



Inspiring Excellence

BRAC University

Internship Report on

Customer Satisfaction on Online Banking of EXIM Bank LTD.

Submitted By

Maria Alam

13104017

BRAC Business School

Submitted to

Ms. Afsana Akhtar

Assistant Professor

BRAC Business School

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Letter of Transmittal

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Ms. Afsana Akhtar
Assistant Professor,
BRAC Business School,
BRAC University,
Mohakhali, Dhaka.

Subject: Submission of Internship Report

Dear Madam,

It gives me enormous pleasure to submit the internship report on “Customer Satisfaction On Online Banking Of EXIM Bank”. This report is one of the most important requirements for finishing the level of BBA program educational modules. This report attempts to describe my observation, learning, and experience gained during the three months Internship program conducting by the EXIM Bank authority.

I expect this report to be informative as well as comprehensive. Working in EXIM Bank Ltd, was an inspiring experience for me. I feel the immense knowledge and experience will facilitate me a lot in my future career life. With me limited knowledge I have tried me level best to prepare the report worthwhile. Your acceptance and appreciation would surely inspire me.

I would like to thank you for your lucrative direction and back up to prepare this report. It is an incredible accomplishment to work under your progressive supervision. For any further explanations about the report, I will be gladly available to clarify the ins and outs.

Sincerely yours,

Maria Alam
ID: 13104017
BRAC Business School

Acknowledgement

This internship report can never be the work of one-man effort. It is the result of valuable contribution of a number of individuals in a direct or indirect manner that helped on shaping and achieving the objective. I wish to express my sincere gratitude to numerous people who have been associated with me throughout this project.

First of all I would like to thank my Almighty Allah for the wisdom and diligence that has been entrusted over me to complete the report within scheduled time successfully.

I would like to thank my honorable supervisor, Ms Afsana Akhtar for her kind patience, guidance and support during preparing this report. I will always be indebted to for the valuable suggestion and the time that she had spent for guiding me through the report.

I am most grateful to the EXIM Bank management for assigning me as an intern in this reputed bank.

I would like to thank to **Maksuda Khanam**, Senior Vice President and Relationship Manager, **Gazi Abdullah Al Sharif**, Senior Assistant Vice President; **Munshi Aminul Islam**, In-charge (General Banking) and all other employees of EXIM Bank Limited, Gulshan Branch, for giving me advice and necessary information as well as teaching me different banking terms in practical form.

I am also indebted to all officers and employees of the EXIM Bank (Gulshan Branch) who extended their wholehearted cooperation to me despite their huge workload during my internship. They teach me about overall works with significant, vital, imperative and essential information during face-to-face speech. They gave me proper guidance in my work period.

I must mention the wonderful working environment and group commitment of this bank that has enabled me a lot work and observe the banking activities during my internship period of the three months.

Last but not the least; I would like to thank my parents for their unconditional support both financially and emotionally throughout my undergraduate program in BRAC University. In particular, the patience and understanding shown by my father and mother during the years of this degree, is greatly appreciated.

Executive Summary

This internship report is on the three months long internship program that I had experienced in EXIM Bank, Gulshan Branch from 1st January to 3rd April as a requirement of my BBA program.

A financial institute that is licensed to deal with money and its substitution by accepting time and demand; deposit making, loan and investing in security is called bank. In Bangladesh there are too many banking institutions. Nationalization, Privatization and Financial sector reform; these are the three phases of development Bangladesh banking system has gone through. EXIM Bank Limited has started its journey as a private commercial Bank on 3 August 1999.

The whole operation of Gulshan Branch EXIM Bank is divided into three sectors- (1) General Banking, (2) Credit Section, (3) Foreign Exchange Section. I was assigned on General Banking section for two months. And on foreign Exchange section for one month. Online Banking service is an important part of the general banking sector. So I tried to find out whether the customers of EXIM bank are satisfied with their online banking service or not. For this, have prepared my report based on “Online banking service” provided by EXIM Bank, Gulshan branch.

Service from banking is seemed to vary from one service provider organization to another service provider organization. This sensitive part gets more sensitive when individual as well as country’s potentiality like “Customer Satisfaction on Online Banking policy” of a Bank involves in there. And, it becomes more complex if the Bank owned by a private sector and it’s also a Shariah based banking institution. This is why, I feel myself fortunate enough for wining a chance to work with a new and challenging service sector of banking system.

Customer satisfaction on Online Banking policy of our country was approved by Bangladesh Bank. To satisfy the customers by proving service, every bank should follow this specific policy. So, I think a deep-rooted study may explore the mystery of its success side by side indicating the reason behind failure from one to another service provider organization.

This study will comprise the exploratory findings of EXIM Bank Bangladesh Limited, its Customer satisfaction management policy, recommendation in the light of predetermined objective and methodology subject to acknowledgement of the affect caused by unavoidable limitation.

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Introduction

History of EXIM Bank:

The export import bank of Bangladesh limited (popularly known as EXIM Bank) is private commercial bank that operates banking operation by maintaining the Islamic Shariah and principles regarding the business transactions. The bank was incorporated on 2nd June, 1999 as a private sector banking company under the **COMPANY ACT 1994** with a target to play the vital role on the social-economic development of the country. It started operation on 3rd August 1999 with an authorized capital of TK. 1 billion (100 million) divided into 10 million ordinary shares on TK. 100 each. The initial paid up capital of the bank was TK. 225 million fully subscribed by 28 persons. Initially the bank started its operation as a private commercial bank, but later on, the bank has taken up the challenge to start Islamic banking operation in all kinds of transaction.

Banking operations were migrated all of its conventional banking operation turned into Shariah based Islamic banking operations after obtaining approval of Bangladesh bank on July 01, 2004. The bank went for public issue of shares in the year 2004 and its shares now listed with Dhaka stock exchange (September 26, 2004) and Chittagong stock exchange (September 04, 2004).

Initially the bank was known as the BEXIM Bank Limited, which stands for **Bangladesh Export Import Bank Limited**. But for some legal constraints they had to change the name. According to the proposed name of the governor of central bank at the time it was named as Export Import Bank Limited or in short EXIM Bank Limited.

The bank finances export and import business and also conduct traditional commercial banking activities by maintaining the Islamic Shariah regarding the business. The commercial banking activities of the bank consists of services including mobilizing deposits, providing invest facilities, discounting bills, conducting money transfer, foreign exchange transaction and providing services such as issuing guarantees, safe keeping, acceptances and letter of credit etc. The bank offers full range of personal, corporate, international trade, foreign.

Exchange lease finance and capital market services. EXIM Bank Limited is the prepared choice in banking for its friendly and personalized service, cutting edge technology, tailored solutions for business needs, global reach in the trade and commerce and highly yield on investments, assuring excellence in banking services.

Vision of the Bank

The purport of EXIM banks vision is **Together towards Tomorrow**. Export Import bank of Bangladesh Limited believes in togetherness with its customers as well as growth and progress of the services. To achieve the desired goal, there will be pursuit of excellence in all stage with a climate of continuous improvement, because in EXIM bank, they believe the line of excellence never ends. Bank's strategic plan and networking will strengthen its competitive advantage over others in today's rapidly changing competitive environment. Their personalized quality and services to the customers with trend of constant improvement will be the cornerstone to achieve their operational success.

Mission of the Bank

The mission of the EXIM Bank gives emphasis to:

- Provide Equality financial services especially in foreign trade.
- Continue a contemporary technology based professional banking environment.
- Maintain corporate and business ethics and transparency at all level.
- Sound capital base.
- Ensure suitable growth and establish full value to the stakeholders.
- Fulfill its social commitment.
- Above all to add positive contribution to the national economy.

Objectives of the Bank

The objectives of the bank are:

- Provide high quality service in export and import trade.
- Provide defect free quality customer service.
- Maintenance of corporate and business ethics.
- Maintaining sound capital base.
- Enhancing shareholders wealth.

Special Features of EXIM Bank:

- ❖ Though EXIM Bank is engaged in conventional banking is also consider the inherent desire of the religious Muslim, and has launched Islamic banking system and inaugurates to Islamic banking branches in the year 2002 and one branch in 2003. The Islamic banking branches perform their activities under the guidance and supervision of a body called “**Shariah Council**”
- ❖ It is the pioneer in introducing different customer friendly deposit schemes to tap the savings of the people for channeling the same to the productive sector of the economy.
- ❖ For uplifting the standard of the living of the limited income group of population the bank has introduced monthly saving scheme and educational saving scheme to encourage common and fixed income group of people.
- ❖ The bank is committed to continuous search and development so as to the customers.
- ❖ The operation of the bank computerized to ensure prompt and efficient services to the customers.
- ❖ The bank has introduced camera surveillance system (CCTV) to strength the security services inside the bank premises.

Corporate Philosophy:

Organizational culture is considered as an essential component of business corporations as it has the ability to bind organizational members together. The culture and values of our bank have been provide as a source of competitive advantage for the bank and are acting as a key component to establish the relationship between the bank and it’s employees and in turn, between the employees and the customers. Their cultures and values also encourage their customers and employees to join with them as well as stay with the bank.

EXIM Bank has also been able to improve organizational performance via improving the performance of individual contributors and also recognizes existing talents to fill up the higher vacancies within the organization or place them in the right position, where in the best use of their abilities can be ensured. Their culture promotes sharing of common goal, which insures harmonious relationship in the working environment.

Organization Part

Branches Information:

The number of branches as it stands now is 90 and there are 63 ATM booths situated in 31 districts around Bangladesh. Steps are taken to open few more branches at commercial important places throughout the country by the year 2015. The branches are:

Location	Branch
Dhaka	27
Chittagong	13
Rajshahi	01
Sylhet	07
Khulna	01
Barisal	01
Rangpur	01

There are also many branches situated in Jessore, Pabna, Kushtia, Noakhali, Manikganj, Magura, Narayanganj, Bogra, Kishoreganj, madaripur, Feni, Cox's-bazar, Maymansing and Jhalakati.

Introduction of Gulshan Branch:

Gulshan branch of EXIM bank limited has achieved the confidence of customer immediately after its establishing by providing superior quality service within sincerity. The branch is located at the central point of Gulshan circle 2 of Dhaka city. The total number of employees in this branch is 100 including the Senior Vice President as branch manager and three Assistant Vice President as the in charge of general banking, foreign exchange and investment operations.

Key functions of EXIM Bank:

Like other commercial bank, EXIM bank perform all traditional banking business including offering a wide range of saving and credit products, retail banking and ancillary services, but the bank emphasize its functions in export and import trade handling and financing of export oriented industries will enhance wealth, creates more employment opportunities help forming of capital and reduce in balance in the balance of payment of the country.

Products and Services of EXIM Bank:

During the short span of time the bank has been highly recognized and praised by the business community from all entrepreneurs to large traders and industrial conglomerates and emerged as the fastest going among the third generation banks respect of business and profitability.

EXIM bank successfully marked its product design to fulfill the needs of various socio-economic strata. Attractive features of the product have given distinct image among the private banks. The bank has been making continuous endeavor to offer new products and services. As a commercial bank, they provide all traditional banking services, which are:

- General Banking Department
- Foreign Exchange Department
- Investment Department

These three departments are providing services as follows:

❖ Deposit Product:

Following are the deposit product of EXIM bank:

Saving Account:

- Mudaraba Saving Deposit

Current deposit:

- AL-Wadia current Deposit

Term Deposit:

- Mudaraba term deposit
- Mudaraba educutions deposite

Deposit Schemes:

- Mudaraba super saving scheme
- Mudaraba monthly saving scheme
- Mudarabamultiplus saving scheme
- Mudaraba Hajj saving scheme

❖ Investment Products:

Following are the investment product of EXIM Bank:

- Corporate finance
- Commercial finance
- Industrial finance
- Project finance
- Lease finance
- Mode of investment finance
 - ✓ Murabaha
 - ✓ Bai-Muazzal
 - ✓ Quard
 - ✓ Izra Bill Baia

Corporate Information:

Industry	Banking
Founded	August 3, 1999
Founder	Late Mr. Shahjahan Kabir
Headquarters	Dhaka, Bangladesh
Area Served	90 branches in Bangladesh
Key Person	Mr. Nazrul Islam Mazumder (Chairman of EXIM Bank)
Services	Banking, Financial Services
Revenue	20,476,318,100 Taka (264.05 million USD)
Operating Income	8,284,131,946 Taka (106.82 million USD)
Net Income	3,256,947,071 Taka (41.99 million USD)
Total assets	195,542,247,545 Taka
Number of employees	1909 (2012)
Parent	NASSA Group
Website	www.eximbankbd.com

Organizational Structure:

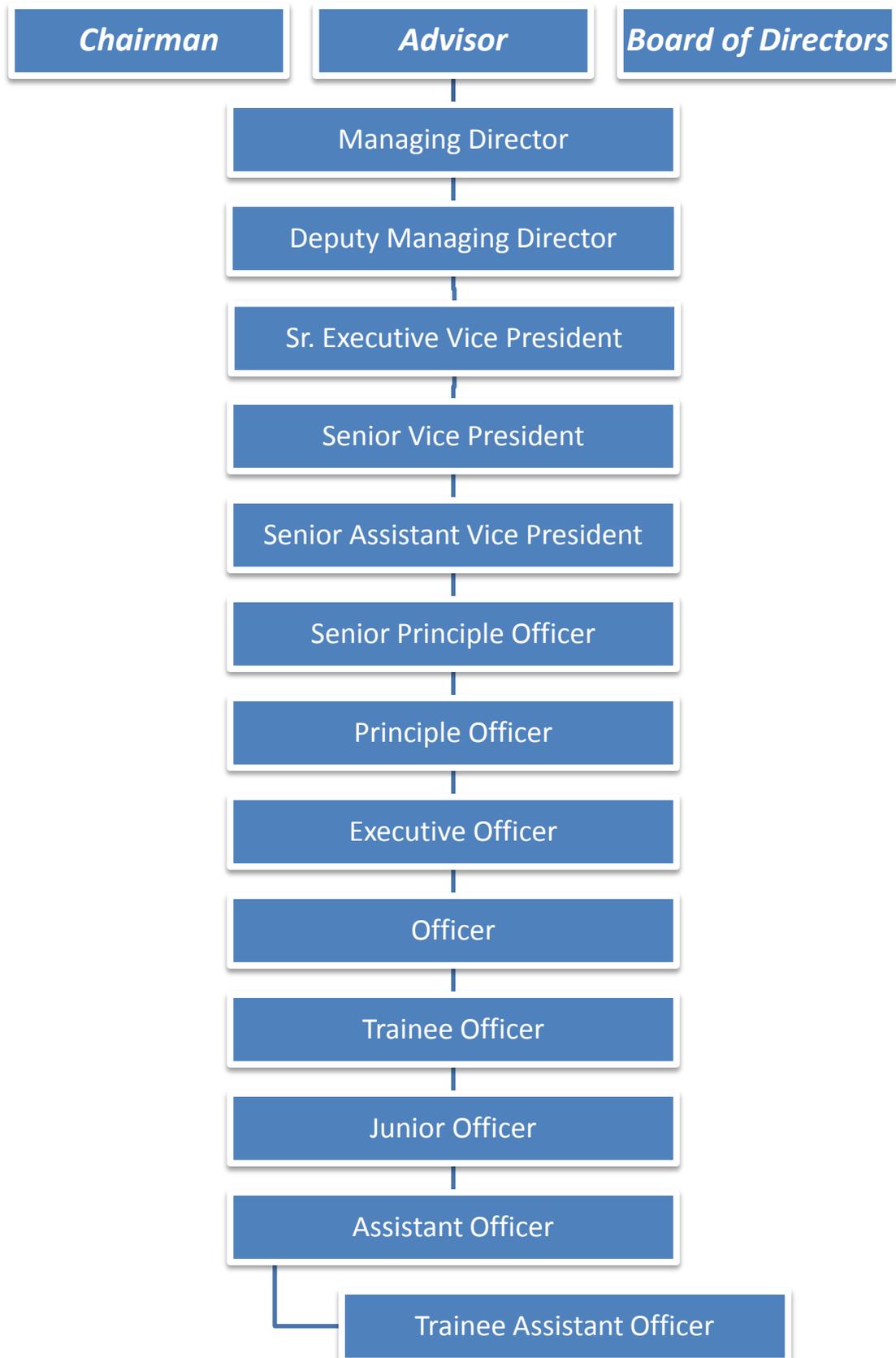


Figure 1: Organizational Hierarchy of EXIM Bank Ltd.

Experience and Learning:

My experience during working in EXIM Bank was fruitful. I have achieved many personal goals and institutional goals as well. While executing the official activities, I have learned uncountable things, which would help me in my upcoming professional life as well as personal life. I have observed very briefly that, the employees were very calm and quiet. Their behavior was very polite and the way they deal with the clients was outstanding. Their main motive is how to keep their clients satisfied with their service. They cannot bear to dissatisfy any of the clients, who visited to the branch. Client who could not be able to come to the branch personally, they also take care of their transaction activities. If any one of the clients got offended, the person who was providing him service, he tries his best to make that client calm and provide him his desired service. Even the senior officer or managers are also got involved to make that client gratify. I have also learned how to finish any given task attentively within the precise timeline and circumstances. I have seen the officers working in a condition when he or she was not physically well. Instead of showing that illness, they keep smiling while having conversation with their clients. The working environment during these three months was friendly enough. The employees of the bank helped me a lot. They always tried to make me feel comfortable, as it was my first experience in professional life. The most important thing that I have learned working there was, the collaboration between the employees. The bonding among the employees was incredible. Employees are willingly helping each other. In my three months experience, I have never seen any conflicts among the employees.

Responsibility:

During my internship program, I was lucky enough that I got chance to work in both **General Banking division** and **Foreign exchange division** of EXIM Bank. Working in both divisions was a very interesting experience for me. I came to know about numerous activities that is performed daily in the bank. The work experience in both divisions was totally different. As being an intern, they were friendly enough to keep me under the regular bar.

- **General Banking Section:**

The first two months of my internship program, I was assigned in General banking division and my work was mainly with different types of **Current Deposit Account and Short Term Deposit Schemes**. The experience of working there was good enough. Working in this division was quite easy than working in foreign exchange division. At first I came to know about the types of accounts EXIM Bank provides for

their clients. The accounts differ based on the time period, gender, occupation and most importantly, the amount of transaction. The provisional profit rates also differ according to the time period. As an Islamic Bank, the names of the accounts are also translated in Islamic words. There are different types of accounts for the clients. Such as: **Mudaraba Monthly Saving Deposit Scheme, Mudaraba Su-grehini Monthly Saving Scheme, Mudaraba Senior Monthly Saving Scheme, Mudaraba Super Saving Scheme, Mudaraba EXIM Student Saver, Mudaraba Hajj Deposit Scheme.** I was appointed to assist the general banking officers, who deals with the operations of these accounts.

While assisting the general banking officer, I actually inputted the compulsory information of the clients, marked down the vital facts about the clients and handled the confidential matters as well.

There are some steps that must be followed during opening an account. To open an account, the first and foremost thing to know is location where the client lives in. Because it is strongly recommended that the client should open an account where he lives or where his/her workplace is situated. If anyone is seen doing the opposite, he/she is referred to the base area as per bank rules.

Then the client fills up the form. 2 (two) passport sized photographs, photocopy of National ID, photocopy of Income Tax, photocopy of passport and some other basic information such as: name, date of birth, gender, name of father and mother, spouse's details (if any) these information are must needed to fill up the form.

Likewise, all the information given goes under a verification process where every detail is checked precisely.

Furthermore, all the data are inputted in a computer in the bank's database and an account number is provided. Every client holds an individual and unique **Customer ID Number**. But one client can hold different types of accounts with different account number.

Not to mention, the client operates any banking activity with the account number. The transaction limit is depended on the monthly income of a particular client. The limit is as much as the income is. The limit should not be crossed. The senior officers of the bank did further confidential activities.

There was another part of general banking division, where I worked and that was the "**Online banking service.**" EXIM Bank provides a superior online banking service, where clients can conduct their banking activities at home or any other place via using Internet. During working with this online service, I came to know about the services that are provided in this sector. By using this online service, clients can transfer funds to any other branch or other bank. Clients can check their balance, find out the deposit

balance information, they can also pay their credit card bill. There are some other services, which can be conducted via online service.

It also came to my knowledge that how the clients open their account and get access to those. How the clients are able to get the desired information. Even there is a section where the clients reach if they face any kind of problems.

Based on this situation, I decided that I should have a survey regarding the satisfaction of the clients in the criteria. Afterwards, I started to gather information by providing the clients a survey questionnaire. I basically reached among those who are already using this service because there are a quite number of people who is still not using the online services. It was quite a tough task for me as everyone was not able to cope up with given time. Nevertheless, 30 clients were generous enough to provide the information I needed for the survey.

- **Foreign Exchange Section:**

EXIM Bank has correspondent banking relationship with many International banks and many countries with great care to ensure that their customers get the best and most reliable service in the foreign lands at most competitive rates. The Foreign Exchange division of this bank plays a very vital role in providing revenue to its income sector. This department deals with the transaction in foreign currency, export, import and foreign remittance and post import financing.

I worked in the foreign exchange section for a limited time of period. So, they have taught me some basic activities, which are done in this section. Such as, data entry method, managing the L/C (Letter of Credit), dealing with scheduling the product shipment, input data of the transaction between the clients and the companies. These activities were done under straight guidance from a superior to mine as it a very sensitive sector of any bank.

Project Part

Introduction of the Project:

Bank is a place where we deal with money. It is known as the backbone of any nation's economic development. For a country banks play a very vital role in the economic sectors as well as the business sectors. To bring the socio-economic changes in a developing country like Bangladesh, banks provide necessary funds and also we know that the banks create and control the money market of an economy. So it is also a secured medium of any type of confidential activities of a country. Different types of banks are available in Bangladesh. Such as: Commercial banks, Industrial banks, Cooperative banks, Savings bank and so on. Commercial banks are the primary contributors to the economy and they are profit-making industry, which holds deposit of individuals and business in checking and saving accounts. Both public and governments are depend on the bank service and their concern is profit making. Commercial banks are cooperating different types of business in various ways, which is ensuring prosperity of business as well as prosperity of the economy as a whole. Consequently, it is admitted that bank is the heart of all commercial activities in Bangladesh.

Banking sector is introducing new financial events every day and also its service process is becoming faster, cheaper and better day-by-day. Bangladesh commercial banks have already introduced online banking, which can be considered as a huge technological achievement for our banking sector. This type of service was totally beyond imagination for a developing country like us. Earlier ten to twelve years ago people would not even think about operating their banking activities without being present personally in any bank. Security concern was also a major factor for this type of service. But now-a-days people are involving with this online banking activity. Today's world cannot imagine a life without Internet. For saving time, convenience and also to get a 24 hours access; people are getting more attached and attracted with this Online banking service.

Banks are now termed as "Third generation banks". EXIM Bank of Bangladesh limited is one of the most renowned "third generation banks", which is contributing a lot to the financial system of Bangladesh. One of the great achievements of their service is their excellent online banking service.

Any academic course of the study has a great value when it has practical application in the real life. Only a lot of theoretical knowledge will be little important unless it is applicable in the practical life. So we need proper application of our knowledge to get some benefit from our theoretical knowledge to make it more fruitful. Such an

application is possible through a study and research. My study on “**Performance Analysis of customer Satisfaction on Online Banking Of EXIM Bank Ltd**”- A study on Gulshan Branch, Dhaka, Bangladesh.

Online Banking

Online banking is a technique by which, clients can conduct all the activities electronically via Internet. . In Bangladesh there are a huge number of banks, which are using this online service. Some of them are:

- Export Import Bank of Bangladesh Limited
- BRAC Bank Limited
- AB Bank Limited
- Mutual Trust Bank Limited
- Eastern Bank Limited
- IFIC Bank Limited
- Dutch Bangla Bank Limited
- The City Bank Limited
- The Premier Bank Limited
- Social Islami Bank Limited

EXIM Bank also provides online service to satisfy their customers by providing them latest technologies. Among all the branches across the country EXIM bank has set up Wide Area Network (WAN) to provide on-line branch banking facility. The service is called as “AISER”. This service has showed immense improvement on the customer service. Using this facility customer of one branch can do transactions at any other branch of the bank. EXIM bank has organized its web site to facilitate widely spread of information about the banking services and facilities of EXIM Bank Limited all over the world.

“AISER”:

AISER (ايسر) is an Arabic word, which means “**Easy in Dealing**”. By using this technological system individuals can conduct all the banking activities, at home via Internet. EXIM bank always tries to provide superior service to their clients. They remain concern about how their clients are getting services or if they are facing any difficulties. They also try to come up with new innovative ideas and latest technologies to cope up with this competitive world. For this superior service, EXIM Bank provides its customers a secured and easy environment of online banking, which is called “**AISER**”.

Procedure of User Registration For AISER:

For register an AISER account, one must go through some steps. Those steps are given below:

- EXIM Bank provides a website for AISER (<https://ibank.eximbankbd.com>). For opening an account at first client must collect and fill up the “**User application Form**”
- Clients need to put all the information very carefully and then submit it to any Branch of EXIM Bank
- Afterward when the clients complete the approval procedure of the Application successfully, two activation codes will be sent to the user registered Mobile number and email address respectively with a temporary numeric User Id.
- After receiving this user ID, clients must go to the link **User Activation** of the AISER login page and follow the user Activation Procedure according to the **User manual** or he/she can watch the video of **User activation procedure**.

Terms and Conditions of Online Branch Banking Service:

Before opening an online account under EXIM Bank AISER, a client needs to go through with some important terms and conditions. Clients need to read this carefully, as there are many rules and regulations included. Some of this terms and conditions are given below:

- ❖ Online Branch Banking Service is designed to serve its valued clients.
- ❖ The User of Internet Banking Service must keep up not less than one exchange account, among AWCD (Al-Wadia Current Deposit), MSD (Mudaraba Savings Deposit) and MSND (Mudaraba Special Notice Deposit) with the Bank. By using AISER, users might enable to get more than one account.
- ❖ Accounts that are hold jointly are not applicable to Transfer fund.
- ❖ Whenever an account holder access to his/her account he/she needs to have a user name, password and security PIN Code along with an OTP (One time Password), which would be sent to user's registered mobile number.
- ❖ The user name, password and security PIN Code will be recognized by the account holder only. Any type of Transactions or operations will be done under the control of the user. So the account holder will be liable or responsible for any of these activities.
- ❖ In case of security concern or if the account holder feels that any other person came to know his/her password, he/she should immediately change the password through Internet Banking. If the user could not be able to do that, he/she needs to call to the call center at 16246 or **Internet Banking Help Desk** number. They will help the user to set up a new password. In the meantime all the services of that account will be suspended.
- ❖ The account holder can also get the help of the call center or the Internet Help desk, if the registered mobile number is lost, misplace or stolen or if the registered e-mail address is changed or hacked.
- ❖ Any interruption of service could be occurred during the maintenance of the bank's system or equipment. Bank holds the right to suspend the online

service activities of any account in case of any technical difficulties, security threats or disaster.

- ❖ For any type of impose or modify charges the bank or management needs to inform the clients immediately via, the respective website.

Exclusion and Exceptions:

According to the terms and conditions of EXIM Bank AISER, the bank shall not be liable or responsible for any sort of damage or loss to any online account holder, as a consequence of:

- ❖ Any malfunction, defect or error in any computer, or other machine or online system of login belonging to or operated by EXIM Bank Limited;

Or

- ❖ Any delay or inability of EXIM Bank Limited to perform any of its obligation pursuant to this Agreement because of any mechanical, data processing or telecommunication failure, Act of God, Civil disturbance or any event outside of EXIM Bank Limited control or as consequence of any fraud or forgery;

Or

- ❖ Any undesired fraud and forgery by means of computer hacking or any means that causes for any burden to the account.

If a client admits to accept all the terms and conditions given by the bank, he/she needs to sign in an agreement form. Which will be kept to the client as well as to the bank.

Main features of EXIM AISER:

A client can perform most of the banking activities via AISER. Being at home or any other places, individuals can deal with any kind of transactions or transfer activities. The main features that are served by AISER to its valuable clients are given below:

- Real-time Balance Enquiry
- Real-time MTDR and Deposit Scheme Information.
- Real-time Transaction Search and Statement Download, from the creation of the account.
- Real-time fund Transfer between Own (Personal) Accounts of EXIM Bank
- Real-time Fund Transfer to other beneficiary Accounts of EXIM Bank.
- Inter Bank (Other than EXIM Bank) Fund Transfer through BEFTN (Any bank, any branch).
- Credit Card bill payment.
- Mobile Recharge, Any operator, Any time (In Bangladesh)
- Customer's Positive Pay Instruction.

▪ Balance Information:

By using AISER, clients can easily check their account balance from anywhere of the world, at any time. It provides the information of the balance and statement of the registered account(s) as well as DPS (Deposit Pension Scheme) and MTDR (Mudaraba Term Deposit Receipt) accounts. To check out the balance, a client needs to go through four steps. At first he needs to go to "Account Balance" which can be found on the sub menu of the "Balance Info". On the account balance the user will find out the "working balance". At the second part the user will see the first page of balance statement, before that the user needs to select a date range, which must be given within 365 days (One year) or an error will be occurred. The third part will represent the WEB view of the statement of selected range. At the fourth step, user will find out PDF statement of the web view.

▪ Mobile Recharge:

Using AISER, a user can recharge balance to any operator at any time. In a single day, user can recharge an amount of maximum BDT 10,000. In a single transaction, a user can recharge an amount from BDT 50.0 to BDT 2,000. The user can recharge to any mobile number of any operator, if his or her amount is between the given ranges. Nevertheless, there need to be sufficient balance (at least BDT 500) in the user's

account to complete the process, as he or she requires selecting the debit account. For the recharge process, at first the user needs to fill up the debit account number, available balance, in which operator and mobile number he wants to recharge, Connection type (prepaid/postpaid) and the most importantly the amount of recharge. After filling the inputs, the user will click “**Validate**”. Once he click the validate button, he cannot change or edit the information. For this he needs to go to the “**previous page**” button. Afterward the user needs to give a PIN code to “registered mobile number” as well as a security PIN code (set during user activation). Then he needs to click the “**Submit for FT**” button to recharge mobile balance. Hence the user will get a CBS (Core Banking Software) reference number, an IB (Internet Banking) reference number and a recharge ID for further proceeding. This “**Recharge ID**” is favorable for any query regarding mobile recharge.

- **Fund transfer:**

AISER provides three types of funds transfer services. These are:

- I. Funds Transfer within personal accounts
- II. Funds Transfer with other accounts of EXIM Bank
- III. Funds transfer to other bank accounts (through BEFTN)

User can transfer funds from minimum amount of BDT 50 to maximum amount of BDT 2,00,000 (Two lac). In a single day, a user can obtained ten transactions of all kinds of funds transfer. For this procedure at first the user needs to go to the “**Beneficiary credit account**” where already the information of the user’s IBank Id, beneficiary name, account number, account type, bank name as well as branch name also included. There he needs to click the “**Validate**” button and if the information is correct, the user need to put a PIN code which will be sent to the registered mobile number via SMS. Afterward the user needs to put the PIN code and the Security code. Finally a CBS (Core Banking Software) reference ID and IBanking Id will be given to the user as the recognition of successful funds transfer.

In case of other bank transfer, at first the user needs to select the bank and then follow the rest of the procedure.

- **Bill Payment:**

A user can pay credit card bills via using AISER. For this at first he needs to go to the “**Credit card**” menu under its submenu he needs to go to the “**EXIM VISA**”. There in the debit account he needs to put all the information to pay the bill. The rest of the procedure is as like as the funds transfer.

There are some other features, which can be conducted via AISER. The users can provide their feedbacks also, as there is an option given called “**feedback**” menu. The users can also change the password or the security PIN. They can change their profile as well as deactivate their profile. Besides this if any kind of problems faced by the users, there are officers available in the branch, who can guide you to get rid of those problems.

The Concept of Customer Satisfaction

Satisfaction:

Satisfaction is basically a tool, which makes a person happy, pleased or content. Satisfaction is the act of fulfilling a need, desire, or appetite, or the feeling gained from such fulfillment.

Customers Satisfaction:

Customer satisfaction means you have had enough in a good way. When a customer is satisfied by a product or service, it means that particular product or service has fulfilled its consumer’s needs or expectations.

Importance of Customer satisfaction:

Customer satisfaction plays an important role within a business. Not only is it the leading indicator to measure customer loyalty, identify unhappy customers, reduce churn and increase revenue; it is also a key point of differentiation that helps you to attract new customers in competitive business environments. There are few factors of importance of customer satisfaction. These are given below:

- When a customer feels satisfied, the customer's lifetime value increases.
- Customer Satisfaction enables a customer to differentiate a particular brand or service from another service.
- It brings a customer to that point, where customer does not concern about the price issues. Which means it degrades customer churn.
- When a customer is satisfied that means he/she will be continuing taking service or buying products from you.
- Being satisfied a customer will recommend about that product or service in their own networks. It diminishes the negative word of mouth.
- Acquiring new customer is always a much more expensive way than preserving the existing customers you have.

Purpose of the Project:

The purpose of the report can be viewed in two ways. Those are:

1. General Purpose
2. Specific Purpose

1. General Purpose:

The internship report is prepared essentially to fulfill the academic requirement of **Bachelor Business Administration (BBA)** degree under the **BRAC Business School, BRAC University**.

2. Specific Purpose:

More specifically, this study implies the following purposes:

- To gain the practical knowledge in the banking sector.
- To give an over view of the EXIM Bank Ltd.
- To know the services provided by this Bank
- To understand briefly about the deposit schemes provided by this bank.
- To get a brief idea about the operational procedure of export-import business.
- To analyze the customer satisfaction of EXIM Bank Ltd.
- To get an idea about the performance of EXIM Bank Online service AISER.
- Sustaining business and corporate ethics.

Limitations:

No study can be perfect, as there will be some limitations, which will be faced during conducting that study.

The time frame of the internship program was only three months. So the primary limitation of this study was the time duration, which was very short. It was not enough to study properly about the EXIM Bank Limited and its various activities. Though this study was not about the whole existing program of EXIM Bank, it was specifically a portion of the factors effecting EXIM Bank Limited.

Another limitation of this study was, there was some highly confidential data, which cannot be used anywhere. Those, information might be more helpful for preparing my report.

The most significant limitation that faced by me was during the survey of analyzing the customer satisfaction on Online Banking. Time constraint was also a big factor there. I got only three weeks to complete my survey. The clients were busy enough, that they were not able to give me proper time during filling up the survey questionnaire, which was very natural. Most of the clients refused to provide their valuable time for the survey. Some clients were not desired to write any comments. For which sometimes to avoid those comments, they put the erroneous answers. There were a number of clients who still do not use the online service of EXIM Bank. That was also a big challenge for me to find out the potential candidates for the survey.

The Literature Review:

Today's world of business or market place is a place of competition. A company can sustain properly in a market place, if it becomes successful to cope up with this competition. When a new business or new product enters in a market place, it is obvious that on the upcoming day a competitor will stand up side by side of that business. This problem can be solved by competitive advantage of a business.

According to **Jack Welch**, "If you don't have a competitive advantage, don't compete"

Every business has their individual competitive advantage, which they maintain to differentiate their product or service from their competitor's products or services. This competitive advantage can be the price of their product or quality of their product or the service quality they are providing. All these strategies are followed to make their customers satisfied, so that they purchase their product again and again and become a loyal customer of that brand.

Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice (**Spreng and Mackoy, 1996**).

In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers (**Shemwell et al., 1998**).

Now-a-days businesses are focusing more on their intangible assets, whereas earlier it was believed that a business could become successful by providing good products or service only. But now businesses are focusing more on service quality, customer Satisfaction management (CSM) as well as Customer Relationship Management (CRM).

According to **Claes Fornell** Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals."

But how to achieve this customer satisfaction, that is a vital issue and here are several numbers of arguments for this concept.

"The service management literature argues that customer satisfaction is the result of a customer's perception of the value received, where value equals perceived service quality relative to price" (**Hallowell, 1996, p. 29**).

“The first determinant of overall customer satisfaction is perceived quality; the second determinant of overall customer satisfaction is perceived value” (Fornell et al., 1996, p. 9).

Customer satisfaction is recognized as being highly associated with ‘value’ and is based, conceptually, on the amalgamation of service quality attributes with such attributes as price. (Athanassopoulos, 2000, p. 192)

Different businesses follow different strategies to establish customer satisfaction. As we know that, every individual customer is different from the other one. The human psychology works differently toward a particular brand or product. So it is very important to find out the needs or desires of your customers. One may become satisfied with the price of the product, other may not price sensitive. He or she might prefer the quality of the product or service, rather than the price of that product.

Methodology:

To conduct any sort of report or research, it is essential to collect data from various sectors. These data can be collected through primary data and secondary data. Both of these sources are used to prepare my report.

1. Primary Sources:

For conducting my study, I have used the following primary sources:

- Face to face conversation with the employees or officers
- Personal experience gained by observation
- Conducting a survey with the Online banking service users, of EXIM Bank

2. Secondary Sources:

I was not able to do this study with only observing or getting conversation with the employees of EXIM Bank. For further information, I had to go through with secondary sources. For this I have collected relevant data from “**Google**”, by using different articles and journals, which helped me a lot to contribute to my literature review. For the other essential information of to know about EXIM Bank briefly, I had to go through with the website of EXIM Bank Ltd. As my topic was based on online banking, so I had to go through their online banking website too.

Analysis of the Survey Result:

To explicit my knowledge about the online banking service of EXIM Bank, I needed to conduct a survey of “**Customer Satisfaction on Online Banking of EXIM Bank**”. I was able to gather information from 30 clients, who are using online service of EXIM Bank. Though there are a number of clients, who are still not using their online service. This survey was very helpful for me to find out the real thought of the clients or what their expectations are. I wanted to find out, whether the clients are actually happy with the services provided by EXIM Bank Online Service or not. According to clients, which service they are using the most or which service they like the most. All of this information was found from the survey. From this I was able to analyze some important factors. The analysis of the survey is given below with the questions that I asked during the survey:

1. What were your reasons for choosing our Online Banking service?

- For this question there were four options: Convenience, to save time, 24 hours access to account and others. From these options 63.33% of the participants said they use the online service of EXIM Bank for convenience. According to them by using this service it became easy for them to operate the banking activities from anywhere. After using this service they do not have to visit the branch frequently, if they have any quarries. Among the participants, 20% said they use this service to save time. According to them, by using this service they can have any information about their account at any time, it saves their time. The rest of the 16.67% participants said by using this, they can have 24 hours access to their account. As we know the banking operation usually lasts till 5pm. So if anyone wants to know any information about his account he has to wait for the next day. But using this service, the account holder can find out that information from anywhere, at any time. No one mentioned about any other reasons for why they are using this service. So it can be said that most of the account holders use this service for their own comfort.

2. How often do you use online service per month?

- Asking this question, the fact is, very less percentage of 16.67% uses the online service of EXIM Bank over eight times per month. A huge number of the participants use online service for three to eight times per month, which is 56.67%. Among the participants 26.67% use online service one to three times. There was no one who said that they never use the service or

they use this service less than one time. From this it can be said that, the online account holders often use this service.

3. Which online banking operation do you use the most?

- For this question, five online services were included which are provided by EXIM Bank. Among those options, 40% of the participants said that they use this service mostly to check their account balance. As most of the clients are very busy, sometimes it becomes difficult for them to visit the branch just to know their balance amount. For this type of inquiry they prefer to use online service rather than visiting the branch. Among the participants, 33.33% said they use online service to transfer credit to another account. As mentioned earlier, by using the online service of EXIM Bank, users can transfer money to an account which can be any other bank or any other branch of the EXIM Bank. According to the clients, this service is very useful to them, as they can transfer money any time from their account to any other account from anywhere. The rest of the 26.67% of the participants said they use online banking to pay the credit card bill. The clients can easily pay their bills by sitting at home or any other place, rather than visiting the branch. From the participants no one choose the options of **“Bill payment”** and **“Deposit Scheme Information”**. Since it was not possible to survey all the account holders of online banking, so there might be other clients, who use both this services most.

4. Do you trust the Security service of our online banking?

- If focused on the result of the survey, it is seen that the participants said they had full treat on the security service of the EXIM Bank online service. No one said that they have any doubt about the security system of this service. Some of them said that they are connected with EXIM Bank for a long time, so they have faith upon their service.

5. Please rate the following online service

- Balance Inquiry
- Pay Bill
- Credit Card Bill Payment
- Credit Transfer
- E-alert

For this question, the options were arranged in excellent to poor scale. For 'Balance Inquiry' 80% of the participants said that this service is excellent; rest of the 20% said the service is good. Nobody said that the service is poor.

For 'Bill Payment' 53.33% said this service is excellent, 36.67% said it is good and the remaining 10% choose neutral for this service. According to them, this service is neither excellent nor poor.

For 'Credit Card Bill Payment', 60% of the participants choose excellent, 36.67% said it is a good service and a very less percentage of 3.33 choose neutral for the credit card bill payment.

'Credit Transfer' is a very essential service among all the online services. Since there is a few numbers of participants (3.33%) who think it is a poor service, whereas 60% of the participants choose excellent and 36.57% said it is good. There was not enough time so that I could find out the reason of that 3.33% why they choose it a poor service. From my point of view, they might find it difficult to operate the online procedure of credit transfer. Because there are some difficult steps which they need to follow during credit transfer.

There was a mixed reaction found for 'E-alert' service. 56% of the participants said this service is neither good nor bad, 3% said it is an excellent service, 30% said it is a good service and the rest of the 16.67% participants choose the E-alert as a poor service. From the further answers or comments, it is found that EXIM Bank online service does not have any alert system for the **Deposit Scheme**. There are some few more services which do not have alert system.

From this part of the survey, it can be said that the participants are quite satisfied with the Credit Card Bill Payment. Credit Transfer and Balance Inquiry and they are less satisfied with the E-alert of the online service.

6. Do you visit our branch since you started our online?

Most of the participants said they still visit the branch since there are some services, which EXIM Bank online do not provide. 86.67% said they still visit the branch and the remaining 13.33% said they do not visit the branch after since they started the online banking service.

7. Are you satisfied with our online service?

For this question, the range is set from strongly satisfied to strongly dissatisfied. No one from the participants said that they are dissatisfied with this online service.

63.33% said they are satisfied with the online services, 20% of the participants said they are strongly satisfied with the online service of EXIM Bank. Rest of the 16.67% said they are neither satisfied nor dissatisfied with the online service of EXIM Bank.

8. Will you recommend others to use our online banking service?

Most of the participants (93.33%) said they would recommend others to use the online service of EXIM Bank. A very few number of participants (6.67%) said they will not recommend others to use this online service, when the reason was asked, some of them said there are limited services and some said they are not satisfied with the E-alert service.

9. Do you have the Online Banking account in any other Bank?

63.33% of the participants said they do not have the online account in any other bank. They only have one online account in EXIM Bank. Among the participants 36.67% said they have the online account in other Banks too.

When they were asked to mention the name of the Bank, where they have online account, the list was –

- (i) BRAC Bank Ltd
- (ii) Trust Bank Ltd
- (iii) Eastern Bank Ltd
- (iv) City Bank Ltd

Afterwards, when asked for their preferences about the service of the bank, which one they think is better. To this question, most of the participants (93.33%) chose EXIM Bank. According to them, EXIM Bank has better online service and a very few percentage said the other banks has better service.

10. Please mention if you have any comments or suggestions

This question was the vital part of the whole survey. There were few participants who wrote the comments. Some of the participants said, there are limited services provided by the online service, some said the E-alert service should be improved, some of the participants said online solution should be updated & mentioned regularly. One of them said there is complexity in the credit transfer procedure. Most of them appreciated the online service and said they are very satisfied with the service.

We cannot come to a conclusion with the result or analysis of this survey as there is a huge number of online account holders who did not participate to this survey. Among the participants, some were too busy that may be they were unmindful during the survey. Some were too busy that they did not mention any comments and there were some participants who were avoiding the questions where they needed to give comments. For a complete analysis of this topic, more time was needed as well as more co-operations of the clients.

Findings

This is the most important part of the report that I have prepared. By this part of my report I am interpreting my whole study about EXIM Bank Limited as well as the survey I had conducted for customer satisfaction of their Online Banking service. The result of this study is stated below:

- EXIM Bank Bangladesh Ltd focuses on Islami Shariah based banking system. The main motive of their service is profit sharing.
- EXIM is not a centrally online bank, which is very important to cope up with today's technological developed world.
- They provide different attractive schemes to the clients than other banks and they deduct 10% of profit from the savings of the clients as per tax on behalf of the government.

- They provide quality financial services in export and import trade.
- EXIM Bank is quick service provider.
- The environment of the branch is pleasant.
- The behavior of the employees is satisfactory. They are very friendly and helpful.
- There is a good co-ordination among the employees and the managers. They eagerly try to help each other in any sort of difficulties or problems.
- The bank provides necessary information in time.
- The core strength of EXIM bank is its strong and reliable client base. **Know Your Customer (KYC)** is the motto of this bank.
- The officers and the managers always try to their best to provide their customers with quality service. If any client becomes dissatisfied, the officers as well as the mangers become busy to cheer up that customers and give them full attention so that they become pleased.
- The officers maintain the formal dress code.
- The internal decoration of the bank is attractive and well furnished. Every officer has been provided with a PC (Personal Computer) and latest necessary equipment.
- EXIM Bank provides a very well organized online service, which is called “AISER” (Access I-Banking with Secured and Easy Rationale). This online service provides different types of services to the account holders.
- Users of this account need to follow some steps to operate their banking activities. After starting the online account, they visit less to the branch. Most of the customers use the online service 3-8 times per month.
- Most of the customers use their online service because of convenience. Because, by using this service they can easily access their account from anywhere of this world, at any time.
- EXIM Bank provides a very satisfactory online service, which I have found from the survey.
- The services that they use the most are the balance inquiry, Credit transfer and credit card payment.
- The customers have full trust on the security system of their online service. Some customers are so loyal towards this Bank that have full faith on any kind of services provided by EXIM Bank.

- Since some of the online service users also have an online account on another bank. But most of them are satisfied with the service of EXIM Bank.
- Some of the clients still do not have any online account in EXIM Bank. There are some clients who trust on the traditional operating system rather than the latest technological system.

These are some factors that I have found during the study of my report.

Recommendations

EXIM bank is undoubtedly a very well organized bank. But there are some sectors, where they need to focus on or they need to improve. Those are:

- Though the bank is well decorated but there should have some more spaces for the officers of Foreign Exchange. Because the department of foreign exchange is quiet big and there are a huge number of officers and managers. It becomes suffocated to some part of that department.
- EXIM Bank does not give attention on advertisement. In a competitive banking sector a bank has to enhance advertisement campaign in order to get or retain its market share.
- The online service should provide visa card as debit card service, so that the clients can purchase via online, with this card.
- The alert service for the online banking should be improved.
- More online services should be included.

Conclusion

EXIM Bank Limited is a bank based on Islamic Shariah, which has become a renowned bank in our country. In a very short period of time, it has earned goodwill among the service sector as well as to the customers of the service sector. EXIM Bank is growing rapidly they are always trying to provide their customers with latest and better services. Since they already have a huge number of branches, they are opening more for the convenience of their clients. They are providing ATM booths on the different locations. Especially in Dhaka, they have provided ATM booths on so many busy areas, which covers all most every places of this city. Since there are some lacking on their service, but improve this by the proper guidance or with the co-operation of the whole team of EXIM Bank Limited.

Supplementary Part

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Appendix

The questionnaire was prepared to identify the “**Customer Satisfaction On Online Banking of EXIM Bank**”

Target Population: Clients who are using the Online service (AISER) in EXIM Bank Limited, Gulshan Delta Life tower, Plot # 37, Road # 45 & 90, North Gulshan C/A, Gulshan-2, Dhaka.

Sample Size: The sample size of the survey was 30 including male and female. Belonging from different types of profession. Such as: Business, service sector, students as well as housewives. The age limit of the participants was 18-60.

Survey Questionnaire

Survey on

Satisfaction level of customers for Online Banking provided by EXIM Bank

1. What were your reasons for choosing our online banking service?

- Convenience
- To save time
- 24 hour access to account
- Others _____

2. How often do you use our online services per month?

- Less than 1 time
- 1-3 times
- 3-8 times
- Over 8 times
- Never

3. Which online banking operations do you use the most?

- Pay bill
- Deposit Scheme Information
- Balance Inquiry
- Credit Card bill Payment
- Credit/ Fund transfer (Any bank, Any branch)

4. Do you trust the security service of our online banking?

- Yes
- No

If No, please mention the reason:

5. Please rate the following online services

	Excellent	Good	Neutral	Poor
Balance Inquiry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay Bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card Bill Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-alert	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Do you still visit our branch since you started our online banking service?

- Yes
- No

7. Are you satisfied with our online service?

- Strongly Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Strongly dissatisfied

8. If “No” What is the reason for your dissatisfaction?

- Overall difficulty of using Online banking system
- Lack of assistance
- Security concern
- Limited Service
- Others(Please mention)_____

9. Will you recommend others to use our online banking service?

- Yes
- No

10. If you do not recommend others, can you please mention the reason?

11. Do you have the online banking account in any other bank?

- Yes
- No

If Yes, please mention the name of the Bank:

*If “Yes”, according to you which one has better service?

- EXIM Bank
- Another Bank

12. Please mention if you have any comments or suggestions:

Thank you!

