

**Internship Report**  
**On**  
**Customer Satisfaction and general operations of Rupali Bank**

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## **INTERNSHIP TOPIC APPROVAL FORM**

**Supervisor: Mr Saif Hossain**

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***(To be filled by the Intern)***

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<b>Internship trimester</b>	3 Months
<b>Internship start date</b>	03.05.2016
<b>Internship end date</b>	31.07.2016

<b>Organization</b>	Rupali Bank Ltd, Motijheel
<b>Department</b>	Customer Service
<b>Tasks</b>	General Banking
<b><u>Proposed Title of the Report</u></b>	<b>Customer satisfaction and general operations of Rupali Bank</b>

<b><u>#</u></b>	<b><u>OBJECTIVES</u></b>	<b><u>METHODOLOGY</u></b>
1	<i>Analysis customer satisfaction</i>	<i>Conduct interview with the clients and asked random questions about their expectations and satisfaction</i>
2	<i>Analysis general banking activities of Rupali Bank</i>	<i>Observed day to day work of the employees and how they interact with the customers</i>
3	<i>Focus on banker-customer relationship</i>	<i>Practical communication with managers and observed the quality of the service provided by Rupali Bank</i>

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***(To be filled by the Supervisor)***

<b>Supervisor's Review</b>	
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## Letter of Transmittal

August 18<sup>th</sup>, 2016

Mr. SaifHossain

Senior Lecturer

BRAC Business School

BRAC University

**Subject: A letter of transmittal for submission of the internship report**

Dear Sir,

Here is the report that I was obliged to prepare as a part of my graduation from BRAC Business School of BRAC University. I have completed my internship program in Rupali Bank as a part of my study. I have tried myself to explain my learning and experience I have gathered from my internship program briefly in this report. My report is on the topic “Customer satisfaction and general operations of Rupali Bank” and I have tried my level best to follow your provided guideline and instructions.

I would like to thank you for giving me the opportunity to write this report and for your support. Rather, in case of any further clarification or elaboration as to my report, I would welcome the opportunity to consult with you to explore how my findings could best meet your needs.

Sincerely Yours

Ayesha FerdousiTripti

ID: 11304094

BRAC Business School

BRAC University

## Acknowledgement

At first I would like to express my gratefulness to almighty Allah who has given me the opportunity to go through the total process of internship and to write a report in this regard. I would like to acknowledge my deepest gratitude to the honorable supervisor Mr.SaifHossain, Senior Lecturer, BRAC Business School, BRAC University, who has given me suggestions regarding the writing of the report and to go through the process, which has become an excellent way of understanding the topic of my internship.

I would also like to thank Md. Maksudur Rahman, Deputy General Manager and Tanvir Hasnain Moin, Assistant General Manager of Rupali Bank. I am also grateful to all departmental heads and all other officials of various departments of Rupali Bank for their co-operation, spontaneous help and cordial assistance in preparing of the report.

Finally, I am grateful to the Department of BBA, BRAC University, for giving me the opportunity to work outside for attaining practical knowledge. This report suffers from shortcomings but I have tried my level best to bring about all the facts in comprehensive manner.

Thanks to all from core of my heart.

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**Executive Summary:**

This report provides with comprehensive and practical exposure to the field of overall activities followed by Rupali Bank Ltd.

During internship period, I was assigned responsibility in the various department of Rupali Bank Ltd. Rupali Bank commences its operation from Loan operation department where they scrutinize the loan proposal and appraise the proposed investment sector from various aspects, viz. organization and management, technological, marketing, economic and profitability. After the proper assessment Rupali Bank provide loan to invest the proposed sector. Rupali Bank also monitors and gives suggestion from site selection to final submission of report. With a great ambition, Rupali Bank was started its operation, but unfortunately it is now a losing concern. Now a day, Rupali Bank tries to minimize their range of loan operation due to unethical practice of entrepreneurs of misuse fund and money transfer to the other project. The bank also tries to find out thrust sector and actual entrepreneur those who have interested to established profitable industry..

Rupali Bank Ltd is contributing a lot for many years in the economic development (especially in the industrial sectors) in our country. Their activities are development oriented and productive.

This study is conducted mainly by questionnaires and by taking oral interview of the officials. Many journals and publications were also used for the precise data and information.

Findings and conclusions show that Rupali Bank follows general banking rules and regulations in their activities. It also shows that Rupali Bank utilizes the Government judgment and methods in dealing with their activities. I hope this study has some implication aimed at improving the overall activities of Rupali Bank.

## **Chapter 1: Organization Profile**

### **1.1 Introduction**

A bank is an establishment which manages cash and credit. It acknowledges stores from the general population, makes the assets accessible to the individuals who need them, and aides in the settlement of cash starting with one place then onto the next. Truth be told, a modern bank performs such an assortment of capacities, to the point that it is hard to give an exact and general meaning of it. It is a direct result of these reason diverse financial experts gives distinctive meanings of the bank. In Bangladesh there are many public and private banks with number of branches. Rupali bank is one of them. Rupali bank ltd emerged as the largest public limited banking company of the country on December 14, 1986. Every year they are providing services to the customers and also working on employment through recruiting new employees.

### **1.2 Problem statement**

Rupali Bank is being functioning to acceleration to industrialization in the country by providing equity loan to various sectors. The main objective is to create employment opportunity, infrastructural development, upgrading living standard living standard and social welfare through industrial long term financing. Research has been made to improve and upgrade the processing consideration with changed free market, improved technological edge. This process is lengthy, have some weakness. So, a research to improve and update loan sanction and recovery process should be conducted. Beside while assessing proposed project social contribution, GDP (Gross Domestic Product) contribution to have proper and sufficient collateral against loan sanctioned which is specified but in practice it is not strictly followed and maintained. Why it is not being followed and to what extent it is being followed should be under examination and research.



### 1.3 Objectives of the Study

- To get an idea about the history of Rupali Bank and nature of operation and function of loan operation department.
- To be familiar with the current loan sanction procedure of Rupali Bank.
- To enrich personal theoretical knowledge to progress loan sanction procedure in practice.
- To form some essential guidelines for Rupali Bank and sanctioning, monitoring and recovery loan.
- To determine the limitations of the operation of Rupali Bank.
- To evaluate the trend growth rate and acceleration of industrialization.
- To compare incompatibility of the practical knowledge with theoretical knowledge.
- To expose ourselves to the service sector this is more challenging profession.

### 1.4 Special Features of the Bank:

- It is the pioneer in introducing & launching different customer friendly deposit schemes to tap the savings of the people for channel sing the same to the dynamic sectors of the economy.
- For uplifting the standard of living of the limited income group of the population the bank has introduced Consumer Credit Schemes by providing financial assistance in the form of loan to the consumers for obtaining household durables, which have had inspiring responses.
- The bank is committed to continuous research & development so as to keep pace with modern banking.
- The operations of the Bank are fully computerized so as to ensure quick and flawless services to the customers.
- The bank has introduced camera monitor system (CCTV) to strengthen the security services inside the bank premises.

## 1.5 Methodology of the Study

I have worked as per scheduled program for internship that includes different department of Rupali Bank. I have prepared this report after collection information and gathering practical experience on performing work in the bank.

Correct and smooth completion of research work requires adherence to some rules and methodologies. In order to conduct the report, the decision had been taken to collect various types of primary data and secondary data. Data have been collected by oral interviewing the responsible officers. Different form of statistical configurations such as table percentages rates and ratios has been used to make the study meaningful and realistic.

After collection data from the interview and material provided by them, data was first carefully scrutinized. Then the data was organized as required.

In order to make the study effective and efficient, following two sources of data and information have been used widely.

### **(a) primary information/data**

The primary data have been collected by oral interviewing the responsible officers and staffs of the Rupali Bank, practical deskwork and direct observation of the functions of various departments.

### **(b) secondary Information**

The secondary information comes from annual report of the Rupali Bank, relevant papers/books and periodicals publication and manual of different departments.

## **1.6 Limitation of the study**

As I was sent to the Rupali Bank, motijheel branch, the scope of the study was limited to this Branch. The report covers its overall department wise function, structure and performance. To complete a report in a particular study there are many limitations we need to face. Following are the main limitations of the report:

- It was very different to collect the information from various employees for the job constrain.
- Bank policy was not disclosing some data and information for apparent reasons.
- Because of the limitation of information some assumption was made. So there may be some personal mistake in the report.
- The time 3 months only, this is insufficient to know all activities of the branch to complete the report.

## Chapter 2: An Overview of the organization

### 2.1 Historical Background

Rupali Bank Ltd. (RBL) was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. which was operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks (Nationalization) order 1972 (P.O. NO. 26 of 1972), with all their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial Bank till December 13, 1986. Rupali Bank Ltd. Emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

### 2.2 Present Capital Structure

Authorized Capital	:	Tk. 7000 million (US\$ 88.66 million)
Paid up Capital	:	Tk. 1650 million (US\$ 20.9 million)

#### Break up of paid up Capital::

Government shareholding	:	90.19%
Private shareholding	:	09.81 %

#### Present Share Structure::

Total Number of share (Each lot: 10)	:	16,50,00,000
Share Demented by shareholders	:	124358890

Rupali Bank operates through 550 branches. It is linked to its foreign correspondents all over the world. The total number of employees is 4293.

The Bank is supervised by the Managing Director (Chief executive) who is a reputed professional Banker.

## 2.3 Vision

To emerge as the country's prime financial institution for supporting private sector industrial and other projects of great impact on the country's economic development. Also be active participant in commercial banking by introducing new outlines of product and providing excellent service to the customer.

## 2.4 Mission

- To be competitive with other Banks and Financial Institution in rendering services
- To contribute to the country's socio-economic development by identifying new and profitable areas for investment,
- To mobilize deposit for productive investment,
- To expand branch network in commercially and geographically important places ;
- To employ quality human resources and enhance their capability through motivation and right-type of training at home and abroad;
- To delegate maximum authority ensuring proper accountability ;
- To maintain continuous improvement and up gradation in business policies and procedures ;
- To adopt and adapt to new technology ;
- To maximize profit by strong, efficient and prudent financial performance; and
- To introduce new product lines according to market needs.

## 2.5 Strategic objectives

- Increase our market share by following an efficient growth strategy.
- Achieve a significant share of deposit and credits from the existing and niche markets.
- Develop innovative products and services that attract our targeted customers and market segments.
- Sustain a high quality assets portfolio to achieve strong and Sustainable returns and to continuously build shareholders' value.
- Develop a customer oriented service culture with special emphasis on customer care and accessibility.
- Strengthen the bank's brand recognition.
- Explore new opportunities for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing.
- Strengthen the bank's brand recognition.

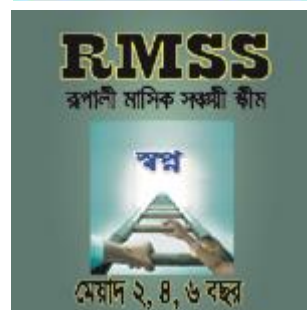
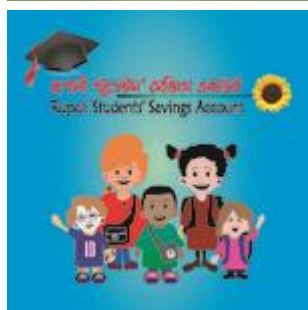
## 2.6 Corporate profile

Name of the company	: Rupali Bank Limited
Chairman	: MonzurHossain
Managing Director	: M. FaridUddin
Company Secretary	: Md. ShahjahanKhandaker
Legal Status	: Public Limited Company
Genesis	: Rupali Bank Limited has been incorporated on 14 December 1986 under the Companies Act 1913 after taking over and acquiring as a going concern the undertaking and businesses of Rupali Bank with all of its assets, liabilities, benefits, rights, powers, authorities, privileges, borrowings and obligations. Rupali Bank, which initially emerged as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks (Nationalization) Order, 1972 (President's Order No. 26 of 1972), has now become a state-owned commercial bank (SCB) through a vendor's agreement dated 15 November 2007.
Date of Incorporation	: 14 December 1986
Registered Office	: 34, Dilkusha Commercial Area, Dhaka1000, Bangladesh
Authorized Capital	: Tk. 700 Crore
Paid-up Capital	: Tk. 165 Crore
Reserves & Retained Earnings	: Tk. 1374 Crore

## 2.7 Operational network organogram



## 2.8 Product and Services of RBL





## **Chapter 3: Area of study**

### **3.1 Account opening section**

The relationship between the banker and the customer begins with the opening of an account by the customer. Primarily all the accounts are opened with a deposit money by the customer and hence these accounts are called deposit account. Generally a person needs to open an account to take services from it. Without opening an account, one can get only a few services from the bank. So the banking begins actually by the opening of an account with a bank. I have gain my first experience of banking from this section.

The person willing to open a current account with the bank has to make application in the suggested form. This form must be properly filled up and signed by the applicants.

Every customer is required to supply to his banker with one or more specimens of his/ her signature. These signatures are taken on cards, which are well-maintained by the banker, and his signature of the account holder on the cheques is compared with the Specimen signatures.

After the above formalities are over, the banker opens an account in the name of applicant. Generally the minimum amount to be deposited is Tk 1000/- for opening a current account.

With a view of enable the receipt of credit items paid in by a customer, the bank will provide him/ her pay in slip either loose or in a book forms. The customer has to fill up the pay in slip at the time of depositing the money with the bank.

To facilitate withdrawals and payments to their parties by the customer, the bank will also provide a cheque book to the customer.

### **3.2 Clearing House**

Clearing house is a get together of the locally working booked banks for trade of checks, drafts, pay orders and other interest instruments drawn on each other and got from their individual clients for gathering. The house meets at the designated hour on all working days under the supervision of two national bank officers or its specialist all things considered, and works inside the directions surrounded in this manner on the premise of winning managing an account hones. In Bangladesh, clearing house locales at Bangladesh Bank where there is no office of the Bangladesh Bank, Sonali Bank goes about as specialist of Bangladesh Bank. There are mainly two types of banking systems Bangladesh, such as:

- Internal clearing or inter branch clearing or inward clearing
- External clearing or inter banks clearing or outward clearing.

### 3.3 Accounts section

Accounts Department is called as the operational hub of the bank. In managing an account business, exchanges are done each day and these exchanges are to be recorded legitimately and methodically as the banks manage the depositor's cash. Any deviation in legitimate recording may hamper open certainty and the bank needs to endure a ton generally. Discreditable recording of exchanges will prompt the jumble in the charge side and in the credit side. To stay away from these setbacks, the bank gives a different office; whose capacity is to check the mix-ups in passing vouchers or wrong sections or misrepresentation or imitation. This division is called as Accounts Department. Other than the over, the bank needs to set some up interior articulations and in addition some statutory proclamations which to be submitted to the national bank. Accounts Department readies these announcements too. The division needs to present a few proclamations to the Head office, which is likewise combined by the Head Office later on.

#### *Daily tasks:*

The routine daily tasks of the Accounts Department are as follows, -

- Recording the transactions in the cashbook.
- Recording the transactions in general and subsidiary ledger.
- Preparing the daily position of the branch comprising of deposit and cash.
- Preparing the daily Statement of Affairs showing all the assets and liability of the branch as per General Ledger and Subsidiary Ledger separately.
- Making payment of all the expenses of the branch.
- Recording inter branch fund transfer and providing accounting treatment in this regard.
- Checking whether all the vouchers are correctly passed to ensure the conformity with the "Activity Report". If otherwise making it correct by calling the respective official to rectify the voucher.
- Recording of the vouchers in the Voucher Register.
- Packing of the correct vouchers according to the debit voucher and the credit voucher.

### 3.4 Cash Section

Cash division is the most essential and touchy organ of the branch as it manages a wide range of money exchanges. This division begins the day with trade out vault. Every day some money that is opening money parity are exchanged to the money officers from the money vault. Net figure of this money receipts and installments are added to the opening money equalization. The figure is called shutting parity. This end parity is then added to the vault. What's more, this is the last money parity figure for the bank toward the end of a specific day.

### 3.5 Remittance and loan

There are mainly two types of loan in RBL:

- Funded (Demand or consumer loan)
- Non funded (L/C, Bank Guarantee, Tender etc.)

There are also funded loans and advances are available in the branch of the Rupali Bank:

Cash Credit Hypothecation

1. Over Draft
2. Term Loan
  - a) More than 5 years
  - b) Less than 5 years
  - c) Within 1 year
3. Demand Loan
  - a) Loan against DPS.
  - b) Loan against other security
  - c) Loan against consumer credit.
  - d) Staff loan (PO)
4. Bank Guarantee
5. Floor loan
6. PC (Packing Credit)
7. Export development fund (EDF)
8. Letter of Credit
9. Payment against documents (Import & Export)

10. LATR (loan against trust received)

11. House Building

- a) Commercial
- b) General
- c) Staff

*Loans & Advances is permitted on the Basis of-*

- Lien
- Mortgage

**LIEN:**

Lien is permitted against the Following

- DPS= Deposit Pension Scheme
- FDR= Fixed Deposit Receipt
- PSE= Protirakha Sanchoy Patra

Lien (VALUE) must be higher than the value of Loans. 80% of Lien documents (VALUE) is permitted for the Loans & Advances. The position of Lien Documents must be under the hand of Bank.

Here, Interest Rate of Loans: 14%

**Mortgage:**

- Land
- Building
- Shop

Mortgage value must be higher than the value of Loans. 50% of Mortgage Documents (value) is permitted for the Loans & Advances. The position of Mortgage Documents need not to be under the hand of Bank only legal papers are necessary to be under the hand of Bank.

Here, Interest Rate of Loans: 13%

### 3.6 Foreign Exchange

In any global exchange the purchasers and venders are of various nations. None of them know each other nor about their business honesty and credit value. Different directions winning in their particular nations about remote exchange are likewise obscure to them. In this way, the purchaser needs to be guaranteed of merchandise and the vender to be guaranteed of installment. In such a circumstance business Banks guarantee these things at the same time by opening Letter of Credit ensuring installment to vender and products to purchasers. By opening Letter of Credit in the interest of a purchaser and for a dealer, Commercial banks embrace to made installment to a vender subject to accommodation of reports attracted strict consistence with the terms of the Letter of Credit offering title to products to the purchaser.

Global exchange constitutes the standard of business exercises of Rupali Bank Limited. We offer a full scope of fund and administrations to be specific, issue, exhortation and adaptation of narrative credit; offering and masterminding forward swapping scale, pre shipment and post-shipment account, transaction and buy of fare bills, reducing bill of trade, accumulation of bills, internal and outward settlement and so forth.

I have learned the activities of foreign exchange department and help them to perform their daily affairs. I have observed the followings:

Main task of the department-

- Import Business
- Export Business
- Foreign Correspondents

Functions of the foreign exchange:

- Letter of Credit (L/C) is opened here.
- Foreign Pay Order
- Prepare statement and report for Head Office and Bangladesh Bank.
- Exchange foreign currency
- Payment and collection of L/C money in favor of Client.

#### **Remittance:**

Sending money from one place to other places for the customer's in another important service of banks and this service is an significant part of countries payment system. For this service, people specially businessmen transfer funds from one place to another very quickly. There are various types of remitting money, such as:

- Pay Order (PO)

- Demand Draft (DD)
- Telegraphic or Telephonic Transfer (TT)
- Mail Transfer Advice (MTA)

## **Chapter 4: Project on Customer Satisfaction level**

### **4.1 Customer Satisfaction Level on RBL**

Clients are the life of any sort of business. The vast majority of the business associations in the present day world are client driven, attempting to meet the client's desire in the most ideal way. They generally attempt to snatch their most potential clients to build their piece of the pie. At the point when the items and administrations gave by the organizations meet the desires of the client then the client will be fulfilled and will repurchase item and he will be steadfast client to that organization. In the managing an account area in Bangladesh consumer loyalty is additionally imperative as in light of the fact that the opposition in this segment has been expanding. To hold their most steadfast and to draw in potential client banks ought to offer what the client require and desire.

As an intern of Rupali bank restricted I was allotted to determine client issue of general keeping money and watch the client desire and necessity. From this I motivated to discover the consumer loyalty level of RBL. Therefore I chose that my task will be the consumer loyalty level of Rupali Bank Limited.

### **4.2 Method to find out Customer Satisfaction level**

- Making Questionnaire
- Survey
- Analysis of survey data
- Finding from the analysis
- Result

To find out the customer satisfaction level of Rupali bank limited firstly I have made a questionnaire of 15 questions which will be rated by the existing customer of Rupali Sadan Corporate Branch of Rupali Bank Limited by 1-5 which will represent poor to excellent. The

survey will be conducted by response of 50 customers of this bank. The standards of the rating is given below-

1	Poor
2	<b>Fair</b>
3	<b>Good</b>
4	<b>Very good</b>
5	<b>Excellent</b>

After the review I will investigate overview information and make a rundown of the dissected information which is finding from the examination. At long last I will give the review result taking into account the discoveries from examination of overview information.

### 4.3 Analysis of survey data

Questionnaire is made based on some variables that have directly or indirectly influence on the customer satisfaction level. For example office outlook, employee behavior with customer, quality of service, charge taken to provide services, modern and update technology, error free records, and problem solving skills of employees and average time taken by the employee to give service to its customer. Examination of survey data is given bellow-

#### 4.3.1 Employee behavior with the customer

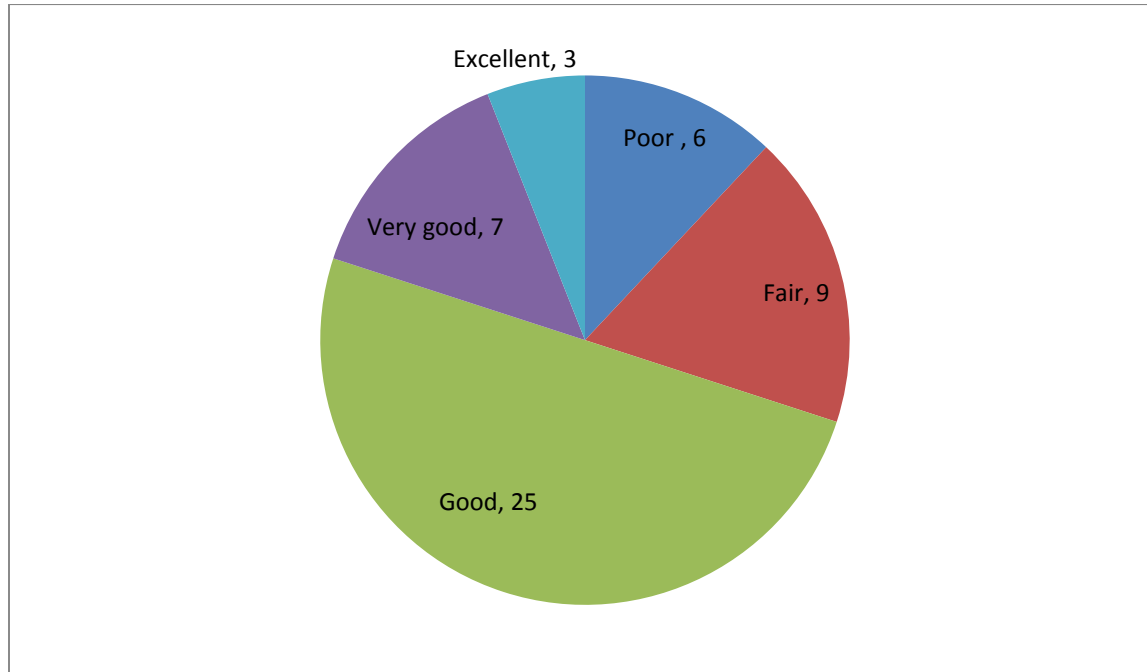


Chart 1: Employee behavior with customer

Conduct of the representative working in the bank is one of the imperative components for the client to be fulfilled. In my overview there was a poll about the conduct of representative of the Rupali Bank constrained with the client when giving saving money administration. From the overview, we can see that 25 clients which around half of the 50 clients said "Great". It implies that they are to some degree fulfilled by the conduct of the representative of Rupali Bank Limited.



#### 4.3.2 Reasonable service charge

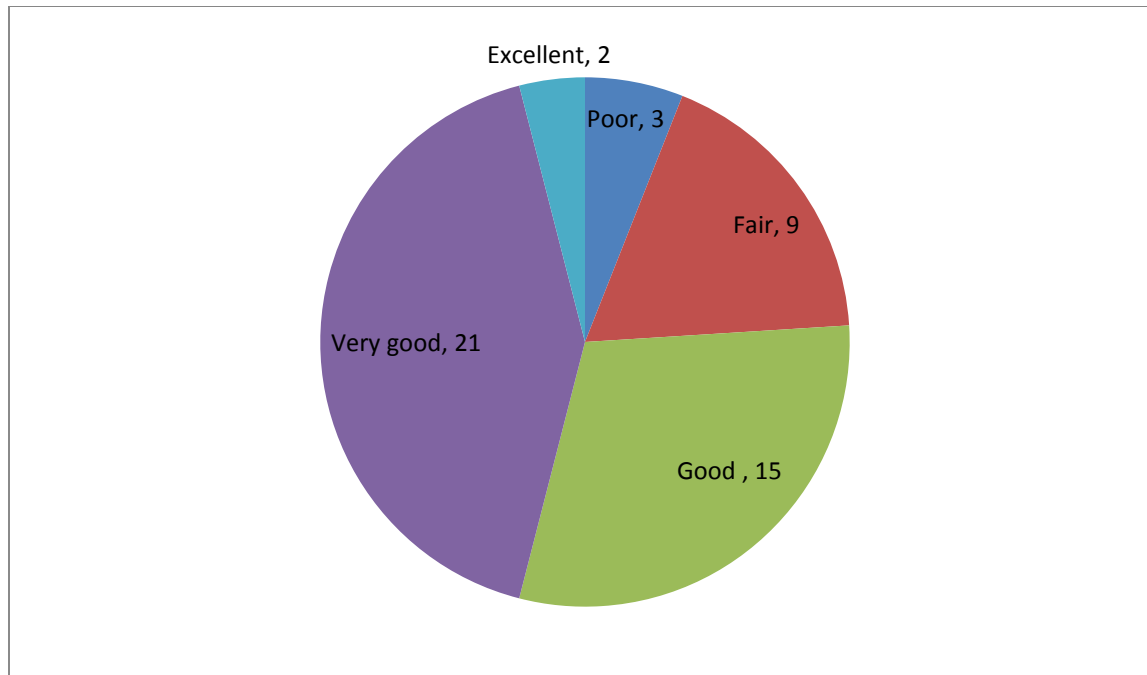


Chart 2: Reasonable service charge

Service charge taken by the bank is always a significant factor to the customer to be satisfied with. Customers were asked that Rupali Bank Charges reasonably for the service they are providing to the customer. Among 50 customers, 21 said “Very Good” and 15 said “Good” that means 21 people out of 50 which are 42% of the sample are satisfied with the service charge taken by the Standard bank. Moreover, 15 people out of 50 which are 30% of the samples are somewhat satisfied with charge of service of the bank. This indicates that service charge taken by the Rupali Bank is quite reasonable than other banks operating in the country.

#### 4.3.3 Problem solving skills of the employee

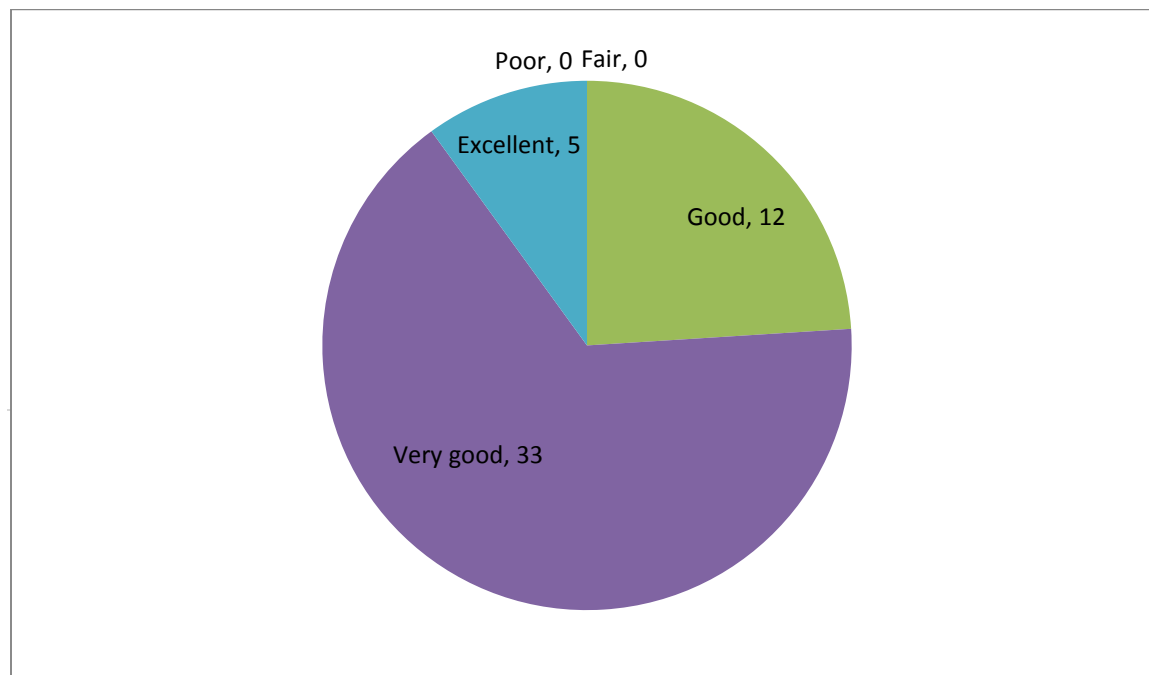


Chart 3: Problem solving skills of the employee

Critical thinking abilities of worker of Rupali Bank is a huge matter to think when we are attempting to legitimize execution of a bank which brought about fulfillment or disappointment of the client of the bank. Client frequently confront distinctive issue when making exchange, taking credit, storing cash and taking other administration gave by the bank. It is vital matter to think the amount of ability or avidness appeared by representative and time taken to take care of the issue. The greatest mainstay of the outline demonstrates that 33 clients which are 70% said "Very Good" implying that they are fulfilled by critical thinking abilities of the worker.

#### 4.3.4 Ensuring error free record

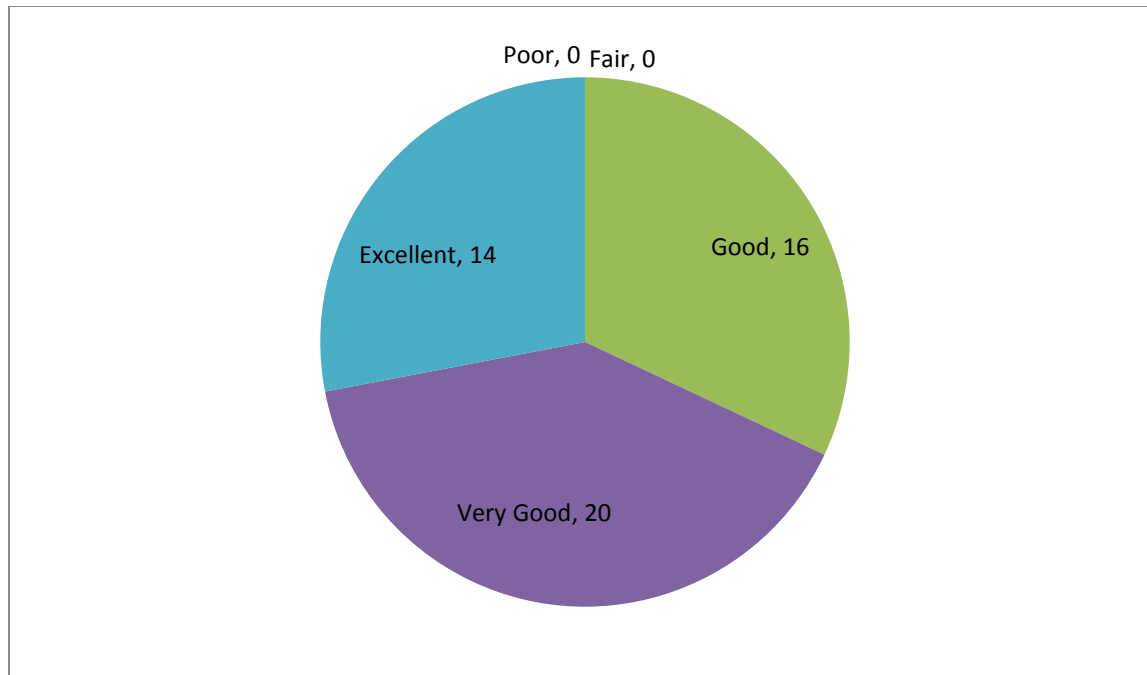


Chart 4: Ensuring Error Free record

Ensuring error free record of every transaction made by the customers and bank is basic element and fundamental requirement for the bank. Among 50 customers, 16 people said “good” 20 of them which are 40% of the sample said “Very Good” and 14 of them said “Excellent”. This state tells that almost everyone believes that Rupali Bank Limited ensure the error free record every transaction occur in the bank.

#### 4.3.5 Facility of utility bill payment

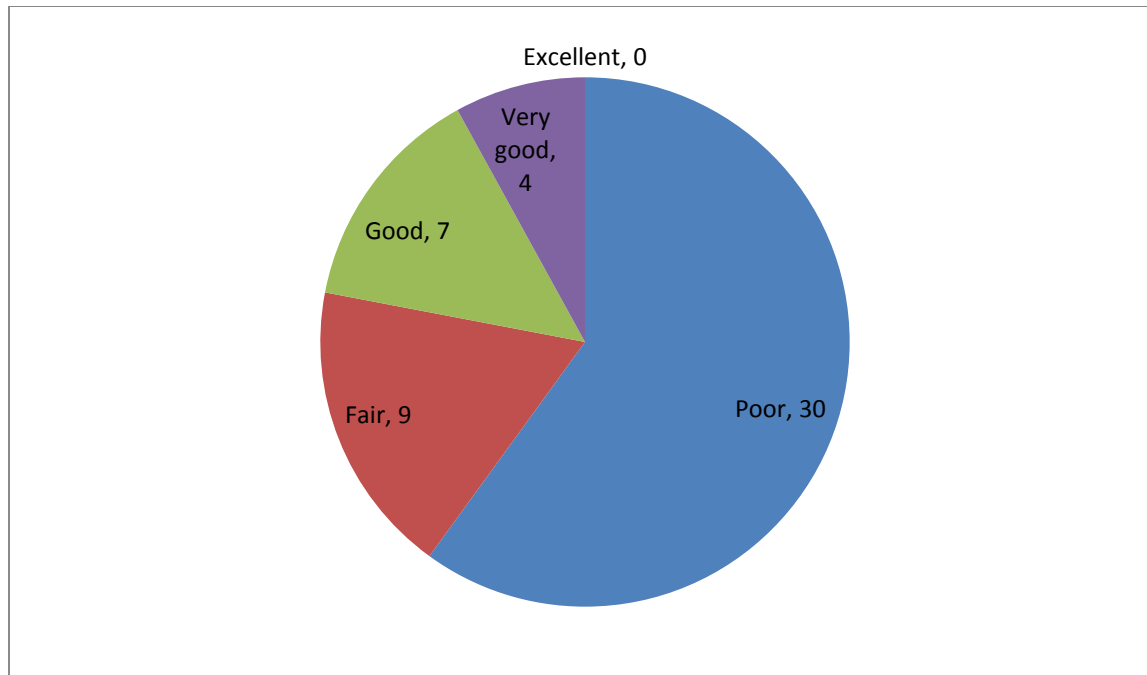


Chart 5: Facility of utility bill payment

Utility bill payment on the bank is one of the criteria where customers are interested in. They want to pay bill to the nearby place of their home. If a bank provides this opportunity then it will make customer glad. Here we can see that 30 persons among 50 which 60% are not satisfied with this service provided by the bank. I tried to know why they don't like this service of this bank, they said Rupali bank accept electricity and WASA bill but not gas bill. People have to go for another bank to pay gas bill. This is one area where Rupali Bank can improve.

#### 4.3.6 Using modern and updated technology

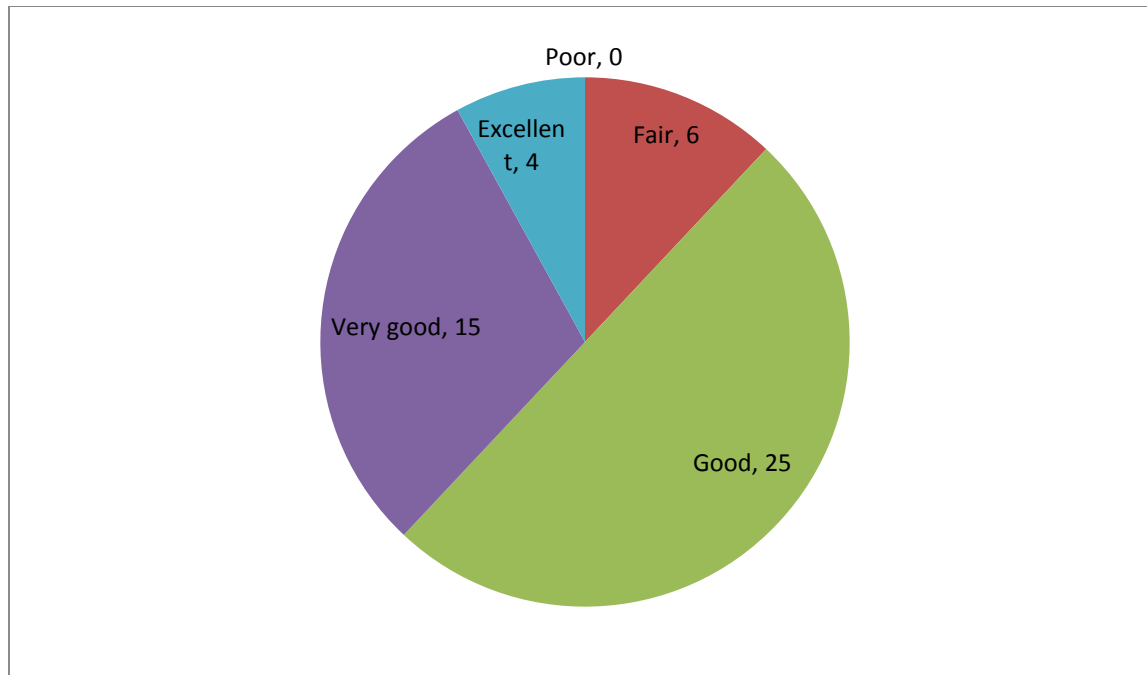


Chart 6: Using modern and updated technology

Innovation is vital in the present world in any business. In the keeping money industry it is self-evident. To record exchange the product they utilize and gadgets they utilize are likewise significant to discover the consumer loyalty level. In the event that the bank utilizes most recent and solid programming and gadgets then it will have an influence additionally on consumer loyalty. It will make simple for the bank to do day today broad saving money movement and others action and this will affect the client. Here we can see that 25 clients said "Good" which implies that they are to some degree fulfilled and 15 clients or 30% of clients said "Very good" implying that they fulfilled about the utilizing of current and redesigned innovation by Rupali Bank Limited.

#### 4.3.7 Provide prompt and accurate service



Chart 7: Provide prompt and accurate service

Getting Prompt and exact administration is a standout amongst the most critical variables of consumer loyalty. On the off chance that one bank neglects to give instant and precise administration then it will clearly lose its significant client and influence of this can demolish for the possibility of the bank and it will be censured. So it is especially imperative for both the bank to think about as a first need to give. Study demonstrates that 18 clients of 50 said "Great" implying that they are fulfilled by brief and precise administration gave by the Rupali bank. Besides, 15 of them are additionally said "Great" implies that they are fairly fulfilled by this. From this, we can say that Standard bank give instant and precise support of its clients.

#### 4.3.8 Easy procedure of getting loan

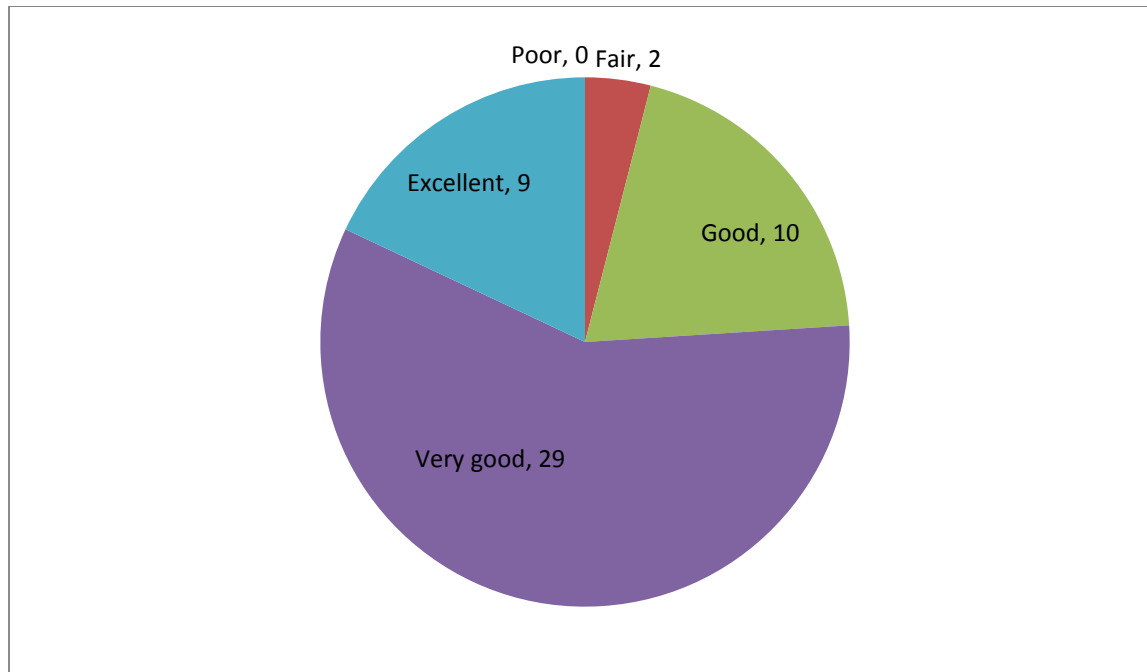


Chart 8: Easy procedure of getting loan

Different banks have distinctive method or procedure to give credit to their client. Multifaceted nature or effectiveness of the procedure is likewise an extensive component which has sway on consumer loyalty. On the off chance that the way toward getting credit is simple, exact and appropriate then clients will be upbeat and charmed by getting advance on simple condition. From the overview, we can see that 29 clients said "Great" which imply that they are fulfilled about the procedure, term and state of getting credit from Rupali bank Limited. It is additionally show the way toward giving advance to the client of Standard bank constrained is simple and implementable.

#### 4.3.9 Customer feels safe by making transaction



Chart 9:Customer feels safe by making transaction

When the customer feels safe about their money transacted through the bank, we can say that customers are satisfied the service bank provided. It is important factor for customer satisfaction level of a company. The chart shows that 23 customers out of 50 give their opinion as “Excellent” which is 46% of the sample. So that we can say that they are fully satisfied and feel safe about their money deposited or transacted through the bank.



#### 4.3.10 Ensure good online banking service

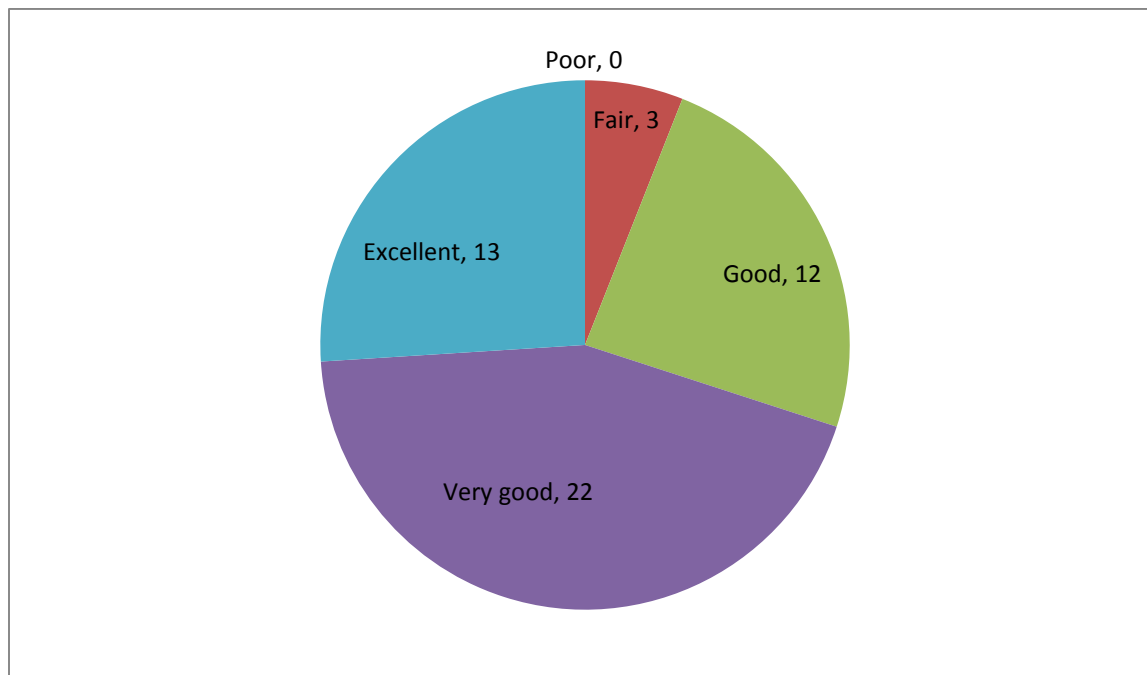


Chart 10: Ensure good online banking service

Online banking is a new dimension for the modern banking system. This is one of the Value added service provide by different banks save time and cost for customer. With help of internet connection customer will be able deposit money and make payment by sitting at home. Rupali Bank has offer online banking as well. Survey indicates that 22 which 44% said that Rupali bank provide good online banking service.

#### 4.3.11 well organized office environment

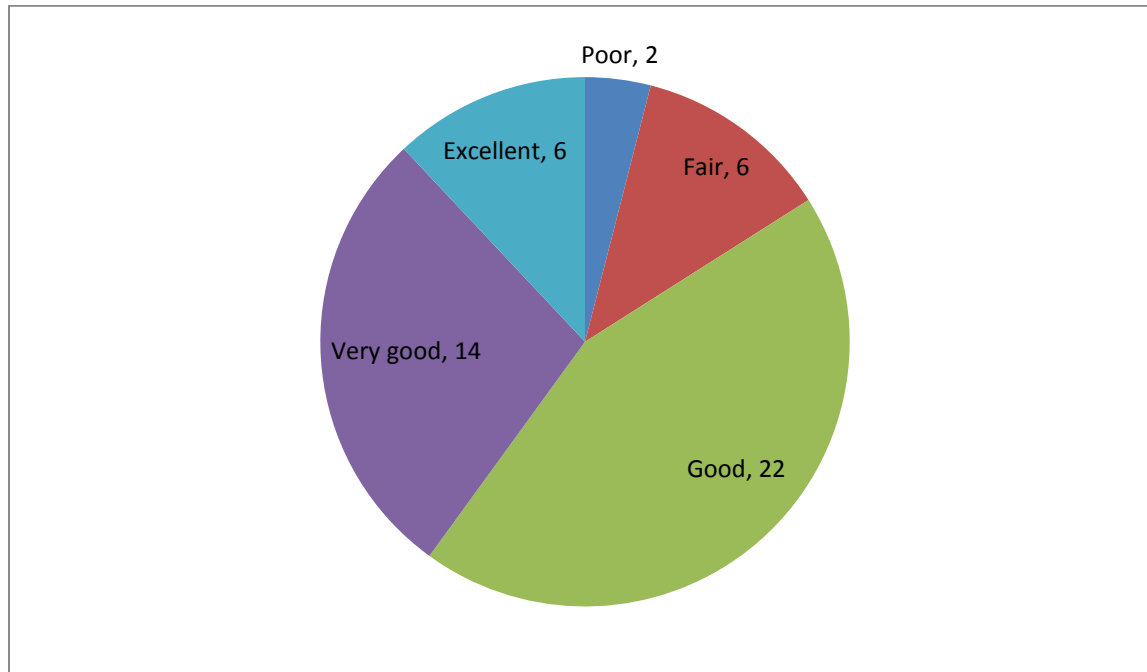


Chart 11: Well organized office environment

Office environment influences the customer as well as the employee working in the bank. If the office is well organized and decorated with quality furniture the employee will feel fresh to work here and will have impact on their performance. Moreover the customers also feel peaceful and comfortable by being in bank office to get service from the bank. It is also an important section of customer satisfaction. According to the survey data we can see that 22 customer said “good” to well organized office environment which means that they are somewhat satisfied with office environment of the Rupali bank, Rupali Sadan Branch.

#### 4.3.12 Keeps promises

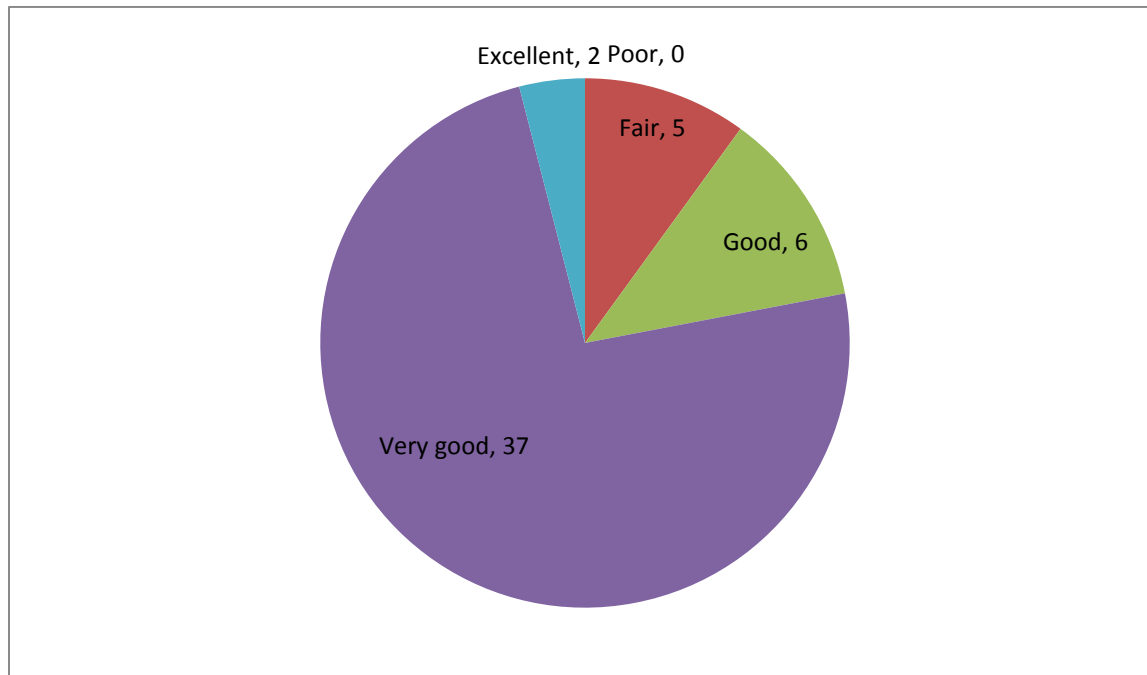


Chart 12: Keeps promises

Keeping promise is also very important for a bank. If any does not keep promise which it made the effect would be worse. The customer can leave the bank by being deprived by the bank. Here we can see that 37 customer which about 74% are satisfied with the keeping promise by Rupali Bank. It indicates that Rupali Bank keep promises what it made to its customer.

#### 4.3.13 waiting time to get service

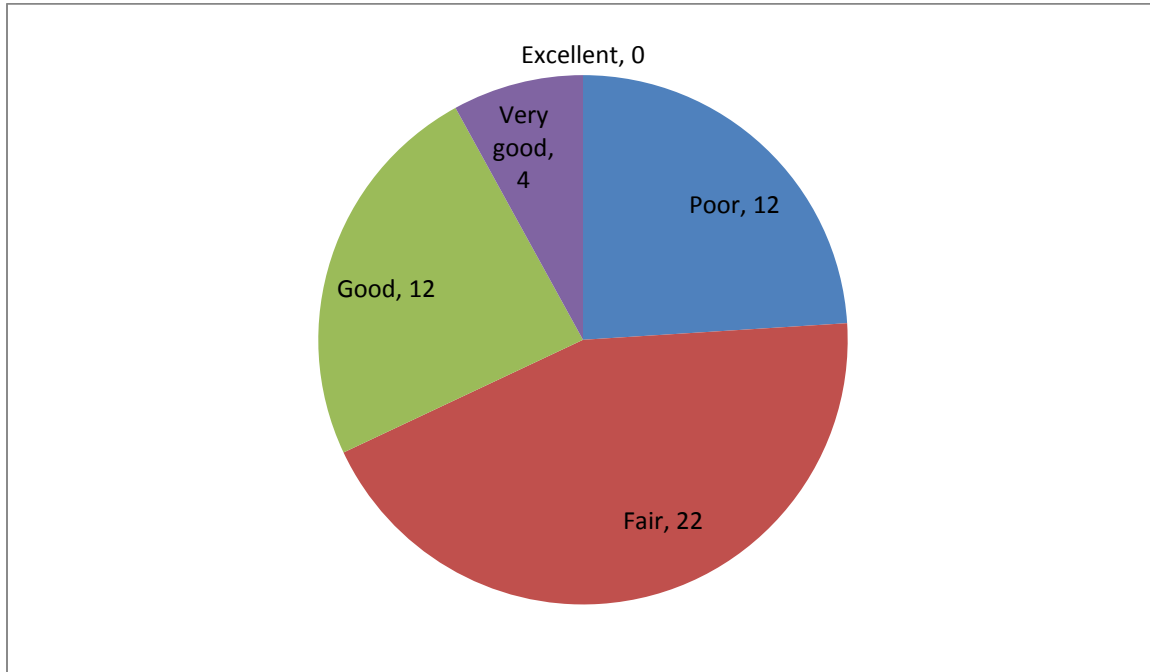


Chart 13: waiting time to get service

Weighted average time of waiting to get a service from the bank is also significant factor to be satisfied by the service from the bank. If the waiting time is longer, then customer will obviously disappointed by the performance of the employee of the bank. Here we can see that 22 customer out of 50 which is 44% saying that “Fair” indicate that waiting time to get a service is not that satisfactory. It also indicates that waiting time is longer and performance of the employee is not that considerable.

#### 4.3.14 Office space

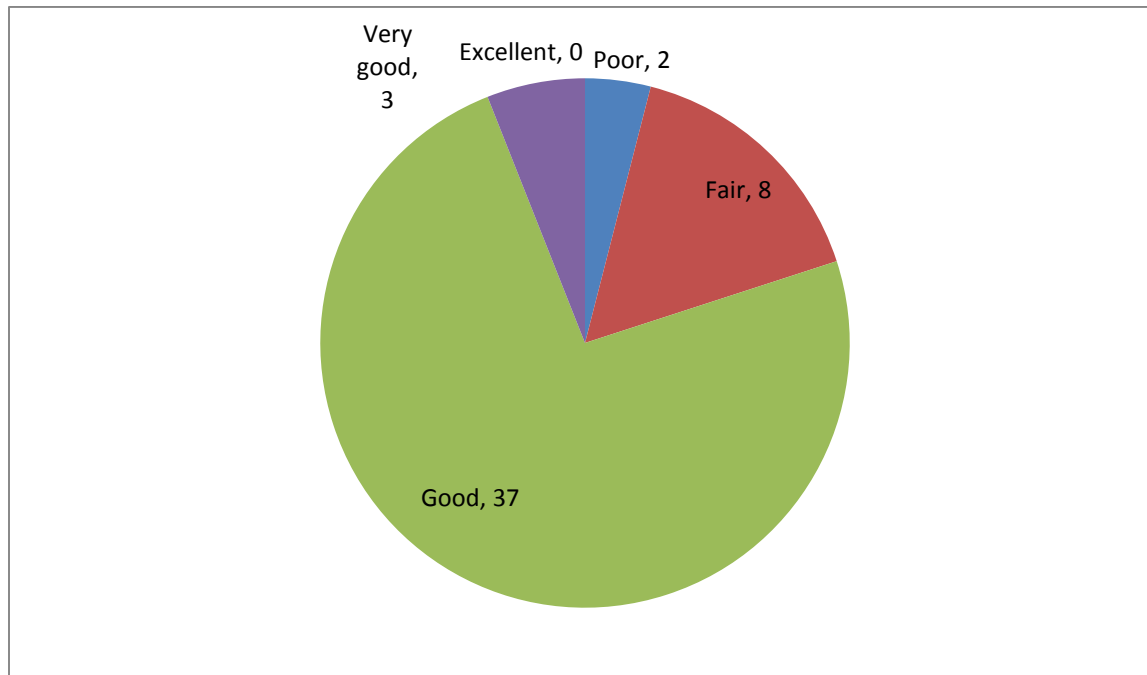


Chart 14: Office space

Office space is additionally critical component of advocating of consumer loyalty. At the point when the workplace is open the client can stand easily on the line for getting administration from bank. At the point when there is tight space then client feels disturbing. Here we can see that, 37 out of 50 clients which are 74% said "Great" implies that they are to some degree fulfilled by the Office space. It shows that Rupali bank, Rupali Sadan Branch has medium office space which entirely alright.

#### 4.3.15 Overall Satisfaction on transaction

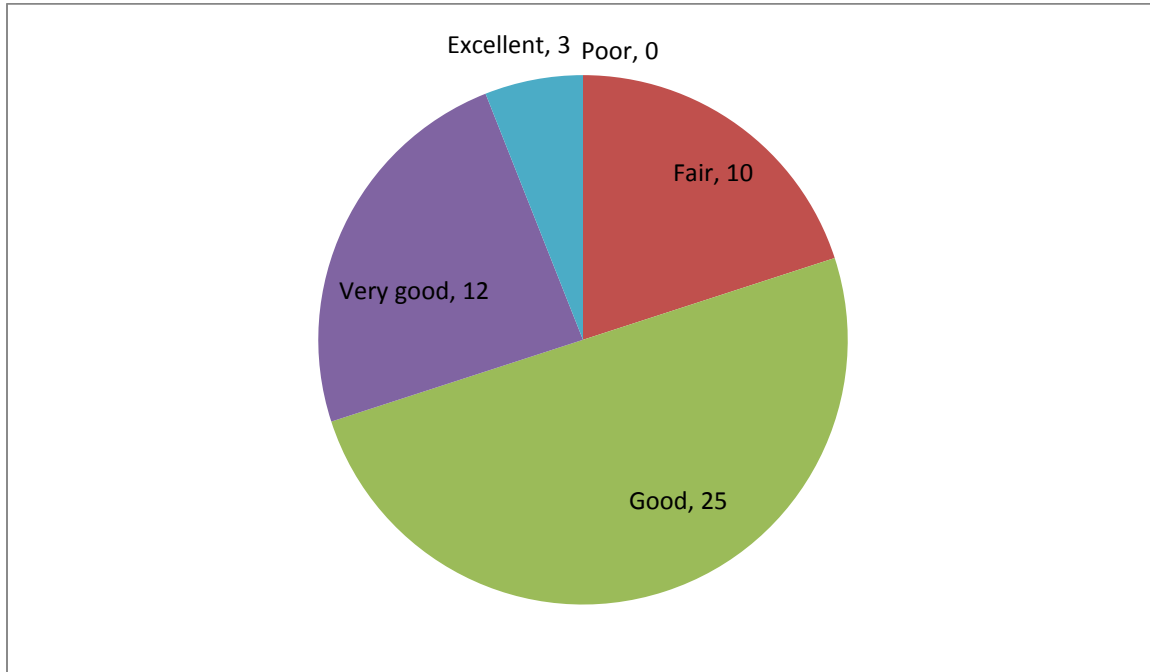


Chart 15: Overall satisfaction on transaction

Customer satisfaction on transaction is the most important factor of banking sector. From the survey we can see that 25 customers out of 50 which are 50% are saying “Good”. That means most of the Customers are satisfied to overall transaction system of Rupali Bank and this indicates that they have no plan to switch another bank.

## 4.4 Findings from analyzed data

Here I will divide the findings from analyzed data into two sections. These are-

- Positive findings
- Negative findings

By comparing these two sections I can decide the level of satisfaction of the customer in Rupali bank limited.

### *Positive Findings*

- 50% of the customers are somewhat satisfied with the employee behavior.
- 42% customers are satisfied and 30% are somewhat satisfied with the service charge of Rupali Bank.
- 36% of the customers are satisfied and 30% are somewhat satisfied with the Prompt and accurate service by Rupali Bank.
- 70% of the customers are satisfied with the problem solving skills of the employee.
- 32% of the customers are satisfied with the, 40% fully satisfied and 28% are somewhat satisfied with the ensuring error free record done by Rupali Bank.
- 50% of the customers are somewhat satisfied and 30% are fully satisfied about the modern and updated technology used by Rupali Bank.
- 58% of the customers are satisfied with the Loan procedure of Rupali Bank.
- 46% are satisfied with the safety of banking transaction through Rupali Bank.
- 44% of the customers are somewhat satisfied with office environment of the bank.
- 74% of the customers are satisfied about the keeping promise made by Rupali bank.
- 74% of the customers are somewhat satisfied with the office space of this branch.

### *Negative Findings*

- 60% of the customer are not satisfied with facility of utility bill payment offered by Rupali bank limited.
- 44% of the customers are not that satisfied with waiting time to get service from the Rupali Bank.

## 4.5 Result of the Survey

Correlation between positive discoveries and negative discoveries from the review plainly recommend that positive discoveries are significantly more than the negative discoveries. So we can say that a large portion of the clients are fulfilled however not completely fulfilled about the administration and office gave by Rupali Bank Limited, Rupali Sadan Branch. However Rupali Bank has numerous ranges where they can enhance the nature of the administration and climate. In addition, they have to consider the client necessity, craving and desire and ought to work as per this. They ought to fabricate a solid association with the client by offering best administration they can. They have to set objective to make the client completely fulfilled by enhancing all the lacking they have. Every one of the variables talked about before like worker conduct, administration charge, system, utility administration, exact administration, blunder free record, critical thinking abilities, and office climate are vital components for the bank, have immediate or backhanded effect on the consumer loyalty.

## Chapter 5: Recommendation and Conclusion

### 5.1 Recommendations

- The Top management of Rupali Bank Limited should be more effective to the employee then present situation. Because they should take care the branch level employee's benefits, opportunities etc.
- The bank has highly skilled employee in the branch level. But the bank should be able to utilize these employees at appropriate way to take out the bank's output.
- The website design is need to improve. Therefore, the website should be more fast and can put more information about the bank.
- Rupali Bank Ltd. should emphasis more on empathy to customers which means that RBL should take more attention to individual care of customers and solves their specific needs.
- As the competitors offering a higher rate on deposits and lower charges in loans, Rupali Bank Ltd should think about it and maintain the interest rate and bank charges as similar to its competitors.
- Token system service can be introduced so that customer can easily get service without any hassle. It will reduce the waiting time to get service from the bank.



## 5.2 Conclusion

As a bank Rupali Bank Limited needs to do a ton of things for the advancement of the nation. The Bank is emphatically situated in the business sector and with its center qualities it can match shareholders' desires and along these lines bring their riches up in future through moral saving money and best estimating. In this way, it needs to step up with the goal that it can satisfy the longing of the govt. and also individuals. It will upgrade more open administrations and develop working groups to give the best administrations to its profitable clients. It must be keep running in composed way and control must be guaranteed in all circle of its execution. Proficient fare group, import group and settlement group must be framed and perform obligations appropriately. Additional preparation, computerization, information gathering, market examination and quickness in adjusting are basically required. To do these the prescribed recommendations can be utilized. Despite the fact that it is hypothetical recommendations, it is not valueless. It has incredible effect on the managing an account business and different parts of the economy. For this, govt. help is key and it is normal that govt. will widen its hand for actualizing the suggestions for the welfare of the general population of Bangladesh.

## 5.3 References:

- ✓ Books, periodicals and annual report
- ✓ <https://www.rupalibank.org/rblnew/index.php#>
- ✓ <http://www.assignmentpoint.com/business/finance/rupali-bank-limited.html>
- ✓ <http://www.assignmentpoint.com/business/economics/bank-with-rupali-bank-limited.html>

## 5.4 Appendix- Questionnaire

Questionnaires	Poor	Fair		Good	Very good	Excellent
Employee behavior with the customer	1		2	3	4	5
Reasonable Service Charge	1		2	3	4	5
Provide prompt and accurate service	1		2	3	4	5
Problem Solving Skills of the Employee	1		2	3	4	5
Ensuring error free record	1		2	3	4	5
Facility of utility bill Payment	1		2	3	4	5
Using modern and updated technology	1		2	3	4	5
Office Space	1		2	3	4	5
Easy procedure of getting Loan	1		2	3	4	5
Customer feels safe by making transaction	1		2	3	4	5
Ensure good online banking service	1		2	3	4	5
Well organized office environment	1		2	3	4	5
Keeps promises	1		2	3	4	5
Waiting time to get service	1		2	3	4	5
Overall satisfaction on Transaction	1		2	3	4	5

