

Internship Report
On
General Banking Activities: A Study on Agrani Bank
Limited, Uttara Model Town Branch, Dhaka.



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Internship Report

On

**General Banking Activities: A Study on Agrani Bank Limited,
Uttara Model Town Branch, Dhaka**

By

JANNATUL FIRDAUS
Registration No: 10-03885

An Internship Report
Submitted to the Faculty of Agribusiness Management,
Sher-e-Bangla Agricultural University, Dhaka,
in partial fulfillment of the requirements
for the degree of

MBA IN AGRIBUSINESS SEMESTER: JULY-DECEMBER, 2016

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Letter of Transmittal

29 November, 2016
Md. Abdul Latif
Associate Professor
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Sher-e-Bangla Agricultural University,Dhaka.

Subject: Submission of the internship report titled " **General Banking Activities: A Study on Agrani Bank Limited, Uttara Model Town Branch, Dhaka.**

Dear Sir,

I have put my best effort to prepare an effective & creditable internship paper. With great pleasure I submit my internship paper on titled "**General Banking Activities: A Study on Agrani Bank Limited, Uttara Model Town Branch, Dhaka.**

that you have assigned to me as an important requirement of MBA program. I have found the study to be quite interesting, beneficial & insightful. It contains a detailed study on satisfaction of bank customers. Here I have gathered information through primary and secondary sources.

I therefore, pray and hope that you would be kind enough to accept this report as fulfillment of the requirement of my post graduation.

Sincerely yours,

JANNATUL FIRDAUS
Reg. No. 10-03885
MBA in Agribusiness
Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University,Dhaka.

SUPERVISOR'S CERTIFICATE

This is to certify that the internship report entitled " **General Banking Activities: A Study on Agrani Bank Limited, Uttara Model Town Branch, Dhaka**" submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **MASTER OF BUSINESS ADMINISTRATION (MBA) in AGRIBUSINESS**, embodies the results of a piece of bona fide internship carried out by **JANNATUL FIRDAUS**, Registration No. **10-03885** under my supervision and guidance. No part of this report has been submitted for any other degree or diploma.

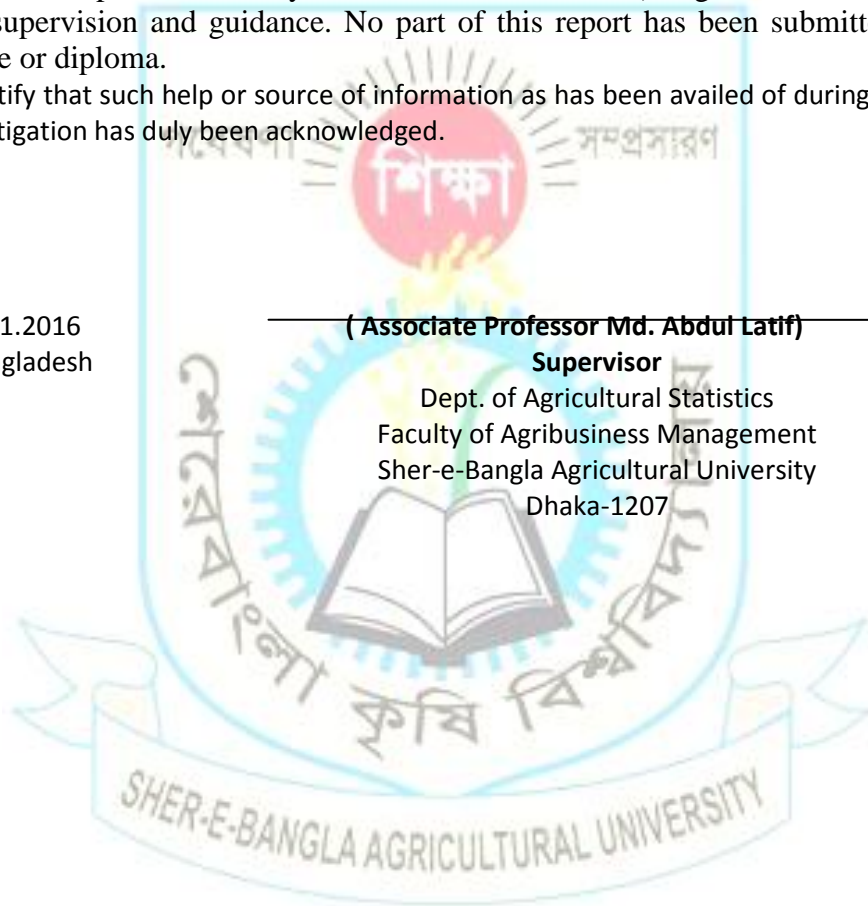
I further certify that such help or source of information as has been availed of during the course of this investigation has duly been acknowledged.

Dated:29.11.2016
Dhaka, Bangladesh

(**Associate Professor Md. Abdul Latif**)

Supervisor

Dept. of Agricultural Statistics
Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University
Dhaka-1207





Agrani Bank Limited

Committed to Serve the Nation



Agrani Bank Limited Date: 12/04/2017
Uttara Model Town Branch, Dhaka

CERTIFICATE
ON
Internship Program

This is to certify that **JANNATUL FIRDAUS**, Daughter of **MD. JAMSHED ALI** and **JAHURA BEGUM**, Under the Department of **MBA(AGRIBUSINESS)** in **SHER-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207**, ID No: **10-03885**, Participated in the **4 (Four)** months internship program from **12th December 2016** to **12th April 2017** in our branch.

She has successfully completed Internship program. I wish better success in her life.


MD. Rezaul Kaim
Assistant General Manager
MD. Rezaul Karim
ASSISTANT GENERAL MANAGER
Agrani Bank Limited
Uttara Model Town Branch, Dhaka.

Student's Declaration

I hereby declare that the internship report entitled “ General Banking Activities: A Study on Agrani Bank Limited, Uttara Model Town Branch, Dhaka”has been prepared by me under the supervisor of Associate Professor Md. Abdul Latif, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University.

I also declare that the matter embodied in this report is original and neither this report nor any part of this report has been submitted elsewhere for the award of any other any degree or any other purpose.

.....
JANNATUL FIRDAUS

Reg. No: 10-03885

MBA (Agribusiness)

Faculty of Agribusiness Management,

Sher-e-Bangla Agricultural University, Dhaka.

DEDICATED TO

MY

BELOVED PARENTS

Acknowledgement

At first I present my due regards to almighty Allah, who provided me the excellent opportunity to build and complete this Internship report on “General Banking Activities: A Study on Agrani Bank Limited, Uttara Model Town Branch, Dhaka”

I am deeply indebted to my supervisor Associate Professor Md .Abdul Latif,, Department of Agricultural Statistics, Sher-e-Bangla Agricultural University, for his whole-hearted supervision during my organizational attachment period. His suggestions and comments were a great source of spirit to make the report a good one.

My special gratitude goes to Md. Rezaul Karim, Assistant General Manager (AGM) of Agrani bank Ltd Uttara model town branch, Dhaka. Additionally, I am also grateful to Md.Mizan and Farhana Rahman for giving their Advice to complete my report. I am deeply indebted to all senior officers and officers and all other employees of Agrani Bank Limited, Uttara model town Branch , Dhaka for their friendly and sincere cooperation during my organizational attachment period.

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ABSTRACT

The report is mainly designed to know the General Banking Activities of Agrani Bank Limited, Uttara Model Town Branch, Dhaka .There are many institutions which play vital role for changing the social structure and developing the economy of our country. Agrani Bank Limited is one of the most important financial institutions among them. It is playing a vital role for economic development and employment generation by its banking activities. Extreme quality of service is the most important part of any organization. Agrani Bank Limited does not give quality full service as other commercial banks do. So it is necessary to improve their service quality and customer management. Though the ATM machines are latest in technology but most of the customers want to get this service. Many Branches of Agrani Bank Limited do not provide modern services like computerize banking, online banking and mobile banking that better satisfy customers' needs. Agrani bank Limited has a competitive advantage for low service charge but deposit interest rate is dissatisfactory. Some deposit scheme of Agrani Bank Limited Uttara Model Town Branch is very few in account number. Most of the customers feel safe in transactions with Agrani Bank Limited. So that it is one of the most vital and strong part for Agrani Bank Limited. To improve the quality of service and expand in customer base, Agrani Bank Limited has strong organizational strength can successfully utilize the prospect and overcome its weakness. Conducting regular Marketing Research, customization, setting sufficient ATM booths and providing online banking service can be the best way to attain their broad goal.

Chapter: One

Introduction

1.1 Importance:

For the economic development of a country, banking sector is one of the vital sectors and it plays many important roles. Agrani Bank Limited is one of them, which is involved to develop the economy of our country. Agrani Bank Limited is undertaking various programs to disburse credit and provide customer services. Considering the contribution and affiliation of Agrani Bank Limited with the daily life of the mass people of Bangladesh and its ever-present impact over our micro and macro level growth the analysis of General Banking Activities of Agrani Bank Limited bears a great deal of importance. In view of this background the report on “General Banking Activities: A Study on Agrani Bank Limited Uttara model town Branch Dhaka bring forth the perception of clients and findings of the different scheme analysis of Agrani Bank Limited Uttara model town Branch, Dhaka which undoubtedly will benefit all stakeholders of Agrani Bank Limited.

1.2 Objective of the study:

The objectives of the study are to fulfill the requirement of MBA program as well as to gain practical exposures about General Banking of Agrani Bank Limited, Uttara model town Branch Dhaka. In line with the broad objective, the detailed objectives of the study may be spelled out as follows:

- To learn about banking activities, culture and environment of my particular organization.
- To observe the condition of different types of deposit scheme of Agrani Bank Limited, Uttara Model Town Branch, Dhaka.

- To analyzed client perception on general banking activities about respective branch.
- To find out the problems of Agrani Bank Limited, Uttara Model Town Branch, Dhaka and suggest some ways for solving the problems.

1.3 Scope of the study:

Banks perform a significant role to serve the needs of the society in different sectors, such as capital formation, large scale of production, industrialization, growth of trade of commerce etc. and banks are contributing a lot of aspect. For this reason I choose the banking sector for completing my internship. As I worked in Agrani Bank Limited, Uttara model town Branch, Dhaka, I got the opportunity to learn different parts of banking system. Bank has follow three operations like General banking, Credit division and Foreign exchange division. Especially this report focuses on activities of general banking department of Agrani Bank Limited Uttara model town Branch,Dhaka.

1.4 Methodology of the study:

The methodology of the report is given below-

Data collection:

The basic source of data collection is based on both the primary and secondary sources which is given below-

Primary Sources:

Direct observation: In my internship period I observe directly different type of activities of the bank. I use that knowledge to prepare this report.

Discussion with bank office: Discussion with bank staff is an important source to know different bank related term and pint. This method helps me to collect banking information.

Questionnaire: A set of question serve to the client to get information about their perception on general banking activities on Agrani Bank Limited Uttara model town Branch, Dhaka. The questionnaire here is furnished with 15 questions. Dichotomous questions are used mainly to develop the questionnaire. My sample size was 50 peoples who have account in this bank.

Secondary Sources:

Internal Source:

- Annual reports of Agrani Bank Limited.
- Statement of affairs of Agrani Bank Limited, Uttara model town Branch,Dhaka..

External Sources:

- Official website of Agrani Bank Limited.

Data analysis:

The collected data was thoroughly processed, analyzed, summarized, organized, and finally revised. The processed data were interpreted to achieve the report objective and to develop this literature.

This report has analyzed two different aspect of Agrani Bank Limited one is analyzing the perception of the respondent towards various aspects of Agrani Bank Limited and another one is analyzing different schemes of Agrani Bank Limited . The analysis is

mainly the percentage calculation of the answers of the questionnaire given by the respondent.

Since the study represents a small scope of study, the results are more subjective in nature as opposed to being based on statistical analysis.

1.5 Limitation of the study:

Agrani Bank Limited is playing an importance role for developing various sectors of Rajshahi area such as agricultural, business, industry, foreign exchange etc. The activities of this Agrani Bank Limited Uttara model town Branch are so wide. But I have got only three month for my internship program. This time is not sufficient to acquire necessary knowledge about banking function and evaluated it. Besides I have faced some problem in collecting both primary and secondary data, because they cannot supply the relevant data in a short time. My point of view the main limitation of this study is lack of combination between theoretical knowledge and practical knowledge. For this the study becomes difficult to me.

Chapter: Two

Organizational Profile

2.1 Historical background: Agrani Bank emerged as a nationalized commercial bank in 1972.

Agrani Bank Limited, a leading commercial bank with 902 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. Agrani Bank Limited started functioning as a going concern basis through a Vendors Agreement signed between the ministry of finance, Government of the People's Republic of Bangladesh on behalf of the former Agrani Bank and the Board of Directors of Agrani Bank Limited on November 15, 2007 with retrospective effect from

01 July, 2007.

Agrani Bank Limited is governed by a Board of Directors consisting of 13 (thirteen) members headed by a Chairman. 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, 29 Divisions in head office, 62 zonal offices and 902 branches including 27 corporate and 40 AD (authorized dealer) branches.

2.2 Objectives of Agrani Bank:

The objectives of Agrani Bank are as follows,

- i. To earn profit.
- ii. To inspire saving
- iii. To secure deposit
- iv. Expansion of trade and commerce
- v. To develop industry
- vi. To develop agriculture sector
- vii. To handling money market
- viii. To serve the customer
- ix. To create capital
- x. To suggest of government.
- xi. To inspire expert and import business
- xii. To help exporter and importer.

2.3 Function of Agrani Bank:

The major functions of Agrani Bank are as follows,

- i. The bank receives public money on deposit.
- ii. Conduction cash transaction of customer who has current accounts with it.

iii. Attending bills of exchange and draft of customer

iv. Granting loans.

v. A handling foreign exchange

vi. Providing customers services.

(a) Transfer of money

(b) Collection of pay

(c) Collecting interest, dividend rent etc.

(d) Sales and purchase of share, bond and debenture.

2.4 Organogram of Agrani Bank Limited:

Hierarchy Of Agrani Bank



Figure 2-1: Organogram of Agrani Bank Limited

2.5 Agrani Bank at a Glance:

- ◆ **Established in 1972, by nationalized the united bank limited and union bank limited.**
- ◆ **: Vision of the bank**
- ◆ **To become the best leading state owned commercial bank** of Bangladesh operating at international level of efficiency, quality, sound management, customer service and strong liquidity and to be a leading bank in South Asia.

Mission of the bank: Agrani Bank Limited will be a effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network. To operate ethically and fairly within the stringent framework set by our regulators and to assimilate ideas and lessons from best practices to improve our business policies & procedures to the benefit of our customers & employee.

MOTTO: To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh with global presence

Values: We value in integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all our customers and stakeholders inside and outside the country.

- ◆ **Total Branch: 903**
- ◆ Total manpower: **13890 people. (9917 officers,3973 staff)**
- ◆ **Capital:** Authorized capital2500 crore. Paid up capital is Tk.991.29 Crore.
- ◆ **Operating Capital is 1006.74 crore.**
- ◆ The board of directors: **11 members headed by a CEO & MD.**

The head office of the bank is located at Dhaka with 32 divisions.

EXISTING DIVITION OF AGRANI BANK LTD.

Division Name:
Agrani Bank Training Institute
Audit Implementation Division
Audit & Inspection Division
Board Division
Branch Control Division
Central Accounts Division
Common Services Division
Development & Co-ordination Division
Disciplinary Action Division
Engineering & Establishment Division
Foreign Currency Management Division

Fund Management Division
General Credit Division
Human Resources Division
Information Technology Division
Industrial Credit Division-1
Industrial Credit Division-2
International Trade Division
Law Division
Loan Classification Division
Loan Recovery Division
MD's Squad
Personnel Division
Planning, Research & MIS Division
Printing & Stationery Division
Public Relation Division
Reconciliation Division
Remittance Management Division
Rural Credit Division
SME & Micro Credit Division

2.6 Uttara Model Town Branch, Dhaka:

(a) Location:

Agrani Bank, Uttara Model Town Branch located at Uttara, Sector-6, House boulding in Dhaka. The telephone number of the branch is 775637, 774106 and Fax no. is 810814.

(b) Personnel of this branch:

There are 21 officers and 3 staff of this branch.

(c) Chief of this branch:

The chief of Agrani Bank Limited, Uttara Model Town Branch is Assistant General Manager, Name- Rezaul Karim.

Employees of this Branch:

There are 24 employees in the Uttara Model Town Branch of Agrani Bank Limited, which is showing below:

Employees	Number
Assistant General Manager (AGM)	1
Senior Principle Officer (SPO)	1
Principle Officer (PO)	4
Senior Officer	8

Officer (cash /IT)	4
Attorney Assistant	1
MLSS	1
Staff	3
Guard	1
Total	24

Table 2-1: **Employee of Agrani Bank Limited, Uttara Model Town Branch**

Chapter: Three

General Banking Activities

3. General Banking

General Banking is the important part of banking function. General Banking includes:

1.Account opening section.

2.Cash section.

3.Clearing&Tranferring

4.Remittance section.

5.Accounts section

3.1 Opening Account: One of the vital section under general banking is account opening section. Banker customer relationship begins through this section. Various task are performed in this section. Such as:

1. Opening of different type of account.
2. Issue of check book.
3. Transfer and closing of account
4. Enquiry of account

I was informed that various types of bank accounts are opened in the bank, that is to say Current accounts, Saving accounts, Fixed accounts, Short term deposits, DPS, APS

and Sundry deposit A/Cs. Accounts we were trained as to how a current deposit (C.D) account is usually open. The procedure relating to C.D accounts is summarized below.

Procedures of opening a Current deposit Account:

To open a current deposit A/C, an individual has to carry out the following procedures-

- ☐ Obtain the prescribed application form from the bank.
- ☐ Submit the completed form with necessary papers to the concerned officer.
- ☐ Face a brief interview
- ☐ Put specimen signature in the signature card supplied by the bank.
- ☐ Depositing of money
- ☐ Get counter folio of the payment slip.

Once these formalities are carried out in appropriate manner, an account number is posted against the application. Then a checkbook is issued in favor of the applicant and s/he is considered as a valid account holder of the bank.

With the prescribed application form, the applicant should submit the following papers and information's.

- ☐ Nationality certificate from the appropriate authority.
- ☐ Two copies of recent passport size photographs.
- ☐ If the applicant is a service holder he should collect employee certificate from his employer and it to be submitted.
- ☐ The applicant's signature should be identified by an introducer who has a CD A/C with the respective branch.
- ☐ The applicant should deposit minimum taka 500/- to open an account.

Owner of joint A/C:

When two or more persons open an account jointly it is called a joint A/c and such account holders are termed as joint A/c. holder, which maintaining. The following rules and regulations are followed.

- ☐ The joint account holders of any one of them authorized to operate the A/c may open either a joint account.
- ☐ The joint account holders are equally liable for repayment of debt taken from the bank.
- ☐ If after the death of a owner, if at least two of them are alive. Then the money is withdrawn from the A/c through cheque and new A/c. opened for the line persons and money is deposited to the A/c.
- ☐ According to the rules of our country is case of joint A/c. by husband and wife, the husband is considered as the owner of that A/c.

Joint stock company:

While opening and account in the name of company the banker must satisfy himself about the following:

- ☐ The name of the company, the shareholders name and address.
- ☐ The following document must be collected.
- ☐ The signature of the shareholders in the application form.
- ☐ A document containing the shares of shareholder, their responsibilities and duties.
- ☐ Naming the person or persons who are authorized to operate the bank A/c. on behalf of the company.
- ☐ If there is any change among the shareholders it must be informed to the bank.
- ☐ All the shareholders are equally liable for the repayment fo debt taken form the bank.

Public limited company:

While open in an account in the name of public limited company the banker should take the following particulars:

- ☐ The application for opening an account.
- ☐ Naming the person who is authorized by the managing director or managing committee to operate the bank A/c.
- ☐ Specimen signature of the customer.
- ☐ Certified copy of constitution and memorandum of the company.
- ☐ List of directors and their signature certified by chairman.
- ☐ Scrutiny the financial condition, nature of business of the company.
- ☐ The company is liable for the repayment of debt taken from the bank.

Non-trading organization:

Clubs, societies, charitable and religious institutions not engaged in trading activities can open their accounts in the bank. According to the constitution of the institution one or more employee authorized to operate the bank A/C. can operate the A/C. If the institutions are not registered, bank account cannot be opened.

Club:

- # 2 copies of photograph of account holder/ person who will operate title account.
- # Certified copy of the memorandum and article of association
- # Certified copy of byelaws and Regulation/ constitution
- # Certified copy of resolution for operation operation of the account
- # Up to date list of office Bearers/ Governing body/ Managing committee.

Trust:

- # 2 copies of photograph of the account holder person who will operate the account
- # Up to date list of Members of the trustee Board
- # Certified copy of Deed of trust

Certified copy of Resolution of the trustee board for opening and operation of the account.

Special types of Account holder:

A contractual relationship is created between the banker and customer by opening an account. Basically person where age is 18 years or more can competent to open an account with the bank. But there is some special types of account holder specified below:

Minor:

According to the law of Bangladesh, a person who has not completed 18 years of age is a minor. A minor is not capable of entering into a valid contract. A minor cannot open any account or operates it until he completes 21 years. The bank records the date of birth of the minor while opening an account. A banker should be very careful in dealing with a minor. If an overdraft or advance is granted to a minor even by mistake or unintentionally, the banker has no legal remedy to recover the amount from the minor.

Illiterate Person:

Illiterate person can't signature names and hence the banker takes their thumb impression as a substitute for signature and also a copy of their recent photograph. An approved witness should attend the application form and the photograph.

Blind person:

A blind person can open account and the procedure would be the same as illiterate persons. In both cases the terms and conditions of opening account should have to be read in front of them and if they agree with it only then the account can be opened.

Deaf and Dumb:

Deaf and Dumb can open account but the respective banker should have to become careful about the background and character of the person.

Mad and Lunatic:

Mad and lunatic person can't open a bank account.

Closing of bank account:

The relationship between a banker and his customer is a contractual one and may be terminated by either of them by giving notice of his intention to the other person. The rights and obligation of a banker in this regard is as follows:

- ☐ It directs the banker to close his account
- ☐ On receipt of the notice of the death of customer
- ☐ If a banker receives a notice regarding the identity of his customer
- ☐ On receipt of a Garnishee order from the court
- ☐ Fixed account is closed automatically after the specified Date.

Different Types of Accounts:

Accounts department is the most important functional area of any bank. The following types of accounts are maintained in this bank:

1. Current Deposits A/C,
2. Savings Deposits A/C,
3. Fixed Deposits A/C,
4. Short Term Deposits A/C,
5. Deposit pension Scheme (DPS) A/C,
6. Agrani Bank Saving pension Scheme (APS)
- 7. Agrani Bank Ltd deposit Scheme (ABS)**

a) Current Deposit Account:

From this account any amount is deposited and drawn in any time of office hours. There is no interest on current account. Loan is sanctioned based on it. This account is opened with a recommendation TK 1000.

b) Saving Deposit Accounts:

Saving accounts opened for the customers except companies or firm and co-operative society. Money is withdrawn 2 times a week and deposited any time of office hours from this accounts TK. 100 is required to open this account. There is 4% interest on saving account

c) Fixed Deposits A/C:

This deposit is opened for long time. Its interest, rate is a little more than deposit pension scheme. Its interest rate varies for different periods.

Duration	
3 months or more but less than 6 months	9%
6 months or more but less than 1 year	9.5%
1 year or more but less than 2 year	10%

d) Short Term Deposit Account:

Short-term deposit account is opened for company/firm/ government administrative body. This account is operated like current account. If 7 days written notice is placed to the bank in very withdraw then the bank gives 5% Interest on S.T.D. It minimum balance TK 1000/-.

e) Deposit Pension Scheme (DPS): In this Savings Scheme a person is given an opportunity an attractive fine amount by contributing monthly installment for getting an attractive amount at the end of the specified term. It introduced 1983. The size of monthly installments is Tk. 100, Tk. 200, Tk. 300, Tk. 400, and Tk. 500, which is to be deposited within 1st week of a month. This scheme is not operating in.

f) Agrani Bank Ltd Deposit Scheme(ABS):Special advantage with this scheme

is that after the schedule period the client can withdraw the full amount or can draw pension on monthly basis. Besides the client can open account in his name in any branch.

Procedure for operation of ABS:

-Applicant should be of minimum 18 years age & Bangladeshi nation.

-The account holder can appoint 1 or more nominees –

-On the death of the account holder his or her nominee can withdraw the whole amount of money.

-The account becomes incorporable on the death of the account holder.

-Monthly installment :Tk1000,2000,3000,4000,5000 etc.

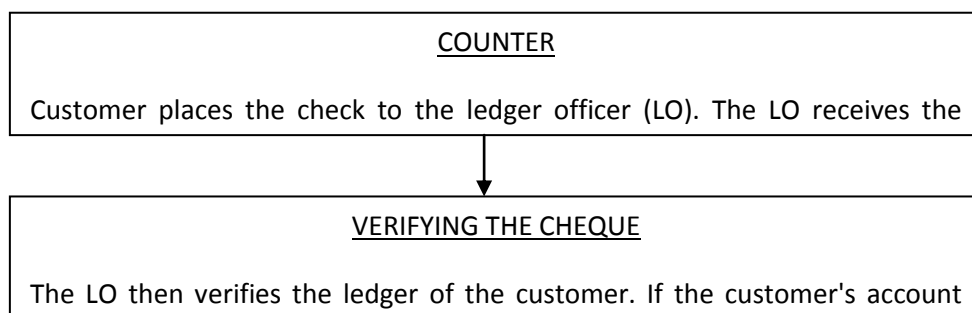
-The monthly installment must be paid by the 15th day of every month

3.2 General Banking Functions of Cash Department:

Cash department is another important functional area of this branch of Agrani Bank.

Cash payment: In this section I gathered practical experience about how a check is honored and how cash is paid.

The formalities involved in honoring a check and cash payment are given below.



Cash Receipt:

Customer's deposits are received in this section of bank. The amount received is credited to the customer's A/C in the ledger book. The formalities that are followed to receive a customer's deposit (cash) in the cash receipt section are stated in the following flow chart.

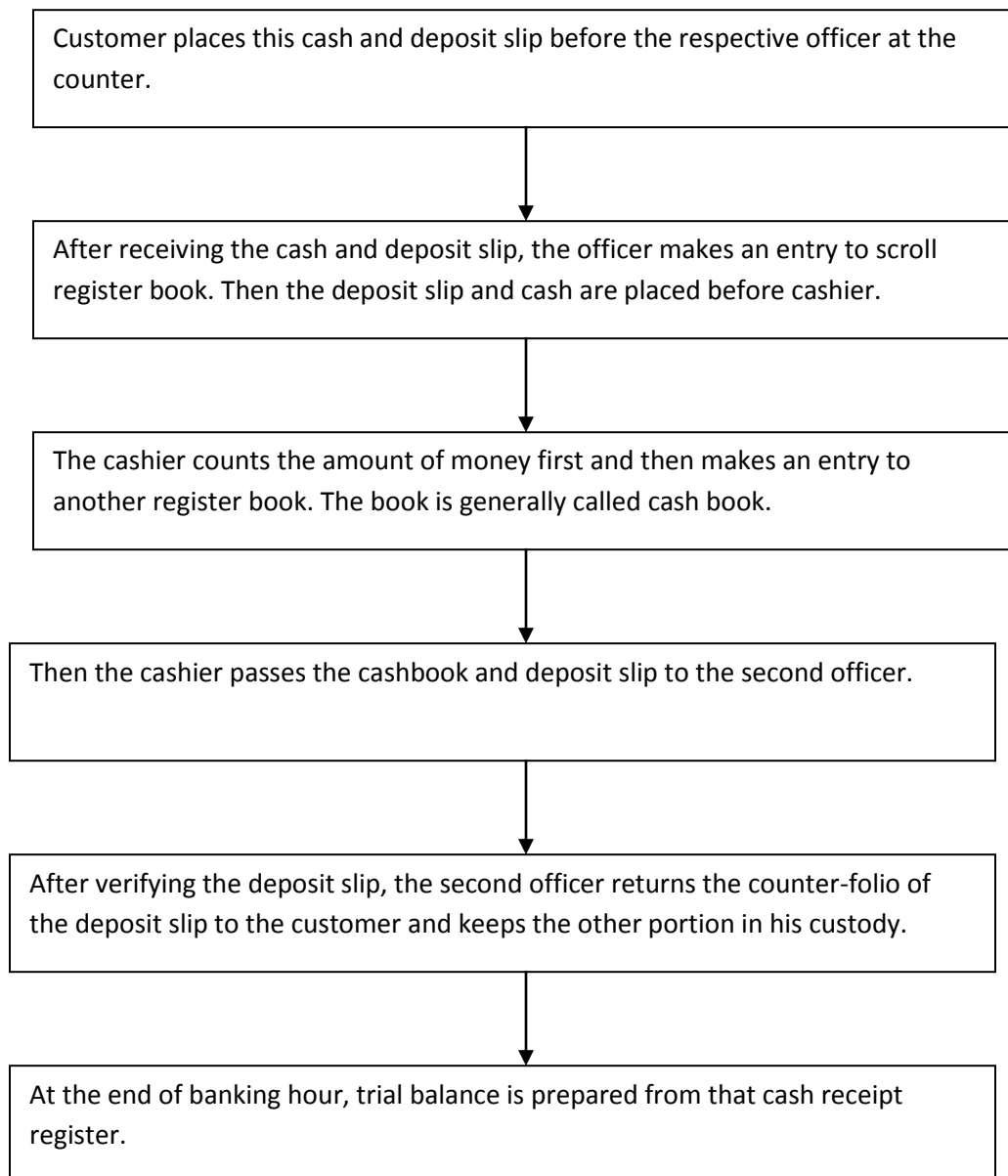


Figure 3-2: Cash Receipt System

Cheque Dishonored by bank:

During the internship program, I was thinking about how a cheque is dishonored by bank. The statutory duty of a bank is to honor his customer's cheque. But (a bank can dishonor a cheque for various reasons. Some of the reasons for that a bank dishonors his customer's cheque are stated below-)

- ☞ If the customer's account position is not okay, that is if the amount of money mentioned in the cheque is greater than customer's check are stated below-
- ☞ If the cheque is torn.
- ☞ If the cheque is post dated or a stolen cheque.
- ☞ If the customer's signature given on the cheque is a forged one or does not tally with his specimen signature kept in bank custody.
- ☞ If the cheque is not submitted to the customer within banking hour.
- ☞ If the duration of issuing the cheque is more than 6 months any other reason for which the banker thinks it appropriate to dishonor the cheque.

Profit and Loss Ledger:

In this ledger banks all incomes and expenditures are shown separately. It is prepared at yearly basis. Agrani Bank,Uttara Model Town Branch Dhaka prepares its profit and loss ledger at the date of 31st December of every year.

Statement of Affairs:

The branch prepares a statement of affairs and sends it to the head office weekly. This statement including the assets and liabilities of a bank. The statement is prepared from cashbook and general ledger. After supplementary balancing, the figures are posted in cash book-cum-general ledger. After posting closing balance of each head of account is drawn in order to have a clear-cut view of various heads of account are incorporated in the statement of Affairs.

3.3 Clearing And Transferring:

Clearing department plays an vital role in general banking. This department receive cheque, dd, po etc from depositors attached with with a deposit slip. Then this instrument are posted in the computer. After posting those instrument , are segmented bank wise. Branches with ABL in Dhaka sent instrument to the local branch for collection. Then the authorized officer of all the branch accumulated all information and the instrument are segmented bank wise. All instrument are now ready for collection at the 1st clearing house. There are two types of clearing house:

- 1 . First clearing house
2. Same day clearing house

Condition for same day clearing house

1. The instrument value must be over 5 lakh.
2. The response branch of the bank must be within 2 km of Bangladesh Bank.

Outward clearing:

All cheque, DD, and other credit instrument tendered for the credit of customers account will be delivered by the depositor of the clearing counter. Any deposit received by the post will also be sent over to the clearing counter. The counter officer shall at the time of receipt examine such deposits carefully to ensure that:

The name of the account is very clearly written on the deposit slip.

The particulars of the deposit such as cheque no, name of bank etc are properly entered on the deposit slip.

The depositor has signed the deposit slip.

On item deposited payees discharge and the chain of endorsement are in order.

All cheque and other instrument will be crossed immediately on receipt with the bank special crossing stamp. Items intended/ selected for the next days clearinghouse will be branded with the bank's clearing stamp with date. If the deposits are made at a time when it is too late for these to be presented drawee banks the same days the stamp "too late for today's clearing " will be affixed on the counter foil.

All clearing item will be first sorted out bank wise and then entered in a computer printed slip prescribed for the purpose. These schedule / slip are in fact list cheques etc, delivered by ABL to other banks through the clearing house.

#All these slips are summarized in a bigger computer print out which reflects in details the instruments etc , presented the names and account no. to which the credit will be posted. These sheets serve the purpose of a clearing house register.

Bank also prepare another summery sheet (validation sheet) from computer which contain the total a number of cheque etc, delivered to different banks in the clearing house and cheques received from different banks with correct total of amount.

The credit voucher then should be released for posting in the computer . It will be the responsibility of Deposit Department , however, not to allow any drawings against such items before the fate is definitely known. Reversal entries for any clearing item returned unpaid invariably be made by a separate debt voucher.

All clearing item will be passed through the banks local office/ main branch account with Bangladesh

Entries to be passed by local office/main branch.

Local office / main branch shall responded the IBDA to the debit of their account with Bangladesh bank in a consolidated manner.

In case of return of cheque unpaid in the clearing house, local office/ main branch shall issue IBDA on the branch which lodge the cheques in clearing to reconcile the accounts.

All IBDA's originated in connection with clearing house shall invariably be responded on the same day and under no circumstances shall be kept pending.

INWARD CLEARING: 1. Local office/main branch shall receive cheques etc. drawn on Agrani Bank branches from the clearing house. On receipt of the cheque etc. They shall segregate the same branch-wise & issue IBDA on branches against total amount of cheque etc. & shall arrange delivery of IBDA together with the cheques etc. with clearing house time schedule.

2. Branches shall send the cheques dishonoured by them supported by IBDA issued on local officer /main branch, within clearing house time schedule for enabling local officer/main branch to return these instalments in the 2nd clearing house (Return House)

Who will deposit cheque for clearing:

Only the Regular customers i.e. who have savings, current, STD, Loan account in the bank can deposit cheque for clearing of LBC, OBC & Transfer.

1. Name of account holder same in the cheque & deposit slip.
2. Amount in the cheque & deposit slip must be same in words & in figure.
3. Date in the cheque may be on or before (but not more than six months.)
4. Bank clearing house date.
5. Bank & branch name of the cheque, its number & date in the deposit slip.
6. Cheque must be slipped.
7. Signature for confirmation of date, amount in words/in figure cutting
8. Multicolour of cheque
9. Cheque should be crossed (not for bearer cheque).
10. Account no. in the deposit slip must be clear.
11. Depositor's signature in the deposit slip.

3.4:Remittance:

The system of transmitting or sending money form one branch to another branch of the same bank or form one bank to another bank within a country or outside the country is known as remittance.

Types of Remittance:

Remittance can be of two types, i.e.

1. Inland Remittance
2. Foreign Remittance

Inland Remittance:

When money is remitted within a country through proper banking channel, it is termed as inland remittance. Agrani Bank Limited, Uttara Model Town Branch, Dhaka deals a lot of inland remittance at every working day.

- ☞ After that, the voucher is sent to the concerned officer of remittance section.
- ☞ Here the officer prepares a paper instrument called "Demand Draft (DD)" and enters the amount in the draft issue register.
- ☞ Draft book and DD along with the register are then sent to the officer in charge for checking. If every thing is Okayed, the officer signs the DD and voucher and keeps the register and counter foil of the DD.
- ☞ After that the DD is issued to the sender of money. At this stage he can send the DD to the receiver branch by post or any other ways.
- ☞ After issuing the DD and handing it over to the sender of money, the DD issuing branch sends an advice to the receiver branch about DD.

- ☞ Finally, the DD receiver branch makes payment to the bearer of DD. I.e. payee after completing the necessary formalities.

Telegraphic Transfer (TT):

TT is the fastest means, of remitting fund between two branches of the same bank. Fund cannot be remitted from one bank to another bank through TT.

- ☞ **Procedures of remitting money through TT:** The primary formalities that have to be maintained to remit money through TT are same as DD and MT.
- ☞ Here a fee of TK. 75 is charged as telegraphic charge for every TT issue and for any amount of money.
- ☞ Tk 75 is for every 20000. (here, $20+45+10=75$, 20 is for commission ,45 is for post and telephone charge , 10 is vat. Vat is counted as 15% on 65 tk commission.)
- ☞ In case of TT, no paper instrument is sent to the paying branch. Rather the TT issuing branch sends a TT advice through telephone, telegraph, Fax or telex to the paying branch. In sending message, the branch keeps necessary secrecy.
- ☞ Side by side, the TT issuing branch sends an advice to the head office of the bank.
- ☞ After receiving the message, the paying branch tests to decode the message. If every this is Okayed, the branch makes payment to the payee. After that the branch sends an advice to the head office to reconcile the accounts of both branches.
- ☞ In case of TT, test is must for every issue and for any amount of money.
- ☞ TT voucher then posting on computer.

Foreign Remittance:

The procedure to transfer money from one country to another country through bank or other government-authorized agencies is called foreign remittance. Agrani Bank Limited, Uttara Model Town Branch, Rajshahi provide foreign remittance facility to its customer directly.

Payment order (P.O): It is a written document. This P.O can be encased on that branch from where it is issued. Several supplier organizations use this P.O and there no account is needed to open with the bank. It is issued locally. The contractors and suppliers use this instrument generally. The charge of P.O

From Tk. 1 to Tk. 100000 = Tk. 35 (30+5=35 ,15% vat is on the commission Tk 30)From Tk. 100000 to Tk. 500000 = 58 Tk ,Above 500000=115. This is fixed always

Cheque:

A cheque is a bill of exchange which is drawn upon a specified banker and it is payable on demand. There are two types of cheque:

- i. Open Cheque
- ii. Cross Cheque

Voucher:

Voucher is a kind of document, which as a proof of accuracy Corporate branch of Agrani Bank.

Bank treats it as a journal. The following vouches are used in Agrani Bank-

- Debit voucher: Its color is white.
- Credit Voucher: Its color green.
- Transfer Voucher: This vouchers used to transfer Tk. From one account to another in case of inter banking its color is yellow.
- Debit and credit voucher is used to file or in books.
- Transfer voucher is used in the bank.

3.5 Account's Section:

Accounts section is very important section of banking various Sections. All types of banking transaction are recorded here. Banking transaction is mainly divided into two types-

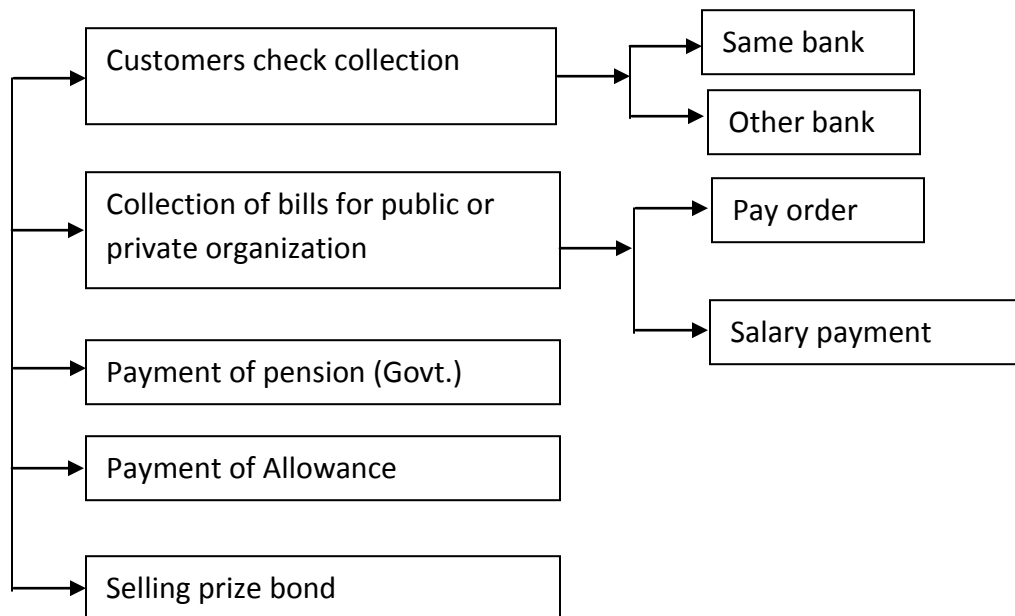
- 1) Debit Transaction
- 2) Credit Transaction

1) Debit transaction: All types of expenditure are recorded in debit transaction through the debit voucher.

2) Credit transaction: All types of income are recorded in the credit transaction through credit voucher.

Customer Service:

Agrani Bank Limited, Uttara Branch, Dhaka officers the following customer facilities:



Demand Draft (DD): is the most widely used instrument of remitting fund. It is an order to pay money drawn by one branch of a bank upon another branch of same bank for a particular amount of money that is payable to the order and demand.

The procedures of remitting money through DD are stated briefly in below-

- ☐ At first, the sender of money is advised to fill up a form and deposit the cash. The form is usually called DD application form or credit voucher.
- ☐ The sender fills up the voucher appropriately and places it with cash before the officer at cash receipt section.

After receiving the voucher and cash, the officer counts the money and charges a fee. Here it

- ☐ Should be is Tk. 20 for per 20000 and Tk. 1 for every thousand above Tk. 1000.

DD Issue up to Tk. 50000 without test and when DD amount above Tk. 50000 test must be maintain.

3.6: Loan And Advance: A loan is a kind of advance made with or without security. In the case of a loan the bank makes a lump sum payment to the borrower or credits his deposit account with the money advanced. It is given for a fixed period at an agreed rate of interest. Repayments may be made in installments or at the expiry of a certain period. The customer has to pay interest on the total amount advanced whether he withdraws the money from his account (credited with the loan) or not. A loan once repaid in full or in part cannot be withdrawn again by the borrower unless the banker sanctions a fresh loan.

Various loan are given in various amount with their respective interest rate. The amount of loan and their interest rate are changeover the time. The loan that are are given in Uttara Model Town Branch are given below with their present amount and interest rate:

#Staff loan house building _ House building loan are given to the employees of the bank. The amount of loan are differ from staff to staff, officer to officer.

These are shown below:

Employee/ Staff	Amount	Rate of Interest
DGM,AGM,SPO	600000	5%
PO,SO	550000	5%
Officer	450000	5%
Officer(cash)	400000	5%
Clerical	350000	5%
Non Clerical	300000	5%

#Staff loan -Transport: Transport loan are given to the employee of the Bank.

Employee	Amount	Rate of interest
Principle Officer	150000	5%
Senior Officer	150000	5%
Officer	150000	5%

#Staff loan Computer: Computer loan are given to the employee of the Bank.

Employee	Amount	Rate of interest
Principle Officer	100000	10%
Senior Officer	100000	10%
Officer	100000	10%

Staff loan -Sewing Machine: Loan are given to the employee for buying sewing machine.

Employee	Amount	Rate of interest
Principle Officer	100000	10%
Senior Officer	100000	10%
Officer	100000	10%

Consumer Loan: Consumer loan are given to the outside person of the bank or who are not at the employee of the Bank. Amount vary for according to various reason. The interest rate is 16%

Loan Against FDR: This are given to the person who have any FDR account in the Bank.

FDR is opened for long time. Its interest, rate is a little more than deposit pension scheme. Its interest rate varies for different periods.

Duration	Interest rate
3 months or more but less than 6 months	9%
6 months or more but less than 1 year	9.5%
1 year or more but less than 2 year	10%

Loan against FDR are given more than 3% rate of interest than above the interest rate.

Loan Against ABS:

This loan are given to the person who are a account holder of ABS in the bank.

Duration	Interest rate
5 Year	8%
10 Year	9%

Loan against ABS are given 3% more than the above rate of interest of deposit.

#Furniture Loan:

The amount of loan given for buying furniture is 400000-800000 and the interest rate is 14%.

General house building loan:

General house building loan are given to the person who have an account in the bank or who is a non-employee of the bank. This loan are given in various amount depending on for building office, industry and so on. The rate of interest is 15% here.

Chapter:4

Results and Discussion

4.1 Scheme Analysis

As a part of general banking activities deposit scheme is a most important section to analysis. I have collected 3 years scheme related data from Agrani Bank Limited, Uttara Branch, Dhaka . This Branch operates current, saving and fixed deposit as well as Deposit Pension Scheme (DPS), Short Term Deposit (STD), Agrani Bank Double Benifit Scheme (ADBS), Agrani Bank Pension Scheme (APS), Month Deposit Scheme (MDS),. Here I demonstrate 3 years' growth trend of all deposit scheme of Agrani Bank Limited, Uttara Branch, Dhaka. Now, under the table I have analyzed 2 years' different types of scheme.

Table 4-1: Composition of Deposit contribution: 2014-2016

Deposit Scheme	2015	Percentage (%)	2016	Percentage (%)
Current Deposit	43,50,816	2.21%	41,94,901	1.75%
Saving Deposit	3,96,72,264	20.16%	5,54,47,125	23.09%
Fixed Deposit	7,50,44,087	38.14%	9,81,03,113	40.85%
Deposit Pension Scheme(DPS)	18,63,520	0.95%	16,25,246	0.68%
Short Term Deposit(STD)	7,44,57,621	37.84%	7,85,26,916	32.70%
Agrani Bank Double Scheme(ADBS)	6,89,000	0.35%	13,79,700	0.57%
Agrani Bank Pension Scheme(APS)	4,84,610	0.25%	2,13,610	0.09%
Monthly Deposit Scheme (MDS)	1,26,390	0.06%	2,48,750	0.10%
Total	19,67,71,418	100%	24,01,57,161	100%

Source: Statement of Affairs, Agrani Bank Limited, Uttara Branch, Dhaka

From the above table we can clearly understand that three deposit accounts contribute heavily in total deposit. Three deposit accounts are saving deposit, fixed deposit and short term deposit. In the year 2016 three scheme were contribute 96.64% in total. Among these three schemes fixe deposit has great contribution. Fixed deposit separately contributes 40.85% in total. Another most important scheme is short term deposit which contributes 32.70% in total. The third big amount deposit scheme is saving deposit account which contributed amount was 23.09%.

4.1.1 Current Deposit:

Current deposit is one kind of demand deposit. The table and chart below demonstrate the current deposit scheme 3 years performance of Agrani Bank Limited, Uttara Branch ,Dhaka . The trend of account number increase year to year but amount of deposit decrease chronologically. Deposit holder can take money any time from current account. From the table we see that 48.81% deposit decrease form year 2014 to year 2016 and deposit decrease by 3.58% from year 2015 to year 2016.

Table 4-2: Trend of Current Deposit number and amount: 2014-2016

Year	Account Number	Increase/ (Decrease) %	Amount	Increase/ (Decrease) %
2014	249		85,00,670	
2015	263	5.22%	43,50,816	(48.81)
2016	276	5.34%	41,94,901	(3.58)

Source: Statement of Affairs, Agrani Bank Limited, Uttara Branch, Dhaka

4.1.2 Saving Deposit:

The following table and chart provides information about the saving deposit for Agrani Bank Limited, Uttara Branch, Dhaka from 2014 to 2016. It can be clearly seen from the column chart that saving deposit amount and saving deposit number of the bank increased during 3 years. Account number of saving deposit increase from 1,390 numbers in 2014 to 1,640 numbers in 2015 which is 17.99% increase. After that it increased quite sharply to approximately 28% in 2016.

The saving deposit amounts of the bank climbed rapidly from Tk. 2,90,59,778 in 2014 to Tk. 3,96,72,264 in 2015. The increase rate is 36.52%. After that the deposit amount also increased by 40% in 2016.

Table 4-3: Trend of Saving Deposit number and amount: 2014-2016

Year	Account Number	Increase/ (Decrease) %	Amount	Increase/ (Decrease) %
2014	1,390		2,90,59,778	
2015	1,640	17.99	3,96,72,264	36.52
2016	2,079	26.77	5,54,47,125	39.76

Source: Statement of Affairs, Agrani a Bank Limited, Uttara Branch, Dhaka

4.1.3 Fixed Deposit:

Fixed Deposit of the Branch is large amount of total deposit. The number of fixed deposit increased chronologically in 3 years. The fixed deposit amounts of the bank decreased from Tk. 7,98,42,245 in 2014 to Tk. 7,50,44,087 in 2015. The decrease rate is 6%. After that the deposit amount increase to Tk. 9,81,03,113 in 2016 and increase rate

is about 31%. From this table it can be arise a question, why account number increase from 2014 to 2016 but deposit amount decrease in that time? In 2015, two large amount deposit holder withdrawn their money because their account maturity period has been expired and 6 deposit holders open a new account which amount is small.

Figure 4-1: Growth of Fixed Deposit Account Number: 2014-2016

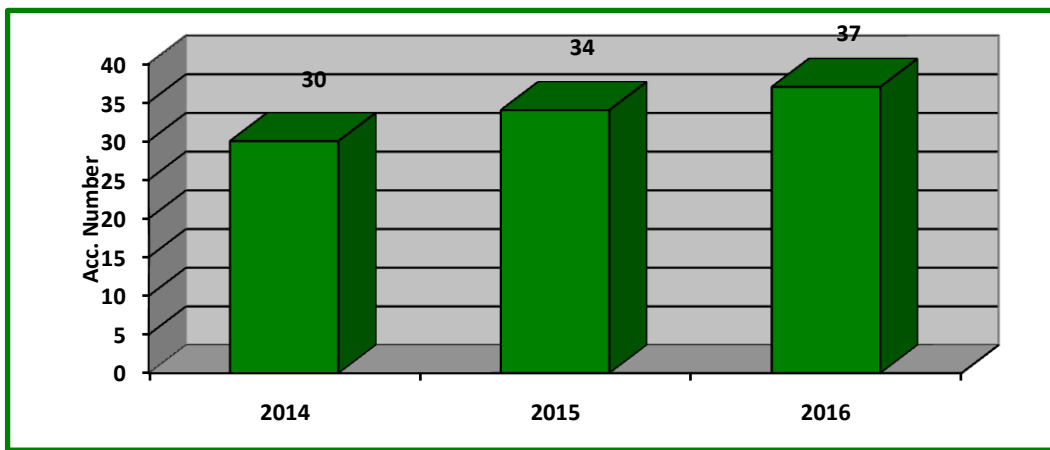
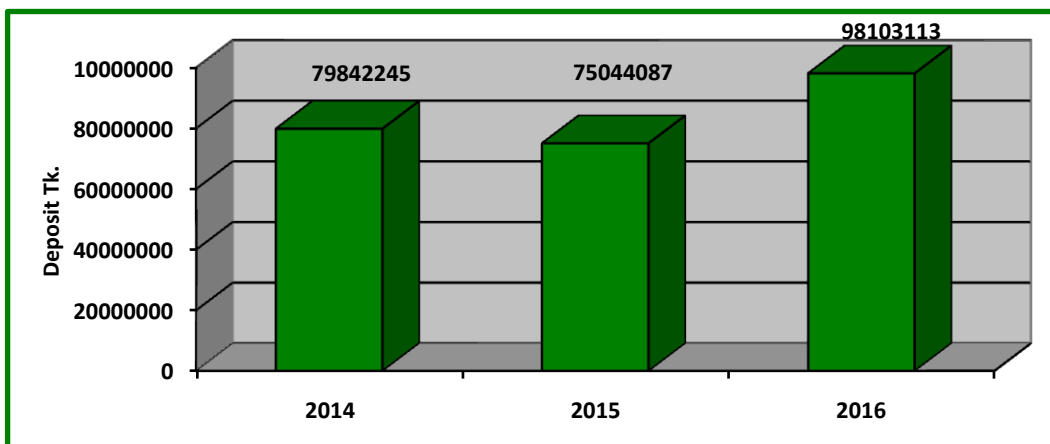


Figure 4-2: Growth of Fixed Deposit amount: 2014-2016



4.1.4 Short Term Deposit:

In the year 2014 there was 21 accounts in the Branch which was Tk. 7,23,37,215 and it was satisfactory amount for the Branch. But in 2015 the account number was decrease by 4 numbers. Although the A/C number was decrease but the amount was higher than previous year. The causes of increasing deposit amount there was opened 2 large amount of account. After that some account was expired the maturity data which was small deposit amount. Again in 2016 the account number & the amount of deposit both are increased than the year 2015. The rate of increasing deposit amount was about 5.5 %.

Table 4-5: Trend of Short Term Deposit number and amount: 2014-2016

Year	Account Number	Increase/ (Decrease) %	Amount	Increase/ (Decrease) %
2014	21		7,23,37,215	
2015	11	(47.62)	7,44,57,621	2.93
2016	12	9.09	7,85,26,916	5.47

Source: Statement of Affairs ,Agrani Bank Limited, Uttara Branch,Dhaka

4.1.5 Agrani Bank Double Benifit Scheme:

The following figures shows that the growth trend of Agrani Bank Double Benifit Scheme's (ADBS) amount and account in Agrani Bank ,Uttara Model Town Branch. The table indicates about ADBS that the branch has opened newly. In 2014 ADBS account was only 07 but next year it becomes 11 and now it is 19. Amount of money also increased by good figure. The ABDS amount increase sharply from Tk.2,31,400 in 2014 to Tk. 6,89,000 in 2015 which means increase rate was about 198 percent. After that it was increased slowly than previous years. The increase rate of 2016 was 100 percent which amount is 13,79,700.

Figure 4-3: Growth of Agrani Bank Double Benefit Scheme Account Number: 2014-2016

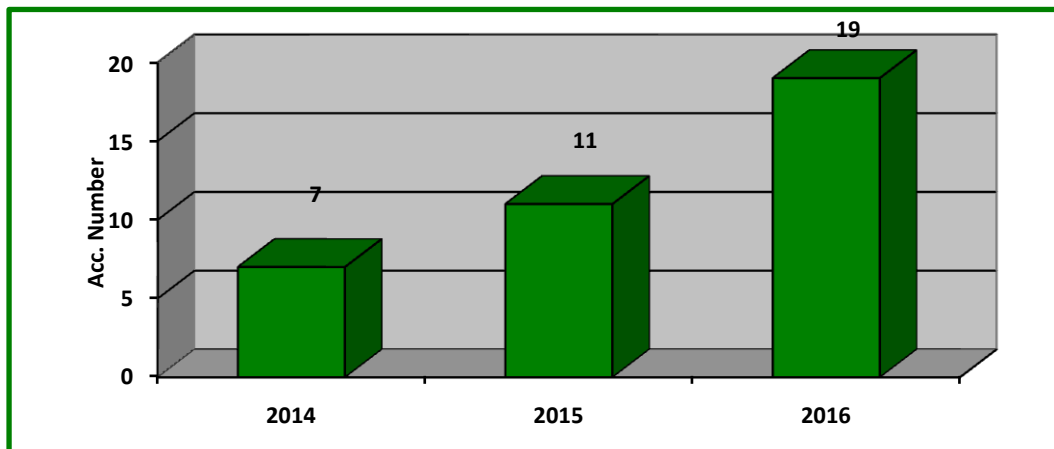
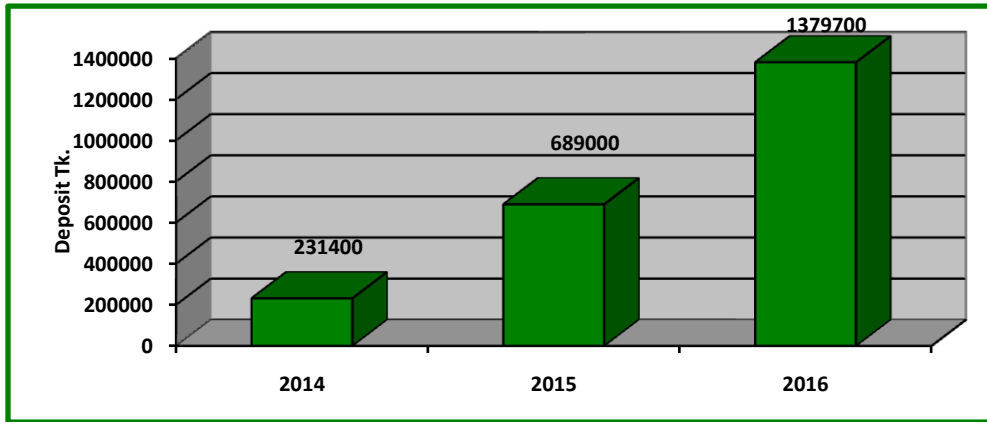


Figure 4-4: Growth of Agrani Bank Double Benefit Scheme amount: 2014-2016



4.1.6 Agrani Bank Pension Scheme:

In the years of 2014 to 2016 the Agrani Bank Pension Scheme (APS) A/C was decreased from 90 to 33. Because, in 2014 , 90 APS A/Cs were matured. The APS amount was decreased by 92%. Maximum matured accounts were Dhaka City Corporation. In the year 2016 APS amount and account also decrease.

Table 4-7: Trend of Agrani Bank Pension Scheme number and amount: 2014-2016

Year	Account Number	Increase/ (Decrease) %	Amount	Increase/ (Decrease) %
2014	90		58,54,125	
2015	33	(63.33)	4,84,610	(91.72)
2016	28	(15.15)	2,13,610	(55.92)

Source: Statement of Affairs, Agrani Bank Limited,Uttara Model Town Branch, Dhaka

4.1.8 Monthly Deposit Scheme:

The following table shows that the Monthly Deposit Scheme (MDS) account was same in the year 2014 & 2015. But the amount was not same because of increasing the number of installments in next year. In 2015 the increase rate of deposit amount was 228% which was extremely large. In the year of 2016 the account number also increased by 2 in numbers holder and deposit amount increase quite sharply about 97%.

Table 4-8: Trend of Monthly Deposit Scheme number and amount: 2014-2016

Year	Account Number	Increase/ (Decrease) %	Amount	Increase/ (Decrease) %
2014	4		38,500	
2015	4		1,26,390	228.28
2016	6	50	2,48,750	96.81

Source: Statement of Affairs, Agrani Bank Limited, Uttara Branch, Dhaka

4.2 Measuring Clients Perception:

I have collected data about client perception on general banking activities of Agrani Bank Limited, Uttara Branch. There are different types of account holder like current account, saving account and other scheme holder. I asked them about over all general banking not individual schemes. On the basis of this questionnaire I prepared this part. Below discuss every client feedback of questionnaire.

Q-1: Do you think that account opening process of Agrani Bank Limited is lengthy?

Maximum people are satisfied with the terms and condition of opening account in Agrani Bank Limited. Account opening process of all banks of in our country is similar. Banks maintain some formalities to open an account. Agrani Bank Limited also follows it. At first client should fill up account opening form. After that they need to collect signature from a familiar account holder. This is a problem for some people who have no familiar account holder of that bank. Here, 8 people among 50 think that the account opening process of Agrani Bank Limited is lengthy. They think collecting signature from familiar account holder makes the process lengthy.

Table 4-9: Account opening process is lengthy

	Number of Respondents	Percentage (%) of Respondents
Yes	8	16
No	42	84
	50	100

Q-2: Are bank rules and regulation for opening account very complex?

Most of the people from the drawn sample response positively about this question like 32 people answer is 'yes' which is 64% and 18 person answer is 'no' which is 36%. Although number of negative response is few but they have strong argument for their answer. To open an account, Agrani Bank Limited required some document like introducer's consent and signature in the account opening form.

Table 4-10: Client’s perception towards Rules and regulation

	Number of Respondents	Percentage (%) of Respondents
Yes	32	64
No	18	36
	50	100

Q-3: Do you face any problem to open an account into this bank?

From the table below we can see that nobody face any problem from this bank to opening an account. I have collected information from clients when they were in the bank, which may impede them to talk negative about account opening process.

Table 4-11: Face problem to opening an account

	Number of Respondents	Percentage (%) of Respondents
Yes	0	0
No	50	100
	50	100

Q-4: To do any activities in this Bank do you feel that it wastes your valuable time?

From the answers to this question I've found that 37 person answer 'yes' that means 74% and 13 persons answer 'no' that means 26% of total sample studied. This state of response is very much logical. We know every bank employees are engaged with different types of activities every day. Like cheque issue, DD/TT/Pay Order issue, cash pay and cash receive and so on. But there are only 10 employees who are providing all the services in Agrani Bank Limited, Uttara Branch. That's why client thinks that the employee is very few for providing the services. Only two employees handle cash receipt and payment. At the beginning of a month, maximum client come together deposit money in the bank for their own scheme. This creates the bottle neck in cash section for having crisis of employees. So, it wastes client valuable time.

Table 4-12: Opinions regarding Banking activities time wastage

	Number of Respondents	Percentage (%) of Respondents
Yes	37	74
No	13	26
	50	100

Q-5 Do you think that the bank has adequate liquidity?

Now a day's banker provides more preference on liquidity. They try to avoid liquidity crisis. In this table I've found that 100 percent people response that the bank has no liquidity problem.

Table 4-13: Adequacy of liquidity

	Number of Respondents	Percentage (%) of Respondents
Yes	50	100
No	0	0
	50	100

Q-6: Does the bank take more time to process remittance?

Regarding this question the bank get favorable position because some of the people reflect that bank takes more time to process remittance. Only 26% of total sample i.e. 13 people reply 'yes' and they think that the bank consumes more time to process remittance. Actually bank does not take more time to process remittance like DD, Pay order and TT except MT. MT take more time for unavailability of online banking service in Agrani Bank Limited, Uttara Branch.

Table 4-14: Take time to process remittance

	Number of Respondents	Percentage (%) of Respondents
Yes	13	26
No	37	74
	50	100

Q-7 Does bank take more time to encash cheque and deposit slip?

From the beginning of 2013, bank started using computer. But yet the bank can't provide better computerized services for lack of computers and operators. Such as, cashier who receives and pay cash haven't any computer. But senior cash officer have a computer. For withdrawing money, cheque bearer must go to senior cash officer.

he/she check the validity of the cheque after approval he sent it to cashier for payment. For depositing money, client has to submit money and deposit slip to the cashier. He sends cash and deposit slip to the senior cash officer for computer entry. It is a lengthy process than other private bank. Only two persons handle the cash counter. From the study I've found majority of respondent said the bank take more time to provide this type service. Only 5 people which are 10% of total respondent respond that bank doesn't take more time.

Table 4-15: Delay service in cash section

	Number of Respondents	Percentage (%) of Respondents
Yes	45	90
No	5	10
	50	100

Q-8: Is the interest rate on various deposit schemes suitable for you?

The interest rate of different deposit scheme is found suitable to 19 people that mean 38% and not suitable to 31 people that mean 62%. Here, rate of 'yes' is less than the rate of 'no'. Because respondent perceive private commercial bank better, who have higher interest rate on deposit schemes.

Table 4-16: Suitable deposit interest rate

	Number of	Percentage (%)
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	Respondents	of Respondents
Yes	19	38
No	31	62
	50	100

Q-9: Does the bank need to open its own ATM Booth More in Dhaka city?

From the table we see that most of the people want Agrani Bank Limited to establish its own ATM Booth More in Dhaka city. in our country, is not familiar to every person.. Majority person want to take ATM Booth service More because it is easy to take money from any place where it's situated without going to bank.

Table 4-17: Own ATM Booth required

	Number of Respondents	Percentage (%) of Respondents
Yes	41	82
No	9	18
	50	100

Q-10: Does the bank offer competitive service charges?

From the table we can observe that 43 people think that Agrani Bank Limited has competitive service charge. Service charge of Agrani Bank Limited is lower than other bank. At present banks are facing fierce competition. To stay in the market banks follow

different type of strategy, low price strategy is one of them. Agrani Bank Limited is a nationalized commercial bank. So its service charge is lower than other private commercial banks. Only 7 or 14% people reflect that Agrani Bank Limited does not offer competitive service charge.

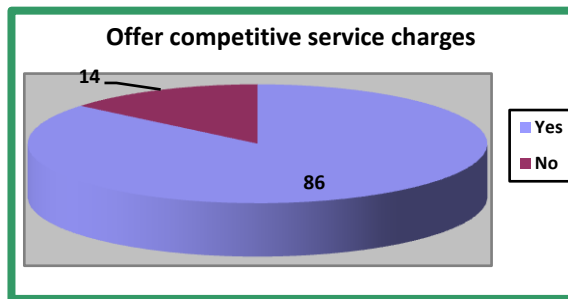


Figure 4-5: Offer competitive service charges

Q-11: Do you think your bank offer competitive interest rate for deposit?

On the basis of the answers to this question we can understand that bank don't offer competitive interest. Agrani Bank Limited should offer high interest rate on deposit to compete with other bank. Bank offers low interest on deposit than that of other private bank. That's why the number of 31 respondents or 62% of total respondent answer 'no' and only 19 respondents reflect positive answer to this question. They are satisfied with present interest rate of Agrani Bank Limited because Agrani Bank Limited is a nationalized commercial bank.

Table 4-18: Offer competitive interest for deposit

	Number of Respondents	Percentage (%) of Respondents
Yes	19	38
No	31	62
	50	100

Q-12: If your family /friends/colleague asked you, would you recommend the Bank to them?

People who have an account in the particular bank are the most important subject for the bank. Clients are important of part of advertisement which promotes personal advertisement. From this table we see that the number of 3 persons which means 6% of total people reply 'no' which means only a very insignificant portion will not recommend this bank to others.

Table 4-19: Reference the bank to familiar people

	Number of Respondents	Percentage (%) of Respondents
Yes	47	94
No	3	6
	50	100

Q-13: Do you prefer online banking in the branch?

There are a many branches of Agrani Bank Limited. So it has a great advantage for Agrani Bank Limited to open online banking service in all branches. Now a day other banks not only offer online service but also offer mobile baking. But there is a lack of skilled employee and who are unfamiliar with modern technology. Agrani Bank Uttara Branch, Dhaka didn't launch online banking. The branch has very few computers. Most of the employees can't operate computer and they have no specialist in the branch. From the table we can see that 100% respondent want to take online service form this branch.

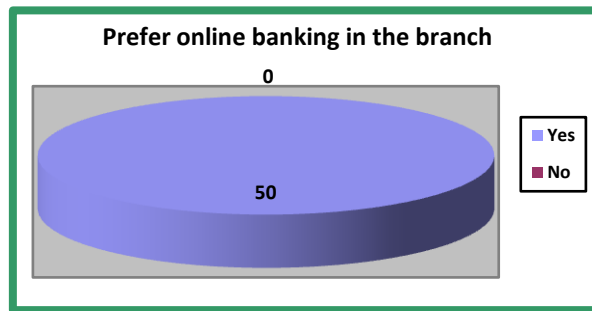


Figure 4-6: Prefer online banking in the branch

Q-14: Is interior decoration of this branch well-decorated?

Agrani Bank Limited, Uttara Branch is well-decorated. From the table below we can understand about client perception of the branch. The table demonstrates that 88% respondent reply that interior decoration of Uttara branch is attractive temperature in Agrani Bank Limited, Uttara Branch have , Air Condition and even the lighting facilities of this branch is also adequate.

Table 4-20: Branch is well-decorated

	Number of Respondents	Percentage (%) of Respondents
Yes	44	88
No	06	12
	50	100

Q-15: Do you think that the overall service of the bank well?

The overall banking service can't be easy to measure in a short time although clients share their opinion about this question. In the table we can see that the number of 19 respondents which is 38% of total replied 'yes' i.e. they are satisfied over the bank regarding the overall service and the remaining people replied 'no'.

Table 4-21: Overall service of the bank is well

	Number of Respondents	Percentage (%) of Respondents
Yes	19	38
No	31	62
	50	100

Chapter: Five

Conclusion and Recommendation

Findings

On the basis of my analysis and observation on general banking of Agrani Bank Limited Uttara Branch, Dhaka, I tried to develop the following findings:

- Most of the clients feel secure in transactions with Agrani Bank. So that it is one of the strongest parts for Agrani Bank.
- The branch collects maximum deposit by Saving Deposit, Fixed Deposit, and Short Term Deposit which is more than ninety percent of total deposit collection.
- Each year deposits growth indicates better movement of banking activities but some deposit scheme of the branch fell down such as DPS,APS. Account number of different types of deposit scheme isn't satisfactory because it is very poor in number.
- Most of the clients of the Branch reply satisfactory comment on different types of service available in the branch like account opening time, adequacy of liquidity, remittance processing, low service charge. Clients were found dissatisfied for different types of service like account opening rules regulation, lack of employees, interest rate on different deposit scheme, ATM card issue.
- The number of office assistants and other staffs are not adequate. Shortage of employees sometimes creates problems. There is a good pressure of customer

Recommendation

Recommending is very difficult for me as I have very limited experience and knowledge but with my little knowledge I want to mention the following points for Agrani Bank Limited ,Uttara Branch,Dhaka.

- Agrani Bank Limited Uttara Branch, Dhaka should focus on providing qualitative service to increasing the customer.
- The number of office staffs and expert members should increase in the branch to improve banking activities.
- Bank should arrange training on IT for employee to improve service quality and to familiar with modern technology.
- The branch can collect required computer from head office and appoint a specialist for solve the IT problem.
- The branch can increase computer in general banking division to provide quick service.

Conclusion

Bank is a financial intermediary. Banks take deposit at a cost and lend at a higher rate to cover its operational expenses and make some profit. In this process, if loans are stuck-up, the entire process becomes endanger. However, as one of the leading Commercial Bank, Agrani Bank Limited is playing an important role in its area of business in mobilizing financial resources through deposit collection and loan disbursement. It helps creating and maintaining a sound business environment in the economy.

Most of the client feels secure in transactions with Agrani Bank Limited. So that it is one of the strongest parts for Agrani Bank Limited. But potential clients don't feel it easy to open account because of some rule like fill up KYC form and familiar account holder signature. Clients of the bank reply satisfactory comment on different types of service available in the branch like account opening time, capability of liquidity, remittance processing, low service charge. Client also reply dissatisfactory comment for different types of service like account opening rules regulation, few service provider, dissatisfactory interest rate on different deposit scheme, ATM care issue. For achieving efficiency and to cope with the digitalization of Agrani Bank Limited, Uttara Branch should adapt modern technology and incorporate computerization more to their general banking.

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