



**MATTU UNIVERSITY BEDELLE CAMPUS
COLLAGE OF NATURAL RESOURCE AND
AGRICULTURAL ECONOMICS
INTERNSHIP REPORT ON COMMERCIAL BANK OF
ETHIOPIA BAKO BRANCH
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BE

DELLE, ETHIOPIA

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ACRONYMY

CA	Current Account
CBE	Commercial Bank of Ethiopia
CB	Central Bank
CD	Current Deposit
SD	Saving Deposit
FD	Fixed Deposit
EDS	Education Deposit Scheme
T.T	Transit Time
OP	Operational Policy
DPO	Data processing officer
DDS	Demand Draft Slip
ERP	Enterprise Resource Planning

ABSTRACT

An internship program is very important & essential for acquiring experience through learning and spreading the scope of Knowledge. we have done our internship program in Commercial Bank of Ethiopia Bako branch. The report has been divided into some parts that are described gradually. Financial institutions have very wide range of activities in the economy of a country. Banks are the most important one in the financial sector as they play a very crucial role for the economy. In 2022, Commercial Bank of Ethiopia has around 100,000 employees including outsourcing services with commercial nominees P.L.C, who staff its headquarters and its over 1000+branches positioned in the main cities and regional towns. In Bako town there are Two Commercial Bank of Ethiopia branches with specific names BakoMain Branch and Laga qala Branch Specifically,Bako branch have 70 employees and above At least 100,000 customers in its main branch & city outlet branches. This organization has its own structure, mission, vision, objective and core values. In the organization there is vice president, employee of bank, consultant performing a mission or service for the bank we called bank personnel.CBE has different function and there is some division of section like account opening sections, remittance section, clearing section and cash section. There are different activities during attachment period and we have learnt a lot of things about the bank and we take a sort of skill and experience. Lastly we recommended what we seen during internship period.

1. INTRODUCTION

The service of banking was started many years ago in Ethiopia. It dates back to the establishment of the bank of Abyssinia in 1906.

After the Ethiopia victory over fascist Italy the state bank of Ethiopia established by proclamation issued in August 1942. In April 1943, the state bank of Ethiopia commenced full operation and acted as the central bank of Ethiopia and had a power to issue bank notes and coins as the agent of the minister of finance until it was splintered in 1963. Commercial bank of Ethiopia and National bank of Ethiopia Commercial bank of Ethiopia was legally reestablished in 1963. It is the leading bank in Ethiopia to introduce modern banking system. Commercial bank of Ethiopia is completely owned by a government.

Today CBE has more than 1,616 branches in different parts of the country and has opened some branches in neighboring countries. Currently CBE has more than 25 million account holders and the number of mobile banking and internet-banking subscribers reached more than 1.1 million.

CBE is a bank that introduce modern banking to the country and the first bank to introduce Automatic Teller Machine (ATM) services for local users.

CBE also is introduce Western Union Money Transfer services early 1990s and currently working with other money transfer agents like Xpress Money, Money Gram Dehabishil, etc. Currently CBE has merged with construction and Business bank and increased its market size and capital.

Bako Branch one of the new branch of commercial bank of Ethiopia. It has been established at the end of Jan 2011. It was located Adele town. Commercial bank of Ethiopia Adele Branch started working within few employees but, currently there are 14 employees as August 2022 and it has around 6000 customers.

In general by adopting or accepting different modern working technical commercial bank of Ethiopia in Adele branch tries to achieve it is vision, mission and to bring desire economic development in the country.

1.1 Objective of Practical Attachment

This practical attachment is a full time work experience, closely aligned with the student's specialization and arranged with an employer who believes it is desirable to aid and help the university in training and education of the student .it is the short duration practice that can be used for or increasing the student experience, skill knowledge, communication skill, relation with other and the like.

Gain early understanding and appreciation of the practical life real-life situation challenges associated with application of the theoretical knowledge acquired. Develop expected professional self-awareness, internalization of career job requirements and experience. Develop and acquire critical skills needed to proactively observe and analyze problems/challenges encountered while executing career duties and responsibilities at work.

Student knowledge about performing specific tasks and develops problem identification and problem solving skills in banking system.

1.2 Description of Location:

Commercial bank of Ethiopia Bako branch is found in Oromia region, west shewa zone, Bako town. In Bako it has four sub-branches. Bako is one of the zones of Oromia Region in Ethiopia. Located in western Oromia, bordered on the south by Southern Nations, Nationalities, and Peoples Region, on the west by the west shewa Zone, on the north by the Ambo Zone, south by the Shambu Zone and on the east by the Nekemte Zone.

1.3 Background of CBE

After the Ethiopian-English victory over Fascist Italy, the new government established the State Bank of Ethiopia a proclamation issued in August 1942. State Bank of Ethiopia commenced full operations on 15 April 1943 with two branches and 43 staff. In 1945 the Ethiopian government granted the bank the sole right of issuing currency. The first

governor of the bank was an American, George Blowers. The United States provided the silver for 50 cent coins, whose intrinsic value ensured popular acceptance of the new paper money to a population used to the circulation of the silver Maria Theresa Thaler.

In 1958, the State Bank of Ethiopia established a branch in Khartoum, Sudan, that the Sudanese government nationalized in 1970. Over time grew to number 21 branches. In the 1950s, CBE established a branch in Djibouti. In 1963, the Ethiopian government split the State Bank of Ethiopia into two banks, the National Bank of Ethiopia (the central bank) and the Commercial Bank of Ethiopia (CBE). The Ethiopian government merged Addis Bank into the Commercial Bank of Ethiopia in 1980 to make CBE the sole commercial bank in the country. The government had created Addis Bank from the merger of the newly nationalized Addis Ababa Bank. Addis Ababa Bank was an affiliate that National and Grind lays Bank had established in 1963 and of which it owned 40%. At the time of nationalization, Addis Ababa Bank had 26 branches. The merger of Addis Ababa Bank with CBE made CBE the sole commercial bank in Ethiopia, with 128 branches and 3,633 employees. In 1991, when Eritrea achieved its independence, CBE lost its branches in Eritrea to nationalization. These branches formed the base for what became in 1994 the Commercial Bank of Eritrea. Also in 1994, the Ethiopian government reorganized and re-established CBE.

In 2004, CBE closed its branch in Djibouti due to problems with loan losses. In January 2009, CBE received regulatory approval to open a branch in Juba, Southern Sudan. After the death of its former President, Mr. Gezahegn Yilma, the Board of Management appointed Mr. Abie Sano as a new President of the 6 Bank. The Commercial Bank of Ethiopia (CBE) is the largest commercial bank in Ethiopia as of June 2015, it had about 303.6 billion Birr in assets and held approximately 67% of deposits and about 53% of all bank loans in the country. The bank has around 22,908 employees, who staff its headquarters and its over 1000+ branches positioned in the main cities and regional towns. .

As of June 2021, it had about 1.1 trillion birr in assets and held approximately 67% of deposits and about 53% of all bank loans in the country. In 2022, the bank has around 60,000 employees, who staff its headquarters and its over 1000+ branches positioned in the main cities and regional towns. The latter include 120 branches in the capital Addis Ababa ([Http://www. Combaketh.et](http://www.Combaketh.et)).

The bank is pioneer to introduce modern banking to Ethiopia and credited for playing a catalytic role in the economic progress and development of the country. It is also the first bank in Ethiopia to introduce ATM service for local user.

1.4 Vision, Mission, Value and Objective of CBE

➤ **Vision:**

To Become a World - Class Commercial Bank by the year 2025

➤ **Mission:**

We are committed to realize stakeholders' values through enhanced financial intermediation using the best professionals and technology

➤ **Core Values**

☐ **Integrity**

- ✓ We are committed to the highest ideals of honor and integrity.
- ✓ We are committed to act in an honest and trustworthy manner.
- ✓ We are committed to firmly adhere to ethical principles and standards.

☐ **Service Excellence**

- ✓ We are committed to maintain the highest operating standards.

- ✓ We are committed to offer the highest quality service to our customers.
- ✓ We are committed to be preferred brand in service quality in the minds of customers and the general public.
- ✓ We strive to build long lasting relationships with our customers.
- ✓ We are committed to promote efficient and effective services and ensure maximum value for money.

❑ Professionalism

- ✓ We take ownership and personal responsibility for all what we do.
- ✓ We are professional in conduct and treat customers with utmost respect.
- ✓ We are responsive to the needs and interests of our customers.
- ✓ We maintain confidentiality and privacy of all customers.
- ✓ We continually develop ourselves to maintain leading-edge capabilities.
- ✓ We apply our knowledge and competence to our competitive advantage.

❑ Empowerment

- ✓ We distinguish employees as valuable organizational resources.
- ✓ We promote delegation of duties and responsibilities.
- ✓ We maintain an atmosphere that inspires confidence and take ownership.
- ✓ We take responsibility and support to each other and serve customers in a courteous and respectful manner.
- ✓ We recognize our employees for their best achievements.

❑ Learning Organization

- ✓ We anticipate and respond to internal and external changes through constant improvement and adjustment.
- ✓ We establish a culture that nurtures individual and group learning.
- ✓ We retain and disseminate tacit knowledge across the bank.

❑ Teamwork

- ✓ We respect one another and co-operate in our work.
- ✓ We recognize the importance of teamwork for our success.
- ✓ We collaborate and support one another to ensure process integration and minimize external business challenges.

❑ Respect for Diversity

- ✓ We are sensitive to cultural, ethical, religious or other values of employee and customers.
- ✓ We value diversity of ideas and viewpoints of our employees.
- ✓ We foster an environment of inclusiveness, where all people, regardless of their sex, age, belief, etc., can exercise their maximum potential.
- ✓ We are committed to address the needs of our customers, regardless of their sex, age, education etc.
- ✓ We are committed to listen to one another and respond appropriately.

❑ Corporate Citizenship

- ✓ We value the importance of our role in national development endeavor and stand up for this commitment.
- ✓ We abide by the laws of Ethiopia and other countries in which we do business.
- ✓ We care about society's welfare and the environment.

- ✓ We believe that the sustainability of our business depends on our ability to maintain and build public confidence.

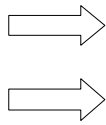
➤ Objective

Objectives of commercial banks are discussed below:

- 1) Making Profit: Commercial banks are established with the fundamental objective of making profit.
- 2) Medium of Exchange: Commercial banks introduce cheques, bills of exchange etc. as mediums of exchange.
- 3) Capital Formation: Collecting surplus money from the people and formation of capital is one of the main objectives of commercial banks.
- 4) Welfare of People: Public welfare is an indirect objective of commercial banks.
- 5) Assisting in Regulation of Loans: Participating and assisting the central bank in formation of loan policy and loan regulation is one of the objectives of commercial banks.
- 6) Assisting in Planning and Implementation: Another purpose of commercial banks is to assist the central bank (www.frb.org, ibm.com/software/industry/banking/framework).

1.5 Organization structure (CBE structure)

The structure of an organization consists of the coordination of the individuals and collective departments within the organization to collaboratively reach a final and shared goal in the most effective and efficient man



1.6 Main function of the personnel

Bank Personnel means persons who work or perform any tasks for the Bank and receive wages, benefits, and other forms of compensations, regardless of what they are called, in return for their works or performances.

For examples, country head manager, department-managers, employees, trainees, and any other persons of similar nature, including their family members and other third persons whose personal data is provided by the Bank personnel to the Bank pursuant to the purpose of this notice. Categories of personal data which the bank collects. The Bank will collect all or part of your personal data as specified in this notice, as necessary for proceeding with the purposes of the Bank which informed in Privacy notice.

(Brigham, E. F. 2014).

Bank Personnel means the President, Vice Presidents and any officer or employee of the Bank, and any expert or consultant performing a mission or service for the Bank

Bank Teller

Bank tellers are the first line of advertising for a bank. Tellers must be friendly and have an attitude of service. Tellers are responsible for basic account transactions such as servicing savings and checking accounts and providing account inquiries to customers. There is usually a head teller who supervises a group of tellers and whose responsibility is to handle special inquiries or problems with a bank account.

Bank Marketing Representative

A bank marketing representative is an individual who markets banking products to customers. Products range from checking accounts

Internal Auditor

Audit is extremely important in banking environments. The internal audit position is considered a midlevel management position that ensures the bank is following compliance and regulatory laws concerning bank operations and procedures. The internal auditor is the individual

responsible for creating audit programs for all areas of operations. Positions under the scope of internal auditor are Financial Auditor and Information Systems Auditor. Information Systems Auditor monitors data processing, data security and disaster recovery strategies for the bank.

Branch Manager

Branch managers are assigned by midlevel or executive management to oversee branch operations or a drive-through bank operation. Branch managers create branch work schedules for personnel, provide a budget to executive management concerning resources and ensure that bank policies are followed at the branch level. Many branch managers actually have the title “Vice President of Operations” assigned to their job descriptions. A branch manager can work from the main bank and have several branch banks assigned under her supervision.

Loan Officer

Bank loans are a source of revenue for banking institutions. A loan officer specializes in marketing loan products to customers and processing the necessary documents for a customer to obtain a loan. Loan officers examine credit reports and other qualifications of individuals .

Data Processing Officer

The data processing officer (DPO) is responsible for the operation, maintenance and security of the bank information systems and offline terminals or devices not attached to the system. At the end of a daily processing cycle, the DPO ensures the general ledger account is balanced..

Role of the Personnel Manager

Human resources are one of the most important and true assets of any company. Retaining this asset should be of prime importance for the company.

Functions of a Personnel Manager

The main four functions of a personnel manager are planning of manpower, recruitment, selection, training and development (E.P Doyle 2005).

2.MAIN PROGRAM M/PROJECT /FUNCTION OF ORGANIZATION

2.1 Main Functions of Commercial Bank of Ethiopia

The main functions of commercial banks are accepting deposits from the public and advancing them loans.

However, besides these functions there are many other functions which these banks perform. All these functions can be divided under the following heads:

1. Accepting deposits

The most important function of commercial banks is to accept deposits from the public. Various sections of society, according to their needs and economic condition, deposit their savings with the banks.

(i) **Current Deposits:** The depositors of such deposits can withdraw and deposit money whenever they desire. Since banks have to keep the deposited amount of such accounts in cash always, they carry either no interest. Such deposit accounts are highly useful for traders and big business firms because they have to make payments and accept payments many times in a day.

(ii) **Fixed Deposits:** These are the deposits which are deposited for a definite period of time. This period is generally not less than one year and, therefore, these are called as long term deposits. These deposits cannot be withdrawn before the expiry of the stipulated time and,.

(iii) **Saving Deposits:** In such deposits, money up to a certain limit can be deposited and withdrawn once or twice in a week. On such deposits, the rate of interest is very less

2. Giving Loans

The second important function of commercial banks is to advance loans to its customers. Banks charge interest from the borrowers and this is the main source of their income.

Cash Credit: In this type of credit scheme, banks advance loans to its customers on the basis of bonds, inventories and other approved securities. Under this scheme, banks enter into an agreement with its customers to which money can be withdrawn many times during a year.

Demand loans: These are such loans that can be recalled on demand by the banks. The entire loan amount is paid in lump sum by crediting it to the loan account of the borrower.
Short-term loan: These loans may be given as personal loans, loans to finance working capital or as priority sector advances..

3.Over-Draft

Banks advance loans to its customer's up to a certain amount through over-drafts, if there are no deposits in the current account.

4. Discounting of Bills of Exchange

This is the most prevalent and important method of advancing loans to the traders for short-term purposes. Under this system, banks advance loans to the traders and business firms by discounting their bills..

5. Investment of Funds

The banks invest their surplus funds in three types of securities—Government securities, other approved securities and other securities. Government securities include both, central and state governments, such as treasury bills, national savings certificate etc.

6. Miscellaneous Functions:

Besides the functions mentioned above, banks perform many other functions of general utility (www.slideshare.net/Commercial-Bank-of-Ethiopia-and-its-general-banking-activities).

2.2 Sections In General Banking Of CBE

General banking of commercial bank of Ethiopia is four division of section. Those are account opening section, remittance section, clearing section and cash section.

➤ **Account opening section**

The relationship between the banker and the customer begins with the opening of an account by the customer. Initially all the accounts are opened with a deposit money by the customer and hence these accounts are called deposit account. So the banking begins actually by opening an account with a bank. Generally, there are many types of accounts in our country's banking system: Current account or CD Account, SD Account, FDR, MDS, EDS& SPS.

Procedure of account opening:

Following are the customer must complete the formalities,

1. Application on the prescribed form,
2. Furnishing photographs (2 copies),
3. Introduction by an account holder,
4. Recording of specimen signature in the specimen card,
5. Mention nominee on the prescribed form,
6. Furnishing nominee's photograph (one copy),
7. National ID card or Passport (Photo copy).

➤ **Remittance section**

Remittance of funds is ancillary services of CBE. It aids to remit fund from one place to another place on behalf of its customers as well as non-customers of Bank.

➤ **Clearing section**

Clearing house is an assembly of the locally operating scheduled banks for exchange of cheques, drafts, pay orders and other demand instruments drawn on each other and received from their respective customers for collection.. There are mainly two types of clearing systems in Ethiopia, such as: Internal clearing or inter branch clearing or inward

clearing and external clearing or inter banks clearing or outward clearing.

➤ Cash section

The cash section of any branch plays very significant role in Banking Section. Because, it deals with most liquid assets. The CBE, Bako Branch has an equipped cash section. This section receives cash from depositors and pay cash against cheque, draft, PO, and pay in slip over the counter. Every Bank must have a cash counter where customer withdrawn and deposit their money. When the valued client's deposit their money at the cash counter they must have to full fill the deposit slip his/her own, then they sing as the depositor option's then they deposit their money through cash officer at the cash counter.

There are several types of deposit slip as follows; CD Slip, SD Slip, FDSlip, Pay order Slip, DDS and T.T. Slip.

Receiving Cash is any people who want to have deposit money will fill up the deposit slip and give the form along with the money to the cash officer over the counter.

Disbursing Cash is the client who wants to receive money against cheque comes to the payment counter and presents his cheque to the officer. He verifies the following information: date of the cheque, Signature of the A/C holder, Material alteration, Whether the cheque is crossed or not, Whether the cheque is endorsed or not, Whether the amount in figure and in word correspondent or not and then he checks the cheque from computer for further verification.

3. MAIN ACTIVITIES CARRIED OUT DURING ATTACHEMMENT

3.1 Different Activities During Attachment

❖ Personal observations:

In this part we have tried to present our personal observations from Agricultural economics department of this branch. we had an opportunity to be acquainted with the practical prevailing in the Bako town, commercial bank of Ethiopia Bako branch.

Due to time and resource constraint we couldn't do practical workout in all departments. In that

case we tried to collect data/information from the following sources:

Practical desk work, face to face conversation with the officer, direct observations, face to face conversation with the client, consultation with the manager and browsing the website of PBL.

❖ Work related activities

As we have worked in general banking activities department so we have gained some knowledge about an organization like commercial bank of Ethiopia Bako branch. Though we have got short period of time to gain knowledge about their organization system and working process in detailed. Hence by knowing their information regarding banking system we have discussed the departments we worked out.

❖ Opening accounts for clients

When we were in the account opening section there was a task for us to help the customer to fill up their accounting opening form. On that time, we need to follow some necessary steps those are. Firstly, we used to give the accounting opening form to the clients and they were asked to provide their required documents, photos. Sometimes we needed to fill up the form for the customer. The documents they are supposed to provide are; TIN no, national ID card and passports photocopy, birth registration certificate, nominee name, address and proper signature. Opening a new account an introducer is needed which is important thing. we had to check whether the introducer is valid or not Cheque book issue

we used to issue check book for the clients of CBE. For that there are some processes which need to follow sequentially. First they need to fill up requisition slip, then from requisition slip we used to write or seal the account no. in the cheque books every page, then the officer signs them for verifying, after that we used to give entry of cheque book in the register copy and on that copy customers used to sign them, then these needed to give an entry with an software.

❖ Checking accounts voucher register

Every day we needed to check the debit and credit voucher. There were three things; savings, cash amount and transfer. First we used to collect debit and credit vouchers and organized them by their serial number.

Then we used to check their amount and total numbers of vouchers are available there or not.

❖ Writing deposit books

we have worked in deposit book section. we helped the new clients to write deposit book. we informed them where and how to deposit money. For customers need we have also stayed with them so that they can easily deposit their money

❖ Duties performed in foreign remittance

we have worked there for some days. Here our supervisor used to give us debit and credit voucher of that department then we organize the debit and credit voucher of saving and current account. Then we needed to match whether the amount of debit and credit voucher match with their actual amount or not.

❖ Checking account statement

In the bank some clients come and ask for their account statement and we need to give them proper information by checking their account with the software. For bank account statement bank do not apply any charge.

❖ Entry of data with banking software

After clients submitted the account form we used to check if all the required data are there or not. Then we need to entry those data in computer through banking software which they called e-banking. There were two pages on that software which we used to fill up. If needed we

could edit their information as well. After finishing the data entry, it will give an id no. which we used to write on the top of the form.

❖ Arranging file with serial numbers

There are a lot of new and old files in the bank. we used to arrange fixed deposit file. Based on the serial number first we arranged them separately. Then we used to give new serial number on this file so that officers can easily find their files whenever they search for it.

❖ Writing applications

Sometimes we used to write applications for the customers who wanted to write to the bank for opening account without any interest and also for update their account.

❖ Signature verification card

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4. SKILL AND EXPERIANCE

4.1 Skill Gained During Attachment

As an intern of Commercial Bank of Ethiopia Bako branch we had experienced of so much new things. we come to know actual works of bankers and observed how the works are being done accordingly to serve the customer properly.

As we were the only intern of Bako brach of Commercial Bank of Ethiopia at the time we got chance to work in all banking sectors within a month. During our stay at the bank, we were able to gain the experience listed below:-

- ✓ Account opening (both saving & current accounts)
- ✓ Collecting cheque from the customer
- ✓ Receiving payment instructions
- ✓ Receiving cash deposit instructions
- ✓ Transferring funds

- ✓ Issuing cheque book.
- ✓ Using different digital products like mobile banking, card banking and mobile money.

we have mastered how to use CBE software for different purposes as standard set by the bank.

4.2 SWOT ANALYSIS

❖ Strength Of the Organization

- ✓ ***CBE has a financial strong***
- ✓ ***Public Confidence***
- ✓ ***CBE work for strong profit***
- ✓ ***Habit of using organizational resource as his own asset***
- ✓ ***Transparency and Accountability between each member of organization***
- ✓ ***Efficient and effective use of organizational resources.***
- ✓ ***Respecting and Accepting new common people.***
- ✓ ***Existence of right person to the job with each tasks of the organization***

❖ Weakness of the Organization

- ✓ ***Human resource limit***
- ✓ ***Material limit***
- ✓ ***Less number of women participation in an organization***

✓ ***Lack of any written documents that show background study/foundation of the organization***

✓ ***Lack of ATM machine***

✓ ***Lack of network access***

❖ ***Opportunities of the Organization***

✓ ***Material and financial support from the government***

✓ ***Stability and peaceful conditions***

✓ ***Giving education by government for promoted employees***

✓ ***Demographic feature of the community.***

✓ ***Change in customer attitudes to wards implementing and using of technology***

Threats of the Organization

✓ ***Technology may be threate***

✓ ***The fear of coming other banks from abroad***

✓ ***Security/political instability***

✓ ***These are no money threats of the organization but some challenge's happen within the organization among these:***

- ✓ *Lack of a number of customers*
- ✓ *Lack if electricity access*
- ✓ *Computation of non-governmental organization*

5. RECOMMENDATION AND CONCLUSION

5.1 Conclusion

The roles of financial institutions have become exceedingly crucial with the increase in the economic development in Ethiopia. Banks are currently undergoing sweeping changes in function and form. Key trends that reshaping banking today are service proliferation, risking competition, deregulation, rising funding costs, technological revolution, consolidation and geographic expansion, globalization of banking and last but not the least increased risk of failure. This internship program has been arranged for gaining knowledge of practical banking and to compare this practical knowledge with theoretical knowledge.

Comparing practical knowledge with theoretical involves identification of weakness in the branch activities and making recommendations for solving the weakness identified. Though all departments and sections are covered in the internship program, it is not possible to go to the depth of each activities of branch because of time limitation. So, objectives of this internship program have not been fulfilled with complete satisfaction. Objectives of this internship program have not been fulfilled with complete satisfaction. However, highest effort has been given to achieve the objectives of the internship program.

The CBE Group has a rich base of knowledge and experience at its disposal in order to ensure that our clients receive the best possible quality of service when it comes to maintaining or changing the structure of an organization or business.

5.2 Recommendation

Following the practical work experience in the different Department of Commercial Bank of Ethiopia Bako branch, some discrepancies and irregularities have been observed by us. On the basis of the observations some recommendations have been made to improve the prevailing situation of the Branch. The observations are as follows

- a) If the Bank cancels introducer system, then it will be able to collect more deposits through new account and the customers will be satisfied.
- b) Commercial Bank should establish a strong network system with its branches to transfer data easily within short time.
- c) The Bank should provide more service products to the customers.
- d) To make the process easy and quick the whole system should be computerized and modern communication media, for example internet, e-mail, fax, etc. should be used.
- e) The Bank has to adopt the most recent technologies to improve the quality of service.
- f) Commercial Bank's HRM policy should identify the right combination of skills, knowledge & values and utilize them for the welfare of the bank.
- g) A group of well-trained and expert personnel should be recruited who will render the best service to the customers.
- h) The working environment should be improved. All branches should be reorganized and modernized.
- i) The management should introduce better compensation package for the employees who work extra hours after their office time.
- j) The management of CBE Bako branch must identify the weaknesses to remain competitive in banking sector.

we have found that bank should increase their number of employees.

Sometimes employees cannot give proper attention to their clients because of increasing work pressures. Bank can recruit more employees and divide their work equally.

- l) Sufficient number of ATM booth might be established in different location to reach out the customers even further and satisfying their demand.
- m) Commercial Bank of Ethiopia Bako branch may give greater importance to manage the complaints of various customers and to encourage customers to give feedback about the services.
- n) The bank authority should rent bigger office space in order to reduce the storage problem if required.

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