



Prime Bank Limited

**Internship Report
On
General Banking Activities and Customer Relationship
Management
By Prime Bank Limited**



United International University

Program name: BBA

Trimester: Summer 2019

Submitted to:

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Assistant Professor

School of Business & Economics

United International University

Submitted by:

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Date of Submission: 17/11/19

LETTER OF TRANSMITTAL

17th Nov, 2019

To

Sarker Rafij Ahmed Ratan

Assistant Professor

School of Business & Economics

United International University

Subject: Internship Report Submission.

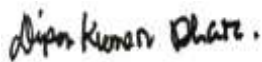
Dear Sir,

I am very glad to submit the Internship report on “The General Banking Activities & Customer Relationship Management of Prime Bank Limited (PBL)” as per your instruction. Working experience in Prime Bank Ltd. of Asadgate Branch was interesting for me due to such a nice work environment. I feel that I have increased enough information and experience by working there which will assist me in my future vocation.

In a short experiencing period, I have tried my level best to make the report informative.

Your acceptance and appreciation would surely inspire me.

Sincerely Yours,



Dipon Kumer Dhar

ID: 111151407

Major: Accounting

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SUPERVISOR CERTIFICATE

This is to guarantee that the Internship report on "General Banking Activities & Customer Relationship Management of Prime Bank Limited" for Bachelor of Business Administration (BBA) from United International University completed by Dipon Kumer Dhar under my watch. To the extent I am concern no part of the report has been submitted previously for any degree, confirmation, title, or acknowledgment.

I wish him very success in life.

Sarker Rafij Ahmed Ratan

Assistant Professor

School of Business & Economics

United International University

ACKNOWLEDGEMENT

At first I want to remember the great Creator. By the grace of Allah finally I am successfully completed my internship. This report is based on my academic and practical knowledge. During the internship time frame in Prime Bank Ltd, I was associated with viable work which gives the important information about direct the activity to perform. I am thankful to those people who are giving me full support during my internship period. Without their support and suggestion the report would not be possible. I would like to express my gratitude to my Internship Advisor, Sarker Rafij Ahmed Ratan.

It was an extraordinary delight for me to work in Prime Bank Ltd. (Asadgate Branch) as an internee. I have to thank the whole specialist for being neighborly and steady. I demonstrated bundle of tremendous things all through my concise occupation period thinking about their genuine idea and participation.

Uncommon much appreciation goes to Saifuddin Ahmed the Head of Prime Bank Ltd. (Asadgate Branch), Farhana Zubaida Selim, the Operation Manager of Prime Bank Ltd. (Asadgate Branch) for growing his assistance in requesting this report.

I may extraordinarily need to offer thanks toward Himu Bhuiya (Senior Officer) Prime Bank Ltd. (Asadgate Branch) who helped me a lot during my Internship days with noteworthy proposals, heading and crucial information.

Here I am discovered magnificent working spot which has helped me a ton arrangement to do and watch the financial exercises during my temporary position time of a quarter of a year.

In the end, I would like to thank to my friends who helps in different ways to complete the report.

EXECUTIVE SUMMARY

Internship is a temporary job where a student gets the chance to face corporate challenges. Generally the last semester of final year students are eligible to take that course. I have chosen Prime Bank Ltd. (Asadgate Branch) to get the practical knowledge on banking activities from the program and also have to submit a report based on my work experience. I am trying to discuss the overall General Banking Activities & Customer Relationship Management of Prime Bank Ltd through this report.

In Bangladesh the commercial bank plays a vital role, Prime Bank Limited is one of the private commercial bank. Prime Bank was established on April 17, 1995. It follows international standard in Banking and Finance. PBL collect funds from the surplus units of the economy as store with prepare store to the shortage units of the economy as credit. The fundamental aim behind beginning this bank was to realize subjective changes in the circle of banking and monetary administration. Prime Bank Limited includes 140 branches inside the nations and serves the clients.

General banking activities are consisting of A/C opening, bills, remittance, clearing cash and computer sections. General Banking satisfies the customer needs by playing as an agent which establishes Banker customer relationship. As an agent it gathers bills for clients, transmit assets of clients starting with one spot then onto the next, honoree checks drawn on this branch.

The very 1st chapter describes the introductory part of the report. It focuses on background, origin, rational, scope, objective, limitation, methodology of the study etc.

2nd chapter of the report is an overview of PBL's history, vision, mission, objective, product and services.

The 3rd part of report focused the General Banking activities and different types of products Prime bank are offering.

The 4th part describes the practice of building good relationship between the bank and clients. I also try to bring some new idea and solution to solve this problem. In this report I critically review the General Banking Activities of PBL.

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CHAPTER-1

1.0 Introduction

To assume of budgetary foundation banks play a significant role in our cutting edge economy. We can't think any sort of advancement in financial sectors without the assistance of Banks. Banks give fundamental monetary assets which required for executing the task accurately. Banks fundamental job not exclusively to supply budgetary assets, it went about as money related mediators for the clients.

At first the significant capacity was to gather the store from the client who needs to set aside the cash and apportion the assets for business visionaries or government as a credit for advancement reason. Presently banking exercises are not limited just the store and credit, they have been performing different exercises for their clients and furthermore including CSR exercises. They play out various capacities, offering safe guardianship of cash and different assets additionally offer interest stores, simple exchange of cash, letters of ensures accumulation of service bills and credits for purchaser durables and ventures.

Prime Bank is notable Bank in our nation and has had the option to procure trust of its numerous clients in a brief timeframe. It gives the client the above administrations yet their commitment to their clients is monstrous. They attempt their best to fulfill the client. As a Bank the primary test is to give the administration in time. Prime Bank Ltd. didn't traded off that, they are prepared to serve the client rapidly and without happening clients significant time. Another explanation for the achievement of prime bank is their digitalization. They generally attempt to utilize the new programming innovation where the security will be refreshed and furthermore easy to use. The business networks are exceptionally intrigued to include in prime bank because of their devotion to their clients. In that manner prime bank is presently turned out to be one of the most mainstream banks in Bangladesh

1.1 Background

Completion of BBA degree the last semester students have worked in any organization to get practical knowledge for 90 days.

Internship is considered as a BBA course and the purpose is to expose the students to the real world situation. It is prepared for the internship program consisting of a major in depth study of the total banking business of PBL.

In BBA there are almost 41 courses where student gets the theoretical knowledge except the internship where we students get the opportunity of practical knowledge. Feasible data is required for the usage of theoretical information. Helpful data changes over the formed formula to veritable physical items.

As sensible data is so critical for any individual the transitory position program was being incorporated the program. The structure is to offers the opportunity to the understudy to go up against the legitimate challenges and besides to allow to applying study corridor adapting basically. There are some qualification among theories and practice which I felt during my entrance level position period.

1.2 Origin

This report is done as fragmentary essential of the 90 Days transitory position program for the BBA under studies of United International University, Bangladesh.

During my entrance level position period I joined PBL, Asadgate Branch. The HR division of PBL in like manner supported preparing provides details regarding my doled out occupations after the fulfillment of the Internship in the affiliations. My title of the report is "General Banking Activities and Customer Relationship Management of Prime Bank Ltd.".

1.3 Rationality

I applied as an internee for PBL. The Human Resource Department of Prime Bank Ltd. has put me to Asadgate Branch at Mohammadpur. The subject of the report has been picked by exchange among me and my course instructor Sarker Rafij Ahmed Ratan, Assistant Professor of School of Business and Economics of United International University. As my position is client assistance office the related point my boss recommended that is "General financial Activities and Customer Relationship Management of Prime Bank Ltd".

1.4 Objective

1.4.1 Primary Objective:

- Be familiar with the working environment of Prime Bank Ltd.
- Fulfill the need of BBA speculative taking in grabbed from the coursework of the BBA program in a specific field.

1.4.2 Secondary Objective:

- Understand and analyze the general activities of Prime Bank Limited.
- Surveying the present activities and techniques for Prime Bank Limited
- Mulling over the operational viability of Prime Bank Limited
- Prescribing the accessible assets for improvement in approach and techniques about related to the theoretical learning with the certifiable situation.

1.5 Methodology

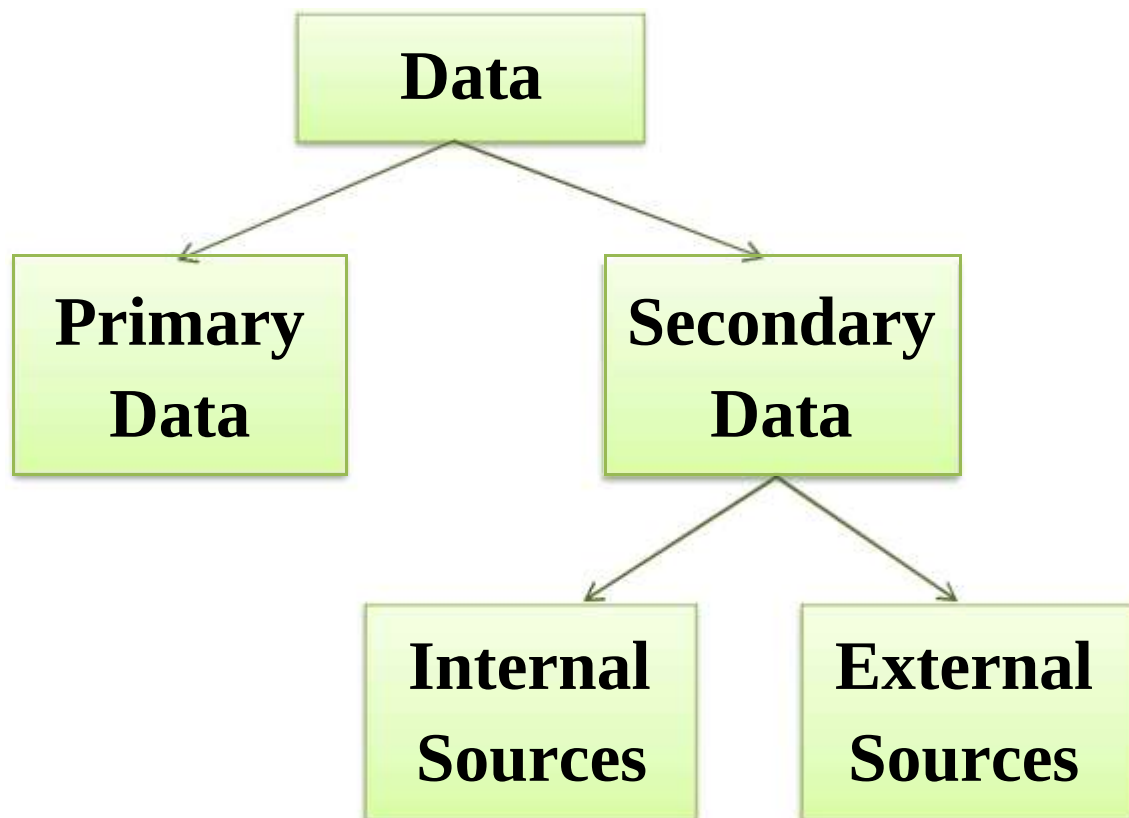


Figure 1.5: Source of Data Structure

1.5.1 Primary Data:

- Coordinated discussion with the individual authorities of the bank.
- Useful work understanding on various work areas of the branch.
- Relevant information Collection from various departments.

1.5.2 Secondary Data

Secondary data sources can be identified as follows:-

Internal Sources	External Sources
☐ Annual reports of PBL ☐ Manuals & Circulars of PBL ☐ Documents of different Branches ☐ Related departments desk report of the ☐ PBL Website	☐ Important books, diaries, papers and various bulletins ☐ Distributions in regards to banking capacity, items and administrations ☐ Bangladesh Bank report ☐ Sites

1.6 Limitation

- ✓ I faced many challenges and there were some restriction where I can't able to reach. The limitations of the report are mentioned below:
- ✓ Every bank has certain policy. As a result to respect their policy every data & information can't be disclosed.
- ✓ As the number of books, publications and journal are not so much available related to bank industries, I can't bring everything in the report in detail.
- ✓ Every branch has not performing same activities, as a result requires visiting more branch which limits the data of report.
- ✓ 12th week is not very much time to examine every one of the exercises of all branch of all driving financial organization like Prime Bank Limited.

CHAPTER-2

2.0 Company Profile: Prime Bank Limited

2.1 History of Prime Bank Ltd

Government decision to allow the private banks has been changed overall economy heavily. As the economy is developing the numbers of financial institution also increases. Now there are 34 conventional private bank are operating in the industry. They are doing the banking activities in conventional fashion depending on interest based operations.

The development of Prime Bank Ltd. in the private area in Bangladesh is a huge occasion in the financial segment of Bangladesh. Prime Bank Ltd. built up in April 1995. The dedication was to keep up greatness client assistance.

Prime Bank is notable for giving creative items, predominant quality help. PBL keep up a solid moral administration and expert corporate culture in the ventures. The vision is to become number one business bank in Bangladesh as far as gainfulness, effectiveness, quality, capital ampleness.

Prime Bank is one of the greatest business banks which have 128 branches and 18 SME branches including 3 Off-shore banking units at different EPZs in Bangladesh. PBL has a trade houses which is situated at Singapore and UK. These exchange houses energize serving the non-tenant people of Bangladesh who are living in Singapore and United Kingdome.

Prime Bank likewise has a finance related organization which is situated in Hong Kong. It gives administrations to its customer about remote financing exchange. Prime Bank Investment Limited and Prime Bank Securities Limited have a huge role in our capital market growth.

PBL introduces wide extent of cash related things and organizations: - business banking and Islamic banking, SME and retail banking, MasterCard and Off-shore bank, shipper and adventure. Merge credit and trade cash has adequately made expansive market entrance with predictable improvement in corporate, business and trade account fragments.

The bank has been earned phenomenal assessments from the nation's two most critical rating working environments – CRISL and CRAB. According to CRISL appraisals, Prime Bank has an entire bargain rating of "AA" and short lived rating of "ST-2". Concerning appraisals, Prime Bank Ltd. has the entire arrangement rating "AA2" and the transient rating is "ST-2". The bank has accomplished a perspective status of „Stable“ from CRAB.

Head Office	Adamjee Court Annexe - 2, 119-120, Motijheel C/A, Dhaka
Network Size	146 Branches
Year of Incorporation	1995
Listing Information	Dhaka & Chittagong Stock Exchange
Legal Status	Public Limited Company

Table 2.1: Head office Info

Prime Bank Limited is a booked Bank in the private division in likeness of the game-plan of movement of banking and money related associations and work environments in Bangladesh. In setting on the recently referenced, the PBL has, inside a time of 20 years of its development, increased a critical ground and dependably got together capital plenty fullness fundamental set by Bangladesh Bank.

2.2 Division of PBL

2.2.1 General Banking and Deposit Management:

1. Record opening and KYC methodology
2. Issuance of DD/TT/PO/FDR
3. Transaction between banks, OBC/IBC
4. Record area.
5. Clearing Section
6. It Section
7. Outsides Remittance

2.2.2 Credit Department:

1. Credit Proposals Processing Procedures.
2. Documentation and Loan Disbursement Procedures.
3. Diagram on all profits

2.3 Vision and Mission of Prime Bank Limited

2.3.1 Vision

To be the Top Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity.

2.3.2 Mission

The mission of Prime Bank Ltd. is to be very user friendly among the customer with great service, build up a strong corporate culture among the organization and earned a specific market share from the competitive banking sectors.

2.4 Corporate Philosophy

PBL always try to provide the most courteous and efficient service to the **customers** in every aspect of its business. They always research and try to be innovative in the development of new banking products and services. They always offer attractive remuneration and fringe benefits for **employee**. They focus on legitimate staff preparing and improvement, and arrangement of chances for profession advancement, producing benefits and reasonable profit for their speculation for Shareholders. They maintain high ethical values and best practices for **community**. They always try to improve the services quality in banking activities so that it can increase the value to shareholders investment and offer highest possible benefits to their customers.

CHAPTER-3

3.0 General Banking Activities of PBL

General Banking consists of many services. Based on the service these activities are even divided into few sections according to the branch capacity.

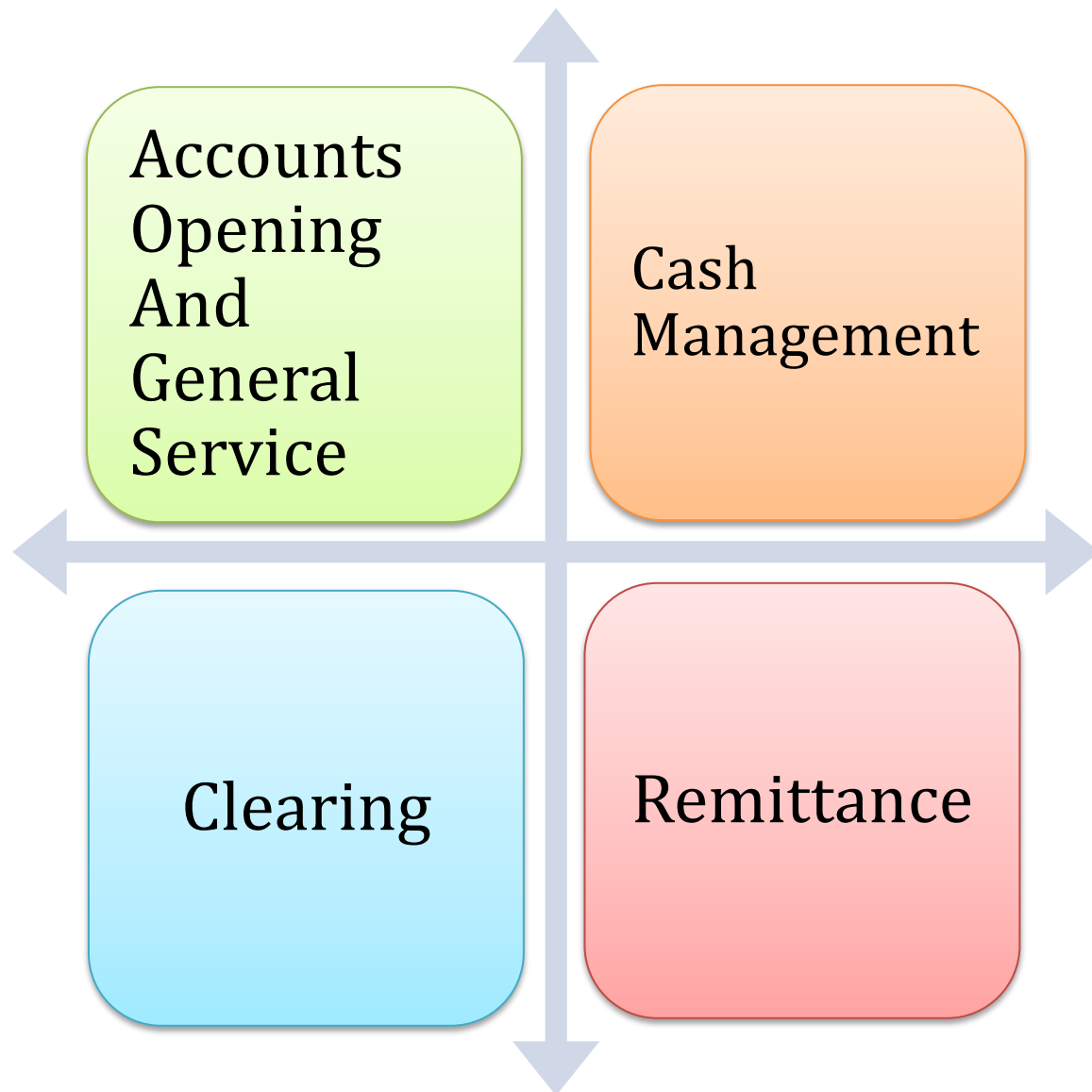


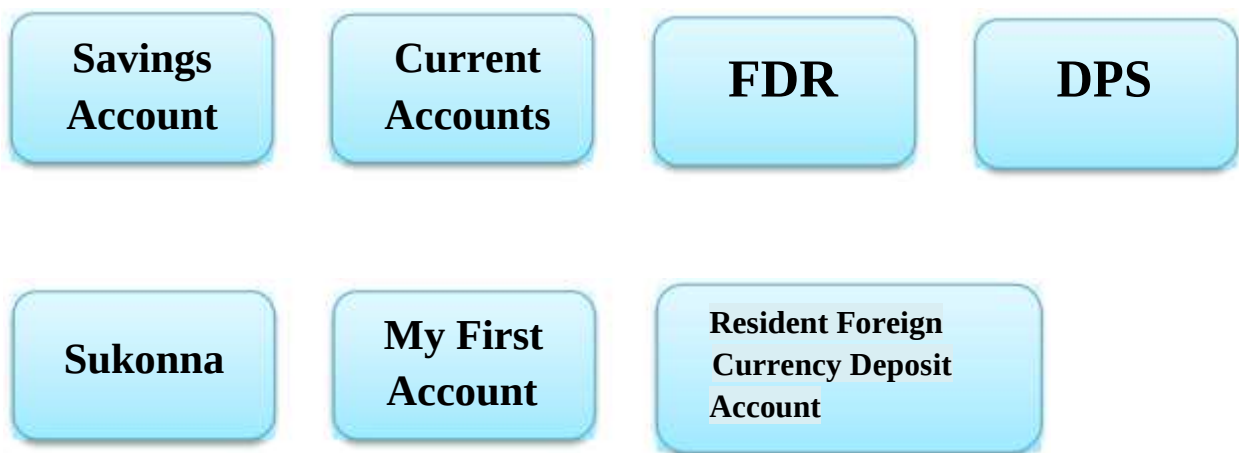
Figure 2.2 General banking

3.1 Accounts Opening & General Services

3.1.1 Account Opening Section

Account Opening

Banker and customer relationship are building up through the account opening. Account opening is the initial step. Record opening ties the Banker and client into authoritative relationship. The choice of client for opening a record is exceptionally essential for a Bank. Prime Bank Ltd. opens the following accounts:-



Savings Account

Account Maintenance Fee for Savings Account	Regular	Monarch Premium
<i>Up to Tk.5000 (Average Balance)</i>	<i>No Fee</i>	<i>Free</i>
<i>Tk.5001 to Tk.25000</i>	<i>Tk.100 (Half Yearly)</i>	
<i>Tk.25001 & above (Average Balance)</i>	<i>Tk.300 (Half Yearly)</i>	

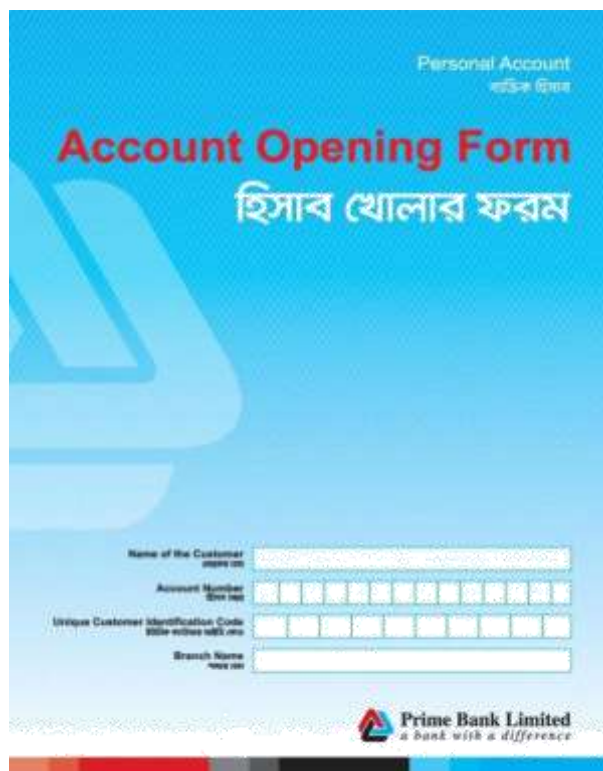
Table 2.0 Amount Limit

Customer Benefit

- They can pull back cash by Checks Book
- They can pull back or move store by Debit Card
- Web Banking Service: ALTITUDE (empowers – interbank and intra bank store move; charge card charge installment; service charge installment)
- They profits the store storage office
- They can move the reserve by Standing Instruction Arrangement
- Checks gathering from clearing house
- Empower SMS Banking
- Get web based financial help

Documents Required

- ☐ Have to completed account opening form
- ☐ Bring passport size photograph for each account holder and nominee
- ☐ NID / Passport



Personal Account
ব্যক্তিগত হিসাব

Account Opening Form

হিসাব খোলার ফর্ম

Name of the Customer
নাম লিখুন

Account Number
সংখ্যা লিখুন

Unique Customer Identification Code
৮টি অঙ্ক দিয়ে লিখুন

Branch Name
নাম লিখুন

Prime Bank Limited
a bank with a difference

The procedure for opening a general account:-

1. Customer who is interested to open the account has to collect the bank provided account opening form.
2. Then fill up the required part of the form.
3. Application by then shows the structure set apart by an introducer and nearby two universal ID size photo set apart by the introducer.
4. The approved official confirm the application structure data
5. In the case of everything OK, they will go for further advance
6. Deposit must be made it according to customer willingness from Taka 500 at least.
7. After made the store the checkbook is given and uses the imprint card to affirm the sign of the client. Bank protects the example.
8. A/C is opened.

Current Account

Account Maintenance Fees	Regular
Current Account & Call/STD Account	Tk.500 (Half-Yearly) But no minimum balance fee/incidental charges/ledger Fee/service charge.

Customer Benefit

- They will get checks book
- Will get debit card
- Web Banking Service: ALTITUDE (empowers – interbank and intra bank reserve move; Visa charge installment; service charge installment)
- Chance to apply for - safe store storage office
- Move of store on Standing Instruction Arrangement
- Gathering of checks through clearing house
- SMS Banking
- Web based financial help

Information Required

- ❖ Finished record opening structure
- ❖ Visa size photo for each record holder
- ❖ Confirmation of distinguishing proof, for example, national/voter's ID/international ID/driving permit of the record holder and candidate

My First Account

This is a special account for only for the student whose age below 6 years to 18 years. This opportunity is mainly gives to familiar with the bank; build up a relationship at early age. My first account will provide the students some unique facilities which others account might not provide. The main purpose of the account is to make the savings habit among the student at early age.

Key Features

- ✓ It's totally free and no charge applicable
- ✓ Free cheques book & ATM card
- ✓ Free internet banking & SMS banking
- ✓ Interest will calculate similar with the savings account
- ✓ Don't require any fee to close the account

Documents required:

- ❖ PP size photographs for the applicant & Guardian
- ❖ 1 PP size Photograph for the nominee duly attested by account holders & guardian
- ❖ Copy of Utility bills

Resident Foreign Currency Deposit Account

- ✓ Offering multi-currency deposit facility and maintain account in USD, GBP, Euro and Japanese Yen.
- ✓ Cash Deposit up to USD 5,000 or equivalent without any declaration brought each time after returning from travel abroad.
- ✓ Foreign currency deposited in this account can be withdrawn in Bangladeshi Taka for any transaction in Bangladesh.
- ✓ Remit the account balance anywhere in the world for legitimate purpose.
- ✓ Charge free account maintenance
- ✓ Free endorsing and carry during foreign trip.
- ✓ Remit children's tuition fees and living expenses in foreign countries.
- ✓ Credit card internationally

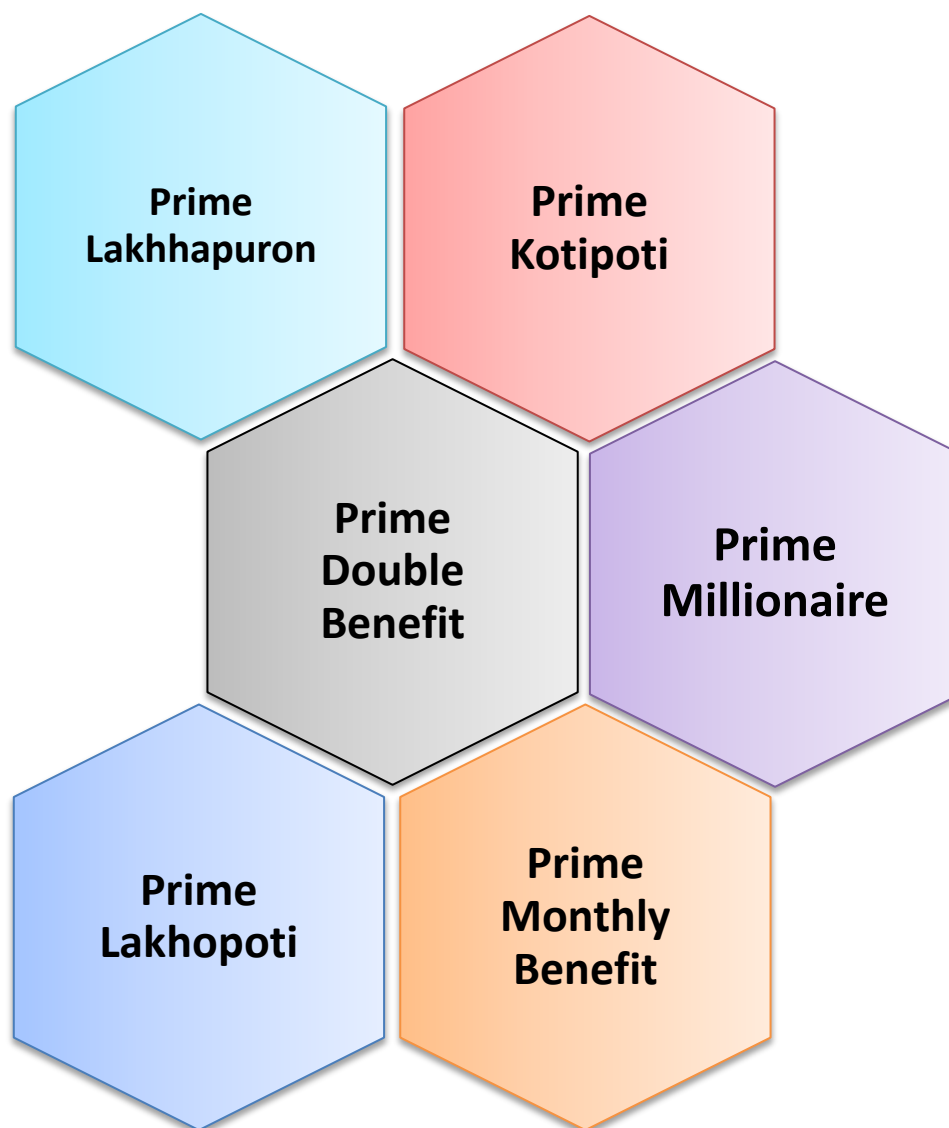


Figure 3.0 Various Deposit Scheme



Kotipoti Deposit Scheme

Kotipoti Deposit Scheme (KDS) is where the speculator will get BDT 1 Crore on development. Client can open KDS with or without Insurance Coverage. There are two decisions available for these plans:-

- i) Initial Payment + Installment monthly basis
- ii) Installment monthly basis

Scheme Features:

1. Attractive Interest Rate
2. Maturity tenures are 5/7/10/12/15 years.
3. Insurance Coverage of BDT 25 (Twenty Five) Lac for death
4. Automatic realization of monthly installments
5. Loan or overdraft facility up to 90% of the deposited amount
6. One person can open more than one "Kotipoti Deposit Scheme"

Prime Millionaire Scheme (PMS)



Contributor will get BDT 10 Lac on development in that plan.

There are two options available for this arrangement:

I) Insurance with Coverage

ii) Insurance without Coverage:

- ✓ Engaging advance cost
- ✓ Advancement residencies of 5, 7, 10 or 12 years
- ✓ Insurance consideration of BDT 1,000,000 (Ten Lac Taka) for demise or never-ending inadequacy during plan residency
- ✓ Free eye checkup office for the arrangement holder at Prime Bank Eye Hospital.
- ✓ Customized affirmation of normally booked installments
- ✓ Credit or overdraft office up to 80% of the put away aggregate

Double Benefit Deposit Scheme (DBDS)



Prime Bank has an extraordinary sort of store conspire which is called DBDS. Contributed starting stored sum will be twofold after a specific timeframe.

Highlights:

- ✓ Kept whole will be twofold in 8 years a half year
- ✓ Advance cost is 8.50%
- ✓ Least store whole will be BDT 10,000 (Ten Thousand Taka) and there is no upper rooftop on most outrageous most remote point. The put away total should be distinctive of BDT 10,000
- ✓ One individual can open more than one "Twofold Benefit Deposit Scheme"
- ✓ Advance/overdraft office against spared aggregate

Monthly Benefit Deposit Scheme (MBDS)



Month to month Benefit Deposit Scheme (MBDS) is an uncommon sort of store plot where the investor acquires a fixed measure of benefit each month without aggravation of the head.

Highlights:

- ✓ Alluring pace of return
- ✓ Development residencies of 3, 5, 7 or 10 years
- ✓ Credit/overdraft office against saved sum

Lakhopati Deposit Scheme (LDS)



The terminal sum on development will be BDT 100,000 (One Lac Taka) in Lakhopati Deposit Scheme (LDS).

Highlights:

- ✓ Appealing Interest Rate
- ✓ Development residencies of 3, 5, 10 or 15 years
- ✓ Programmed acknowledgment of regularly scheduled payments
- ✓ Advance/overdraft office against stored sum

FDR

Prime Bank offers the customers to reserve their money in the bank for a fixed period of time. It can be 4/6/7/9/13 months. The customers will get interest depending on the time they want to reserve the money in the fixed deposit account. The amount of fixed deposit starts from 1 lac. A customer can open the fixed deposit account in his own name or his blood related mention people name. He /She also can be opened the account jointly depending on him that issue.

Loan

Home Loan

Swapna Neer Loan: It will give loan facility for buying your own property for residential purpose. One can get maximum 70% loan against the property purchase. The loan amount is taka 10 lac to 1.20 Crore for minimum 3 years to maximum 25 years. One can easily take over the loan with zero processing facility. The loan taker has to submit recent passport size color photographs both of him and guarantor, NID/passport copy of himself & guarantor, latest utility bill and ETIN certificate.

Abash Loan

It is offered for development/upgrade of semi-pucca private structure for claim use reason. It will get together to 70% expenses of development or half of the market estimation of the land.

Swapnashaj Loan

Clients will get credit for possess house/property development, redesign, and expansion or improvement reason. They will give 70% credit against development cost for a half year time frame.

Car Loan

Customer will get and drive their dream car through wonderful car loan facilities. They offer excellent loan facility for purchasing car. The loan amount will be maximum Taka 40 lac and have to pay equal monthly basis installment.

3.1.2 General Services

Closing of an Account

An account holder can close his account forever at any time. The closing process is very simple. Account holder has to follow some instruction and doing some formalities to close the account. The account holder first need to write an application mentioning his/her account name with account number and submitted to the bank. He also has to return the unused leaves of cheques book to the bank.

After verifying all the documents bank closes the account with charging fees 50/- taka for closing savings account and 100/- for closing current account. Bank also has the authority to close the account by itself for certain events:-

- ✓ If customer sent any notice to the bank
- ✓ Death of any customer
- ✓ Insolvency of customer
- ✓ Order of court

Date

The Head of Branch

Prime Bank Limited

Asadgate Branch, Dhaka

Subject: Application for closing of A/C No.....

Dear Sir,

With reference to the above, I would like to inform you that I am maintaining a SB/CD/DPS/DBDS/FDR No.....with your branch since a long time.

Now I want to close the account due to my personal affairs.

We therefore pray and hope that you will arrange to close the account and give the rest amount from my account. It is mentionable that I agree to abide by all necessary norms of the bank regarding this. Yours faithfully,

Name & Signature

.....

Figure: Account Closing Form

Reactivation of account: As per rules of Bangladesh bank if any customer didn't make any transaction between 6th months period, his/her accounts will be deactivate automatically. In that case the customer can not withdraw his money from his account immediately due to the block of system. The customers' needs to submit some documents along with fill-up some information in the reactivation form. He needs to fill-up his personal information as per NID along with the account signature. Two documents are required to the form which is NID copy and utility bill documents for verifying the address.

Issuing Solvency Certificate: A customer can collect a solvency certificate from the bank based on a certain day balance. In general the solvency certificate is required in the visa purpose or loan purpose. A customer can easily collect it from bank by performing some formalities. First, He / She need to fill up a form which will be provided by bank. The bank certificate charge is 300 taka which will be deducted from the account by the bank authority. The form contains:-

- Account holders name
- Account number
- Account holders signature
- Address / Mobile No.

Date:

The Manager and Head of Branch
Prime Bank Limited
Asadgate Branch

Subject: Requirement for a bank certificate / solvency certificate

Dear Sir,

I am an Account holder of your esteem bank and I have been maintaining a SB/CD/FDR/DPS account bearing account no #..... I need a bank certificate.

I would like to request you to prepare documents regarding the bank certificate. Please debit requires charges from my account.

Faithfully yours,

.....

Name:

Mobile:

Issuing Bank Statement: A customer can collect statement from the bank to see the transaction of his / her account during the period. To collect it from the bank requires charges. 1st needs to fill up the statement from which contains:-

- Account holders name
- Account number
- Account holders signature
- Address / Mobile No.
- Date (fromdate todate)

Date:

The Manager and Head of Branch

Prime Bank Limited

Asadgate Branch

Subject: Requirement for a Bank Statement of Account #.....

Dear Sir,

Please refer to the above. I would like to inform you that I am maintaining a SB/LDS/CSS/STD/PMS account bearing A/C No#.....with your branch.

Now I need a bank statement of my account from.....to.....

Please deliver the statement to me or my authorized person whose signature is attached by account holder.

Please debit necessary charges from my said account (if any) in this regard. Thanking your

Authorized Person Signature

Signature attached by:

Yours truly,

Sign:

Name:

Address:

Mobile.....

Fund Transfer: Sometimes customer needs to transfer money from his own account or others account. In that case he has to go through fund transfer process. Transferring fund a customer needs to fill up a form and apply for that. The form contains:-

- Two Accounts No (Senders & Receivers)
- Receivers Account Name
- Amount of money (both numeric & In words)
- Signature of the Sending Accounts holder

Date:

The Manager and Head of Branch

Prime Bank Limited

Asadgate Branch

Subject: Request for the fund transfer.

Dear Sir,

With the reference of the above, I would like to request you to transfer from my account #.....to account #.....Favoring.....for the amount of Taka..... (In words:)

Please do the needful and oblige thereby.

Thanking you,

Yours truly,

Signature:

Title of A/C:

Address / Mobile No.....

Withdraw FDR Interest: To withdraw FDR interest, customer needs to fill up and apply in an appropriate form provided by the bank authority. It contains the FDR owner name, FDR number and A/C holder signature. Generally FDR interest can be withdrawn by savings account / Cash. To withdraw by savings account the customer needs to provide the savings account number in the form.

Date:

The Manager and Head of Branch
Prime Bank Limited
Asadgate Branch

Subject: Withdraw the Interest of FDR.

Dear Sir,

I have been maintaining FDR A/C's with you and now I wish to withdraw the interest on maturity favoring.....

FDR details are as follow:

SL	FDR No	Principal Amount	Interest Amount
01			
02			
03			

1. SB#

2. Cash

Thanking you.

Yours faithfully,

(Signature of the A/C Holder)

Name:

Phone:

Post Initial.....

Authorized Initial.....

3.2.7 ATM Card Issue: A customer can get ATM card against his/her account. The yearly charge of ATM card is 575. They can withdraw money from the booth 24 hours. The ATM card can be used any other bank booth by costing 15 per transaction. To apply for ATM card, customer needs to fill up the ATM form properly along with his /her signature.

3.2. Clearing Section:

The essential focal point of clearing portion is to work with prosperity and security of cash, trade of cash related instrument like DD (Demand Draft), PO (Pay demand), check, etc for advantage of the customers through Bangladesh Bank Clearing House, Outside Bank Clearing (OBC), Inter Branch Clearing (IBC).

Types of Clearing:

- 1) Outward Clearing
- 2) Inward Clearing

3.3.1 Outward Clearing

Right when the Branches of our Bank get checks from its customers drawn on various Banks inside the close to clearing zone for putting away through Clearing House, it is Outward Clearing.

The propensities wherein outward clearing are searched for after:-

- ✓ The instruments are gotten fittingly ventured vouchers.
- ✓ The clearing stamps are joined on the instrument and it is understood with the checking of in charge.
- ✓ The focal motivations behind the instruments and the vouchers are entered in the outward clearing register.
- ✓ The instruments with plans got from branches and sent to the clearing house to give them to the individual bank.
- ✓ These sorts of things are submitted in the primary houses or transport spot of Bangladesh Bank.

3.3.2 Inward Clearing

Precisely when the checks of its client are gotten for get-together from different banks, the going with:-

- ✓ Should be checked mindfully
- ✓ The check must be crossed.
- ✓ The look at should not to pass on the town constantly settled then the tolerant date for over a half year.
- ✓ The party bank must check on account of help is done fittingly or not.
- ✓ The all out both in words and figures in store slip should be same and also it should be in similarity with the whole referenced in words and figures in the checks.

Cheques Book

A check is a bill of Exchange which is drawn of predefined money related professional and not allowed to be payable all around than on premium". To ask withdrawals and parts to untouchables by the customer, bank gives a check book to the customer check book contains 10 leaves for experience account while for current record there are 20 or 50 leaves.

Dishonor of cheques

If the check is disgraced, the branch sends an update (check return update) to the customer communicating one of the going with reasons:

- Not organized
- Impacts not cleared. May be exhibited once more
- Surpasses courses of action
- Full spread not got
- Installment halted by cabinet
- Payee's support unpredictable/obscured/required
- Payee's support unpredictable, require bank's affirmation
- Drawer's mark contrasts/required
- Alterations in date/figures/words require drawer's full signature
- Look at is postdated/of date/mangled

- Sum in words and figures varies
- Crossed check must be introduced through a bank
- Clearing stamp required abrogation
- Expansion to bank's release ought to be verified
- Check crossed "Record payee only"
- Gathering bank's release unpredictable/required

On the off chance that the check is disrespected because of deficiency of assets, branch charges TK 50 as punishment.

Bills Collection:

Prime Bank assembles cash through OBC, if any gathering offers Checks to a part of Prime Bank to gather cash from a part of other bank, which isn't situated in the clearinghouse. In OBC there are two different ways exist to gather cash from another bank.

3.3 Remittance Section

"Remittance" implies sending of cash starting with one spot then onto the accompanying spot through post and convey. Business banks open this office to its clients by procedures for enduring cash from one bit of the bank and making a less unpredictable game-plan for bit to another branch inside the nation. Prime settlements are protected, lively, reasonable and basic.

Various sorts of settlements dispatched by Prime Bank are:-

1. Pay Order (PO)
2. Demand Draft (DD)
3. Telegraphic Transfer (TT)

Items	Pay Order (PO)	Demand Draft (DD)	Telegraphic Transfer (TT)
Features	Pay request is an instrument that contains a request for installment to the Payee as it was. It can only for the local payment and on behalf of bank or Institutions.	A demand draft is a strategy utilized by a person for making an exchange installment starting with one ledger then onto the Next. Request drafts contrast from ordinary checks in that they don't expect marks to be Liquidated.	It is the way of sending or transferring remittance through Telegram. In case of urgency PBL can be requested for TT on payment of a nominal charge and Telegram charge.
Information included	-Receiving part account name & Number. -Transferred amount Of money.	-Sender name -Amount to be received & receiver name - A confidential test number for security purpose which are included in the DD block -Amount of money to be transferred -Name of receiver branch	-TT number -TT test number - Payee name and account number -Power of attorney number of the sender and receiver of TT -The amount of money to be transferred
Charge/Commission	- Up to TK.10, 000, TK. 25 - Above BDT 10,000 to BDT (1,00,000 – 50.00) -Above BDT 1,00,000 - 100.00 - Cancelling Charge- up to BDT 500 – Free, above BDT 500- BDT 300.00	-0.10% com of the Principle amount. -Postage charge TK. 50 plus 15% Tax on the Commission amount. -Cancelling Charge – up to BDT 500-BDT 200.00	-The charge on TT .is TK. 50.00. -Telephone charge is TK.50.00. - Commission is 0.10% of the principle amount -15% VAT on total Commission. Cancelling Charge – up to BDT 500-BDT 200.00

Pay Order (PO)

Pay Order is a methodology of cash move from payer to payee inside a specific clearing zone through money related channel. It's a requesting for near to part to help the bank or its constitution. A client can buy various methods for parcel Order, for example, pay request with money and pay request with money demand.

Pay order (Issue)

Following procedure has to maintain for the issuance of PO:

- ✓ Customer is given PO structure.
- ✓ In the wake of filling the structure the client pays the cash in real money or with a money demand.
- ✓ The concerned authority by then issues PO on its particular square. This square has three sections, one for bank and other two for the client.
- ✓ A/C Payee crossing point is fixed on all compensation demands given by the bank.
- ✓ The authority by then records the measure of the PO dishearten on the PO structure.
- ✓ Two insisted specialists sign the square.
- ✓ Around the end client is equipped with the two bits of the square in the wake of stepping on the back of the banks part.

Pay Order (Payment)

As the PO gave by the bank is crossed one and it isn't paid over the counter. Regardless of what may be normal, the aggregate is moved to the payees" account. To move the whole the payee ought to appropriately stamp the PO.

Demand Draft

This is a solicitation to pay money, drawn by one office of a bank upon another office of the proportionate bank for a sum of money in any place, which is outside of the clearing house area of giving branch. It is a debatable instrument. It tends to be crossed or not. For installing of DD bank checks the „Test Code“ first referenced on the draft. In the event that test code concurs, at that point the bank makes installment. The giving bank sends an exhortation about the DD to the paying branch, for further affirmation. Solicitation Draft is an instrument containing a sales by the giving branch upon another branch known as drawee branch, to pay a specific whole of cash to the payee or to his/her sales on request.

Demand Draft Issue

- ✓ Client is furnished with DD structure.
- ✓ Client top off the structure which consolidates the name of the bureau, name of the payee, measure of money to be sent, exchange, name of the drawee branch, check and address of the bureau.
- ✓ The customer may pay in genuine cash or by moving the whole from his/her record (assuming any).
- ✓ After the money is paid and the structure is fixed and set apart as necessities are it is given to the DD giving work zone.
- ✓ After tolerating the structure concerned authority issue a DD on a particular square.
- ✓ DD square has two segments, one for bank and another for customer.
- ✓ Bank's part contains giving date, cabinet's name, payee's name, entire of the money and name of the drawee branch. Client's part contains giving date, name of the payee, aggregate of the money and name of the drawee branch.
- ✓ In the wake of equipping all the important information section of the DD is given in the DD issue register and at same time bank issue a DD certification slip keeping an eye on the drawee branch. This insistence slip is gone into the DD urging issue register and a number is put on the attestation slip from a comparative register. Later on the bank sends this slip to the drawee branch.

Duplicate DD issue

In the event that the client reports that unique DD bought by him/her is lost or taken and creates authoritative records then the bank may give a copy DD.

Demand Draft Payment

The branch look at the accompanying issues when a DD is brought for installment:-

- Notwithstanding whether the DD is drawn on them
- Notwithstanding whether it is crossed or not
- Notwithstanding whether it is properly set apart by affirmed authorities of the giving branch
- The branch by then takes a gander at whether the insistence slip has appeared or not
- In the event that the affirmation has not shown up, the DD is offered section in the Ex-guidance register.

Telegraphic Transfer (TT)

If there should be an occasion of TT the giving branch sends a wire to another branch to pay a specific sum of cash to a named payee account. Test code is prepared on the TT message for its affirmation. All around for such sort of exchange, payee ought to have account with the paying bank; else it is very hard for the paying bank to see the unmistakable payee. At customer's business branch moves hold to another branch through message and it is known as the TT, in short. TT office is open just in that branch having wire office. The technique of giving and paying TT's are conveyed underneath:

TT (Issue)

- Client polishes off the TT structure and pays the total near to commission in certifiable money or with a cash request.
- The regarded position gives a cost update in the wake of enduring the TT structure with divide seal, by then signs it in conclusion offer it to the client.
- Next a TT request slip is given and its way is given in the TT issues register.
- A test number is in addition put on the epitome of the slip. Two avowed authority signs this slip.
- Wire director by then moves the message to the drawee branch referencing the entirety, name of the payee, and name of the giving branch, date and test number.
- The verification slip is send by post.

TT (Payment)

- Exactly when a TT arrives through message it is sent to the respected authority for the check of the test number. If the test number is OK, the authorities record
- "Test Agreed" on it and sign it. For the most part, a message is sent back to the giving branch for the correction of the test number.
- Resulting to concur the test the branch gives a charge voucher and affirm voucher – charging the giving branch and crediting the payees account. Branch moreover gives a credit admonishment slip keeping an eye on the payee enlightening him/her about the presence of the money.
- A while later, when the insistence slip shows up the contra date, on which the portion was made, is put on it and the official sign it.

3.4 Cash Section

Money is the most fluid resource and it ought to be supervised carefully. So this division is truly given with real idea. This office begins the day with money in vault. All money receipts and bits are made through this division. Money region is a delicate organ of the branch and handle with additional idea. I was not insisted to bargain around there thinking about its influence capacity. All things considered, I was lucky enough to know the procedures for this area. Development of this region heads toward the beginning of the money related hour. Money official creatures his/her exchange with taking cash from the vault, known as the opening money balance. Vault is kept in a much checked room. Keys to the room are seen of money authority and branch in control. The extent of opening money evening out is gone into a register. After entire day's exchange, the surplus cash stays in the money counter is returned in the vault and known as the end balance. Cash is gotten and paid in this part.

Cash Receipt

Precisely when customers store money covered, the bank official on receipt of the money and the compensation in slip/credit voucher will:

- Checking and counting the got money.
- Assurance that the entire in word and number in the store slip are same
- Check the record title and the number.
- Both the store slip is all things considered.
- Financial specialist's engraving is in the slip.
- Get seal in the slip is a level out need.
- Make the authority out of the money at the back of the compensation in slip or the credit voucher and join stamp in the slip/voucher.
- Enter central purposes of in slip/credit voucher in the tolerant money authority book.
- In any event, send the compensation in slip/voucher to the store office or to the diverse office.
- Store slip must be separate by the distinctive power.
- Duplicate of the store slip must be handover to the customer with bona fide seal and engraving.

Cash Payment

Checks, request drafts, pay orders, pay slip and charge money vouchers, and so on are gotten from different divisions for part of money to clients/payees. Earlier segment of money it is the official's duty to ensure that the check/or the instrument has been genuinely passed. The going with standard shield is completely exhausted before concerning a check:

- Identify the cheques is open or crossed check.
- The branch name
- Date of check is basic. Checks are normally noteworthy a half year and began before checks are moved closer to show after the date given.
- Same figure and taka in words of the check.
- Equality in the record is accessible.
- The clear tenor of the check, Regardless of whether any figure, date or anything has been adjusted in the check showed. Anticipating any, by then the particular power must check whether the customer is making his engraving for change or not.
- The model card stamp and engraving in the check ought to mastermind.
- Characteristic of beneficiary is obtained on the steamed of check.
- If, where a past game-plan has been made with the bank, a customer may overdraw against a check.

CHAPTER-4

Customer Relationship Management (CRM)

4.0 Customer Relationship Management (CRM)



Figure: 2.5 CRM

CRM framework is a business system that utilizes data innovation to give the venture an exhaustive, solid and incorporated perspective on its client base with the goal that all business procedures and client communication help keep up and grow commonly gainful connections. CRM frameworks assist associations with improving the productivity of their communications more secure and friendlier through individualization and personalization. CRM is in this manner a method or a lot of procedures intended to gather information and give data that enables the association to assess vital choices. Hence, Customer relationship the board (CRM) is

- ✓ A for the most part executed procedure
- ✓ For managing an association's collaboration's with customers, clients and arrangements potential outcomes
- ✓ It incorporates using advancement to deal with, motorize, and synchronize business structures
- ✓ Primarily bargains works out, moreover for advancing, customer's organization and specific assistance:-
 1. Overall destinations are to find, pull in, and win new clients,
 2. Nurture and hold those the association starting at now has,
 3. Entice past clients again into the wrinkle, and decline the costs of publicizing and client organization.

Customer relationship the board delineates a broad business methodology including customer interface workplaces similarly as various workplaces.

4.1 Purpose of CRM in Banking Sectors

No decision is taken without reason. In this way, reception of CRM idea in banking additionally requires a few purposes. In spite of the fact that all exercises pursue the way to gainfulness however the breakdown of these ways can be explained for legitimate appreciation about how banks plan their exercises for looking after benefit, here from chart we can see that as per the experts in the Prime Bank principle reason for keeping up relationship is to expand productivity when client holding is the second goal of PBL.

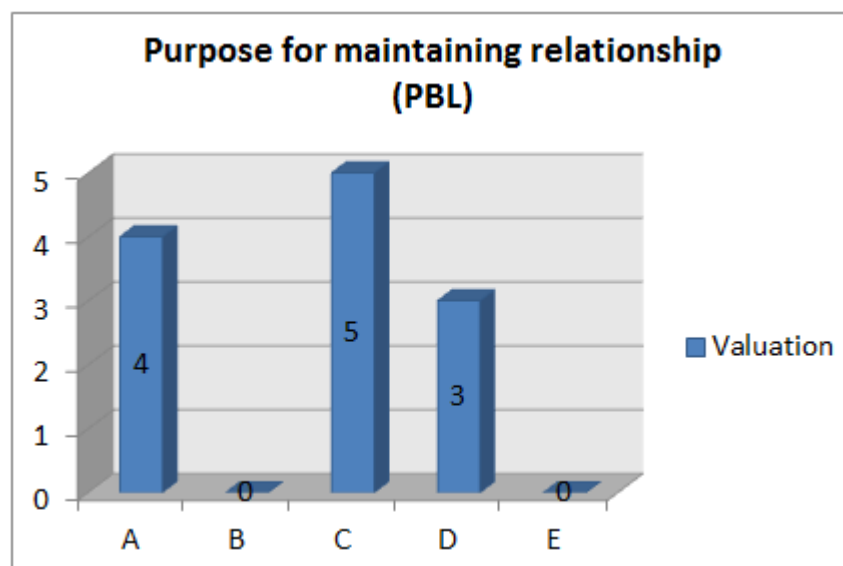


Figure 2.6 Purpose of PBL

A = for retaining customers

B = to utilize valued customers as opinion leader

C = to maintain profitability

D = lowering cost

E = others

4.2 Communication Channels

The majority of the banks that have faith in CRM use advancements to computerize or oversee data that is conveyed to clients over the accompanying channels. Prime Bank is not far behind the majority. Perhaps they are more active than others in different cases. They maintain communication through:-

1. Face-to-Face (Visit)



2. Mail



3. Phone (wired and wireless)



4. Fax



5. Web & Others

Banks have tended to (and, all things considered, still do) improve their capacities on a channel-by-channel premise. Banks commonly work out the association and innovation capacities; take a gander at benchmark information and afterward progressing in the direction of meeting key single channel measurements. For instance numerous banks have call focuses, which have experienced mechanical and operational enhancements, yielding execution upgrades in that channel. Today in any case, most by far of business will call enters still can't seem to create prevalent multi-channel co-appointment abilities.

With the colossal web work out in the course of the last three or four years, history has rehashed itself. About all organizations with sites have concentrated on single-channel greatness and do a few seconds ago understand the cross-channel suggestions, benefits and the attendant estimation obstacles. For electronic client communications, single channel measures flourish and organizations battle to relate these measurements to other channels.

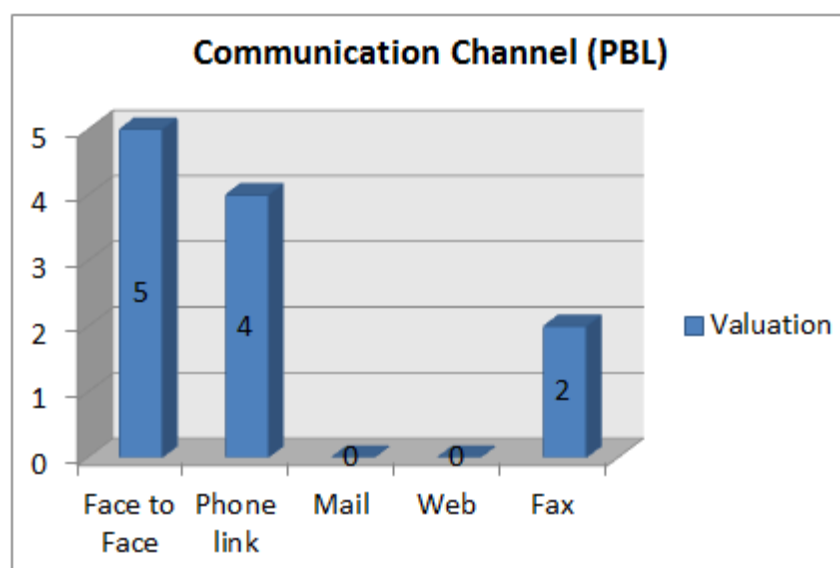


Figure 2.7 Communication Channel of PBL

4.3 Level of effort required for Customer Motivation

The level of exertion keeping up relationship showcasing is limited to the distinctive client level. Each level requires a lot of offering to impact clients. This is significant as clients at all levels are not the equivalent and don't acknowledge a similar method for treatment. Banks in this manner utilize a few procedures to let the client feel glad to be an individual from such a bank. Next part contains the graphical introduction of banking rehearses for persuading clients and furthermore a table comprising qualities of dedication level with movement breakdown for each level.

Table: 5.0	Level of exertion at every faithfulness level their trademark	
Stages	Characteristics	Banking Activities
Initial Stage: Clients	Complement on overpowering customer affectation, even more excessive.	Mailing contributions, financial waiver, endowments, handle exhortation with care, crusades and so on.
2nd stage: Supporter	Accentuation on persuade, bit less expensive then customer arrange.	Sending unique offering, visit criticism of administration, client week, exceptional rebate and so forth.
3rd stage: Advocate	Long haul relationship, require less accentuation than customer organize for inspiration, less exorbitant.	Compensating for best execution, handle counsel with incredible consideration, welcoming to workshops, unique limits and so on.
Final Stage: Partnership	Very long haul relationship, particularly relevant in B2B relationship, less accentuation is sufficient adversary progressing relationship.	Support on basic leadership.

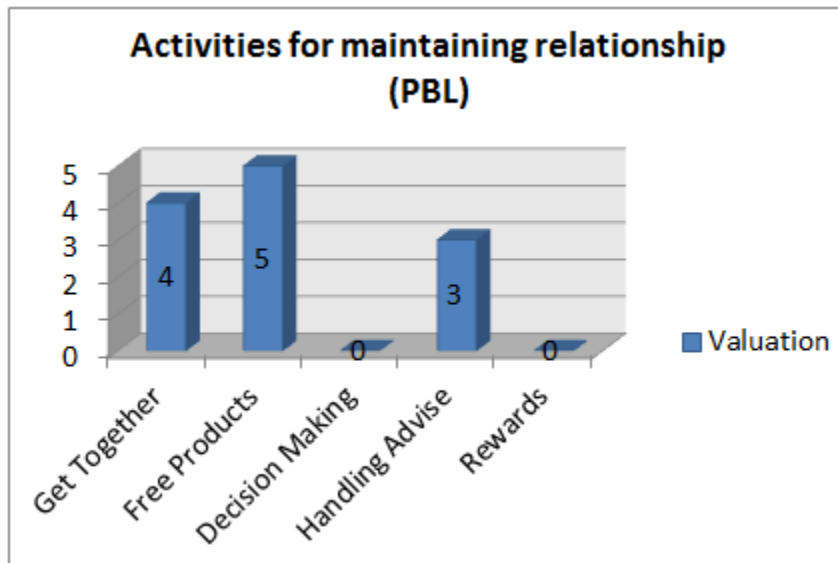


Figure 2.8 Activities for Maintaining Relationship of PBL

To keep up customer relationship PBL have same activities to the customers. They do get together, gives calendar and free MasterCard, exceptional thought for phenomenal customer, etc. Regardless, they don't give timetable or free organizations to anyone, customers who are most profitable and have influence on bank; generally the corporate customers are the capable to get these free organizations and things.

They sort out social affair now and then in Ramadan Iftar program; two after EID get together program, etc. They select brilliant spot, magnificent course of action in these program to satisfy high regarded customers.

Recommendation

In the wake of completing my survey and easygoing gathering with the customers of General Banking Division of Prime bank Ltd, I have seen a couple of issues that have been looking by the customers. These issues are given underneath:

- ❖ Account Opening Procedure
- ❖ Lengthy Procedure to Deposit and Withdraw
- ❖ Interest Rate
- ❖ Customer Care
- ❖ Scarcity of workers
- ❖ Lack of Trained Manpower
- ❖ Evening Service
- ❖ Process Complexity while Dealing with Big Transaction
- ❖ Dissatisfaction with ATM Facilities and No. of ATM Booth
- ❖ Consciousness about client assessment
- ❖ Shortage of storage administration

In the wake of watching these results I have suggested a few arrangements, which are given underneath:

Account Opening Procedure: During the overview and casual meetings with the clients I came to realize that the introducer for Savings and Current Account is one of the serious issues to them. In spite of the fact that now PBL has begun web based banking yet the majority of its branches are not on the web. Then again the mark of the clients of different branches the majority of the occasions are not filtered so that if any client of other part of PBL presents the candidate then it is difficult to check the mark. To take care of this issue the online branches should refresh their record holders' signature routinely what's more, the procedure of on-line change of the banks must be quicker.

Lengthy Procedure to Deposit and Withdraw: Prime Bank Limited, Ring-Road branch ought to give brisk assistance of store and withdrawal of money for their significant clients. As the clients need not sit tight for long time so more money checking machine and adequate labor ought to be given here.

Interest Rate: PBL should build its loan cost of a portion of its items by this it can draw in more clients ready to open their records in the bank.

Customer Care: Asadgate Branch of Prime Bank Limited should more worry about client support. It ought to give increasingly prepared labor to help the client and help them to unravel their enquiries.

Lack of Trained Manpower: While doing my temporary position in Ring-Road Prime Bank, I have seen that there are deficiencies of labor just eleven officials are utilized in Ring-Road branch. ""It has enormous number of clients yet to manage these clients the labor isn't adequate. So that there must be right number of workers in the perfect spot and the PBL ought to give conduct preparing to the representatives to manage the clients all the more productively and all the more cleverly.

Evening Service: Presently day night banking is notable and heartily adequate administrations from the point of view of the client. In today's occupied world everyone is occupied with their exercises in the entirety day. It is hard for them to discover a couple of times to go to the bank. So if the bank particularly Asadgate branch set up their night banking administrations then it will be helpful for the client.

Process Complexity while Dealing with Big Transaction: In the event that anybody needs to pull back a major measure of cash he needs to illuminate the branch 7 days prior, So on the off chance that anybody needs moment cash he/she can't pull back cash around then. So the branch needs to build its store limit.

Dissatisfaction with ATM Facilities and No. of ATM Booth: Scarcely any days back Ring-Road Branch has begun its ATM office. It ought to give ATM charge Cards to its esteemed clients quicker with the goal that the fulfillment level of the clients quickened. On the other hand PBL should expand its number of ATM stall to make helpful use for its clients.

Consciousness about Customer Opinion: Client assessment is significant for the improvement of a help situated association. So if the branch consider the clients assessment then it will be useful to the Bank moreover. They can place a client supposition box where the client can record their sentiment and drop that to the container. By this the banks can get significant data from their customer and the clients too believe that they are significant to the bank.

Shortage of Locker Service: While doing my temporary job in Ring-Road Prime Bank, I have seen that in Ring-Road Branch of PBL there is deficiency of Locker. No new client can involve a storage in this branch so that the clients who live near the branch need to confront trouble to go for another branch. On the off chance that this branch can expand its storage office then it will be useful to for the client.

Conclusion

At present the market is very competitive so that Prime Bank has to compete with the existing private bank and government ownership bank. There is a healthy competition between them. Prime Bank also want to be best that's why they improve their business and contributed much more than others to the development of economy. Prime Bank always try to be structured and organized in their plan, they didn't took any changes rapidly. They first analysis the need of the market, then implement according to the demand and market. Now Prime Bank is busy to adaptation of digital process or builds a digital system to function their activities efficiently. They have a great reputation of in banking sector. Customer services play a vital role in their success to the business.

Prime Bank needs to reform their customer service traditional system and brings new method to meet the demand of customer. They should focus on recruiting relationship manager more and arrange the development programed for them. Prime Bank has to ensure a cordial environment and more attentive officer to perform the duty. Moreover customer service department should improve and make customer oriented.

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□ http://bankinfobd.com/banks/35/Prime_Bank

Appendix



Human Resources Division

HO (HRD)/ 4 835/2019

May 14, 2019

Mr. Dipon Kumer Dhar
Student of BBA
United International University
Dhaka

Sub: INTERNSHIP PROGRAM

Dear Mr. Dhar,

With reference to your internship application, we would like to inform you that the Competent Authority of Prime Bank Ltd is pleased to allow you to undertake your internship with our Bank. Accordingly, you are hereby placed at the **Asad Gate Branch, Prime Bank Limited, Dhaka** as an 'Intern' for a period of **90 days** with effect from **19 May 2019 to 16 August 2019**.

You are also advised to submit your Internship Report to HR Division after successful completion of your internship period along with the Performance Appraisal from concerned **Head of Branch**.

Please note that you will be paid **Tk. 200/-** (Two Hundred) only per working day as allowance during your Internship period.

Thanking you,

Takiyan Chowdhury
SAVP & Head of Talent Acquisition
Human Resources Division

Copy to:

1. The Head of FAD, Head Office, Dhaka.
2. The Head of Asad Gate Branch, Prime Bank Limited, Dhaka
3. Office copy.