open unused branches in farther areas

Threat:

- Multinational banks with show day things are creating rapidly.
- Strict control and rules of Bangladesh Bank.
- High competition of Advanced Banks
- Increased Compliance inside the grandstand for ATM booth and Card advantage. Many other Banks has engaging and competitive markdown offer in Credit card.
- Number of Terrible credit is tall that decrease the advantage of the branch.
- Recovery Gather is weak

Strength:

- Online managing an account administration and facilities
- Have 83 online specialists who give client services
- Interactive corporate culture using in banking sectors.

Weakness:

- For limited workforce employees are burdened.
- ATM booth is not available in their districts except Dhaka, Chittagong.

Opportunities:

- Viable enrollment process.
- Gives micro-finance to individuals.
- Having an unused division can bring a broadened portfolio.

Threats:

- Multinational banks with show things are creating are rapidly.
- High competition of Advanced Banks
- Strict control and rules of Bangladesh Bank.

Figure 3: SWOT analysis of United Commercial Bank Ltd

LAST 5 YEARS PERFORMANCE UNITED COMMERCIAL BANK LIMITED, PRINCIPAL BRANCH

Year	Deposit	Advance	Profit
2022	1317	3145	104.77
2021	1219	2821	106.47
2020	1211	2640	68.72
2019	1199	2129	65.62
2018	1392	1874	75.83

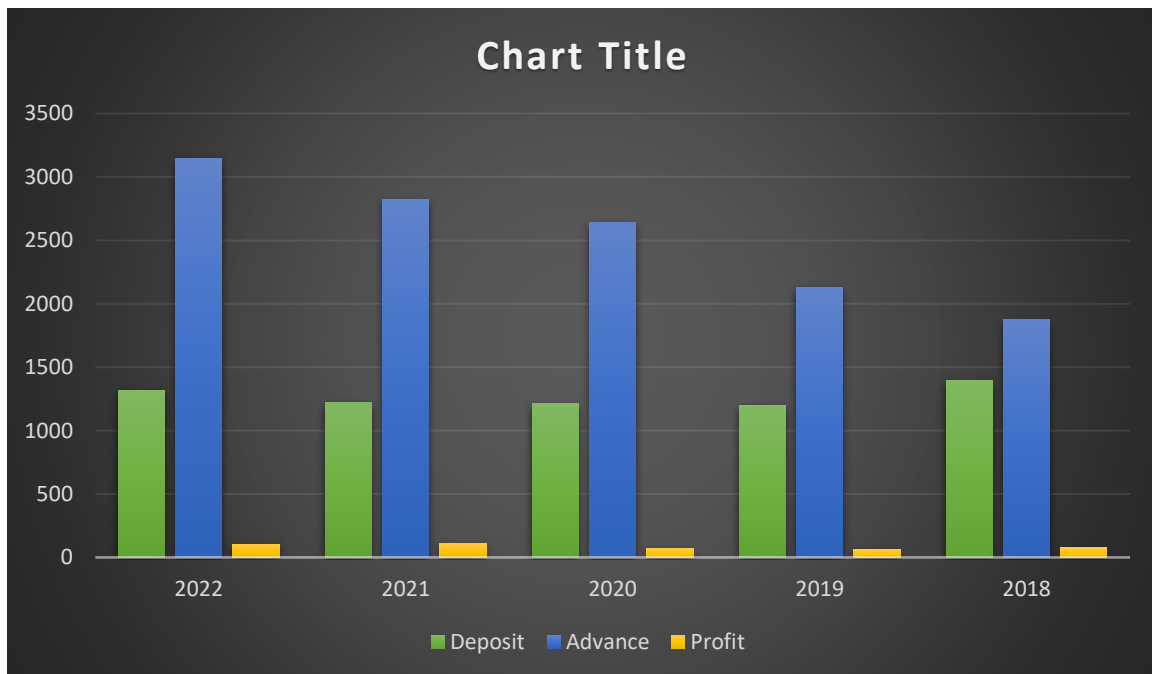


Figure 4: 5years performance of united commercial bank

CHAPTER-2

ACTIVITIES UNDERTAKEN

2.1 Work - related activities:



Figure 5: Activity Undertaken

I work as an assistant within the Customer Relationship Service office of United Commercial Bank which is General Banking. As an intern, I altogether delighted in working with people at the United Commercial bank, where all of the bank's staff were pleasant and supportive in advertising information. Overall, I've experienced a really inviting and steady environment, which has given me delight and fulfillment to be a portion of it for a brief time. I was too encouraged to choose up tips from the laborers. They have gone over their person errands in incredible detail. It moreover helps in my comprehension of how companies bargain with clients. I picked up an incredible bargain of knowledge and involvement. These works will without a doubt help me within the close future in case I proceed my keeping banking career.

2.1.1 Cash management:

Cash is the backbone of all money related exercises. Cash segment could be an exceptionally delicate segment of the department. All sort of cash exchange is held in cash division and it incorporates vault, utilized as the store of cash and other monetary rebellious. The vault constrain of the branch is allotted by the head office additionally guarantor. Operation of this segment starts precisely at 9 AM when the exchange hour begins. Cash officer begin his/her transaction by opening cash adjust book and a few computers program entry is additionally required some time recently they begin any exchange. At that point money in charge pull back cash from the vault and disperse the sum among money officer agreeing to them restrain to perform cash exchange, known as the opening cash adjust. Vault is kept in a more secured put. Enroll passage is must for the sum of opening cash adjust. At the conclusion of the day after completion of entirety cash exchange, the abundance cash remains within the cash counter is spare back within the vault and known as cash management. In the event that money stock crosses the vault restrain, the excess cash is at that point exchanged to primary department something else in case of any event the protections cannot be claimed. The main functions of the cash section are:

- Cash receiving
- Cash Payment

Cash receiving procedure:

The procedure of Cash receiving is given below:

- First of all, the depositor has got to fill up all the specified field of deposit Slip.

- Then receipt points of interest like serial no, sum, etc. Cash Officer make a Computer section of the exchange in their program additionally within the enroll, signs the slip and keeps the banks' portion of the slip. Other portion is given to the depositor
- Entries are cross checked between the enroll and computer posting.

Cash Payment Procedure:

The procedure of Cash payment is described below:

- First of all, the depositor has got to fill up all the specified field of deposit Slip.
- At to begin with, Client need to put the cheque (s) to money Counter. Cash Officer check the instrument whether it is substantially changed or not, check for legitimate endorsement, crossed or not etc. In great confidence without carelessness he checks within the program for the adjust accessible or not. On the off chance that money Officer taken note something bizarre he sends it to cash in -charge for halt payment;
- Authorized officer is at that point confirmed the signature with the Example Signature Card (SSC);
- If everything is palatable at that point bank officer, make a phone call to the account holder to guarantee the installment data. At that point the carrier of the cheque is inquired to sign on the back of the instrument and cash officer fair enters the installment subtle elements in his enroll and make computer passage at that point at last the sum of cash composed in instrument is paid to the bearer's enroll and computer posting.

2.1.2. Account Opening/ Account Closing Procedure, Cheque book Issues

Amid my period of internship, I was relegated in general banking area of UCBL. My fundamental duty was to convey the cheque to the client and to check and fill up the account opening shape on sake of client. Coordinate get to the managing an account program was not permitted so computer passage was done by the Officers. I was straightforwardly included in client benefit to clarify the different store items of UCBL and showcasing of the items moreover done by me towards strolling client. So at to begin with, it was exceptionally critical for me to assemble information around the UCBL Items (different Accounts of UCBL) and the prerequisite to open this account.

Current Deposit Account

Current Deposit Account is planning for Trade reason. Open Constrained company, proprietorship company, NGO, private Constrained company are the focused on client for the Current or CD account. No person individual can open this sort of account. No intrigued is paid on this account. The adjust of this account is productive for Bank.

Savings Bank Account

This account has been outlined and created for savers who need to save their income. This account can be treated as individual's individual account or as joint account. Intrigued connected twice in a year in this account.

Special Noticed Deposit Account

Any person or corporate body can open Extraordinary Notice Deposit Account, which is an interest bearing deposit account, for a brief period of time. Sometime recently withdrawal of the sum a brief take note is send to the bank so that bank can organize the finance.

Fixed Deposit Account

Department acknowledge a settled sum of cash from the financial specialist for a settled time period with an intrigued beneath the approach of the settled store item of bank. The intrigued rate of this account is regularly alter over and over agreeing to bank's store emergency. When Bank needs store to contribute in advances and development at that point the intrigued rate increment in this account so that depositor feels empower to store the cash in this specific bank. When the require of store is least at that point the rate of intrigued diminished. The intrigued rate of this account is high. In UCBL they use some specific software for their work purposes. By doing my internee I also learnt the working procedures of UCB's software.

UCBL has multiple of software and those are:

- **ORACLE FLEX CUBE:** The computer program primarily employments for deposits and withdraw.
- **UNIX:** This program is primarily employments for checking the account holder's signature and his/her bio data.
- **U-CBS:** By utilizing this program UCB can see a customer's exchanges articulation (it may be month day or year), by utilizing this program UCB too can see their customer's sum in their account and this computer program to appear the supplementary.

- **U COLLECT:** By working this program UCB doing all of the bKash exchange with their customers.

Formalities for Opening a New Account

For opening a new account, the following things are required for personal or savings account:

1. An account opening shape appropriately filled up and marked by the candidate.
2. Two duplicates of later visa estimate photo of candidate with properly confirmed by the introducer together with 1 international id measure later photo of chosen one appropriately confirmed by applicant.
3. An introducer, who is keeping up a same sort account with this bank additionally at risk to present the modern applicant.
4. Copy of passport/National Personality Card/ Birth Certificate/ for both the candidate and nominee.
5. Details archives of occupation and sources of riches or wage for illustration going by card or compensation certificate.
6. Utility charge duplicate/ Phone charge duplicate/ House lease receipt.

After getting the all required records checking Account opening Outline nearby Applicant's Signature Card, Client Trade Profile Frame and Information shape on Cash Washing candidate are educating to store a starting whole of cash of tk. 500 or over to cash counter.

1. Procedure for opening a Proprietorship Account:

Same strategy is taken after as like opening of individual account in expansion Trade License & Proprietorship seal is additionally required for opening of proprietorship account.

2. Procedure for opening a Partnership Account:

Same strategy is taken after as like opening of individual account in expansion. Trade License & Partnership deed is also required for opening of partnership account.

3. Procedure for opening an account of Limited Company:

Same archives are required as like opening of individual account for each person individuals of administration group of the company in expansion the taking after archives is additionally required

- Certificate of Incorporation.
- Resolution of the Board of directors.

- Company seal.
- Company Tin certificate.
- Memorandum and Articles of Association.

Fixed Deposit Accounts:

For the most part, Branch acknowledge a settled sum of cash from the clients for a settled period of time with a particular rate of intrigued beneath the term arrange which may alter time to time after development of the deposit.

Fixed deposit account can be opened in the following form:

- As an Individual
- For Two or more persons as Joint FDR account.
- As Sole Proprietorship Concern Fixed Deposit Account.
- Fixed deposit account in the name of Partnership concern Firm.
- Fixed deposit account in the name Limited Companies (Both for Public and Private).
- In the name of Society or Club or association or Local Bodies / Govt. / Semi Govt. Organization etc.

Closing an Account:

When a customer wants to close his account in the bank the following formalities are performed:

- The account holder must apply to the head of branch through a written application subjecting the urge to close the account.
- Account holder is required to submit all the unused leaf of checkbook which is destroyed by the bank officers.
- The bank takes charge closing fee TK. 230 for SB A/C & TK. 345.for CD A/C.
- The customer is asked to withdraw the rest amount remain in account before surrender the cheque.
- Closed Seal is putted on the top of the respective account opening form.

Issuance A New Cheque Book:

As a rule, A Cheque book contains 20 cheque takes off for savings account and 50 cheque takes off for CD/SOD account, which is given to a client by getting a cheque demand shape properly

marked by the account holder. Regularly It takes 3 working days to deliver cheque book after getting the demand frame. Sometime recently the delivery of cheque book, all the account opening customs should be properly finished. If client maintain a strategic distance from to collect the cheque book by himself, at that point he can assign another individual to gather the cheque book on sake of the account holder by marking on the back of the cheque requisition form. If anybody cannot take their cheque book inside 90 days, at that point the cheque book will be destroyed.

2.1.3: Involved in the Card Division Project:

Bank provided Three types of card:

- Debit cards
- Credit Cards
- Prepaid cards

The United Commercial Bank Limited has diverse sorts of card offices for their clients. In credit card there are 5 sorts of classification. They are classic, gold, platinum, signature, business card. So, in this sense they have 5/6 sorts of credit cards. Their blue and green cards are for typical clients. Based on clients and their stores they give special sorts cards which are gold and platinum cards. The clients who have yearly expenses of six needs of TK will get the gold credit card and who have yearly expenses of 28 needs will get platinum credit card. Close to these cards, UCB moreover give tax collection card, security card, commerce card, Visa card etc. Clients can increment their credit cards restrain on the premise on security but they can't increment the card constrain based on FDR. UCBL moreover give Joined together all credit card to the lady's trade holders and as of late they are giving paid ahead of time cards to those who are understudies, gamers" needs to buy from overseas by means of online and for paying bills of Netflix. The foremost well-known card of CBL is the Visa Platinum Card (VP Card). VP card give the world-class charges, rewards and select benefits for its clients through world. This select credit card is partitioned in gold, platinum, bronze, blue, dark colors based on offices. But the center east this card is accessible in each side of the world.

2.1.4. Bills & Remittance, Encashment:

Bills

Different types of bills are issuance and collection is done by general banking division. The different types of bills are:

- Pay order
- Demand Draft

Pay order

Pay order is giving an order to pay a specific sum to a specific individual. It could be a monetary instrument issued by the bank on customer's behalf. Payment orders are not negotiable.

Issuance of Pay Order:

- The customer needs to fill up PO application form and duly signed by the applicant.
- Payee's name, date, PO no, must be entered in the Pay Order register.
- Amount could be received by cash or by debiting clients account.
- Printed payment order instrument must be signed by two authorized officers (PA holder Officer)
- Computer Entry should be posted and authorized by the senior officers.
- PO is delivered to customer after scrutinizing of the instrument.
- After the delivery of PO, the Signature of customer is kept on back of the counterpart of the instrument and pay order register.
- PO issue charge is realized.

Demand Draft (DD):

The procedure of issuing a Demand Draft is same as of Pay order but the difference is DD is payable on demand.

The procedure of Issuance of Duplicate PO/DD:

The following formalities are required for issuing duplicate PO or DD:

- A common journal must be shaped within the nearby Police Station.
- The department is educated around the misfortune of draft and work out caution mark.
- An reimbursement Bond of Tk.50 stamp is ought to furnish. The Bank Officer promptly marks "Stop Payment" seal and record the data within the misfortune instrument enlist after getting the application from the customer and a copy PO/DD is issued.
- The PO/Draft is issued by stamping "duplicate" in ruddy ink supplanting the first printing number striking out the display printing number.
- Duplicate Po issue charge is realized. In UCBL they are presently utilizing pay arrange for

diverse billing.

Remittance:

United Commercial bank ltd make payment of the foreign remittance through the following exchange from different countries. The exchange houses are:

- Ahalia Exchange
- MoneyGram
- Al Ansari Exchange / Cash Express
- CBL Money Transfer Sdn Bhd
- Instant Cash FZE
- Western Union O
- Continental EX. SL. (RIA)
- Mustafa Sultan Exchange Co.LLC
- Index Exchange L.L.C
- Placid Express
- Prabhu Group Inc.
- Bahrain Financing Company / EZ Remit
- Orient Exchange Co. (L.L.C)
- Lari Exchange
- MerchanTrade, Malaysia
- City International Exchange Co. W.L.L
- Sharaf Exchange L.L.C
- Modern Exchange Co. LLC
- Al Jazeera Exchange
- NEC EXCHANGE
- Aftab Currency Exchange
- Al Fardan Exchange Company
- DEX International Ltd.Unimoni Exchange
- Wall Street Exchange Centre
- Western Union Money Transfer
- Xpress Money Services Ltd.

Encashment

Encashment of Month to month reserve funds conspire or settled Store is additionally a portion of common Keeping money. There are two sorts of encashment.

Before Maturity encashment

Encash the Deposit some time recently the development date arrive and investment funds account rate are connected for this sort of encashment

After Maturity encashment

Encashment the Store After the development date arrive and the rate said on the store conspire are connected for this this sort of encashment.

2.1.5 CLEARING:

Clearing speaks to a settlement among department banks from claims made in the chosen place/time in respects to resistance drawn of one another. Clearing House could be a place where a specific department and other department banks assent to meet, through their specialists in an appointed time and give defiant drawn on others. In return, to urge rebellious drawn of them. Then it adds up to of receivable or payable kept through a record with the controlling banks when the case is settled (Bangladesh Bank/ Sonali Bank)

There are two types of Clearing Process;

- Inward Clearing
- Outward Clearing

Each Clearing Process is divided into two parts

- High Value (the amount will be above 5 lac)
- Regular Value (the amount will be below 5 lac)

2.2 Others:

General Banking could be a colossal region of Department Keeping money. In a brief period of internship, it isn't conceivable to cover each and each action of common keeping money. So, there are numerous more work that I have as it were watched but didn't get the opportunity to straightforwardly get included. Here I must say the work of common managing an account I seem not take part work area pass movement, Genuine time net Settlement RTGS prepare, Electronic Finance Exchange (EFT), Every day position Section etc.

CHAPTER-3: CONSTRAINTS/CHALLENGES

3.1 Identified/Observed in the Organization:

Some of the obstacles encountered in preparing this report are as follows:

- A few forms and commerce hones as well as key perspectives have been restricted to handover
- The missing of combination between diverse departments.
- Time imperatives were another major issue as the time distributed was inadequately to conduct an in-depth ponder on this issue.
- All the report is based on the individual supposition of representatives and my work encounter in this bank, which may influence the reliability.

On the other hand, all through my studies, I fair graduated from a university-type climate as I go out to another stage of my understudy life and within the corporate life, which frightened me a little.

3.2 Academic Preparation:

Without a doubt, the internship period plays a vital part in a scholastic life of an understudy. It gives the opportunity to relate with commonsense information and scholastic information. So it too gives me important learning almost managing an account division which are related to my trade ponders. The day-to-day commerce exchange, the bookkeeping thinks about against each exchange on backend, the keeping money and fund all of these was recognizable to me since these subjects, bookkeeping and back, keeping money and back were included in my early hypothetical studies.

I have seen the down to business reflection of human asset administration which was too included in my early considers.

In banking software, I have observed the Application of Inventory Management. When a customer proposed a loan, then we take the customer stock report so in stock report we can find his/her inventory details.

That's why during my internship period I have collected a lot of experience about business and business related activities which is helpful for my future career.

3.3 Missing Knowledge and Skills:

Subject	Based on Academic	Based on Experience
Computer and Technical skills	Learning the computer computer program extraordinarily Microsoft office, realistic planning and online communication is exceptionally vital in this stage.	Ability application of Microsoft word, exceed expectations, PowerPoint, extend and online communication in a really formal way is basic here.
Communication Skills	In scholarly life we fair learn how to communicate in corporate environment but practiced casual in campus life.	Exceptionally formal and calculative interaction is required with parties having diverse level
Behavioral approach	Campus was an casual put where we as a rule anticipate more with all causal relationship.	Corporate life is formal and we can't anticipate casually.
Presentations	Continuously there was a subject based introduction before instructor to induce great marks on evaluation.	Before colleagues and bosses to clarify issues and to create them get it.

Chapter 4: Lessons Learnt from the Organization

4.1: Lessons learned from the internship program:

I was assigned to general banking segment, so all I have learned is centered on common keeping money. I too got opportunity to work in credit segment and remote trade area for few days. The lesson I have learned from the organization in my internship program are given below:

Organizational Information:

After completing my internship, I have gotten the data around the history and Establishment of the Organization. Vision, Mission, Core Values, organogram and quality, deficiency, openings and peril of United Commercial Bank Limited.

Banking Procedures:

As I was included in banking exercises, I have learned Account opening, account closing, pay organize issue, Cheque book movement, work region passes enlist upkeep, trading, letter of credit etc.

Rules & Regulations:

I have learned distinctive rules & controls of United Commercial Bank Limited, Principal Branch counting managing an account activity.

Customer Service:

I have confronted diverse sort of client completely different circumstance and learned how to handle with diverse sorts of clients in numerous circumstances

Data Collection:

I have additionally educating how to accumulate, gather a number of information from differing sources and how to synchronize that data in reports.

Role of Different Division:

I have procured information almost the occupations of distinctive offices of the department whereas I was working in that department.

4.1.1: Corporate Culture:

During my internship period I have realized that the understudy life and corporate life are completely distinctive. The culture, the clothing, the behavior, the way of communication isn't

comparative with the scholarly culture. To receive corporate culture, it took few days for me and after that I was able to alter. On the off chance that the College seem present corporate environment in prior days of my ponder, at that point it would be much simpler for me to receive corporate culture. From my point of see, the corporate culture of the organization is given below:

Corporate behavior:

Corporate behavior is imperative in firming up associations inside Organization between people, groups, and within the organization as a entirety. All the Official, Officers and staffs of the department are well behaved.

Etiquette and manners:

Here are some actionable steps that I have learned and also help me to present the proper office decorum:

- Maintain discipline.
- The significance of keeping the working environment clean.
- How to Dress suitably for the corporate workplace.
- To consider claim body language.
- How to Offer a courteous greeting?
- How to create a conversation?

4.1.2 Practical Knowledge on Various Issues:

The Practical Knowledge I have acquired from the organization is described below:

Business communication:

This internship program prepared me to preserve Mail communication for Official reason. Because it instructs how to compose diverse sorts of letters. In some cases, numerous official draft of letter was arranged by me and at long last checked by manager.

Computer and business applications:

I have worked on MS word to type in official letter, arranged Exceed expectations sheet, log on to viewpoint express to check sends. Learned promptness and teach.

Way of communication:

I have learned how to form great communication with individuals from the organization

Record Keeping:

In Managing an account Industry, each data is worthless without composed archives. So it is exceptionally critical to keep record with the signature of authorized officer. I have learned how to keep record of information and data.

4.1.3 Transforming Skills (e.g. leadership, communication, interpersonal, problem solving. Etc.)

Difficult Aptitudes could be a particular job-related ability, which is required by a candidate some time recently he/she gets utilized. Other than, difficult aptitudes are effectively agreeable to educating as well as learning. Difficult Abilities are to a great extent moreover called Specialized abilities. Soft abilities are a personality-based aptitude of a person in a work environment, which is difficult to educate as well as a grasp in one go. Delicate expertise is additionally known as individual's aptitudes and passionate intelligence. At the conclusion of my internship program both difficult ability and delicate expertise I have procured will be require more in my future career. I have watched the administration aptitude in Chief exceptionally closely, the interpersonal relationship among the officers is exceedingly acknowledged. The communication ability and the ability of interaction with client is exceptionally much vital in a client situated benefit-based organization like bank. I have seen the productive and fast issue understanding capacity of the officer. From my point of see, I have figure out a few other aptitudes which is needful for my career.

Data Analysis Skills

Utilizing information analytics may be an exceptionally compelling way to have impact in an organization. In an assembly other individuals moreover have suppositions, but on the off chance that somebody able to outfit information to back the contentions and proposals at that point the individual will be powerful in that meeting.

Negotiation Skills

Whether I am fair starting my proficient travel as an understudy, it pays to be a successful arbitrator. To succeed, in this manner, I must be it makes a difference me twisting myself so that I can send distinctive sort of aptitudes depending on the circumstance and whom I am managing with.

Business Management Skills

Strong administrative aptitudes are naturally connected to organizational execution. For prepared and trying supervisors alike, it's important to know how to lead gatherings and communicate organizational alter. I have learned how to oversee the commerce totally different circumstance from authorities of the bank

Leadership Skills

Leadership abilities are crucial to work environment victory. The vital department of joined together commercial bank, features a great authority quality that I have learned from him.

Effective Communication

To get it and adjust the styles of communication of client is exceptionally imperative in client benefit operation.

Decision-Making Skills

A Solid decision-making aptitudes is critical in arrange to confront the complex challenges within the work environment. I have seen this quality among the officers of UCBL how they make a fast choice to supply speediest client benefit.

Networking

Networking is another critical business skill that all professionals should exercise. Matt gavin, D.P. State that "If I want to make the most of my network, I have to be open to opportunities to step out of my comfort zone and build new relationships. Once I have my own network in place, it's important to maintain the relationships I've formed and continuously find new ways to expand my web of contacts." Matt gavin, D.P.

4.1.4 Professionalism:

The followings are remarkable:

- During my internship program, I required to discover my claim botches and I moreover learnt how to move forward them.
- I have learned how to conversation amid office time.
- I have learned how to act with the other employees.
- I watched proficient behavior counting dress code and appropriate strategies of communication.
- I have learned to work as a portion of group in proficient level.
- I have learned how to utilize innovative things in office.
- I have learned to preserve discipline.
- I have learned how to be punctual.
- I have learned how to reach in office at right time. I have learned professional skills by participating in a professional work environment.
- I have learned neighborliness. I have learned how to control my mood totally different situations.
- I learned how to act with the clients, how to conversation with them and how to bargain with them.
- I have learned push administration. Now and then working for long time made me pushed but I oversee sincerely.
- I have learned how to gather different bills like, power bills, water bills, gas bills etc. And I have learned how to create them section.
- I have learned how to require obligations and how to deliver positive result conclusion of the day is itself a enormous challenge. The bank has given me a tremendous information of this. Here I have by and by seen corporate individuals with their duties each day.
- I have picked up the opportunity to work professionally in this 3 months' internship program.

- This internship program made my certainty level expanded to work in a diverse organization.

- I have too learned how to conversation and carry on with the best management.
- I have learned how to bargain with the clients.

CHAPTER-5.0: CONCLUDING STATEMENTS

5.1 Summary:

According to academic practitioners, Business students are better prepared for their internship if they are introduced to the business world before commencing their internship. Despite not being assigned particular tasks, they may learn a lot about office life simply by observing others(Nahid & Farhana, 2021).

Within the later time, a parcel of banks is making their corporate journey exceptionally greatly within the competitive corporate level. United commercial bank limited too doing their best to remain best of the track and they are doing this exceptionally well. They worked for expanding their advertise growth and benefit for pick up the beat position within the corporate world. Their main goals are to bring credit office to wide extend of clients. To supply money related help to the individuals of restricted income group to purchase valuable items. Making a difference expert to raise their standard of living. To take part within the socio-economic advancement of the country. United commercial bank limited (Foremost department) where I wrapped up my internship it was truly an awfully great opportunity to memorize a parcel of things by working within the banking division. I have learned almost the managing an account work exercises conjointly a few of their frameworks which gives me the thought around the heating segment which I never learned some time recently. In my internship period I pick up a parcel of quality and lose a part of shortcomings. I progressed my sure level. I increment my abilities and other than it this internship make me that much proficient which can offer assistance me to created my entire corporate career. But clearly everything has their possess positives and negatives things. UCBL has moreover a parcel of positive and negative things such as the positive portion is they are so much centered on their work and they are able to benefit their client within the best way.

5.2 Recommendations

Through conducting this ponder, I have obtained a few down to earth information approximately trade consequence trade in Bangladesh and other important things. Here I am attempting to deliver a few recommendations which I think could be accommodating to advance the trade moment commerce of United Commercial Bank Ltd. As per sincere perception the recommendations are given below:

- For attracting more clients, it ought to take a few modern promoting techniques which is able increment its total volume of trade purport transaction.
- Attractive motivating force bundle for the exporter will offer assistance to extend the trade and appropriately it'll decrease the adjust of installment crevice of UCBL.
- For the outside trade authorities long term preparing is exceptionally basic and may help to pick up more productivity at work.
- UCBL ought to get out of its ancient, conventional track managing an account framework and present its clients with unused administrations, innovation which can pull in more customers.
- Bank can give outside showcase reports which is able empower the exporter to evaluate the demand for their products in foreign country.
- Effective and effective activity is vital to recoup the default credits.

CHAPTER-6.0: PROPOSED IMPROVEMENT PLAN

Existing Problem/Weak 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. lack of sections in general banking division.	A well-structured Common keeping money division ought to offer assistance banks to create more individual connections with their customers.	Distinguishing the way to supply way better administrations by making strides common managing an account division.	HR Office unravel the missing of common managing an account division with at that point administration department	Distinguish the missing of the division in general banking office and illuminate the problem.	Gain more clients and UCBL's common managing an account division's work will be simple and good.
2. To provide better service to their customers.	By giving a better service to their customer they gain the trust from their customer and also, they gain profit.	Investigating the way to supply way better benefit to their customer.	The HRM segment moving forward the given administrations to their client superior than before.	Looking the Better benefit to their client with more satisfaction.	The number of representatives in UCBL's branches ought to be increased.
3. The number of ATM booths should be increased	By expanding the number of ATM booths, they can donate their client for the exchanges easily.	The arrangement, the need of ATM booths for their customers.	The HRM segment & the administration group ought to be work in for expanding the number of UCBL branches.	Recognizing those places for expanding the ATM booth division.	The number of representatives in UCBL's branches ought to be expanded.

References:

Nahid, M. M. H., & Farhana, N. (2021). Investigating BBA students' conceptions and perceptions of internship: A case study from Bangladesh. *AIUB Journal of Business and Economics*, 18(1), 113–132. <https://ajbe.aiub.edu/index.php/ajbe/article/view/100>