

Report On  
“Marketing Impact of New feature of Savings Accounts”

By

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16104047

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School  
Brac University  
December 2020

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

**Student's Full Name & Signature:**

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**A.K.M. Monirul Haque**

16104047

**Supervisor's Full Name & Signature:**

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**Nusrat Hafiz**

Lecturer, BRAC Business school

BRAC University



## Letter of Transmittal

Nusrat hafiz

Lecturer

BRAC Business School

BRAC University

66, Mohakhali, Dhaka-1212

Subject: Submission of Internship report

Dear Madam,

It is my pleasure to submit my internship report regarding “Marketing Impact of New Feature of Savings Accounts”, where everything has been accomplished under your kind guidance.

I have tried my best to finish this report with the essential data arranged proposition in a prominent compact and comprehensive way as feasible.

I believe that the report will meet the desires.

Sincerely yours,

---

A.K.M. Monirul Haque

16104047

BRAC Business School

BRAC University

Date: December 28, 2020

**Non-Disclosure Agreement**

This understanding is made and entered into by and between The Premier Bank LTD and the undersigned student at BRAC University named A.K.M. Monirul Haque for the commitment of avoiding the unapproved divulgence of confidential data of the organization.

.....

The Premier Bank LTD

.....

A.K.M. Monirul Haque

## **Acknowledgement**

I would like to start by expressing gratitude toward All-powerful ALLAH for pouring me with the capacity and strength to fulfill my internship report and my internship occupation at The Premier Bank Limited.

It is my pleasure to recognize the unlimited help and moral support of my respected advisor Nusrat Hafiz, Lecturer of BRAC Business School. It is conceivable for her familiar direction that I may carry out this project in time. I feel honored to get a chance in general banking sector of The Premier Bank LTD as an intern. I couldn't have been successful in my internship without the support of the whole general banking department. This is my pleasure to show my gratitude to my main supervisors Elham Choudhury. Apart from this my gratitude is also for the other supervisors MR. Abdur Rahim, Rashedul Haque, Shamiur Rahman and Hiren Chandra Barman for giving me endless support and for motivating me throughout my internship occupation.

Finally, I need to appear my obligation to all the individuals who have made a difference me with data and any sort of questions with respect to my report.

## **Executive Summary**

Having a great commitment towards financial and social advancement of Bangladesh, The Premier Bank LTD (PBL) began its excursion in June, 1999 and after that it has been established itself as one of the prominent banks in the nation. This internship report is intended to get a detailed proposition of the marketing impact of savings accounts system upon its customers. It likewise endeavors to catch the methodology practice in PBL corresponding to client handling. Doing analysis thoroughly in financial performance of PBL it has been found that there is still room for improvement to increase the effectiveness of their general banking system for the clients. Through the questionnaire-based survey it's almost ascertain PBL is performing great in most of the parameters in terms of customer satisfaction but is penetrable PBL will definitely want to try to add more notable features in their general banking system to get more attraction from the customer under their umbrella.

**Keywords:** The Premier Bank LTD General Banking System, Financial Performance Analysis, Customer Satisfaction.



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**In essence, the internship program is an improbable route for undergraduate students to gain momentous real-world job experience. As an intern of a reputed private bank in Bangladesh I got the chance to get know with the working environment of a bank. Every single day I am taking in a lot of my generally good qualities and becoming responsive each day on my limitations as an employee at PBL. I almost got daily advice from my supervisor which**

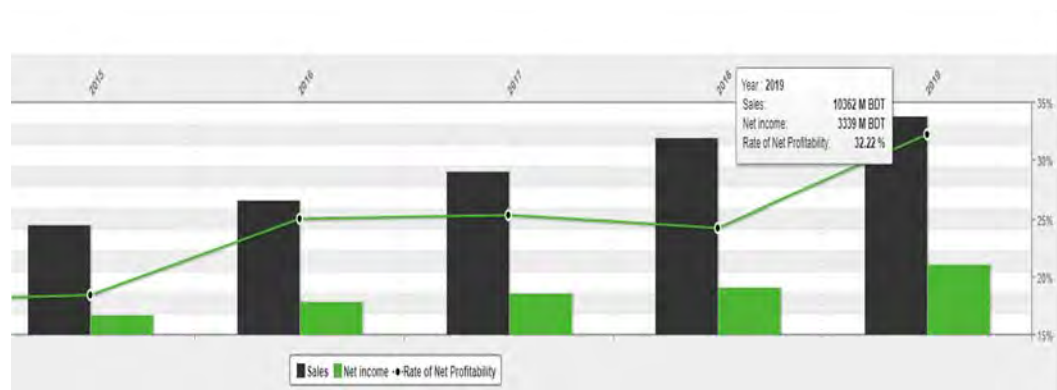
actually helped me to perform more professionally. Getting advice and acceptance the mistake offered me an exclusive learning opportunity that may not have again as a working mature. The internship program has allowed me apply real world practices which I learned in the classroom before. In a more widespread point of view working in PBL is helping me to improve my skills like professionalism, effective communication, working on strict deadlines, work on pressure and team work etc. ....	17
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## Performance Highlights for Five Years 2015-2019

(Figure in Million Taka where applicable)

Particulars	2019	2018	2017	2016	2015
<b>INCOME STATEMENT</b>					
Interest Income	19,573.81	16,491.72	12,236.88	10,259.67	9,773.17
Interest Expense	13,159.99	10,678.96	8,261.52	7,518.45	7,516.73
Net Interest Income	6,413.83	5,812.76	3,975.36	2,741.22	2,256.44
Non Interest Income	6,537.95	5,246.82	4,696.08	4,476.09	3,078.03
Non Interest Expense	5,634.32	5,025.09	4,351.11	3,897.09	3,371.27
Profit before Tax and Provision	7,317.46	6,034.49	4,320.32	3,320.22	1,963.20
Profit after Tax	3,338.16	2,226.85	1,908.69	1,587.08	961.20
<b>BALANCE SHEET</b>					
Authorized Capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Paid-up Capital	9,240.94	8,000.81	6,957.23	6,820.81	6,200.73
Shareholders' Equity	18,604.45	15,279.80	13,073.94	11,914.65	10,680.04
Deposits	209,346.02	169,439.78	140,690.47	125,490.12	108,700.54
Loans and Advances	188,945.47	156,960.04	135,891.06	113,723.81	91,217.45
Investments	39,206.95	29,448.38	22,334.49	22,471.04	23,596.30
Fixed Assets	2,649.62	2,336.83	2,370.52	2,406.16	2,421.40
Total Assets	261,900.49	216,133.21	182,176.38	154,580.45	131,265.51
<b>CAPITAL STRENGTH</b>					
Core Capital (Tier-I)	16,471.43	14,073.76	11,262.51	9,692.72	5,711.62
Supplementary Capital (Tier-II)	7,717.03	7,735.48	6,126.54	5,915.03	3,303.41
Tier-I Capital Ratio	8.59%	7.96%	7.85%	7.69%	5.71%
Total Capital	24,188.46	21,809.24	17,389.05	15,607.74	9,015.03
Capital Adequacy Ratio	12.61%	12.27%	12.12%	12.38%	9.01%
<b>CREDIT QUALITY</b>					
Volume of Non Performing Loans	12,658.13	6,266.98	6,376.64	5,881.83	6,061.29
% of NPL to Total Loans	6.70%	3.99%	4.69%	5.17%	6.64%
<b>SHARE INFORMATION</b>					
Earning Per Share (EPS) (Taka)	3.61	2.41	2.39	2.28	1.41
Net Asset Value (NAV) Per Share (Taka)	20.13	19.10	18.79	17.47	17.22
Price Earning Ratio (Times)	3.46	4.21	5.73	4.21	5.24
Dividend	10%*	15.50%	15%	12%	10%
<b>OPERATING PERFORMANCE RATIO</b>					
Credit to Deposit Ratio	80.01%	82.68%	92.14%	90.62%	83.92%
Return to Equity (ROE)	19.70%	15.71%	14.60%	13.32%	9.00%
Return on Assets (ROA)	1.40%	1.12%	1.13%	1.11%	0.79%
Cost of Fund	6.54%	6.27%	5.65%	6.12%	7.52%
<b>OTHER INFORMATION</b>					
Number of Branches	115	109	103	99	95
Number of Employees	1,947	1,708	1,562	1,511	1,378
Number of Foreign Correspondents	590	582	572	560	534



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## List of Acronyms

**PBL**    **The Premier Bank LTD**

## **Chapter 1**

### **Overview of Internship**

#### **1.1 Student Information**

Name: A.K.M. Monirul Haque

ID: 16104047

Program: BRAC Business School

Major: Marketing

#### **1.2 Internship Information**

##### **1.2.1 Period, Company Name, Department, Address**

Period: November 10, 2020 – February10, 2021

Company Name: The Premier bank Limited

Department: General Banking

Address: 01, Asad Gate, Mohammadpur, Dhaka

##### **1.2.2 Internship Company Supervisor's Information**

Name: Elham Chowdhury

Position: Senior Officer

Email: elham@premierbankltd.com

Contact No: +8801918165261

### **1.2.3 Job description**

Job description contains of the liabilities and responsibilities needed to perform a certain role. I started my internship at The Premier Bank Limited under the savings accounts section where I was appointed to work for a week to fill out all forms of savings accounts. My duties responsibilities were to assist my supervisor in day-to-day activities. There were certain responsibilities which were done by my supervisor on a daily basis and my duties were to support her and complete the assigned tasks properly. The job scope that I got in my separate association was a lot more far-reaching. My responsibilities are to help my manager in everyday activities. There are certain tasks which are fulfilled by my manager each day and my duties are to help her and complete the selected works properly. My responsibilities and duties in the general banking department are given below:

#### **Opening Bank Account**

One of the vital duties is to support clients with opening a savings account. Generally, clients who come to open a bank account are dealt with by me at first. In order to open a savings account, generally, two passport size pictures and photocopy of NID of the customer is needed along with one passport size picture and photocopy of NID of the nominee of the account is needed. Some elementary information on the account opening form was required of the client. There are

different types of savings account in PBL such as PBL Excel Savers Account, PBL Esteem Savers Account.

### **Issuing Cheque Books**

My responsibility is to receive the cheque book issue slips from the clients and cross match all compulsory details such as signature, account number and client name. There were two types of cheques that I had to deal with and those were clearing cheque and return cheque. My responsibility was to put seals on the cheques which were crossing seals, payees' seals etc. Another responsibility was entry the name of the customers who receive cheque and who were applying for a new cheque.

## **1.3 Outcome of Internship Program**

### **1.3.1 Intern's Contribution to the Company**

As an intern my job is to give support to my supervisor. I am engaged to my day-to-day work under the direction of my manager. Most importantly, I have to connect face to face with customers who visit the branch office of PBL for various money related purposes. My major assurance is to find out what sort of support are they searching for. Then according to their issues or queries I have to identify the client request and direct them towards the respective departments in the branch such as account opening, cash withdrawal, savings scheme, and bring them to manger room etc. As per their requests I have to collect all necessary documents and information and put the information to all the necessary forms.



### **1.3.2 Benefits to the Students:**

In essence, the internship program is an improbable route for undergraduate students to gain momentous real-world job experience. As an intern of a reputed private bank in Bangladesh I got the chance to get know with the working environment of a bank. Every single day I am taking in a lot of my generally good qualities and becoming responsive each day on my limitations as an employee at PBL. I almost got daily advice from my supervisor which actually helped me to perform more professionally. Getting advice and acceptance the mistake offered me an exclusive learning opportunity that may not have again as a working mature. The internship program has allowed me apply real world practices which I learned in the classroom before. In a more widespread point of view working in PBL is helping me to improve my skills like professionalism, effective communication, working on strict deadlines, work on pressure and team work etc.

### **1.3.3 Challenges/Problems**

The main focus of my Internship how they work in pandemic situation and day to day financial activities of PBL. Firstly, PBL tries to involve their all customers to do online banking. But all the customers not familiar with it. Which leaves a gap in the services? Initially, in work at complete potential is a main subject of concern. As the COVID 19 pandemic is going on, it is not that somewhat likely to exhibit completely of banking engagements of PBL totally to all the clients coming by to the branch on each day. Which makes a bit crack in the service.

Secondly, some data and company information are not allowed for inter which is obvious. Regardless I got the full support of my supervisor just as all my colleagues in the branch to acquire skills, knowledge and etc. which I needed to realize.

### **1.3.4 Recommendations**

However, I got nearly all the support which I myself wanted throughout my internship time though here is somewhat to recover for a financial organization, I can at a guess starting the viewpoint of an intern. Company might offer a few more disclosure to an intern which will increase the self-confidence level of an intern. For instance, I have been working in a financial organization I can say PBL might participate their intern in other department of their banking system which influence an intern to get a brilliant impression of the whole overall banking system. This kind of advantage might support any intern in their next period of career.

## **Chapter 2**

### **The Premier Bank LTD**

#### **2.1 Introduction**

After completing all courses of the business program, an internship program is required as a part of our academic program. Internship program offers students with a real life some job experience by which one can learn a lot of new things and increase comprehensive knowledge of business roles that are going to be helpful for future.

As part of the required program, The Premier Bank Limited (Asad Gate branch) has provided me with the internship opportunity. PBL was established in 10<sup>th</sup> June, 1999. PBL is mainly a private (non-government) bank. A part of a bank's share is owned by the government.

In terms of private commercial banking sector in Bangladesh PBL holds one of the biggest positions.

#### Objective

Although working here in PBL I have learned details about banking functions especially about general banking. How PBL runs the overall operations is one of the major objectives of this paper. The main targets of this report are:

- To give an overview on general banking of PBL
  
- To offer a marketing analysis of PBL

-To provide an overview on management practices of PBL

-To provide a competitive analysis of the industry of PBL

### Methodology

There are two kind of data in methodology normally like primary and secondary data. These two roots of data were used for the methodology part of this report.

### Primary data

Primary data were collected from my respected supervisors and also has been gathered from the clients who had visited the bank several times to make their transactions and also personal discussion through the senior officers of Premier Bank.

### Secondary data

The official website of The Premier Bank Limited is the source of secondary data. Also, different online reports, news portals, research papers were used to collect data.

### Scope

The report hopes to evaluate the conditions of general financial framework and its special offices, its system, types, issues and so forth this examination covers the period since combination of the Bank. This report will equally cover the promoting effect of savings account of Premier Bank. The individual who peruses will likewise perceive the overall financial framework methods and showcasing execution of Premier Bank Ltd.

### Limitations

This report was prepared under some major limitations. The organization has also limitations upon sharing of the internal information with interns. So many of the trustworthy information was not shared which were required for the preparation of report. Furthermore, there was not adequate information in the website of PBL. So these are restricted of the limitations that I faced while preparing the report.

## **2.2 Overview of the Company**

### **The Premier Bank Limited**

The Premier Bank Ltd. is related in Bangladesh as setting aside cash association on June 10, 1999 under Companies Act.1994. The Premier Bank Ltd. driven its conventional activities of setting aside cash business on 26 October, 1999 with an Approved Capital of BDT 6000.00 Million and Paid-up Capital of BDT 2242.30 Million. The Head Office of the Premier Bank Limited is arranged at Banani, at Iqbal Center. This is one of the rapidly creating business and business zones of Dhaka city. The Board of the Premier Bank Ltd. contains fourteen owners and Dr. H.B.M Iqbal is the reasonable Chairman of the Board. Out of fourteen people one is from Taiwan.

### **2.2.1 Vision, Mission, Core Values**

**Vision**

Its vision is to be the best in all terms, reasonable complete business development. The Bank has own vision to its focus goal - to be the best midst the top economic organizations.

**Mission**

To be the most careful and client generous provider of financial organizations, making open doors for extra individuals in more places. To be socially cautious and endeavor to enable the individual satisfaction by making useful commitment to public improvement.

**Core Values**

Core values of PBL are:

- Service First
- Easier Banking
- Keeping up quality at every level
- Self-assured Confidentially
- Think Win- Win
- Good Corporate Governance

**2.2.2 Brand**

## Logo

PBL changed their logo. PBL has their vector logo. Their first vector one logo was red. After that they changed their logo and comes with green vector logo. This vector logo means we are premier.



*Figure 1: Old Logo*



*Figure 2: New Logo*

### 2.2.3 Organogram

The Premier Bank Limited preserves the following order:

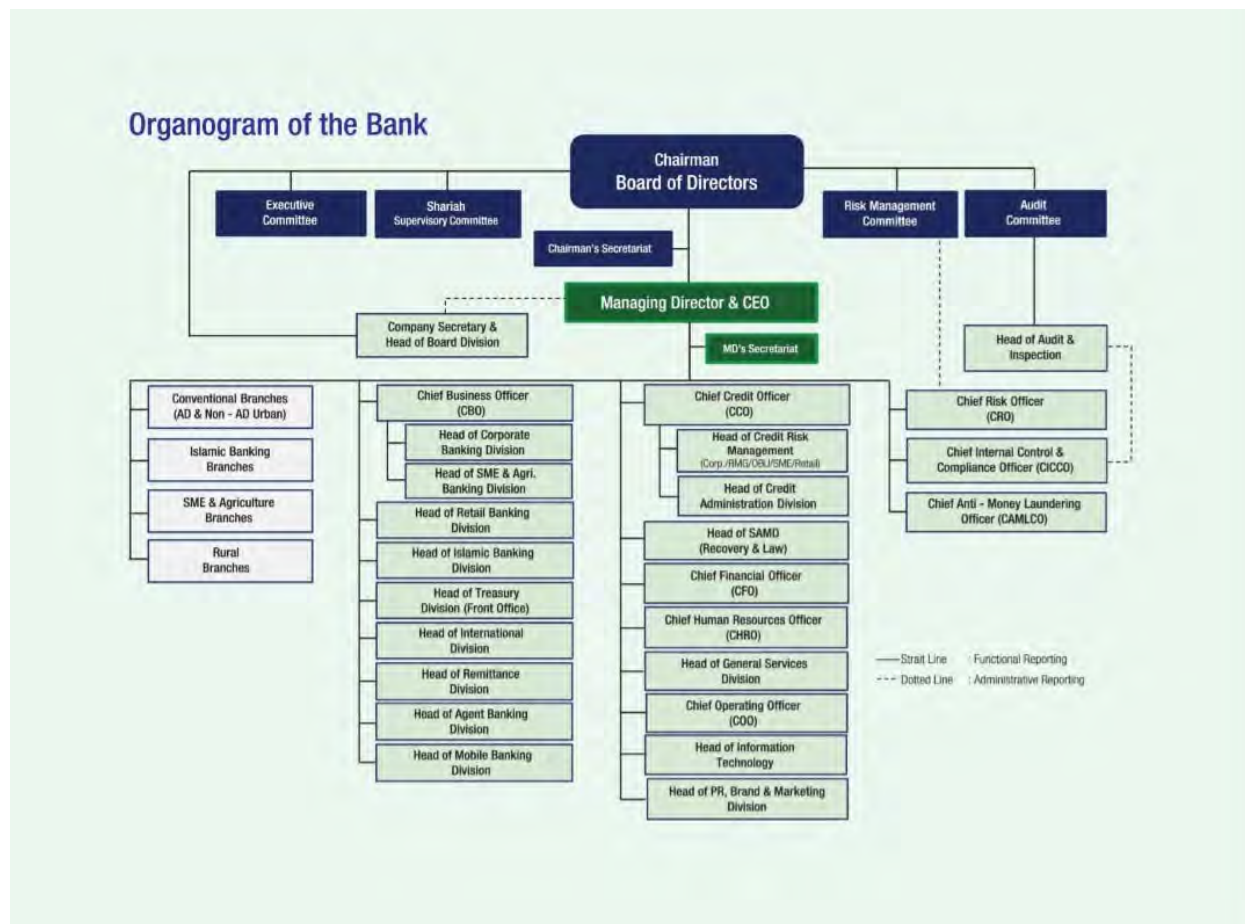


Figure 3: Organogram Of the bank

## 2.2.4 Products and Services

PBL has made incredible success in the past few years in generating a stronger client base. PBL has updated their products and service offerings permitting to the request of the clients which has ended them popular in the banking industry. There are numerous banking services it has been providing. Some of them are:



- Retail Banking
- Corporate Banking
- SME Banking
- Islamic Banking
- PBL Security Service

### **Retail Banking**

Retail banking means trading with the clients straight or client banking. PBL retail banking service has very exceptional service offerings and products. Below retail banking service, clients can open different accounts for example Savings account, Current account, Dynamic benefits savings, Women's savings etc. They proposal Fixed Deposit services, DPS, Loans and Cards like Debit, Credit cards services to customers.

### **Islamic Banking**

Islamic banking provides investments products such as Bai Murabaha, Bai Muajjal, and Bai Salam and Quard against MTDR.

### **SME Banking**

SME Banking services are given to little and medium projects and owners of the SME organizations. PBL is provided that SME banking services with an extensive variety of offerings. They provide SME Loans, Deposits and many other SME facilities to clients with numerous ranges of profits.

### **Corporate Banking**

Corporate Banking services are one of the leading attractions of PBL. Corporate banking services are divided into three parts, corporate finance, Syndicate and structure finance and Cash management finance. Export-Import loans, Household building loans, manufacturing loans are all part of corporate banking loans and PBL provides such loan offerings to justified applicants

### **2.3 Management practices**

At Premier Bank Limited, they accept that their peoples are the best resources, and the abilities of our HUMAN CAPITAL are a higher hand; which parts the Bank from others. Their employees are focused on giving top level client support. They value putting their clients first. This implies zeroing in on what our clients need to augment their business or individual money related administration. PBL recruit, select, and hold qualified workers who speak to all portions of the networks we serve and backing. they develop a profoundly skilled labor force by esteeming individuals for what their identity is and what they can contribute. PBL offers various extraordinary vocation occasions to outstanding experts in all phases of their professions. We give a complete advantages bundle, individual and expert improvement openings, and pay that reflect victories and commitments.

## **Employee Benefit at PBL**

At premier bank employee got so much benefit. Their employees got so much benefit from others bank. Here is a list of benefit offered by premier bank.

### **Insurance, Health & Wellness**

- Healthiness Coverage
- Dental Insurance
- Revelation Insurance

### **Financial & Retirement**

- Pension Plan
- Retirement Plan
- Employee Stock Purchase Plan

### **Family & Parenting**

- Maternity & Paternity Leave
- Work from Home (COVID-19 Situation)
- Fecundity Assistance

## **Fringe Benefit**

PBL employees get some attractive fringe benefit at their job life. Here is below of their fringe benefit.

1. Car services
2. Mobile bill allowances
3. Lunch
4. Mandatory Vacation
5. Discount Service using PBL cards

## **2.4 Marketing Practices**

There are not many significant parts in advertising among them design and advancements are generally significant. As per these, individuals will have the option to think about the item or the association. So, to get achievement or to reach to the client showcasing practice is an important part for any person. Premier bank promotes their two different kind of accounts to grab new customer. Premier esteem savings account one of them. Here are some key features of Premier esteem savings account.

### **Key Features**

- Higher loan fee
  
- Interest will be credited half yearly.

- Account opening equilibrium is BDT 5 Lac.
- Free Master/VISA Debit Card.
- No Cash unfamiliar money support Fee on the visa.
- 25% off on Locker Service.

### **Benefits**

- Quick & easy processing
- Unlimited transactions allowed
- Online banking facility
- E-statement of account at regular frequency
- Comes with VISA/Master Debit Card & Cheque Book Facility

### **PBL Excel Savers Account**

PBL Excel Savers" is a ledger that will proposition the second most appealing favorable circumstances, adaptabilities, and various characteristics to the upper mid to top compensation level customers than some other financial balance beside "Chief Esteem Savers" offered by the Premier Bank.

**Key Features**

- Higher interest Rate
- Interest will be credited half yearly.
- Account opening balance is BDT 2 Lac.
- Free Master/VISA Debit Card.

**Benefits**

- Quick & easy processing
- Unlimited transaction allowed
- Online banking facility
- E-statement of account at regular frequency
- Comes with VISA/MasterCard Debit Card & Cheque Book Facility.

Premier Bank offers these two kinds of account for a new generation people.

PBL target to grab next generation leader by promoting Premier esteem and Premier Excel account.

**Digital Marketing On PBL**

Premier Bank nowadays promoting their products using advertisement to papers and they also do their promotions by few online media also. In this pandemic situation PBL reach to their customer by mobile banking and Internet banking. PBL encourage to their customer to stay home and stay safe. For that reason PBL

introduced to their customer door to door service by providing mobile banking, giving customer enough information by providing customer care services.

#### **4Ps on PBL**

**Price :** Price plays both a financial and a rational part in the management areas. In-nation like our own the working class, upper-working class pay gatherings (target client for the bank) extremely values sensitive. Along these lines, the cost should be relative. The Premier Bank Limited ought to go for equality valuing on the grounds that the bank needs to set their loan fee at or close to serious levels.

**Place :** The deal must to be immediate on the grounds that there is no degree to sell its management through any media. Deals and Distribution must to be only particular since it is incredible to expect to offer credits to everyone.

**Promotion :** Premier bank promote their product with word of mouth because customer like to explain rather than advertisement .

**Product :** Premier Bank launches so many attractive savings and deposit account for their customer. Recently they introduced Islami Banking and Marriage loan to their customer.

## **2.5 Financial Performance & Accounting Practices**

### **2.5.1 Areas of Financial Performance & Accounting Practice**

#### **Analysis**

All money associated with proficient frequently investigation of the organization's arrangement and profit execution. Benefit execution, liquidity execution, working capital execution, fixed resources execution, money stream execution and social execution. For the most part, to assess the monetary presentation of any monetary establishment roughly the monetary proportion is noticed. There are various proportions of monetary investigation.

Grounded on this a monetary execution investigation has been cultivated on some restriction characterized at the underneath since the five years' yearly report of PBL (2015 to 2019).

#### **2.5.2 Total Asset**

In each year the total assets of PBL are growing by million. Here all the data are mainly shown in million. Total Assets of the Bank raised up at Taka 216,133.21 million in 2018 as against Taka 182,176.37 million of earlier year which was credited primarily to a movement of 210,68.98 million in the Loans and Advances portfolio. So as a financial organization PBL has established their assets in each year and as a result PBL turn out to be one of pioneer bank in Bangladesh.





Figure 4: Total Assests

### 2.5.3 Total Capital

As the year goes by there is both a reduction as well as growth in the total capital category if we relate the financial report. PBL informed the shareholders that on 2019, the bank received functioning profit of Taka 732 crore, which was 21 per cent higher compared to that earned in 2018. If we look back 5 years back, PBL doing great each and every year. Their total capital 2019 was 24,188.46 million taka, which means that they are doing great in every year.



Figure 5: Total Capital

### 2.5.4 Earnings Per share (EPS)

In due course the earnings per share (EPS) assists the straight indication of an organization's profitability. This can be resolute by distributing the organization's net income with the number of outstanding shares the company holds. The more the earnings per share of an organization, enhanced is its profitability. Now if we look the EPS of PBL for last 5 years it is simply understood that this company's profitability is doing great compare to the previous year. Among this 5 year the higher earnings per share is in 2019 which is 3.81 but PBL lowest EPS was back in 2015. The management tried hard to enhanced its EPS gradually over the year and they did fantastic job on it. As a result, PBL is doing great in 2019 and their EPS raised 1.4% before 2018.



Figure 6: Earning Per Share

### 2.5.5 Return on Equity (ROE)

Return on equity (ROE) calculates how enough the management is using a relationship 'assets for making benefits. A rising ROE advises that a relationship is increasing its benefit stage without requiring as much capital. An advanced ROE is generally better although a decreasing ROE may prove a less capable use of equity capital. Now observing at the ROE of PBL above the period of 5 years it will give us that ample decent ambiance. The reason behind this, in the year of 2018 the value of ROE was 15.71% however it is increased almost 2.99% in 2019.

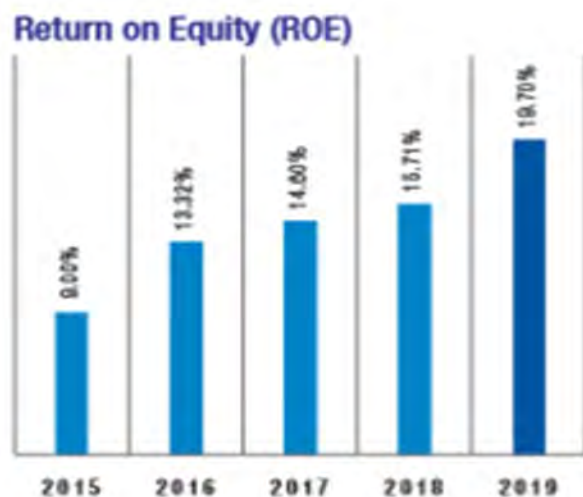


Figure 7: Return On Equity (ROE)

### 2.5.6 Return on Assets (ROA)

Return on Assets (ROA) is an indicator of by what method a healthy an association operates its returns, through indicating how beneficial of an association is related using its total assets. ROA is top used when taking a look at related associations or

standing out an association from its previous demonstration. The additional the ROA number is the improved the company is, which indicates the organization is gaining more moneys on a lesser amount of investment. Upper ROA point to more asset efficiency. Over again different ROE, the return on asset (ROA) value is presentation the bigger asset efficiency in terms of following 5 years. In 2015 the value of ROA of PBL is 1.40% and it is increasing year by year. In the year of 2016, it was raised to 1.11% which specifies that the company is generating extra money without using more investment.



*Figure 8: Return On Assests (ROA)*

## 2.5.7. Overall Performance of PBL

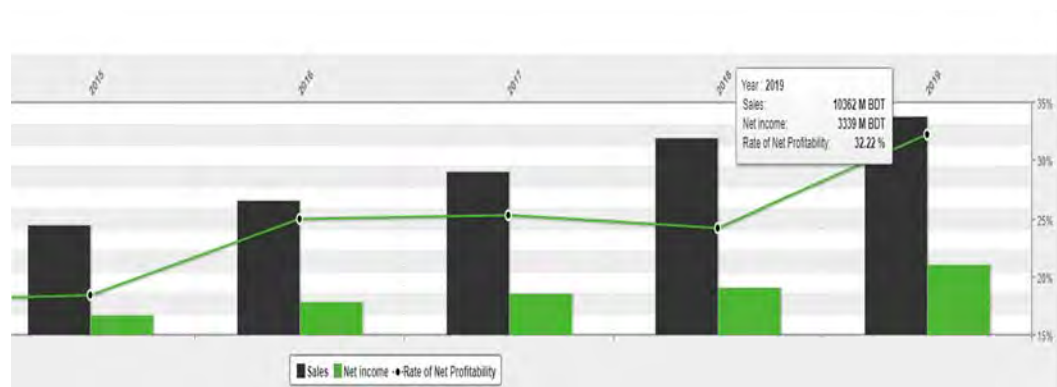
Source: Annual Report 2019

### Performance Highlights for Five Years 2015-2019

(Figure in Million Taka where applicable)

Particulars	2019	2018	2017	2016	2015
<b>INCOME STATEMENT</b>					
Interest Income	19,573.81	16,491.72	12,236.88	10,259.67	9,773.17
Interest Expense	13,159.99	10,678.96	8,261.52	7,518.45	7,516.73
Net Interest Income	6,413.83	5,812.76	3,975.36	2,741.22	2,256.44
Non Interest Income	6,537.95	5,246.82	4,696.08	4,476.09	3,078.03
Non Interest Expense	5,634.32	5,025.09	4,351.11	3,897.09	3,371.27
Profit before Tax and Provision	7,317.46	6,034.49	4,320.32	3,320.22	1,963.20
Profit after Tax	3,338.16	2,226.85	1,908.69	1,587.08	961.20
<b>BALANCE SHEET</b>					
Authorized Capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Paid-up Capital	9,240.94	8,000.81	6,957.23	6,820.81	6,200.73
Shareholders' Equity	18,604.45	15,279.80	13,073.94	11,914.65	10,680.04
Deposits	209,346.02	169,439.78	140,690.47	125,490.12	108,700.54
Loans and Advances	188,945.47	156,960.04	135,891.06	113,723.81	91,217.45
Investments	39,206.95	29,448.38	22,334.49	22,471.04	23,596.30
Fixed Assets	2,649.62	2,336.83	2,370.52	2,406.16	2,421.40
Total Assets	261,900.49	216,133.21	182,176.38	154,580.45	131,265.51
<b>CAPITAL STRENGTH</b>					
Core Capital (Tier-I)	16,471.43	14,073.76	11,262.51	9,692.72	5,711.62
Supplementary Capital (Tier-II)	7,717.03	7,735.48	6,126.54	5,915.03	3,303.41
Tier-I Capital Ratio	8.59%	7.96%	7.85%	7.69%	5.71%
Total Capital	24,188.46	21,809.24	17,389.05	15,607.74	9,015.03
Capital Adequacy Ratio	12.61%	12.27%	12.12%	12.38%	9.01%
<b>CREDIT QUALITY</b>					
Volume of Non Performing Loans	12,658.13	6,266.98	6,376.64	5,881.83	6,061.29
% of NPL to Total Loans	6.70%	3.99%	4.69%	5.17%	6.64%
<b>SHARE INFORMATION</b>					
Earning Per Share (EPS) (Taka)	3.61	2.41	2.39	2.28	1.41
Net Asset Value (NAV) Per Share (Taka)	20.13	19.10	18.79	17.47	17.22
Price Earning Ratio (Times)	3.46	4.21	5.73	4.21	5.24
Dividend	10%*	15.50%	15%	12%	10%
<b>OPERATING PERFORMANCE RATIO</b>					
Credit to Deposit Ratio	80.01%	82.68%	92.14%	90.62%	83.92%
Return to Equity (ROE)	19.70%	15.71%	14.60%	13.32%	9.00%
Return on Assets (ROA)	1.40%	1.12%	1.13%	1.11%	0.79%
Cost of Fund	6.54%	6.27%	5.65%	6.12%	7.52%
<b>OTHER INFORMATION</b>					
Number of Branches	115	109	103	99	95
Number of Employees	1,947	1,708	1,562	1,511	1,378
Number of Foreign Correspondents	590	582	572	560	534

1



*Figure 9: Overall Performance Of PBL*

This bar chart shows that how gradually PBL increase their sales (Black Bar) and 2015 to 2019 every year PBL also increase their net income also (Green Bar). In 2019 their net income raised by 25% which is highest now in any bank. In 2020 the overall business is hampered for Novel Corona Virus. Government was declared general holidays and as a result the total business was collapsed. During that holiday bank lost some valuable customer and no business was occurred that time. But most important thing is that PBL tried to support their customer during pandemic situation through online banking and customer care service.

## **2.6 Operations Management and Information System**

### **Practices**

#### **2.6.1 Operation Management at PBL**

By means of a completely official business bank, PBL is being engaged by a mainly skillful and provided bunch through extensive association with banking. PBL frequently attention on comprehension and forecasting customer requirements. As operation management could be a plan that includes organizing, sorting out, supervision, monitoring and management the formation and constructing processes the operation management team of PBL have a perfect look on this matter and their team attempt to achieve those job within their manpower. Operation mangers are determined by the head of every department in PBL. The operation management team of PBL is the method to upsurge the general success of the bank. The productivity offers an exclusive quantity of the capability of the principal fair as the managers. As entire operation management team centers about the control on applying the available resources within the most perfect way to accomplish extreme targets, so by the day's end its renovations the overall proficiency. With its solid potential to the financial improvement of country, this bank has just made a specific print in the place of Private Segment Custody money over personalized administration, creative performance and effective practice. This kind of success is all possible for the passionate operation management team of PBL.

### **2.6.4 Information system practices at PBL**

Undoubtedly with new generation of the present world PBL proceeds with traditional itself as a tech savvy organization. PBL is using the latest database, world proven set-up, network, hardware, application etc. Their all scheme and services are supervised centrally by a high-tech system. With the support of information system PBL are providing the following accommodations and services to their clients:

- ✓ Central MIS System
- ✓ Online Banking
- ✓ Switching and Debit & Credit Card management system
- ✓ Mobile App
- ✓ Premier Fast Track
- ✓ 24/7 call center.
- ✓ Core Banking System (CBS).

## **2.7 Industry and Competitive Analysis**

### **SWOT analysis of PBL**

Industry & competitive analysis is a portion of any structure development in company and different administrations. There is numeral of approaches are commonly used to perform the industry and competitive analysis. Between them SWOT analysis is most common to practice. For the competitive analysis of PBL



SWOT method are used. SWOT analysis is prepared so that a company can know it's inside as well as the outside strengths and weaknesses also the environmental opportunities and threats that a company is in front of. There are so many competitors in the market. Such as: The City Bank, Bank Asia, South- East Bank, Brac Bank. Most of them are very much competitors for The Premier Bank LTD. There are so many banks in our country but other than these five banks are super competitors for each other. Their services, employee benefits, customer services and interest rate are almost same. Here is a table which represent the SWOT analysis of Premier Bank LTD.

<u>Strengths</u>	<u>Weaknesses</u>
<ul style="list-style-type: none"><li>❖ It has good reputation in the market.</li><li>❖ Keep good relationship with the new as well as the old clients.</li><li>❖ Products are customer based.</li><li>❖ Also has online banking services.</li><li>❖ Bank has many attractive deposit schemes.</li><li>❖ Not like any other banks, they have a friendly working environment.</li></ul>	<ul style="list-style-type: none"><li>❖ Their advertising activities are not up to the mark.</li><li>❖ They have not enough amount of ATM booths</li><li>❖ Training method are not up to the mark for employees.</li><li>❖ Difficult credit policy</li></ul>

<u>Opportunities</u>	<u>Threats</u>
<ul style="list-style-type: none"> <li>❖ Growing market.</li> <li>❖ Annual income is increasing day by day</li> <li>❖ Develop their IT system and SME banking system.</li> <li>❖ Private banks are up to the mark.</li> <li>❖ More flexible to local public.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Same attractive service of other banks.</li> <li>❖ Political instability.</li> <li>❖ Competitors have more deposit</li> <li>❖ New Banks are coming in the market.</li> <li>❖ Government rules are strict day by day.</li> </ul>

## 2.8 Summary

Bangladesh has extended in financial part so far there are lots of problems because of managerial changes. Banks are extended in numeral last many a long time and they are trying to recover their lead quality management and demonstration well

money linked implementation. The principal point of the financial part would be the recovery of the progresses that has been made last portion of the previous year over the national bank's catalog. Nevertheless, in banking industry, there are some issues low quality resources, lack of good management, truthfulness, responsibility and insufficiency of powerful risk management system. Moreover, with the support of strong management team PBL are very much fascinated to make their reputation through amazing marketing policy in Bangladesh. Besides that, in time of their financial performance they are one of the leading financial organizations inside Bangladesh because stakeholders or the customers are very much interested to create a bond with PBL over financial activities. However, linking the 5 years report the ROA, ROE or EPS rate are satisfactory but it actually creates a strong platform for the customers to keep trust in PBL. Apart from this, to preserve speed with the up-to-date advanced world PBL are now a tech savvy banking institution in the country which also enhances a great value to the clients of PBL.

## **2.9 Recommendations**

There is a limited problem in banking industry in Bangladesh and Bangladesh Bank is trying to decrease those problems. Despite the fact that they are trying to reduce, there are vast problems that can't be organized in a day or a year. Bangladesh bank needs to allure in their customer besides that essential information about customer what they need. There are numeral number of banks that are not applying modernization. Bangladesh Bank needs to guarantee that they aid the customer as quick as possible by using innovation. There is quantity of matters in credit the executives that they have to improve those matters by influencing solid

management and solid awareness. In PBL they might give a countless standing to comparative analysis of their financial performance as this matter most to the clients.

Still of huge achievement in several portions of banking field, The Premier Bank Limited desires to take an insufficient activity for other improvement and disrepute in its performance.

## **Chapter 3**

### **Marketing Impact of New Feature of Saving Accounts**

#### **3.1 Background of the report**

Customer loyalty implies a state-of-the-art technique intended for greatness in imaginativeness and organizations other than helps the extension of a truly customer mindful organization and standards. Estimation customer satisfaction recommendations a moment, expressive and fair reaction around customer's likings and expectations. Like this present business' introduction might be surveyed in people. My report subject is "Marketing effect of new element of saving record at Premier Bank" and here I have found and assessed the prominence and significance of saving record at Premier Bank. Managing customers is troublesome work. Monetary associations help an inescapable difference in customers independently and run business with a fluctuation of monetary prerequisites. Its takings uncommon abilities and information to grasp customers emphatically. As a bank's standing predominantly relies upon client satisfaction, an obstructive command of clients' desires should be formed. In my understudy time what I have observed is the better part of the clients are present clients in Premier Bank. Well-known of clients are handling an account with Premier Bank for around 5-10 years.

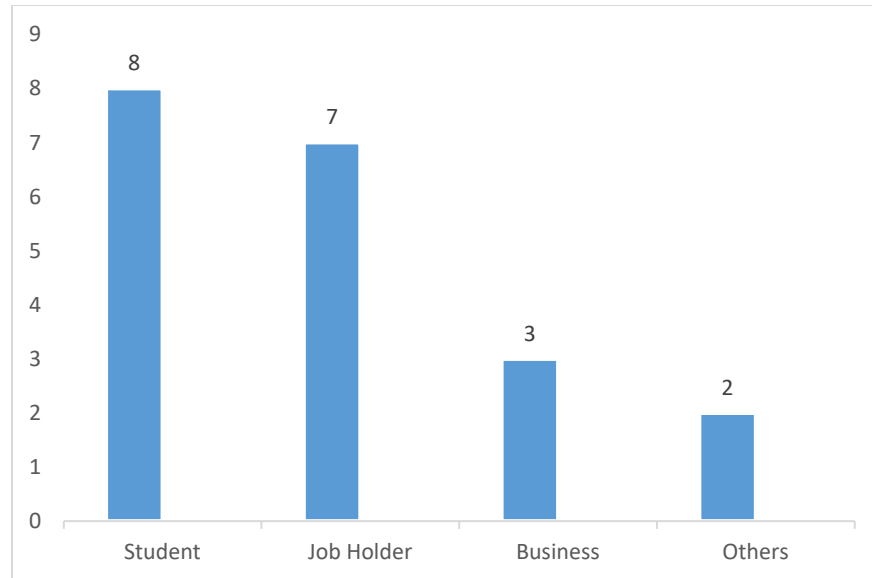
##### **3.1.1 Research Method**

This research is based on interview and survey. Though it is a pilot project now, the foremost determination of this research is understanding the customer then

marketing impact of new feature of savings account. For primary research, face to face interviews with employees have been directed. Besides that, a survey has been completed for customer satisfaction analysis. For secondary research, former reports on PBL, official website, brochures, journals have been used to collect information.

### **Customer responses on savings account**

To evaluate the marketing impact on new features of Savings account of the Premier Bank Limited, a survey has been directed where 20 bank accounts holder were chosen casually who public their insight. There were 50% or 10 male and 50% or 10 females out of 20 respondents are there who replies in the survey. Maximum of the accounts holders in these 20 respondents were found student and maximum of their monthly income was below 15000 taka as Premier Bank is present to open their savings account's primary payment is 500 taka. It is become very comfortable for students to open the savings account.



*Figure 10: Accounts Holder Occupation*

### **Interpretation:**

As said previous, maximum of the respondents out of the 20, were students. There are 8 students, 7 Job holder, 3 Businessman and 2 others who has different accounts.

It can be thought that the savings accounts primary payment 500 taka to open the savings account can be showed very attractive for the students and other as well.



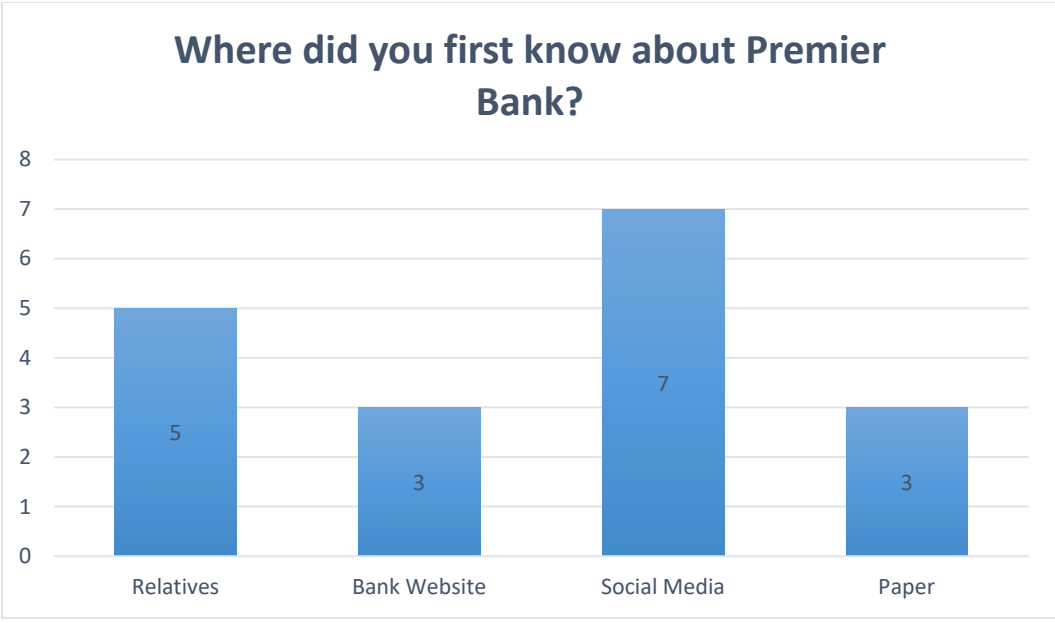
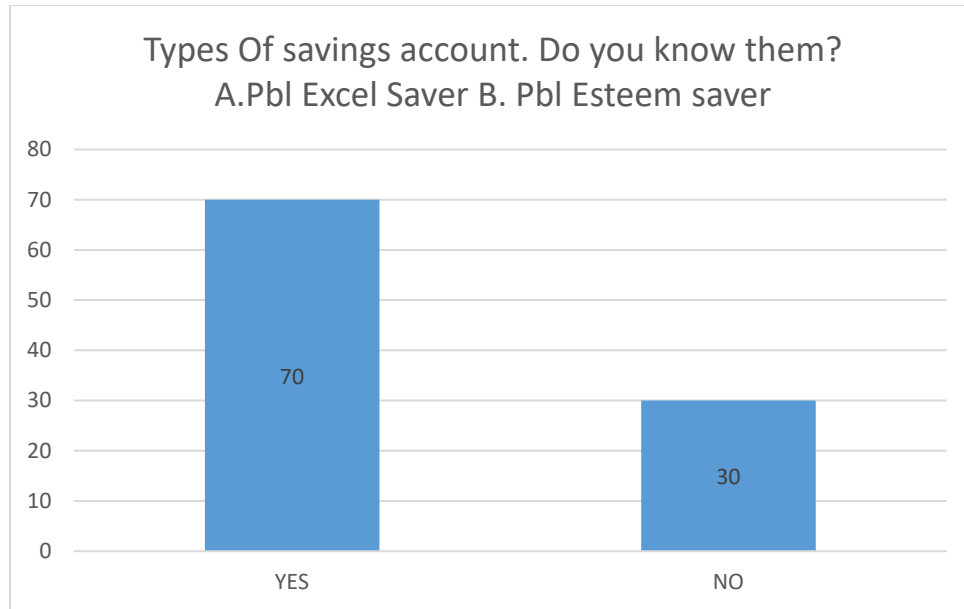


Figure 11: Where did you first know about PBL?

**Interpretation:**

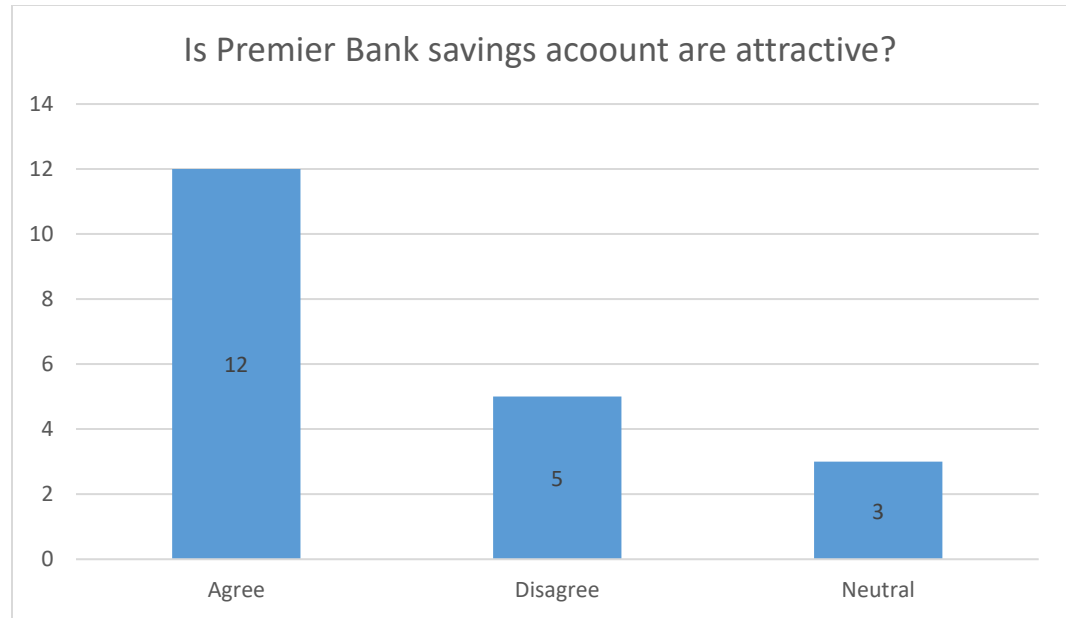
This question showed us about which media is working perfectly to blowout the marketing or advancement activities of Premier Bank Savings accounts. Maximum of the respondents are known about the bank from social media. Rare of them open bank account in Premier Bank by bank website or from the newspapers.



*Figure 12: Types of savings account. Do you know them?*

### **Interpretation:**

Percentage shows that most of them knows about their product. 70% of respondents mainly know about product. Study shows that this 70% people are their valuable customers and rest of 30% mainly new account holder and basically, they are students.



*Figure 13: Is PBL savings account are attractive?*

### **Interpretation:**

This question asked among 20 respondents. Maximum 12 persons finds premier bank savings account are attractive on the other side only 5 persons are disagreed with that. They said that pbl need to change some interest rate and other things. Only 3 persons was neutral about that answer.

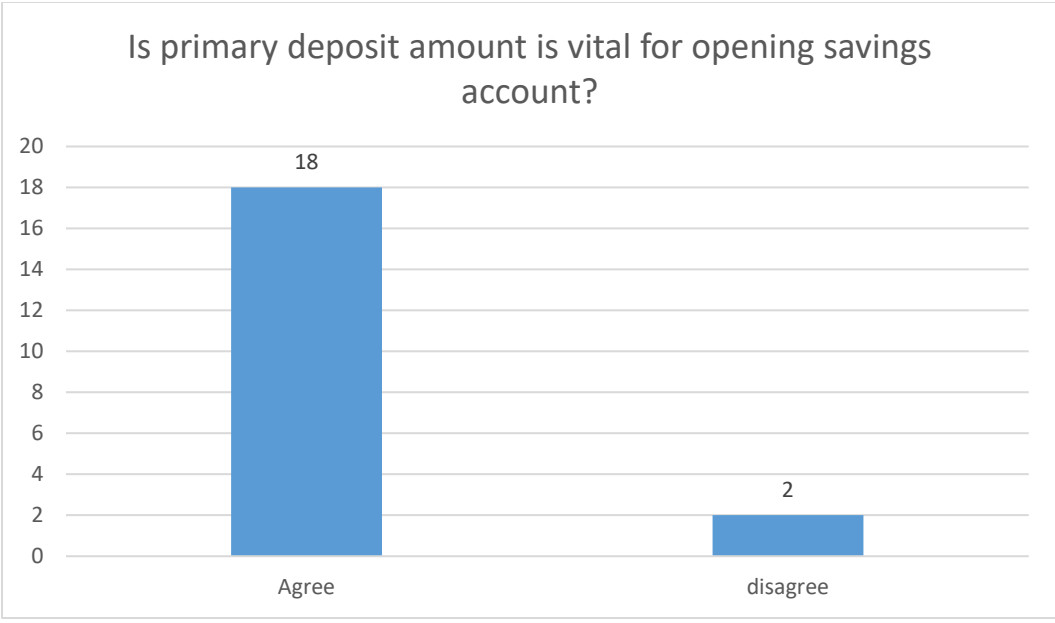


Figure 14: Is primary deposit amount is vital for opening savings account?

**Interpretation:**

It was one of the very important question asked to the respondents. 18 persons most of them agreed with primary deposit account. Premier bank primary deposit amount is 500 taka only and most of the savings account opening customers are happy with that. On the other hand, only 2 person people were disagreed with that.

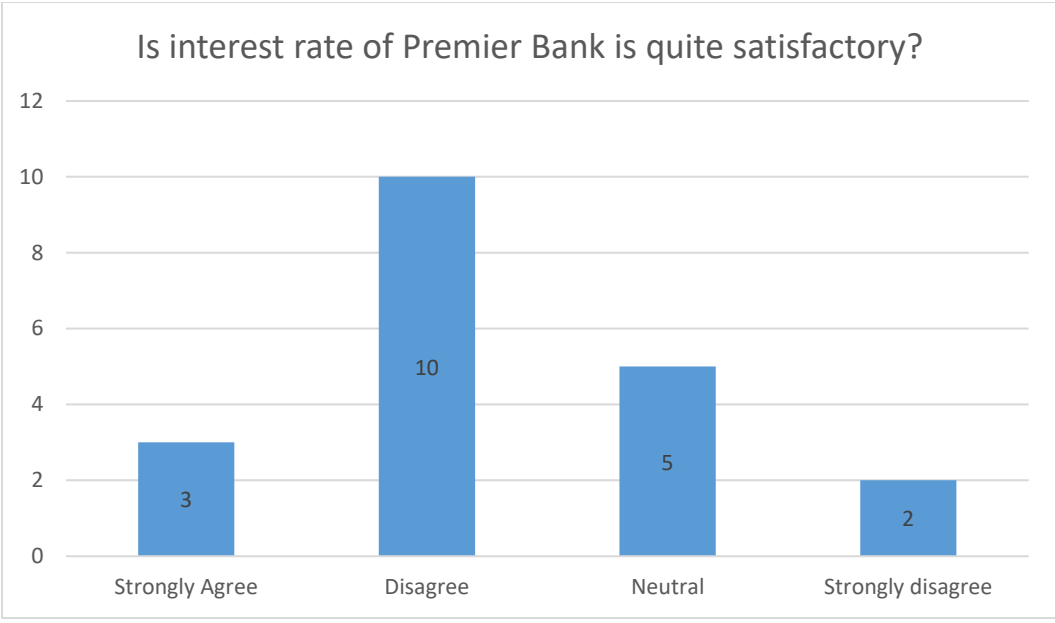
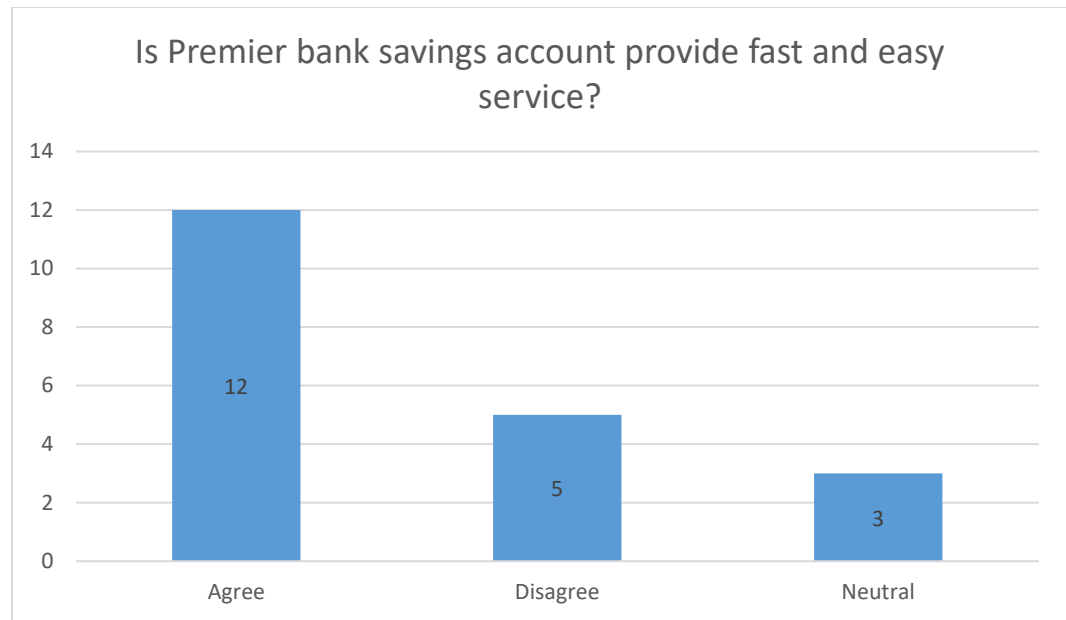


Figure 15: Is interest rate of PBL is quite satisfactory?

**Interpretation:**

Most of the respondents are unhappy with the interest rate of premier bank. 10 person people were disagreed with interest rate. This shows that people are not satisfied with this interest rate. 2 persons were strongly disagreed with that. 5 persons were neutral about it.



*Figure 16: Is PBL savings account provide fast and easy service?*

**Interpretation:**

Maximum of 20 respondents were agreed and satisfied with PBL savings account fast service. Though there were some respondents were neutral and disagreed with service.

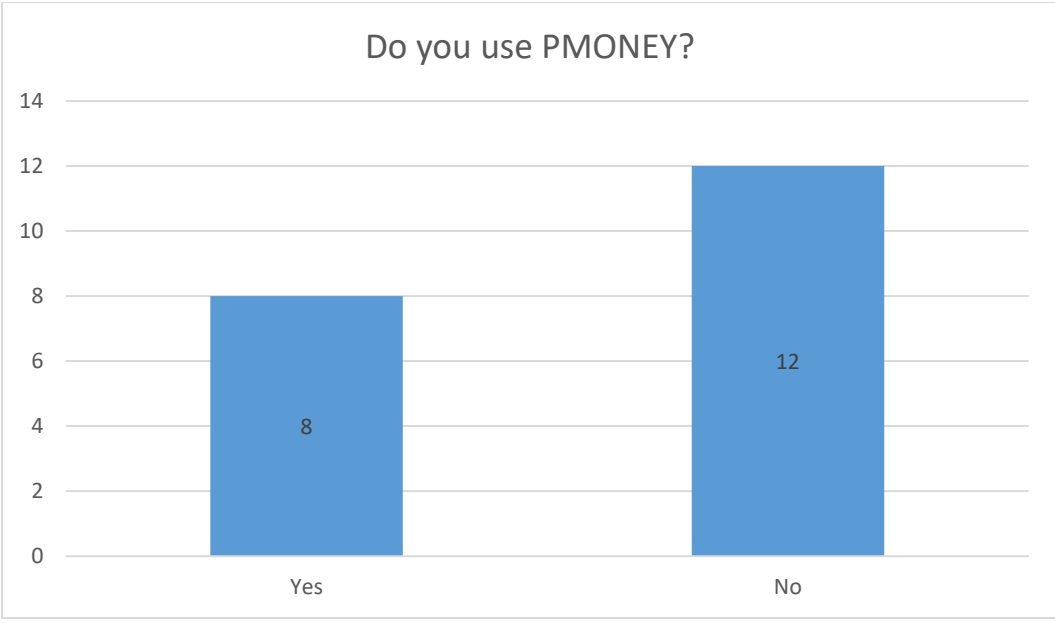


Figure 17: Do you use PMONEY?

**Interpretation:**

Maximum of the respondents did not use or know about Premier bank pmoney services which is based on mainly online internet banking. 12 persons out of 20 were unfamiliar with that service. Only 8 persons people use it during lockdown time.

**3.4. Findings**

After accomplishment the study of marketing impacts on new features of the savings account of Premier Bank Limited, we can understand that so many students are opening the savings account of Premier Bank as the opening payment is small.

All of the findings are here below

1. Individually all savings accounts holders obtain a MasterCard/ VISA/ debit card for twenty-four-hour banking facilities. The opening balance required to open the savings account is Taka 500.
2. The new features of savings account are fast and easy processing, limitless transactions permitted, Online banking service and Electronic statement frequently.
3. Consumer awareness of Premier Banks Products and services, so many consumers are unaware of their savings account and services.
4. The loan cost of the investment account doesn't fulfill the vast majority of the consumers so far.

### **3.5 Recommendations**

As indicated by discoveries, it is seen that there are not many significant upgrades are needed to improve the investment account administrations of Premier Bank Limited. In this section, scarcely any recommendations are given underneath so the bank can improve the highlights of their investment account.

1. The starting installment is altogether suitable, however the financing cost on equilibrium the bank is offering to its investment account can't fulfill its purchasers. The Bank should check and change the financing cost with the goal that all of the record holders can appreciate the advantages.
2. The Premier Bank's limited time exercises should be raised as it cannot bring fulfilling results. The Bank needs to employ internet advertising experts and SEO



investigators who can elevate banking items to its objective market and possible clients. Furthermore, SEO alludes to Search Engine Optimization includes expanding the quality and amount of site traffic by expanding the perceivability of a site or page for clients of a web crawler.

3.The bank is needed to build up the examination area with the goal that it can improve it advancement exercises and existing items.

4.A part of Premier Bank clients need to find out about the banks, and the bank is the master as far as showing them their administrations. Not many banks educate their customers in Bangladesh about the correct utilization of banking administrations. In this manner, Premier Bank can begin as a holder and teach its customers, on the web and disconnected, about individual budget, crisis reserve funds, how to back and deal with a private company and substantially more.

## **Conclusion**

All organization takes limited strong point and weakness of their goods or it may be thought there are very insufficient goods that are precisely fit with the customer want. The purpose behind this inability with the want might be the variations of wants of customers over time. We came to know that Premier Bank Limited started its effective journey in 1999 with the slogan of “Service First” and developed a well-known bank in Bangladesh. This strategy imitates the Bank's concentration on customer satisfaction, awareness, and productivity. Going features that Premier Bank is present for its savings account are well-structured. The opening payment

was starting an attractive feature and the interest rate on stable and advertising actions are found not as much of attractive to its potential customers. The interest rate is allocated semi-annually which can create less attractive as popular of the customer demand four times a year interest from the savings account.

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## **Appendix**

Survey on “Marketing impacts of new features of savings account of PBL”

Measurement scale:

- Very dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very satisfied

### **Questionnaire:**

*Questions concerning Customer satisfaction -*

1. What is your position right now?

- a. Student b. Employee c. Businessman d. None of the above

2. Employee’s behavior

- a. Satisfied b. Dissatisfied c. Neutral

3. Where you first hear about PBL?

a. Relatives b. Friends c. Social Media d. Newspaper

4. Access to ATM booths

a. Yes b. No

5. Premier Bank offering five type of savings account. Are you know about that?

a. Yes b. No

6. Is savings account of premier bank are so attractive?

a. Yes b. No c. Neutral

7. Satisfaction on customer service

a. Satisfied b. dissatisfied

8. The primary deposit amount is important for opening an account?

a. Agree b. disagree c. Neutral

9. Interest rate of premier bank is quite satisfactory

a. Satisfied b. Dissatisfied c. Neutral

10. Is PBL provide first service on savings account?

a. Yes b. No

11. Do you have an account in The Premier Bank Ltd (PBL)?

- Yes
- No

12. Have you heard about PMONEY?

- Yes
- No
- Maybe

13. What type of bank account do you have in PBL? I.e., Savings account, fixed deposit account, Current account \_\_\_\_\_

14. Would you prefer to switch your account from PBL to any other financial organization?

- Yes
- No
- Maybe

15. Express your level of satisfaction in terms of PBL's overall banking service –

- Very dissatisfied
- Dissatisfied
- Neutral

- Satisfied
- Very satisfied

**Demographic Information:**

16. Age range-

- 18-22
- 22-26
- 26-30
- 30 and above

17. Gender –

- Female
- Male

18. Occupation - \_\_\_\_\_