



INTERNSHIP REPORT ON
Customer Service and Satisfaction
Of
Prime Bank Limited



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Letter of Transmittal

23rd November, 2017

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Subject: Submission of Internship Report on “Customer Service and Satisfaction of Prime Bank Limited”

Dear Ma’am,

This is to inform you that I have completed the report which I have assigned to complete my final course of BRAC Business School, Bus-400. For the completion of this report, I have followed all the instruction and regulations that I have been provided and write detailed information of my practical work and knowledge.

In writing this report, I have to get prepared for acumen experience and real life knowledge about Customer Service and their Satisfaction level. To get the accurate result of my research I have to do analysis all my secondary data. Due to some challenges and threats I am able to make this report informative and knowledgeable.

I would be grateful if you kindly accept my internship report and acknowledge my hard work and patience. Thank you.

Sincerely,

Husnus Saba

ID- 14204054

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BRAC University

Acknowledgement

I would like to thank to the Almighty for giving me such mental strength and patience for the completion of this internship report with proper moral expedient, hard work, dedication and honesty. I would also like to thank to those personalities who were attached with me directly and indirectly to complete my internship activities as well as this report.

First of all I would like to thank our honorable Lecturer of BRAC UNIVERSITY, Ms. Tania Akter, for providing me such opportunity and guidance to work on this report. Without her help and support it was not possible for me to collect all the information and do the research properly.

I also show my gratitude to my office supervisor Ms. Hamida Khanam, First Assistant Vice President (FAVP) and Manager of Operation; Selina Akter and Safat E Jannat, Junior Officer and Ms. Farhana Akter, Officer. I would also like to thank Mr. Farid Ahmed, Vice President of Prime Bank Limited.

Finally I would also love to thank my friends, family and parents who helped me to guide for the beautiful completion of report and such great experience.

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Executive Summary

I have got a great opportunity to complete my internship in the most renowned commercial bank in Bangladesh, Prime Bank Limited. As a Human Resource Management student it was a great experience to me to work in Prime Bank as an intern. I am also very much thankful to all my mentors and supervisors who have helped to learn every general banking methods, rules and regulations properly. In this report I have included all my practical experience and learning along with company profile, mission- vision and company structure. I have elaborately discussed the customer service and satisfaction level of Prime Bank along with the statistical research that I have got through my interview of customers. The questionnaires of my interview are attached in the appendix. I also added bibliography from where I have taken all the secondary data about Prime Bank Limited. I hope this report will give everyone a brief idea about Prime Bank Limited's customer service operation and their satisfaction level.

CHAPTER 1: INTRODUCTION

1.1 Overview of the Company

As a fully authorized commercial bank, Prime Bank Limited has no doubt figured out how eventually they are perusing an exceedingly proficient business in our country through their service and also committed fewer groups with in length knowledge over saving money. They continually concentrate on comprehension and anticipating client needs. Similarly as those saving money situation undergoes through progressions and also it repositions itself in the transformed showcase state. Prime Bank Limited might have been made and beginning for business off once 17th April 1995. The supporters need aid presumed personalities in the field from claiming profession and also trade. Furthermore their stake ranges from shipping to material fund with vitality and so on. (PBL, 2015, p. 14)

Prime Bank Limited got settled officially and became briefly advance inside and took time for claiming its presence. The bank needs been graded as well as in a highest point class bank in the particular nation through internationally acknowledged CAMELS rating. (B 2 B, 2014) Prime Bank Limited offers various sorts of commercial and corporate ministrations like personal saving money benefits coating and segments of the public arena inside the skeleton of keeping money organization enactment and standards by laying down regulations toward our national banking systems. Broadening about results and benefits of incorporate and corporate banking, retail and consumer banking through customer saving money goes straight from industry to agriculture.

Prime Bank Limited, since its starting need connected to all the more imperativeness over its pragmatically inventions. Request should hold aggressive edge; venture for engineering is dependably a main organization security of Prime Bank. Keeping those organize inside in a sensible limit our method will be to serve those clients through ability fabricating over multi-delivery channels. Their previous execution provides for an implication about their quality. They would become more superior of what is more demandable to their clients through quick evolving times and empower them as soon as possible by adding additional viably in the business sector they work. (CRM, pbl, 2015, p. 20)

1.2 History

Prime bank Limited might have been consolidated under the organization ACT, 1994 around February 12, 1995. With respect to this day field a properly verified revelation in the endorsed from that those condition for area 150 (1) (a) to (b) of the said Act, have been aggregated with may be qualified for initiate benefits of the business like open restricted organization. PBL being a keeping money organization need been enrolled under those organizations gesture 1913 for its enlisted office at 5, Rajuk Avenue, Motijheel C/A, dhaka 1000. After the fact it might have been moved to Adamjee Court Annex Building, 119-120, Motijheel C/A dhaka 1000. The bank works as a plan bank under saving money permit eventually issued by Bangladesh bank, those vital saving money of the nation around April 17, 1995. In spite of opening its Motijheel extension toward Adamjee Court Annex Building, 199-120, Motijheel C/A, Dhaka 1000. (PBL, 2015, p. 14)

1.3 Vision

To be the best Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity.

Slogan

A bank with a difference.

1.4 Mission

To build Prime Bank Limited into an efficient, market-driven, customer focused institution with good corporate governance structure. Continuous improvement of our business policies, procedure and efficiency through integration of technology at all levels.

1.5 Board of Directors

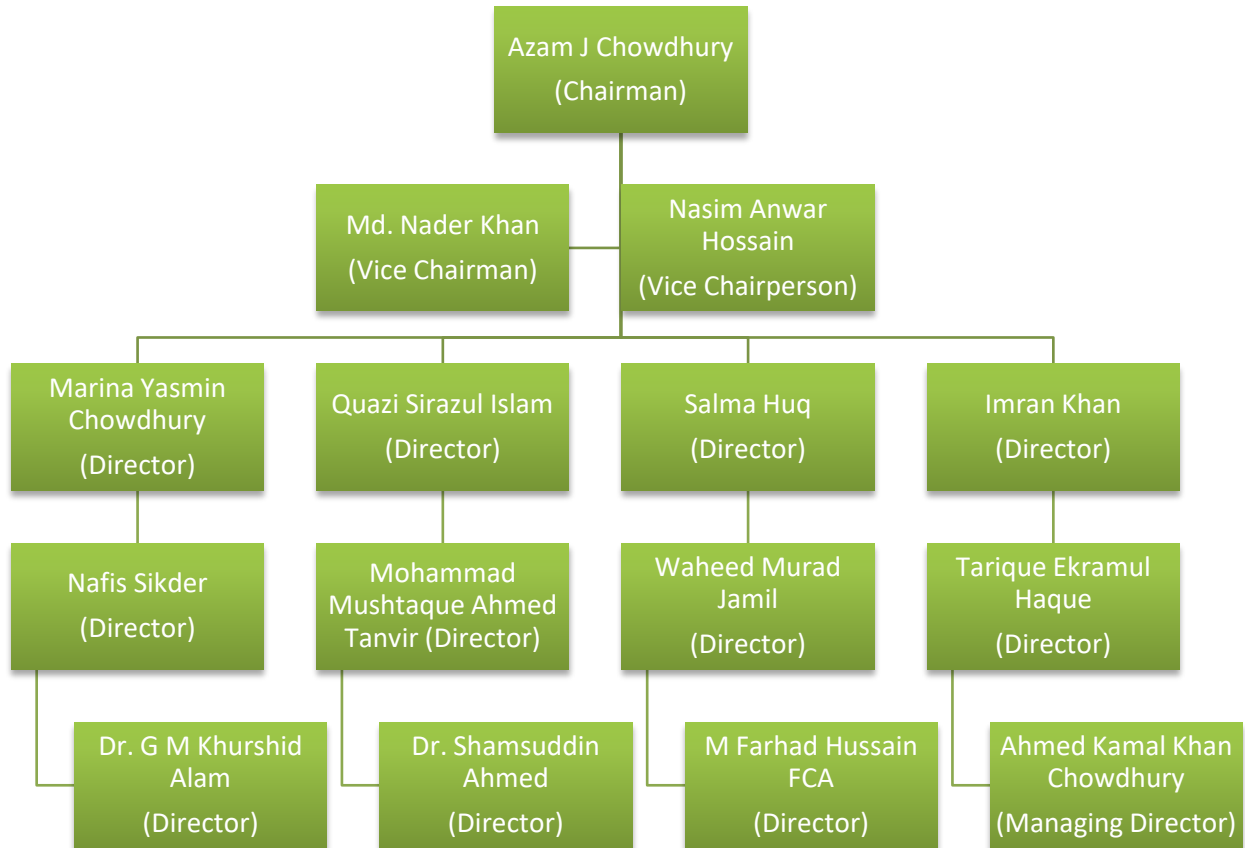


Figure 1.1: Board of Directors

1.6 Top 10 Commercial Banks of Bangladesh

Name of Commercial Bank	Types of Banks	Number of Branches
HSBC Bank Limited	Multinational Bank	13
Islami Bank Bangladesh Limited	Commercial Private Bank	73
Grameen Bank Limited	Bank For Poor	2565
Dutch-Bangla Bank Limited	First Joint Venture Bank	98
BRAC Bank	Growing Commercial Bank	176
Eastern Bank Ltd	Democratic Commercial Bank	52
Bank Asia	Commercial Bank	20
Janata Bank Limited	Commercial Bank	848
Prime Bank Limited	Finance & Banking	147
Standard Chartered Bank Limited	International Bank	26

Figure 1.2: Top 10 Banks of Bangladesh

1.7 Organization Structure of Prime Bank Limited

From top to bottom Prime Bank Limited has divided their organization into 4 parts:

- **Top Management:** Top management level is the primary level of the structure of prime Bank Limited. There are three categories under top management level. They are Chairman, Board of Directors and Executive Committee.

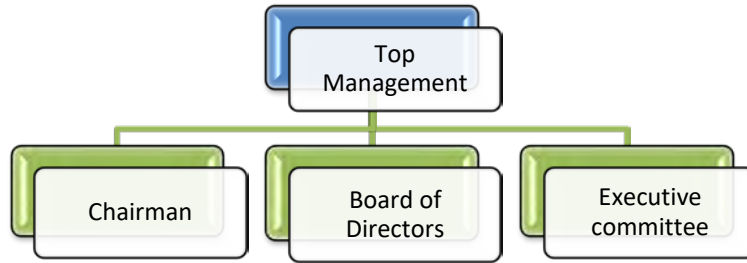


Figure 1.3: Top Management

Executive Level Management: After top level management, the executive level management is in the second position for company structure. Here Managing Director, Deputy Managing Director, Senior Executive Vice President positions are available. Under Senior Executive Vice President, Executive Vice President, Senior Vice President and Assistant Vice President are stand as sub level.

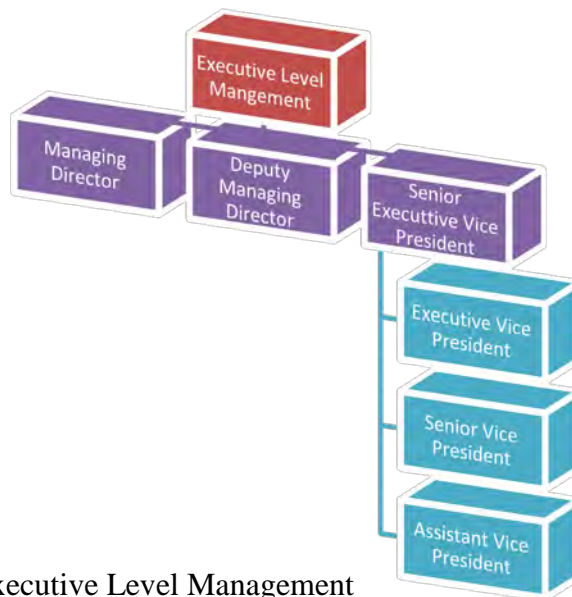


Figure 1.4: Executive Level Management

- **Mid Level Management:** Under mid level management there are two positions, First Assistant Vice President (FAVP) and Senior Executive Officer. Under Senior Executive Officer there are Executive Officer and Principle Officer.
- **Junior Level Management:** Under Senior Level Management there is only Senior Officer and under Senior Officer there are Management Trainee Officer, Junior Officer and Trainee Assistant.



Figure 1.5: Mid Level Management



Figure 1.6: Junior Level Management

1.8 Awards and Achievements

Awards & Achievements	Reasons for Achievement	Year of Achievement
ICAB National Awards	Best Published Accounts & Reports	2002, 2003, 2005-2014
Financial News Services	Best Performing Local Bank	2005
Financial Institution Award	10 year of Service	2005
SAFA	Best Presented Accounts	2007-2012
ICMAB	National Best Corporate Award	2007, 2009, 2010, 2012, 2013
DHL	Bangladesh Business Award	2011
International Star	Leader In Quality	2012
The Industry	Best Rated Bank	2012
The Bizz	Inspirational Company	2012
International Platinum Star	Quality	2012
BBGS	Best Emerging Bank IN Asia	2013

Figure 1.7: Awards and Achievements

1.9 Performance of Prime Bank

❖ Operation and profit performance

Prime Bank Limited earned concerning illustration working benefit Tk. 2463.35 million throughout 2008. All things considered procurements including that 1% general procurement on unclassified loans and progresses. Procurement for salary charge for those quite a while added up with Tk. 1231.52 million coming about under a net benefit and afterward duty of Tk. 1231.83 million. (PBL, Assignment point, 2017)

❖ Deposit

A solid store base is important to the success of a bank. Throughout 2008 Prime Bank assembled a generous sum from claiming stores from mid-level money bunch individuals under store investment funds plan. Following discriminating taking care of those banks assembled aggregate store about Tk. 88020.59 million. Concerning illustration during December 31, 2008, hence recording an expansion from claiming 24.82% in examination with Tk. 70512.37 million. Likewise at December 31, 2007 those critical growths have done store enabled to extend the bank's business, performing holdings and also additionally needed a sway on the benefit position of the bank.

❖ Advance and Loans

The bank's advance and progresses portfolio demonstrates a great development. These progresses added up should Tk. 75156. 21million over 2008 against Tk. 57683.02 million clinched alongside 2007 and the growth being 30. 29%, Prime Bank's credit portfolio is greatly differentiated. The parts financed incorporate manufacturing, trading, construction, transport, agriculture, angling and forestry, food oil, pharmaceuticals, majority of the data technology and buyer credit amongst others. Progresses constitute the majority critical pointer of the wellbeing of a bank. The bank needs to figure its arrangement to provide for necessity of small and medium enterprises. Prime bank will be conferred to keeping up a prominent from claiming benefits. Also effective stake administration need brought about insignificant production (1. 76 %) for arranged advances to downright advances and progresses.

❖ **Foreign exchange business**

Worldwide exchange constitutes the fundamental stream about business exercises of Prime bank. It offers a full extent from claiming trade money and also administrations issues. The most affirmation about documentary is credit orchestrating, forward return coverage, pre-shipment, post-shipment finance and also arrangement. Furthermore buy of fare bills, discounting bill of exchange, accumulation about bills, internal and outward settlement and so forth throughout this way, observing and stock arrangement of all instrumentation are also part of foreign exchange business.

Import Business

The Bank established Letters of Credit amounting to Tk. 36747.00 million during 2008; showing a growth of 44.44% over the volume of Tk. 25440.70 million in the year 2007.

Export Business

The total export handled by the bank amounted to Tk. 19501.80 million for the year 2008 compared to Tk. 16490.10 million for 2007. (PBL, Assignment point, 2017)

Foreign correspondents

The amount about remote correspondents of Prime bank in 2008 stood at 501 coating. The majority of the critical business focuses in distinctive nations of the reality. Those banks need supported phenomenal relationship with heading worldwide banks and the need effectively created credit lines with real banks with help worldwide remote exchange benefits of the business.

❖ **Investment**

Investment stood at Tk. 3083.81 million at the end of 2008. This consists of Tk.1, 250.80 million in Treasury Bills & Prize Bonds, Tk. 74.36 million in Debentures and Tk. 12.38 million in Shares.

❖ **Products and services**

Prime bank Limited has launched various products and services for the welfare of their customers. Like; monthly and yearly benefit deposit schemes, contributory savings schemes, internet banking, phone banking, western union services, lottery services etc.

❖ **Correspondence relationship**

Prime Bank has built journalist connections for a great amount from claiming remote banks in particular CITI Bank NA, American Express Bank, Bank of Tokyo, Standard Chartered Bank, Mashreq Bank. The bank is looking after remote money accounts clinched alongside New York, Tokyo, Calcutta, London and also huge numbers different critical business hubs of the world. Throughout this time the bank furnished letter case office for its esteemed clients utilizing its correspondents.

CHAPTER 2:

OBJECTIVES AND METHODOLOGY

2.1 Introduction

As I have done my internship program in Prime Bank Limited Banasree Branch for three months, I have got a huge chance to observe all the activities, pros and cons of the bank. I was appointed in the General Banking section, where usually I served the customers with the normal service. I also worked in the Credit Department where customers usually go for loan related matters. In the beginning of October 2017 the IT department of Prime Bank has decided to change the whole software system of the bank. For that reason, the customers as well as the employees also faced severe problems for getting services. At that time I have realized and understand these customer service and satisfaction matters more accurately. That is why I have chosen my internship report topic on Customer Service and Satisfaction.

2.2 Problem Statement

After changing the whole software system of Prime Bank Limited, the customers as well as the employees have faced a lot of problems in work and also in providing customer service. Customers had to wait for receiving a simple service like checking the balance, to know if the money got transfer on write time or not as they were not getting any messages for their money transfer. At that moment, the employees' suffered a lot for sending requisition to head office because the whole customer's account number got changed. That is why; the head of the brunch called to the head office and stated that problem to the IT expert. After a lot of trouble, the IT expert send detail information for get rid of such simple problem. In that mail the whole account number details for customers along with their Customer ID were attached.

2.3 Objective of the Project

The principle objective of the project is to examine the execution of corporate and customer credit and also expansion about benefit through client fulfillment through giving services of Prime Bank Limited. Prime Bank Limited always wants to serve their customer the highest quality services through their assets and also fulfill their demand and solve their problems within a limited period. That is why the main purpose of the report is to analyze their service quality and the customers' satisfaction level as well.

The main objectives of this reports are-

- By serving the customers with proper service and offers, is Prime Bank Limited satisfying their customers by fulfilling their desired wishes or not.
- Prime Bank Limited's working efforts that they give to satisfy their customers is it enough to serve the customers or they need to arrange any training and development activity to improve their employees' skills.
- The expectations and demands of customer's are increasing day by day. Due to other problems are the employees of Prime Bank Limited Working hard or giving their best efforts to satisfy their customers by overcome with those problems.

2.4 Timeline

I have got the opportunity to do my internship in Prime Bank Limited from 6th September 2017 to 4th December 2017 under the strict guidance of Ms Hamida Khanam, First Assistant Vice President (FAVP) and Manager Operations. As I am a student of Human Resource Management I have got a huge opportunity to apply my academic knowledge in the corporate area and improve my practical knowledge and skills.

2.5 Methodology

❖ Primary Data:

As I worked in Prime Bank Limited for three months I have observed the working process briefly through myself. By any confusion or mistake I asked my supervisor to know the answer. To collect the necessary data I also asked questions to the employees as well as my supervisor. To know the level of customer satisfaction I made a short questionnaire and give this to some customers to know their opinion.

❖ Secondary Data:

- Prime Bank Limited's Website
- Previous report that were made on Prime Bank Limited
- Financial articles, magazines and newspaper
- Dhaka Stock Exchange website

2.6 The Literature Review:

Customer satisfaction is a promoting term that measures how items or administrations supplied by an organization help alternately surpass a customer's desire. Customer satisfaction will be paramount in view it gives marketers and business holders with a metric that they can use to deal with the enhancement of their organizations.

Customer service is the operation that a person gets for purchase any goods for their own welfare. Organizations those satisfy their customers with their service have earned more profit, respect and fame. Any product or service provider company cannot be stable is

market competition if their customer service can not satisfy their customers by fulfilling their demand. By satisfying their customers the organization can improve their assets and also customers' number.

As Prime Bank Limited is the most renowned commercial Bank in Bangladesh, the expectations of customers for its services is also getting high day by day. As the numbers of customers are increasing the services, offers, expectations of customers are also getting high along with the positive actions and profits of Prime Bank Limited. For a little change of system can cause trouble for both the customers and employees of Prime Bank Limited. Their expectations and idea can be change for such a simple negativity.

2.7 Limitations of the Study

- ❖ This report will be more informative and meaningful if the time duration has increased. But I have tried my level best to full fill the report with more information I have collected within this limited period of time.
- ❖ Prime Bank Limited always maintains restrictions in providing their internal and financial data to others. In that case it was so much hard to collect all the information which is necessary to complete this project. In some cases assumptions regarding their data have taken to make this report more accurate and informative.
- ❖ On the other hand, information is not fully organized in the Prime Bank Limited's personal website. That is why, I have to depend on the secondary data like nobles, magazines, financial newspaper and other financial websites.
- ❖ Only the main part of the report is based on my actual work experience like the information that I was able to know in my working period and the face to face interview of the employees and customers.

CHAPTER 3:

INTERNSHIP ACTIVITY

3.1 Duties and Job Responsibilities

I got such opportunity to work with three honorable and knowledgeable person of customer service of Prime Bank Limited Banasree Branch. My work was to work with them as a helping hand and learn how to do that work properly.

The responsibilities that I had:

- ❖ **Account opening:** Discuss with the customers who want to open a bank account. Collect all the documents from the customers like two copy passport size photo, National ID card, and electricity bill, Job ID card for office employees or Trade License for business person. Verify the National ID card of the customers and do Sanction Screening. Fill up the whole Account Opening Form by receiving the customer's signature. After completing the Account Opening Form, send them to head office to open the account officially.
- ❖ **Cheque book and Debit Card responsibilities:** After opening the account officially send requisition for cheque book for customers. Enter the data in the system after receiving the cheque book and debit card. Give cheque book and debit card to the customers after receiving their signatures in the register and fill up the service request form. After fill up the service request form active those Debit card or Pin in the Card ware System.
- ❖ **Cheque Receive and clearing:** Receive Cheque from customers and prepare them for clearing with "Crossing", "Clearing" and "Collection" seals. Then write the Inward, Outward and Return cheque list in the register book with Bank Name, Cheque Number and Account Number.
- ❖ **Return Dishonor Cheques:** Call those customers whose cheque won't take place due to Insufficient Fund or Signature Missing. When the customers arrive receives their signatures in the return register and delivers them the return cheque.
- ❖ **Loan Documents Responsibilities:** Fill up the Charge Documents with stamp for loan customers. Fill up the loan application form for customers. Write all the loan customers details in the SISO register.
- ❖ **Sending Email:** Scan papers and send mail to the customers and let them aware about any important news.

- ❖ **Balancing:** Do everyday Balancing according to the statement and write them in the Pay Order Register. After that cheque the final amount is the system statement.
- ❖ **Voucher:** Collect Suplee from all employees of cash, accounts and customer service then do everyday's voucher.
- ❖ **Leap Balancing:** Leap Balancing is the total pay order list balancing. How many pay orders are going to happen in every day and how many of them are remain undelivered.
- ❖ **Remittance:** It is the process where employees who live in abroad send money to the customers in Bangladesh. By this process employees can withdraw those money by filling up "Western Union".

3.2 Learning Outcomes

❖ Soft Skills:

- ✓ Advance in Microsoft Excel Application.
- ✓ Get more speed about typing
- ✓ Using tools to work in advance

❖ Corporate Skills:

- ✓ Co-operate with different types of customers.
- ✓ Solve customers' Problems by taking instant decisions
- ✓ Work without comfort zone
- ✓ Maintain confidentiality

❖ Personal Skills:

- ✓ Time management
- ✓ Work under pressure
- ✓ Do various tasks together
- ✓ Stay calm in sensitive situation

CHAPTER 4:

RESEARCH ACTIVITY

Statistical Data and Analysis

To know the customer satisfaction level I have done a survey on the customers of Prime Bank Limited. I asked them few questionnaires and on the basis of their answers I made these statistical data. Different customers have different opinions, different thoughts about Prime Bank Limited's customer service operation. During my interview some customers also express their problems those they have faced from Prime Bank Limited. I have done this survey on almost 25-30 people. Among them male customers numbers were more than female customers. There were almost 58% were male and 42% were female customers.

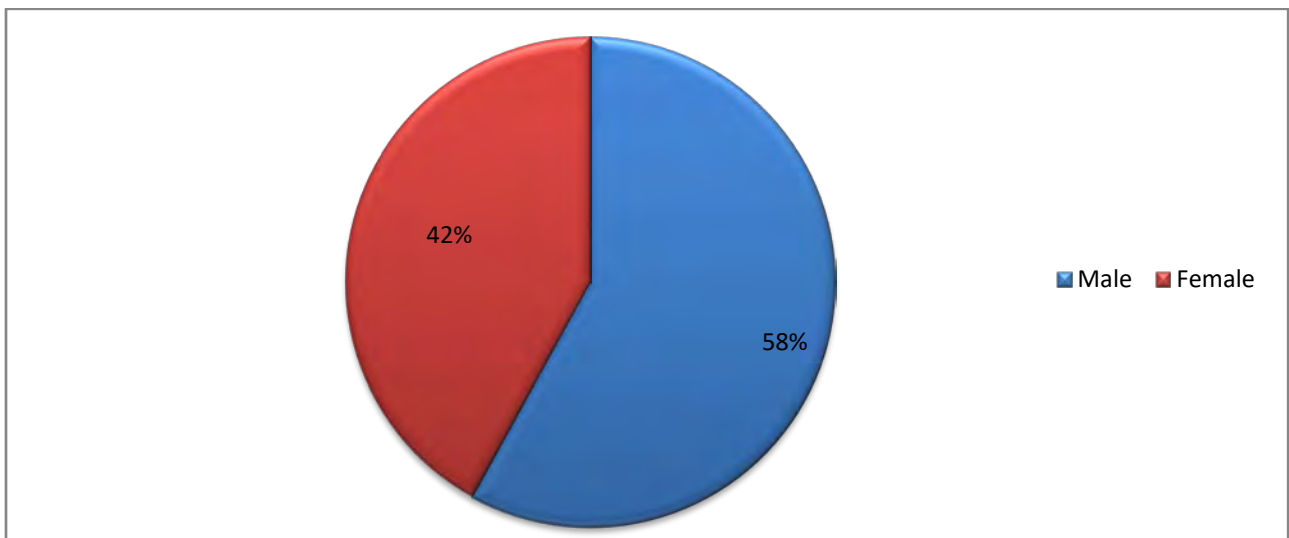


Figure 4.1: Percentage of Gender

According to my observation, I have divided the customer age group into four parts. Most of the customers were middle age which is 26-35 years old and their average is 40%. 36-50 years old customers also come to get services from Prime Bank and their limit is 30%. Prime Bank is also having young and old customers where their young customers limit is 10% and 51-60 years old customers' limit is 20%.

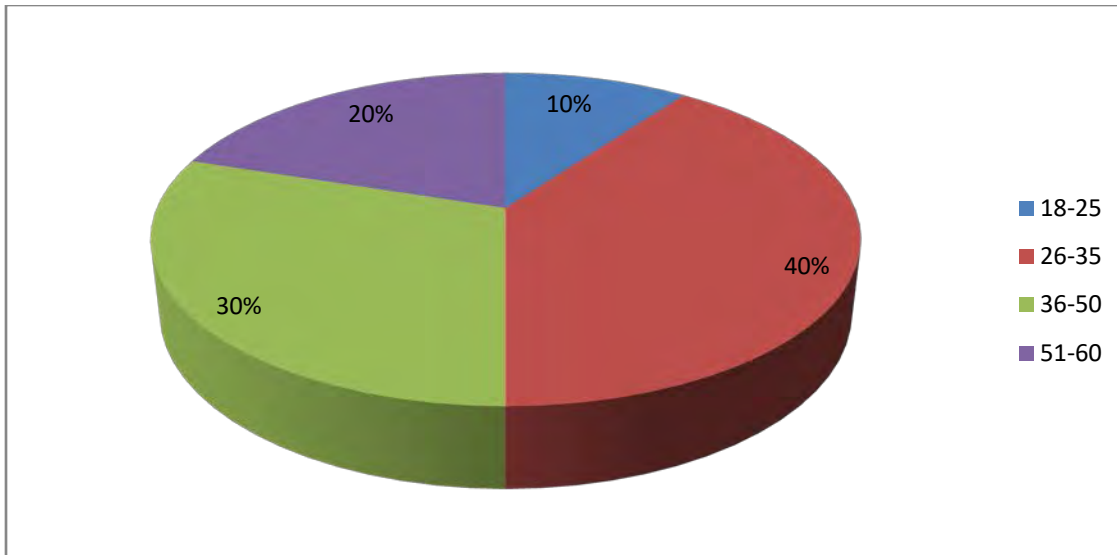


Figure 4.2: Age Percentage of Customers

According to my research the business man and job holder customers limit is quite high than the normal people. Most of the businessmen come to open account for their companies. Most of the Job holders come to open account either for their family members or for their own savings. Prime bank also have student and house wives in their customer list. Students basically come to open account to save their tuition money or to open My First Account.

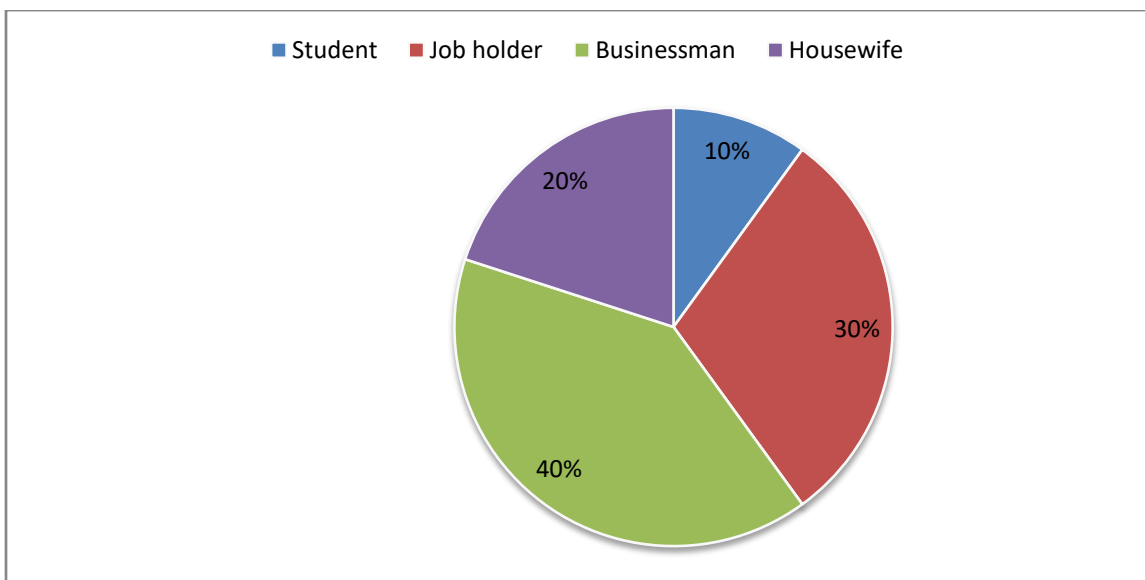


Figure 4.3: Customers occupation

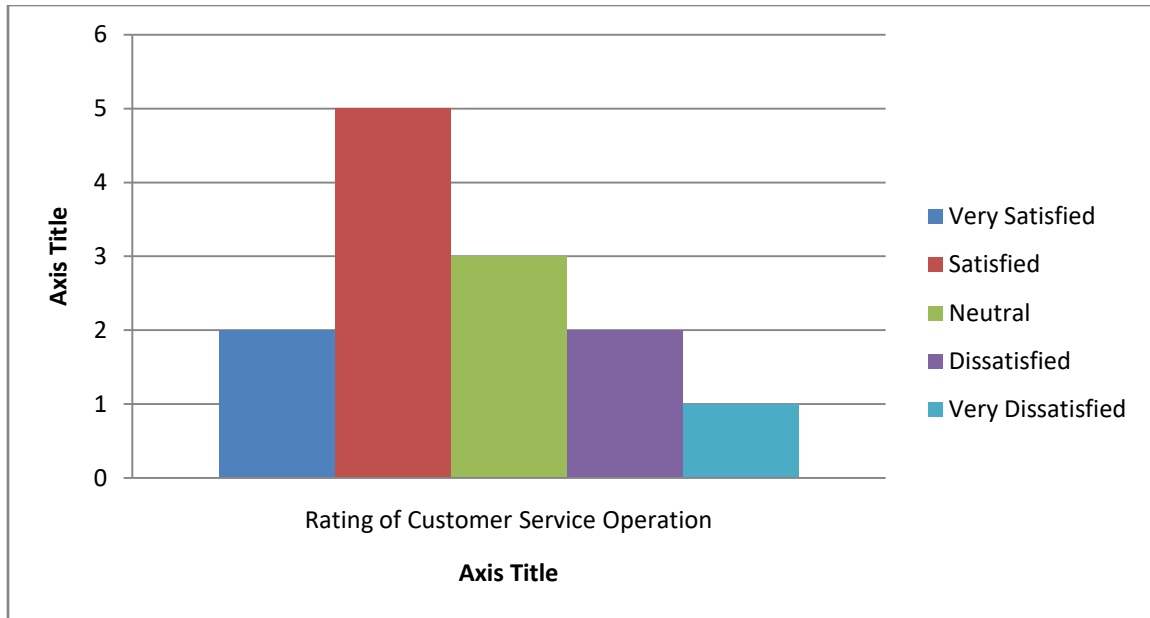


Figure 4.4: Customer service Operation

Now a day's people have more than one account in different banks. That is why they have got a chance to compare different banks operation and service quality with other others. When I did the survey to know the satisfaction level of customers I have found that most of the customers are satisfied with the service. They are not over satisfied or dissatisfied but they were quite happy with the service.

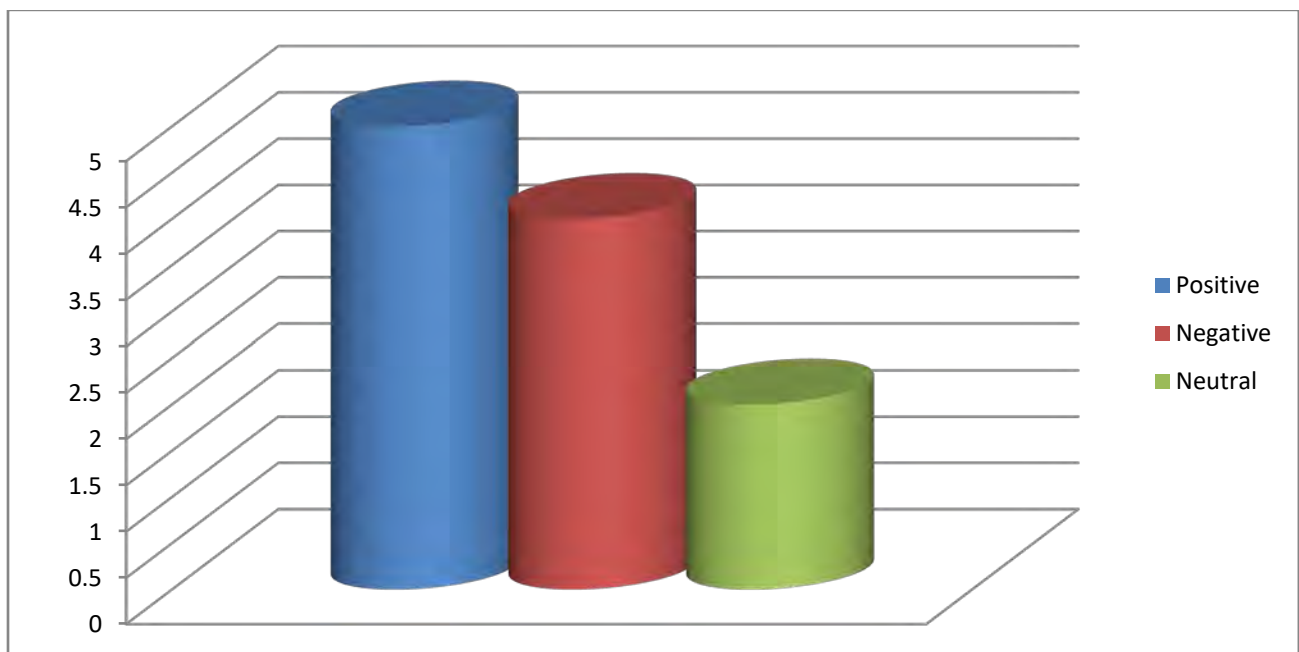


Figure 4.5: Needs for improvement Rating

Recently Prime Bank Limited has made their account opening process centralized. Where they send their account opening forms to the head office where it takes three days to fulfill all the formalities of an account opening process. That is why customers are quite unhappy with the opening process and the percentage of improving account opening process is quite high. They are also disagreeing with these rules.

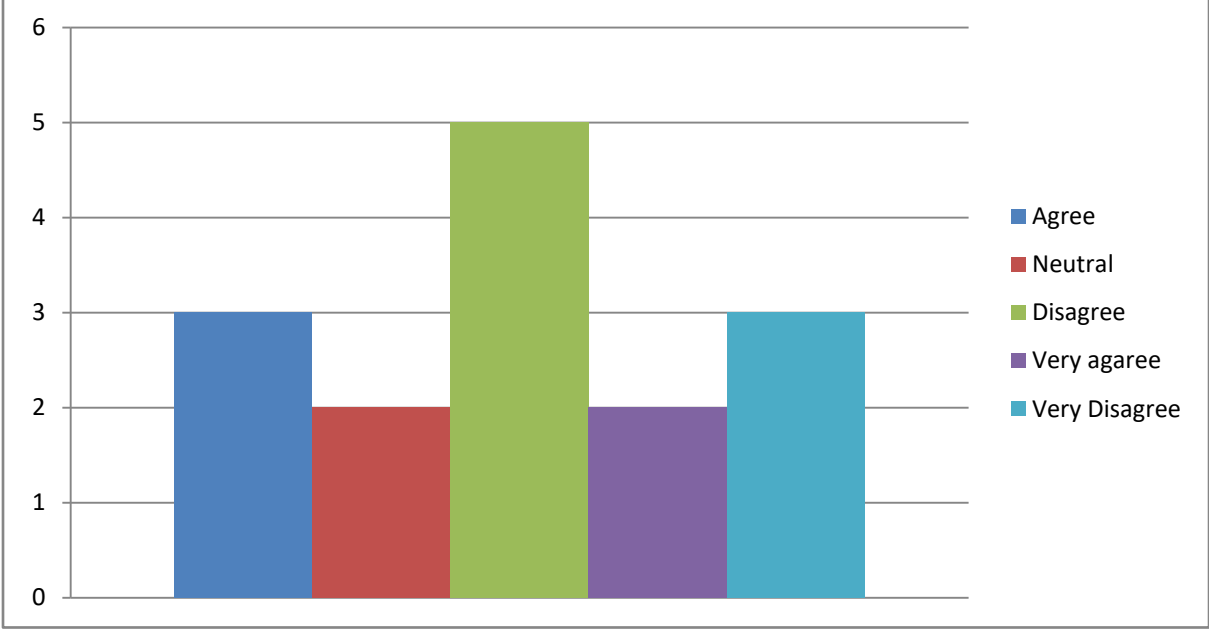


Figure 4.6: Improvement in Account Opening Process

In this case the dissatisfaction level is higher than the satisfaction level. Almost 40% people are dissatisfied where they think the interest rate of FDR is high in other bank from Prime Bank. But almost 50% people don't have any reactions. It seems they are used to it.

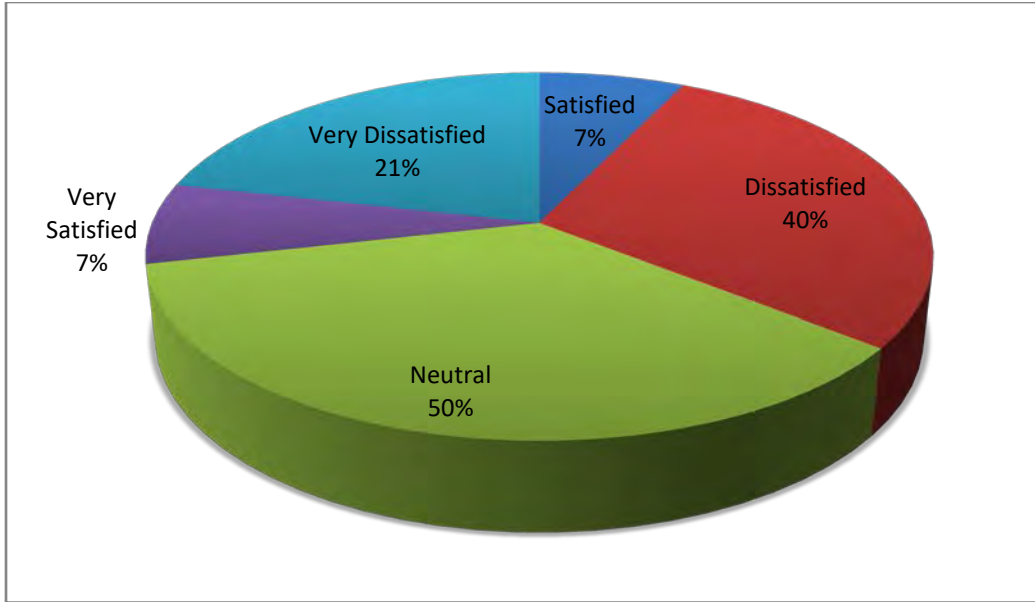


Figure 4.7: Interest Rate of FDR

According to my observation and research I have found that Prime Bank Limited is quite strict for offering loans to their customers who is better of their own business and safety. In that case most of the customers show positive reactions with Prime Bank Limited.

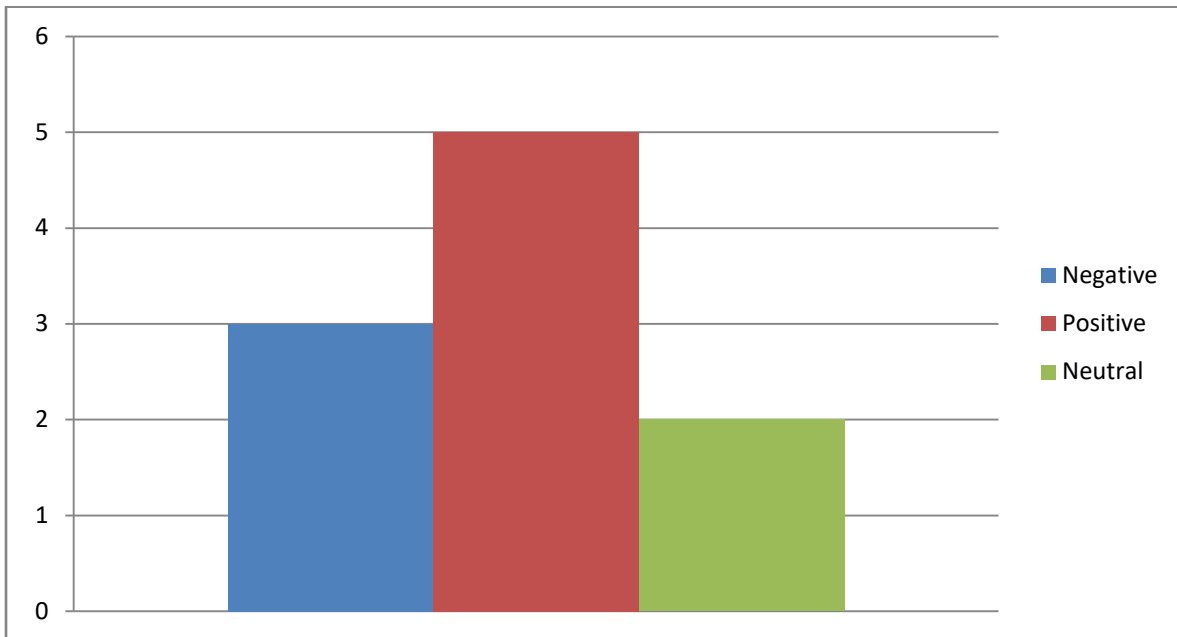


Figure 4.8: Percentage for Offering Loans

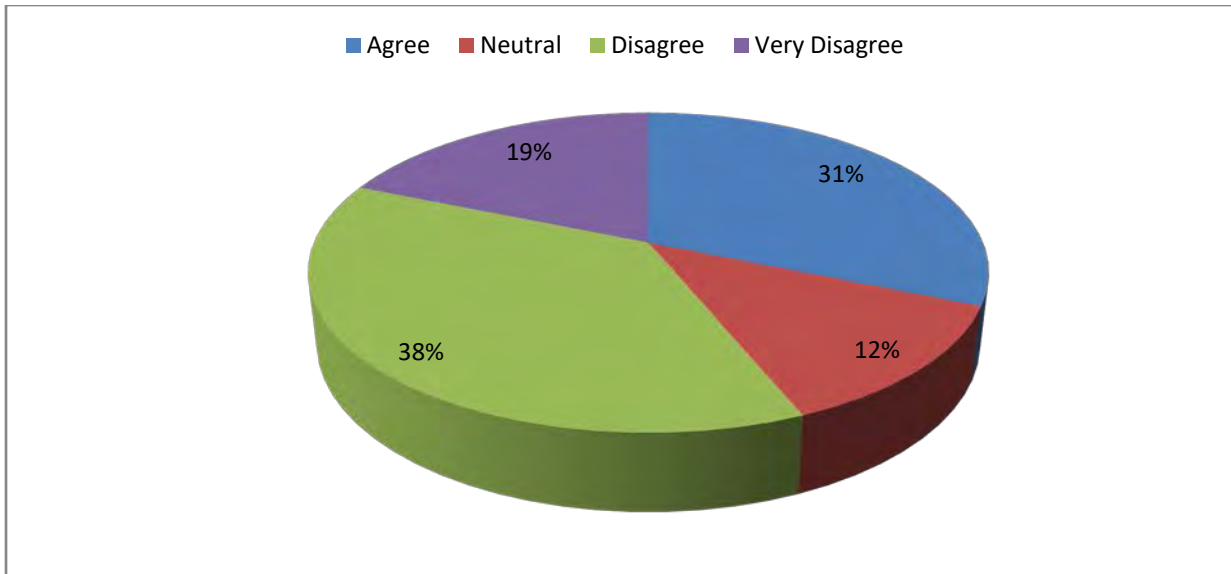


Figure 4.9: Rating for Introducer's Signature

For introducer's signature matter Prime Bank Limited seems very strict to the customers. That is why customers express their negative opinion about showing an introducer's signature in the account opening process. I have found that, 38% people were quite disagreeing about showing introducer's information.

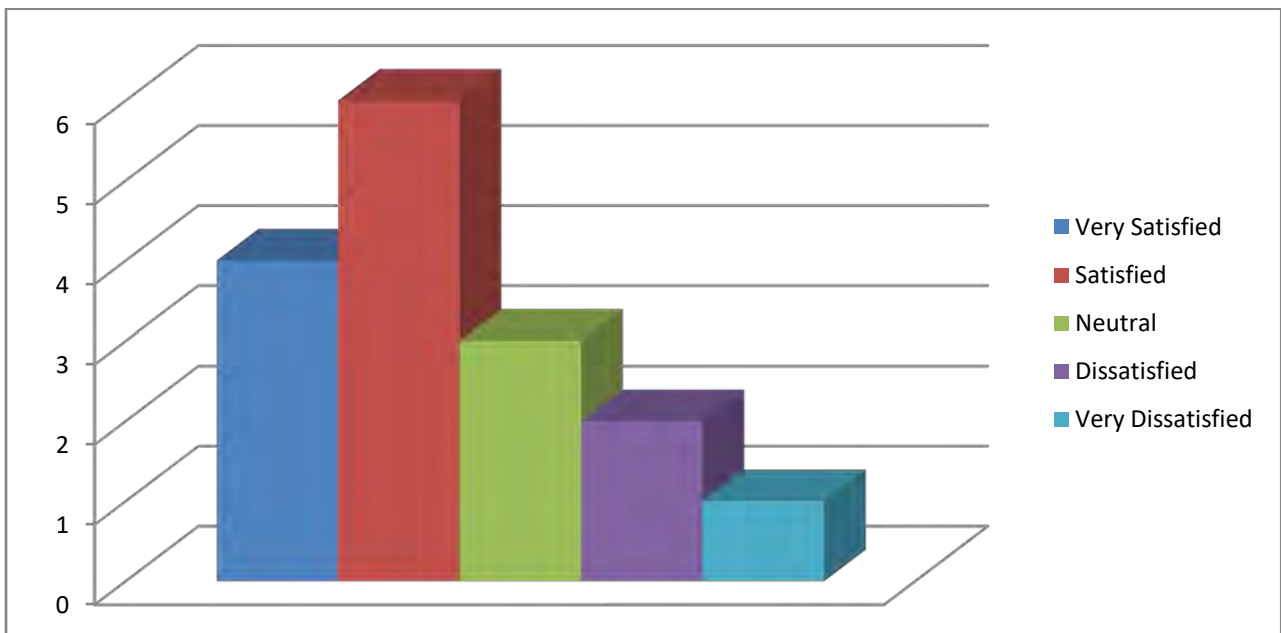


Figure 4.10: Rating for Debit Card Charge

Prime Bank Limited takes 575 TK for 1 year from every savings account for the use of Debit Card. During my interview of the customers, I have realized that most of the customers were satisfied with the yearly debit card charge.

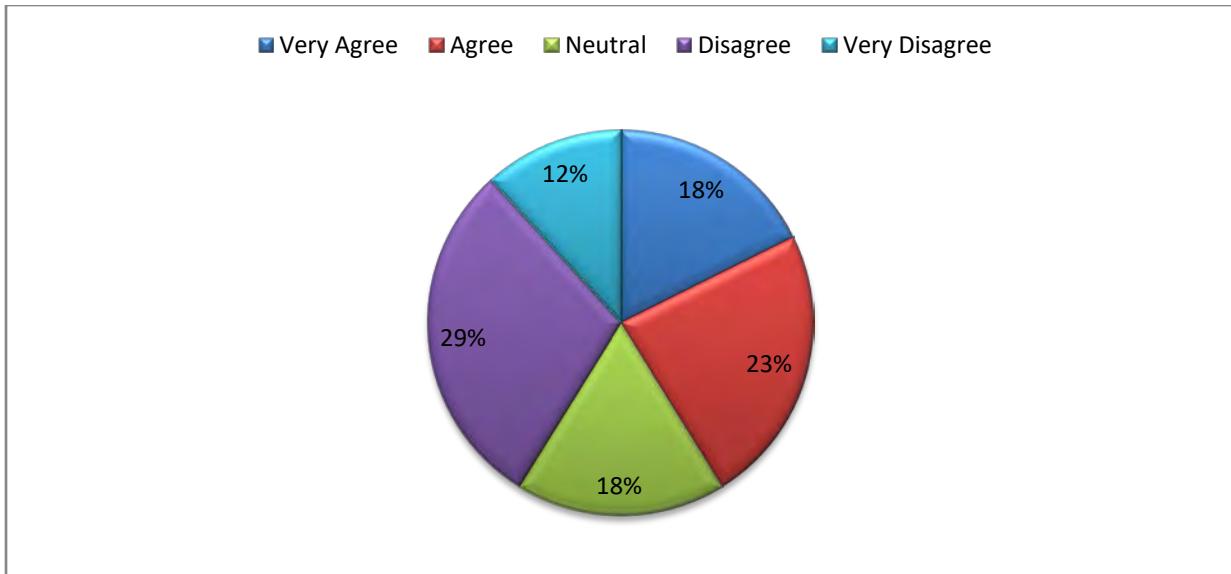


Figure 4.11: Changes of website

Most of the customers think that the change of the Prime Bank Limited’s website was such a waste of time where the previous system was too good to use. The IT experts did these changes for more up gradation and advancement of the technology. But it does not seem positive to the customers because the system worked too slowly then.

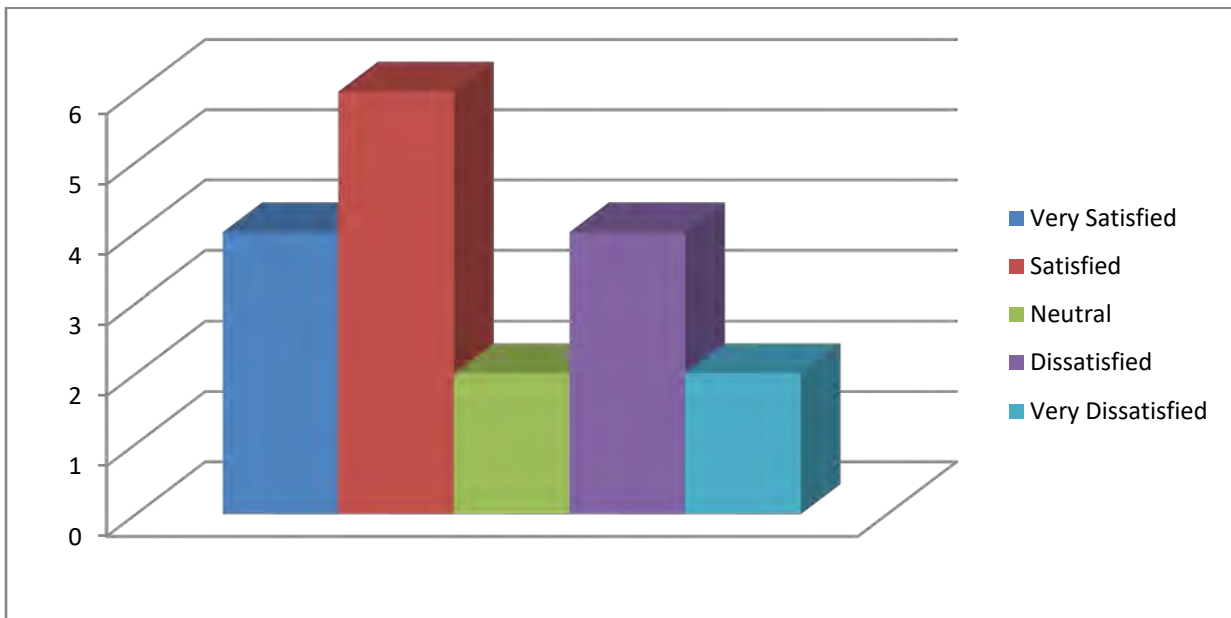


Figure 4.12: FDR Limit

The Fixed Deposit limit of Prime Bank Limited is 50,000 TK. They don't allow customers for FDR in less than 50,000 TK. During my interview it seems customers are quite satisfied with this FDR amount. But Poor people seem not so happy with the rate. Those who want to open an FDR of less than 50,000 TK, have to wait for their amount to get to the desire limit.

According to the whole interview session I have realized that the customers were satisfied in some sections and also show their dissatisfaction in other sections. Most of them show dissatisfaction in the lengthy process of account opening procedure and the changes in new system. But they were quite satisfied with the confidentiality that Prime Bank Limited is always tries to maintain. It is all customers desire to have best service from their bank. So in this point it is Prime Bank Limited's responsibility to satisfy their customers by fulfilling their demand and wishes.

CHAPTER 5:

RECOMMENDATION AND CONCLUSION

5.1 Recommendation

As I have worked there for whole three months I have got this huge opportunity to observe all the activities and official procedures closely. By observing those procedures I find out some negative aspects that Prime Bank needs to improve their service to serve their customers properly and make their own profit.

- ❖ First of all, Prime Bank Limited has to increase their employees' number in the customer service section to serve more customers in a short period of time.
- ❖ They have to arrange more training sessions to increase the knowledge and qualifications of new employees to improve their qualifications and work style.
- ❖ As Prime Bank Limited recently appoint new software system, so it is their duty to make the employees aware about the new process, so they can be prepared themselves before serve their customers and work as fast as possible.
- ❖ They need to increase their FDR interest rate. Where other commercial banks give FDR interest rate more than 6% (One Bank gives 6.25%), Prime Bank Gives 4.75% for 3 and 6 months.
- ❖ Prime Bank Limited need to take steps against those employees who are not responsible about their job and always try to get opportunities over others. The authority needs to warn them or arrange skill development sessions.
- ❖ The "Moneygram" process is not available in Prime Bank Limited. They need to take steps to make this process available for their customer's welfare.

5.2 Conclusion

Being a reputed and well-known commercial bank in Bangladesh it was not easy for Prime Bank to maintain their reputation with proper honesty and satisfy their customers. In now a days so many companies tried to satisfy their customers by giving them short cut service where the company can easily earn profit through the customers. They don't think about the welfare of customers they only worry about their own profit. In that case, Prime Bank always stays beside their customers for any problem. They offer all kinds of services and offers for all categories of customers. They services are available for not only school going kid and pregnant women but also old poor disabled people. For being a part of such organization I found myself lucky to work and learn such procedures to improve my customer service skills. By working here I also able to control any types of customers and also discuss their problems with proper solution. This report is totally based on the data that I received while working there and the statistical data was fully based on the direct survey and interview of the customers and also employees. It was my honor to be a part of such organization and work under guidance of such knowledgeable personalities who taught me everything with patience and care. Overall it was a great experience to me.

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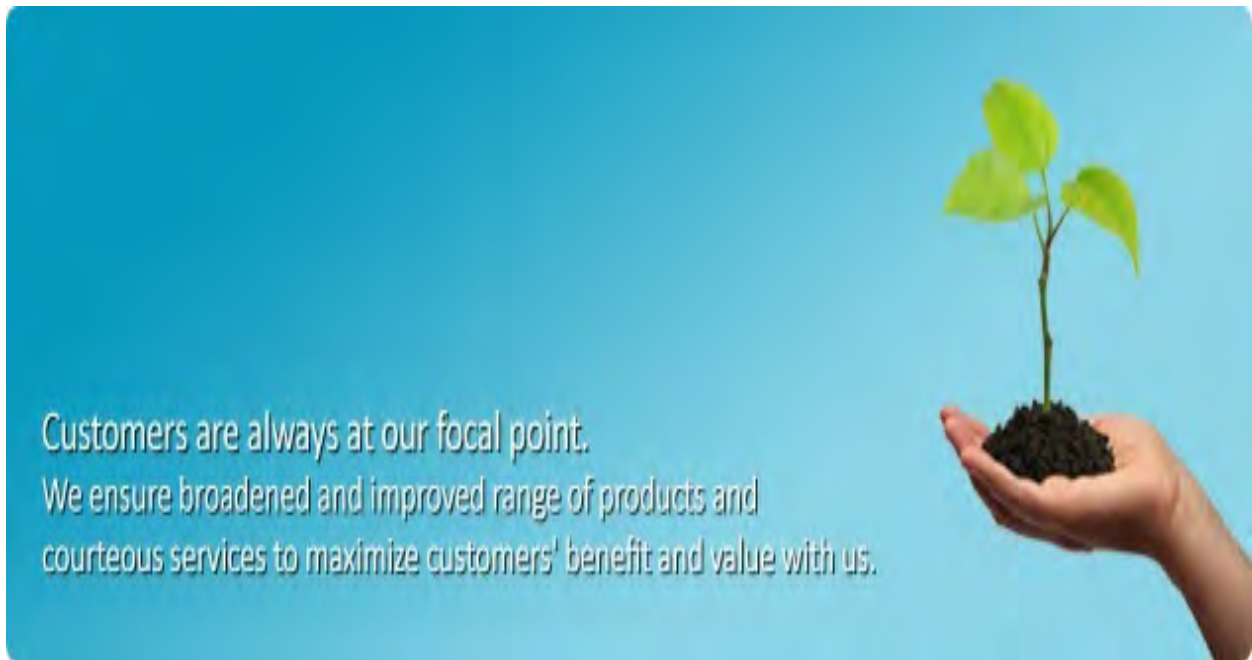
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Appendix A

1. Gender
 - Male
 - Female
2. Age
 - 18-25
 - 26-35
 - 36-50
 - 51-60
3. Occupation
 - Student
 - Job Holder
 - Businessman
 - Housewife
 - Others.....
4. How much will you rate Prime Bank Limited's customer service operation?
 - Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied
5. Does Prime Bank Limited need to improve their Account Opening process?
 - Positive
 - Negative
 - Neutral
6. Recently Prime Bank Limited has made their account opening process centralized for more safety. That is why it takes 3 days to open an account. Do you agree with them?
 - Very Agree
 - Agree
 - Neutral
 - Disagree
 - Very Disagree
7. The Fixed Deposit interest rate of Prime Bank Limited is 4.75 % for 3 and 6 months. What is your opinion?
 - Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied

8. Prime Bank Limited is very strict to offer loans to their customers. Do you support it?
- Positive
 - Negative
 - Neutral
9. Without any introducer's signature or information Prime Bank Limited won't allow their customers to open account, though the signature is not important for account opening process. Do you agree with them?
- Very Agree
 - Agree
 - Neutral
 - Disagree
 - Very Disagree
10. The annual charge of Debit Card in Prime Bank Limited is 575 tk. What is your opinion about it?
- Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied
11. Prime Bank Limited says that after the recent changes in software system, the website has became more upgraded and advanced. Do you agree with them?
- Very Agree
 - Agree
 - Neutral
 - Disagree
 - Very Disagree
12. The Fixed Deposit limit of Prime Bank Limited is 50,000 tk. They don't allow customers for FDR in less than 50,000 tk. What is your opinion?
- Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied

13. Comments



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সাফল্যের ২০ বছর

সাফল্যের দু'দশক পাড়ি দিয়ে প্রাইম ব্যাংক আজ এক উজ্জ্বল নাম। গ্রাহকদের ব্যাংকিং চাহিদা মিটিয়ে সুবিন্যস্ত সেবা প্রদানের মাধ্যমে আমরা অর্জন করেছি অনেক, আমাদের পাড়ি দিতে হবে আরো অনেক পথ। ধারাবাহিক উন্নত সেবার মাধ্যমে যে শক্তিশালী অবস্থান তৈরি করেছি তা ধরে রাখতে আমরা প্রতিজ্ঞাবদ্ধ।

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