



Daffodil
International
University

An Internship Report
ON
Measuring Customer satisfaction
Of
“National Bank Limited”

Submitted To:

Prof. Dr. Masudur Rahman
Advisor, MBA Program
Faculty of Business and Entrepreneurship
Daffodil International University, Bangladesh

Submitted BY:

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Date of Submission:

Letter of Transmittal

Date: 25 April 2018

To

Prof. Dr. Masudur Rohoman

Advisor, MBA Program

Faculty of Business and Entrepreneurship

Daffodil International University Bangladesh

Subject: Submission of Internship Report on Measuring Customer satisfaction of National Bank Limited.

Dear Sir,

It is my great pleasure to submit you my internship report's on **Measuring Customer satisfaction of National Bank Limited**. I have tried my best to complete this report properly following the guidelines provided by you and concerned organization.

I have confidence that the internship program has increased both of my practical experience and theoretical knowledge to a great extent. I will be obliged to answer any query that may arise during the evaluation of this report. So, I am fervently requesting and hope that you would be kind enough to accept my report and oblige thereby.

Sincerely Yours,

Name: Md.Khairul Bashir Shaon
ID No. 163-14-2222
MBA (Major in Marketing)
Daffodil International University, Bangladesh.



DECLARATION

I am **Md. Khairul Bashar Shaon** the student of Master of Business Administration (MBA) bearing **ID: 163 -14-2222** major in marketing from Daffodil International University, Bangladesh would like to solemnly declare that an internship report on **Measuring Customer satisfaction of National Bank Limited** “has been authentically prepared by me. While preparing this internship report, I didn’t breach any copyright act intentionally. I am again declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

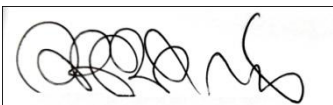
Name: Md. Khairul Bashar Shaon
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CERTIFICATE



This is to certify that an internship report on “**Measuring Customer satisfaction Of *National Bank Limited (NBL)***” for partial fulfillment of the degree of Master of Business Administration (MBA) major in Finance from the Daffodil International University Bangladesh carried out by **Probirkumar, ID NO:- 163-14-2222** under my supervision. Under my guidance and supervision this paper is being carried out successfully. No part of this paper has been submitted for any degree diploma, title, or recognition before.

I wish him every success in life.



Prof. Dr. Masudur Rohoman
Advisor, MBA Program
Faculty of Business and Entrepreneurship
Daffodil International University Bangladesh

ACKNOWLEDGEMENT

In the process of preparing this report's I received genuine cooperation from number of individuals. I would recall them with my heartfelt appreciation and gratitude.

First of all, I am very much grateful to Almighty God who gave blessings, courage and ability to prepare this report. I am very much grateful to **Prof. Dr. Masudur Rohoman**, Advisor, MBA program, Daffodil International University Bangladesh, for guiding me to finish my internship program. I am also highly indebted to him for his scholarly and constructive suggestion which was of much assistance to prepare this report on “**Measuring Customer satisfaction of National Bank Limited (NBL)**”.

Sincere gratitude to all of the wonderful peoples of **Daffodil International University, Bangladesh** .Specially my teacher, classmates and others.

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EXECUTIVE SUMMARY

Internship program is an important part of MBA program. Temporary position program is an imperative piece of MBA program. Alongside the hypothetical learning, useful information is especially successful for MBA understudies. Remembering this, the entry level position program is sorted out by the division in some specific association to give the understudies presentation to this present reality business.

So as to quicken industrialization, make business opportunity and lift up the economy of Bangladesh, a gigantic measure of capital speculation is required both in private and open divisions. National Bank Limited assumes a urgent job through endorsing an immense measure of advance both in private and open segments to meet the previously mentioned objectives. To get most extreme profit by such venture, the advance authorize method ought to be especially productive and compelling. Any blunder in loaning choice may influence unfavorably the capital venture choice, which thus, would adversely affect the economy of the nation. This report comprises of five sections.

Chapter one contains Introduction, Origin of Study, Objective of the Study, Scope of the Study, Methodology of the Study, Limitations of the Study. Chapter two includes Profile of National Bank, Core Values, Vision, Mission, Corporate Information, Banking System, Objectives of NBL, Product and Services, Executive Committee of NBL, District wise Branch Distribution, CSR, Five year Financial Summary, Corporate Organogram of NBL, NBL management committee, organogram of Mohammadpur Branch. In Chapter three consists of the SCENARIO REGARDING THE CUSTOMER SATISFACTION OF NATIONAL BANK LTD. BANGLADESH. All kind of customer satisfaction analysis are applied in chapter four to determine the performance of NBL and also determine some findings based on the analysis. Finally in Chapter five finish with possible recommendations and conclusion

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Chapter One

Introduction

1.1 Introduction:

Banks play a big important role in the economy. Banks gather cash from the people and loan them to others through legitimate a procedure. Presently banks perform heaps of money related capacities and offer the greatest scope of budgetary administrations. In this manner banks have demonstrated that they are the primary factor for the business and economy also in the world. Due to mechanical advancement and expanded needs of its customer's, managing an account Industry is moving towards quick changes. As the pace of globalization rivalry in keeping money part is expanding quick. Banks are ending up more clients arranged and offer High Tech redid items to its objective market to hold the market. Our national bank dependably continues checking banks exhibitions. Singular banks likewise need to survey their very own execution to fulfill the gatherings those are identified with its development.

Among the private bank national bank is a standout amongst other bank in the saving money area of Bangladesh. It assumes a crucial job for the advancement of our economy. In this report the money related exhibitions of NBL have been broke down by utilizing the assistance of some budgetary instruments and methods as like pattern investigation, normal size salary articulation and proportion examination

1.2 Origin of the Study:

For the understudy who wishes to be a MBA post graduate, the entry level position program is an obligatory necessity for them. In the temporary job program, I was joined to have association name National Bank Limited. This report was set up on my functional encounters on the everyday corporate exercises, hypothetical experience and under close supervision of my inner help and additionally my official administrator. The internship supervisor, **Prof. Dr. Masudur**

Rahman, (advisor), Faculty of Business & Economics, Daffodil International University and **Mr.Shawkat Ali** (Principal Officer), National Bank Limited was chosen “

Measuring Customer satisfaction” as a topic of this report.

1.3 Objectives of the Study:

Everybody has an objective, to satisfy that objective are have to setup goals. The targets can assist an individual with becoming a fruitful in any work. This investigation additionally has a few targets for finishing this report. The undertaking of this report is to supply me with significant handy information about managing an account tasks and exercises and examine the execution of the National Bank Ltd. The target of the investigation was to decide the consumer loyalty's about the administration nature of Customer care bureau of National Bank Ltd. It gave the administration a thought regarding the nature of the administration that they are giving and will assist them with making choice to enhance that.

Broad Objectives

Discoveries and assessing issues considering consumer loyalty in administration conveyance of national bank among the general population.

Specific Objective:

The fundamental item in directing this exploration report is to increase down to earth learning a section from institutional educating and furthermore to gain information about the current keeping money framework and rehearsed framework in national bank constrained. This investigation will search for the accompanying destinations.

To think about the different parts of client benefits those are given by National Bank Ltd.

- To see acceptable dimension of clients about National Bank's administrations.
- To discover the standards, qualities, and its methodology of running business.
- To get and knowledge into the history and tasks of National Bank Limited.
- To dissect and assess the administrative execution of various divisions.
- To make sense of the obligations of an investor's to the issue and lead bank in light of National Bank encounters.

- To assess the market possibility and focused circumstance in the administration market of Banker's to the issue and lead Bank.
- Finding out the shortcomings of their administration.
- Making the arrangements that can expel those shortcomings.

1.4 Scope of the Study:

For maintain the development now Banks must compete in the market place both in our country that means our local institution as well as outside the world. The organizational structures presentation and policy of National Bank Limited and investigating the strategies applies by it provide the scope of this report.. The future of NBL and its infrastructure of the organization has been detailed and looks into this report. The scope of this report is limited to the overall description of the company, its position in the industry, its services, its position in the industry , its financial performance analysis the practical progress of its operation. The scope of the study is limited to functions and performances and organizational setup.

- Recent performance of NBL in terms of deposit, investment and foreign exchange.
- To analyze the banks current financial flows performed by NBL.
- To obtain practical experience about general banking activities by involving such type of program.
- To build professional carrier in any credit providing institution as well as in the banking sector.

1.5 Methodology of the Study:

So as to make the report progressively important and adequate, from two sources information and data have been gathered. This are-Data Collection

- a) Primary sources
- b) Secondary sources

a) Primary sources of data including the following:

- Direct conversation with the institutions officers and staffs
- Direct meet with the customer.

- Practical deskwork

b) Secondary sources of data including the following:

- Yearly report of National Bank Limited
- Some Unpublished data from the organization
- Different publications of National Bank Limited
- Website.

1.6 Limitations of the Study:

There are a few limitations in our examination. We confronted some issue amid this examination .multi month isn't sufficient to think about full managing an account tasks. Unquestionably I couldn't create a remarkable report for the time impediments. Those restricting components that hampered my smooth operations in bank lastly in setting up this report are as following:

Absence of time: The era for setting up this report was short. To know insights concerning NBL needs quite a while yet the time was short. Be that as it may, I attempt my best to finish this report being a brief span.

Other Limitations: The other limitations are as follows:

- Because of their work,the Executives of the Bank couldn't give satisfactory time.
- The principle requirement of the examination is inadequacy of current data, significant to the investigation.
- All the understanding and decision about the consequence of the examination depends on the expert claim point of view.
- On the reason of the secrecy of the data, it was exceptionally hard to gather information and data from records division of National Bank Limited.
- For the Lacking of involvement in entry level position report write.

Chapter Two

About National Bank

2.1 Profile of National Bank Limited (NBL):

National Bank Limited is known for its effective past, magnificent present, up and coming future and under taking care of endeavors and activities. Developed as the principal private bank totally guaranteed by Bangladeshi agents, NBL has been flourishing as the greatest private division Bank with the movement of time in the wake of defying various uneasiness and strain. The people from the best administrative staff are creative agents and driving industrialists of the country. To keep pace with time and in congruity with national and worldwide money related activities and for rendering each present day organization, NBL, as a bank, automated every one of its branches with PC masterminds according to the engaged business enthusiasm of time. Additionally, thinking about its normal future, the base of the Bank has been reexamining. The craving of all class agents, businessmen and generally speaking populace is significantly more to NBL. At present NBL have 192 branches under its branch framework. Moreover, it is their incredible and widened approach to manage potential purchasers and snatching business openings. NBL is proceeding as relentless method to suit new customers by making and developing nation, SME financing and toward the ocean overseeing account accounts.

This bank was conceived as the initial hundred percent Bangladeshi possessed Bank in the private part. It was the firm assurance of National Bank Limited to assume a crucial job in the national economy from the simple beginning. We are resolved to bring back the long overlooked taste of managing an account administrations and flavors. The bank needs to serve every one quickly and with a feeling of devotion and nobility.

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury initiated the bank formally on March 28, 1983 however the primary branch at 48, Dilkusha Commercial Area, Dhaka began business activity on March 23, 1983.

At present, NBL has 192 branches & Agra Branches spread everywhere throughout the nation. Since the simple starting, the bank has applied much accentuation on abroad tasks and took care of a sizable quantum of home bound remote settlement. It has drawing game plans with 415 reporters in 75 nations of the world, and with 37 abroad Exchange Companies situated in 13

nations. NBL was the primary local bank to build up organization game plans with the world renowned Western Union so as to encourage fast and safe settlement of the profitable remote trades earned by the ostracize Bangladeshi nationals. This has implied that the exiles can dispatch their well deserved cash to the nation without breaking a sweat, certainty, security and speed.

NBL was likewise the first among residential banks to present global Master Card in Bangladesh. Meanwhile, NBL has likewise presented the Visa Card and Power Card. The Bank has in its utilization the most recent data innovation administrations of SWIFT and REUTERS. NBL has been proceeding with its little credit program for dispensing of security free horticultural advances among the poor ranchers of Barindra zone in Rajshahi locale for enhancing their occupation.

NBL concentrated on every single key zone covering capital sufficiency, keeping up great resource quality, sound administration, palatable gaining and liquidity. As an outcome, it was conceivable to a record development of 175.51 percent with Tk. 8,809.40 million pre assess benefit in the year under audit over the first year. The net benefit after assessment and arrangement remained at Tk. 6,860.34 million which was Tk. 2,070.47 million in the earlier year enrolling a 231.34 percent rise. The aggregate stores expanded to Tk. 102,471.83 million being 33.37 percent expansion over the former year. Credits and advances remained at Tk. 92,003.56 million in the year under report which was Tk. 65,129.289 million speaking to 41.26 percent ascend over the former year. Outside exchange remained at Tk. 144,255.00 million out of 2010 contrasted with Tk. 115,939.00 million, expanded by 24.42 percent contrasted with that of the earlier year. Amid 2010, the bank dealt with internal settlement of Tk. 49,145.30 million, 10.73 percent higher than that of the earlier year. Profit for Equity (ROE) enrolled a 77.84 percent ascend over the previous year.

National Bank, has now obtained quality and aptitude to help the keeping money needs of the outside speculators. NBL ventured into another zone of business and opened its Off Shore Banking Unit at Mohakhali to serve the workers and the remote financial specialists better than anyone might have expected.

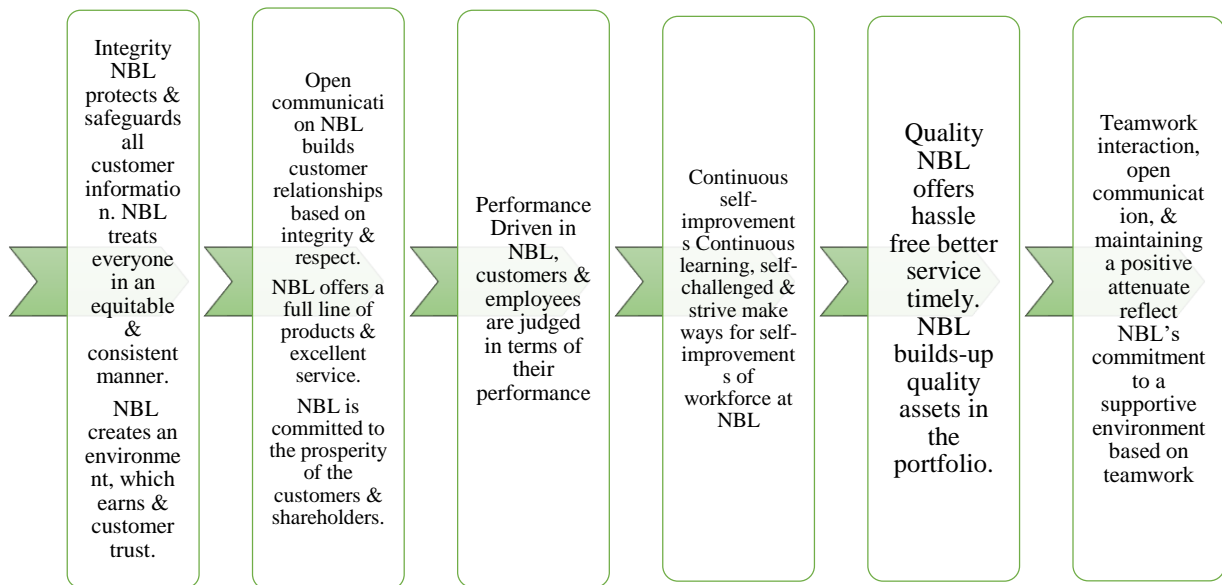
Since its beginning, the bank knew about consenting to Corporate Social Responsibility. Toward this path, we have remained related with the improvement of instruction, human services and have

Sponsored sporting and social exercises. Amid times of cataclysmic events like surges, tornados, avalanches, we have stretched out our hand to relieve the sufferings of unfortunate casualties. It set up the National Bank Foundation in 1989 to stay required with social welfare exercises. The establishment runs the NBL Public School and College at Moghbazar where present enrolment is 1140. Other than granting grant to the exemplary offspring of the workers, the bank has additionally expanded budgetary help for their training. It likewise given money related help to the Asiatic Society of Bangladesh at the season of their production of Banglapedia and recognition of 400 years of Dhaka City.

The Transparency and responsibility of a monetary establishment are reflected in its Annual Report containing its Balance Sheet and Profit and Loss Account. In acknowledgment of this, NBL was granted Crest in 1999 and 2000, and Certificate of Appreciation in 2001 by the Institute of Chartered Accountants of Bangladesh.

The bank has a solid group of exceedingly qualified and experienced experts, together with an effective Board of Directors who assume an essential job in detailing and actualizing strategies.

2.2 Core Values:



2.3 Vision

Through best application of latest information technology, ensuring highest standard of clientele services, making due commitment to the national economy and building up ourselves solidly at home and abroad as a front positioning bank of the nation are our treasured vision. To wind up a main keeping money organization NBL needs to assume a major job in the improvement of our nation

2.4 Mission

. By including new dimensions, NBL is striving for expanding of our exercises at home and abroad to their saving money administrations are being proceeded unabated. Adjacent to these we are likewise giving most noteworthy need for giving demographic the best administration,

guaranteeing straightforwardness, and also to our responsibility to serve the general public through which we need to come ever nearer to the general population all things considered and account capacity

2.5 Corporate information at a Glance:

Name of the Company	National Bank Limited
Stock Code	NBL
Type / Origin	Private / Local
Legal Form	A public limited company incorporated in Bangladesh on 23 rd March 1983 under the companies Act 1994
Initiation of Business	23 rd March, 1983
Head office	18 Dilkusha Commercial Area, Dhaka, Bangladesh
Telephone No.	88-02-956-3081, 88-02-966-6584
Fax No.	88-02-956-9353, 88-02-966-9404
Website	http:// www.nblbd.com
SWIFT	NBLBDDH
E-mail	nblho@nblbd.com
Chairman	Mr.Zainul Haque Sikder
Managing Director	Mr.Choudhury Mostaq Ahamed

Auditors	Chairman Mr. Md. Anwar Hossain Member Mr. Moazzam Hossain Member Mr. Mahboor Rahman
No. of Branches	192
No. of ATM Booth	10
No. of SME Centres	15
No. of Employees	4617
Logo	 National Bank Limited A Bank for Performance with Potential

2.6 Banking System:

Corporate Banking	Retail Banking
<ul style="list-style-type: none"> • Trade Finance 	<ul style="list-style-type: none"> • SME
<ul style="list-style-type: none"> • Project Finance 	<ul style="list-style-type: none"> • Deposit
<ul style="list-style-type: none"> • Offshore Banking 	<ul style="list-style-type: none"> • Credit
<ul style="list-style-type: none"> • Merchant Banking 	<ul style="list-style-type: none"> • NRB Banking
<ul style="list-style-type: none"> • Syndication 	<ul style="list-style-type: none"> • Micro Credit

2.7 Objectives of NBL:

- To improve service quality through development of strategies marketing plans and establish relationship banking.
- In terms of Profitability and assets quality NBL wants to be one of the best banks in Bangladesh.

- Through integration of information technology it introduce full automated system.
- Build up a strong deposit base.
- To maintain proper combination of loan and deposit.
- NBL wants to keep risk position at an acceptable range.
- To ensure an adequate rate of return on investment.
- To meet maturing obligation and commitments NBL maintain adequate liquidity.
- To maintain a sound growth of business with desired image.
- To maintain adequate control systems and transparency in procedure.
- To ensure optimum utilization of all available resources.

2.8 Products and Services:

a) Deposit Products

- Savings Deposit
- Current Deposit
- Term Deposit
 - Special Notice Deposit
 - Fixed Deposit
- Foreign Currency Deposit
 - RFC Deposit
- Monthly Savings Scheme
- Monthly Income Scheme
- Double Benefit Scheme
- Millionaire Income Scheme

- AponThikanaShanchoyPrakalpa (ATSP)
- Luxury savings deposit scheme (LSDS)

b) Credit Products

- Overdraft
- Lease Financing
- House Building
- Small Medium Enterprise
- Consumer credit scheme
- Trade finance
- Agriculture Finance
 - Agriculture &Rural
 - DaridroMukti

Deposit Interest Rate of NBL:

Revised Schedule of Interest Rate - Percentage per annum

Deposit Type	Category of Deposit	Rate of Interest (p.a.)
Savings	Below 25 Crore	3.00%
	25 Crore and Above	4.00%
Special Notice Deposit	Below 25 Crore	3.50%
	25 Crore and Above	4.50%
FDR for 1 Month	Below 5 Crore	4.50%
	5 Crore to Below 10 Crore	5.50%
	10 Crore and Above	6.00%
FDR for 3 Months	Below 5 Crore	6.50%
	5 Crore to Below 10 Crore	7.00%
	10 Crore and Above	7.75%
FDR for 6 Months	Below 5 Crore	6.50%
	5 Crore to Below 10 Crore	7.25%
	10 Crore and Above	7.75%
FDR for 1 Year	Below 5 Crore	6.75%
	5 Crore to Below 10 Crore	7.50%
	10 Crore and Above	7.75%
FDR for 2 Years	Below 5 Crore	6.00%
	5 Crore to Below 10 Crore	6.50%
	10 Crore and Above	7.50%

c) NBL Cards

- Debit Card
 - Power Card
- Credit Card
 - Master Card
 - Gold International
 - Silver International
 - Gold Local
 - Silver Local

d) Service Products

- ATM Service
- Remittance Service
- Online Banking
- Phone Banking
- SMS Push-Pull
- SWIFT

e) Capital Market Operations

- ✓ Brokerage Operation

f) Overseas Operations-Foreign Remittance:

Western Union

Subsequent to joining with the world's biggest cash exchange benefit "Western Union", NBL has made Bangladesh as the quicker track of cash settlement. Presently, Bangladesh and some other piece of the globe is more secure and quicker than any time in recent memory before in cash exchange. This basic exchange framework, being on line, wipes out the mind boggling

procedure and makes it simple and advantageous for both the sender and the beneficiary. Inside a couple of minutes your cash will achieve its goal.

Cash move from anyplace in the World to Bangladesh Through NBL - Western Union Money Transfer Service is conceivable in a moment.

2.9 General Banking (Practical Work):

I went to National Bank Ltd, Mohammadpur branch for obtaining reasonable information pretty much a wide range of keeping money exercises amid my investigation work at that bank. I have accumulated much commonsense learning about managing an account task and this is depicted quickly in this segment.

a) Opening an Account:

- Obtaining an application frame from the bank.
- Fill up the frame and gather a suggestion from a current record holder.
- Fill up a bankcard with example signature.
- Deposit some cash and gives two-international ID measure photo for opening a record.
- Photocopy of NID Card.
- Photocopy of service bills..

b) Cash Section

Money area is executes segments of bank whereupon the obligation of money installment and money store are set .The accompanying capacities.

- Cash get from client.
- Cash installment to the client.

Taking care of the substitution of cash of different records inside the workplace.

c) Credit Section

This segment is a vital area of a bank. All the business banks are for the most part manage credit business.

e) Remittance Section

Settlement implies exchange. It's arrangement of exchanging cash inside a nation. A bank can exchange its cash among its different branches for exchanging the cash the accompanying frameworks is utilized

- Demand Draft (D.D)
- Telegraphic Transfer (T.T)
- Mail Transfer (M.T)
- Payment Order (P.O.)

e) TT issue process

The candidate tops off the significant piece of the recommended. Application from in triplicate appropriately signs the equivalent and offers it to the Remittance Department.

2.10 Executive Committee of NBL:

	Ms. Parveen Haque Sikder	Chairperson
	Mrs. Monowara Sikder	Member
	AlhajKhalilur Rahman	Member
	Mr. Moazzam Hossain	Member
	Mr. Rick Haque Sikder	Member
	Mr. Ron Haque Sikder	Member
	Mr. A K M Enamul Hoque Shameem	Member
	Mr. Choudhury Moshtaq Ahmed	Ex-Officio Member

2.11 District wise Branch Distribution:

There are add up to 192 parts of National Bank Limited arranged in Bangladesh. Following table of all National Bank offices will assist you with having a specific branch address with area, phone number, steering number, SWIFT code and other related data. Clicking any region names will give you another rundown of branches in that specific locale, etc any branch names will demonstrate you add up to branch data specifically.

District	Branch
Dhaka	99
Chittagong	31
Sylhet	19
Khulna	10
Rajshahi	14
Barisal	05
Rangpur	10
Tangail	01
Thakurgaon	01
Munshigonj	01
Shariatpur	01

2.12 Corporate Social Responsibility (CSR) of NBL:

Why?

CSR is an idea in which organizations intentionally incorporate natural and social worries into their business activities and into the connection with their partners. Actually in some cases an

association does much action for the improvement of the general public. Greatest time these are non benefit action. Organization does this for their social responsibility.NBL does various types of CSR. Some of them are talk about underneath:

Employment

By the way of increasing its business activities and branch networks NBL has been continuously creating new fields of employment every year. The Bank introduce the "One-Bank One-Family" concept since its inception and sought to create a work culture that excites and motivates staff. The Bank's wants to make it "the best place" to work in by creating a healthy, exciting, , caring and suitable environment for all levels of its employee. So far, as medical expenses to its employees and others,NBL has contributed Tk. 160.12 Lac.

Education

To satisfy the obligations of welfare for the society,National Bank Limited made an establishment in 1989. National Bank Public School and College in Moghbazar, Dhaka has been built up by NBL where around 997 understudies are considering in the school segment from class 1 to class 10, not just this it has likewise a montage area while 121 understudies are contemplates. In 2010, 93 understudies showed up at the SSC examination and 92 at the H.S.C examination and in both the examinations 100% turned out effectively. NBL likewise granted grant to the splendid poor childrenwho are not ready to hold up under instructive costs and contributed Tk. 8.12 Lac to different instructive areas.

Sports & Culture

National Bank Limited has a tradition for sponsoring sports and cultural activities of the Country. The "National Bank Volleyball league - 2007" was held under the supervision of the Bank. NBL donate 4.65 lace taka in sports in 2015.

Disaster Relief

In the midst of regular calamities, National Bank Limited has constantly broadened its assistance and has remained by the defenseless individuals. In 2015, National Bank Limited gave Tk. 40.00 Lac to help the casualties of surge, Tk. 50.00 Lac for Sid exploited people to the help subsidize, Tk. 20.00 Lac for help activity of avalanche unfortunate casualties. At Sirajgonj the Bank has additionally taken a pilot venture for post surge farming recovery.

Others Activities

In different ways National Bank Limited has constantly kept up their corporate social obligation. It has constantly refreshing different sorts of reasonable, celebrations and different social affairs composed by various private or open divisions. In 2016 NBL has given Tk. 8.70 ribbon. National bank has contributed essentially to the administration exertion in gathering of income. In 2015 it has added to national exchequer a measure of Tk. 1, 37.50crore as duty and VAT on its profit..

2.13 Five Years Financial Summary:

(NBL and Its Offshore Unit)
(Taka in million)

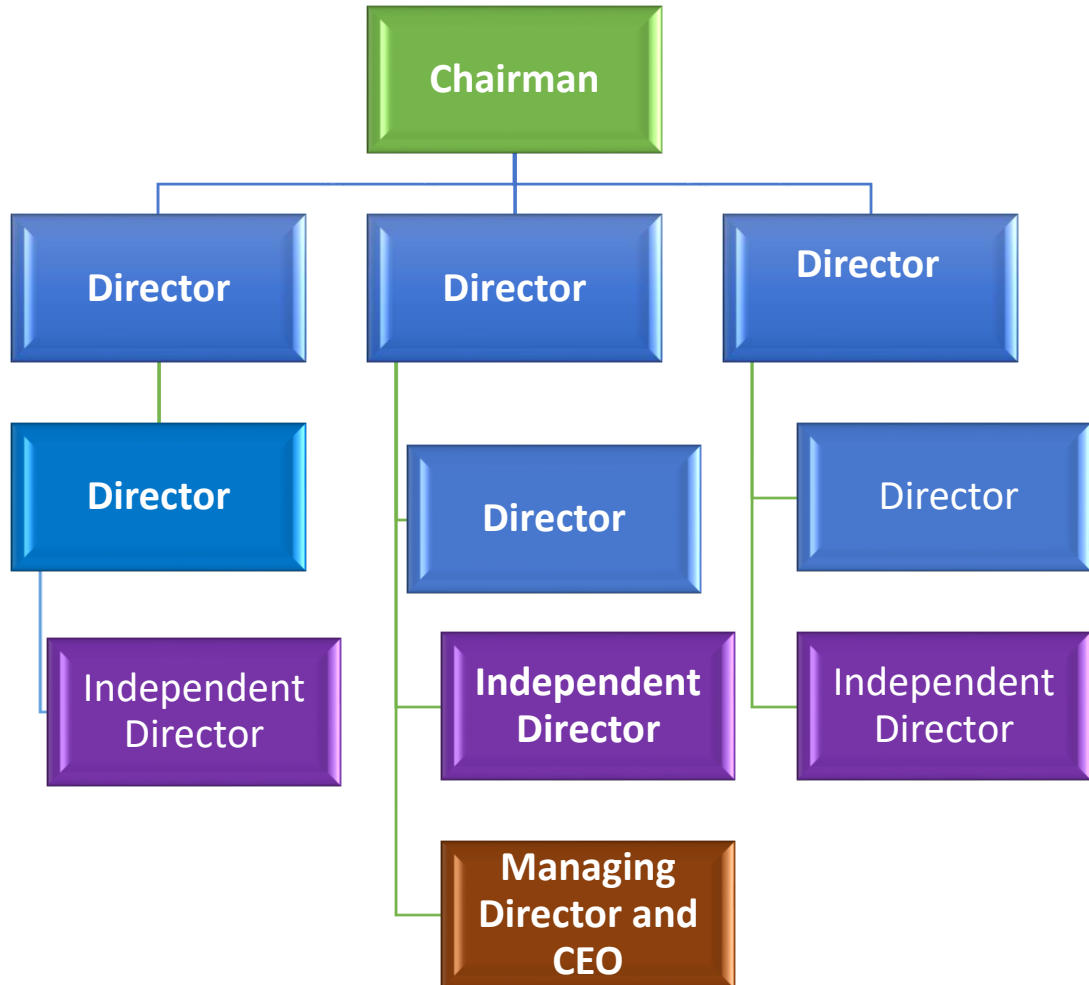
	2012	2013	2014	2015	2016
Income Statement					
Interest Income	19,103.18	18,981.41	20,621.01	19,504.69	18,947.93
Interest Expenses	13,679.66	16,166.14	16,511.70	16,571.69	14,872.88
Non-Interest Income	6,618.46	7,976.37	8,406.29	10,143.66	12,243.95
Non-Interest Expenses	8,316.78	7,251.73	5,793.21	4,816.51	5,565.87
Profit before Tax and Provision	3,725.20	3,539.91	6,722.39	8,260.14	10,753.13
Profit after Tax	1,487.91	2,116.59	2,660.29	3,854.03	5,567.87
Balance Sheet					
Authorized Capital	17,500.00	17,500.00	17,500.00	17,500.00	30,000.00
Paid-up Capital	14,196.03	14,196.03	15,615.64	17,177.20	19,753.78
Reserve Fund & Surplus	8,178.24	9,733.61	11,348.31	16,380.76	16,449.09
Total Shareholders' Equity	22,374.27	23,929.64	26,963.95	33,557.96	36,202.87
Deposits	157,331.73	193,642.97	203,296.18	222,112.91	241,329.88
Loans and Advances	126,169.79	151,098.98	172,964.72	186,179.45	209,929.07

Investments	54,326.46	56,827.52	54,885.52	59,658.52	60,665.88
Fixed Assets (incl non banking assets)	2,340.19	2,973.25	3,099.34	3,084.08	3,501.52
Total Assets	205,207.33	235,173.80	256,537.46	281,569.21	305,616.76
Off Balance Sheet Exposure	50,484.49	74,399.30	63,525.84	51,470.56	46,987.50
Foreign Exchange Business					
Import	94,137.40	113,492.0	99,994.10	85,598.27	69,582.90
Export	69,062.90	75,912.41	76,459.20	67,888.84	50,167.64
Remittance	66,513.90	58,224.10	58,351.40	56,321.08	45,437.58
Regulatory Capital Measures					
Total Risk Weighted Assets	206,559.20	236,911.20	249,560.60	259,355.90	283,628.77
Core Capital (Tier I)	21,763.88	23,028.71	24,320.29	27,223.26	32,240.56
Supplementary Capital (Tier II)	4,696.48	4,676.76	4,897.27	4,041.07	5,181.77
Total Capital	26,460.36	27,705.47	29,217.56	31,264.33	37,422.33
Tier I Capital Ratio	10.53%	9.72%	9.75%	10.50%	11.37%
Tier II Capital Ratio	2.27%	1.97%	1.96%	1.55%	1.82%
Total Capital Adequacy Ratio	12.80%	11.69%	11.71%	12.05%	13.19%
Credit Quality					
% of NPLs to Total Loans and Advances	4.32%	3.24%	5.26%	7.01%	10.35%
Share Information					
No of Shareholders (In actual number)	106,988	121,350	111,363	91,585	85,519
No of Shares Outstanding (million)	1,419.60	1,419.60	1,561.56	1,717.72	1,975.38
Earnings Per Share					
Basic (Re-Stated)	1.05	1.36	1.55	1.95	2.82
Diluted	-	-	-	-	-
Dividend Per Share					
Cash	6%	-	-	-	-
Stock	-	10%	10%	15%	20%
Market Price Per Share (Taka)	22.10	11.80	11.40	9.40	10.20
Market Capitalization					
Price Earnings Ratio (Times)	21.05	8.68	7.35	4.82	3.62
Net Assets Value Per Share (Taka)	15.76	16.86	17.27	19.54	18.33
Operating Performance Ratio					
Advance Deposit Ratio	80.19%	78.03%	85.08%	83.82%	84.66%
Cost of Funds	8.75%	8.81%	7.84%	6.92%	5.58%
Cost of Fund with Administrative Costs	11.83%	11.52%	10.28%	8.80%	7.78%
Yield on Loans and Advances	14.71%	13.36%	12.75%	11.17%	10.00%

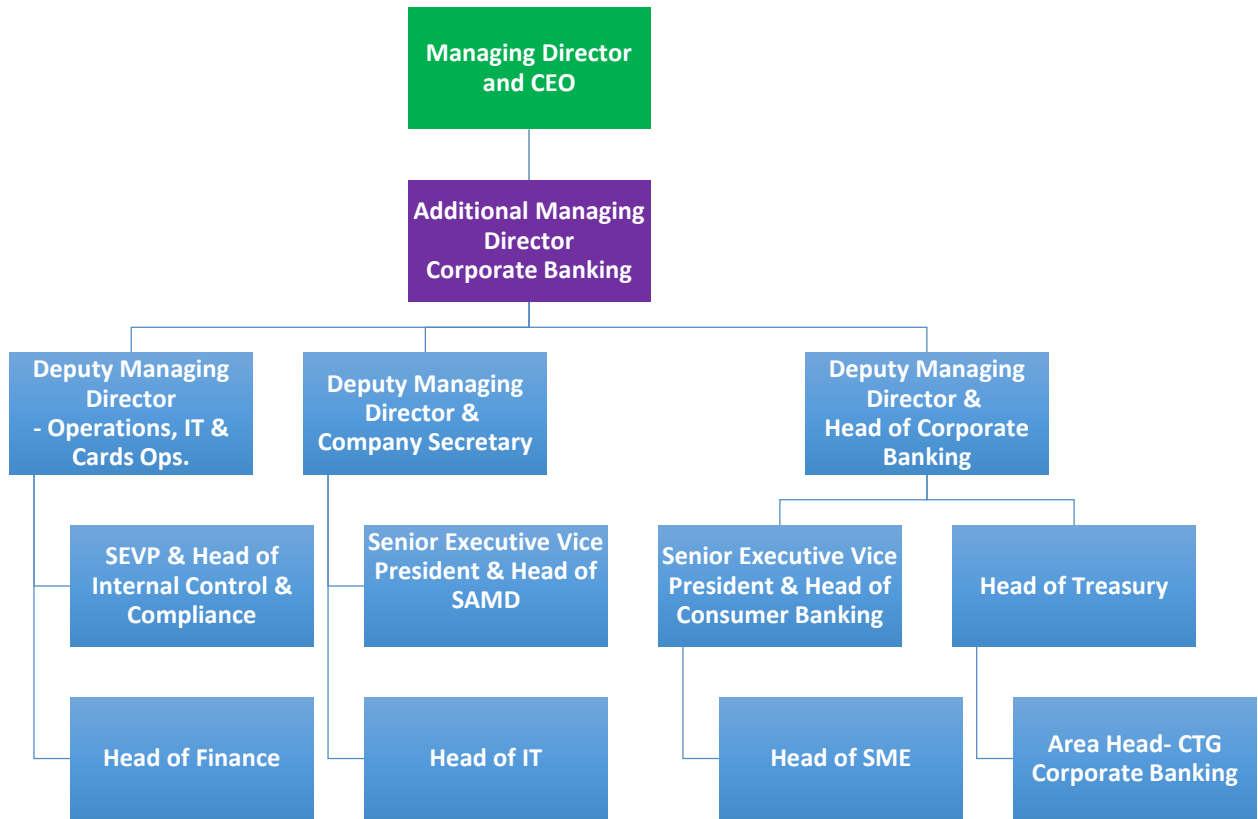
Return on Assets	0.80%	0.96%	1.08%	1.43%	1.90%
Return on Equity	6.78%	9.14%	10.45%	12.74%	15.96%
Debt/ Equity Ratio (Times)	8.17	8.83	8.51	7.39	7.44
Cost/Income Ratio	34.03%	39.23%	35.54%	36.83%	34.11%
Other Information					
Number of Branches and SME Centers	165	171	179	191	191
Number of OBU Branches	1	1	1	1	2
Number of Employees	3,919	4,126	4,236	4,266	4,617
Number of Foreign Correspondents	492	492	493	493	587
Number of Subsidiaries	6	6	7	7	7
Number of associates -Gulf overseas	1	1	1	1	1
Number of exchange company					
Wholly or partly owned	4	4	5	5	5
Under agreement	50	50	52	52	49
Ratings:					
Long Term	AA-	AA-	AA-	AA	AA
Short Term	ST-1	ST-2	ST-2	ST-2	ST-2

(Annual Report 2016)

2.14 Corporate Organogram of NBL:



2.15 NBL Management Committee:



2.16 Organogram of Mohammadpur branch:



Chapter Three

SCENARIO REGARDING THE CUSTOMER SATISFACTION OF NATIONAL BANK LTD. BANGLADESH

The year 2015 was an eventful year and witnessed many changes in political and business scenario of Bangladesh. NBL provide more Customer service for achieving customer satisfaction. Because customers are core/heart of any organization, therefore we cannot think anything without their satisfaction. A good number of new private commercial banks came to banking sector in Bangladesh during the last decade. Foreign banks (Standard chartered, American Express, HSBC, Citibank N.A, etc) also conduct banking business in Bangladesh very successfully. In this modern competitive business arena every organization must try to satisfy their customers. Otherwise they will be failed. There is no organization who do not maintain/belief on customer satisfaction. Companies/organizations expense millions of dollars only for building customers satisfaction. By building a profitable customer relationship an organization can exists in the market. Wise managers/executives always focus on customer satisfaction. National Bank Ltd. is also introduced many products to attract customers. National bank limited prepare some future plan for fulfilled customer demand. An organization must not infer that it can get a full image of client's fulfillments and disappointments by basically running a protest and proposal framework. Some of the time clients may feel that their protestations are minor, or that they will be made to

feel doltish. Most clients will by less or switch providers as opposed to protestation. The outcome is that the organization has unnecessarily lost clients. Hence, organizations can't utilize just protest levels as a proportion of consumer loyalty. Responsive organizations acquire an immediate proportion of consumer loyalty by directing occasional reviews. They send surveys or make phone calls to an arbitrary example of their ongoing clients to discover how they feel about different parts of their organizations execution. They will likewise request purchaser's perspectives on their rivals execution.

Companies should contract customers who have stopped buying or who have switched to another supplier to why this happened. Customer may be lost for the following reasons:

- Too high price
- Service different
- Unreliable products and so on.

Observation method is another crucial tool of measuring customer satisfaction. Observation tool may be treated where no other methods are applicable, or besides other methods.

At the point when clients rate their fulfillment with a component of organization's execution, state conveyance, they have to perceive that clients will differ by they way they characterize great conveyance. It could mean the accompanying way:

- Early conveyance
- On-time conveyance
- Order fulfillment, etc.

Supervisors should likewise perceive that two clients can report being "exceptionally fulfilled" for various reasons. One thing should recollects that if clients realize that the organization will make a special effort to please4 clients, a few clients might need to express high disappointment (regardless of whether satisfied)in request to get more concessions.

Chapter Four

FINDINGS AND ANALYSIS OF DATA ON MEASURING CUSTOMER SATISFACTION OF NBL

4.1 Findings Of The Survey:

The followings are the findings of the study that I enable to draw out of this research:

- It's found that all customers are not satisfied with the Bank's service quality in comparison with other Private Bank's.
- It's found that customers are not satisfied with the profit given to
 - Them, because other Private Bank's give high profit.
- Fewer employees than required in every branch.
- It's found, the survey that this bank has no satisfactory investment facilities because of rules and regulations.
- The internal decoration of maximum branch is so poor.

- The banks don't have high relation with the middle & lower level customer.
- The Banker's are not much sincere in solving customer's problem when they face difficulties. As they are introduced with mass marketing
- Though the main objective is providing services but they sometimes are failed to provide it.
- The willingness to help the customers by the employees is not so satisfactory because of mass marketing.
- Most of the customers feel safety in transactions with this bank.
- The Bank employees are not concentrating or giving individual attention to the customers.

4.2 Analysis and Interpretation of Data:

In this table all the attributes have specific points. The table ratings are as follows:

Excellent - 4

Good - 3

Fair - 2

Poor - 1

Table – 1

Service Quality of National Bank Limited

<i>Sl. No</i>	<i>Parameters</i>	No of Respondents	Percentage
1.	Excellent	4	8%
2.	Good	32	64%
3.	Fair	9	18%
4.	Poor	5	10%

Source: Interview with customers

Calculation:

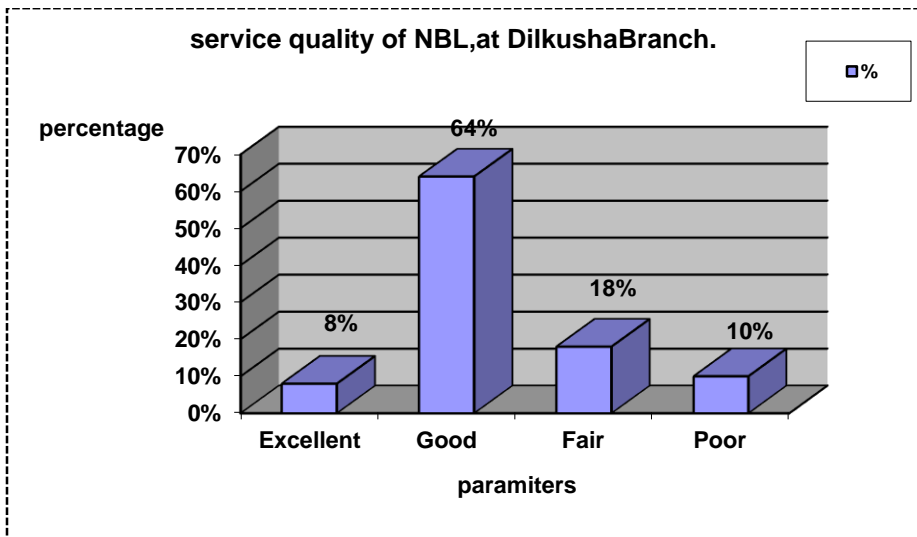
Total Points= $4*4+32*3+9*2+5*1=135$

The weighted average is $135/10=13.5$

Interpretation of the data:

The service quality of this branch is satisfactory. According to the survey grading point of the service quality, 8% of the Customer told that it is Excellent, 64% of the Customer told that it is Good 18% of the Customer told that it is Fair and last 10% told that it is Poor.

Service Quality of National bank Bangladesh limited (NBL) at Dilkusha Branch.



Source: Table-1

Table – 2

Image of National Bank Limited (NBL) to the Customers.

Sl. No.	Parameters	No of Respondents	Percentage
1	Excellent	5	10%
2.	Good	36	72%
3.	Fair	7	14%
4.	Poor	2	4%

Source: Survey of Primary Data

Calculation

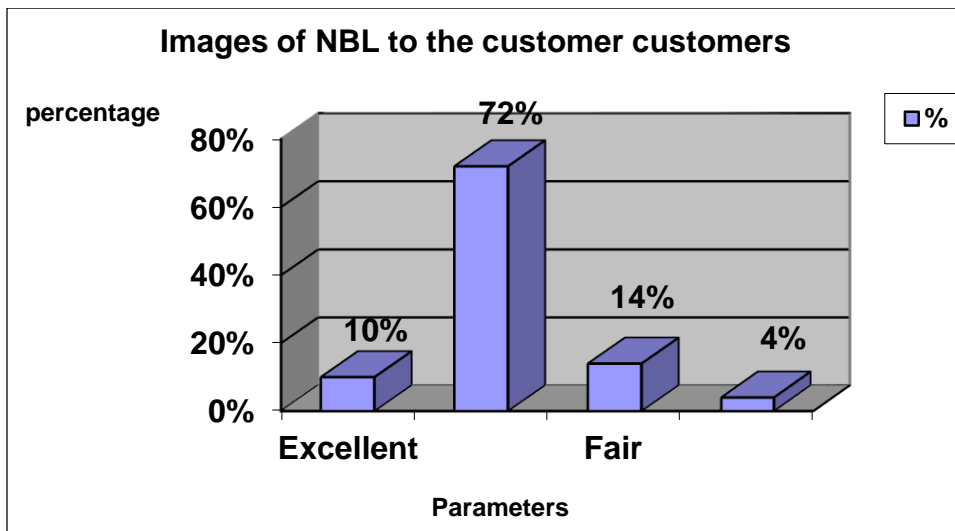
Total Points = $5*4+36*3+7*2+2*1=144$

The weighted average is $144/10=14.4$

Interpretation of data:

When asked what do you think about the Image of the NBL to the customers, 10% told it is Excellent, 72% told it is Good, 14% told it is Fair, 4 % told it is poor.

Image of NBL to the Customers:



Source: Table -2

Table – 3

The Profit given to the Customer by the NBL.

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	0	0%
2.	Good	22	44%
3.	Fair	23	46%
4.	Poor	5	10%

Source: Survey of Primary Data

Calculation:

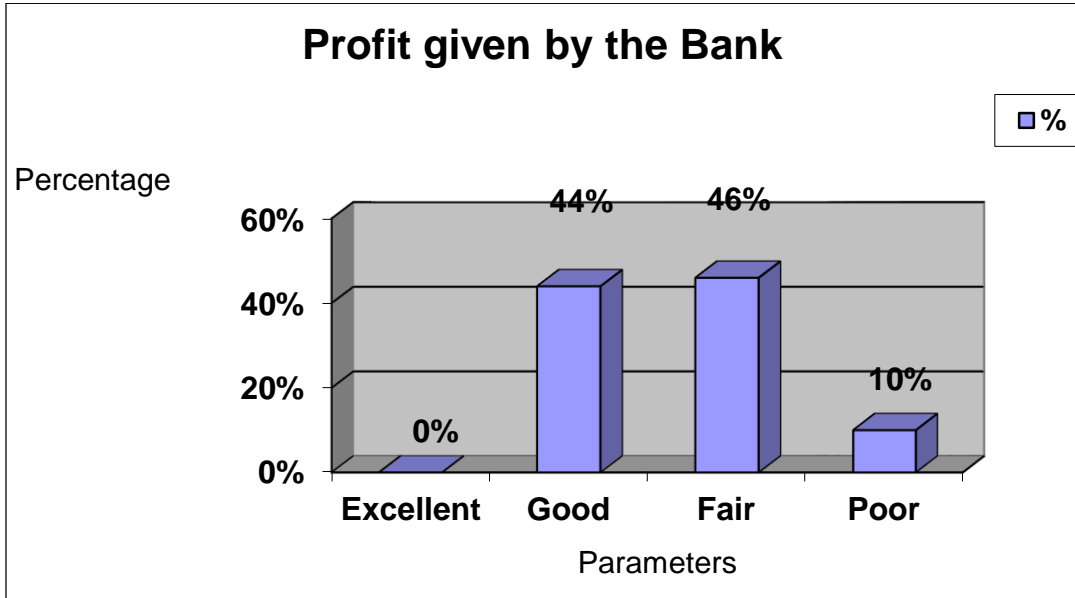
$$\text{Total Points} = 0 \times 4 + 22 \times 3 + 23 \times 2 + 5 \times 1 = 117$$

$$\text{The weighted average is } 117/10 = 11.70$$

Interpretation of data:

When asked to the Customers about the profit given by NBL as answer of this question 44% told that it is Good, 46% told that it is Fair, 10% told that it is Poor.

The Profit given to the Customer by the NBL.



Source: Table -3

Table -4

Investment facility provided by the bank.

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	8	16%
2.	Good	35	70%
3.	Fair	5	10%
4.	Poor	2	4%

Source: Survey of Primary Data

Calculation:

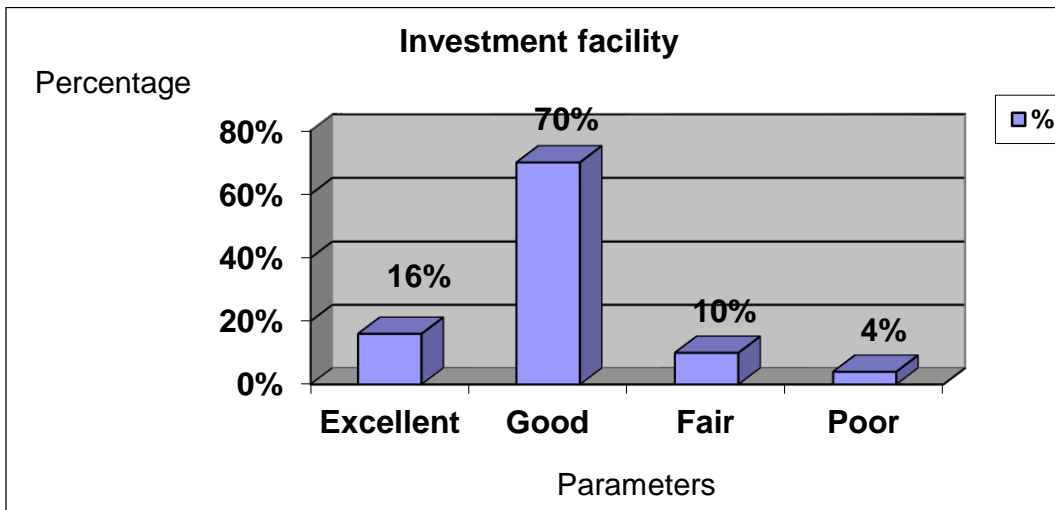
$$\text{Total Points} = 8 \times 4 + 35 \times 3 + 5 \times 2 + 2 \times 1 = 149$$

$$\text{The weighted average is } 149/10 = 14.90$$

Interpretation of data:

In the point of Investment Facility provided by the IBBL, as answer of this question, 16% of the customer told excellent, 70% of the Customer told that it is Good, 10% told that it is Fair, and last 4% told that it is Poor.

Investment facility provided by the bank:



Source: Table –4

Table-5

Bank’s relation with customers.

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	2	4%
2.	Good	12	24%
3.	Fair	28	56%
4.	Poor	8	16%

Source: Survey of Primary Data

Calculation:

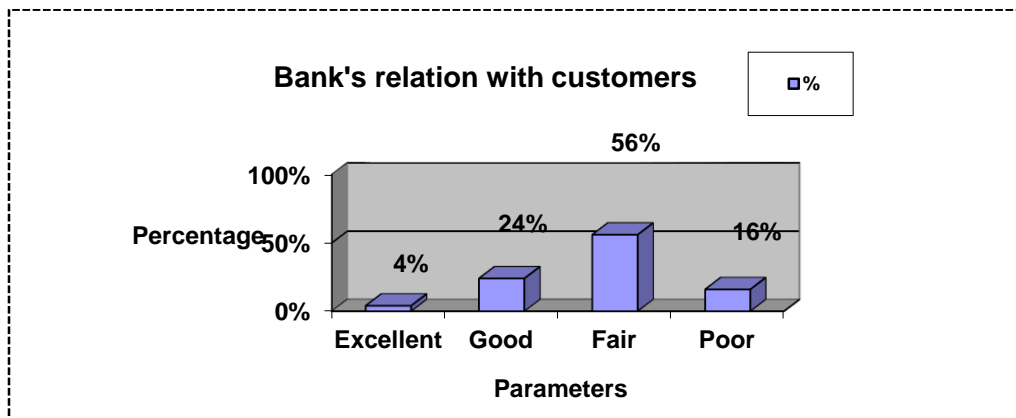
$$\text{Total Points} = 2 \times 4 + 12 \times 3 + 28 \times 2 + 8 \times 1 = 108$$

The weighted average is $108/10 = 10.8$

Interpretation of data:

In the point of Bank's relation with the Customers, 4% of the customers told that is Excellent, 24% of the customers told that it is Good, 56% told that it is Fair and last 16% told that it is poor.

Bank's relation with customers:



Source: Table -5

Table-6

How sincere the bank is in solving your problem?

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	4	8%
2.	Good	20	40%
3.	Fair	20	40%
4.	Poor	6	12%

Source: Survey of Primary Data

Calculation:

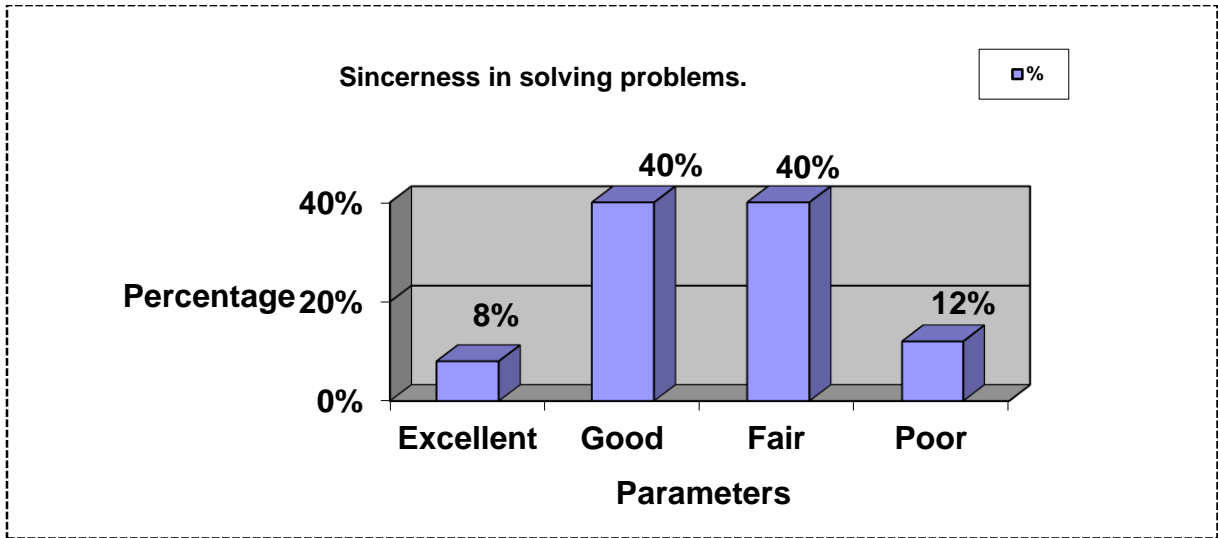
$$\text{Total Points} = 4 \times 4 + 20 \times 3 + 20 \times 2 + 6 \times 1 = 122$$

The weighted average is $122/10 = 12.2$

Interpretation of data:

In the point of Bank’s sincerity in solving the Customers problem, 8% of the customers told that it is Excellent, 40% of the customers told that it is good, 40% told that it is fair and last 12% told that it is poor.

How sincere the bank is in solving your problem?



Source: Table-6

Table-7

Bank’s in time service to the customers.

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	5	10%
2.	Good	30	60%
3.	Fair	10	20%
4.	Poor	5	10%

Source: Survey of Primary Data

Calculation:

$$\text{Total Points} = 5 \times 4 + 30 \times 3 + 10 \times 2 + 5 \times 1 = 135$$

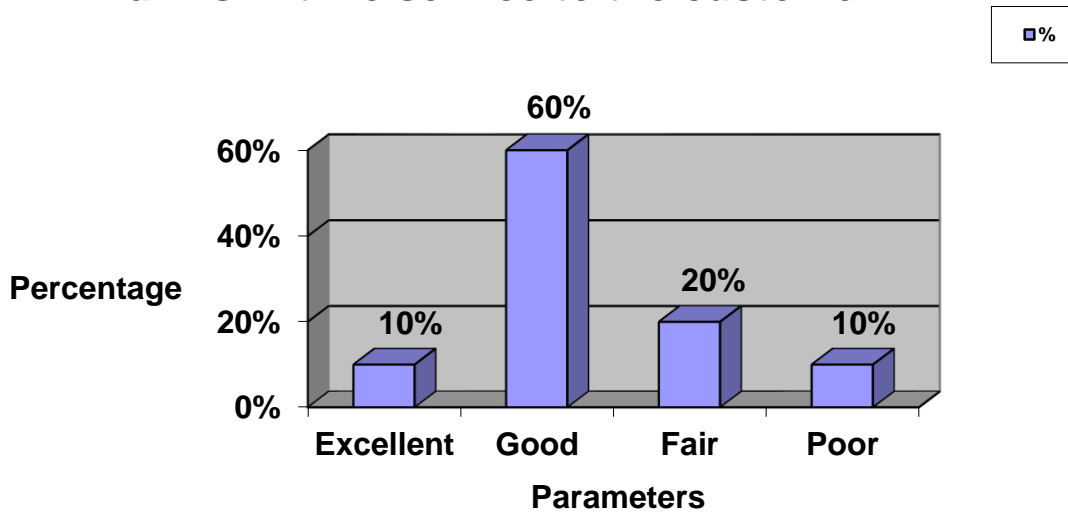
$$\text{The weighted average is } 135/10 = 13.5$$

Interpretation of data:

In the point of Bank’s prompt service to the Customers, 10% of the customers told it is excellent, 60% of the customers told that it is good, 20% told that it is fair and last 10% told that it is poor.

Bank’s in time service to the customers:

Bank's in time service to the customer.



Source: Table-7

Table-8

Willingness of this Bank’s employee to help the customers.

Sl. No.	Parameters	No of Respondents	Percentage
1.	Excellent	6	12%
2.	Good	32	64%
3.	Fair	10	20%

4.	Poor	2	4%
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Source: Survey of Primary Data

Calculation:

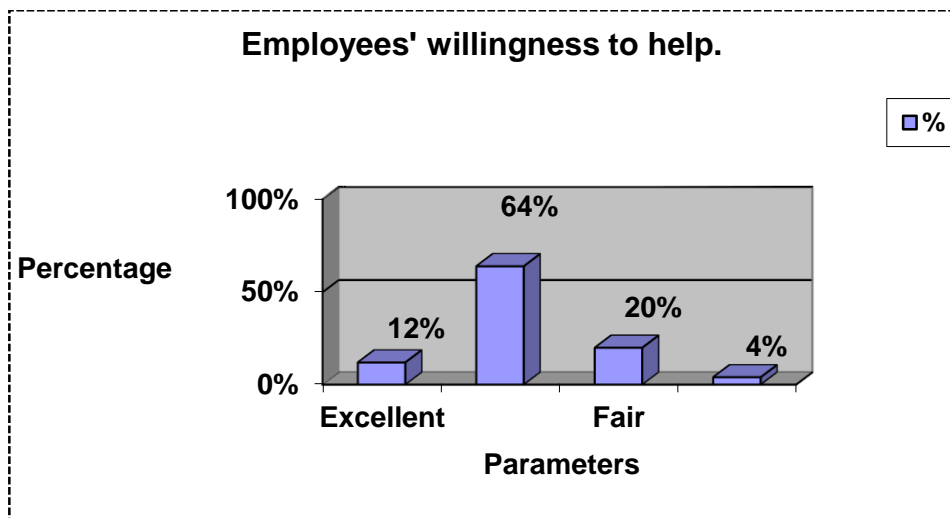
Total Points = $6*4+32*3+10*2+2*1=142$

The weighted average is $142/10=14.20$

Interpretation of data:

In the point of Bank’s employee’s willingness to help the Customers, 12% of the client claim that it is excellent, 64% of the customers told that it is good, 20% told that it is fair and last 4% told that it is poor.

Willingness of this Bank’s employees to help



Source: Table-8

Table-9

Feel safe in transaction with this bank.

Sl. No.	Parameters	No of Respondents	Percentage

1.	Excellent	20	40%
2.	Good	22	44%
3.	Fair	8	16%
4.	Poor	0	0%

Source: Survey of Primary Data

Calculation:

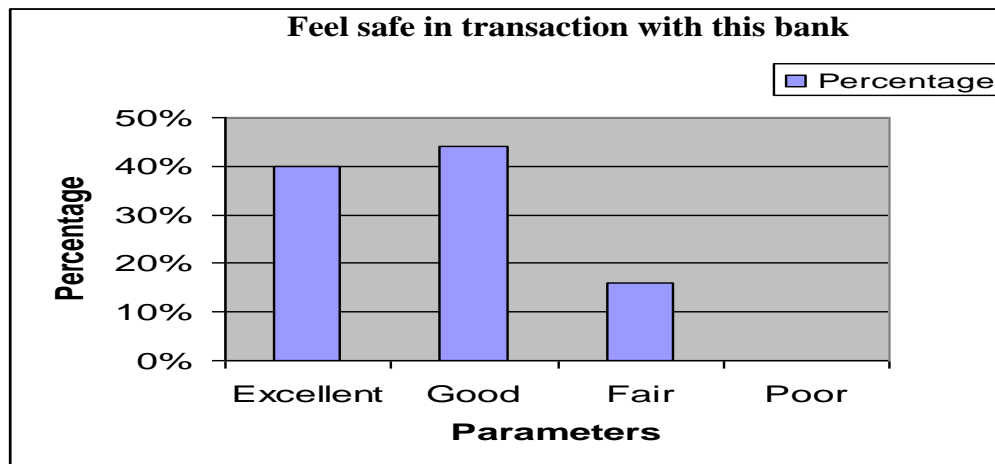
$$\text{Total Points} = 20 \times 4 + 22 \times 3 + 8 \times 2 + 0 \times 1 = 162$$

The weighted average is $162/10 = 16.2$

Interpretation of data:

In the point of Customers feeling safety in transaction with this bank, 40% of the customers told that is Excellent, 44% of the customers told that it is good, 16% told that it is fair.

Feel safe in transaction with this bank.



Source: Table-9

Chapter Five

Recommendations

&

Conclusion

5.1 Recommendations:

We realize that NBL is a standout amongst other bank in our nation. It is hard for me so say something regarding this bank. Still from my learning and perception, I am giving after suggestion to pursue:

- ✓ Bank gives money related support of the general population. Its business benefit relies upon how its administration quality is. That is the reason the specialist dependably ought to be cognizant about their administration quality.
- ✓ Investing in exorbitant obtaining assets ought to be diminished. The executives may search for wellsprings of less exorbitant assets and diminish costs and increment pay.
- ✓ NBL ought to diminish financing cost to get more client.
- ✓ Reserve ought to be kept at a standard dimension; it might shift as per support, yet it ought not over 25% of a store's salary.
- ✓ NBL should find a way to build their Net Income.
- ✓ Long-term preparing particularly required for the representatives.
- ✓ Qualified, prepared and experienced administration personals ought to be named.
- ✓ In 2016 National Bank Ltd Debit Equity Ratio was high. So this association should give more significance on value capital than obligation capital.
- ✓ Out of these four years investigation, year 2016 demonstrates the best execution and year 2013 demonstrates the most noticeably awful execution. The fundamental reason in 2013 of fall in this proportion is because of decrease of Net Income.
- ✓ NBL should diminish long haul obligation.
- ✓ Data based systems administration is the most current innovation to exchange information frame contrast branch to various branch and branch to head office and the other way around. So they should utilize this innovation to improve the Information Technology (IT) reliance of the Bank.

5.2 Conclusion:

National Bank Limited is a standout amongst other private banks in the nation. Because of its best keeping money administrations rendered to its clients, it is one of the cutting edge banks. It continually searches forward for routes and to enhance profitability so as to stay focused in the market. Utilization of data and correspondence innovation remains its backbone. NBL is assuming enormous job in various division of economy. It is assuming an essential job in human asset improvement and in making new business openings. For the advancement of the general public, it is additionally take different welfare exercises.

The execution of this bank is attractive as per the investigation. To assess the money related execution of this bank different budgetary parameters were considered and National Bank Limited was found as a quickly developing bank and all the while performing admirably in all the areas in this investigation. So as to lessen the defaulter rate, to keep with this pace of development and enhancement they currently should progressively careful on what their clients need and ought to be increasingly watchful while offering credits to the customers.

The customer's reliability on NBL is expanded expeditiously day by day. For the advancement of the business condition NBL keeps itself occupied to serve the general public, to enhance the way of life of the general population.

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NBL Books:

- ❖ Internship books
- ❖ Collected some update information from Bank

Web-site:

- www.google.com
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