



**Daffodil**  
*International*  
**University**

Project Paper with Internship on

**“Analysis of Customer Satisfaction on General Banking of United Commercial Bank Limited”**

Semester: Spring 2023

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Course Title: Project Paper with Internship

**Supervised by**

**Ms. Mahinur Akther**

Department of English

Faculty of Humanities and Social Science

Daffodil International University

**Submitted by**

**Umme Hane Nishi**

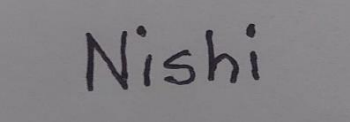
ID: 192-10-2095

Department of English

Daffodil International University

## **Declaration**

I, Umme Hane Nishi , ID: 192-10-2095, hereby declare that the project work entitled “**Analysis of Customer Satisfaction on General Banking of United Commercial Bank Limited**” that I completed on my own, under the supervision of Ms. Mahinur Akther, Lecturer, Department of English, Faculty of Humanities and Social Science, Daffodil International University. Additionally, I declare that this report was presented to fulfil the criteria of completing my Bachelor of Arts (Hons.) in English degree.



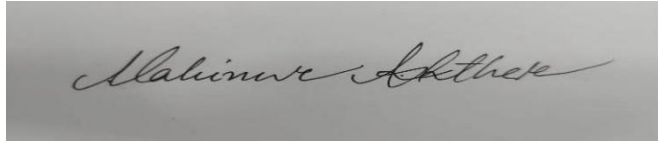
Nishi

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**Umme Hane Nishi**  
192-10-2095  
Department of English  
Faculty Of Humanities and Social Science  
Daffodil International University

## Certification of the Supervisor

I, Mahinur Akther, Lecturer, Department of English, Daffodil International University, hereby confirm that, Umme Hane Nishi, student ID 192-10-2095, has undertaken the course Project Paper with Internship with me. In this course, she observed and working with UCBL bank, Savar branch , Dhaka . She was always in touch with me for guidelines and gave updates of her internship and project report writing on regular basis. Under my guidance, she put in a lot of effort and successfully completed her internship tasks. His work makes me happy, and I wholeheartedly endorse it for viva-voce and academic praise. I wish her a success in his future life.



Supervisor

Ms. Mahinur Akther

Lecture

Department of English

Faculty of Humanities and Social Science

Daffodil International University

# Acknowledgement

First and foremost, I would like to express my gratitude to Allah, the Almighty, who is the universe's primary ruler.

The success of this study depends not only on my contributions but also on those of many others who have inspired, influenced, and led my work from the beginning to the end of this report. I would like to thank my respected supervisor Ms. Mahinur Akther, an English instructor at Daffodil International University, for her guidance, encouragement, and in-depth supervision throughout my employment. We were able to produce a report that was well-organized thanks to her astute guidance and clear direction. I also want to express my gratitude to the United Commercial Bank Limited workers, who greatly assisted me in finishing my internship work.

And finally, I would want to express my sincere appreciation and affection to my parents for their unending love and support.

I'd want to emphasize that I did my absolute best to accurately produce this report. Due to my limited ability and time constraints, there may be some mistakes and absurd mistakes. As I am still studying, I ask for your kind consideration in this regard.

**Umme Hane Nishi**  
**ID: 192-10-2095**

## Abstract

My practical work is the main foundation of this report. On how English language instruction is currently managed in Bangladeshi banks will be detailed. The purpose of the essay is to examine and assess how our nation's banks operate as a whole thing. The Bachelor of Arts in English degree offers a fantastic blend of real-world experience and academic theory. I finished my internship and wrote a paper titled “**Analysis of Customer Satisfaction on General Banking at United Commercial Bank Limited's, Savar Branch, Savar Dhaka**” in order to fulfill the program's requirements. English is widely utilized in our country on a daily basis. However, because many different types of individuals utilize banking services, bank employees should speak in their native language. If international students arrive, they must communicate in English. The recording of banking operations and observations, performance, strengths and weaknesses, logistic support, and so on were all taken into account when preparing the report and determining the benefits, drawbacks, prospects, and future of using English in the bank.

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# CHAPTER I

## Introduction

# Introduction

## 1.1 Background:

I finished this internship as part of the requirements for my Bachelor of Arts in English, Project Paper with Internship. In order to gain knowledge. So, I went with the banking. I wish to expand my knowledge. I taught banking for three months in various areas to observe and develop my skills. Despite the fact that English is not our native language, it is extremely significant since people from other nations use it to communicate with one another even if they do not speak the same language. The English language is extremely essential in the business. On the other hand, many individuals come to the banking side to open accounts and take out loans, so they understand native languages; nevertheless, many foreigner students come and do not understand native languages, so the employees communicate with them in English. Make every effort to provide them with the greatest possible hospitality When they send mail, they must utilize English. As a result, I paid close attention to them. So, Banking is the business of keeping other people's money safe. Banks lend this money, earning interest and profit for the bank as well as its customers. A bank is a sort of financial institution that can receive deposits and make loans. They may, however, offer other financial services. As a result of this, banks play an important role in a country's economy.



## **1.2: Objectives:**

The primary purpose of this research is to gain practical knowledge about customer satisfaction and general banking activities at United Commercial Bank Limited (UCBL).

### **Objective of the internship:**

I didn't have any prior experience. However, as a consequence of my internship, I learnt a lot and gained a lot of knowledge, as well as learning how to interact with consumers. take on new difficulties and accept new challenges, and accept new challenges while under pressure.

- To apply hypothetical knowledge in real-world field.
- To understand entire branch banking procedures.
- To get practical experience that will aid us in our daily lives.
- To know the strength and weakness of the bank.
- To find out the problems of the bank and suggesting the way to solve the problems.

# CHAPTER II

## Methodology

## 2.1 Methodology:

I was first a little confused and anxious about the procedure of choosing a bank to carry out my internship. It was tough working. Because before I had no working experience. Then I chose the bank which is located in Savar area. I decided to carry out the project at United Commercial Bank Limited, Gulshan from that point forward. I requested a meeting with the manager of UCBL for seeking the permission of completing my internship at his bank. I explained about the internship and its necessity for my degree. He granted me the permission to complete the duty at UCBL. He was incredibly excited about it. After that, I informed him that the project paper required me to work as a employ and my internship time was three month. So, in this three month I have to learn everything. Than I have to complete my project paper. I overserved how they use English languages in their bank and emails. I try communicate with customers as well . Senior employs are too much helpful and they always gave me proper guidance. I learn about the accounts name from the bank. So, here's the name of accounts:

- SB: Savings Account
- FDR: Fixed Deposit Rate
- CC: Cash Credit
- CD: Current Deposit
- L/C: letter of Credit
- ERC: Export Registration Certificate
- IRC: Import Registration Certificate
- CA: Current Account
- LTR: Lone Against Truest Receipt
- SA: Student Account

# CHAPTER III

## Organization Details

### 3.1 Organization Details:

The Company was incorporated on September 29, 1999 under the Companies Act 1994 as a public company limited by Shares for carrying out all kinds of banking activities with Authorized Capital of Tk.38,00,000,000 divided into 38,000,000 ordinary shares of Tk. 100 each.

The Company was also issued Certificate for Commencement of Business on the same day and was granted license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operation on October 24, 1999. As envisaged in the Memorandum of Association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act 1991, the Company started its banking operation and entitled to carry out the following types of the banking business,

- i. All types of commercial banking activities including Money Market operations.
- ii. Investment in Merchant Banking activities.
- iii. Investment in Company activities.
- iv. Financiers, Promoters, Capitalists etc.
- v. Financial Intermediary Services.
- vi. Any related Financial Services.

The Company (Bank) operated through its Head office at Dhaka and 30<sup>^</sup> branches. The Company/bank Carries out international business through a Global Network of Foreign Correspondent banks. The Registered Office of the Bank is: 68, Dilkusha C/A, Dhaka, phone: 7170138, 7170140 Fax: 880-2-9569762, SWIFT-MTBL BD DH Telex: 632173 MTB HO BJ,

E-mail: [mtbl@banqla.net](mailto:mtbl@banqla.net)

## **3.2 Mission, Vision & Core Values:**

### **Our mission:**

We aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company that offers an array of products and services in the search for excellence to create an impressive economic value.

### **Our Vision:**

To be the bank of first choice through maximizing value for our clients shareholders & employees and contributing to the national economy with social commitments.

### **Core Values:**

- We put our customers first
- We emphasize on professional ethics
- We maintain quality at all levels
- We believe in bring a responsible corporate citizen
- We say what we believe in
- We foster participative management

### **Slogan:**

The slogan of United Commercial Bank was “Happy banking”. After completing thirty years of journey it has changed its slogan and now its slogan is “United we Achieve”. Because they believe that if we work together we can achieve everything.

### 3.3 Current Product and Service of UCBL

#### **Deposit Products**

Current deposit  
Savings Deposit Special notice deposit Fixed deposit Foreign Currency  
Deposit A/C UCB Multi- millionaire  
UCB Money  
Maximized  
UCB Earning Plus  
UCB DPS Plus  
UCB Youngster DPS  
UCB Savings Plus  
UCB Women's  
Savings  
UCB Women's DPS plus  
UCB NRB Savings  
UCB NRB DPS Plus  
UCB RMG DPS Plus

#### **Loan**

Trade Finance  
Industrial Finance  
Import Finance  
Export Finance  
Loan syndication  
Packing Reedit  
Leaser Finance  
Hire purchase  
Loan  
House Loan Consumer credit  
scheme Auto Loan  
Doctor's loan marriage  
Loan  
Education Loan

Hospitalization loan  
Travel Loan  
CNG Conversion Loan

 **Other Services**

Western union money  
Transfer SMS  
Banking service  
Online service  
Inward & Outward  
Remittances Underwriting and bridge Finance  
Locker service  
Offshore banking  
Loan syndication



# CHAPTER IV

# Observation

# Reports

## **Observation Reports:**

I gained a significant amount of experience as an intern by participating in and observing this organization. At first, when they open an account, they never use technology; they write their customers information by hand. On the other hand, their computer sometimes does not work as well. When a foreigner comes to open an account, they use their native language. They don't talk in English. Even they always copy their email to send. They never use their creativity. This organization's main problem is that there's not enough space. So, customers can't sit. Another main problem is that they do not have enough employees. On the other side, extreme working stress I want to say that they are supportive enough.

During my internship, I learned a variety of skills, including

- ❖ Opening accounts
- ❖ Preparing pay orders
- ❖ Issuing cheque books
- ❖ Providing client statements
- ❖ Changing Account information
- ❖ Checking cheques whether its fraud or real
- ❖ Calling clients to deliver their cheque book and debit card.
- ❖ Write down deposit slip and cheque.

# CHAPTER V

## General Banking

### Experience

I've learned a lot during this internship. As I develop my communication skills. Create connections with customers, which is difficult for me. I am calling customers to take their debit and credit cards. Take extreme pressure. We always work as a team, which is good for any organization. But I have to hear why I am joining here because this is not my sector and my department is in English, so it's unrelatable for them. So, this thing makes me feel bad. Otherwise, I am enjoying my work place. I learned many things, like

**Account opening:** On my first day, I learned how to open an account and also know open a student account. Account opening is easy. but a joint account open is tough.

- When the account holder's nominee is his or her father or mother, but the account holder's NID parent's name does not match the nominee's NID father or mother's name, that's called a "missmatch."
- I learned how to verify the account holder's NID.
- I know how to write a checkbook.
- I learned how to open a FDR.

**Customer service:** Dealing with customers must be challenging work. In the Savar area, most people are not educated. So, they do not understand banking terms. That is why we have to explain it clearly. When we need some information, we call them, and the customers are give us the information also cooperative.

The most important thing is that I am an ambivert. But in this place, I have to open myself up and talk to everyone. It was quite difficult, but I did it. I try to connect with customers and senior employees. This is the my whole experience.

# CHAPTER VI

Findings, Limitation

& Recommendations

## 6.1 Overall Findings:

From my observation, United Commercial Bank should be better in the future. On my very first day of observing, they did not have enough space. I think this is a big problem for any organization. Another problem is that they do not have enough employees. That is why customers did not get enough services. In the Savar branch, there are still many things that need to be modified.

**The environment of the bank:** In the Savar branch, many customers come to get a loan, open an account, take their salary, or transfer money. But this place is too small to hold this gathering. I think this is a big issue for any organization.

**Technology uses:** The computers are not good because this technology sometimes does not work. They did not serve as well. So, when someone was working on it, suddenly this computer "shut down". In this bank, they have one cellphone, which is needed by everyone.

**Less uses English:** When foreign customers come to open an account, they never talk to them in English. Because of their thoughts, they know our negative languages. The main issue is that they are not comfortable conversing in English with anyone.

**Working time:** Bangladesh Bank created a rule that office time started at 10 a.m. and finished at 4 p.m. But after 4 p.m., the employees have to work and finish everything.

**Lack of employees:** They lack employees. The employees have to take on extreme pressure, which is too much for anyone. That is why sometimes they fail to give better services, which is not right. But the employees are helpless. Even they can not eat on time.

### **Learnings from the Internship**

Internships are highly important for me looking for a responsible job since they allow them to obtain practical information. During this two-month internship program, I learned a lot about general banking. I discovered a pleasant working environment. I learned how to communicate with people.

How to deal with customers When you are in trouble at that time, how could you handle this? work under pressure. Everyone at UCB is extremely kind and helpful.

## **6.2 Limitations:**

Working at United Commercial Bank Limited during my internship year was a fantastic opportunity for me. As an intern there, I got a big chance to know the actions and behaviors of the banking system, especially UCBL. Nonetheless, I encountered certain challenges while working on this paper. So, here's the limitation:

- They do not give me permission to check any customers' accounts.
- They do not give me permission to write checkbooks.
- They do not give me permission to input account numbers.
- They do not give me permission to email anyone.
- They do not give me permission to learn the credit side.
- As a intern we are not allowed in the cashier's office.
- I am from department of English, for that reason they did not give me any proper information for anything.

## **6.3 : Recommendations:**

- Immediately, they should take a big place.
- They should speak English when foreigners come.
- Develop their technology.
- Immediately hire more employees.
- Wisely handle the customers.
- Follow the rules of Bangladesh bank time.

# CHAPTER VII

## Conclusion



This study portrays my overall experience as a banker, where I tried to give my level best to bring out my experience, knowledge, and inner power in general banking. It's quite challenging work, but I did very well. Finally, I can say that I really enjoyed observing the UCBL. I see some positives side in intern; in inside of bank everyone is friendly and helpful. If I do not know anything, my seniors try to help me. if I fell sick, they immediately tell me to go home. Other hand I see some negative side, is that my department is English, so why I continue my internship at the bank? why I did not go in school? Always love to take challenges and learn some think new that reason I choose "General Bank". They think this side is not for me. But I always try to ignore all those things. I continued my internship and finally completed it. I enjoyed the whole journey.

**Reference:**

1. <https://www.google.com/search?q=ucb+bank+website&og=UCB&ags=chrome.0.69i59j69i57j69i64j35i39j0i512i2j0i131i433i650j46i175i199i512.6527j1j15&sourceid=chrome&ie=UTF-8>
2. <https://www.ucb.com.bd/know-ucb/investor-relations/annual-report>
3. <https://www.ucb.com.bd/know-ucb/investor-relations/financial-statements>

## Plagiarism Result

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# CHAPTER VIII

## Appendices

# Recommendation Letter

 **Daffodil**  
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Ref : Internship Placement//222 Date: 30-01-2023

The Manager  
HR, Admin & Compliance Department  
United Commercial Bank Limited  
Level 11,PlotCWS(A)-1,Road No- 34,Gulshan Avenue,Dhaka-1212

**Subject: Request for Internship Placement**


Dear Sir,

We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA in English and in partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.


I would like to draw your kind attention that Umme Hane Nishi, ID Number: 192-10-2095 has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

With the best regards,

  
.....30.1.2023

**Dr. Liza Sharmin**  
Associate Professor and Head  
Department of English  
Daffodil International University  
Email: headenglish@daffodilvarsity.edu.bd



**Daffodil International University:** Daffodil Smart City, Ashulia, Dhaka, Bangladesh  
Tel: +88 02 9138234-5, 48111639, 48111670, 01847140094, 01713493051, 01713493141, 01811458841, 01841493050