



Internship report

On

Alternate Channels of Banking

Standard
Chartered



Bangladesh

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Letter of Transmittal

August 31, 2013

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Subject: Submission of Internship Report

Dear Sir,

I am here by submitting my Internship Report on "**Alternate Channels of Banking of Standard Chartered Bank**" as authorized by you to prepare as a part of the BBA internship program.

The report has been prepared under your effective guidance and in accordance to your guideline. I respectfully acknowledge your counsel and help that you so kindly accorded to me with during the course of the internship program. Working for this report has enriched both my knowledge and experience. I am really thankful to you for providing me with such a splendid opportunity to work on this topic.

I will be grateful for any clarification when required. I strongly hope this report gets your kind approval.

Thanking you

Sincerely yours

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Acknowledgement

First I would like to thank BRAC University, for providing me the opportunity to do an internship program in a leading multinational bank like Standard Chartered Bank (SCB). For me it was a unique experience and a great exposure to work in the front line for a bank like SCB. Second I would express my sincere gratitude to my honorable supervisor Muhammad Rezaur Razzak, Assistant professor for the guidance that he provided me with in the entire internship period.

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Executive summary

In the constantly changing world of today, where past is being replaced by dynamic present and the dynamic present is being replaced by more challenging future, the old ways of doing things is no longer valid. Change is permanent and a reality. Science and technology is changing the way financial institutions perform their transactions. Gone are those days of formal banking. Today's banks are shaking by these technological changes and embracing newer ways of branchless banking or alternate channels of banking.

Alternate channel of banking commonly known as, electronic banking (E- banking) is the waves of the future. It provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet, telephone or other electronic delivery channels. For many consumers, electronic banking means 24-hours access to cash through an Automated Teller Machine (ATM) or Direct Deposit of pay cheques into checking or savings accounts. But electronic banking now involves many different types of transactions. E-banking is a form of banking where funds are transferred through an exchange of electronic signals between financial institution, rather than exchange of cash, cheque or other negotiable instruments. With the expansion of global Information and Communication Technology (ICT) infrastructure and the internet, e-banking is set to play a pivotal role in the national economy, proper software, infrastructure and skilled manpower are important for the implementation of e-banking in the country. In Bangladesh, several banks are offering alternate channels of banking. Having been considered *Standard Chartered Bank* is one of few banks which offer a comprehensive set of benefits and services to keep customers satisfied with their banking experience. The bank is not only the leading foreign bank of the country but also one of the few banks that have revolutionized the banking service industry through adoption of modern technology and process with a view to enhancing customer satisfaction. Digital banking Services is one of such technological advancements which are comprised of ATMs, CDMs, SMS banking and Online banking etc.

This paper centers on **"The Alternate Channels of Banking of Standard Chartered Bank"**.

Introduction

The banking system in Bangladesh has gradually adopted international standard of services for its customers. Banks have introduced a lot of new products during the last few years. Despite burden of expenditure, most of the banks have gone online, installed core banking solution, central accounting solution, reconciliation procedure solutions etc. step by step during the last few years. They have trained their IT personnel as well as general staff/officers to cope with the technology-based modern banking procedure. Most of the banks have taken care to improve customer services for attracting more customers. Every year, many of the banks are opening new branches, installing automated teller machine (ATMs), point of sales (POS), KIOSKs etc. to enhance financial inclusion and expand business as well.

Internet banking is growing popular day by day in Bangladesh. A number of private as well as local banks are going online now considering the demand and necessity of fast banking. Internet banking not only provides banking facility round the clock but also helps a country to get attached to the international economy as well as business. People throughout the world are now getting engaged with more activity and business and hence need the fast and anytime access to his/her bank account. Internet banking also facilitates buying and selling various products which varies country to country. In Bangladesh many banks have launched Internet Banking. Some are known as online banking, some are Internet Banking, providing various range of facilities. Standard Chartered Bank(SCB)'s online banking services entail 24/7 account check, statement request (printed statements delivered to customers address in 3 working days), cheque book request, interbank and intra bank fund transfer and bill payment (credit card, mobile phone , internet and insurance payment). As the world economy is growing faster and banking sector is making mark each and every day, Digital banking is very important and effective to be a part of it. Bangladesh just started its journey in internet banking and banks are coming forward to make it a success. Online banking is clearly a huge benefit for the customers and saves a lot of time and things get done so easily. A developing country like Bangladesh can make the best out of Internet Banking and banks are completely into it.

The provision of financial services via mobile phones is mobile banking. It is a popular alternative delivery channel. Mobile banking supports payment transactions including money transfers and in some cases utility bill payments. Because in Bangladesh mobile penetration is growing faster than the penetration of financial services, mobile banking is a way to decrease location gap and increase financial inclusion. SCBs SMS Banking is a service which provides the customers with 24-hour access to their key financial information of their Standard Chartered Credit Card and Account through Push and Pull services to ascertain better security and enjoy greater convenience .

Other branchless banking services comprise of ATM & CDM and point of sale (POS) terminals serve to deliver a set of banking services and are part of the banks distribution channels. SCB has 87 ATMs and 7 KIOSKs all over Bangladesh catering the customers banking needs (cash withdrawal, deposits fund transfer and etc).

Aiming at the speedy financial inclusion of rural people, Bangladesh Bank (BB) intends to provide banks and other related organizations more support to expand branchless banking. The central bank is supporting banks and some other financial institutions to operate branchless services to cater to the major banking need of rural and urban people. With technological advancements, including expansion of mobile phone coverage, Bangladesh Bank Governor Atiur Rahman mentioned “effective partnerships among banks and technology service providers would make branchless banking or alternate channels of banking a great success.”

Objective of the report

The main objective of this project was to gain an insight about, the alternate channels of banking of Standard Chartered Bank (SCB) and assess the effectiveness of the 'Digital Ambassador' program. Following this objective the highlights of the study were as follows;

- To study – Alternate Channels of banking of SCB.
- To study about the program 'Digital Ambassador'.
- To study the banking services catered by the Alternate channels of banking of SCB.
- To determine the limitations of alternate channels of banking through the Digital Ambassador program.
- To suggest possible ways to overcome the limitations and make it a success.

Methodology

In order to prepare this report, information was collected from both primary and secondary sources.

Primary Sources: Employee of Standard Chartered Bank who work in Remote banking division, provided with the information about Standard Chartered Digital banking service. Furthermore being in attachment with two branches and working closely with the customers gave me the clear understanding about their opinion and outlook about SCBs Digital banking and ways for its improvement.

Secondary Sources: Some data was collected from various manuals, articles, annual reports and SCB's website.

Limitations

Confidentiality of data was an important barrier that was confronted during the conduct of this study. Every organization has their own secrecy that is not revealed to others. While collecting data on Standard Chartered Bank, personnel did not disclose enough information for the sake of confidentiality of the organization. E.g. number of transaction of past six months which could have been used for a clear comparison to understand the success rate of digital ambassador program.

E- Banking products and services

E-Banking products and services can include wholesale products for corporate customers as well as retail for individual customers. Ultimately, the products and services obtained through internet banking may mirror products and services offered through other bank delivery channels. A brief description of the products and services is given below:

Automated Teller Machine (ATM)

An ATM machine is a cash machine, cash point, cash line is a computerized telecommunications device that enables the clients of a financial institution to perform financial transaction without the need for a cashier, human clerk or bank teller. On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic strip or a plastic smart card with a chip that contains a unique card number and some security information such as an expiration date. Authentication is provided by the customer entering a personal identification number (PIN). Using an ATM, customers can access their bank accounts in order to make cash withdrawals, debit card cash advances, and check their account balances.

Debit Card

An electronic card issued by a bank which allows bank clients access to their account to withdraw cash or pay for goods and services. This removes the need for bank clients to go to the bank to remove cash from their account as they can now just go to an ATM or pay electronically at merchant locations. This type of card, as a form of payment, also removes the need for checks as the debit card immediately transfers money from the client's account to the business account.

Credit Card

A credit card is a system of payment named after the small plastic card issued to users of the system. A credit card is different from a debit card in that it does not

remove money from the user's account after every transaction. In the case of credit cards, the issuer lends money to the consumer (or the user). It is also different from a charge card (though this name is sometimes used by the public to describe credit cards), which requires the balance to be paid in full each month. In contrast, a credit card allows the consumer to 'revolve' their balance, at the cost of having interest charged.

Point of sale (POS)

POS is an abbreviation for point of sale (or point-of-sale, or point of service).

This can mean a retail shop, a checkout counter in a shop, or a variable location where a transaction occurs in this type of environment. Additionally, point of sale sometimes refers to the electronic cash register system being used in an establishment. Point of sale systems are used in restaurants, hotels, stadiums, casinos, as well as retail environments in short, if something can be sold, it can be sold where a point of sale system is in use and further facilitate financial transaction.

Phone Banking

Telephone banking is a service provided by a bank or other financial institution that enables customers to perform financial transaction over the telephone, without the need to visit a bank branch or automated teller machine. Telephone banking times can be longer than branch opening times, and some financial institutions offer the service on a 24 hour basis. From the bank's point of view, telephone banking reduces the cost of handling transactions by reducing the need for customers to visit a bank branch for non-cash withdrawal and deposit transactions.

Corporate Automated Clearing House

The Automated Clearing House (ACH) is an electronic network for financial transactions. ACH processes large volumes of both credit and debit transactions which are originated in batches. Other retail products and services may include Balance inquiry, Funds transfer, Downloading transaction information, Bill presentment and payment, and other value-added services.

Online banking

Online banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution. To access a financial institution's online banking facility, a customer having personal Internet access must register with the institution for the service, and set up some password for customer verification. The password for online banking is normally not the same as for telephone banking. The customer can link all accounts which the customer controls, which may be cheque, savings, loan, credit card and other accounts under one online banking id. To access online banking, the customer would go to the financial institution's website, and enter the online banking facility using the customer number and password. Some financial institutions have set up additional security steps for access, but there is no consistency to the approach adopted.

SMS banking

SMS banking is a type of mobile banking, a technology-enabled service offering from banks to its customers, permitting them to operate selected banking services over their mobile phones using SMS messaging.

Growth in E- banking in Bangladesh

Numerous factors including competitive cost, customer service, and demographic considerations are motivating banks to evaluate their technology and assess their electronic commerce and Internet banking strategies. Many researchers expect rapid growth in customers using online banking products and services. Studies show that competitive pressure is the chief driving force behind increasing use of Internet banking technology, ranking ahead of cost reduction and revenue enhancement, adding more to it. Banks see Internet banking as a way to keep existing customers and attract new ones to the bank. Banks can deliver banking services on the Internet at transaction costs far lower than traditional brick-and-mortar branches. Banks have significant reasons to develop the technologies that will help them deliver banking products and services by the most cost-effective channels which is depicted by the increased level of participation by both the local and foreign banks currently in Bangladesh.

Organizational Overview

History

The history of Standard Chartered Bank depicts that it was formed through the merger of two separate banks, the Standard Bank of British South Africa and the Chartered Bank of India, Australia and China in the year 1969. The merger was to capitalize on the expansion of trade between Europe, Asia and Africa. Their strategy was to focus on building deep and long-standing relationships with their clients and customers and constantly look to improve the quality of their products and services.

The Chartered Bank

The Chartered Bank was founded by James Wilson following the grant of a Royal Charter by Queen Victoria in 1853. The bank opened in Mumbai (Bombay), Kolkata and Shanghai in 1858, followed by Hong Kong and Singapore in 1859. The traditional trade was in cotton from Mumbai, indigo and tea from Kolkata, rice from Burma, sugar from Java, tobacco from Sumatra, hemp from Manila and silk from Yokohama. The bank played a major role in the development of trade with the East following the opening of the Suez Canal in 1869 and the extension of the telegraph to China in 1871. In 1957 Chartered Bank bought the Eastern Bank, together with the Ionian Bank's Cyprus Branches and established a presence in the Gulf.

The Standard Bank

The Standard Bank was founded in the Cape Province of South Africa in 1862 by John Paterson, and started business in Port Elizabeth in the following year. The bank was prominent in financing the development of the diamond fields of Kimberley from 1867. It later extended its network further north to the new town of Johannesburg when gold was discovered there in 1885. The bank expanded in Southern, Central and Eastern Africa and had 600 offices by 1953. In 1965, it merged with the Bank of West Africa, expanding its operations into Cameroon, Gambia, Ghana, Nigeria and Sierra Leone. In 1987 Standard Chartered Bank sold its stake in the Standard Bank, which now operates as a separate entity.

Standard chartered Bank in Bangladesh

The Chartered Bank opened its operation in Chittagong in 1947 that was, at that time the eastern region of the newly created Pakistan. The branch opened mainly to facilitate the post war re-establishment and expansion in South East Asia. The bank opened its first branch in Dhaka in 1966 and shifted its headquarter from Chittagong to Dhaka after the birth of the Republic of Bangladesh in 1971 the bank increasingly invested in people, technology and premises as its business grew in relation to the country's thriving economy.

As of today Standard Chartered Bank is the oldest and largest foreign bank in Bangladesh with its 26 Branches, 57 ATMs and 7 Financial Kiosks; employing over 1,300 people. It has its presence in 6 cities – Dhaka, Chittagong, Khulna, Sylhet, Bogra and Narayanganj; including the country's only offshore banking units inside Dhaka Export Processing Zone (DEPZ) at Savar and Chittagong Export Processing Zone (CEPZ). Its brand promise is ‘Here for good’, and is the essence of who they are. It’s about sticking to their clients and customers through good times and bad times and always trying to do the right thing.

The acquisitions of Grindlays bank (in 2000) and the commercial banking business of American Express Bank in Bangladesh (in 2006) are reflections of the Bank’s increasing commitment to this country. The country's Chief Executive Officer is Jim McCabe. The bank increasingly invested in people, technology and premises as its business grew in relation to the country's thriving economy. Standard Chartered Bank currently provides both Consumer Banking and Wholesale Banking Services, ranging from Personal & Corporate Banking to Institutional Banking, Treasury and Custodial services. It is a leading price player in treasury instruments and foreign currencies and pioneer in Consumer Banking.

Its extensive knowledge of the market and essential expertise in a wide range of financial services underline its strength to build business opportunities for corporate and institutional clients in Bangladesh. Continuous upgrading of technology and control systems has enabled the bank to offer new and improved services such as Phone banking, I-banking, e-Lending and etc.

The consumers banking experience is taken to another level with the following banking service.

- Personal Banking entails Savings account, loans, Mortgages, credit Cards, Insurance, Investments and employee banking cater the consumer’s changing financial needs.
- Wholesale Banking include Transaction banking, Financial Markets, Corporate finance and Principle Finance which provide solutions to corporate and institutional clients to give them access to some of the fastest growing markets and trade corridors.
- Saadiq Banking comprises a range of Shariah-compliant services and rewards that are tailored to meet different values of consumers and comply to Islamic Banking.
- SME Banking offer solutions that address your specific business needs such as managing your working capital, aiding business expansion, business protection or increasing your yield.
- Remote Banking (Digital banking) entails Online Banking, SMS Banking , e Statement , ATM and CDM which increases the consumers convenience and makes banking possible anywhere at every time.

In addition to contributing to economic growth through Standard Chartered, Bank’s core business activities, have a broader positive impact on the communities in our markets; the bank is committed globally to uphold high standards of Corporate Social Responsibility. There are numerous ways they are striving to be a force for good; globally as well as in Bangladesh.

- With the project ‘Seeing is Believing’, Standard Chartered helps restore eyesight of the underprivileged.
- With the program ‘Living with HIV’ they help educate not only their staff but the youth in their communities about HIV and its prevention.
- Programs such as ‘Governor Scholarship’ and ‘Standard Chartered School Chess Tournament’ centers on development of youth through education scholarships and sports sponsorships.
- Paperless eBPC launched in Bangladesh June 2012

Standard Chartered Group's eBCP system went live in Bangladesh on World Environment Day. Designed and developed with the help of user experience and feedback from our key international markets, this system minimizes the need for paper based Business Continuity Planning approvals through digitization and automation - archival and repository services included– and saving paper globally.

Bangladesh is now among the few countries to adopt eBCP in the Standard Chartered Group, saving around 10,000 pages annually - equivalent to one tree each year.

Standard Chartered, Bank has been renowned for its exemplary work in the field of CSR through - Financial Express Corporate Social Responsibility Award. And they encourage all corporate bodies in Bangladesh to uphold high standards of social responsibility. They believe that Standard Chartered has been a partner in progress for the nation and its people. Standard Chartered is committed to be here for people, here for progress, and here for the long run - Here for good.

SWOT Analysis of Standard Chartered Bank

Strength

1. SCB is much renowned for its banking experience which further consequence in it holding the leading position in banking sector of Bangladesh. It is their banking experience that results in SCB having strong brand equity among their wide customer base.

Following are the achievements of SCB for their Banking experience in recent past:

- ✓ 'Best Bank' for Corporate Social Responsibility for 2006 by Bankers' Forum
 - ✓ 'Best Retail Bank in Bangladesh' award in The Asian Banker Excellence in Retail Financial Services programme for its performance in 2007
 - ✓ 'National Best Corporate' Award 2007 by Institute of Cost Management Accountants
 - ✓ "Best Foreign Commercial Bank in Bangladesh" by FianceAsia in 2009 & 2010
 - ✓ Excellence in Retail Financial Services Awards 2012:Best Retail Bank in Bangladesh
2. Standard Chartered Bank is a leading foreign bank in Bangladesh bringing in the for the first time and positioned as the pioneer for launching money link ATM card, credit card and Internet banking . The first ATM brought in Bangladesh by Standard Chartered Bank in 1995 and was installed & maintained by LEADS Corporation Ltd. In the year 2004 the SCB launched internet banking for the first time in Bangladesh and was awarded World's *Best Internet Bank 2013* award this year.

By grabbing the opportunity that exists in the market SCB, as the market leader, showed the most substantial corporate strength among the foreign banks. SCB being leading multinational bank in this country was always keen to develop long-term beneficial relationship with trustworthy clients. To achieve to this end they have always upgraded their approaches to portability.

3. Standard Chartered Bank (SCB) has a bulk of qualified, experienced and dedicated human resources which acts as their major strength to help it reach the leading position in the market as multinational banks leaving others banks behind in the context of Bangladesh. In recent past SCB got awarded as the Best Employer of IBA Graduates' in 2008 by IBA Alumni Association.

4. SCB's dedication is supreme in providing round the clock service to their customers. In response towards their continuous effort to improve customer experience, the Bank launched its Contact Centre; The Contact Centre has lead to a change both in terms of system capabilities and customer experience. Their Contact Centre is designed to provide 'one stop solution' for our customer's banking needs – any day any time! Customers are welcome to call the Contact Centre by dialing 16233 through any mobile phone and (88-02) 8957272 or (88-02) 8332272 to avail following services 24/7:
 - Access IVR using Banking Account Number, Credit Card Number or Debit Card Number
 - Activate your Card (Debit/Credit)
 - Self-generated password for Debit Card
 - Enrolment for Online Banking, SMS and e-Statement

5. In order to exude innovativeness and creativeness, SCB tries its best to come up with customers' banking problems and solve them. They value their customer's time, which is why they came up with solutions such as Evening Banking, Saturday Banking and Digital banking facility for their clients.

Weakness

1. Other local and foreign banks such as HSBC, City Bank, BRAC Bank and etc , are offering better prospects, resulted in the customers switching to them as SCB offers low deposit rates and has set the minimum balances too high. Furthermore, long waiting cues, moderate customer service, non-functioning ATM machines and outrageously high charges lead to SCB being noted for these weaknesses as well. As a result, a large amount of customers have ceased transactions with the bank.
2. The banking industry has become considerably monopolistic and hence SCB is starting to lose its market share to its rivals due to low barriers to entry, and the local banks' increasing aggressiveness
3. Customers face difficulties regarding the system of collection and disbursement of cash using ATM & CDM. Many customers do not have the proper knowledge of the process of depositing and withdrawing money using ATM and CDMs. The bank does not take many steps to assist the customers either. The system of withdrawal and deposit may be new and different from the system the customers have come across at local bank. Many of these customers or people they send to the bank on their behalf are not educated and hence they face difficulty in the system of deposit or withdrawal. For instance, money being deposited to wrong account no. which consequences in further hassle.
4. The fees and charges applicable to the accounts on not being properly explained create a negative impact on customer and probe them to term SCB popular for hidden charges.

Opportunity

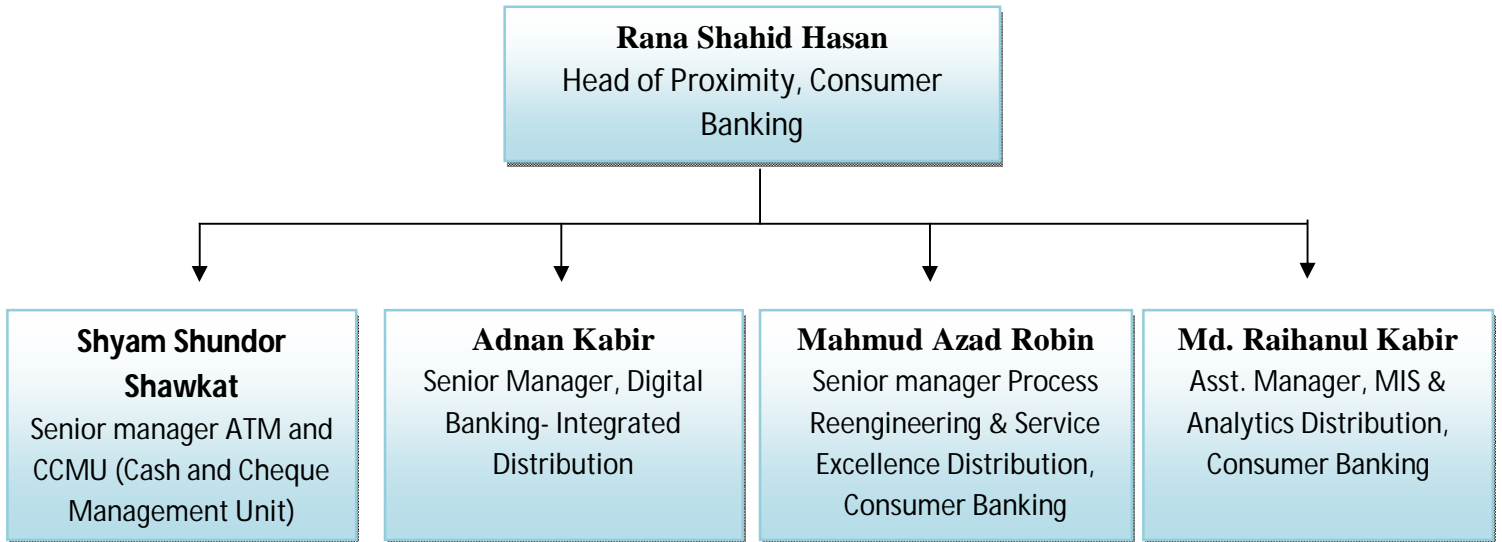
1. In recent past Islamic banking has emerged a prominent and potential segment of the global financial banking industry. As a moderate Muslim country, Bangladesh has become a potential market for Islamic banking. For this reason, most of the conventional banks of the country are utilizing this opportunity and launched Islamic banking services in their product line. Standard Chartered, the leading multinational bank of the world, has also utilized this opportunity. With the objective to grow market share and to cater the Islamic minded customers' shariah based Islamic banking was launched at Standard Chartered Bangladesh in December 2004.
2. SCB has rigorous credit screening policy and to some extent it is over conservative. By freeing their credit screening policy a little, they may be able to pursue many opportunist business ventures. SCB also has a good consumer base that maintains several accounts at once. SCB has the opportunity to keep these customers by reducing its current fees and charges and positioning attractively in middle class segment.
3. More Branches around Dhaka specially and all over Bangladesh will enable SCB to capture more market share, and hold a stronger competition against local banks. There is whole lot of potential customers with the continuously increasing population of Bangladesh who are continuously leaning to adaptation of consumer finance. As the bulk population is middle class, different type of products has large and pregnable market.
4. By offering more attractive interest rates, and lowering the minimum balances eligible for interest, the bank can attract a lot of the old customers who have strewn away to other banks as well as new customers.
5. Digital banking prove to be an efficient way to tap into new markets and prove to be more economical complying to click and brick system (Bricks and clicks is a business model by which a company integrates both offline and online presences) other than brick and mortar system (Bricks and mortar is a business model which a only has a physical presences) of ecommerce.

Threats

1. Increased competition by other foreign banks is a threat to SCB. At present HSBC and CITI Corp are posing significant threats to SCB regarding retail and business banking respectively. Furthermore, the new comers in private sector such as Prime Bank, Dutch Bangla Bank, EXIM Bank, BRAC Bank, Southeast Bank, Mercantile Bank, Social Investment Bank, Islami Bank and Bank Asia are also coming up with very competitive products. With customers shifting to these banks, SCB's profits, as well as market share is posed to threats from these local banks in respect to consumer banking.
2. In today's economy, substantial amount of savings is remaining idle. Currently foreign direct investment in the country is high despite of disrupted political situation adding almost nothing good to the current economic situations of the country which further indicate political threats.

Departmental Overview

Department Structure



A major portion of consumer banking is comprises the department of proximity and remote banking which in turn consists of four segments such as proximity, remote banking, branch operations and process reengineering, and MIS and analytics.

Proximity:

Proximity segment includes ATM and Central Cash Management Unit (CCMU) which is responsible of managing the accurate flow of cash and circulating it amongst the 26 branches, 57 ATMs and 7 Kiosks. The major responsibilities of this section include processing corporate billings, collection and processing of the cheque and consumer instruction form the Cash Deposit Machine (CDM) machine, sorting of fake notes and soil note and loading them in the ATM machine and etc.

Remote (Digital) banking:

This segment focuses on services which would allow the consumer to bank anytime and anywhere centering on the convenience of the customer.

- ✓ Online Banking service allows you to bank from anywhere, anytime with total security and financial confidentiality.
- ✓ SMS Banking gives customers 24-hour access to the key financial information of their Standard Chartered Credit Card and banking account through Push and Pull services.
- ✓ eStatement enables the customer to receive monthly statement at their email for both their banking account and credit card.
- ✓ With a large number of ATMs across the major cities of Bangladesh, it facilitates the customers, not having to carry large amount of cash around anymore.
- ✓ Deposit Machines allows the customers to deposit their cash and cheques anytime they want, at their convenience.

Branch operation and process re engineering:

The segment of branch operations and process re engineering, centers on measuring the performance of different branches and generating reports on them. Their key tasks include developing performance measures, designing service forms, initiating various types of project, transaction measurement, capacity planning, productivity measurement (service) , developing process reengineering policies for the branch operations and etc.

MIS and analytics:

The segment of MIS (Management information system) and analytics are responsible of making certain forecasts in order to support the other segments, branches and kiosk. For example they make a forecast of how much cash needs to be uploaded in the ATM machines in weekdays and weekends to meet the customer needs in a proper manner. They even make a forecast of the head count of the service PFC (Personal financial consultant) needed to serve the customers for Saturday banking based on the estimate of the no. of probable customers who might visit the bank on Saturdays.

Digital Banking: Alternate channels of banking of Standard Chartered Bank

ATM

With a large number of ATMs across the major cities of Bangladesh, consumers need not to carry cash around anymore and enjoy transactional conveniences.

Usage of ATMs

- ✓ 90 ATMS in key locations in major cities
- ✓ Account management : balance enquiry , mini statement, cheque book request
- ✓ Fund transfer from Standard Chartered account to Standard Chartered account (Daily transfer limit: BDT 500,000)
- ✓ Cash transactions: cash withdraw.
- ✓ Payment conveniences : Mobile Phone Bill Payment, Bill payment for Standard Chartered Credit Card, utility bill (DESA, BTCL)
- ✓ Secured way of banking: self generated pin
- ✓ Cash withdrawal

Customer Segment	Cash withdrawal Limit / Day
Personal Banking	BDT 100,000
Preferred Banking	BDT 150,000
Priority Banking	BDT 200,000
SME Banking	BDT 150,000

CDM

Cash Deposit Machine: Deposit Machines allows you to deposit your cash and cheques anytime you want, at your convenience.

- ✓ 40 Deposit Machine in key locations in major cities
- ✓ Bill payment for Standard Chartered Credit Card
- ✓ Cash Deposit to Standard Chartered Account
- ✓ Fund transfer instruction Standard Chartered account to Standard Chartered account
- ✓ Instruction deposit
- ✓ Cheque deposit

Online banking

Standard Chartered Online Banking is an innovative and comprehensive service which serves the customer's changing financial needs. With Standard Chartered Online Banking, one can enjoy more convenient and round-the-clock banking services ranging from day-to-day account transfer transactions to valuable financial information, which enable one to manage their finance anytime from anywhere.

Eligibility criteria:

To register for online banking the customer has to be,

- Individual account holder
- Joint Accounts holder having operational authority (singly or either or survivor
- Sole proprietor account holder
- Credit card holders (only one card can be linked to one online banking id)

Registration and activation

Customers may register for Standard Chartered online banking by filling up forms in the branches or calling to our contact centre at the following numbers for customer service or customers may also register for Standard Chartered Online Banking at the website.

- 16233 (from your mobile phone)
- (+88) 09666777111
- (+88) 8957272
- (+88) 8332272

After applying customers would receive his/her online id via an email in the address registered with the bank and a one-time password would be received via an SMS in his/her mobile phone number in the Bank's record within next 5 working days. After getting the id and password customers have to go to our website <http://www.standardchartered.com.bd> for i-banking service. On logging in for the first time customers would be provided with the option to reset his/her username and password. Onwards the self generated password and username can be used in future login purposes.

Services of Standard Chartered Online Banking

Following are the comprehensive range of services of Standard Chartered Online Banking:

1. *Account Information:* Customers can make balance enquiry for both banking account and credit card.
2. *Transaction enquiry:* transaction enquiry of banking account and credit card up to 1 yr.
3. *Fund Transfer:* provides customers with the ultimate convenience in transferring funds.

Types Fund Transfer:

- Funds can be transferred between Standard Chartered accounts (local currency & cross-currency).
- Funds can be transferred to registered other (third party) Standard Chartered account (local currency only).
- Funds can be transferred to registered accounts held with other banks (local currency only).

Fund transfer procedure:

For fund transfer one should go fund transfer tab, select the type of fund transfer specify the “account to “and “account from” the fund is to be transferred and generate an Electronic Transaction Authentication Code (etac) for successful completion. Whenever making a domestic transfer the customer is required to generate an etac. But for an account to account transfer customer are not required to generate etac every time. In order to transfer fund be it a domestic transfer or account to account transfer the person to whom the fund is to be transferred is to be added as a beneficiary. For beneficiary setup one should to “maintain beneficiary” tab and provide certain detail of the beneficiary such as their name and account no. After confirming the details of beneficiary the next step is to generate an etac. The beneficiary setup is completed once the customer confirms the etac which is provided to him via a SMS in his/her mobile phone. In case of Domestic transfer the beneficiary bank the branch needs to be mentioned when adding beneficiary. etac is the

electronic transaction authentication code which acts as a security measure, as the entire system is electronic and signature cannot be taken, the etac is sent to the customers registered cell phone no. at that point in time (real time). Every time a beneficiary is to be added an etac needs to be generated. And unlimited no. beneficiary can be added.

4. *Cheque book request:* One can place a cheque book request by going to “Cheque book request” tab and cheque book would be delivered to the customers recorded address after 5 working days.
5. *Statement request:* Customers can place a statement request up to one year by going to “Statement request” tab and it would be delivered in the customers recorded address.
6. *Cheque status:* cheques that have been presented to the bank will on be displayed.
7. *Payment :* Utility bill payment and credit card bill payment

The following operator is eligible for making a bill payment through internet banking

Mobile operator: Grameen Phone, Airtel, Banglalink and City cell

ISP: Banglalion and Qubee

Insurance: Met life Alico

Bill Payment procedure: One should go to payments tab, select biller type Mobile operator, ISP, Insurance. Then select biller name, provide necessary details such as the billing amount or billing reference no. , generate an etac and confirm it for successful bill payment.

Card payment procedure: To make a credit card bill payment one should go payments tab and then click on “pay Standard chartered credit card” . Then specify the banking account from which the payment would be made and the credit card for which the payment is to be made. On confirming and submitting the details the payment would be updated nearly in real time.

8. *Services:* fund transfer from credit card.

9. *Card payment procedure:* To transfer fund from credit card the first step is to add the beneficiary and then going to fund transfer option one needs to specify the card from where the payment would be made the beneficiary whose account would be debited.
10. *Online Applications* - Customers can now even open new accounts and apply credit cards easily from home and at their own convenience!
11. *Market Watch* - Deposit, lending and foreign exchange rates, market movements, and professional economic trends are at customer's fingertips all day through.
12. *Global link* – Other offshore standard chartered accounts can be viewed in same online banking

Security measures of Standard Chartered Online Banking

Standard Chartered has adopted comprehensive security measures to safeguard your use of Standard Chartered Online Banking which is known as 2 factor authentication which comprises the Customer self generated password and electronic authorization code (e-tac) generation. The etac has to be generated which would be delivered in the customer mobile via an SMS which need to confirmed in that point of time to complete any transaction. Customers account can only be accessed with their self generated unique Username and Login Password. All information transmitted through the Internet, including customer's Username, Password, account information and transaction details, from the moment of logging-in to the moment logging-out, are protected by strong end-to-end encryption. Furthermore to prevent unauthorized access at the PC while it is not attended, the bank has implemented an automatic time-out feature. The system automatically will time-out if there are no screen page changes for 15 minutes. Customer's Username and password must therefore be re-entered should you wish to continue using Standard Chartered Online Banking.

Transfer type and daily limit

Transfer Type	Daily Limit	
Transfer Between Same Name Accounts in SCB	Unlimited	
Bill Payment	Utility bill payment BDT 500,000	
	Credit card bill payment BDT 500,000	
Third Party Fund Transfer (Transfer to Third Party Accounts or Other Local Bank Accounts)	Mode of transfer	Daily Limit
	Third party transfer using ATM (SCB to SCB)	BDT 500,000
	Online Banking Third party transfer to other SCB account	BDT 500,000
	Third party transfer to other local bank	BDT 500,000
ATM withdrawal	BDT 100,000	

SMS Banking

SMS Banking is a service which provides the customers with 24-hour access to their key financial information of their Standard Chartered Credit Card or Account through Push and Pull services to ascertain better security.

- SMS banking push services entails SMS alerts on financial transactions (ATM withdrawal: BDT 20,000 and above | POS: BDT 3000 and above | Branch withdrawal: BDT 100000 and above | Deposits Machine: Any amount).
- SMS alert (push service) on Salary deposit in the Employee Banking account.
- SMS banking pull services include the customer's request for account information, balance enquiry and transaction history for their banking account or outstanding balance and mini statement for their credit card just via a SMS.

Eligibility criteria:

To register for online banking the customer has to be

- Individual account holder
- Accounts having operational authority (singly or either or survivor
- Credit card holders
- Only one mobile number can be tagged with one customer for all the products.
- Mobile number needs to be stored/ updated in the core banking system in MOB field.

Registration and activation

Customers may register for Standard Chartered SMS banking by filling up forms that are provided in the branches or calling to our contact centre at the following numbers for placing the request.

- 16233 (from your mobile phone)
- (+88) 09666777111
- (+88) 8957272
- (+88) 8332272

After enrollment the customers would receive two SMS the first one saying “Welcome to Standard Chartered SMS Banking system” and the second one would request the customer to type RGBD space customer’s self generated desired 4 digit pin and send to 2727. This would complete their registration procedure and onwards this 4 digit pin can be used to request for following pull services.

SMS codes and syntax for SMS bnking requests:

What you want to know?	Type	Example	Send to
Account Balance	BEED<Space> your PIN <Space > A	BEED 1234 a	2727
Last 5 Transaction in Account	THBD<Space> your PIN <Space > A	THBD 1234 a	
Credit Card Balance	OB<Space> your PIN <Space > A	OB 1234 a	
Mini Statement of Credit Card	MS<Space> your PIN <Space > A	MS 1234 a	

Following are the SMS alerts that customers would get on their financial transaction:

Alerts	SMS
Alerts on withdrawal of BDT 5,000 and above using your debit card in SCB ATM machine.	✓
Alerts on withdrawal of BDT 3,000 and above using your debit card in other bank ATM machine.	✓
Alert on over the counter withdrawal of BDT 100,000 and above from customers account.	✓
alert using your credit card in POS machine in a retail store when the transaction amount exceeds 3000	✓
Receive an alert on making a pay order any amount.	✓
Receive an alert on making deposits in the deposit machine any amount.	✓
Receive an alert on making Credit card payments any amount.	✓
Pre statement mailing message stating the statement due, minimum due and last date of payment.	✓

eStatements

eStatements are electronic statements made available on Online to be viewed/downloaded. eStatement consists the same information as the paper statements and complies to Green Banking concept. The eStatement is delivered to customers via an email as per their email address in the banks record and to ensure their financial confidentiality the statement is password protected. The hint about the password is provided in the email and it is a combination of the customers known information.

Eligibility criteria

Account holders who can provide email address where the statement can be sent. Customers who have not enrolled for e statements can apply through branch (forms) or by calling at the contact centers in the following numbers

- 16233 (from your mobile phone)
- (+88) 09666777111

- (+88) 8957272
- (+88) 8332272

On successful registration customers would receive a welcome email in their recorded email address. This service is offered for free. eStatement service is available for banking account and credit card. The statements can be viewed or downloaded in word and PDF format. Email Alert is a service that will notify the customers by an email via their registered email address when their eStatement is delivered.

SWOT analysis of Digital banking

Strength:

- Physical resources such as locations of ATM & CDM and financial kiosk. SCB has 90 and 40 ATM and CDM respectively located in major areas of the cities provides coverage to a large sphere of customer base to cater their banking needs.
- Replacing paper statements with eStatements or electronic statements is an eco friendly concept of digital banking complying with green banking further more acting as a cost saving measure.

Paperless ebcpc launch in Bangladesh in 06 June 2012

Standard Chartered Group's eBCP system went live in Bangladesh on World Environment Day. Designed and developed with the help of user experience and feedback from our key international markets, this system minimizes the need for paper based Business Continuity Planning approvals through digitization and automation - archival and repository services included- and saving paper globally.

Bangladesh is now among the few countries to adopt eBCP in the Standard Chartered Group, saving around 10,000 pages annually - equivalent to one tree each year.

- Convenience is the main reason why majority people set out to incorporate online banking into their lifestyle. Electronic banking not only allows one to move money around with ease, but also makes it possible to check one's balance on the fly. Financial transactions and account checking are just clicks away with internet and SMS banking. And time and location act no more as boundaries with the ATMs and CDMs located at wide a span.
- This revolutionary change in banking industry of moving out from the conventional ways of branch banking and adapting to new ways of branch less banking. The popularity of electronic banking can actually be seen as just one more reason to embrace it even faster. SCBs Digital banking complies with the concept of digital Bangladesh and them being the pioneer in launching ATMs and credit card shows its effort to place strong foot prints incase of alternate channels of banking as well.

- Digital banking offers a customer more than one method of retrieving financial information about their banking accounts and cards.
- Diversity helps to capture different types of market. Host of services provided by various E-banking products such as ATM, ACD Online banking and SMS Banking
- Digital banking results in cost saving. Online banking is the practice of making bank transactions or paying bills via the Internet on a secure website. And machines such as ATM and CDM further more allows the customers to make deposits, withdrawals and pay bills. SCB emphasized to make the easiest way to help environment by eliminating paper waste, saving gas and carbon emission, reducing printing costs and postage expenses.
- Increased speed and efficiency centering transactions due to automation. Sometimes you need to move your money in a quick and efficient manner. Depending upon the situation, transactions can actually take up to few working days. With electronic banking services, however, transactions can be completed on the fly and in real-time.
- Increased accuracy and security of banking transaction.

Online banking: Online banking provides secured and easy, real-time transfers, online bill payment and other convenient features. One can bank anywhere, anytime with greater financial confidentiality and security. In case of transfer or bill payment one has to generate an etac (electronic transaction authentication code) which would have to confirm then and there by the user himself to complete the transaction. Furthermore there is two factor authorizations of which the first is the customers self generated pass word and the second is the etac.

SMS banking: get an SMS confirmation on your banking transaction.

eStatements: receive password protected statements.
- SCB has most recently launched a smart phone application Breeze Balance. In today's digital age, there are customers who want to check their accounts in a flash. Breeze Balance provides the exact solution.

Breeze Balance is designed with simplicity and convenience of customers in mind. There is no need of having to remember complex SMS messaging or logging into

Online/Mobile banking, all that is required is a onetime setup and customers can perform a balance enquiry anywhere, anytime

Weakness:

- In case of online banking customers need to have internet access and be computer literate. In the context of Bangladesh only minor range access to the internet at home - that leaves majority people without access.
- Customers are much worried about security issues, e.g. what if someone gets their bank details and withdraws their money?
- Certain consumers have a high resistance to change. Doing things at a branch, face to face with an expert bank teller to help, seem less stressful to them in comparison to the following :
 - ✓ Having to enter some long numbers and complicated details to make a payment,
 - ✓ Concerned whether the payment would end up going to the right place.
 - ✓ Concerned whether the transaction is performed in a right manner e.g. did I enter the right details?
- Customers are comfortable in seeing the person who they are dealing with. When you go the bank they will be greeted by friendly, well-trained staff. There is no such personal contact if they have used the online service. Example: If the customer encounters problems to sort them out, then it is much easier for them to explain the problem face to face rather than having to use email or telephone.
- Cost issues for the bank: it cost 800,000 and 350,000 for the implementation of the ATM and CDM respectively so setting a kiosk is expensive for the bank. Furthermore these sophisticated machines a high maintenance charge as well and in addition to this the maintenance needs to be done with people specialized in that field these stand as a limitation to the bank.
- Though Breeze Balance is a onetime setup and customers can perform a SMS banking request anywhere, anytime. It is a Smartphone application which can either be downloaded from app store for Apple users or android market for android phone users. In Bangladesh the percentage of Smartphone users are still very low.

Opportunity:

- Consumer needs are readily changing and every change would pose SCB with a new opportunity which if fulfilled would lead to greater popularity and customer satisfaction for its Digital Banking services.
Example: customer mentioned that it would have been easier for them if bill payment (utility) was possible using credit through online banking.
- SCB's online banking transaction is only limited to fund transfer and bill payment if they can incorporate e-shopping or internet shopping it would help them gain more customer acceptance. Through e-shopping the customer's can be provided with a convenient and cost effective way of making transaction and buying products and services online.
- Vendor acquisition can provide an opportunity to SCB to provide their customers with greater convenience. For example using SCB online banking customer can pay fees for Scholastica School so they can provide their customer with a other options if they incorporate other schools like Mastermind, Aga khan, Sunbeams and etc.

Threats:

- Increased competition by other foreign and local banks poses a threat to SCB. At present HSBC, Prime Bank, Dutch Bangla Bank, EXIM Bank, BRAC Bank, and etc are all coming up with very competitive digital banking products. SCB's in order to sustain their popularity have to work hard to always stay one step ahead of others.
- Continual changing technology stands as a constant threat. Coping with the changing technology is expensive but if they are not par with the technological advancement their product would be obsolete to the customers. It is essential to update technologies and remain cost effective and customer friendly.
- Hacking, a pose a threat to internet banking. Electronic banking is considered by most banks and individuals to be safe. But nothing is absolute when it comes to fraud; especially when the Internet is involved. Thus, those who are looking for a safe and secure banking environment may want to avoid electronic banking, as there is always the chance that fraud might occur. At times customers are much worried that what if somebody gain access to their account and leave damage behind.

- Certain no. of customers avoid using plastic money such as debit cards and credit cards despite of its benefits and convenience as they are more concerned about the fraudulent activities occurring with ATMs and POS. Which consequences in lower customer acceptance of digital banking.
- Online banking pose reputational risks for the banks. In case the bank fails to provide secured and trouble free-banking services, this will cause a bad reputation on the customers mind and may result in the bank losing some of its customers.

Role in the department

Standard Chartered bank provided me with the opportunity to work for their program “Digital ambassador”, with the objective of creating awareness of digital channels, increasing penetration into digital channels and migrating channel/transactions. This program was ran using a 360 degree approach using all touch points to get customer engagement and take the “first step” to change and make the consumers understand that by making small changes, banking can be easier, quicker and more enjoyable.

Major Propositions of the Digital ambassador program:

1. Perpetual registration: Easy access to the digital channels
2. Mobile alerts : Manage your money through real time alerts
3. eStatement: electronic statements.
4. Security and confidence
5. Transactional conveniences, financial transaction now at any time using ATM CDM and Internet banking.
6. Credit card as source of fund, fund transfer from your credit card is more easy
7. Bill payment: Enjoy ease of bill payment of mobile, internet, Alico and card payment
8. Instruction processing

DIGITAL BANKING

Online Banking

Make a little change and bank anytime, with more freedom.

ATM & CDM

Make a little change and bank on the go, to save more than just time.

eStatement

Make a little change and save the planet, by complying with green Banking

Alerts

Make a little change and ensure your security better with confidence.

Nature of the job and job responsibilities

Nature of the job:

In the entire internship period I was in attachment with Gulshan (headquarters) and Banani branch of Standard Chartered bank. My key responsibility was to interact with the customers and intrude them to enroll for the alternate channels of banking (such as of Online banking, SMS banking and e Statement) and persuade them to move their transaction (such as cash withdrawal and disbursement) to the alternate channels such as ATM and CDM (cash deposit machine). All the digital ambassadors were given a 15 days training on the “Digital banking” to gain enough knowledge about the program which was to be later delivered to the customers. Furthermore this bank provided all the digital ambassadors with a Samsung Galaxy Tab to be used for live demonstration of the products to the customers to increase their rate of acceptance. This program provided me with the opportunity to get an exposure to their wide customer-base and learning various task and operations within the branch (gain knowledge about banking products such as loans and deposits, customer problem handling and etc). In the meantime I also got the opportunity to organize micro marketing events. The program performance measures were increase in the no. of users and increased usage of digital baking.

Specific responsibilities of the job:

I was in attachment with two branches Gulshan (headquarters) and Banani branch of Standard Chartered bank in my 3 months internship period where we were in affiliation with the digital champion of the respective branches. My major responsibilities were as follows:

- ✓ Interacting with customers to make them enroll for the alternate channel was key responsibility.
The very first step was to make an approach to the customers and start the conversation with whether or not they have an account with SCB, if yes a further question such as whether they use online banking was asked if the answer was no then I would seek permission to explain the details about the product. For instance
 - How online banking or SMS banking works.
 - How it would be beneficial for them e.g. bank anytime with more freedom.
 - It is free product
 - How secured it is, SCB's online banking systems confirms strict financial confidentialityso that we can trigger the interest and make them fill up the enrollment forms.
- ✓ Educating the customer about the usage of the alternate channels of banking (Online banking SMS banking , eStatement, ATM and CDM)
- ✓ Providing live demonstration of the products (Online banking, SMS banking, and estatement) to the customers. The bank provided all the digital ambassadors with a Samsung Galaxy Tab to be used for live demonstration of the products to the customers to increase their rate of acceptance.
e.g How to make a bill payment
e.g How to make a fund transfer
e.g. how to place a statement request.
e.g over all handling of the account.
- ✓ Help the customers use the ATM and CDM machine to reduce the over the counter traffic in the branch. Accompanying to the booth and guiding them throughout the entire process of making a bill payment of a fund transfer or a simple withdrawal using ATM and CDM.
- ✓ Customer problem handling centering Alternate channels
 - retrieving passwords for Online Nad SMS banking,
 - activating debit and credit cards,
 - difficulties regarding fund transfer e.g generating and confirming etac
 - Difficulties in using sophisticated ATM and CDM machine s

- ✓ Migrating the transactions to the alternate channels
 - Encourage customer to make the deposits using cash deposit machine if the amount is less than 50000.
 - Encourage customers to pay credit bill using cash deposit machine or online banking
 - Encourage customer to do the account to account fund transfer using ATM machine or online banking
 - Encourage customers to pay mobile bill, internet bill and insurance payment through online banking.
 - Encourage customers to transfer fund through online banking.

- ✓ Actively taking part in the branch operations eg. Morning huddle and micro marketing events.

Morning huddle is a 20mins discussion every day morning headed by the branch manager and branch operations manger discussing about critical customer problems and experiences and sharing solution to provide learning for the new joiners.

Micro marketing events are organized by the bank for their customers to make them feel more valued, sustain profitable relationships and doing something extra beyond their banking relationships. I got the opportunity to organize two micro marketing events in my internship period for both Standard Chartered Bank Gulshan and Banani branch. Mostly these micro marketing events are theme based, the theme of this Banani branch event was ‘Young Entrepreneurs’ where 11 young entrepreneurs doing business in different types of fashion products (clothes, watches, jewelry, bang& shoes, beauty parlor and etc.) were invited. Before eid the customer were in a shopping spree and they enjoyed the event thoroughly. For Gulshan Branch a fruit festival was arranged for the customers, it was a homely atmosphere where the relationship managers took good care of their respective customer s and on the customers part they came to know their managers even better and increase attachment with the bank.

Most of the invited customers did show up with great enthusiasm and appreciated their effort of the bank of coming up and doing something beyond banking terms to strengthen the relationship.

- ✓ Data entry in to the banks system for internal handling of Turn Around Time (TAT). After filling up the form from the customer through the branches the customer information has to be sent to the accounts service for further processing. So the data entry was to be done through SBC own system eOps which was used to handle the TAT. The eOps system allows data entry of input forms to be done anywhere. This innovative system delivers a number of benefits for the bank, its customers and local communities. By reducing the need for printing and saving employees’ time, it helps us become more sustainable while improving our service to customers. A soft copy of the enrollment forms was to be sent to the accounts service with data entry of certain customer information and the customer request before sending the hardcopy which helped the TAT to be reduced to 2days from 5-6 days.

Job performance

Different aspects of job performance:

The two main facets of the Digital Ambassador program were:

- ✓ To increase the no. of users of alternate channels of banking. To make the customers register who did not register for alternate channels yet.
- ✓ Increase the no. usage or no. transactions in the alternate channels of banking. The once who are already registered to provide them a detailed demonstration regarding the usage to help migrate their transaction.

As our performance measure at the end of the day each one of us had to submit an excel file containing no. of customers attended, no. of enrollment in online banking, SMS banking and eStatement and no. of demonstration of fund transfer, mobile/ ISP/Insurance bill payment and credit card bill payment based on which the success rate of the Digital ambassador program was assessed.

Figure: 1 Branch wise Customer interaction May 02 2013 to 26 June 2013

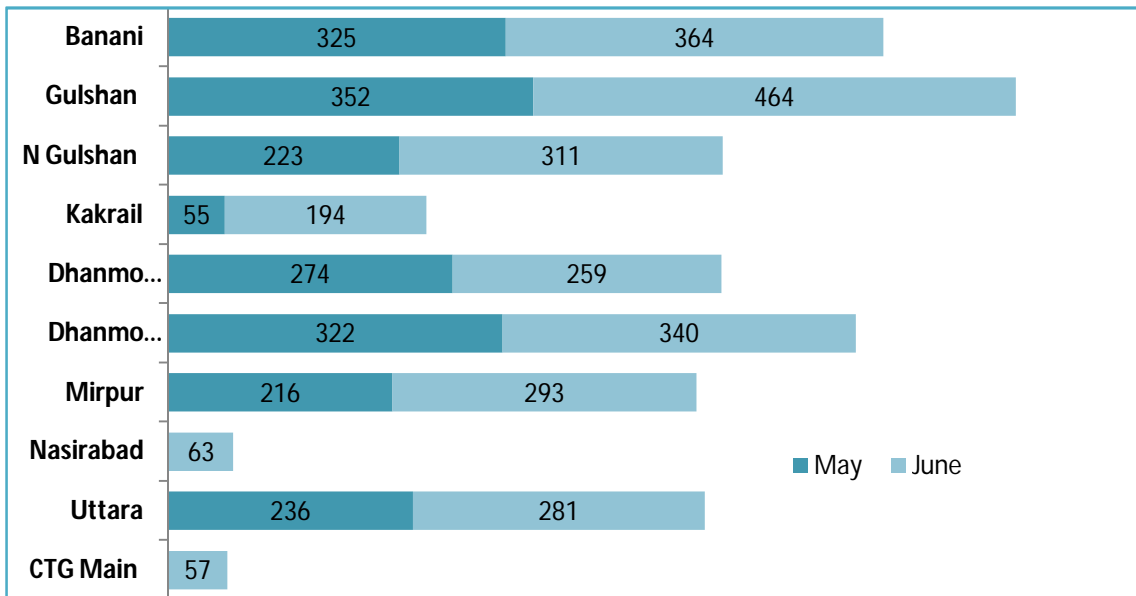
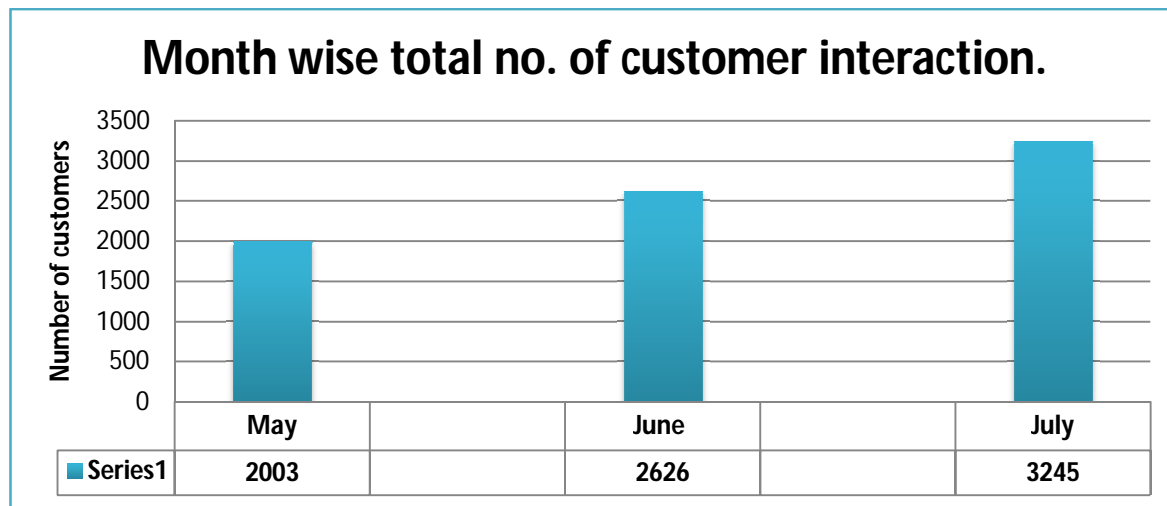


Figure: 2 Month wise total number of Customer interaction.



The above charts illustrate the aspect of “customer interaction”. **Figure: 1** shows the branch wise no. of customer interaction of the digital ambassadors ranging from 2nd May till 26th June. A clear increment can be seen in the number of customer interaction in the month of June compared to the month of May. One of the key objectives of this program was creating awareness of digital channels the significance of which depended on customer interaction as the greater the no. of customer interaction greater spread of information amongst the consumers. The

fact of this objective being met is further supported by **Figure 2** which showcases the month wise total no. of interaction which in turn amounts to 2003 for May, 2626 for June and 3245 for the month of July.

Figure: 3 Month wise Customer enrollment

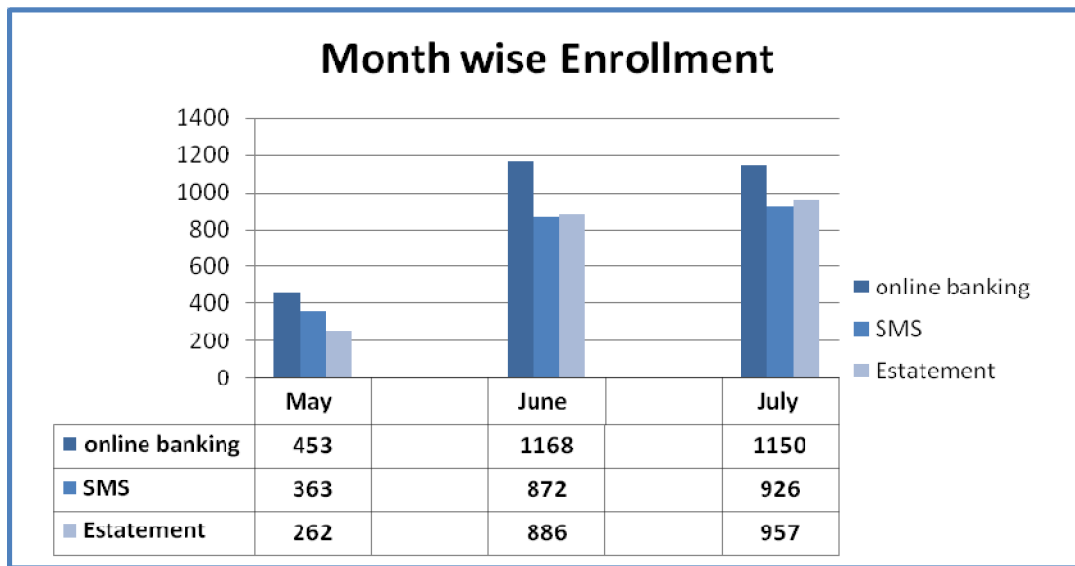


Figure 3 depicts about customer enrollment which is related to another objective of digital ambassador program of “customer engagement”. We can derive from the figure that for online banking the no. of enrollment increased in the month of June compared to May but slightly decreased in the month of July. But for the SMS banking and estatements the enrollments took an incremental course. Starting with humble approach when interacting with the customers and getting to know their needs and provide the solution likewise.

As I was designated in the SCB headquarters, Gulshan 1 branch which is the largest branch with the widest range of operations so I used to get a lot of customer and that resulted in me being a star performer amongst all the digital ambassadors. But the scenario changed when I was designated in Banani branch which is smaller in size and operates with a small scale of services (e.g Banani Branch does no do endorsement, do not open student file, and does not take the fees for IELTS or GSC exams) which resulted me in getting lesser customers and the amount of customer interaction being low.

Likewise in the entire where the digital ambassadors where designated their no. of enrollment varied from one to the other reasoning the size of the branch, the location of the, rang of branch banking operation and etc.

Figure: 4 Branch wise performance from May –July 2013

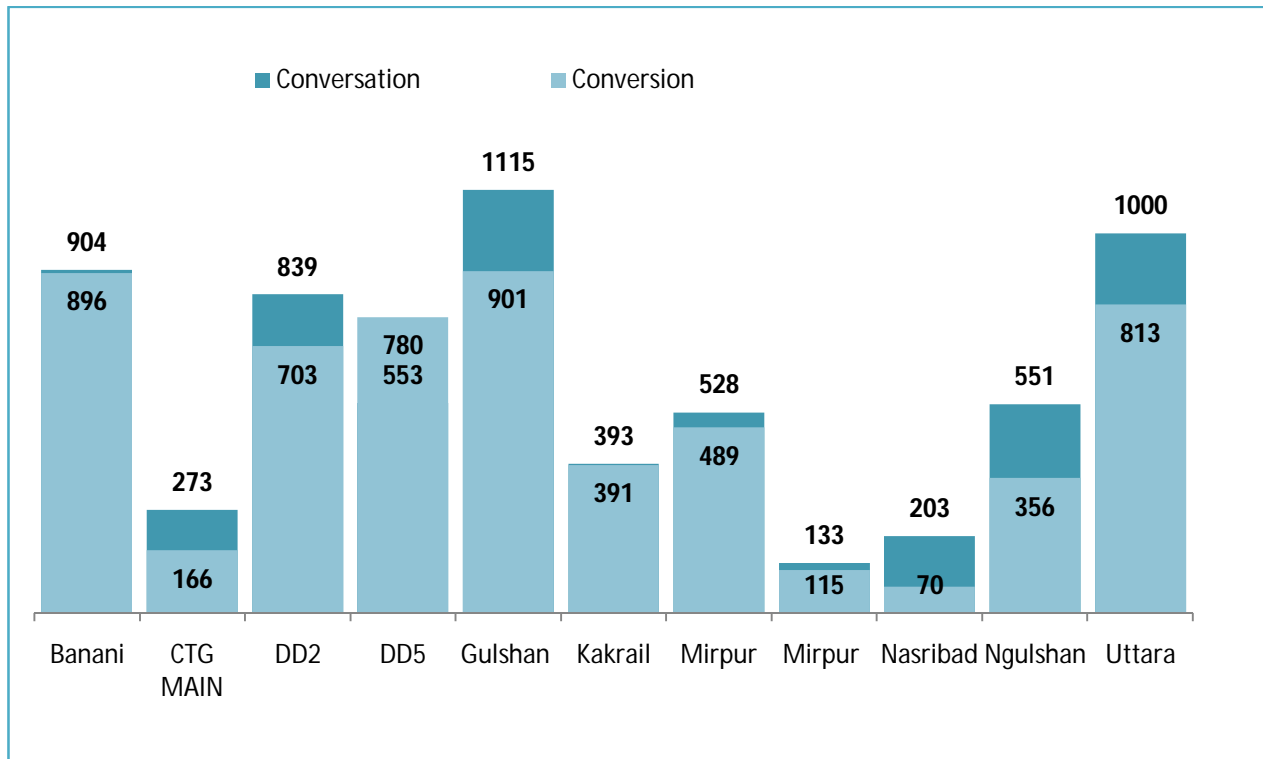


Figure: 5 Branch wise rate of conversion from May- July 2013

Branch	Rate of conversion
Banani	99%
Chittagong Main	60%
Dhanmondi 2	83.79%
Dhanmondi 5	70.89%
Gulshan	80.80%
Kakrail	99.49%
Mirpur	92.61%
Mirpur	86.46%
Nasirabad	34.48%
North Gulshan	64.60%
Uttara	81.3%

From **Figure:4** we can derive the branch wise rate of conversion (**Figure:5**) which shows that except for Nasirabad with 34.48% all other branches have a rate well above 60% which in turn depicts that success rate of the digital ambassadors to persuade the customers to enroll for alternate channels. This also highlights the fact that Gulshan branch has the highest no. of conversation (customer interaction) and Kakrail branch has

the highest rate of conversion. The no. conversion is the one of our key performance measures used to assess the effectiveness of the Digital ambassador program. On the whole we can in the three month program the total no. of new enrollment amounts to 5453, which is 81.15% of the total no. of interaction amounting to 6068. This also reflects the justification of launching the Digital Ambassador program.

Figure: 6 Month wise overall performance

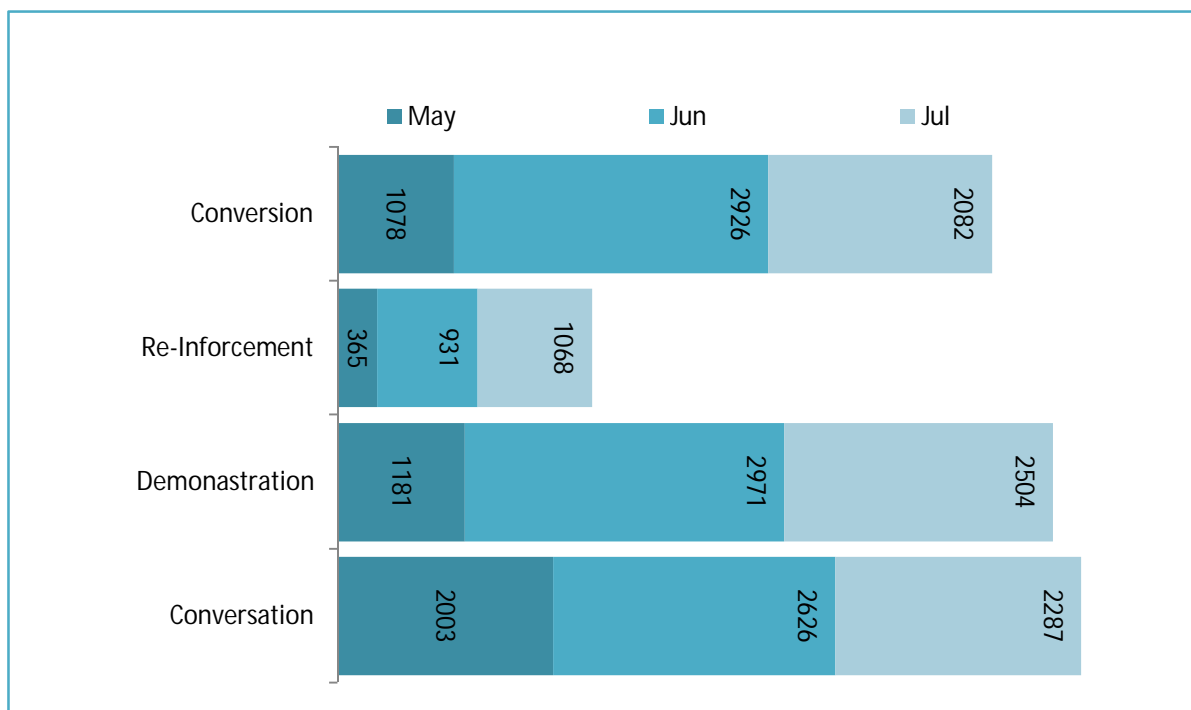


Figure: 6 demonstrate the month wise total no. conversation, conversion, re-inforcement and demonstration. In case of customer conversation, demonstration and conversion we see that the number rose in the month of June compared to what it was in the month of May but it reduced in the following month of July. The reason behind this pattern was that all the digital ambassadors in their designated branches experienced increasing no. enrolments starting from May till end of June by the starting of July most of the customers were registered who did not

enroll earlier, did register themselves within these two months and from the third months onwards most customers faced were repeated customers. Another reason behind this reduction is as the month of Ramadan started from mid July so during this month the average no. of banking operation or transaction went down due to lower no. of customer visiting the bank which further affected the customer interaction. In case of reinforcement we see an incremental pattern. As the customer who are already registered and are using the digital banking services a live a demonstration of the product or a little assistance with the machines resulted in them making an increased usage of digital banking services.

Figure: 7 Program performances

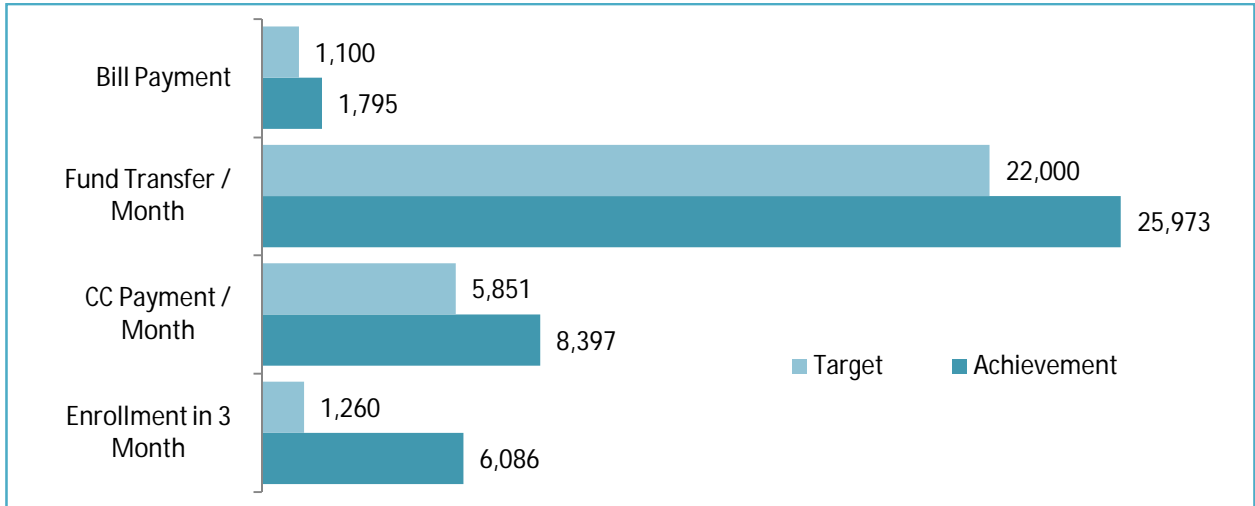


Figure: 7 depicts the overall performance of the digital ambassador program from which we can derive that this program was clear a successful one as the achievements is well above the targets set by the organizations. The 3 months enrollment target being 1260 and achieved 6086 highlights the increased penetration of consumers into digital channel. And a health positive difference between the targeted amount and the amount being achieved in case of bill payment, fund transfer and credit card payment signifies transaction migration. It furthermore shows the program objectives of customers increasing penetration into digital channels and migrating channel/transactions being met. The positive difference between the targeted amount and amount achieved in actual is significant and shows the efficiency of the digital ambassador and clear acceptance of the customers of the Digital banking products.

Findings and recommendations:

The digital ambassador program is going to be run for a total of 6 month period. In the later months the customer enrollment would have a decreasing pattern as by then maximum no. of customer would have already enrolled for the digital banking services. Digital banking products being automated pose a difficulty to the consumers in using them which should be dealt with enough seriousness and the live demonstration of the products is the key issue to be focused. A person can be designated to each of the branches to provide live demonstration of the online banking products and further more assist the consumer with the ATM and CDM machine on a permanent basis. The customers who are skeptic in nature and reluctant to accept the branch less banking, live demonstration can be helpful to make them use the alternate channels of banking. With live demonstration and acknowledging customers of digital banking would definitely increase the number of customer enrollment but to increase the usage a continuous force has to be incorporated to make the customers get habituated to use the digital banking products. E.g. the customer in the branches is requested to use CDM machine for bill payment or making deposits of less than 50000 and credit card bill payment of any amount. Educating the customers about the products would add no value if they do not use it. SCB can increase both the no. of user and no. of usage by adding more vendors' for the bill payment service of online banking. For example under bill payment service of online banking the fees for scholastic can be paid so SCB can add more vendors like Mastermind, Sunbeams, Aga Khan and etc. More over if they can incorporate online shopping in online that would increase customer interest and participation and help SCB gain a strong foothold against its competitors. Breeze balance would take SMS banking to another level by resulting in more convenience and acceptance. It is a one stop solution once installed in a mobile phone all the banking request is at finger tip.

The Digital ambassadors have made "Digital ambassador" program a success , all its objective of creating awareness of digital channels, increasing penetration into digital channels and migrating channel/transactions are well met. If SCB always stay in balance with the technological advancement and can come up with more services in response to the customer requirements they can make most out of digital banking.

Conclusion

Banks are beginning to treat digital channels as mainstream options rather than alternative mechanisms for customer service. IT heads at banks are focusing on strengthening these channels to sell financial products and acquire customers.

For banks nowadays, expansion no longer means adding branches. The banks are stepping into the digital era where banks are investing in technologies to reach out to customers through a variety of digital channels including ATMs, kiosks, online portals and mobile apps and sites.

Digital platforms are critical for banks as a staggering volume and frequency of daily transactions are executed electronically. Digitization will lead to an overall reduction of operational costs and transactional overheads. Front-end transformation solutions ranging from customer interaction management right up to channel innovation put the customer in the driver's seat, enabling the bank to grow its customer base and offer an enhanced portfolio of tailored services. Technology results in sustainability and continuity in the progressive amelioration of service quality, anytime and anywhere banking, focused product delivery, cross-selling and multi-channel touch points.

Services like distance banking, branch free banking, virtual banking, etc. have started to come into play. In banks of Bangladesh, across the spectrum, have also begun taking initiatives to enhance the services covering these areas.

ATMs have established themselves in Bangladesh since 1995. In some other parts of the world, ATMs are ready for the leap to a new form of Video Teller Machine, a remote banking system that allows bank customers to complete sophisticated transactions remotely through online consultation with an expert from the bank. These systems integrate videoconferencing technology, document scanners, card readers and printers to support rich communication between the customer and the specialist.

According to Adnan Kabir, Senior Manager - Digital Banking, Standard Chartered Bank, Internet banking, given that it has been there for over 7 years now, is by far the most mature among the new channels and is already an important channel for customer service with over 10% of all of SCB's transactions being conducted through online channels on a monthly average basis. SCB

launched online banking in the year 2004. The no. of customers using online banking is amounted 55000 in 2004 which gradually increased to 110, 0000 till 2012.

The online channel had grown from an alternate channel to the largest originator of customer initiated transactions over the past few years simultaneously mobile usage has also boomed in the last few years and the bank expected that the penetration of data plans would drive usage further. Accordingly, it has put in place an app that allows customers to access a wide range of banking transactions while on-the-move. SCB lately launched a mobile offering, Breeze Balance, that allows Smartphone users to bank with SCB through a rich user interface and has a strong banking capability set.

Though the majority of banking population is engaged in formal banking, the total number of Internet Subscribers has reached 3,11,40,804 at the end of February 2012 and the total number of Mobile Phone subscribers has reached 105.051 million at the end of June 2013 in Bangladesh, indicating a strong adoption of the mobile phone and internet as a channel for communication. Instead of setting up brick and mortar branches this presents an ideal opportunity to use these alternative technology channels as a means to deliver banking services both cost-effectively and immediately. As banks are integrating channels in order to ensure the accuracy and integrity of transaction data, there is a growing demand for technology to support these channels.

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Appendix

Date	Day	Name	# of Customer attended	# of enrollment form fill up			# of Customers have shown the Digital Capabilities		
				SMS	Online	eStatement	FT	BP	CC PAYMENT
13-May	Monday	Zayna	20	3	4	4	1	1	0
13-May	Monday	Zunayed	21	3	4	4	2	1	0
13-May	Monday	Sumaiya	15	2	2	1	1	0	0
13-May	Monday	Imrana	17	0	4	1	2	0	1
13-May	Monday	Eshita	18	3	5	3	0	0	1
13-May	Monday	Nayeem	19	5	3	2	2	0	1
13-May	Monday	Mahbub	23	1	2	2	1	1	3
13-May	Monday	Rezwan							
14-May	Tuesday	Zayna	23	8	6	3	1	0	1
14-May	Tuesday	Zunayed	24	5	5	5	2	1	0
14-May	Tuesday	Sumaiya	20	4	4	3	1	2	1
14-May	Tuesday	Imrana	19	3	3	0	1	1	1
14-May	Tuesday	Eshita							
14-May	Tuesday	Nayeem	22	6	3	3	1	2	0
14-May	Tuesday	Mahbub	24	2	1	2	1	1	2
14-May	Tuesday	Rezwan							
15-May	Wednesday	Zayna	23	7	11	1	2	1	1
15-May	Wednesday	Zunayed	22	6	6	5	2	2	1
15-May	Wednesday	Sumaiya	20	4	5	3	2	1	2
15-May	Wednesday	Imrana	21	0	2	0	2	1	0

May 15-May	Wednesday	Eshita							
15-May	Wednesday	Nayeem	24	0	2	1	1	0	1
15-May	Wednesday	Mahbub	25	1	2	0	2	1	2
15-May	Wednesday	Rezwana							
16-May	Thursday	Zayna	19	6	5	1	1	2	1
16-May	Thursday	Zunayed	20	7	6	4	1	1	2
16-May	Thursday	Sumaiya							
16-May	Thursday	Imrana	10	0	1	0	1	0	1
16-May	Thursday	Eshita	21	6	10	6	2	1	1
16-May	Thursday	Nayeem	18	2	1	1	1	1	1
16-May	Thursday	Mahbub	22	1	1	1	2	3	1
16-May	Thursday	Rezwana							
18-May	Saturday	Zayna	10	2	3	1	1	1	0
18-May	Saturday	Zunayed							
18-May	Saturday	Sumaiya							
18-May	Saturday	Imrana							
18-May	Saturday	Eshita							
18-May	Saturday	Nayeem	15	6	4	4	1	0	1
18-May	Saturday	Mahbub	13	0	0	1	1	2	1
18-May	Saturday	Rezwana							
19-May	Sunday	Zayna	20	5	2	2	1	2	1
19-May	Sunday	Zunayed	20	4	5	3	1	2	2
19-May	Sunday	Sumaiya	21	5	2	3	1	2	0

19-May	Sunday	Imrana	15	2	1	0	1	0	1
19-May	Sunday	Eshita	22	7	4	5	1	0	1
19-May	Sunday	Nayeem	21	5	6	4	1	2	1
19-May	Sunday	Mahbub	20	4	4	4	1	1	2
19-May	Sunday	Rezwan							
20-May	Monday	Zayna	21	5	4	0	2	1	1
20-May	Monday	Zunayed	24	6	2	1	1	1	2
20-May	Monday	Sumaiya							
20-May	Monday	Imrana	9	0	1	1	2	2	0
20-May	Monday	Eshita	13	4	5	0	1	1	1
20-May	Monday	Nayeem	9	6	3	5	1	0	0
20-May	Monday	Mahbub	22	2	2	2	1	16	3
20-May	Monday	Rezwan							
21-May	Tuesday	Zayna	30	7	8	1	1	1	0
21-May	Tuesday	Zunayed	31	7	4	4	0	1	2
21-May	Tuesday	Sumaiya	24	5	4	0	0	1	1
21-May	Tuesday	Imrana	19	3	4	1	2	2	0
21-May	Tuesday	Eshita	27	7	6	6	1	1	0
21-May	Tuesday	Nayeem	18	7	3	5	1	0	0
21-May	Tuesday	Mahbub	35	5	2	2	4	2	2
21-May	Tuesday	Rezwan							
22-May	Wednesday	Zayna	25	5	4	1	2	1	1
22-May	Wednesday	Zunayed	30	7	7	6	1	0	2
22-May	Wednesday	Sumaiya	23	7	5	4	0	2	1

May									
22-May	Wednesday	Imrana	17	5	2	3	1	0	1
22-May	Wednesday	Eshita	18	3	3	1	1	0	1
22-May	Wednesday	Nayeem	21	5	5	1	2	1	0
22-May	Wednesday	Mahbub	28	2	1	5	2	0	6
22-May	Wednesday	Rezwan							
25-May	Saturday	Zayna	12	2	3	1	1	0	1
25-May	Saturday	Zunayed							
25-May	Saturday	Sumaiya							
25-May	Saturday	Imrana							
25-May	Saturday	Eshita							
25-May	Saturday	Nayeem	11	5	1	1	1	0	0
25-May	Saturday	Mahbub	15	1	1	1	0	1	1
25-May	Saturday	Rezwan							
26-May	Sunday	Zayna	22	9	4	1	2	1	1
26-May	Sunday	Zunayed	21	7	8	5	1	0	1
26-May	Sunday	Sumaiya	20	5	4	3	0	1	2
26-May	Sunday	Imrana	16	3	0	1	2	1	1
26-May	Sunday	Eshita	17	6	3	3	1	0	2
26-May	Sunday	Nayeem	18	7	6	6	1	0	2
26-May	Sunday	Mahbub	18	0	1	0	2	0	3
26-May	Sunday	Rezwan							
27-May	Monday	Zayna	35	10	5	2	1	0	1
27-May	Monday	Zunayed	32	7	4	4	1	0	1

May									
27-May	Monday	Sumaiya	24	3	4	3	2	0	3
27-May	Monday	Imrana	23	4	3	2	2	0	1
27-May	Monday	Eshita	28	5	4	2	1	0	1
27-May	Monday	Nayeem	24	5	5	4	2	0	1
27-May	Monday	Mahbub	29	2	3	1	3	0	5
27-May	Monday	Rezwan							
28-May	Tuesday	Zayna	40	9	4	1	2	1	2
28-May	Tuesday	Zunayed	35	7	5	1	1	1	2
28-May	Tuesday	Sumaiya	22	3	3	4	3	1	3
28-May	Tuesday	Imrana	21	3	2	3	2	1	1
28-May	Tuesday	Eshita	26	6	4	3	2	1	1
28-May	Tuesday	Nayeem	21	13	9	9	1	2	1
28-May	Tuesday	Mahbub	21	1	1	1	2	1	4
28-May	Tuesday	Rezwan							
29-May	Wednesday	Zayna	32	10	3	1	2	2	1
29-May	Wednesday	Zunayed	25	5	4	4	2	1	2
29-May	Wednesday	Sumaiya	16	3	2	2	4	3	1
29-May	Wednesday	Imrana	15	8	7	7	1	1	2
29-May	Wednesday	Eshita	31	13	11	10	2	1	1
29-May	Wednesday	Nayeem	19	5	5	5	1	0	1
29-May	Wednesday	Mahbub	14	3	2	4	4	2	4
29-May	Wednesday	Rezwan	30	10	1	1	0	0	0
30-May	Thursday	Zayna	20	10	2	2	3	2	2

30-May	Thursday	Zunayed	20	8	5	5	3	2	3
30-May	Thursday	Sumaiya	18	4	4	4	5	1	2
30-May	Thursday	Imrana	14	9	9	8	1	1	1
30-May	Thursday	Eshita	15	4	3	3	1	0	1
30-May	Thursday	Nayeem	14	9	10	8	1	1	0
30-May	Thursday	Mahbub	13	2	1	2	5	1	3
30-May	Thursday	Rezwan	25	4	3	2	0	0	0
1-Jun	Saturday	Zayna							
1-Jun	Saturday	Zunayed							
1-Jun	Saturday	Sumaiya							
1-Jun	Saturday	Imrana							
1-Jun	Saturday	Eshita							
1-Jun	Saturday	Nayeem	12	6	8	5	2	1	0
1-Jun	Saturday	Mahbub	12	2	2	2	6	0	2
1-Jun	Saturday	Rezwan							
2-Jun	Sunday	Zayna	20	7	11	3	2	1	1
2-Jun	Sunday	Zunayed	18	8	6	5	3	1	2
2-Jun	Sunday	Sumaiya	17	6	4	5	4	3	2
2-Jun	Sunday	Imrana	21	12	10	13	1	1	1
2-Jun	Sunday	Eshita	10	4	5	4	1	1	1
2-Jun	Sunday	Nayeem	15	12	8	11	1	0	1
2-Jun	Sunday	Mahbub	14	5	4	4	8	1	4
2-Jun	Sunday	Rezwan							
3-Jun	Monday	Zayna	28	10	9	6	3	0	1

Jun									
3-Jun	Monday	Zunayed	20	9	6	6	4	2	4
3-Jun	Monday	Sumaiya	15	4	3	3	3	2	2
3-Jun	Monday	Imrana	11	6	4	2	1	0	1
3-Jun	Monday	Eshita	25	10	7	7	1	0	1
3-Jun	Monday	Nayeem	12	9	9	6	2	3	1
3-Jun	Monday	Mahbub	13	5	1	1	3	0	3
3-Jun	Monday	Rezwan	12	6	2	0	0	0	0
4-Jun	Tuesday	Zayna	25	8	8	5	2	0	2
4-Jun	Tuesday	Zunayed	28	11	8	9	2	2	3
4-Jun	Tuesday	Sumaiya	16	6	6	4	4	3	3
4-Jun	Tuesday	Imrana	20	11	7	7	1	1	0
4-Jun	Tuesday	Eshita	15	7	3	3	1	0	1
4-Jun	Tuesday	Nayeem	10	8	5	5	1	1	2
4-Jun	Tuesday	Mahbub	15	5	1	1	4	2	4
4-Jun	Tuesday	Rezwan	12	7	3	0	1	1	1
5-Jun	Wednesday	Zayna	28	11	8	6	1	1	0
5-Jun	Wednesday	Zunayed	31	10	8	7	2	3	2
5-Jun	Wednesday	Sumaiya	15	4	4	5	3	2	4
5-Jun	Wednesday	Imrana							
5-Jun	Wednesday	Eshita	45	15	12	11	1	1	1
5-Jun	Wednesday	Nayeem	14	12	11	12	4	2	2
5-Jun	Wednesday	Mahbub	14	3	0	3	4	1	2
5-Jun	Wednesday	Rezwan	15	9	7	0	6	3	2

Jun									
6-Jun	Thursday	Zayna	22	7	8	2	2	1	0
6-Jun	Thursday	Zunayed							
6-Jun	Thursday	Sumaiya	18	4	4	3	3	3	2
6-Jun	Thursday	Imrana	17	7	6	5	1	1	1
6-Jun	Thursday	Eshita	12	4	4	4	1	0	1
6-Jun	Thursday	Nayeem							
6-Jun	Thursday	Mahbub	12	5	0	1	2	0	2
6-Jun	Thursday	Rezwan	13	7	3	0	2	4	5
8-Jun	Saturday	Zayna	20	9	3	4	3	0	2
8-Jun	Saturday	Zunayed							
8-Jun	Saturday	Sumaiya							
8-Jun	Saturday	Imrana							
8-Jun	Saturday	Eshita							
8-Jun	Saturday	Nayeem	11	8	8	6	3	0	0
8-Jun	Saturday	Mahbub	15	5	5	5	4	1	2
8-Jun	Saturday	Rezwan							
9-Jun	Sunday	Zayna	32	13	4	9	1	0	1
9-Jun	Sunday	Zunayed	25	12	7	9	2	1	4
9-Jun	Sunday	Sumaiya							
9-Jun	Sunday	Imrana	19	9	9	8	1	0	1
9-Jun	Sunday	Eshita	18	5	4	4	1	0	0
9-Jun	Sunday	Nayeem	15	13	8	7	1	0	1
9-Jun	Sunday	Mahbub	17	5	3	4	7	2	5

9-	Sunday	Rezwan	15	10	3	5	2	4	3
Jun									
10-	Monday	Zayna	20	8	2	2	1	0	1
Jun	Monday	Zunayed	15	8	5	6	4	1	2
10-	Monday	Sumaiya	18	3	3	3	2	3	2
Jun	Monday	Imrana	21	7	8	8	2	0	1
10-	Monday	Eshita	13	1	1	1	1	1	1
Jun	Monday	Nayeem	15	13	12	13	1	0	0
10-	Monday	Mahbub							
Jun	Monday	Rezwan	10	7	2	3	1	3	3
11-	Tuesday	Zayna	35	14	6	7	2	2	1
Jun	Tuesday	Zunayed	25	8	5	6	4	2	2
11-	Tuesday	Sumaiya	23	6	4	6	2	3	3
Jun	Tuesday	Imrana	14	4	3	3	2	1	1
11-	Tuesday	Eshita	19	5	4	4	1	0	1
Jun	Tuesday	Nayeem	10	6	4	4	1	1	1
11-	Tuesday	Mahbub	15	5	4	5	2	1	2
Jun	Tuesday	Rezwan							
12-	Wednesday	Zayna	25	9	6	4	2	2	2
Jun	Wednesday	Zunayed	29	12	9	10	4	1	3
12-	Wednesday	Sumaiya	22	5	5	6	3	3	2
Jun	Wednesday	Imrana	22	9	7	9	1	1	2
12-	Wednesday	Eshita	18	2	1	1	2	1	1
Jun	Wednesday	Nayeem	16	14	10	10	0	1	1

12-Jun	Wednesday	Mahbub	17	7	4	7	6	2	5
12-Jun	Wednesday	Rezwan	11	9	4	4	2	5	4
13-Jun	Thursday	Zayna	25	7	9	4	3	2	2
13-Jun	Thursday	Zunayed	15	8	6	7	4	2	3
13-Jun	Thursday	Sumaiya	24	5	6	5	3	3	1
13-Jun	Thursday	Imrana	23	9	6	7	2	1	2
13-Jun	Thursday	Eshita	15	2	2	2	1	1	2
13-Jun	Thursday	Nayeem	18	16	11	13	2	1	2
13-Jun	Thursday	Mahbub	16	6	5	4	6	2	6
13-Jun	Thursday	Rezwan	16	11	3	3	2	6	6
15-Jun	Saturday	Zayna							
15-Jun	Saturday	Zunayed							
15-Jun	Saturday	Sumaiya							
15-Jun	Saturday	Imrana							
15-Jun	Saturday	Eshita							
15-Jun	Saturday	Nayeem	10	6	7	5	1	2	1
15-Jun	Saturday	Mahbub	15	4	3	5	6	2	5
15-Jun	Saturday	Rezwan							
16-Jun	Sunday	Zayna	20	10	6	9	2	1	2
16-Jun	Sunday	Zunayed	16	13	9	11	2	1	3
16-Jun	Sunday	Sumaiya	20	6	6	3	2	4	2
16-Jun	Sunday	Imrana	17	8	5	7	1	1	2
16-Jun	Sunday	Eshita	12	4	3	3	1	1	1
16-Jun	Sunday	Nayeem	14	11	11	8	1	1	1

Jun 16-									
Jun 16-	Sunday	Mahbub	17	7	5	7	3	1	2
Jun 16-	Sunday	Rezwan	21	15	4	2	2	5	5
Jun 17-	Monday	Zayna	15	9	6	7	2	1	2
Jun 17-	Monday	Zunayed	16	11	7	9	5	1	4
Jun 17-	Monday	Sumaiya	19	5	5	6	2	5	3
Jun 17-	Monday	Imrana	17	7	5	6	1	1	1
Jun 17-	Monday	Eshita							
Jun 17-	Monday	Nayeem	15	12	8	10	2	1	2
Jun 17-	Monday	Mahbub	27	10	7	9	3	1	4
Jun 17-	Monday	Rezwan	16	11	5	5	2	4	4
Jun 18-	Tuesday	Zayna	22	12	8	8	2	1	3
Jun 18-	Tuesday	Zunayed	12	7	6	6	3	1	3
Jun 18-	Tuesday	Sumaiya	15	3	4	3	0	6	3
Jun 18-	Tuesday	Imrana							
Jun 18-	Tuesday	Eshita							
Jun 18-	Tuesday	Nayeem	8	5	6	6	1	1	1
Jun 18-	Tuesday	Mahbub	20	8	4	7	4	1	2
Jun 18-	Tuesday	Rezwan	16	9	3	5	2	3	4
Jun 19-	Wednesday	Zayna	20	9	4	7	3	1	2
Jun 19-	Wednesday	Zunayed	18	13	10	12	4	1	4
Jun 19-	Wednesday	Sumaiya							
Jun 19-	Wednesday	Imrana	14	7	5	5	1	2	2
Jun 19-	Wednesday	Eshita							

19-Jun	Wednesday	Nayeem	10	6	7	6	2	2	1
19-Jun	Wednesday	Mahbub	16	8	5	7	3	1	2
19-Jun	Wednesday	Rezwan	21	12	3	4	3	6	6
20-Jun	Thursday	Zayna	20	7	10	6	4	2	3
20-Jun	Thursday	Zunayed	22	9	7	8	3	2	5
20-Jun	Thursday	Sumaiya	14	3	3	3	2	3	3
20-Jun	Thursday	Imrana	12	4	5	5	2	1	2
20-Jun	Thursday	Eshita							
20-Jun	Thursday	Nayeem	12	8	7	7	1	1	1
20-Jun	Thursday	Mahbub	23	9	4	8	2	1	3
20-Jun	Thursday	Rezwan	16	8	4	9	2	5	7
22-Jun	Saturday	Zayna	8	5	3	3	2	0	1
22-Jun	Saturday	Zunayed							
22-Jun	Saturday	Sumaiya							
22-Jun	Saturday	Imrana							
22-Jun	Saturday	Eshita							
22-Jun	Saturday	Nayeem	7	5	5	5	2	2	2
22-Jun	Saturday	Mahbub	14	7	4	6	2	1	2
22-Jun	Saturday	Rezwan							
23-Jun	Sunday	Zayna	20	11	8	6	4	3	4
23-Jun	Sunday	Zunayed	16	8	6	8	2	1	2
23-Jun	Sunday	Sumaiya	19	2	5	4	2	3	3
23-Jun	Sunday	Imrana	17	8	7	8	2	2	3

23-Jun	Sunday	Eshita	20	8	6	6	2	1	2
23-Jun	Sunday	Nayeem	10	6	7	6	1	1	1
23-Jun	Sunday	Mahbub	11	7	2	5	2	0	1
23-Jun	Sunday	Rezwan							
24-Jun	Monday	Zayna	22	7	9	8	3	2	3
24-Jun	Monday	Zunayed	25	13	8	10	2	2	2
24-Jun	Monday	Sumaiya	18	4	5	5	2	1	2
24-Jun	Monday	Imrana	17	6	7	7	2	1	2
24-Jun	Monday	Eshita	19	5	4	4	2	1	1
24-Jun	Monday	Nayeem							
24-Jun	Monday	Mahbub	15	7	6	6	3	1	1
24-Jun	Monday	Rezwan							
26-Jun	Wednesday	Zayna	17	8	5	7	4	3	4
26-Jun	Wednesday	Zunayed	18	9	7	8	2	2	3
26-Jun	Wednesday	Sumaiya	18	4	5	5	2	1	3
26-Jun	Wednesday	Imrana	15	5	7	7	2	1	2
26-Jun	Wednesday	Eshita	20	8	7	8	2	2	2
26-Jun	Wednesday	Nayeem	14	11	9	8	2	1	2
26-Jun	Wednesday	Mahbub	6	2	1	2	1	1	1
26-Jun	Wednesday	Rezwan							
27-Jun	Thursday	Zayna	20	9	9	6	2	2	3
27-Jun	Thursday	Zunayed	15	7	6	6	1	1	2
27-Jun	Thursday	Sumaiya	20	5	6	4	0	0	5

27-Jun	Thursday	Imrana	16	10	8	8	1	1	2
27-Jun	Thursday	Eshita	20	9	8	8	1	2	1
27-Jun	Thursday	Nayeem	11	8	8	7	1	2	2
27-Jun	Thursday	Mahbub	16	8	4	7	3	2	4
27-Jun	Thursday	Rezwan							
29-Jun	Saturday	Zayna	15	9	5	5	2	1	2
29-Jun	Saturday	Zunayed							
29-Jun	Saturday	Sumaiya							
29-Jun	Saturday	Imrana							
29-Jun	Saturday	Eshita							
29-Jun	Saturday	Nayeem							
29-Jun	Saturday	Mahbub							
29-Jun	Saturday	Rezwan							
30-Jun	Sunday	Zayna	20	8	6	9	4	1	3
30-Jun	Sunday	Zunayed							
30-Jun	Sunday	Sumaiya	17	5	5	6	3	3	2
30-Jun	Sunday	Imrana	19	10	10	10	3	1	1
30-Jun	Sunday	Eshita							
30-Jun	Sunday	Nayeem	20	14	16	15	2	2	3
30-Jun	Sunday	Mahbub	10	6	4	5	2	1	1
30-Jun	Sunday	Rezwan							
30-Jun	Sunday	Farah	6	5	1	0	1	0	0
30-Jun	Sunday	Anikah	13	6	10	10	8	6	6

2-Jul	Tuesday	Zayna	20	11	6	5	4	2	4
2-Jul	Tuesday	Zunayed	23	5	3	3	4	3	2
2-Jul	Tuesday	Sumaiya	16	5	2	3	3	2	2
2-Jul	Tuesday	Imrana	16	8	8	8	2	1	3
2-Jul	Tuesday	Eshita							
2-Jul	Tuesday	Nayeem	10	4	4	5	2	1	2
2-Jul	Tuesday	Mahbub	12	6	4	5	2	1	2
2-Jul	Tuesday	Rezwan	17	10	4	4	2	6	7
2-Jul	Tuesday	Farah	14	3	2	2	2	3	3
2-Jul	Tuesday	Anikah	12	3	3	3	3	2	3
3-Jul	Wednesday	Zayna	15	8	5	4	5	2	3
3-Jul	Wednesday	Zunayed	17	5	4	3	2	1	3
3-Jul	Wednesday	Sumaiya	15	5	6	5	3	2	3
3-Jul	Wednesday	Imrana	18	9	7	7	2	2	2
3-Jul	Wednesday	Eshita							
3-Jul	Wednesday	Nayeem	11	9	8	5	3	3	2
3-Jul	Wednesday	Mahbub	18	6	4	6	3	2	4
3-Jul	Wednesday	Rezwan	15	7	2	4	2	3	7
3-Jul	Wednesday	Farah							
3-Jul	Wednesday	Anikah							
4-Jul	Thursday	Zayna	25	12	9	7	5	3	6
4-Jul	Thursday	Zunayed	23	7	4	5	4	3	3
4-Jul	Thursday	Sumaiya	10	6	5	5	2	4	3

4-Jul	Thursday	Imrana	22	9	10	9	2	1	3
4-Jul	Thursday	Eshita							
4-Jul	Thursday	Nayeem							
4-Jul	Thursday	Mahbub	26	7	5	7	5	2	4
4-Jul	Thursday	Rezwan	11	5	3	1	3	4	4
4-Jul	Thursday	Farah	25	5	2	2	4	3	4
4-Jul	Thursday	Anikah	40	6	6	3	10	6	4
6-Jul	Saturday	Zayna	8	3	2	2	2	1	1
6-Jul	Saturday	Zunayed	8	3	2	1	1	2	1
6-Jul	Saturday	Sumaiya							
6-Jul	Saturday	Imrana	8	3	1	2	1	2	1
6-Jul	Saturday	Eshita							
6-Jul	Saturday	Nayeem	13	11	9	6	2	1	1
6-Jul	Saturday	Mahbub	8	3	3	3	2	2	1
6-Jul	Saturday	Rezwan							
6-Jul	Saturday	Farah							
6-Jul	Saturday	Anikah							
7-Jul	Sunday	Zayna	20	9	9	7	4	2	2
7-Jul	Sunday	Zunayed	25	7	4	5	4	3	4
7-Jul	Sunday	Sumaiya	22	8	5	4	2	4	2
7-Jul	Sunday	Imrana							
7-Jul	Sunday	Eshita							
7-Jul	Sunday	Nayeem	13	11	9	6	2	2	2
7-Jul	Sunday	Mahbub	26	7	5	7	5	2	4

Jul									
7-Jul	Sunday	Rezwan	16	5	4	6	4	6	5
7-Jul	Tuesday	Farah	22	3	1	1	3	2	2
7-Jul	Tuesday	Anikah	26	4	7	5	6	6	6
8-Jul	Monday	Zayna	20	9	7	6	3	4	3
8-Jul	Monday	Zunayed	26	8	6	6	6	3	5
8-Jul	Monday	Sumaiya	18	4	5	4	3	2	2
8-Jul	Monday	Imrana	17	7	5	3	2	1	2
8-Jul	Monday	Eshita							
8-Jul	Monday	Nayeem	15	11	12	8	2	2	2
8-Jul	Monday	Mahbub	30	9	6	8	4	2	5
8-Jul	Monday	Rezwan	10	7	2	4	2	3	3
8-Jul	Monday	Farah	20	3	2	3	3	4	4
8-Jul	Monday	Anikah	55	7	7	7	10	8	10
9-Jul	Tuesday	Zayna	15	8	6	4	2	3	2
9-Jul	Tuesday	Zunayed	25	8	5	5	3	2	5
9-Jul	Tuesday	Sumaiya	20	6	4	4	2	3	2
9-Jul	Tuesday	Imrana	17	5	2	5	1	2	3
9-Jul	Tuesday	Eshita							
9-Jul	Tuesday	Nayeem	10	7	3	6	2	2	2
9-Jul	Tuesday	Mahbub							
9-Jul	Tuesday	Rezwan							
9-Jul	Tuesday	Farah	27	4	2	2	6	4	4
9-Jul	Tuesday	Anikah	24	5	5	5	8	8	4

10-Jul	Wednesday	Zayna	21	10	7	5	3	2	2
10-Jul	Wednesday	Zunayed	26	9	6	7	5	2	4
10-Jul	Wednesday	Sumaiya	15	5	4	4	2	1	2
10-Jul	Wednesday	Imrana	20	4	5	3	2	1	2
	Wednesday	Eshita							
10-Jul	Wednesday	Nayeem	11	6	8	7	2	2	2
10-Jul	Wednesday	Mahbub	26	7	6	7	4	2	4
10-Jul	Wednesday	Rezwan							
10-Jul	Wednesday	Farah	21	3	2	1	3	2	4
10-Jul	Wednesday	Anikah	45	10	10	10	2	2	2
11-Jul	Thursday	Zayna	12	6	5	5	4	2	3
11-Jul	Thursday	Zunayed	22	8	6	5	3	2	4
11-Jul	Thursday	Sumaiya	17	6	6	4	4	3	2
11-Jul	Thursday	Imrana	12	3	3	2	2	1	2
11-Jul	Thursday	Eshita							
11-Jul	Thursday	Nayeem	12	8	6	7	2	2	2
11-Jul	Thursday	Mahbub	21	6	4	6	3	1	3
11-Jul	Thursday	Rezwan	9	4	1	1	1	2	2
11-Jul	Thursday	Farah	15	2	2	1	2	1	2
11-Jul	Thursday	Anikah	25	6	6	6	3	2	3
13-Jul	Saturday	Zayna							
13-Jul	Saturday	Zunayed							
13-Jul	Saturday	Sumaiya							
13-Jul	Saturday	Imrana							

Jul									
13-Jul	Saturday	Eshita							
13-Jul	Saturday	Nayeem	10	5	4	4	2	1	1
13-Jul	Saturday	Mahbub							
13-Jul	Saturday	Rezwan	10	4	5	5	0	4	2
13-Jul	Saturday	Farah							
13-Jul	Saturday	Anikah							
14-Jul	Sunday	Zayna	12	6	6	4	3	2	2
14-Jul	Sunday	Zunayed	30	13	11	12	6	4	4
14-Jul	Sunday	Sumaiya							
14-Jul	Sunday	Imrana	20	7	4	4	2	1	2
14-Jul	Sunday	Eshita							
14-Jul	Sunday	Nayeem	13	8	7	8	2	2	2
14-Jul	Sunday	Mahbub	28	7	5	7	5	2	3
14-Jul	Sunday	Rezwan							
14-Jul	Sunday	Farah	26	2	1	1	4	3	3
14-Jul	Sunday	Anikah	23	0	5	5	3	3	3
15-Jul	Monday	Zayna	15	9	7	5	3	3	4
15-Jul	Monday	Zunayed	19	7	6	7	5	3	4
15-Jul	Monday	Sumaiya							
15-Jul	Monday	Imrana	18	6	7	6	2	2	2
15-Jul	Monday	Eshita							
15-Jul	Monday	Nayeem	11	9	6	5	2	3	3
15-Jul	Monday	Mahbub	21	5	4	5	3	1	2

15-Jul	Monday	Rezwan	13	6	4	6	3	4	4
15-Jul	Monday	Farah							
15-Jul	Monday	Anikah							
16-Jul	Tuesday	Zayna	12	7	5	4	2	2	2
16-Jul	Tuesday	Zunayed	15	6	5	5	3	3	2
16-Jul	Tuesday	Sumaiya							
16-Jul	Tuesday	Imrana	17	5	6	5	3	2	2
16-Jul	Tuesday	Eshita							
16-Jul	Tuesday	Nayeem	11	6	7	6	2	2	3
16-Jul	Tuesday	Mahbub							
16-Jul	Tuesday	Rezwan	15	7	3	8	2	5	5
16-Jul	Tuesday	Farah	20	5	3	3	2	3	3
16-Jul	Tuesday	Anikah							
17-Jul	Wednesday	Zayna	10	6	4	4	2	2	2
17-Jul	Wednesday	Zunayed	5	3	2	3	1	1	1
17-Jul	Wednesday	Sumaiya							
17-Jul	Wednesday	Imrana	18	6	6	6	3	2	3
17-Jul	Wednesday	Eshita							
17-Jul	Wednesday	Nayeem	13	10	7	7	3	2	3
17-Jul	Wednesday	Mahbub	22	6	5	6	3	1	2
17-Jul	Wednesday	Rezwan	17	9	8	10	2	2	3
17-Jul	Wednesday	Farah	7	1	0	0	2	1	2
17-Jul	Wednesday	Anikah							
18-Jul	Thursday	Zayna	10	5	4	3	3	2	2

Jul									
18-Jul	Thursday	Zunayed							
18-Jul	Thursday	Sumaiya							
18-Jul	Thursday	Imrana	18	6	7	6	2	2	4
18-Jul	Thursday	Eshita							
18-Jul	Thursday	Nayeem	14	9	7	8	2	3	3
18-Jul	Thursday	Mahbub	24	6	4	7	3	2	3
18-Jul	Thursday	Rezwan	11	6	3	5	2	2	3
18-Jul	Thursday	Farah	10	2	2	2	2	1	0
18-Jul	Thursday	Anikah							
20-Jul	Saturday	Zayna							
20-Jul	Saturday	Zunayed							
20-Jul	Saturday	Sumaiya							
20-Jul	Saturday	Imrana							
20-Jul	Saturday	Eshita							
20-Jul	Saturday	Nayeem	8	6	4	5	2	1	1
20-Jul	Saturday	Mahbub							
20-Jul	Saturday	Rezwan							
20-Jul	Saturday	Farah							
20-Jul	Saturday	Anikah							
21-Jul	Sunday	Zayna	12	4	4	4	3	2	2
21-Jul	Sunday	Zunayed	18	9	7	8	5	3	5
21-Jul	Sunday	Sumaiya	17	5	5	6	3	3	2
21-Jul	Sunday	Imrana	13	3	3	3	2	1	2

21-Jul	Sunday	Eshita							
21-Jul	Sunday	Nayeem							
21-Jul	Sunday	Mahbub	22	6	4	6	3	2	2
21-Jul	Sunday	Rezwan							
21-Jul	Sunday	Farah	22	4	4	4	4	3	3
21-Jul	Sunday	Anikah							
22-Jul	Monday	Zayna	12	6	5	4	1	2	2
22-Jul	Monday	Zunayed	21	8	7	7	2	3	2
22-Jul	Monday	Sumaiya	20	6	6	5	2	3	2
22-Jul	Monday	Imrana	21	9	9	9	3	2	3
22-Jul	Monday	Eshita							
22-Jul	Monday	Nayeem	15	13	11	11	2	3	2
22-Jul	Monday	Mahbub	25	6	3	6	2	1	3
22-Jul	Monday	Rezwan	16	9	2	6	2	4	3
22-Jul	Monday	Farah	13	3	3	3	4	3	4
22-Jul	Monday	Anikah	20	6	6	6	3	2	4
23-Jul	Tuesday	Zayna							
23-Jul	Tuesday	Zunayed	23	7	8	8	3	2	3
23-Jul	Tuesday	Sumaiya	17	6	7	5	3	4	4
23-Jul	Tuesday	Imrana	15	3	5	3	3	3	3
23-Jul	Tuesday	Eshita							
23-Jul	Tuesday	Nayeem	10	6	7	7	3	2	2
23-Jul	Tuesday	Mahbub	26	6	3	7	3	1	3
23-Jul	Tuesday	Rezwan	11	6	1	3	1	2	3

Jul									
23-Jul	Tuesday	Farah	17	5	4	4	3	4	4
23-Jul	Tuesday	Anikah	30	2	7	7	3	3	3
24-Jul	Wednesday	Zayna	15	7	6	4	2	2	2
24-Jul	Wednesday	Zunayed	19	8	9	9	3	2	3
24-Jul	Wednesday	Sumaiya							
24-Jul	Wednesday	Imrana	13	4	2	2	3	3	2
24-Jul	Wednesday	Eshita							
24-Jul	Wednesday	Nayeem	8	7	4	7	3	2	3
24-Jul	Wednesday	Mahbub	21	7	4	6	5	2	3
24-Jul	Wednesday	Rezwan	15	8	7	8	3	4	4
24-Jul	Wednesday	Farah	15	4	3	5	3	4	4
24-Jul	Wednesday	Anikah	32	5	5	5	4	3	4
25-Jul	Thursday	Zayna							
25-Jul	Thursday	Zunayed	18	7	9	9	3	2	4
25-Jul	Thursday	Sumaiya	20	8	9	8	4	5	3
25-Jul	Thursday	Imrana	15	4	3	2	4	3	4
25-Jul	Thursday	Eshita							
25-Jul	Thursday	Nayeem	11	8	7	6	4	3	3
25-Jul	Thursday	Mahbub	21	8	4	7	3	2	3
25-Jul	Thursday	Rezwan	14	5	1	4	1	2	2
25-Jul	Thursday	Farah	22	3	4	4	3	4	4
25-Jul	Thursday	Anikah	20	6	3	6	3	3	4
28-Jul	Sunday	Zayna							

Jul									
28-Jul	Sunday	Zunayed							
28-Jul	Sunday	Sumaiya	18	6	7	5	4	3	4
28-Jul	Sunday	Imrana	15	4	3	2	4	3	4
28-Jul	Sunday	Eshita							
28-Jul	Sunday	Nayeem	13	8	7	7	4	3	3
28-Jul	Sunday	Mahbub	25	9	7	9	3	1	3
28-Jul	Sunday	Rezwan							
28-Jul	Sunday	Farah	30	6	5	6	2	3	4
28-Jul	Sunday	Anikah	15	3	3	3	4	2	4
29-Jul	Monday	Zayna							
29-Jul	Monday	Zunayed	24	11	9	10	4	2	3
29-Jul	Monday	Sumaiya	17	7	6	7	4	3	4
29-Jul	Monday	Imrana	15	7	5	6	3	4	4
29-Jul	Monday	Eshita							
29-Jul	Monday	Nayeem							
29-Jul	Monday	Mahbub	23	9	8	9	4	1	3
29-Jul	Monday	Rezwan	11	7	2	3	1	2	2
29-Jul	Monday	Farah	35	5	4	4	4	4	1
29-Jul	Tuesday	Anikah	40	6	8	8	4	3	3
30-Jul	Tuesday	Zayna	10	5	4	4	2	2	3
30-Jul	Tuesday	Zunayed	25	12	11	10	3	3	4
30-Jul	Tuesday	Sumaiya	18	7	8	7	3	4	4
30-Jul	Tuesday	Imrana	16	7	6	6	3	3	3

1- Aug	Thursday	Rezwan	14	8	2	5	1	1	1
1- Aug	Thursday	Farah							
1- Aug	Thursday	Anikah	15	6	10	10	5	4	4