Internship Report

On

Electronic Banking and Customer Satisfaction-

A Case Study on NRB Commercial Bank Limited,

Dhanmondi Mohila Branch.

An Internship Report Presented to the School of Business and Economics in Partial Fulfillment of the Requirements for the Degree of Bachelor of Business Administration.

Prepared For:

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UNITED INTERNATIONAL UNIVERSITY

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A Case Study on NRB Commercial Bank Limited, Dhanmondi Mohila Branch.

Letter of Transmittal

23rd October 2018

Md. Kaium Hossain

Assistant Professor,

School of Business and Economics

United International University

Subject: Submission of Internship Report on **“Electronic Banking and Customer Satisfaction- A Case Study on NRB Commercial Bank Limited, Dhanmondi Mohila Branch.”**

Respected Sir,

It is my pleasure to submit my internship report on **“Electronic Banking and Customer Satisfaction- A Case Study on NRB Commercial Bank Limited, Dhanmondi Mohila Branch.”** I am submitting this report as the part of fulfilling my BBA degree. This report attempts to describe my observations and learning during the study of this course.

In case of preparing this report, I tried my best to follow your instructions as well as the instructions given by my organization supervisor. The full report is based on my practical experience in NRB Commercial Bank Limited, Dhanmondi Mohila Branch. I have tried my best to make this internship report comprehensive and informative as much as possible within the time allowed for me. Due to various limitations there may be some mistakes for which I beg your apology.

Finally, I shall be glad to answer any kind of query relating to this internship report, if necessary.

Sincerely Yours,
Nazifa Maliat
ID: 111 133 001
School of Business and Economics
United International University

Acknowledgement

At the beginning I would like to express my deepest gratitude to Almighty Allah for giving me the strength and the composure to finish the task and the most merciful blessing with patience and tenacity of mind to complete the requirements for the degree successfully.

The internship has been a very good experience for me in the way that it has given me the chance to understand the real world outside the classroom. I've learnt a lot about the office environment and my interpersonal skills & self-confidence have improved significantly.

Firstly, I express my deep sense of gratitude to my honorable advisor Md. Kaium Hossain (Assistant Professor, SOBE) for his endeavor approach and outstanding supervision by which it has been possible for me to make a good combination of theoretical & practical knowledge in preparing this report.

I forfeit my respect to **Saila Satter** to NRB Commercial Bank (NRBCB) First Vice President (FVP) & head of Dhanmondi Mohila Branch, Dhaka under whom I have learnt a lot of practical knowledge. Also her guidance, advice and cooperation allowed me to complete this report successfully. Without their kind supervision, preparing this report would have been very difficult. I am also thankful to them for providing me all the relevant and available information to have a clear concept regarding the subject. I am also grateful to other employees of NRB Commercial Bank of Dhanmondi Mohila Branch as well as **Suriya Rahman** (MO), **Farhana Akter** (GB In-charge), **Airin Ferdaous** (Executive Officer), **Asma Habib**(Trainee Junior Officer), **Latifa Yasmin** (Cash-In-charge), **Halima Khatun** (Junior Officer) for cooperation and direction in getting necessary information.

LIST OF ACRONYMS

NRBCB	Non-Resident Bangladeshis (NRB) Commercial Bank
GB	General Banking
SB	Savings Deposit
CD	Current Deposit
FDR	Fixed Deposit Receipts
SND	Short Notice Deposit
DPS	Money Maker Scheme
A/C	Account
L/C	Letter of credit
Vat	Value Added Tax

Executive Summary

A Bank is a financial foundation whose fundamental point is to acquire benefit through trade of cash and credit instruments. At present this segment is ending up to a high degree aggressive with the entry of multinational banks and also developing an innovative framework, successful credit administration, higher execution level, and most extreme consumer loyalty. This report has been prepared on **"Electronic Banking and Customer Satisfaction- A Case Study on NRB Commercial Bank Limited, Dhanmondi Mohila Branch."** In this report, the first chapter shows different aspects of the report like a brief introduction, background, objectives, scope, methodology, and limitations of the study.

The objectives of this report are to know the brief overview of NRB Commercial Bank Ltd., The performance of electronic banking, customer services that provided at different sections and to find out some internal & external lacking that would help NRB Commercial Bank Ltd. for more progress in near future.

The second chapter shows a brief company overview. In this section different essential data about NRB Commercial Bank Limited is provided. Introduction, history, mission, vision, strategic objectives, the organizational hierarchy of NRBCBL, SWOT Analysis, and 4ps of NRBCBL information is presented in this chapter.

Some recommendations based on findings that NRB Commercial Bank should have bigger branch premises for an increased number of customers and more sitting arrangement should be made for their clients. The bank should raise the ATM booth across the country as early as possible. In conclusion, it can be said, services of NRB Commercial Bank Ltd. Dhanmondi Mohila Branch still possesses excellent potentiality. They have outstanding chances in the marketplace to utilize, and they can stay in the industry with fall profitability by implementing several current pertinent tactics. To keep up the hopes of the customers, they have to take all needed actions to please their customers because if the customers once understand that they are not receiving right behavior, they may move to another organization.

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CHAPTER - ONE

INTRODUCTION

1.1. Introduction

Bank assumes a critical job in the improvement procedure of a nation as it quickens the pace of advancement by anchoring an endless supply of monetary assets to individuals occupied with various financial exercises. The job of keeping money is practically identical to what a course framework does in the human body. Presently multi day's saving money part is modernizing and extending its deliver distinctive monetary occasions each day. In the meantime, the managing an accounting procedure is winding up quicker, less demanding and is getting to be more extensive. Keeping in mind the end goal to get by in the dynamic field of managing an account segment all associations are searching for better administration chances to give their kindred customers. So it has turned out to be essential for each to have some thought on the bank and to save money strategy. Temporary job program which can likewise be called work connection program is fundamental for finishing the BBA program since it causes one understudy to familiarize with the particular circumstance. As the bank is a standout amongst the most vital budgetary mediators; so I have selected "NRB Commercial Bank Limited, Dhanmondi Mohila Branch" which is one of the most newly made driving banks in the keeping money region of Bangladesh.

NRB Commercial Bank is one of the private commercial banks which is monitored and controlled by Bangladesh Bank (BB). The central bank has approved three new commercial banks sponsored by non-resident Bangladeshis (NRBs) on the condition that those would contribute to boosting the inflow of foreign exchange. NRB Commercial Bank starts banking journey on 2nd April 2013. Its authorized capital is BDT 1000 Crore, and paid-up capital is BDT 562.07 crore. The number of branches is 61 and AD branches are 8, and also some ATM is 46. The amount of agent points 515.

Throughout the years the managing an account industry in Bangladesh has prospered. Presently the time is mainly focused on each sector and besides in managing an accounting industry. To keep the stable position in this competitive industry banks are often searching for approaches to offer unique client benefit which will encourage them to win and retain clients. NRB Commercial Bank isn't out of this. To keep up its stable position in this dynamic world they are additionally giving diverse kinds of administrations to its clients and attempting a considerable measure to keep their clients fulfilled.

1.2. Origin of the Study

After completion of all the required courses of BBA program under United International University, it is an obligatory part to get involved in a practical and professional environment.

So I had joined in the NRB Commercial Bank Ltd, Dhanmondi Mohila Branch, for three months to complete the BBA program. This branch plays out the whole managing an account exercises including General Banking, Foreign Exchange and Credit and Loan division. Accordingly, one can go without much of a stretch gain learning of both straightforward and confused managing account tasks from the exercises of this branch. So I choose NRB Commercial Bank Ltd, Dhanmondi Mohila Branch as a sampling area to prepare this internship report. This report is the yield of my user experience which I accumulated during my internship.

1.3. Objectives

Behind this report, there have some objectives, which must have to fulfill. There both have some general objective and specific objectives.

1.3.1. General Objective -

To fulfill the partial requirement of BBA program and to gain practical knowledge on the range of activities, policies associated with electronic banking and customer services provided by the bank. This report will also give the opportunity to relate our theoretical understanding with the actual scenario in the light of banking services and state our findings & recommendation.

1.3.2. Specific Objectives -

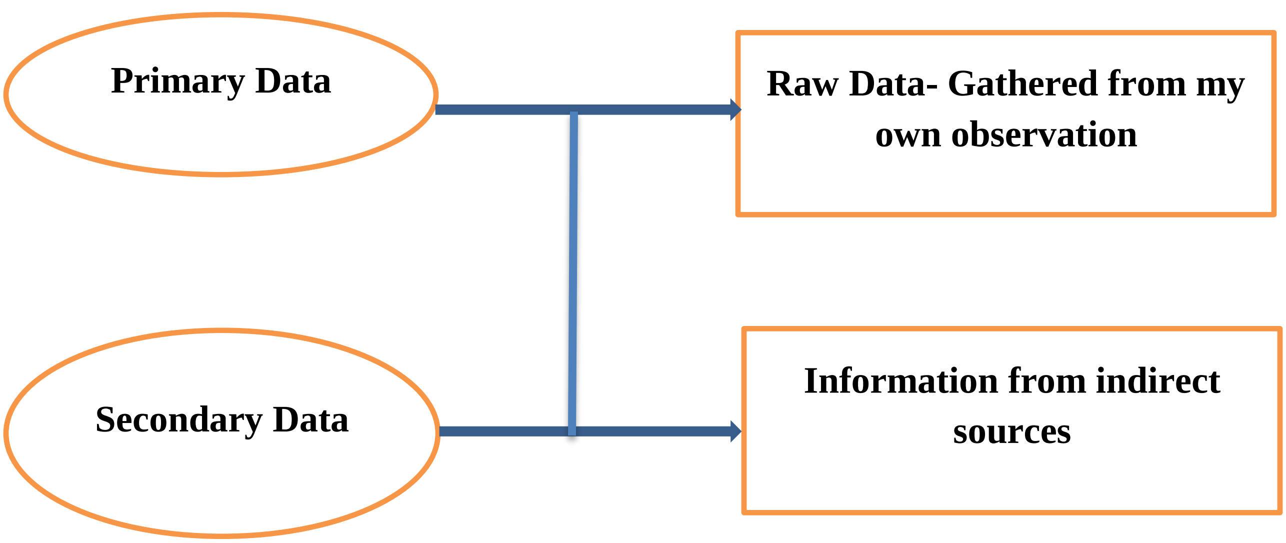
- To know a brief overview of NRB Commercial Bank Ltd.
- To know the performance of electronic banking (E-banking) in NRB Commercial Bank Ltd
- To know about different customer services provided at different sections NRB Commercial Bank Ltd.
- To find out and give some recommendations for the internal & external lacking that would help NRB Commercial Bank Ltd. progress further.

1.4. Scope of the Study

I was assigned the topic on **"Electronic Banking and Customer Satisfaction"** by my academic supervisor, Md. Kaium Hossain, United International University. I have collected my required information from the Non-Resident Bangladeshis (NRB) Commercial Bank, Dhanmondi Mohila Branch, Dhaka. In this report, it has been tried to cover an overview of NRBC's objectives, functions, management, business policy and other associated things related to the banking activity. Moreover, some possible recommendations have been given to widening the performance of NRB Commercial Bank Ltd.

1.5. Methodology of the Study

The methodology includes the methods procedures & techniques used to collect and analyze information. For conducting the study I have used both primary sources and secondary sources. The sources are given below-



1.5.1. Primary Data Sources-

Many of the data and information were collected from my practical experience and queries from the executives while doing my internship at NRBC Bank Ltd. Besides that most of the necessary data has been gathered by up close and personal meeting with the significant customers of the bank and individuals working in various office, individual examination with brokers, roundabout sent by Head office and keeping up every day journal which contains every one of the exercises that has been watch and done in the bank. Some sources are-

i. Face to face conversation with branch manager, officers and executive of the bank.
ii. Face to face conversation with existing & new clients of NRBCB.
iii. Practical desk work.
iv. Relevant document's studies as provided by the officers concerned.

1.5.2. Secondary Data Sources-

Many of the information in this report additionally has gathered from some secondary sources some of them are-

i. Documents of NRBCB
ii. Annual report of NRBCB
iii. Audit reports
iv. Official website of NRBCB
v. Research journals

1.6. Limitations

Limitations that are found during my study are given below:

- As I need to depend on limited number of sources for data collection, there might be some inaccuracy in findings.
- Many of the analysis on the obtained data are based on my sole interpretation. Because of lack of knowledge and depth of understanding, I might not able to produce an authentic and meaningful report.
- Time constraint was another limitation restricting this report from being mare detailed or analytical.
- Three months is not enough to gather knowledge about all activities of a bank and prepare a report.
- Last but not the least; the report would have more better and practical, as I too have shortcoming with time, knowledge and capability.

CHAPTER –TWO

AN OVERVIEW

OF

NRB COMMERCIAL BANK LIMITED

2.0. Introduction of NRB Commercial Bank Ltd.

NRB Commercial Bank is one of the most newly created leading banks in the banking area of Bangladesh. It is a top bank among the newest Commercial Banks in the country which started their operations in 31st May 2011. The Bank started its journey on 2nd April 2013 through opening its first branch at 114, Motijheel C/A, Dhaka-1000 in the capital Dhaka city.

Currently it is operating 61 branches. It currently has 46 ATMs of its own and sharing arrangement with partner banks that has more than 1150 ATMs in place; SMS Banking; Interest Banking and so on. It will start its Customer Call Center operation very recently. Also, NRBCB has a concrete plan to contribute in SME sector (Engine of Economic Growth) of Bangladesh. Its strong know-how on SME Banking and industry best practices from all dimensions assures 'Customer Delightment' for the Small Medium Entrepreneurs of the country. SME services are: Manufacturing, Trading and Service, Financial plan and also most important is Women Entrepreneurs Financing and encouraging & Rural Credit as well.

NRB Commercial Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality.

2.1. History

Since Bangladesh Bank approved nine banks as fourth generation banks in which, three banks have the funding of non-resident Bangladeshis (NRB) people. NRB Commercial Bank Limited is one of those three banks to materialize the dream of people having the goal to keep Bangladesh well connected with other advanced nations. It is the brainchild of 25 (twenty five) all around presumed visionary Non-Resident Bangladeshi (NRB) individuals dwelling in various nations of the world. It has been endorsed by the administrative bodies in 2012 to work business in managing an account of Bangladesh. After hard labor of almost three years complying with all regulatory rules and regulations, it has got the final approval on 20th February, 2013 from the regulatory body to run the banking business in Bangladesh. Slowly, the specified brainchild of those NRBs has turned into the truth. Head office of this bank has already been formally inaugurated on April 02, 2013. Its head office is situated at Red Crescent Jashim Trade Center, 114, Motijheel Commercial Area Dhaka, Bangladesh which is a great example of postmodern structure and one of the finest buildings in Bangladesh. Even, this bank has opened its first branch at the same premise on April 17th, 2013.

This study has completed at Dhanmondi Mohila branch, which is located at Jebun Archade, Road 16, 27(old), Dhanmondi, Dhaka & started its journey on 28 December 2016, with the 09 efficient & responsible employees. Although this Branch is new one, it has created positive image not to the NRBs but also to the customers of Bangladesh.

There are some effective bank workers in this branch. The administration of the Branch dependably endeavors to give better support of its client and carry on well with them. There are mainly three divisions in this Branch. The **General banking division (GB)** deals with day-to-day transactions. The **Credit division** gives loan to the customer and monitor whether it repays regularly or not. The **Foreign exchange division** is the conversion of one country's currency into that of another.

2.2. Vision of the Bank

"To become a peerless bank."

2.3. Mission of the Bank

- ✓ Strength the business and investment opportunities.
- ✓ Create confidence among the NRBs for investment.
- ✓ Strengthen inflow of remittance.
- ✓ Deliver service excellence.
- ✓ Maintain good financial health.
- ✓ Create dignified working environment for employees.
- ✓

2.4. Strategic Objectives of the Bank

- Create opportunities for NRB's to invest their earnings, utilize their professional expertise in the economic development of Bangladesh.
- Channelize ideal and less remunerative fund of NRB.
- Attract FDI of NRB's through diverse products and projects.
- Balanced and sustainable growth.
- Maximization of shareholders wealth.
- Accomplish the long cherished desire and dream of NRB's to have a bank of their 'own'.
- Excellent of manpower efficiency through attractive compensation package, promoting staff moral through training, development and career plan.
- To invest in the thrust sector for the overall economic development.
- Technology transfer with the help of the well educated professionals and experience sponsors of the bank to have a green banking practice.
- Ensure best Corporate Social Responsibility (CSR) practice.
- Promise to make the world of NRBC Bank a little bigger, every day.

2.5. Organizational Hierarchy of NRB Commercial

MANAGING DIRECTOR
Additional Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
First Vice President
Assistant Vice President
First Assistant Vice President
Principal Officer
Senior Executive Officer
Executive Officer
Probationary Officer
Officer
Assistant Officer
Junior Officer
Trainee Junior Officer

Figure 01: Hierarchy of NRB Commercial Bank Limited

2.6. At a Glance NRB Commercial Bank Limited

Registered name	NRB Commercial Bank Limited, Dhanmondi Mohila Branch

Type	Private Limited Company
Industry	Banking
Date of Inauguration of Operation	December 28, 2016
Registered office	Zebun Archade, House no-04, Plot-376, Road no-16(new) & 27(old). Dhanmondi Dhaka-1205
Products	General Banking, Corporate Banking, Investment Banking
Chairman	Mr. Tamal S.M. Parvez
Managing Director & CEO	Khondoker Rashed Maqsood
Number of Branches	61
Logo	
E-mail	dhanmondi.mohila@nrbcommercialbank.com
Website	www.nrbcommercialbank.com

2.7. Departmental Activities

Given below is an Organizational hierarchy of NRB Commercial Bank Limited Dhanmondi Mohila Branch –

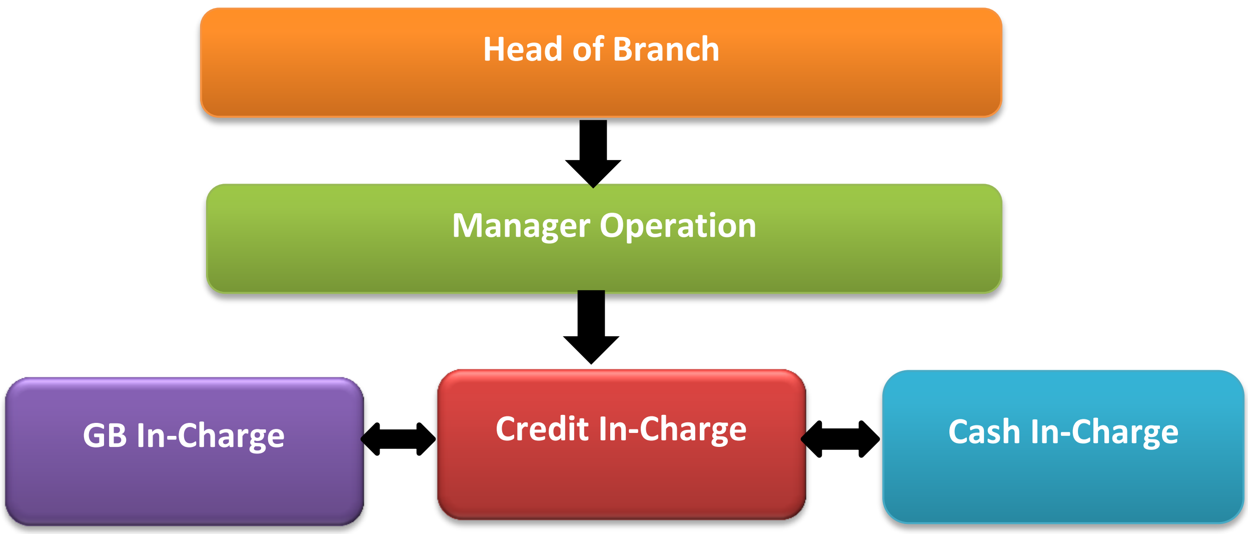


Figure 02: Hierarchy of NRB Commercial Bank Limited, Dhanmondi Mohila Branch

Among 61 branches of NRB Commercial Bank Ltd, Dhanmondi Mohila Branch is one of the most reputed and respected branches in all aspects. A brief of NRB Commercial Bank Dhanmondi Mohila Branch is given below-

- FVP & Head of Branch: Saila Satter
- Manager Operation: Suriya Rahman
- GB In-Charge: Farhana Akter
- Credit In-Charge: Airin Ferdaous (Executive Officer)
- Trainee Junior Officer: Asma Habib (GB)
- Cash In-charge: Latifa Yeasmin
- Junior officer: Halima Khatun (Cash)

2.8. SWOT Analysis

SWOT analysis empowers an association to have a far reaching knowledge about position in the business contrasted with its rivals. It gives the association an extension to deliberately enhance its situation in the market. Here, the internal strength and weakness as well as the external opportunities and threats of NRB Commercial Bank Dhanmondi Mohila Branch are discussed:

Strengths:

- Trustworthiness
- Good Management
- Cooperation with each other
- Regular Customers
- Membership with SWIFT
- Good banker-customer relationship
- Strong Financial Position
- Large Network- both nationally & Internationally
- Real- Time On-Line Banking

- Dual-Currency NRBC Visa Card- Unique in Bangladesh

Weakness:

- Lack of proper motivation, training and job rotation.
- Lack of experienced workers in junior level administration.
- Still a Problem Status Bank
- Lack of own ATM services.
- Large Branch Network in Rural Area

Opportunities:

- SME Finance
- Huge business region
- High development of offers and exchange Finance volume
- Steps taken by Bangladesh Bank
- High growth of sales & trade Finance volume
- Steps taken by Bangladesh Bank
- Investments on technology.

Threats:

- FCBs and Third Generation Banks
- Aggressive SME Finance by New CBs
- Losing customers
- Entrance of new Private CBs
- Political unrest
- Compensation package

2.9. 4Ps of NRBCB, Dhanmondi Mohila Branch

In this section Product, Price, Place, Promotion of NRB Commercial Bank, Dhanmondi Mohila Branch are briefly discussed below-

Product

The success of a company depends exclusively on the product and services it offers with a reasonable price compared to the competitors. It is the main source to attract the customers. Banks are operating in the service industry & their business would become successful only when they can offer quality services to the customers within an affordable price.

NAMES OF DEPOSIT PRODUCTS OF NRBC Bank:	
Savings Account (SB)	Student Savings Account
Current Deposit Account (CD)	Fixed Deposit Account (FDR)
Shohoj Shanchay Deposit Account	Short Notice Deposit Account (SND)
Money Maker Scheme (DPS)	Priority Deposit Scheme
Monthly Benefit Scheme	Lakhpoti Savings Scheme
Double Benefit Deposit Scheme (DBDS)	Triple Benefit Deposit Scheme (TBDS)
Millionaire Savings Scheme	Deposit Pension Scheme(Shikkhaguru)

Special Products:

Apart from the above deposit products, to honor the contribution of different individuals in our society and to include the unbanked population into banking services, we have the following deposit products with special rates and privileges:

Sl. No.	Name of the Product	Target People
1	শিক্ষাগুরু	Teacher
2	দেহঘড়ি	Doctor
3	দুর্বার	Defense Personnel
4	লাল-সবুজ	Freedom Fighter
5	গুরুজন	Senior Citizen
6	প্রবাসী	Non-resident Bangladeshi
7	মা	Mother
8	অধিকার	Under Privileged/Marginalized People

Price

For different types of Depository products & Loan products price is different. The items have composed so that high society to bring down class all individuals will be profited. Rating system of some accounts are-

- ✓ **Saving Accounts (SB):** Customer can open Savings Account in his/her own name or joint name. Any amount of the parity can be pulled back from this record. There are no concealed charges and half yearly upkeep expense. NRBC Bank Limited guarantees appealing rate of profit for equalization sum. The rate of interest of this account is 5.00%. Apart from this, cheque book, VISA debit card, internet banking and access to account 24/7 via ATM are available to customers.
- ✓ **Current Account (CD):** Current Deposit Account is intended for business exchanges with no confinement on withdrawal or store either in sum or in number of exchange. Other key offices incorporate check book, VISA platinum card and web keeping money office

access to account day in and day out through ATM, and procuring premium and so forth. The rate of intrigue is 1.00% p.a. on day by day balance.

- ✓ **Student Savings Account:** Student Savings Account is designed for our future generations to introduce them in banking practice. Any student at the period of under eighteen years can open this record. In any case, the record is worked by lawful watchman of the understudies. Check and ATM card (just platinum card) can be utilized to pull back sum from the record. Maximum limit for monthly withdrawal through ATM Card and Point of Sales (POS) will be Tk 2,000.00. This limit may be increased up to Tk 5,000.00 on request of the guardian.
- ✓ **Money Maker Scheme (DPS):** To energize little investment funds Money Maker Scheme is acquainted with acknowledge little measure of cash on month to month premise from client to teach the reserve funds propensity among the little savers. It is a straightforward, protected and helpful approach to profit develop. Under this plan clients store a specific sum in consistently for a particular tenor from 3 years, 5 years, 7 years or 10 years and get alluring singular amount at development as said in the accompanying table:

Monthly Installment / Term	200	500	1,000	2,000	2,500	5,000	10,000	20,000	25,000
03 Years	8,000	20,000	40,000	80,000	1,00,000	2,00,000	4,00,000	8,00,000	10,00,000
05 Years	15,460	38,650	77,300	1,54,600	1,93,250	3,86,500	7,73,000	15,46,000	19,32,500
07 Years	24,020	60,050	1,20,100	2,40,200	3,00,250	6,00,500	12,01,000	24,02,000	30,02,500
10 Years	40,400	1,01,000	2,02,000	4,04,000	5,05,000	10,10,000	20,20,000	40,40,000	50,50,000

- ✓ **Priority Deposit Scheme:** Under this scheme client can open record in his or her own particular name or together or in name of establishment or association by keeping at any rate Tk 5 lac for any of the tenor from multi month, 3 months, a half year, 1 year, 2 years and 3 years. This plan is auto sustainable. Present rates of intrigue are as beneath:

Amount in Taka	Rate (in percentage)					
	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years
5.00 lakh and above but less than 50.00 lakh	7.00	9.60	9.80	10.05	10.25	10.50
50.00 lakh and above	7.50	9.80	10.05	10.10	10.50	10.75

Deposit Pension Scheme (Shikkhaguru Scheme): This scheme has been composed with extraordinary benefit to perceive the commitments of educators towards building our country. Facilities of this scheme are-

- Benefit will be given at the rate of up to 0.50% higher than usual rate of scheme.
- Customers of ten years scheme will get a bonus equivalent to one month installment for depositing 120 installments in time.
- Depositor may avail credit facility against deposited amount or encashment value of the scheme according to credit policy of the bank.

Place

The location of the organization plays a significant role in how the organization performing especially the accessibility of the location, the target market, transportation facility, Business prospectus etc. In case of NRB Commercial Bank Ltd, the head office is located in Motijheel commercial area which is a very suitable place for business. As it is a business oriented area, it is easy to capture the target market.

Branch Networks: NRBCB has 61 existing branches and some other proposed branch all over the Bangladesh to provide better service to the valued customers.

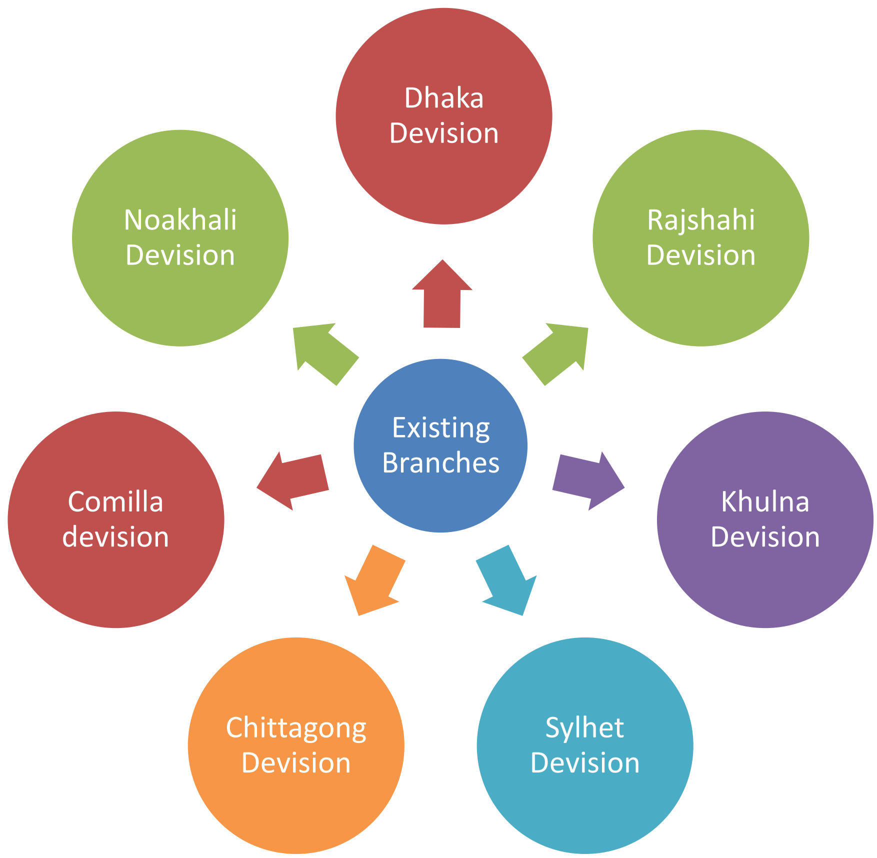


Figure 03: Branch networks of NRB Commercial Bank Limited

Promotion

A broad range of product with attractive price and suitable location is not enough for business to survive/ It is very important to make the people aware about the existence and operation of that organization. This is why the promotional is very vital. NRB Commercial Bank Dhanmondi Mohila Branch is engaged in various kinds of promotional activity. It also participates in social activities.

NRBCB Ltd. also has souvenirs for example- wallet, key ring, diary, desk calendar, wall clock etc. that work as promotional activity. To attract and retain corporate clients, the Head Office maintains personal relationship with the clients, arrange party or events in various occasions. The day before Eid-Ul-Fitr NRBCB arranged “Free Mehendi Utshob” for ladies as promotion of their newly launched products & schemes naming “SHIKKHAGURU” which has been designed with special privilege to recognize the contributions of teachers towards building our nation. NRBCB also invited Nobel, a well-known model of Bangladesh to attend the event to attract the customers using a slogan in the banner “Selfie with NOBEL”. These are some promotional activity conducted by NRB Commercial Bank Ltd. Dhanmondi Mohila Branch.

2.10. Branch Activity

NRB Commercial Bank Ltd. Dhanmondi Mohila Branch is divided into three departments. These are-

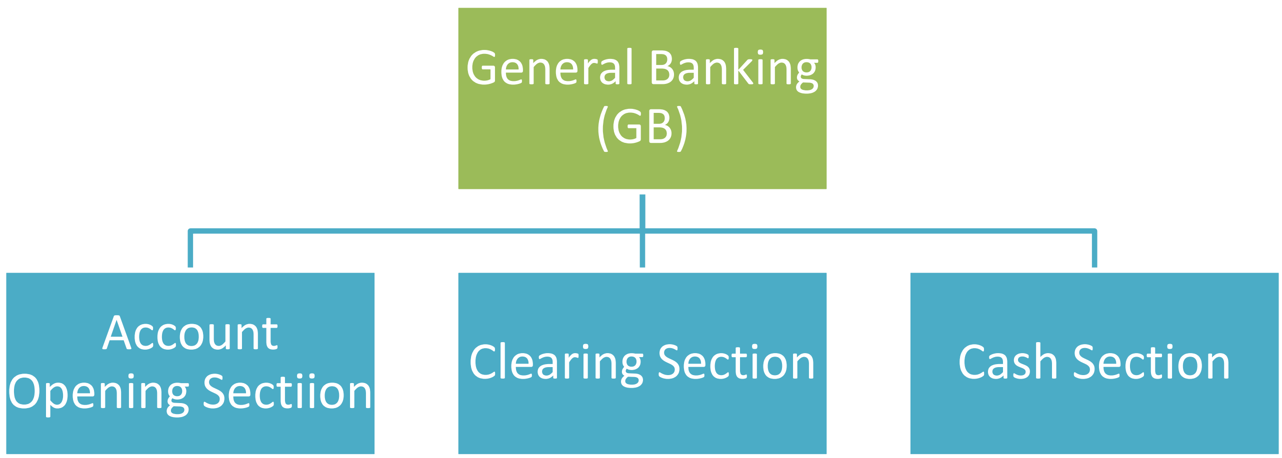
- General Banking Department
- Foreign exchange Department
- Credit Department

2.10.1. Functions of General Banking of NRB Commercial Bank Ltd. Dhanmondi Mohila Branch

The specific functions of general banking are as follows:-

- Establishing of banker-customer relationship through account opening.
- Dispatching customer's money from one place to another.
- Taking deposits.
- Honoring cheques.
- Clearing cheques.

2.10.2. General Banking consists of Following Sections



2.10.2.1. Account Opening Section

Banking business is particularly connected with investor client relationship. To be a client one individual must have a type of managing an account association with the bank. Record opening segment sets up that relationship by opening another record for the client.

2.10.2.2. Clearing Section

Clearing a check means preparing it with the goal that assets are deducted from the payer's record and put into the payee's record. NRBCB Dhanmondi Mohila Branch go through the process of settling transactions between banks. Because so many transactions take place between banks on a given day, bank clearing exists to process what each party owes or is owed in a central location so the least amount of money actually changes hands.

2.10.2.3. Cash Section

Cash is a standout amongst the most critical segments of general managing an account division since it bargains money. This division is mostly drawn in with money receipt and money installment. Receipt of money is the wellspring of money at branch. It might be from client, from national bank, from some other bank or some other part of a similar bank. In the computerized branch hard copy “Day End” position is to be signed by cash in charges and cash officer.

CHAPTER-THREE

ELECTRONIC BANKING AND CUSTOMER SATISFACTION

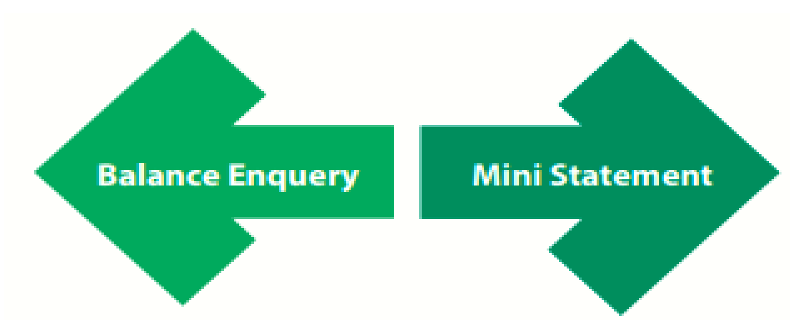
3.0. Electronic Banking at NRB Commercial Bank Ltd.

Different types of Electronic banking (E-banking) are provided by NRBCB Dhanmondi Mohila Branch to its customers. The following are the details of E-banking that is provided by NRBCB-

- SMS Banking
- Online & Internet Banking
- ATM card
- Agent Banking
- Utilities Bill Collection
- Locker service
- Remittance Partners
- Green Banking

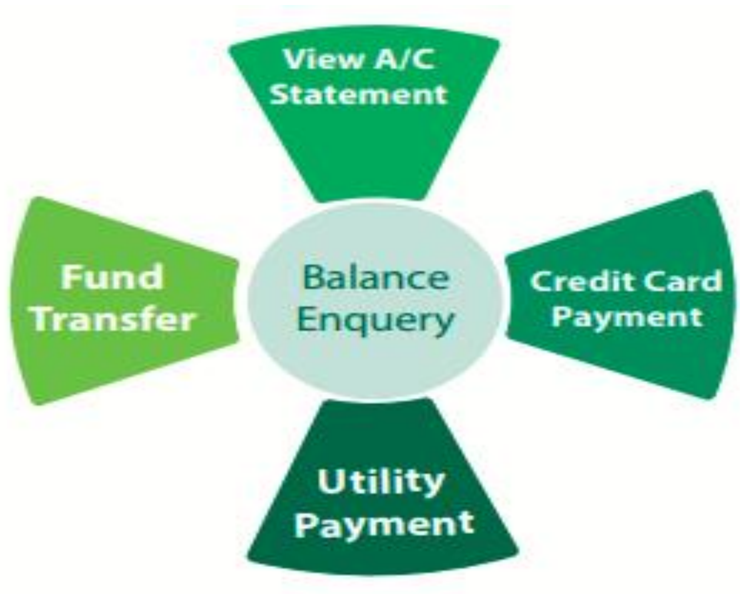
3.0.1. SMS Banking

NRBC Bank Ltd. Dhanmondi Mohila Branch offers SMS Banking services to ensure instant access to one’s account information at any time. Any mobile phone user having account with NRBC Bank can get the services through the mobile phone. By using SMS banking our customers can avail the services like:



3.0.2. Online and Internet Banking

Online banking system is an awesome method to decrease paper utilization. All the 61 branches of NRB Commercial Bank are providing online banking facilities through its core banking system namely "Bank Ultimus". Fund Transfer to Other bank's Accounts through BEFTN has been made available through Online Banking for the Customers. NRBC Bank has offered 24/7 accessible Internet Banking service. By using real-time internet banking our customers can avail the services like:



3.0.3. ATM Cards

Now customer can access to their money 24/7 more easily and conveniently through the bank's widespread network of ATMs in Bangladesh. The ATMs have use friendly screens and easy to follow instructions in both Bangla & English languages.

NRBCB connected to National Payment Switch which enables our debit/credit card customers to withdraw money from any other bank's ATMs within Bangladesh. NRBC Bank has used the BACH and BEFTN mechanism for convenient payment.

- **DEBIT Cards:** NRBC Bank Debit Cards provide their customers 24 hour access to their savings and current accounts. NRBCB offer Visa Card service to our valued customers. Their Visa cards with chip are more secured to conduct any type of transaction possible through cards. NRBC Bank Ltd. has just presented card benefits through NRBCB VISA card under Q-Cash and NPSB consortium which contains the majority of the part banks ATMs and POS arrange the nation over. With 61 Branches, 550 operator focuses and in excess of 46 ATMs, NRBC Bank offers you an extensive variety of money related answers for meet your regul

Facilities:

- ✓ Free Cash Withdrawal from any NRBC Bank ATM and 1500+ Q-Cash ATM Network.

- ✓ VISA EMV Chip card Address.
- ✓ POS Transaction by directly debiting your Bank account within Bangladesh.
- ✓ Purchase online by directly debiting your Bank account within Bangladesh.
- ✓ Free SMS Alert for any ATM, POS and Online transaction.
- ✓ Cash withdrawal, balance enquiry, Mini Statement & PIN Change option in NRBC Bank ATMs.

Eligibility:

Must have NRBC Bank Savings/Current/SND/SOD account.

Transaction Limits:

- ✓ Per Transaction Limit: BDT 20000
- ✓ Per Day Limit: BDT 50,000
- ✓ Per Day No of Transaction: 5

Fees:

- ✓ Cash Withdrawal from NRBC Bank Ltd. : FREE
- ✓ SMS Alert Fee : FREE
- ✓ Annual Fee: BDT. 500 + 15% VAT
- ✓ Card/PIN Replacement Fee: BDT. 300 + 15% VAT

- ➢ **CREDIT Cards:** NRBC Bank Credit Cards give their clients 24 hour access to their investment funds and current records. NRBCB offer Visa Card administration to their esteemed clients. Their Visa cards with chip are more anchored to lead any sort of exchange conceivable through cards. NRBC Bank Ltd. has just presented card benefits through NRBCB VISA card under Q-Cash and NPSB consortium which contains the majority of the part banks ATMs and POS arrange the nation over. With 61 Branches, 550 specialist focuses and in excess of 46 ATMs, NRBC Bank offers you an extensive variety of money related answers for meet your regular need. NRBCB offer-

- ➢ Platinum Credit Card
- ➢ Gold Credit Card (Dual Currency)
- ➢ Classic Credit Card (Dual Currency) and
- ➢ Prepaid Credit Cards (Dual Currency) are designed to meet their customers' need.

PLATINUM Credit Card (Dual Currency):

Facilities:

- ✓ NRBCB Dual Currency Platinum Card is a prestigious card with a higher credit Limit.
- ✓ A single Platinum card can be used both domestically & internationally.
- ✓ You can use it while shopping, Cash withdrawal & make E-commerce transactions from any Visa ATM at home & abroad.

Transaction Limit:

Credit facility from 2.00 Lac to 5.00 Lac and up to USD 7000.00(Credit limit will be sanctioned through proper way as per Bank's credit committee decision).

GOLD Credit Card (Dual Currency) :

Facilities:

- ✓ NRBCB Gold Credit Card is a Dual Currency Credit card & also can be used both Domestically & Internationally.
- ✓ Through this Gold card one can withdraw cash from any Visa ATM at home & abroad.

Transaction Limit:

Credit facility from 1.00 Lac to 5.00 Lac and up to USD 5000.00(Credit limit will be sanctioned through proper way as per Bank's credit committee decision).

Classic Credit Card (Dual Currency):

Facilities:

- ✓ NRBCB Dual Classic Card can be used both Domestically & Internationally.
- ✓ It is hassle free& easier to carry a single card for both Domestic & abroad.
- ✓ One can use it shopping & Cash withdrawal from any Visa ATM at home & abroad.

Transaction Limit:

Credit facility from BDT 0.30 Lac to 2.00 Lac and up to USD 4000.00(Credit limit will be sanctioned through proper way as per Bank's credit committee decision).

PREPAID Credit Card:

Facilities:

- ✓ NRBCB Prepaid Card is a Dual Currency Travel card.
- ✓ Can use it both Domestically & Internationally while do shopping or cash withdrawal from any Visa ATM.
- ✓ No branch account required.

Eligibility:

Deposit first then allowed to make transaction.

Category:

- **STUDENT CARD**

A student can utilize the card while remaining abroad, can pay educational cost expenses of Universities and Colleges there. Can convey more remote cash in the wake of getting entitled with authorization from Bangladesh bank.

- **HAJJ CARD**

Prepaid hajj Card is intended for both Personal utilize and Institutional/Agency utilize. Anybody can convey the card with a stacked outside cash settled by Bangladesh Bank.

- **VIRTUAL CARD**

Prepaid virtual card is a more agreeable card for Int. students & those who frequently use foreign E-commerce transactions for paying bills & charges abroad. No physical card will be issued; will get a virtual card number where foreign currency can be loaded for later use.

Transaction Limit:

Can Load up to 10 Lac Local currency & foreign currency up to Travel Quota limit.

3.0.4. Agent Banking

NRBC Bank is one of the 4th generation private sector scheduled banks which started its commercial operation on 18th April 2013. NRBC Bank constantly focuses the changing need and desire of its customers, to develop new and re-engineered process of service delivery. It has a concentration to go about as powerful conveyance channel to circulate NRB settlement everywhere throughout the nation. At the request of the Bank, Bangladesh Bank has given scope to the banks to develop another alternate delivery channel in the name and style "Agent Banking". This channel will convey open door for the banks to serve the mass individuals at bleeding edge cost agreeing to administrative prerequisites. Among the new Banks, NRBC Bank is ahead to get the approval to engage 20 Agents throughout the country.

Bank's Agents will provide the following services to the public:

- ✓ Collection of small value cash deposit and cash withdrawal, facilitating utility bill payments
- ✓ Inward foreign Remittance distribution, Inland Remittance, facilitating fund transfer
- ✓ Facilitating small value loan disbursement and recovery of loan & installments.
- ✓ Cash payment under different programs of the Government
- ✓ Balance enquiry, generation and issuance of Mini Bank Statement
- ✓ Collection and processing of documents in relation to account opening, loan application, credit and debit card application from public
- ✓ Other functions like payment of insurance premium, sale of corporation etc.
- ✓ Receive clearing cheque for collection**.**

Agents are not allowed to provide the following services:

- ✓ Conducting Money Changing Activities
- ✓ Dealing Loans/ Financial Appraisal
- ✓ Encashment of Cheques.
- ✓ Guarantee Issue

In the client end, the exchange ought to work through ICT gadgets that are persistently and uninterruptedly coordinated to the Core Banking Solution (CBS) of the bank. The exchanges ought to be executed on constant premise. Toward the end point, the client will get moment affirmation of their exchange through visual premise (screen based) or paper based (charge or credit slip).

3.0.5. Utility Bill Collection

NRB Commercial Bank is collecting following utilities Bill. All the branches of NRB Commercial Bank and Agent Banking points are now capable to collect following bills-

- DESCO BILL Collection
- WASA BILL Collection
- BRTA BILL Collection
- TITAS BILL Collection

3.0.6. Locker Service

NRBCB give locker facilities to their valued customers. Customers can use the locker facility of NRB Commercial Bank Limited Dhanmondi Mohila Branch and thus have the option of covering their valuables against any unfortunate incident. NRBCB offer security to their locker service as afforded to the Bank's own property at a very competitive price.

Facilities of locker-

- ✓ Wide availability.
- ✓ Secure & confidential service.
- ✓ Lockers available in various Sizes- Small, Medium and Large with varying rents.
- ✓ Lockers are rented out for a Minimum Period of One Year. Rent is Payable in Advance.
- ✓ The rent may be conveniently paid from customers' deposit account with NRBCB.
- ✓ Direct Debits for Locker Rentals from customers' Account rid of the hassles in Writing out cheques.

3.0.7. Remittance Partners

All the branches of NRB Commercial Bank and Agent Banking points are now capable to receive Foreign Remittance instantly through online from any countries of the world through-

- ✓ Western Union
- ✓ Xpress money
- ✓ RIA
- ✓ Placid Express
- ✓ MoneyGram

3.0.8. Green Banking

"Green Banking" is a widely accepted concept for today's world. Global warming is a great issue in protection of sterile environment. Green banking considers all the social and ecological variables is likewise called Ethical Banking. Green keeping money, as an idea is proactive and brilliant state of mind with a dream for future maintainability of our solitary Spaceship earth.

As a capable private area money related organization of the nation NRBC Bank will assume a critical job in tending to the issue and in all exercises like financing and social duties and CSR exercises. Bangladesh Bank in accordance with worldwide standards has just presented Green Banking and reasonable Practices at All the booked banks in Bangladesh. In incompliance with the Bangladesh Bank's mandate, a "Green Banking Unit (GBU)"has been framed at Head Office. NRBC Bank's center target is to add to the national/worldwide enthusiasm through setting up a situation neighborly keeping money business framework which might be accomplished through legitimate use of human and physical assets and urging directing of store to Projects/Business those exposenoor next to no hazard to nature.

3.0.9. Customer Satisfaction at NRB Commercial Bank Ltd. Dhanmondi Mohila Branch

Customer service intends to furnish clients with great administrations keeping in mind the end goal to acquire benefit alongside consumer loyalty. As service providing organization, providing best services is one of the mottos of the commercial banks. With the customer perception as well as satisfaction, the mirror image of service quality in private commercial banks can be obtained. The achievement of the customer satisfaction is the key feedback to improve service quality for any organization. NRB Commercial Bank Dhanmondi Mohila Branch is one of the swiftly rising private banks in terms of quality service and value addition to the customers.

From the beginning they are dealing with customer's satisfaction and time to time they are improving themselves and upgrading their service quality to satisfy their customers. As customer satisfaction is a very much important issue to them so I have advised to cover this topic for my report.

After working three months in NRB Commercial Bank Limited, Dhanmondi Mohila Branch I have found something really very impressive about NRBCBL. ON the other hand from my observation of last three months I would like to recommend them something that can give them another thought.

Some aspects that need to rethink of NRB Commercial Bank Limited, Dhanmondi Mohila Branch:

- Customers might have a lot of problems also they might make mistakes. But no matter how wrong they are employees have to be cool and tactful. As I have mentioned earlier NRBCB is very helpful and friendly with their customers but sometimes I have seen there were certain misunderstandings between customers and employees. So for avoiding this situation employees have to be patient.
- In general banking department huge number of customers come every day. They make impression by seeing the environment of the bank which is not that much smart to attract the customers. Little improvements can change the brand value of the organization.

CHAPTER-FOUR

ANALYSIS AND FINDINGS

4.1. Analysis

It is the most important part of my report. My objective was to analyze and find the E-banking system and customer satisfaction of this bank. I try to do the job of my best. In the following I have provided the survey analysis of my report.

I have prepared twenty one questions to measure the customer satisfaction in E-banking and also the bank itself. For this purpose I take fifty one customers or respondents to do my survey. Among this fifty one some are private job holders, Govt. job holders, Businessman, House-wife, Student and others. All of them provide their opinions to me like yard survey questions. There are so many savings and current account holders so it was not possible for me to make a survey of all of them. Moreover, I did not have enough time to take opinion from all of them.

Following are the detail analysis of my survey questionnaire:

1. ***Question:*** **Does the account opening process of NRBC Bank Limited is efficient?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**–**	**3**	**10**	**15**	**23**	**51**

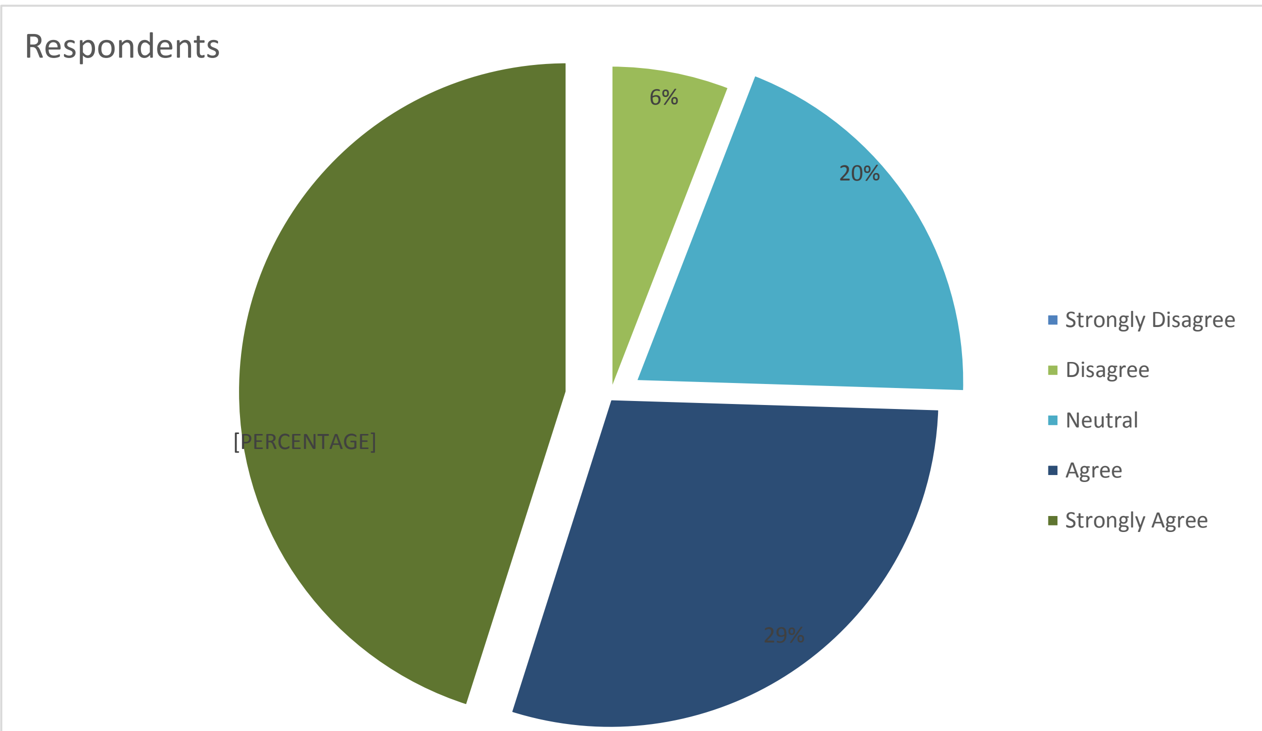


Figure 04: Percentage of efficiency of account opening process

Here we can see that about forty five percent customers are strongly agree on that the account opening process are efficient for them, twenty nine percent are agree, twenty percent are neutral that means they are not agree or disagree position and only six percent are disagree about the efficiency of account opening process. So we can say, overall the account opening process of NRBCB is efficient.

2. ***Question*: You do not have to wait for a long time at NRBC Bank to open an account**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**4**	**9**	**19**	**10**	**9**	**51**

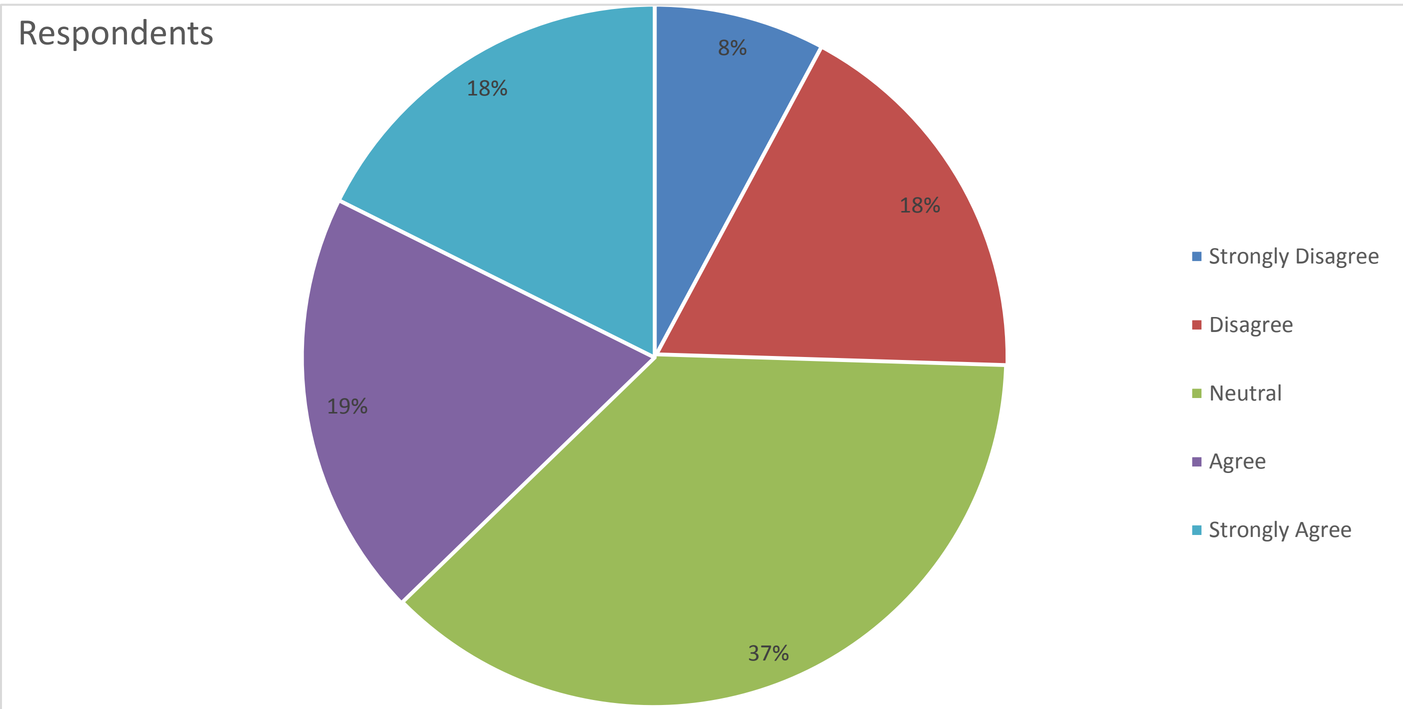


Figure 05: Percentage of waiting time while open an account

Here, eighteen percent customers are strongly agree among the fifty one respondents, nineteen percent are only agree, thirty seven percent are neutral means they are neither agree nor disagree with the question and eighteen and only eight percent are disagree and strongly disagree respectively in thinking that they have to wait for long time while opening an account.

3. ***Question:* Does the employees of NRBC Bank are sincere about your service concern?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**1**	**3**	**16**	**17**	**14**	**51**

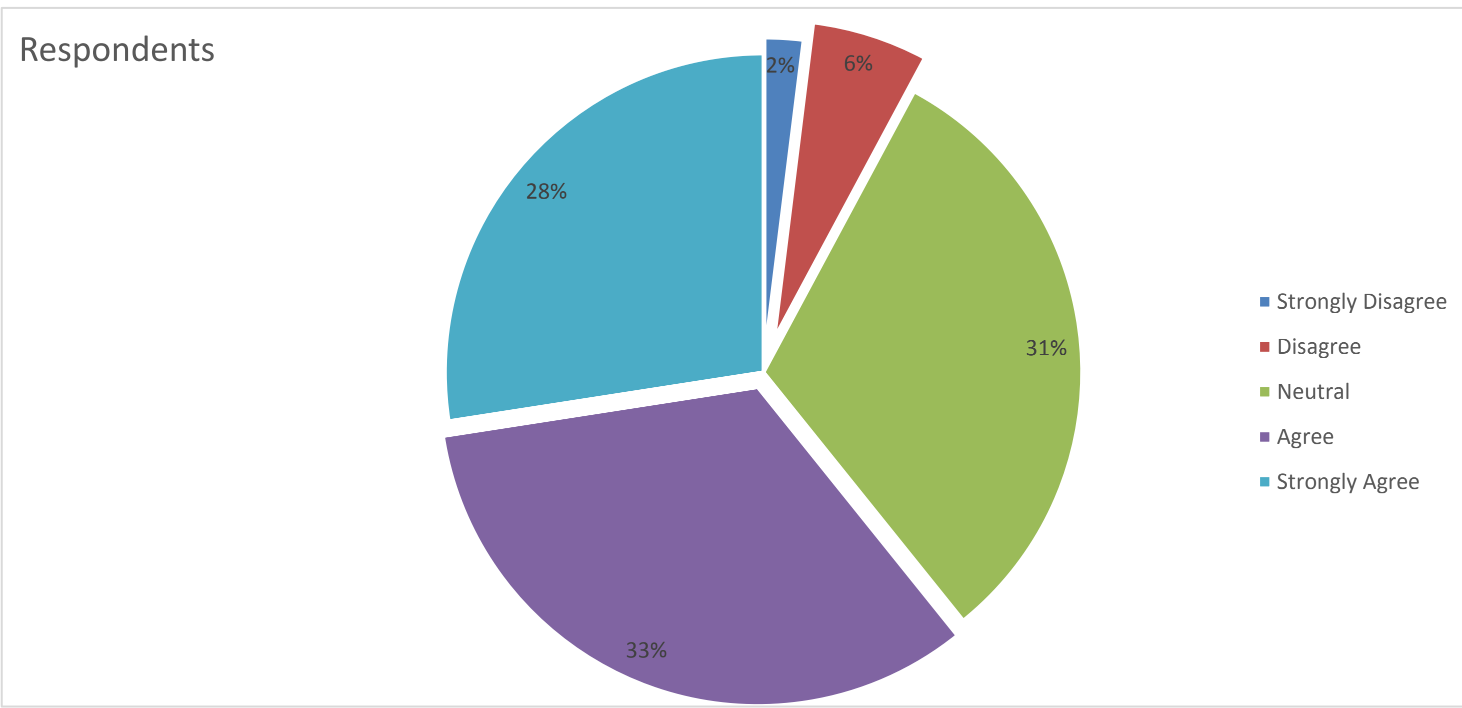


Figure 06: Percentage of employees' sincerity

Here, twenty eight percent of customers are strongly agree, that means they think the employees of NRBCB are concern about their service. Thirty three percent are agree, thirty one percent are neutral that means they are not agree or disagree in position and six and only two percent of respondents are disagree and strongly disagree that the employees of NRBCB are sincere about their service concern.

4. ***Question:*** **You are given enough information about your accounts regularly**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**2**	**9**	**20**	**15**	**5**	**51**

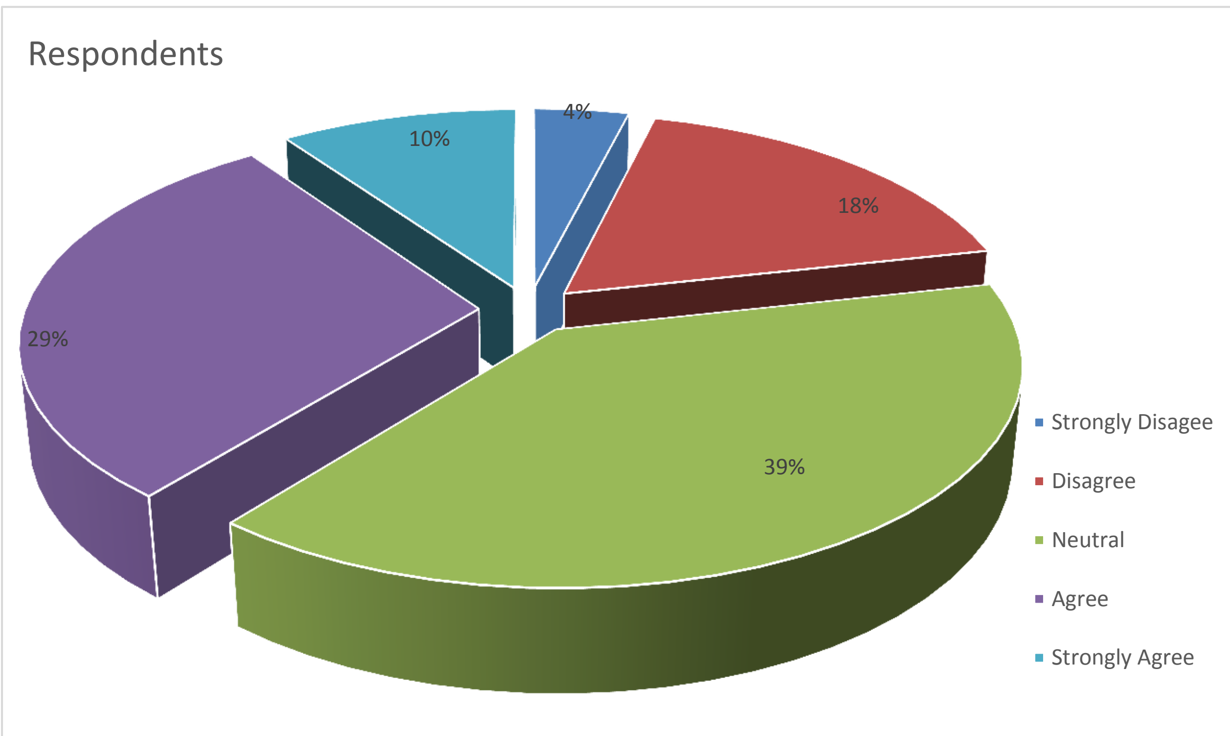


Figure 07: Percentage of getting regular information about account

Here we can see that only four percent and eighteen percent of respondents are strongly disagree and disagree respectively on that they are not regularly informed by NRBCB about their accounts. Thirty nine percent are neutral on this topic and twenty nine and ten percent of them are agree and strongly agree respectively. So, overall we can say the process is pretty much good.

5. ***Question:*** **Does the Bank provide services within the time promised?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**3**	**3**	**15**	**20**	**8**	**51**

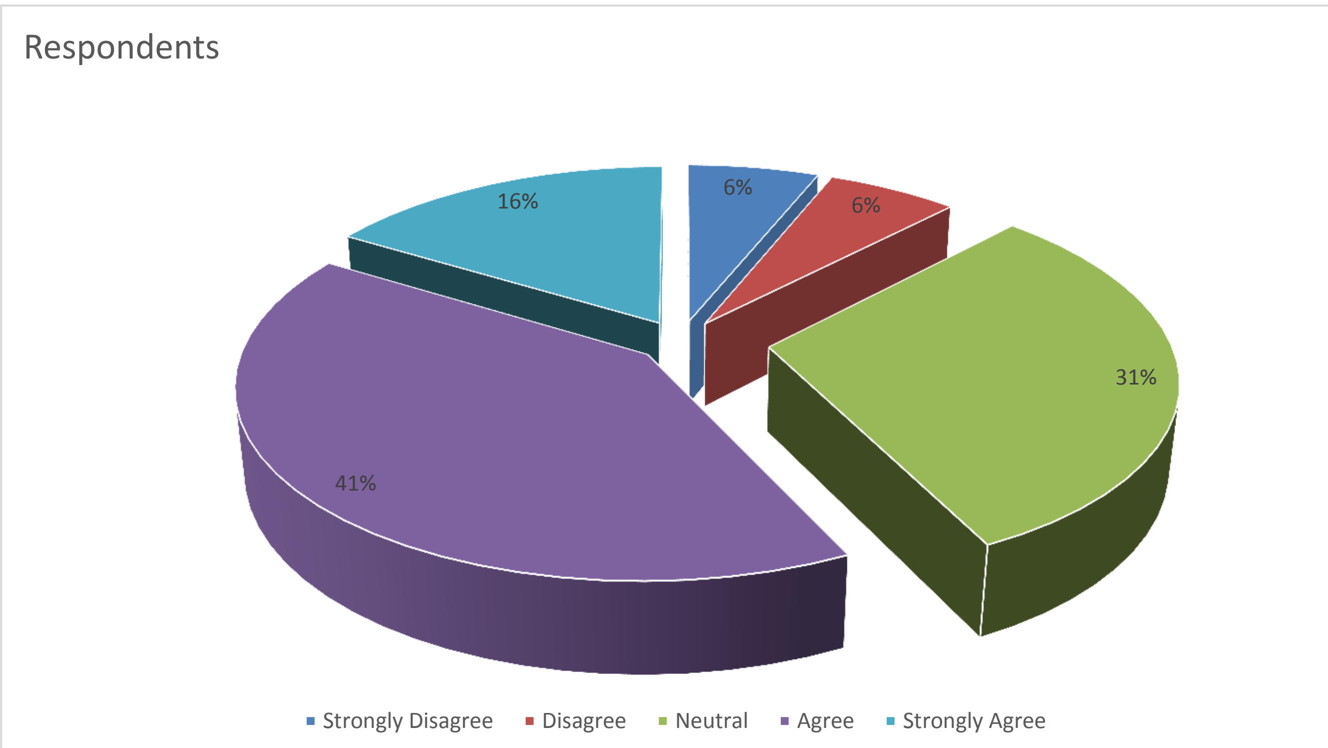


Figure 08: Percentage of services provided by NRBCB within promised time

About forty one percent of respondents are agree with that NRBCB provide services within the time that they actually promised. Thirty one percent are neutral and sixteen percent of them are strongly agree and six percent of customers disagree that they do not get service within the promised time and six percent of customers are strongly disagree on this. So, NRBCB should monitor on this to improve their position in customer mind.

6. ***Question:*** **Does the employees at NRBC Bank correctly answered your required inquiries?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**-**	**4**	**27**	**15**	**5**	**51**

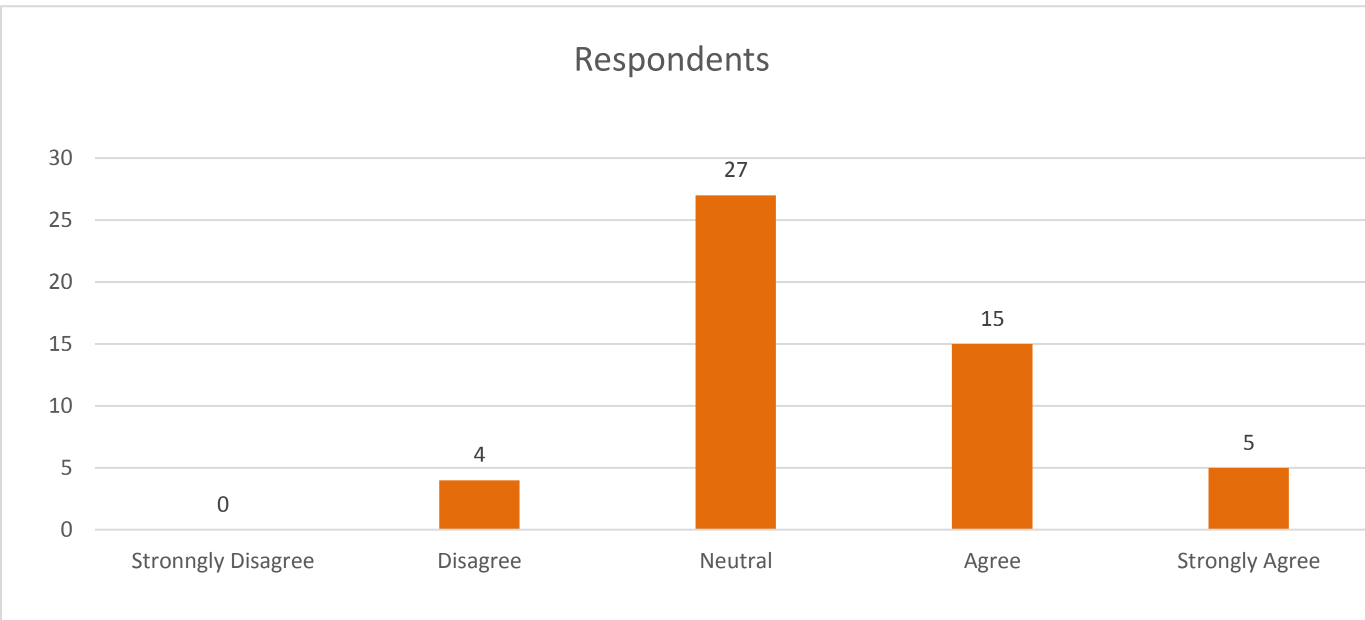


Figure 09: Correctly answered to customers' inquiries

Here we can see that, twenty seven respondents are neutral among fifty one respondents saying that the employees of NRBCB correctly answered their inquiries. Fifteen of them are agree and five of them are strongly agreed and only four of them disagreed.

7. ***Question*: Are the staff and employees of the bank are helpful and cordial?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**2**	**4**	**10**	**20**	**15**	**51**

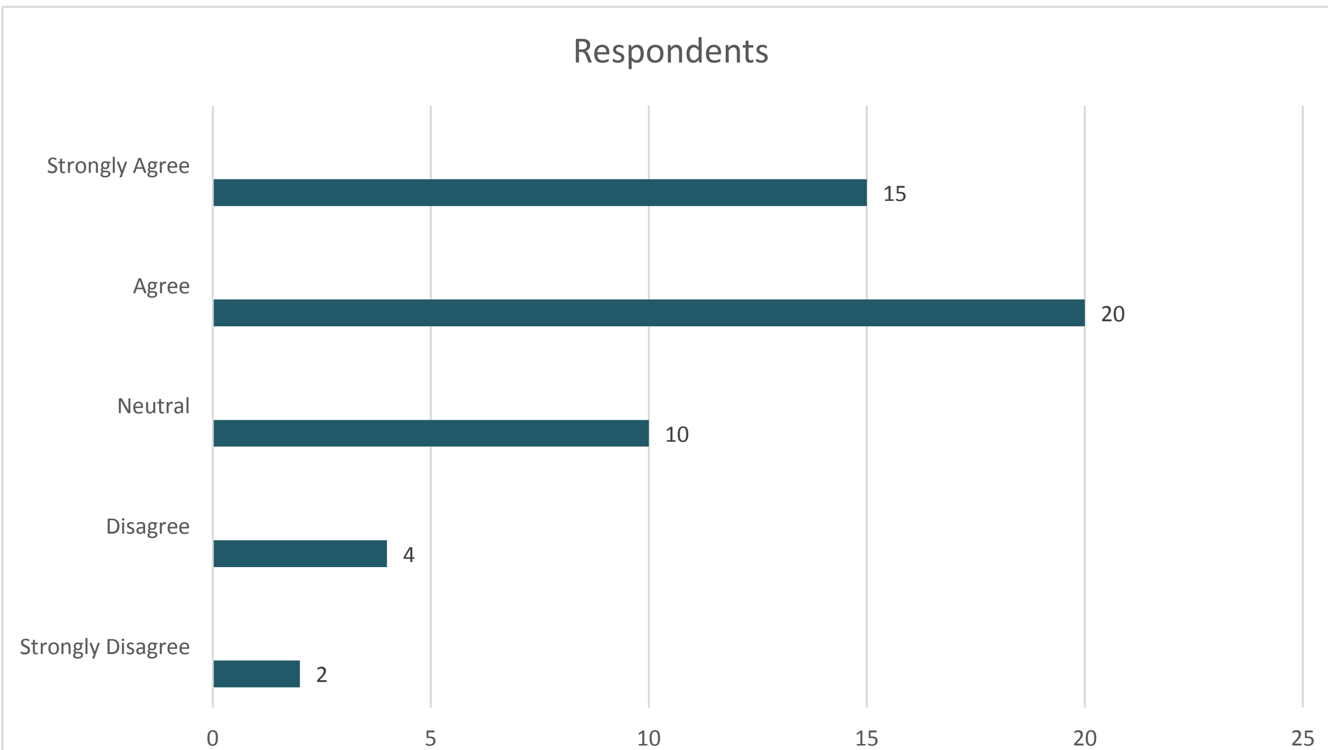


Figure 10: Helpfulness & cordiality of staff & employees

Here, twenty and fifteen respondents are agree and strongly agree respectively saying that the staff and employees of the bank are helpful and cordial. Ten of them are neutral. Four of them are disagree with the question and two of them are strongly disagree.

8. ***Question:*** **The officers are friendly and competent at NRBC Bank Limited**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**1**	**4**	**26**	**15**	**5**	**51**

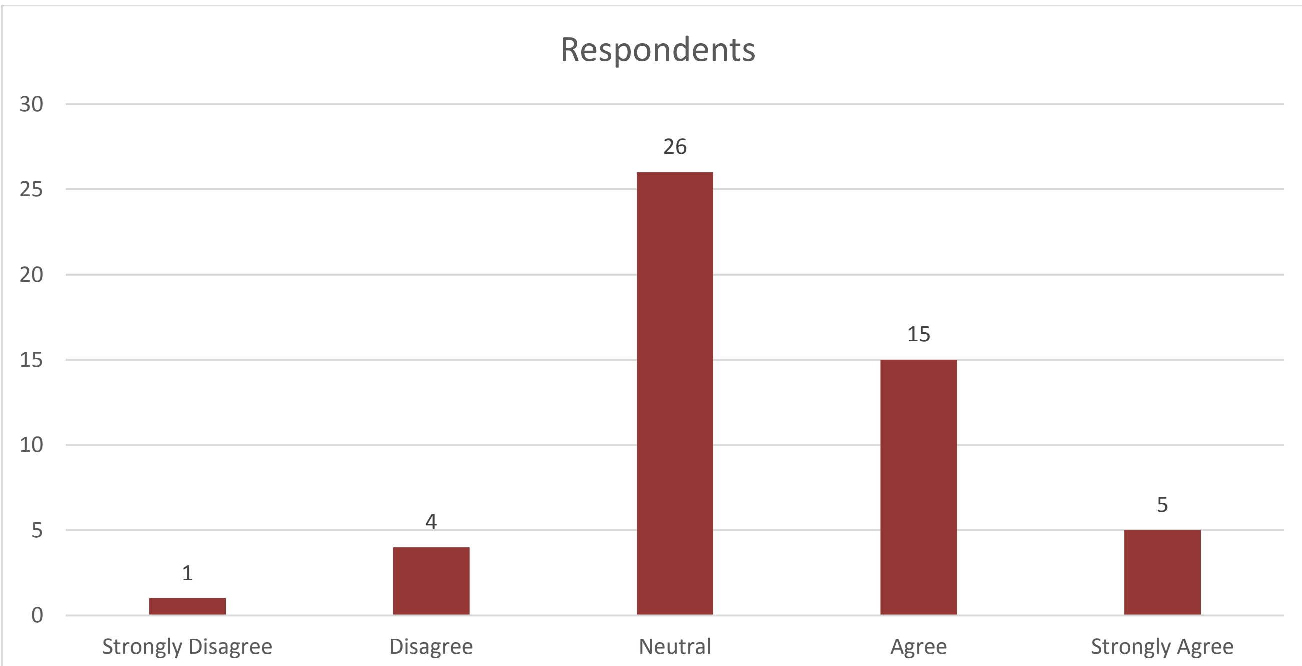


Figure 11: Friendliness of the officers

Here we can see that, twenty six customers are neutral saying that the officers are friendly and competent at NRBCB. Fifteen of them are agree that the officers are friendly and competent to them. Five of them are strongly agree on that. Four of them are disagree and only one customer is strongly disagree among the fifty one.

9. ***Question:*** **Are the amount of time taken at cash counter to deliver service to you is enough?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**7**	**10**	**22**	**9**	**3**	**51**

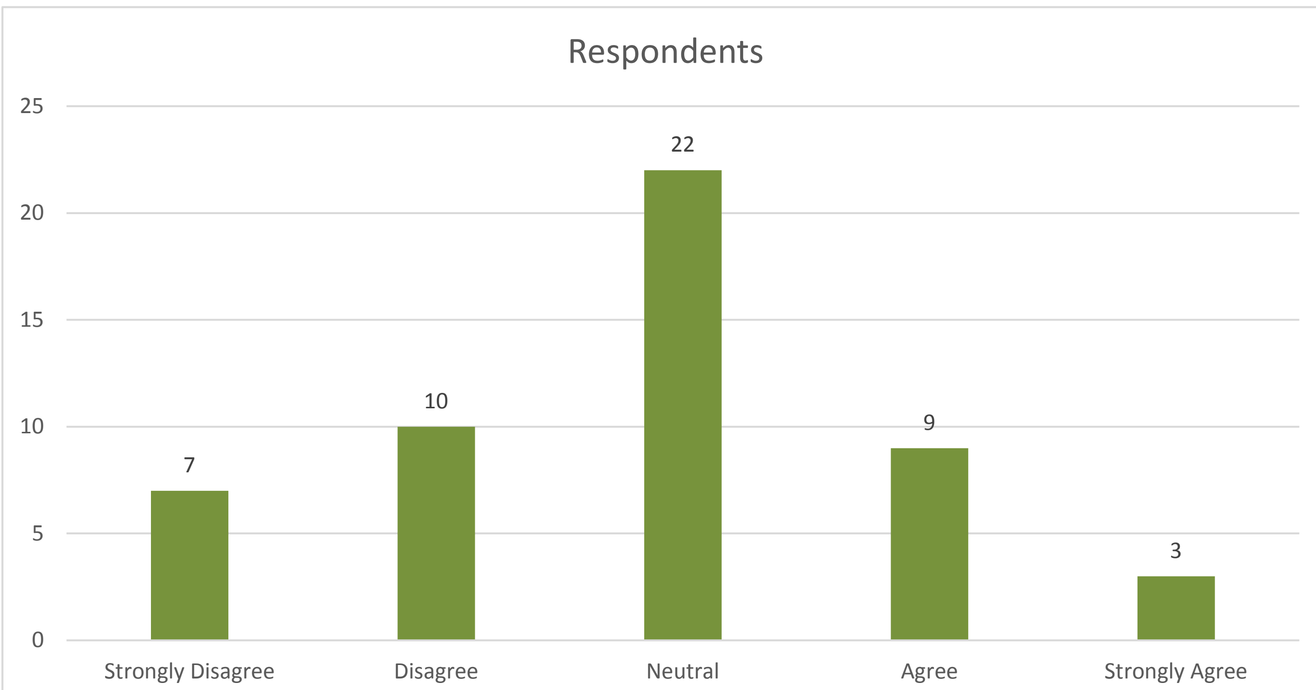


Figure 12: Timing at cash counter

Here, seven and ten of the respondents are strongly disagree and disagree respectively feeling that the time taken at cash counter to deliver service are not enough for them. Twenty two of them are neutral and nine and three of the respondents are agree and strongly agree respectively.

10. Question: **Does the employee of NRBC Bank give you prompt services?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	4	6	16	20	5	51

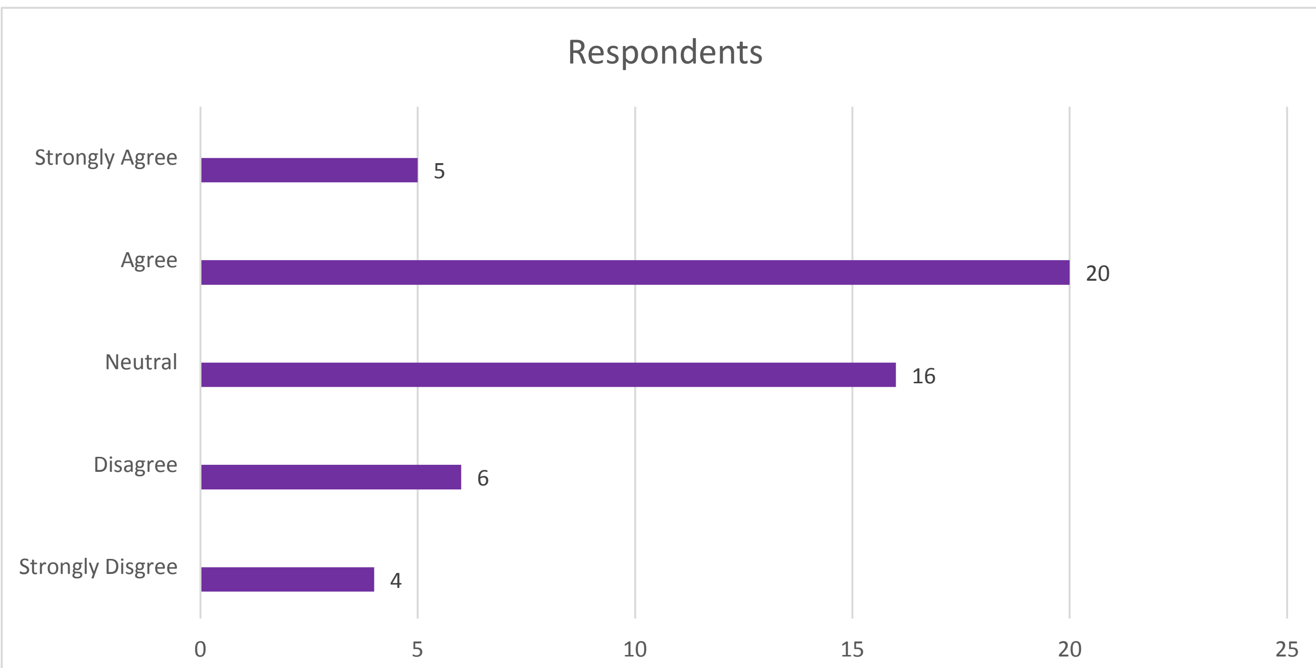


Figure 13: Promptness of the service to customers

Here we can see that, twenty of the respondents are agree that the employee of NRBC Bank give them a prompt service when they go there. Five of them are strongly agree, sixteen of them are neutral that means they are actually neither agree nor disagree and six and four of them are disagree and strongly disagree respectively.

11. Question: **The officers are helpful, competent and knowledgeable**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	_	3	14	28	6	51

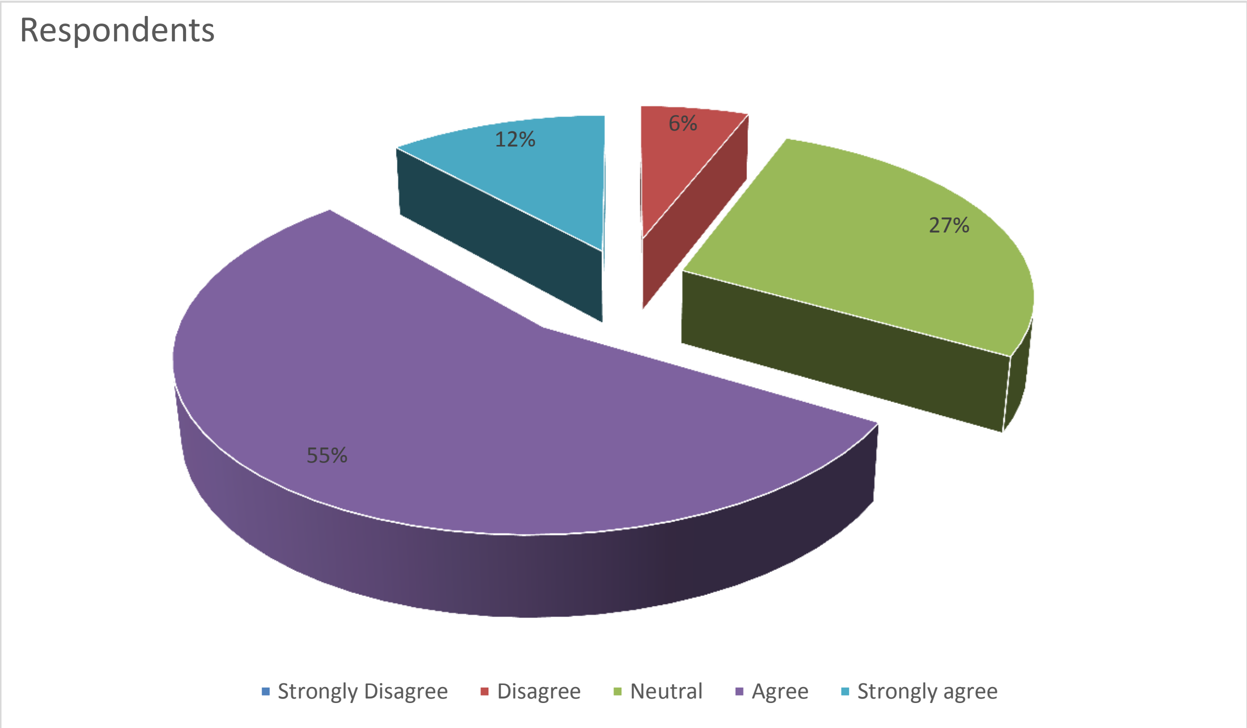


Figure 14: Percentage of helpfulness, competency & knowledge ability of officers

About fifty five percent of respondents are agree on that the officers are helpful, competent and knowledgeable. They correctly know the information that the customers' required. Twenty seven percent of them are neutral. That means they are not in agree and disagree position. Twelve percent are agree about the question. That means they believe that the employees of NRBCB are very helpful, competent and knowledgeable about different policies and procedures. Only six percent customers are disagree.

12. Question: **Does your cheque book and ATM card delivered carefully and efficiently?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	–	3	20	28	51

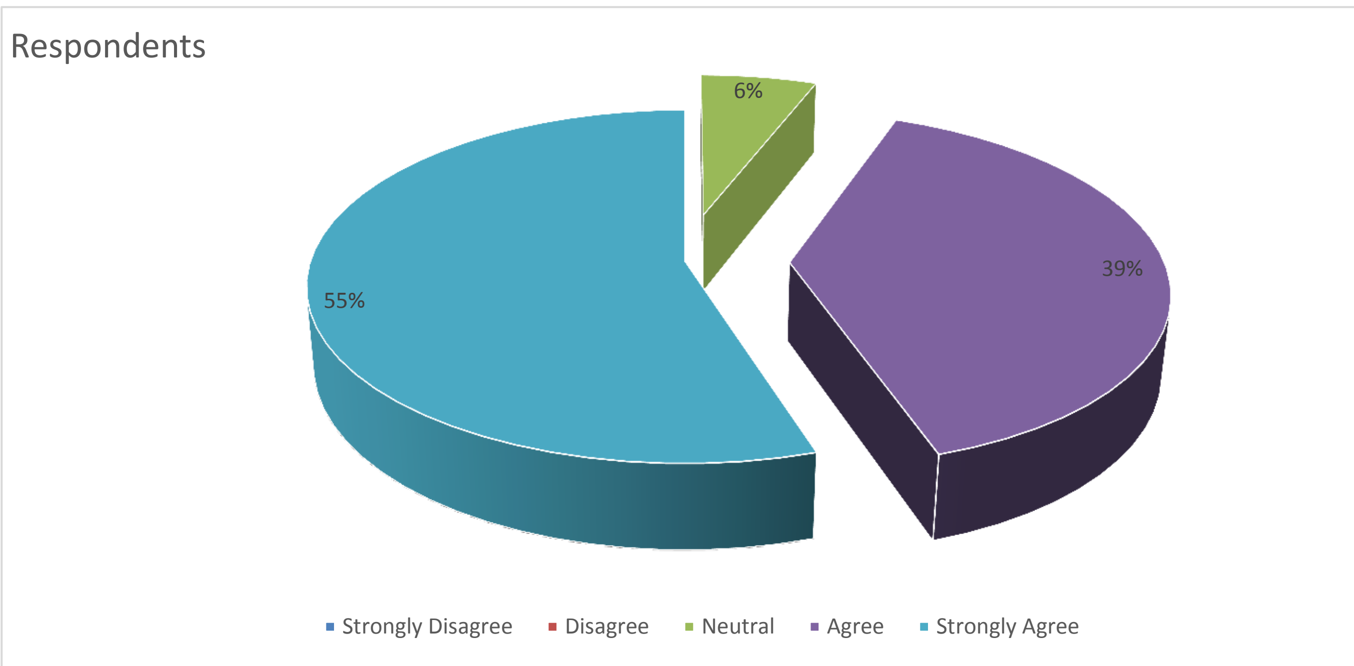


Figure 15: Percentage of delivering cheque book & ATM Cards

From above figure we can see that fifty five percent of respondents are strongly agree on that their cheque book and ATM card delivered carefully and efficiently which means they are satisfied with the delivery process of cheque book and ATM cards. Thirty nine percent of respondents are neutral that means they are neither agree nor disagree with the process and only six percent of the customers are neutral which means they are neither agree nor disagree with the question.

13. *Question*: Overall, you are satisfied with the service you received from NRBC Bank

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	2	23	15	11	51

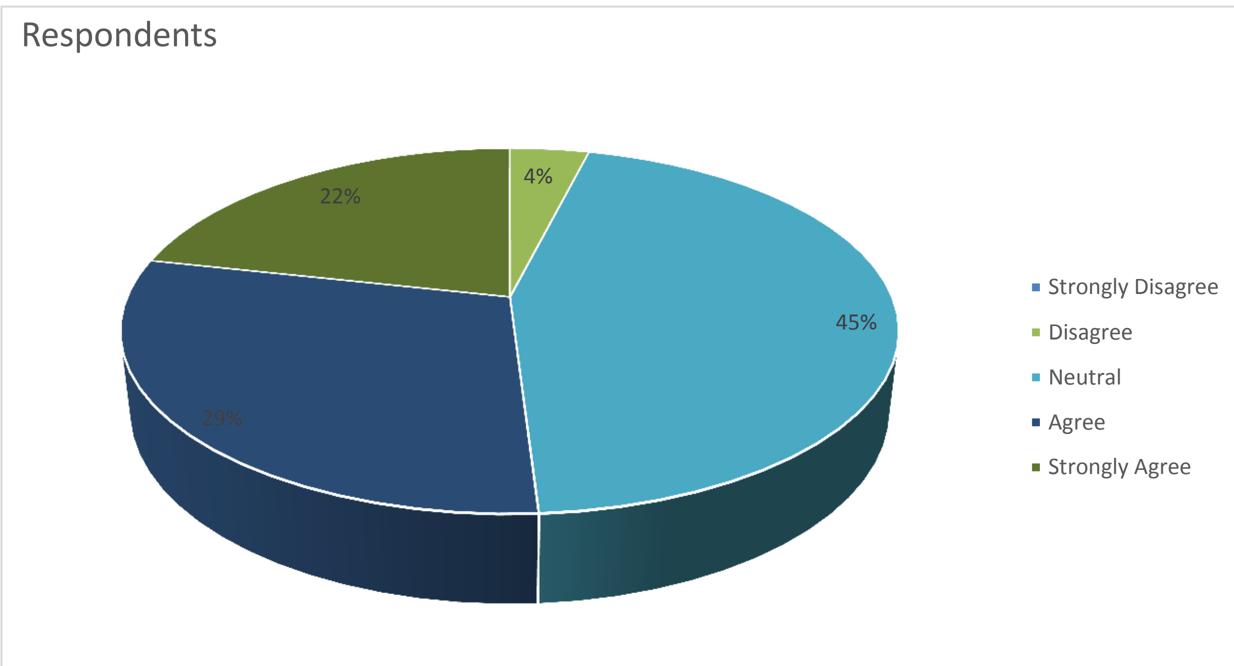


Figure 16: Percentage of customers overall satisfaction

In this figure we see that twenty two percent of the respondents are strongly agree claiming that they are satisfied with the overall service they received from NRBC Bank. Twenty nine percent of them are agree with it. Forty five percent of them are neutral that means they are neither agree nor disagree with the question. And only four percent of the respondents are disagree with their service.

14. ***Question:*** **The bank environment is peaceful and comfortable**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	–	**12**	**30**	**9**	**51**

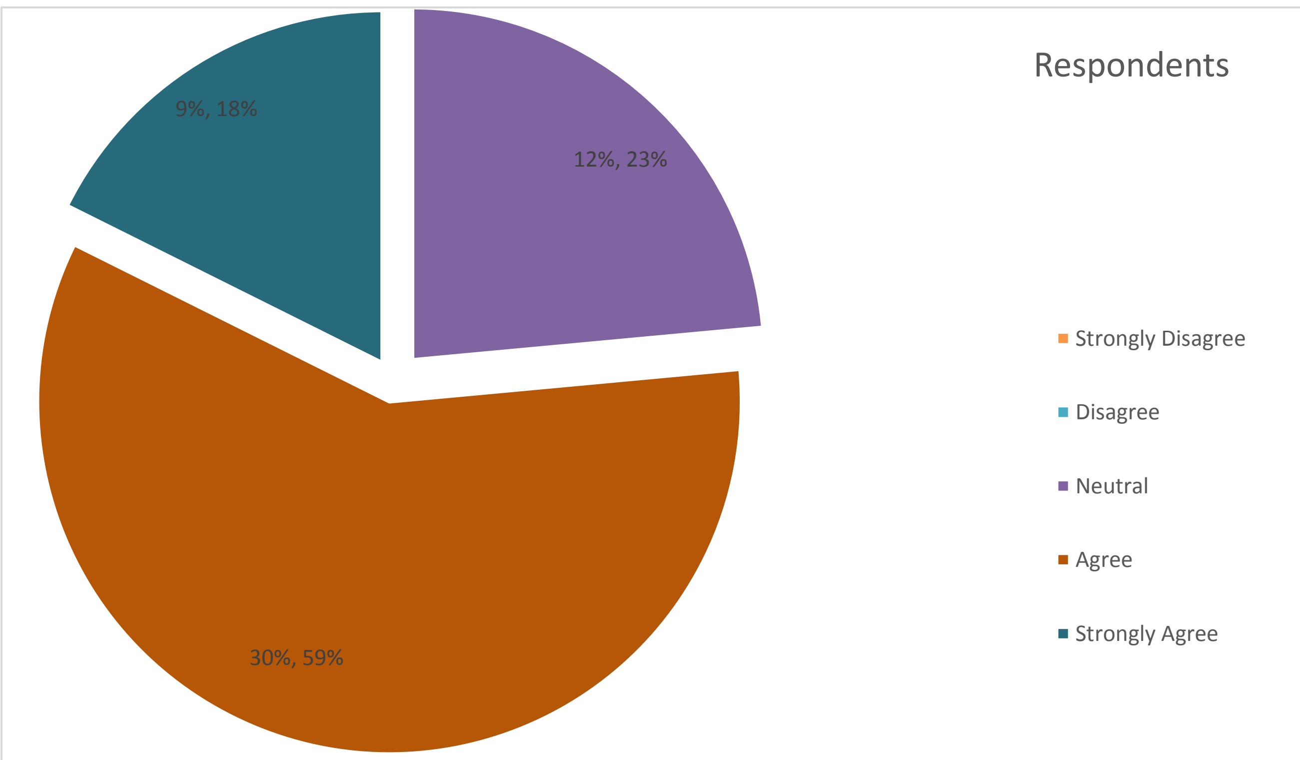


Figure 17: Percentage of bank environment

From above figure we can see that, fifty nine percent of the respondents are strongly agree with that the bank environment is peaceful and comfortable. Twenty three percent are neutral that means they are in position of not agree or disagree and eighteen percent of them are only agree that the environment of the bank is peaceful and comfortable.

15. Question: **Do you feel safe in your transaction with NRBC bank?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	–	3	11	37	51

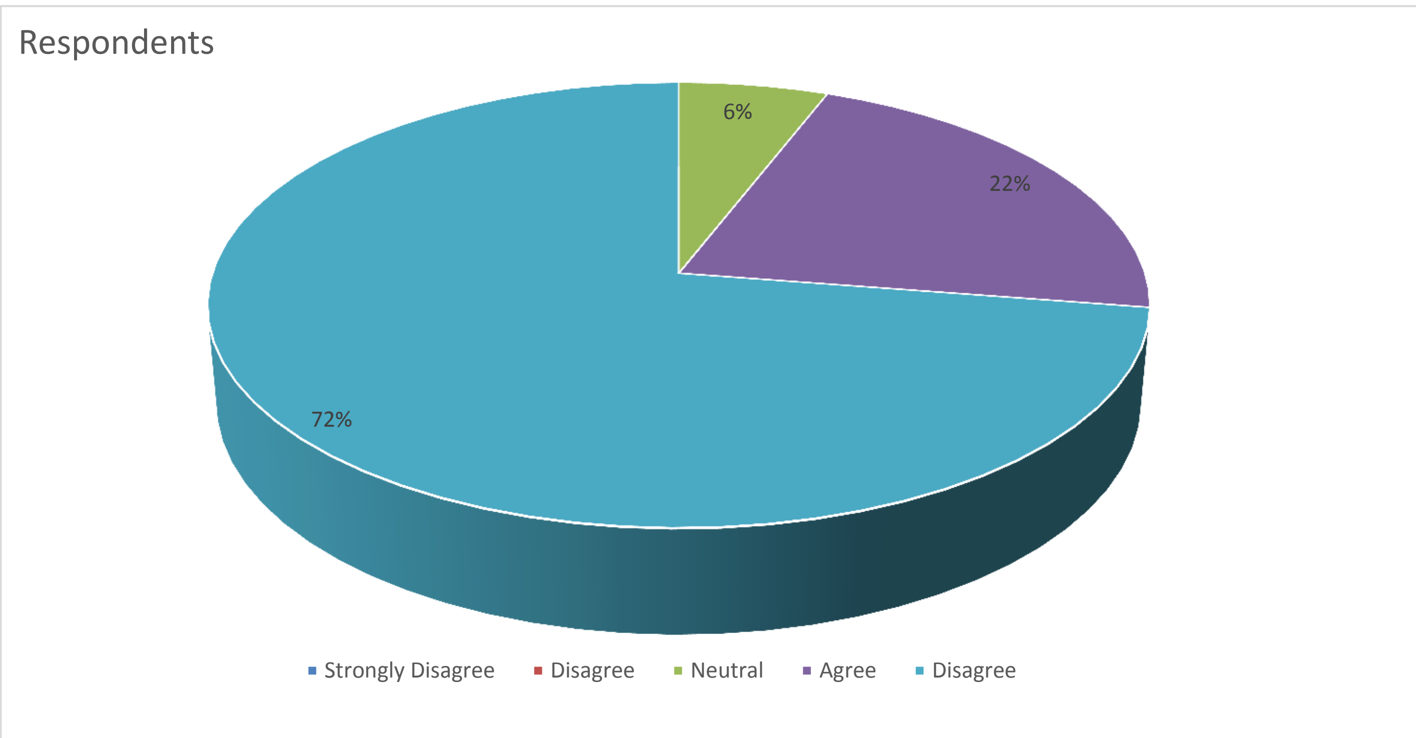


Figure 18: Percentage of transaction safety

Here, we can see that seventy two percent of the respondents are strongly agree with the question where they are asked they feel safe in their transaction with NRBC bank or not. Twenty two percent of them are agree means that they are also satisfied with the transaction process of NRBC bank. And only six percent of the respondents say neutral that means they are not even agree or disagree with the question.

16. *Question:* Are you satisfied with SME banking, debit card, credit card facilities?

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	4	18	14	15	51

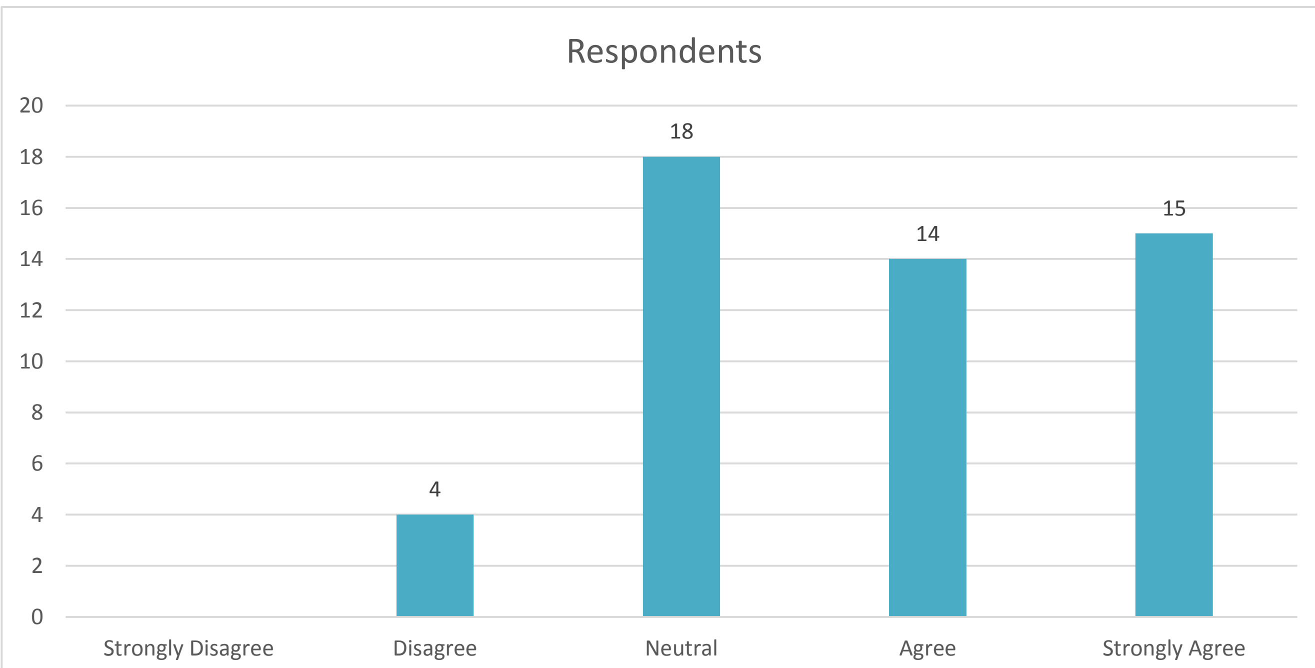


Figure 19: Customer satisfaction with SME banking, debit card, credit card facilities

Among fifty one respondents, fifteen of them are strongly agree that they are satisfied with SME banking, debit card, credit card facilities, and fourteen of them are only agreed. Eighteen of them are neutral and only four of them are disagree with the question. So overall the service of SME banking, Debit/Credit card is good enough for the customers.

17. ***Question:*** **Does NRBC Bank have visually appealing facilities?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	_	1	15	27	8	51

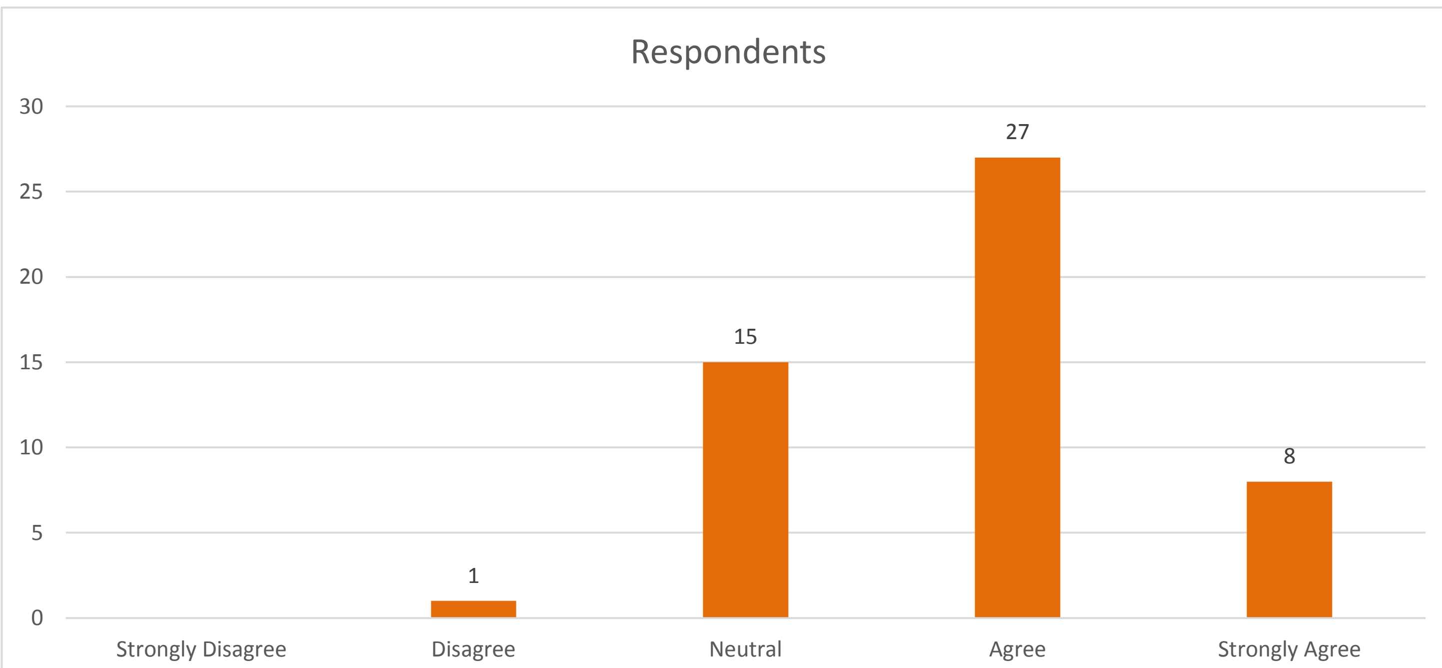


Figure 20: Visually appealing facilities of NRBCB

Here in the figure, eight of the respondents are strongly agree that NRBC Bank have visually appealing facilities, twenty seven of them are only agreed and fifteen of them are neutral that means they are neither agree nor disagree. And only one customer is disagree with the stated question. So, NRBC bank have to put some more visually appealing things which can attract the customers easily.

18. ***Question:*** **Does NRBC Bank has modern equipment & technology that satisfy your need?**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	–	7	17	27	51

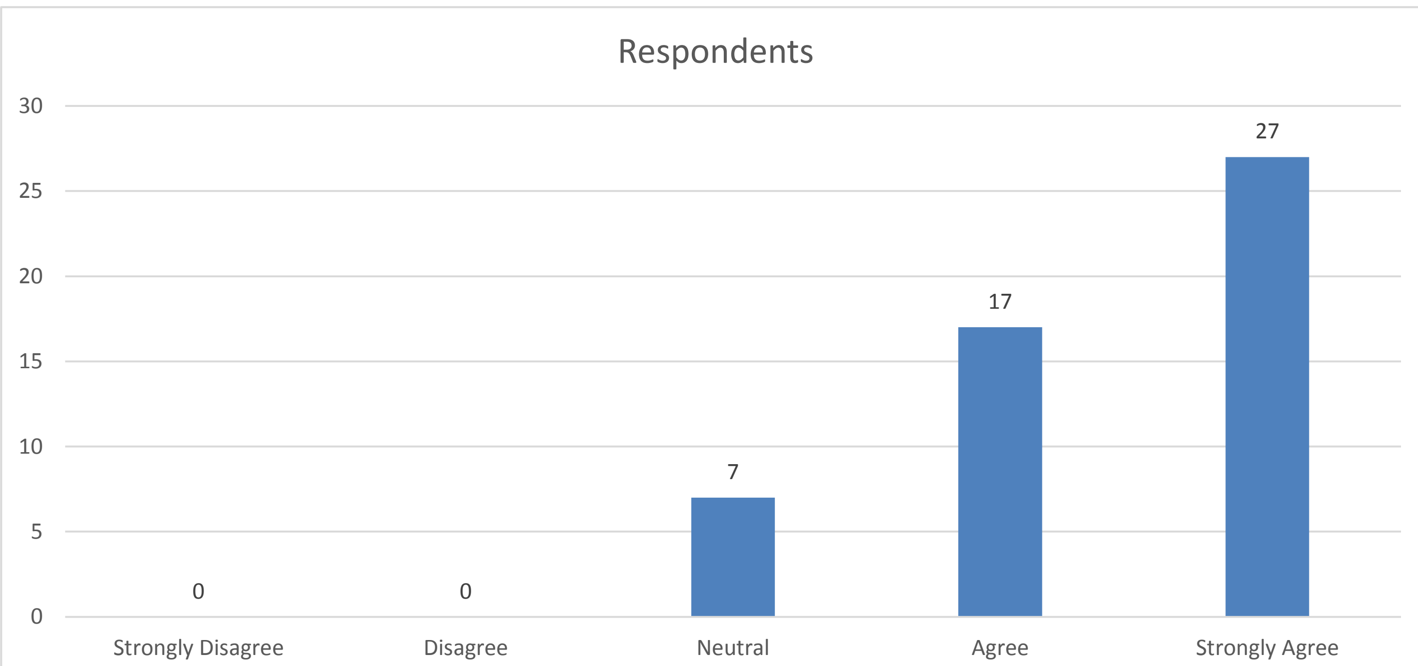


Figure 21: Customer satisfaction with banks' equipment & technology

Here among fifty one respondents, twenty seven of them are strongly agree on that NRBC Bank has modern equipment & technology that satisfy their need. Seventeen of them are only agreed and only seven of them are neutral those who are neither agree nor disagree of the question.

19. ***Question:* Other machines such as lift, AC and lightning of the bank are of high quality**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	–	2	7	34	8	51

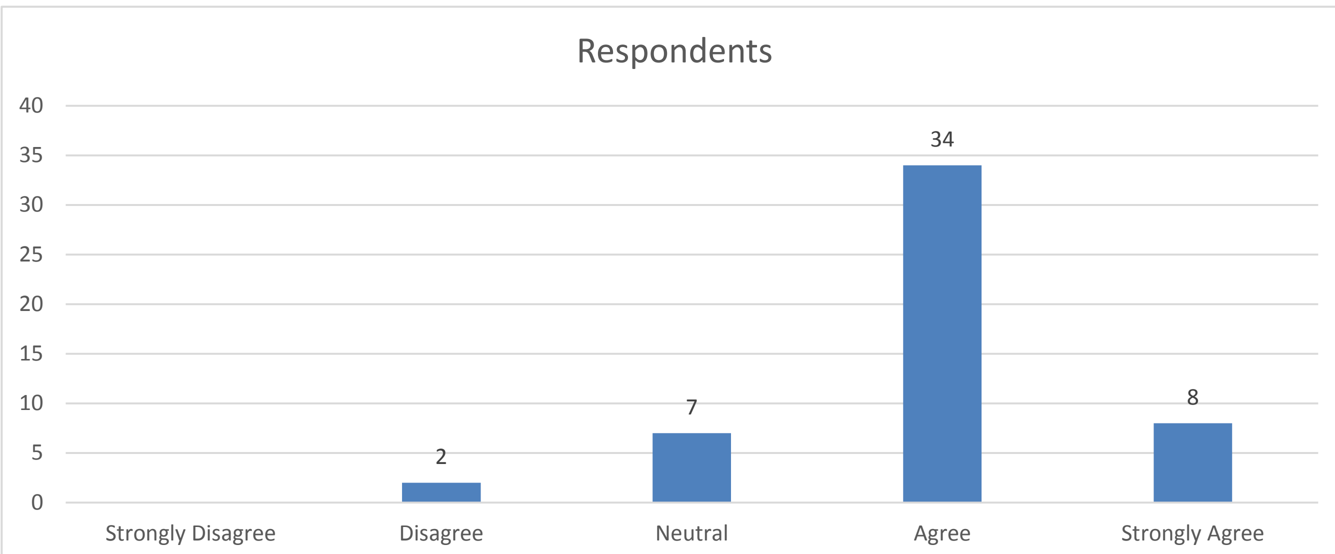


Figure 21: Other machineries of NRBCB

In above figure, eight of the respondents are strongly agree on that other machines such as lift, AC and lightning of the bank are of high quality. Thirty four of them are only agreed. Seven of them are neutral and only two of them are disagree with the question.

20. ***Question:*** **The interior decoration is comfortable**

Types of Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Total number of customers	**–**	**–**	**9**	**11**	**31**	**51**

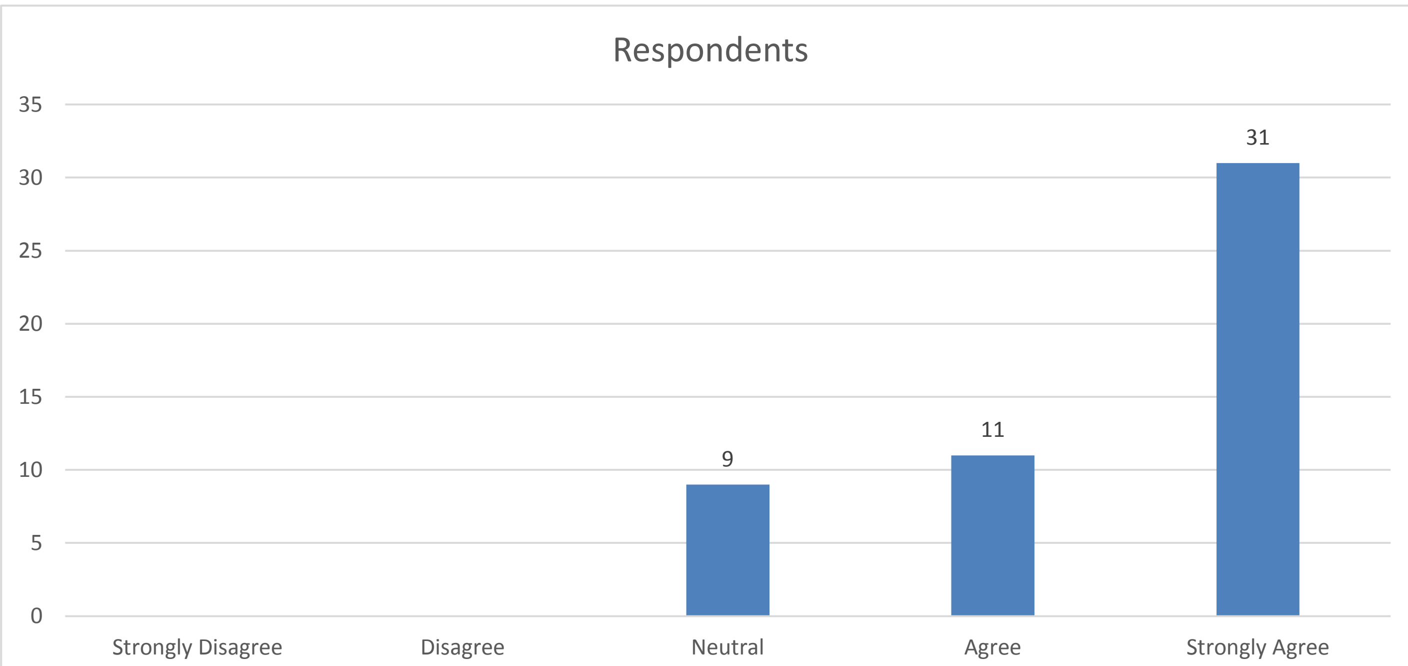


Figure 22: Comfortable interior decoration

Here we can see that thirty one customers among the fifty one are strongly agreed that the interior decoration is comfortable. Eleven of them are agreed and only nine of them are neutral that means they are neither agree nor disagree with it.

4.2. Findings

After conducting the survey and analysis, the collected data I have found the following significant results are summarized below:

- Most of the customers are satisfied with the recent service of the bank. They said that the bank provides a satisfactory service to them. So I can say that the bank understands customers' requirements.

- The maximum number of customers thinks that the customer service representatives are very courteous. They are polite. They respect customers and make a friendly environment so that the customer can ask any information they want to know.

- About seventy-two percent of customers feel safe while they do a transaction with NRB Commercial Bank Ltd. So the bank must continue it so that customers can feel free and safe during a deal with them.

- Most of the customers are satisfied with the SMS Banking service of NRB Commercial Bank Ltd. Though some customers are dissatisfied about the ATM Booth service, hopefully, the organization will meet a solution of this quickly.

- A large number of customers are mainly house-wife and private job holders. So, It is an excellent opportunity for the organization to hold up them and make a good relationship so that they can recommend the bank to their near and dears.

CHAPTER- FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

Without a doubt, banks assume an essential job in the financial improvement of a nation. Likewise, the ubiquity of banks is expanding step by step which prompts increment rivalry also. The working knowledge is very energizing at NRB Commercial Bank, Dhanmondi Mohila branch. I accumulated the experience of the real expert condition. Retail is keeping the money, venture and furthermore the remote trade tasks are constructively managing an account instrument for the business world as the estimation of this administration this administration is tremendous. Every one of these administrations has accumulated such a situation in the keeping money division that individuals in created and furthermore creating districts are primarily reliant on managing an account benefit.

Every one of the workers of this bank is exceptionally qualified and committed, who are continually endeavoring to give the best support of the clients. In this bank, the representatives are extraordinarily energetic because of their compensations and different advantages. Here, every one of the representatives is especially agreeable with their clients, partners, and guests. To sum up, I want to say that I am fortunate to join here as an intern because I always get support and motivation to assemble knowledge from NRB Commercial Bank.

NRB Commercial bank offers useful products according to the customers need. It has a variety of services as I discussed earlier. Customers are highly satisfied with their service. The E-banking sectors are technologically better, or I can say best. For the better services & products NRBC Bank, customers are highly satisfied and want to be a proud customer at NRB Commercial Bank. So, NRB Commercial Bank Ltd. is the bank which will survive in the banking sector of the world on the slogan “ Probashir Shopno.”

5.2. Recommendations

It is complicated to recommend NRBCB although this is new in the banking industry. I tried to give a few proposals as indicated by my discoveries from the study. Following are my recommendations from my survey. The bank should take the necessary steps from the below recommendations-

- I think the bank should take some steps to response or value the customers. The bank should not categorize its customers as upper-level customers, middle-level customers or lower level customers. It will decrease the bank's popularity as well as profits.

- As the customers said that the representatives are patient, enthusiastic and friendly, so I think the employees should maintain it.

- Some customers have to wait to get their services. So it is highly recommended that the bank must take some necessary action so that the customers may not wait for long to get their desired services.

- Internet service, SMS Banking & ATM Card has better service. So the bank should maintain it.

- For the better service of the bank, some customers want to recommend the bank to others, but some customers are confused to suggest others. So the bank should make belief to those customers about better service of the bank so that they can quickly come to the bank and get quality service.

References

1) Official Website of NRB Commercial Bank: https://www.nrbcommercialbank.com/home
2) Annual report of NRBCB 2016 & 2017
3) https://www.scribd.com/document/340431634/Internship-Report-on-NRB-Commercial-Bank-Ltd
4) http://www.assignmentpoint.com/business/organizational-behavior/customer-satisfaction-of-exim-bank-limited.html
5) http://dspace.uiu.ac.bd/handle/52243/2
6) Company broacher and other documents.
7) Different types of website help.
8) Asibur Rahman (2013), Internship report on Electronic banking & Customer satisfaction-A case study on PRIME BANK LIMITED, United International University. (SOBE)

CHAPTER- SIX

APPENDIX

QUESTIONNAIRE

Customers' Satisfaction of NRB Commercial Bank Limited, Dhanmondi Mohila Branch

We appreciate you taking the time to complete this questionnaire. Please tick mark your answers that you think are most appropriate and return the form.

Please enter the following information:

Gender: ❑Male ❑ Female

Age: ❑ 18-25 ❑ 26-33 ❑ 34-50 ❑50- above

Profession: ❑Business ❑Service holder (Private/Govt.) ❑ Student ❑House-wife ❑ Others

Please tick (✓) mark the following questions:

Reliability:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Does the account opening process of NRBC Bank Limited is efficient?					
You do not have to wait for a long time at NRBC Bank to open an account					
Does the employees of NRBC Bank are sincere about your service concern?					
You are given enough information about your accounts regularly					
Does the Bank provide services within the time promised?					

Responsiveness:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Does the employees at NRBC Bank correctly answered your required inquiries?					
Are the staff and employees of the bank are helpful and cordial?					
The officers are friendly and competent at NRBC Bank Limited					
Are the amount of time taken at cash counter to deliver service to you is enough?					
Does the employee of NRBC Bank give you prompt services?					

Assurance:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The officers are helpful, competent and knowledgeable.					
Does your cheque book and ATM card delivered carefully and efficiently?					
Overall, you are satisfied with the service you received from NRBC Bank					
The bank environment is peaceful and comfortable					
Do you feel safe in your transaction with NRBC bank?					
Are you satisfied with SME banking, debit card, credit card facilities?					

Tangibility:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Does NRBC Bank have visually appealing facilities?					
Does NRBC Bank has modern equipment & technology that satisfy your need?					
Other machines such as lift, AC and lightning of the bank are of high quality					
The interior decoration is comfortable					
Bank security is satisfactory					

Thanks for your time and cooperation.

NRBC BANK

Human Resources Division

NRBCBank/HRD/Internship/2018/1475

May 30, 2018

Mr. Manjurul Haque Khan
Director
Career Counseling Center
United International University
UIU Bhaban, House # 80,
Road # 8/A, Satmasjid Road,
Dhanmondi,Dhaka-1209.

Internship

Dear Sir,

With reference to your letter dated May 22, 2018 on the captioned subject, we are pleased to inform that Ms. Nazifa Maliat has been placed as intern at our Dhanmondi Mohila Branch, Dhaka for the period of 03 (three) months with effect from June 03, 2018.

We would request you to advise Ms. Nighat Anjum, First Vice President and Head, Dhanmondi Mohila Branch, Jebun Archade, Road 16(New), 27(Old), PS: Dhanmondi, Word 15 (Beside Rapa Plaza), Dhanmondi, Dhaka-1205 on June 03, 2018.

We would also request you to advise her to provide a copy of 'Intern Report' including "soft copy" of the report in the form of CD to undersigned upon completion of the program and obtain a certificate of "Internship completion" from Dhanmondi Mohila Branch.

With Regards

Md. Haider Akhlaque
Vice President & Head

Copy to :

1. The FVP & Head of Dhanmondi Mohila Branch, Dhaka with request to supervise Ms. Nazifa Maliat and pay BDT 4,000.00 (Four thousand) only per month to the intern as honorarium. **She is also advised to allow the joining of Ms. Nazifa Maliat as intern after receiving the written approval from the concerned University and send to us the joining report including copy of letter from the University.**
2. Office copy.