

Internship Report
on
**Analysis of Customer Satisfaction Level of
Dutch Bangla Bank Limited, DBBL**



Submitted to

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To

Tamzidul Islam

Assistant Professor

Brac Business School

Subject: Submission of Internship Report

Dear Sir,

This is my pleasure to submit my internship report entitled 'Analysis of Customer Satisfaction Level of Dutch Bangla Bank Limited, DBBL', Kawranbazar Branch. I have enjoyed this three month long program in this bank where I could achieve on-site experience of banking. I tried to implement the theoretical lessons with this practical knowledge and I appreciate their cooperation in this regard.

I am thankful to receive your full cooperation to prepare my report. I hope, you will discover my endeavor and contribution as a hallmark of diligence. Still, your evaluation and acceptance that all matter.

Thanking You

With best regards

ProtikNeogi

ID: 11104043

Brac Business School

Acknowledgment

First of all, all praises and thanks due to Almighty God Who helped me with bunch of supportive people to accomplish my report. Successful completion of any course requires support from various people. I was fortunate to get the guidance and supervision of my teachers, friends and bankers who helped me in progress my work.

Next, I want to show gratitude to my respected supervisor Tamzidul Islam, Assistant Professor of Brac Business School, for his immense support and guidance in every aspect of the research. His guidance and response for my every query helped me a lot to prepare my internship report.

Then, I would like to acknowledge gratefully to some officers of Dutch Bangla Bank Ltd. namely Mr. MdKabir, Mrs. Roksana, Mr. Tawheed and Mr. MohammadZahir who gave me some special instructions, information and guidance about a variety of banking systems and procedures from time to time. I would convey my special thanks to my parents who inspired me to complete the report of this particular course.

I apologize whole heartily for omitting any name whose contribution was complementary for preparing this report.

Executive Summary

In the modern era, banks are playing a key role for the development of the economy. Like any other country, this case is same in Bangladesh as well. Nowadays, the elements of a bank have expanded to such an extent that it is considered as an exceptionally imperative specialist of advancement in a nation like our own. Because of their positive involvement in trade, business, industry and a host of other allied services, banks today represent very important part of any economy. Customer service has become so vital thing especially in the business sector whether it is locally or globally. Bank is one of them who give services to keep their place in this aggressive field. A bank ought to have a solid bond or association with their customers. Really the bank must be focused about the one center thing. That is KYC "know your client". Dutch Bangla Bank Limited is maintaining its business effectively in Bangladesh from March 28, 1991 onwards. Their survival is exists simply because of their customers and their collaboration. Their better administration and offices are up and coming to fulfill the majority of its clients. Along these lines, through great services and care better outcome can be accomplished and it is pivotal for the bank to hold its clients and achieve the craved organization objective. Client administration is expected to get a handle on the client and to proceed with the business exchange appropriately. By this, the client would be more cognizant about the item or services. The main object of the report is to analyze the level of customer satisfaction of Dutch Bangla Bank Ltd. During my internship program, I understood that DBBL always tried to offer new products and services to its customers to provide quality services.



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CHAPTER-1

INTRODUCTION

1. Introduction

In modern age financial exercises, managing an account is a capable medium of achieving financial changes of a developing nation. For an economy money is one of the imperative and fundamental component which can be contrasted and blood of our body when money related foundation like banks go about as a course arrangement of the economy. Without sufficient keeping money office Agriculture, business and industry can't thrive. An appropriate created keeping money framework can give the essential support to the monetary development of the nation. Since managing an account framework is connected with the entire economy. Bangladesh economy has been encountering a fast development since the 90's. Urbanization and way of life changes simultaneous with the financial improvement made interest for keeping money items and administrations. For the nearby group, banks give access to subsidizing and monetary administrations to both neighborhood business and residents, and in addition the cash banks put once again into the group through worker finance, business speculations, and expenses. Above all else banks cook the need of society by wiping up stores as various structures like funds, MSS, FD, SND and numerous different choices at sensible rates. Additionally bank gives credit office to top of the line financial specialists for enormous undertakings in the modern, foundation and administration parts.

In this monetary commitment, Dutch Bangla Bank Limited resembles a sparkling star. Since its beginning in June 3, 1996, Dutch Bangla Bank Ltd. has gained praiseworthy notoriety by giving genuine customized administration to its clients in an innovation based environment. The Bank has set up another standard in financing in the Industrial, Trade and Foreign trade business and it is known as the most imaginative and innovatively unrivaled bank. Its different store and credit items have additionally pulled in the customers both corporate and people who feel comfort in working with the Bank and its known as a people groups bank of Bangladesh. Disregarding every one of the advantages of loaning for both the organizations that makes advance and for their client, the loaning procedure bears cautious inside and outer observing at all the circumstances. At the point when a bank or other moneylender get into genuine budgetary inconvenience, its issues for the most part spring from advances that have turned out to be uncollectible because of blunder, illicit control, confused landing arrangements or an unforeseen financial downturn. No big surprise, then, that when analysts show up at a bank or other managed landing establishment they lead a careful audit of its credit portfolio. Generally this includes are definite examination of the documentation and security for the biggest advance, an audit of a specimen of little advances, and an assessment of credit strategies to guarantee their sound and reasonable keeping in mind the end goal to ensure people in general supports.

Customer is a vital component for the bank. Each bank tries to fulfill its customer by giving them different sorts of items and administrations. Consumer loyalty is expected to comprehend the client's needs and needs. A wide range of administration gave by the Bank are firmly identified with the customer. In this temporary position report, I have fundamentally broken down the level of consumer loyalty of DBBL.

1.1 Origin of the Report

The report has been prepared as the requirement of the internship program. I have prepared this report on the basis of my three months practical working experience and under supervision of Tamzidul Islam, Senior Lecturer of Brac Business School. My internship topic is **‘Analysis of The Customer Satisfaction Level of Dutch Bangla Bank Limited’**.

1.2. Objective of the Study

- *General Objective*

The general objective of the study is to fulfill requirement of the Graduation under the Bachelor of Business Administration program of Brac University as per university policy.

- *Specific Objective*

To be more specific, this study entails the ‘Customer satisfaction level of Dutch Bangla Bank Limited’, which is done to analyze the procedure. There are few more specific objectives I have found:

- To measure the level of satisfaction of customers
- To identify the areas of satisfactions of customers
- To find out the areas of dissatisfactions of consumers
- To suggest company how to improve consumer satisfaction level

1.3 Scope of the Study

Defining the scope of the study is a broad aspect to be described. Still the officers of Kawranbazar Branch, Dutch Bangla Bank Limited helped me to prepare the report. On the other hand, due to some confidential resolutions there were difficulties to find out some information as well. This report is prepared in a systematic way from selecting of the topic to final report preparation.

1.4 Methodology

Selection of the Topic:

The topic was approved by my respective advisor and it was thoroughly discussed with him where sir provided his view so that a well-organized report can be prepared.

Sample size:



The total sample size was 50 people and all of them were walking customers. I have talked with 50 different people for this and among them there were 35 male and 15 female. It was direct face to face conversation I did with them. I prepared a questioner regarding this and give them to fill it up based on their satisfaction level and few other terms.

Sources of Data:

- Primary Sources
- Secondary Sources

Primary Sources:

- Face to face conversation with the respective customers and officeres
- Direct Observation
- Practical desk work
- A survey is conducted to find out customer satisfaction and dissatisfaction level

Secondary Sources:

- Annual report of Dutch Bangla Bank Limited
- DBBL's local website
- Different documents provided by the concerned officers of the organization
- Relevant books, research paper, journals and web researches

Analysis, Interpretations and Presentation of Data:

Some diagram and tables are used to analyze the collected data and gave flawless visible representation of the study.

Findings of the Study

The collected data were analyzed methodically and pointed out in a synchronized way and finally shown as findings at the last portion of the report.

1.5 Limitation of the Study

- The main hindrance I had to face while preparing this report is to talk with the people whom I have interviewed. All of them were walking people and they were busy so that they were unwilling to cooperate.
- As my interviewees were walking people they had short time by which I had to take out all the information from them which was bit hard to manage.
- Another problem that I faced is the management of the bank was unwilling to share or disclose some information due to confidential issues which was really required to prepare the report but preparing such intense report requires huge amount of information somehow I managed to bring up the best within my access limit.



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CHAPTER-2

COMPANY

OVERVIEW

2.1 History and Heritage

Dutch-Bangla Bank Limited (the Bank) is a most scheduled commercial bank which was established under the Bank Companies Act 1991 and incorporated as a public limited company under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. DBBL is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

DBBL- a Bangladesh European private joint scheme scheduled commercial bank commenced official operation from June 3, 1996. The head office of the Bank is located at SenakalyanBhaban (4th floor),195, Motijheel C/A, Dhaka, Bangladesh. The Bank commenced its banking business with one branch on 4 July 1996.

Dutch-Bangla Bank started operation is Bangladesh's first joint venture bank. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.

The main priority of the bank has been financing high-growth manufacturing industries in Bangladesh. So that the manufacturing sectors can export Bangladeshi products whole worldwide. Through financing and concentrating on this sector allows Bangladesh to attain the desired expansion. DBBL's other concerns is Corporate Social Responsibility (CSR). Even though CSR is now a cliché, DBBL led the way in this sector and termed the involvement simply as 'social responsibility'. Due to its investment in this sector, DBBL has turned out one of the major donor in Bangladesh. The bank has achieved numerous international awards because of its distinctive approach as a socially cognizant bank.

DBBL was the first fully automated bank in Bangladesh banking history. In 2002 the Electronic-Banking Division was established to take on rapid automation and bring modern banking services into this arena. Automation was fully completed in 2003 and hereby introduced plastic money to the Bangladeshi masses. DBBL also operates the nation's major ATM fleet and in the process drastically cut consumer costs and fees by 80%. Moreover, DBBL choosing the low profitability route for this sector has surprised many critics. DBBL had pursued the mass automation in Banking as a CSR activity and never intended profitability from this sector. As a result it now offers unsurpassed banking technology offerings to all its customers and giving their customers a whole new experience. Because of this mindset, many of our local banks have attached DBBL's banking infrastructure instead of accruing their own.

Even with a history of hefty technological investments and even larger donations, consumer and investor confidence has never waned. Dutch-Bangla Bank stock set the record for the highest share price in the Dhaka Stock Exchange in 2008.



2.2 Chairman and Board of Directors

Chairman

Mr. Sayem Ahmed

Directors

Mr. Abedur Rashid Khan	: Sponsor Director
Mr. Bernhard Frey	: Nominee of Ecotrim Hong Kong Limited
Mr. Md. Fakhru Islam	: Elected from General Public Shareholders' Group
Mr. Md. Nazim Uddin Bhuiyan, FCMA	: Independent Director
Mr. Mohd. Khorshed Alam	: Independent Director
Mr. K. Shamshi Tabrez	: Ex-officio Director (Managing Director)

The Committees of the Board

1. Executive Committee

Mr. Abedur Rashid Khan	: Chairman
Mr. Sayem Ahmed	: Member
Mr. K. Shamshi Tabrez	: Member

2. Audit Committee

Mr. Md. Nazim Uddin Bhuiyan, FCMA	: Chairman
Mr. Md. Fakhru Islam	: Member
Mr. Mohd. Khorshed Alam	: Member

3. Risk Management Committee

Mr. Abedur Rashid Khan	: Chairman
Mr. Sayem Ahmed	: Member
Mr. Md. Nazim Uddin Bhuiyan, FCMA	: Member

Founder, Dutch-Bangla Bank & Chairman, Dutch-Bangla Bank Foundation

Mr. M. Sahabuddin Ahmed



2.3 DBBL at a glance

1.	Name	Dutch Bangla Bank (DBBL)
2.	Established	1996
3.	Head Office	SenaKalyanBhaban (4 th floor), 195, Motijheel C/A.
4.	Paid Up Share Capital	3,000,000,000
5.	Total Capital	15,403,356,792
6.	Total Assets	185,537,386,895
7.	Total Deposits	145,230,103,146
8.	Profit per Employee	428,796
9.	Interest Earning Assets	150,588,766,201
10.	Earnings per Share	10.00
11.	Number of ATM Booths	2454
12.	Number of east tracks	263

2.4 Mission

Efforts for development of their exercises at home and abroad by adding new measurements to their managing account administrations are being proceeded with unabated. Nearby, they are additionally putting most elevated need in guaranteeing straightforwardness, account capacity, enhanced customers benefit and to their dedication to serve the general public through which they need to get closer and nearer to the general population of all sectors. Winning an everlasting seat in the hearts of the general population as a minding sidekick in



elevating the national financial standard through ceaseless up degree and enhancement of their demographic administrations in accordance with national and worldwide necessities is the fancied objective we need to reach.

2.5 Vision

Guaranteeing most astounding standard of customer base administrations through best utilization of most recent data innovation, making due commitment to the national economy and building up themselves immovably at home and abroad as a front positioning bank of the nation are their valued vision. Dutch Bangla Bank goals of a superior Bangladesh where sports and athletes, expressions and letters music and diversion science and instruction the earth which will be sans contamination and make individuals life worth of living.

2.6 Objective of the Organization

The objective of Dutch Bangla Bank Limited is specific and targeted to its vision and to position itself in the mindset of the people as a bank with difference. DBBL trusts in its uncompromising duty to satisfy its client needs and fulfillment and to end up distinctly their first decision of banking. The objectives of Dutch Bangla Bank Limited are as follows:

- To develop a solid client center and relationship based around respectability, unrivaled administration
- To develop a solid client center and relationship based around respectability, unrivaled administration
- To making a fair, open and empowering environment
- To esteem and regard individuals and settle on choices in view of legitimacy
- To take a stab at benefit and sound development
- To make business openings crosswise over Bangladesh
- To determined in quest for business advancement and change
- To construct acknowledgment and reward with respect to execution
- To prepare the reserve funds and directing it out as advance or progress as the organization affirm
- To back the worldwide exchange both in import and fare
- To build up the way of life of the restricted wage assemble by giving Consumer Credit
- To energize the new business visionaries for speculation and in this way to build up

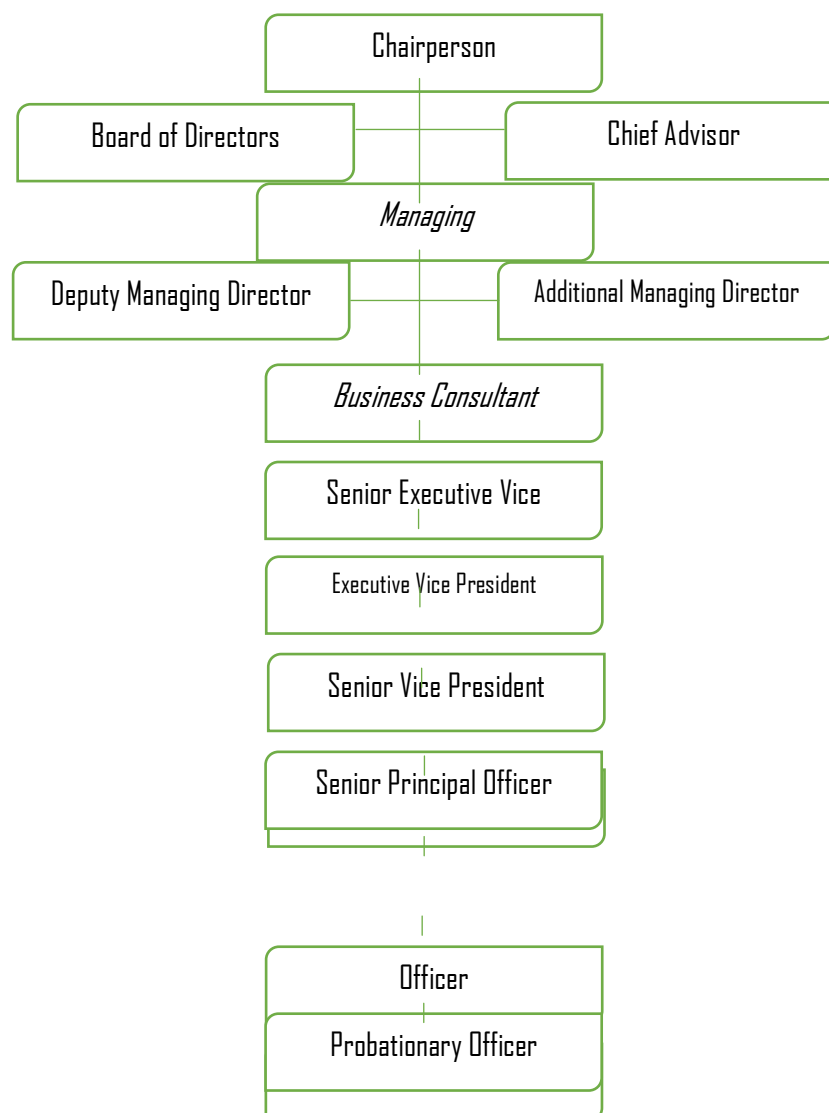


the nation's business segment and add to the monetary advancement.

2.7 Strategy of DBBL

Dutch Bangla Bank Limited goal is to become a leading provider of integrated financial service for small and medium size enterprise (SME), institutional investors and high net-worth individuals in Bangladesh and to provide the best and convenient banking facilities to all of the people of Bangladesh.

2.7 Organizational structure of DBBL





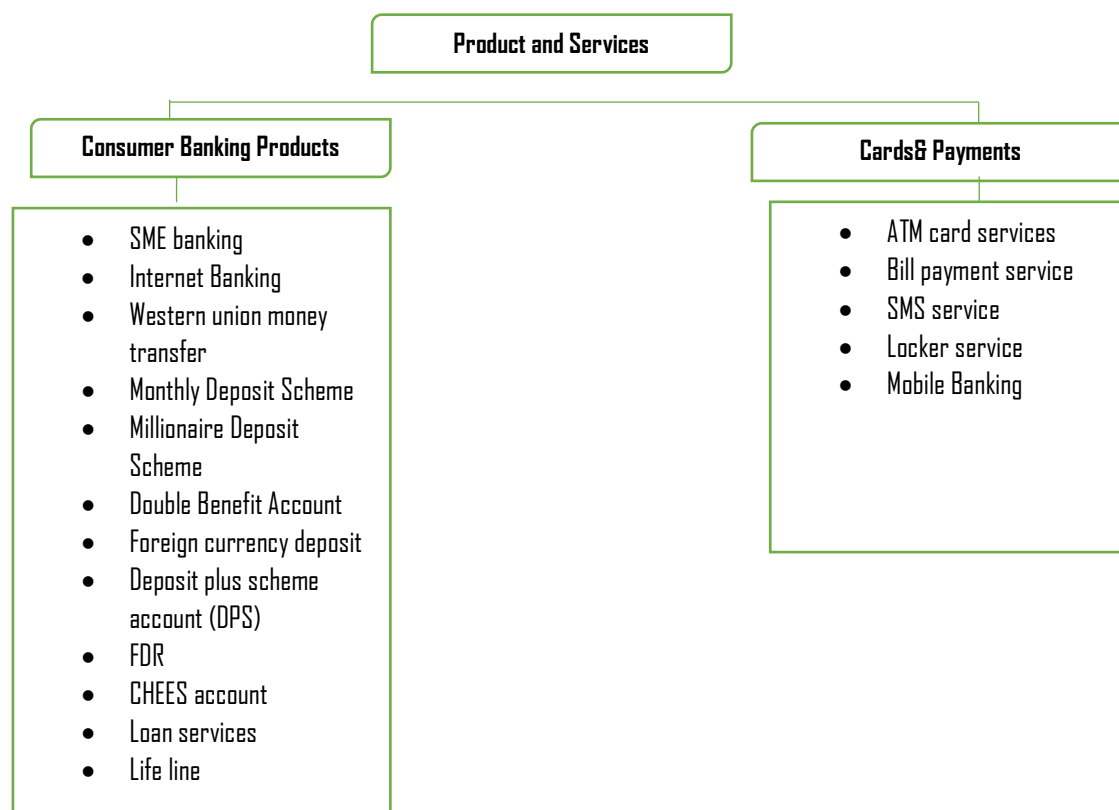
2.9 Functions of Dutch Bangla Bank Limited

Some general function of Dutch Bangla Bank Limited are given below-

- To maintain all types of deposit Accounts.
- To make investment.
- To conduct foreign exchange business.
- To conduct other Banking services.
- To conduct social welfare activities.
- To work for continues business innovation and improvements.
- To build up strong-based capitalization of the country.
- To ensure the best uses of its creativity, well disciplined, well manages and perfect growth.

2.10 Product and Services of DBBL

The Bank provides a broad range of financial services to its customers and corporate clients.



➤ Consumer Banking Products

Dutch Bangla Bank Limited offers different types of services for their valued clients.

- **SME banking:** DBBL offers loans to those small and needy entrepreneurs like Manufactures, Retailers Assemblers, Wholesalers, Handicrafts, Printing, catering and some needy industry so that they can use this money and expand their business furthermore. The amount usually they provide is up to 5,00,000tk. .
- **Internet Banking:** DBBL offers internet banking facilities to all of their clients for making their banking experience up to the date easy and hassle free. To get access in to this facility their customer need a PIN number through which they can login to their account even from their home and the PIN number will be authorized from the bank. By internet banking facility clients can access and get their account information details and see the amount of their transactions, current account or loan account with current balance left.
- **Western union money transfer:** Western union financial services Inc. is the most dependable money transacting company in all over the world. The head office is settled at U.S.A. Western union has achieved such reputation in worldwide for transferring money one country to another country within the shortest moment depend on the electronic technology. On the day of 14th February 2006, DBBL has set up a representative conformity with Western union financial service Inc. for transacting money to family and friends whole worldwide. With the support of western union money transfer service it became so convenient for Bangladeshi wage earners to receive and send money to more than 2,25,000 western union agent 197 countries just by visiting any of their nearest DBBL branches and it all takes just few minutes.
- **Monthly Earning Scheme:** Under this scheme one will deposit a minimum of Tk.1,00,000/- or its multiple up to Tk.10,000,000/-



Deposit Amount	Monthly Interest @ 7.51%	Net Payable After 10% Tax	Net Payable After 15% Tax
100,000.00	605.00	544.50	514.25
200,000.00	1,210.00	1,089.00	1,028.50
300,000.00	1,815.00	1,633.50	1,542.75
400,000.00	2,420.00	2,178.00	2,057.00
500,000.00	3,025.00	2,722.50	2,571.25
1,000,000.00	6,050.00	5,445.00	5,142.50
1,500,000.00	9,075.00	8,167.50	7,713.75
2,000,000.00	12,100.00	10,890.00	10,285.00
3,000,000.00	18,150.00	16,335.00	15,427.50
5,000,000.00	30,250.00	27,225.00	25,712.50
10,000,000.00	60,500.00	54,450.00	51,425.00

- o **Millionaire Deposit Scheme:** Under this scheme one will deposit a fixed amount on monthly basis for 4, 6, 9 or 12 years and on maturity he/she will be just a millionaire.
 - o Deposit of fixed monthly amount for 4, 6, 9 or 12 years. Deposit size will be based on tenure. Upon maturity the depositor will get Tk. 10,00,000/-.
 - o A person is allowed to open more than one maximum 3 MDS Account.
 - o The account may be opened either singly or jointly.
 - o The least monthly deposit will be 4,718tk.

Monthly Installment (in Tk.)	Investment Period	Terminal Value @ 7.03% (in Tk.)
18,125.00	4 Years	1,000,000.00
11,245.00	6 Years	
6,715.00	9 Years	
4,495.00	12 Years	

- o **Double Benefit Account:** Dutch Bangla Bank Limited now offers Double Benefit Account for its customers. The benefits under this scheme shall become double after 09 (Nine) years 06 (Six) months.
 - o Deposit of Tk. 1,00,000/- and its multiple without any upper limit shall be acceptable under this scheme.



- o A person is allowed to open more than one Double Benefit Account.
- o The account may be opened either singly or jointly.
- o All Double Benefit Account holders shall be offered with free Life Insurance Policy under this scheme.
- o **Foreign Currency deposit:** DBBL offers a foreign currency account from some special criteria people such as Bangladeshi nationals living abroad or foreign national living in Bangladesh. For this foreign institutions authorized abroad and operating in Bangladesh or overseas and foreign employees works in Bangladesh.

The features and remuneration of foreign currency in DBBL is given below-

- o Account holder can operate and use the account by himself or he/she can give the nominee to any person living in Bangladesh.
 - o DBBL also pays a certain amount of interest to those accounts based on their current balance and yearly transactions.
-
- o **Deposit plus scheme account (DPS):** DBBL also offers a DPS system for those people who feel like to save a certain amount of money from their monthly income or salary every month. Each month the account holder will a certain amount of money which he had chosen while opening the DPS account and there will be a maturity line of this DPS, and after completing the timeline of the DPS bank will return the principal amount of money along with the interest which was earned to the account holder or the nominee.

The benefits of DPS account of DBBL are-

- o A customer can easily open up the account with the minimum amount of 500tk to maximum 50,000tk.
- o One person can more than one maximum 5 DPS account.
- o DBBL usually pays 11.50% interest rate on an average.
- o Normally no check book is given to the account holder.
- o The amount has to chose by account holder while open it and later

or it cannot be changed.

- o **FDR:** DBBL provides another facility to their customer which is known as Fixed Deposit Rate (FDR) and under this customer has to start up their account with a certain fixed amount of money for a fixed time period with a fixed interest rate. In this section money can be deposited for 1, 3, 6 and 1 year or so on. But there is a fixed time of withdrawing the money and before that time if you withdraw the money you cannot avail the interest rate of your FDR.

The benefits and features of FDR account of DBBL are-

A tremendous interest rate is provided to the FDR account holder like for one month the interest rate is 11% and from 3 to 12 months and more than this the interest rate will be 12.50%.

- o **DBBL Children Education Savings Scheme (CHEES account):** DBBL offers a CHEES account facility for those parents who can bear their children's education expenses in a cost effective way.

The Benefits of CHESS account of DBBL are-

- o This account can be open only by those people who are having children.
- o One individual can open maximum two CHESS account.
- o The nominee has to be account holder's children.
- o The monthly deposit has to be in between 500tk to 50,000tk.
- o This amount has to be chosen while opening the account and furthermore it cannot be changed.

- o **Loan Services:** DBBL offers a broader range of loans for its customers. For example-

- o **Lease Financing-** Dutch Bangla Bank Limited offers leasing facility for clients with easy installment facility.

FINANCING AREA- Capital machinery, different equipment, gas, diesel generator and Power plant, medical equipment, lift or elevator, information technology equipment, construction equipment, consumer durables.



- o **Home Loan-** DBBL offers home loan facility for purchasing flats or construction of house.
 - 1. Financing amount extends up to 70% or Tk. 75,00,000 which is highest of total construction cost.
 - 2. Grace period available up to 9 months in flat purchase or 12 months in construction.
 - 3. Competitive interest rate.
 - 4. No application or processing fee.
 - 5. Any Bangladeshi citizen or NRB, who is capable of repayment, can apply for this loan.
- o **Consumer credit loan-** Dutch Bangla Bank offers consumer credit facility for retail customers for electronics consumer products, computer or Computer accessories etc.
 - 1. Fast processing
 - 2. Competitive interest rate.
 - 3. No application or processing fee.
 - 4. Easy monthly installment.
- o **Small Medium Enterprise-** DBBL offers financial support to small businessmen/enterprise with new products named "Festival Small Business Loan" and "DBBL Small Business Loan" has been introduced in the Bank.
 - 1. Maximum Tk.3.00 lack (Festival Scheme) and Maximum Tk.5.00 lack (Small Business Scheme).
 - 2. 3 Months (Festival Scheme) and 5 years (including 1 month grace period (Small Business Scheme)).
 - 3. Collateral Free Advance.
 - 4. Any genuine and small businessmen/ entrepreneurs/enterprise having honesty, sincerity, and integrity.
- o **Trade finance-** DBBL provides comprehensive banking services to all types of commercial concerns such as in the industrial sector for export-import purpose as working capital, packing credit, trade finance, Issuance of Import L/Cs, Advising and confirming



Export/Cs. - Bonds and Guarantees.

1. Low interest rate 13.00%-14.50%.
 2. Minimum processing time.
 3. Low service charges.
 - o Tax benefit.
 - o Easy handover after leasing period.
 - o Loan against Trust receipt.
 - o Loan against FDR.
 - o FMO Foreign currency loan.
 - o Agricultural purpose loan.
- o **Life Line:** To keep and sustain in this competitive world DBBL has introduced life line products. It is a complete package of individual personal loan scheme which is always important and essential for individual or even family life.

DBBL separated this life line into two parts consists of clean credit lines and secured credit lines.

Clean credit lines- To acquire this services no personal security or cash security is needed and the features are-

1. Health line- Health line loan usually given those people who are in the hospital emergency and needs of medical treatment or to buy any body organs.
2. Education line- This is mainly for the student who is meritorious and need finance for higher education in overseas.
3. Professional's line- This loan is given to renovation for office or to buy any office equipment.
4. Marriage line- This loan is given to those people who are planning to get married and need finance for this.
5. Festival line- This loan usually given to those who are planning to go for a holiday or to go outside of the country for a trip.
6. Dreams comes true line- This loan is sanctioned for those who wants to buy a luxurious TV or AC or home theatre or like this.

Secured credit lines-

1. Auto line- This is given for buying a new car or even reconditioned

it's also known as car loan.

2. DBBL foreign education line- This is provided to help needy students who want to go for abroad studies.

➤ **Cards & Payments:**

- O **ATM card services:** DBBL is the market leader of ATM card service. They have all around 2554 ATM booths and 264 first trackthroughout the country and they offer different card to their clients. Dual Currency Card Facility.
- O **Bill payment service:** Clients of DBBL can us their check book of DBBL and pay utility bills such as electricity, gas bills, phone bills, internet bills.
- O **Locker service:**By usingDBBL locker facility people can lock their important files and document in the vault room where it will be secured and protected.
- O **SMS service:**SMS alert service is really beneficial for its customer as by this every time they make any transaction or if any transaction occurs from that account customers get notified which eventually makes their account secure.
- O **Mobile banking:**In mobile banking sector DBBL is the pioneer of Bangladesh and they have introduced this facility ever in our country on May 31, 2011. Through this facility people can make any of their transaction from their mobile and keep it secret and secure because without that particular mobile no one can make any transaction or banking from that account.
 1. Cash in.
 2. Cash out.
 3. Salary payment.
 4. Statement inquest.
 5. Money withdrawal from ATM.

2.11 Corporate Banking

DBBL furnish assistance to deserving candidates in Export and Import businesses. For importers it ensures documentary credit to you through L/C. It may also arrange back to back L/C in appropriate case. DBBL can manage Deferred L/C for you. The bank issues Shipping Guarantee for import and even finances your import on demand. For export traders Dutch Bangla Bank Ltd. provide verities of services to enhance the business. These are Export L/C advising, L/C Safekeeping, L/C Confirmation, L/C Checking and Negotiation. Pre-shipment Export Finance program of DBBL provides direct finance to you. Dutch Bangla Bank Ltd. distributes term loan for industries. This loan is for Large, Medium and Cottage industries of the country. As special products Dutch Bangla Bank has provisions for Consumer Credit Scheme and House Building Loan for its customers. Thus it's playing a vital role in industrialization of the country. Moreover DBBL has Commercial Lending and Working Capital lending programs to further help the new entrepreneurs of the country.

2.12 Corporate Social Responsibility

Dutch Bangla Bank Limited comprehends itself as an essential part of the communities in which it operates. The Bank realizes that the basis for any good business is trust and that society expects the highest standards of nation when it comes to ethics and corporate responsibility.

DBBL dependably amplifies its assistance and stands by the destitute and defenseless individuals in times of normal catastrophes. In late year, they were helping the casualties of Rana Plaza at Savar. They gave every victim Tk. 100000/- . Apart from that they have much contribution in the society such as-

- o Amongst the private sector DBBL was awarded as the largest donor in education sector of our country. The bank has been scholarships every annual year and the amount was 1.02 billion taka which is enormous.
- o DBBL also expense a vast amount of money for underprivileged poor blind people treatment and operations.
- o It also contributes in different non-profitable health organization of our country.
- o DBBL also donates and stands beside to the destitute people who have suffered from natural calamities like floods tornado or river erosion by giving them the food money or basic needs.
- o DBBL also donates money for upward the road side and road security sectors.



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- o The most valued CSR activity of DBBL is they contribute to create social awareness like one good child is enough, Son or daughter, Acid violence's or drug addiction and Problems of dowry and Illiteracy.



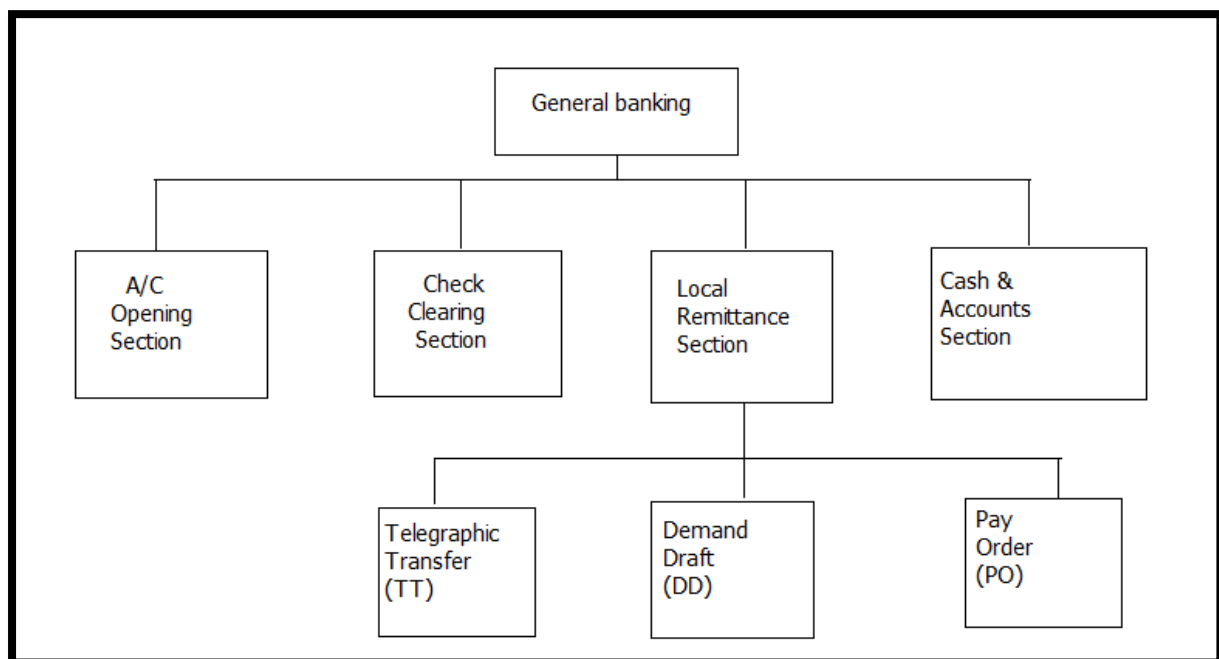
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CHAPTER-3

JOB RESPONSIBILITY AND OBSERVATION



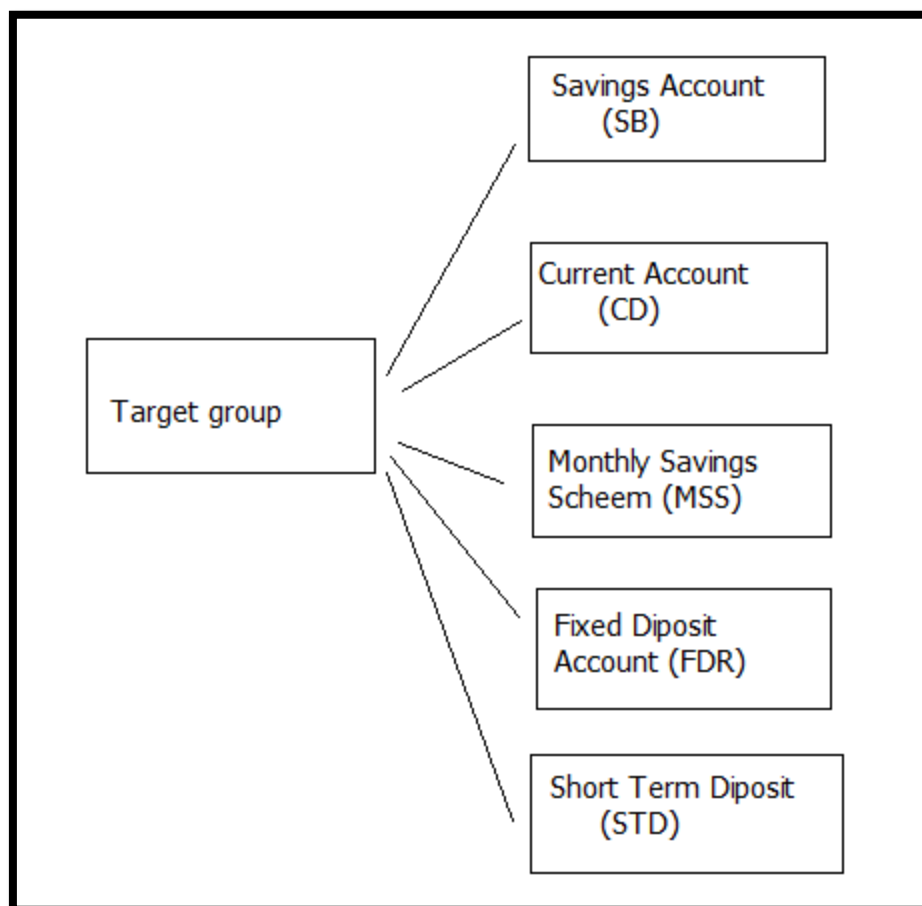
General Banking division was my first department where I had to work first. I was given the responsibility of service related issues under the supervision of the respective officers. General Banking is the starting point of all the banking operation. General banking basically deal with Account opening, Account closing, Account Transfer, Opening of various deposit Schemes, Payment Order Issue, Check book delivery, Debit card delivery, Register entry etc. I have got an overall idea about general banking of the bank as I worked with front desk employees. There are some key obligations of general banking all in all saving money like works of account opening and account shutting, supervision of internal and outward registers, setting up a wide range of proclamations, issuing DD, TT, PO, check book, customer articulation, upkeep of all record opening structure and taking endorsement from director, outward and internal clearing with every related work and Daily voucher including, sewing and recording register appropriately. I also worked for data entry on excel sheet. I have also worked for check clearing. It is the department, which provides day-to-day services to the customers. Consistently it gets stores from the clients and takes care of their demand for money by regarding check. It opens new accounts, demit funds, issue bank drafts and pay orders etc. The various jobs undertaken by a bank could be represented in the following way:



3.1 Learning and observations

Account opening Section

Account opening procedure of DBBL is very good. I have to collect all the necessary documents whenever they open an account. Only five to ten minutes are required to open an account if all the documents are correct. Peoples are willingly comes to open an account in this branch. They don't need to force or convince to their client to open an account in their branch. A bank has to maintain different types of accounts for different purposes. DBBL offers the general deposit products in the form of various accounts. There are different types of accounts offered by DBBL for its target's groups.



By opening an account, the bank bridge with its customer to avail the facilities provided by the bank. I helped the new customer to know about our products and services and the requirement for opening new accounts.

For closing an Account When a customer wants to close his account in the bank he has to follow the following procedure

- The client writes a written application

- She/he surrenders the unused checkbook
- The bank takes charge for closing fee
- The rest amount gives to the customer
- Closed rubber stamp uses top of the respective account opening form and file.

Issuance of Check Book

All the account opening formalities must be completed before, issuance of check book. Particulars of the check book order ought to be finished containing title of account, account number, number of leaves and signature of the client. Signature of the client is checked on the order. If customer is unable to collect his check book, then he can give authority to the third person to collect his check book on his behalf by signing on the back of the requisition and also in application form which is given from the bank. Check book is taken out from the locker. It is assured that series of the check book is in order. Particulars are entered in the check book issuance register. Account number is stamped on every leaf of the check book and those leaves are counted. Name of the account holder is written on the cover of the check book and requisition on the check book for further issuance is properly filled stamped and signed by officer of the bank. Check book is delivered to the customer and his signature is taken on the check book issuance register, check serial number is entered in the system. Stock of Check books are balanced at the end of each day and kept under safe custody.

Register dispatch number

The fundamental function of dispatch division is dispatching a wide range of reports, for example, OBC, LBC, and distinctive sorts of letter, diverse guidance. Beside dispatch division receives letter and documents, which may be coming from head office, all other branches of DBBL, other banks, negotiation and opening bank (in case of Import and Export) in the name of DBBL, Kawran bazar branch. The officers engaged in the dispatch division maintain two types of mail, which is

- ✓ Inward mail
- ✓ Outward mail

I have to register the dispatch number in serial to maintain the inward mail and also outward mail.

Give entry of different Bill

Basically in cash department two types of activates has done which as follows:-

- ✓ Cash receiving
- ✓ Cash payment

But in Dutch Bangla Bank Limited, employee receives the current bill, water supply bill, material bill etc. So, customer can easily pay their bill in due date. Otherwise it will be disconnected. Firstly, employee has to check their due date of bill and then collects the bill upon these. When everything is done then employee put the receive seal on both office copy and customer copy. Then they give the customer copy of the bill to the customer. They basically collect the current and water supply bill due to 1 pm. So, customer has to pay bill on that time. After that I have to collect all the office copy of the bill of the customer from the cash department. Then I have to give entry of all the data in excel sheet. Firstly, I have to make some column for data entry. Then I have to make one column for entry bill number, another column for amount of bill, another column for vat. After that I have to make another column with formula for getting revenue from the bill. Lastly, I have to count the sum of total bill amount. If that amount is match with the physical amount then it is ok. But if that amount does not match with the physical amount then cash have to check everything which is connected to bill amount. Basically, cash department officer have to investigate to solve the problem. Otherwise, it will create a problem for employee.

Call for giving the debit card

Now-a-days all the customer want to obtain the money without any hassle. So, when they want to open the account in the bank that time they also fill the application for issuing debit card. They can easily use the debit card in any booth. Basically, In Dutch bangla bank, customer fills the application with extra passport size photograph to get the debit card. Then it will take 10 working days to give the debit card to the customer. When debit card came from the main branch that time employee inform me to call the customer of the debit card user. So, they can quickly get the service from the bank. This debit card they can easily use in BRAC Bank, National Bank which has omnibus network. If they use debit card in another bank, then they have to give some charge such as for BRAC Bank 11 tk, National Bank 13 tk.

Customer care service

In every bank, customer wants the best service without face with any problem to continue their transaction. Basically, I have to work in customer help desk where I have to give the information about Dutch Bangla Bank Ltd. I have to give some information such as-



- ✓ Savings/current/STD/student/DPS/FDR account
- ✓ Restriction to account
- ✓ Collect Check book requisition
- ✓ Queries about different deposit schemes
- ✓ Inquiries about profit rate
- ✓ Different Investment related information
- ✓ Online banking/SMS Banking/ Mobile Banking related information and services
- ✓ ATM related queries/ request and complaints services
- ✓ Debit card/ Credit Card/ Remittance card information and services
- ✓ HRD related information and many more.

I have to also receive phone call for knowing the customer problem. Now-a-days, Phone Banking and Call Center is a modern banking service by which, clients can get best service over any mobile/T&T phone without going to any branch and can avail all sort of queries/ requests/ complaints about their problem.



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CHAPTER-4

RESEARCH PART



4.1 Introduction

This internship report is arranged as a requirement for the finishing of the BBA Program. The essential objective of this report is to give an essential corporate presentation to the understudy and a chance to decipher the hypothetical origination, all things considered, circumstance. The internship program covers a time of three months of hierarchical connection. The term of my hierarchical connection is three months, beginning from Sept, 2016. As a prerequisite for the finish of the program I am required to present this report, which would incorporate a diagram of the association, and additionally specific utilitarian office I am connected with and elaboration of the duty, perception I have amid the temporary position time frame.

Fundamentally I talked about the administration quality strategy for the bank by which they can get more clients to make their income higher. Managing clients consistently is not a simple employment. Money related foundations serve a wide assortment of clients independently and direct business with an assortment of budgetary needs. It takes exceptional aptitudes and information to handle clients effectively.

Consumer loyalty is expected to comprehend the client's needs and needs. A wide range of administration gave by the Bank are firmly identified with the customer. Customer is an essential variable for the bank. Each bank tries to fulfill its customer by giving them different sorts of items and administrations like ATM, PC keeping money, web managing an account, phone saving money, SME and so on. Each banker tries to catch the confidence and trust of his customer.



4.2 Statement of the problem

I have done the research part to break down client discernment about the keeping money administrations whether it is immaculate or not. A portion of the fundamental test in client in keeping money incorporates poor information base administration of client, absence of education level of greater part of client, absence of sufficient foundation and innovation on which consumer loyalty is needy. I believe that innovation is one the most vital thing in the managing an account part and the cost diminished components.

4.3 Purpose of the study

The purpose of Dutch Bangla Bank Limited is to enhance their operations for the client's conveniences by using tangible elements (performance, dependability, quality, cost of administration and so on) and intangible variables (notoriety, feeling of caring, ability to help and so forth). These elements will likewise encourage them to reclassify their methodologies for keeping up customer connections to fulfill more Local customers and to additionally break down their items, administrations and customer arrangements. This report won't just help the administration of the bank, additionally the partners on an entirety. Diverse money related establishments can be inspired to consider the review directed in this report, with a specific end goal to enhance the different offerings of the exchange managing account banking for Local customers.

Customers are the life of any kind of business. Most of the business organizations in the modern world are customer driven, trying to meet the customer's expectation in the best way. They always try to grab their most potential customers to increase their market share. When the products and services provided by the companies meet the expectations of the customer then the customer will be satisfied and will repurchase product and he will be loyal customer to that company. In the banking sector in Bangladesh customer satisfaction is also very important as because the competition in this sector has been increasing. To retain their most loyal and to attract potential customer banks should offer what the customer require and expectation. Dutch Bangla Bank Limited is also customer concentrated and always committed to provide best service to its customer which is first priority of this bank.



4.4 Customer Satisfaction Level of Dutch Bangla Bank Limited

Customers are the life of any kind of business. Most of the business organizations in the modern world are customer driven, trying to meet the customer's expectation in the best way. They always try to grab their most potential customers to increase their market share. When the products and services provided by the companies meet the expectations of the customer then the customer will be satisfied and will repurchase product and he will be loyal customer to that company. In the banking sector in Bangladesh customer satisfaction is also very important as because the competition in this sector has been increasing. To retain their most loyal and to attract potential customer banks should offer what the customer require and expectation. Dutch Bangla Bank Limited is also customer concentrated and always committed to provide best service to its customer which is first priority of this bank.

As an intern of Dutch Bangla Bank limited I was assigned to resolve customer problem of general banking and observe the customer expectation and requirement. From this I got interest to find out the customer satisfaction level of Dutch Bangla Bank Limited. Thus I decided that my project will be the customer satisfaction level of the Dutch Bangla Bank Limited. Finding the customer satisfaction level is also important for a company to take proper and effective decision. This will indicate the customer repurchase intention, limitation on the service provided by the company, customers' expectation, points to improve which will play a vital role to take important decision by the management. Customer service is an extremely important part of maintaining ongoing client relationships that are important to continuous revenue. For this reason, many companies have worked hard to increase their customer satisfaction level. Customer's satisfaction basically depends on various factors. Clients will be happy with the bank when they will get great and quality administrations from representatives of bet on a constant premise.



4.5 Method to find out Customer Satisfaction Level

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

To find out the customer satisfaction level of Dutch bank limited firstly I have made a questionnaire of 15 questions which will be rated by the existing customer of Kawranbazar Branch of Dutch Bangla Bank Limited by 1-5 which will represent poor to excellent. The survey will be conducted by response of 50 customers of this bank. The standards of the rating is given below-

1	Poor
2	Fair
3	Good
4	Very good
5	Excellent

After the survey I will analyze survey data and make a summary of the analyzed data which is finding from the analysis. Finally I will give the survey result based on the findings from analysis of survey data.

4.6 Questionnaire

Questionnaire is made based on some variables that have directly or indirectly influence on the customer satisfaction level. Here for this survey I have talked with 50 random walking people who are the customers of DBBL. Then I asked them how long they are being clients of DBBL and are they satisfied with their overall services. Some of them said they are fully satisfied with the services and some not seems so. Then I asked them to fill up these questions considering their so far experiences in DBBL and mark this from one to five. The questions are given below and then analysis will be followed on.

Questions	Poor	Fair	Good	Very good	Excellent
Employee behavior with the customer	1	2	3	4	5
Reasonable Service Charge	1	2	3	4	5
Provide prompt and accurate service	1	2	3	4	5
Problem Solving Skills of the Employee	1	2	3	4	5
Branches are available	1	2	3	4	5
Find service on time	1	2	3	4	5
Using modern and updated technology	1	2	3	4	5
ATM booths are available	1	2	3	4	5
After sales service	1	2	3	4	5
Customer feels safe by making transaction	1	2	3	4	5
Ensure good online banking service	1	2	3	4	5
Well organized office environment	1	2	3	4	5
Keeps promises	1	2	3	4	5



Waiting time to get service	1	2	3	4	5
Office Space	1	2	3	4	5

▪ Analysis of the Survey

Here I am describing the questionnaires and the percentage of satisfaction level from my sample people.

Employees Behavior with customer

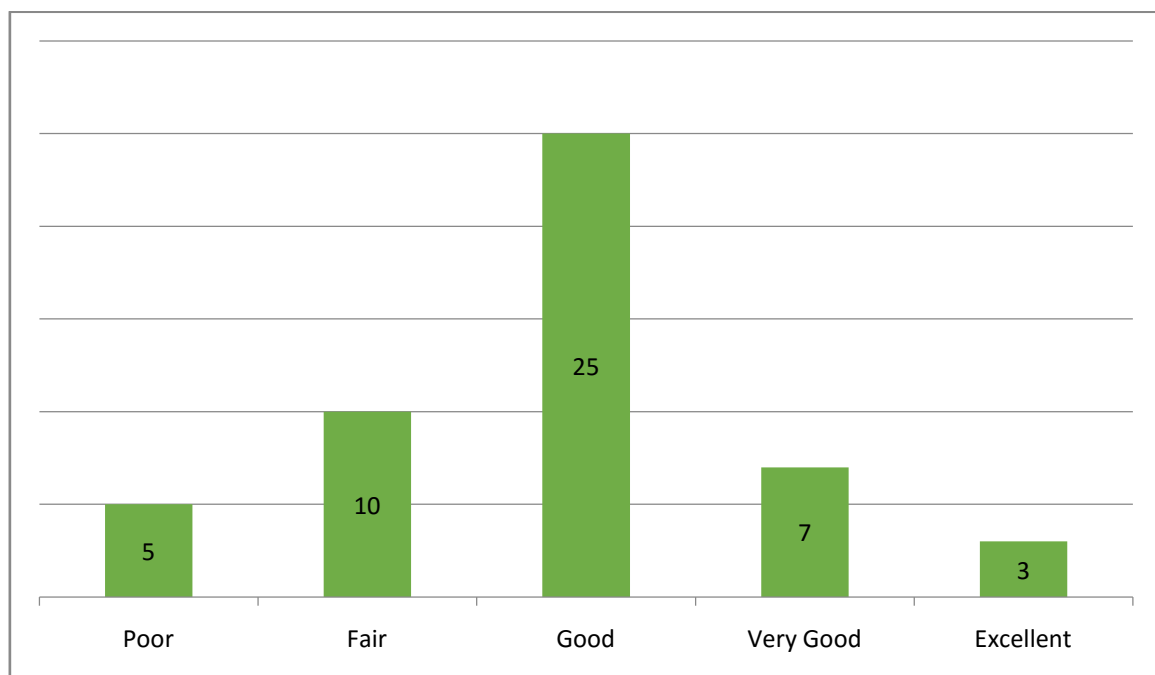


Chart 1: Employee behavior with the customer

Behavior of the employee working in the bank is one of the important factors for the customer to be satisfied. In my survey there was a question about the behavior of employee of the Dutch Bangla bank limited with the customer when providing banking service. From the survey, we can see that at most 25 customers which about 50% of the 50 customers said "Good". It means that they are somewhat satisfied with the behavior of the employee of Bangla Bank Limited however 5 people said its poor as they are not always responsive enough and remain busy which Dutch Bangla Banks needs to focus on.

Reasonable Service Charge

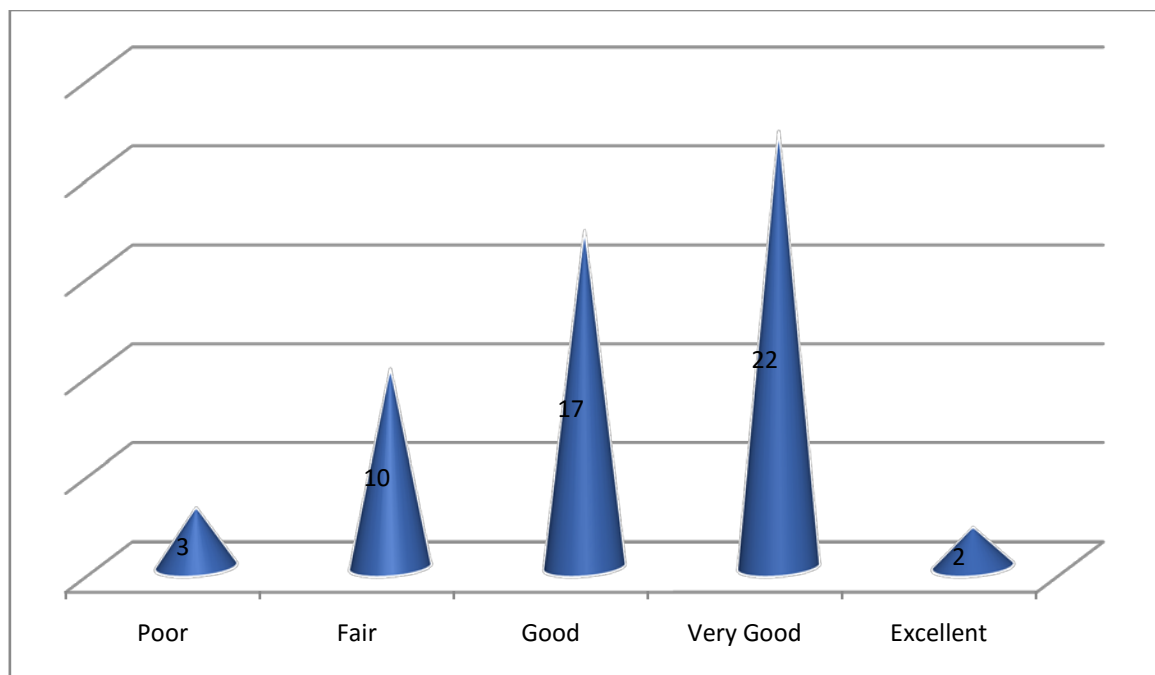


Chart 2: Reasonable Service Charge

Service charge taken by the bank is always a considerable factor to the customer to be satisfied with. Customers were asked that National Bank Charges reasonably for the service they are providing to the customer. Among 50 customers, 22 said “Very Good” and 17 said “Good” that means 22 customers which is 44% of the sample are satisfied with the service charge taken by the Dutch Bangla Bank. 17 customers which are 34% of the sample are somewhat satisfied with charge of service of the bank. This indicates that service charge taken by the Dutch Bangla Bank is quite reasonable than other banks operating in the country.



Provide prompt and accurate service



Chart 03: Provide prompt and accurate service

Getting Prompt and accurate service is one of the most important factors of customer satisfaction. If one bank fails to provide prompt and accurate service then it will obviously lose its valuable customer and effect of this can be devastating for the prospect of the bank and it will be criticized. So it is very much important for both the bank to consider as a first priority to provide. Survey shows that 17 customers of 50 which are 34 % said “Very Good” meaning that they are satisfied with prompt and accurate service provided by the Dutch Bangla bank Limited. Moreover, 17 of them are also said “Good” means that they are somewhat satisfied with this. From this, we can say that Dutch Bangla bank provide prompt and accurate service to its customers.

Problem Solving Skills of the Employee

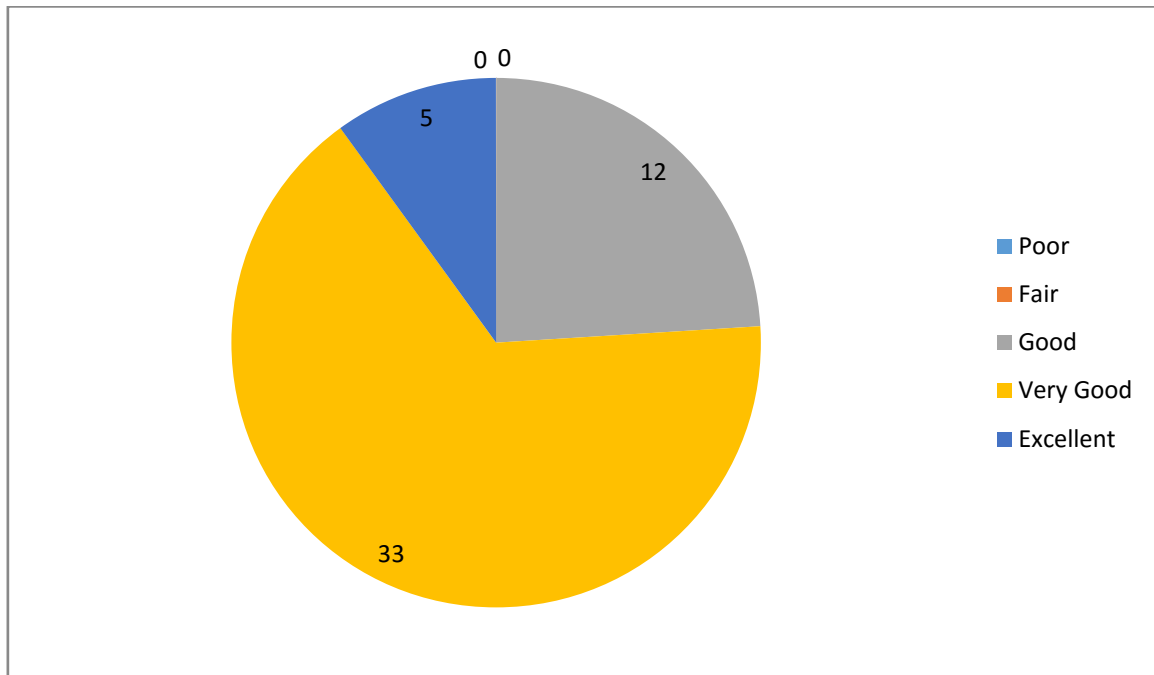


Chart 04: Problem Solving Skills of the Employee

Problem solving skills of employee of the Dutch Bank is a significant matter to think when we are trying to justify performance of a bank which resulted in satisfaction or dissatisfaction of the customer of the bank. Customer often face different problem when making transaction, taking loan, depositing money and taking other service provided by the bank. It is important matter to think how much willingness or eagerness shown by employee and time taken to solve the problem. The biggest pillar of the chart shows that 33 customers which are 66% said "Very Good" meaning that they are satisfied with problem solving skills of the employee.

Branches are available

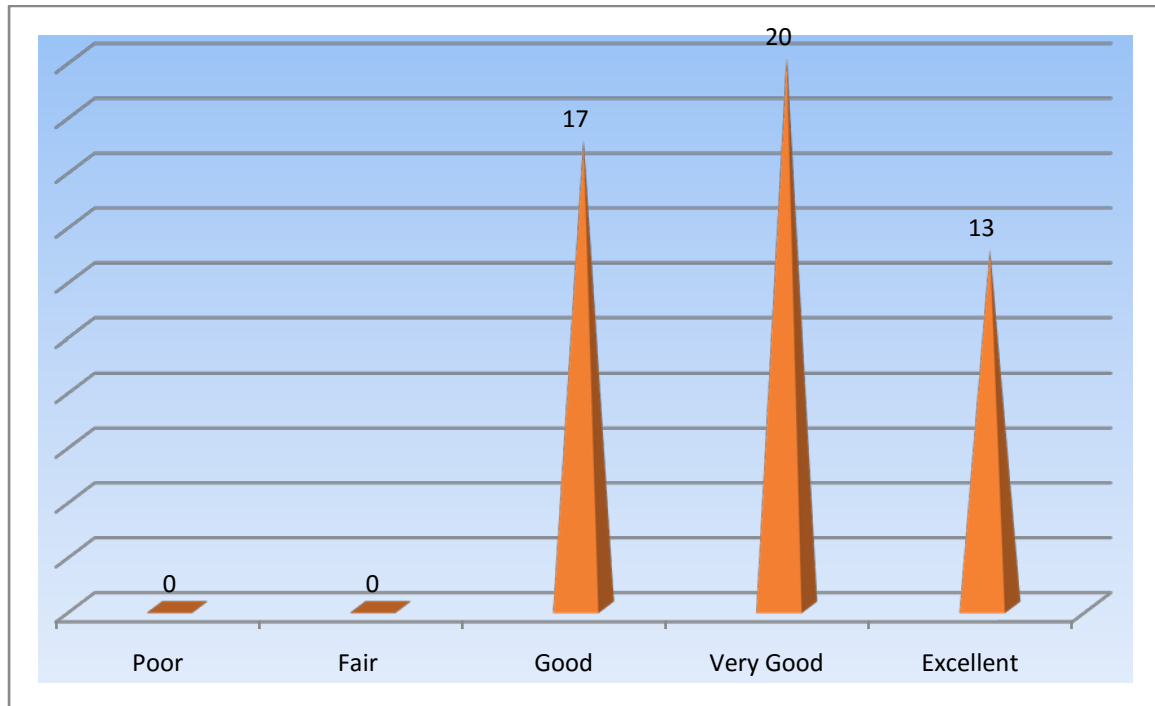


Chart 05: Branches are available

Making banking service are irresistible branches has to be convenient to each people door steps. Among 50 customers I have asked these questions whether the branches available or not 17 people said “good” 20 of them which are 40% of the sample said “Very Good” and 13 of them said “Excellent”. This stat tells that almost everyone believes that Dutch Bangla Bank Limited ensure the error free record every transaction occur in the bank.

Find service on time

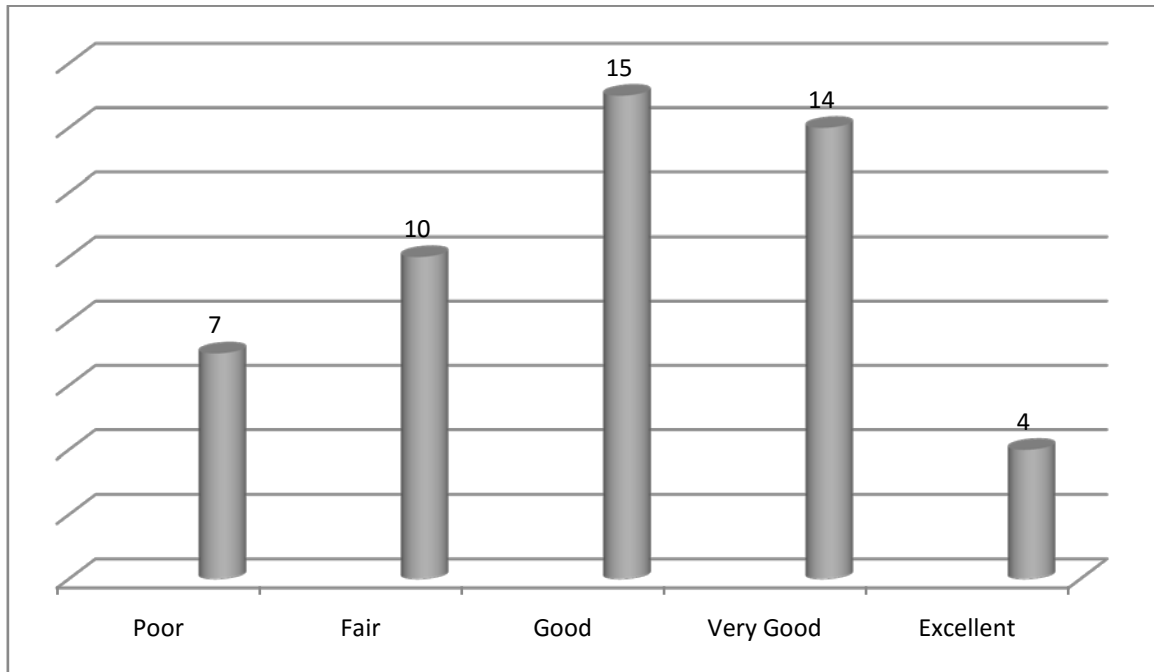


Chart 06: Find Service on time

Customer always chose those banking service from whom they find an easy and fast services.. If a bank make sure this are providing well then it will make customer happy. Here we can see that 7 people said their services are really poor as there are always many people in the branches and 10 people said its fair as they are in neutral position and 15 people said they are happy with it as they are finding quick enough services and 14 said very good and left 4 people said its excellent as they are overly satisfied with the given services.



Using modern and updated technology

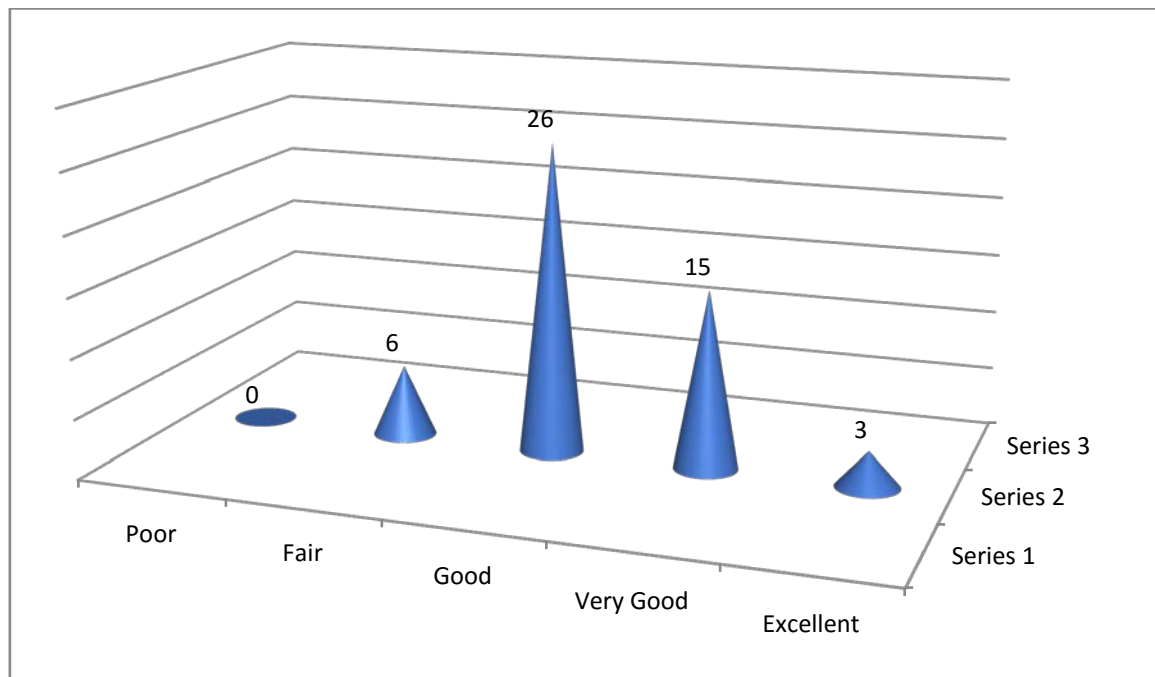


Chart 07: using modern and updated technology

Technology is very important in the present world in any business. In the banking industry it is obvious. To record transaction the software they use and devices they use are also considerable to find the customer satisfaction level. If the bank uses latest and reliable software and devices then it will have an affect also on customer satisfaction. It will make easy for the bank to do day today general banking activity and others activity and this will have an impact on the customer. Here we can see that 26 or 52% customers said “Good” which means that they are somewhat satisfied and 15 customers or 30% of customers said “very good” meaning that they satisfied about the using of modern and updated technology by Dutch Bangla Bank Limited.

ATM Booths are available

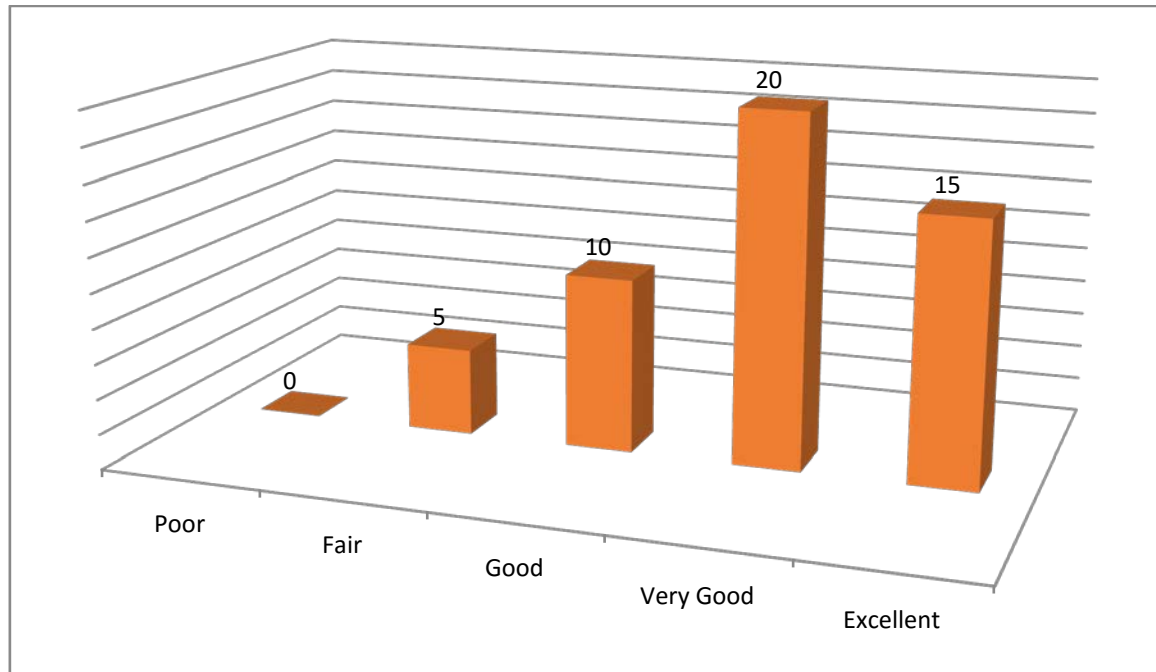


Chart 08: ATM booths are available

Network provided for ATM service by the bank is an element to justify a bank's quality service. If the bank ensure quality network for ATM service then customer will be satisfied. If there is good network then there will be no problem to withdraw and deposit money from ATM machine. For Dutch Bangla Bank limited, survey data shows tremendous positive sign, 15 customers which are said "Excellent" and 20 people said it's Very good as they find it in almost every road then 10 people said its Good none of them said its poor which shows their ATM services are more than satisfactory.

After Sales service

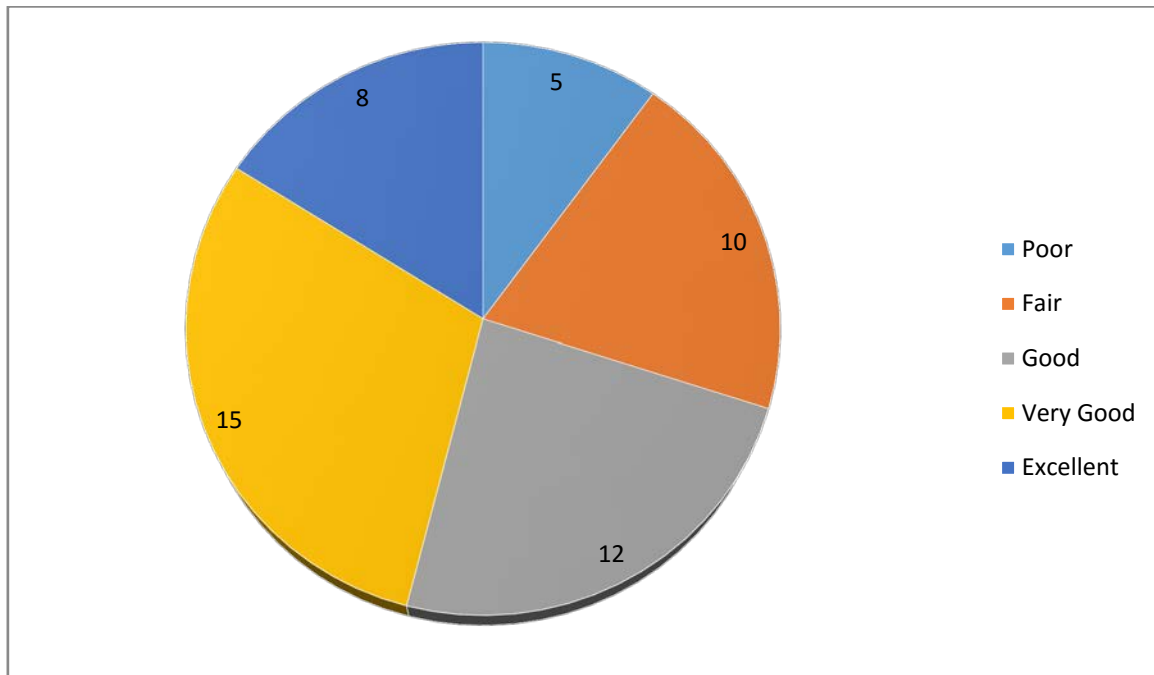


Chart 09: After Sales Service

Different banks have different procedure or process to provide after sales services and as DBBL is one of the largest people bank in Bangladesh it has to maintain its reputation regarding after sales service as it increases customers loyalty. From my findings I have found that major portion of 50 people said they are happy with the after sales services and the number is 15 whom said it is Very good and 8 people said its Excellent while 12 people said it's Good and 5 people said the services are poor as it requires much time to response.



Customer feels safe by making transaction

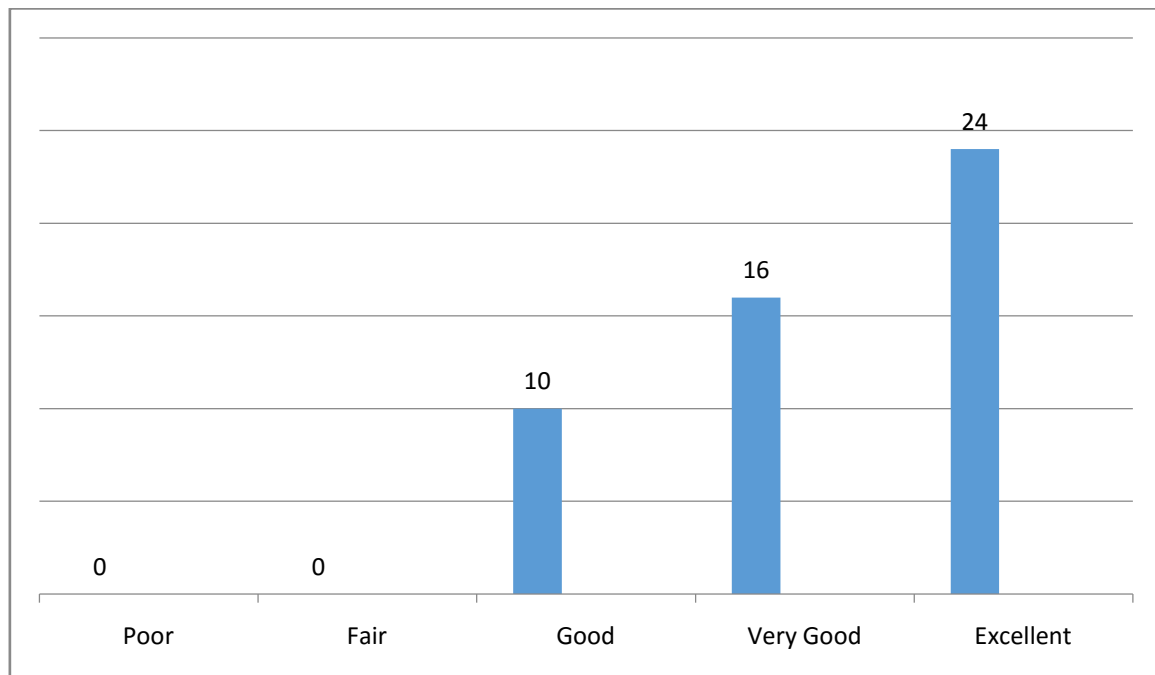


Chart 10: customer feels safe by making transaction

When the customer feels safe about their money transacted through the bank, we can say that customers are satisfied the service bank provided. It is important factor for customer satisfaction level of a company. The chart 10 shows that 24 customers out of 50 give their opinion as “Excellent” which is 48% of the sample. So that we can say that they are fully satisfied and feel safe about their money deposited or transacted through the bank.



Ensure good online banking service

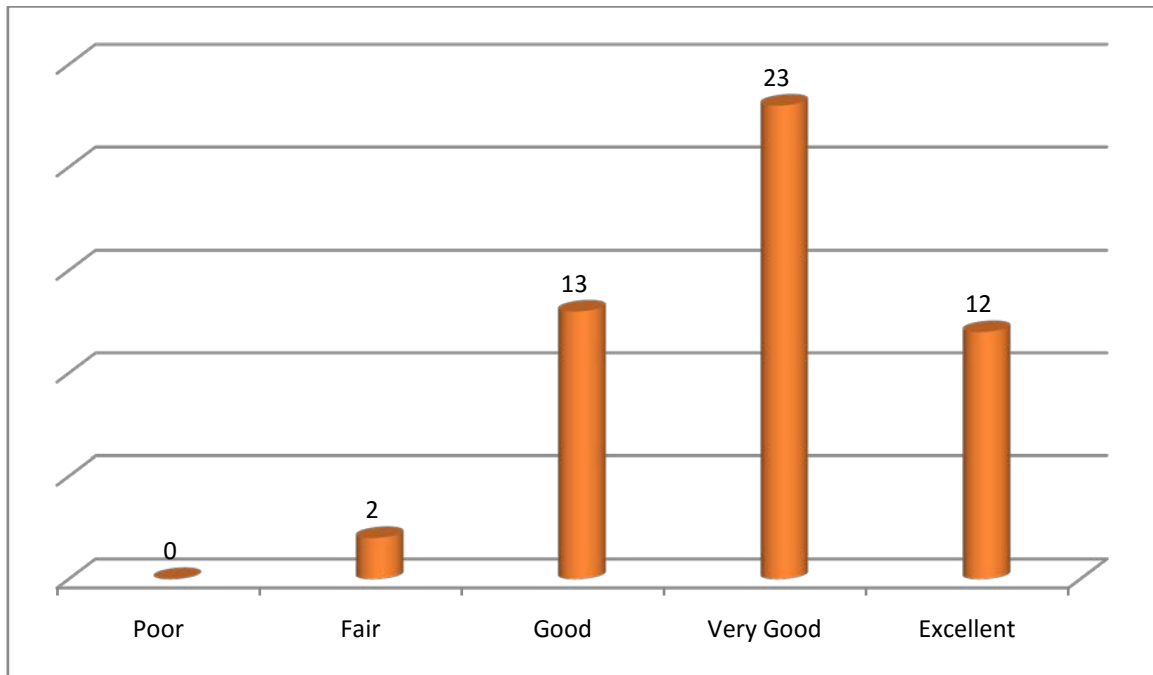


Chart 11: Ensure good online banking service

Online banking is a new dimension for the modern banking system. This is one of the Value added service provide by different banks save time and cost for customer. With help of internet connection customer will be able deposit money and make payment by sitting at home. Dutch Bangla Bank has offered online banking as well. Survey indicates that 23 which 46% said that Dutch Bangla bank provide good online banking service.

Well organized office environment

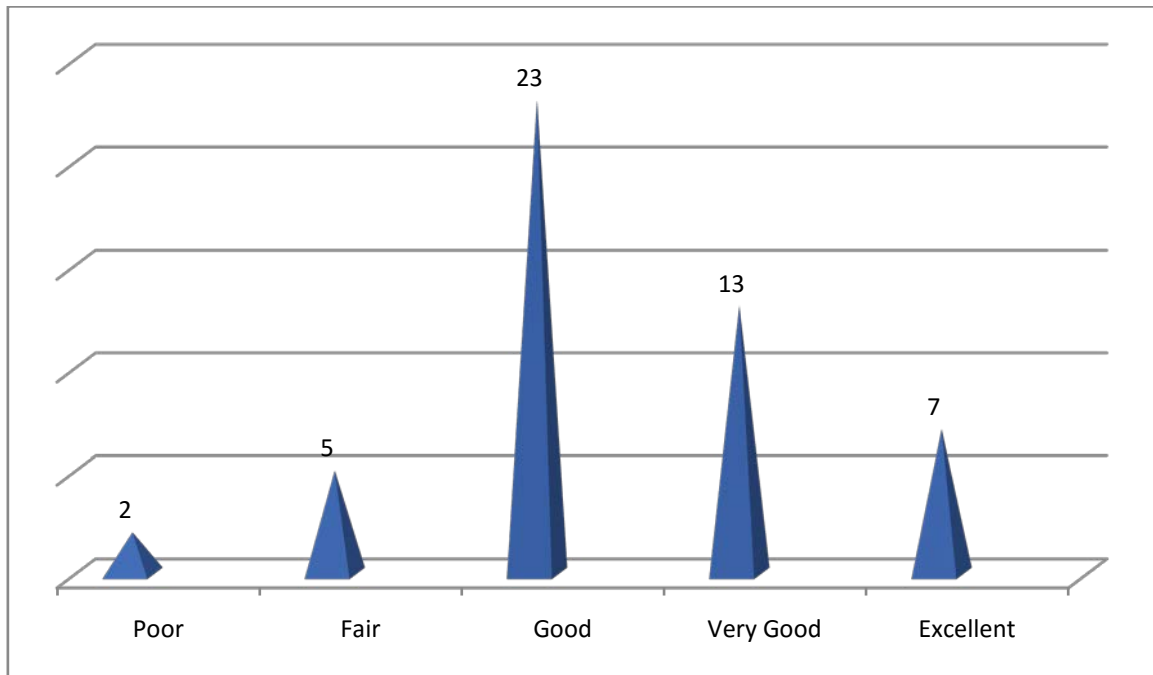


Chart 12: Well organized office environment

Office environment influences the customer as well as the employee working in the bank. If the office is well organized and decorated with quality furniture the employee will feel fresh to work here and will have impact on their performance. Moreover the customers also feel soothing and comfortable by being in bank office to get service from the bank. It is also an important element of customer satisfaction. According to the survey data we can see that 23 customer said “good” to well organized office environment which means that they are somewhat satisfied with office environment of the Dutch BanglaBank Kawran bazaar Branch.

Keeps promises

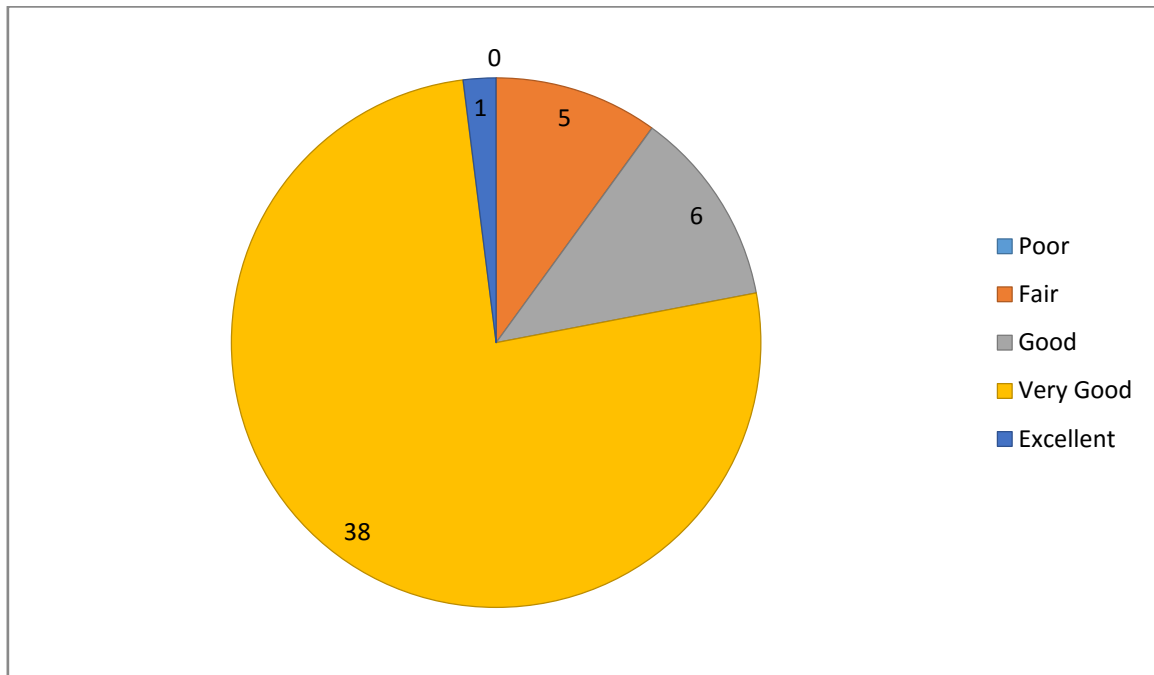


Chart 13: keeps promises

Keeping promise is also very important for a bank. If any does not keep promise which it made the effect would be worse. The customer can leave the bank by being deprived by the bank. Here we can see that 38 customer which about 76% are satisfied with the keeping promise by the Dutch BanglaBank. It indicates that Dutch Banglabank keep promises what it made to its customer.



Waiting time to get service

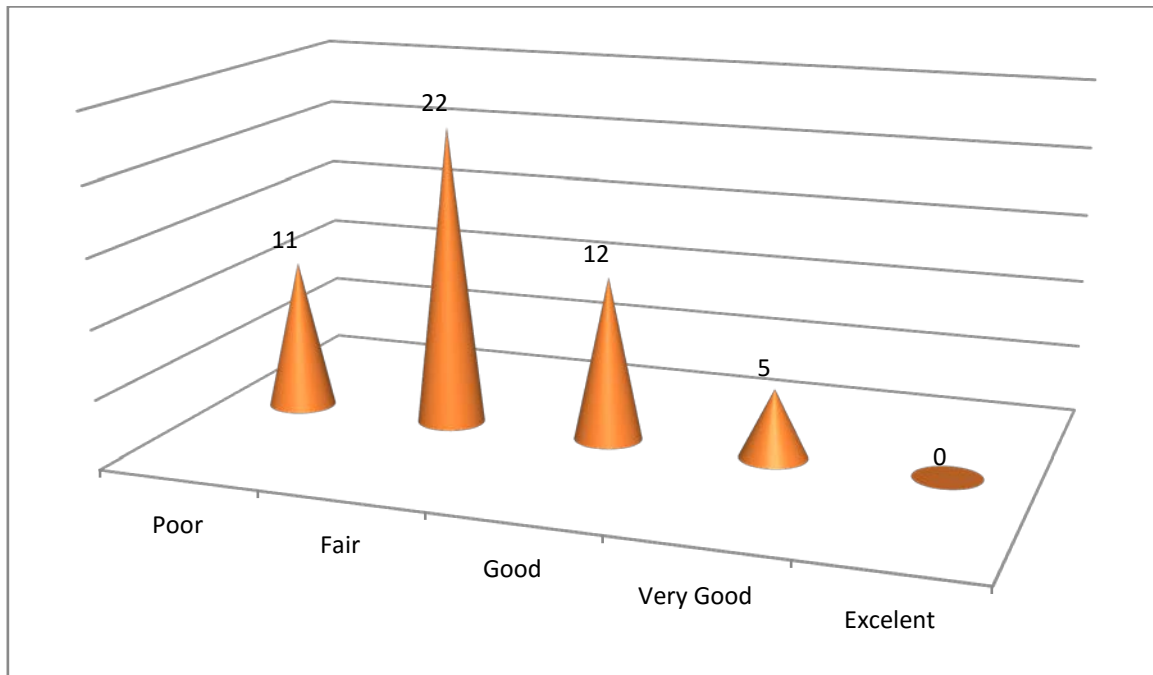


Chart 14: Waiting time to get service

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



Office Space

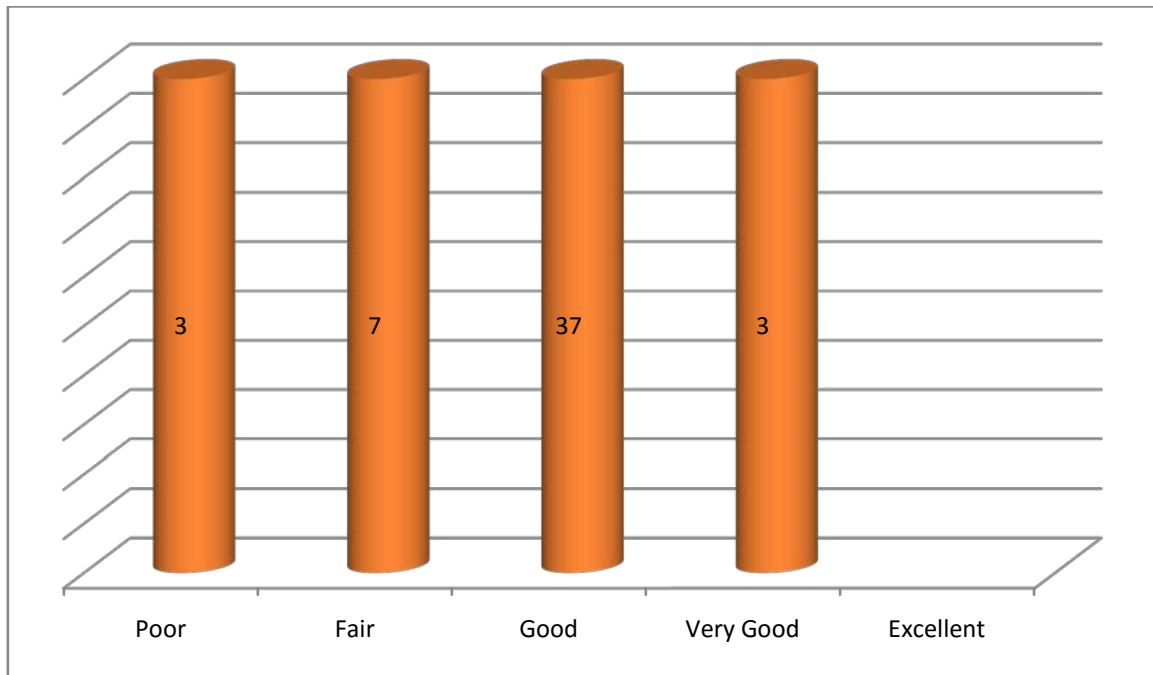


Chart 15: Office Space

Office space is also important element of justifying of customer satisfaction. When the office is spacious the customer can stand comfortably on the queue for getting service from bank. When there is narrow space then customer feels irritating. Here we can see that, 37 out of 50 customers which are 74% said “Good” means that they are somewhat satisfied with the Office space. It indicate that Dutch BanglaBank, Kawranbzar Branch has medium office space which is good.

4.7 Findings

Here I shall divide the findings from analyzed data into two sections. This are-

- ✓ Positive findings
- ✓ Negative findings

By comparing these two sections I can decide the level of satisfaction of the customer in Dutch BanglaBank Limited.

Positive findings:

- ✓ 50% of the customers are somewhat satisfied with the employee behavior.
- ✓ 44% customers are satisfied and 34% are somewhat satisfied with the service charge of Dutch BanglaBank.
- ✓ 34% of the customers are satisfied and 30% are somewhat satisfied with the Prompt and accurate service by Dutch BanglaBank.
- ✓ 66% of the customers are satisfied with the problem solving skills of the employee.
- ✓ 20% of the customers are satisfied with the, 26% fully satisfied and 34% are somewhat satisfied with the ensuring error free record done by the Bank.
- ✓ 52% of the customers are somewhat satisfied and 30% are fully satisfied about the modern and updated technology used by Dutch BanglaBank.
- ✓ 62% of the customers are satisfied with the Loan procedure of the Dutch BanglaBank.
- ✓ 48% of the customers are fully satisfied and 32% are satisfied with the safety of banking transaction through Dutch BanglaBank.
- ✓ 46% of the customers are satisfied with the online banking service by Dutch Banglabank.
- ✓ 46% of the customers are somewhat satisfied with office environment of the bank
- ✓ 76% of the customers are satisfied about the keeping promise made by Dutch Banglabank
- ✓ 74% of the customers are somewhat satisfied with the office space of this branch.

Negative findings:



- ✓ 60% of the customer are not satisfied with facility of utility bill payment offered by Dutch Banglabank limited
- ✓ 20% of the customers are not satisfied and 40% are not that satisfied with the quality of the network provided to ATM service.
- ✓ 22% of the customers are not satisfied and 44% of the customers are not that satisfied with waiting time to get service from the Dutch BanglaBank Limited.

4.8 Result of the Survey

Comparison between positive findings and negative findings from the survey clearly suggest that positive findings are far more than the negative findings. So we can say that most of the customers are satisfied but not fully satisfied about the service and facility provided by the Dutch BanglaBank Limited, Kawranbazar Branch. However Dutch BanglaBank limited has many areas where they can improve the quality of the service and atmosphere. Moreover, they need to think about the customer requirement, desire and expectation and should work according to this. They should build a strong relationship with the customer by offering best service they can. They need to set goal to make the customer fully satisfied by improving all the lacking they have. All the variables discussed before like employee behavior, service charge, network, utility service, accurate service, error free record, problem solving skills, and office atmosphere are very important elements for the bank, have direct or indirect impact on the customer satisfaction.



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CHAPTER-5

RECOMMENDATIONS

AND CONCLUSION

5.1 Recommendations

- ✓ Dutch BanglaBank Ltd. should emphasis more on empathy to customers which means that DBBL should take more attention to individual care of customers and solves their specific needs.
- ✓ It's essential to extend branch network and more new branch to be opened in other Cities and Towns of Bangladesh to reach out the Potential Customers.
- ✓ Difficulties in account opening procedure should be reduced. If they cancel the introducer system they can collect more deposit through opening of new accounts and, hence, it will also satisfy the customers.
- ✓ They ought to likewise concentrate on the marketing aspects to tell clients about their items and offerings and more advancement ought to be given to pull in new client. With the goal that client will know the advantage of getting to be client in Dutch Bangla Bank Limited through various notice and marketing program. For that they can use print media, electronic media or they can distribute leaflets to customers, also they can set up stall in different trade fair.
- ✓ DBBL should reduce their ATM and Credit card charge. Extra charge is discouraging customers to make business with DBBL.
- ✓ As long queues are found in the first week of the month and on Sunday as well as on Thursday, Flexible Multipurpose Counter can be opened for Customer Services. Opening more counters is very important part for the customer's satisfaction level in the bank.
- ✓ For money withdrawals and stores more ATM can be introduced in real urban areas and towns the nation over through which clients can without much of a stretch access their Accounts.
- ✓ As the contenders offering a higher financing cost on deposits and lower charges in advances, Dutch Bangla Bank Ltd. ought to consider it and if conceivable then keep up the loan fee and bank charges as comparative as to its rivals.
- ✓ Dutch Bangla Bank Limited (DBBL) ought to rehearse a member minor process in light of the fact that in this every one of the representatives gets chance for taking an interest in issue acknowledgment and critical thinking and this will improve the workers feel which will function as an inspiration weapon.

5.2 Conclusion

Dutch BanglaBank Limited is one of the top level banks in Bangladesh. It has earned a good reputation around Bangladesh. Despite competition among banks operation in Bangladesh both local and international, DBBL has made remarkable progress, practically in every sphere of its activities. But they have their competitors who actively striving to take the advantages in every side. They should aware about this. They have reputation about online banking transaction. Customers are quite satisfied about the online banking. But the users of online banking are limited in regard to their total customers. It must be a concerning fact. They try to satisfy their customer through providing different service. So, they should improve their service quality to attract more customers. None the less, they have launched new technology to give fastest service to their customers. For sustainable growth, by implementing new technology and innovation they have to walk with the time. And to keep pace in this competition, Dutch BanglaBank Limited must work on its distinctive strength and focus on its weaknesses to recover.

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