

**INTERNSHIP REPORT**  
**ON**  
**CUSTOMER SATISFACTION OF UCBL BANK**

**Submitted To:**

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Inspiring Excellence

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## Letter of Transmittal

Date: 07/12/2017

Humaira Naznin

Faculty of Business

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**Subject: Submission thesis of customer satisfaction analysis of UCB Bank.**

Dear Madam, It is my pleasure to submit the report on “Customer Satisfaction Analysis of UCB Bank ” that you assigned me as partial fulfillment of my BBA Degree. In preparing the report I collected and analyzed all the pertinent information.

I have tried my best to analyze the information as comprehensively as possible. Any shortcoming or flow may arises as I am very much notice in this aspect. I will wholeheartedly welcome any clarification and Suggestion about any view and conception disseminated in my report.

Sincerely yours,

Farhana Akman

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Department of BBS

BRAC University

## **Acknowledgement**

Through the thesis report program has to be done individually in a sense of completion the credit hour but it is quite impossible to do alone without the sincere and outmost co-operation of some individuals. I express an appreciation for their sincere and wholehearted co-operation in preparing in this report.

I express my deep gratitude to almighty Allah for giving me the strengths & composure to finish the task within the schedule time.

I would like to thank my supervisor MD GOLAM MOHAMMED and my faculty HUMAIRA NAZNIN madam of BRAC University. For their guidance, inspiration and constructive suggestion with the report as well as the period of my thesis report submission in the university.

In between my report preparation sometimes I got myself out of track & sometimes clock beats me a lot for the completion of the report. In case of any unwilling & erroneous presentation we confess & promise to work more sincerely in future.

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# Chapter-1

## **Introduction:**

Consumer satisfaction is an idea that has stirred significant intrigue and verbal confrontation in the exploration writing on account of the troubles in both characterizing it and measuring it. Research has demonstrated that high administration quality contribute essentially to gainfulness. Client benefit quality is tied in with guaranteeing clients, both inner and outer, get what they need. Consumer loyalty is the inclination or disposition of a client towards an item or administration after it has been utilized. Fulfillment and administration quality are regularly regarded together as elements of client's recognitions and desires. Consumer satisfaction is controlled by characterizing client impression of value, desires, and inclinations. Estimation considers examination previously, then after the fact changes, for the area of value related issues and for the foundation of clear principles for benefit conveyance. Looking for upper hand, the two specialists and scholastics are enthusiastic about precisely measuring administration quality with a specific end goal to better understanding its basic precursor and results, and eventually build up strategies for enhancing and measuring administration quality.

This venture manages the investigation of consumer loyalty of UCB Bank. The investigation demonstrates that banking part of Bangladesh is at the developing stage. Since mid 1990s, after the open market arrangement of the Bangladesh government, this area has been developing quickly.

## **Background of the Report:**

The Banking division of Bangladesh is falling behind in embracing consistent changes. To flourish well in this evolving condition, improvement of proper framework is vital as well as implantation of polished skill into preparing administration is basic.

To finish the aggregate Customer Satisfaction hour of BBA one understudy needs to finish entry level position programs from any business association and the understudy needs to present a cover his/her temporary position assignments.

To compose a report it is important to choose a subject. A very much characterized subject thinks about what will be talked about all through the report. The point that has been allotted by MD GOLAM MOHAMMED, operation manager,AVP of UCB bank is "Consumer satisfaction of United Commercial Bank Ltd." I have arranged this report by the assistance of those courses and by the assistance of my handy encounters and Knowledge amid the season of Employing at United Commercial Bank Ltd.

## **Objective of the study:**

The prime targets of setting up this report is to get pragmatic information which can help me to cross over any barrier between my addresses or hypothetical learning with the real practices of Training and Development exercises in associations.

Particular destinations of the report are:

- To satisfy the course necessity of BBA program.
- To gain down to earth learning about Customer Satisfaction rehearses particularly about exercises of banking segment that will help a considerable measure of to comprehend the future work life.
- To discover the devices and strategies utilized at UCBL to survey the requirement for giving preparing Specially the Foundation Training to the workers.
- To dissect and look at T&D Especially Foundation Training Course in UCBL Bank with classroom (hypothetical) information.
- To measure the state of mind of workers toward preparing.

## **Methodology of the study:**

The strategy of the examination expected information to be gathered at first. The example estimate has been picked in like manner with a specific end goal to comprehend what a large portion of the workers think about the preparation program particularly the Foundation Training Program. We are leading an overview by utilizing our Questioner among 30 Participant who are as of now utilized in UCBL Principal Branch. At the point when sufficient information was gathered, was arranged and shown as rate and portrayed in charts. The example has been looked over the Principal branch of UCBL, Dhaka. Finally when all the required outcomes have come, proposals have been made for the HR Department of the Bank. I have made a questionnaire to make a survey. I did a survey among 100 customer and get their views.

## **Data Sources:**

The study began with the collection of primary and secondary data.

### **Primary sources:**

- Verbal Interview
- Questionnaire
- Discussion

### **Secondary sources:**

- Articles
- Newspapers
- Magazines
- Internet
- Annual report of UCBL.

### **Primary Data Collection:**

Essential information was gathered through formal and informal meeting. Formal meeting was led through a survey, which involved close ended and likert scale questions. Legitimate consideration has been given in writing and printing of the questionnaire to make it more client's user friendly.

### **Secondary Data Collection:**

Optional sources are distinctive articles, daily papers, magazines, Internet, yearly report of UCBL, direction round of Head office and Brochures of the Banks. Past reports, class papers et cetera.

**Data Analysis and Presentation:**

After completing the survey I did the analysis of the questionnaire by the help of Simple descriptive statistical analysis using Microsoft Office Excel 2007 showing data on graph, pie chart, bar chart etc.

**Sample size:**

A questionnaire survey has been conducted among 20 employees of UCBL, to understand the comparison of effectiveness of the training and development practice managed by the Banks. Among the respondents 10 employees were from, General Banking Department, 05 Employees from Clearing Department 05 employees were from Credit Department of Principal Branch of UCBL.

## **Limitations of the Study:**

Each procedure as a rule conveys restrictions with it. This investigation isn't a special case. While setting up the report obstacles that I faced in gathering data are the following-

- There was an absence of sufficient primary and secondary data.
- Company did not give me the genuine data, which was expected to investigate the present market situation of the organization. For their limitation they give me rough data.
- Due to time and cost limitations, the examination will undoubtedly be gathered in chosen ranges of the Bank. To proceed with contemplate in such a tremendous territory requires a major ordeal of time. As a Student I just had Very few time since I am a regular employee of UCBL dhanmondi Branch, so I didn't t have enough time to work more for my report.
- Although I have gotten wholehearted collaboration from the representatives, they couldn't oversee enough time to manage my report.
- Sufficient books, distributions, statistical data points are not accessible; these requirements limited the extent of exact examination.
- UCBL's site is in under development, so data isn't accessible there and I neglected to gather essential data for my report reason.
- It is exceptionally hard to check the precision of the gathered information.

Despite the fact that, there are a few restrictions I have attempted my best to gather satisfactory information and data to make the report important.

## Chapter- 2

### **Historical Background:**

UCB bank started its operation in the mid of 1983 and has since been able to establish the largest network. There are in total 84 branches as on 01.03.2003 among the first generation banks in the private sector. Ucb bank is sponsored by some dynamic and reputed entrepreneurs and eminent industrialists of the country and also participated by the Government. They operate their bank from their head quarter which is in gulshan.

The ucb Bank has already made a distinct mark in the Private Sector of banking through personalized service, innovative ideas, dynamic approach and effective management. The Bank, aiming to play a leading role in the economic activities of the country by focusing on understanding and fulfilling customer needs.

### **Mission Statement:**

We shall be at the top of national economic development by:

- Setting up a world class standard in conveying client esteem with the help of thorough item extend client administration and every one of our exercises.
- Maintaining the most elevated moral benchmarks and a group duty deserving of a main corporate subject.
- Anticipating business arrangements required by every one of our clients all over the place and nominative providing them past desire.
- Continuously enhancing efficiency and gainfulness, and subsequently improving investor esteem.
- Building an energizing group based workplace that will pull in, create and hold representatives of excellent capacity.
- Wants to be one of the pioneer among banks in Bangladesh and make its permanent stamp dynamic accomplice in provincial managing an account working past the national limit.

## **Management:**

The ucb Bank has in its management a combination of highly skilled and eminent bankers of the country who are of varied experience and expertise successful. they are led by Mr. M. Shahjahan Bhuiyan, who is a dynamic banker, as its Managing Director. there are well educated young, energetic and dedicated officers in ucb bank working with missionary zeal for the growth and progress of the institution.

### **BOARD OF DIRECTORS**

Chairman

Mr. Md. Jahangir Alam Khan

Vice Chairman

Mrs. Qamrun Nahar

Director

Mr. Zafor Ahmed Chowdhury

Hajee Younus Ahmed

Mr. M.A. Hasem

Mr. Sabbir Ahmed

Mrs. Monoara Jahangir

Mr. Sharif Zahir

Mr. Kazi Enamul Hoque

Mr. Md. Nayeem Kalam

Mr. Showkat Aziz Russell

Mr. Riyadh Zafar Chowdhury

Mr. Ahmed Arif Billah

Mr. Humayun Kabir Ahmed

Mr. Aziz-Al Mahmood

Mr. Md. Tanvir Khan

Mr. Dulal Abdul Hafiz (Govt. Director)

Ms. Farhana Akhter

Mr. Aziz-Al-Masud  
Mr. Kaiser Ahmed  
Managing Director  
Mr. M. Shahjahan Bhuiyan  
Secretary  
Mirza Mahmud Rafiqur Rahman  
Executive Committee of the Board  
Chairman  
Mr. Hajee M.A. Kalam  
Directors  
Mr. Md. Jahangir Alam Khan  
Mr. Hajee Younus Ahmed  
Mr. Showkat Aziz Russell  
Mr. Shabbir Ahmed  
Mr. Sharif Zahir  
Managing Director  
Mr. M. Shahjahan Bhuiyan  
Audit Committee  
Mr. Showkat Aziz Russell (Convenor)  
Mr. Kazi Enamul Haque (Member)  
Mr. Humayun Kabir Ahmed (Member)

## **Strategies, Goals & objectives:**

### **Strategies:**

- Utilize every single accessible asset to create different arrangement, strategies and systems in each of the target and objective zones.
- Synchronized and the unfaltering development of the bank.
- Implement designs and methods.
- Utilize the group of expert workers and employees.

**Goals:**

- Develop fitting loaning hazard appraisal framework.
- Develop capital arrangement.
- Develop a framework to make great advances.
- Develop fitting mgt. structure, framework, systems and methodologies.
- Develop a course of action for offering better customer advantage.
- Develop a viable store arrangement outline.
- Develop logical MIS to screen banks exercises.

**Business Objectives:**

- Ensure 100 % recuperation of all advances.
- Ensure a fulfilled work compel.
- Make sound credit and speculation.
- Build up a minimal effort subsidize base.
- Meet capital amplex enrollment at constantly.
- Focus on charge based salary.
- Install a logical MIS to screen Banks exercises.
- Adopt a fitting administration innovation.

**Banks strategy:**

United commercial bank restricted goes for perfection and is resolved to investigate another skyline of keeping money and giving an extensive variety of value items and administration.

It is a bank for the average folks which includes businessperson and experts. It expects to present with quality at a value focused to anybody in the monetary market. It would always continue investigating the necessities of the customers.

So the United commercial bank constrained should likewise build up an energetic and overflowing administration group innovation sound and rich in encounter. They would work as an inseparable unit with energy and eagerness to accomplish the target of the bank in the upcoming new thousand years.

**Scrolling :**

Scrolling is not that much important. Although few of the banks maintain scroll system for their own safety. If a client wants to deposited money in his account he must go to the scroll officer. Scroll officer at first see the a/c no, name, signature and amount are put in the deposit book properly. After that scroll officer entry the amount in the scroll registers. Then the serial number is put on the deposit book

## **Chapter-3**

### **Theoretical framework**

#### **Introduction:**

Consumer satisfaction is where an association can access to where client is searching for and where they are fulfilled. They can make feel them more charming in those regions where they discover fulfillment. In this answer to discover fulfillment level, select key certainties where we can discover consumer satisfaction level of United Commercial Bank Limited. We pick validity of bank; conduct of worker's to know about viewpoint affect Bank in seeing client mind. Then again, for the everyday certainty which clients look because of manage banks, similar to arrange proficiency, mechanical magnificence, holding up time to get benefit are the key criteria. On the premise of that, we experience to reach to discover consumer loyalty level of United Commercial Bank Limited. In here, it likewise important to think about brand picture of United Commercial Bank Limited. It needs to whether clients are connected validity of the manage an account with different certainties or not.

#### **Service quality and customer satisfaction:**

There is a lot of exchange and contradiction in the writing about the refinement between benefit types and fulfillment. The administration quality see fulfillment as a forerunner of administration quality - fulfillment with various exchanges "rot" into a general mentality to benefit quality. The fulfillment school holds the inverse view that evaluations of administration type prompt a general mentality towards the administration that they call fulfillment. There is clearly a solid connection between consumer loyalty and client maintenance. Client's impression of service quality type and customer satisfaction of item will decide the accomplishment of the item otherwise administration.

In event that experience of the administration extraordinarily surpasses the desires customers had of the administration then fulfillment will be high, and the other way around. In the administration quality writing, impression of administration conveyance is measured independently from client desires.

## **Expectations and Customer Satisfaction:**

expectation have a focal part in affecting fulfillment with administrations .These thusly are controlled by an extensive variety of components bring down desires will bring about higher fulfillment appraisals for any given level of administration quality. This would appear to be sensible; for an illustration poor past involvement with the administration or other comparable administrations is probably going to bring about it being less demanding to charmingly astonish clients. In any case, there are unmistakably conditions where negative assumptions of a specialist co-op will prompt the lower desires, yet will likewise make it harder to accomplish high fulfillment appraisals - and where positive predispositions and elevated standards make positive evaluations more probable. The desires hypothesis in a great part of the writing in this way is by all accounts a misrepresentation.

## **The ISO Guideline:**

Estimation of Customer loyalty is another and critical expansion to the new ISO9000: 2000 standard. Associations confirmed to this level of quality are presently needed to distinguish parameters that reason consumer loyalty or disappointment and intentionally measure them. We can't make customer loyalty just by knowing client's necessities completely in light of the fact that these must be met regardless. However missing the mark is sure to make disappointment.

“One of the estimations of the execution of the Management System, the associations might screen data identifying with client recognition in the matter of whether the association has met client prerequisites. The strategies for acquiring and utilizing this data might be resolved”.

## **Attributes of customer satisfaction can be summarized as:**

- \* Product type
- \* substance Packaging
- \* Keeping delivery promises
- \* product Price
- \* the ability to resolve complaints and reject reports
- \* Overall exchanging information, accessibility and way of thinking

Real general fulfillment measure, comprising of four subscales: normal fulfillment (e.g. You feel glad prescribing the appointed Bank to a companion); Trustworthiness (e.g. You believe the employee at your branch to do what is best for you); dependedability (e.g. Solicitations are completed right first time); and polished skill (e.g. employee have the information to manage any inquiries you have).this is significantly more hard to measure the limit of execution and fulfillment with regards to the immaterial desires. One of the approaches to help acquire faithful clients is by undergo items or administrations that are good to the point that this is next to no possibility that the client prerequisites won't be met.

Obviously the challenges in ability to understand the genuine client necessities is that the client can or will transform them without knowing or reason. Having a decent recuperation system for a disappointed client is an extremely imperative process for any administration association.

### **Customer satisfaction factors:**

The customer satisfaction factor of UCB Bank has been divided by two ways.

#### 1. Dependent variable:

The dependent variable indicates that the variation of independent factors influences the dependent factor. In this study the dependent factor is customer satisfaction which depends on other independent variable of UCB Bank.

#### 2. Independent variable:

The independent variable means that it does not need to depend on dependent factor. It has the full freedom to do anything. The independent variable of bank are given below-

**Account maintenance:**

While maintaining account it is listed as the final activity in the selling process, it really amounts to the beginning of the next sale and, thus, the beginning of a buyer-seller relationship. In selling situations where repeat purchasing is a goal (compared to a onetime sale), following up with a customer is critical to establishing a long-term relationship.

**Reliability:**

Reliability alludes to the consistency of a measure. A test is viewed as solid in the event that we get a similar outcome more than once. For instance, if a test is intended to gauge an attribute, (for example, inner-directedness), at that point each time the test is regulated to a subject, the outcomes ought to be roughly the same. Tragically, it is difficult to figure dependability precisely, yet there a few diverse approaches to assess unwavering quality.

**Responsiveness:**

The quality of being responsive; reacting quickly; as a quality of people, it involves responding with emotion to people and events.

**Assurance:**

Quality Assurance is another point that is been connected in Banking industry that has been concurred the duty to assess the execution of framework and rehearses and furthermore proposed changes in the current practices to enhance quality affirmation. The procedure of assessment in regards to the quality confirmation in contributing Banking is started with the distinguishing proof of appropriate system with meaning of objectives and destinations of the association. The procedure is fundamental in speculation Banking as venture Banks have remarkable part to play in crossing over

the universes as standard financial specialists masculine depend on the quality affirmation of the venture Banks.

**Tangible:**

The tangible indicates the physical appearances of UCB Bank. It specifies whether the different branches of UCB Bank are easily got the attention or not.

**Mathematical Model:**

In this report I have used the customer satisfaction as the dependent variable and the six dimensions of service quality are namely empathy, Account maintenance, Reliability, Responsiveness, Assurance, Tangibles, as the independent variables. Here, I have run Regression model to determine the significance level of the variables for the customer satisfaction in UCB Bank.

The basic model was as follows:

Customer satisfaction in UCB Bank = f (credibility, waiting line, Account maintenance, Reliability, Responsiveness, Assurance, Tangibles,).

**Gender**

Among total sample of 100 customers of UCB bank there are 64 male and 36 are female

**Statistics**

The total number of sample is 100. Among the total sample there are-  
private service holder 30  
professionals 22  
public service holder 16  
housewife 12  
student 12 and  
others 8%

Moreover there is included retired person, businessman, social worker etc.

Here, SPSS software is used to get result of one sample test. In one sample test, we require t value and a significant value to get a result. when t value is negative we can

reject  $H_0$  as it shows it is equal to given value. Then again to check it out, we can go for the measure significant value. When the error is less than 5%, that means we can reject null hypothesis. After doing that, we find out our solution on the test over one variable. In the one sample test, t value is what we have got -8.385. So, according to the result we can consider to reject  $H_0$ . p value is .000

for one tail =  $.000/2 = .000$

So we can reject the  $H_0$ . Here the satisfaction regarding employee's behavior is less than 3. That result shows, Customers are satisfied or strongly satisfied with their bank. As satisfaction regarding employees behavior is less than 3 so it means, Customers are satisfied or strongly satisfied with the responsiveness of bank to solve the problem.

In one sample test, as t value is -11.468. So, we can consider rejecting  $H_0$ . Then, p value .000(2 tail). for one tail =  $.000/2 = .000 < 5\%$  so we can reject the  $H_0$ . As a result satisfaction regarding bank's communication with customers is less than 3 which means customers are satisfied or strongly satisfied in reaction to bank's communication with customers.

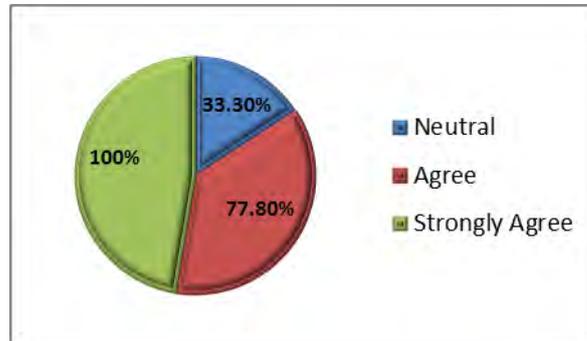
in one sample test, t value is -12.773. So, we can consider rejecting  $H_0$ . Then, p value is .000(2 tail). for one tail =  $.000/2 = .000 < 5\%$ . So we can reject the  $H_0$ . As a result satisfaction regarding providing variety of product is less than 3. here Customers is satisfied or strongly satisfied in this fact.

In one sample test, t value is -7.117. So, we can consider rejecting  $H_0$ . Then, p value is .000(2 tail). for one tail =  $.000/2 = .000 < 5\%$  We can neglect the  $H_0$ . As a result satisfaction regarding bank's credibility of the bank is satisfactory.

In one sample test t value is -7.265. We can neglect to reject  $H_0$ . p value is .000 (2tail). for one tail =  $.000/2 = .000 < 5\%$ . So we can reject the  $H_0$ . As a result satisfaction regarding network of bank is less than 3. So, we can see that Customers are satisfied or strongly satisfied with this fact.

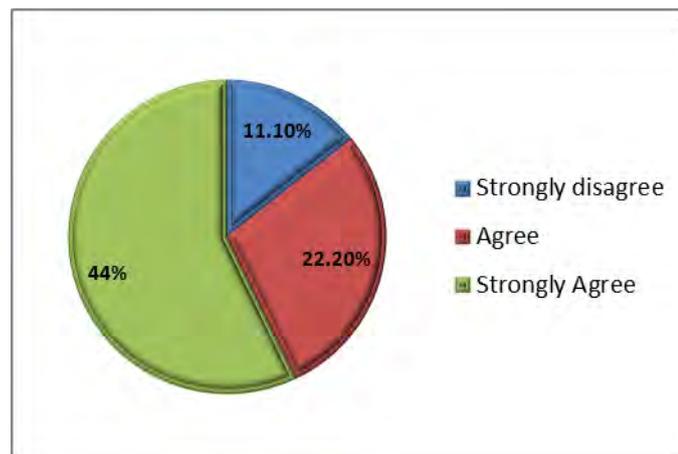
Here below there is given some survey result that I did-

Bank has employees who give individual attention:



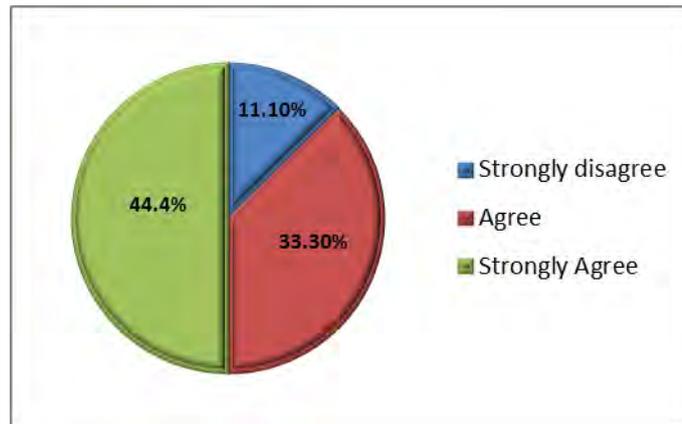
The given pie chart shows that 100 percent customers are strongly agree that bank has employees who give individual attention, and 33.30 percent customer are neutral.

Bank has your best interest in heart:



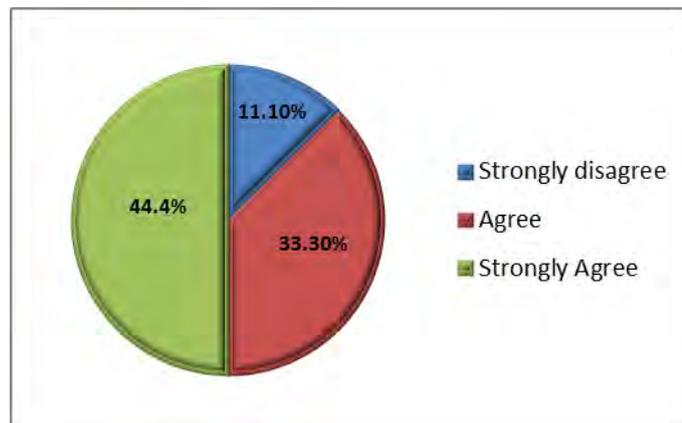
The given pie chart shows that I did get from the survey that 44 percent customers agree with bank has the best interest in heart.

Ease to Open an Account:



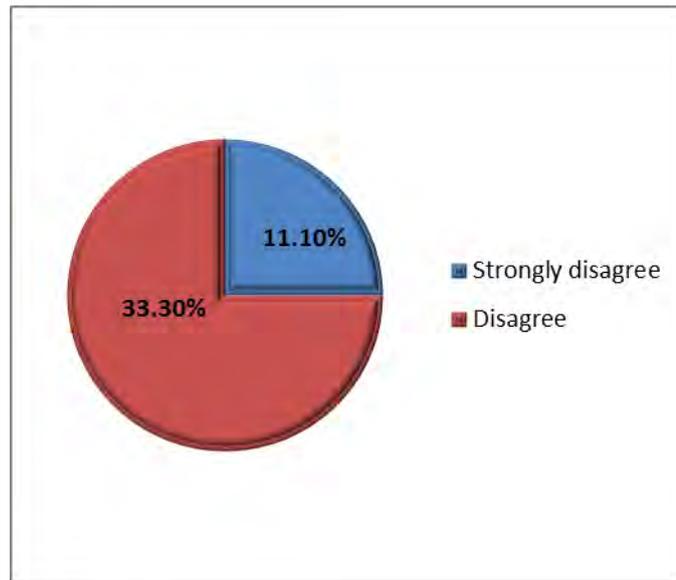
The pie chart shows that 44.4percent customer of ucb bank strongly agree to the matter that opening account is easy.

Account is held without errors:



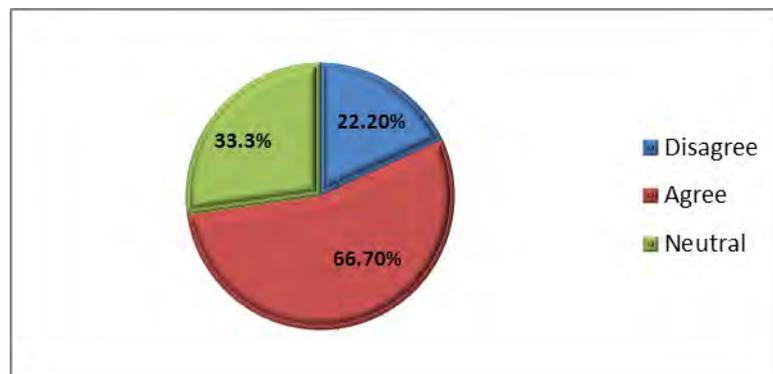
the given pie chart shows that only 11.10percent customer strongly disagree with the matter that account is held without errors. And besides 44.4percent customer of the bank strongly agree.

When you have problem bank shows sincere interest in solving it:



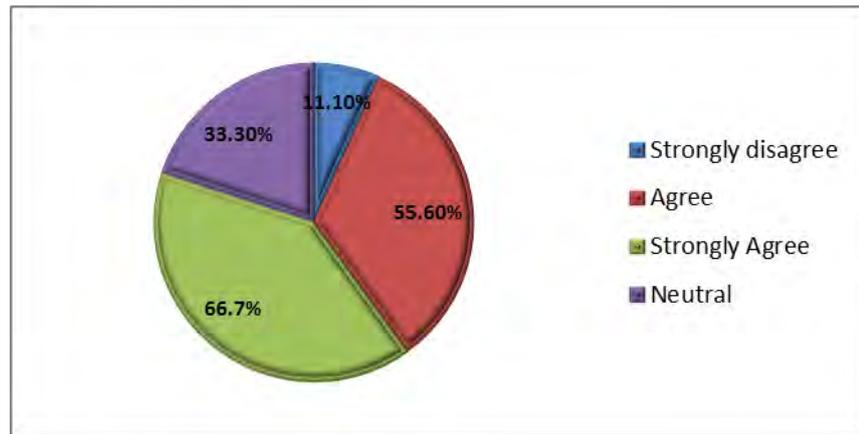
Here in the pie chart it shows that 33.3 percent customer disagree with the matter that when they have problem bank shows sincere interest in solving it.

When bank Promises to do something by a certain time it does so:



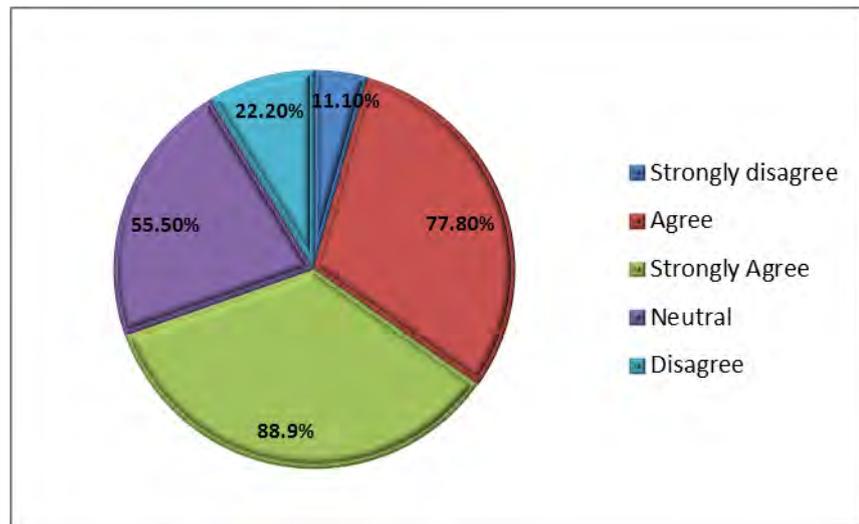
The given pie chart shows that 66.70percent of the customer agree that when bank promises to do something by a certain time it does so.

Bank keeps you inform about when services will be performed:



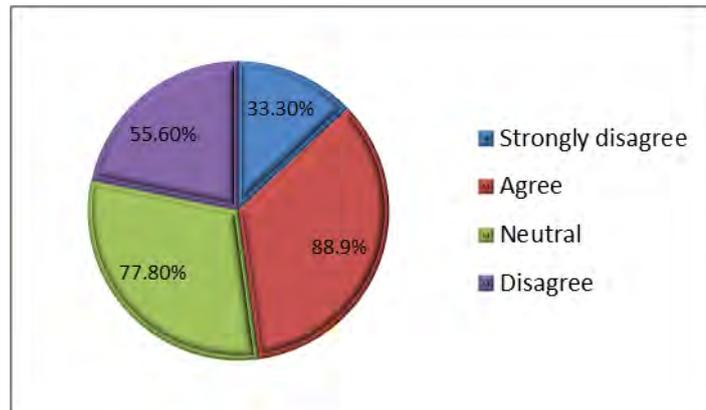
The given pie chart shows that 66.7percent of the customer strongly agree that bank keeps them informed when the services will be performed.

Employees of the bank give prompt service:



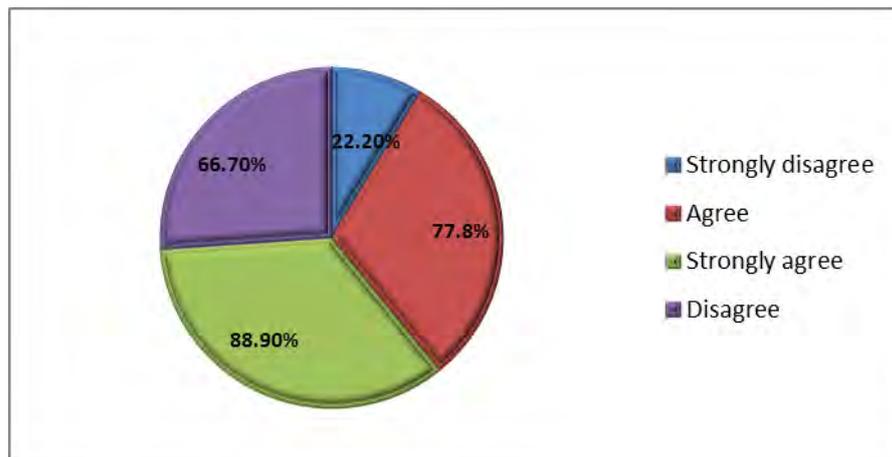
The given pie chart shows that 88.9percent of the customer strongly agree that employees of the bank give prompt service. whereas only 11.1percent customer disagree with the matter.

Employees of the bank are always willing to help you:



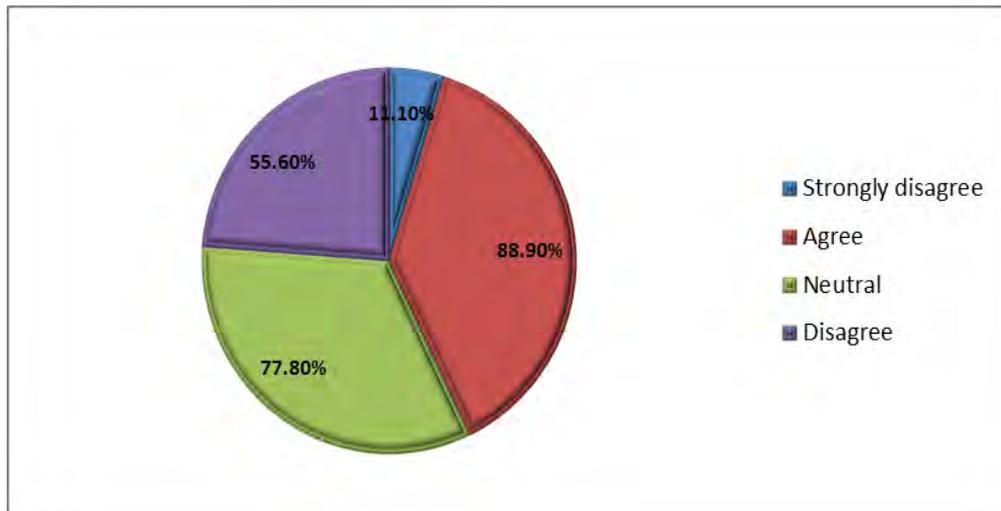
In the given pie chart 77.80percent customer are neutral that employees of the bank are always willing to help them.but 88.9percent customer agree with the fact.

Employees of the bank are never too busy to respond to your request:



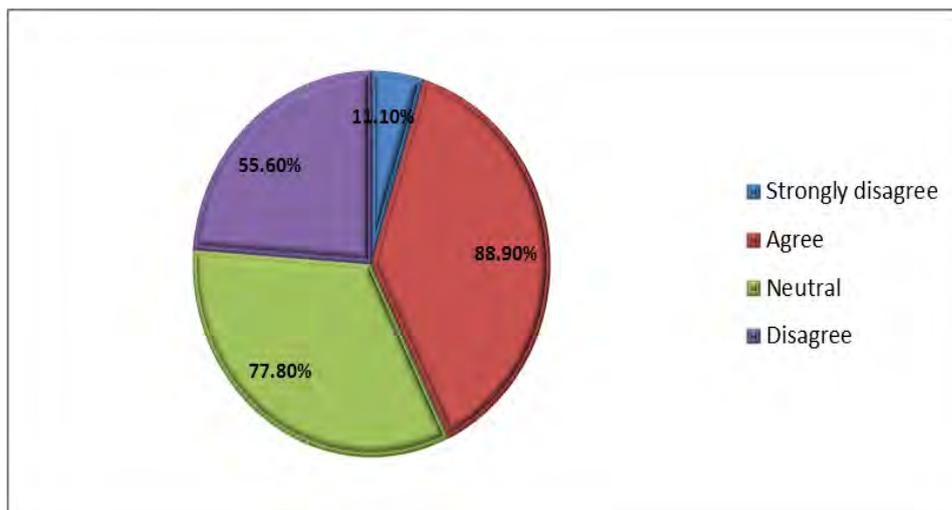
The given pie chart shows that 88.9percent customer strongly agree that employees of the bank are never too busy to respond to their request.

Employees are continuously courteous with you:



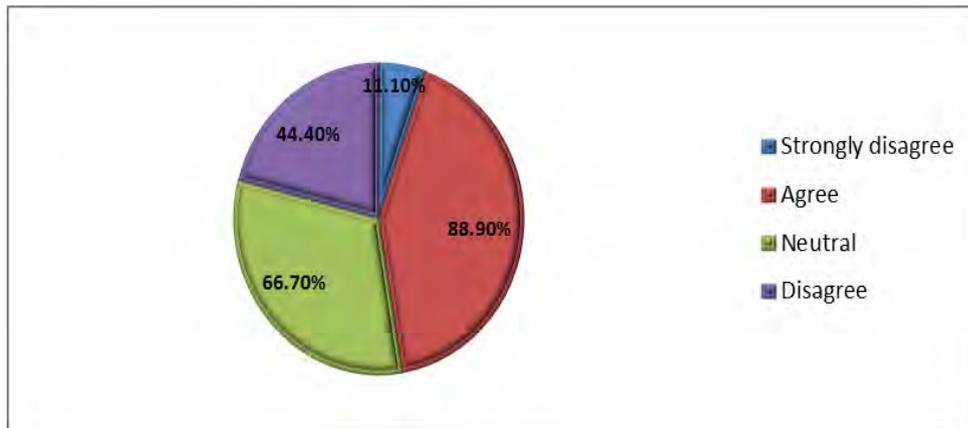
In the given pie chart it shows that 77.80percent customer are neutral wheas 88.90percent customer are agreed that employees are courtateous with them.

Employees of the bank have enough knowledge to answer your question:



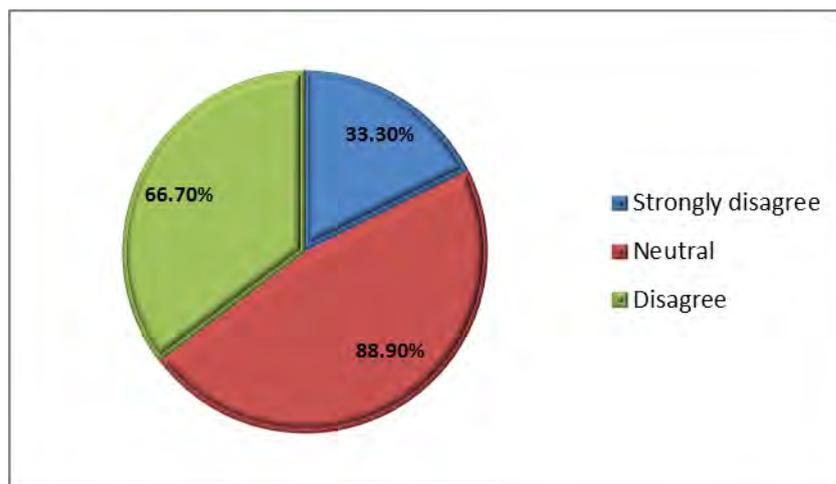
The pie chart shows that 88.90percent customer agree that employees of the bank have enough knowledge to answer their question

The bank has modern equipment:



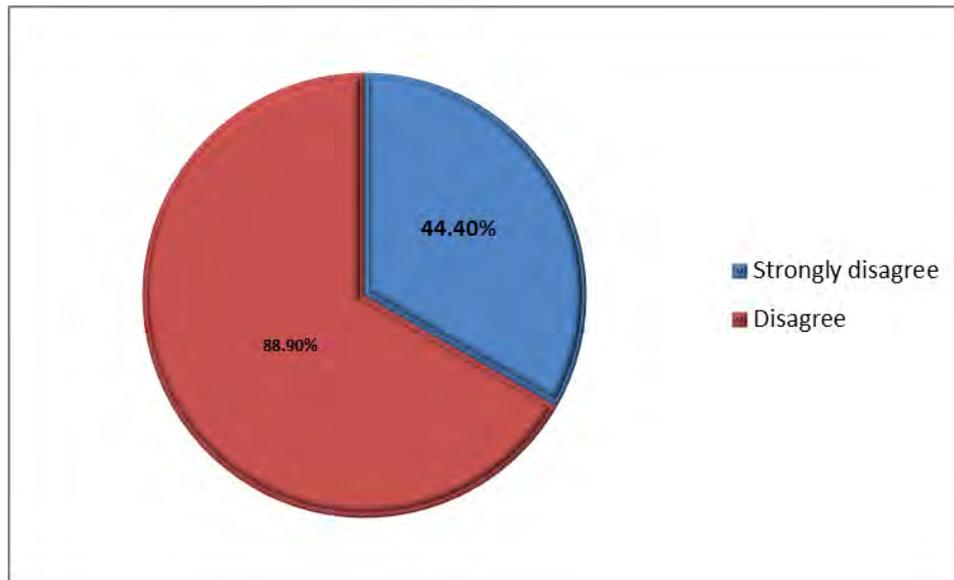
Here in the pie chart 11.10percent customer strongly disagree and 88.90percent agree that the bank has modern equipment.

The bank's physical facilities are visually appealing:



The given pie chart shows that 33.30percent customer strongly disagree and 88.90percent customer are neutral that the banks facilities aare visually appealing.

Satisfaction of the credibility of the bank:



The given pie chart shows that 88.9percent customer disagree with the satisfaction of the credibility of the bank.

**Functions of remittance department:**

- q T.T. (Telegraphic transfer)
- q D.D. (Demand draft)
- q Pay Order
- q LBC (Local Bill collection)
- q OBC (Outward Bill collection)

**Telegraphic transfer (T.T):**

Telegraphic transfer TT may be done via telegram, telex, telephone, fax as desired by the remitter. But the most commonly practiced dhanmondi road branch is the telephone and mobile. The drawer and the payee are required to have the account with the bank in order for this transaction to take place. TT is issued against cash, check, and letter of instruction. The client must be paid TT commission, telex charge along with the vat.

**Pay order:**

Pay order are done in inter city in any bank and any branch. The processing of pay order and DD is same. The entries involved are:

Client's account.....Dr

Pay order.....Cr

There are a commission and vat account charged for the issuing pay order.

**Demand Draft (DD):**

DD stands or Demand draft which is an instrument issued by a particular branch of a bank to pay certain some of money by the bank. It is the safest and most acceptable media and a banker's note. Commission, vat and postage are charged on issue of DD entries for issuing DD.

Cash/client a/c .....Dr

Income a/c (postage).....Cr

Commission on Remittance.....Cr

**LBC:**

LBC means local bill collection. LBC issue in the local city of the internal bank.

**OBC:**

OBC means outward bill collection. OBC issue out of the city of the internal bank.

**Clearing:**

It is an office which is totally include with the Bangladesh bank. By gathering a check in some other bank through Bangladesh bank its clearing. Each bank gets the check from various banks which are sending to the zonal branch of the bank. Zonal branch make a sheet of this check and put the aggregate sum on the check. The whole related officer is meeting in the clearing house in Bangladesh bank. What's more, every bank presents their check list by the floppy circle to the Bangladesh bank. The officer are

appropriated the check to the related bank officer. Here claim bank is getting the check which is grouping (check, pay arrange, DD) by branch and aggregate sum of the check are putted in the posterior of the check. Here end of the morning session.

At the night session the officers are appropriated the disowner check and afterward claim bank get some disowner check which is disperse to the branch agent.

Causes of disowner a cheque:

- Insufficient fund.
- Signature of related officer.
- Cheque submitted by wrong way.
- By an essential notice.
- One cheque is going to another bank.
- To submit wrong account number.
- Show the wrong date

### **Accounts Department:**

The accounts department is the most delicate and the most confidential department in a bank. The main task of this department is to record all kind of transaction of the branch, confirming accuracy, preparing statement under the computerized banking system. The clean cash statement and the supplementary statement are in party ledger vouchers are printed of the computer. Accountants function can be divided into two parts:

One is Daily functions and another one is Periodical function

(A) The daily function of an accountant employee involves:

- Publishing transfer from one account to another
- Preparing of supplementary in bank
- Publishing of various transactions in the computer that occurs throughout the day.

(B) The periodical function of the account department is to prepare different types of statement for its own branch, head office, Bangladesh bank. The statements being:

- Daily position
- Daily resources position
- List of all transaction in a day
- Comparative resources position etc.
- Cash cum day book.
- General ledger.
- Weekly statement of affairs

### **GENERAL SECTOR:**

United commercial Bank allows credits to individuals or firms or else companies to help their business in the following categories:

N Cash Credit (Hypothecation): N cash credit is one type of credit which is allowed to the traders and industrial borrowers for promoting trade and commerce and industries.

N Cash Credit (Pledge): N cash credit is allowed for promoting trade and commerce. Industries of the country against pledge of stock in trade under Bank's control.

N SOD (FO): Allowed against financial obligation for promotion of economic and business activities.

N Bank Guarantee / Bid Bond: Generally issued for business/ economic purpose for participating in the local /industrial tenders.

N SOD (General): N SOD is generally allowed to the traders for business promotion and economic activities.

N Consumer's Credit Scheme: Loans allowed to service people for purchasing domestic/household items repayable on monthly installment basis.

**EXPORT LOAN:**

The Bank allows credits to the exporters to help performing their exports under the following categories:

N PC (Packing Credit): Allowed to the exporter for packing the goods before shipment

N Back-to-Back LC: Import of Raw martial through opening back-to- back L/Cs against lien of Export L/Cs. This facility is extended to garment factories.

**IMPORT LOAN:**

The Bank allows credits to the importers in the following forms:

N Lim (Loan against Imported Merchandise):

Allowed to retire documents and clear the consignment form the customs Authority taking the goods under Bank's Control.

N LTR (Loan against Trust Receipt):

Allowed to the importer to retire documents and release the consignment from the customs authority against trust, receipt keeping the goods under importer's control.

## Chapter-4

### Recommendation and Conclusion

#### Findings:

The findings of the study are as follows:

After completing the survey it was found that respondents are strongly satisfied with bank's safety features while transaction.

The respondents are very satisfied with interior and exterior design of the bank.

- After analysis it was found that most of the respondents were dissatisfied in staff's behavior of bank.
- After analysis it was found that most of the respondents are dissatisfied on executive's behavior of the bank.
- Most of the respondents are very satisfied about the Bank's providing right attention in waiting time.
- Most of the respondents were very satisfied on the service charge of the bank.
- Most of the respondents were satisfied on using the technology of the Bank

## **Conclusion:**

United Commercial Bank Limited has well notoriety being fulfilling their client through giving distinctive administration. None the less, they have propelled new innovation to give quickest support of their clients known as CBS (Core Banking System). On the hand, forthcoming years saving money division will turn out to be more aggressive. In such manner they have been more focused. For reasonable development, by executing new innovation and advancement they need to stroll with the time. In this reason, they need to recognize their quality and need to recoup their frail sides.

In my aggregate review i did a few things to discover the fulfillment level of the representatives of United Commercial Bank Ltd. Finally i discover that representatives are very much happy with their activity and the workplace and alternate advantages that the association accommodates them. I had some restriction however finally was ready to finish the report effectively.

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# Questionnaire

## Survey On Customer Satisfaction of UCB Bank

### Basic Information:

1. Occupation:

- Student
- Service
- Business
- Others

2. Education Level:

- SSC
- HSC
- Undergraduate
- Graduate

3. Gender:

- Male
- Female

4. Age:

- Below 20
- 20-25
- 25-30
- 30-35
- 35-45

Define your opinion for each of the following question:

1. Your bank has employees who give you individual attention.

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

2. Your bank has your best interest in heart?

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

3. Ease to open account

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

4. Account is held without errors

- Strongly Agree-5
- Agree-4
- Neutral-3

- Disagree -2
- Strongly Disagree-1

5. When you have a problem, your bank shows sincere interest in solving it

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

6. when your bank promises to do something by a certain time, it does so

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

7. Your bank keeps you informed about when services will be performed

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

8. Employees of your bank give prompt service

- Strongly Agree-5
- Agree-4

- Neutral-3
- Disagree -2
- Strongly Disagree-1

9. Employees of your bank are always willing to help you

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

10. Employees of your bank are never too busy to respond to your request

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

11. The behaviour of employees of your bank instills confidence in you

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

12. You feel safe in your transaction with your bank

- Strongly Agree-5
- Agree-4

- Neutral-3
- Disagree -2
- Strongly Disagree-1

13. Employees are continuously courteous with you

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

14. Employees of your bank have enough knowledge to answer your questions

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

15. Your bank has modern equipments

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

16. Your banks' physical facilities are visually appealing

- Strongly Agree-5

- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1

17. How would you describe your views about Customer Service Representatives?

- Strongly Agree-5
- Agree-4
- Neutral-3
- Disagree -2
- Strongly Disagree-1