

INTERNSHIP REPORT

ON

“The impact of service delivery on customer’s patronage in the UCBL.”



Inspiring Excellence

This report is submitted to the Department of BRAC Business School, BRAC University, in a partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA)-2018.

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Submission Date: 5th April 2018

Letter of Transmittal

5th April 2018

Saif Hossain

Senior Lecturer

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Subject: Submission of Internship report on “The impact of service delivery on customer’s patronage in the United Commercial Bank Limited”

Dear Sir,

I am very pleased to submit the internship report on “The impact of service delivery on customer’s patronage in the United Commercial Bank Limited”. I have given my best effort to prepare the report within the time. I have provided most of the necessary information from my practical learning. I am very much thankful to you for providing me the effective guidance and support during the preparation of this report. I have collected all the information based on the performance of banking activities. I, therefore, request you to accept my report and oblige me thereby.

Sincerely Yours

Sharmin

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Student Declaration

I am Sharmin, student of BRAC University state that the internship report I submitted titled “The impact of service delivery on customers patronage in the United Commercial Bank Limited” has been Prepared and updated by me after the completion of three-months internship program at UCBL (Mohakhali Branch).

I confirm that the report I have prepared only for my academic requirement.

Sharmin

ID: 15204007

BRAC Business School

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Acknowledgment

As an internship is the degree requirement of BRAC Business School, I must complete internship within three months and prepare a report based on my practical experiences. The title of my report is “The impact of service delivery on customer’s patronage in the United Commercial Bank Limited”.

I am very much thankful to my supervisor Mr. Saif Hossain for giving me the valuable guidelines, suggestions, and information for preparing the report. Finally, I have completed the report with his effective guidelines.

Moreover, I want to express my greetings to all the employees of UCBL who were helping me to prepare this report. I am also thankful to the operational manager of UCBL who was supporting me and guiding me always at the time of internship period. I would especially like to thank Mr. Jahangir Alam and Uttam Chandra Chandra to support me and provide me various information regarding UCBL while preparing the report.

Executive Summary

Internship plays a vital role to get practical knowledge for a student who does not have any idea about the outside business world. As a student, I have to complete my degree, it was mandatory for me to complete the internship. At the end of internship program, every student has to prepare a report on his /her organization so that they can identify the similarities and dissimilarities between the practical and theoretical knowledge. I have got an opportunity to work as internee in UCBL at Mohakhali Branch .As I have chosen my internship topic “The impact of service delivery on customers patronage in the United Commercial Bank Limited” I mostly describe the service facilities which are given by UCBL to its customers. I was working there in different sections which included General Banking Section and Foreign Exchange Department. From those sections, I have got the opportunity to learn various things such as procedure of delivering services and various functions of banking activities which are generally done by UCBL. It started its journey since 1983 and till now it provides excellent services to the customers as well as maintain the economic growth of the country by providing banking services. It has well-organized administration which provides the most effective services such as credit facilities, general banking services and so on. As customer service is the main theme of my report, I have tried to find the service related information about UCBL. It always tries to give the customer a unique service facility to get their attention. Not only it helps to achieve the goal of the bank but also it helps to take vital position in the commercial banking sectors.

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Chapter-1

1.1 Introduction

Internship is the procedure of learning practical knowledge for a specific time period. It helps students to learn about business organization, how they perform, what are the objectives they are carrying. It is the mandatory part for every student of BRAC Business School to fulfill their bachelor degree. In BRAC university, most of the students are doing internship after completing all the courses. I have started my Internship at UCBL, Mohakhali Branch, Dhaka from 15th January 2018 and ended on 15th April 2018. I have done my internship under the supervision of my academic supervisor Mr. Saif Hossain, senior lecturer of BRAC University and my field Supervisor Rahela Akhter(FEVP) of UCBL. As she transferred after one month of my joining, the new field supervisor Mr. Jahangir Alam welcomed me. Throughout my internship, I have to prepare internship report based on my performance and learning. I was assigned to Choose a topic for writing a report. Based on this topic I had to prepare the report including all the necessary information. My selected topic was “The impact of service delivery on customers patronage in the United Commercial Bank Limited”.

1.2 Objectives of the Report

1.2.1 General objectives

The general objective of this report is to prepare an extensive report on the “The impact of service delivery on customers patronage in the United Commercial Bank Limited” which describe the procedure of giving services to the customers of UCBL

1.2.2 Specific Objectives

- ✚ Getting a broad and elaborate idea about how commercial bank deliver services to the customers.
- ✚ To understand how each departments of the branch functions are organized to deliver the services.

- ✚ To know the strength and weakness of the bank to hold the customer in a long time.
- ✚ To find out the problems of each departments of the bank which may be the cause of customers dissatisfaction.
- ✚ To analyze overall performance of UCBL.

1.3 Methodology

- ✚ **By inspecting different service points and employees interview:** It is the methodology used for achieving my 1st objective. I was inspecting different service point to know that how they deliver services to the customers and sometimes I took the interview of the employees who have better idea about a specific area.
- ✚ **By observing and working with employee in the bank:** I was working in GB section, accounts section, clearing section and foreign exchange trade section. From those sections, I observe the procedure by which UCBL provide services to its customers. This methodology was used for the second objective.
- ✚ **By discussing with a senior executive who has a long-time work experiences in the bank:** It is the methodology of third objective. A senior executive has long time work experience. for that reason, sometimes I was discussing so many things like strength and weakness of the bank which help it to hold its customer in a long time.
- ✚ **By doing Customer survey:** This methodology used for 4th objective. To find out the problems which are causes of customer's dissatisfaction I used to do customer survey by asking them relevant questions.
- ✚ **By elaborately studying of the existing files, convenient case clarification, annual reports of UCBL:** It is the secondary data sources. I use this methodology for analyzing overall performance of UCBL.

1.4 Scope of the Study

This report was prepared based on my practical work experience at UCBL. It helps me to get a clear idea about the real business organization. Before this internship program, I was familiar with theoretical knowledge only. Sometimes, theoretical knowledge creates confusion about different issues. After doing internship as well as preparing this report, it helps me to clear the confusion between theoretical knowledge and practical knowledge. During my internship at UCBL, I was engaged with different sections where I did so many tasks like account opening, pay order writing, giving statement to the customers, export form issuing and duplicating the export form and endorsement of LC etc. Although I was trying to get minimum idea every sector, but it was quite impossible to get all the idea in a short period.

Chapter -2

2.1 Background of United Commercial Bank Limited

2.1.1 Historical Background

UCBL is one of the dynamic and reputed enterprises in Bangladesh which has been approved by the Government. It started its journey in 1983. Till now, it has established a strong network connection of 168 branches in different cities of the country. It builds a strong business relationship and reputation in the overall market by providing extraordinary services and innovative practices and efficient management policy. It accelerates the economic growth of the country by providing financial facilities to different organizations and entities.

Profile of United Commercial Bank Limited

Name of the Company	United Commercial Bank Limited
Year of Establishment	26th June 1983
Head Office	Bules Center, Plot - CWS- (A)-1, Road No-34, Gulshan-Avenue, Dhaka-1212, Bangladesh

No of Branch	168
No. of AD Branch	28
Managing Directors	Mr. Muhammed Ali
Chairman	Mr.M.A.Sabur
Vice chairman	Mr. Anisuzzaman Chowdhury

2.2 Mission

- ✚ To provide high category financial services to enhance shareholder's value.
- ✚ To Build a strong relationship with customers by offering standard and ethical services to the customers.
- ✚ To ensure the security of the customers wealth.
- ✚ To provide higher standard of living to the customers by delivering services.

2.3 Vision

To be the bank of first choice through Maximizing the value for the clients, shareholders & employees and contributing to the national economy with social commitments. (Annual report,2016).

2.4 Business Motto

The motto of UCBL is socio-economic development of the country. It is the continues process of UCBL to deliver the best financial services to the customers. The Business motto is-

“Happy Banking”.

2.5 Description of the job

An intern is not a permanent employee of the company. So, he /she will be assigned to a specific task for a specific department. I was assigned to observe the working procedure of general Banking section and Foreign Trade section of UCBL. Though I had no full authorization to access the system but all the employees were very co-operative and helpful in terms of learning.

2.6 Specific responsibilities of the job

The specific responsibilities of the job which are assigned to me are given below:

- A. Account opening procedure.
- B. Bill and Remittance.
- C. Export Form issuing.
- D. Duplicating the export form.

2.6.1 Account opening procedure

- ✚ Concept about client of the bank.
- ✚ Concept of the liabilities of the bank.
- ✚ Know your customer profile.
- ✚ Concept of Money Laundering.
- ✚ Concept of different types of account.
- ✚ Cheque issuing formalities.

2.6.2 Bill and Remittance

- ✚ Issuing Pay order.
- ✚ Inward and outward clearing.
- ✚ Issuing of pay slip, demand draft.

2.6.3 Export Form issuing

- ✚ Issuing the L/C number.
- ✚ Collecting the export form.
- ✚ Identify the bill of export number.

2.6.4 Duplicating the export form

- ✚ Identify the FBP number.
- ✚ Identify the export form number.

- ✚ Selecting Way of exporting the products.
- ✚ Reporting the duplicate form.

2.7 Different features of Job performances

2.7.1 Attitude and Task oriented

It is the most important features of job performances where the authorize person should be devoted toward the work and follow the given instruction properly as well as set up the positive attitude towards the workplace.

2.7.2 Build a relationship by communicating with employees

It is another feature of job performance. During internship, it is most important thing to build a strong and healthy relationship with all the employees in the workplace by proper communicating with them where there will be no gap or misunderstanding.

2.7.3 Personal Interaction

To build a corporate image, personal interaction must be followed with the employees and the customers in the bank. It is another most important features of job performance.

Chapter-3

Findings

3.1 Procedure of delivering services to the customers:

In UCBL there are four sectors to deliver the services to the customers. They are delivering the services to the customers in a systematical way.

3.1.1 General banking:

General banking services are related with daily transaction of banking system. The main objective of this section is to fulfill the customer's demand for delivering services and receive the cash. In this section, the employees interact with the customers for knowing their (customers) information, collecting the documents and other essential thing. The following procedure are followed in this section-

- ✚ Collecting information from the customers
- ✚ Collecting necessary documents
- ✚ Verify signature
- ✚ Ensure the reporting date
- ✚ Customers background

3.1.2SMS Banking

It is the most popular banking system of UCBL. The customers are provided SMS banking services where they can know the details of their account. Besides that, they are able to know the updated information about the bank. Moreover, the customers can make transaction by SMS banking.

3.1.3 SME Banking

In modern business world, SME has great effect of economic development in the country. It helps to reduce poverty and increase the employment in the country. UCBL provide services to SME by creating account and providing loan.

3.1.4 Online banking:

It is the most popular and easiest banking system now -a -days. People always try to get better services by saving their time. Online banking gives this facility to the customers. They can get services within a short period of time. The bank collected the mail id of the customers and by using this mail id customers can check their account and transfer the money to the other's accounts. Not only it saves time but also it reduces the work pressure of the customers and employee of the bank. The most popular online banking system of UCBL is "UPAY".

3.1.5 Locker services

always ensure the safety of the customers. It provides locker services to the customers to ensure confidentiality of customer's valuable belongings. For this service, bank charge a fixed amount from the customer's account on the basis of the size of the locker. Customers can keep their belongings into the locker for the time period they want. For taking this service the customers have to open an account only for this activity.

3.1.6 trade services

UCBL helps to earn foreign currency which helps to develop the country. UCBL provide customers different services who are engaged with export and import business. It helps customers to issue the L/C and endorsement of the L/C for importing and exporting of the goods of different business organizations.

3.2 Function of each departments

The functions of each department of UCBL are organized very systematically. Each department provide services separately so that customers can get quick services from the bank. After all, UCBL is the well-organized organization which delivers the best services to its customers. The different functions are describing in the below:

3.2.1 General Banking service department:

In general banking section, there are different function which deliver the standard services to the customers to fulfill their demand. Those function are:

-  Account Opening section
-  Deposit section
-  Credit section
-  Accounts section
-  Clearing Section

3.2.1.1 Account opening section:

It is the front desk of the bank. In this section, customers are first introduced with the bank. They create an account in the bank by providing valid and necessary information. The bank follows some procedures to deliver the services. There are some procedures of opening a bank account.

They are-

- ✚ Collecting necessary documents and information
- ✚ Verify signature
- ✚ Minimum deposit amount
- ✚ Withdrawal limitations
- ✚ Percentages of interest
- ✚ Minimum maintaining balance

Those options are varied from different types of account like current, savings and fixed account.

3.2.1.2 Deposit Section:

From the early age of banking system, it was the most popular and important task of the bank. Primarily people are engaged with the bank for saving their money for future purposes. But at present time, people make deposit for different purposes. Businessman make deposit to avoid the risk of the business and general people make savings for their future safety. There are different types of deposit are available in UCBL. They are-

- ✚ Demand deposit
- ✚ Current account
- ✚ Savings Account
- ✚ Call deposit from the fellow bankers
- ✚ Time deposit

SL NO	Types of Deposits	
01.	Savings Deposit (SD)	Rate of Interest (%p.a.)
	A. Below Tk. 1.00 crore	4.50

	B.	Tk. 1.00 crore & above but below Tk. 5.00 crore	5.00			
	C.	Tk. 5.00 crore & above	7.00			
02.	Short Notice Deposit (SND)		Rate of Interest (%p.a.)			
	A.	Below Tk. 1.00 crore	4.00			
	B.	Tk. 1.00 Crore & above but below Tk. 25.00 crore	5.00			
	C.	Tk. 25.00 crore & above but below Tk. 50.00 crore	6.00			
	D.	Tk. 50.00 crore & above but below Tk. 100.00 crore	6.50			
	E.	Tk. 100.00 crore & above	7.00			
03.	Fixed Deposit (FDR)		Retail	SME	Corporate	
					Business Corporate & other institutions	Govt./Semi Govt./Autonomous bodies and other institutions having Govt. ownership & control
	A.	For 1 (one) month & above but below 3 (three) months	7.00	7.00	7.00	7.00
	B.	For 3 months & above but below 6 months				
		i. Below Tk. 75.00 lac	8.25	8.25	8.00	8.00
		ii. Tk. 75.00 lac & above but below Tk. 5.00 crore	8.00	8.00	8.00	8.00
		iii. Tk. 5.00 crore & above	8.00	8.00	8.00	8.00
	C.	For 6 months & above but below 12 months				
		i. Below Tk. 75.00 lac	8.25	8.25	8.00	8.00

		ii. Tk. 75.00 lac & above but below Tk. 5.00 crore	8.00	8.00	8.00	8.00
		iii. Tk. 5.00 crore & above	8.00	8.00	8.00	8.00
	D.	For 12 (twelve) months				
		i. Below Tk. 75.00 lac	8.25	8.25	8.00	8.00
		ii. Tk. 75.00 lac & above but below Tk. 5.00 crore	8.00	8.00	8.00	8.00
		iii. Tk. 5.00 crore & above	8.00	8.00	8.00	8.00
	E.	For 24 (twenty-four) months	9.50	9.50	9.50	-----
	F.	For 36 (thirty-six) months	10.00	10.0	10.00	-----

3.2.1.3 Credit

It is another important function of general banking. The total credit amount of UCBL in 2017 was approximately TK 20,195 million. The credit-deposit ratio at 0.83:1.

Credit Table:

Sector	Taka in million
Agriculture & Fishery	421
Industry	2,758
Real Estate	862
Transport	96
Whole sale/ retail	5,710
Import	5,560
Export	825

Others	3,963
TOTAL	20,195

3.2.1.4 Clearing section

It is the most sensible part of the banking activities. Because in this section the task has to be done in time otherwise the customers get the services at late. The authorized person should follow the customer category according to their cheque amount. He or she categorized the cheque into two parts .one is normal value which is lower than TK 500,000/- and another is high value which is equal to Tk 500,000/-. The clearing officer have to deal with others bank’s cheque in this section. He has to clear the cheque of high value firstly within the time which is given by Bangladesh Bank. There are two part of clearing department.

- ✚ Outward clearing
- ✚ Inward Clearing

3.2.1.5Accounts Section

In accounts section, all the costs are occurred in the branch are recorded by accounts section of the bank. It records daily basis expenses which helps to minimize the cost of the branch. The account officer prepares a statement on monthly basis to prepare an income statement of the branch. He/she records all the details of the asset of the branch. Finally, it can be said that all the branch related issues are recorded in this section.

3.2.1.6 Loans and advance

UCBL provides its customers various categories loans & advances to fulfill their need. To satisfy the customers demand UCBL provides the following loan facilities:

- ✚ Import Loan Pledge
- ✚ Transport (Auto) loan
- ✚ General Loan/Time Loan
- ✚ Staff House Building Loan

- ✚ General Housing
- ✚ Loan Against Foreign Bill Purchased
- ✚ Loan Against Trust Receipt (LTR)
- ✚ Exporters Development Fund & Packing Credit
- ✚ Education Loan
- ✚ Working Capital Loan
- ✚ Any Purpose Loan
- ✚ Auto Loan
- ✚ Marriage Loan

3.2.2 Function of Foreign exchange department

This function is related with foreign business which are included with export and import the manufacturing products. The related functions of export and import are following-

Export advising of L/C: UCBL agrees to give prompt advice of export letter of credit from outside of the country. There are two parts of Export advising of L/C.

✚ **Credit packing of export:** UCBL provides pre-shipment finance to its customers for manufacturing and packaging goods for exporting the goods to other countries.

✚ **Export Bill Negotiation:** UCBL monitors the export bill where it negotiates the price of the bill with other parties outside of the country on behalf of the customers. It issues export form and record it by duplicating and triplicating system.

Import services: UCBL is famous for international transaction which provide inclusive range of import services.

Import letter of credit: UCBL helps its customers to issue L/C on behalf of the customers. It helps to build a healthy relationship with the customers as well as to get customer's attention.

3.2.3 Remittance

It is another services system of UCBL. Instant cash withdrawal facility, instant credit to beneficiary's accounts with UCBL which the services are given to the customers without any charge.

3.2.4 Green Banking at UCBL

It is the updated version of UCBL. It is approved by the board of directors which is following to the direction of Bangladesh Bank. Green Banking has been created for environmental risk management policy.

3.3 SWOT analysis of UCBL

SWOT analysis means analyzing the strength and weakness of the organizations as an internal part and external parts are opportunities and threats. Every business firm has to face those parts. If we analyze the UCBL's strength, weakness, opportunities, and threat following options will be the output of the analysis. From this analysis, we get a concept that how much strong is UCBL to hold its customer in a long time.

Strength	 Reliability
	 Good Supervision
	 Modern Services
	 Regular clients
	 Affiliation of SWIFT
	 Strong relationship with customers
	 Company status
	 Wide area network both nationally and internationally
	 Branch Development.

Weakness	✚ Absence of proper motivation, Training, and development
	✚ Lack of proper Information.
	✚ Insufficient ATM booth service.
	✚ Lack of facilities in the branches of rural areas.
Opportunities	✚ SME Banking services
	✚ Large Business area
	✚ Increasing rate of sales ✚ Good Financing
	✚ Divergence
	✚ Development of technology & Credit Card. ✚ Increasing awareness of Islamic banking among the clients
Threats	✚ Contemporary Bank
	✚ Transnational Bank
	✚ Imminent Bank
	✚ Losing Customer

3.4 Problems of each Departments

Though UCBL provides better services to its customers but there are some issues which create dissatisfaction of the customers. Some of the problems are describing in the below:

- ✚ **Shortage of Staff**: It is the big problem of UCBL. The organization does not hire necessary employee in the branch. For this reason, there are shortage of employees. Sometimes the

customer has to wait long time to get a service. One employee has to take more responsibilities at a time which is not assigned to him/ her. As example, the card division services are handled by account opening section because of shortage of employees.

✚ **Shortage of Equipment:** It is another big issue of UCBL, Mohakhali Branch. There is lack of equipment like printer machine, scanner machine and computer. For example, the whole department of GB (General Banking) section print their document by one printer machine. Because of that reason two person cannot command the printer at a time. As well as for the scanner machine one person has to go to the other person for scanning document which are time-consuming and sometimes customers feel bored with that services.

✚ **Software Problem:** I noticed that sometimes employees have to stop their work because of software problem. They cannot entire the Bangladesh bank site and sometimes their PC will be hanged. For that reason, they do not complete their work in time which is the cause of customer dissatisfaction.

✚ **Lack of Proper Information:** Most of the time customers neglect to give all the information and necessary documents for opening an account which is a big problem for the employees. Because of that reason the assigned employee cannot open the account for the customers. It also delays to deliver the services to the customers.

✚ **Absence of promotional Activities:** UCBL does not emphasis on their promotional activities. Marketing is the main way to promote the business but UCBL does not marketize its product which effect to deliver the information to the customers.

3.5 Overall performance of UCBL:

The banking sectors play a vital role in the development of the country. The huge portion of economy of the country depends on the banking activities. Most of the profit is earned by private sectors bank. UCBL plays hard to optimize profit through its transparent business operation. It continues its business within the legal and social framework. To achieve the maximum benefit

from the investment UCBL operate the best activities in the banking sectors. It analyses the project before financing in quantities and qualitative way. It analysis the financial strength, management structure, business size, nature of business, competitors etc. As well as it tries to improve management policy, reduce operational cost, improve customer services and increase transparency. To set up a strong network in the banking system it follows all the rules and regulations of the government. It is the private organization which conducts its business operation abiding by the direction of Bangladesh Bank.

Chapter-4

4.1 Summary of Findings and limitations

I had started my internship at UCBL, Mohakhali Branch at 15th January. I got an opportunity to work with a new environment and new people. I was able to learn so many new tasks which were unknown to me before. After completing the internship, I gathered many interesting and experimental work experiences. Though I tried to learn everything at my internship period, but I could not learn all the things because of some limitations which I faced at that time.

4.1.1 Findings

- ✚ I have found that the ways of delivering services of the bank are very systematic but the employees have to deliver the services under constant pressure because there is always huge crowd of customers.
- ✚ I have understood that the functions of the bank to be very organized. Every department delivers the services to the customers in an efficient manner. I have noticed that every employee in the bank were very co-operative which help to deliver a better service to the customers as well as to build a healthy relationship among the employee.
- ✚ After discussing with a senior executive, I have found that the bank sector is very competitive as everyone has to be at their best by merit and performance. To build a strong relationship it maintains a long-term relationship strategy. On the contrary, I have found weakness in the bank as there is shortage of manpower compared to the huge customers but still they are trying their best to achieve the target results.
- ✚ After doing the customer survey I have found following results:

- ❖ Most of the customers have long term relationship with the bank and they are happy with the charges and fees of the services which are provided by the bank but the interest rate is not increased as much comparing with the other banks.
 - ❖ Because of shortage of manpower and high work pressure employees sometimes cannot provide services on time but most of the customers are satisfied with the services.
 - ❖ Another issue I found from the customers is that there is a big shortage of the equipment and technological problem which are faced by customers in the bank. They have to wait long time to get the services for this technological problem but recently the bank tries to solve this problem to provide quick services to the customers.
 - ❖ Except some issues the environment and the employees of the bank are very friendly to receive the services in the bank.
- ✚ After elaborately studying of the existing files, convenient case clarifications, observation interviews, annual reports of UCBL I have got the knowledge that UCBL plays hard to optimize profit through its transparent business operation. It continues its business within the legal and social framework. To achieve the maximum benefit from the investment. It analyses the project before financing in quantitative and qualitative way. It analyzes the financial strength, management structure, business size, nature of business, competitors etc. As well as it tries to improve management policy, reduce operational cost, improve customer services and increase transparency

4.1.2 Limitations of the study:

I was very lucky to get an opportunity to work at UCBL which give me the knowledge about banking services. It was new experience for me to work an organization. Besides that, I had to face different obstacles to collect data and prepare this report. Some of them are described below:

- ✚ **Lack of time:** It was very tough to compare the overall banking process in a short period. Within three months, it is not possible to identify the overall service procedure of the bank where a regular employee needs more than 1 year and after that time he or she will get promotion.

✚ **Inadequate data resources:** As I was working there as an intern, I did not have any permission to access all the information. Though I was working under the employee's supervision, but they were very busy all the time. Because of that reason, I did not get enough resources for collecting data properly. So due to limited resources, all the information may not be 100% accurate as the actual information of the bank.

✚ **Lack of experience:** As I had no experience in working in the organization that's why the time of preparing the report I had lack of knowledge about the corporate banking system.

✚ **Lack of information:** As it was the corporate world so all the information was not available to share with anyone. Because of that reason, there was a lack of information for preparing the report.

✚ **Work pressure of the employees:** As there were lot of work pressure in the bank so employees were very busy at workplace. It was very hard for them to give me extra time. For that reason, I could not ask them always to help me to collect the information.

4.2 Recommendations

After analyzing the problem, I came up those following point which might be helpful for the organization to improve the quality of services which are delivered to the customers.

✚ **Increasing the staff in the bank:** The bank should hire more employees to increase the spirit of delivering services. So that customers can get quick services.

✚ **Improving technological development:** Technologies are changing day by day where UCBL face so many problems about technological issues. So, it should be essential task for bank to update more effective software which help to the employees to deliver better services.

- ✚ **Ensuring to collect necessary documents of the customers:** The employees of the bank should ensure to collect all the documents of the customers when the customers meet at the first time.

- ✚ **Increasing ATM booth services:** UCBL does not have its own ATM booth. The customers have to go to the other Bank's ATM booth for withdrawing money. Sometimes it creates problem to withdraw money. For that reason, UCBL should increase its own ATM booth services so that customers can get proper services from the bank.

- ✚ **Increasing Promotional activities:** The promotional activities are absence in UCBL. Nowadays it is a very big issue when every organization operates their business activities by promoting their services to the general people. It is very urgent for UCBL to go for promoting their business by advertising or media.

Conclusion

Among all the commercial Bank in private sector, UCBL has the leading position in our country. Since it started its journey it brings so many changing in banking sectors. It helps the country to develop economically by providing various facilities like credit & loan facilities, Export and import facilities to the manufacturing and private organizations. It is also the pioneer of offering such attractive services to its customers through it 168 branches. In this report, I have elaborated different aspect of UCBL branding services and find out the problems and try to solve the problem. In this competitive world in banking sector, UCBL try to manage its asset and liabilities in an effective way. Besides that, it builds a strong relationship with its customers.

From this report, I have learned so many things which will be very helpful in my future career. I learned how to cope up with the competitive work area. From this learning I got knowledge to create a better life in my society and workplace.

In the end, I would like to share a quotation which was given by “Benjamin Franklin”. I think it is more related to our education and knowledge both our personal and professional life.

“An invest in knowledge pays the best interest”. (Franklin,2010)

References

- ✚ Annual Report of UCBL (2016)
- ✚ Bangladesh Bank Web site (www.bangladesh-bank.org)
- ✚ UCBL official Web site(www.ucb.com.bd)
- ✚ <https://ibanking.ucb.com.bd>
- ✚ Interview with senior executives of UCBL, Mohakhali Branch.

Questionnaire

Basic Information about customers.

1. Occupation of the customers.
 - a. Student.
 - b. Service holder.
 - c. Businessman.
 - d. Others.
2. Age limit of the customers.
 - a. Below- 20.
 - b. 20-30.
 - c. 30-35.
 - d. Above-35.
3. Gender
 - a. Male.
 - b. Female.

Opinions of the customers.

4. How long are your relationship with this bank?

- a. Very long time (more than 5 years).
 - b. Long time (3-5 years).
 - c. Short time (less than 2 years).
 - d. Very short time (1 year or less).
5. How satisfied are you with the services of the bank?
- a. Very satisfied.
 - b. Satisfied.
 - c. Neutral.
 - d. Dissatisfied.
6. Do you think fees and charges are reasonable of the bank?
- a. Very good.
 - b. Good.
 - c. Fair.
 - d. Poor.
7. Are the employees' co-operative in the bank?
- a. Always.
 - b. Often.
 - c. Rare.
 - d. Never.
8. Do you get services in time?
- a. Always.
 - b. Often.
 - c. Rare.

d. Never.

9. Are you satisfied with online banking transaction?

a. Very satisfied.

b. Satisfied.

c. Neutral.

d. Dissatisfied.

10. Is the environment of the bank favorable?

a. Most favorable.

b. Favorable.

c. Moderate.

d. Unfavorable.

11. Are you satisfied with the technological facilities of UCBL?

a. Very satisfied.

b. Satisfied.

c. Neutral.

d. Dissatisfied.