



## **EXECUTIVE SUMMERY**

The Premier Bank Limited is one of the most well known private banks in our country. It undertakes all type of banking transactions to support the development of trade and commerce in the country. Above all of their service they go through their objectives such as earning and maintaining performing strong, establishing relationship banking, introducing fully automated systems, ensuring an adequate rate of return on investment, maintaining adequate liquidity to meet maturity obligations, pursuing an effective system of Management by transparency and accountability at all levels.

As a part of fulfilling their objectives through their customer PBL offers the following accounts such as Current Deposits, Savings Bank Deposits, Fixed Deposits, Short Term Notice Scheme Deposits, Monthly Savings Scheme, Education Scheme, Monthly Income Savings Scheme and other deposits as may be approved/ advised by Head Office. They give credit and loan to their valued customer where interest rate is charged according to the rate fixed by Bangladesh bank.

In General Banking, Clearing department receives cheques, pay order etc from depositors attached with a deposit slip.

The system of transactions of the bank is essentially double entry system of book keeping. In the bank, instead of recording transactions in a journal initially, these are directly recorded and posted in the ledger (computer) separating the debits and credits by slips or voucher system.

Foreign exchange is an important department of Premier Bank Limited, which deals with import, export and foreign remittances. It bridges between importers and exporters. This department is playing an important role in enhancing export earnings, which aids economic growth and in turn it helps for the economic development. On the other hand, it also helps to meet those goods and service, which are most demandable and not adequate in our country.



In The Premier Bank Limited, Kakrail Branch everyone has the tendency to give proper and better service to the customer. Here numbers of customer come in this branch everyday. When I have talked with some customer they told me about their experience. They are very much glad to be the customer of this bank and branch. They always get fast service from the employee and staff. They don't have to wait in queue for collecting and depositing money. There are always five employees to serve the fast service to the customer.

First day when I was standing in front of door to ask them about the service of premier bank and to drop different type of emotion of their experience, they are very joyous to give the answer and to drop the smiling face which is excellent and good. So I found that the customer of Premier Bank Limited is happy by the banking service.

On the other hand, there are some problems which customers face and by that they are not satisfy with the service Such as debit card and credit card related problem and not to have available booth service and so on.

Finally The Premier Bank Limited is trying to develop their service and to give their customer best and fast service. So that they are bringing special and more benefit to market for the customer. By this they provide "Service First" as their slogan.