



## **A study on Prime Bank Ltd. of Bangladesh**

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### **Abstract**

Prime Bank Limited, a third generation (A Category) private commercial bank has been able to build up significant corporate image in the banking sector due to sincere service and discipline of the employees of the bank towards gaining confidence of their customers. Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. This term is also used as a general measure of a firm's overall financial health over a given period of time, and can be used to compare similar firms across the same industry or to compare industries or sectors in aggregation. Financial performance analysis is the process of identifying the financial strengths and weaknesses of the firm by properly establishing the relationship between the items of balance sheet and profit and loss account. It also helps in short-term and long term forecasting and growth can be identified with the help of financial performance analysis. The dictionary meaning of 'analysis' is to resolve or separate a thing in to its element or components parts for tracing their relation to the things as whole and to each other.

**Keywords:** business, separate, commercial bank, prime bank

### **1. Introduction**

#### **1.1 Rational of the study**

Prime bank limited general banking activities are first and broadly. In this report, the most important thing that easily to understand practical and theoretical knowledge of prime bank limited general banking activities and also known how employee maintain their relationship with customer through better services. Finally, it includes the evaluation of findings, Recommendation and conclusion to make understood the scope of General Banking Activities of prime bank limited.

#### **1.2 Objective of the study**

The main objective of this report will be provided an overview of the "General Banking Activities of Prime Bank Limited."

#### **Primary Objective**

1. To analyze the general banking activities of prime bank limited.
2. To Main focuses on the Brief description of general banking.
3. To know deeply about the general banking procedure.
4. To examine bank's performance in general banking activities.
5. To know how they minimize general banking risks.

#### **Secondary objective**

1. To identify problems related to general banking activities of PBL.
2. To make some recommendations to solve the problems of PBL.

3. To disclose some recommended for better performance in general banking.

#### **1.3 Background information**

Prime Bank Limited started their business on 17 April 1995. It was incorporated under the Companies Act of 1994. Prime Bank Ltd started its operation on 17th April 1995 with an authorized capital of Tk. 1000 million and paid up capital of Tk. 100 million by a group of highly successful entrepreneurs who are established in various fields of economic and business activities. Prime Bank Limited is a fully licensed scheduled commercial bank under the banking license issued by Bangladesh Bank that set up in the private sector, which is starting their function as a banking and financial services in Bangladesh on April 17, 1995 through the opening of its Motijheel Branch at Adamjee Court Annex Building, Motijheel commercial area, Dhaka-1000. PBL was actually registered under the Companies Act of 1913 with its registered office at 5, Rajuk Avenue, Motijheel commercial area, Dhaka-1000 which was later shifted to Adamjee Court Annex Building, 119-120, Motijheel commercial area, Dhaka-1000. PBL became a primary dealer for buying and selling securities under the license issued by Bangladesh Bank in 2003.

Prime Bank Limited is a fully licensed commercial bank and it has managed, by a highly professional and dedicated team with have long experience in banking sectors. Islamic Banking operations of Prime Bank Limited started in the year 1995 through the opening of the Islamic banking branch at Dilkusha, Dhaka. They constantly focus on understanding and anticipating customer needs. The Bank is

traded at the Dhaka stock exchange and Chittagong stock exchange.

Prime Bank Limited offers all kinds of Commercial, Corporate and Personal Banking services and also it has diversification of products and services include Corporate Banking, Retail Banking and Consumer Banking right from industry to agriculture, and the real state of software. It was registered as Merchant Banker with the Bangladesh Securities and Exchange Commission, Bangladesh in 2001 for starting its Investment Banking and Advisory services.

Prime Bank Limited has a large and well distributed networks of branches in Bangladesh. It has 145 branches and 18 SME branches covering all financial activities. It has three offshore banking unites at different EPZs in Bangladesh. Prime Bank Limited has offered innovative banking services to the nonresident customers, PBL opened its first offshore banking unit in 2007 at DEPZ, savar and also opened two more off shore Banking. PBL has also expanded its services cross border with a view to providing banking services globally. It has fully owned exchange houses at Singapore and UK to serve non-resident Bangladeshi customers living in Singapore and United Kingdom. It has opened its first fully owned subsidiary ‘Prime Exchange Co. Pte. Ltd.’ in Singapore and started their operation from July 2006 to offer remittance service to Bangladeshi Nationals living in Singapore. Prime Bank limited expand their business in the UK as a name of the Prime Exchange (UK) Limited, started its operation from August 2010 in the UK along with its three branches in London, Birmingham and Manchester. In a Hong Kong prime Bank started their business operation in 2011 as a name of PBL Finance (Hong Kong) Limited, which is a fully owned subsidiary of PBL. It has fully owned finances to its client. It has active in the capital markets in Bangladesh through Prime Bank Investment limited and prime bank securities Limited. Prime bank limited offers huge financial products and services to the customers, which include commercial banking through both conventional banking and Islamic banking mode, Merchant and investment banking, SME & retail banking, credit card and offshore banking.

In 2005, Prime Bank has completion of 10 years’ service and have made a substantial headway in terms of business growth, profitability and establishing its image as one of the leading private commercial banks. Prime Bank has been graded as a top class bank in the country through

internationally accepted CAMEL Rating. The bank has good financial ratings. According to the CRISL agencies, prime bank long-term rating of “AA” and short- term rating of “ST-2”. In terms of CRAB ratings, the long-term rating of “AA2” and short-term rating of “ST-2”. So the bank has achieved a well outlook status of Stable from CRAB ratings agencies.

▪ **Mission**

1. To build a prime bank limited into an efficient. Market driven. Customer focused institution with good corporate governance structure.
2. Continuous improvement of our business policies, procedure and efficiency through integration of technology at all levels.

▪ **Vision:**

To be the best private commercial bank in Bangladesh in terms of efficiency, capital, adequacy, asset quality, sound management and profitability having strong liquidity.

**1.3.1 Corporate Philosophy**

▪ **For Customers**

To provide the most courteous and efficient service in every aspect of its business. To be innovative in the development of new banking products and services.

▪ **For Employees**

1. By promoting their well-being through attractive remuneration and fringe benefits.
2. By promoting good staff morale through proper staff training and development, and provision of opportunities for career development.

▪ **For Shareholders**

1. By forging ahead and consolidating its position as a stable and progressive financial institution.
2. By generating profits and fair return on their investment.

**For Community**

1. By assuming our role as a socially responsible corporate citizen in a tangible manner. By adhering closely to national policies and objectives.
2. By upholding ethical values and best practices.

**1.3.2 Corporate Information**

**Table 1**

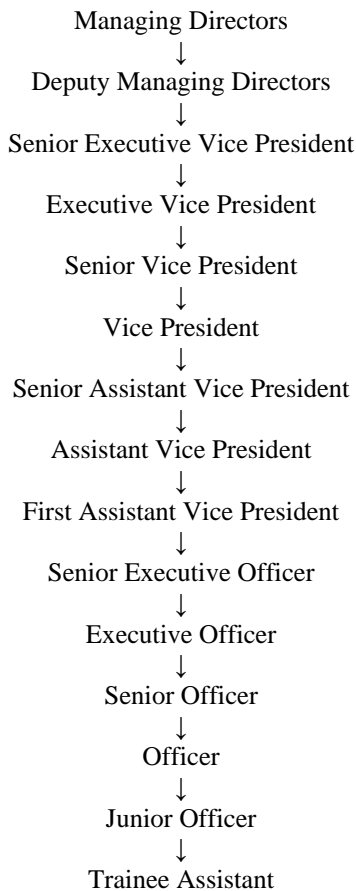
1. Headquarters	Motijheel, Dhaka, Bangladesh.
2. Board of directors	19
3. Type	Private (Non-Government)
4. Authorized Capital	25000 Million.
5. Key People	Mr. Azam J Chowdhury (Chairman).
	Mr. M A Khaleque (Vice-Chairman).
	Mr. Ahmed Kamal Khan Chowdhury (Managing Director).
6. Industry	Banking & Financial Services
7. Founded	1995
8. Legal Status	Public Limited Company
9. Product	Banking service, consumer Banking, Corporate Banking, Investment banking, Islamic banking.
10. No of employees	2,961
11. No of the branch	145
12. No of SME branch	18
13. No of ATM	151

14. Launching of ATM	2008
15. Launching Of Internet banking	2009
16. Listing of Stock Exchange	Dhaka and Chittagong stock exchange
16. Listing of Stock Exchange	Dhaka and Chittagong stock exchange

**1.3.3 Achievements & Awards**

- 12th Bangladesh Award DHL - The Daily Star.
- The Bizz 2012 Inspirational Company Award.
- ICMAB best corporate award- 2010.
- SAFA award -2010.
- Best Published Accounts & Corporate Disclosures in Banking Sector.
- Prime Bank wins 1st Prize in 11th ICAB National Awards.

**1.3.4 Organizational structure of prime Bank Limited (Designation)**



**1.3.5 Organizational different Division**

1. General Banking Division.
2. Financial and Administration Department.
3. Human resource Department.
4. Marketing.
5. Facility Management Division.
6. Monitoring and Inspection Department.
7. Card Division.
8. Credit Administration Division.
9. Investment Banking.
10. Computer and Information Technology Division.
11. Treasury Division.
12. Merchant Banking.
13. Corporate Affairs Division.
14. International Division.
15. Audit and Inspection Division.

16. Personal and Relation Department.

**2.1 Work Related**

I have started my internship program at prime bank limited Head office and also motijheel branch because head office and motijheel branch are very close distance. Basically, I am working finance department at head office but sometimes I am working general banking sectors at Motijheel Branch. At first day, finance manager told me that as if I am working general banking sectors in 20 days then, transfer me to finance department. So it is not possible for me to learn all kinds of general Banking activities in a short period of time in the internship program But I try my best to learn and doing lots of things about general banking activities of prime bank limited.

I have done the following general banking activities:

1. Opening the account and closing the account for a customer.
2. Issuance of Cheque book.
3. Issuance of Debit card Such as, Master Card/ATM card.
4. Clearing Check.
5. Pay order.
6. Fixed deposit.
7. Fixed Deposit Receipt (FDR).
8. Govt. Prize bond sale

**I have done some financial activities**

1. Preparing monthly salary for the employee.
2. Prepare partial salary for the employee.
3. Provident Fund.
4. Gratuity Fund.
5. Car Loan.
6. House loan.
7. Preparing Voucher.
8. Checking's Travel allowance/ daily allowance bills for the training's purpose.
9. Issuance of Employee's Final settlement.
10. Conveyance Bills

**2.1.1 Account opening:** On First day, the prime Bank senior officer told me that prepare some savings and current account. Firstly, I am seeing some guidelines that how accounts are opening, then I have taken help from another employee and I am preparing some savings and current for the customer.

I have been monitoring some documents and files on the desk every day. There is some savings accounts (Form) Structure:

**Account opening form (personal)**

1. White signature card.
2. Depositors Information slip
3. Cheque requisition slip.
4. Debit card requisition Form.
5. Anti-money laundering act slip.
6. Foreign account Tax compliance Act Form.

**Savings Accounts:** A savings account is an account provided by a bank for individual's peoples to save their

money and earn interest on the cash held in the account. A savings account can be used to save money for specific expenses. Prime bank limited provides 2.5% interest rate for savings Accounts. Savings Accounts Initial deposit 500 TK. Savings Accounts may open any Bangladeshi at the age of 18 years. Individual people, Two or more people jointly and Minor jointly with legal guardian can open the savings account. Prime bank limited provides the benefits for savings accounts such as Cheque-book facility, Utility payment service, and Collect foreign remittance, Transfer of fund, SMS Banking, Online banking service, Prime Bank Branded ATM card and also provides master debit card. Prime Bank Limited provides 10 leaves cheque book for savings accounts.

### Savings Accounts openings Procedures

1. Photograph of the account holder(s) attested by the introducer
2. Photograph of Nominee(s) attested by account holder
3. KYC profile form
4. Photocopy of National Certificate/ Photocopy of passport (Original must be seen)
5. Documents of Income Source
6. Electricity Bill Documents (Current month).
7. Photocopy of Birth certificate.

**Current Account:** The current account is an account that customers withdraw money at any time. Prime Bank Limited offers to the customers of the current deposit facility for the day-to-day business transaction without any restriction. Prime Bank Limited provides no interest rate for the current deposit account. Individual people, Two or more people jointly and Sole proprietorship, partnership, firm, company can open the current account. Prime bank limited provides the benefits for current accounts such as Cheque-book facility, Collect foreign remittance, Transfer of fund, SMS Banking, Online banking service, Prime Bank Branded ATM card and also provides master debit card. Prime Bank Limited provides 20-50 leaves cheque book for current account.

### Current and Savings Account Form Structure

1. Account opening form (Non-Personal/Corporate)
2. Anti-money laundering act slip
3. Depositor's information slip
4. Cheque Requisition slip
5. Yellow signature card
6. Foreign Account Tax Compliance Act Form.

### Current Account opening procedures

1. Two copies of photograph of the account holder(s) who will operate the A/C.
2. Introduction by another account holder in Prime Bank Ltd
3. KYC profile form
4. Transaction Profile
5. Nationality certificate or photocopy of Passport.
6. VAT Registration Certificate
7. E-TIN Certificate.
8. Trade License Certificate.

### Savings and current accounts openings system or procedures:

**Step 1:** Applicant or A/C holder, fill up the account opening

form in manually.

**Step 11:** Applicant to fill up the required signature card.

**Step 111:** Collect the form from the employee and all information are entry by the software after the investigation all information are truth.

**Step 1V:** Initial depositing the cash for account opening and collect pay slip.

**Step V:** Issuance of the deposit slip and the deposit must be made in cash.

**Step V1:** Authorized officer analyze and documents submitted.

**Step V11:** Accounts opened.

**2.1.2 Closing accounts:** If the accounts holder wants to close their accounts they have to apply for closing their accounts. They have to fill up the application form and mention the reason that why they can close their account and submit the application form. Authorized officers search his or her account and identify if there any payment on this account. All fees and charges are cut off account for the checkbook and MasterCard and the rest of the amount or payment to the account holder and this account are finally closed.

**2.1.3 Check book issue and delivery:** After opening the account, the bank gives check book and debit card for their transaction purposes. There are some steps to follow when issue and deliver the check box and card to the customers.

### Issue of cheque book

1. Customer had to fill up the cheque requisition slip properly.
2. Respectable officer must verify the signature.
3. After verifying the signature the requisition must posted in software.
4. After that the Manager Operation authorizes and the process is completed.

### Delivery of cheque book

1. Received cheque books (sent from Head Office).
2. Sort out with requisition slip.
3. Entry into the register along with requisition date, cheque series number,
4. Account title and account number.
5. Customer receive cheque book with a signature along date.

**2.1.4 Preparing Vouchers:** I have prepared some voucher like debit and credit Vouch every day. To prepare this voucher I have to follow some steps:

1. At first I wrote the account holder branch name
2. Then I wrote the computer account number serial
3. I also wrote the date
4. In debit voucher I debited the debit account name and amounts
5. In credit voucher I credited the credit account name and amounts
6. Then I wrote the amount in details.
7. Finally, I gave the voucher to respected officer and he mentioned his name along with Signature on the voucher.

**2.1.5 Fixed deposit:** The fixed deposit account is a deposit

of money that pays higher interest than a savings account, but imposes some conditions on the amount that Account holder keep their some within a specific time period, such as one year or more than one year and more than five or 10 years. Fixed deposit also called time deposit. Prime Bank Limited provides 2.5%-5.50% interest rate on fixed deposit. Customer any amount can be deposited in fixed deposit account. Individual people, Two or more people jointly and Sole proprietorship, partnership, firm, company can open the fixed deposit.

**Fixed Deposit Account Form (Structure)**

1. Fixed deposit form.
2. Anti-money laundering act slip.
3. KYC profile form.
4. Bangla KYC Profile form.

**2.1.6 Fixed deposit receipt (FDR):** Fixed deposit and fixed deposit receipt (FDR) are totally same things. Fixed deposit that means the account holder kept their money short period of time like 2 to 6 months or more than 1 year that customer get the small percent interest rate. On the other hand, fixed deposit receipt or FDR is deposit that account holder deposit their fixed or specific amount of money with a particular period of time such as 5 to 10 years or more than ten years. Prime bank provides higher interest rate 9%-12% for FDR. So rate change for the time period.

**Features of Fixed deposit receipt (FDR)**

1. Two copies of account holder and nominee photo needed.
2. FDR allowed for one, three, six and twelve month period.
3. Applicant can take loan against fixed deposit receipt (FDR)

**2.1.7 Collect and provide the foreign remittance:** Prime Bank Limited provides the foreign remittance to support the national economy. The foreign Bangladeshi people send their money in Bangladesh by using Bank. Prime bank limited collects the foreign money and this money properly sends the account holders. Prime Bank has set the highest priority to mobilize inward foreign remittance of Non-Resident Bangladeshi Nationals (NRB) living and working in different parts of the world. Prime Bank remittance service, is Easy, Fast and Secured.

**2.1.8 Issuance of debit card:** Prime Bank Limited is providing two types of debit card for the money transaction purpose. Debit master card and ATM card. Prime Bank offers to you Master Debit Card; the fast, secure and convenient way to withdraw cash and convenient transactions at different MasterCard branded POS terminals. If you are an SD/CD/STD account holder of Prime Bank, customers can avail this debit card and can master over 1300 ATMs all over Bangladesh and can get privilege in the MasterCard branded POS or MasterCard branded network.

**Requirements of master Debit Card/ATM card**

1. Must have an account at the Bank.
2. Fill up the application form.
3. One copy of photograph attested by A/C holder.

**Procedures of Master Debit card /ATM card**

1. Collect the Master Debit card application form from any branch of Prime Bank.
2. Fill up the account details.
3. The application form must be signed by the account holder.
4. Submit the form to your respective branch offices.
5. Prime Bank will provide you password and debit card.

**2.1.9 Govt. Prize bond sale:** When I am working at a prime bank limited then, I see that the Bank is sales Govt. Price Bond at 100 take price rate. I am observing this and monitoring this system and also I have a sale the Govt. Prize Bond to the customers.

**2.1.10 Pay Order:** Payment Order is a process of money transfer from payer to payee within a certain clearing area through banking channel. During my internship period, I am preparing some pay order and learn how to prepare the payment order and provide to the customer.

**2.2 Other Relevant Activities:** I am working with other relevant activities except general banking into the prime bank limited. I am doing lots of financial activities. Prime Bank limited invest their money in the Share market. The Bank has properly utilized their finance in different sectors like, loan, share market, green banking, etc. When I am working department I have learned lots of things that how to prepare salary, loan adjustment, and different fund mobilizes, travel allowance, Bonds leave Fare Assistant (LFA) Prepare Liability letter and income Tax Certificate etc.

**2.2.1 Prepare the monthly salary:** When I am working finance then I see how to prepare salary for the monthly and annual basis.

▪ **Salary Structure:**

1. Basic
2. House Rent
3. Medical Allowance
4. Conveyance
5. Leave Fare Assistance (LFA)

**2.2.2 Prepare Partial Salary:** During Internship period I am doing calculation of partial salary whose employee already resigned in the bank. Calculation salary for one month or two month and partial month for the individual employee.

**2.2.3 Prepare Salary and Allowance Voucher:** After calculation salary and allowance calculation I have been writing salary and allowance voucher for month wise.

**2.2.4 Car Reimbursement (periodical cost):** Prime Bank limited provides car facility for the top management and executive committee. So when they take loan for purchase car and payment monthly installment to the bank. So, payroll sectors working of this issue. At the beginning I see that how to prepare car reimbursement in Excel sheet and have been writing voucher.

**2.2.5 Prepare Liability Letter:** I am preparing liability

letter for the employee who already resigned from the bank and also has no liability regarding house furnishing allowance and suspense others.

**2.2.6 Prepare Manual Tax Certificate:** During internship I have been preparing Manual Tax Certificate for the Employee.

**2.2.7 House Furnishing Allowance:** During internship program, I have been working house furnishing allowance. I am just calculation house furnishing allowance in excel sheet and also summarize the data in excel sheet.

**2.2.8 Writing LFA Voucher:** I have been writing LFA voucher for the Employee.

**2.2.9 Issuance of the Final settlement:** Prime bank provides the final settlement for the employees. Every day I prepare final settlement documents and also prepare the voucher for the final settlement.

1. **Provident Fund:** Provident fund benefits are given to the permanent employees of the Bank in accordance with the Bank's service rules. The Fund is operated by a Board of Trustees consisting six members. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Fund. The Bank also contributes an equal amount of the employees' contribution.
2. **Gratuity fund:** The prime Bank operates a gratuity fund to its permanent eligible employees in accordance with Bank Service Rules.

#### **2.2.10 Issuance of Loan adjusted:**

1. **Car Loan:** Prime Bank provides Car Loan to the customer and also an employee. It allows maximum of 50% of the vehicle price, but loan ceiling up to Tk. 40 Lac for maximum 6 years at competitive rate processed within shortest time. Borrower paid the loan as an installment basis.
2. **Loan against Salary:** Prime Bank provides loan facilities to the employees of a maximum of 14 times against salary at easy terms and competitive rates, minimal documentation with shortest processing time.
3. **Travel Loan:** Prime Bank Limited Provides 'Travel Loan' to the potential customers in easy terms and competitive rates. As loan, Tk. 50,000 to Tk. 2Lac is allowable for maximum 05 years.

**2.2.11 Travel/ daily allowance Bill Check:** I am checking the Travel allowance bills and also foreign travel bills. Firstly, I am entry all files and then checking all bills. According to the TA/DA bills, hotel bills and Fooding bills are given employee based on designation. Prime Bank Limited provides TA/DA bills for the employee training purposes. So, my work is check the TA/DA bills and find out the problems regarding Bills.

**2.2.12 Conveyance Bill Check:** Prime Bank limited offers conveyance bill for the employee. When I am doing internship into the bank then I am checking all conveyance bills to take help from my intern supervisor. Prime bank limited offers conveyance amount according to per kilometer. So, I have been working to check the

Conveyance bills and find out the problems regarding Bills.

**2.2.13 Data Entry:** During internship program I have been entry the data in excel sheet like TA/DA bills, Conveyance Bills and also Liability letter.

**2.2.14 File Maintaining:** At the end of the day after finish all work I am kept all document in respective files in proper way.

#### **3.1 Observed in the Organization:**

When I am doing internship at prime Bank limited then I am observed banking activities and environment inside the organization and identify some problems and issue. There are some problems that I encountered in working time are given below:

- **Problems Related to account opening:** when I am opening account for a customer I am faced lots of problem such as lack of information, wrong information, improper document, etc. Lack of document like, national ID card, birth certificate, job ID card, photo, passport etc. I have faced lots of problem related account opening because customer given wrong information. When I fill up the transition profile of the Customer I asked them their monthly income, but the Customer did not give me proper income documents.
  - **Problems related to account Closing:** When I asked to the Account holders why you want to close the account? They did not tell me the proper reason. Because of wrong signature and wrong application I have also faced a problem to close the account. When their signature in the closing form the opening signature and the closing signature mismatch for that reason I faced some problem.
  - **Problems Related to Preparation of Voucher:** when I am preparing debit and credit voucher for the customers, then I have faced some problems due to improper transaction amount in the word with the number, figure amount, date, voucher serial number, or detail of the transaction is missing.
  - **Problems Related to Master Card and ATM Card:** In the modern world, many bank offers debit cards. So prime bank limited offers master debit card and ATM card for Transaction purposes, but in our country, most of the people does not well known how to use the master debit card and ATM card. I have to provide proper information nicely and told customers by using an ATM card. You can withdrawals, money and using Master Card. You can withdrawals, money and can shop by punching this card. Identify some problems related to debit card issuance
1. Lack of ATM booth of Prime Bank Ltd in different area.
  2. It takes too much time to provide a new Master debit card to the customers.
  3. Customer faces a common problem for withdrawing money from the ATM booth.
  4. Customer faces a common problem called "transaction dispute". When customers do not withdraw money from the ATM booth, but credit amount should be debited.
- **Problems facing in the working desk:** When I am working into the office hours. I am facing lots of problems like time management, lots of files are checked, facing huge pressure in work related.

Receiving phone calls for verbal communication with the manager and employee.

- **Problems related to conveyance:** I am getting 300 taken for daily basis when I am doing internship at a prime bank limited, but I did not get any Lunch bills and transportation cost.
- **Verbal Communication with corporate people:** when I am working into head office I find out that how to communicate with corporate people. At the beginning, I am facing lots of problems regarding oral communication. Every day I am given information to the branch manager and other employees regarding TA/DA bills, conveyance bills and other information by using telephone.
- **Problems facing outside the organization:** When I am doing internship at a prime bank limited then this time I have faced a big challenge relate to transportation and communication. Every day, I am going to head office in motijheel by using the bus or train, but my office is so long distance and this is my biggest challenge and constraints for me in entire internship period.
- **Positive Work Environment:** There have a Positive work environment into the prime Bank limited head office and motijheel branch. No noise inside the organization. All rooms are well decorated. All rooms are neat and clean. All employees are good and hard working. They always help and friendly behave with me in office hours. I am getting good behavior from the Service boy (pion).
- **Online Facility:** If the Customers and employees have any query, they can visit the web site and get their answer. They also get information about different scheme rate and about loan facility.

#### 4.1 Acquired knowledge from the organization in internship period

- **Discipline:** All banners must be needed in a discipline life because their job demands high discipline. Punctuality always highly appreciated for the bankers. I had for the past three months of my internship in Prime Bank Limited where most of the employees are very sincere and always punctuate on discipline. So these things also encourage me to do well in banking activities in the prime bank. When I am doing internship, then, this time I have improved my disciplinary skill.
- **Professionalism:** Bankers are highly professional job by nature because, banking job demand high professional people. Banking job given the professionalism of every person. High professional people have some sort of characteristics which I have tried to apply myself for my own improvement.
- **Taking Responsibilities:** Actually, My internship program gave me opportunities to take responsibilities in the assigned task. Every employee working in a bank and takes full responsibility in their assigned task and performed well. So small experience in my internship period I have to learn how to take responsibilities in corporate life and future career.
- **Corporate Behavior:** Bank is one of a best place where people can learn corporate behavior. During my internship, I have acquired some knowledge how to behave proper manner in corporate level.

- **To Communicate with Customers:** During my Internship period I have acquired knowledge, communicating with the customers and I also get knowledge how to interact with the customers by listening their opinion and advice.
- **Verbal Communication with corporate people:** During my Internship period I have acquired knowledge how to verbal communication with the corporate people such as branch manager, different division manager and employee, and I also get knowledge how to interact with the corporate person by listening their instruction and advice.
- **Acquired Knowledge:** During my internship period I have acquired some practical knowledge related to the banking activities. My perspective, academic knowledge is very supportive for acquiring practical experience, but practical knowledge is more required to build up future career. Apart from my academic knowledge, I have acquired some practical knowledge.
- **Adjustment with pressure situation:** Work pressure is a common scenario in a bank job. So, working under pressure indicates to the employee as a high professionalism. After completing my internship now I know how to cope with pressure situation and how to get out of this pressure with positive way. It helps me to learn how to reduce mental stress in office hours and assigned task.
- **Maintaining File:** During my internship period I learned how to maintain the files inside the organization. There are different boxes and files in the organization for keeping different files. Like savings account file, current account file, FDR form deposit scheme file, Cheque requisition file, Closing account file, salary certificate file, final settlement file etc.

#### 5.2 Suggestions

During my internship period, I have faced some problems related to the general banking activities. So, as per my observation, some suggestion to the bank for the improvement in this situation. During my internship in motijheel branch I have found its general banking department to be very efficient; therefore this department plays a major role in the overall profitability into the Bank. Prime bank limited overall banking activities are good, but my suggestion as an intern, they will use a smart and fast software for better services of surviving into the competition against other banks and financial institutions.

1. Prime Bank limited needs more branches for improving their financial transaction. In our country, most of the people are living in rural area. So prime bank must be needed to open more branches in rural area.
2. In our country, many banks provide more ATM booths services. So, in my suggestion for prime bank limited that they will provide more ATM booths services, particularly in rural area as early as possible.
3. Prime Bank Limited needs more reception corner into the bank so that they will easily provide all types of information to the customers. If customer will get the right information at the right time they will feel better and make strong relationships with customers and the Bank.
4. Prime Bank Ltd should focus on their promotional activities on its marketable products. They can provide health care facility different season. They also donate

funds in the social activity.

5. Prime Bank should use job rotation so that all employees get the opportunity all departments. As a result absent of one or two employees they can provide all services without any hamper of service.
6. Prime Bank limited should proper monitoring related to the general banking's information such as account opening, accounts closing, issue of cheque, issuance debit card etc. When they collect the document from the customers. They should perfectly investigate and monitor the customer information like, birth certificate, driving licence, national ID photocopy etc.

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