



Internship Report

On

“Analysis on Retail Banking and Customer Satisfaction of One Bank”

(Kawran Bazar Branch – General Banking)

Submitted To:

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Submitted By:

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Date of Submission: December 26th, 2016.





Letter of Transmittal

December 26th, 2016

Fairuz Chowdhury
Lecturer,
Brac Business School
Brac University.

Subject: Submission of the internship report.

Dear Sir,

With due respect, it is a great pleasure of mine to submit my internship report entitled “**Analysis on Retail Banking and Customer Satisfaction of One Bank**” under your observation, which is a requirement for the completion of my BBA degree. It is an honor to work under your guidelines. Your advice has helped me a lot to bring my experience of working in One Bank into words through this report. I have left no stone unturned to complete this report as you guided me.

I have furnished the entire thing that I have learned while working on One Bank. I have used primary and secondary data to enlighten my report. I have done survey for the purpose of my analysis. I have to face some limitations while working for this report. Purdon my lacking which has occurred for these limitation. I hope that you will be kind enough to consider my limitations.

Lastly, I would like to thank you again for your enormous support and encouragement which inspired me to work enthusiastically. May I therefore pray and hope that you will be kind enough to accept my internship report and oblige there by.

Sincerely yours,

MD. Mahbubur Rahman
Student ID: 12304066
Brac Business School.
Brac University.

Acknowledgement

At first I would like to thank the Almighty for giving me the opportunity to do my internship at One Bank Karwan Bazar branch. A great deal of exertion and study has been included in setting this up report into reality. It gives me enormous delight to thank countless for their welcoming participation and support who have contributed specifically or in a roundabout way in setting this up report.

I am deeply indebted and thankful to my respected advisor Mr. Fairuz Chowdhury, for his guidance and encouragement in carrying out the project work. I am also grateful to all the official members of One Bank Karwan Bazar Branch who have helped me to understand the real life work experience, which has helped me a lot to do my project work.

I also show my gratitude to Mr. John Sarkar (Additional Deputy Managing Director Company Secretary & Head of HR) of One Bank who has given me the opportunity to convey my internship in One Bank.

Lastly, I want to thank my family and fellow batch mates who has helped me through my internship and project work.

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Executive Summary

A temporary position project is critical and fundamental for obtaining background through learning and spreading the extent of Knowledge. Fundamental center of this report is gone for giving an exhaustive picture to the zones of General Banking operations of OBL. The organizational exposure of three months is reflected in this report. In the Introduction part contains a brief introduction of OBL mission, vision, and core values. After that a brief description of my working experience has described. The next part portraits two separate analysis on the unique retail banking system and customer satisfaction level of OBL. The last part incorporates the conclusion, reference and addendums.

Chapter –

Company overview of One Bank Limited

CHAPTER 1

Company overview of One Bank Limited

With the core value of Oneness ONE Bank Limited (OBL) was incorporated in May, 1999 with the Registrar of Joint Stock Companies under the Companies Act.1994, as a commercial bank in the private sector.

The Bank is pledge-bound to serve the customers and the community with utmost dedication. The prime focus is on efficiency, transparency, precision and motivation with the spirit and conviction to excel as ONE Bank in both value and image.

The name 'ONE Bank' is derived from the insight and long nourished feelings of the promoters to reach out to the people of all walks of life and progress together towards prosperity in a spirit of oneness.

Third Generation Private Commercial bank:

OBL is a private sector commercial bank dedicated in the business line of taking deposit from public through its various saving schemes and lending the fund in different sectors at a margin. Proper risk assessment and compliance is meticulously followed in selection of asset and liability portfolio. The bank's finance concentrates in both working capital and long term financing.

In the industrial sector, the major concentration of the bank is on the textile and RMG sector. With the increase exposure to RMG, bank has increased its non-funded business substantially. Bank has taken initiative to increase exposure in SME for broadening the access of small entrepreneurs to bank credit.

With state of art technology, OBL has real time on-line banking facility and has launched Visa debit and credit card, ATM facility, E-Banking, Mobile banking etc. A full-fledged Disaster Recovery (DR) centre has been established in Sirajgonj to ensure business continuity of the bank. OBL has introduced Centralized Loan Administration and Trade Processing centre at Dhaka and Chittagong zone.

1.1- The Vision Statement:

- ① To establish ONE Bank Limited as a Role Model in the Banking Sector of Bangladesh.
- ① To meet the needs of our Customers, Provide fulfillment for our People and create Shareholder Value.

1.2- The Mission Statement:

- ① To constantly seek ways to better serve our Customers.
- ① Be pro-active in fulfilling our Social Responsibilities.
- ① To review all business lines regularly and develop the Best Practices in the industry.
- ① Working environment to be supportive of Teamwork, enabling the Employees to perform to the very best of their abilities

1.3- Core Values:

- ① Take Pride: In what we do and where we work: with the highest standards of fairness, ethics, integrity and openness in everything we say and do.
- ① Client Centricity: We earn our clients and customers' trust by placing them at the core of our organization and continuously strive to pursue mutually beneficial relationships in which the value created is shared fairly.
- ① Respect & Appreciate: The people we work with and the contribution that they make.
- ① Excellence: We achieve excellence by "Doing Right Things Right, First Time Right."

1.4- Company Logo:



Picture 1.1: showing Company logo

Oneess :

One team → One goal → Serving our clients,
stakeholders and the community at large
→ in a spirit of oneness.

Number of Branches = 87

Illustrated in the (figure 1.1)

Corporate HQ:

2/F HRC Bhaban, 46

Kawran Bazar C. A., Dhaka, Bangladesh

Tel: +880 2 9118161,

Fax: +880 2 9134794,

SWIFT: ONEBBDDH000

Website: www.onebank.com.bd



Figure 1.1- Picture showing the branches of ONE Bank Ltd.

1.5- The Board and its Committees:

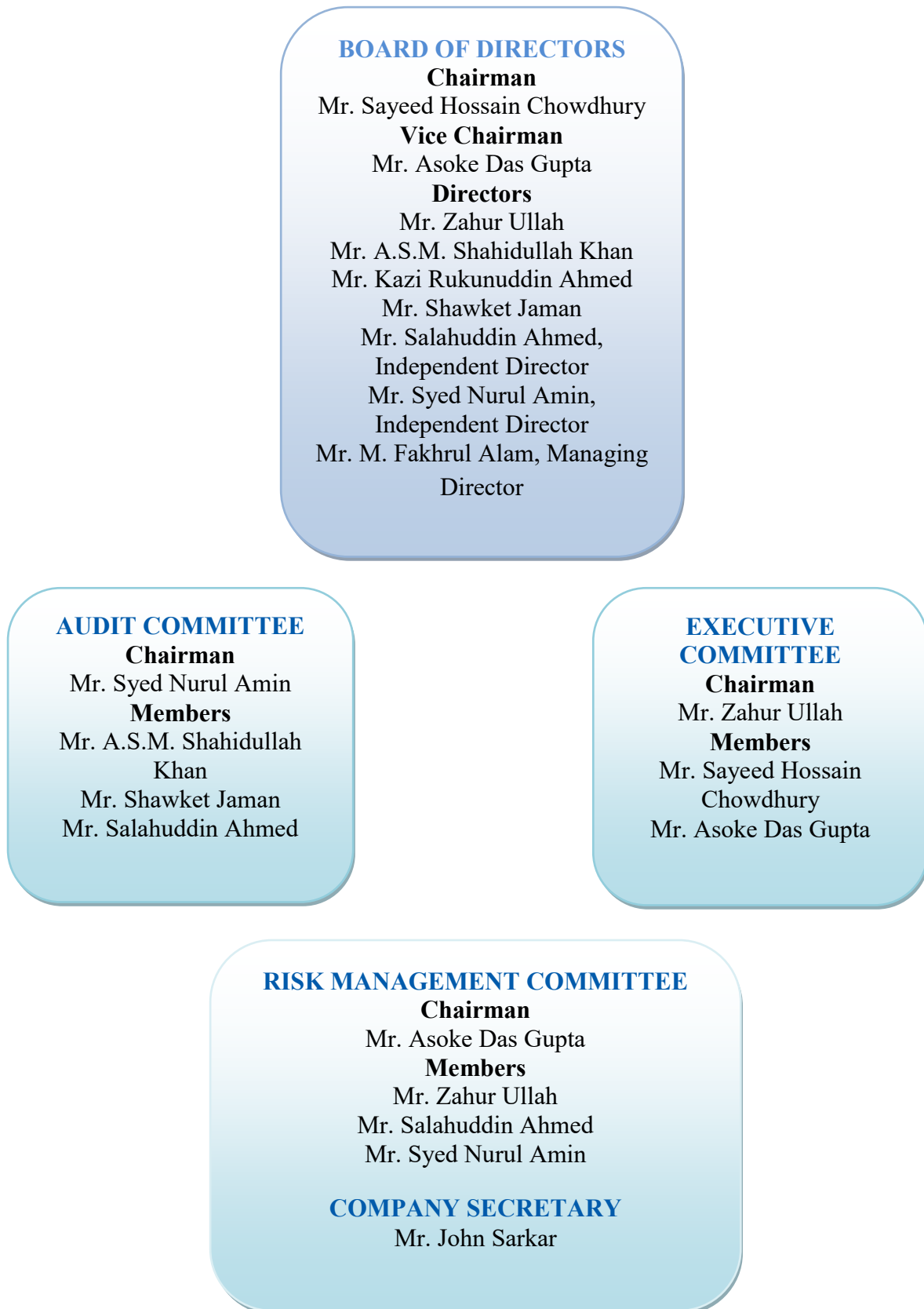


Figure 1.2- Diagram showing the Board and committee of One Bank

1.6- Five Years' Financial Highlights of ONE Bank Limited:

As at 31st December 2015

Figures in Million Taka

SI No	Particulars	2015	2014	2013	2012	2011
1	Authorized Capital	10,000	10,000	10,000	10,000	4,150
2	Paid up Capital	5,899	5,244	4,767	4,145	3,189
3	Shareholders' equity	11,579	10,225	8,576	7,424	6,346
4	Statutory Reserve	3,846	3,306	2,665	2,310	1,898
5	Total Capital (Tier-1 + Tier-2 Capital)	14,759	14,511	12,070	8,438	7,700
6	Total Assets	154,193	121,820	102,691	85,618	67,619
7	Total Deposits	131,252	100,295	86,568	73,056	57,240
8	Total Loans & Advances	106,749	90,499	76,573	60,216	47,927
9	Total Investment	22,900	14,724	10,292	9,792	8,128
10	Import business handled	105,199	111,888	74,857	57,686	53,831
11	Export business handled	56,176	66,866	58,711	50,930	45,897
12	Guarantee business handled	12,939	9,310	8,036	11,976	12,941
13	Total Contingent Liabilities	61,444	49,787	44,183	32,669	30,459
14	Total Operating Income	7,640	7,172	5,458	4,620	4,611
15	Total Operating Expenses	3,492	3,263	2,998	2,284	1,764
16	Profit before provision	4,148	3,909	2,460	2,336	2,847
17	Provision for loans and other assets	1,450	706	683	275	607
18	Profit after provision and before taxes	2,698	3,203	1,777	2,061	2,240
19	Provision for taxation	776	1,107	428	1,005	792
20	Net profit after taxation	1,922	2,096	1,349	1,056	1,448

SI No	Particulars	2015	2014	2013	2012	2011
1	Earnings per Share	3.26	4.00	2.83	2.55	4.54
2	Price Earning Ratio (Times)	4.69	3.95	5.58	8.95	10.50
3	Net Asset Value per share	19.63	19.50	17.99	17.91	19.86
4	Return on Assets	1.39%	1.87%	1.43%	1.38%	2.29%
5	Return on Investment	11.32%	12.88%	14.08%	14.31%	14.94%
6	Capital Adequacy Ratio	10.93%	13.47%	12.09%	10.46%	11.24%
7	Tier - 1 (Capital)	8.46%	9.45%	8.53%	9.13%	9.22%
8	Credit Deposit Ratio	81.33%	90.23%	88.45%	82.42%	83.73%
9	Percentage of classified loans against total loans and advances	3.58%	4.72%	4.89%	5.52%	4.47%
10	Dividend					
	Cash	12.50%	12.50%	9.00%	5.00%	-
	Stock	12.50%	12.50%	10.00%	15.00%	30.00%

SI No	Particulars	2015	2014	2013	2012	2011
1	Number of Branches	85	77	70	64	54
2	Number of Employees	1976	1861	1810	1608	1472

Figure 1.3 – Table showing the Five Years' Financial Highlights of ONE Bank Limited

Chapter 2

Objective and responsibility during internship

Chapter 2

Objective and responsibility during internship

2.1- Introduction:

One Bank Ltd (OBL) is a company where every individual is treated with respect. During the internship period I have never felt that I was treated as an internee. For this mutual respect from one employee to another every individual works with the self-motivation and fulfill their responsibility properly. As an intern I have been given a large number of objective and responsibility by the employees. At first, it seemed impossible to achieve, but after few days of working I started to gain experience. Day by day the responsibilities became easier. At the end I have completed my objectives and responsibilities successfully, and got an invitation to join One Bank to their next recruitment drive. It was against their rules to recruit from their internship program, but they made an exception. From their point of view I have successfully completed my internship objective and responsibilities.

My internship objective and the responsibilities are described below:

2.2- Internship objective and the responsibilities:

My internship experience in the Kawran Bazar Branch of One Bank Ltd. was divided into two departments. For the first two months I have worked under the “General Banking” department, and for the last one month I have worked under the “Clearing department”. During the first two months of General Department I have been assigned to work with every individual and in every section of that department. As a result I have worked under many sections of that department. There are:

- a) Account opening (every kind of account)
- b) Savings Instruments [Sanchayapatra]
- c) Pay-order
- d) Cards
- e) Deposit products – savings (DPS)
- f) Remittances
- g) Other minor responsibilities.

2.2.a) - Account opening:

My very first work was under the account opening sections. I have learned the processes and requirements to opens every types of accounts. Mainly there are two types of accounts saving and current account. But among those types there are many types of saving products are available in One Bank. As a result, I had to learn about most of them.

My key responsibilities of account opening were:

- Register entry for new account opening, new cheque issue and cheque collection by the customer.
- New cheque collection from the printing company.
- Form fill-up of the account opening form.
- Finding old file from the vault and putting newly opened forms.
- Marking the new form for the customers. (Marking where to sign)
- Making sure that all the required documents, verification papers and pictures are there, for new account opening form.
- Filling up the Transaction profile (TP) and Bank's copy.
- Verifying the National Identification Card from the election commission's website.

Requirements for Different account:

<u>Types of account</u>	<u>Individual</u>	<u>Corporate</u>
Picture	2 copies of A/C holder's 1 copy of nominee	2 copies of each governing and operation body
NID	1 Photocopy of both nominee and A/C holder	Photocopy of every operation personal
Signatures/ Seal	5 Signatures of A/C holder, 1 nominee	Company seal and signature of every personal
Introducer	From active client	From Bank authority
Joint/ more holder	everyone can operate with equal rights	according to the memorandum
Verification paper	NID card and job approval letter(for salary)	Memorandum, trade license
Types of savings	Pyramid savings, Elegant Savings, Quick Millionaire, NRB Savings Plus, Pensave, Edusave, Marrysave, School Banking, Monthly Money Maker, Gold Saving Account, Silver Savings Account,	ONE-Two-Three, Corporate Deposit Scheme, Money Rotator

Figure 2.2.a.1- Showing requirements for different account

(These requirement can be changed under different circumstances, under Bank's advise)

2.2.b) Savings Instruments [Sanchayapatra]:

Savings instruments (Sanchayapatra) are issued by the Bangladesh Bank. One Bank is authorized to sell these instruments under contract. Among 4 types of instruments, OBL sells only two types –

1. TMT - SC-1: (5 Years & 3 Monthly Interest bearing Sanchayapatra)
2. FSP - FSC-1: Poribar Sanchayapatra (Family saving Instruments)

1 My responsibilities under the savings instruments were:

- Filling up the form
- Making the form for customers
- Making sure that required papers are there (2 copy of picture of main holder 1 copy of nominee and Photocopy of NID card of both account holder and nominee)
- Filling up the instruments' form.
- Finding old instruments.
- Verifying the National Identification Card from the election commission's website.

2.2.c) Pay-order:

Pay order is a demand draft of issued only with A/c payee crossing. Pay Order or Banker's Cheque is the payment order of a financial instrument issued by the bank on behalf of customer. Pay order is issued to pay a specified amount to a specified person within the same city.

1 Under the Pay order section I have worked on several activities:

- Printing the pay order
- Register entry for new issued pay order.
- Giving “Not over..... Tk. only” seal and writing the specific amount on the Pay order.
- Take it safe to the authorized person to sign it for the Bank.

- Giving the pay order safely to the customers and taking their signature on the register entry.

2.2-d) Cards:

One Bank Ltd. is providing different kinds of Cards to the customers for their convenience.

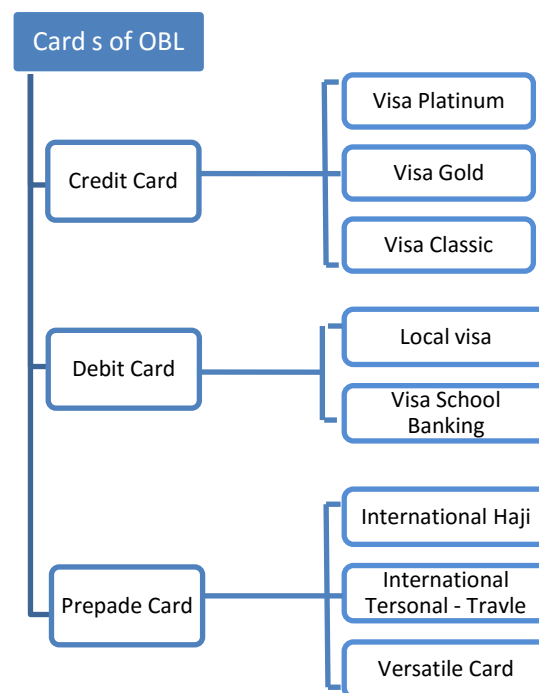


Figure 2.2-d) 1 – Showing different type of cards of OBL

My responsibilities within the card section were:

- Giving register entry for the new card.
- Giving register entry for the new cards' pin number slip. (as the bank operates the card and the Pin number slip separately for safety reasons)
- Storing the Cards and the Pin number slips separately in two different vaults.
- Taking signature from the customers from two separate entry registers. (One for the Card and other is for the Pin number)
- Verifying the customer's signature.

- Giving advice to the customers, how to activate the card.
- Destroying the expired and undeceived cards. (minimum 6 months old)

2.2-e) Deposit products – savings (DPS):

Deposit products –saving also known as DPS in the context of One Bank. There are several types of Deposit Products available in OBL. There are Pyramid savings, Elegant Savings, Quick Millionaire, NRB Savings Plus, Pensave, Edusave, Marrysave, School Banking, Monthly Money Maker, Gold Saving Account, and Silver Savings Account. My main responsibility was to filing the account file under every category, and finding those when it was needed.

2.2-f) Remittance:

This sector of the General Bank takes care of the inward remittance from or to the clients. OBL maintains relationship with several remittance houses: Western Union, Money Gram, Xpress Money service, UAE Exchange Center, Trans-fast Remittance excreta. My key responsibility was to register entry, filing and finding the necessary files.

2.2- g) Other minor responsibilities under General banking:

- I have also worked on several minor responsibilities:
 - I have deposited money in the cash for the newly opened account.
 - Collected money from the cash of the loyal client of the bank.
 - Taking signature on the Batch letter (is the manual copy for different journal entry)
 - Also I have given Bank Statement for the clients.

2.2.i - Clearing Department (for last 1 month):

After working under General Banking for two months I was rotated to the “Clearings Department” to replace two employee on mandatory leave (15 days of leave for bank employees- ones a year). Working under Clearings department was challenging and risky task, because I had to handle pay orders / cheques issued by other banks. This task was not meant for an internee, only authorized personals can handle this kind of tasks. One little mistake could cause a large number of problems. Also All these cheques had to be processed and sealed before 12pm. because, after 12pm Bangladesh Bank closes the house time of that particular day.

Judging by the work performance of my previous two months the authority has trusted me with the job.

My key responsibilities under the clearings departments were:

- Collecting cheque from the Cash department for that day’s house date.
- Separating the High value (same day – above 5 lac. taka) cheque from the regular valued cheque (Bellow 5 lac. taka)
- Processing the High value cheque first then the Regular value. (on an average 150 cheque per day)
- Checking the Pay Orders with the deposit receipt. (Whether the name, amount of the money, signature and the date is valid or not)
- Checking the Pay Orders by the UV reader machines.
- Checking the Pay Orders with the cheque reader machines.
- Separating the 2nd time and 3rd times’ cheque and processing those.
- Giving “Crossing Seal” on the front of the cheque.
- Giving “Clearings / High value Seal” on the back side of the cheque.
- Giving the “UV Checked” seal and giving my initial signature to ensure that the cheque has been checked thoroughly

- After that I had to give Excel entry for every Pay Order with the bank name, cheque number, the money amount and balancing those entries.
- Sending the cheque for the signature processes from an authorized personal.
- Processing the cheque before 12pm.
- Printing out the Excel copy and store it with the cheque along with the “Run Number” (a serial number appointed by the central clearing for a particular batch of cheques)
- Separating the “No read” or invalid cheques and giving entry.
- Checking the OBL system for probable return cheque for that day and giving register entry
- Giving clients a phone call to collect the invalid or the return cheque.
- Giving back the invalid or the return cheque and taking signature from the clients.
- After 12pm prepare the rest of the cheque collected from the cash department and go through the same process to prepare for the next day’s house date.

Chapter - 3

Analysis on the internship project

Chapter - 3

Analysis on the internship project

This chapter of the report contains my project work which is divided into two parts. In the very first of this chapter I will analysis the Retail Banking system of One Bank Ltd (OBL), where it is described that what kind of or what types of services the One Bank is offering through Retail Banking, their features and the other required things. Also I will try to establish that how their retail banking system is a model to all other banks in Bangladesh. After that, in the second part of this chapter I will provide the analysis on customer service, which will give a thorough understanding of whether the customers are satisfied with the services of the One Bank. I will analysis this part based on the survey I have conducted during my internship period.

This chapter will be divided in to these two parts:

- ❶ **Part A:** Analysis on the retail banking of One Bank Ltd.

- ❷ **Part B:** Analysis of the customer satisfaction of the One Bank Ltd.

Part – A

Analysis on the retail banking of One Bank

3.A.1 - Introduction:

Retail banking also known as Consumer Banking is the provision of services by a bank to individual consumers, rather than to companies, corporations or other banks. Services offered include savings and transactional accounts, mortgages, personal loans, debit cards, and credit cards. In the context of One Bank, they provide several types of deposit, saving, loan, and card. One Bank provides a large number of choices to the customer that most of the banks of Bangladesh do not provide.

3.A.2 – Project statement on retail banking:

My project statement of the part is that, “One Bank practices a standard retail banking system, which would be a model to all other banks in Bangladesh.” Trough out my analysis of this part I will try to establish my statement by analyzing

3.A.3 - Purposes of the project:

I have chosen to analysis on Retail Banking system of One Bank because from my point of view and from my initial analysis based on my experience, I have found that the retail banking system is a model to other operating bank in Bangladesh. In this part I am going to analysis every aspect, services and parts of the retail banking of One Bank. I am going to find out the benefits and limitations of each service, also I am going to compare each part with other banks of Bangladesh. By analyzing in this manner I will be able to establish my project statement that, One Bank practices a standard retail banking system, which would be a model to all other banks in Bangladesh.

Retail banking system of One Bank Ltd is shown in the diagram below:

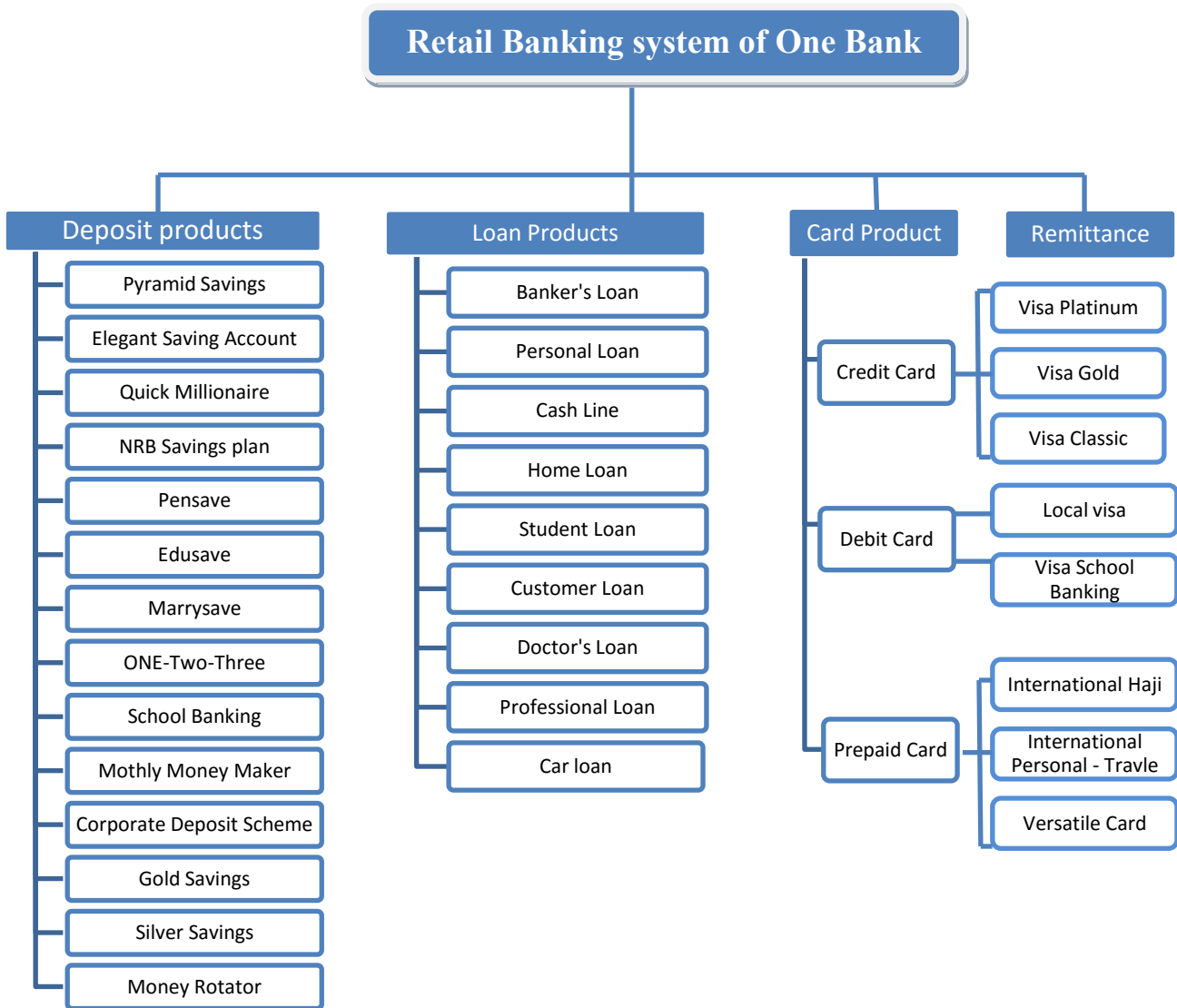


Figure 3.A.1- Showing retail banking system of One Bank.

3.A.i - Deposit products

➤ 3.A.i.1- Pyramid savings:

Pyramid savings is combination of regular savings and recurring savings and it offers a unique way to save by force and fast.

① Features:

Account opening balance is Tk. 20,000 and four different maturity tenors

① Interest rate:

6 months – 4.00% p.a

1 year – 4.50% p.a

2 years – 5.00% p.a

3 years – 5.50% p.a

-Minimum single transaction amount is Tk. 500

-No fixed date for deposit and no fixed monthly installment

-Flexible deposit facility with no withdrawal option before maturity

-Maximum 90% Cash Line facility against this account

① Analysis: Pyramid saving are common among other Banks'. Thought this saving package is defined and called after various names in other Banks.

➤ 3.A.i.2- Elegant Savings:

ONE Bank is offering world of privileges for elegant citizens of the country. While any individual turns 50 years, this bank will provide rewarding savings account OBL Elegant Savings. Elegant Savings is daily interest bearing and monthly interest paying taka savings account for Senior Citizens of Bangladesh.

① Features:

Minimum account opening balance Tk 5000. Interest calculated on daily basis and paid monthly

① Rate of interest

- 3.50% p.a for balance up to Tk 5 lac
- 4.00% p.a for balance above Tk 5 lac to Tk 10 lac and
- 4.50% for balance above Tk. 10 lac

-First cheque book free

-25% discount in locker charges for 1st year

-0.50% bonus interest rate on retail Fixed Deposit (3 month and 6 month Fixed Deposit)

-Complimentary Executive Health Check Gift Card of Apollo Hospital /Discount in Gym Membership

-Free Internet Banking and SMS Banking

- ① Analysis: Elegant Savings are common among other Banks'. Thought this saving package is defined and called after various names in other Banks. But One Bank is offering higher interest rate than many banks.

➤ **3.A.i. 3 - OBL Quick Millionaire:**

OBL Quick Millionaire is a premium DPS product designed for enthusiastic and aspirant clients. This will help account holder amass Tk 10 lac in shortest period through monthly installment.

① Features:

- Premium DPS for aspirant individuals
- Opportunity to be a millionaire within two years
- Choose from four different tenures – from 2 to 8 years

- Maximum 90% loan facility
- Automatic realization of monthly installment

Tenor	Initial Deposit-Tk 50,000	Initial Deposit-Tk 100,000	Initial Deposit-Tk 200,000	Maturity Amount	Interest Rate
	Monthly Installment	Monthly Installment	Monthly Installment		
2 Years	37,400.00	35,200.00	30,850.00	TK 10.00 lac	5.00%
4 Years	17,475.00	16,300.00	14,000.00		5.50%
6 Years	10,750.00	9,900.00	8,260.00		6.00%
8 Years	7,300.00	6,650.00	5,310.00		6.50%

Figure 3.A.i.3: showing Package details of OBL Quick Millionaire

- ① **Analysis:** Most of the banks do not have this kind of package. Though few banks provide this service they are not that beneficiary than this package.

➤ 3.A.i.4 NRB SAVINGS PLUS

NRB SAVINGS PLUS is a daily interest bearing and monthly interest paying taka savings account for Non Resident Bangladeshi. Any NRB who is between 18 to 65 years of old can open this account. The NRB must have valid residence and work permit.

- ① Features:
 - Interest calculated on daily basis and paid monthly
 - Interest credited in the account every month
 - Interest rate is 4.00% Up to Tk.5 lac and 4.50% Above Tk 5.00 lac
 - First 25-page cheque book free
 - Free Internet Banking and SMS Banking
 - Minimum balance required to earn interest: BDT 10,000/-

- ① **Analysis:** Most of the banks do not have any kind of savings system for the Non Resident Bangladeshi. One Bank is providing a unique service to Non Resident Bangladeshi. One Bank practices a standard retail banking system, which would be a model to all other banks in Bangladesh.

➤ **3.A.i.5 - Pensave:**

Pensave is a specially designed scheme for the socially conscious citizens. This special saving scheme will provide the financial security during the retirement days.

① **Features:**

- Flexible deposit options with different tenures.
- Maximum 90% Loan facility against Pensave.
- Competitive interest rate.
- Automatic realization of monthly installments.

PAYMENT SIZE	TENURE			
	3 Years	5 Years	8 Years	10 Years
500	19,442.67	34,543.68	61,528.88	84,260.45
1,000	38,885.34	69,087.36	123,057.76	168,520.90
2,000	77,770.68	138,174.72	246,115.52	337,041.80
3,000	116,656.02	207,262.08	369,173.28	505,562.70
5,000	194,426.70	345,436.80	615,288.80	842,604.50
10,000	388,853.40	690,873.60	1,230,577.60	1,685,209.00
20,000	777,706.80	1,381,747.20	2,461,155.20	3,370,418.00
Scheme Deposit Rate (Compounding Half Yearly)	5.00%	5.50%	6.00%	6.50%

Figure 3.A.i.5: Showing Pensave detailed package

- ① **Analysis:** Pensave saving is common among other Banks'. Thought this saving package is defined and called after various names in other Banks.

➤ **3.A.i.6 – Edusave:**

Education is getting more and more expensive day by day. Hence Edusave is a far-sighted scheme that bridges students' dream and reality. Edusave can support the expenditure for higher study at home or abroad.

🔴 **Features:**

- Monthly deposit scheme for a great future value
- Flexible deposit options with different tenures
- Maximum 90% Loan facility against Edusave
- Competitive interest rate

PAYMENT SIZE	TENURE			
	3 Years	5 Years	8 Years	10 Years
500	19,442.67	34,543.68	61,528.88	84,260.45
1,000	38,885.34	69,087.36	123,057.76	168,520.90
2,000	77,770.68	138,174.72	246,115.52	337,041.80
3,000	116,656.02	207,262.08	369,173.28	505,562.70
5,000	194,426.70	345,436.80	615,288.80	842,604.50
10,000	388,853.40	690,873.60	1,230,577.60	1,685,209.00
20,000	777,706.80	1,381,747.20	2,461,155.20	3,370,418.00
Scheme Deposit Rate (Compounding Half Yearly)	5.00%	5.50%	6.00%	6.50%

Figure 3.A.i.6: showing the details of the package Edusave

- 🔴 **Analysis:** None of the bank in Bangladesh has the Education saving system. Though other banks have student loans, education loan and student saving. One Banks has different savings system called School Banking. But Edusave is a unique package to support the expenditure for higher study at home or abroad. This package makes One Bank the retail banking system unique than other banks.

➤ 3.A.i.7 - Marrysave:

Marrysave is a marriage scheme brought to the customers by ONE Bank Limited. The scheme is equally attractive to parents and our younger generation having plans to start a family in near or distant future. Marrysave can relieve the worries at the time of marriage by financing a part of the expenditure involved. Marrysave can also support starting up a new family in a new home by funding the costs.

🔴 Features:

- Monthly deposit scheme for a great future value
- Flexible deposit options with different tenures
- Maximum 90% Loan facility against Marrysave
- Competitive interest rate
- Automatic realization of monthly installments

PAYMENT SIZE	TENURE			
	3 Years	5 Years	8 Years	10 Years
500	19,442.67	34,543.68	61,528.88	84,260.45
1,000	38,885.34	69,087.36	123,057.76	168,520.90
2,000	77,770.68	138,174.72	246,115.52	337,041.80
3,000	116,656.02	207,262.08	369,173.28	505,562.70
5,000	194,426.70	345,436.80	615,288.80	842,604.50
10,000	388,853.40	690,873.60	1,230,577.60	1,685,209.00
20,000	777,706.80	1,381,747.20	2,461,155.20	3,370,418.00
Scheme Deposit Rate (Compounding Half Yearly)	5.00%	5.50%	6.00%	6.50%

Figure 3.A.i.7: Showing the package details of Marrysave.

- ① **Analysis:** Most of the banks do not have any kind of savings system for the married couples. Though few banks providing saving system like this but they are not attractive enough like One Bank.

➤ **3.A.i.8 - ONE 2 3 Scheme:**

ONE 2 3 Scheme is a lucrative offer from ONE Bank Limited making customers' deposits grow by folds over a certain period of time. ONE 2 3 Scheme requires a fixed deposit of Tk.5,000/ or its multiple for customer's chosen tenor.

- ① **Pre-mature Encashment:** Deposit may be withdrawn at any point in time, in case of emergency.
- ① **Credit facility:** Depositor(s) can avail Loan/Overdraft facility against pledge of Deposit Receipt up to 90% of the deposit upon fulfillment of terms and conditions applicable for Loans & Advances extended by the Bank.

If the Depositor expires after availing a Loan/Overdraft, Nominees/Heirs will be paid the balance amount after making full adjustment of Loan/Overdraft including accrued interest and other charges, if any.

Type of Scheme (ONE Bank Limited)	Tenure	Interest Rate
Double Benefit	9 years	7.85%
Two & Half Times Benefit (2.5 times the initial deposit amount)	10 years	9.38%
Triple Benefit (3 times the initial deposit amount)	12 years	9.37%

(Half Yearly Compounding)

Figure 3.A.i.8.1: Showing the One-2-3 scheme

- ① **Analysis:** ONE 2 3 Scheme is a lucrative offer from ONE Bank Limited making customers' deposits grow by folds over a certain period of time. This is another attractive package for the customers of the One Bank, which makes this bank unique than other banks.

➤ **3.A.i.9 - School Banking:**

From the immemorial, habit of savings is built in nature. Ants save food, Bees save honey, we save money. School Banking is a special product designed by OBL only for the students with a vision to inculcate savings habit and familiarize young generations with banking transactions. The product is a savings account mode and saving schemes can be opened by transferring money from this account.

① **Features:**

- Minimum initial deposit BDT 100/=
- Rate of Interest is 6% p.a. accrued on daily basis
- Interest is accrued on daily basis.
- No online charges for deposit and withdrawal
- SMS alert service
- No charge will be deducted from this account except Government charges

① **Eligibility:**

Applicant age must be within 6 to below 18 year with prior permission of parent/ legitimate guardian.

- ① **Analysis:** This is a very popular package for the customers of One Bank. Many adult customers open this account for their children. Many banks also provide this package.

➤ **3.A.i.10 - Monthly Money Maker Scheme:**

Monthly Money Maker Scheme is a special type of Fixed Deposit Account which provides the applicant with monthly interest accrued from the Fixed Deposit to the applicant's savings/current account. The key features of this product are:

Deposit Amount: In multiples of Tk.50,000.00 (Taka Fifty Thousand Only).

Initial Deposit Date: Any day of the month.

Rate of Interest: 7.00%

- ❶ **Analysis:** Many banks in Bangladesh do not provide this package separately like One Bank. Most of the banks provide this service along with their normal savings packages. On the other hand One Bank has made this package separate and unique.

➤ **3.A.i.11 -Corporate Deposit Scheme:**

Corporate Deposit Scheme is dedicated only for corporations, not for individual purposes.

Category: Recurring Deposit

Monthly Deposit Amount: Tk.10,00,000 (Taka Ten Lacs Only)

Client Category: Corporate (NOT for individuals)

Deposit Frequency: Monthly

Interest Rate: 9.5%

Tenure: 5, 8 & 10 years

TDS: Tax on interest earned is applicable at the rate prevailing at the time of maturity.

- ❶ **Analysis:** Many famous companies are the customers for this deposit scheme. This package is getting popular day by day within many companies.

➤ **3.A.i.12 and 13 - Gold and silver:**

With free internet banking Gold and silver package is providing some special features, which are shown in the table below:

Gold	Silver
Interest calculated on daily and paid monthly	Interest calculated on daily basis and paid monthly
Interest credited in the account every month	Interest credited in the account every month
Interest rate 4.50%	Interest rate 4.00%
Minimum balance required to earn interest: BDT 50,000/-	Minimum balance required to earn interest: BDT 25,000/-
ATM withdrawal amount maximum BDT 50,000/- per day	ATM withdrawal amount maximum BDT 25,000/- per day

Figure 3.A.12-13.1: showing gold and silver packages of OBL.

- **Analysis:** OBL Gold Savings Account is a daily interest bearing and monthly interest paying savings account for applicant/individual. OBL Silver Account is a daily interest bearing and monthly interest paying savings account for applicant/individual.

➤ **3.A.i.14 - Money Rotator:**

The Product has been designed to target the different government agencies along with large corporate bodies, semi government organization, Universities, NGO's and different individual along with different proprietorship concern. The main feature of the product is to attract the mentioned clients though compounding of interest for a period of 3/6/12 months.

Target Group: High net worth corporate clients, individuals and Proprietorship concerns.

Amount: Minimum amount BDT 1(one) crore and above.

Product Nature & Purpose: By nature it's a Term Deposit account for the tenor of 3/6/12 months in which interest will be compounded at monthly basis.

① Features:

- Tenor 3/6/12 months .
- Minimum amount BDT 1(one) crore and above.
- Interest rate: 5.00% p.a or as may be decided by ALCO from time to time
- Interest cycle: monthly compounding.

① Additional features:

For any premature encashment client will be entitled for Interest of 4% p.a or as may be decided by the management from time to time. However, to be eligible for 4% interest rate p.a the client requires investing the fund for tenor of minimum one month. All the necessary government charges will be deducted as per the prevailing laws.

- ① **Analysis:** No other private bank in Bangladesh provides such saving package other than One Bank. Though few banks provide similar packages like this but they are not as much attractive like Money Rotator package. By separating this product from other products One Bank is opening new opportunities to retail banking system.

3.A.ii - LOAN PRODUCTS

➤ 3.A. ii. 1 -Banker's loan

Banker's can fulfill their aspirations with OBL Banker's Loan. This is an “any purpose” terminating loan facility with exciting value propositions and benefits.

① Features:

- Loan amount ranges from Tk.1,00,000 to Tk.10,00,000
- Loan tenure ranges from 12 to 60 months
- Interest rate is 11.00% p.a for first year(12 EMI) and 12.00% p.a for rest of the tenures
- Processing fee is only 0.50% of loan amount
- No prepayment fee/partial settlement fee for first phase
- Quick processing time
- Loan balance Transfer or Take over facility from other banks

① Eligibility Customers:

1. Any credit worthy Bank official can apply for the loan to meet life style needs against his/her gross monthly income
2. Age: Minimum 21 - Maximum 60 years or retirement date whichever is lower at the end of loan maturity date
3. Professional Experience: Minimum 3 years of banking experience with 6 month permanent employment with present employer
4. Minimum Gross Monthly Income: Minimum Tk. 50,000/- per month

➤ **3.A. ii. 2 -OBL Personal Loan**

OBL Personal Loan has come to change and meet customer's lifestyle needs. It is an any purpose terminating loan facility with minimal documentation and competitive interest rate

① Features:

Loan amount ranges from Tk.50,000 to Tk.10,00,000

Loan tenor ranges from 12 to 60 months

Interest rate:

- Regular Loan: Salaried - 12.00%, Businessman - 14.00%, Landlord - 14.00%.

- Takeover Loan: Salaried - 11.00%, Businessman - 13.00%, Landlord - 13.00%

① Minimal documentation

Loan balance Transfer or Take over facility from other banks

No processing fee for loan balance transfer or take over

① Eligibility:

Any credit worthy individual having age between 21 to 60 years.

① Professional Experience:

Salaried Executives: Minimum 2 years of experience with 6 months permanent employment with present employer.

Professionals: Minimum 3 years of practice in the profession and business

Business Person & Land Lord: Minimum 3 years in present line of business.

① Minimum Gross Monthly Income:

Salaried Executives: Minimum Tk 25,000 per month

Professionals, Business Person & Land Lord: Minimum Tk 50,000 per month

➤ **3.A. ii. 3 -OBL Cash Line**

Whenever the customers need extra funds, OBL Cash Line can provide the consumers with flexible access to standby credit. OBL Cash Line is any purpose secured over draft and EMI based term loan extended against OBL cash security.

① Features:

90% EMI loan/OD facility against OBL Fixed Deposit/Scheme

Revolving OD facility or term loan option for 5 years

Quick Turn Around Time in Processing

Offered in both OD and Term Loan module

① Eligibility Customers:

Any individual having OBL Fixed Deposit, Scheme deposit or other securities like Wage Earner's Bond etc is eligible to apply

➤ **3.A. ii. 4 -Home Loan:**

Home Loan market is primarily concentrated in Dhaka and Chittagong metropolitan areas - as these two cities have a large number of middle and higher middle class population. However, Home Loan may also be sanctioned to eligible clients wherever OBL has its operations.

① Features:

Loan amount ranges from Tk.5,00,000 to Tk.100,00,000

Loan tenor ranges from 3 to 25 Years

Interest rate: Regular Loan- 9.99%, Takeover Loan -9.50%

① Minimal documentation

Loan balance Transfer or Take over facility from other banks

Processing fee waiver on takeover amount

① Eligibility:

Any credit worthy individual having age between 23 to 67 years at maturity.

① Professional Experience:

Salaried Executives: Minimum 3 year of continuous service

Professionals: Minimum 3 year of independent practice in relevant profession

Businessman: Minimum 5 years of continuous operation in relevant line of business

Minimum Gross Monthly Income: Tk 30,000 per month

➤ **3.A. ii. 5 -ONE Bank Car Loan:**

ONE Bank Car Loan is a terminating loan facility for the purpose of financing purchase of brand new and reconditioned unregistered vehicle, for personal use only, under an Equated Monthly Installment (EMI) based repayment plan.

① Features:

Loan amount ranges from Tk.3,00,000 to Tk.40,00,000

Loan tenor ranges from 12 to 72 months for brand new vehicles and 12 to 60 months for reconditioned vehicles. Interest rate is 11.50%.

① Eligibility:

Any credit worthy individual having age between 21 to 57 years are considered eligible.

Minimum Gross Monthly Income: Tk 30,000 per month

① Professional Experience:

Salaried Executives: Minimum 2 year of experience with 6 month permanent employment with present employer

Professionals: Minimum 2 year of practice in the profession.

Businessman: Minimum 2 years of involvement in same nature of business.

➤ **3.A. ii. 6 -ONE Bank Student Loan**

ONE Bank Student Loan is terminating loan facility under an Equated Monthly Installment (EMI) based repayment plan for study in abroad.

① **Features:**

- Loan amount ranges from Tk.50,000 to Tk.3,00,000 in case of local institution
- Loan amount ranges from Tk.1,00,000 to Tk.40,00,000 in case of foreign institution
- Loan tenor
- 12-48 Months (Higher Study in foreign institution)
- 12-18 Months (Study in local private University & English Medium School)
- Interest rate is 12.00%

① **Eligibility:**

Any credit worthy Bangladeshi Parents/Guardian of the student's having age between 35 to 57 years.

① **Professional Experience:**

Minimum 5 years in total, with minimum 06 months of continuous employment with present employer. Government employees must be confirmed on job

For Businessmen, minimum 5 years in current business.

For Professionals, minimum 5 years in current practice.

-Minimum Gross Monthly Income: Tk 15,000 per month.

➤ **3.A. ii. 7 -Consumer Loan**

Our Consumer Loan allows monetary freedom to clients and their family. Be it a computer for their children, a laptop for them, furniture they aspire or air conditioners for thier home.

① Features:

- Loan amount ranging from Tk.30,000 to Tk.3,00,000.
- Loan tenure of 12 to 36 months.
- Competitive interest rate.

① Eligibility:

- Age between 21 to 57 years.
- Monthly income at least Tk.15,000.
- Minimum 2 years Working or Business experience.

➤ **3.A. ii. 8 -Doctor's Loan**

ONE Bank Doctor's Loan is a terminating loan facility under an Equated Monthly Installment (EMI) based repayment plan meant for Doctors only (Registered Doctors & Medical Practitioners, Eye Specialists, Heart Specialists, Child Specialists, Surgeons and Dentists) to support their small scale purchase of different medical equipment, tools, small machineries, furniture etc. for their medical chambers, clinics and/or hospitals.

① Features:

- Loan amount ranges from Tk.3,00,000 to Tk.50,00,000
- Loan tenor ranges from 12 to 60 months
- Interest rate: Regular Loan 11.50%, Takeover Loan 11.50%

① Eligibility:

- Any credit worthy individual having age between 25 to 57 years.
- Minimum Gross Monthly Income: Tk 25,000 per month.

① Professional Experience:

- Salaried Doctors: Minimum 2 years in total, minimum 06 months of continuous employment with present employer. Government doctors must be confirmed on job
- Self-Employed Doctors: Minimum 2 (two) years in current practice.

➤ **3.A. ii. 9 -Professional Loan:**

Be it a dream vacation, child's education, home renovation or wedding in client's family, they can instantly fulfill their aspirations with OBL Professional Loan. Our Professional Loan personal loans will give the clients a helping hand meet all their personal requirements.

① Features:

- Loan amount ranging from Tk.50,000 to Tk.10,00,000.
- Loan terms of 1-5 years.
- Loan balance Transfer or Take over facility
- No processing fee for loan balance transfer or take over loan

① Eligible Customers:

Any credit worthy individual having age between 21 to 60 years like:

Salaried Executives: Min 2 years of experience with 6 months permanent employment with present employer.

Professionals: Min 3 years of practice in the profession and business

Businessperson & Land Lord: Min 3 years in present line of business.

① Minimum Gross Monthly Income:

Salaried Executives: Minimum Tk 25,000 per month.

Professionals: Minimum Tk 50,000 per month.

Businessperson & Land Lord: Minimum Tk 50,000 per month.

3.A.a. Analysis on Loan Products:

Though most of the loan products of OBL are similar to other banks' products, OBL has some unique loan products which are very unique. For example, The Doctor's Loan is only dedicated to a certain profession. Most of the banks do not have loans like Doctor's loan. In future OBL is promising to launch more loan dedicate to certain professions. By providing unique services OBL is practicing a standard retail banking system, which would be a model to all other banks in Bangladesh.

3.A. iii. Card Product

3.A.iii. 1- Credit Card

ONE Bank VISA Credit Card is a pass to a world of benefits and the privileges that goes beyond the offering of ordinary credit card. Coming to the customer from one of the leading private commercial banks in Bangladesh the OBL VISA credit card gives client every reason to feel special. The different types of credit card are illustrated below:

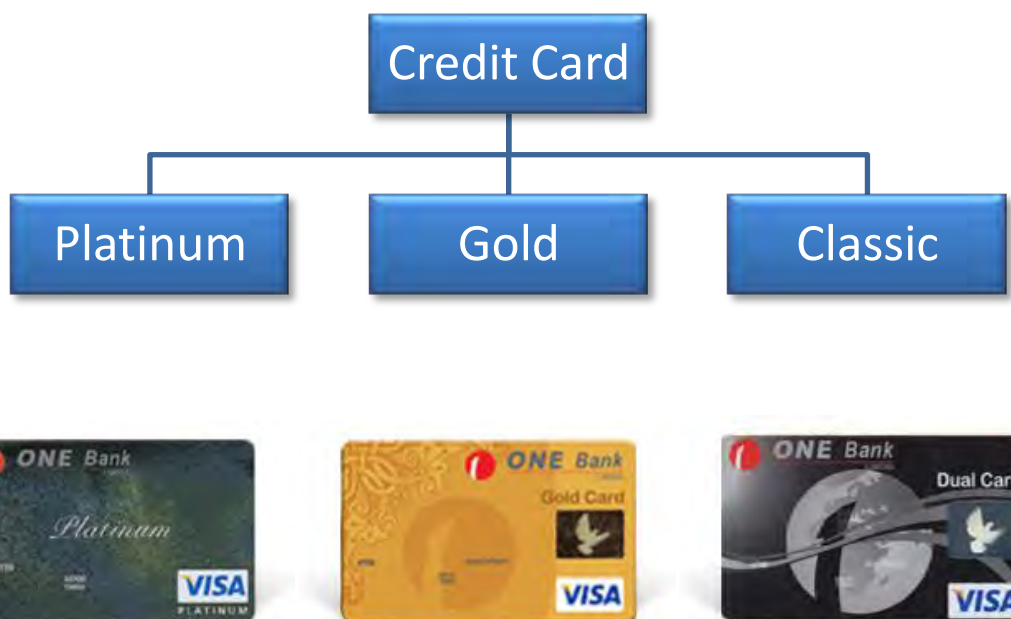


Figure and picture 3.A.iii.1- Showing types of credit cards with pictures

3.A.iii. 2- Debit Card

OBL Debit cards are designed to be the perfect match of customers' life. Debit cards are like plastic cheques. Customers' account is replenished either from the direct deposit of the salary or whatever other means the customers may choose. It sets the customer free from the limitation of time. "A happy life for 24 hours."

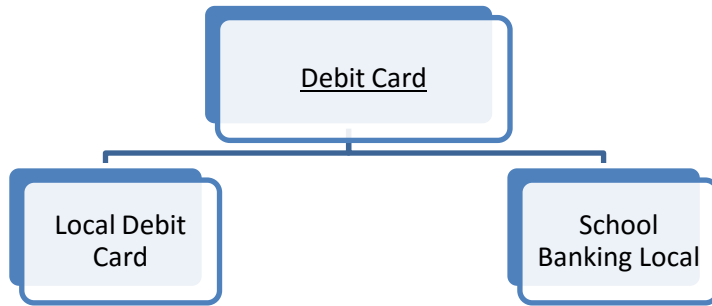


Figure and picture: 3.A.iii.2 – Showing types of Debit cards with picture.

3.A.iii. 3- Prepaid Card

Whether traveling home or abroad, OBL Prepaid card is a safe and secure mode for fulfilling customers’ financial requirement. Accepted across millions of merchant locations and ATMs worldwide, OBL Prepaid card is an ideal mode to facilitate client’s lifestyle with every possible value.

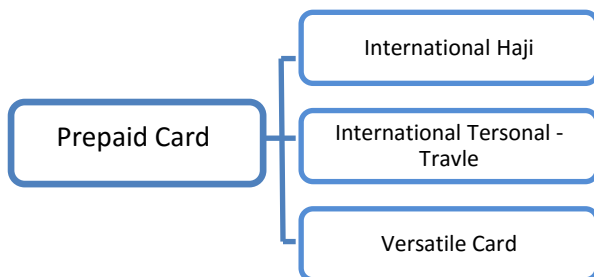


Figure and picture: 3.A.iii.3 showing types of prepaid cards with picture

3.A. iv – Inward Remittance


Inward Remittance plays a significant role in Bangladesh Economy. The foreign Exchange that the expatriate Bangladeshis send home is the second largest source of much needed foreign exchange for our economic development. Over 7 million Bangladeshis work abroad and remit more than US\$ 11 billion in a fiscal year.

To assist and make it simple for the remitter to remit hard earned money to Bangladesh, ONE Bank Limited started providing remittance services through its local & foreign correspondents in 2003. It has 58 branches in major metropolitan cities and areas of Bangladesh.

Features :

Features of OBL one-stop remittance delivery services are as follows:

1. Deliver money without any charges.
2. Assure confidentiality in transactions.
3. On line account credit facilities to those who have accounts with OBL
4. Account credit facility to those who do not have accounts with OBL through Bangladesh Electronic Fund Transfer Network (BEFTN).
5. EFT/TT Services.
6. Assist in opening Wage Earners Accounts.
7. Assist in opening accounts under different types of Savings Schemes.

 **Analysis:** One Bank Ltd. Provide many kinds of Inward Remittance services. Most of the banks do not provide these amounts of services. Which supports my project statement for retail part; One Bank practices a standard retail banking system, which would be a model to all other banks in Bangladesh.

① OBL maintains relationship with the following Remittance Houses:










Name of Remittance Houses(with website link- click on the name to visit their webpage)	Location	Services offered
 Western Union	Global	Instant Cash
 Money Gram	Global	Instant Cash
 Placid NK Corporation	Global	Instant Cash & Account credit
 Xpress Money Services Ltd.	Global	Instant Cash & Account credit
 UAE Exchange Centre LLC.	Global	Account Credit
 Money2Anywhere	Global	Account Credit & Cash Payout
 Al Ansari Exchange Company	UAE	Instant Cash
 Trans-Fast Remittance LLC	Global	Instant Cash
 (Ria Financial Services).	Global	Instant Cash
Aftab Currency Exchange	UK	Instant Cash

Figure 3.A.iv.1- Showing inward Remittance services of OBL.

1 Conclusion on Retail Banking of OBL with analysis:

One Bank Ltd is a one stop solution to the customers starting from savings, loan, card and remittance. With various products and services provided by this bank one can fulfill their needs by One Bank. By providing 14 deposit products, 9 loan products, 9 types of cards and 10 types of inward remittances the retail banking system of One Bank is getting popular day by day. No other bank is proving such a Variety of products and services like OBL, making it a standard model to the retail banking industry in Bangladesh.

Part-B

Analysis on the Customer Satisfaction (One Bank Karwan Bazar Branch)

3.B.1- Introduction:

This part of chapter three contains the second part of my project work, which is a comprehensive analysis on the customer satisfaction of the One Bank Karwan Bazar Branch. At first I have provided the survey questioner upon which I did my analysis. After that I have analyzed the entire questions one by one, which is providing a clear image of how much the customers of, One Bank Karwan Bazar Branch, are satisfied with the services provided by the Bank.

3.B.2- Project statement on Customer Satisfaction:

My project statement of this part is, “The customer of The One Bank is highly satisfied with their services, so they can take it as a motivation to meet their customer’s expectation in a more incredible way.”

3.B.3- Purposes of the project:

My purpose of analyzing the customer satisfaction of the One Bank Karwan Bazar Branch is, to show how sophisticatedly this branch is performing to meet their customer’s expectation, which should be the soul believe of every financial institution. Throughout this part of my project I have tried to put a light on whether the customers are satisfied with the facilities provide to them by the Bank, which has helped me to establish my concern. For this purpose I have done a survey on the customers of this branch and scrutinized it thoroughly.

(Sample of the Survey Question)



Karwan Bazar Branch

One Bank Customer Satisfaction Survey

Dear customer,

Thank you for giving us the opportunity to support you as our valuable customer. To improve and modify our services even in a better way from now, we would like to have your opinion regarding our services. For this purpose, it will be helpful, if you please give few minutes to tell us, how was your experience in our branch through the following questions. We really appreciate your business with us and want to make sure that we meet your expectation and build stronger and more reliable relationship with you.

1 Customer's Information (Optional):

Name:

Gender:

Educational Status (last Degree received):

Occupation:

Marital Status:

Service User of:

➤ Circle (O) or give a tick mark (✓) to your option.

① Questioner Part

Q1. How often did you visit our Karwan bazar branch in last 3 months?

1. 1-3 times
2. 4-9 times
3. 10 or more times
4. Never

Q2. How long did you have to wait to get your desired service?

1. Immediately
2. Less than 5 minutes
3. 5- 15 minutes
4. More than 15 minutes

Q3. Were the customer representatives friendly enough to listen and respond to your quires?

1. Highly satisfied
2. Moderate
3. Not satisfied

Q4. Were the customer representatives trained and knowledgeable enough to meet your expectations?

1. Highly satisfied
2. Moderate
3. Not satisfied

Q5. Were the services of the branch fast and effective enough to get your desired service?

1. Highly satisfied
2. Moderate
3. Not satisfied

Q6. Are you satisfied with the service of customer representative to get your desired package/service?

1. Highly satisfied
2. Moderate
3. Not satisfied

Q7. Are you satisfied with the Retail Banking system of Kawran Bazar Branch?

1. Highly satisfied
2. Moderate
3. Not satisfied

Q8. Are you satisfied with the other means of communication? (Telephone/Email/Contact us Page)

1. Highly satisfied
2. Moderate
3. Not satisfied

Q9. How fast did you get response after making a complain report?

1. Within 1 day
2. Within 2-3 days
3. More than 3 days
4. Never complained

Q10. How was the environment of this branch?

1. Clean and friendly
2. Need Improvement
3. No comments

Q11. How is your overall experience at One Bank Karwan Bazar Branch?

1. Highly satisfied
2. Moderate
3. Not satisfied

Thank you for your valuable time.

3.B.4- Analysis of Customer satisfaction survey:

For the purpose of the survey 40 samples were completed by the customers of One Bank Karwan Bazar branch, among them 22 were male and 18 were female. They were of different occupation such as businessman, service holder, doctor, student etc. Their age was between 15-60 years. Most of them were users of the retail banking services.

● Response to the question no.1

The first question was, “*How often did you visit our Karwan bazar branch in last 3 months?*”

The response has been illustrated below:

Contingency Table Q.1				
1-3 times	4-9 times	10 or more times	Never	Total
9	24	7	0	40

Table Q.1 – Showing the response of the customers.

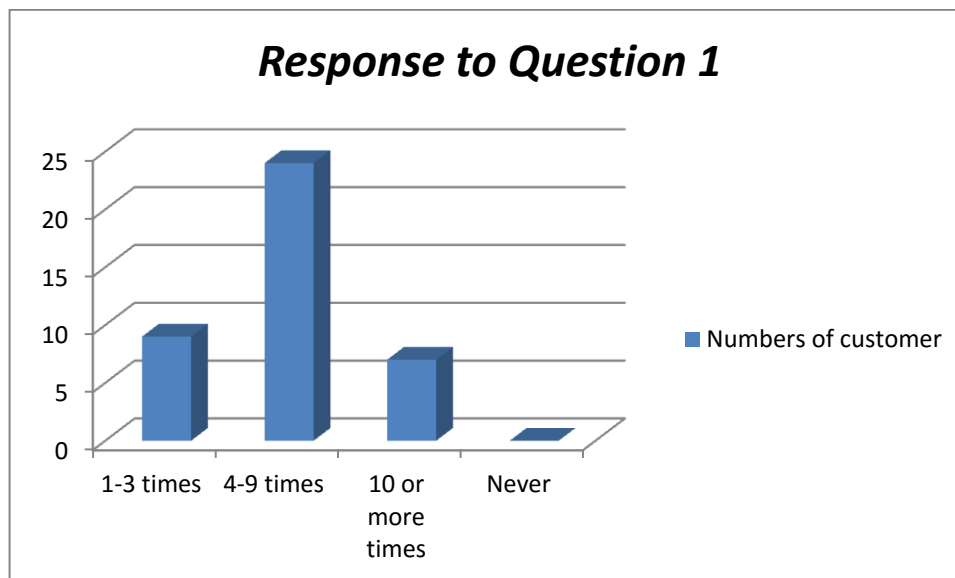


Diagram Q.1 – Showing the response of the customers.

- **Analysis:** Question number 1 of the survey was about how many times the participants were visited to this branch of One Bank in last 3 months. Among the 40 sample 22.5%

were answered with option 1(1-3 times), 60% with option 2(4-9 times), 17.5% with option 3(10 or more times) and no one had answered with option 4(Never) so the percentage is 0 in this case.

- **Interpretation:** According to the survey response most of the participants visited the branch 4 to 9 times, the other visited 1-3 times and more than 10 times. So this is giving a clear idea that most of the customers are frequently visiting the branch to get their desired services. Thus One Bank Karwan Bazar branch can focus more to increase this frequency.

Response to the question no.2:

The second question was, “*How long did you have to wait to get your desired service?*” The response has been illustrated below:

Contingency Table Q.2				
Immediately	Less than 5 minutes	5- 15 minutes	More than 15 minutes	Total
33	5	2	0	40

Table Q.2 – Showing the response of the customers.

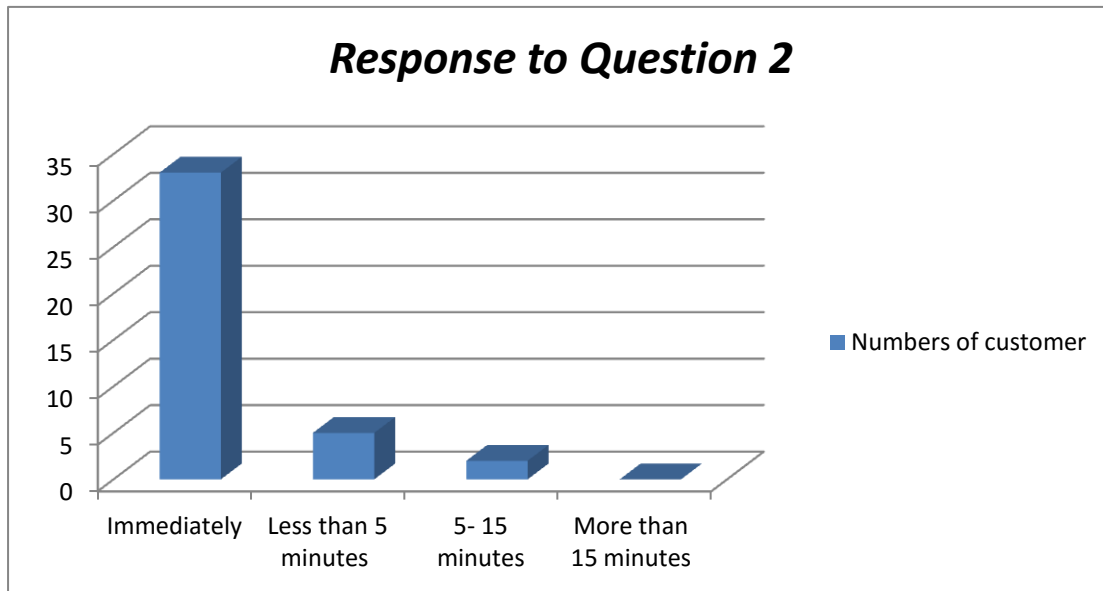


Diagram Q.2 – Showing the response of the customers.

- **Analysis:** Question number 2 was about how the participants have to wait to get their desired service. In this question 82.5% went with option 1(Immediately), 12.5% with option 2(less than 5 minutes), 5% with option 3(5-15 minutes) and none preferred option 4(more than 15minutes) to answer so the percentage is 0.
- **Interpretation:** The survey result shows that most of the customer said that they did not have to wait long time to get their desired service, but a few customers have to wait for so this branch can focus on this matter so that they can swiftly give service to their customer without making them wait.

Response to the question no.3:

Question third was, “*Were the customer representatives friendly enough to listen and respond to your quires?*”

The response has been illustrated below:

Contingency Table Q.3			
Highly satisfied	Moderate	Not satisfied	Total
31	7	2	40

Table Q.3 – Showing the response of the customers.

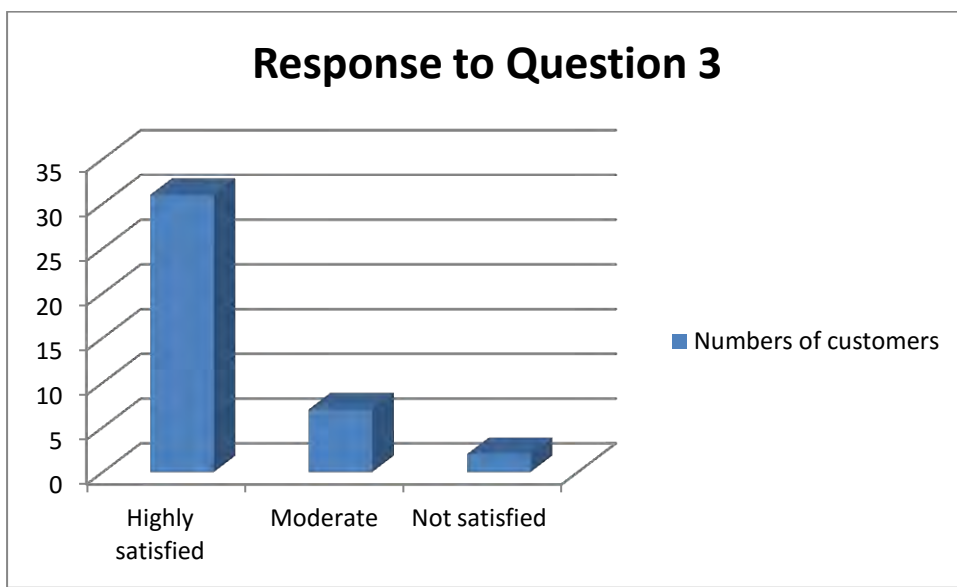


Diagram Q.3 – Showing the response of the customers.

- **Analysis:** The participants replied with 77.5 % with option 1(highly satisfied), 17.5% with option 2(moderate) and 5% with option 3(not satisfied).

- **Interpretation:** Most of the customers are highly satisfied with the response of the customer representative. So it can be said that the customer representatives of the branch are highly qualified to meet the customer needs

Response to the question no.4:

The fourth question was the following, *“Were the customer representatives trained and knowledgeable enough to meet your expectations?”*

The response has been illustrated below:

Contingency Table Q.4			
Highly satisfied	Moderate	Not satisfied	Total
32	7	1	40

Table Q.4 – Showing the response of the customers.

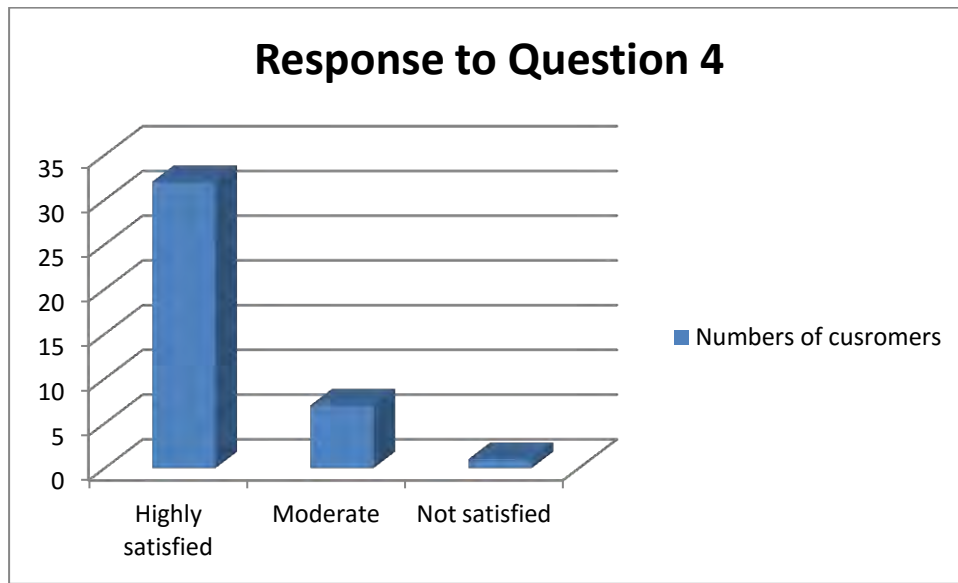


Diagram Q.4 – Showing the response of the customers.

- **Analysis:** Question number 4 was about the customer representative that whether they are enough trained and knowledgeable to meet their customers need. In this question 80% answered with option 1 (highly satisfied), 17.5% with option 2(moderate) and 2.5% with option 3(not satisfied).
- **Interpretation:** According to the survey report most of the customers mentioned that the customer representatives are trained and knowledgeable. So it can be said that One bank karwan bazar branch is concerned about the skills of their employees.

Response to the question no.5

The fifth question was, “Were the service of the branch fast and effective enough to get your desired service?”

The response has been illustrated below:

Contingency Table Q.5			
Highly satisfied	Moderate	Not satisfied	Total
29	8	3	40

Table Q.5 – Showing the response of the customers.

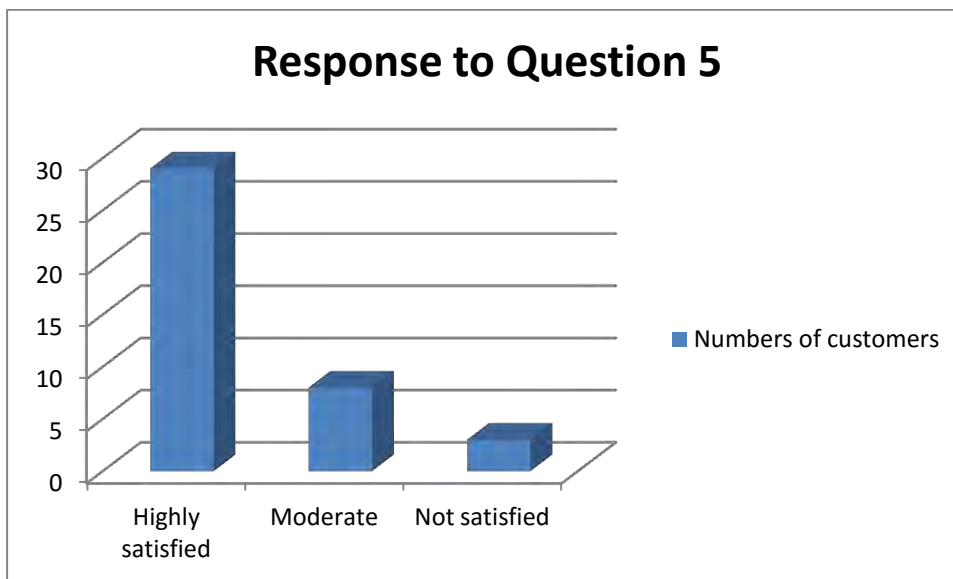


Diagram Q.5 – Showing the response of the customers.

- **Analysis:** Question 5 was about the branch's effectiveness, whether the service of the branch was fast and effective to provide the desired service. 72.5% went with option 1 (highly satisfied), 20% with option 2 (moderate) and 7.5% with option 3 (not satisfied).
- **Interpretation:** The customers of this branch of One Bank are highly satisfied with their effectiveness of the bank's performance. To maintain this legacy they can focus on more improvement so that they can achieve 100% perfection.

Response to the question no.6

The sixth question was the following, *“Are you satisfied with the service of customer representative to get your desired package/service?”*

The response has been illustrated below:

Contingency Table Q.6			
Highly satisfied	Moderate	Not satisfied	Total
34	5	1	40

Table Q.6 – Showing the response of the customers.

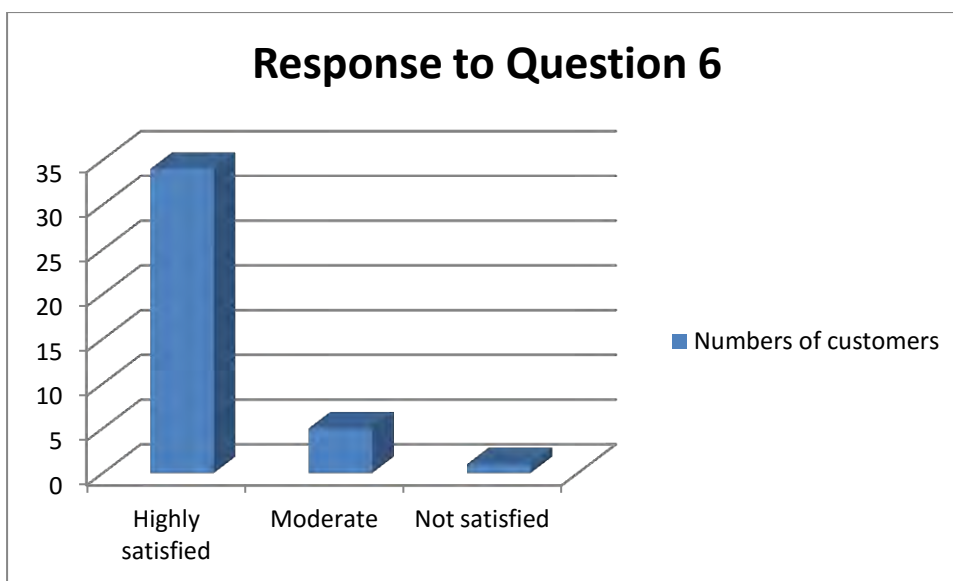


Diagram Q.6 – Showing the response of the customers.

- **Analysis:** Question number six was “Are you satisfied with the service of customer representative to get your desired package/service?” Most of the participants answered option 1 (highly satisfied), the percentage is 85%, 12.5% answered option 2 (moderate) and 2.5% answered option 3 (not satisfied).

- **Interpretation:** The survey report shows that the customers are highly satisfied with the service provided by the employees to get their desired service. This is another indication that this branch is highly apprehensive about their customers’ satisfaction.

Response to the question no.7

The seventh question was the following, “Are you satisfied with the Retail banking system of Kawran Bazar Branch?”

The response has been illustrated below:

Contingency Table Q.7			
Highly satisfied	Moderate	Not satisfied	Total
34	5	1	40

Table Q.7 – Showing the response of the customers.

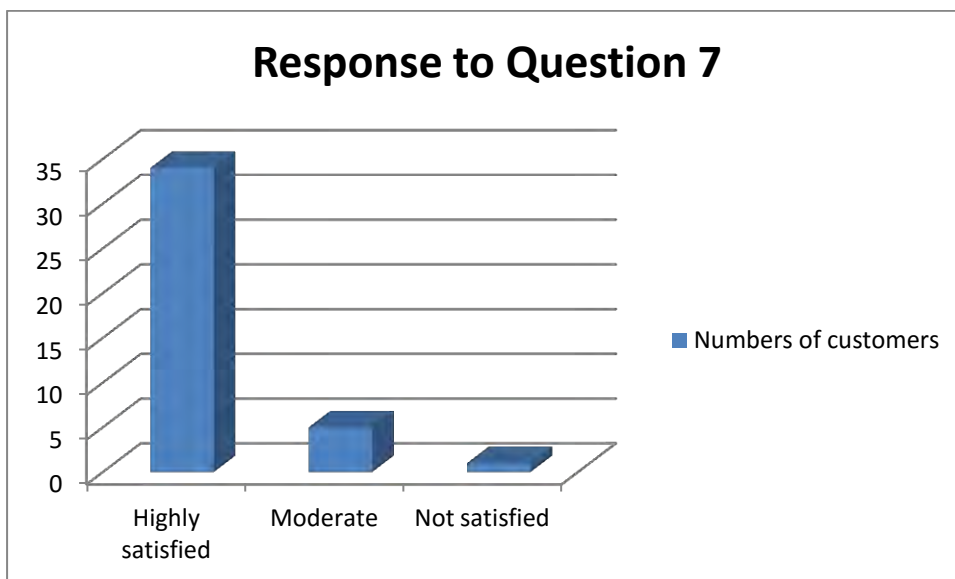


Diagram Q.7 – Showing the response of the customers.

- **Analysis:** Question number 7 was about whether the customers are satisfied with the retail banking of One Bank karwan Bazar branch. The participants replied 92.5 percent with option 1 (highly satisfied), 5% with option 2 (moderate) and 2.5% with option 3 (not satisfied).
- **Interpretation:** The survey result shows that the retail banking services are most popular among the customers of the One Bank karwan bazar branch which indicates that the customers are highly satisfied with the retail banking services of this bank.

Response to the question no.8

Question number 8 was, “Are you satisfied with the other means of communication? (Telephone/Email/Contact us Page)”

The response has been illustrated below:

Contingency Table Q.8			
Highly satisfied	Moderate	Not satisfied	Total
26	10	4	40

Table Q.8 – Showing the response of the customers.

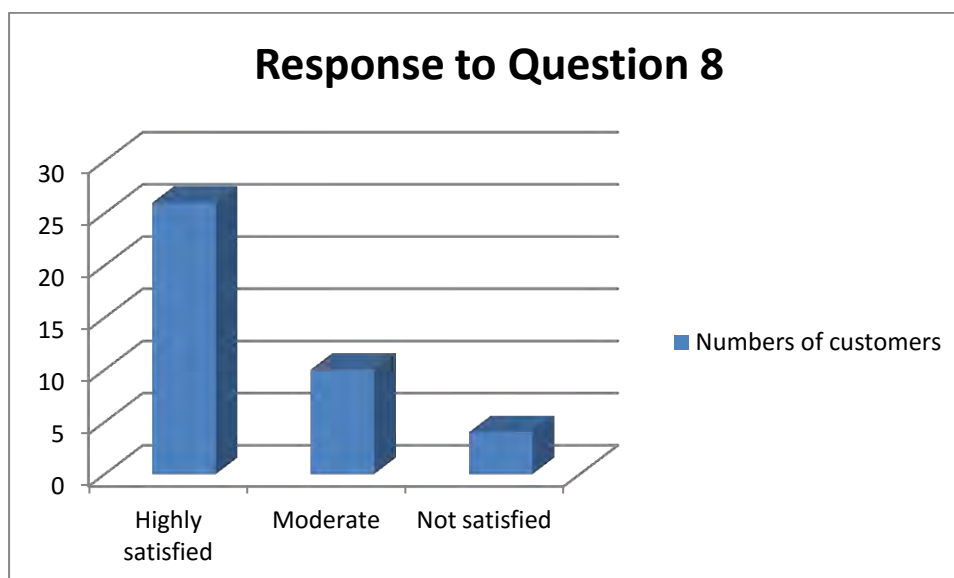


Diagram Q.8 – Showing the response of the customers.

- **Analysis:** The answers were 65% option 1 (highly satisfied), 25% option 2 (moderate), 10% option 3 (not satisfied).
- **Interpretation:** According to the survey most of the respondents said that they are highly satisfied with the other means of communication but it is also seen that a reasonable number of customer are not that much satisfied in this sector so this branch can focus on some matters which can improve their communication system.

Response to the question no.9

The ninth question was the following, *“How fast did you get response after making a complain report?”*

The response has been illustrated below:

Contingency Table Q.9				
Within 1 day	Within 2-3 days	More than 3 days	Never complained	Total
15	4	0	21	40

Table Q.9 – Showing the response of the customers

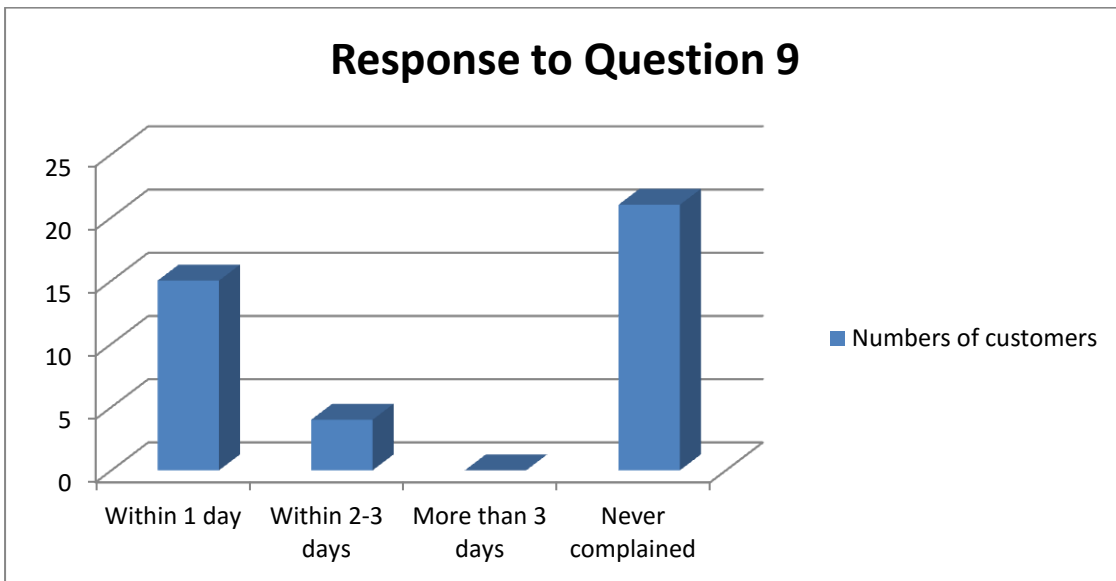


Diagram Q.9 – Showing the response of the customers.

- **Analysis:** Question number nine was about the response to complain made by the customer. In this question 37.5% replied with option 1(within 1 day) and 10% percent replied with option 2(within 2-3 days). The percentage of option 3(more than 3 days) is 0 and 52.5% replied with option 4(never complained).
- **Interpretation:** The survey result shows that more than 50% of the customer never had any complain which is quite a good sign but a number of customer did has complain and regarding the response of the complaint most of the customer said that they got their solution within 1 day. This is a good sign but they need to give more effort so that the ratio of complain is much more less from now.

Response to the question no.10

The tenth question was the following, “How was the environment of this branch?”

The response has been illustrated below:

Contingency Table Q.10			
Clean and friendly	Need Improvement	No comments	Total
38	2	0	40

Table Q.10 – Showing the response of the customers

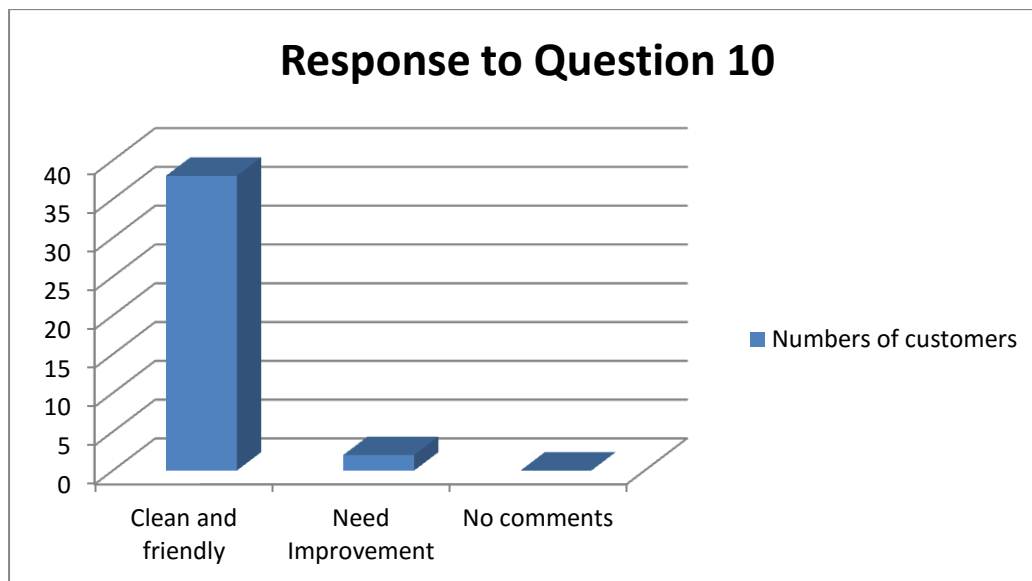


Diagram Q.10 – Showing the response of the customers.

- **Analysis:** Question 10 was about the environment of the branch and 95% of the participants replied with option 1(clean and friendly) and 5% replied with option 2(need improvement). None replied with option 3(no comments) so the percentage is 0.
- **Interpretation:** According to the survey report maximum number of customers are highly satisfied with the environment of this branch so it can be said that one bank Karwan Bazar branch is giving a clean and friendly environment to their customer.

Response to the question no.11

The last question was, “How is your overall experience at One Bank Karwan Bazar Branch?”

The response has been illustrated below:

Contingency Table Q.11			
Highly satisfied	Moderate	Not satisfied	Total
37	2	1	40

Table Q.11 – Showing the response of the customers

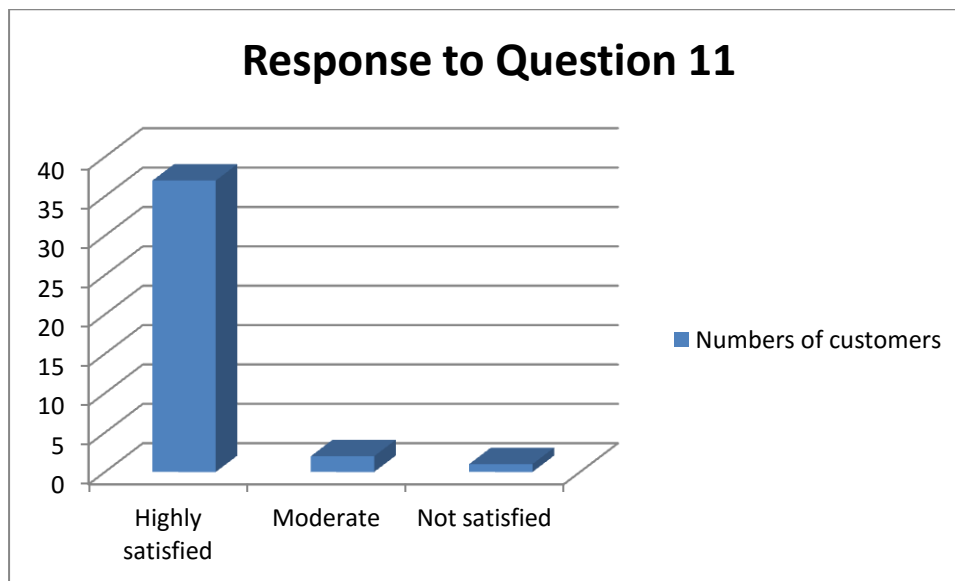


Diagram Q.10 – Showing the response of the customers.

- **Analysis:** The last question which is question number 11 was about the overall experience of the customer with the Karwan Bazar branch of One Bank. 92.5% replied with option 1 (highly satisfied), 5% with option 2 (moderate) and 2.5 percent with option 3 (not satisfied).

- **Interpretation:** Lastly, it can be held from the survey that One Bank Karwan Bazar Branch is highly concerned about the satisfaction of their customer. Most of their customers are highly satisfied with their services. So taking this as motivation one bank Karwan Bazar branch can work more enthusiastically to provide service to their customers in more sophisticated way.

Conclusion on customer satisfaction:

In conclusion, I can say that One Bank Karwan Bazar branch has maintained a very sophisticated service to fulfill their customers need. They are always ready to provide a good quality service which has earned their customer's trust. Their customers feel reliable to have relationship with this branch. So they can work hard more to sustain this relation for a long period of time.

Limitations:

An analysis on a bank is itself a massive thing to do, moreover an organization like One Bank has increased that level. So as an intern I have faced many difficulties while working on this project which has rendered me to assemble some information, which was needed to complete this report perfectly or in other enrich this report with each and every data. The very first difficulty that I have faced was the working hour. Every day I had to work from 10 am to 7pm, sometimes it exceeded to 8pm which hindered me to focus on my internship report. Moreover, I had to work extra days for any leave. Secondly, I wanted to make a comparison between One Bank and another slandered bank of our country but the primary and secondary sources were not enough to do that comparison. The websites of other banks were not that much enriched. In consequences I could not do the comparison which was necessary to complete my project as I wanted to. Lastly, I had to struggle a lot to collect my survey on customer satisfaction of One Bank Karwan Bazar Branch. The customers were not that much willing to do the survey. They did not want to spend time on doing this survey. I had to convince them to do the task which was a difficult task as I had to do my works too. These are some obstacles that I had faced while working on this project.

Methodology:

Methodology is important for any kind of research or project work. It is method which has followed in the project to develop the content of it. It can be of many types. Depending upon what information is needed, methodologies are chosen. There has variation in data collection, some are by interviewing, some are collected by doing survey, and some are from the websites. In this project I have followed the following methods:

Data Sources:

Primary Source: My primary sources are

- My work experience in One Bank
- Conversation with the senior and existing employees

Secondary Sources: My secondary sources are

- Annual Report
- Bank's report
- Website of One Bank

Survey Sources:

To collect the survey reports I have followed Simple Random Sampling Method. Though the participants of this survey are from different age group and gender, Stratify Sampling Method has not used because the survey is based on one specific branch. The survey's geographical area is just one specific branch that is the Karwan Bazar Branch of One Bank. Demographic sources are estimated as this part of the survey was optional so many participants did not give their personal information. Male and female both participated in this survey and their age were in between 15 to 60.

Conclusion:

With a core value of “Oneness” One Bank Ltd has a decent plausibility to be the leading bank in the economy of Bangladesh. To accomplish that OBL has a stable retail banking system which can be a model to all other banks in Bangladesh. By having a third generation banking system One Bank is attracting more customers day by day. In addition the existing customers are highly satisfied with their services with OBL. It was an honor and a satisfying life time experience for me to be a part of this revolutionary bank in Bangladesh. The experience of my three months journey has been portrayed in this report. By analyzing I can say that, One Bank practices a standard retail banking system, which would be a model to all other banks in Bangladesh. Also the customer of The One Bank is highly satisfied with their services, so they can take it as a motivation to meet their customer’s expectation in a more incredible way. After establishing these two project statement, in conclusion it is ensuring that, with a unique Retail banking system and a highly satisfied customer base one day One Bank will fulfill their vision to be a Role Model in the Banking Sector of Bangladesh.

① **Bibliography / Referencing APA formatting:**

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