

**GENERAL BANKING ACTIVITIES AND CUSTOMER
SATISFACTION ON SERVICE QUALITY OF BANGLADESH
KRISHI BANK : A CASE STUDY ON SHAMOLY BRANCH,
DHAKA**

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

DECEMBER, 2016

INTERNSHIP REPORT
ON
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Internship Report

On

**GENERAL BANKING ACTIVITIES AND CUSTOMER SATISFACTION ON
THE SERVICE QUALITY OF BANGLADESH KRISHI BANK: A CASE STUDY
ON SHYAMOLI BRANCH, DHAKA.**

By

Humaira Jesmin

Registration no: 10-04090

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

MBA IN AGRIBUSINESSSEMESTER: JULY-DECEMBER, 2016

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Letter of Transmittal

25 September 2017
Md. Abdul Latif
Associate Professor
Department of Agricultural Statistics
Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University, Dhaka.

Subject: Submission of the internship report titled " **General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank: A case Study on Shyamoli Branch, Dhaka** "

Dear Sir,

I have put my best effort to prepare an effective & creditable internship paper. With great pleasure I submit my internship paper on "**General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank : A case Study on Shyamoli Branch, Dhaka**" that you have assigned to me as an important requirement of MBA program. I have found the study to be quite interesting, beneficial & insightful. It contains a detailed study on satisfaction of bank customers. Here I have gathered information through primary and secondary sources.

I therefore, pray and hope that you would be kind enough to accept this report as fulfillment of the requirement of my post graduation.

Sincerely yours,

Humaira Jesmin
Registration no: 10-04090
MBA in Agribusiness
Faculty of Agribusiness Management
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SUPERVISOR'S CERTIFICATE

This is to certify that the internship report entitled “ **General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank: A case Study on Shyamoli Branch, Dhaka**” submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the Degree of **MASTER OF BUSINESS ADMINISTRATION (MBA) in AGRIBUSINESS**, embodies the results of a piece of bona fide internship carried out by **HUMAIRA JESMIN**, Registration No. **10-04090** under my supervision and guidance. No part of this report has been submitted for any other degree or diploma.

I further certify that such help or source of information as has been availed of during the course of this investigation has duly been acknowledged.

Date:
Dhaka, Bangladesh

(Md. Abdul Latif)
Associate Professor
Dept. of Agricultural Statistics
Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University
Dhaka-1207



বাংলাদেশ কৃষি ব্যাংক

Bangladesh Krishi Bank

গ্রামবাংলার গণমানুষের ব্যাংক

Bangladesh Krishi Bank Date: 01/06/2017

Shyamoli Branch, Dhaka.


CERTIFICATE

ON

Internship Program

This is to certify that **HUMAIRA JESMIN**, Daughter of **MD.HABIBUR RAHMAN** and **AFIA BEGUM**, Under the Department of **MBA (AGRIBUSINESS)** in Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar , Dhaka-1207. **Reg No-10-04090**. Participated in the 4 (four) months internship program 15th January 2017 to 15th May 2017 in our branch.

She has successfully completed Internship program. I wish better success in her life.

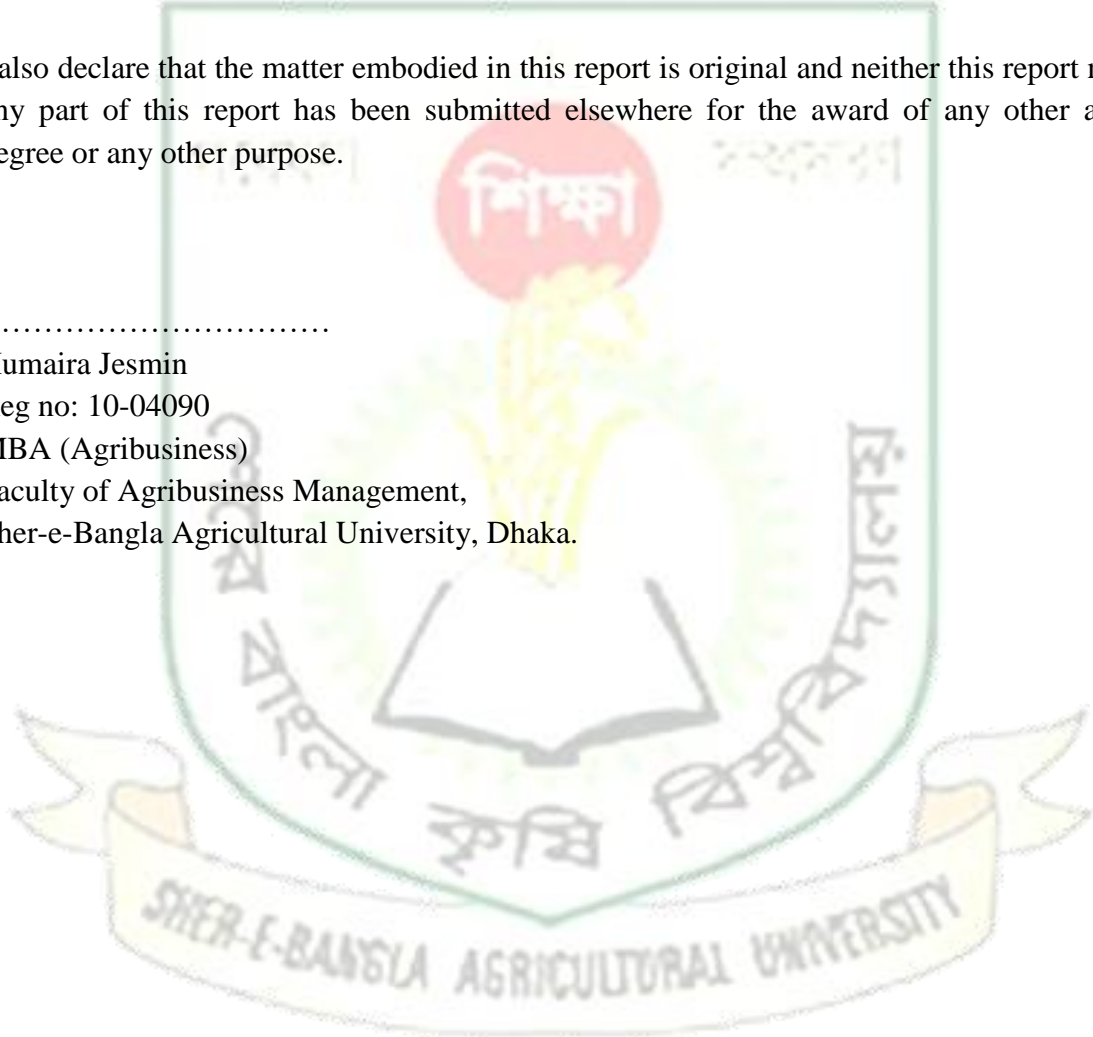

02/06/2017
(স্বাক্ষরিত: শ্যামলী শাখা)
কবছাপক (স্বাক্ষরিত: শ্যামলী শাখা)
বাংলাদেশ কৃষি ব্যাংক
শ্যামলী শাখা, ঢাকা।

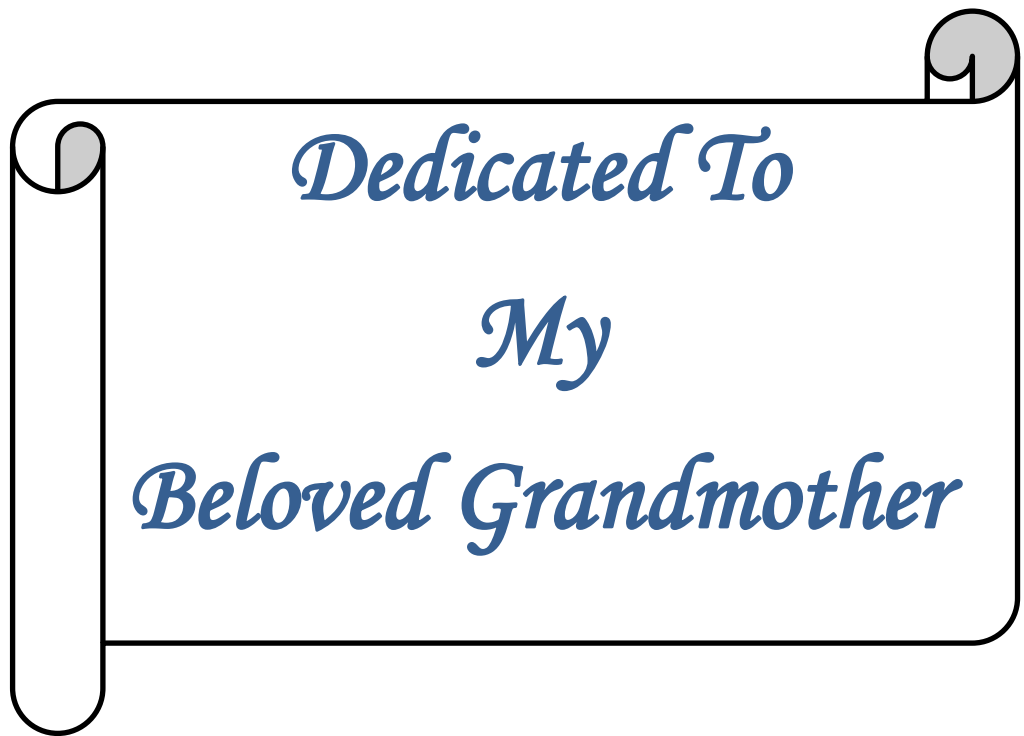
Student's Declaration

I hereby declare that the internship report entitled “**General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank : A case Study on Shyamoli Branch, Dhaka**” has been made as a part of my internship at **Bangladesh Krishi Bank.**” has been prepared under the supervisor of Md. Abdul Latif Associate professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University.

I also declare that the matter embodied in this report is original and neither this report nor any part of this report has been submitted elsewhere for the award of any other any degree or any other purpose.

.....
Humaira Jesmin
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Dedicated To

My

Beloved Grandmother

Acknowledgement

At first I present my due regards to almighty Allah, who provided me the excellent opportunity to build and complete this internship report on “**General banking activities and customer satisfaction on service quality of Bangladesh Krishi Bank : A case study on Shyamoli Branch, Dhaka**” has been made as a part of my internship at **Bangladesh Krishi Bank.**”.

I am deeply indebted to my supervisor Md. Abdul Latif, Associate Professor, Department of Agricultural Statistics, Sher-e-Bangla Agricultural University, for his whole-hearted supervision during my organizational attachment period. His suggestions and comments were a great source of spirit to make the report a good one.

My special gratitude goes to Mohammad Salim Khan, Manager of Bangladesh Krishi Bank, Shyamoli Branch, Dhaka. I am deeply indebted to all senior officers and officers of Bangladesh Krishi Bank, Shyamoli Branch, Dhaka for their friendly and sincere cooperation during my internship period.



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ABBREVIATION AND ACRONYMS

- BKB : Bangladesh Krishi Bank.
- BBS : Bangladesh Bureau of Statistics.
- SME : Small and Medium Enterprise.
- NCBs : National Commercial Banks.
- PCBs : Private Commercial Banks.
- FCBs : Foreign Commercial Banks.
- GDP : Gross Domestic Product.
- P.O : Post Office.
- DAO : Division Audit Office.
- CRM : Chief Regional Office
- RO : Regional Office.
- RAO : Regional Audit Office.
- BOD : Board of Directors.
- MD : Managing Director.
- DMD : Deputy Managing Director.
- GM : General Manager.
- DGM : Deputy General Manager.
- AGM : Assistant General Manager.
- SPO : Senior Principal Officer.
- PO : Principal Officer.
- BACH : Bangladesh Automated Clearing House.
- EFT : Electronic Fund Transfer.
- ACP : Automated Cheque Processing.
- DC : Data Center.
- DRS : Disaster Recovery Site.
- VPN : Virtual Private Network.

TT : Telephonic Money Transfer.

PO : Pay Order.

DD : Demand Draft.

SWIFT: Society for Worldwide Interbank Financial Telecommunication.

Abstract

As a part of academic requirement and completion of MBA program, I have been assigned to complete internship report on “**General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank : A case Study on Shyamoli Branch, Dhaka**” under the supervision of Md. Abdul Latif, Associate professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University. The Report opens up with an overall introduction on how this topic come to be and why it was chosen for the internship program including the sources of data collection and constraints faced during the 12-week work experience. Here I have talked about the overall view the company, company's advantages and disadvantages and tried to give some solutions of those problems. This study attempted to understand the customer perceptions on different service quality dimensions while dealing with this bank. I have talked about the loans which Krishi bank give to people like crop loan, fisheries loan, shrimp loan, livestock loan. And I also describe the sections where I have worked as a trainee like Savings account, current and fixed account, SND section, clearing section, internal and external remittance, Shonchoypotro and foreign exchange department. Here I have tried to give the basic ideas of those sections. This is a descriptive type of research. Information was collected from primary and secondary sources. I used “Questionnaire method” to collect data. Primary data came from my day to day observation and interviewing employees. Secondary data was collected by Organization employee hand book, website, and relevant books. I tried to minimize to bias and produce an unbiased report. At last, I find some problems of the bank that are hurdles to the improvement of this bank. To overcome these problems, I have suggested some recommendations and conclude the report. To satisfy customers, the management can take some attempts. I have come up with some points, which can improve the efficiency as well as quality of the service. Bangladesh Krishi Bank needs to give more emphasize on it’s service quality because survey shows customers are very much quality oriented in Banking than ever before. To retain their customers and make them loyal Bangladesh Krishi Bank should give some exclusive offering. At last I tried to indemnify the problems of the company, and also tried to give some solutions.

CHAPTER I

INTRODUCTION

1.1 Origin of the Study

As a qualification of obtaining Masters of Business Administration (MBA) degree, every student has to go through an internship program. The main reason of this course is to experience the reality of the corporate life and relate it with the academic knowledge. This course is taken as a four months program which creates opportunities for students to work in different organizations and gather practical experiences.

This report named “**General banking Activities and customer satisfaction on service quality of Bangladesh Krishi Bank : A case Study on Shyamoli Branch, Dhaka**” has been made as a part of my internship at Bangladesh Krishi Bank.” The report includes my work experience as an intern. On the basis of my work experience I have prepared this report. I have tried my level best to relate my knowledge with the practical situation. I worked under the supervision of principal & executive officer and assistant officer, for their assistance and guidance in completing this report. During my internship, I had to prepare a report under the supervision of Md. Abdul Latif, Associate professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University.

1.2 Objective of the Study

There are two types of objectives. One is general objective and another one is specific objective.

General Objectives

The overall objective of this report is to know the General Banking activities of Bangladesh Krishi Bank, Shyamoli Branch, Dhaka.

Specific Objectives

- ❖ To know different services of Bangladesh Krishi Bank, Shyamoli Branch, Dhaka.
- ❖ To measure the level of customer satisfaction regarding the quality of service of the bank.
- ❖ To offer some suggestions regarding quality improvement of the bank.

1.3 Significance of the Study

This internship report is an important partial requirement of two years MBA program. This is because knowledge and learning become perfect when it is associated with theory and practice. By this internship program students can establish contacts and networking. Contacts may help to get a job in practical life. Student can train and prepare themselves for the job market. There are many overwhelming number of unemployed educated graduates in Bangladesh. As they have no internship experience they have not been able to gain normal professional experience of establish networking system, which is important in getting a job. Therefore, it is obvious that the significance of internship is clearly justified as the crucial requirement of MBA program.

1.4 Scope of the Study

The main function of the bank is borrowing money from the people by accepting deposits and lending them for development of SME and agriculture. This Bank is thus a dealer of money and credit. Banks act as financial intermediaries between savers and investors. SME loan is an important mode of investment for the financial organizations.

1.5 Limitation

Although I have tried my best to prepare this report appropriately but there are some constraints that limit my effort. Such as follows-

- The main constrain of the study is insufficient information. There are some information that the bank employee cannot provide due to security or other corporate obligations.

- The general banking is a vast area. To portrait this sector requires a lot of time, Time limitation is another obstacle.
- In this report customer satisfaction on bank activities is done on a sample of small respondents. It is not possible to collect whole data within the allocated time.
- As bank personnel were busy they could not provide enough time to me.
- Large-scale research was not possible due to constraints and restrictions posed by the organization
- Respondents often were not interested to provide information.

CHAPTER II

REVIEW OF LITERATURE

This Chapter presents the review of relevant literature with a view to understand the method and cause effect relationship of past and present research work on general banking activities and customer satisfaction. This would help in narrowing down the problem correctly and selecting the most appropriate technique of analysis. Relatively little research has done on general banking activities and customer satisfaction in BKB especially at Shyamoli Branch.

According to Ahmed (1980) though Bangladesh inherited an agrarian economy, agriculture did not get due importance hitherto. As such the farmers did not find change of their lot, rather the number of landless and marginal farmers increase day by day. The main drawback of our agriculture is the lack of finance as the vast majority of our farmers are living at or below subsistence level. These farmers were found to receive 86% of their credit from non institutional sources which includes money lenders, shopkeepers, relatives, friends, well to do rural people, market intermediaries and others. It was guessed that non institutional sources still provide 70% of the credit. In this regard institutional credit facility can be considered. Institutional sources refer to the government, cooperatives, agricultural banks, commercial banks etc. who are entrusted with the responsibility of credit dispensing. Institutional sources provide an increasing trend with the passage of time.

Sharif Rayhan Siddique and A F M Mafizul Islam (2001) tried to highlight the prospects and opportunities of banking sector in Bangladesh. Like other economic sector in the country, Banking is one of major sectors which contribute to the national economy. They tried to furnish the overview of the performances of banking sector. The paper tried to establish the linear relationship among the various variables and net profit of the banking sector.

Mamduha Montaha (2016) conducted a study. The main findings were the management of BKB cares for the quality of services as well as the quality of its human resources. BKB has created a unique organizational culture and the whole HR division has ensured a friendly and caring working environment.

Fardin Satter (2015) conducted a study. He found that BKB is lacking of modern equipment and promotional services. But Krishi bank has a lot of man power and has online branches. He also found that in foreign exchange section there is a lacking of full automation.

David Martin and Arturo Molina cited that the nature of banking activities is based on the relationship with the customer in as much as this activity implies direct contact. In the paper they intended to demonstrate that it is possible to divide up the market into different types of consumers according to the customer's perspective on relational benefit.

Rubaiyat Shabbir (2015) observed that RAKUB is the largest development partner in the North West region. Its contribution to the overall development of agriculture is highly satisfactory through increasing agricultural credit, financing agri-business and agro based industries, poverty alleviations programs.

Fornell (1981) 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.

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.

Concluding Remarks

From the above discussion, it is clear that several studies were conducted in Bangladesh concerning the related to General banking in our country. But no studies were accomplished to focus on the general banking activities and customer satisfaction in BKB, Shyamoli Branch, Dhaka. It is believe that the present study will contribute significantly to generate new knowledge in the field.

CHAPTER III

METHODOLOGY

Methodology is an indispensable and integral part of any study. The reliability of the study findings depend to a greater extent on the appropriate methodology used in the study. Methodology provides various strategies and techniques to solve research problem. The study requires a systematic procedure from selection of the topic to preparation of the report. To perform the study, the data sources were to be identified, collected, interpreted and presented in a systematic manner and key points were to be found out.

The overall process of methodology has been given below.

3.1 Research Design

This is a descriptive type of research. Information was collected from primary and secondary sources.

3.2 Sources of Data

i) The Primary Data Sources

Questionnaire Survey on customer of Bangladesh Krishi Bank , Shyamoli Branch.

ii) The Secondary Data Sources

- ❖ Annual reports of Bangladesh Krishi bank
- ❖ Different publication regarding banking functions.
- ❖ Official website of Bangladesh Krishi Bank Limited.
- ❖ Different books and periodicals related to the banking sector.
- ❖ Internet.

3.3 Sampling Technique

- ❖ **Population:** All the customers of Bangladesh Krishi Bank Limited who took services from Bangladesh Krishi Bank Limited, Shyamoli Branch, Dhaka.

- ❖ **Elements:** Individual customers of Bangladesh Krishi Bank limited, who took services from the Bangladesh Krishi bank Limited, Shyamoli branch , Dhaka.
- ❖ **Sampling Size:** Sample size of this study for questionnaire is 50 customers.
- ❖ **Sampling Method:** In this report non probability convenience sampling technique is used to select the sample.

3.4 Methods of Data collection

“Questionnaire method” was used to collect data. Data were collected through face to face conversation. The entire questionnaire was prepared based on the Likert scale. The service quality was divided under some dimensions. Those were Reliability, Tangibility, Assurance, Responsiveness, and Satisfaction. Some structured and unstructured questionnaire were designed.

3.5 Analytical Technique and Tools

Analytical Technique

Simple average method is used as analytical method. The data were analyzed through table and graphical presentation.

Tools

Simple MS word and MS excel were used to analyze data.

CHAPTER IV

ORGANIZATIONAL PROFILE

4.1 An overview of Banking System in Bangladesh

After Independence of Bangladesh the banking sector was restructured as a fall out of war of liberation. Banking grew primarily in the public sector with main emphasis development needs of the war torn economy. With gradual liberalization in subsequent years, it was increasingly felt that banks should be allowed in the private sector for giving a fillip to development process on the basis of private initiative. In the 80's for the first time a number of banks in the private sector were allowed. Subsequently in the mid 90's some more banks in private sector commenced operations. As a result while up to 80's financial sector was dominated by public sector banks, banks in private sector were given increased responsibility with the passage of time.

The share of deposits of Nationalized Commercial Banks (NCBs) in total deposits which stood 89% in 1980 gradually declined over years to reach the level of 55% in 2000. Simultaneously, Private Commercial Banks (PCBs) which were responsible for only 18% of deposits in 1985 this share increased gradually over the years. But market share FCBs did not change much during the last twenty years. In the early 80's the share was 6% and it stood at 7% by the end of the century with a relatively small branch network of the country.

Bangladesh economy has been experiencing a rapid growth since 90s. Industrial and agricultural development, international trade, inflow of expatriate Bangladeshi workers remittance, local and foreign investment in construction, processing and service enterprises ushered in an era of economic activities. With the development of economy lifestyle also changes, demand increases for banking sectors.

Commercial Banking sectors dominate the financial sector. Bangladesh bank is the central bank of Bangladesh and the chief regulatory authority. In Bangladesh there are

four state owned commercial banks, five specialized development banks, thirty private commercial banks and nine foreign commercial banks. Grameen bank is the specialized micro finance institution.

Bangladesh Banking sector is larger than many other similar economic countries. The total size of the sector is 26.54% of GDP dominates the financial system. The non bank financial system is only 3.2% of GDP, which is much smaller than the banking sector. Access to banking services for the population has improved during the last three decades. In 2001 population per branch rose to 21300 due to winding up a number of branches and growth in population .

4.2 An overview of “Bangladesh Krishi Bank (BKB)”

Bangladesh Krishi Bank (BKB) is the largest specialized national bank for promoting agricultural credit. Established in 1973 under the Bangladesh Krishi Bank Order (P.O No. 27 of 1973), the BKB is the successor to the former Agricultural Development Bank of Pakistan, which was established in 1961 through merging the Agricultural Development Finance Corporation and the Agricultural Bank of Pakistan into one institution. Initially, the authorized capital of the bank was Tk. 500 million and its paid up capital was Tk 370 million, subscribed fully by the government. Later, in view of the increased volume of banking activities and business, the authorized and paid up capital of the bank were raised to Tk 2 billion and Tk 1 billion respectively. In 2008 both the authorized and paid up capital has been raised to 3.5 billion.

Aiming at the economic development in the rural area, BKB was created for helping overall development of the agricultural sector to attain food sufficiency. Though Bangladesh Krishi Bank is a specialized bank for the agricultural sectors it operates normal banking like other commercial banks. In conjunction with its prime function of disbursing agriculture credit BKB is also involved in foreign exchange business, trade and investment finance, agro-based project financing, providing running capital to retail,

wholesale and SMEs, microcredit and poverty alleviation activities. BKB played a vital role in the rehabilitation schemes operated after cyclone Sidor in 2007. For foreign exchange business BKB has 15 authorized dealing branches and correspondents arrangement with 225 overseas financial institutions. Through these branches BKB is able to reach the remittances to the beneficiaries within 3 days. 82 branches of BKB have been brought under one stop service provision scheme.

Soon after liberation, the government appointed an administrator to look after the affairs of BKB. In accordance with the provisions of the Bangladesh Krishi Bank Order, a managing director took overall charge of the bank in April 1973. In March 1975, the government constituted a board of directors for the bank and until March 1981, the managing director served as the ex-officio chairman of the board. In April 1981, two separate offices of the chairman and managing director were set up and the government appointed a non-official director as chairman of the board. The managing director continued to be the bank's chief executive. At present, the board of directors of the bank consists of 11 directors, including the chairman. The bank's head office in Dhaka has 7 departments viz., administration, credit, finance, operation, planning and recovery, audit and inspection and the international departments. Each department is headed by a general manager.

4.3 Controlling Offices and Branches of Bangladesh Krishi Bank

Bangladesh Krishi bank operates through domestic branches and maximum of them are situated in the rural areas. The corporate Head office of the bank is located in Dhaka with one local office (main branch), seven corporate branches and nine divisional offices all over the country. 138 branches all over the country provide on line service.

Table 4.1 : Controlling Offices and Branches.

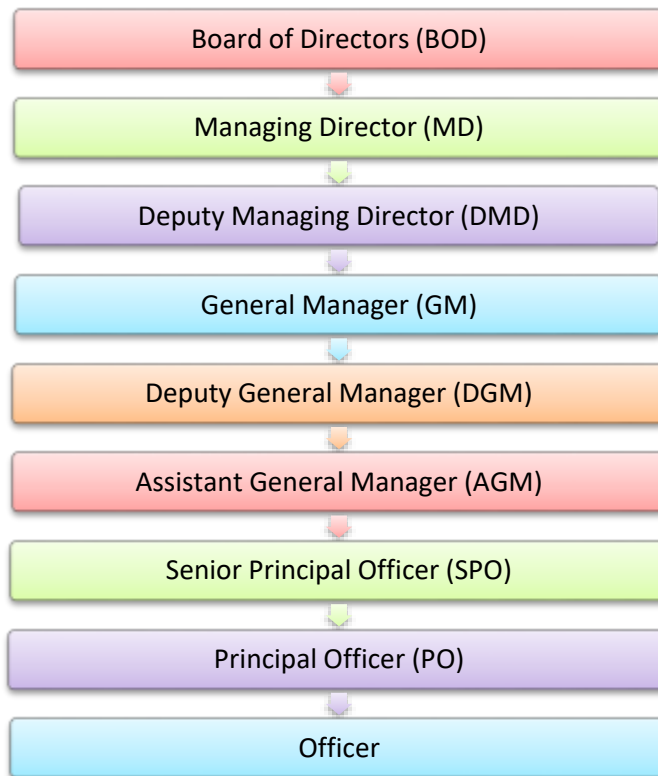
A . Offices under Head office	Number
1. Division	4
2. Local Principal Office	1
3. Department	29
4. Training Institute	1
B. Field offices	
1. Division Office	9
2. Division Audit Office(DAO)	9
3. Chief Regional Office(CRM)	29
4. Regional Office(RO)	24
5. Regional Audit Office(RAO)	54
6. Branches	1031
C. Branch Segregation	
1. Corporate Branch	8
2. Branch in Town	76
3. Branch under Municipality	59
4. Thana level Branch	246
5. Union level Branch	592

Divisional offices all over the countries are:

1. Dhaka Division
2. Chittagong Division
3. Khulna Division
4. Sylhet Division
5. Barishal Division
6. Mymensingh Division
7. Comilla Division
8. Faridpur Division
9. Kushtia Division

4.4 Management of Bangladesh Krishi Bank:

The Board of Directors is the top of Management, which is constituted in terms of the Bangladesh Bank’s Nationalization Order 1972. Management hierarchy of Krishi Bank is given blow:



4.5 Vision

As a specialized government bank, the mission & vision of BKB is to play a catalyst role by providing excellent performance in respect of service, profitability and strength with a view to contribute in the development process of agriculture, trade and industrialization through providing credit facilities.

4.6 Mission

The corporate missions of the bank are mentioned below

- To provide excellent quality customer service.
- To provide high quality financial services in foreign trade.
- To create employment opportunity by project finance
- To play role in the socio economic development
- To become trustworthy to the depositors and the borrowing customers.

4.7 Objectives

Bangladesh Krishi bank is the greatest national institution to proper utilize of the agricultural loan. For the development of rural areas, this bank works for overall development and gaining dependency in food production. The major portion of agricultural loan is distributed through this bank. Though it is a specialized bank in agricultural sector, it functions like all other commercial banks. The main objectives are as follows:

- To create new opportunities for it's clients such as farmers, traders, industrialists and common people.
- To give customized services and maintains harmonious banker-client relationship.
- To contribute toward formation capital, growth of savings & investment in trade & commerce & industrial sectors.

4.8 Organizational Organ Gram

The Bank has a board of directors comprising 11 members. A chairman heads the board. The directors represent both public and private sectors and are appointed by the Government. The Board Chairman is generally an experienced professional/ ex-professional who has wide acceptability and rapport. The Bank commenced very recently with Mohammad Ismail as the Chairman and M. A. Yousoof as the Managing Director. Both of them have long experience. The bank has 14 posts for general manager. The bank has two posts of Deputy Managing Director.

4.9 Products and Services

The bank has wide range of product lines to suit the need of the people of all strata. In addition to convention product both asset and liability sides the Bank offers special credit products for its customer. These are:

- Consumer Financing
- Lease Financing
- Small loan
- Long term and short term loan financing
- SME and Agro based

Ancillary Services

- Foreign Currency Remittance.
- Representative services.
- Consultancy.

CHAPTER V

GENERAL BANKING

General Banking is very important in banking sector. It is the heart of total banking system. Through this system bank disburse money, develop customer employee facilities, provide services to the customers. This department collects money from depositors and uses these deposits to earn profit.

5.1 Functions of General Banking

The functions of general banking department of Bangladesh Krishi Bank are as follows

1. Account Opening Section.
2. Receipts & Payments of Cash.
3. Handling Transfer Transaction.
4. Operation of Clearing House
5. Maintenance of Accounts with Bangladesh Bank & Other Bank.
6. Internal and External Remittance.
7. Shonchoyptro .
8. Computer Section.
9. Exportable Items.
10. Import Substitutes.
11. Poverty Alleviation Program.
12. Credit Program for the Landless and Marginal Farmers.

5.1.1 Account Opening Section

One of the vital sections under general banking is account opening section. Banker customer relationship begins through this section. Various activities are performed under this section. Such as

- Opening of different types of accounts.
- Issue of checkbook
- Enquiry of account
- Transfer and closing of account.

Procedure for Opening an Account

Little information is required to identify the account holder individually so that the banker can discharge his obligations to everyone correctly. Following formalities must be completed by the customers:

- ❑ Application on the prescribed form
- ❑ Furnishing photographs (2 copies)
- ❑ Introduction by an account holder
- ❑ Recording of specimen signature in the specimen card.
- ❑ Mention nominee on the prescribed form.
- ❑ Furnishing nominee's photograph (one copy)

Classification of account

- ❑ Savings Account
- ❑ Current Account
- ❑ Fixed Account
- ❑ SND

Savings Account

Retail financial institutes maintain the savings account. This account pays interest. This emphasis on that customer would keep money in the bank not in their hand. Here in Krishi bank, to open a saving account we need to keep 500 taka minimum.

Current Account

Current account is the account where people keep their money for security and take the money back in any time. Here no interest is given to the customer.

Fixed Account

It is one type of saving account by which people can get interest to keep the money for fixed period of time. Customer can choose the time period. It starts from 30 days to ten years.

SND

SND is more like current account. But here interest is given. Any person can open this account and get advantages. People need to give a notice at least before 3 days of withdrawn of money.

5.1.2 Receipt & Payments of Cash

Cash counter is the section where money is received and people collect money from here. In a bank only cash counter has the power to receive and give money transaction of course with document. They will entry data in their server and do an account of debit and credit and their work is done.

5.1.3 Handling Transfer Transaction

- ❑ Transfer Book shall be maintained for entering transfer cheques/vouchers.
- ❑ Serial number shall be allotted both on the debit and credit side of the book, which shall be required for recording the daily transactions. The same serial number shall be noted on the voucher entered in the book including their contra credit and debit voucher and or a set of credit or debit vouchers of a transaction.
- ❑ Entries in the debit and credit column of the book shall be directly made from the respective debit and credit vouchers. At the end of the banking hours the total of the debit and credit shall be arrived at and tallied with the computer figure in Transfer Head.
- ❑ Transfer Stamp is affixed on the face of voucher. Vouchers are released from Transfer book. It is balanced and signed by the writer and Book is checked and signed by the authorized officer.
- ❑ In a computerized system scroll is done by the computer system. But branch shall maintain the Transfer Book manually as a safe guard against easy detection of mistakes and issuing vouchers if any.

5.1.4 Operation of Clearing House

Clearing is the process of collection of proceeds of instruments of different banks by a collecting bank through some systematic procedures with the involvement of Central Bank. The clearing house is an assembly of the local operating scheduled banks for exchange of cheques, drafts and other demand instruments drawn on each other and received for their respective customers for collection. The house meets at the appointed hour on all working days under the chairmanship of the central bank or its agent as the case may be, and works within the regulations framed therefore on the basis of the prevailing banking practices. The net dues receivables or payable are adjusted through the respective banker's account maintained with the chairman-banker.

Bangladesh Automated Clearing House (BACH):

BACH, the first ever electronic clearing house of Bangladesh, has two components - the Automated Cheque Processing System (ACPS) and the Electronic Funds Transfer (EFT). Both the systems operate in batch processing mode- transactions received from the banks during the day are processed at a pre-fixed time and settled through a single multilateral netting figure on each individual bank's respective books maintained with the Bangladesh Bank. A state-of-the-art Data Center (DC) and a Disaster Recovery Site (DRS) have been established comprising of most modern software and hardware for dealing with the operations of BACH. A Virtual Private Network (VPN) has been created between the participating commercial banks and Data Center (DC) & Disaster Recovery Site (DRS) for communicating necessary information related to BACH. Digital Certificate has been formulated for the first time in Bangladesh for secured data communication. (Samad, 2015)

“BACH” means the overall system and facility that supports the Exchange and settlement of payment items between Participating Banks and the Bangladesh Bank. (Samad, 2015)

Types of Clearing Instruments:

- Cheques (CD, SB, Loan)
- Demand Draft
- Payment Order
- Others

Related Terms:

- Crossing
- Clearing
- Endorsement

Inward Clearing (at branch):

- Receive clearing instruments from system
- Verify clearing stamp, crossing, endorsement etc
- Debiting respective account
- Ensure honor/dishonor in the system
- Corresponding with main branch (if necessary).

Outward Clearing (at branch):

- Receive clearing instrument form the clients
- Crediting the same in respective account
- Prepare instruments of clearing
- Scanning & transfer to the system

5.1.5 Internal and External Remittance:

It is the matter of transferring money within the country. BKB mainly follows 3. They are:

1. TT (Telephonic money transfer)
2. PO (pay order)
3. DD (Demand Draft)

TT: Telephonic transfer is basically for one branch to another branch money transfer. For TT, Both sender and receiver have to have the bank account at krishi bank.

PO: Pay order can be withdrawn in any bank. It is not necessary to have an bank account at BKB for the withdrawer to withdraw the money.

DD: Demand draft is a piece of paper which people can use one place to another to withdraw the money. For an example I want to take 1,00,000 taka from Dhaka to Comilla. But carrying the money is risky. So, I can take a demand draft from BKB And will withdraw it at an another branch of BKB at Comilla.

5.1.6 Shonchoypotro:

Shonchoyporto basically a Bengali term which means saving deposit. People mainly keep a certain amount of money to the bank at a time and get the money back after the end of the contract with the bank and with interest. There are many types of Shonchoypotro. Some are given bellow:

- 3 month later interest based Shonchoyporo- 3 years period
- Pensioner Shonchoypotro- 3 month later interest and 5 years period
- Family Shonchoypotro- 5 years period
- Bangladesh shonchoypotro- 5 years period and one term interest
- Wage earner development bond
- U.S. dollar premium Bond- 3 years period
- Bangladesh prize bond
- U.S. dollar investment - 3 years period, interest rate 6.5%
- Post office saving Bank
- Post life insurance- here premium rate is lower but rate of bonus is high

5.1.7 Computer

Computer section is the section from where all the computer hardware and internet network are maintained and supported. Here the full department is under an DGM (deputy general manager). If any one's computer is shut off or does not respond, he or she will inform in this department and they will try to overcome this. The management and

accounts of all computer hardware is done from here. The internet access and server management are also under this section.

5.1.8 Foreign Exchange

BKB works on foreign remittances. As there are many branches in rural areas of Bangladesh, a lot of people who live abroad send their money to their relatives through Bangladesh Krishi Bank. BKB provides service to the travelers by endorsement of cash FC/TC in passports. BKB renders Hajj services to the pilgrims which is 3rd highest in the banking sector. BKB deals in spot and forward sale and purchase of foreign currency in local inter-bank market.

S.W.I.F.T. (Society for Worldwide Interbank Financial Telecommunication):

BKB is now a member of SWIFT. SWIFT is a type of server by which all banks of the world is connected. By using SWIFT all LC/ advising/ transferring are occurred. It is like a media to transfer bank to bank transaction. So, it is safe and easy to use and also has quick response.

5.1.9 Exportable Items

- Fish Processing
- Freezing Plant
- Dehydration Plant(for dry fish processing)
- Salting and Dehydration of Jaw Fish
- Leather Process and Leather Based Products Item
- Vegetables

5.1.10 Import Substitutes

- Leather and Leather Goods
- Fish Net/Net Thread Production
- Garments Accessories
- Organic Fertilizer, Mixed Fertilizer, Urea Super Granules

5.1.11 Poverty Alleviation Programs or Projects

As micro credit is very important for reducing poverty in Bangladesh, BKB is always concerned about micro credit. They encourage people to take the small loan to start business. As BKB is fully government bank, this bank does not hamper people for getting the money back interest. Sometimes if there is big occurrence like storm, flood, the bank relieves the people from the loan and interest. But other private banks and ENGOs do bad behavior with the borrower and sometimes people do suicide for fill their interest. But at krishi bank, the agents and officers are very good on that side. BKB has done 10 programs recently finished. More 31 projects are now going on. The Objectives of micro-credit programs are given below:

- Creating employment opportunities.
- Rural women empowerment.
- Development of living style of rural people.
- Removing the poverty.
- Easy access to institutional credit facilities and resources.
- Starting of rural savings.
- Maximum usage of village goods.
- Usage of big rural human resources.
- Development of the country with the help of rural people.
- Eradication of exploitation of money lenders.

So, BKB has clear goal of giving small loan to poor people. They also give the loan to the landless farmers and the poor rural people.

A short picture of BKB's continuous Micro-credit programs under poverty removing for the landless farmers and the poor rural people is given below:

5.1.11.1 Credit Program for the Landless and Marginal Farmers

This program was started from the beginning of BKB. In this program the landless or marginal farmers can take the loan. a farmer can get up to 25,000 taka loan to start the cultivation. But one farmer cannot exceed 1.5 acres of land. There must be a guarantor who will take the responsibility if the farmer faults to give the money back then the guarantor would give the money to the bank.

5.1.11.2 Beef Fattening Program

The Program is finance by the bank. in 1994 the bank launched the program. The main purpose of the program was to fill up the animal deficiency of animal protein in the country and also increasing the employment was a target of this program. the interest rate is 10% and like the previous the limit of the loan is also 25,000 taka only. (Nath, 2003)

5.1.11.3 Swanirvar Credit Program:

Since 1979 without collateral security, government has started this program. It was started because landless and marginal farmers could do the works and earn money. Here the maximum limit of land is 40 aces of cultivable, maximum annual income is 20,000 taka. (Poverty alleviation and Micro credit program)

BKB and Swanirvar Bangladesh is operating this program jointly. The credit of collection is free but Group guarantee for each other is needed. The highest amount of loan is 15,000 taka only per beneficiary. About 274115 beneficiaries have been provided with TK. 1577.80 million since its inception. (up to 30 September 2008). (Poverty alleviation and Micro credit program) In this way the poverty alleviation and Micro credit programs are:

- Credit program for the Landless and Marginal Farmers
- Beef Fattening Joint Program

- Swanirvar Credit Program
- Small Farmers and Landless Laborers Development Project
- South Asia Poverty Alleviation Program
- United Nations Capital Development Fund
- Rural Women Employment Creation Project ADB Loan No. 1067(SF)
- BKB-NGO Micro Credit Program
- Credit Under National Poverty Alleviation Program Through Goat Rearing
- Milching Cow Credit Program For The Women
- Special Micro Credit Program For The Disabled
- Monipuri Small Traders Credit Program
- Special Credit Program For The RAKHAINS Under The District Of Cox's Bazar
- Tree Plantation Program: In 2002 and 2003 BKB Has Launched 8 Tree Plantation Program
- Establishment of Breeding Farm of Black Bengal Goat Program
- Community Based Resource Management Project
- Poverty Alleviation Through Production and Improvement of Sheep

5.1.12 Credit Program for the Landless and Marginal Farmers

Crop Loan

From the annual allocation of loan portfolio, 60% is specific for crop financing. This loan covers the whole six seasons harvest. The structure is designed by the Bangladesh Bank. The interest rate is 10%. We know interest rate vary sometimes. The target loan takers are mainly landowner and the sharecroppers. If marginal farmers want this loan, they can also take the loan. (Crop loan)

- Crop loan is permitted on annual basis
- Credit passbook is issued to each borrower

Fisheries Loan

BKB gives the farmers the fisheries loan to enhance the fishing products in Bangladesh. They give loan for re ordering pond, making good of bad lands, making fishing hatcheries and also full new fisheries projects. The loans are given in the following sub sectors: (Fisheries loan)

- Fish culture in existing pond/ tank
- Fish culture by re-mining of old tank
- Fish culture by excavation of new tank

Shrimp Loan

- Shrimp culture is active from very early in Bangladesh and it is very traditional
- Shrimp culture should be in a scientific way
- There are specific method for shrimp culture
- Tiger shrimp or Bagda shrimp is cultivated on salty water
- Prawn (Galda) culture is cultivated in sweet water

Loan for Cage Fish Culture

Now a day due to technological advancement this culture becomes popular among farmers. Recently cage culture in Chandpur district using Thailand technology gains attention. There has huge opportunity in Kishoreganj, Netrokona, Shunamganj, and Natore region for this culture. For this bank provides loan in this sector. Bank takes decision regarding loan amount, loan repayment time limit etc.

Live Stock Loan

There are many ways, the livestock are used. livestock industry is very profitable. But sometimes people cannot start this business for money problem. So, BKB helps people by giving livestock loan. In agriculture, livestock has great role. The name of the loans which are BKB give are Bullock, Milch Cow, Goatery, Beef fattening and other draft animals loan. The loan mainly a medium term loan . People can be employed easily by this type of project. there are many people who have been self employed by taking this

loan. For the cow loan the person who takes the loan amount is about 25,000 taka. people take the loan and try to make them sellable and they earn money. This is collateral free and supervised loan. (Livestock loan)

5.1.13 Procedure of Loan Disbursement

The formalities that are followed to receive loan are stated in the following flow chart.



Objectives of the Program

- Making self employment is the basic target of this program.
- To meet national deficit of animal protein.
- To bring positive change in the attitude of the people through training.

- To ensure participating of bank officials in the program and increase their sense duty and consciousness. (Banking-sector-in Bangladesh)

Financing in Agri-sector by Bangladesh Krishi Bank:

Bangladesh Krishi Bank was established with the objective of strengthening rural economy by extending credit support to agricultural and agro-based sectors. In consideration of the importance of Micro level Agri-financing with the objective of generating employment as well as encouraging social development BKB has undertaken several Micro-credit programs of its own and also in collaboration with local and foreign agencies. The programs have been designed to cover all segments of poor population whether skilled or unskilled such as small and marginal farmers, landless labourers, destitute women, disabled, unemployed youth and rural artisans etc. Considering the needs of the target groups since late seventy's BKB has been implementing a series of agro-based Micro credit programs out of which 10 programs have recently been completed and 31 programs are in operation. Bangladesh Krishi Bank received " Asian Banking Award-2001" from international Banking Forum in Bangkok on 25.05.2001 for contribution to alleviate poverty of the poor people through agri-financing by creating employment opportunities, empowering the rural woman to establish their own rights, improving the living standard of the rural people, mobilizing rural savings, making optimum utilization of rural resources, engaging inactive human resources of the rural areas in production activities and eliminating exploitation done by the money lenders, etc. As the premier financial institutions BKB finances (a) Crop, (b) Fisheries, (c) Livestock, (d) Agro-equipment & farm machineries, (e) Continuous loan and with the changing scenario for making Bangladesh into industrially developed, BKB has been financing Agro-based project/industry since 1980.

The Bank has started financing to renowned corporate bodies of the country for the last 3/4 years. This has opened a new arena of utilizing agri-product marketing channel of the companies in soft terms and at a lower interest rate. Such companies are as follows:

CHAPTER VI

RESULTS AND DISCUSSIONS

6.1 Customer Response on Service Quality

Here I have tried to figure out the customer's perception about five dimensions of service quality- Tangibility, Reliability, Responsiveness, Assurance and Empathy by using the questionnaire survey. By analyzing the average score of the results, I have intended to find that Bangladesh Krishi Bank customer service quality is appreciable to the customers or not. Here, the average scores of Bangladesh Krishi Bank are on the basis of questionnaire rating from 1-5. Questionnaire rating:

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

Tangibility:

There are three questions under Tangibility, on the basis of which I have conducted the survey. Customers have given a rating point in every single question. The table is showing average scores from questionnaire in the Tangibility dimension:

Table-6.1 Perception of Customers on Tangibility Dimension

Sl. No.	Perception Statements in the Tangibility Dimension	5	4	3	2	1	Average Rating
01	Bangladesh Krishi Bank has modern looking equipment.	0	0	1	28	21	1.6
02	Bangladesh Krishi Bank reception desk employees are neat appearing.	0	3	5	25	17	1.88
03	Materials associated with the service (such as pamphlets or statements) are visually appealing at Bangladesh Krishi Bank.	5	20	5	15	5	3.1
Mean Score for Tangible dimension							2.19

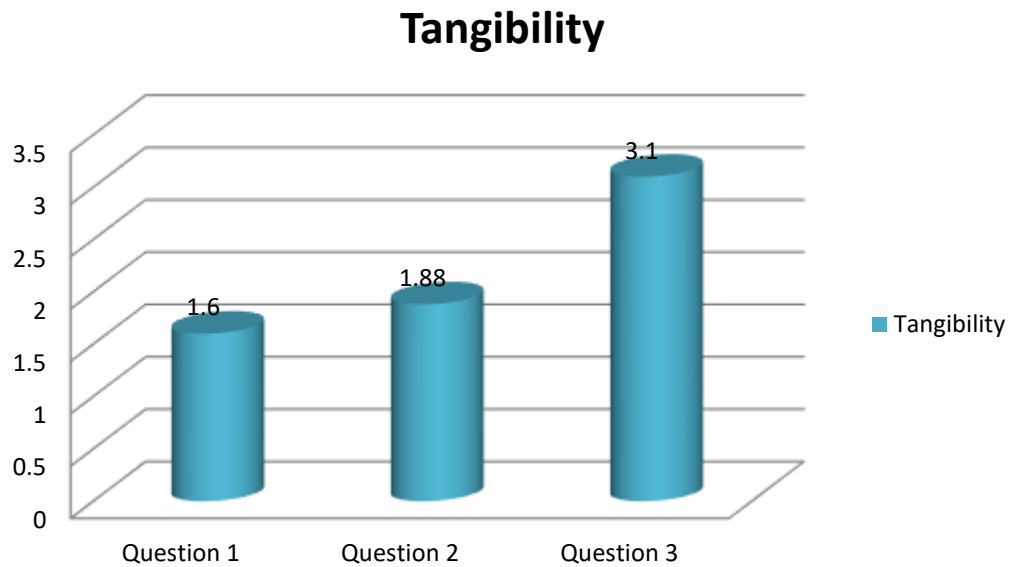


Figure 6.1: Perception of Customers on Tangibility Dimension

Most of the sample customers have given a bad rating of Tangibility that means they do not like the equipment's that are used by Bangladesh Krishi Bank in order to provide a quality service to their customers. So, the statement stands at a point that on the basis of tangibility, customers of Bangladesh Krishi Bank are not satisfied.

Reliability:

There are three questions under Reliability dimension. The table is showing average scores from questionnaire in Reliability dimension:

Table-6.2 Perception of Customers on Reliability Dimension

Sl. No.	Perception Statements in the Reliability Dimension	5	4	3	2	1	Average Rating
01	When Bangladesh Krishi Bank promises to do something by a certain time, it does so.	25	20	5	0	0	4.4
02	When you have a problem, Bangladesh Krishi Bank shows a sincere interest in solving it.	15	30	0	0	5	4
03	Bangladesh Krishi Bank insists on error free records.	5	40	5	0	0	4
Mean Score for Reliability dimension							4.13

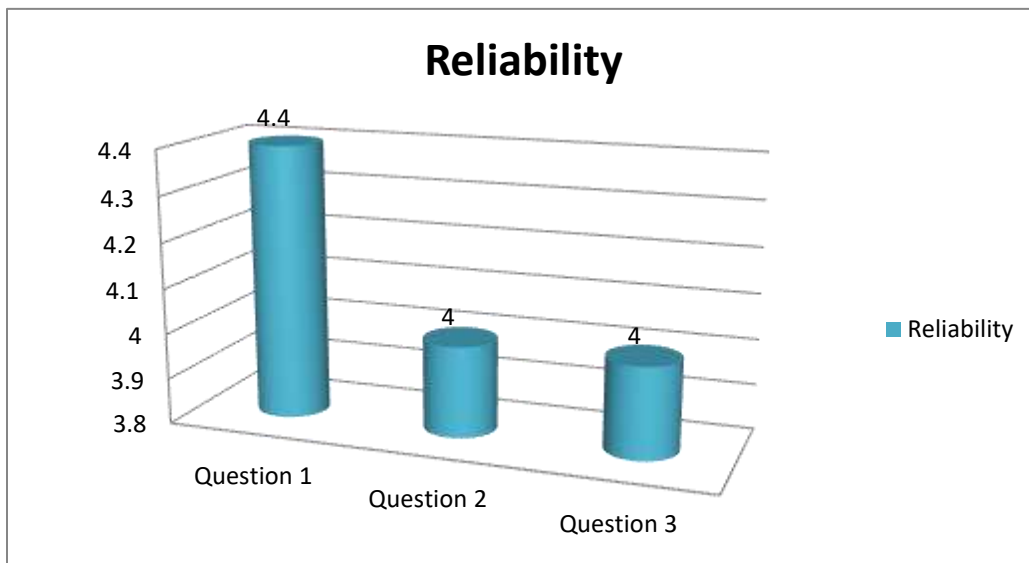


Figure 6.2: Perception of Customers on Reliability Dimension

In the Reliability dimension Bangladesh Krishi Bank has got a good rating. In this dimension, Bangladesh Krishi Bank has got a higher rating in the perception that When Bangladesh Krishi Bank promises to do something by a certain time, it does so. Here, customers perception is higher that implies that Bangladesh Krishi Bank is providing reliable services and customers has a great satisfaction.

Responsiveness:

Now the Responsive dimension, under which there are three questions. The table is showing average scores from questionnaire in Responsiveness dimension:

Sl. No.	Perception Statements in the Responsiveness Dimension	5	4	3	2	1	Average Rating
01	Employees in Bangladesh Krishi Bank give you promote service.	0	30	10	10	0	3.4
02	Employees in Bangladesh Krishi Bank are always willing to help you.	10	25	10	5	0	4.1
03	Employees in Bangladesh Krishi Bank are never too busy to respond to your request.	15	30	0	5	0	5
Mean Score for Responsiveness dimension							4.16

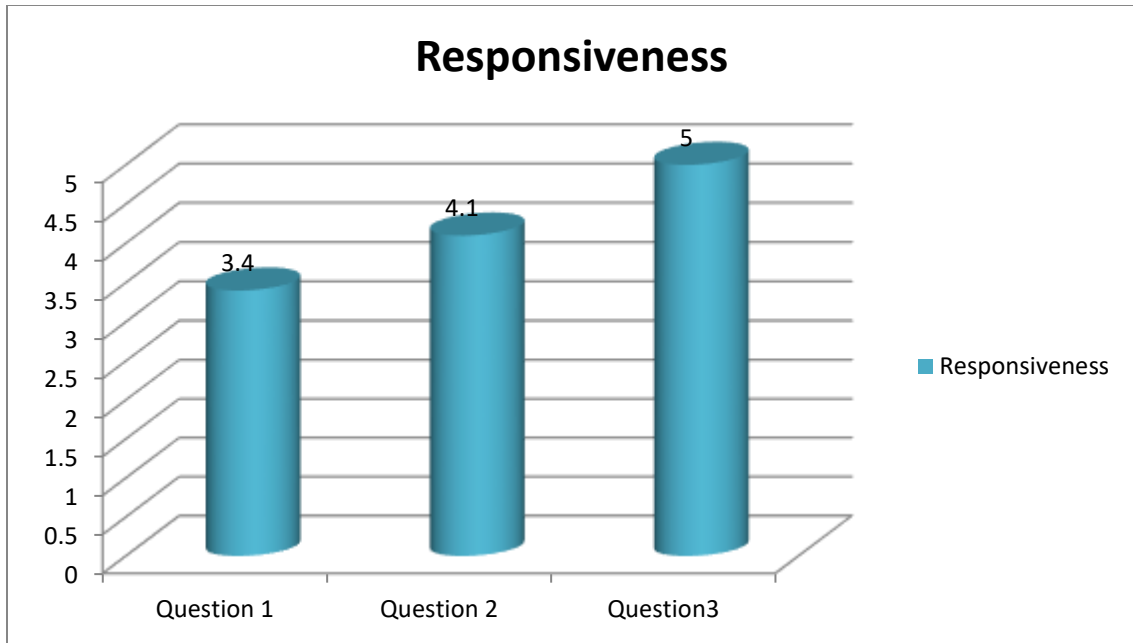


Figure 6.3: Perception of Customers on Responsiveness Dimension

Here, I have observed that most of the customers are satisfied. Employees of Bangladesh Krishi Bank are always passionate and keen to provide first service to their valuable customers. In Responsiveness dimension average rating rate is good but it should be better at certain level.

Assurance

The table is showing average scores from questionnaire in the Assurance dimension:

Sl. No.	Perception Statements in the Assurance Dimension	5	4	3	2	1	Average Rating
01	The behavior of employees in Bangladesh Krishi Bank instills confidence in you.	29	19	2	0	0	4.54
02	You feel safe in your transaction with Bangladesh Krishi Bank	32	18	0	0	0	4.64
03	Employees in Bangladesh Krishi Bank have the knowledge to answer your question.	20	28	2	0	0	4.36
Mean Score for Assurance dimension							4.51

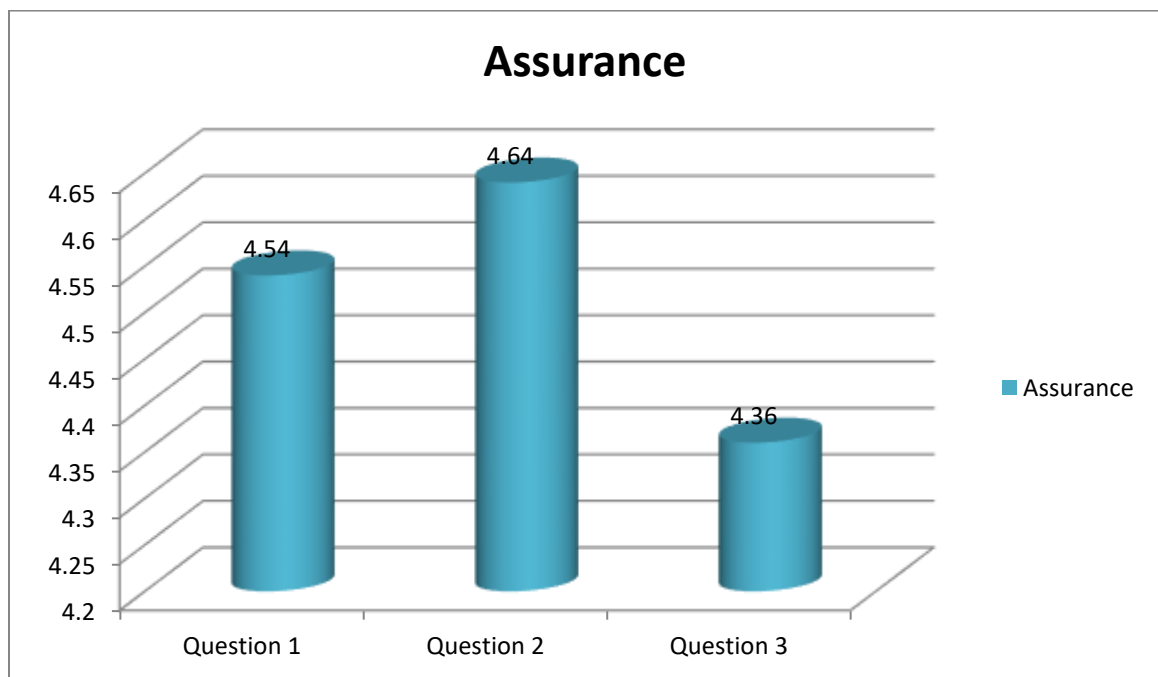


Figure 6.4: Perception of Customers on Assurance Dimension

In the assurance dimension Bangladesh Krishi Bank also has a good rating according to my survey. Customers believe that employees of Bangladesh Krishi Bank have the ability to convey trust among customers. Customers feel safe in transaction with Bank. It implies that employees are capable to maintain long term relation with their customers.

Empathy:

There are eight questions under this dimension. The table is showing average scores from questionnaire in the Empathy dimension:

Sl. No.	Perception Statements in the Empathy Dimension	5	4	3	2	1	Average Rating
01	How satisfied are you with the way Bangladesh Krishi Bank’s issue/cash fixed deposits.	13	21	15	1	0	3.92
02	How satisfied are you with the fees/service charges of the bank	15	26	9	0	0	4.12
03	How satisfied are you with the cheque book delivery.	20	25	4	1	0	4.28
04	Do you find general banking service satisfactory	23	22	5	0	0	4.36
05	How satisfied are you with the time you have to wait for a service at Bank’s Branches.	15	21	13	1	0	4.00
06	Do you agree that minimum account limit is not high and easy to maintain?	15	25	15	0	0	4.4
07	Bank offers competitive interest rate	0	25	10	15	0	3.2
08	Would you recommend Bangladesh Krishi bank to your relatives/friend/colleagues.	15	25	15	0	0	4.4

Mean Score for Empathy dimension	4.08
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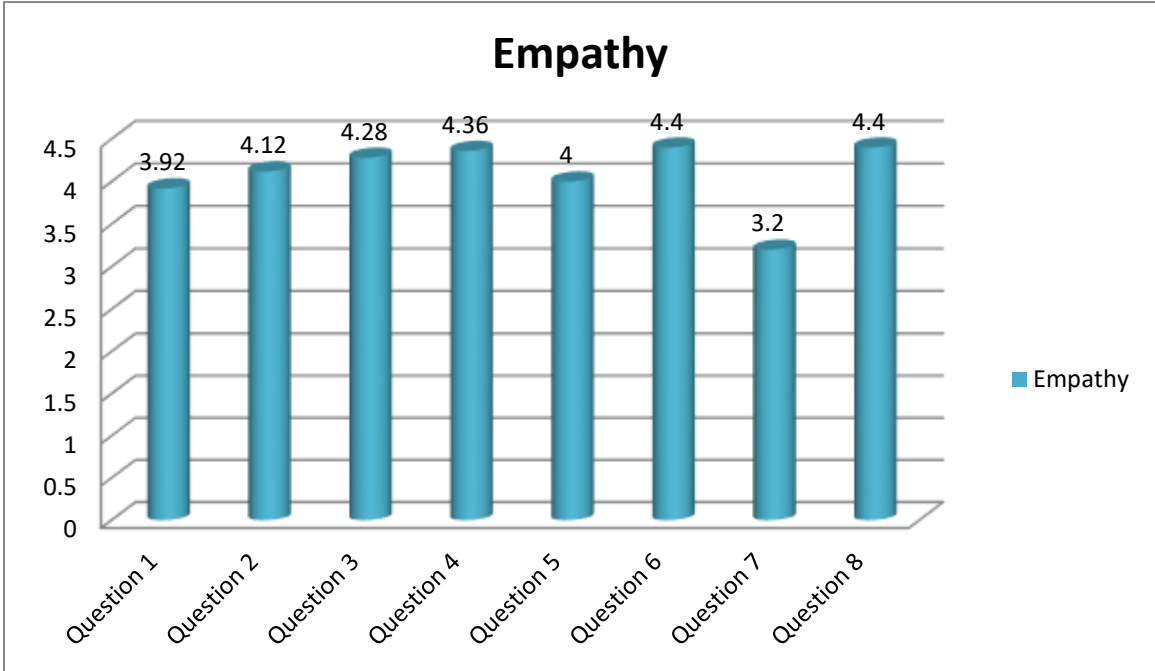


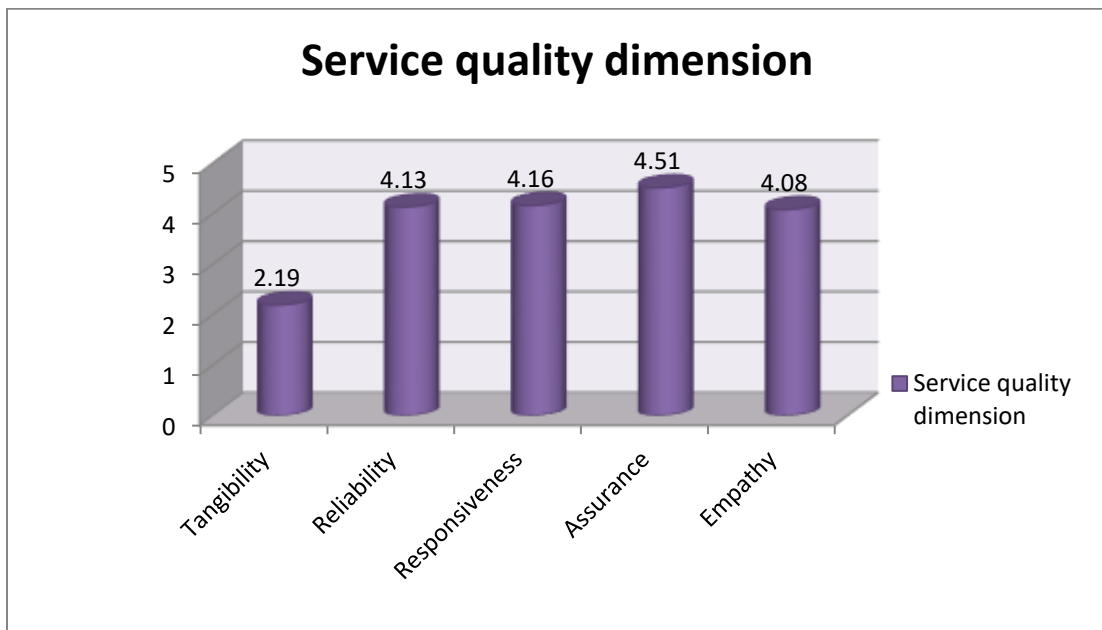
Figure 6.5: Perception of Customers on Empathy Dimension

Here also customers are satisfied because Bangladesh Krishi Bank is very caring to its customers and they always try to provide best services to customers. In the survey, customers agree that employees of Bangladesh Krishi Bank understand customer's demand and able provide service so that every single customer feels himself important and valuable for the bank.

6.2 Overall Comparison of Five Dimensions

Table-6.6 Overall Comparison of Service Quality Dimensions

Service Quality Dimensions	Average Score
Tangibility	2.19
Reliability	4.13
Responsiveness	4.16
Assurance	4.51
Empathy	4.08



From the survey, it is understood that although they are dissatisfied in tangible element the overall satisfaction level of the customers of Bangladesh Krishi Bank is high. Overall perception of the customers about Bangladesh Krishi Bank is good according to the survey. Here, I have tried to find out the overall comparison about customers perception of the service quality dimensions. There are some questions under every dimension on the basis of which I have calculate the average for each individual dimension. Results show that Bangladesh Krishi Bank is ranked first in Assurance (4.51).

CHAPTER VII

SUMMARY OF FINDINGS, CONCLUSION & RECOMMENDATIONS

7.1 Summary of Findings

- The survey implies that employees and services associated with the branch of Bangladesh Krishi Bank are capable to meet up customer's expectation.
- But most of the customers of the bank are not satisfied with the tangibility or different equipment provided by Bank.
- In terms of reliability customer service quality of Bangladesh Krishi Bank is also good according to the customer's perception. Customer service quality increases when bankers are more courteous and reliable. The Bank provides prompt and efficient service so the service quality is good.
- By providing efficient services the responsiveness improves thus customer service quality increases by improving responsiveness of employees. In terms of assurance and Empathy, customers of Bangladesh Krishi Bank are satisfied as employees give value to the every single customer.

7.2 Conclusion

Bangladesh Krishi Bank is very important bank in Bangladesh because it is government bank also works with farmers. Profit and loss both can be happened in business. But we all should look at the future. BKB has gone in far way where many other banks have not seen yet. BKB is called "Gram Banglar Gonomanusher bank" for its good work. As BKB is the government owned Agriculture related bank, The 50% of agricultural loan is fulfilled by BKB. The village and rural people are highly beneficiary by this bank. This bank does not give very much pressure to the poor people to get the interest. Sometimes if any big occurrence like storm, flood occurred in any area, bank relieves the people from the interest. If banks are to improve their satisfaction loyalty ratings and differentiate themselves from the competition, they need to understand what really drives satisfaction and loyalty. They also need to know which areas have the greatest room for improvement.

7.3 Recommendations

Followings are the some suggestions for improving service quality:

- ❖ Bank should emphasize in tangible element and modernization.
- ❖ For speeding up their service they should go for automation where they need to improve.
- ❖ The structure of employee set up should be more organized.
- ❖ Number of online branches should be increased
- ❖ They can promote some of their services which they can do better than other bank.
- ❖ BKB should develop new attractive product and services.
- ❖ BKB should increase the percentage of low cost deposit in the deposit mix
- ❖ Some customer said that employee of Bangladesh Krishi Bank is not told exactly when services will be performed. If they provide more proper training for each Employee the problem will be solved.
- ❖ To make people aware about the different product of Bangladesh Krishi Bank. For that they can use print media, electronic media or they can distribute leaflets to customers, also they can set up stall in different trade fair.
- ❖ Often customers complain that all customers are not treated equally. If Provide individual attention all customer and also should treat in same manner. Then the employees also understand customer specific needs.

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APPENDICES

Appendix-A

Questionnaire for Measuring Customer Satisfaction Level

Name:					
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female				
Age:	<input type="checkbox"/> Less than 20	<input type="checkbox"/> 20-30	<input type="checkbox"/> 30-40	<input type="checkbox"/> 40-50	<input type="checkbox"/> 50 & above
Years of schooling :	<input type="checkbox"/> Primary Education	<input type="checkbox"/> Secondary Education	<input type="checkbox"/> Higher Secondary Education	<input type="checkbox"/> University	<input type="checkbox"/> Postgraduate

SL	Detail Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Tangibles					
01	Bangladesh Krishi Bank has modern looking equipment.	5	4	3	2	1
02	Bangladesh Krishi Bank reception desk employees are neat appearing.	5	4	3	2	1
03	Materials associated with the service (such as pamphlets or statements) are visually appealing at Bangladesh Krishi Bank	5	4	3	2	1
	Reliability					
01	When Bangladesh Krishi Bank promises to do something by a certain time, it does so.	5	4	3	2	1
02	When you have a problem, Bangladesh Krishi Bank shows a sincere interest in solving it.	5	4	3	2	1

03	Bangladesh Krishi Bank insists on error free records.	5	4	3	2	1
	Responsiveness					
01	Employees in Bangladesh Krishi Bank give your prompt service.	5	4	3	2	1
02	Employees In Bangladesh Krishi Bank are always willing to help you.	5	4	3	2	1
03	Employees in Bangladesh Krishi Bank are never too busy to respond to your request.	5	4	3	2	1
	Assurance					
01	The behavior of employees in Bangladesh Krishi Bank instills confidence in you.	5	4	3	2	1
02	You feel safe in your transaction with Bangladesh Krishi Bank	5	4	3	2	1
03	Employees in Bangladesh Krishi Bank have the knowledge to Answer your questions.	5	4	3	2	1
	Empathy					
01	How satisfied are you with the way Bangladesh Krishi bank's issue/cash fixed deposits	5	4	3	2	1
02	How satisfied are you with the fees/service charges of the Bank	5	4	3	2	1
03	How satisfied are you with the cheque book/ delivery...	5	4	3	2	1
04	Do you find general banking service satisfactory	5	4	3	2	1
05	How satisfied are you with the time you have to wait for a service at Bank's Branches.	5	4	3	2	1
06	Do you agree that minimum account limit is not high and easy to maintain?	5	4	3	2	1
07	Bank offers competitive interest rate	5	4	3	2	1