



Internship Report
on
"Marketing Impact of New Features of Saving Accounts"

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Letter of Transmission

June 20, 2022

To,
Sarker Rafij Ahmed Ratan
Assistant Professor,
School of business and economics,
United International University.

Subject: Submission of internship report on “Marketing Impact of New Features of Saving Accounts: The Case of Premier Bank”.

Dear Sir,

This really brings me enormous joy to notify you that I have complete the 3 months internship program with the Premier Bank of Bangladesh and which I've got prepared my internship report on the topic you specified and that my bank recommended I execute. **“Marketing Impact of New Features of Saving Accounts: The Case of Premier Bank”** is the title of my internship report.

Customers find it difficult to make connections since both of the current businesses faces fierce contest around the universe. However, without marketing, no company can achieve its full potential. It should also publicize and offer the product highest value goods on the marketplace in order for customers can purchase their good or service.

Savings accounts are a popular item that banks provide to their clients. A bank must not only maintain itself by adding benefits to its deposit accounts, but it should also promote extra features to clients in order to for bank's savings accounts to be of attractive to the clients. That's what causes for write a report for a specific topic.

Overall, I am very grateful for your time and effort put into compiling the report for me. I want to make sure that none of the data is taken directly from an article and that it is reliable and related to my topic.

Sincerely your student,

Kishor Kumar Saha

ID: 111 173 071

BBA Program

United International University

Preface

In the starting of my internship report, I'd want to express my appreciation to Lord Krishna of his continued assistance, without which I would not have been able to complete my undergrad program at United International University.

I'd want to express my gratitude to my respected internship supervisor and course instructors **Mr. Sarker Rafij Ahmed Ratan, Assistant Professor, School of Business and Economics, United International University** for helping me out and giving his effort to the preparation of my research. Without his guidance and ideas, it was difficult to complete the report.

In addition, I'd like to thank honorable **Deputy Managing Director (DMD) Md Shahid Hassan Mallik, at Premier Bank Limited**, honorable **Assistant Vice President (AVP & Incharge) Rezaur Rahman, at Premier Bank Limited**, honorable **Ahmed Khan - SO | GB** and **Ms. Joly Rani Roy - JO | GB at Premier Bank Limited** - for introducing the idea, which would be studied further by the bank. All of their efforts had been critical in gathering data for this project. They assisted me to sending many articles relating to Premier Bank Limited's savings account details.

In furthermore, I'd like to express my gratitude to Premier Bank senior coworkers and my University friends for their support and for helping me understand various marketing principles. They all contributed significantly to the effective completion of the internship program.

Executive Summary

The internship report discusses the marketing effects of new Premier Bank Limited savings account features. Marketing is a wide phrase that encompasses more than just product promotion. Establishing a supervisory control approach that produces the much more competent management has a strong impact on sales profit. This necessitates the advertiser collection of data and process large amounts of data (digital behavior) on the potential customer. This allows marketing experts to share information to the leaders of a firm team that has expressed interest in their products or services. Additionally, the marketing team must assist potential clients who are not ready to make a purchase. Rather than just disregarding inquiries Advertisers could maintain those potential clients or issues directly from a website so that sales departments don't mess it up in engaged and promote the company's information so that in the time to buy a product, you think of your firm first.

A consumer study was undertaken to determine the client perception of the Premier Bank's savings account in order to examine the marketing impacts on a new feature of the savings account. The participants were primarily bank particular account user with the prospect to become savings account customers. According to the report, consumers, particularly service holder, housewife, and businessman, Those people would like to open a bank account as a deposit for a savings account, are satisfied. Consumers, beside felt the rate of interest on the deposit payments of savings accounts to be low appealing. In study concludes with a few recommendations for improving the savings account feature and making the aspects more attractive to the clients.

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Chapter: One

Introduction



Premier Bank
service first



QUEST

FOR

EXCELLENCE

1. Background of the report

United International University's BBA internship program teaches their students that how to manage all parts of a business in order to increase market sustainable growth. The BBA internship enhances a business administration student's academic analytical and practical understanding. This program is very desirable courses which students should participate complete the graduation program that based on individual's performance.

"Marketing impacts on new features of savings account of Premier Bank Limited" is the heading or topic of my internship report. Marketing is

Almost everyone understands how important marketing is to a company's success that can be any type of business or any kind of organization. Business all growth depend on the marketing. It is a great way to increase sales of the any kind of product or service. So we can say that marketing make directly impact on the business. To attract customer, Premier bank promotes their new features that have just been added to its savings account. The purpose of this project is examining the impact of this marketing and customer's reactions.

1.2 Objectives of the report

I divide the objective of the report into two parts, like

- Primary objective
- Specific objective

Now I am discuss about these two objectives below:

Primary objective: The main purpose for writing this report is that it is a requirement for receiving a BBA certification from United International University.

Specific objective: there are some specific objects to prepare this report, those are

- To research Premier Bank Limited.
- Conduct a consumer survey to determine marketing outcomes
- To make a few suggestions so that Premier Bank Limited's can make better product promotion.
- To assess Premier Bank Limited's savings products.

1.3 Methodology of the report

In this part explains the procedures taken that evaluate hypotheses and the basic concepts for using particular methods to identifying issues, processing, and interpreting data, allowing all reader to critically evaluate the study's effectiveness. This report's methodology is as follows:

1.3.1 Data collection process

The data in this study was compiled from different sources, like primary and secondary sources.

Data from primary sources:

- From internal and external communications with Premier Bank Limited's consumer and bank workers.
- From Premier Bank's financial statement.
- Based on my internship experience and academic education.

Data from secondary sources:

- Bank's publications or pamphlets.
- To conceptualize of material, I used numerous books on marketing impacts.

1.3.2 Data Analysis

Although the report is exploratory, it makes use of both quantitative and qualitative data. Premier Banks randomly selected 50 potential customers who were aware of the savings account promotion. Following that, the total marketing impacts are evaluated based on their reactions.

1.4 The report's scope

To improve a company's financial situation, marketing is essential. To promote business, all financial institutions employ marketing methods. Offline and internet marketing are the two methods of marketing. Marketing helps your company gain prominence and recognition.

In the case of banking product sales, a personalized advertisement can assist in the presentation of the bank's products and services to the customer. By customer communication, marketing assures sales. Nowadays, social media platforms help to raise brand exposure. In this method, a bank must measure consumer views of the

promoted product in order to determine whether or not the communication is effective. The marketing operation's effects help provide all information of banks and its product.

As a result, the all information of the research will be useful to all bank managers, particularly those in Premier Bank's Marketing sector. This report will provide information about the bank and its savings options to every user. My practical experiences can also be shared with higher-level students and faculties.

1.5 The report's limitations

The limits are the roadblocks I ran into when putting together the report. The constraints are as follows:

- A limited period of time.
- Due to their sensitivity, certain mandatory pieces of information could not be included. The majority of customers were irritated by the survey responses, and a few of them skipped through a few questions due to their busy schedules.
- It was difficult to balance data collection with my internship activities.



Chapter: Two

Premier Bank
service first



Brief History of Banking System in Bangladesh



2.1 Background of Banking System in Bangladesh

"Bank" is derived from the Italian word "banco," which meaning "desk" or "bench." Jewish Florentine bankers during the Renaissance invented this term to describe how they conducted business over a green tablecloth-covered desk. When it comes to Bangladesh's banking history, the country's banking sector at the time of independence was made up of only two operating offices.



The former State Bank of Pakistan was one of the groups, while the other included seventeen major commercial banks, two of which were held by Bangladeshi interests and three by non-Pakistani foreigners. There were fourteen minor commercial banks in total. In regions, almost all financial services were centralized. The newly independent government quickly nominated the Dhaka branch of the State Bank of Pakistan as the country's central bank, renaming it the National Bank of Pakistan.

- Regulating currency,
- Controlling credit,
- Monetary policy,
- Administering exchange control and
- The official foreign exchange reserves.

The government of Bangladesh then nationalized the entire banking system, reorganizing and renaming the different banks. Bangladesh has permitted foreign-owned banks to continue operating. The insurance industry was likewise nationalized, making it a viable investment option.

2.2 Industry of Banking

During the year 2008, a significant indication of financial sector increased. When compared to 2007 levels of deposit and banking sector advances, total deposits increased by 16.03 percent and banking sector advances increased by 18.84 percent in 2008. The country's banking system has remained immune to global financial upheaval due to the country's low level of global interconnectedness and the government's efficient administration. The bank's consistent increase in loans and deposits powered the majority of its expansion.

- Private commercial banks (PCB),
- Foreign commercial banks (FCB),
- Specialized development banks (SDB)

2.3 Central Bank (Bangladesh Bank)

The central bank of Bangladesh is Bangladesh Bank. In 1972, the Bangladeshi government upgraded the Dhaka branch of the State Bank of Pakistan to serve as the country's central bank. Bangladesh Bank was founded on December 16, 1971, and began operations on that date. The Bangladesh Bank has functioned as the country's central bank since its liberation. The Bangladesh Bank conducts all of the tasks that a central bank is supposed to do in any country. Monetary system issuance, foreign exchange management, and banking sector regulation are among its major responsibility. Other responsibilities include credit control, clearing house operations, job creation, agricultural development, SME expansion, industrial development, and natural resource development. A nine-member board of directors governs the Bangladesh Bank, which includes Bangladesh's Prime Minister. It has nine more branches, two in Dhaka and one each in Chittagong, Rajshahi, Khulna, Bogra, Sylhet, Rangpur, and Barisal, in addition to the head office in Dhaka.

2.4 Commercial Bank

A branch of a bank that works directly with consumers and their banking concerns is known as commercial banking. To start a new account, apply for a credit card, deposit a check, or money withdrawal, a consumer needs to use a bank's commercial services. These banks are currently involved in long, medium, and short-term industrial loans, as well as agriculture and development financing, as a result of a historical process.

2.5 Specialized Development Banks

Specialized Development Banks are institutions dedicated to a single industry. Several banks are established to assist poor people, while others have been established to aid a country's agricultural development. There are also specialist banks dedicated to the development of the nation. Two specialist banks were formed to serve the agricultural industry's credit needs, and the Bangladesh Development Bank Limited (BDBL) was formed to lend to the industrial sector on a long-term basis.

- Bangladesh Krishi Bank
- Rajshahi Krishi Unnayan Bank

2.6 Branch & Unit Banking

Bangladesh's banking system is founded on the concept of branch banking. In branch banking, operations are conducted through a network of branches by a single branch, but in unit banking, business is conducted by a single office. To make their activities easier, they form correspondent partnerships with other unit banks. In Bangladesh, branch banking operations are the most popular. All of the scheduled banks have numerous branches both within and outside of the country. They have correspondent relationships with foreign banks.

Chapter: Three



Organization Overview



3.1 Background of Premier Bank

In 1999, Premier Bank Limited launched its remarkable journey with the mantra "Service First" to clarify the essence of the twenty-first century and day by day it noted best service provider. The focus of the Premier Bank is on client's happiness, flexibility, reactivity, and productivity is reflected in this policy. The services provided by Premier Bank Limited are not only for the benefit of the client, but also for the betterment of the communication with people, they are intended not only for the sake of business, but also for the sake of the country; they are intended not only for supply, but also for assuring liquidity, responsibility and discipline.

On June 10, 1999, Premier Bank Limited was founded as a financial company in Bangladesh. As per the Bangladesh Bank's company laws. On June 17, 1999, the Central Bank of Bangladesh a banking license was issue under Bangladeshi law. Premier Bank Ltd. began operations on October 26, 1999, with a paid-up capital of 222.2 million dollars and an authorized capital of 1.8 million dollars. the headquarters of Premier Bank Limited in Banani, Dhaka.

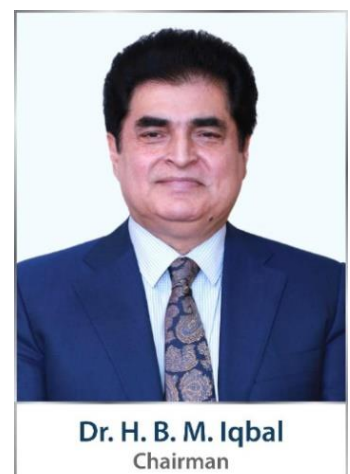
Premier Bank Limited is one of the country's leading private commercial banks. It has been about 22 years since it has served the country. Top-level management, such as MDs and CEOs, work closely with the board of directors when making significant decisions about how to run the business in the short and long term. When

they plan, they consider factors such as excellence, teamwork, and honesty. Premier Bank Ltd. focuses on short-term objectives that are aligned with long-term objectives to obtain the best results. They are dealing with a variety of issues from industry, internal operations, and regulatory organizations

3.1.1 Premier Bank's current status



The Premier Bank's Board of Directors is made up of 12 members. The chairman of the board of directors is Dr. H.B.M Iqbal. All board of directors' name are





Mr. Moin Iqbal
Vice Chairman



Mr. B. H. Haroon, MP
Director



Mr. Mohammad Imran Iqbal
Director
& Chairman - Risk Management Committee



Mr. Jamal G Ahmed
Director



Mr. Shafiqur Rahman
Director



Mr. Nahyan Haroon
Director



Mr. Abdus Salam Murshedy, MP
Director



Mrs. Shaila Shelley Khan
Director



Mr. Yeh Cheng Min
Director



Mr. Naba Gopal Banik
Independent Director



Mr. Kaiser Ahmed Chowdhury
Independent Director



Mr. M. Reazul Karim, FCMA
Managing Director & CEO

The bank's board of directors is well-regarded. They hail a set of enterprises and a successful Bangladeshi organization. Taiwan is represented by one of the members. Each of the 13 board members has a significant impact on the country's socioeconomic landscape.

3.2 Vision, Mission, Values

3.2.2 Premier Bank Limited's Mission

vision statement defines what a corporation hopes to accomplish in the long run, usually five to ten years, but occasionally even longer. It displays a future vision for the organization and establishes a clear path for the planning and implementation of corporate-level goals. The banks really does have a clear understanding of where it wants to go in the future; premier bank aspires to be the greatest amongst leading banking firms.



3.2.3 The Mission of Premier Bank Limited

The mission statement should identify the organization's line(s) of business, its products and services, and the markets it serves now and in the future. It should be attainable, written down, and given a deadline for completion. The mission of an organization is expressed as a declaration. As a result, it is frequently referred to as a mission statement. A mission is an organization's overall goal that serves as a sense of direction and a guide for decision-making at all levels of management.

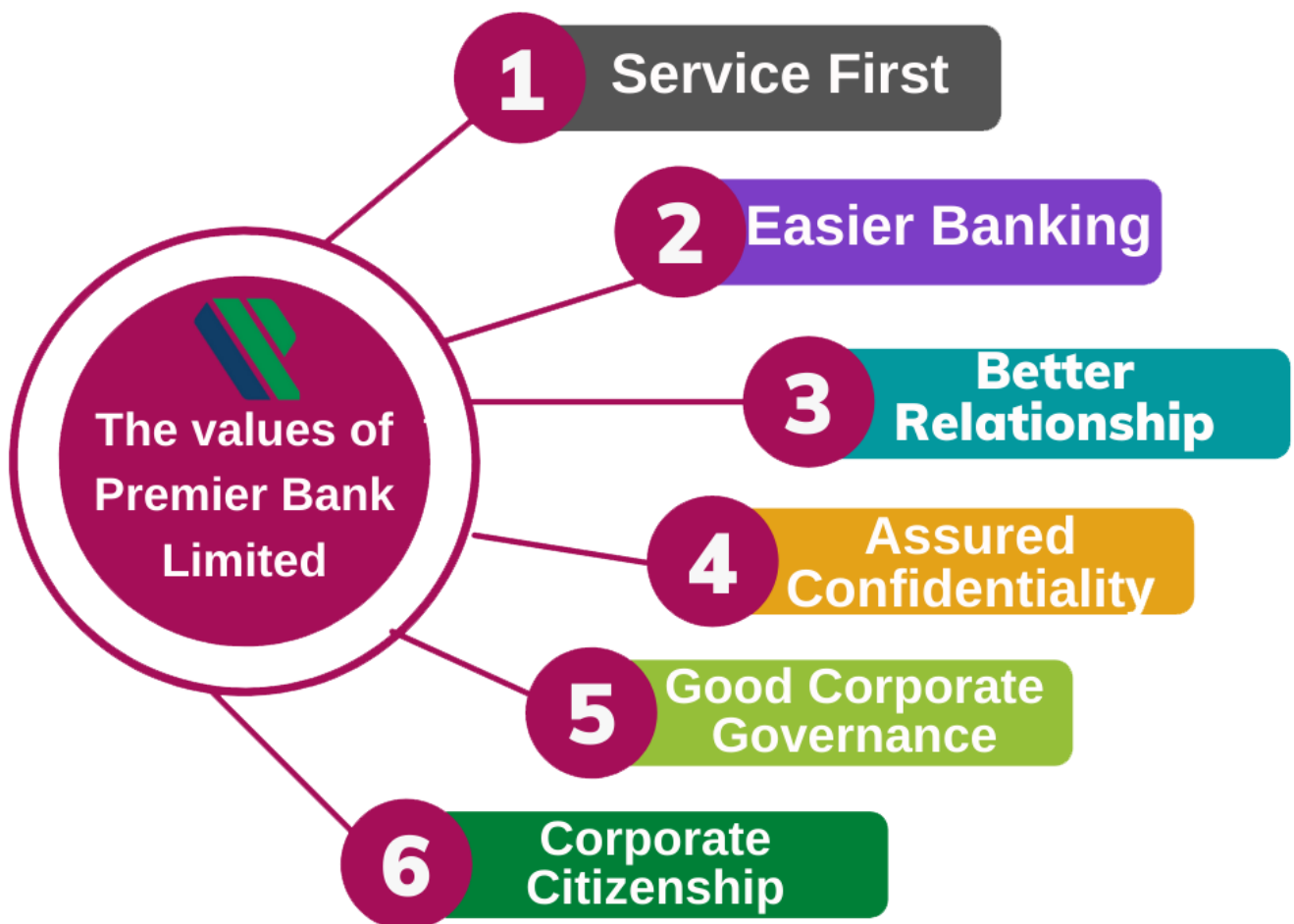
The organization's mission directs its energy and efforts. It aids prioritization and maximizes the organization's influence on its target consumer. It's especially important in nonprofit or purpose-driven organizations, since if various employees of the company have different ideas on what the mission means, the organization

will be faced with numerous obstacles and disappointments. When a for-profit firm lacks a defined mission or purpose, it's unclear where the organization should focus its energy, where it should focus on value creation, and how it can produce the most value for the customer. so that the organization's vision can be realized.

The Premier Bank has multiple mission statements. They are as follows:

- Apply operations technologies at all activities to increase efficiencies and reduced transaction expense.
- Increasing the value of shareholder investments to ensure continual growth.
- Being the most well-known attentive and courteous a financial services company that serves more people in more areas.
- The bank is able to build strong life equality by contributing effectively to national growth, according to the corporation.
- Create an environment in which the bank can attract qualified employees.
- Ensure of all financial transactions are conducted in a transparent and ethical way.

3.2.4 The values of Premier Bank Limited



3.2.4.1 Service First

'Service First' is not simply a slogan for the premier bank, They mean it. It is the most important aspect of their business. They believe that timely and high-quality service is the gold standard for banking.

3.2.4.2 Easier Banking

They've made banking more convenient than ever before using cutting-edge technology. They want to establish a relaxed environment where there customers can feel free to do their banking. To provide the finest attention, they divide their clientele into the smallest groups feasible, and they personalize their services to fit their needs.

3.2.4.3 Better Relationship

Premier Bank establishes a lasting link with their valued clientele as they form bonds with them. While conducting commercial transactions, having a thorough awareness of customer aims allows them to recognize their goals and respond pro-actively to customer's financial needs.

3.2.4.4 Assured Confidentiality

Because Premier Bank deal in financial loss or gain, their serious obligation to protect our clients' interests means that all financial activities are conducted in a secret and proper way.

3.2.4.5 Good Corporate Governance

The board of directors of the bank guarantees that strong ethical standards are created throughout the organization and analyzes the bank's conformity with the Bangladesh Bank on a routine basis. The board believes that excellent corporate governance is an important component in generating significant value for shareholders and safeguarding the interests of all stakeholders.

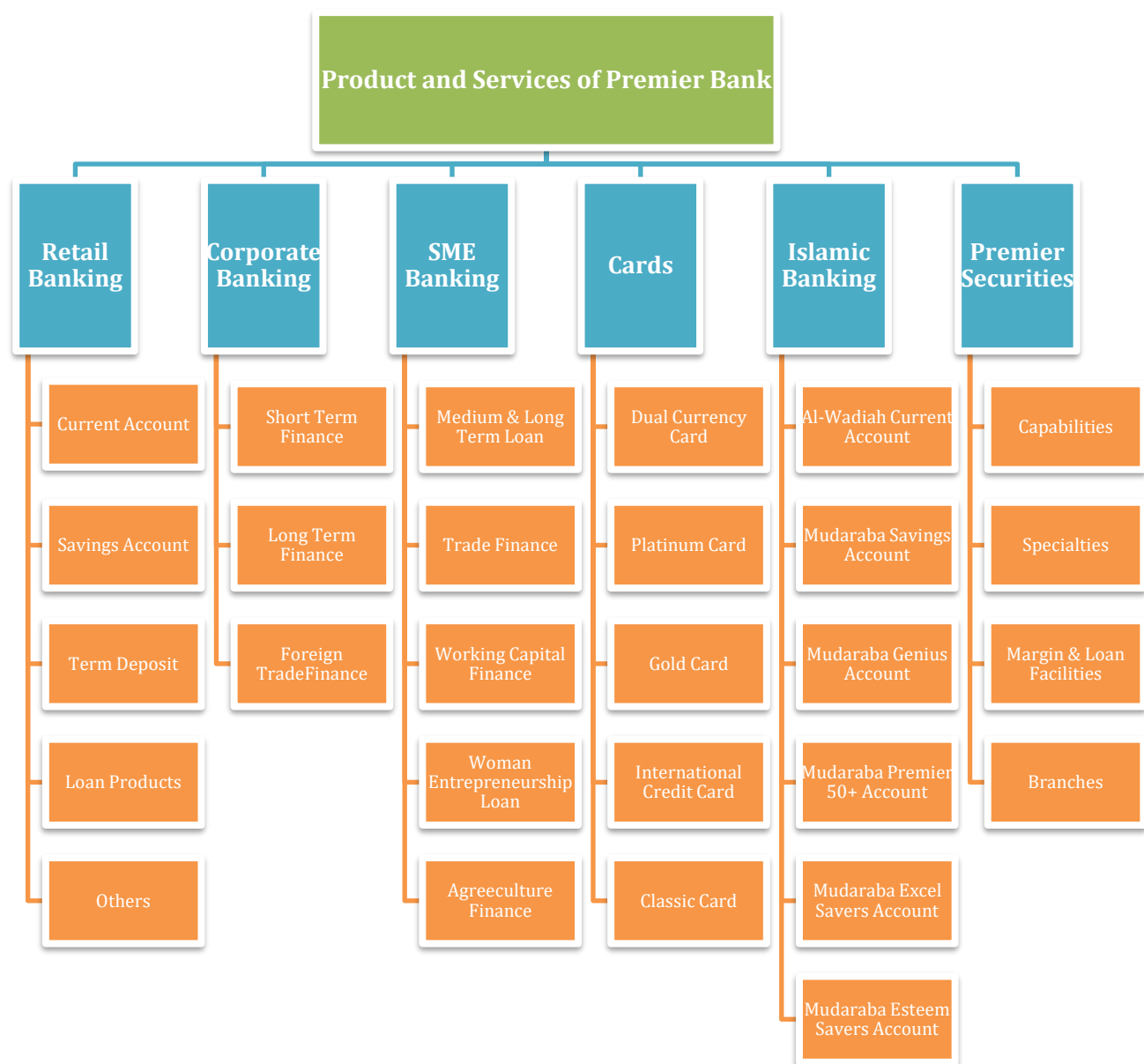
3.2.4.6 Corporate Citizenship

Premier Bank is a law-abiding bank that pays its taxes on time. To safeguard our planet from environmental threats, They are going green. They are happy to encourage environmentally sustainable investment. Regarding all laws,, regulations, conventions, attitudes, and the worth of property, they are a loyal citizen.

3.3 Product and Services of Premier Bank

Premier Bank offers a variety of product and service packages to meet the needs and demands of its customers. A customer can choose among them depending on their needs. The following is a list of Premier Bank's products and services:

Premier Bank's product and service offerings



Retail Banking at Premier Bank provides a diverse range of services. Below is a listing of them:

Demand Deposit

Savings Account

Current Account

Premier Esteem Savers Account

Premier Excel Savers Account

Premier Remittance Savers

Foreign Currency (FC) Account

Non-Resident Foreign Currency Deposit Account (NFCD)

Resident Foreign Currency Deposit Account (RFCD)

Premier Payroll Account

Premier Genius Account

Education Savings

Special Notice Deposit A/C

Time Deposit

100 Days FD

Fixed Deposit Recpt- 4 Months

Fixed Deposit Recpt- 13 Months

FDR- 3 Months

FDR- 6 Months

FDR- 5 Months

FDR- 12 Months



Scheme Deposit

Double Benefit Scheme

Monthly Income Scheme -1 Years

Monthly Income Scheme -3 Years

Monthly Income Scheme -5 Years

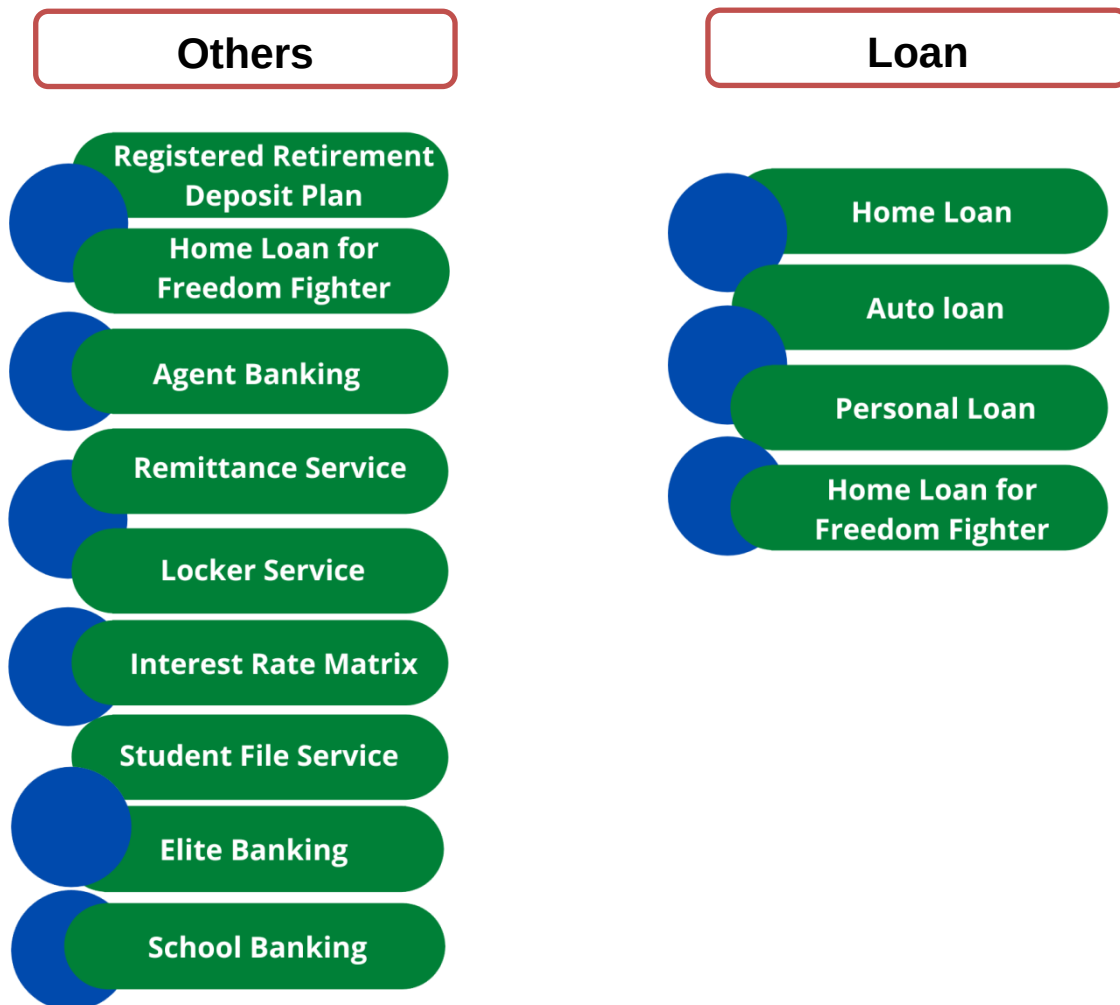
Monthly Saving Scheme -3 Years

Monthly Saving Scheme -5 Years

Monthly Saving Scheme -10 Years

Monthly Saving Scheme -12 Years

Shwapno-24 Months



Savings account (SB)

People can open a savings account with Premier Bank, just like they can at other banks, and this account is vital to the bank's revenue. It is because it is a low-cost account. PBL is currently offering a 2% interest rate on savings accounts.

Savings account features and functions

- To open an account, you'll need one thousand taka, and to keep it open, you'll need at least five hundred taka.
- Interest is charged on a monthly basis but paid every six months.
- The minimum amount in a customer's account during the month is used to compute interest.
- The minimum balance of the account receives interest from the first to the final day of the month.

Current account (CD)

Interest is not paid on a current account, on the other hand Customers have the option of writing as many cheques as they want. In fact, it assists as well as protects clients from having cash. It's ideal for businesspeople who makes money withdrawals and deposits frequently during the day.

Savings account features and functions

- To start an account, you must deposit 5000 tk and keep a minimum balance of 2000 tk.
- Personally, as a group, or on behalf of a company, a current account can be opened. Clubs, associations, organizations, and institutions can also open current accounts if their bylaws and articles of incorporation are acceptable to the bank.
- A depositor can make as many deposits and withdrawals from the Current Account as they choose.
- Cheque book will only be provided to a customer once the Bank has received all of the required documentation.

Special notice deposit account (SND)

This account can be opened by an individual or a corporation, but withdrawals must be made with seven days' notice. A consumer in the instance of SND cannot write several cheques as they want because there is a limit on how many cheques can be issued.

Features of SND:

Amount	Interest rate
Less than TK 1 crore	2%
Tk. 1 crore and above but Less than Tk. 25 crore.	2.50%
Tk. 25 crore and above but Less than Tk. 50 crore.	2.75%
Tk. 50 crore and above but Less than Tk. 100 crore.	3.00%
TK. 100 crore & above	3.50%

The interest rate is determined daily and paid semiannually or at the ending of the account's closure period.

Premier 50+ account

This account is for people over 50. When we reach the age of 50, we seek additional benefits not available through other accounts, and Premier Bank Limited has begun to provide these services to our elderly customers in response to their needs and desires.

Features of Premier 50+ account

Amount	Interest rate
Less than TK 10.00 Lac	2 %
Tk. 10.00 and but Less than Tk. 50.00 Lac	3 %
Tk.50 lakh to Tk.1.00 crore	4 %
1.00 crore taka & up	5 %

- On a daily closing balance, the interest rate is highest 5 percent per year., however it will be paid half yearly.
- The minimum sum required to receive interest is 5,000 Tk at the end of the day.
- Every year, there is a 50percent annual discount on Debit Card usage.
- There is no account maintenance cost, and you can withdraw money quite so many times as you wish.
- There When it comes to internet banking in any Premier Bank branch up to 1,00,000 tk, there is no transfer fee. However, Users can withdraw any amount free paying fees if the branches are in the same clearing house operations.

Premier Esteem Savers

"Premier Esteem Savers" is a high-yielding savings account. It provides the appealing perks, flexibility, and other features to clients with the highest profit levels compared to all other Premier Bank savings accounts.

Features of Premier Esteem Savers

Amount	Interest rate
Daily balance below Tk. 50000	0%
Tk. 50000- below Tk. 2,00,000	2%
Tk. 2,00,000- below Tk. 5,00,000	3%
Tk. 2,00,000 & Above	3.50%

- The daily closing balance will be used to compute interest, which will be paid monthly.
- On any given day, if the account's closing amount is less than 5 lac taka, no interest is payable.

Facilities of Premier Esteem Savers

- Banking Service for Privy Clients
- Special Discounted rate on Locker Service
- Exclusive Benefits on ForEx Services
- Free Solvency Certificate
- Debit Card ATM limit increased to BDT 50,000/- every day
- Free Online money Transaction Facility
- Instruction that is available on demand.
- Personalised Cheque Book with a Difference
- There is no limit to the number of transactions or the amount of money you can spend.
- Debit Card with MasterCard or Visa for Free.

Premier Excel Savers

Another savings account of premier bank is “premier excel savers’. That is aside from the PBL's "Premier Esteem Savers," would provide the 2nd most appealing advantages, upper middle to higher level of earning flexibility and other values consumers.

Features of Premier Excel Savers

Amount	Interest rate
Daily balance below Tk. 10,000	0%
Tk. 10,000- below Tk. 1,00,000	2%
Tk. 1,00,000- below Tk. 2,00,000	2.50%
Tk. 2,00,000 & Above	3%

- Everyday interest will be based on the ending balance for that day, & interest will be paid every six months.
- There will be no interest if the account's closing balance falls below BDT 100,000 on a on any particular time.

Premier Excel Savers' Services

- Banking Service for Privy Clients
- Special Discounted rate on Locker Service
- Exclusive Benefits on ForEx Services
- Free Solvency Certificate
- Debit Card ATM limit increased to BDT 25,000/- every day
- Free Online money Transaction Facility
- Instruction that is available on demand.
- Personalized Cheque Book with a Difference
- There is no limit to the number of transactions or the amount of money you can spend.
- Debit Card with MasterCard or Visa for Free.
- Solvency Certificates are discounted by 50%.

Premier genius account

This is intended particularly for students who wish to save money in the long term. Because students' needs and tastes differ from those of adults, they seek additional benefits such as a greater interest rate and reduced monthly payment.

Requirements to open a bank account

- 25 years is the maximum age.
- Bangladeshi nationality is required.
- Should always be enrolled full-time in a school at the primary, secondary, higher secondary, undergraduate, or postgraduate level.

Premier Genius Account Benefits

Amount	Interest rate
BDT 500.00 is the minimum balance	2 %

Benefits & Features of the Premier genius account

- On the monthly minimum balance, there is a 2% interest rate that is paid semiannually.
- Fee-free ATM withdrawals with a complimentary debit card.
- A maximum of 20,000 Tk can be withdrawn from any ATM in a single day.
- It is completely free standing instruction to transfer fund
- Free online banking is available for any transaction between banks within the same Clearing House Area.
- Premier Genius Accounts will be switched to normal Savings Accounts once the education is completed.

Monthly Savings Scheme (MSS)

The purpose of this account is to those who are on a set salary are unable to make large monthly deposits. So, by depositing a tiny amount each month, they can accumulate a large sum of money over a set period of time.

Eligibility

- Minimum Age of 18 years for this account
- Account holder have to be Citizen of Bangladesh

Document Required

- Photograph of A/c holder – 1 copy
- Photocopy of Valid NID/Passport/Driving License
- Photograph of Nominee – 1 copy
- CASA link Account for all MSS.

General Terms & Conditions

- BDT 500/- or its multiples as a monthly deposit .
- Three-year, five-year, ten-year, and twelve-year terms are available.
- Automatic installment transfer is available.
- A customer can open many Schemes.
- Individuals, joint ventures, and corporations can all open MSS accounts. Bangladeshis who are not residents of Bangladesh is permitted to create a Monthly Savings Scheme account. There are no age restrictions. A joint account between parents and minors is possible.

After the maturity of the corresponding MSS, a lump sum amount will be given to the depositor, as shown below:

Amount	3 Year 6%	5 Year 6%	10 Year 6.25%	12 Year 6.25%
500	19,716	34,912	82,703	1,06,154
1000	39,433	69,824	1,65,406	2,12,308
1500	59,150	1,04,736	2,48,110	3,18,463
2000	78,867	1,39,648	3,30,813	4,24,617
2500	98,584	1,74,560	4,13,516	5,30,771
3000	1,18,301	2,09,472	4,96,220	6,36,926
3500	1,38,018	2,44,384	5,78,923	7,43,080
4000	1,57,735	2,79,296	6,61,626	8,49,235
4500	1,77,451	3,14,208	7,44,330	9,55,389
5000	1,97,168	3,49,120	8,27,033	10,61,543
10000	3,94,337	6,98,240	16,54,066	21,23,087

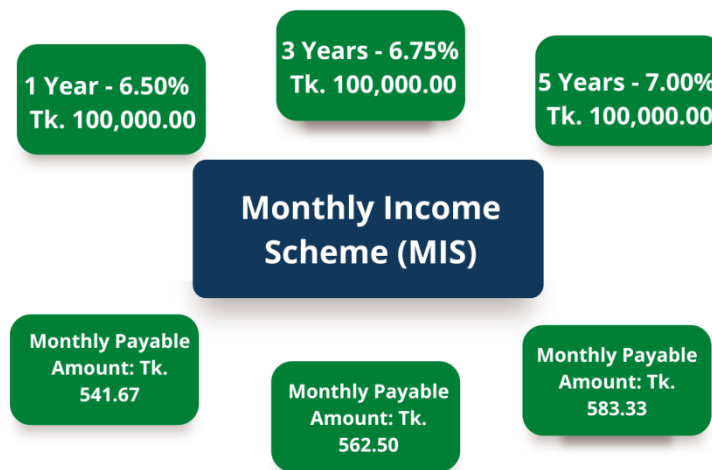
- In the event of premature encashment, interest at the current savings rate will be allowed on the deposited amount only provided It is kept at the Bank for a period of 6 months.
- The client can pay the first installment on any day he or she wants, however, subsequent amounts must be made within 10 days of the beginning of the month.
- If an account holder fails to make a timely deposit, he or she will be charged a 1% penalty on the amount deposited.

Monthly Income Scheme (MIS)

Customers' savings are valuable to Premier Bank! Allow their investment to provide them a regular monthly income. Deposit a set amount at the start and profit monthly till the term ends. On maturity, the customer will receive their principal back.

Key Features

- Return on investment is calculated monthly.
- Flexible tenors of 1, 3, and 5 years are available.
- BDT 100,000.00 is the minimum deposit. Loan facility of up to 90% on deposited funds
- A customer can open many Schemes.



Eligibility

- Minimum Age of 18 years for this account
- Account holder have to be Citizen of Bangladesh

Document Required

- Photograph of A/c holder – 1 copy
- Mandatory CASA link Account for all MIS.
- Photocopy of Valid NID/Passport/Driving License
- Photograph of Nominee – 1 copy

Fixed Deposit

FDR is one of the best solutions for someone who wishes to deposit money for a particular timeframe. However, if a customer wishes to withdraw money during the time of period, he or she may do so, but the rate of interest will be low as savings rate.

The Fixed Deposit (FDR) at Premier Bank is for those who desire to put a large sum of money for a set period of time, such as 1,3,6,12,24, or 36 months, and earn a greater rate of interest in return. The current interest rates are listed below.

Key Features

- Open for 1, 2, 3, 6, 12, 13 months and 100 days.
- Early redemption is possible.
- Loan facility of up to 80% on deposited funds.

Eligibility

- Minimum Age of 18 years for this account
- Account holder have to be Citizen of Bangladesh

Following Documents are required

- 2 copies of the photo of the account holder.
- a photocopy of a valid national identification card, passport, or driver's license
- 1 copy of the nominee's photograph
- For all FD, use the CASA link account.

Name of the item	Dimension	Rates of Interest
FDR for 1 month	Any sum is acceptable	3%
FDR for 2 month	Any sum is acceptable	3.25%
FDR for 3 month	For Retail Deposits, Employee Provident Fund and Gratuity Funds of Public & Private Institutions	5.70%
	For Corporate & Others	4.50%
FDR for 6 month	For Retail Deposits, Employee Provident Fund and Gratuity Funds of Public & Private Institutions	5.75%
	For Corporate & Others	4.50%
FDR for 12 month	For Retail Deposits, Employee Provident Fund and Gratuity Funds of Public & Private Institutions	5.80%
	For Corporate & Others	4.50%
FDR for 36 month	For Retail Deposits, Employee Provident Fund and Gratuity Funds of Public & Private Institutions	5.80%
	For Corporate & Others	4.50%

Double Benefit Scheme

When anyone wants to twofold their money within 11 year they should invest in a double benefit scheme. PBL is providing clients with a fantastic opportunity to make use of their unused funds.

General Terms and Conditions

- A multiple of 1000 tk must be deposited..
- The savings interest rate on deposited money is 2% if money is withdrawn before maturity, however the money must be kept in the account for at least half year.
- If a depositor requests it, the bank will lend them 80 percent of the money they have deposited.

Education Savings Scheme

Every parent values their children, and every parent is concerned about the costs that will have to be paid at some future point in time. That program intended for families who wish to safeguard their kid's future and create a pleasant life for them. The monthly deposit amount should be in the range of 1000, 2000, 3000, 4000, or 5000 tk, with periods of 5, 8, 10 or 12 years.

Key Features

- No upfront payment is necessary.
- One thousand taka is the required minimum payment deposit.
- Five, eight, ten, and twelve-year tenor choices are available.
- It's possible to set up an automatic payment plan.
- A client can have many Schemes open at the same time.

Eligibility

- The account holder must be at least six years old and no more than twenty five years old.
- The account holder must be a Bangladeshi citizenship.

Table of Education Schemes

Required Document

- All ESS must have a CASA link account.
- 3 copies of a photograph of the account holder.
- A photocopy of the nominee's valid NID, passport, or driver's license is required.
- Nominee's photo (one copy).
- One certified copy of the birth certificate

Monthly Installment	5 years Amount	8 years Amount	10 years Amount	12 years Amount
1000	75850	139000	190000	253500
2000	150500	278000	380000	490000
3000	226500	416500	573500	760500
4000	302000	560000	765000	1005000
5000	377000	694500	960000	1267000

Remittance Saver Account

"Premier Remittance Savers" is an account that allows remittance consumers with benefits that are desirable, flexibility, as well as many other features. Both conventional and Islamic banking can be used to create the account.

Requirement

- A minimum of one cash remittance must be received in a single year by the applicant.
- Minimum Age: 18 years
- Citizen of Bangladesh

Key Facilities

- Interest Rates Are Attractive (The interest on the Premier Remittance Savers Account is 0.50 % greater than the normal deposit account.)
- Every six months, interest will be applied to the account.
- Account Maintenance Costs are exempt from the waiver. (Account servicing is free if at least one cash transfer is received in a year and the remittance is credited in part or in full to the account.)
- BDT 1000 is the account's initial balance.
- Debit card in the form of a Master/VISA is provided free of charge.
- Duplicate Statements for Free

- There is a 50% discounts on foreign cash endorsing, but there is a passport cost.

Other Advantages

- E-statements are provided for free on a monthly basis.
- Access to a free Premier ATM
- Provides SMS Alerts
- Access to online banking services

Agent Banking

Premier Bank Agent Banking provides services to the underprivileged in the financial sector by using agencies to handle financial operation on the bank's side. Those agency, sometimes known as sub-agents, are usually the owners of retail establishments are progressively turning into a major spread network trying to reach out to the financial inclusion section of societies as well as existing customers with a broad range of financial services, particularly in geographically scattered areas.

Premier Bank Agent Banking Services

- Account Opening (Savings, Current, MSS, Term Deposit)
- Cash Deposit/Cash In
- Cash Withdrawal/Cash Out
- Fund Transfer to any Premier Bank Account
- SME Loan File Initiation
- Agricultural Loan File Initiation
- Retail Loan File Initiation
- Debit/Credit Card Request Processing

Remittance Service

Premier Bank Limited offers remittance services to help clients transfer cash from abroad. The Bank's principal priority is to mobilize incoming foreign remittances by Bangladeshi immigrants residing overseas. The remittance system is extremely safe, dependable, as well as quick. Money Gram, Dolex, Cash express, Xpress Money Services, RIA Services & Western Union are some of the well-known remittance transaction companies with which Premier Bank Limited has the long run collaboration. Premier Bank Limited also have collaborated with GrameenPhone

purpose of providing excellent services service to its customers through the use of technological devices and distribution locations.



Locker Service

Banks' locker service provides customers with a highly secure place for storing their valuable things, confidential documents, and other valuables in the event of an unexpected incidence. Most of the branches in urban areas provide their Locker Service.

Type of Sizes:

1. Small
2. Medium
3. Large

In Dhaka City Locker Branch's

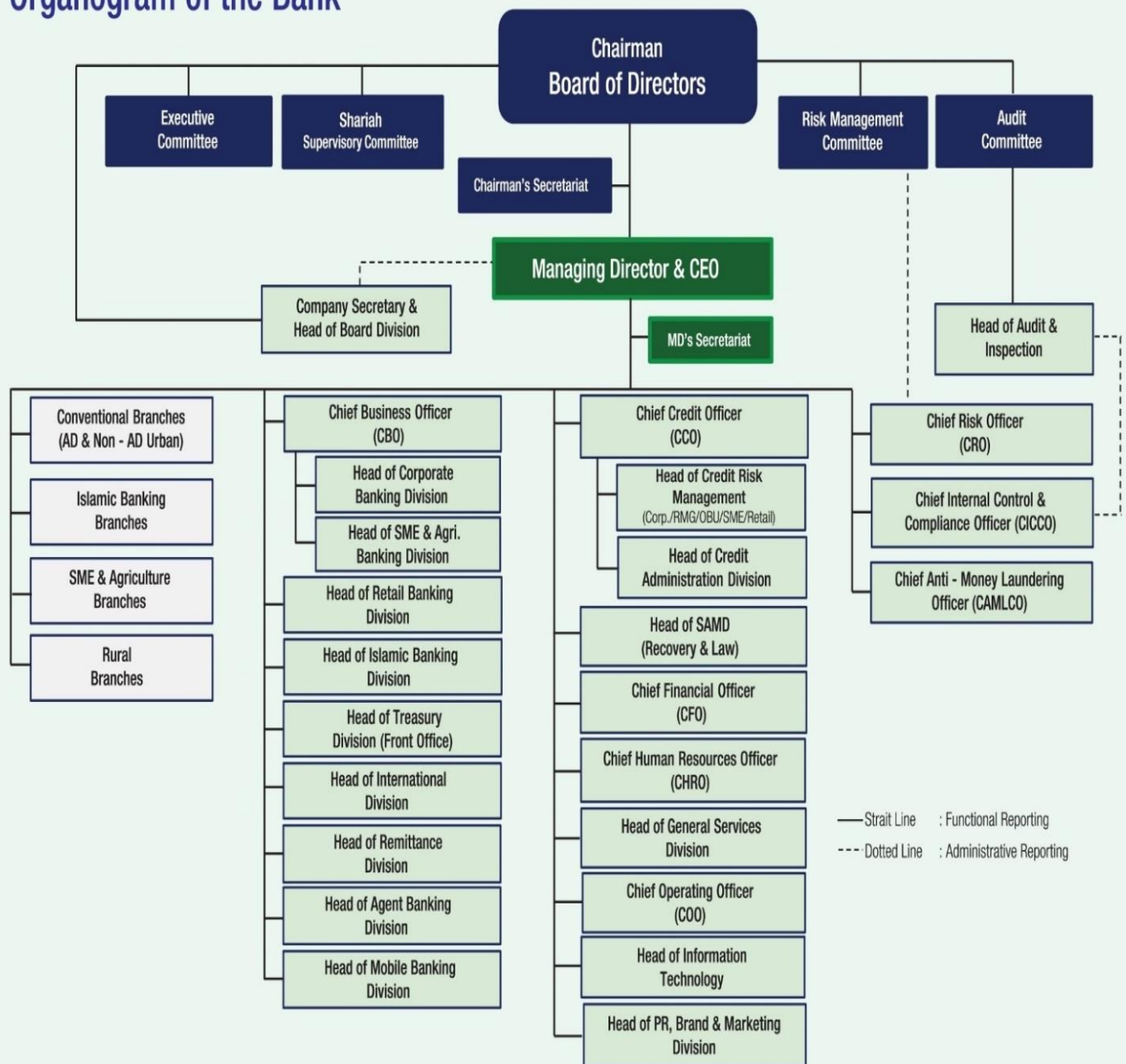
- Gulshan
- Banani
- Banani SME center
- Kalabagan
- Panthapath
- Dhanmondi
- Uttara

Out of Dhaka CityLocker Branch's

- O R Nizam Road
- Khulna
- Ashuganj
- Tangail
- Chowdhury Bari, Narayanganj

3.4 Organogram of Premier Bank

Organogram of the Bank

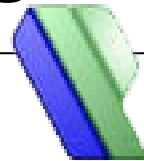




Chapter: Four

Impact of new features on Premier Bank Limited's Savings Account

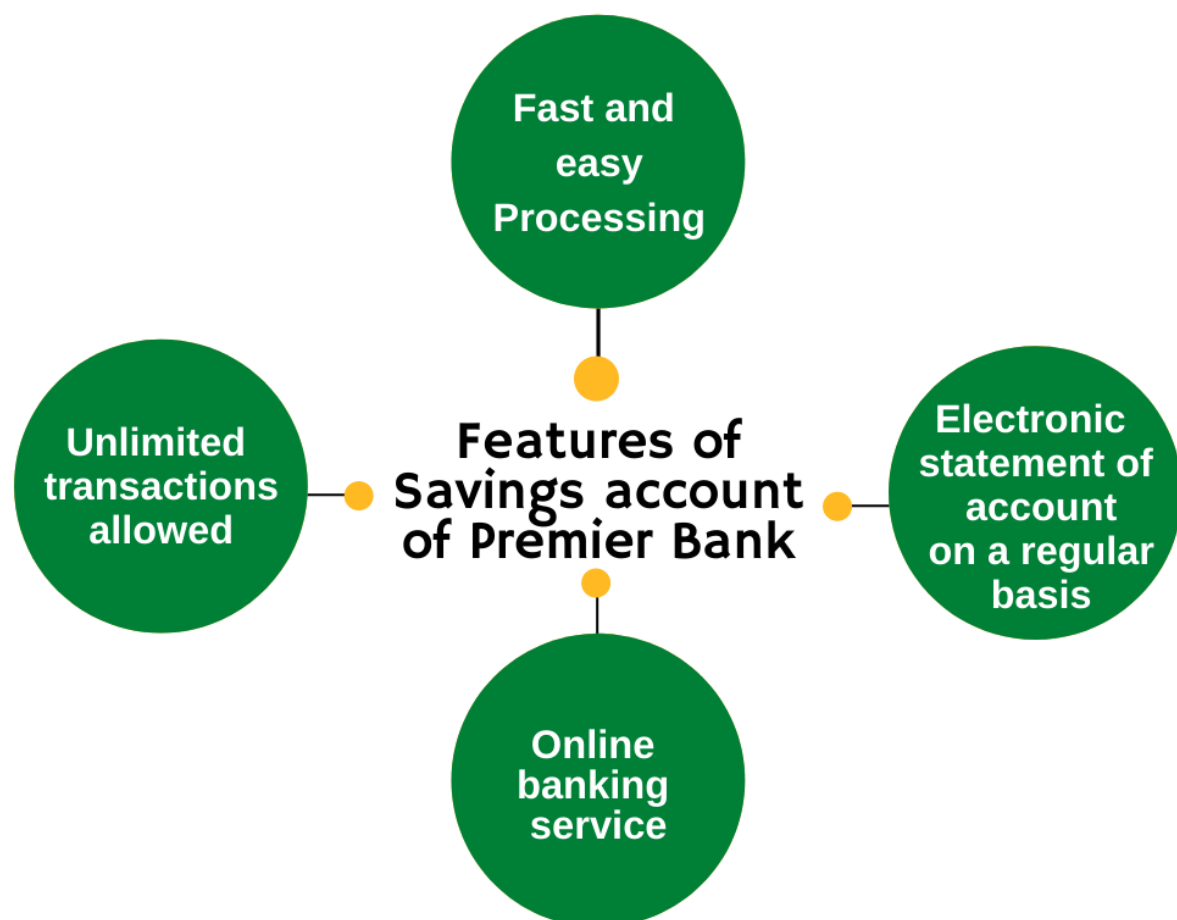
Premier Bank
service first



4.1 Premier Bank's savings account

This savings account allows consumers to execute their financial operations in a simple and uncomplicated manner. On the outstanding balance, the savings accounts give a favorable interest rate. In addition, A MasterCard/VISA, ATM, and debit card is given to each account user with 24-hour banking services. For create a savings account, you'll need 1000 taka. The savings account's interest is paid twice a year.

Premier Bank's Savings Account has the following features for its customers:



Fast and Easy Processing

Premier Bank's savings account registration process is quick and simple. Anyone over the age of 18 who is a Bangladeshi citizen can apply by filling out an application form and providing a deposit of one thousand taka only.

Unlimited transactions allowed

Clients who have a savings account can make deposits and withdrawals as often as the clients choose. There have no restriction about this because Premier Bank thinks that customer need money anytime so they can do when they want.

Online Banking Service

Clients can now access Premier Bank's internet banking services, which is a major update. The bank recently began offering its savings account holders access to internet banking services. Any Savings account user can use the internet banking system to deposit and withdraw funds from ATM no need to having to visit the branch of the bank



Electronic Statement of account on regular basis

Customers who use internet banking system may receive a summary for their transactions in an electronic format and each of the time, After assessing their monthly balance, clients will receive an online monthly report all of their transactions for that month.

4.2 Savings account's category

They offers four different types of savings accounts to its customers, the names and descriptions of which are listed below:



Premier Esteem Savers account

Premier Esteem Savers is a savings account that offers customer with the greatest level of income the most appealing advantages, flexibility, and other qualities of any Premier Bank savings account.

Documents those are mandatory:

- a photocopy of a valid national identification card, passport, or driver's license
- 3 copies of the photo of the account holder
- Electricity Bill Copies
- 1 copy of the nominee's photo

Features of the account:

- 3% of interest in BDT 5 lac and higher
- Twice a year interest payments will be made.
- 0 percent of interest for BDT less than 5 lac
- TK. 50000 is the account's initial balance.
- A high rate of interest
- Locker service is 25% discounted.
- There is no fee for affixing a foreign currency endorsement to the passport in cash.
- Master Card, VISA Debit Card are provided free of charge.

Account of Remittance Savers

"Premier Remittance Savers" is an account which provide remittance consumers freedom, enticing benefits, and other benefits. Premier Bank's Islamic and conventional banks each have the ability to open the account. The account's user must be a Bangladeshi citizen who is at least age of eighteen.

Documents those are mandatory:

- a photocopy of a valid national identification card, passport, or driver's license
- 3 copies of the photo of the account holder
- Electricity Bill Copies
- 1 copy of the nominee's photo

Features of the account:

- BDT 1000 is the account's initial balance.
- Twice a year interest payments will be made.
- Master Card, VISA Debit Card are provided free of charge.
- Fees for Account Management are waived in a special way.
- There is 50% off on the fee for affixing a foreign currency endorsement to the passport in cash.
- Duplicate Statements for Free

Savings Account at Premier Bank

The Premier Bank Savings Account allows the clients for execute clients banking transactions in a very straightforward manner. On the outstanding balance, Premier Bank provide an attractive interest rate. All account users also receive a VISA/MasterCard Debit Card and access to an ATM for 24-hour banking convenience.

Document Required

- a photocopy of a valid national identification card, passport, or driver's license
- 3 copies of the photo of the account holder
- Electricity Bill Copies
- 1 copy of the nominee's photo

Features of the account:

- An Interest bearing checking account.
- Initial Balance Tk: 1000
- Visa/MasterCard Debit card and 24 hour free access to ATMs.
- Interest payable on Half Yearly basis.

Premier Excel Savers

Excel Savers account' is truly a savings account which provides middle- to high-class clients more freedom, benefits, and other more pleasurable values compare to

other account, with the exceptions of Premier Bank's "Premier Esteem Savers." Account holder must be a Bangladeshi citizen who is at least 18 years old.

Documents those are mandatory:

- a photocopy of a valid national identification card, passport, or driver's license
- 3 copies of the photo of the account holder
- Electricity Bill Copies
- 1 copy of the nominee's photo

Features of the account:

- 3% of interest in BDT 2 lac and higher
- A high rate of interest
- Locker service is 10% discounted.
- Twice a year interest payments will be made.
- There is no yearly cost, and the debit card has a daily limit of fifty thousand taka.
- 0 percent of interest for BDT less than 1 lac
- There is no fee for affixing a foreign currency endorsement to the passport in cash.
- Master Card, VISA Debit Card are provided free of charge.
- TK. 50000 is the account's initial balance.

4.3 Customer feedback on savings accounts

As assess the marketing impact of new Premier Bank Limited Savings accounts features, a survey was conducted in which 100 bank account holders were chosen at random and asked to give their opinions. Out of 100 people who responded to the survey, 60 percent were male and 40 percent were female. The majority of the account holders in these 100 responses were service holder, and the majority of their monthly income was 20000 taka or less, while Premier Bank is offering a 1000 taka initial deposit on their savings account. Account holder can now easily start a savings account and deposit their monthly earnings there.

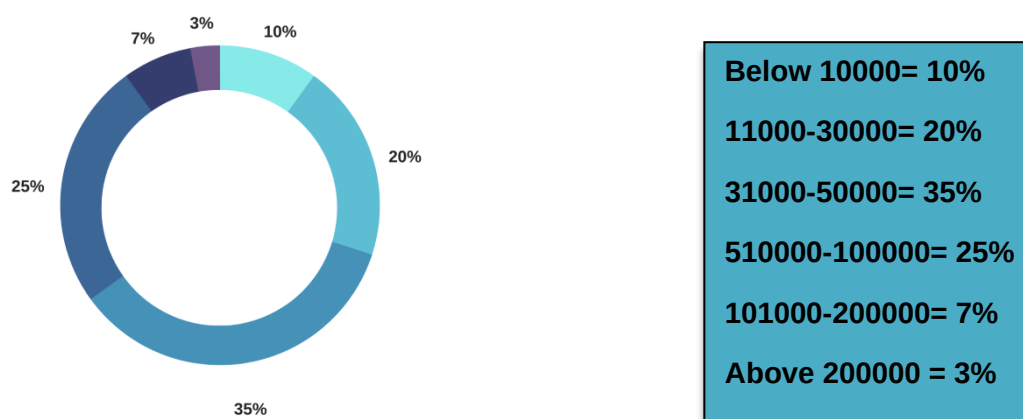
What is the current situation of savings account in Premier Bank Limited?



Interpretation

As previously stated, the majority of the 100 responders were service members. Respondents were 60 service holders, 20 business owners, 10 housewife, 5 students, and 5 people who had done nothing. It may be claimed that the first deposit of 1000 taka to start a savings account is particularly appealing to service holder and others.

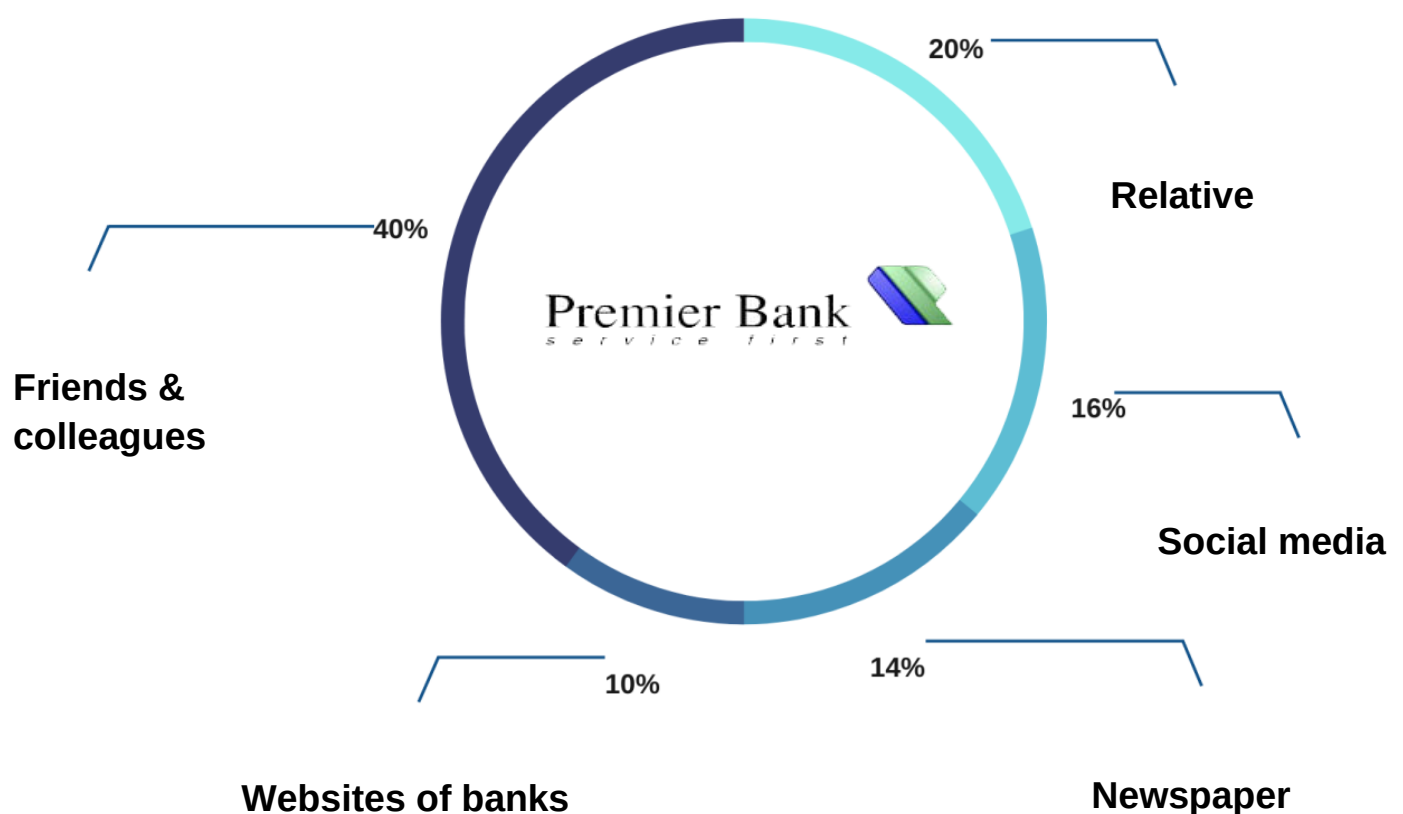
What is your monthly salary range of Bangladeshi taka?



Interpretation

There have been ten (10%) people whose income less than 10,000 taka per month. There were 20 (20%) answers their monthly salary was 11000-30000 Taka, and 35 or 35 percent answers their monthly salary was 1000-50000 Taka., 25 (25%) earn 51000-100000 BDT and 7 (7%) earn 101000-200000 BDT, 3 (3%) earn above 200000 BDT . As a result, offering Premier Esteem savers and Excel savers to the highest earners might be profitable, and because the majority of the respondents make 50000 taka, the beginning amount could be highly appealing to the rest of them.

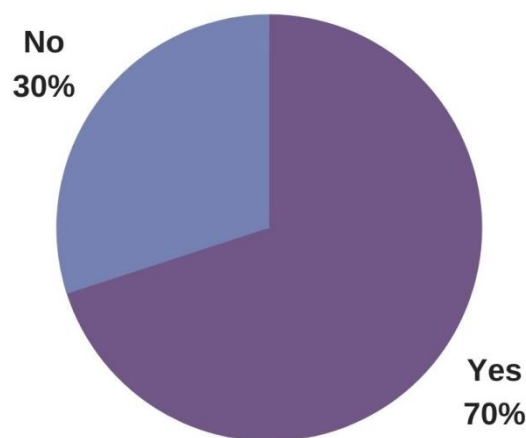
How did you know about premier bank's savings accounts?



Interpretation

That query has been raised to identify which media is making an effort expand to the word about Premier Bank Savings accounts' marketing and promotion efforts. The majority of respondents learned regarding the program from their own friends, relatives, and coworkers. Some of the people create Premier Bank's accounts after seeing advertisements in newspapers and other media channels.

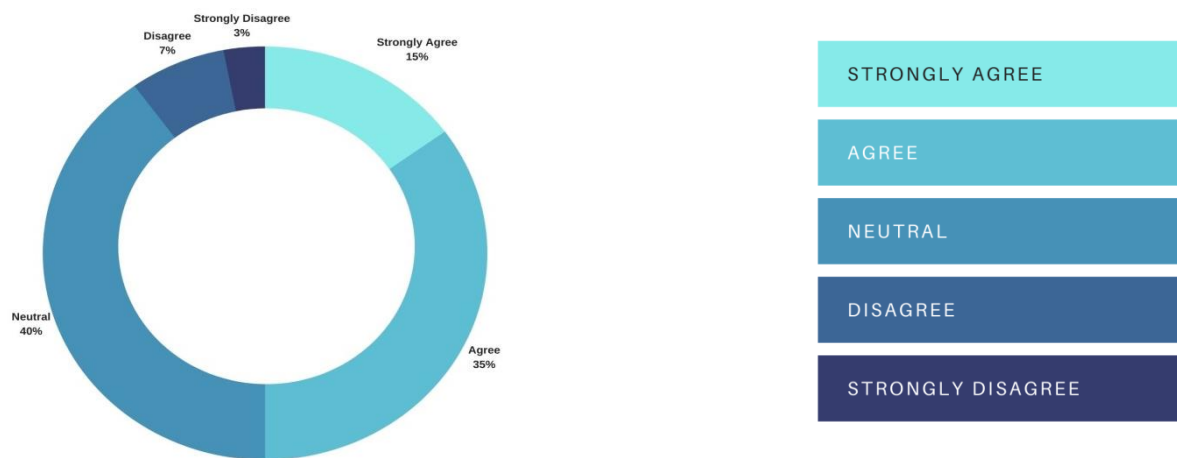
Do you aware of that Premier Bank offering four types of savings?



Interpretation

The question was given to determine customer awareness of Premier Bank savings account services, and 70 percent of respondents said they are aware of the savings account's sub-products. There are also 30 people who have never heard of it before. Those people are well known to the bank so this people know about the banks all kinds of products.

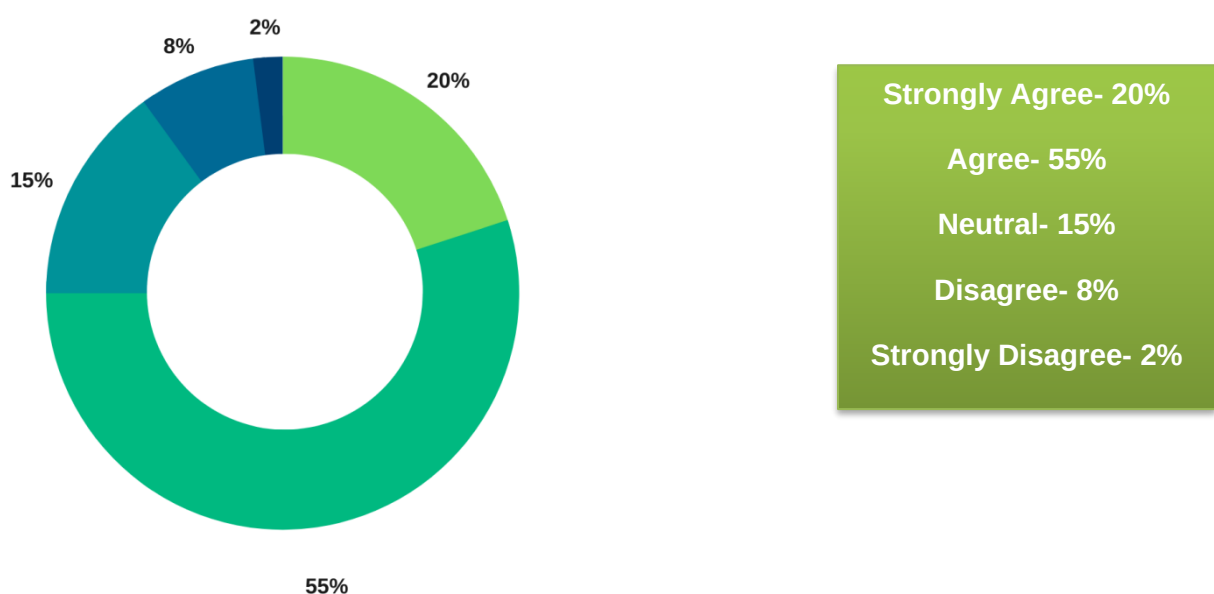
The savings accounts offered by the premier bank are quite attractive to me.



Interpretation:

The question has been asked to determine the attractiveness of savings account products, and the majority of the 100 respondents did not react, which could be a worrisome issue for the bank, however 15 (15%) and 35 (35%) respondents claimed savings accounts are appealing to them.

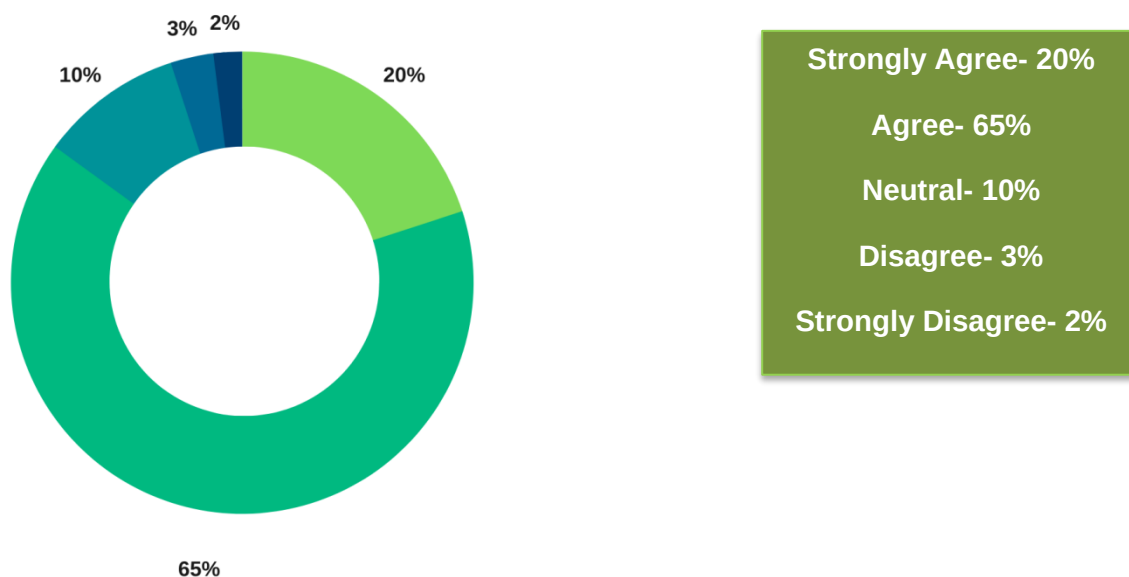
The initial deposit amount is an important factor in opening savings account.



Interpretation

Out of 100 respondents, 55% or the majority believe that the cheaper initial deposit is a key factor in opening a savings account there. 20% of those polled said they strongly agreed with the remark. It might be claimed that the bank's initial deposit of 1000 taka was a wise decision.

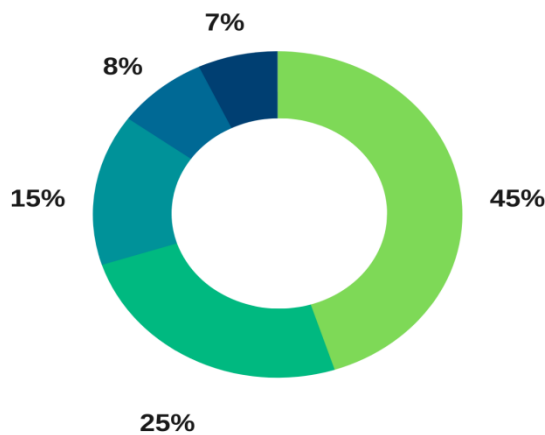
Do you think the savings account offered by the leading bank provides customers with quick and efficient facility?



Interpretation

Out of 100 respondents, the majority (65%) agreed and (20%) strongly agreed that the bank provides customers with quick and efficient facility to the customers. Despite the fact that several answer can be taken as unhappiness with the banking service by numerous participants who were neutral.

Do you think that savings account of premier bank is enough secure for their clients?



Strongly Agree- 25%

Agree- 45%

Neutral- 15%

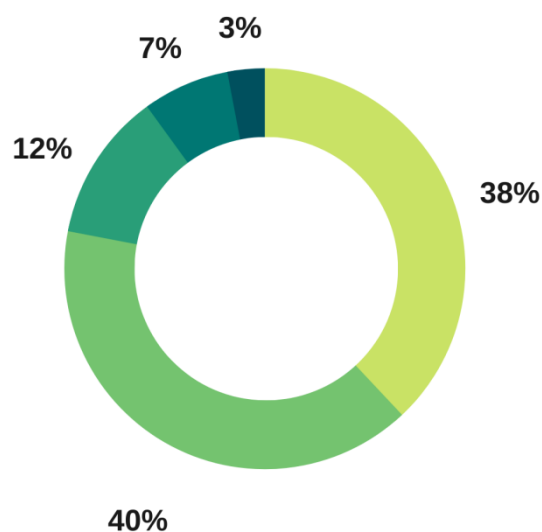
Disagree- 8%

Strongly Disagree- 7%

Interpretation

The majority of respondents believe that Premier Bank's savings accounts are sufficiently secure and less dangerous for future saves or investments. There are 45 percent who agree, 25% who strongly agree, and 15% who responded neutrally to this statement, indicating that they are neither agreeing nor disagreeing.

Do you believe the kinds of savings accounts provided by the premier bank are a good match for the job?



Strongly Agree- 12%

Agree- 38%

Neutral- 40%

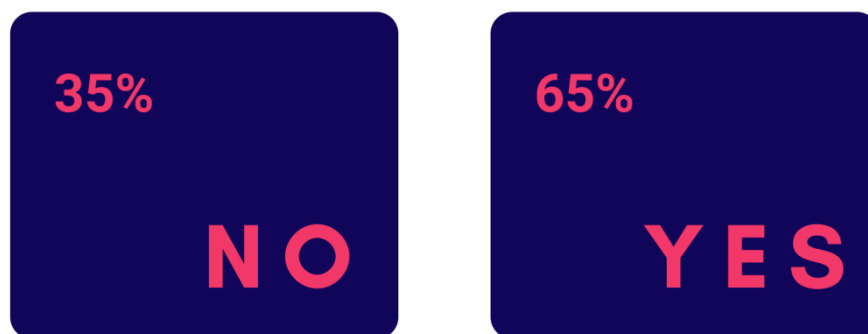
Disagree- 7%

Strongly Disagree- 3%

Interpretation

The majority of participants believe that the types of savings accounts offered by Premier Bank are a suitable fit for customer's requirements. There have been 40% & 7% of answers that were both some are impartial and some are unhappy with the question.

Do you like the recommend the premier bank savings account to your friend, family and relatives?



Interpretation:

When asked how interested the 100 respondents were in sharing their Premier Bank experience with their family, friends, and relatives, We discovered that the most of product promotion is performed orally between those families, colleagues, and neighbors. The majority of answered including 65 percent of those who responded to the question are ready to suggest the banking facilities to family and well known persons. Only 35% of respondents said they were not interested in sharing or recommending their relatives and friends.

Chapter: Five

Findings, recommendations and conclusion

Premier Bank
service first



5.1 Findings

After conducting a marketing effect research on new features of PBL's savings account, we discovered that many service members are opening Premier Bank savings accounts since the beginning payment is low, but the initially payment in some accounts is high. The following are all of the findings:

- ❖ Every savings account holder obtains a VISA or MasterCard as well as debit card or an ATM with 24-hour banking services. A minimum deposit of Tk 1000 is needed to create a deposit account. Interest is paid twice a year on the savings account.
- ❖ The savings account has been updated with new functionalities include quick, easy as well as smooth operations, unrestricted operations, internet banking facilities as well as frequent digital statements.
- ❖ 10% of participants earn between 51000tk-100000tk, while 2% earn more than 200000tk. Given a result, provide two types of account like excel and esteem savers account is perfectly appropriate to the bank's style, and although stated by the bank has this high income clients. Beside 10% participants are earn less than 10,000tk and 10% earn 51,000-1,00,000 taka, both of these groups are eligible to maintain monthly savings account.
- ❖ The majority of customers' knowledge about the premier bank and its service from their friend, family, relatives and coworkers. But some of participants were aware of premier bank's services by help of newspaper, advertisements or other promotional activities. As a result, the company's marketing efforts are obviously ineffective or don't get the result as much as the bank want.
- ❖ The research or evaluation revealed that approximately 70% customers are aware or know the premier bank's products and services, while the remaining 30% are unaware of these savings offerings.
- ❖ The savings account interest is low so for this the interest rate does not yet satisfy the majority of customers.
- ❖ The majority of customers think that they provide quick, efficient as well as secure service to the customers.

5.2 Recommendations

According to findings of the survey only a few substantial improvements or changes are required to improve premier banks Limited's savings account services. A few recommendations are provided in this section for the bank to enhance bank's savings account's functionalities.

- While account opening amounts are favorable for this reasons it is satisfy for the customer, beside Clients cannot be satisfied with the rate of interest on deposit for the savings account that the bank provide. The rate of interest must be reviewed or modified by the bank for all account holders benefits.
- The promotional activities of premier bank should be increased because they are not yielding satisfactory results. The banks need to engage SEO analyzers and web marketing expert who's really capable of promoting financial services towards their target customers. Furthermore, SEO stands for Search Engine Optimization, which entails Boosting the volume and nature of internet reaches and web site design by marking a website or web page more visible to web search engine visitors.
- Identify the competitor is most important for the Premier bank. They must have find out that how their rivals offer savings accounts in order to understand its own strengths and drawbacks.
- Premier Bank must expand its research department in order to boost its marketing efforts and existing products and services.
- Many premier banks' customer want to know more about the premier bank and its services. The bank should do such activities so that the customer can know about the all kind of product and services. In Bangladesh, just few banks teach their customers on how to use banking service properly. As a service provider, premier bank might teach their consumers about spending habits, handling account, well how start and start a successful business, as well as a lot more both online and offline.

5.3 Conclusion

Each organization have a few strengths and weakness, or there are very few products that are precisely tailored to needs of the customer. The cause for this incompatibility with the demand could be due to changes in customer need throughout time. In 1999, Premier Bank Limited launched its remarkable journey with the mantra "Service First" to clarify the essence of the twenty-first century and day by day it noted best service provider. They concentrate with client happiness, adaptability, accessibility as well as efficiency is reflected in this strategy. However, Premier Bank's savings account attributes that they provide those are satisfactory on the other hand some issues are discovered while i studied with customer to marketing impact of savings account. The initial payment was deemed a desirable feature, whereas the interest rate on the remainder and promotional efforts were seen less desirable by potential customers. The rate of interest is paid twice a year that may be insufficiently appealing to some consumer who prefer quarterly interest on their saving account.

Sample of all questions that conduct the survey

A survey on the marketing impact on new features of savings account of premier bank limited

Name:

Age:

Gender:

Premier Bank
SERVICE FIRST



*****MARK YOUR OPINION*****



1. What is your current status right now?
 - a. Student
 - b. Service Holder
 - c. Housewife
 - d. Job seeker
 - e. Businessman
2. What is your monthly salary range in Bangladeshi taka?
 - a. Below 10000
 - b. 11000-30000
 - c. 31000-50000
 - d. 51000-100000
 - e. 101000-200000
 - f. Above 200000
3. How did you know about premier bank's savings accounts?
 - a. Relatives
 - b. Friends and colleagues
 - c. Websites of bank
 - d. Social media
 - e. Bank's leaflet
 - f. Newspaper
4. Do you aware of that Premier Bank offering four types of savings?
 - a. Yes
 - b. No



5. The savings accounts offered by the premier bank are quite attractive to me.
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
6. Do you think the premier bank's savings account provide fast and effective service to the customer?
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
7. Do you think the savings account of premier bank is enough secure for their clients?
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
8. Do you think that the types of savings account that the premier bank is offering is a good fit for your need?
 - a. Strongly Agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly Disagree
9. Do you like the recommend the premier bank savings account to your friend, family and relatives?
 - a. Yes
 - b. No

Details of who are participate in the survey

NAME	GENDER	OCCUPATION
SUJON CHANDRA DAS	MALE	SERVICE
MAHARUN NASA MARIN	FEMALE	HOUSEWIFE
RONJIT CHANDRA DAS	MALE	SERVICE
NIPA AKTER MODINA	FEMALE	HOUSEWIFE
REE BAS DAS	MALE	BUSINESS
NAHIDA AKTER	FEMALE	HOUSEWIFE
JAKIR HOSSAIN	MALE	SERVICE
APU CHANDRA SHIL	MALE	SERVICE
SILPY RANE	FEMALE	HOUSEWIFE
RAJESH SEN	MALE	SERVICE
DIPU CHANDRA	MALE	BUSINESS
SALINA	FEMALE	HOUSEWIFE
KABIRUL MAMUN AND MD KAMRUL	MALE	SERVICE
FAHIMA AKTER SHORNA	FEMALE	HOUSEWIFE
RATAN KUMAR SAHA	MALE	SERVICE
ANANNYA SAHA	FEMALE	STUDENT
MD. SEFAT ULLAH	MALE	STUDENT
PRATHA SAHA	MALE	STUDENT
SPARSHA SAHA	FEMALE	STUDENT
RUPA SAHA	FEMALE	STUDENT
JOY SUTRADHAR	MALE	STUDENT
SANTA ISLAM	MALE	STUDENT
ABDUR RAHMAN	MALE	STUDENT
RUHUL AMIN	MALE	STUDENT
M NUHAS BIN NIZAM SIAM	MALE	STUDENT
JHUMUR MONDOL	FEMALE	STUDENT
VRINDA SARKAR	FEMALE	STUDENT
MD. NASIM KHAN	MALE	BUSINESS
POLY RANI SAHA	FEMALE	HOUSEWIFE
PRITHVI SAHA	FEMALE	SERVICE
MD. RABBI HOSSAIN	MALE	BUSINESS
SANJOY SAHA	MALE	BUSINESS
PANKAJ SAHA	MALE	BUSINESS
READY HAQUE	MALE	BUSINESS
PRADIP CHANDRA BEB NATH	MALE	SERVICE
S K WAZED ALI	MALE	SERVICE
IMRAN HOSSAIN	MALE	BUSINESS
MD. ASLAM	MALE	BUSINESS
MOHAMMAD SAMSUL ALAM	MALE	BUSINESS
GORANGA CHANDRA SAHA	MALE	BUSINESS
SUJAN KUMER SAHHA	MALE	BUSINESS

MD. RAKIBUL HASAN	MALE	SERVICE
SUMAN AHMED	MALE	SERVICE
SANKAR CHANDRA SAHA	MALE	SERVICE
SAHADAT .	MALE	BUSINESS
JHUMA RANI SAHA	FEMALE	SERVICE
MD. SAIFUL ISLAM	MALE	BUSINESS
MD. RASEL	MALE	BUSINESS
MD. NURUL AMIN	MALE	BUSINESS
SHATI RANI SAHA	FEMALE	SERVICE
HABIBA AKHTER RIPA	FEMALE	HOUSEWIFE
MONI RANI SAHA	FEMALE	HOUSEWIFE
LAKI SAHA	FEMALE	HOUSEWIFE
LITON SUTRADHAR	MALE	SERVICE
MD. AKRAM HOSSEN	MALE	SERVICE
POLASH SHAHA	MALE	SERVICE
JACKY ROY	MALE	SERVICE
SWPAN CHANDRA DAS	MALE	SERVICE
DILIP DAS	MALE	BUSINESS
SREE GOUTAM CHANDRA DAS	MALE	BUSINESS
MD. SAPON BEPARIE	MALE	BUSINESS
LOTFOR RAHMAN	MALE	BUSINESS
MD. TAJUDDIN ISLAM	MALE	BUSINESS
RAHIMA TAREK	FEMALE	BUSINESS
RIMAN KUMAR KARMAKER	MALE	SERVICE
HERO ROY	MALE	SERVICE
LIPI RANI SAHA	FEMALE	HOUSEWIFE
HAPPY RANI SAHA	FEMALE	STUDENT
MD. KHORSHED ALAM ROKON	MALE	SERVICE
ABUL KALAM	MALE	BUSINESS
SORNA AKTER	FEMALE	HOUSEWIFE
MD. HRIDOY	MALE	SERVICE
JABA RANI ROY	FEMALE	HOUSEWIFE
FATEMA HAQUE SHAPLA	FEMALE	HOUSEWIFE
MST. SELINA KHATUN	FEMALE	HOUSEWIFE
SUJAN CHANDRA SAHA	MALE	BUSINESS
RASEL .	MALE	SERVICE
SARMIN JAHAN	FEMALE	SERVICE
ESRAT JAHAN BITHI	FEMALE	SERVICE
AVIJIT ROY	MALE	SERVICE
ALPONA AKTER	FEMALE	SERVICE
MOYNA .	FEMALE	SERVICE
SELINA AKTER	FEMALE	HOUSEWIFE
MAHFUZA FATEMA SHERIN	FEMALE	HOUSEWIFE
ABUL BASHAR	MALE	BUSINESS
LOKONATH SAHA	MALE	BUSINESS
NUR ALOM	MALE	SERVICE
MHOSENA AKTER	FEMALE	HOUSEWIFE

FARHANA AKTER HAPPY	FEMALE	HOUSEWIFE
FARID UDDIN	MALE	SERVICE
BELLAL AKAND	MALE	SERVICE
MD. ABUL BASAR	MALE	SERVICE
TASLIMA AKTER	FEMALE	HOUSEWIFE
SHILPI .	FEMALE	HOUSEWIFE
MD. RAFIQUUL ISLAM	MALE	SERVICE
JAKIA SULTANA	FEMALE	HOUSEWIFE
KHAIRUL HASAN BHUIYAN	MALE	SERVICE
MOHAMMAD IMRAN	MALE	SERVICE
DINA RANI ROY	FEMALE	HOUSEWIFE
MD. MINTO MIA	MALE	SERVICE

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