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making sense of money



**INTERNSHIP REPORT**  
**ON**  
**A CRITICAL ANALYSIS OF CUSTOMER CARE SERVICE**  
**OF**  
**THE CITY BANK LIMITED**

**Submitted To:**

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**Date of Submission: 14<sup>th</sup> September 2014**

## **Letter of Transmittal**

14<sup>th</sup> September 2014

Mr. Mahmudul Haq

Assistant Professor

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**Subject:** Submission of Internship report

Dear Sir,

I would like to submit my report titled ‘A Critical Analysis of The Customer Care Service of The City Bank Limited prepared as a part of the requirement for BBA program of BRAC Business School.

I have successfully completed my internship program in The City Bank Limited (Dhanmondi Branch) and I worked there as an intern for three months. Working on this report was a great learning experience for me, since I got to learn the differences between practical and theoretical work. I hope you will find the report to be methodical and consistent.

I would like to take this opportunity to thank you for all the support and guidelines that you have provided, which I hope to continue getting in the future.

Sincerely yours,

Oyahida Akter

ID: 10104142

BRAC Business School

BRAC University

## **Acknowledgements**

Firstly, I want to pay my gratitude to almighty Allah for enabling us to prepare the report successfully. Then I would like to express my sincere gratitude and cordial thanks to some specific persons who helped me to organize this report and for their kind opinion, suggestions, instructions and support and appropriate guidelines for this.

First of all, I would like to thank my Internship Supervisor Mr. Mahmudul Haq, Assistant Professor, BRAC Business School, BRAC University for his continuous guidance and assistance in preparing the report on “A Critical Analysis of The Customer Care Service of The City Bank Limited.” His valuable advice has helped me a lot in writing this report. I am immensely thankful to him for the supports he has provided during my Internship period.

Secondly, I would also like to express heartfelt gratitude to my organizational supervisor at The City Bank Limited, Mr. Salek Uddin, Branch Manager, Dhanmondi Branch. He directed me towards the right information and regularly reviewed my progress in preparation of this report. He has provided the information about the organization and the information about Branch Banking as well to help me with the report.

Finally, this report would not have been possible without the dedication and contribution of all my colleagues who has helped me by teaching all the works. I express my sincere gratitude to all of them. Their valuable contribution is what made this Report possible.

## **Executive Summary**

Now-a-Days most of the bank concentrates of marketing feasibility to earn and generate opportunity to hold existing to keep loyal customers, in the business humanity believed that loyal customers increase the forthcoming gainful revenue. In this report I am trying to focus about the wide consumer expectation, perception and its implementation possibility for the City Bank Limited to overcome the all kinds of customer objections for the service failure and weakness.

First part of this report is based on the introduction which includes topics like history, objective, background, methodology, limitation of the study. Basically it defines the way and background of the study to prepare the report. In the next part of the report highlights a brief background of City Bank Limited, with their mission, vision, objective, business strategies.

Another part is basically about the tasks done by me during the internship. This report is also consists of highlighting the general banking procedure by describing the entire departments associated with general banking.

Then the next part is about providing a brief summary of all product and services offered by the City Bank Limited. This report is also consists of some critical findings of The City Bank Limited provided with some recommendation in order to improve customer service quality as well as customer satisfaction level based on the observation and work experience during the internship period.

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# Chapter 1

## Introduction

Now-a-days almost all the banks are similar to other customer making corporations. The outstanding service quality permits a bank to differentiate themselves from their rivalry, advance a bearable competitive advantage, and enhance efficiency. Customer service is the process of ensuring customer satisfaction with a product or service. Frequently, customer service takes place while performing a transaction for the customer, such as making a sale or returning an item. In Banks customer service includes processing cheque, cash and direct debit payments and withdrawals, setting up and maintaining customers' accounts, dealing with enquiries, promoting and selling financial products and services to customers, using a computerized system to update account details, general administration tasks such as maintaining records, opening post and sending letters to customers, operating overseas currency tills, helping customers with loan and mortgage applications.

This report is based on the learning of three months internship experience on The City Bank Limited. The report has been structured according to the outline provided by the supervisor.

City Bank is one of the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Basically, the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely-

- ✓ Retail Banking (including Cards)
- ✓ Corporate & Investment Banking
- ✓ Treasury & Market Risks
- ✓ SME Banking &

Under a synchronized online banking platform, these four business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

## **1.1 Grounds of the Study:**

A research or report is designed considering some requirements. Though this research is conducted as a part of BBA program but this study might be very much useful for banks especially in the present banking environment. Now every bank has some competitive objectives of their own style. All banks are now facing more competition ever before and so for this all are wanted to offer more attractive service to their clients and trying to attain consumer's satisfaction. From same point of view, customer service of a bank is the basic step to create differentiation from others.

## **1.2 Scope of the Study:**

The City Bank Limited Dhanmondi Branch as the field of my study. To conduct this study, an overall knowledge of the total banking system is necessary because the departments of banking are linked to each other. The scope of the study covers the organizational background, objective, function, departmentalization and product and services of The City Bank limited as a whole. The main part covers the operational scenario of a branch of The City Bank Limited. This refers that how the bank helps the customers in general banking.

## **1.3 Purpose of the Study:**

### **Broad Purpose:**

The broad objective of this report is to get an idea about the wide operation and knowledge about branch banking which can improve the ordinary banking services style through applying fundamental finance aspects. Moreover this study tried to reveal the prospect of aptitude on bankers and emotional and brand value actions to the forthcoming retail customers.

**Specific Purpose:** There are some specific purposes as well and they are:

- ✓ Applying the theoretical knowledge into practical field.
- ✓ Analyzing the services provided by The City Bank Limited to the Customers.
- ✓ Analyzing how a branch deals with its customers
- ✓ How the different sections of a particular branch works.

- ✓ Having some practical knowledge about a banking corporation that can be helpful for future career growth.

## **1.4 Methodology:**

The report has been prepared based on data collected from both primary and secondary sources. The primary source consists mainly of personal observation during the attachment period, practical work experience in different desk of the bank, face-to-face conversation with the respective clients. The main source of the primary data collection of my report was my discussion with senior officers of the Customer Service of the City Bank Limited at Dhanmondi Branch & their opinions & comments. It helped me to collect the essential & vital information to make my internship report. The people of Customer Service sectors & their face to face information is my primary data. Data and relevant information are collected for this study through an unstructured questionnaire where customers and employees both were given the questions and responses were taken in the answer sheet. The respondents included clients from different occupation, age and gender. Most of the respondents were from the City Bank Limited, those who had account in the bank.

Secondary information came mainly from websites, annual report of the The City Bank Limited, various book articles regarding general banking, various brochures published by The City Bank Limited. Necessary data and information has been collected by the following sources:

- ✓ General banking procedure manuals of the City Bank Limited.
- ✓ Circulars, letters and memos issued by the Banks and regulatory organization i.e. Bangladesh Bank and Government
- ✓ Prudential Guidelines on General Banking issued by Bangladesh Bank.
- ✓ Annual report of city bank limited.
- ✓ Internet and websites.

## **1.5 Limitations:**

During the preparation of this report some difficulties and limitations took place and they were:

- ✓ The major restraint in preparing the report was time. The learning period of only twelve weeks was not enough to learn all the banking procedure.
- ✓ About the financial and some banking procedure the bank maintains confidentiality, since they do not want their competitors to know about some vital information. And that is why some important information lacks.
- ✓ Some officials were not so much prepared for giving the data and that is why some information could not be taken.

## **Chapter 2**

### **A Summary of The City Bank Limited**

The City Bank Ltd. is one of the oldest private Commercial Banks operating in Bangladesh. It started its journey in 1983 and now is a top bank among the oldest five Commercial Banks in Bangladesh. The first branch was opened at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and keenness that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 core worth of Capital, which now is a respectable Taka 330.77 core as capital & reserve.

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely Corporate & Investment Banking; Retail Banking (including Cards); SME Banking; & Treasury & Market Risks.

Under a real-time online banking platform, these 4 business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

The bank currently has 88 online branches and 10 SME service centers and 1 SME Agro center spread across the length & breadth of the country that include a full-fledged Islami Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 83 ATMs of its own; and ATM sharing arrangement with a partner bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already started its Customer Call Center operation. The bank has a plan to end the current year with 100 own ATMs. City Bank is the first bank In Bangladesh to have issued Dual Currency Credit Card.

The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

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

City Bank is the first bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway. City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the local caretaker of the brand and is responsible for all operations supporting the issuing of the new credit cards, including billing and accounting, customer service, credit management and charge authorizations, as well as marketing the cards in Bangladesh. Both cards are international cards and accepted by the millions of merchants operating on the American Express global merchant network in over 200 countries and territories including Bangladesh. City Bank also introduced exclusive privileges for the card members under the American Express Selects program in Bangladesh. This will entitled any American Express card members to enjoy fantastic savings on retail and dining at some of the finest establishment in Bangladesh. It also provides incredible privileges all over the globe with more than 13,000 offers at over 10,000 merchants in 75 countries.

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

level, accuracy and timelines of service quality. City Bank is one of the largest corporate banks in the country with a current business model that heavily encourages and supports the growth of the bank in Retail and SME Banking. The bank is very much on its way to opening many independent SME centers across the country within a short time. The bank is also very active in the workers' foreign remittance business. It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from where thousands of individual remittances come to the country every month for disbursements through the bank's large network of 99 online branches and SME service centers. The current senior management leaders of the bank consist of mostly people from the multinational banks with superior management skills and knowledge in their respective "specialized" areas. The newly launched logo and the pay-off line of the bank are just one initial step towards reaching that point.

## **2.1 Historical Background:**

The Bank is registered under the Companies Act, 1913. The bank operates as a scheduled bank under a banking license issued by the Bangladesh Bank, Central Bank of the country. It has started operation on 27<sup>th</sup> March, 1983. It was launched then with the objective of serving the communities with the taking of deposits from the general citizens for interest to use these deposits for lending the small industrial sectors. But with the passing of time it has started its outset and has presented some unique, demanding and timely packages to the people.

The emergence of The City Bank Limited in the private sector is an important history in the banking arena of Bangladesh. During 1981-83, when the nation was in the grip of severe recession, government first declared and gave permission the establishment of banks in the private sector in order to make money supply more volatile and to reactivate the economy. After that government declaration some dynamic entrepreneurs marched and came forward for establishing a bank with a motto to revitalize the overall economic condition of the country.

The City Bank Limited is the first right hand in this front line. It first obtained fund from those of the promoters, which is subsequently augmented by the issue of share capital. It started with Taka 100 million of authorized capital and Taka 14 million of paid up capital in March 27, 1983.

The City Bank is working with the philosophy of serving the nationals as an ideal and unique financial house. Every organization has some objectives of its own. The primary objective of The City Bank Limited is to earn profit through undertaking the responsibility of providing financial help for the development of the country's commercial and industrial sector.

## **2.2 Objective and Goals:**

The City Bank Limited made a remarkable progress practically in every sphere of its functions. The activities of the CBL are very implicit and vast comparing to that of other banks in the country today. The theme of the bank is "For Relationship Banking". The prime objectives of the CBL are to create a strong capital base, to earn good profit and pay satisfactory dividend to honorable shareholders with proper social commitments. To achieve the objectives the management is continuously working for the improvement of bank's assets quality by identifying potential depositors and good borrowers. Because it believes "The line of excellence never ends". The strategic plans and business will be its strength in this very competitive environment.

Some other objectives are as follows:

- ✓ The bank is committed to continue its activities in the new horizon of business with a view to developing service oriented industry and culture of morality and its maintenance in banking.
- ✓ As the first and the largest private bank is committed to continue its endeavor by rapidly increasing the investment of honorable share holders into assets.
- ✓ The objective of the bank is not only to earn profit but also to keep the social commitment and to ensure its co-operation to the person of all level, to the businessman, industrialist-specially who are engaged in establishing large scale industry by consortium and the agro-based export oriented medium & small scale industries by self inspiration.
- ✓ The bank believes in building up strong based capitalization of the country.
- ✓ City Bank Limited is always preoccupied to encourage the investors for purchasing its share by creating the opportunity of long term investment and increasing the value of share through prosperity as developed day by day.
- ✓ It has been working from its very beginning to ensure the best use of its creativity, well disciplined, well managed and perfect growth.
- ✓ The Bank is playing a vital role in Socio-economic development o Bangladesh by way of linkage with rest of the world by developing worldwide network in domestic and international operations.

## **2.3 Vision and Mission:**

The vision of City Bank Limited is to be “The Financial Supermarket with a Wining Culture Offering Enjoyable Experience.”

By maintaining the vision they are trying the mission. Such as, “Offer wide array of products and service that differentiate and excite all customer segments; Be the “Employer of choice” by offering an environment where people excel and leaders are created and Continuously challenge processes and platforms to enhance effectiveness and efficiency.”

## **2.4 Functions of Different Divisions at City Bank:**

### **▪ Financial Division**

- Financial Planning , budget preparation and monitoring
- Payment of salary
- Controlling inter-branch transaction
- Disbursement of bills
- Preparation / Review of returns and statement
- Preparation of financial reports and annual reports
- Maintenance of Provident Fund, Gratuity, Superannuation Fund
- Reconciliation

### **▪ Credit Risk Management**

- Loan administration
- Loan disbursement
- Project evaluation
- Processing and approving credit proposals of the branches
- Documentation, CIB (Credit Information Bureau) report etc
- Arranging different credit facilities
- Providing related statements to the Bangladesh Bank and other department

### **▪ Human Resources Division**

- Recruiting
- Training and development
- Compensation, employee benefit, leave and service rules program and purgation
- Placement and performance appraisal of employees
- Preparing related reports

- Reporting to the Executive Committee/Board on related matters
- Promotional camping and press release

- **Information Technology Division**

- Software development
- Network management and expansion
- Member banks reconciliation
- Date entry and processing
- Procurement of hardware and maintenance

- **Branch Control and Inspection Division**

Controlling different function of the branches and search for expansion

- Conducting internal audit and inspection both regularly and suddenly
- Ensuring compliance with Bangladesh Bank(BB), monitoring BB's inspection and external audit reports

- **Treasury and Market Risk Division**

City Bank has a dedicated Treasury team who is capable of providing all treasury Solutions. Through our foreign correspondent business partners CBL is providing a wide range of Treasury products. In CBL Treasury, there are four teams who are specialized in their own area to ensure the best possible solution to our customer requirement. CBL has following teams in the Treasury:

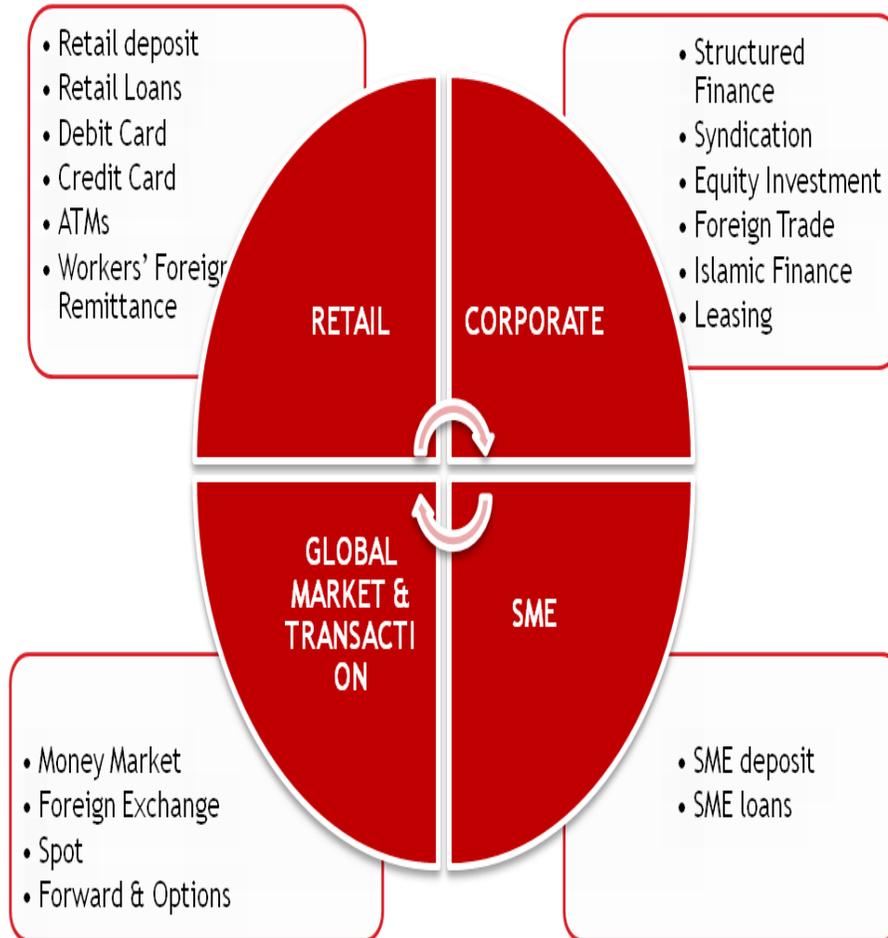
- Foreign Exchange
- Money Market
- Corporate Sales
- Market Research

## **2.5 Services Provided by City Bank Limited:**

The major behavior of the Bank is to provide all kinds of commercial banking, consumer banking, trade services, custody and clearing to its customers through its branches in Bangladesh. City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely-

1. Corporate & Investment Banking
2. Treasury & Market Risks &
3. Retail Banking (including Cards)

#### 4. SME Banking



# Chapter 3

## Job Responsibilities of an Intern

### 1.1 Introduction:

In May 2014, I was assigned by The City Bank HR personnel's as an intern position in the Dhanmondi Branch of The City Bank Limited. After that a timetable of the internship program was given to me consist of the working schedule along with the job responsibilities. There are three sections in a branch, Teller service, Customer service and Relationship Management. I worked in the general banking division in The City Bank Limited. I worked under the Customer service dsection of the Banani branch and for that reason I got longer time to gather knowledge about that particular segment.

### 1.2 Job Description:

I worked in the retail or general banking division in The City Bank Limited. I got the opportunity to work in customer service which is consist of card division, remittance & clearing segment of the branch. The Customer Service area is divided into few sections such as, Cheque, pin, cards, loan, remittance, pay order etc. On the first day of my work in the Customer Service department, the CSM (Customer Service Manager) of the department explained all the things related to the operations to me. He showed me how the total customer service department works in the branch. He also made me familiar with the various terms and tools like different application form, procedure, that are used by that department to make the life of employees easier. He also gave a brief description that how an account can be open and the rules regulations for opening any kind of account in The City Bank Limited. Some activities that were performed by me are discussed below:

- ✓ **Account opening and FDR forms fill up:** Account opening and FDR form fill up are part of the one the tasks assigned to a CBL intern. There are different kinds of bank accounts starting from current, savings, proprietorship, partnership etc. Every form has different rules for maintain. These rules are declared by Bangladesh Bank.
- ✓ **Loan Application fill up:** Customers who take loans tend to have all their information written down manually in small loan book. Every customer has one each. These information books are filled up by the interns. Again the undertaking letters are also filled up by the interns in CBL.

- ✓ **Deliver the Cards:** An intern is also assigned to play assistant role to this service area. For example, by delivering debit credit cards to the customer or bearer, keep the tracker of the regular cards received from the currier and reconcile of the cards. There were four register note book for maintaining the cards; two is for new issue cards and rest for lost and stolen card. In the both cases cards and pins maintain by two separate individual for security purpose. There were two people in the hold of card and pin of that branch. They have to maintain the existing card user with increasing large number of new card user day by day. Moreover The City bank Limited have an account opening system named “accelerated banking”. Under this package bank provides the debit card instantly to the every customer.
  
- ✓ **Deliver the Card Pins:** Pin is the core component of the debit cards. Without these pins customers cannot withdraw money from their cards. Pins are also delivered in the same way as the card by the intern.
  
- ✓ **Reconciliation:** Bank reconciliation statement is a report which compares the bank balance as per company's accounting records with the balance stated in the bank statement. Reconcile of the cards, pins, FDR, Cheque books are done every day. Before reconciling we have to count the closing balance of the day, then count how many are being received from the currier and the number delivered to the customers. In the branch everything is reconciled starting from cheque books, cards, pins, FDR’s etc.
  
- ✓ **Destruction:** Bank chequek book, cards, pins expires after a certain period of time. When the time of expirations comes closer bank sent letters and phone calls to the customers for collecting their products. If customers fail to collect bank end the existence of that product. This process is known as destruction. An intern of CBL plays an important role in destruction. His / Her task is divided into three steps
  - Step 1: Find out which check, card or pin is close to destruction and list down the names categorizing them based on months.
  - Step 2: After letter sent from the bank call the listed customers and tell them to collect within upcoming week.
  - Step 3: After the check, card or pin is destroyed systematically, destroy them manually.
  
- ✓ **Signature, Address and Nominee change of Existing Account:**

There are several issues like nominee change, signature change, and address change etc. work regarding existing account. Nominee is the person who is the authorize person in behalf of the account holder. Basically after the death or any such cases nominee will have the right to take any kind of decision regarding that account. To change the nominee customer needs to come to the mother branch of the account and then fill up a form

named nominee change form. In the nominee form, one copy of nominee photograph is needed and account holder has to sign the form that he or she wants to change his or her accounts nominee. Then files need to submit to the responsible officer and responsible person will verify the information and sign. This whole process takes 2 to 3 days.

For signature change, account holder has to fill up the signature change form and then needs to submit to the customer service department. Customer service officer verify the signature and the information with photograph change, in some cases account holder needs to provide a photograph of his or her own if the previous photograph is not match with the present photograph. This whole process also takes 2 to 3 days.

Again for name change, address change, and many other factors works as almost in the same process, except the address change process. For address change, account holder needs to provide the NID, which has to match with his present address then the account holder can change the address. The remaining process is same as other like has to fill up a form then submit it to the customer service department and then responsible officer will verify the account and signature passed to the head office. This process also takes 2 to 3 days as well.

- ✓ **Closing the Accounts:** If an account holder request to close his or her account, it can be closed. After receiving an application from the customer to close an account, some procedures are followed by a banker. The customer should be asked to draw the final check for the amount standing to the credit of his account less the amount of closing and other incidental charges and submit the unused cheque leaves. The account should be debited for the account closing charges etc. and an authorized officer of the bank should destroy unused cheque leaves. In case of Joint account, the applicant for closing the Account should be signed by all the joint holders.

### **1.3 Outcome from the learning:**

From this Internship experience I have learned a lot of new job that is done by a bank. Till now I have visited a bank as a customer. When I joined as an intern, I learned that how each and every work is done by the officers systematically as well as very carefully. My learning outcomes from this internship experience are discussed below:

- ✓ Experienced the picture of corporate life which makes a person work for 8 hours continuously
- ✓ Observed how does a branch plays its role in banking
- ✓ Learned how to deal with customers, how to talk to them and understand customers needs and demands

- ✓ How to build strong business relationship and continue it for long term
- ✓ Working with colleagues and how to cooperate with them while doing a work together
- ✓ Giving full concentration on work to complete it on due time
- ✓ Learned to overcome my challenges and execute my skills and build self confidence
- ✓ Learned how to work under pressure and tackle the critical situations

# Chapter 4

## Products and Services of City Bank

### **4.1 Products and services of retail banking:**

The products and services offered by different branches of city bank are called retail banking products and services. And the products are as follows:

**4.1.1 Deposit:** In recent times People maintain different types of bank accounts, such as Savings account, corporate account etc. Customers use these accounts to withdraw and deposit funds in regular basis. To meet customer's expectation City bank provides different types of accounts for them and they are as follows:

- ✓ Savings Account
- ✓ Current Account
- ✓ Fixed Deposit
- ✓ City Savings Delight
- ✓ City Onayash
- ✓ City Shomriddhi
- ✓ City Projonmo
- ✓ City Ichchapurun
- ✓ City Bunon
- ✓ City Digun Praptee
- ✓ City Youth School Plan
- ✓ City College Plan
- ✓ Fixed Deposit
- **Savings Account:** It is an interest bearing account. Withdrawal is restricted in this case, that is not more than twice a week. At a time, it is not possible to withdraw more than 25% of the balance. To open a savings account a person has to be eligible in some areas. Such as, He/she has to be at least 18 years old, has to be a Bangladeshi citizen. The interest rate will be 4% half yearly.
  - The features of this account are-
    1. Cheque book facility

2. Locker Service
  3. Debit card for easy cash withdraw
  4. City MAXX card for easy shopping
  5. Cash back facility for spending amount through City MAXX card
  6. Transfer fund on standing instruction arrangement
  7. City touch- for online banking, sms banking and call center service
  8. Utility payment service
- **Current Account:** It is a non interest bearing account. There are no restrictions in withdrawal in case of current account and continuous transaction is allowed. No interest will be given for this account holder. And the eligibilities are- the account holder has to be at least 18 years old and he/ she has to be a Bangladeshi.
    - The features of this account are:
      1. Cheque book facility
      2. Locker Service
      3. Debit card for easy cash withdraw
      4. City MAXX card for easy shopping
      5. Collect foreign remittance in both T.C. & Taka draft
      6. Cash back facility for spending amount through City MAXX card
      7. Transfer fund on standing instruction arrangement
      8. City touch- for online banking sms banking and call center service
  - **Fixed Deposit:** If someone believes in long-term investments and wish to earn higher interests on your savings, should go for Fixed Deposit. To open this account the eligibilities are same as normal savings account.
    - Interest Rate:

Term	Interest Rate (%)
1 month	6.75
45 day's	6.75
Below Tk. 10 Crore	9.25

Tk. 10 Crore & above	9.25
6 months	9.25
1 Year	9.50
02 Years	8.75
03 Years	8.75

- **City Savings Delight:** “City Savings Delight” is a new premium savings account that gives 8% interest on savings. It also maximize savings with amazing privileges from City Maxx American Express Card. Interest will be calculated on daily closing balance and credited to account quarterly basis. To open this account the eligibilities are same as normal savings account.
  - The features of this account are:
    1. Cheque book facility
    2. Interest on daily basis
    3. Every quarter's interest earning goes into account automatically
    4. Opportunity to apply for - safe deposit locker facility
    5. Reduced banking charges (Pay Order, Passport Endorsement, Account Maintenance fee)
    6. Higher ATM withdrawal limit
    7. Collect foreign remittance in both T.C. & Taka draft
    8. Debit card for easy cash withdraw
    9. City MAXX card for easy shopping
    10. Cash back facility for spending amount through City MAXX card
    11. Transfer fund on standing instruction arrangement
    12. City touch- for online banking, sms banking and call center service.
  
- **City Onayash:** City Onayash is a unique kind of savings account. In this account interest is calculated on daily balance and pays interest every month. It is a major departure from the conventional savings account available in the market. All such

accounts calculate interest on the average or lowest balance of the month, while City Onayash does on daily product basis. Not only that, while those conventional savings accounts pays 4% interest only twice a year - in December and June - City Onayash pays it every month. To open this account the eligibilities are same as normal savings account.

- The features of this account are
  1. Cheque book facility
  2. Interest on daily balance
  3. Every month's interest earning goes into account automatically
  4. Opportunity to apply for - safe deposit locker facility
  5. Reduced banking charges (Pay Order, Passport Endorsement, Account Maintenance fee)
  6. Higher ATM withdrawal limit
  7. Collect foreign remittance in both T.C. & Taka draft
  8. Debit card for easy cash withdraw
  9. City MAXX card for easy shopping
  10. Cash back facility for spending amount through City MAXX card
  11. Transfer fund on standing instruction arrangement
  12. City touch- for online banking, sms banking and call center service

- **City Shomridhdi:** City Shomridhdhi is an exceptional DPS product that is distinctly more attractive than the prevalent DPS products in the market. To open this account the eligibilities are same as normal savings account.

- Interest Rate:

<b>Term</b>	<b>Interest Rate (%)</b>
3 Years	9.75
5 Years	9.75
7 Years	9.75
10 Years	9.75

- The features of this account are
  1. No initial deposit required
  2. Monthly installment deposit ranges from Tk. 500 to Tk. 20,00
  3. Flexible tenor of 3, 5, 7 and 10 years
  4. On premature encashment, you get the maturity value of nearest term - not the routine savings rate
  5. Auto installment transfer facility
  6. Flexibility to choose installment date
  7. 80% loan facility on deposited amount
- **City Projonmo:** City Projonmo is a monthly deposit scheme which is for kids to safeguard their future against all uncertainties and risks. As a guardian of the child one can open this account which builds great & unmatched savings for you over the years.

▪ Interest

Rate:

<b>Term</b>	<b>Interest Rate (%)</b>
5 Years	9.75
10 Years	9.75
15 Years	9.75
20 Years	9.75

- The features of this account are:
  1. No initial deposit required
  2. Monthly installment deposit ranges from Tk. 500 to Tk. 10,000
  3. Flexible tenor of 5, 10, 15 and 20 years
  4. Auto installment transfer facility
  5. Flexibility to choose installment date

- 6. Insurance coverage
- 7. 80% loan facility on deposited amount

- **City Ichchapurun:** This product allows earning interest and enjoying interest every month that accrues in fixed deposit account, no matter what the term of the deposit is. It helps make financial planning more disciplined, and life more organized. To open this account the eligibilities are same as normal savings account.

- Interest Rate:

<b>Term</b>	<b>Interest Rate (%)</b>
1 Year	9.00
2 Years	9.00
3 Years	9.00
5 Years	9.00

- The features of this account are:
  1. Monthly return on investment
  2. Flexible tenor of 1, 2, 3 and 5 years
  3. 80% loan facility on deposited amount

- **City Bunon:** There is a significant opportunity to provide a range of financial services to Garments Workers. The City Bank is offering deposit product of savings nature for Garments workers. Primary objective of this product is to bring banking service to garments workers. To open this account the eligibilities are same as normal savings account and the interest rate is 2%.

- The features of this account are:
  1. It is a non checking account with
  2. Cash Withdrawal facility with Cash Withdrawal slip
  3. No minimum balance requirement

4. Opportunity to open account with only BDT 100
- **City Digun Praptee:** The title of this scheme says it all. This scheme entitles to double the initial one time deposit in a shortest possible time frame. This account is for who prefers long term deposit scheme, which gives higher earning opportunity. To open this account the eligibilities are same as normal savings account and the interest rate is 10.03%.
    - The features of this account are:
      1. Deposit will be doubled after 7 Years
      2. You can open multiple account
      3. On premature encashment, you get the maturity value of nearest term - not the routine savings rate
      4. 80% loan facility on deposited amount
  - **City Youth School Plan:** A savings account specifically for students below the age of 18. It is to help them develop the habit of saving up and making them financially responsible. To open this account the eligibilities are, the person has to be 11-17 years old and should have a valid ID card and has to be a Bangladeshi citizen. The interest rate is 4%.
    - The features of this account are:
      1. One stop service through ready pack
      2. Unique feature “save the change” feature that allows earning through spend
      3. Fee free tiered plan for Debit Card
      4. Free Passport Endorsement
      5. No Account Maintenance Fee & Minimum Balance
      6. Interest on daily balance
      7. City touch for online banking, sms alert and call center service
  - **City College Plan:** A savings account tailored specifically for students over the age of 18 enabling them to continue their education and build a bright. To open this account the eligibilities are same as normal savings account and interest rate is 4%.

- The features of this account are:
  1. One stop service through ready pack
  2. Unique feature “save the change” feature that allows earning through spend
  3. Fee free tiered plan for Debit Card
  4. Free Passport Endorsement
  5. No Account Maintenance Fee & Minimum Balance
  6. Interest on daily balance
  7. City touch for online banking, sms alert and call center service
  8. Free Airtel SIM with attractive talk time offer

**4.1.2 Cards:** City Bank currently has huge customers those who keep debit cards and credit cards including dual currency cards.

✓ **Debit Cards:**

1. City Visa Debit Card
2. MasterCard Platinum International Debit Card
3. Manarah (Islamic) Debit Card

✓ **Credit Cards:**

1. American Express Cards
2. City MAXX Card
3. Visa Gold Card
4. Visa Platinum Card
5. Visa Classic Card

✓ **Debit Cards:**

1. **City Visa Debit Card:** An individual who has a savings, current or STD account in City Bank, is eligible for this card. By collecting an application form and submit duly filled up form to any nearby CBL branch one can have Visa Debit Card. Within shortest time the card will be delivered at the mailing address or at designated branch.

- Features of this card is:
  - ✓ Cash withdrawal from 500+ Visa ATMs 24/7/365 all over the country
  - ✓ Shop and dine at hundreds of merchant Visa outlets all over the country
  - ✓ Balance enquiry

- ✓ PIN Change
- ✓ Mini statement
- ✓ Cash withdrawal at Taka 25 per transaction at 583 DBBL ATMs
- ✓ Cash withdrawal at Taka 10 per transaction at 110 Q-cash network ATMs

**2. MasterCard Platinum International Debit Card:** MasterCard Platinum International Debit Card from City Bank is the first dual currency platinum debit card in the country. It's debit card totally redefined. Minimum monthly balance of BDT 10 lac or net monthly income of BDT 2 lac and above (salary account to be maintained with City Bank). For Local Currency Platinum, only BDT account balance will be considered. For International Platinum (only USD), RFC/FCY/ERQ account will be considered. For Dual Currency Platinum, account would be in BDT and in RFC/FCY/ERQ forms.

- Features of this card is:
  - ✓ International Dual Currency Debit card-available both in Taka & USD
  - ✓ Get access to your funds at over 1.9 million MasterCard ATMs world wide
  - ✓ Access to 32 million outlets worldwide that accept MasterCard
  - ✓ Complimentary access to City Bank Lounge at Hazrat Shahjalal International Airport, Dhaka
  - ✓ Enjoy 1 for 1 complimentary companion buffet breakfast & lunch at Café Nemo of Platinum Suites, Banani, Dhaka.

**3. Manarah Islamic Debit Card:** MasterCard Islamic Debit Card from City Bank is a debit card to provide the facility to the customer who is banking in fully Islamic Shariah compliant way.

- Features for this card is almost same as normal debit card.

### ✓ **Credit Cards:**

**1. American Express Cards:** In November, 2009 City Bank became the issuer of one of the world's most prestigious credit cards, American Express® Cards. City Bank has issued one type of American Express Credit Cards, till now, designed to satisfy customer requirements.

✚ There are different types of American express cards and they are:

- **The American Express Credit Card:** The minimum income requirement for The American Express Credit Card is Tk 30,000 per month.
  - Features for this card are:
    - ✓ Complimentary companion tickets for entry & all rides for Fantasy Kingdom and Water Kingdom
    - ✓ Membership Rewards Points
    - ✓ Travel Emergency & Medical Assistance abroad
    - ✓ Double Benefit City Shield & All Accident Insurance
  
- **The American Express Gold Credit Card:** The minimum income requirement for The American Express Gold Credit Card is Tk 75,000 per month
  - Features for this card are:
    - ✓ Complimentary companion buffet round the year at Water Garden Brasserie of Radisson Blu Water Garden Hotel Dhaka
    - ✓ Double Benefit City Shield & All Accident Insurance
    - ✓ Complimentary access to the City Bank American Express lounge at Shahjalal International Airport
    - ✓ Membership Rewards Points
    - ✓ Travel Emergency & Medical Assistance abroad
  
- **The American Express Platinum Credit Card:** The minimum income requirement for American Express Platinum Credit Card is Tk 300,000 per month.
  - Features for this card are:
    - ✓ Unlimited complimentary access to our world-class City Bank American Express lounges at Dhaka's Hazrat Shahjalal International Airport and Domestic Airport
    - ✓ Complimentary companion Dhaka to Bangkok economy class return ticket from Bangkok Airways
    - ✓ Complimentary Priority Pass membership and access to over 600 lounges

- ✓ Up to 10X Membership Rewards Points
- ✓ A complimentary meal while paying for three adults at the finest restaurants of the country through Platinum Diner Dines Free

**2. City Maxx Credit Card:** American Express is a trademark of American Express. The CityMaxx Card is issued by City Bank pursuant to a license from American Express. CityMaxx card holder can enjoy unlimited cash back on all spending and earn interest in the bank account on the money that has been spent through the card.

- Features for this card are:

- ✓ 25% savings with American Express Selects at some of the finest restaurants and retail outlets in Bangladesh
- ✓ Earn interest for 15 days on the money that has been spent
- ✓ 5% cash back on all the leading grocery shops in Bangladesh.
- ✓ 1% cash back all year round on all other transaction

**3. City Visa Gold Card:**

- **VISA Gold Local:** This is a card which has acceptance just in Bangladesh (domestic use only) .The differences between these two cards are higher credit limit than classic card. Credit limit of Visa Gold card is ranging from BDT 50,000 to BDT 5, 00,000. This card has been designed for the higher earner category customer.
- **VISA Gold Dual:** This is a high value dual card remaining other features same with classic dual. Gold dual is also for the higher earner category customers and its credit limit is USD 1001 to 4000 and BDT 50,000 to BDT 500,000. A secured dual card's limit will be maximum USD 28,000 against lien on RFCN or ERQ account.

**4. City Visa Platinum Card:** City Visa Credit Card is designed to be a privileged card for anyone to enjoy benefits to make the best of their lifestyles. This is not just a credit card; it is the modern solution for financial situations that gives prestige and respect for every transaction made with this card.

- Features for this card are:

- ✓ City Visa Platinum Card holder can take pleasure in being honored with 50% off on the Golf Fee Card retail membership and access up to 50% discounted

green fees at over 2000 golf courses and 500 golf resorts worldwide. This privilege will also keep the card holder up to date about golf tee time information.

- ✓ City Visa Platinum Card holder can enjoy priority pass privilege at over 600 airport VIP lounges worldwide. Avail up to 35% discount on first year membership fee for priority pass.
- ✓ Wherever, whether it is day or night, City Visa Platinum Card holder can call on VISA Concierge service for travel and entertainment assistance. Privileges include pre trip information, air travel planning, hotel booking and car hiring according to preference and passport and visa assistance while traveling abroad.
- ✓ City Visa Platinum Card holder is insured on the outstanding balance of City VISA Platinum Credit Card by enrolling into DBI Program. Card holder's full outstanding balance will be paid off and an equal amount will be paid to nominee.
- ✓ By enrolling into DBI Program, City Visa Platinum Card holder will be eligible for All Accidental Death Insurance coverage of BDT 500,000 which will be paid to nominee.

#### **5. City Visa Classic Card:**

- **VISA Classic Local:** This is a local Visa Credit Card which is valid only in Bangladesh. This credit card has a limit ranging from BDT 10,000 to BDT 49,999. This card has been designed for medium earner category customers.
- **VISA Classic Dual:** This credit card has dual options to make transaction in two currencies. Its acceptance jurisdiction is in country and outside country in BDT and USD respectively. Classic dual is for the medium earner category customers. Its credit limit is USD 100 to 1000 and BDT 10,000 to BDT 49,999.

**4.1.3 Loans:** City Bank has attractive loan products including life style loan, car loan, salary loan, and professional loan is currently in the bank's product offerings under five different names such as:

- ✓ **City Drive:** Car loan facility is provided by this product. City Bank introduces City Drive, a tailor-made auto loan scheme for individuals.
  - To get this loan one has to be eligible in some areas such as:  
Salaried executive - Minimum 1 year experience including 6 months with current employer; Businessman/Professional - 1 year experience; Monthly income: Minimum Tk. 30,000; Age- 22 to 60 years.
  - Features for this loan are:
    - ✓ Car financing up to 30% of reconditioned or new vehicle price
    - ✓ Loan amount ranging from Tk. 300,000 to Tk. 20, 00,000
    - ✓ Up to 100% financing for loan against cash security
    - ✓ Loan tenor 12 to 60 months
    - ✓ No hidden charges
    - ✓ Competitive interest rate
    - ✓ Processing fee is 2% of the loan amount
- ✓ **City Solution:** City solution is an exclusive offer for consumer. It accepts loans on different purpose such as: Vacation Loan, Study Loan, Medical Treatment Loan, Wedding Loan, House Renovation Loan. City Bank's City Solution is there to solve all customers' problems and to fulfill all dreams. Customers can access this facility from bank's selected branches across the country.
  - To get this loan one has to be eligible in some areas such as: Minimum monthly income: Salaried executive Tk. 15,000; Experience: Professional 1 year; Experience: Salaried executive total 1 year including 6 months with current employer; Experience: Business person 2 years.
  - Features for this loan are:
    - ✓ Loan amount ranging from Tk. 50,000 to Tk. 1000,000
    - ✓ Loan tenor 12 to 60 months
    - ✓ No guarantor required for the loan amount up to Tk. 3 Lac
    - ✓ No hidden charges
    - ✓ Competitive interest rate
    - ✓ Processing fee 1%

- ✓ **City Express:** City Express Cash is a fully secured and revolving facility for any legitimate purpose. The security for the loan should be ideally City Bank's Fixed Deposit Rate. Bank would finance against clients CBL FDR or other banks/NBFIs security.
  - To get this loan one has to be eligible in some areas such as: The Loan taker has to be at least 18 years old and he/she has to be a Bangladeshi.
  
  - Features for this loan are:
    - ✓ Minimum loan amount Tk. 50,000 & Maximum 90% of the Present Value of CBL FDR or any other security
    - ✓ Quick processing
    - ✓ Minimum documentation
    - ✓ Loan tenor 12 to 60 months
    - ✓ No guarantor required
    - ✓ No hidden charges
  
- ✓ **City Double:** City Double is a unique loan facility where fixed deposit in City Bank or in any other financial institution will now allow to avail two loans at the same time from City Bank – one as overdraft (up to 95% of FD value) and other as an EMI loan up to 10 lac.
  - To get this loan one has to be eligible in some areas such as: Any credit worthy individuals like salaried executives, doctors, architects, engineers, chartered accountants, consultants, IT professionals and businesspersons etc. can apply for this loan.
  
  - Features for this loan are:
    - ✓ Fully secured loan in the for up to 95% of FD value
    - ✓ Unsecured loan for up to Tk. 10 Lac payable in Equal Monthly Installments (tenor ranging from 12 to 60 months)
    - ✓ Zero processing fee for the overdraft facility
    - ✓ Interest rate lower than other competitive products

- ✓ **City Scholar:** City scholar is a unique education loan offered to fund higher studies not only in Bangladesh but also abroad. It offers up to 95% of fixed deposit value as student loan or up to tk.10 lac on purely collateral-free basis.
  - To get this loan one has to be eligible in some areas such as: This education loan is designed to meet any type of educational financial need of a student. Any creditworthy individual can avail this loan facility for his/her offspring or for himself/herself.
  - Features for this loan are:
    - ✓ Secured overdraft facility –value can be up to 95% of the security deposit
    - ✓ Unsecured facility – loan amount up to Tk. 10 Lac
    - ✓ Secured Equal Monthly Installments Facility – loan amount up to 95% of the security deposit
    - ✓ Quick processing time
    - ✓ Interest rate lower than other competitive products
    - ✓ Student file service facility

 **The Documents needed to open a loan account are:**

- ✓ City Bank fixed deposit
- ✓ City Bank's deposit scheme of minimum 2 years maturity attained
- ✓ Wage Earner Development Bond/FDR of other eligible banks and financial institutions
- ✓ Passport/National Identity/Driver's License/Ward Commissioner's Certificate with photo attached
- ✓ 2 copies photograph of the applicant and 1 copy photograph of the guarantor (if availing unsecured loan portion)
- ✓ Business card (if any)
- ✓ Bank statement for last 6 months
- ✓ Any document showing TIN
- ✓ Trade license/Memorandum of Association/ Partnership deed for businessmen
- ✓ Letter of Introduction (LOI) for salaried executives or pay slip if that covers major information of LOI
- ✓ Copy of house ownership and rent agreement for landlord and landlady

- For City Scholar loan some different documents are needed and they are:
  - ✓ One valid Passport copy of applicant and student (for study abroad)/ Driving License/ Voter ID
  - ✓ Copy of College / University admission paper and proof of formal acceptance by student along with other documents (for abroad)
  - ✓ 2 copies of photograph of the applicant and 1 copy photograph of the guarantor (if availing unsecured loan portion)
  - ✓ Business card (if any)
  - ✓ Copy of Tin related documents (TIN certificate in not mandatory)
  - ✓ Letter of Introduction (in case of salaried executives) as per City Bank’s format or salary slip if that covers the major information of LOI
  - ✓ Bank Statement for last 3 months for salaried persons and 6 months for professionals/businessmen for unsecured loans

**4.1.4 SME Banking:** SME Banking of City Bank is assuming a new and modern dimension. It is entering in to a wider horizon. The philosophy of extending banking services to SME's of the country is to meaningfully push every one of them up to the next level of respective business operations. The upward push would be meaningful as they would be business wise competitive for a sustainable future. It is therefore would be turning in to an abode of SME's to grow to the next level. Hence, the bank has named it City Business - for taking SME's to the next level.

- Different types of SME Banking offered by The City Bank Limited are:
  - ✓ **City Munafa- 50% FDR backed:** There are around 106,000 Small and Medium Enterprises in Bangladesh according to a market survey. Based on the estimate, there is a total funding requirements of BDT 200 Billion. A lot of banks are financing for their working capital, fixed asset purchase and other business purposes through complicated or less friendly credit analysis methods by taking land or building as primary collateral. City Bank, as specified in its Small and Medium Enterprise financing policy, would like to offer simply structured, process based, yet risk mitigating banking product to the SMEs. CBL “MUNAFa” has been designed based on the above objectives to achieve. "MUNAFa" is a terminating loan facility (EMI based) for working capital, fixed asset purchase, or any other

business purpose. Bank would finance against net cash flow of the socio economic entity derived from cash flow of any creditworthy business and secure the lending against lien of CBL fixed deposit amounting 50% of loan volume. The product will allow the bank to capture the existing market opportunity.

- ✓ **City Muldhan- Trading Purpose:** SME business in Bangladesh mostly requires active financial / banking support for a business to grow. To cater various such needs of different trade related business, from July, 08 The City Bank was going introduce a complete tailor made package which surely will meet your specific financial needs and services.
- ✓ **City Sheba- Service Purpose :** To facilitate different concerns engaged in service related industry, The City Bank is going to introduce a customized product naming City Bank Sheba. The product will positively satisfy different business related needs of the clients involved in different service sectors.
- ✓ **City Shulov- Manufacturing Purpose :** A unique product to facilitate concerns engaged in manufacturing business. The product will facilitate to meet up diversified needs to different manufacturing concerns.
- ✓ **City Nokshi- Women Entrepreneur:** Women are no more belong for household activities only. Rather their movement started shifting toward ruling nation, leading corporate office, developing as business think tank. In all over the world for the last decade women has proved their capacity and entrepreneurship skill in their respective arena. The state and Bangladesh bank feel to give a comfortable ground for the development of the women in the business entity and are encouraging and inviting the financial facilitators to extend their hands. There are thousands women specially in handicrafts, boutique, agro based industry, beauty parlor, readymade garments, creative works, interior design, entertainment market etc keeping their superb contribution. That's why City Bank introduces City Nokshi – an exclusive SME financial facility for women entrepreneur.
- ✓ **City Shosho:** Agricultural is the main artery of the nation like Bangladesh. More that 80% of our citizen still depends on agriculture. Agro based products are no more restricted to just producing paddy. The scope of agriculture has been spread from crops to livestock, livestock to fisheries, fisheries to fruit cultivation etc. Till date rice is our staple food and we do have heavy dependency on potato, vegetable, fish, live stocks, fruits etc. In absence of adequate production of all these necessities, we need to live on imported crops and cost of

living ultimately goes up and a huge stake of our population is simply lives very hard life because of crisis of the necessities. Private sector facilities are invited to take part in the development of this agro based industry to avoid the deadly sufferings of crisis and City Bank has come forward to accept the call and introduced City Shosho to facilitate rural agricultural development.

- ✓ **City Khamar:** City Khamar is the loan product to assist the growers who are involved in fish and poultry production. Fish & poultry industry has become one of the advance industries in the past decade and many of our growers shifted their focus from crops to fish & poultry production because of scarcity of natural fish & meat to meet the high demand. City Khamar boost this industry in producing more fish & Poultry to meet our demand.
- ✓ **City Jantrapati:** City Jontropati is aimed to facilitate the farmers to produce different agro based machinery and equipment for their irrigation and cultivation. Production of modern cultivation is heavily dependent on availability facility of equipment and machinery for irrigation and cultivation. This loan product will help the farmers to buy this equipment for cultivation process.
- ✓ **City Livestock:** City Livestock is the loan product to assist the persons involve in farming livestock in different areas in the country. Livestock has a huge demand in our country for our food, milk and cultivation as well. The raw hide of the livestock is also highly demanded for the leather industry. As we can't meet our domestic demand of milk and meat from our local sources, we are hugely dependent in import for livestock products. City Livestock has been aimed to facilitate the people who are involved in livestock business in the country.

# Chapter 5

## Analysis of the Customer Care Service

### 5.1 How and what type of services are provided by the Customer Care

#### Division:

**5.1.1 Account Opening:** To open up an account both the customer care officer and the account holder have to go through a procedure. And the procedure is:

For individual introduction is needed by an account holder He/ She is required to fill up the specimen signature card. Application fills up the relevant application form in the prescribed manner. The authorized officers analyze the introduction and examine the document submitted. Account and FDR is opened issuance of deposit slip and the deposit must be made in cash. After depositing the cash one cheque book & pay –in-slip book is issued. Before opening of a current or savings account, the following formalities must be completed by the customer:

With the main form it contains three other forms. They are individual information form, transaction profile, MID (Most Important Document). The following person can introduce an a/c opener an existing current/savings account holder of that branch patient. A respectable person of the society or locality who is well known to the manager/2nd man of the branch.

Furnishing photographs signed by the introducers and account holder in the backside of photo Account holder needs to sign in the backside of the nominee photo.

Banker will supply a set of printed forms required for opening the account, which will normally include, Specimen Signature Cards, Deposit Slip Book, Check book Requisition slip.

Steps in savings account opening

1. Customer should carefully read full-fill the application form
2. Putting specimen signature in the specimen

3. Any special instructions with regard to operation of the account should be noted on the relevant signature card boldly duly authentication by the account holder should be obtained
4. The required account number for the new account from the account opening register should be obtained
5. Obtained the signature & account number of the Introducer on the advice of new accountant the place meant for the purpose & gets the signature properly verified by an authorized official of the bank
6. The deposit slip properly filled in & signed by the customer
7. Then the new account number should be written at the appropriate place of the deposit slip and mark new account on both the copies of the deposit slip and request the customer to deposit the money at the cash customer
8. Place the signature cards, advice of new a/c , a copy of deposit slip , photographs & other necessary papers/ documents etc. in a file
9. Obtain approval of the authorized officers for opening the new account on all relevant papers. While giving approval for opening an account the Authorized official should be satisfied about of the Introducer
10. The Authorized officer on the advice of new a/c & on the specimen signature of the new a/c holder
11. After approval of the opening of the a/c , get the check book requisition slip signed by the customer
12. Deliver the check book to the customer after properly marking the account number name & place of the branch on each leaf of the checkbook
13. On completion of account opening open a file for the new a/c holder & file all relevant papers forms etc. Signature cards, copies of advice, Deposit slip, debit ticket etc is distributed to concerned department

14. To fill up the KYC (know your Customer) form.

▪ **Different Document are needed to open up different types of account:**

1. For Sole Proprietorship:

- ✓ Photograph of all authorized signature
- ✓ Trade license & Tin Certificate
- ✓ Permission under 18-A from Bangladesh Bank
- ✓ Photo Identification National Id Card/ Current valid Passport /Valid Driving License.
- ✓ Where Photograph is also attested/Employee Photo ID card of any multinational or listed company or organization.

2. For Limited Company:

- ✓ Bank's prescribed Account Opening application form,
- ✓ Certified copy of the Memorandum & Articles of Association of the Company,
- ✓ Certificate of incorporation,
- ✓ Certificate of commencement of Business (For Public Limited Companies only),
- ✓ Extract of the Board resolution sanctioning the account opening and signing authority,
- ✓ List of the Director with address in specified from,
- ✓ Photograph of the signatories,
- ✓ Copy of valid Trade License,
- ✓ Introducer's signature in the A/C opening form and at the back of the photograph(s) of Account holder(s),
- ✓ List of names with Appointment letter and Specimen Signature of the Persons authorized to operate the Account, and
- ✓ The personal identity of all the directors or beneficial owner(s) proprietor of the Firm has to be established by any of the documents as mentioned in Individual or Joint Customer category.

3. For Partnership:

- ✓ Trade license & Tin certificate
- ✓ Certified true copy of partnership deed of the partnership concern

- ✓ Nationalization copy of partnership deed of the partnership concern
- ✓ Certificate of registration of the partnership concern
- ✓ List of partners with their address
- ✓ Permission under 18-A from Bangladesh Bank
- ✓ An explanation of the nature of the business or partnership should also be ascertained
- ✓ 2 copies of Photograph & identification Document of all partners & all Authorized Signatories

**4. Resident Foreign Currency Deposit (RFCD) Account:**

Eligible persons can open Private FC/NFCD/RFCD accounts easily with any AD in Bangladesh by submitting account opening forms dully filled in, photo and other necessary papers like copy of passport, etc. Persons residing abroad interested to open Private FC/NFCD accounts can open account by sending necessary papers/documents from abroad duly verified by Bangladesh mission abroad or a reputable bank or any other person known to the AD in Bangladesh. However, submission of job certificate/certificate evidencing having business abroad is not mandatory for opening FC account by Bangladesh nationals residing abroad. Besides the opportunity of opening and maintaining Private FC/NFCD accounts as stated above, non-resident Bangladeshis/other non-resident foreign nationals can invest in (i) US Dollar Premium Bond, US Dollar Investment Bond and Treasury Bond (in Taka) of Bangladesh Government (ii) shares/securities listed in stock exchanges through opening of Non-Resident Investor's Taka (NITA) Account. Non-resident Bangladeshis may also invest in Wage Earners' Development Bond in Taka.

**5.1.2 Activating Dormant Account:**

Dormant account is an account which is inactive. Under the City bank policy, if an account remains inactive for 3 months then accounts will be considered as a dormant account. If the account becomes dormant then account holder won't be able to use it for transactions. For transactions customer needs go to the branch where he or she had opened that account and with certain process account can be active again.

At first account holder needs to come to the mother branch and then has to fill up a form named dormant account reactivation. Account holder needs to sign and fill up the form and submit it to the customer service officer. Customer service officer will verify the signature and sent the request to the head office through centralized system to reactivate the account. Then it takes 2 to 3 days for reactivate the account and then account holder can transact with this account. To active dormant accounts charges are applicable.

### **5.1.3 Changing the Nominee, Signature and Address:**

There are several issues like nominee change, signature change, and address change etc. work regarding existing account.

Nominee is the person who is the authorize person in behalf of the account holder. Basically after the death or any such cases nominee will have the right to take any kind of decision regarding that account. To change the nominee customer needs to come to the mother branch of the account and then fill up a form named nominee change form. In the nominee form, one copy of nominee photograph is needed and account holder has to sign the form that he or she wants to change his or her accounts nominee. Then files need to submit to the responsible officer and responsible person will verify the information and sign. This whole process takes 2 to 3 days.

For signature change, account holder has to fill up the signature change form and then needs to submit to the customer service department. Customer service officer verify the signature and the information with photograph change, in some cases account holder needs to provide a photograph of his or her own if the previous photograph is not match with the present photograph. This whole process also takes 2 to 3 days.

Again for name change, address change, and many other factors works as almost in the same process, except the address change process. For address change, account holder needs to provide the NID (National ID), which has to match with his present address then the account holder can change the address. The remaining process is same as other like has to fill up a form then submit it to the customer service department and then responsible officer will verify the account and signature passed to the head office. This process also takes 2 to 3 days as well.

#### **5.1.4 Closing the Account:**

If an account holder requests to close his or her account, it can be closed. After receiving an application from the customer to close an account, some procedures are followed by a banker. The customer should be asked to draw the final check for the amount standing to the credit of his account less the amount of closing and other incidental charges and submit the unused cheque leaves. The A/C should be debited for the account closing charges etc. and an authorized officer of the bank should destroy unused cheque leaves. In case of Joint A/C, the applicant for closing the A/C should be signed by all the joint holders.

#### **5.1.5 Cheque Book Service:**

A cheque is a document that orders a payment of money from a bank account. The person writing the cheque, the drawer, usually has a current account where their money was previously deposited. Cheque books are issued to the account holder only against requisition on the prescribed requisition slip attached with the checkbook issued earlier, after proper verification of the signature of the account holder personally or to his duty authorized representative against proper acknowledgment. The four main items on a cheque are

- ✓ Drawer, the person or entity who makes the cheque
- ✓ Payee, the recipient of the money
- ✓ Drawee, the bank or other financial institution where the cheque can be presented for payment
- ✓ Amount, the currency amount
- ✓ For having a Cheque Book customer who opens a new account must initially deposits minimum required money in the account. When the account opening form is sent for insurance of a cheque book bank charges 130 taka from the account for processing the cheque book. Officer then sealed it with branch name. It normally takes 3 working days to produce the cheque book and deliver it to the ordered branch. When the cheque books reaches it destined branch in-charge officers enter the customer's name & the account number in the Register. Account number is then writing down on the face to the cheque book & on every leaf of the check

book including requisition slip. The name of the customer is also written down on the face of the cheque book and on the Requisition slip.

#### **5.1.6 Card Service:**

There are different types of card City Bank provides against depositary accounts, such as an ATM card or a debit card. Bank cards may be limited in their use; some can only be used at ATM machines or for certain purchases. In November, 2009 City Bank became the issuer of one of the world's most prestigious credit cards, American Express Cards. City Bank has issued one type of American Express Credit Cards, till now, designed to satisfy customer requirements.

#### **5.1.7 Money Transfer:**

A remittance is a transfer of money by a foreign worker to his or her home country. Remittance can also refer to the accounting concept of a monetary payment transferred by a customer to a business. The city Bank's Foreign Remittance unit meets growing customer needs for fast, secure & easy money transfers to an extensive range of destinations. Being a committed bank to its customers, they go all the lengths to remit money safely to the customers. City Bank Limited has 83 online branches across the country. Moreover, the Bank has a strong remittance network with other major banks of the country. Therefore, wherever the account is, they are able to send money instantly. A CBL account holder can visit any of the branches for foreign remittance service. Personnel will be there to help out. In this section customers open RFCD accounts.

In 2013, City Bank has recently opened in Malaysia its subsidiary company 'City Bank Limited Money Transfer Sdn. Bhd.' with the approval of Bangladesh Bank and the Central Bank of Malaysia. CBL Money Transfer Sdn. Bhd is the 3rd Bangladeshi bank owned Remittance Company in Malaysia. The company has started its operation with two branches - one in Kuala Lumpur and the other in Malacca.

#### **5.1.8 Loans:**

Loans comprise the most important asset as well as the primary source of earning for the banking financial institutions. On the other hand, this (loan) is also the major source of risk for the bank management. A prudent bank management should always try to make an appropriate balance between its return and risk involved with the loan

portfolio. Banks collect deposit for lending & investment, this function is performed by Loans & Advance Department. Sanctioning of loan proposal starts from party's request for a loan collection of necessary papers, information & financial statement, analyzing of those information, preparation of loan proposal, security analysis & valuation, inspection, lending risk analysis, setting terms & conditions have also known to us. City Bank follows a procedure for sanctioning loans. They are,

**Step 1:** A customer who has willed to take loan from bank has to write an application along with the documents such as, Two copies of photographs, Valid trade license has to be deposited by the part. There must be description of collateral in the application. The collateral must not be the home state land out of municipal or vacant land, Physical inspection of collateral must be done and market value from the locality has to be determined. It must be done by B.Ss Engineer, Confidential report from other banks is also needed, and Declaration and balance sheet form is needed.

**Step 2:** Proposal has to be sent to the Head Office by the branch along with the letter of hypothecation & other different types of certificate as per circular.

**Step 3:** Head Office confirms the sanction with some terms and conditions and if the party agrees with this, he signs on the duplicate copy.

**Step 4:** To legalize the collateral panel lawyer will complete the documentation and will give letter of satisfaction.

**Step 5:** After signing the charges documents the loan is created and the limit is ready for disbursement by giving the party a cheque book.

**Step 6:** After disbursement stock must be submitted by the party on monthly basis. In this case sudden inspection is necessary. In every 45 days the loan should have to be adjusted.

## **5.2 Critical findings from Customer Care Service:**

**5.2.1** The problems existing in this are many and explained as follows:

1. The present system is time consuming both for the bankers as well as the clients. For instance; in terms of bankers, the officers have to go through a lot of files in searching the details of a particular transaction, if it is backdated. In terms of

clients, they have to wait in a long queue in order to let the officer find out the correct file.

2. In some cases not paying attention towards customers during a busy hour creates a negative situation.
3. Customers do not receive appropriate attention. Even though these customers aren't a/c holders of the bank, the goodwill and negative word of mouth of the bank and its overall image of quality service are hampered.
4. Customers get impatient of waiting for a long time like half an hour or even more for receiving during peak times.
5. In case of foreign remittance there are times when the clients do not know which branch are they to receive their money from and thus going to branch to branch.

For a service business that is in operation for long term, these effects will negatively affects the goodwill in the long run, which seems to be hazardous.

### **5.2.2 Other findings:**

- ✓ **Centralization:** The Bank is too much centralized. For each and every move, branch office has to go for permission from the Head Office. The Head Office tightly controls each and every branch office. This sort of dependency on Head Office slows down the activities of branch office.
- ✓ **Lack of waiting place:** In compare to customers the place for waiting/ sitting areas are not sufficient, as a result, customers have to wait by standing.

### **5.2.3 Some areas where improvement is needed:**

The service of The City Bank Ltd. is competitive and efficient comparing to the others; but there is significant scope of improvement.

1. The bank needs to make significant effort to improve the employee relationship with clients.
2. The environment inside the bank needs to be improved significantly for efficient and pleasant banking activities for the customers.
3. Steps should take to improve employee job satisfaction.
4. More customized products and service should introduce.

5. Call center team often provides inadequate or incorrect information to the customers.
6. To increase customer satisfaction the bank needs to improve their service quality by providing more importance on customer's preference.
7. Service charge is relatively high than others.
8. Branch needs more personnel to ensure smooth service.

In terms of the customers, environment of the bank is quite ok but the services of cash needs to more fast also more attention need to be given to the customers when they come for foreign remittance.

# Chapter 6

## Critical Analysis of Customer Care Service

### 6.1 Introduction:

The people who take the service directly they can evaluate the service properly and that is why I have tried to take the response of the customers of Dhanmondi Branch to analyze the overall customer care service. I was given a questionnaire by the organization to take the feedback from the customers and from their feedback I have tried to evaluate the customer care service.

### 6.2 Methodology:

The survey has been prepared based on the feedback of the customers. As an intern I have to collect at least 20 survey paper filled up by the customers and sent them to the Service Quality Department so that they can evaluate the service. Here, I have taken the data of one month which means a survey of 20 customers and tried to observe how they actually evaluate the service and in which field the Branch needs improvements.

The Data has been collected by following way:

- ✓ The respondents were the customers who agreed to give feedback and they were given a questionnaire consists of 5 questions.
- ✓ The questions were about the overall service provided by the officers, the timing of taking the service, what are the features they like most and about the location of the branch.
- ✓ They had read the questionnaire and choose the option according to them.
- ✓ At least 20 survey papers were collected from the customers in a month.
- ✓ Lastly, sending the papers to the Service Quality Department.
- ✓ The Service Quality Department keeps the records and work on it.

### 6.3 Purpose of the Survey:

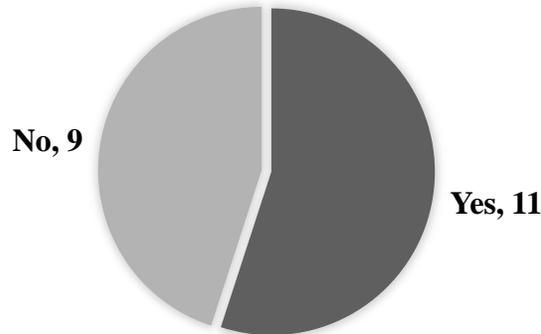
The main purpose of the survey was to take the feedback from the customers and know about their satisfaction level and also know about the area of improvements.

### 6.4 Result from the Survey:

#### 6.4.1: Whether or not the officers serve the customers according to their expectation:

For this question the customers were asked to give the answer in Yes/No. in this case amonu the 20 customers almost half of them said No and the rest of them Yes.

### **DID OUR OFFICER SERVE YOU AS YOU EXPECTED?**

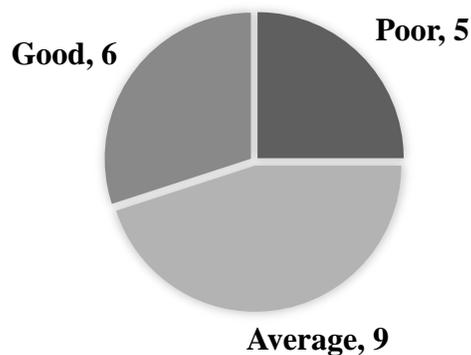


From this figure we can see that the customers are not so satisfied the service provided by the officers. The Branch needs to work on it and they should take some steps to overcome the lacking.

#### **6.4.2: How the customers rate the overall service of the Branch:**

In this question they were asked to evaluate the service in 3 criteria and they are: Good, Average and Poor.

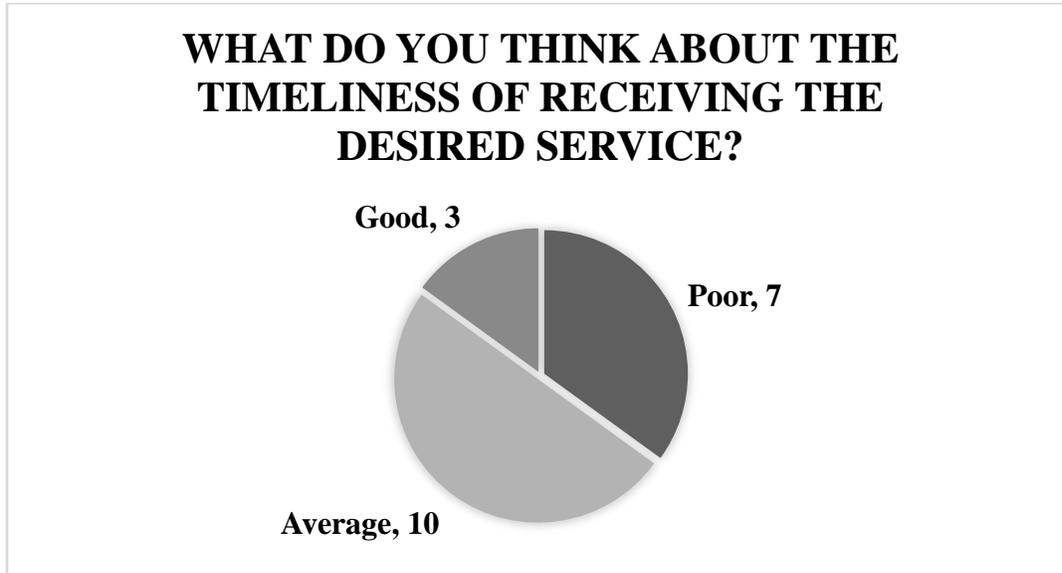
### **HOW WOULD YOU RATE THE OVERALL SERVICE OF THIS BRANCH?**



From this figure we can see that the majority customers find the overall service average. In this age of competition no service oriented organization can run successfully by providing average service. City bank limited should take it in the consideration and according to the want of the customers they should try to move their service from average to good.

**6.4.3: How the customers evaluate the timeliness of receiving the desired service:**

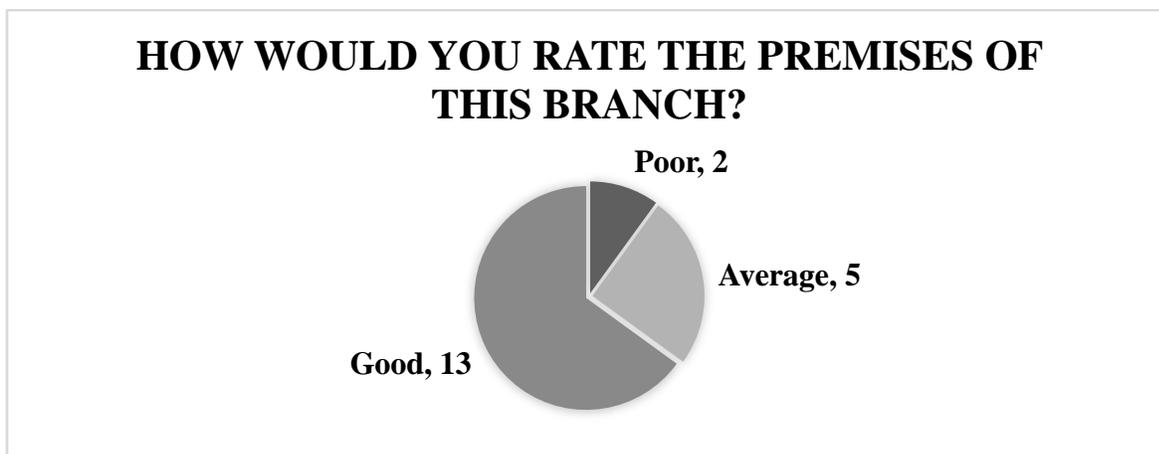
In this question they were asked to evaluate the service in 3 criteria and they are: Good, Average and Poor.



In this figure we can see that very few of them are totally satisfied with the timeliness of receiving the service. Sometimes the customers have to wait for a long time to take a small service because the number of customer care officers is not sufficient enough to take the pressure of a large number of customers at the same time. If the bank carries on with this level of service then the number of dissatisfied customer will increase.

**6.4.4: How the customers rate the premises of the branch:**

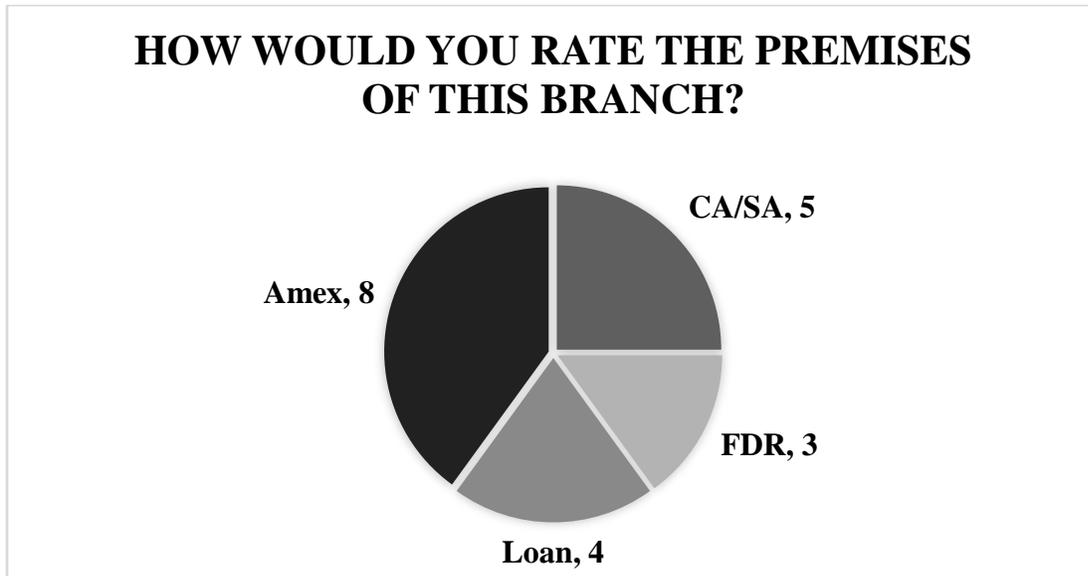
In this question they were asked to evaluate the service in 3 criteria and they are: Good, Average and Poor.



In this figure we can see that most of the customers are satisfied with the location of the branch. City Bank has a good number of branches around the country; especially in Dhaka city. The target group of the customers is the people who live or work in Dhanmondi area. The Branch is situated in a location where all the people of Dhanmondi area can access easily.

**6.4.5: The best thing that the customers like about the product/feature:**

The products/ features the customer had to choose from are: CA/SA (Current Account/Savings Account), FDR, Loan and Amex (American Express Cards).



Majority Customers had chosen the American Express Card as the best product because this particular product contains various offers and there are different variety of this product.

**Figure 6.4:** This figure shows whether the customers are satisfied with the service of the branch or not. To measure the satisfaction question 2,3 and 4 has been chosen. To do that the Poor, Average and Good factors has been converted in the value of 1, 2 and 3 and that is why let, Poor= 1, Average=2 and Good= 3.

Customer Number	Customer's Rating		
	Question No. 2	Question No. 3	Question No. 4
1	2	2	3
2	1	1	1
3	3	3	3
4	2	1	3
5	2	2	1
6	1	1	3
7	2	1	2
8	3	2	3
9	3	3	3

10	2	2	3
11	1	1	2
12	3	2	2
13	2	1	3
14	3	2	2
15	2	2	3
16	1	1	3
17	2	2	2
18	1	2	3
19	2	2	3
20	3	3	3
<b>Total</b>	<b>41</b>	<b>36</b>	<b>51</b>
<b>Average</b>	<b>2.05 (Satisfied)</b>	<b>1.8 (Not Satisfied)</b>	<b>2.55 (Satisfied)</b>

Here, in this figure we can see that the customers are more or less satisfied with the overall branch product/ service, environment and location but they are dissatisfied about the time that the officers take to provide them the service.

### 6.5 Recommendation:

City Bank should start strategic planning to increase the infrastructures and also important constructs needed to support its large customer base. So, considering the service sector of Bangladesh, the bank should be more conscious to deal with its customers as the customers have now more choice to bank with and there are institutions that are intensifying competition by focusing more on superb customer service.

To identify these bank needs proper information system is required badly. Customer feedback can make value to increase right services and relations to the right customers and increase precise commitment, loyalty, trust and satisfaction to become with huge good relationship. City Bank has several services gap to authentic of considerate the consumer behavior and their potential attitude, which made them deficient in modern banks. City Bank has to minimize their service gap though strong study on customer objection, expectation, perception and critical internal marketing aspects. Steps should be taken to implement the new process in order to ensure a smooth service as promised to customers.

1. Employees are needed to give adequate training to work and handle clients under pressure. In this case both the branch authorities and higher authorities can persuade each other to train the employees.

2. City Bank should increase more Consumer Banking activity. Their Consumer banking activity is quite satisfactory but it will be better if they can put attention on individual customer.
3. They should invent other type of deposit to attract more customers which is different from other banks.
4. City Bank should maintain more cash and deposit balances with other banks. Because it is desirable that banks keep their cash and balance with other bank to such extent so that it can minimize the chance of liquidity crunch.
5. Should develop more strategic planning as to compete with its rival banks.
6. Increase the merchant locations of ATM cards.
7. As most of the customer's of the bank are aged between 21 to 30, the bank should consider the products and services with fewer service charges that are suitable for that age group. The products should also be developed mostly for customers with income more than 30,000 and particularly jobholders.
8. Problems regarding IT and internet link should take seriously.
9. Should increase the number of ATMs and ensure their smooth operations.
10. City Bank should recruit more capable & experiences employees to explore the products all over the country.
11. City Bank should maintain errors-free customer's record & database which will help to identify the major customer's facility requirements.
12. Employees should get proper knowledge on products & facilities to deliver the customer regarding right time, right facilities as per their requirements.
13. Customers are confused about the loan pricing & hidden charges, so City Bank should informed the customer about the different fees & installment size of that particular product.
14. Customers are demanding more SME Service Center & Branches in their locality which will help them regular transaction with them.
15. Agriculture is the backbone of the country. As per Bangladesh Bank policy; City Bank Limited should increase their more concentration on Agri loan.

16. As per customer response, City Bank is taking long time to process & disbursed the loan.  
More easy way should find to minimize the duration for loan process.
17. City Bank is needed to reach the brand value to the customers for building up ideal relationship to create loyal customer.

## **Chapter 6**

### **Conclusion**

In recent times the private Banks are doing an outstanding business, so it is clear that the modern people are more concerned about securing their valuable assets and get high-quality and timely services. For this reason lot of new commercial bank has been established in last few years and these banks have made this banking sector very competitive. So, now banks have to organize their operation and do their operations according to the need of the market. Banking sectors no more depends on a traditional method of banking. In this competitive world this sector has trenched its wings wide enough to cover any kind of financial services anywhere in this world. The major task for banks, to survive in this competitive environment is by managing its assets and liabilities in an efficient way. City Bank is the most promising bank in Bangladesh. Every day City Bank endeavor to increase their product and services although they provide a wide range of product of services to their customers. City Bank is helping the economy of Bangladesh by remitting of funds both local and foreign. For helping the people the bank provides bridge financing loan, working capital loan to its corporate clients. As modern function City Banks provides credit card facility, ATM card facility and any branch banking facility to its customers.

This project concentrated mostly on the customer services of the Dhanmondi branch and identified some valuable information that could make the services more attractive and also enhance the banks reputation among the customers. With the current performance of the Bank and with little improvement here and there will certainly make City Bank one of the best Private Bank in Bangladesh in the near future.

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## Appendix

### Questionnaire

(Please Tick (√) Your Answers)

1. Did Our Officer Serve you as you expected?
  - a. Yes
  - b. No
  
2. How would you rate the overall Service of this Branch?
  - a. Good
  - b. Average
  - c. Poor
  
3. What do you think about the timeliness of receiving the desired service?
  - a. Good
  - b. Average
  - c. Poor
  
4. How would you rate the premises of this Branch?
  - a. Good
  - b. Average
  - c. Poor
  
5. What is the best thing you like about our product/feature?
  - a. CA/SA
  - b. FDR
  - c. Loan
  - d. Amex