Internship Report

On

“General Banking of Agrani Bank PLC-A Study on Paduar Bazar Branch, Cumilla”

An Internship Report submitted in partial fulfillment of the requirements for the Degree of Bachelor of Business Administration (BBA)

Submitted to

Manjurul Alam Mazumder
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Submitted by

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Letter of Transmittal

19th April 2026
To
Manjurul Alam Mazumder
Associate Professor
Department of Finance and Banking
Comilla University, Cumilla

Subject: Submission of internship report on **“General Banking of Agrani Bank PLC-A Study on Paduar Bazar Branch, Cumilla.”**

Dear Sir,
I am very much grateful to you for presenting here with my “Internship Report”, as per your instructions. I have successfully completed my internship report focusing on the “General Banking Activities of Agrani Bank PLC”, as a partial completion of the Bachelor of Business Administration program requirement. The report gave me the opportunity to know the practical implication of “**General Banking of Agrani Bank PLC-A Study on Paduar Bazar Branch, Cumilla.**”
Preparing this report was a good experience for me and therefore I am grateful to you for taking such initiative of practical oriented education. I tried with diligence, promptness, and zeal incompiling the material that contributed towards the preparation of this internship report.

In spite of various inadequacies, I have tried to follow your guidelines & all the relevant information that you have assigned me. I tried my best to give the most appropriate and important information available. Any shortcomings or flaws may arise; I will welcome for any clarification and suggestions regarding this report.

Sincerely yours,

Mohammad Sakib Khan
ID: 12117048

Session:2020-2021
Bachelor of Business Administration
Department of Finance and Banking
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Acknowledgement

At first, I would like to express my deepest gratitude to Almighty for giving me strength and composure to finish the task within the scheduled time. The internship program is very helpful to bridge the gap between the theoretical knowledge and real life experience as a part of Bachelor of Business Administration (BBA) program. This internship report has been designed to have a practical experience through the theoretical understanding. It is my privilege that I had the opportunity to do internship in Agrani Bank PLC, Paduar Bazar Branch.

Secondly, I want to express my deep gratefulness to my honorable supervisor **Manjurul Alam Mazumder**, **Associate Professor, Department of Finance and Banking, Comilla University**, who supported me throughout the internship program by giving his time and providing necessary guidance and moral support related to my study.

Finally, I would like to acknowledge to the authority of Agrani Bank Limited, especially **Mohammad Shah Salim (Assistant General Manager and Branch Head)**, **Mr. Sharif Hossain (Senior Principal Officer), Mr. Mahfuzul Islam (Principal Officer,** Paduar Bazar Branch, who provided me high level of association in utilizing the logistic supports from the organization. I also express my deep gratefulness to all other officers and employees of the bank. This report would not be possible without the co-operation of all the officers of this branch. So my heartiest appreciation goes to those officers.

Student Declaration

I bare address there that this report has submitted as a requirement to fulfil my Degree Bachelor of Business Administration. It's named " **General Banking of Agrani Bank PLC-A Study on Paduar Bazar Branch, Cumilla "** prepared by me under the supervision of Honorable Supervisor **Manjurul Alam Mazumder**, **Associate Professor, Department of Finance and Banking, Comilla University.** I also declare that the report is only prepared for my academic requirement based on authoritative information.

Mohammad Sakib Khan

ID: 12117048

Session: 2020-2021

Bachelor of Business Administration

Department of Finance and Banking

Comilla University

Supervisor Certificate

This letter is to certify that Mohammad Sakib Khan, ID: 12117048, Department of Finance and Banking, Comilla University, has prepared this report on " **General Banking of Agrani Bank PLC-A Study on Paduar Bazar Branch, Cumilla**" with authoritative information for the purpose of completing BBA internship program.

I'm also endorsing that no part of this paper has been flagrantly copied from anywhere. All about him is that he is perspicacious enough. I found him always in excellent deed. I wish to have a bright future of him. This report has been accepted by me.

Manjurul Alam Mazumder

Associate Professor

Department of Finance and Banking

Comilla University

Experience Certificate

অগ্রণী ব্যাংক পিএলসি
পদুয়ার বাজার শাখা, কুমিল্লা অঞ্চল, কুমিল্লা।
Agrani Bank PLC, Paduar Bazar Branch, Cumilla.
টেলিফোন নং- ০১৭১৩-২৫৩৫৩৮, ই-মেইল: **br5383@bangla.net.**

Ref: ABPLC/Padua/Certificate/106/26

Date: 13/04/2026

TO WHOM IT MAY CONCERN

This is to certify that Mohammad Sakib Khan, a student of Comilla University, Department of Finance and Banking, Program: BBA, Roll/ID No: 12117048 has been started his internship program from 04/01/2026 on Agrani Bank PLC, Paduar Bazar Branch, Cumilla. He is sincere, dedicated and dutiful to his work.

I wish him every success in life.

With Regards

13.04.26

(Mohammad Shah Salim)
AGM & Branch Head

Mohammad Shah Salim
Asst. General Manager & Branch Head
Agrani Bank PLC.
Paduar Bazar Branch, Cumilla.

Executive Summary

This report provides a comprehensive analysis of the general banking activities of Agrani Bank PLC, based on an internship conducted at its Paduar Bazar Branch. The study aims to bridge the gap between theoretical knowledge and practical banking operations, focusing on account opening, cash management, remittance, clearing, and digital banking services.

The analysis of data from 2021 to 2025 reveals consistent growth across all key deposit categories, including current accounts, savings accounts, fixed deposit receipts (FDR), short notice term deposits (SNTD), and other accounts. This upward trend reflects increasing customer confidence and effective deposit mobilization. Loan disbursement, particularly in cash credit and other loan segments, has also shown steady progress, alongside a notable rise in remittance inflows—from 18.5 crore to 27.22 crore.

Agrani Bank PLC has made significant strides in digital transformation. The Agrani Smart Mobile Banking App usage increased from 40 to 82 users, and ATM card adoption grew steadily. The introduction of the e-Account app for remote onboarding using NID and selfie verification has simplified account opening. Automation is further evidenced by the increased use of automated challan services and the implementation of core banking solutions such as T24 (Temenos), BACH, and BEFTN.

Based on the findings, the report recommends enhancing customer awareness of digital products, reducing operational delays through process automation and additional staffing, strengthening the internship training framework, expanding ATM and digital infrastructure, and establishing a real-time customer feedback mechanism.

In conclusion, Agrani Bank PLC is progressing effectively toward becoming a technology-driven, customer-centric state-owned bank. By addressing the identified limitations and continuing its modernization efforts, the bank is well-positioned to achieve its vision of operating at international standards of efficiency and service quality.

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List of Abbreviation

A	
A	Agrani Bank PLC
A/C	Account
AD	Authorized Dealer
ATM	Automated Teller Machine
B	
BADC	Bangladesh Agricultural Development Corporation
BB	Bangladesh Bank
C	
CBA	Commonwealth Bank
CD	Current Deposit
Corpo.	Corporate
D	
DABIK	Daridra Bimochon Karmasuchi
DD	Demand Draft
DESA	Dhaka Electric Supply Authority
E	
EGPRP	Employment Generation Project for the Rural Poor
F	
FDR	Fixed Deposit Receipts
G	
GB	General Banking Department
GM	General Manager
I	

IT	Information Technology
K	
KYC	Know your Customer
L	
LC	Letter of Credit
LDP	Loan for the Disabled Persons
P	
PO	Pay Order
PSS	Product Support Service
PLC **S**	Public Limited Company
SBETPCS	Solar Energy, Bio-gas, and Effluent Treatment Plant Credit Scheme
SD	Savings Deposit
SLR	Statutory Liquidity Ratio
SME	Small and Medium Enterprise
SMESTCP	SME Small Transport Credit Program
SND	Special Notice Deposit
STD	Short Term Deposit

Chapter-One

Introduction

Introduction

Across the global financial landscape, the banking sector is undergoing continuous transformation driven by globalization, rapid technological advancement, and increasing regulatory liberalization. In Bangladesh, financial institutions are compelled to adapt quickly to these changes in order to remain relevant and competitive in both domestic and international markets. Modern banks no longer operate in isolation; they must compete with local as well as foreign financial institutions that offer innovative and efficient services.

To succeed in such a highly competitive environment, two key factors have become essential. First is the enhancement of professionalism within the banking workforce, which involves developing a well-structured human resource system equipped with adequate skills, expertise, and practical experience. Second is the strengthening of the country's financial infrastructure under the guidance of the central bank to ensure stability and efficiency in financial operations. However, becoming a competent banker cannot be achieved through theoretical learning alone. Practical exposure is crucial for understanding how banking operations function in real-world situations. Therefore, integrating academic knowledge with practical experience is necessary to fully benefit from formal education in banking and finance.

1.1 Origin of the Study

The internship program serves as a mandatory component of the Bachelor of Business Administration (BBA) curriculum, designed to provide students with real-life exposure to organizational environments after completing all required academic courses. The primary objective of this program is to help students bridge the gap between theoretical concepts and practical applications in the business world.

As part of this requirement, each student is assigned to a specific organization to gain hands-on experience. In this context, my internship placement was at Agrani Bank PLC, Paduar Bazar Branch. The banking sector, particularly state-owned commercial banks, plays a crucial role in the economic structure of Bangladesh.

1.2 Background of the Study

The internship program is an essential requirement of the BBA curriculum, aimed at providing students with practical understanding and exposure to real corporate settings. It is designed to complement academic learning by offering direct experience in professional environments, thereby bridging the gap between theoretical knowledge and actual business practices.

This study has been undertaken as part of the final academic requirement for the BBA degree. The selected topic, "General Banking Activities of Agrani Bank PLC," is intended to provide an in-depth understanding of day-to-day banking operations at the branch level.

Agrani Bank PLC was selected for this study due to its strong reputation, widespread branch network, and its significant role in supporting the national economy of Bangladesh. The Paduar Bazar Branch, in particular, is an active and customer-oriented branch that delivers a wide range of banking services to a diverse clientele.

The primary focus of this study is to observe, evaluate, and analyze the general banking functions carried out at the branch level. These activities are fundamental in understanding how banking institutions interact with customers and manage routine financial services on a daily basis.

1.3 Problem Statement

Although general banking represents the most common and frequently accessed segment of banking services, it is not free from challenges. Various operational issues can arise, including delays in service delivery, limited customer awareness regarding banking procedures, technological constraints, and occasional inefficiencies in workflow management.

Furthermore, a noticeable gap often exists between theoretical knowledge acquired in academic institutions and the practical realities of banking operations. While students are introduced to banking concepts in classrooms, actual banking environments are more dynamic, complex, and demand practical decision-making skills.

This study aims to examine the existing general banking practices at Agrani Bank PLC, Paduar Bazar Branch, and identify whether there are any operational weaknesses or areas that require improvement. Additionally, it seeks to evaluate how effectively the branch delivers services to its customers and whether those services meet expected standards of efficiency and customer satisfaction.

1.4 Significance of the Study

This study is considered highly valuable for a range of stakeholders involved in the banking and academic fields. Its importance can be described as follows:

- For students: It helps learners gain practical exposure and a clearer understanding of how banking institutions operate in real-life situations, particularly in the context of General Banking activities.
- For the banking institution: The study provides useful observations regarding service delivery, operational procedures, and overall efficiency, which may assist in improving performance and customer satisfaction.
- For academic development: It contributes to the existing body of knowledge related to banking practices in Bangladesh, especially focusing on operational aspects at the branch level.
- For future researchers: The report may serve as a useful reference or foundation for conducting further research on General Banking operations and related banking services.

Overall, the outcomes of this study may assist in enhancing service quality, strengthening operational procedures, and improving efficiency within the banking sector of Bangladesh.

1.5 Scope of the Study

This study is conducted based on information collected from the Paduar Bazar Branch of Agrani Bank PLC. The investigation is mainly confined to the branch-level operations, focusing particularly on General Banking activities performed within this branch.

The report primarily covers essential banking functions such as deposit management, cash handling, and remittance services. In addition, it also briefly includes discussions on various foreign exchange-related services offered by Agrani Bank PLC. The study is developed through direct observation and practical engagement with banking activities, which provided valuable real-world insights.

During the preparation of this report, there was an opportunity to gain hands-on experience and better understanding of the operational procedures followed in Agrani Bank PLC. It also helped in developing an understanding of how a leading banking institution in Bangladesh manages its customer services and daily transactions at the branch level.

However, the scope of this study is limited to a single branch, and therefore does not cover the entire organizational structure or all branches of Agrani Bank PLC.

1.6 Research Methodology

This study is based on both primary and secondary data to analyze the general banking activities of the Paduar Bazar Branch of Agrani Bank PLC.

1. Research Design

The study follows a descriptive research design**,** where the collected data from 2021 to 2025 is systematically organized, analyzed, and interpreted to identify trends and changes in various banking activities. The main focus is to understand the performance of different deposit schemes, loan activities, remittance, and digital banking services of the branch.

2. Sources of Data

Both primary and secondary sources of data were used in this study.

- **Primary Sources**

Primary data were collected through practical exposure and direct involvement in banking operations at Agrani Bank PLC, Paduar Bazar Branch. The sources include:

- Direct observation of daily banking activities at different desks.
- Informal discussions and interactions with branch employees.
- Practical experience gained during internship activities.
- Discussions with senior officers regarding banking procedures and operational performance.

- **Secondary Sources**

Secondary data were collected from reliable and official documents, including:

- Annual reports of Agrani Bank PLC.
- Official records and internal documents of Paduar Bazar Branch.
- Publications and guidelines issued by Bangladesh Bank.
- Official website and published materials of Agrani Bank PLC.
- Previous research reports and relevant banking literature.

3. Data Collection Process

The required data for this study were collected through direct observation of banking records, transaction statements, and operational reports of the branch covering the period 2021–2025. In addition, relevant information was gathered through formal and informal interviews with branch officials. This practical approach helped to gain a real-life understanding of banking operations and ensured the authenticity of the collected data.

4. Data Analysis Technique

The collected data were analyzed using descriptive statistical methods**.** Tables, charts, and graphs were used to present the 2021–2025 trends clearly. Comparative analysis was conducted to evaluate the performance changes over the five-year period.

The analysis mainly focuses on identifying growth patterns, fluctuations, and overall performance trends of different banking indicators such as deposits, loans, and digital banking services.

1.7 Objective of the Study

The main objective of this study is to analyze the General Banking activities of Agrani Bank PLC.

The Specific Objectives are:

1. To examine the performance of account opening activities of Agrani Bank PLC.
2. To evaluate the efficiency and effectiveness of clearing activities of the bank.
3. To analyze the trend and performance of current deposit accounts.
4. To assess the growth and development of savings accounts over the study period.
5. To analyze the cash credit loan disbursement trend of the bank.
6. To evaluate the usage and growth of automated challan services as part of digital banking activities.

1.8 Limitations of the Study

Although the internship at Agrani Bank PLC, Paduar Bazar Branch provided a valuable learning experience in a professional banking environment, several limitations restricted the depth and scope of practical knowledge gained during the study period. These constraints are outlined below in a restructured and original form:

1. Heavy Work Pressure on Bank Officials

The employees of Agrani Bank PLC were continuously engaged with a large volume of official banking activities. Due to their intense workload and time pressure, it was often difficult for them to provide detailed explanations or extended support for learning purposes, which limited my exposure to practical operations.

2. Restrictions on Confidential Information

As a non-permanent intern, access to sensitive and confidential banking data was highly restricted. The management was understandably cautious about sharing internal documents, financial records, and operational files, which created a barrier in understanding some advanced banking procedures.

3. Insufficient Practical Experience

This internship represented my initial exposure to real-world corporate and banking environments. Due to my limited prior experience, it was challenging to fully grasp complex banking operations and apply theoretical knowledge effectively in practical situations.

4. Limited Supervisory Support in Specific Sections

In certain departments, particularly where staff shortages existed, it was difficult to receive consistent guidance. Employees were often occupied with their assigned responsibilities, which reduced opportunities for detailed interaction and learning assistance.

5. Short Duration of Internship Program

The internship period of three months was not sufficient to comprehensively observe and understand all banking functions. In comparison, employees typically require a longer probationary period (around six months to one year) to become fully familiar with operational procedures.

6. Restricted Access to Data and Resources

Access to relevant internal data was limited due to organizational policies. As a result, collecting complete and accurate information for analysis was challenging. In some cases, conclusions were drawn based on partial data and reasonable assumptions.

7. Limited Practical Exposure to Full Banking Operations

Due to time constraints and operational restrictions, it was not possible to observe all banking activities in depth. Some advanced functions and departmental interactions remained outside the scope of direct observation.

Chapter 2

Organizational Profile

2.1 An Overview of Agrani Bank PLC

Agrani Bank PLC is a state-owned commercial bank which has 943 outlets residing in almost all the commercial areas in Bangladesh. The bank including overseas exchange houses and hundreds of overseas Correspondents came into being as a Public Limited Company on May 17, 2007, with the aim to take over the business, assets, liabilities, rights, and obligations of the Agrani Bank. All this flourished as a nationalized commercial bank in 1972 immediately after when Bangladesh got independent as a state. Agrani Bank PLC commenced functioning as a going concern making its' procedure through a vendors agreement which has been signed between the ministry of finance, Government of the People's Republic of Bangladesh on behalf of the former Agrani Bank and the Board of Directors of Agrani Bank PLC on November 15, 2007 with retrospective effect from 01 July, 2007. Agrani Bank Limited was officially renamed Agrani Bank PLC (Public Limited Company) in 2023, following the amended Company Act 2020 which mandated this change for public limited companies.

Agrani Bank PLC governing body constitutes a Board of Directors structuring of 10 members headed by a Chairman. Headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers in this bank.

2.2 Mission of Agrani Bank PLC

The mission of Agrani Bank PLC is to deliver high-quality banking services while contributing to the overall economic development of the country. The key elements of its mission are:

- To provide prompt, reliable, and efficient banking services to customers
- To ensure financial inclusion by extending services to all segments of society
- To support economic growth through financing in agriculture, industry, and trade
- To maintain transparency, accountability, and good governance
- To enhance customer satisfaction through continuous service improvement

2.3 Vision of Agrani Bank PLC

The vision is to become the best leading state-owned commercial bank of Bangladesh operating at the international level of sound management, efficiency, quality, strong liquidity along with customer service.

2.4 Values of Agrani Bank PLC

Agrani Bank PLC operates based on a set of core values that guide its activities and decision-making processes. These values include:

1. Customer Focus: The bank prioritizes customer needs and strives to provide quality services with satisfaction.

2. Integrity: Maintaining honesty, transparency, and ethical behavior in all banking operations.

3. Accountability: Ensuring responsibility and accountability in all levels of operations.

4. Excellence: Commitment to delivering high standards of performance and service quality.

5. Innovation: Encouraging the use of modern technology and innovative banking solutions.

6. Teamwork: Promoting cooperation and collaboration among employees to achieve organizational goals.

2.5 Strategic Objectives of Agrani Bank PLC.

- Gaining competitive advantage by lowering overall cost compared to that of others banks.
- Overtaking the competitors by proving good quality customer service.
- Achieving technological leadership among the peer groups in the country.
- Emphasizing in research capability for innovative products.
- Contributing towards the economic well-being by focusing customer services.

2.6 Management Hierarchy of Agrani Bank PLC.

The workforce of the Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking.

Hierarchy Of Agrani Bank

Board of Directors
Chairman
Directors

↓

Managing Director

↓

Deputy Managing Director

↓

General Managers

↓

Deputy General Managers

↓

Assistant General Managers

↓

Senior Principal Officers

↓

Principal Officers

↓

Senior Officers

↓

Officers / Officers (Cash)

↓

Attorney Assistants

↓

Clerical Staff Members

↓

Non-Clerical Staff Members

Figure 1: Management Hierarchy of Agrani Bank PLC

The Management of the bank keenly focuses on understanding and anticipating customers' needs. As the scenario of banking business is changing day by day, the bank's responsibility hence is to device strategy and new products to cope with the changing environment. Agrani Bank PLC has already achieved tremendous progress within only two years. The bank has already been ranked as one of the quality service providers & is vividly known for its ever-growing reputation.

2.7 Product and Services of Agrani Bank PLC

Agrani Bank PLC has not only gained tremendous popularity but also the bank has been successful in mobilizing deposit and loan products. The bank has made significant progress within a very short time period through its dynamic management strategy and the introduction of the assortedconsumer-friendly loan and deposit products. Moreover, among the government banks, they have succeeded to maintain their reputation for high quality of their product and the variation of their services. The bank divided their product and services into some ways for easy maintaining of their product and services. This strategy helps the bank to enhance their product and service quality. All products and services offered by the bank can be classified under the following heads:

1. General banking
2. Business
3. SME (Small and Medium Enterprise)

4. Merchant Banking
5. Islamic Banking
6. Treasury
7. Investor relation
8. Technical & another online service
9. Credit services

A brief discussion of these products and services are given below:

1. **General banking services:** General banking services involve collecting different deposits through several types of accounts. issue and payment of demand draft, pay order, transfer of another fund this section includes cash operation, clearinghouse activities, collection and discounting of bills and checks, maintaining accounts with Bangladesh Bank and other concerned banks as well as other various activities. Agrani Bank PLC operates its general banking services consistent with the management of deposit, account opening, cash, bills, clearinghouse, security instruments handling, locker facilities and other ancillary services of the bank beside advance and foreign trade.
2. **Business :**Business is a major portion of an economy of a country. Which country is more advanced in the business sector it refers that country's economy also so strong. As a result (Agrani Bank PLC) decided to give many opportunity and facilities to the business sector. They mainly give four kinds of services to the business sector, such as:
    i. Account and deposit
    ii. Trade Finance
    iii. Import Finance
    iv. Export Finance

3. Small Medium Enterprise (SME): Agrani Bank PLC is financing in Small and Medium Enterprises with the aimof developing a dynamic and balanced industrial sector having a strong base of SMEs all over the country. From the very inception of Industrial credit financing of the bank, SME division has sanctioned term loan in small and medium industries sector by the direction of Bangladesh bank. Agrani Bank PLC provides SME services always to encourage the small and medium entrepreneur of the country.

Three sectors in SME financing:

A. **Service sectors:** Tailoring, laundry, hospital, clinic, block and printing, tractor, power tiller, hotel, restaurant etc.
B. **Business sectors:** Clothes shop, plastic and synthetic shop, medicinal shop, Grocery shop, agro-business, rods and cement, furniture, and many more which are socially acceptable and income generating business.
C. **Industrial sectors:** Jute industry, garments, rice mill and plastic industry, cotton industry, sawmill, feed mill, furniture industry and others which are income generating, socially acceptable and eco-friendly.

SME Products and Programs :

- **Working Capital Loans:** Designed to meet daily operational needs, such as Cash Credit (CC) hypothecation or pledge, overdraft facilities, and short-term loans.
- **Term Loans:** Provided for purchasing machinery, fixed asset financing, or long-term expansion projects.
- **Women Entrepreneur Financing:** Specialized loans (e.g., "Nari Agrani," "Purnota," "Uthsaho") with lower interest rates and flexible terms for businesses owned or managed by women.
- **Agri-SME Loans:** Targeted financing for agro-based industries, fisheries, poultry, and farming enterprises (e.g., MTB Krishijat, MDB Krishi Loan).
- **Startup Loans:** Seed capital for new, unique ventures (e.g., UDAYAN, Notun Uddyog).
- **Commercial Vehicle & Space Finance:** Loans for acquiring business vehicles or commercial space.
- **Supplier/Distributor Finance:** Specialized trade finance based on receivables or inventory.

- **Start-up Loan:** A term loan facility to meet fund requirement of the Start Up firms for the new and unique product or service.

3. **Merchant Banking:** Agrani Bank PLC also handles merchant banking policy. In this service, they mostly focus on international finance, business loan for companies and underwriting. They also maintain issue management and portfolio management. Sometimes Agrani Bank PLC provides suggestion and strategy to establish an international business.

4. **Islamic Banking:** In Bangladesh most of the people are Muslim. On the other hand, there is some baking principle which is forbidden according to the Muslim principle. For this Islamic banking is such a strategy to overcome this obstacle. Islamic control under Shariah laws. Islamic Banking Activities:
   i. Collection of Deposit.
   ii. Investment.
   iii. Fund Transfer.
   iv. Foreign Remittance.

5. **Treasury:** The following services are given

A. **Treasury bill:** Treasury bill is the short term security instrument having maturity within one year by which the government borrows from the banking system as a part of the budgetary requirement. Presently there are three types of T. Bill in the market in respect of maturity period. They are of 91 days, 182 days and 364 days tenor.

B. **Treasury bond:** Treasury bond is a long-term security instrument by which the government borrows from the Banking system for the long term as a part of the budgetary requirement. Currently, there are four types of Treasury bond in the market in respect of the maturing period. They are of 5 years, 10 years, 15 years and 20 years tenor.

C. **Repo:** Repo means Repurchase Agreement from the sellers' point of view. When a bank or financial institution having government approved securities in excess after maintaining statutory requirements, falls short of liquidity then it sells its excess securities after maintaining SLR under a repurchase agreement. In this connection, the bank which sells a security under Repo should pay interest at an agreed rate.

6. **Investor relation:** Agrani Bank PLC knows it well that the growth of banking fully depends on its client. So it is crying need to keep a good relationship with their investors. For this cause, they reserve all information with transparency and Agrani Bank PLC always provide their clients with account details, balance sheet, the position of the bank, liquidity statement etc.

8. Technical and other services:

A. **ATM:** An ATM card is any payment card issued by a financial institution and the card enables a customer to perform transactions such as deposits, cash withdrawals, money transfer, obtaining account information and so on through ATM booth.

B. **Locker Service**: For safety and security of customers' valuables, for e.g, important documents, goods like jewelry and gold ornaments, Agrani Bank's locker service is available in most of its branches.

C. **Agency Service:** A few of such services Agrani Bank PLC provides are given below:
   - Collection of bills and utilities.
   - Sale/encashment of Saving Certificates
   - Sale/Purchase of Prize bonds
   - Payment of Army/civil pension money.
   - Payment of non-government primary /secondary school/college/madrasah teachers benefit (government portion)
   - Reimbursement of Government primary school teacher's salary
   - Disbursement of Honorarium to freedom fighters.
   - Disbursement of stipend for female students of secondary and higher secondary institutions

D. **Mobile Banking & App:** Provides mobile financial services, including the **Agrani Smart Banking App** (as shown in available imagery) and SMS banking for transaction updates.

E. **Agent Banking:** As a pioneer, the bank offers services through 567 agent booths, primarily in rural areas.

F. **Remittance Services:** Offers specialized foreign remittance services through branches and subsidiaries, allowing for quick remittance handling, winning the Bangladesh Bank Remittance Award 2023.

G. **E-banking & E-Commerce:** Includes internet banking, SMS banking, and eGP payment services.

H. **Swift & Treasury:** Utilizes SWIFT for international fund transfers and operates automated treasury management.

09. Credit services: Agrani Bank PLC provides several types of loans and advances services to different sectors. Agrani Bank has extended credit in the agriculture sector, trade and commerce, industry and other sectors. Agrani Bank PLC has decided to provide loans and advances to the following industrial sectors as priority sector at a concession interest rate that is going on:

- An agro-based industry (e.g. processing and preservation of local fruits)
- Computer software and information technology.
- Electronic goods.
- Artificial flower production, frozen foods.
- Non-traditional exportable agriculture products.
- Exportable leather products.
- Presentation items.

2.8 Automation and Modernization in Agrani Bank PLC

2.8.1 Development in IT sector

Information and Communication Technology (ICT) has its direct impact on productivity and competitiveness in both domestic and international markets. We are proud that Agrani Bank PLC was the first among the commercial banks in this country to introduce computer-based technology back in 1968. It started its journey from 1968 using IBM midrange computer. Since then amidst increasingly fierce competition, the efficiency gains and the speed of IT have offered us the opportunity to open up new sources of advanced, innovative products and improved customer service. Sufficient allocation will be made for hardware and software to ensure complete implementation of our ambitious plans for the increased use of ICT and Management Information Systems (MIS)

2.8.2 Overall automation

Agrani Bank PLC started widely using computer technology for automation of its various banking operations. Many important jobs of the bank are currently automated. The Information Technology (IT) Division of the bank responsible for managing automation of banking operations is well equipped with IBM Midrange computers, very High End Servers and latest microcomputers and staffed with trained and experienced personnel. The Bank uses its in-house software for processing most of the jobs performed on IT Division. The major jobs, developed and handled in IT Division are:

a) Inter- branch Transaction Reconciliation.
b) Foreign Bank Accounts Reconciliation (Nostro Accounts).
c) Consolidation of statements of Affairs/ Income & Expenditure Statements.
d) Personnel System.
e) Pay-roll of Head Office Employees etc.
f) Inventory Management.

2.8.3 Branch Computation

Agrani Bank has implemented computerized operations across nearly all its branches through centralized Core Banking Systems (CBS), enabling real-time transaction processing and improving internal operational efficiency.

Additionally, the bank has signed deals with multiple data connectivity providers to strengthen secure and high-speed communication between its branches and central systems, helping ensure seamless online banking services across Bangladesh.

2.8.4 Online Banking

Agrani Bank PLC a leading state-owned commercial bank in Bangladesh, has undergone significant automation and modernization, transforming into a technology-driven institution with over 970+ branches providing real-time online banking. The bank has shifted from traditional practices to digital solutions, incorporating app-based banking, agent banking, and automated HR/payroll systems to enhance efficiency and customer services.

IT-based baking has a major role to play in rendering improved services to the valued customers and stakeholders in to-day's competitive banking environment. The Bank has taken various measures for automation of its functions and services. One of the major steps is installation of fully integrated online core Banking solution (T24 by Temensos).It should be mentioned that T24 software is rated as number one core banking software all over the world. For this purpose, a most modern data center equipped with all related hardware, database, connectivity and all other facilities was established in head office. Besides, a disaster Recovery Site (DRS) was rented in Mohakhali where a true replica of data center is established. The hardware related to data center and DRS has been set up with a capacity to handle all the online branches of the branches of the bank. Again, to handle such a big customer base, Oracle database is being used.

2.8.5 BACH & BEFTN

As part of the plan of Bangladesh Bank for automation of clearing payment system of the country, Bangladesh automated clearing House (BACH) was introduced in the bank. The two components of (BACH0- Bangladesh Automated Cheque Processing System (BACPS) & Bangladesh Electronic Fund Transfer Network (BEFTEN) are activities in the bank. For this purpose, hardware, MICR check scanner, network connectivity has been established in each concerned location. For, BACH operation sophisticated centralized software has been customized and installed which has facilitated the smooth operation of the system throughout the country. The other component BEFTN has been allowed in it. The debit operation will begin very soon. With the introduction of automated clearing system, customer service has greatly improved.

2.8.6 Future Potential & Emerging Trends

While many modernization efforts are already underway, there is growing interest and potential for:

- AI-based customer service systems (chatbots, fraud detection)
- Predictive analytics and personalized finance
- Enhanced automated compliance and risk management

2.8.7 Website

Agrani Bank Limited has an informative website description of its various products, services, annual accounts, citizen's charter and other up-to-date information about the Bank.
The website www.agranibank.org services as a primary source of information of the bank. Current news on recruitment, tender etc. are also found in this website.

2.8.8 ATM

Agrani Bank Limited has introduced ATM(Automated Teller Machine) card facility Known as E-cash Card. Under this system, a cardholder can get round-the clock services of cash withdrawal and utility bills payment facilities. The bank is planning to increase the number of card holders, ATM booths and related products.

2.9 Overview of Paduar Bazar Branch of Agrani Bank PLC

The Paduar Bazar Branch of Agrani Bank PLC is one of the important branches located in the Cumilla district of Bangladesh. The branch plays a significant role in providing banking services to local customers, including individuals, small businesses, and traders. It acts as a key financial service center at the grassroots level.

The branch is situated in a commercially active area, which enables it to serve a large number of customers efficiently. Due to its strategic location, the branch contributes to facilitating financial transactions and supporting local economic activities.

The organizational structure of the Paduar Bazar Branch is well-organized and follows a hierarchical system. The Branch Manager is the head of the branch and is responsible for overall management and supervision. The branch operates through different functional sections such as General Banking, Cash Section, Clearing Section, and Accounts Section, each performing specific duties to ensure smooth operations.

The branch offers a variety of general banking services, including account opening (Savings, Current, and Fixed Deposit accounts), cash deposit and withdrawal, cheque clearing, and remittance services. It also provides modern banking facilities such as online banking and ATM services, which enhance customer convenience and service efficiency.

Furthermore, the branch plays an important role in mobilizing deposits and providing loans, especially to small and medium enterprises (SMEs), which contributes to local business development and employment generation. Customer service is given high priority, and the employees are committed to providing prompt and efficient services to ensure customer satisfaction.

In conclusion, the Paduar Bazar Branch of Agrani Bank PLC is a well-structured and customer-focused banking unit that contributes significantly to the overall performance of the bank and the economic development of the local community.

Chapter-3

General Banking of Agrani Bank PLC

3.1 General Banking

General banking section is the main part of banking activities as well as it is the strategic starting point for all the banking operations. It is the department, where all around services are provided to the customers. It is the repository point where customers can store all kinds of purpose in transactions at any working hour and the bank is bound to provide their services to the customers. General Banking section provides front-side banking services. Most of the customers of the bank directly depend on this department because it provides all the services that a customer needs in day to day basis transactions. The main responsibility of taking care of all of its customers is bestowed upon this front service section because this section can connect often and directly with its customers. This department receives deposits from clients on a daily basis and honors checks to satisfy their cash needs. Opening accounts, issuing bank drafts and pay orders, remitting funds, and other tasks are aojll handled by this division. General banking is sometimes known as "retail banking" because the department is limited to offering the services on a daily basis.

3.1.1 General Banking Department's Role

The general banking department of Agrani Bank PLC consists of six sections: account opening, cash, clearing, remittance, and account. All of the tasks in this department are covered by these five sections.

- Receipts and installment from claiming the money.
- Taking care of exchange transactions.
- Conducting of clearing house.
- Support for accounts for Bangladesh bank and other banks.
- Accumulation of Checks and Bills.

3.2 Sections in General Banking

Banking is the summation of financial services like a collection of deposit from people, collect cheques, grant loans, safeguard money for its customers etc. In Agrani Bank PLC the following departments are under general banking:

1. Account opening section

2. Cash section

3. Remittance section

4. Clearing section

5. Accounts section

6. Online & Technical Section

3.2.1 Account Opening Section

Being a commercial bank, Agrani Bank PLC needs support for running its operation and speculation and the bank makes the reserve from various sources, for example, capital, credit from Bangladesh Bank, and advance from the business bank and store gathering from various sorts of individuals and gathering of individuals. Among them, most of the fund of a bank mobilized for investment comes from opening accounts and progress from the company bank and store gathering from a variety of people and groups of people. Among these, opening accounts account for the majority of a bank's funds mobilized for investment. The first step in creating a bank-customer relationship is opening an account with the bank. Additionally, a bank's customer selection process is very important when opening an account. A contractual relationship is formed between the bank and its client when an account is opened, and the bank is able to offer its services to the client in accordance with that agreement. Additionally, a bank's ability to succeed depends heavily on its clientele. Because of these factors, the account opening part is crucial for banks. Through this department, a customer can select various account kinds based on predefined requirements, including:

A. Current Account
B. Savings Account
C. Time Deposit
D. Special Notice Time Deposit
E. Fixed Deposit Account

A.Current Account: An active, running account is called a current account. During the banking hour, one can participate in transactions as often as necessary. The amount that can be deposited into and taken out of a current account is unrestricted. This is a non-interest bearing account, meaning that the bank charges a small fee on the current account but does not pay interest on the deposit amount.

B. Savings Account: A savings account is primarily suitable for individuals who earn a regular and fixed income and wish to save a portion of it for future use. This type of account encourages disciplined savings by offering interest on the deposited balance, which can be utilized to meet unforeseen financial needs. Any eligible citizen can open a savings account at Agrani Bank PLC by fulfilling the required formalities. The interest rate offered on savings accounts is generally higher than that of short-term deposits but comparatively lower than fixed deposit schemes. Interest may be credited at different intervals such as monthly, annually, or at other specified periods. However, certain restrictions are imposed by the bank regarding withdrawals. Customers are limited in both the frequency and the amount they can withdraw. If withdrawals exceed twice a week or go beyond 25% of the total deposited balance, the account holder must provide at least seven days' prior notice. Failure to comply with this condition may result in the forfeiture of interest for that particular month.

C. Time Deposit A time deposit refers to funds deposited in a bank or financial institution for a predetermined duration. These funds cannot be withdrawn freely and require prior notice before withdrawal. Two key characteristics define time deposits:

1. The deposited amount remains with the bank for a fixed period.

2. Withdrawal of funds is allowed only after providing advance notice.

D. Special Notice Time Deposit Special Notice Time Deposit accounts are typically maintained by institutional clients such as government bodies, semi-government organizations, and autonomous institutions. These accounts require prior notice—usually seven days—before any withdrawal can be made.

E. Fixed Deposit A fixed deposit account is created when a customer deposits a lump sum of money in a bank for a specified period. Unlike savings accounts, deposits in this account are made only once and usually involve a relatively large amount. The tenure of fixed deposits generally ranges from 6 months to 60 months. Although the deposited amount is intended to remain untouched until maturity, premature withdrawal is allowed under certain conditions. In such cases, the customer receives interest at a reduced or previously applicable rate. To qualify for earning interest, the deposit must be maintained for a minimum period of three months. The interest rate varies depending on the duration of the deposit—the longer the maturity period, the higher the interest rate offered.

General Procedure for Opening a Bank Account

Bangladesh Bank has introduced a standardized account opening form to ensure uniformity across all banks. Although specific procedures may differ depending on the account type, the general steps followed at Agrani Bank PLC are outlined below:

1. The prospective customer must complete an account opening form, providing details such as account type, personal information, address, occupation, nominee details, and initial deposit amount. Additionally, a Know Your Customer (KYC) form must be filled out to comply with anti-money laundering regulations. The KYC process helps the bank evaluate the nature and legitimacy of the customer's transactions.
2. The applicant's signature and specimen signature must be verified by an introducer. Two passport-sized photographs, duly attested by the introducer, are also required.
3. The applicant must be introduced by one of the following:
   - An existing account holder of the bank
   - A bank employee not below the rank of Assistant Officer
   - A reputable person known to the bank employee
4. Bank employee carefully examine all submitted documents and verify the information. Upon successful verification, a unique account number is assigned.
5. The customer must deposit an initial amount using a deposit slip. At Agrani Bank PLC, the minimum deposit is Tk. 1000 for current accounts and Tk. 500 for savings accounts.

6. After the deposit is made, the bank provides a checkbook and a pay-in-slip book to the customer.
7. Once all formalities are completed, the account becomes fully operational.

Closing of an Account

A customer may request the closure of their account at any time by submitting a written application. Upon receiving the request, the bank follows a structured procedure. The customer is instructed to withdraw the remaining balance by issuing a final cheque. Applicable service charges are deducted from the account before closure. Unused cheque leaves must be returned and are destroyed by the bank. In the case of joint accounts, all account holders must sign the closure application.

Agrani Bank PLC reserves the right to close or suspend an account under certain circumstances, including:

- Death, insanity, or insolvency of the account holder
- Customer’s voluntary request
- Court-issued garnishee order
- Proven cases of fraud or forgery

Account Closing Procedure

To close an account, the customer must submit a formal written application to the bank. Then, the customer withdraws the entire remaining balance through a final cheque. The cheque book must be returned, and the bank deducts applicable charges from the account. The remaining balance is then paid to the customer. All relevant entries are recorded both in the account closing register and in the computerized system to ensure proper documentation.

3.2.2 Cash Section

The cash section of a bank's general banking division is regarded as one of the most critical and sensitive areas because it handles nearly all types of cash-related transactions. This section reflects the liquidity position of the bank, as it directly deals with inflow and outflow of cash. Each working day begins with a certain amount of cash stored in the vault. From this vault, a specific amount is distributed to cash officers, known as the opening cash balance. Throughout the day, numerous transactions occur, including both receipts and payments of cash to different parties. At the end of the business day, the total cash received and paid is calculated and adjusted with the opening balance to determine the closing balance, which is then returned to the vault. This closing balance represents the bank's final cash position for that day. At Agrani Bank PLC, Paduar Bazar Branch, the cash section is highly secured and technologically supported. It operates with an online computerized system and uses electronic cash-counting machines to ensure accuracy and efficiency. The primary functions of this section can broadly be divided into two categories:

A. Cash Payment and
B. Cash receipts.

A. Cash Payment

Cash payment refers to the disbursement of money against financial instruments such as cheques, demand drafts, pay orders, debit vouchers, and pay slips. When a customer intends to withdraw cash, they must present a valid cheque at the counter. The bank has the responsibility to verify the authenticity of the instrument before making any payment. Before approving a cheque, the bank ensures that all required conditions are fulfilled. These include verifying the branch name, checking the date, confirming that the amount in words and figures matches, ensuring sufficient balance in the account, and matching the customer's signature with the specimen signature on record. Additionally, the recipient must sign on the back of the cheque as proof of receipt.

- **Procedure of Cash Payment**

1. The cheque is first examined to ensure it is properly completed, including seal, date, amount, and signature.

2. The instrument is then forwarded to an authorized officer who verifies the signature with the specimen signature card.

3. After verification, the transaction is entered into the computer system and the customer's account is debited.

4. The cheque is handed over to the cash officer for payment processing.

5. If sufficient funds are available, the cheque is canceled and marked with a "Pay Cash" seal.

6. The transaction is recorded in the cash payment register and assigned a transaction number.

7. The denomination of notes is written on the reverse side, and cash is handed over to the customer with a "Cash Paid" stamp.

8. Finally, the processed cheque is sent to the accounts department for record-keeping.

- **Reasons for Dishonoring a Cheque**

Although banks aim to honor all valid cheques, certain issues may lead to dishonor, such as:

- Errors in the amount written on the cheque
- Incomplete or irregular cheque format
- Expired or unauthorized cheque
- Mismatch of signatures
- Insufficient funds or presentation after banking hours

Sources of Cash Payment

Cash payments may arise from several activities, including:

- Interest payments to account holders
- Payments related to PSS (Pension Savings Scheme) and FDR (Fixed Deposit Receipts)
- Internal expenses like office rent and utility bills

- Encashment of cheques
- Payments against instruments like PO, TT, and DD
- Prize bond encashment

B. Cash Receipt

Cash receipt involves accepting deposits from customers and recording them accurately. When a customer deposits money, they must fill out a deposit slip and submit it along with the cash. The bank officer verifies the slip to ensure correctness before accepting the deposit. Key checks include ensuring that all fields on the deposit slip are correctly filled and that the amount in words matches the amount in figures.

Procedure of Cash Receipt

1. The deposit slip is examined to ensure it is properly completed.
2. The cash is received, counted carefully, and matched with the amount mentioned in the slip.
3. The denominations of the notes are recorded on the back of the slip.
4. The receiving officer signs the slip and affixes a "Cash Received" stamp.
5. The transaction is entered into both the manual register and the computerized system, and a scroll number is assigned.
6. The deposited amount is credited to the respective account.
7. A counterfoil is provided to the depositor as proof of transaction.

Sources of Cash Receipts

Cash inflows originate from various sources, such as:

- Deposits from account holders
- Collections from instruments like PO, TT, and DD
- Funds received for share applications
- Deposits under savings schemes like PSS and FDR
- Sale of prize bonds
- Utility bill collections (e.g., electricity and water bills)

Registers Maintained in the Cash Section

The cash department maintains several registers to ensure proper documentation and control, including:

- Cash Payment Register
- Cash Receipt Register
- Vault Register
- Rough Vault Register
- Balance Statement Register
- Utility Bill Registers (e.g., electricity and water)

Role of Computerization in the Cash Section

The integration of computer systems has significantly enhanced the efficiency and accuracy of the cash section. All transactions—whether receipts or payments—are first recorded digitally before being processed physically. The computerized system also supports online transactions, account management, and record maintenance. Key functions of the computerized system include:

- Recording all cash transactions
- Maintaining customer account information
- Updating account details when necessary
- Verifying customer signatures electronically
- Generating account statements

3.2.3 Remittance & Bills Collection Department

Remittance refers to the transfer of funds from one branch of a bank to another branch, or between different banks, either within the same country or across international borders. Physically carrying cash is often inconvenient and exposes individuals to risks such as theft or loss. To eliminate these risks, banks provide remittance services that ensure safe, quick, and reliable money transfers. This service is also a significant source of income for banks, as they charge a commission based on the amount transferred and the urgency of the transaction. Broadly, remittance services can be classified into two categories:

A. Local Remittance and
B. Foreign Remittance.

A. Local Remittance

Local remittance involves transferring money within the country through a bank's branch network. Since Agrani Bank PLC operates branches nationwide, it can efficiently provide domestic transfer services. This facility is available not only to account holders but also to non-account holders. Depending on the nature of the transaction, local remittance is carried out through specific financial instruments such as Pay Order (PO), Telegraphic Transfer (TT), and Demand Draft (DD).

i. Pay Order (PO):

A Pay Order is a secure banking instrument issued by a bank branch to pay a specific amount to a designated beneficiary on behalf of a client. It is also known as a banker's cheque and is considered more reliable than ordinary cheques. Pay Orders are strictly used for local payments and within a specific clearing zone.

Issuance Process of Pay Order

To obtain a Pay Order, the applicant must complete a prescribed form and submit it to the remittance department with a valid signature. Payment can be made either in cash or through a cheque. After verification, the bank issues the Pay Order, which is marked as "A/C Payee" and authorized by two officials. The transaction details are recorded in the Pay Order Register, and balances are maintained regularly in the balance book.

Payment Procedure

A Pay Order is non-transferable and cannot be negotiated, as it is crossed for account payee only. It must be presented at the issuing branch, either through clearing or directly credited to the beneficiary's account. Once payment is made, the date is recorded in the register, and the document itself serves as a debit voucher.

Cancellation Procedure

If errors occur in the issued Pay Order, the client may request cancellation by submitting an application. A cancellation fee is charged. If the Pay Order has already been delivered to the beneficiary, cancellation requires the beneficiary's consent. Even if funds have been received, cancellation can proceed subject to specific conditions and charges.

ii. Telegraphic Transfer (TT)

Telegraphic Transfer is a fast and secure method of transferring funds electronically between branches. It involves sending payment instructions through communication systems such as telephone, telex, or other messaging methods.

Procedure for Sending TT

The customer first collects and fills out a TT form from the remittance department. The specified amount is then deposited at the cash counter. Afterward, the client receives a cost memo as proof of the transaction. The authorized officer assigns a test code, records the transaction in the TT register, and sends a message to the receiving branch containing details such as account number, amount, and reference number.

TT Receiving Process

Upon receiving the TT message, the authorized officer verifies all details, including the test number and beneficiary information. Debit and credit vouchers are prepared accordingly. A confirmation advice is also sent to ensure accuracy. If the beneficiary does not maintain an account at the receiving branch, the bank may issue a Pay Order in favor of the beneficiary for payment.

iii. Demand Draft (DD)

A Demand Draft is a written order issued by one branch of a bank instructing another branch to pay a specified amount to a named person. The issuing branch creates the draft, while the receiving branch is responsible for making the payment.

Issuance Process of Demand Draft

The applicant submits a properly completed and signed application form. The bank calculates the total payable amount, including commission. Payment can be made either through cash, cheque, or by debiting the applicant's account. After verification, the remittance department prepares and issues the Demand Draft. The issuing branch then sends a credit advice to the paying branch to facilitate payment.

Cancellation of Demand Draft

Only the purchaser of the Demand Draft can request its cancellation through the issuing branch. The paying branch cannot cancel the draft independently. Upon cancellation, necessary accounting adjustments are made.

Stop Payment of Demand Draft

Generally, a bank cannot refuse payment of a Demand Draft, as it represents a firm commitment. However, in exceptional situations—such as loss or theft—the issuing branch may instruct the paying branch to stop payment after careful verification.

B. Foreign Remittance

Foreign remittance involves transferring money between countries through banking channels. Even though some branches may not be authorized dealers of foreign exchange, they can still facilitate remittance services by converting foreign currency into local currency.Banks receive foreign remittances through internationally recognized agents and exchange houses. Many Bangladeshi expatriates send money back home using these channels. Agrani Bank Limited maintains correspondent relationships with numerous global banks and financial institutions, enabling smooth transactions worldwide. Common remittance partners include services like MoneyGram and Western Union. To receive foreign remittance funds, clients are required to complete a prescribed form and provide necessary identification details. Once verified, the bank disburses the equivalent amount in local currency to the beneficiary.

3.2.4 Clearing Section

As the use of banking services continues to expand, banks handle a large number of financial instruments such as cheques and drafts every day. It would be highly inefficient and time-consuming for bank employee to physically visit other banks to collect these instruments. To simplify this process, a centralized system known as the clearing section is used. In this system, representatives from different banks gather at a common platform to settle claims related to cheques and other negotiable instruments. Within the general banking operations, the clearing section plays a crucial role. It processes all deposit instruments received throughout the day and forwards them to the central clearing system. This mechanism allows banks to settle interbank obligations efficiently, as funds are transferred from one account to another across different banks. Each commercial bank maintains a clearing account with Bangladesh Bank, which is used to settle the net balances after clearing transactions are completed. Ultimately, the central bank ensures that payments are properly adjusted among the participating banks.

Clearing and Clearing House

Clearing refers to the process by which a bank collects funds on behalf of its customers from other banks through a centralized system called the clearinghouse. This clearinghouse operates as an independent body governed by its own rules and regulations, particularly regarding membership and operational procedures.

Through this mechanism, scheduled banks exchange cheques and other instruments drawn on one another. Instead of settling each transaction individually, banks offset mutual claims, and only the net difference is settled. This greatly reduces the need for physical cash movement and enhances efficiency in the banking system.

A clearinghouse is essentially a designated place or institution where banks meet to resolve their clearing transactions. In Bangladesh, Bangladesh Bank performs the role of the clearinghouse in major cities such as Dhaka, Chittagong, Rajshahi, Khulna, and Bogra. In regions where the central bank does not have a branch, Sonali Bank PLC acts as the clearing agent. Only scheduled banks are allowed to participate directly in clearinghouse activities.

There are two primary types of clearing:

- **Inward Clearing:** This occurs when a bank receives cheques drawn on itself that were deposited in other banks. In this case, the bank is responsible for making the payment.
- **Outward Clearing:** This refers to cheques deposited by customers in a bank that are drawn on other banks. The bank sends these instruments to the clearinghouse to collect the funds.

Functions of the Clearing Department:

The clearing department performs several important operational tasks to ensure smooth processing of instruments:

- Accepting cheques from customers for collection
- Applying crossing marks on cheques to ensure secure transfer
- Recording cheque details into the banking system
- Affixing necessary seals and endorsements
- Detaching cheques from deposit slips for processing

- Sorting cheques according to respective banks and branches

Receiving Cheques for Collection

When customers submit cheques for collection, bank employee must carefully verify several aspects before processing:

- The account holder’s name on the cheque must match the name on the deposit slip
- The amount written in figures and words must be consistent
- The cheque must be properly dated, signed, and free from unauthorized alterations
- The account number should be clearly mentioned on both the cheque and deposit slip
- The depositor must sign the deposit slip correctly

After verification, the cheque is stamped with crossing and endorsement seals. It is then recorded in the system and categorized based on clearing schedules, such as same-day or future clearing.

Endorsement

Endorsement refers to the act of signing on the back of a negotiable instrument, typically by the payee or holder. This signature authorizes the transfer of the instrument and serves as a confirmation that the payment can be claimed by another party. It ensures the legal validity of the transaction during the clearing process.

Dishonored Cheque

A cheque is considered dishonored when it cannot be processed successfully during clearing. This usually becomes evident during the second phase of clearing. There are several common reasons for dishonor:

- Insufficient balance in the account
- Mismatch between the amount written in words and figures
- Expired or outdated cheque
- Payment has been stopped by the drawer

- Improper or unclear endorsement
- Signature of the drawer does not match bank records
- Violation of crossing instructions (e.g., not presented through a bank)

When a cheque is dishonored, it is recorded in a return register. The bank then notifies the concerned customer and returns the cheque along with a return memo. The recipient must acknowledge receipt by signing the register before collecting the dishonored instrument.

3.2.5 Accounts Section

The Accounts Department is regarded as the core functional unit of a bank, often described as its "nerve center." This is because every financial activity conducted within the bank ultimately passes through this department for proper recording and verification. Banking operations involve numerous daily transactions, and since these transactions deal directly with customers' deposits, maintaining accuracy and transparency is critically important. Even a minor error in recording financial data can lead to serious consequences, including financial loss, reputational damage, or regulatory issues.

To prevent such risks, the Accounts Department is responsible for ensuring that all transactions are recorded correctly and systematically. It carefully examines vouchers, identifies any discrepancies, and detects potential fraud or forgery. In modern banking systems, most operations are computerized, so this department plays a vital role in maintaining accurate digital records of all financial activities. Whenever inconsistencies or irregularities are detected, the department promptly reports them to the appropriate authority for necessary action.

Daily Activities of the Accounts Department

On a day-to-day basis, the Accounts Department performs several routine functions to maintain smooth banking operations. It records all financial transactions in the cash book, ensuring that every inflow and outflow of cash is properly documented. These transactions are then posted into both general and subsidiary ledgers for detailed classification and tracking.

The department also prepares a daily financial position statement of the branch by comparing deposits and withdrawals. This helps in monitoring liquidity and operational efficiency. Additionally, it produces a daily statement of affairs that outlines the branch's assets and liabilities, based on ledger balances.

Another important task involves maintaining a voucher register, where all vouchers are systematically recorded and organized. These vouchers are arranged according to debit and credit categories for easy verification and audit purposes. The department is also responsible for processing and paying all operational expenses incurred by the branch.

Periodic Activities of the Accounts Department

Apart from daily responsibilities, the Accounts Department performs several tasks at regular intervals. One of its key duties is preparing monthly salary statements for bank employees, ensuring timely and accurate payroll processing.

The department also collects and organizes essential financial data of the branch, which is used for analysis and planning. Based on this data, it prepares the branch budget by setting targets for deposits, loans, and overall profitability.

In addition, the department prepares weekly and monthly financial position reports, which are submitted to the head office. These reports are crucial for maintaining regulatory requirements such as cash reserve ratios and statutory liquidity ratios.

Finally, it produces an extract report that summarizes all branch transactions and reconciles them with the head office records. This reconciliation process ensures consistency and accuracy across all branches of the bank.

3.2.6 Online and Technological Section

Agrani Bank PLC is positioning itself as a "technology pioneer" among state-owned banks. Their strategy focuses on three pillars: Mobile App dominance, Digital Onboarding, and Core Infrastructure modernization.

A. Agrani Smart Banking App

The flagship digital product is the Agrani Smart Banking App, available on both iOS and Android. It has received high ratings

- Fund Transfers: Own account, Agrani to other banks (via BEFTN), and transfers to MFS (bKash, Nagad).
- QR Payments: "Agrani Smart Pay" for QR code withdrawals and merchant payments.
- Utility & Services: Mobile recharge, balance check, statement viewing, and loan calculator.
- Convenience: 24/7 availability.
- Security: The app uses device binding, requires login credentials, and supports OTP verification for transactions .

B. Digital Onboarding (Agrani e-Account)

Agrani Bank has revolutionized account opening by introducing the Agrani e-Account app. Customers can open a bank account remotely without visiting a branch immediately .

1. Download the app and verify mobile number via OTP.

2. Scan NID using OCR (Optical Character Recognition).

3. Take a "selfie" for face check.

4. Fill in nominee and occupation details.

5. Instant Account Generation: Upon confirmation, the customer receives a 13-digit account number via SMS and a PDF statement.

C. Islamic Banking & Core Technology

Agrani Bank operates Islamic Banking through 60 "windows" (branches). In a significant technological move, the bank signed an agreement in January 2026 to upgrade its Islamic Core Banking Platform from "Ababil" to "Ababil NG" (Next Generation) .This upgrade is designed to be scalable and fully Shariah-compliant. The bank plans to expand Islamic banking coverage from 60 branches to all branches across the country using this new digital backbone .

D. Agent Banking

Recent reports indicate that Agrani Bank PLC has closed all of its agent banking activities. This has led to a contraction in the national agent banking network, although other banks are filling the gap. Agrani appears to be focusing its resources on the "Smart Banking" app and branch expansion rather than agent-led models.

3.3 General Banking of Paduar Bazar Branch of Agrani Bank PLC

3.3.1 Introduction

General banking activities are the foundation of daily operations in any commercial bank. At the Paduar Bazar Branch of Agrani Bank PLC, general banking plays a crucial role in delivering essential banking services to customers. This branch directly interacts with clients and ensures smooth handling of financial transactions, which contributes significantly to customer satisfaction and operational efficiency.

3.3.2 Account Opening Activities

The account opening section is one of the most important parts of general banking at the branch. During my internship, I observed that customers open different types of accounts such as Savings Accounts, Current Accounts, and Fixed Deposit Receipts (FDR). The account opening process involves collecting application forms, verifying customer identity through KYC (Know Your Customer), and ensuring proper documentation such as National ID, photographs, and nominee information. The officers carefully check all documents before activating the account in the banking system.

3.3.3 Cash Transaction Activities

The cash section is the busiest unit of the Paduar Bazar Branch. It handles all types of cash-related transactions efficiently.The main activities include cash deposits, withdrawals, and maintaining daily cash balances. Customers submit deposit slips or cheques for withdrawals, and the cash officer verifies the documents before processing transactions. At the end of each day, the cash balance is matched with records to ensure accuracy and accountability.

3.3.4 Cheque Clearing Activities

Cheque clearing is another important function of general banking in the branch. The clearing section deals with both inward and outward clearing of cheques. Outward cheques are sent to other banks through the clearing system, while inward cheques received from other banks are processed accordingly. This system ensures smooth interbank transactions and timely settlement of payments. During my internship, I observed how officers verify cheque details before sending them for clearing.

3.3.5 Remittance and Fund Transfer Services

The branch provides remittance services to facilitate the transfer of funds from one place to another. Customers can use services such as Pay Orders (PO), Demand Drafts (DD), and electronic fund transfer systems like BEFTN and RTGS. These services are very important for both individuals and businesses, as they ensure secure and fast transfer of money. The officers ensure proper documentation and verification before processing remittance transactions.

3.3.6 Deposit Collection Activities

Deposit collection is a major function of the Paduar Bazar Branch. The branch collects different types of deposits such as savings deposits, current deposits, and fixed deposits (FDR). These deposits are the main source of funds for the bank, which are later used for lending and investment purposes. The branch encourages customers to save money by offering different deposit schemes and facilities.

3.3.7 Customer Service and Support

Customer service is a key component of general banking activities. At the Paduar Bazar Branch, employees provide various services such as issuing cheque books, updating passbooks, providing account information, and solving customer problems.During my internship, I observed that the officers maintain a friendly and cooperative attitude towards customers, which helps in building strong relationships and trust.

3.3.8 Online Banking and Modern Services

The branch also provides modern banking facilities through online systems. Customers can enjoy ATM services, online transactions, and electronic fund transfers. These services have made banking faster, easier, and more efficient. The use of technology has reduced paperwork and improved service quality in the branch.

Chapter: Four

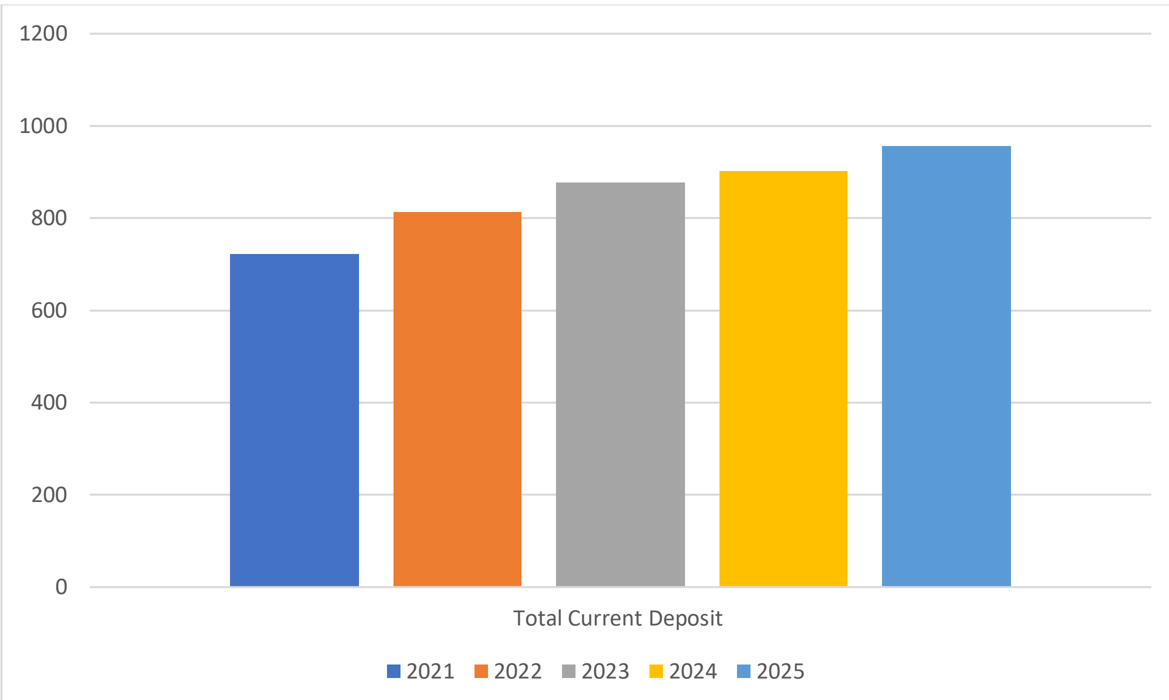
Data Analysis

4. Data Analysis General Banking of Agrani Bank PLC, Paduar Bazar Branch

4.1 Current Deposit:

Year	2021	2022	2023	2024	2025

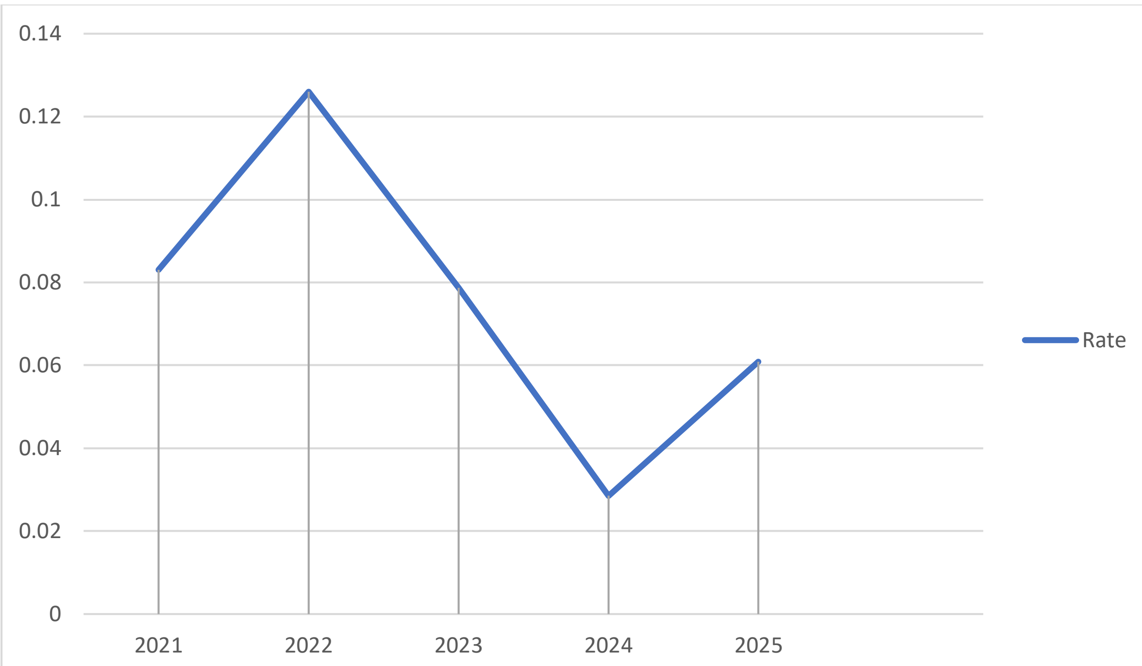
Total Current Deposit	722	813	877	902	957



Interpretation : The graph illustrates the trend of Current Deposits from 2021 to 2025**.** It shows a consistent upward trend over the five-year period. In 2021, the current deposit was approximately 720**,** which was the lowest point in the period. In 2022, the deposit increased significantly to around 810, indicating strong growth in current accounts. The upward trend continued in 2023**,** where deposits rose further to about 875. In 2024, the amount increased slightly to 900, showing steady but moderate growth. Finally, in 2025, the current deposit reached approximately 960, which is the highest value in the chart. This indicates that the bank experienced continuous growth in current deposits over the five years. Overall, the graph suggests that the bank's current deposit performance improved steadily, which may reflect increased customer confidence, better banking services, and growth in business transactions.

❖ **Yearly Growth Rate of Current Deposit**

Year	2021	2022	2023	2024	2025
Growth Rate	.0830	.1260	.0787	.0285	.0609

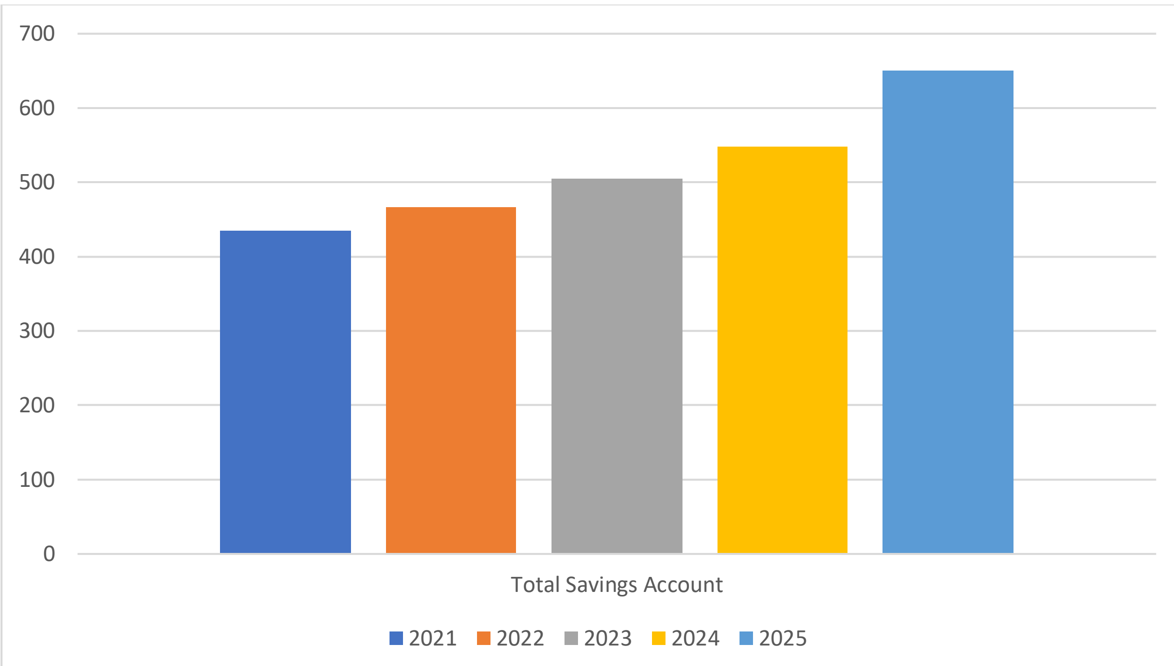


Interpretation : The growth rate of current deposits shows a fluctuating trend over the period from 2021 to 2025. In 2021, the growth rate started at a moderate level (8.30%)**.** It increased significantly in 2022 to 12.60%**,** indicating strong deposit growth. In 2023, the rate declined to 7.87%, showing a slowdown. The growth dropped sharply in 2024 to 2.85%**,** marking the lowest point in the period. However, in 2025, the rate recovered to 6.09%**,** indicating improvement.

4.2 Savings Account

	2021	2022	2023	2024	2025

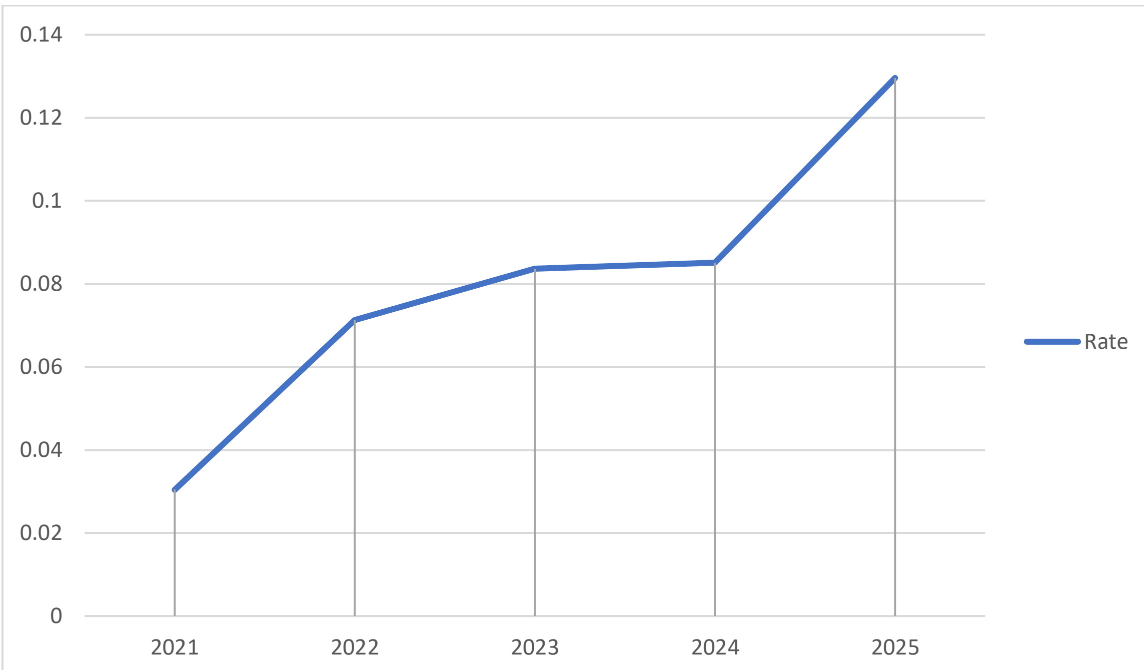
Total Savings Account	435	466	505	548	650



Interpretation :The graph illustrates the trend of Savings Account deposits from 2021 to 2025**.** It shows a steady upward growth in the amount of savings deposits over the five-year period. In 2021, the savings deposit was approximately 435, which represents the lowest value in the chart. In 2022, the amount increased to around 465, indicating a moderate growth in savings accounts. The deposit continued to rise in 2023, reaching approximately 505, which reflects increasing customer interest in savings accounts. In 2024, the savings deposit further increased to about 548, showing consistent growth. Finally, in 2025, the savings deposit reached approximately 650, which is the highest value in the graph. This significant increase suggests that more customers are opening savings accounts and depositing more funds in the bank.

- **Yearly Growth Rate of Savings Account :**

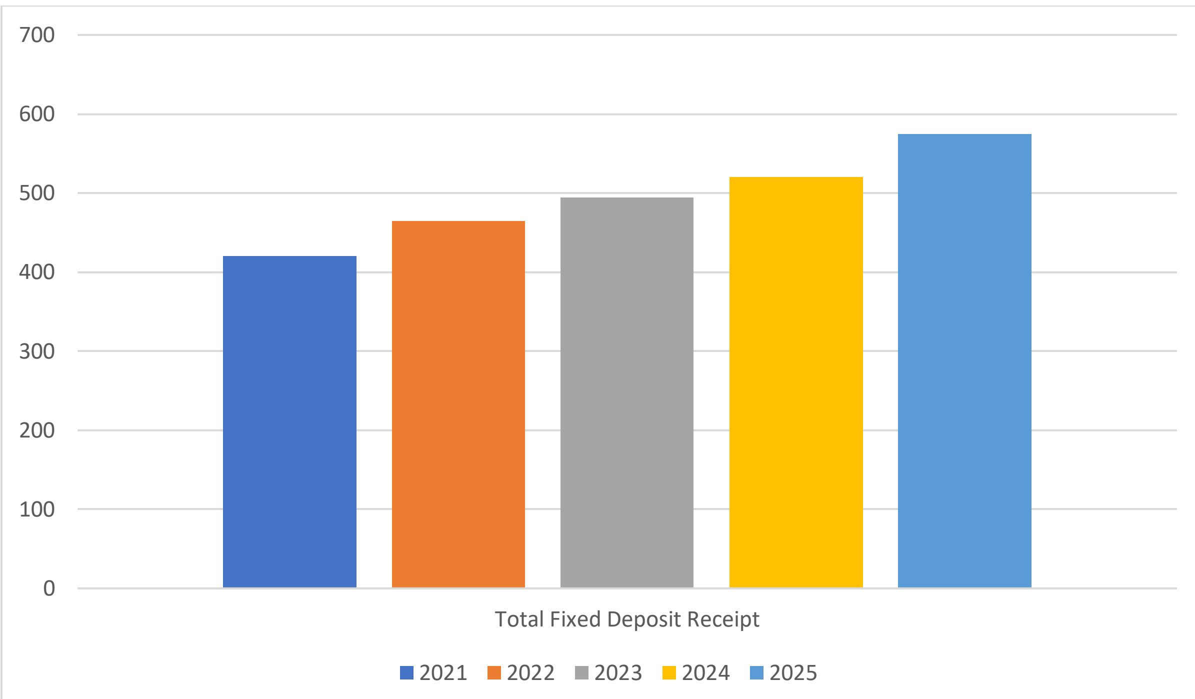
Year	2021	2022	2023	2024	2025
Growth Rate	.0304	.0713	.0836	.0851	.1265



Interpretation : The graph of the yearly growth rate of the Savings Account shows a consistent upward trend from 2021 to 2025. In 2021, the growth rate was relatively low at 3.04%**.** It increased significantly in 2022 (7.13%) and continued rising in 2023 (8.36%)**.** A slight improvement is observed in 2024 (8.51%)**,** indicating stable growth. In 2025, the rate reached its highest point (12.96%), showing a sharp increase. The graphical trend indicates that the Savings Account is experiencing steady and strong growth over the years**,** with a notable acceleration in 2025, suggesting improved in increase continuously.

4.3 Fixed Deposit Receipt (FDR)

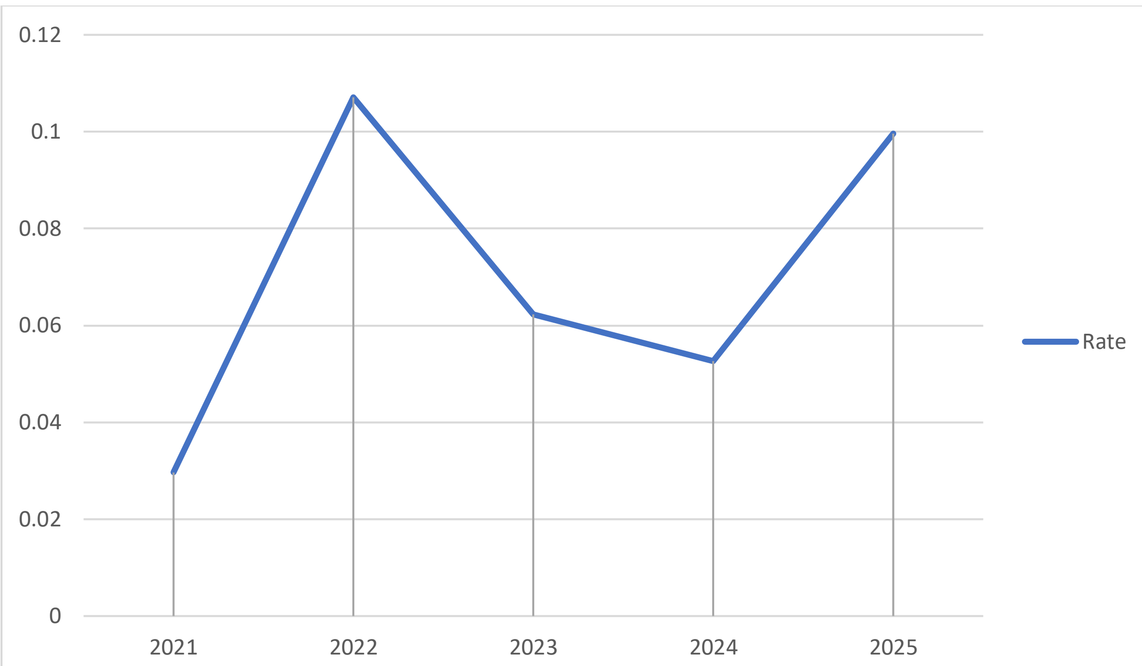
Year	2021	2022	2023	2024	2025
Total Fixed Deposit Receipt	420	465	494	520	574



Interpretation : The graph shows the trend of Fixed Deposit Receipt (FDR) from 2021 to 2025**.** It indicates a steady increase in the amount of fixed deposits over the five-year period. In 2021, the FDR amount was approximately 420**,** which was the lowest value in the graph. In 2022, the amount increased to about 465, showing a significant rise in fixed deposit investments. In 2023, the FDR further increased to around 495, reflecting a gradual growth in customers' interest in long-term savings. In 2024, the amount rose to approximately 520, indicating continued growth in fixed deposit accounts. Finally, in 2025, the FDR reached around 575, which is the highest value shown in the chart.

- **Yearly Growth Rate of Fixed Deposit Receipt (FDR):**

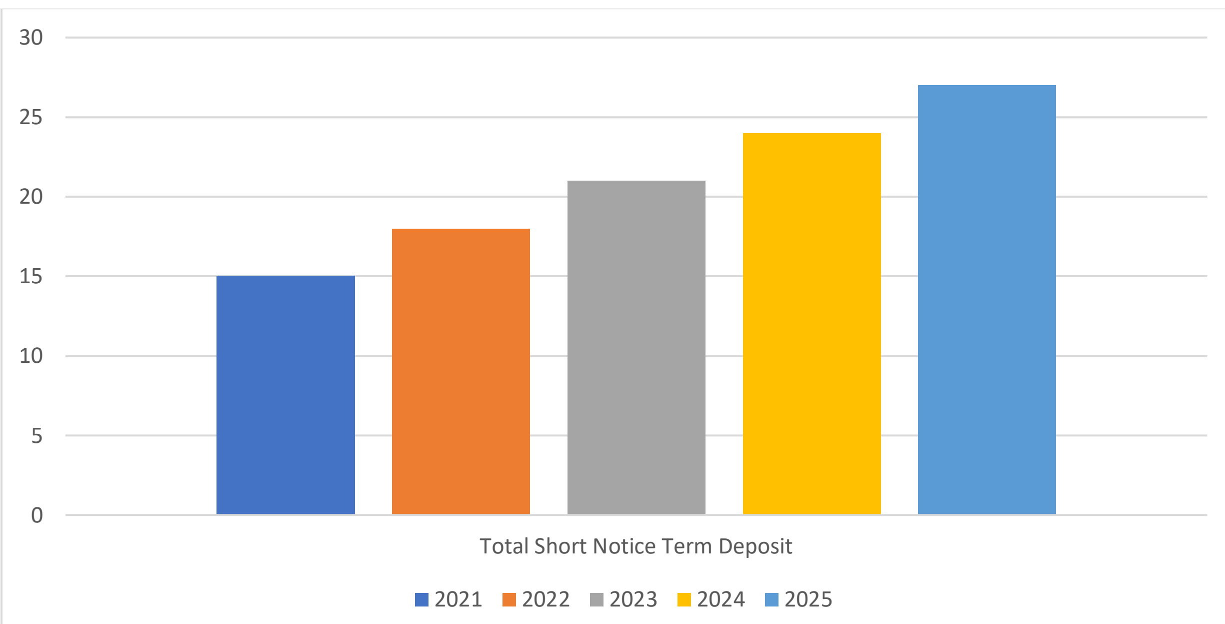
Year	2021	2022	2023	2024	2025
Growth Rate	.0297	.1071	.0623	.0526	.0996



Interpretation : The graph of FDR growth rate shows fluctuating but overall positive performance over the five-year period. In 2021, the growth rate was low (2.97%), indicating a modest increase in fixed deposits. In 2022, there was a sharp rise (10.71%), representing a significant improvement and strong customer interest in FDR. In 2023, the growth rate declined to 6.23%, showing a slowdown after the previous peak. In 2024, it further decreased slightly to 5.26%, indicating a stable but moderate growth trend. In 2025, the rate again increased to 9.96%, reflecting a recovery and renewed growth in fixed deposit investments.

4.4 Short Notice Term Deposit :

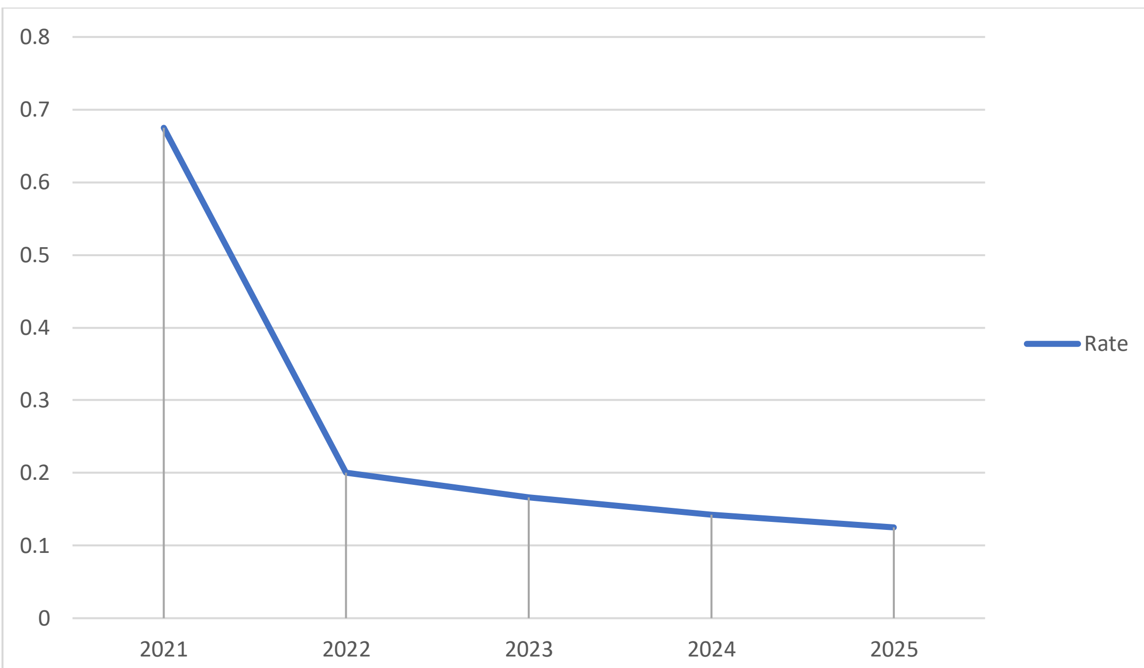
Year	2021	2022	2023	2024	2025
Total Short Notice Term Deposit	15	18	21	24	27



Interpretation : The graph presents the trend of Short Notice Term Deposit (SNTD) from 2021 to 2025**.** It shows a consistent and gradual increase in the amount of short-term deposits over the five-year period. In 2021, the Short Notice Term Deposit amount was approximately 15, which represents the lowest value in the graph. In 2022, the deposit increased to around 18, indicating a moderate growth in short-term deposits. In 2023, the amount further increased to about 21, showing a steady rise in customer participation in short notice deposits. In 2024, the deposit reached approximately 24, reflecting continued growth in this type of account. Finally, in 2025, the amount increased to about 27, which is the highest value in the graph. This steady upward trend indicates that more customers are choosing short notice term deposits for flexible.

❖ **Yearly Growth Rate of Short Notice Term Deposit :**

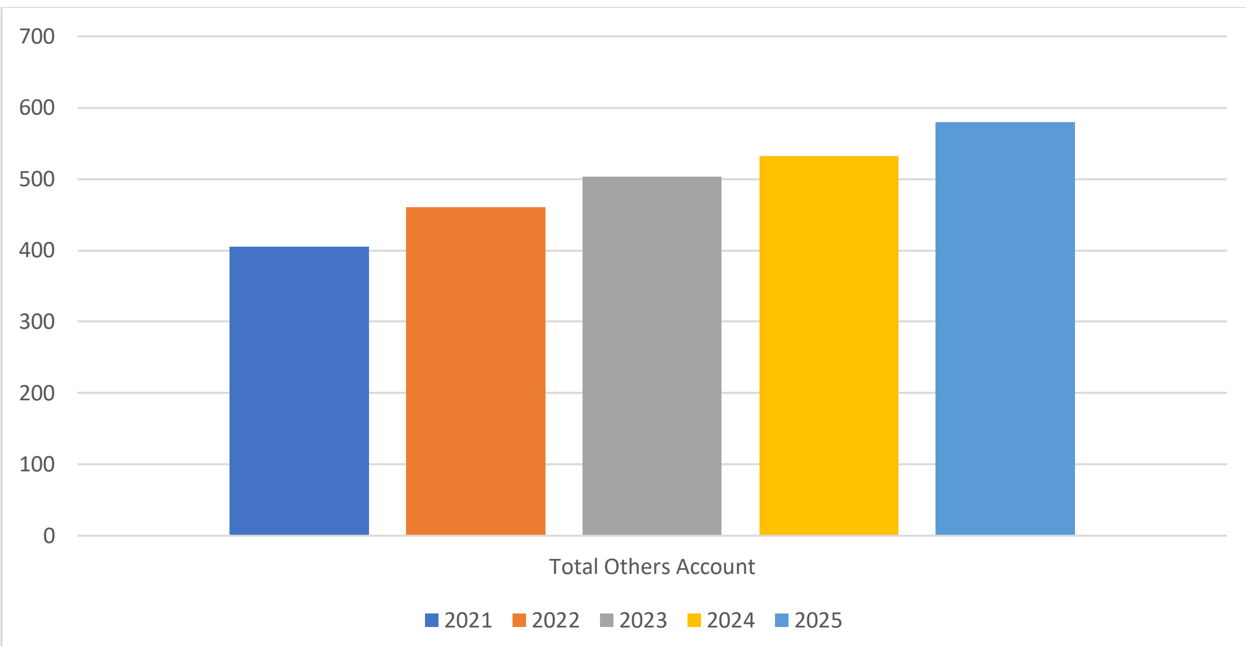
Year	2021	2022	2023	2024	2025
Growth Rate	.675	.2000	.1667	.1429	.1250



Interpretation : The graph shows a clear downward trend in the growth rate of Short Notice Term Deposits from 2021 to 2025. In 2021, the growth rate was the highest (0.675), indicating a strong increase in deposits. In 2022, the rate dropped sharply to 0.20, showing a significant slowdown. From 2023 to 2025, the growth rate gradually declined from 0.1667 to 0.125, reflecting a continuous but moderate decrease.

4.5 Others Account :

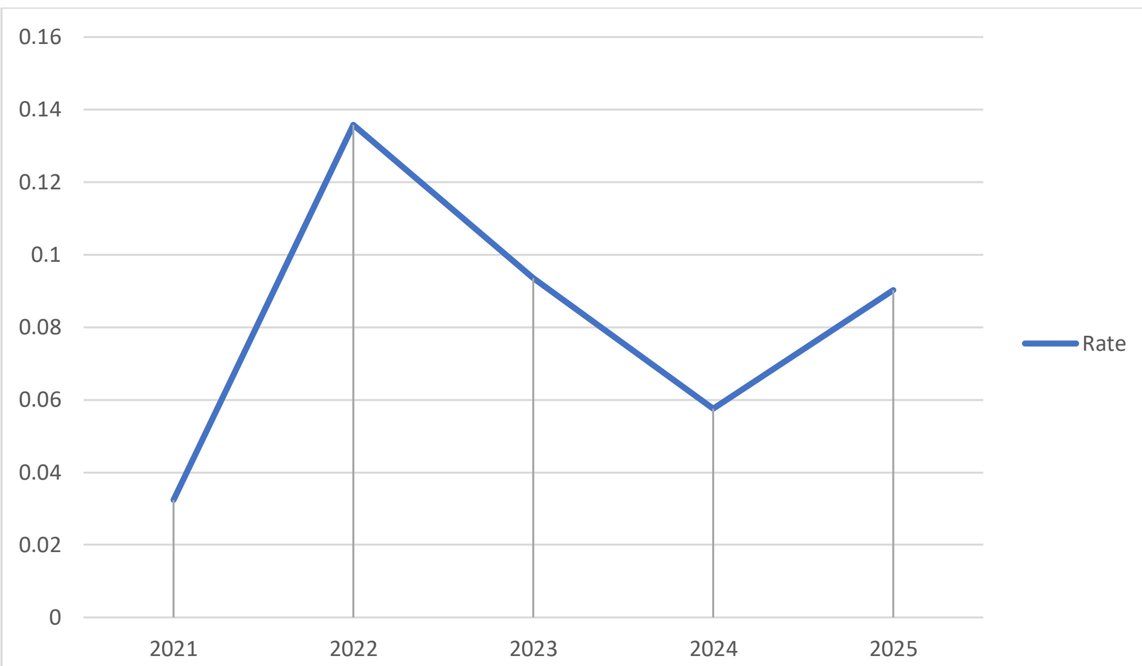
Year	2021	2022	2023	2024	2025
Total Others Account	405	460	503	532	580



Interpretation : The graph illustrates the trend of Others Account deposits from 2021 to 2025**.** It shows a continuous and steady increase in the amount of deposits in other types of accounts during the five-year period. In 2021, the deposit amount in Others Account was approximately 405, which represents the lowest value in the graph. In 2022, the deposit increased to around 460, showing a significant rise in these accounts. In 2023, the deposit further increased to about 502, indicating a steady growth in customer participation in other banking services. In 2024, the amount rose to approximately 532, reflecting a gradual increase. Finally, in 2025, the deposit reached around 580, which is the highest value shown in the chart.

❖ **Yearly Growth Rate of Others Account :**

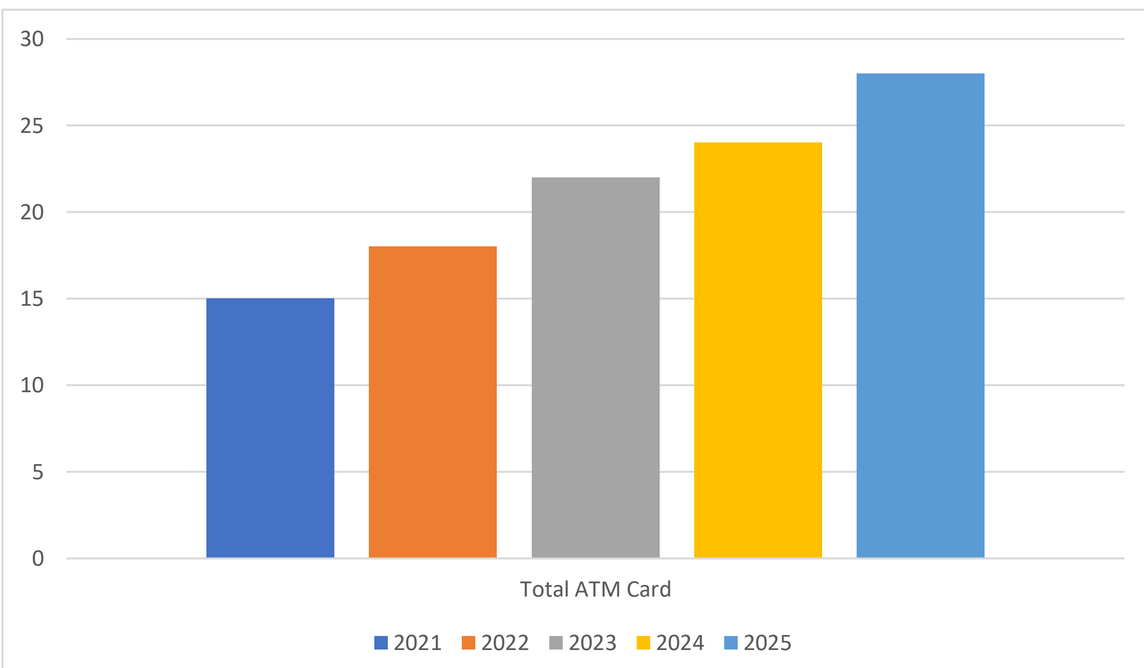
Year	2021	2022	2023	2024	2025
Growth Rate	.0324	.1358	.0935	.0575	.0902



Interpretation : The graph shows a fluctuating growth trend over the five-year period. In 2021, the growth rate started at a low level (3.24%), followed by a sharp increase in 2022 (13.58%), which represents the peak. After that, the growth rate declined in 2023 (9.35%) and further in 2024 (5.75%), indicating a slowdown. However, in 2025, the rate recovered moderately to 9.02%. Overall, the trend indicates initial growth, mid-period decline, and slight recovery at the end**,** reflecting instability but a positive upward tendency in the long run.

4.6 Automated Teller Machine(ATM) Card:

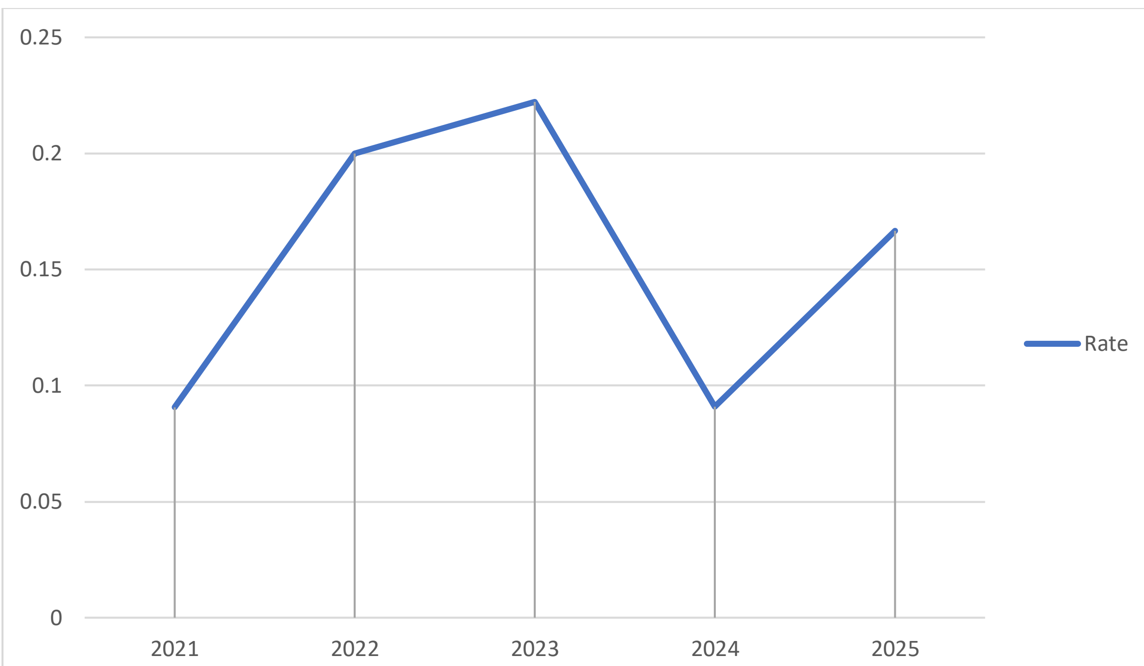
Year	2021	2022	2023	2024	2025
Total ATM Card	15	18	22	24	28



Interpretation : The line graph shows the number (or value) of ATM cards over the period from 2021 to 2025. Overall, there is a steady upward trend in the number of ATM cards.In 2021, the value starts at 15, which is the lowest point in the graph. In 2022, it increases to 18, indicating moderate growth. In 2023, the value rises significantly to 22, showing a strong increase. In 2024, the growth continues but at a slower pace, reaching 24**.** Finally, in 2025, the value peaks at 28, which is the highest point in the period. The graph indicates consistent growth in ATM card.

❖ Yearly Growth Rate of Automated Teller Machine (ATM) Card:

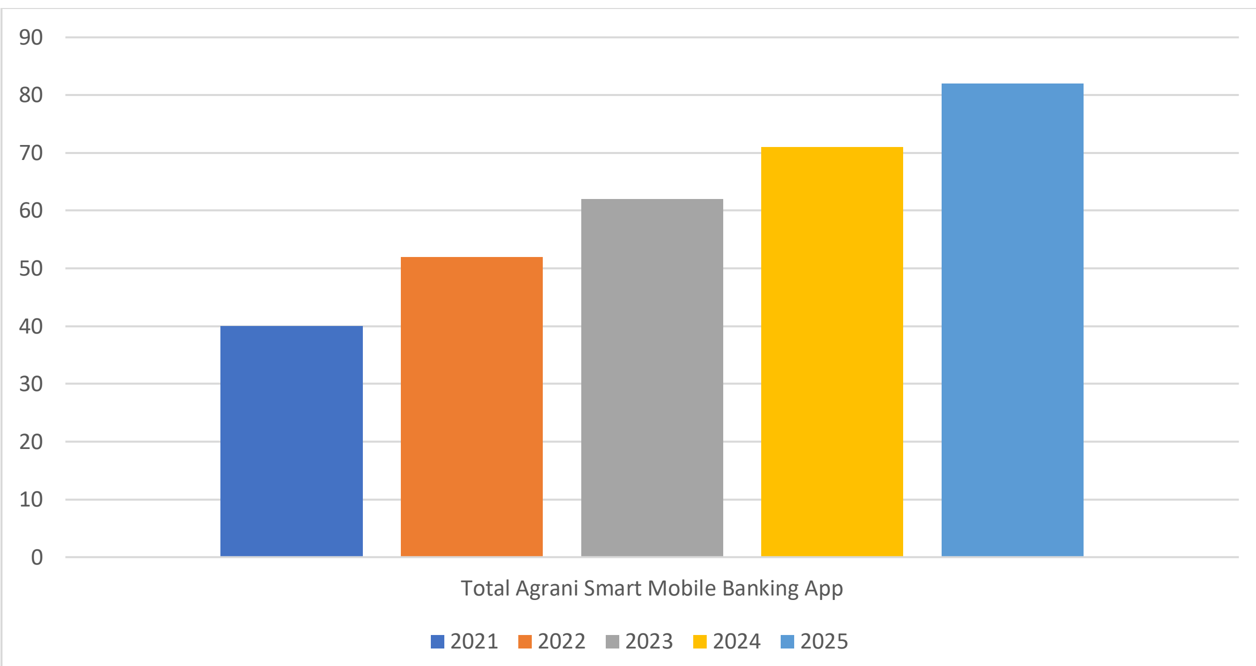
Year	2021	2022	2023	2024	2025
Growth Rate	.0907	.2000	.2222	.0909	.1667



Interpretation : The yearly growth rate of ATM cards shows a fluctuating trend over the period from 2021 to 2025. In 2021, the growth rate was 0.0907**,** indicating a relatively low increase in ATM card usage. In 2022, the rate sharply increased to 0.2000, showing strong growth in card adoption. The upward trend continued in 2023, reaching a peak of 0.2222**,** which is the highest growth rate in the given period. In 2024, the growth rate significantly declined to 0.0909 indicating a slowdown in ATM card expansion. In 2025, the rate recovered moderately to 0.1667, showing a positive rebound.

Year	2021	2022	2023	2024	2025
Total Agrani Smart Mobile Banking App	40	52	62	71	82

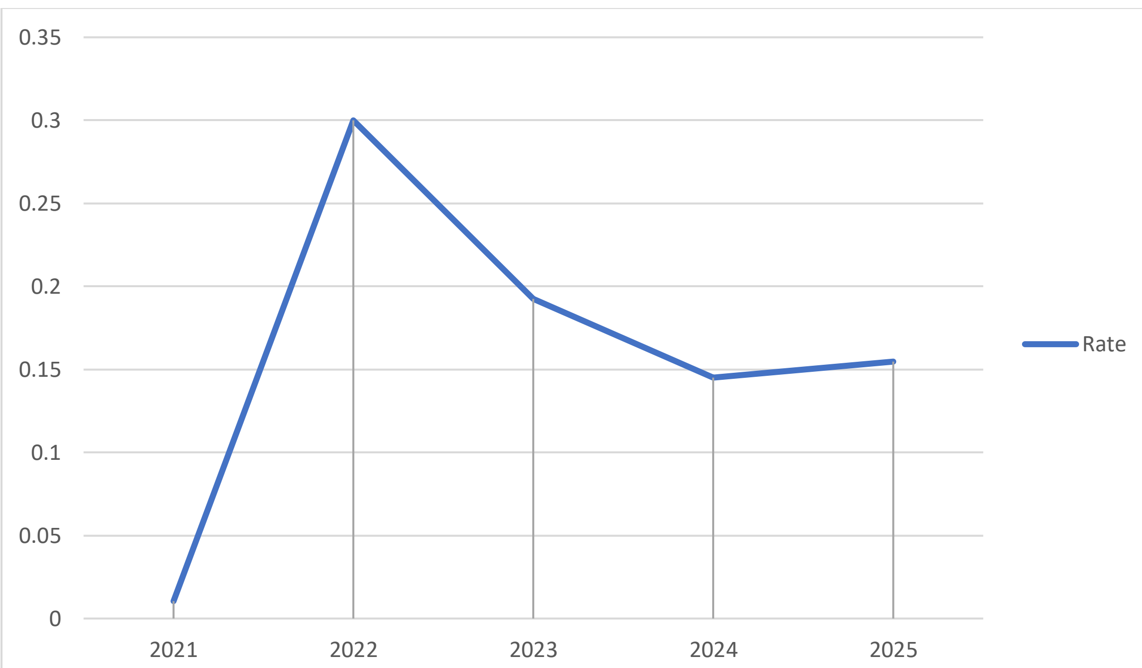
4.7 Agrani Smart Mobile Banking App



Interpretation : The line graph illustrates the growth of the Agrani Smart Mobile Banking App from 2021 to 2025. The overall trend shows a steady and significant increase in usage/value over the years.In 2021, the value starts at 40, which is the lowest point. In 2022, it rises sharply to 52, indicating strong initial growth. In 2023, the value increases further to 62, showing continued expansion. In 2024, it reaches 71**,** maintaining a steady upward trend. In 2025, the value peak at 82, which is the highest level in the period. The graph demonstrates a continuous and strong growth in the use of the mobile banking app, suggesting increasing customer preference for digital banking, improved technology adoption, and enhanced accessibility of banking services.

❖ **Yearly Growth Rate of Agrani Smart Mobile Banking App:**

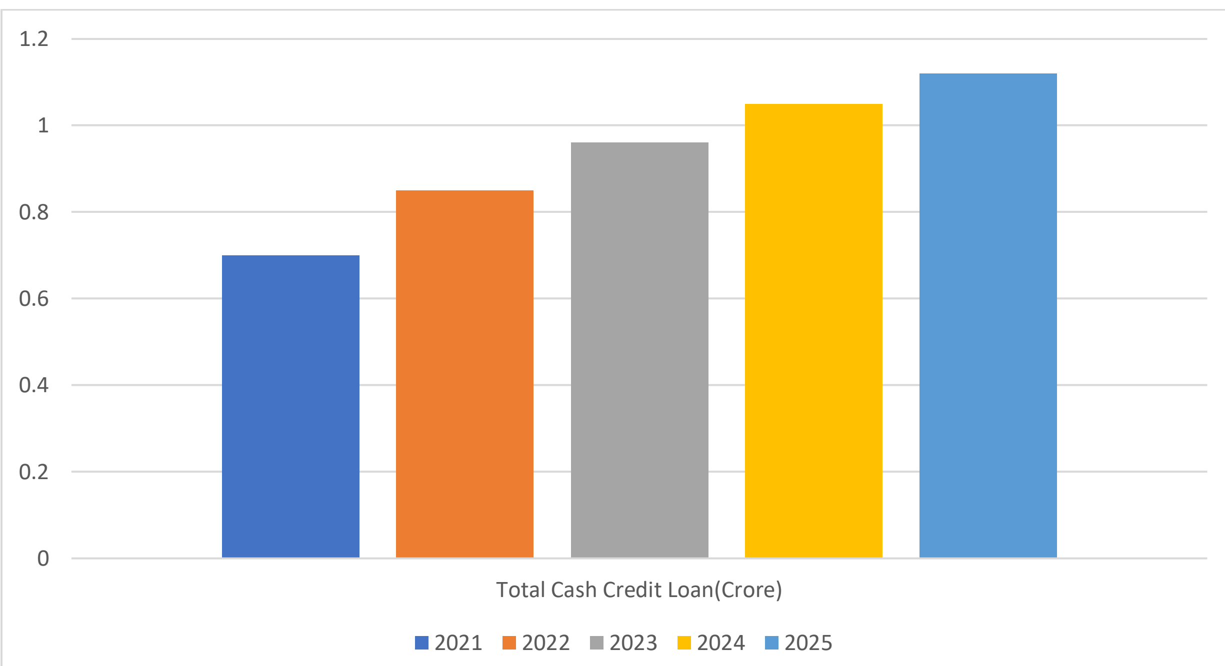
Year	2021	2022	2023	2024	2025
Growth Rate	.0105	.3000	.1923	.1452	.1549



Interpretation : The growth rate of the Agrani Smart Mobile Banking App shows a fluctuating but generally positive trend over the five-year period (2021–2025). In 2021, the growth rate was very low **(**0.0105**),** indicating the early stage of adoption. In 2022, there was a sharp increase to 0.30**,** showing a strong rise in user acceptance and digital adoption. In 2023, the growth rate declined to 0.1923**,** suggesting a slowdown after the initial surge. In 2024, it further decreased slightly to 0.1452, indicating a stabilization phase. In 2025, the rate increased again to 0.1549, showing a mild recovery and steady growth trend.

4.8 Cash Credit Loan

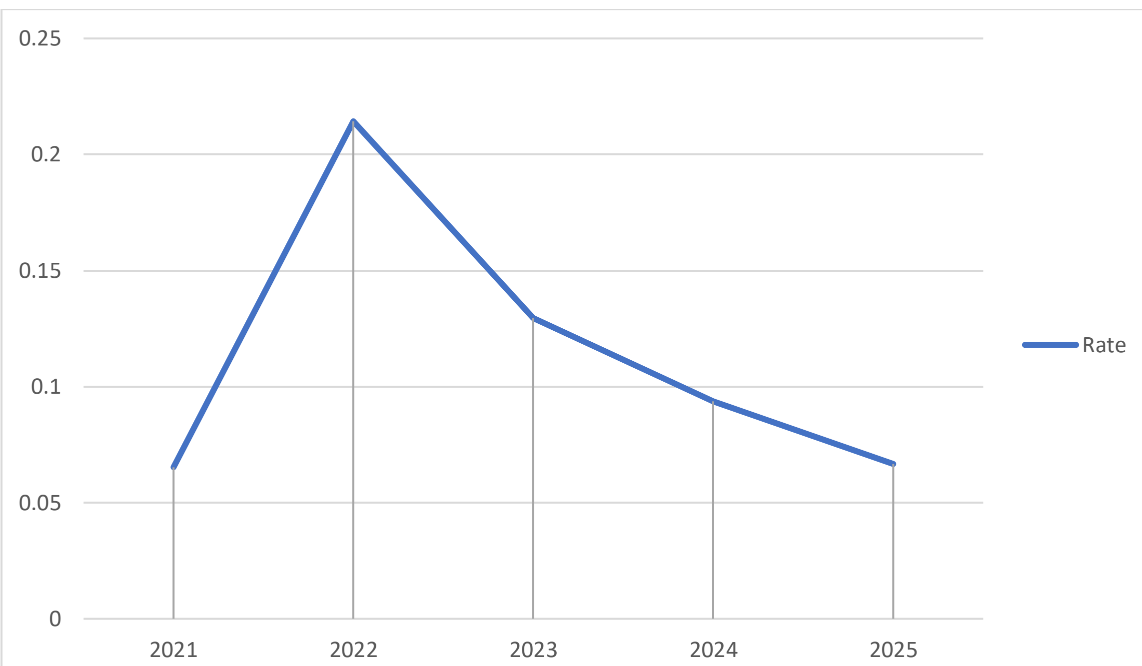
Year	2021	2022	2023	2024	2025
Total Cash Credit Loan(Crore)	.70	.85	.96	1.05	1.12



Interpretation : The line graph presents the trend of Cash Credit Loan amounts (in crore) from 2021 to 2025. Overall, the graph shows a steady and gradual increase over the years. In 2021, the loan amount starts at 0.70 crore, which is the lowest value. In 2022, it increases to 0.85 crore, indicating moderate growth. In 2023, the value rises further to 0.96 crore, showing continued expansion. In 2024, it reaches 1.05 crore, maintaining a steady upward trend. In 2025, the loan amount peaks at approximately 1.12 crore, the highest value in the period. The graph indicates a consistent increase in cash credit loan disbursement, suggesting growing demand for short-term financing, improved banking support, and expansion in business activities.

❖ **Yearly Growth Rate of Cash Credit Loan:**

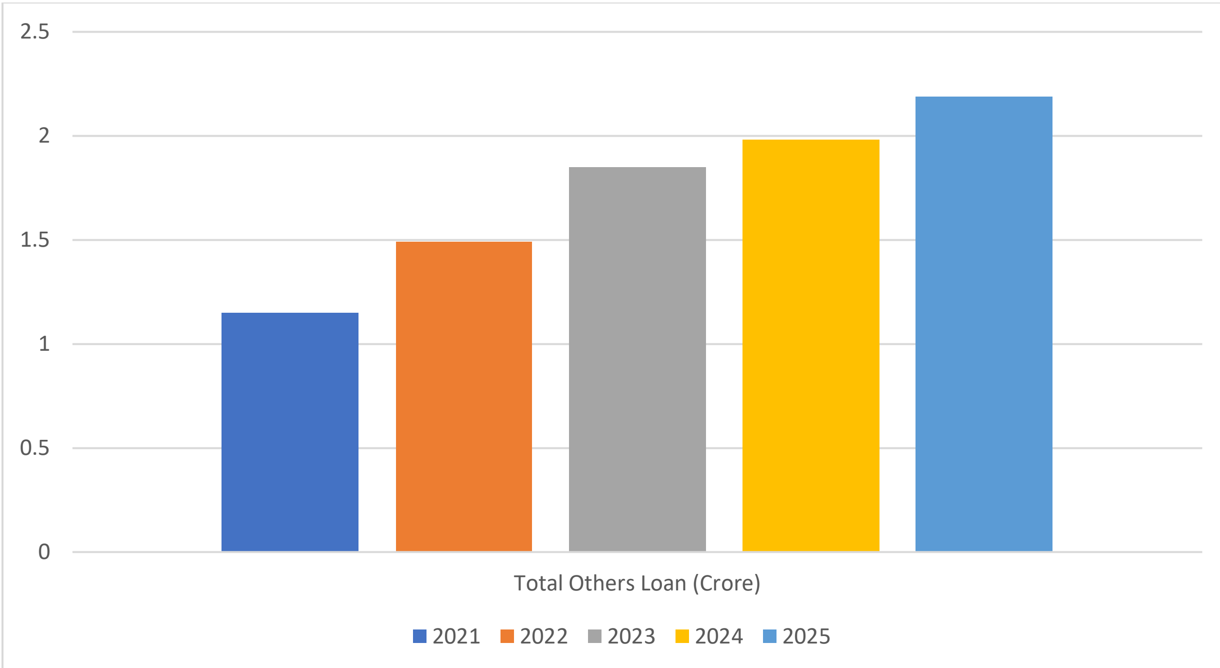
Year	2021	2022	2023	2024	2025
Growth Rate	.0653	.2143	.1294	.0937	.0667



Interpretation : The graph of the Cash Credit Loan growth rate shows a fluctuating trend over the five-year period. In 2021, the growth rate was relatively low at 0.0653. It then increased sharply in 2022, reaching the highest point (0.2143), indicating a strong expansion in cash credit lending. After 2022, the growth rate started to decline gradually, falling to 0.1294 in 2023 and further to 0.0937 in 2024. In 2025, it decreased again to 0.0667, almost returning to the initial level of 2021.

4.9 Others Loan:

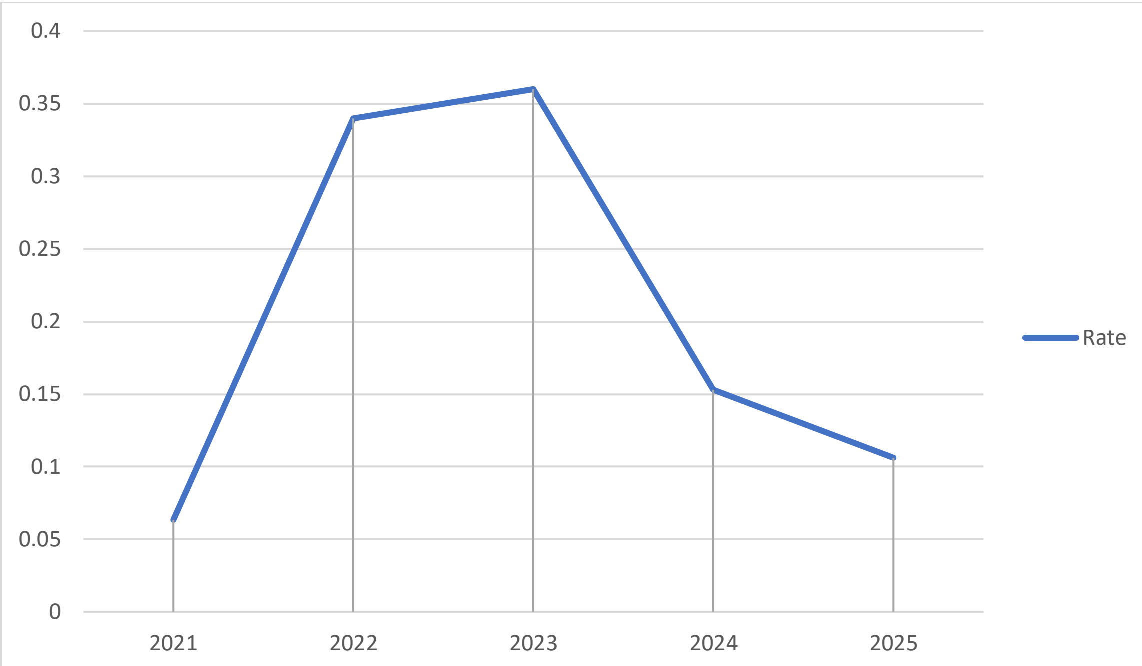
Year	2021	2022	2023	2024	2025
Total Others Loan (Crore)	1.15	1.49	1.85	1.98	2.19



Interpretation : The graph presents the trend of Others Loan (Crore) from 2021 to 2025. It shows a consistent increase in the amount of loans under the "Others" category over the five-year period.In 2021, the loan amount was approximately 1.15 crore, which is the lowest value in the graph. In 2022, the amount increased to around 1.50 crore**,** indicating a significant rise in loan disbursement. In 2023, the loan further increased to about 1.85 crore**,** showing strong growth in this category. In 2024, the amount rose slightly to approximately 2.00 crore**,** reflecting steady progress. Finally, in 2025, the loan amount reached around 2.20 crore, which is the highest value in the chart. This upward trend indicates that the bank has been expanding its loan facilities under the "Others" category. Overall, the graph demonstrates a positive and steady growth trend in Others Loan**,** suggesting increased lending activities and higher demand for loans in this segment.

❖ **Yearly Growth Rate of Others Loan:**

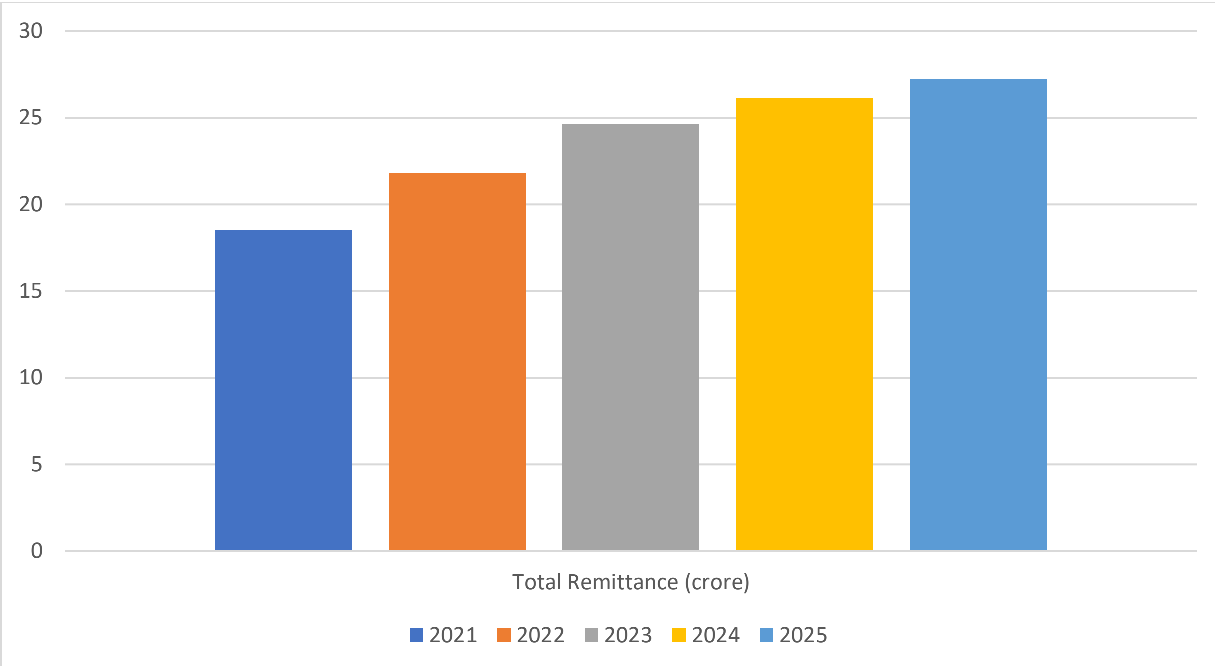
Year	2021	2022	2023	2024	2025
Growth Rate	.0634	.3400	.3600	.1529	.1061



Interpretation : The data shows a fluctuating trend in the yearly growth rate of Others Loan over the five-year period. From 2021 to 2023**,** the growth rate increased sharply, rising from 0.0634 in 2021 to 0.34 in 2022**,** and further to 0.36 in 2023. This indicates a strong expansion in loan disbursement during this period. However, after 2023, the trend shows a significant decline**.** In 2024**, t**he growth rate dropped to 0.1529, and it decreased further to 0.1061 in 2025**.** This suggests a slowdown in loan growth, possibly due to tighter credit policies, reduced demand, or economic adjustments.

4.10 Remittance:

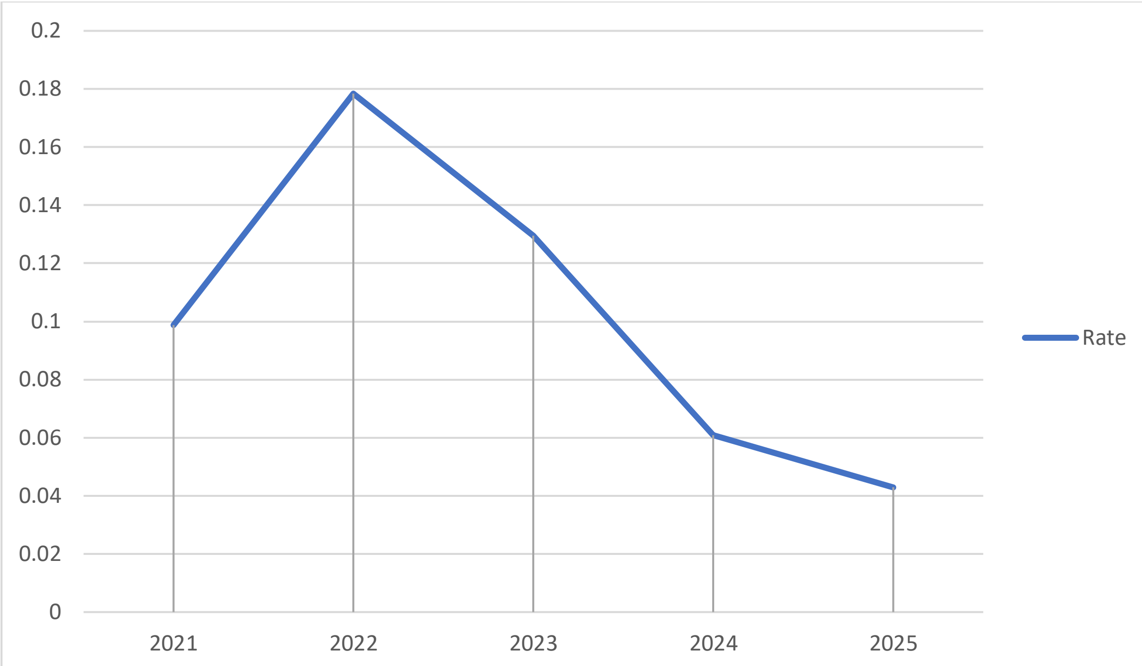
Year	2021	2022	2023	2024	2025
Total Remittance (crore)	18.50	21.80	24.60	26.10	27.22



Interpretation : The graph illustrates the trend of Remittance (Crore) from 2021 to 2025. It shows a steady and continuous increase in remittance inflows over the five-year period. In 2021, the remittance amount was approximately 18.5 crore, which is the lowest value in the graph. In 2022, it increased to around 21.8 crore, indicating a significant rise in remittance inflow. In 2023, the remittance further increased to about 24.6 crore, reflecting strong growth. In 2024, it rose to approximately 26.0 crore, showing continued upward movement. Finally, in 2025, the remittance reached around 27.2 crore, which is the highest value in the chart. This consistent increase suggests that more remittances are being received through the bank. Overall, the graph demonstrates a positive growth trend in remittance inflow, indicating improved foreign earnings and increased customer reliance on banking channels for remittance transactions.

❖ **Yearly Growth Rate of Remittance :**

Year	2021	2022	2023	2024	2025
Growth Rate	.0987	.1784	.1296	.0609	.0429

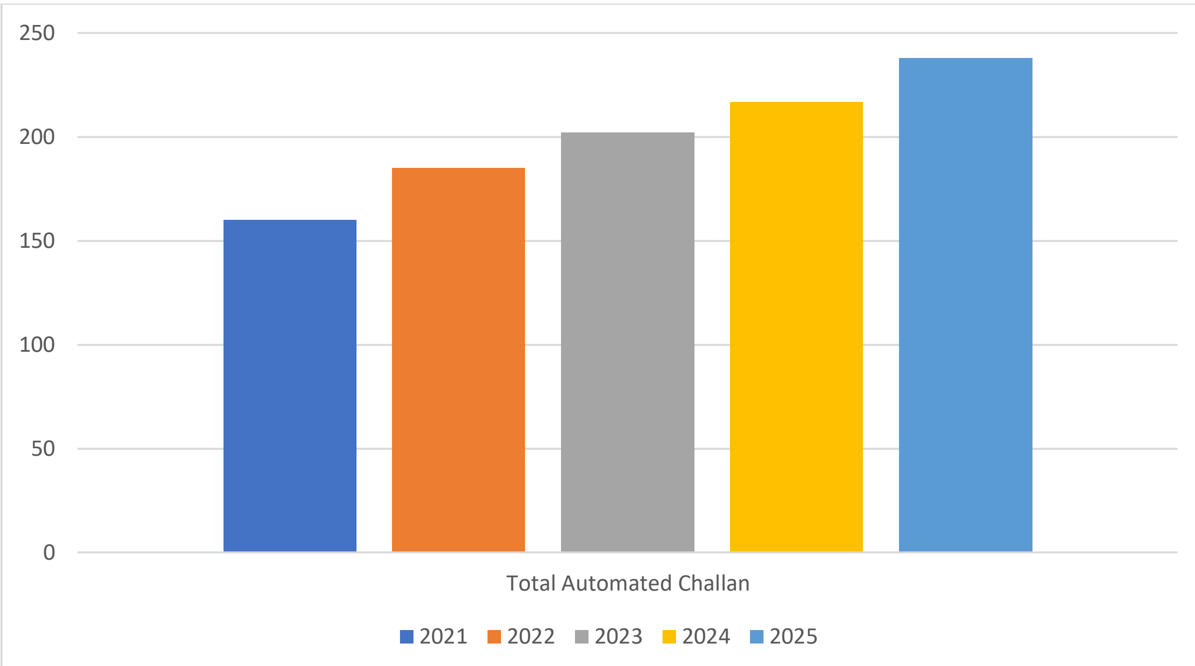


Interpretation : The data shows that the growth rate of remittance fluctuated significantly over the five-year period. In 2021, the growth rate was 0.0987, which increased sharply in 2022 to 0.1784**,** indicating the highest growth in the period. This suggests a strong inflow of remittances during that year. However, after 2022, the growth rate started to decline gradually. In 2023, it decreased to 0.1296**,** followed by a further drop in 2024 to 0.0609. The downward trend continued in 2025, reaching the lowest point of 0.0429**.**

4.11 Automated Challan:

Year	2021	2022	2023	2024	2025

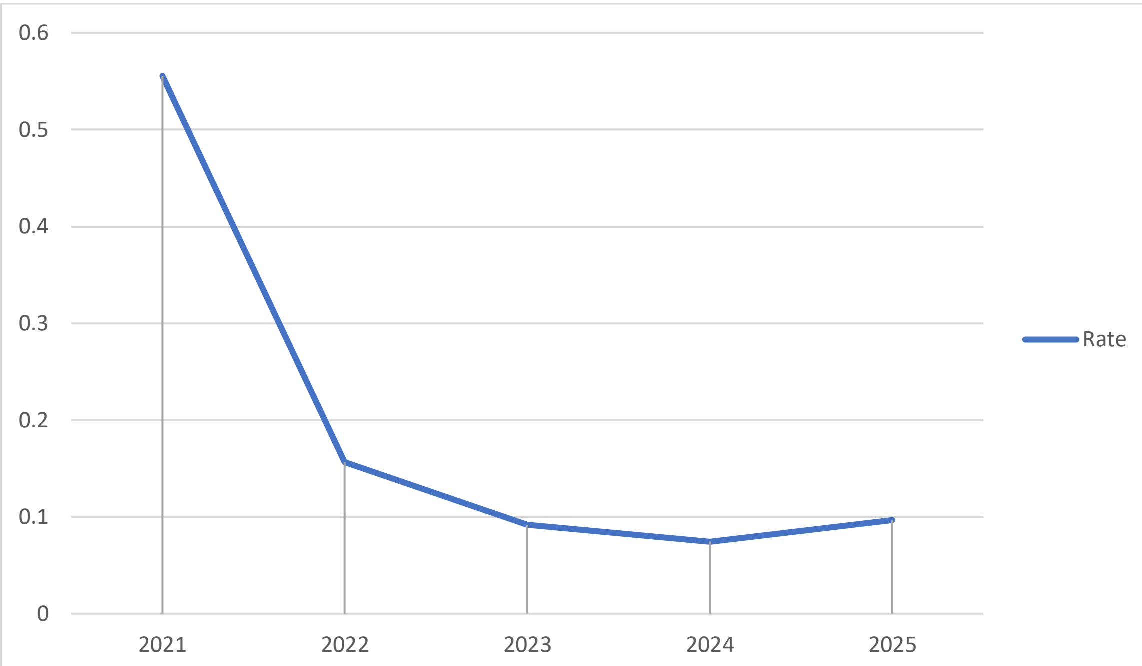
Total Automated Challan	160	185	202	217	238



Interpretation : The graph illustrates the trend of Automated Challan transactions from 2021 to 2025. It shows a steady and continuous increase in the use of automated challan services over the five-year period. In 2021, the number of automated challan transactions was approximately 160, which is the lowest value in the graph. In 2022, it increased to around 185, indicating a significant rise in usage. In 2023, the number further increased to about 202, showing growing adoption of automated systems. In 2024, it rose to approximately 217, reflecting continued growth. Finally, in 2025, the transactions reached around 238, which is the highest value in the chart. This upward trend suggests that more customers are using automated challan services for their transactions.

- ❖ **Yearly Growth Rate of Automated Challan**

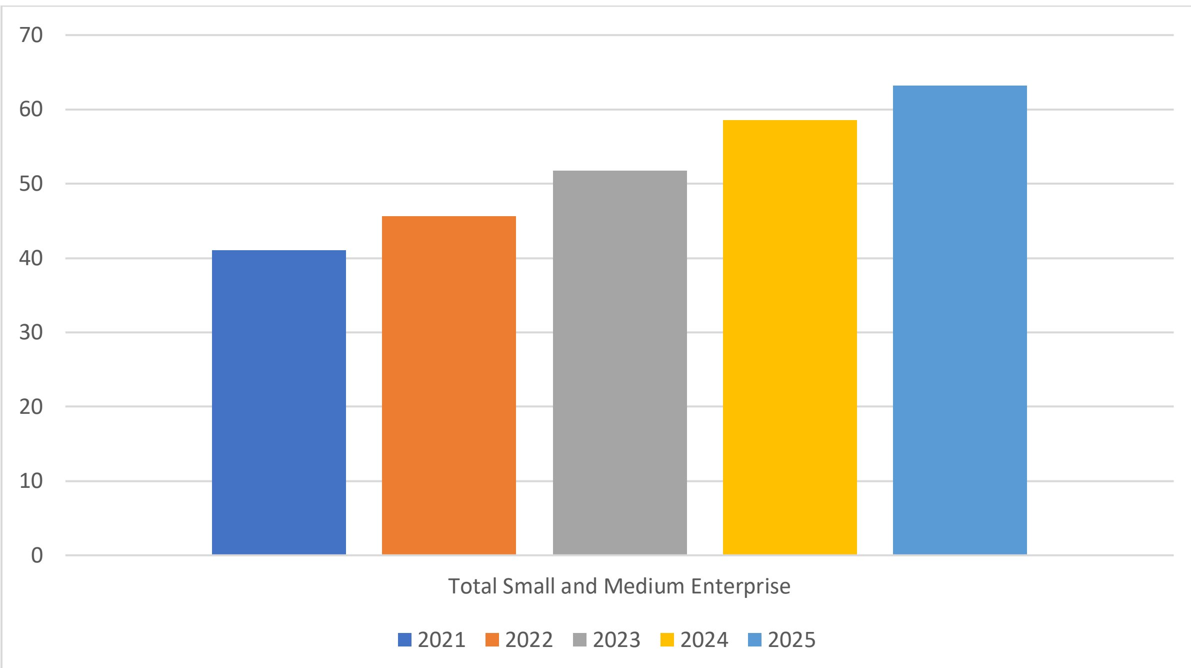
Year	2021	2022	2023	2024	2025
Growth Rate	.5555	.1563	.0919	.0743	.0968



Interpretation: The line graph of the Automated Challan yearly growth rate (2021–2025) shows a significant declining trend overall with slight fluctuation in the last year**.** In 2021, the growth rate was very high at 0.5555**,** indicating a strong initial adoption or rapid expansion phase. From 2022 (0.1563) onwards, there is a sharp decline**,** showing that the growth momentum slowed down significantly after the initial surge. The rate further decreased in 2023 (0.0919) and reached its lowest point in 2024 (0.0743)**,** indicating a stabilization phase with very low incremental growth**.** In 2025 (0.0968)**,** there is a slight upward movement**,** suggesting a mild recovery or renewed usage growth**,** but still far below the 2021 level.The graph reflects a pattern of rapid early growth followed by continuous decline and eventual stabilization with a small rebound in the final year**.** This indicates that Automated Challan usage likely experienced early adoption saturation**,** with growth becoming slower over time.

4.12 Small and Medium Enterprise:

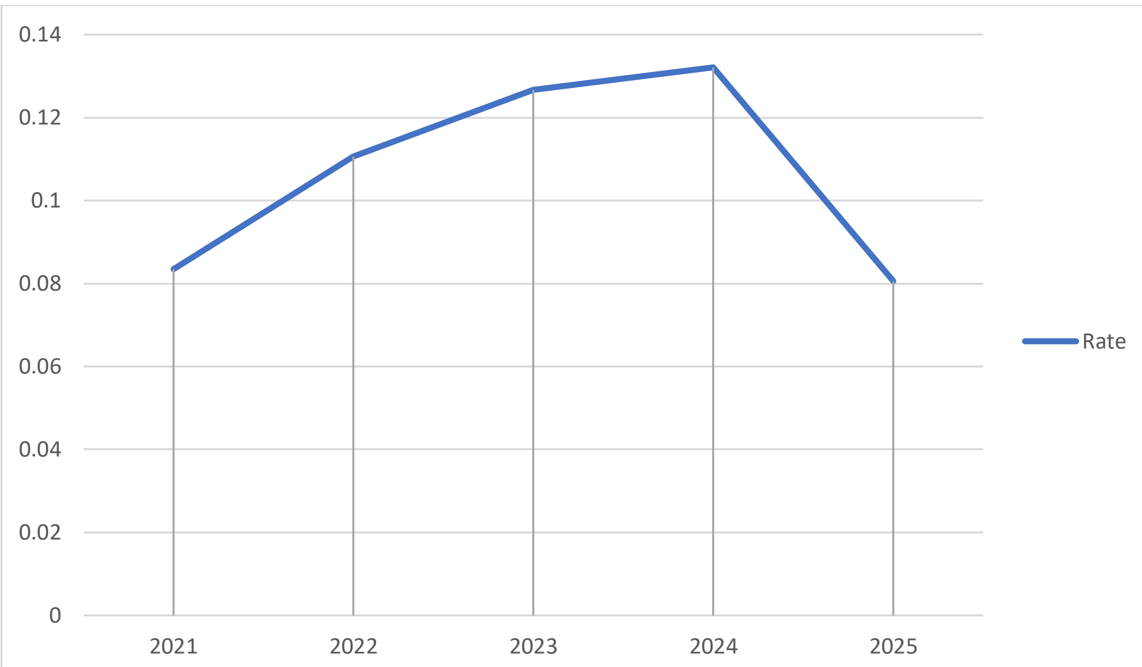
Year	2021	2022	2023	2024	2025
Total Small and Medium Enterprise	**41.05**	**45.59**	**51.70**	**58.53**	**63.25**



Interpretation : The graphical trend indicates that SME financing and growth have steadily improved year by year**.** There is no decline in any year, which reflects: Strong focus on SME sector financing Increasing demand for SME loans Effective banking support for small and medium businesses Positive contribution to economic development. Overall, the SME sector shows a strong positive growth trend**,** indicating continuous expansion and improved performance of Agrani Bank PLC in SME financing activities.

❖ Yearly Growth Rate of Small and Medium Enterprise (SME):

Year	2021	2022	2023	2024	2025
Growth Rate	.0834	.1106	.1267	.1321	.0806



Interpretation : The graph of Small and Medium Enterprise (SME) loan rates from 2021 to 2025 shows a fluctuating trend From 2021 (0.0834), the rate increases steadily in the following years. It rises to 0.1106 in 2022 and continues upward to 0.1267 in 2023. The upward movement reaches its peak in 2024 at 0.1321, indicating the highest level of SME lending activity during the period. However, in 2025, the rate drops significantly to 0.0806, showing a sharp decline after four consecutive years of growth.

Chapter: Five

Findings, Recommendations & Conclusion

5.1 Findings

1. Current Deposit: Current deposits show a continuous upward trend over five years 722 to 957, indicating strong growth in transaction-based accounts and increasing business activities.

2. Savings Deposit: Savings deposits consistently increased over five years 435 to 650, reflecting improved customer confidence and rising personal savings behavior.

3. Fixed Deposit Receipt (FDR): FDR also shows steady growth over five years 420 to 574, indicating stronger long-term investment preferences among customers.

4. Short Notice Term Deposit (SNTD): SNTD increased gradually over five years 15 to 27, but growth rate is declining, suggesting reduced attractiveness of short-term deposit products.

5. Others Account Deposits: Other deposits increased steadily over five years 405 to 580, showing diversification of deposit sources and wider service usage.

6. ATM Card Usage: ATM card usage increased from 2021-2025 respectively15,18,22,24,28 showing gradual digital adoption and improved access to banking services.

7. Mobile Banking (Agrani Smart App): Mobile banking usage increased significantly over five years 40 to 82, indicating strong digital transformation and customer shift toward online banking.

8. Cash Credit Loan: Cash credit loan disbursement increased over five years 0.70 to 1.12 crore, showing rising demand for short-term business financing.

9. Other Loan Segment: Other loans increased over five years 1.15 to 2.20 crore, but growth rate fluctuated, indicating unstable credit demand.

10. Remittance Inflow: Remittance increased steadily over five years 18.5 to 27.2 crore, showing strong foreign income inflow and reliance on banking channels.

11. Automated Challan: System Transactions increased over five years 160 to 238, but growth rate declined over time, indicating early saturation of digital service adoption.

12. SME Financing: SME loans increased until 2024 but dropped in 2025, showing instability in SME financing performance.

5.2 Recommendations

1. Strengthen Deposit Mobilization: The bank should introduce attractive deposit schemes to sustain growth in current and savings accounts.

2. Promote Savings Culture: More financial literacy programs should be introduced to encourage long-term savings behavior.

3. Enhance FDR Products: Interest rate flexibility and customized FDR schemes can attract more long-term investors.

4. Revitalize SNTD Products: Short Notice Term Deposit products should be redesigned to increase customer interest and competitiveness.

5. Diversify "Other Accounts" Services: New account types and bundled banking services can further expand this deposit category.

6. Expand ATM Network: Increasing ATM locations and improving machine reliability will enhance customer convenience.

7. Strengthen Digital Banking: The mobile banking app should be upgraded with more features like loan applications and bill payments.

8. Improve Loan Monitoring System: Better credit risk management is needed to ensure sustainable growth in cash credit and other loans.

9. Stabilize Loan Growth: The bank should maintain balanced lending policies to reduce fluctuations in loan segments.

10. Boost Remittance Services: Faster processing, lower fees, and partnerships with exchange houses can increase remittance inflow.

11. Enhance Digital Service Awareness: More marketing and training programs are needed to increase awareness of automated challan and digital services.

12. Strengthen SME Financing Strategy: The bank should focus on SME sector stability by offering flexible loan terms and reduced collateral requirements.

5.3 Conclusion

Agrani Bank PLC, as a leading state-owned commercial bank in Bangladesh, has demonstrated notable progress in modernizing its general banking operations. The Paduar Bazar Branch, in particular, shows strong performance in deposit mobilization, digital adoption, loan disbursement, and remittance services.

The bank has successfully transitioned from traditional manual processes to a technology-driven model with core banking solutions, a smart mobile app, and digital account opening. These initiatives have improved customer convenience, operational efficiency, and transparency.

However, challenges such as staff workload, limited intern training, confidentiality barriers, and occasional service delays still exist. Addressing these issues through structured training, process automation, and customer awareness programs will further strengthen the bank's position.

Overall, Agrani Bank PLC is moving in the right direction by balancing traditional general banking responsibilities with modern digital innovations. With continued focus on customer-centric policies, technological upgrades, and operational improvements, the bank can achieve its vision of becoming the best state-owned commercial bank in Bangladesh at an international standard.

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