

Internship Report

On

CUSTOMERS' PERCEPTION & SATISFACTION OF GENERAL BANKING SERVICE QUALITY AT SHAMOLI BRANCH OF AGRANI BANK LIMITED



**CUSTOMERS' PERCEPTION & SATISFACTION OF GENERAL BANKING
SERVICE QUALITY AT SHAMOLI BRANCH OF AGRANI BANK LIMITED**

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SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA-1207**

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LETTER OF TRANSMITTAL

May 18, 2017

To
Dr.Rokeya Begum
Professor
Department of Agricultural Economics
Faculty of Agribusiness Management
Sher-e- Bangla Agricultural University, Dhaka

Subject: Submission of Internship Report.

Dear Sir,

It gives me enormous pleasure to submit the internship report on **“CUSTOMERS’ PERCEPTION & SATISFACTION OF GENERAL BANKING SERVICE QUALITY AT SHAMOLI BRANCH OF AGRANI BANK LIMITED”**.I feel myself delighted to get the opportunity to work with banking. I have gathered a vast knowledge and practical experiences about general banking from the Internship work. I feel the immense knowledge and experience will facilitate me a lot in my future career life, with my limited knowledge. I have given my full concentration into the work with the hope to prepare a precise report from the area I have experienced and from your kind direction.

I will always be ready to respond if there is any point in this report that needs further clarification.

Sincerely yours,



Md. Noyon Islam
Reg. No: 10-03837
Program: MBA in Agribusiness

STUDENT DECLARATION

This is to inform you that this report entitled, **“CUSTOMERS’ PERCEPTION & SATISFACTION OF GENERAL BANKING SERVICE QUALITY AT SHAMOLI BRANCH OF AGRANI BANK LIMITED”** submitted for partial fulfillment of the requirements for the degree of MBA in Agribusiness. No part of the report has been submitted for any other purpose.



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By

MD. NOYON ISLAM
Registration No: 10-03837

An Internship Report
Submitted to the Faculty of Agribusiness Management,
Sher-e-Bangla Agricultural University, Dhaka,
in partial fulfillment of the requirements
for the degree of

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APPROVED BY

Supervisor

Dr. Rokeya Begum

Professor

Dept. of Agricultural Economics
Faculty of Agribusiness Management

SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA-1207

**DEDICATED
TO
MY BELOVED PARENTS**

LIST OF ACRONYMS

| | |
|-----|----------------------------|
| ABL | Agrani Bank Limited |
| BB | Bangladesh Bank |
| GB | General Banking Department |
| CD | Current Deposit |
| STD | Short Term Deposit |
| SB | Savings Deposit |
| FDR | Fixed Deposit Receipts |
| A/C | Account |
| L/C | Letter of Credit |
| TT | Telegraphic Transfer |
| DD | Demand Draft |
| VAT | Value Added Tax |
| PO | Pay Order |
| BTB | Back To Back |
| GM | General Manager |
| DGM | Deputy General Manager |
| AGM | Assistant General Manager |
| KYC | Know your Customer |
| TP | Transaction Profile |

ACKNOWLEDGEMENTS

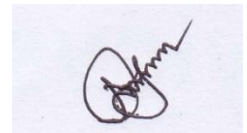
All the praises are due to the almighty Allah, who blessed the researcher to complete this work successfully. With sincere gratitude and appreciation to his reverend supervisor Professor Dr. Rokeya Begum, Department of Agricultural Economics, Sher-e-Bangla Agricultural University, for her scholastic supervision, helpful commentary and unvarying inspiration throughout the field research and preparation of this thesis.

The earnest indebtedness to his Co-supervisor Professor Dr. Md. Shahidur Rashid Bhuiyan, Department of Genetics and Plant Breeding, SAU for his continuous support, constructive criticism, and valuable suggestions.

The author have received endless encouragement from his beloved friend Nazmul Huda, Shamanur Emam, Sifat,, Ashikul Islam, Atikur Rahman and Abdullah Rafi throughout their honour's and masters life.

The author, indeed, proud and delighted for his father and mother for their unparalleled affections and for numerous sacrifices they have made for his research. This work is dedicated to his beloved parents.

May, 2017
SAU, Dhaka



The Author

Executive Summery

The topic of my research is “Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank ltd”. This study attempted to understand the customer perceptions on different general banking service quality dimensions while dealing with this branch. The broad objective of the report is to know about the Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank Ltd. to analyze the customers satisfaction of general banking service quality of shamoli branch and to give some recommendations for improving the quality of different banking services provided to the customers by Shamoli Branch. The study was conducted based on both the primary and secondary sources of information. The nature of the research is a descriptive research. A detailed questionnaire was used to collect primary data. 50 samples were randomly selected and percentage method is used for calculation. Satisfy these customers, the management can take some attempts. Coming up with some points, which can improve the efficiency as well as quality of general banking service. Agrani Bank Ltd of Shamoli Branch need to give more emphasize on their service quality because survey shows customers are very much quality oriented in Banking than ever before. To retain their customers and make them loyal Agrani Bank ltd should be give some exclusive offering. By considering the recommendations the Agrani Bank of Shamoli Branch can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of Agrani Bank Ltd. Considering the volume of operation and limitations of resources and proper management the bank is doing better than many modern banks. If it is possible for the bank management to provide recommended services, the perception of the customers will be positive about the service quality of the Agrani Bank of this branch.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

Today's fast growing companies need business banking services that fully meet their expectations for speed, convenience, efficiency and security. To ensure their optimum level of satisfaction, regarding their necessity for this type of affluent banking services different types of local as well as multinational banks are coming up with diverse and dynamic corporate banking services. Banks are playing a vital role in the economic progress of our country. Now-a-days, the banks try to give priority in the perspective of our national interest. The Banking industry in Bangladesh is one characterized by strict regulations and monitoring from the central governing body, the Bangladesh Bank. The chief concern is that currently there are far too many banks for the market to sustain. As a result, the market will only accommodate only those banks that can transpires the most competitive and profitable ones in the future Bank perform the in dispensable task of intermediating between the two groups and offering convenient financial service to surplus-spending individuals and institutions in order to attract fund and these loaning those funds to deficit- spending individuals and institutions. "Another contribution of bank make their willingness to accept risky loan from borrower, while issuing low risk securities to their depositors. Bank also satisfies the strong needs of much customer's liquidity. It is true thus clear that the underlying principle of a business of banking is that the resources mobilized through the acceptance of deposit must contribute the main stream of funds, which are to be utilized for lending or investment purpose.

1.2 Background of the Report

After completion of all the courses of MBA in Agribusiness every student has to go through a practical orientation in reputed business organization to gather the practical knowledge. I prepared report based on **“Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank Ltd”** My Internship supervisor is **Prof. Rokeya Begum** (Dept. of Economics). I have completed my Internship report on **Agrani Bank Limited, Shamoli Branch** at, Dhaka. I have tried my best to show my personal observation and knowledge in this report.

1.3 Objectives of the study

The main objective of the study is to gain practical knowledge and to acquire knowledge about the practice banking business. In addition, the prime objective of the study is to know the existing banking business in Agrani Bank Ltd of Shamoli Branch.

1.4 Broad Objective:

The broad objective of the report is to know about the customers' perception and satisfaction of service quality of Agrani Bank Ltd of Shamoli Branch.

1.5 Statement of the problem

Consumers are one of the most important sources of clients for any bank. Bank gets a lot of money for further investment from these clients by the savings account and fixed deposit given by the clients. So, it is highly required that bank takes care of its important clients and renders service in such a way that fulfills the requirement of the clients. But in recent times it has been seen that the banking activities of the clients have been reduced. So fulfilling the requirements is mostly needed. But, to fulfill the requirement at first bank needs to know about the need and demand of the clients.

Management decision problem and Marketing research problem of the research are:

- How do consumers perceive the general banking activities of commercial banks?
- Factors affecting the perception of clients on general banking division.

1.6 Purpose of the Study

The purpose of the study was to present the relationship between service quality of general banking with customer satisfaction and customer loyalty in Agrani Bank of Shamoli Branch that leading public sector bank in Bangladesh. This study attempted to understand the customer perceptions on different service quality dimensions while dealing with this bank.

1.7 Scope of the Study

This internship program gives me a great scope or opportunity for gathering experience and knowledge in several areas of banking by which I can evaluate or expose myself. The scope of this report is mostly limited to Agrani Bank Limited, as the report is based on practical observations. For the purpose of my internship program I was assigned at

Agrani Bank Limited, Shamoli Branch, Dhaka. I have worked as an intern and try to resolve customers' problem. Also I worked in different department of the bank like General banking and Credit division. But it was not possible to learn all job activities within these four months.

1.8 Limitations

The objective of this study is to earn real life practical experience in Banking System. It requires long time to acquire to the real experience. Time limitation is the main constrain in this respect. The lack of available of data is another limitation. Maximum of banking activity are practical. Just reading the manual is not enough. To earn such practical experience, it requires working with those events.

The main limitations are as:

- Time constrain
- Banking people are very busy. Sometimes it seems hard to get their attention
- Lack of published relevant documents
- Some information is confidential-not open to public.

CHAPTER 2

REVIEW OF LITERATURE

Victoria *et.al.* (2009); Customer-banker relational behavior is dynamic and fast-changing and better interpersonal relationships tend to be characterized by their quality. Banks in Bangladesh are functioning increasingly under the competitive pressures originating from the banking system from non-banking institutions as well as from the domestic and international capital markets. In order to expand banking business, as well as sustain it in the long run, it has now become essential for banks to focus on developing long-term relationships with their customers. In this paper we examine whether banking products in Bangladesh address customers' needs.

Bateson (1985), cited that in case of the banking sector, recognized standard scales to measure the perceived quality of a bank service is not that available. Thus providing high quality service is being as an important weapon to survive and to gain and maintain competitive advantage. Inter-relation between customer satisfaction and service quality is well approved by researchers. They argued that higher service quality by banks results in higher customer satisfaction. In this study, satisfaction has been measured considering that it is driven by service quality of the banks.

Cronin *et al.* (2000); cited that Service satisfaction has thus been assessed using items that include interest, enjoyment, surprise, anger, wise choice, and doing the right thing.

Fornell (1992), noted that although customer satisfaction and quality appear to be important for all firms, satisfaction is more important for loyalty in service industries like bank. Because even if the customers appear to be satisfied, they may look for other bankers if they believe they might receive better service elsewhere. Thus the banking organizations need to know how to keep their customers. However, keeping customers is also dependent on a number of other factors. These include a wider range of service choices, greater convenience, better prices, and enhanced income.

Ioanna (2002), cited that differentiation is nearly impossible in a competitive environment like the banking industry. Banks everywhere are delivering nearly same services. Thus, bank management tends to differentiate their firm from competitors through service quality.

Jamal and Kamal (2004), cited that satisfaction is an important trait which must be taken in to account when shaping the overall loyalty of the customers towards their service providers.

In banks, customers think about the level of the services and settle on about the lack of importance given to them and decide about whether to be with the bank or to switch. Minimum price with maximum usage and profit always breeds higher level of satisfaction.

Olsen (2002) and Oliver (1997) cited that satisfaction is an affective construct rather than a cognitive construct .That means it is derived or influenced by many other factors other than just by the customer's mental thinking.

Rust and Oliver (1994), cited in Dhandabani defined satisfaction as the “customer's fulfillment response” which is an evaluation as well as an emotion-based response to a service.

Siddique (2012), found that the most important factors influencing customers for selecting a private commercial bank are effective and efficient customer services, speed and quality services; image of the bank, online banking, and well management. On the other hand, the most important factors for choosing a nationalized commercial bank are low interest rate on loan, convenient branch location, safe investment (accountability of the govt.), variety of services offered and low eservice charges. Findings also suggest that there are some of significant statistical differences between responses of PCB and NCB customers related to factors considered important in selection a bank.

Storbacka et al. (1994); cited in Thakur that Service quality is a crucial element which impact customers' satisfaction level in the banking industry. And in banking, quality is a multivariable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service.

Zeithaml (2003), cited that the evaluation of whether a product or services has met the needs and expectations of customers is satisfaction. In more comprehensive way, it can be defined as the sense of fulfillment of needs, contentment response of a customer, feelings of pleasure associated with happiness, delight, and sense of relief.

CHAPTER 3

METHODOLOGY

3.1 Research Design

The study methodology included observation of their work procedure, analysis of their information input forms and their output documents, face-to-face interview with the clients, interviews of relevant ABL officials.

As per study objectives mentioned, the information used in this study has been received from the following sources

3.2 Sources of Data

The Primary Sources of Data include the followings:

- ❖ Questionnaire Survey on Customers through face to face conversation.
- ❖ Officials Records of Agrani Bank Limited(ABL)

The Secondary Sources of Data include the followings:

I have elaborated different types of secondary data in research. Sources of Secondary information can be defined as follows:

- ❖ Annual report of Agrani Bank Limited.
- ❖ Different publications of Agrani Bank Limited.
- ❖ Internal records of Agrani Bank Limited.
- ❖ Different books and periodicals related to the banking sector.
- ❖ Internet.

3.3 Sampling Technique

- ❖ **Population:** All the Customers of Agrani Bank Limited who took services from Agrani Bank Limited, Shamoli branch, Dhaka.
- ❖ **Elements:** Individual Customers of Agrani Bank Limited. Who took services from Agrani Bank Limited, Shamoli, Dhaka.
- ❖ **Sampling Size:** Sample size of this study for questionnaire is 50 customers.
- ❖ **Sampling Method:** In this research non probability convenience sampling technique was used to select the sample.

3.4 Methods of Data Collection

Data collection medium and procedure

First of all I made a set of 20 questions on customer satisfaction level of ABL Shamoli branch and made a random sample survey on 50 customers. I tried to collect data from customers of different ages and occupations so that I can measure the best possible result for my survey. I gave more importance on primary data rather than secondary data because on primary survey I got to know the direct reflections of the customers.

After executing the survey I got some strong points which I am going to explain on my report paper.

3.5 Analytical Technique and Tools

Analytical Technique

Simple percentage method in statistics is used as analytical method. The collected data were analyzed through Table & graphical presentation.

Tools

The tool those I've used to implicate the techniques for analyzing data, are simple percentage, MS Word & MS Excel.

CHAPTER 4

ORGANIZATIONAL PROFILE

4.1 Overview of Agrani Bank Limited

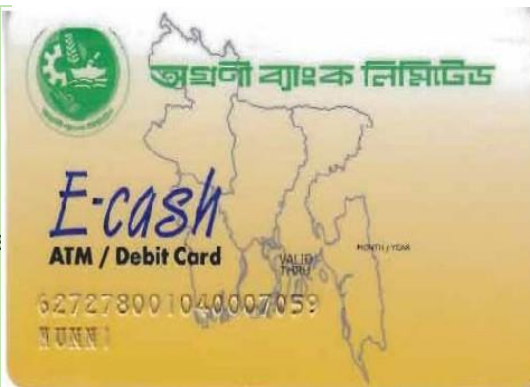
Agrani Bank Limited was established on 26 March 1972 by combining two abandoned Pakistani banks Commerce Bank and Habib Bank. The Bank is fully owned by the Government of Bangladesh. Agrani Bank is governed by a Board of Directors consisting of 12 members headed by a Chairman. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 34 Divisions in head office, 62 zonal offices and 935 branches including 27 corporate and 40 AD (authorized dealer) branches. It has been corporatized on 15 November 2007 and emerged as Agrani Bank Limited (ABL) taking over assets, liability and goodwill of Agrani Bank. The authorized capital of the Bank is Tk 8 billion. As there had been poor banking structure and it failed to build sound banking infrastructure by local entrepreneurs before independence and the newly born independent country was down with enormous economic problem, the new govt. Agrani Bank being one of the largest nationalized commercial bank must shoulder the responsibility of expanding its network in rural area. Agrani Bank Limited is a Bank with an Authorized Capital and Paid-up Capital of Tk.2500.00 crore and Tk.9210.29 million respectively. The total equity of the bank stands at 4468.00 million as on December 2015. The total operating profit of last year is about Tk.93 crore. Its total capital is 2524 crore taka. Agrani Bank Limited has six subsidiary companies of its 100 percent ownership. Two of them are in Bangladesh and four are in abroad. Agrani Bank Limited started to take part in the capital market operations since it got license from BSEC on 23rd March, 2009. Initially its operations were executed under Merchant Banking Unit of the Bank. On March 16, 2010, the Bank has formed a subsidiary company named 'Agrani Equity & Investment Limited'. It started its operation on 15th June, 2010 taking all the assets and liabilities of Merchant Banking Unit of Agrani Bank Limited. This bank plays a significant impact on the growth of the economy of this country.

CORPORATE PROFILE

Corporate Profile of ABL

| | |
|-------------------------|--|
| Genesis | Agrani Bank Limited (ABL) was incorporated as a state owned Commercial Bank (SCB) on 17 May 2007 under the Companies Act 1994. Agrani Bank emerged as a Nationalized Commercial Bank (NCB) following the Bangladesh Banks (Nationalization) Order 1972 vice President's Order No. 26 of 1972. On a going concern basis ABL took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh & the Board of Directors of ABL with retrospective effect From 1 July 2007. |
| Legal Status | Public Limited Company (governed by the Bank Companies Act 1991) |
| Chairman | Dr. Zaid Bakht |
| Managing Director & CEO | Syed Abdul Hamid, PhD, FCA |
| Company Secretary | A.S.M. Waliullah |
| Registered Office | 9/D Dilkusha Commercial Area Dhaka 1000 Bangladesh |
| Authorised Capital | Tk. 2500.00 Crore |
| Paid up Capital | Tk. 991.29 Crore |
| Operating Profit | Tk. 20.04 Crore |
| Employees | 13,269 (9,917 officers and 3,973 staffs) |
| Branches | 935 |
| Subsidiary Companies | 06 |
| Phone | +88-02-9566153-4, +88-02-9566160-9, +88-02-9566074-5 |

| | |
|---------|--|
| Fax | +88-02-9562346, +88-02-9563662, +88-02-9563658 |
| SWIFT | AGBKBDDH |
| Website | www.agranibank.org |
| E-mail | agrani@agranibank.org info@agranibank.org |



Agrani Bank Limited
Committed to serve the nation

4.2 Organizational Structure

Hierarchy .Of Agrani Bank



Figure 1: Hierarchy of Agrani Bank Limited Management

The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customers' needs. The scenario of banking business is changing day by day, so the bank's responsibility is to device strategy

and new products to cope with the changing environment. Agrani Bank Ltd. has already achieved tremendous progress within only two years. The bank has already ranked as one of the quality service providers & is known for its reputation.

4.3 Vision

To become the best leading state owned commercial bank of Bangladesh operating at international level of efficiency, quality, sound management, customer service and strong liquidity.

4.4 Mission

Fusing ideas and lessons from best practice to explore new avenues to stay stronger and more efficient and competitive as well as applying information and communication technology for the benefit of customers and employees

4.5 Motto

To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh with global presence.

4.6 Values

We value in integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all our customers and stakeholders inside and outside the country.

4.7 Strategic Objectives

1. Winning at least 6.50 percent share of deposits and 5.50 percent share of loans and advances of Bangladeshi market.
2. Gaining competitive advantages by lowering overall cost compared to that of competitors.
3. Overtaking competitors by providing quality customer service.
4. Achieving technological leadership among the peer group.

5. Strengthening the Bank's brand recognition.
6. Contributing to well-being of the country by focusing particularly on SME and agricultural sectors.
7. Strengthening research capability for innovative products and services.

4.8 Ethical Standards

Be Trustworthy: We believe in mutual trust and treat our customers in a way so that they can trust us.

Keep an Open Mind: For continuous improvement of our Bank we keep our minds open to new ideas. We seek opinions and feedback from both customers and team members through which our Bank will continue to grow.

Be Transparent: We are transparent in our dealings with customers and all stakeholders. We ensure transparency by furnishing information through print and electronic media as well as in Bank's website, journals and reports.

Be involved with the Community: We remain involved in community-related issues and activities, thereby demonstrating that our business is socially responsible.

Be Respectful: We treat all stakeholders with utmost respect and courtesy regardless of differences, positions, titles, ages, or other types of distinctions.

Be Environment Conscious: We provide industrial financing decorously to keep the environment free from pollution and health hazard. We also ensure setting up ETP before installation of industries that may affect the environment.

4.9 Core values of Agrani Bank Limited

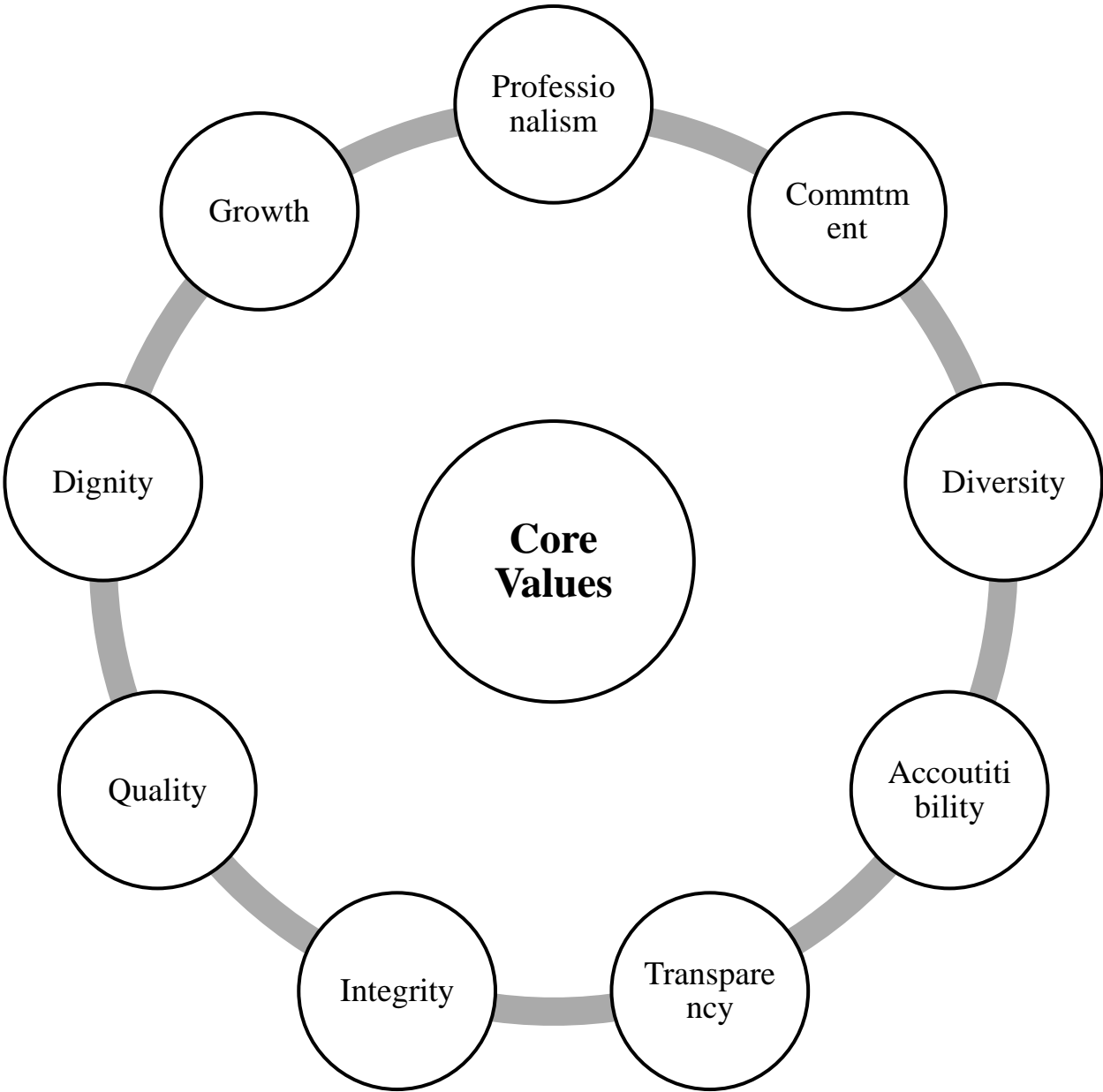


Figure 2: Core values of Agrani Bank Limited

CHAPTER 5

GENERAL BANKING DIVISIONS

General banking is the heart of all business banking activities. General banking department performs the core function of bank operates the day-to-day transactions. It is the storage point of all kinds of transaction of foreign exchange department, loans and advance department and itself.

5.1 Functions of General Banking

The functions of general banking division are as follows

- Maintenance of Deposit A/C, Saving accounts/ Current accounts/cash credit deposits/Fixed deposits/short term deposits/margin deposits/Bond deposits/F.C. Bond deposits.
- Receipts& payment of cash.
- Handling transfer transactions.
- Operations of clearing house.
- Maintenance of accounts with Bangladesh Bank & other banks.
- Collection of Cheques & Bills.
- Issue and payment of Demand Drafts, Telegraphic Transfers and payment Orders.
- Executing customers standing Instructions.
- Maintenance of safe Deposit Lockers.
- Maintenance of Internal Accounts of the banks.
- Reporting to head office about daily position.
- Saving all transaction record in computer.
- Closing and transfer of different types of accounts.
- keeping good relation with valued customer

5.2 Sections of General Banking

- Deposit section
- Local Remittance section
- Clearing Section
- Cash section
- Transfer section
- Mail receive and dispatch section

5.2.1 Deposit Section

Account Opening unit:

One of the vital functions of deposit section under general Banking is the account opening. Banker customer relationship begins through this section. Function of this unit various tasks are. Such as

- Opening of different types of account.
- Issue of check book.
- Transfer and closing of account.
- Enquiry of account.

Fixed Deposit Account

A fixed deposit account is repay e after the expiry of a predetermined period fixed by the customer himself. The period varies from three months to three years. The customer may open his/her account for different time periods, which may be for three months, six months, one year, two years and three years.

Opening of FDR

There is a prescribed form for opening FDR. No introducer and photograph is required for opening this Account a minimum amount as determined by the H.O is required to open such an account

Premature Encashment of FDR

A depositor has the right to claim for refund of his deposit before expiry of the fixed term thereof. Bank may in special consideration allow premature encashment on application of the deposit subject to the under noted conditionf

Current Deposit Accounts

In case of current or demand deposits, the bank undertakes the obligation of paying all cheques drawn against it by the customer till it has adequate funds of the customer with it. The current account is a running account and, therefore, it never becomes time barred. The special characteristics of such an account are as follows:

Closing of a Bank Account

A customer's account may be closed in the following circumstances:

1. The customer may inform the banker in writing of his intention to close the account. The banker cannot ask for his reasons of such closure.
2. The banker may itself ask the customer to close his account when the banker finds that the account has not been operated for a long time. A notice to that effect can be given to the customer.
3. In case the banker finds that the customer is not desirable e.g. customer is guilty of having forged cheques or bills of exchange etc or flouting rules of operating the account, the banker may by notice in writing inform the customer of its intention to close the account. However, the banker should follow the following procedure in this connection:
In the following cases, the banker should suspend all payments from the customer's account till the matters are finally settled
4. When the banker receives notice of customer's death or insanity.
5. When the customer becomes insolvent or in case of a company, it goes into liquidation. In such cases the money standing to the credit of the customer will be transferred to the official receiver or the official liquidator as the case may be.
6. When the banker receives a Garnishee Order.
7. When the banker receives notice from the customer regarding assignment of the balance standing to the credit of his account by him to a third party.

Dormant Accounts

Dormant Accounts are those accounts, which are without any customer created transaction for a long time. The law has not prescribed any period after which an account should be treated as a Dormant Account because of absence of any transactions by the customer in his account. Every bank has its own policy in

5.2.2 Local Remittance Section

There are three ways of transferring funds domestically. The modes of transferring funds are:

- ✓ Pay- Order (PO).
- ✓ Demand Draft (DD).
- ✓ Telegraphic Transfer (TT).

Payment Order / Pay Order (P.O)

This is an instrument issued by the branch of a bank for enabling the Customer/Purchaser to pay certain amount of money to the order of a certain person/firm/organization/office within the same clearinghouse area of the pay order-issuing branch.

Characteristics of P.O

- The issuing branch and paying branch are same.
- Application for payment within the clearinghouse area of the issuing branch.
- This may be open or can be crossed.
- No charge for issuing pay order for account holder.

Demand Draft (D.D)

This is an instrument through which customer's money is remitted to another person/firm/organization in outside the clearinghouse area from a branch of one bank to an outstation branch of the same bank or to a branch of another bank (with prior arrangement between that banks with the issuing branch).

Telegraphic/ Telephonic Transfer (T.T)

This is a mode of transfer of customer's money from a branch of one bank to another branch of the same bank through telegraphic/telephonic message. The issuing branch used to send the message of such remittance through telegraph/telephone adding certain code number or test number on the basis of test key apparatus developed by the concerned bank for its different branches.

Function of TT section:

- Provide information about TT. Such as who may remit Taka how it can etc.
- Receive TT (inward) and transfer TT (outward) by using Telephone.
- To perform test agreement /Evaluation of TT both of inward and outward
- To perform test agreement/Evaluation of online money transfer
- To perform test agreement/Evaluation of Demand Draft
- To perform test agreement/Evaluation of Pay order.

5.2.3 Bills and Clearing Section

Clearing and bills section is an important section of General Banking. This is the section through which branch has to clear its inter branch and inter-bank transaction. Customers do pay and receive the collecting branch the system is known as IBCA.

Outward Bills for Collection (OBC)

Customers deposit cheque, drafts etc. for collection, attaching their deposit slip. Instruments within the range of clearing are collected through local clearinghouse. But the other, which is outside the clearing range, is collected through OBC.

Inward Bills for Collection (IBC)

In this case bank will work as an agent of the collection bank. The branch receives a forwarding letter and the bill. Next steps are:

- Entry in the IBC register, an IBC number given.
- The instrument is sent to clearing for collection.
- An IBC is dispatched in this regard. If dishonored: in this case the instrument is returned to the collecting branch along with return Memo indicating the cause of dishonored.

The Clearing House System

A clearing house may, therefore, be defined as an organization of banks constituted for the purpose of settling inter-bank liabilities due to transfer of deposits by a customer of a particular bank to that of another bank.

Types of Clearing

Outward Clearing: Outward clearing means when a particular branch receives instrument drawn on the other bank within the clearing zone and those instruments for collection through the clearing arrangement is considered as outward clearing for that particular branch.

Inward Clearing: When a particular branch receives instruments which on them and sent by other member bank for collections are treated as inward clearing.

5.2.4 Cash Section

Cash section is an important section where cash transactions are made. Cash sections demonstrate liquidity strength of a bank. It is also sensitive as it deals with liquid money. Maximum concentration is given while working on this section. Tense situation prevails if there is any imbalance in the cash account. There are various systems maintain by cash officer that is under:

- Vault
- Cash Payment
- Cash Receive
- Transaction after banking hour.

When clients deposit cash in the bank, the bank officer on receipt of the cash and the pay in slip/credit voucher shall:

- Check and count the received cash.
- Make sure that the amount in word and number in the deposit slip are same.
- Check the account title and the number.
- Both the deposit slip is in order.
- Depositor's signature is in the slip.
- Receive seal in the slip is a must.
- Write the domination of the currency at the back of the pay in slip or the credit
- Check of it is an open or crossed check.
- The branch name in the cheque.
- The date in the cheque is very crucial. Cheques are normally valid six months and pre-dated cheques are asked to present after the date given.
- Taka in words and figure of the cheque is same.
- Balance in the account is available.

Books maintained by cash department

- .. Vault Register:
- .. Cash Receive Register:
- .. Cash Payment Register:
- .. Daily Cash Balance Register:

5.2.5 Loan & Advances or Credit Division

Credit indicates any amount which is lent to the party on a fixed rate interest and return after a certain period of time. Major source of income of a commercial bank is the earning from credit. Borrower selection, to credit sanctioning, recovery of credit etc are the important tasks of this Division. Commercial Bank credit is not only important for surviving a bank but also it is essential for developing a country's business and industry. Without loans country's industrial and commercial development is not possible. Therefore, smooth loan system in banking sector is a catalyst for economic development of a country.

Advance Secured and Unsecured

1. **Secured Advance:** Secured advance are those advances which are secured by tangible securities of adequate value over which the bank has either absolute or constructive control in addition to the personal guarantee of the customer.
2. **Unsecured Advance:** The advances which are granted to a constituent of undoubted standing and reliability and only in exceptional circumstances and for short period without any tangible security are called unsecured advances.

Functions of Advance Division

Ensuring that funds are disbursed only after compliance with terms and conditions or required documents received.

- Make sure that the bank has always valid and current loan documentation.
- Ensuring that the bank receives sufficient valid insurance cover whenever required from a recognized insurance company.
- Monitoring the receipt of periodical receive. Debiting the client for all charges, interest etc.
- Maintaining the central liability records for all extensions of credit and balancing the totals with General Ledger

5.3 TYPES OF LOAN

Following are the loan schemes:-

- ✓ Continuous Loan
- ✓ Demand Loan
- ✓ Term Loan
- ✓ Cash Credit (CC)
- ✓ Overdraft (OD)
- ✓ Bank Guarantee
- ✓ Staff Loan(PBL)

5.3.1 Continuous Loan

The limited loans with expiry date of loan payment, which can be transacted without any particular payment schedule, are termed as continuous loan. Following are the various categories:

1. Small Enterprise Financing (SEF)
2. Consumer Financing (CF)
3. Other than SEF and CF

5.3.2 Demand Loan

The loans, which become eligible for payment when demanded by the bank, are termed as demand loan. If contingent or any other debt becomes forced loan, then those are also termed as demand loan.

Following are the various categories:

1. Small Enterprise Financing (SEF)
2. Consumer Financing (CF)
3. Other than SEF and CF

5.3.3 Term Loan

The loans which are to be paid within limited term with a particular payment schedule are known as term loan.

Short term Agro and Micro Credit

The short-term loans which are listed in yearly loan disbursement schedule served by the loan department of Bangladesh Bank are termed as short-term agricultural loan and micro-credit. The loan given to the agricultural sector for less than 12 months is also included in this category. By short-term loan we mean the loan below Tk 10,000 to be paid within 12 months.

5.3.4 Cash Credit (CC)

- Cash credit is given through the Cash Credit (CC) account.
- Cash credit account is basically a current account, however a little difference exist between them. The distinction between a current account and CC account is that the former is intended to be an account with credit balance and the latter an account for drawing of advances.

- Operation of cash credit is as same as overdraft. The purpose of cash credit is to meet working capital needs of traders, farmers, and industrialists

5.3.5 Over Draft (OD)

- Overdrafts are those drawings which are allowed by the banker in excess of the balance in the account up to a specified amount for definite period.
- Generally it is given to the businessmen to maintain their business activities.
- Any deposit in the SOD account is treated as repayment of overdraft. Generally provided against FDR, any primary security etc.

5.3.6 Staff Loan

there are two tyepes of staff Loans:

1. Staff House Building Loan – SHBL
2. Staff Loan against Provident Fund – SPF

5.4 Process of Loan

Application

Applicant applies for the loan in the prescribed form of the bank describing the types and purpose of loan.

Credit Approval Procedure

After receiving the application from the client, official prepares a Credit Line Proposal (CLP) and forwards the same to the Head Office. To place before Head Office Credit Committee (HOCC) for approval it includes

- Request for credit limit of customer.
- Project profile/profile of business.
- Copy of trade license duly attested.
- Copy of TIN certificate
- Certified copy of Memorandum of Association, Articles of Association, Certificate of Incarnation, Certificate of Commencement of Business, and Resolution of the Board, Partnership Deed (Where applic e)
- 3 years Balance Sheet and Profit & Loss account. Personal net worth statement of the owner/directors/partners etc.

- Valuation certificate of the collateral security in Bank's form with photograph of security.
- CIB inquiry form duly filled in (for proposal of above 10 lac.)
- Declaration of the name of the sisters concern and their liability.
- In case of L/C detailed performance of L/C during last year.

5.5 Loan Classification

Loan classification is a process by which the risk or loss potential associated with the loan accounts of a bank on a particular date is identified and quantified to measure accurately the level of reserves to be maintained by the bank to provide for the probable loss on account those risky loan.

All types of loans of a bank are fall into following four scales:

Unclassified: Repayment is regular

Substandard: Repayment is stopped or irregular but special collection efforts may result in partial recovery.

Doubtful Debt: Unlikely to be repaid but special collection efforts may result in partial recovery. **Bad/Loss:** Very little chance of recovery

5.6 Card section

It is a new section of Bank the development process is ongoing level. A limited card facility has been provided to the customer

Documents Needed for Applying Credit card

1. Photograph (one copy)
2. Copy of TIN certificate
3. Copy of passport and national ID card
4. Proof of Residence
5. Bank statement for last six months.
6. If salaried, the original certificate of latest salary
7. If self-employed, copy of trade license.

5.7 Green Banking

The core objective of green banking is to ensure customer services, finance, protection of internal environment of management through adoption and compliance of environment friendly banking policy. Agrani Bank is investing in environment friendly projects and discouraging the projects detrimental to good environment. Besides ABL is Publishing and communicating memo, circular, statement through web mail / web site without normal printing.

Green Banking of Agrani Bank Limited at a glance:

- All of 935 branches are computerized..
- Finance in Zig zag brick fields.
- Loan to 55 biogas plants.
- Loan to 186 solar panels.
- Loan to 15 HHK brick fields.
- Loan to 23 Vermi composed fertilizer.
- Real time online banking in 503 branches.
- Establishing 31 ATM booths along with 4,800 shared.
- BDT 5,420 million budget allotted for 2016.

5.8 Corporate Social Responsibility (CSR)

In a bid to accelerate the sustainable development, it is very much essential to conduct different social responsibility activities. Under the guideline of Bangladesh Bank, Agrani Bank Limited has been conducting the CSR program. As a State-owned Bank, since inception Agrani Bank Limited is conducting different activities on social responsibility ground, but it formally began CSR program in 2009. Agrani Bank Limited distributed BDT 78.28 crore in various sectors as donation till 2016. Education and research, health and medical treatment, poverty alleviation, history of Liberation War and cultural practice and preservation, rehabilitation and protection of the environment are special mentions in CSR donation. Moreover, winter cloth distribution among the cold-hit people, sewing machine, television distribution among the ex-enclave people and providing interest free loan to the farmers of monga-stricken areas have added different dimension to Agrani Bank Limited CSR activities. Overall, as per direction of the Government and on social responsibility point of view, Agrani Bank Limited has been conducting various types of activities including social safety net programs which are part of CSR activities.

5.9 Other Service

- SMS banking
- Sale of Lottery Ticket

- Foreign Currency Buying and Selling
- Bangladesh Electronic Fund Transfer Network (BEFTN)
- Bangladesh Automated Clearing House (BACH)

CHAPTER 6

RESULTS AND DISCUSSIONS

6.1 Customer Response on Service Quality

Here figure out the customer's perception about the service quality provided by Agrani bank limited by using the questionnaire survey. By analyzing the average score of the results, Intended to find that Agrani Bank Limited customer general banking service quality was appreciable to the customers or not. Here, the average scores of Agrani Bank Limited are on the basis of questionnaire rating from 1-5. Questionnaire rating:

- ✓ Strongly agree=5
- ✓ Agree=4
- ✓ Neutral=3
- ✓ Disagree=2
- ✓ Strongly disagree = 1

6.2 Analysis

Q 1. Gender

Table-1: Gender Percentage of customers

| Gender | Frequency | Percent |
|--------|-----------|---------|
| Male | 30 | 60.0 |
| Female | 20 | 40.0 |
| Total | 50 | 100.0 |

Source: survey-2017

Sample size was 50. Among them found that there is 30 % male and 20 % female.

In above table -1 can also see that female 30 and male 20 among my respondent. The ratio can be seen graphically in the pie chart:

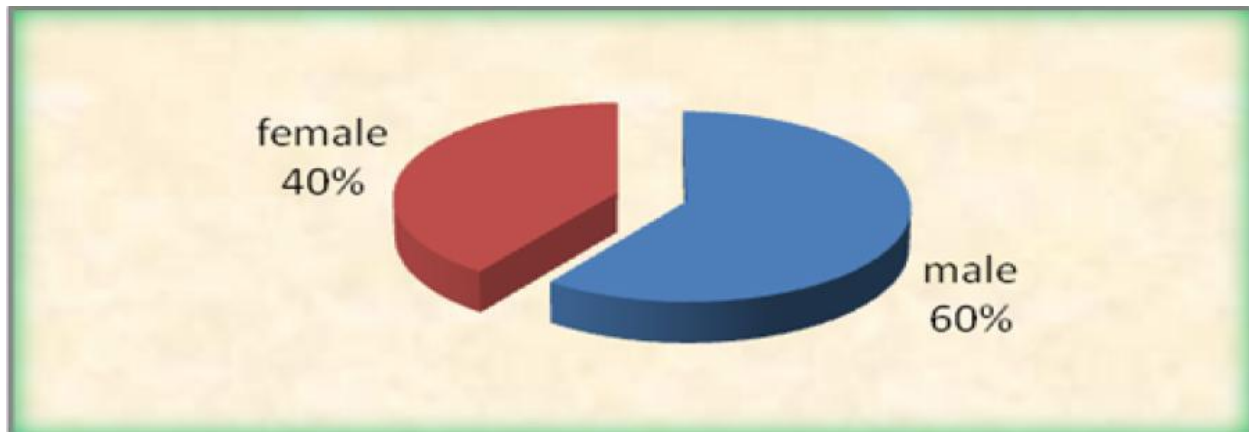


Chart 1-Gender Percentage of customers

Q 2. Age of respondents

Table-2: Age of respondents

| Age | Frequency | Percent |
|--------------|-----------|---------|
| 15-30 years | 15 | 30.0 |
| 31-45 years | 18 | 36.0 |
| 46-60 years | 10 | 20.0 |
| more than 60 | 7 | 14.0 |
| Total | 50 | 100.0 |

Source: survey-2017

Dividing respondents' age group into four classes. Among them 15-30 years old were 15 people, 31-45 years old were 18 persons, 46-60 years old were 10 persons. More than 60 years old were 7 persons. It can say that most of the respondents are between 31-45 years old. It can see the ratio of the different age group people as follows on pie chart:

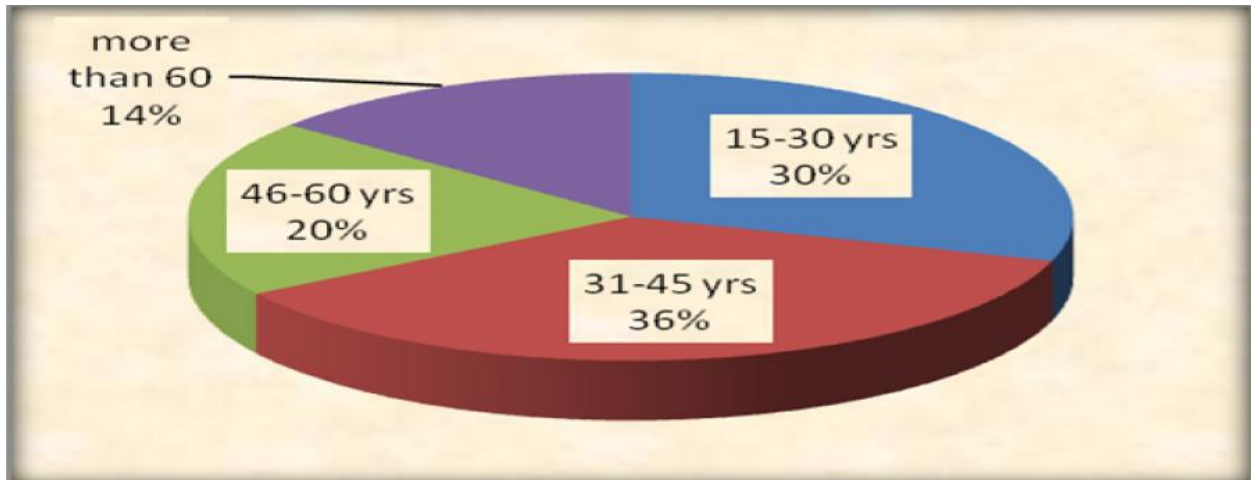


Chart.2 Age of respondents

Q 3. Occupation of respondents

Table 3: Occupation of respondents

| Occupation | Frequency | Percent |
|-----------------|-----------|---------|
| Service holder | 19 | 38.0 |
| Business person | 24 | 48.0 |
| others | 7 | 14.0 |
| Total | 50 | 100.0 |

Source: survey-2017

Sample size was 50. Among them I found that there were 19 Service holder and 24 Business persons and 7 others. 38 % Service holder and 48 % Business persons & 14 % others was respondent. The ratio can be seen in the pie chart:

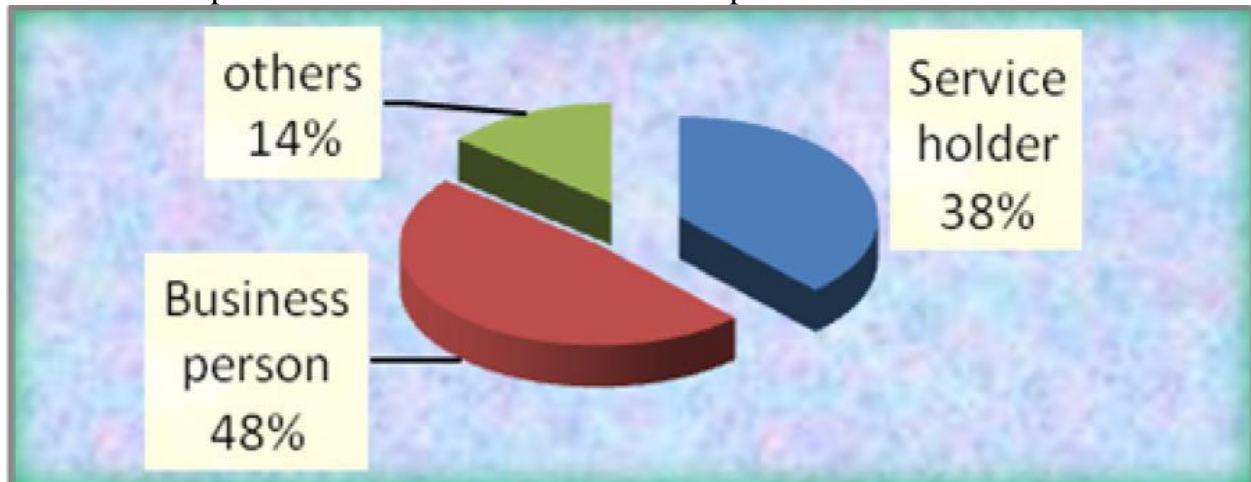


Chart 3: Occupation of respondents

Perceptions about general banking service quality of Agrani Bank Ltd of Shamoli Branch

Q.4. Agrani Bank Ltd provides opening easy account

Table 4: Easy to open account

| Variable | Frequency | Percent |
|----------|-----------|---------|
| Agree | 40 | 80 |
| Neutral | 8 | 16 |
| Disagree | 2 | 4 |
| Total | 50 | 100 |

Source: survey-2017

Sample size was 50. Here analysis shows that among the total respondents 40 persons were agreed and 8 persons were neutral with this question. Also we found that 2 persons were disagreed. The ratio among them was shown below in bar chart:

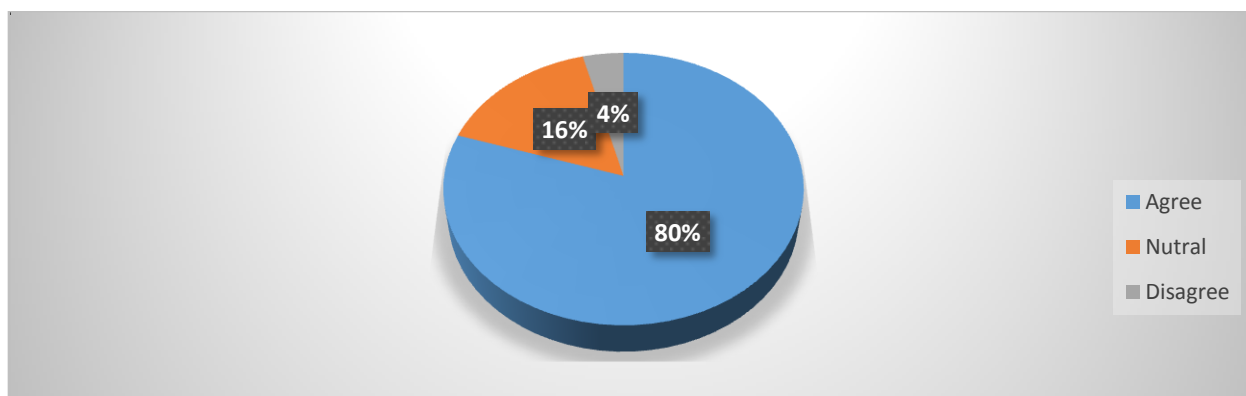


Chart 4. Easy to open account

Q 5. Agrani Bank of Shamoli Branch shows a sincere interest in solving your problems

Table 5: Interest to solve problems

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Disagree | 3 | 6 |
| Uncertain / Neutral | 14 | 28 |
| Agree | 26 | 52 |
| Strongly agree | 7 | 14 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank Ltd of Shamoli Branch shows sincere interest in solving it. After analysis this statement found that most of the respondents were agreed which were 26 persons. Also found that 14 persons were neutral with this statement and 3 people were committed with disagree. The ratio was shown in the bar chart:

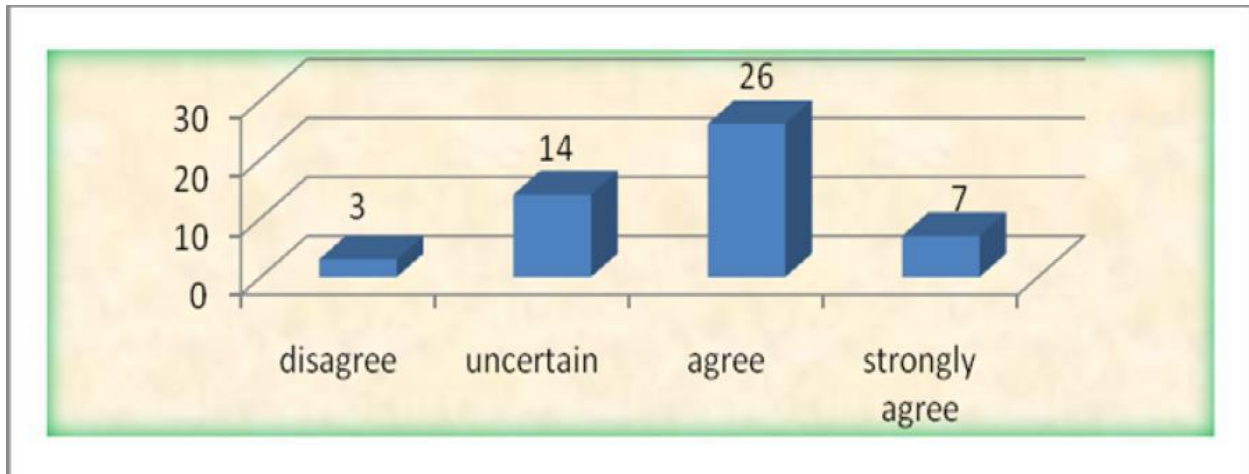


Chart 5. Interest to solve problems

Q 6. Agrani Bank of Shamoli Branch provides its customers services at the time it promises to do so

Table 6: Customer Services of Shamoli Branch

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Disagree | 3 | 6 |
| Uncertain / neutral | 13 | 26 |
| Agree | 26 | 52 |
| Strongly agree | 8 | 16 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank ltd provides its customer services at the time it promises to do so. Here analysis shows that most of the respondents are agreed with this statement. Among them 26 persons agreed and 8 persons were strongly agreed and 13 persons were neutral about that statement. But there were no strongly disagreed persons with this statement. The bar chart shows below:

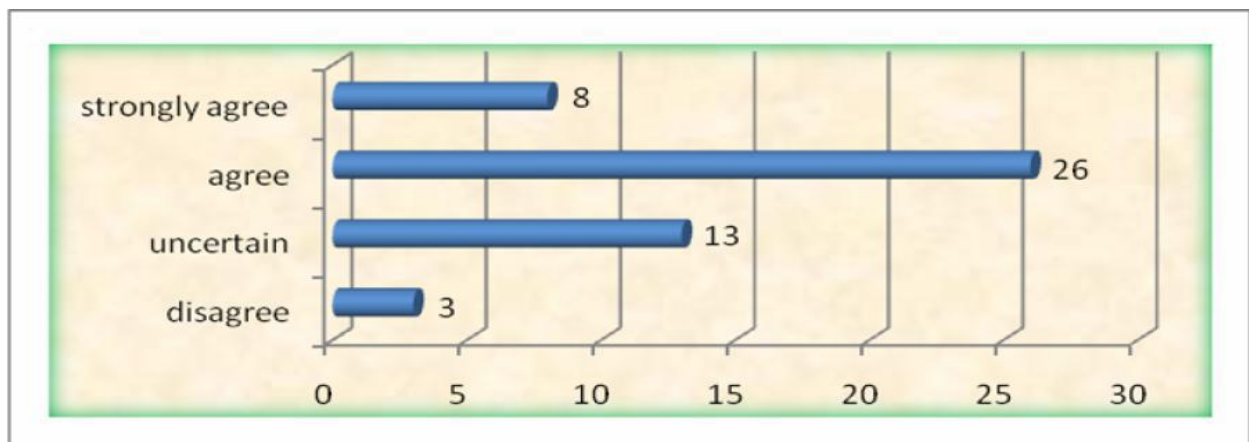


Chart 6: Customer Services of Shamoli Branch

Q 7. Agrani Bank of Shamoli Branch keeps you informed when transaction will be performed

Table 4: Transaction Services

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Strongly disagree | 3 | 6 |
| disagree | 23 | 46 |
| Uncertain / neutral | 9 | 18 |
| agree | 10 | 20 |
| Strongly agree | 5 | 10 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank ltd. keeps customers informed, when transactions will be performed. Total sample size was 50. Here analysis shows that most of the respondents were disagreed. 10 peoples were agreed and 5 peoples were strongly agreed. 23 people disagreed and 3 people strongly disagreed. The bar chart shows below:

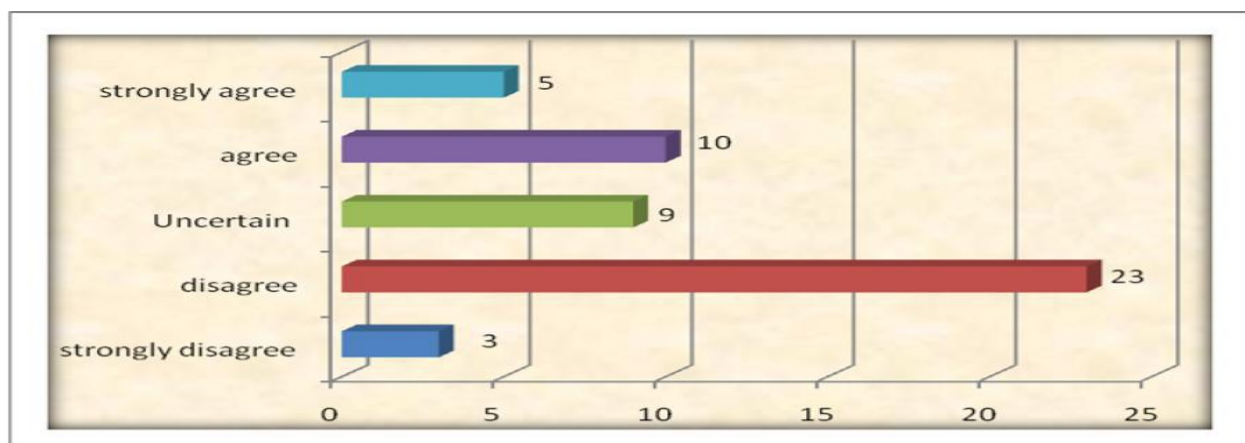


Chart. 7. Transaction Services

Q 8. The employees in Agrani Bank of Shamoli Branch always willing to help you

Table 8: Willing to help

| Variable | Frequency | Percent |
|----------------|-----------|---------|
| Neutral | 12 | 24 |
| Agree | 29 | 58 |
| Strongly agree | 9 | 18 |
| Total | 50 | 100 |

Source: survey-2017

Employees in Agrani Bank ltd of Shamoli Branch are willing to help you. With this statement no one were disagreed or strongly disagreed. Strongly agreed were 9 people, 29 persons were agreed and 12 people were neutral. The bar chart shows below:

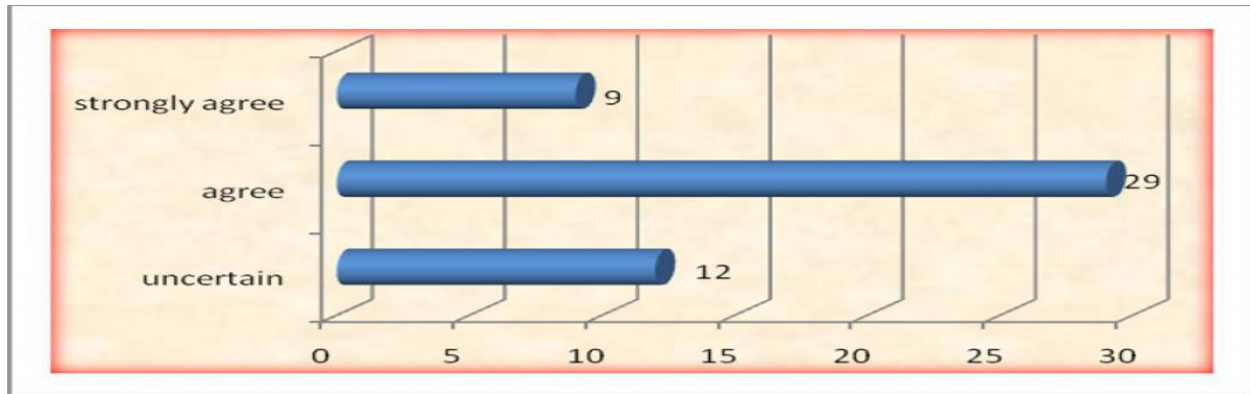


Chart. 8: Willing to help

Q 9. The employees in Agrani Bank of Shamoli Branch are expert to management deposits

Table 9 Expert to management Deposits

| Variable | Frequency | Percent |
|--------------------|-----------|---------|
| Disagree | 1 | 2 |
| Uncertain/ neutral | 11 | 22 |
| Agree | 27 | 54 |
| Strongly agree | 11 | 22 |
| Total | 50 | 100 |

Source: survey-2017

Employees in Agrani Bank ltd of Shamoli Branch are never too busy to respond to your request. After analysis this statement I found that most of the respondents are agreed with this statement. Among the total respondents 11 persons were strongly agreed and 27 were agreed. 11 persons were neutral and 1 person was disagreed. No one was strongly disagreed. The bar chart is given below:

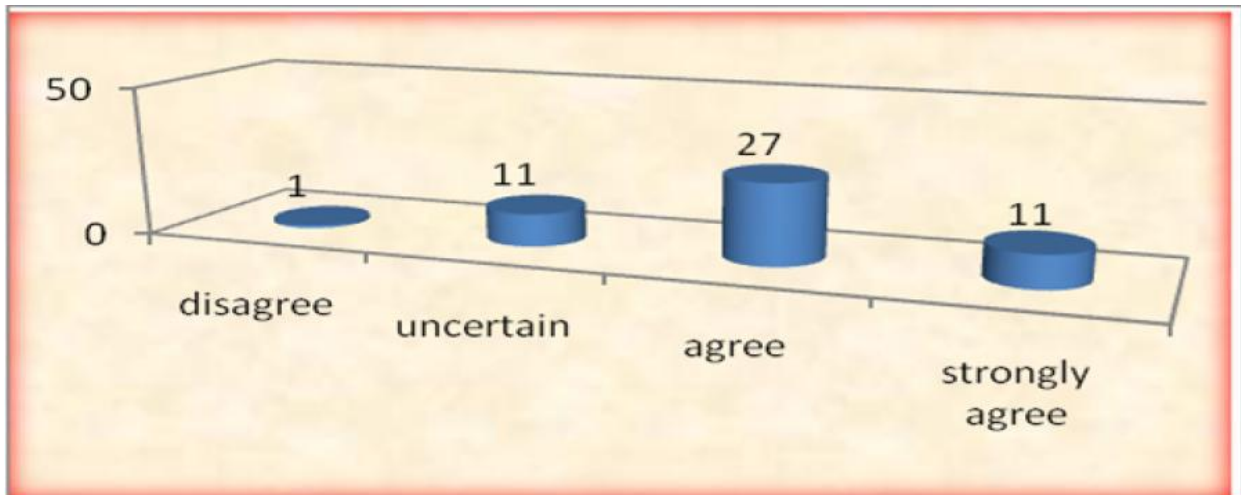


Chart.9:Expert to management Deposits

Q 10. Are you feel safe in your transactions with Agrani Bank of Shamoli branch

Table 10: Safe to transaction

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Disagree | 5 | 10 |
| Uncertain / neutral | 16 | 32 |
| Agree | 23 | 46 |
| Strongly agree | 6 | 12 |
| Total | 50 | 100 |

Source: survey-2017

With this statement most of the respondents were agreed. Among the total respondents 23 persons were agreed with this statement and 6 persons were strongly agreed. 16 persons were neutral and 5 persons were disagreed. But there were no strongly disagreed people. The pie chart shown below:

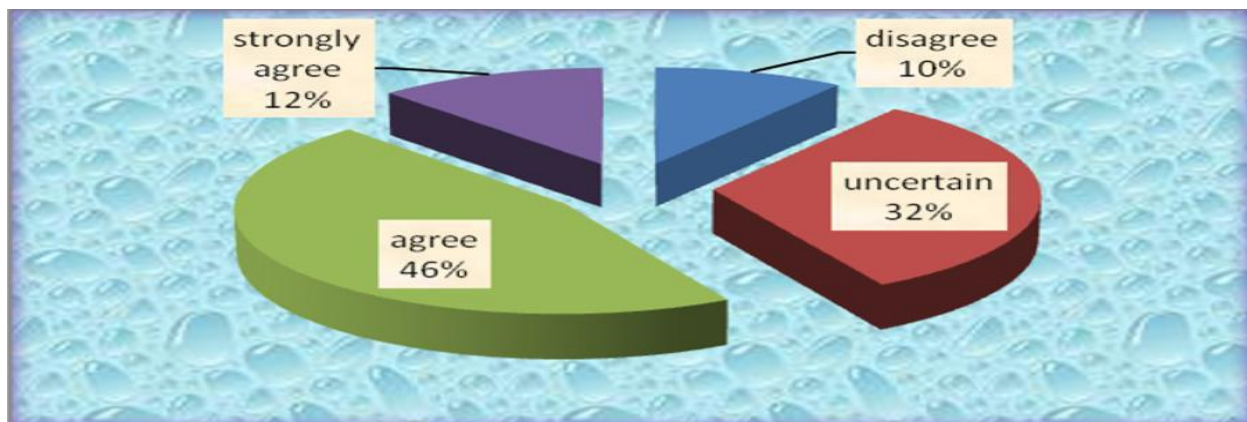


Chart. 10: Safe to transaction

Q 11. Agrani Bank of Shamoli Branch provides foreign trade facility

Table 11: Foreign Trade Policy

| Variable | Frequency | Percent |
|--------------------|-----------|---------|
| Uncertain/ Neutral | 23 | 46 |
| Agree | 24 | 48 |
| Strongly agree | 3 | 6 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank Ltd of Shamoli Branch provides foreign trade facility. With this statement most of the respondents were agreed. 23 people were neutral. 3 people were strongly agreed. The ratio among them is given below in the bar chart:

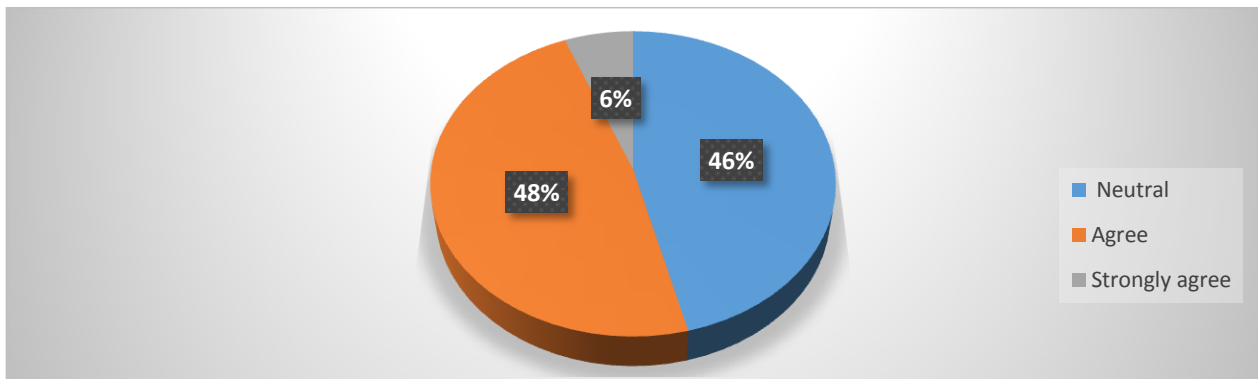


Chart. 11: Foreign Trade Policy

Q 12. Agrani Bank of Shamoli Branch has employees who give you individual attention

Table 12: Individual attention

| Variable | Frequency | Percent |
|--------------------|-----------|---------|
| Strongly disagree | 3 | 6 |
| disagree | 9 | 18 |
| Uncertain/ neutral | 19 | 38 |
| Agree | 17 | 34 |
| Strongly agree | 2 | 4 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank Ltd has employees who give the personal attention. Here analysis shows that 38 % respondents were neutral but 34 % respondents were agreed and only 18 % respondents were disagreed. Strongly agreed and strongly disagreed persons were very few. The ratio among them is given below as the pie chart:

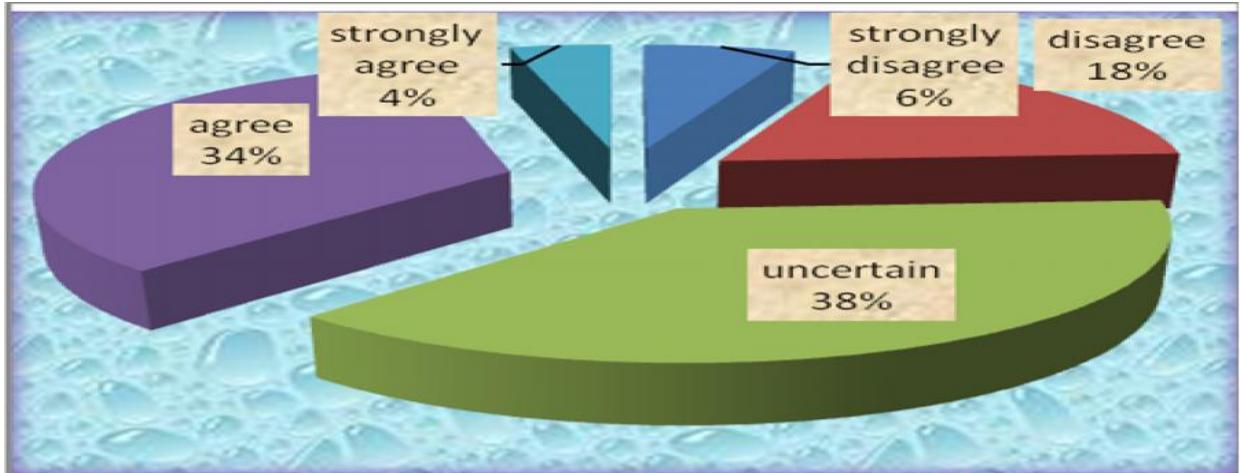


Chart 12: Individual attention

Q 13. Agrani Bank of Shamoli Branch has convenient business hours

Table 13: Convenient Business hours

| Variable | Frequency | Percent |
|----------------|-----------|---------|
| Disagree | 2 | 4 |
| Uncertain | 14 | 28 |
| Agree | 27 | 54 |
| Strongly agree | 7 | 14 |
| Total | 50 | 100 |

Source: survey-2017

Agrani Bank has convenient business hours at Agrani Bank Ltd of Shamoli Branch. Here analysis shows that 27 persons were agreed with this statement that is most and 7 people were strongly agreed with this statement. 14 persons were neutral and 2 people were disagreed. There Were no strongly disagreed. The ratio among them is given below as the bar chart:

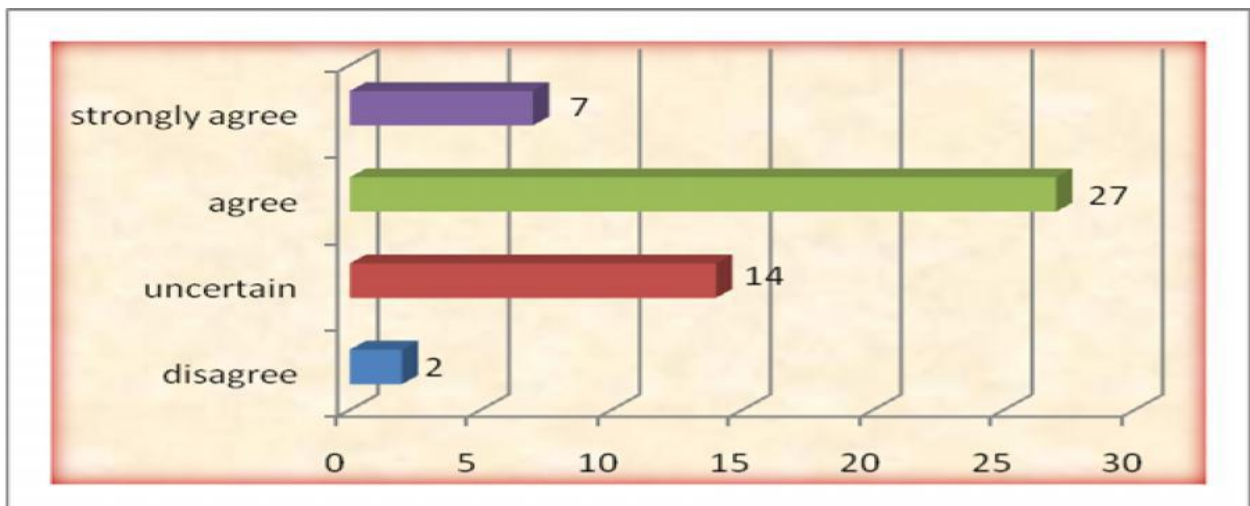


Chart 13: Convenient Business hours

Satisfaction Statements about general banking service quality of Agrani Bank Ltd of Shamoli Branch

Q 14. How satisfied are you with the behavior of Agrani Bank of Shamoli Branch staff

Table 14: Behavior of staff

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Highly Dissatisfied | 6 | 12 |
| Dissatisfied | 26 | 52 |
| Neutral | 12 | 24 |
| Satisfied | 6 | 12 |
| Total | 50 | 100 |

Source: survey-2017

How satisfied are you with the behavior of Agrani Bank's staff? From this question I found that 52 % respondents were dissatisfied & 12 % were highly dissatisfied. Also I can see that 24 % respondents were neutral and 12 % respondents were satisfied. The ratio among them is given below as the pie chart:

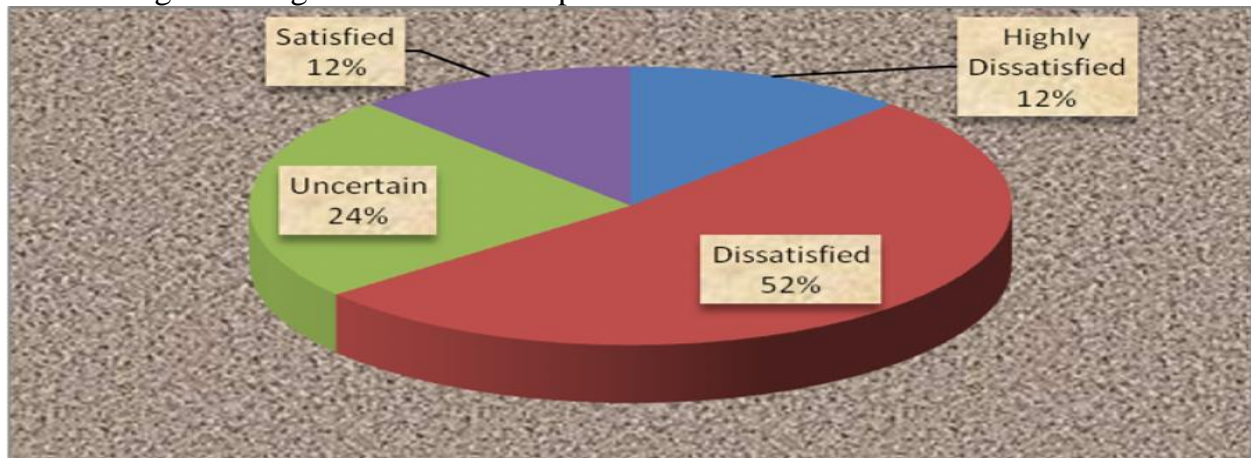


Chart.14: Behavior of staff

Q 15. How satisfied are you with the foreign trade facility of Agrani Bank of shamoli branch

Table 15: Satisfaction about foreign trade facility

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Highly Dissatisfied | 1 | 2 |
| Dissatisfied | 5 | 10 |

| | | |
|------------------|----|-----|
| Neutral | 18 | 36 |
| Satisfied | 23 | 46 |
| Highly-Satisfied | 3 | 6 |
| Total | 50 | 100 |

Source: survey-2017

Here analysis shows that 23 persons were satisfied and only 5 persons were dissatisfied with the foreign trade facility of Agrani Bank’s staffs. There were 18 persons neutral, 1 person highly dissatisfied and 3 persons were satisfied. The ratio among them is given below as the bar chart:



Chart. 15: Satisfaction about foreign trade facility

Q 16. How satisfied are you with the fees/service charges of the Agrani Bank

Table-16: Fees or service charge

| Variable | Frequency | Percent |
|------------------|-----------|---------|
| Uncertain | 8 | 16 |
| Satisfied | 17 | 34 |
| Highly Satisfied | 25 | 50 |
| Total | 50 | 100 |

Source: survey-2017

Here, analysis shows that most of the respondents were highly satisfied with then fees/service charge of the Agrani Bank. Among the 50 respondents’ 25 respondents were highly satisfied and 17 respondents were satisfied. There is no any dissatisfied. The ration among them is given below as the bar chart:

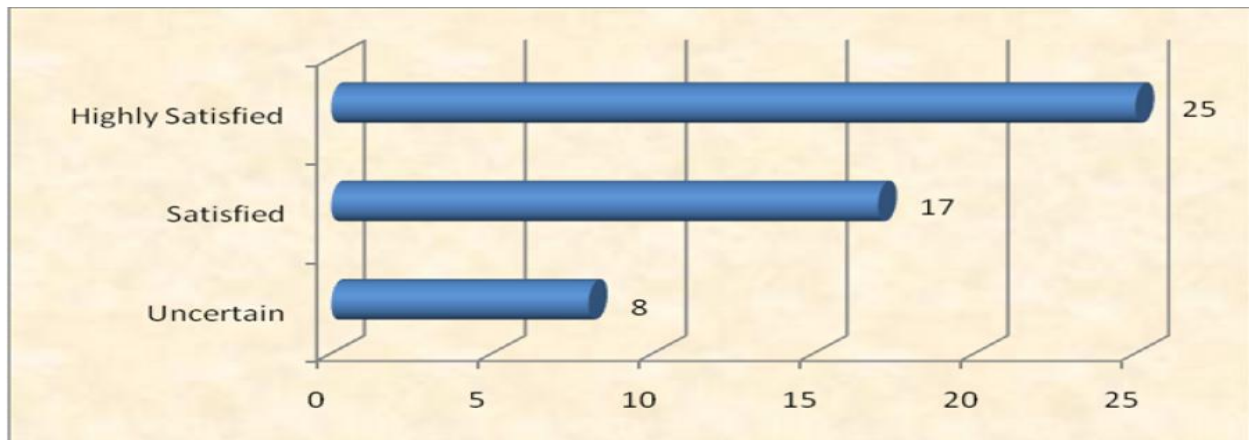


Chart. 16:Fees or service charge

Q 17. How satisfied are you with the cheque book/ delivery

Table 17 Cheque book

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Highly Dissatisfied | 5 | 10 |
| Dissatisfied | 29 | 58 |
| Neutral | 11 | 22 |
| Satisfied | 5 | 10 |
| Total | 50 | 100 |

Source: survey-2017

Here found that most of the respondents were dissatisfied with the cheque book/ delivery of Agrani Bank ltd. Total sample size was 50. Among the total respondents 29 respondents were dissatisfied and 5 respondents were satisfied. Others were uncertain and highly dissatisfied. The ratio among them is given below as the bar chart:

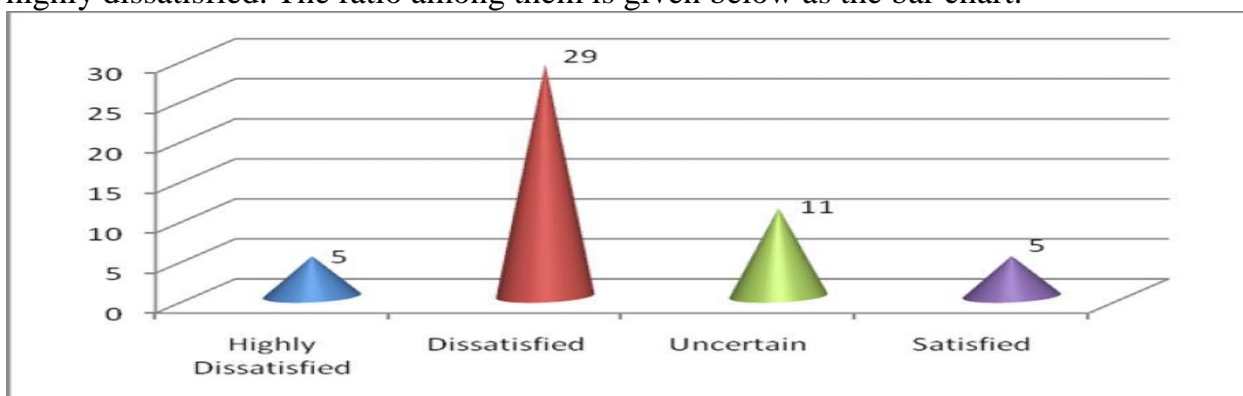


Chart.17: Cheque book

Q 18. How satisfied are you with the way Agrani Bank's issue/cash fixed deposits

Table 18: Fixed deposits

| Variable | Frequency | Percent |
|------------------|-----------|---------|
| Dissatisfied | 5 | 10 |
| Neutral | 19 | 38 |
| Satisfied | 23 | 46 |
| Highly Satisfied | 3 | 6 |
| Total | 50 | 100 |

Source: survey-2017

From this question found that most of the respondents were agreed with this question. Among the total respondents, 23 respondents were satisfied and 19 respondents were neutral. Also 5 respondents were dissatisfied and 3 respondents were highly satisfied. The ratio between them is given below in the bar chart:

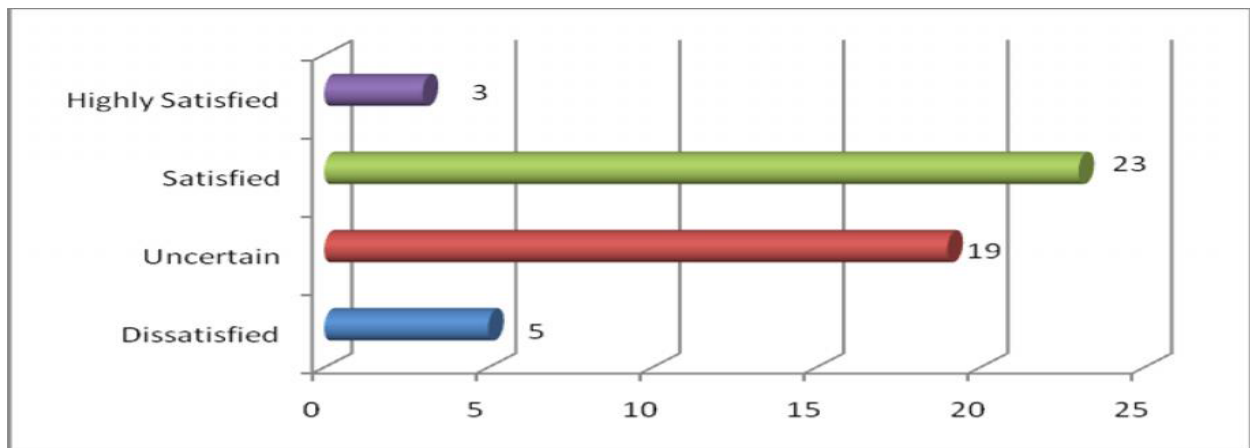


Chart.18: Fixed deposits

Q 19. How satisfied are you with the time for transactions wait for a service at Agrani Bank of Shamoli branch

Table 19: Waiting for transaction

| Variable | Frequency | Percent |
|---------------------|-----------|---------|
| Highly Dissatisfied | 4 | 8 |
| Dissatisfied | 26 | 52 |
| Neutral | 11 | 22 |
| Satisfied | 9 | 18 |
| Total | 50 | 100 |

Source: survey-2017

Here analysis shows that most of the respondents were dissatisfied which was 52%.

They were not satisfied with the time have to wait for a service at Agrani Bank’s of Shamoli branches. Among the total respondents 52 % were dissatisfied and 22 % were neutral. Others were satisfied and highly dissatisfied. The ratio among them is given below in the pie chart.

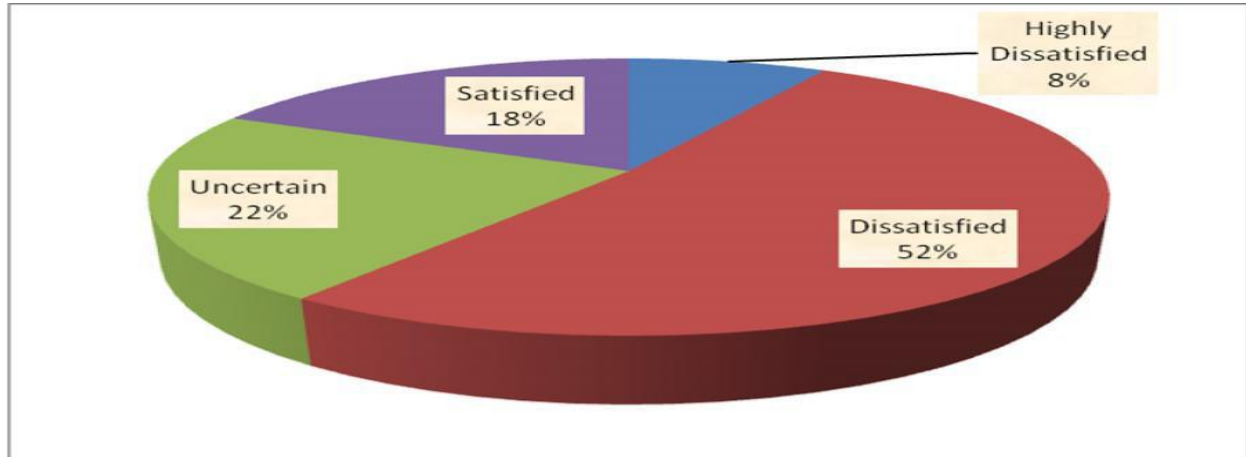


Chart 19. Waiting for transaction

20. How do you feel when you go to a Agrani Bank of Shamoli branch.

Table 20: Feelings about shamoli branch

| Variable | Frequency | Percent |
|--------------|-----------|---------|
| Warm welcome | 11 | 22 |
| Neutral | 16 | 32 |
| Ignored | 23 | 46 |
| Total | 50 | 100 |

Source: survey-2017

Here, analysis shows that most of the respondents feeling were bad that is represented by ignored point in the question. Among the total respondents 23 persons feeling were bad and 16 persons feeling were neutral that is no commends situation. Others feelings were good that is represented by warm welcome point in the question. The ratio of the respondents is shown below with a bar chart.

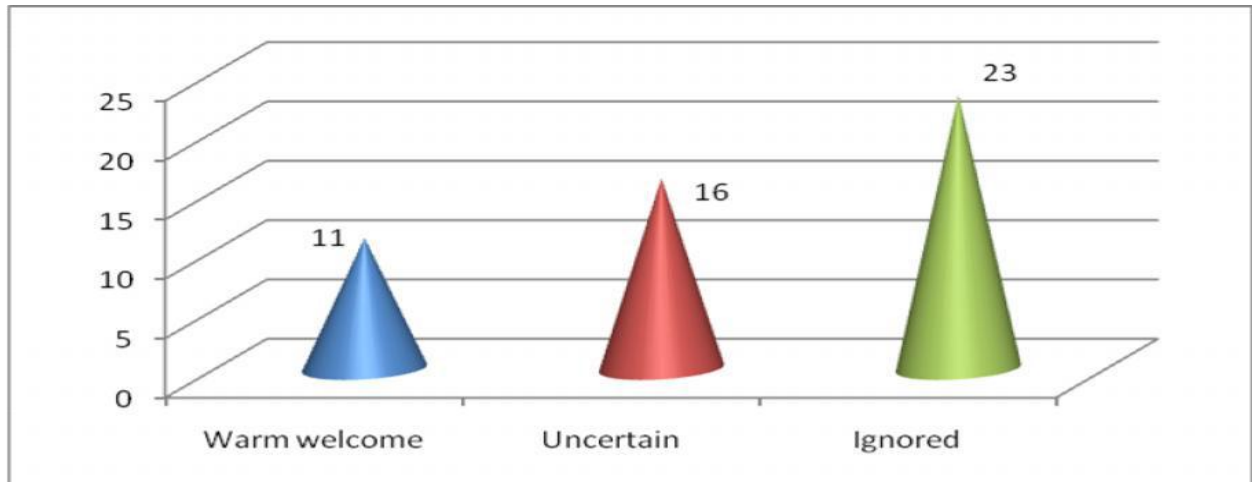


Chart 20: Feelings about Shamoli branch

CHAPTER 7

FINDINGS, RECOMMENDATIONS & CONCLUSION

7.1 FINDINGS

After analysis the entire questions, It has come up with some special findings. The summary of findings is given below:

Agrani Bank provides opening easy bank account. After analysis this statement, It found that most of the respondents give their opinion as agreed. Agrani Bank shows a sincere interest in solving customers' problem. This statement's analysis shows that most of the respondents think this statement is right. Agrani Bank shows a sincere interest. Agrani Bank provides its customer services at the time it promises to do so. From the analysis it found that most of the respondents think that Agrani Bank provides its services at the time. Agrani Bank keeps customers informed about when transaction will be performed. After analysis this statement, result shows that among the total respondents most of the respondents give the disagreed opinion. The employees of this branch always willing to help customers. The analysis shows that most of the respondents think employees in Agrani Bank always willing to help their customers. The employees in Agrani Bank of Shamoli Branch are expert to management deposits. After analysis this statement it found that most of the respondents were agreed. Customers feel safe in their transactions with Agrani Bank. After analysis this statement it found that most of the respondents think they feel safe while they transacted with Agrani Bank of this branch. Agrani Bank of Shamoli Branch provides foreign trade facility. After analysis it found that among the total respondents most of the respondents were agreed with this statement. Agrani Bank gives customer individual attention. From this statement it found that most of the respondents neutral with this statement. Agrani Bank has convenient business hours. From this statement it found that most of the respondents think Agrani Bank has convenient business hours. How satisfied are customers with the behavior of the staff of this branch? After analysis this question it found that most of the respondents are not satisfied. They think the behavior of this branch staffs not so good. How satisfied are you with the foreign trade facility of Agrani Bank of shamoli branch From this question it found that most of the respondents think the product knowledge of Agrani Bank is well. Respondents are satisfied about their knowledge. How satisfied are customers with the fees/service charges of the Agrani Bank? From this question it found that most of the respondents are highly satisfied. They have no any complain about fees or service charges. How satisfied are customers with cheque book/ delivery? After analysis it found that most of the respondents are highly dissatisfied with cheque book/delivery. How satisfied are you with the way Agrani Bank's issue/cash fixed deposits. After analysis it found that most of the respondents are satisfied.

How satisfied are customers with the time customers have to wait for transactions service at shamoli branch? After analysis it found that most of the respondents think they suffer so much time when they have to wait for a service at this branch. They are dissatisfied. How do customers feel when customers go to Agrani Bank branches? From the analysis

of this question it found that most of the respondents feeling were bad that represented by ignored point.

7.2 RECOMMENDATIONS

From my research and analysis it got lot of result about the customers' satisfaction of service quality of Agrani Bank Ltd of Shamoli Branch. It was identified that many of the respondents from my sample aware about the service quality of general Banking activities. It has come up with some points, which can improve the efficiency as well as quality of the banking. The points are as below:

- Agrani Bank Ltd of Shamoli Branch should be more communicate with their customers when services will be performed. Because it found that most of the customers have given the disagreed opinion with the statement is Agrani Bank Ltd keeps customers informed about when services will be performed.
- Shamoli Branch should be given more individual attention to their customers. Because customers were neutral in this question.
- Agrani Bank Ltd of Shamoli Branch should be more flexible in case of cheque book /delivery. Because it found that most of the customers were highly dissatisfied for the question is how satisfied are customers with the cheque book/delivery.
- Customers are always willing to get their service at a time. Shamoli Branch should be provided their service at a time. Because it found that most of the customers were dissatisfied for the question is how satisfied are customers with the time customers have to wait for a service at Shamoli Branch.

By considering the above recommendations the Agrani Bank can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of Agrani Bank Ltd of Shamoli Branch.

7.3 CONCLUSION

This report is an effort to reflect a clear idea about the **“Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank Ltd”**. From my research it also found quality has more priority in terms of selecting the different type of schemes according to the customer perception. It present this report on

the basis of the knowledge and experience gained during the internship period. Throughout the report my objective is to seek and find out the customer satisfaction of general banking service quality of Agrani Bank Ltd of Shamoli Branch. From this report it found that few customers of this branch are dissatisfied about the general banking service quality of the branch. To satisfy these customers, the management can take some attempts, noted earlier as recommendations. Considering the volume of operation and limitations of resources and proper management the bank is doing better than many modern banks. If it's possible for the bank management to provide recommended services, the perception of the customers will be positive about the service quality of the Agrani Bank of Shamoli Branch. Agrani Bank Ltd started with a vision to be the most efficient financial intermediary in the country and it believes that the day is not far off when it will reach its desired goal. Agrani Bank Limited looks forward to a new horizon with a distinctive mission to become a highly competitive modern and transparent institution comparable to any of its kind at home and abroad.

CHAPTER 8

REFERENCES & BIBLIOGRAPHY

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CHAPTER 10 QUESTIONNAIRE

“Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank ltd”

I am the student of MBA in Agribusiness of Sher-e-Bangla Agricultural University under Faculty of Agribusiness Management conducting an Internship report survey about **“Customers’ perception & satisfaction of general banking service quality at shamoli branch of Agrani Bank ltd”** and would like to know your views and opinions. Would you mind spending a few minutes to help me by completing this questionnaire? The data collected through the survey will be used for only developing the internship report and will not be disclosed elsewhere.

Please put the tick (√) marks in the appropriate box.

1. Gender

- a) Male b) Female

2. Age

- a) 15-30 yrs b) 31-45 yrs c) 46-60 yrs d) more than 60

3. Occupation:

- a) Service holder b) Business person c) others.....

| | | | | |
|----------------------|--------------|----------------|-----------------|-------------------------|
| Strongly Agree(5) | Agree (4) | Neutral (3) | Disagree (2) | Strongly Disagree(1) |
|----------------------|--------------|----------------|-----------------|-------------------------|

Perceptions about general banking service quality of Agrani Bank Ltd of Shamoli Branch

4. Agrani Bank Ltd provides opening easy accounta) Yes b) No c) No Idea
5. When you have a problem, Agrani Bank ltd shows a sincere interest in solving your problem 5 4 3 2 1
6. Agrani Bank ltd. provides its customer services at the time it promises to do so..... 5 4 3 2 1
7. Agrani Bank ltd. keeps you informed about when transaction will be performed.....5 4 3 2 1
8. The employees in Agrani Bank always willing to help you..... 5 4 3 2 1
9. The employees in Agrani Bank are expert to management deposits.....5 4 3 2 1

10. You feel safe in your transactions with Agrani Bank ltd 5 4 3 2
1
11. Agrani Bank ltd provides foreign trade facility..... 5 4 3 2
1
12. Agrani Bank has adequate employees who give you individual attention..... 5 4 3 2 1
13. Agrani Bank has convenient business hours...5 4 3 2 1

Satisfaction Statements about general banking service quality of Agrani Bank Ltd of Shamoli Branch

| | | | | | |
|--|-------------------------|------------------|----------------|---------------------|----------------------------|
| | Highly Satisfied (5) | Satisfied (4) | Neutral (3) | Dissatisfied (2) | Highly Dissatisfied (1) |
|--|-------------------------|------------------|----------------|---------------------|----------------------------|

14. How satisfied are you with the behavior of staff of this branch..... 5
4 3 2 1
15. How satisfied are you with the foreign trade facility of this branch.....5 4 3
2 1
16. How satisfied are you with the fees/service charges of the this branch 5 4 3 2
1
17. How satisfied are you with the cheque book/ delivery..... 5 4 3 2 1
18. How satisfied are you with the way Agrani bank’s issue/cash fixed deposits...5 4 3 2
1
19. How satisfied are you with the time for transaction wait for a service at shamoli branches.....5 4 3 2 1
20. How do you feel when you go to a Agrani Bank’s branch.....
1. Warm welcome 2. Neutral 3. Ignored

THANK YOU VERY MUCH