

# **Internship Report**

**On**

**“Customer Satisfaction on Service Quality of B.B. Road  
Narayanganj Corporate Branch, Janata Bank Limited”**

## **Submitted To**

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## **Submitted By**

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**Date of Submission: 20.11.2018**

## **Letter of Transmittal**

**20<sup>th</sup> November, 2018**

**Mr. Dewan Golam Yazdani Showrav**

Senior Lecturer,

Department of Business Administration

Faculty of Business and Economics

Daffodil International University

**Subject: Submission of “Internship Report”.**

Dear Sir,

It is a great pleasure to submit the internship report on **“Customer Satisfaction on Service Quality Of B.B. Road Narayanganj Corporate Branch, Janata Bank Limited.”** I have tried myself to explain all my learning and experiences gathered from my Internship period briefly in this report. I came across many hurdles and pleasant experience. I have tried my best to follow your guidelines for preparing my report.

This report along with all kinds of necessary information regarding the internship is being submitted to you for your evaluation.

Now, I would like to take this opportunity to ask you to kindly go through the report and judge it for yourself how far I have been successful in the attempts. Please be considerate to any unintentional errors. I hope that you will forgive me considering that I am still learner and in the process of leaning.

Thanking for your time and reviews.

.....

Yours Sincerely,

Md. Salauddin saon

ID: 143-11- 4141

# Declaration

I am Md. Salauddin saon, ID: 143-11-4141, student of BBA program, Department of Business Administration, Daffodil International University, solemnly declares that the Internship Report on **“Customer Satisfaction on Service Quality of B.B. Road Narayanganj Corporate Branch, Janata Bank Limited.”** Has been carried out by my own research works and I confirm that the submitted report is original and no part or whole of this report has not been previously submitted to any other form, university, or institution for any degree or any other Purpose.

.....

Md. Salauddin saon

ID: 143-11-4141

Major: Marketing

Bachelor of Business Administration

Department of Business Administration

Daffodil International University

## Supervisor's Certificate

This is to certify that the internship report on “**Customer Satisfaction on Service Quality of B.B. Road Narayananj Corporate Branch, Janata Bank Limited**” has been submitted for the award of the degree of Bachelor of Business Administration (BBA), Major in Marketing from Daffodil International University carried out by Md. Salauddin saon , ID: 143-11- 4141 as a practical fulfillment for the requirement of Bachelor of Business Administration (BBA) degree under my Supervision. To the best of my knowledge and as per his declaration, any part of this report has not been submitted for any degree or certificate.

Now he is permitted to submit the internship report. I wish him every success in life and expect a great future.

.....

Mr. Dewan Golam Yazdani Showrav  
Senior Lecturer,  
Department of Business Administration.  
Faculty of Business and Economics.  
Daffodil International University.

## **Acknowledgement**

It is a great pleasure to prepare the internship report titled “**Customer Satisfaction on Service Quality of B.B. Road Narayanganj Corporate Branch, Janata Bank Limited**” successfully. I want to convey my thanks and gratefulness to them who helped me in preparing this Report. A single effort cannot be able to complete the whole thing alone. I am obligated to a number of persons for their kind advice, suggestion, direction & co-operation. I am also thankful to the Department of Business Administration, Daffodil International University for giving me such an opportunity to get introduce with the practical business world. I like to give special thanks to my academic supervisor Mr. Dewan Golam Yazdani Showrav, Senior Lecturer, who has supervised, instructed and directed me to complete my Internship report.

Again, I would like to express my gratitude to the Deputy General Manager, Accounts officer Md. zaman of **B.B. road Narayanganj Corporate Branch**, for their harmony to accomplish the internee over their organization and all the fellow colleagues have been very caring on understanding the basic norms of today’s service quality & their valuable time and direct help to complete the internee which was required for the report.

## **Executive summary**

As a piece of Internship program for Business Graduate understudies, every one of the understudies needs an authoritative association. Being joined with Janata Bank Limited, This examination has been acknowledged to satisfy the entry level position reason. Amid a predetermined time of entry level position, the understudies are obligatory to set up a give an account of the association from where he has finished his temporary job. Bank is a monetary organization whose main aim is to earn profit through exchange of Money and credits instruments. To play out that work at the same time, the bank isolates its activity predominantly into three sections – General keeping money, Loan and advance and Foreign Exchange. Janata Bank Limited, a main business save money with 867 outlets deliberately situated in all the business territories all through Bangladesh.

The theme of this Research is "**Customers Satisfaction on Service Quality of B.B. Road Narayanganj Corporate Branch, Janata Bank ltd**". This analysis attempted to comprehend the client satisfaction on various administration quality measurements while managing this branch. The Broad objective of the report is to think about the customer's satisfaction of B.B. Road Narayanganj Corporate Branch. Furthermore, particular target of this answer to think about the clients' reliability, responsiveness, empathy, tangibles on administration nature of B.B. Road Narayanganj Corporate Branch. To analysis the consumer loyalties of administration nature of B.B. Road Narayanganj Corporate Branch. The analysis was directed dependent on both the essential and auxiliary wellsprings of data. The idea of the analysis is an illustrative research. Here taken a nitty gritty poll for this study. For directing this analysis add up to test estimate was 50. In this report utilized descriptive statistics. Here input the information into MS Excel and got the yield of those information.

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# **Chapter: One**

## **Introduction**

## **1.1 Introduction:**

Banking has a long and rich history and it started as a result of people's need. It has been playing a significant role in fulfilling the basic needs of businessmen and others. Modern banking is a consequence of evolution which is changing economic activities and life styles. The primary determination of this report is to get an idea about the operations of Janata Bank Limited B.B. Road Narayanganj Corporate Branch, a second-generation bank of the country and create an analysis on the Customer Satisfaction on banking sector of Bangladesh. Usually Banks collect deposits at the lowest possible cost and offer loans and advances at higher cost. The difference between two is the profit for the bank. Actually Commercial banks are the primary contributors to the country. Commercial bank is recognized as a profit maximizing institution. Everywhere throughout the world the structure of Banking has been changing so quickly because of Deregulation, Technological development and Globalization. So the Banking in Bangladesh needs to keep pace with this overall change. Presently Banks must need to challenge in the commercial center to endure. In such an aggressive managing an account world, two imperative necessities are 1. Improvement of right budgetary framework by the national bank and 2. Advancement of "Consumer loyalty" in the rationale of creating saving money division. To presenting an able Banker, just hypothetical learning in the field of managing an account thinks about isn't sufficient. A scholastic course of the examination has an incredible esteem when it has down to earth application, all things considered, condition.

In a basic word, for creating a coveted outcome Superiority of client is the way clients distinguish administrations, how they evaluate whether they have encountered quality administrations and whether they are satisfied or not.

## **1.2 Background of the Study:**

To recognize the practical situation theoretical knowledge is not enough. For research essential to conduct practical work and experience. Report means gaining supervised experience. By doing this program, I have developed and refined my theoretical knowledge which are providing talent, up-to date and smart, efficient executives this report has been included what gained in the classroom. Moreover this program provides exciting knowledge of planning, culture, behavior of employees and management style of that organization, which supports me to fill the gap between theoretical and very practical world.

After accomplishment of the considerable number of courses of BBA each understudy needs to experience a reasonable Direction in presumed business association to accumulate the useful information. I arranged a Report dependent on Customers Satisfaction of Service Quality of B.B. Road Narayananj Corporate Branch on Janata Bank Ltd. My Internship supervisor is Mr. Dewan Golam Yazdani Showrav, Senior Lecturer, of Daffodil International University. I have finished my Internship report on Janata Bank Limited, B.B. Road Narayananj Corporate Branch at, Narayananj. I have attempted my dimension best to make this exceptional. I have utilized all the most recent information and data to demonstrate my closely-held conviction and learning in this report.

### **1.3 Objectives of the Study's:**

The objectives of the study are as follows:

#### **Primary objectives:**

The broad objective is to identify **Customers Satisfaction of Service Quality of B.B. Road Narayananj Corporate Branch on Janata Bank Ltd.**

#### **Specific Objectives:**

1. To know about the customer's reliability on service quality of B.B. Road Narayananj Corporate Branch.
2. To know about the customer's responsiveness on service quality of B.B. Road Narayananj Corporate Branch.
3. To know about the customer's assurance on service quality of B.B. Road Narayananj Corporate Branch.
4. To know about the customer's empathy on service quality of B.B. Road Narayananj Corporate Branch.
5. To know about the customer's tangibles on service quality Of B.B. Road Narayananj Corporate Branch.
6. To analyze the customer's satisfaction of service quality Of B.B. Road Narayananj Corporate Branch.

## **1.4 Statement of the problems:**

In this analysis, the specialist will utilize six critical measurements like reliability, Responsiveness, Assurance, sympathy, Satisfaction and tangibles to discover the client Service nature of B.B. Road Narayanganj Corporate Branch. The issue articulation is expressed as follows: The current analysis will distinguish the client benefit nature of B.B. Road Narayanganj Corporate Branch considering key measurements, for example, reliability, responsiveness, assurance, empathy, Loyalty, Satisfaction and physical assets.

## **1.5 B.B. Road, Narayanganj Corporate Branch:**

B.B. Road Narayanganj Corporate Branch is located beside the Sayesta Khan Road in Narayanganj. It is one of the busiest branches in Narayanganj city.

## **1.6 Corporate Information:**

**Branch Name:** B.B. Road Corporate Branch

**Registered Address:** GBB Bhaban, 40, Sayesta Khan Road, Narayanganj- 1400, Bangladesh.

**Legal Status:** Public Limited Company

**Deputy General Manager (DGM):** 1 person

**Assistant General Manager (AGM):** 1 person

**General Manager (GM):** 1 person

**In charge:** 1 person

**Senior Executive Officer (SEO):** 2 persons

**Executive Officer (EO):** 14 persons

**Cashiers:** 5 persons

**Number of Employees:** 32 persons

## **1.7 Research Methodology:**

### **Sources of Data Collection:**

The report has been prepared with the help of together primary data and secondary data. So the report based on both the primary and secondary sources of information.

### **Primary data:**

Primary data collected by interviewing customers of Janata Bank Ltd when they came for services at the office of Janata Bank B.B. Road Narayanganj Corporate Branch. Questionnaire provided to those customers who were interested in participating in the survey.

### **Secondary data:**

Different types of secondary data have elaborated in this research. Which is collected from annual report, renowned conceptual matters, and several published matter as Magazine & Newspapers in different versions provided from Janata Bank B.B. Road Narayanganj Corporate branch & online articles/website of Janata Bank ltd.

Secondary Sources are:

1. Annual Reports of different years of Janata Bank Limited.
2. Journals on Janata Bank Limited.
3. Other published documents of Janata Bank Limited.
4. Periodicals published by Bangladesh Bank.
5. Janata Bank website.

### **Research Design:**

In this study, exploratory research will be conducted to find out and considerate this topic because this research is a Descriptive research. Exploratory research helps to determine the research design, data collection method and selection of subjects. So that's why data was collected and made the report. Here used the servqual Scale for measuring customer's satisfaction of B.B. Road Narayanganj Corporate Branch.

**Population:**

The customers who have taken any kind of services from this branch this questionnaire was distributed to them, whether they are account holder of this branch or not. The B.B. Road Narayanganj corporate Branch total population is almost 300. Because of small population, sample size had taken 50.

**Survey method:**

Detailed questionnaire made in this survey for the purpose of getting better result. Data have collected both from secondary source and primary source.

**Sample size:**

Here using 50 sample sizes as it is a descriptive research and sample size are selected by using non-probability sample technique.

**Sampling technique:**

For customer interview and survey, here used non probability convenience sample.

**Statistical Tool:**

Here used descriptive statistics as a statistical tool. For data processing, inputted the data into SPSS and got the output of those data's. To get a desired outputs, here used SPSS and Microsoft word.

Some followed steps to prepare the report:

- Defined the problem.
- Planning the Research design.
- Planned the sample
- Gathered the data.

Processed and analyzed the data. Formulated, concluded and prepared the report.

### **1.8 Scope of the Report:**

This report demonstrates insights about B.B. Road Narayanganj Corporate Branch, Janata Bank Ltd. what's more, its General Banking administration. This examination will recognize the client benefit nature of B.B. Road Narayanganj Corporate Branch considering key measurements, for example, unwavering quality, Responsiveness, confirmation, compassion, and physical assets.

### **1.9 Limitations of the Study:**

- Lack of adequate up-to-date information.
- Time limits prevented to prepare the report in detail.
- Data could not be collected from sources directly as it was very costly and time consuming.
- Detail analysis and evaluation were not performed as it needed huge time and information which was absent.
- Secrecy or privacy is a vital matter in this organization. As an intern it is not possible to reach those secret topics.



**Chapter: Two**  
**Profile of the Organization**

## **2.1 Historical Background of Janata Bank Limited (JBL):**

Janata Bank Limited, second largest state owned commercial bank in Bangladesh. Janata Bank was set up under Bangladesh Bank (Nationalization) Order 1972 (Presidency Order of 1972). By assuming control parts of previous United Bank Limited and Union Bank Limited, were two private banks performing class managing an account over the nation. After the introduction of Bangladesh on sixteenth December 1971, recently shaped Janata Bank for mass managing an account got uncommon offices from the administration to function as nationalized business bank everywhere throughout the nation. With the expansion of Responsibility and by excellence of execution inside a couple of years, it turns into the biggest Commercial bank of the nation with 912 branches including 4 abroad branches at United Arab Emirates. It is connected with 1202 remote journalists everywhere throughout the world. On fifteenth November, 2007 the bank has been corporatised and renamed as Janata Bank Limited. Janata Bank Limited invites you to investigate the universe of dynamic Banking in Bangladesh. It is a state possessed business bank and is providing food the need of the mass businessmen. Janata Bank was conceived with another idea of intentional keeping money sub serving the developing and enhanced monetary necessities of arranged financial improvement of the nation.

In 15 November, 2007 Janata Bank got enrolled with the joint Stock of Registrars and rebuilt it as open restricted organization with the name Janata Bank Limited. Janata Bank Limited currently operates through 910 branches including 4 overseas branches in United Arab Emirates. It is linked with 1242 foreign correspondents all over the world. Janata Bank has its head quarter in Motijheel C/A. Currently it has 912 branches among those 429 are situated in rural area, 479 are in urban area and 4 branches are situated in United Arab Emirates. It has 10 divisional head offices. Currently JBL has 11,876 employees.

The mission of the bank is to effectively partake in the financial advancement of the country by working an industrially stable keeping money association, giving credits to reasonable borrowers, productively conveyed and intensely evaluated, all the while securing contributor's assets and giving an attractive profit for value to the proprietors. The Board of Directors is made out of 13 (Thirteen) individuals headed by a Chairman. The Directors are agents from both open and private divisions. The Bank is going by the Chief Executive Officer and Managing Director, who is a rumored financier.

## **2.2 Organizational Overview:**

The corporate head office is located at Dhaka with 14 (fourteen) Divisions comprising of 50 (fifty) Departments.

**Name:** Janata Bank Limited

**Registered Address:** Janata Bhaban 110, Motijheel Commercial Area, Dhaka – 1000.  
Bangladesh

**Legal Status:** Public Limited Company

**Chairman:** Luma Shamsuddoha

**Managing Director & CEO:** Md. Abdus Salam (F.F)

**Company Secretary:** Hussain Yeahyea Chowdhury

**Number of Employees:** 11,876 (As on 16.09.2018)

**Banking license obtained from Bangladesh Bank:** 31 May 2007

**Date of Incorporation:** 21 May, 2007

**Authorized Capital:** TK. 30,000 Million

**Paid up Capital:** TK. 23,140 Million

**Face value of per share:** TK. 100 per share

**Shareholding Pattern:** 100% Share owned by the Government of Bangladesh

### **Domestic Network:**

Head Office Department: 50

Number of Divisional Offices: 12

Number of Area Offices: 49

Numbers of Branches: 912

Corporate -1 Branches: 28

Corporate-2 Branches: 77

Grand-1 Branches: 218

Grand-2 Branches: 224

Grand-3 Branches: 277

Grand-4 Branches: 82

Ad Branches: 56

## **Overseas Network:**

### **Numbers of Branch: 04**

Location: UAE – Chief Executive's office

Obeid Sayah Al – Mansuri Building

Zayed the 1st Street (Electra Road)

Post Box No 2630 Abu Dhabi

United Arab Emirates

### **Subsidiaries:**

1. Janata Capital and Investment Ltd, Dhaka.
2. Janata Exchange Company. SRL, Milan Branch, Italy.
3. Janata Exchange Company. SRL, Rome Branch, Italy.

### **Contact Info:**

Phone: +88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30.

Fax: 88-02-9554460, 9553329, 9552078

E-mail: md@janatabank-bd.com

Website: www.jb.com.bd

SWIFT Code: JANBDDH

## **Corporate Awards:**

### **ICMAB National Award -2017**

Janata Bank is awarded the award of ICMAB Best National Award – 2017 By the Institute of Cost and Management Accountants, Bangladesh (ICMAB).

### **Best Tax Payer Award 2015-2016**

Janata Bank awarded best tax payer award 2015-2016 CEO & MD of the bank Md. Abdus Salam received the award.

### **ICMAB Best Corporate Award-2015**

Janata Bank Limited has been awarded **ICMAB Best Corporate Award – 2015** by the Institute Of Cost and Management Accountants of Bangladesh. This Bank secured the first position among the state owned Commercial Banks in Bangladesh.

### **ICMAB Best Corporate Award – 2014**

Janata Bank is awarded the award of ICMAB Best Corporate Award – 2014 by the Institute of Cost and Management Accountants, Bangladesh (ICMAB).

Achievements of Janata Bank Limited with the following Awards:

1. ICMAB Best Corporate Award 2012
2. ICMAB Best Corporate Award 2011

### **Performance Excellence Award-2013**

City Bank N.A. recognized Janata Bank Limited for increasing leadership in the payment space with 2013 Performance Excellence Award.

### **International Award-The Bank of the year-2011 in Bangladesh**

Janata Bank Limited has been granted 'The Bank of the Year-2011 in Bangladesh' by the London based Financial Magazine the Banker of the Financial Times Group. This is for the 6th Time the bank has been granted "The Bank of the Year". Janata Bank Limited accomplished Remarkable advancement in the year 2010.

### **Vision-Mission of the branch:**

#### **2.3 Vision:**

To become the active largest commercial branch in Bangladesh to support socio-economic Development of the country and also to be a top branch in country.

#### **2.4 Mission:**

Fast and efficient customer service. Maintaining high standard of business ethics and it will be an active commercial branch. Maintaining a steady growth strategy, delivering high quality economic products. Providing excellent level of efficiency, quality and customer service through an experienced management team. Most significantly ensuring good corporate branch in every step of banking network.

## **2.5 Corporate Governance**

The corporate administration implies the corporate running tenets and the exercises of the staffs the Setting up the board individuals exercises. By and large the corporate structure and make every one of the general population to tail it the corporate administration. Janata Bank is following a strict corporate administration in their association corporate. Administration of Janata Bank of B.B. Road Narayanganj corporate is characterized as the system by which the branch is coordinated and controlled and the connections between the administration, the Board of Directors, Shareholders and different partners, for example, workers, customers and loan specialists. The objective of the Corporate Governance system is to guarantee revelation and straightforwardness, to portray the obligations of the branch board and the administration, to characterize the rights and job of investors and partners, to affirm the fair treatment and to maintain a strategic distance from irreconcilable circumstances. It is for the administration and the Board that branch offer cash that is as a result obtained from investors and the disappointment of branch could result in a money related misfortune for the contributors. The worry of investors ought to be secured and therefore among others, the significance of corporate administration of banks shifts from that of different organizations and necessities unique consideration. The branch received the accompanying strategies and techniques to guarantee the utilization of corporate administration in achieving its goals with capability and straightforwardness. Coming up next are set up with the end goal to guarantee corporate great administration of Janata Bank B.B. Road Narayanganj Corporate Branch.

## **2.6 New Services Scheme:**

- Financing IT Sector
- Financing of Industries
- Ready Cash
- Windows for SMEs
- Loan to Travel Agencies
- Loan to Diagnostic Centers
- NRB Escrow Account
- NRB Gift Cheque

## **2.7 Online Banking:**

To secure condition by lessening paper and fuel disperse, carbon emanation Janata Bank Limited presents web based managing an account administration to its clients. Janata Bank Limited additionally utilizes its very own anchored site for adaptable correspondence. Parallel presentation of constant online center Banking is being developed. In such manner, the Central Data Center (CDC) and Disaster Recovery System (DRS) have been built up. This system framework has been set up between CDC and DRS and 908 essential parts of Janata Bank Limited with head office offices for web based saving money framework.

## **2.8 Personal Banking:**

Janata Bank Limited spreads all the real close to home keeping money offices and administrations to its clients with its skilful labor and biggest system of around 908 branches covering all the urban and remote rustic territories of Bangladesh. Janata Bank Ltd. conveys Local and Foreign Remittance in the snappiest conceivable time. Outside Remittance is accessible in both T.C and taka draft.



1. Exchange of reserve starting with one branch then onto the next by
  - Demand Draft sparing A/C
  - Mail Transfer FDR A/C
2. Exchange of store on Standing Instruction Agreement.
3. Accumulation of checks through clearing house.
4. Issuance of installment arrange.
5. Locker offices for safety's sake of important.
6. Corporate customer administrations with electronic frameworks at specific branches.

## **2.9 General Banking Activities of B.B. Road Corporate Branch Narayananj:**

General banking offers the establishment of financier client relationship through opening Account. This is the most bustling area and the day by day exchange of worried to the Customers for illustration or storehouse cash, Selling of instruments, accumulation of their Instruments giving other extra administrations to them and keep client segment occupied. Officer s of this division should keep the required practices for ideal fulfillment of the Customers. The Bank gives diverse kind of records and exceptional sort of funds plot under general Banking. For appropriate working and remarkable client benefit this office is partitioned into different area in particular as pursues General saving money division plays out the center elements of bank, controls everyday exchanges of keeping money task. Consistently it gathers stores from clients and takes care of their demand for money. It opens new records, sends client's cash starting with one place then onto the next through issuing bank draft, pay arrange, transmitted exchange, gathers all bill like Local check accumulation, Inward bill accumulation and outward bill accumulation for clients. Since bank will undoubtedly give these administrations consistently, general keeping money is otherwise called retail saving money.

### **General Banking:**

- Account opening Section
- Remittance

- Cash Section
- Clearing
- Accounts

## **2.10 Deposits:**

Deposits are life-blood of a commercial bank. Without deposits there are no businesses for the commercial banks. Accepting deposits is one of the most essential classic functions of Commercial banks. Bank deposits can be broadly classified as follows:

### **1. Demand Deposits:**

- i. Current deposits
- ii. saving deposits

### **2. Time Deposits :**

- i. Fixed Deposit Receipt (FDR)
- ii. Short Term Deposit (STD)
- iii. Deposit Premium Scheme (DPS)

## **2.11 Savings Accounts:**

Savings Bank Account can be opened in B.B Road Narayanganj Corporate branch of Janata Bank by any Bangladeshi citizen in the name of an individual or a group of individuals which can be run single or jointly.

### **Main Requirements for Opening a Saving Bank Account:**

1. Account Opening Form to be duly filled out and submitted to the concerned branch of B.B. Road Narayanganj Corporate Branch of Janata Bank along with three passport size recent Photographs of the applicant duly attested by an introducer who must be an Account Holder Of any branch of Janata Bank.
2. An initial deposit is required for opening of the A/c.
3. Minimum balance is to be maintained in the A /c.
4. A Savings Bank Account may also be opened in the name of a minor which has to be operated by the minor's guardian.
5. All required information and papers as per terms mentioned in the Account Opening Form.
6. Up to date trade license (for organization).
7. Photocopy of TIN certificate, if any.

### **Main procedure to Open Savings Deposit Account:**

Account Opening Form to be duly filled up out and submitted to the concerned B.B. Road Narayanganj Corporate Branch which is duly attested by an introducer who must be an Account Holder of any Branch of Janata Bank.

1. An initial deposit is required for opening of the A/C.
2. Minimum balance is to be maintained in the A/c Photocopy of TIN certificate, if any
3. All required information and papers as per terms mentioned in the Account opening Form.

### **2.12 Fixed Deposit Account:**

Opening a Fixed Deposit Account for different terms with B.B. Road Narayanganj Corporate Branch is very simple. Any individual or a group of individuals can step in to B.B. Road Narayanganj Corporate Branch, fills out a prescribed form, hand out over the counter cash or simply cashable instrument of any amount and leave the Branch with a Fixed Deposit Receipt.

## **Main requirements for opening a Fixed Deposit Account**

1. Passport size photograph.
2. Photocopy of National ID Card.
3. Photocopy of TIN Certificate, if Any.
4. Memorandum and Articles of Association.
5. Certificate of Incorporation.
6. Others Papers.

### **Main Procedure to open a term Deposit Account:**

1. Account Opening Form to be duly filled up and submitted to the concerned B.B. Road Narayanganj Corporate branch.
2. An initial deposit for any term of fixed deposit is required for Opening an A/C.
3. Minimum balance is to be maintained in the A/C photocopy of TIN certificate, if any All Required information as per terms mentioned in the contract of fixed deposit terms.
4. Interest will be paid to the account as per contract of fixed deposit terms.

### **2.13 Short Term Deposit (STD):**

In Short Term Deposit Account, The store ought to be saved for no less than seven days to get Interest. The interest offered by for STD is not as much as that of reserve funds store. For this sort of Account, visit withdrawal is debilitated and it requires earlier notice. STD is likewise called 'Seven Days' Notice Current A/C'.

#### **STD Interest Rate:**

Up to 10 core 3.50%

Over 10 core 3.60%

In B.B. Road Narayanganj Corporate Branch, clients are given a guidance that their current records will be charged at whatever point the stored sum crosses a specific breaking point and this sum will be exchanged to the STD account. The branch adheres to this guidance by giving the accompanying passages.

Customer's Current A/C -----Dr  
Customer's STD A/C -----Cr

#### **2.14 Transfer of Account to another Branch:**

The record holder solicitations to exchange his records by giving the accompanying directions -

- Purposes behind exchange the record.
- Address of the branch at which client needs to exchange the record.
- The unutilized check book will be come back to the exchanging branch before exchange of record.

After check, the endorsement of the supervisor for exchanging the record is gotten and at that point the example of the sending letter of transferee branch will be sent. After the Application is gotten appropriately endorsed from the chief, the branch exchange the record In view of the accompanying sections.

Customer's Account -----Dr  
Transferee Branch Account -----Cr  
Service charge (income) -----Cr

#### **2.15 Services:**

- Cash Services
- ATM Services
- Cheque Encashment
- Foreign Currency
- Fund Transfer
- Inter-branch Money Transfer
- Swift
- Telegraphic Transfer
- Issuing & Enchasing Foreign Drafts

- Value Added Services
- Locker Services
- Agency Services

## **2.16 Collection of Cheque:**

In B.B. Road Narayanganj Corporate Branch checks of its clients are gotten for accumulation. In the event of gotten check, the accompanying focuses are pursued precisely -

- The check ought not to convey a date more established than the accepting date for over six Months. All things considered the check will be a 'stale check' and it won't be took into account Collection. Again the date of check ought not to be over one day forward than the getting date.
- The sum in figures and words in the two sides of the compensation in-slip ought to be same and they will likewise be same in the check.
- The name expressed under control ought to be same in the two sides of the compensation in-slip and in the check.
- The cheque must be crossed.

## **2.17 SWOT analysis of B.B. Road Narayanganj Corporate Branch:**

During my internship period in Janata Bank, I have found some aspects relating to the Bank's Strengths, opportunities, weaknesses and threats. I think which affect the banks Performance. These are given below:

### **Strengths:**

- Huge number of customers than any other branch in Narayanganj.
- B.B. Road Narayanganj Corporate Branch has already established a promising reputation in the banking industry of the country.
- Branch location is suitable for business.
- A good number of experienced bankers in this branch.
- The numbers of depositors are more than other bank in this branch.
- Have proactive & efficient management & most profitable branch.

**Weaknesses:**

- No marketing and promotional strategies.
- People do not get improved facility in government bank that they get in private commercial bank.
- Internal environment of the branches are not up to the mark.
- Lack of modern information technology being practiced.
- Salary is fewer amounts other than competitors.

**Opportunities:**

- Location of the branch.
- Their network service is whole the country, so people get service here easily.
- B.B. Road Narayananj Corporate Branch can collect deposit from Local area that other branch cannot do. Because of their limitations.
- People are interested in getting personal loan with lower interest rate.
- High contribution in economic development.
- Money transfer easily in any branches of Narayananj.

**Threats:**

- Some commercial/ foreign as well as private banks.
- Customer awareness of pricing and services.
- The contemporary branch such as public Bank are its major rivals.
- Policies are not practiced properly.

**Chapter: Three**  
**ANALYSIS**



In below analyzed the findings in a descriptive way. Here used Microsoft excel software to complete this report so the data are given is reliable and perfectly analyzed.

### **3.1 Descriptive Analysis and Frequency Distribution:**

#### **Descriptive Analysis:**

It refers the transformation of raw data into a form that will Make them easy to understand and interpret, rearranging, ordering, manipulating data to Provide descriptive information.

#### **Frequency Distribution:**

It alludes an arrangement of information composed by condensing the Number of times a specific estimation of a variable happens. Here focused example measure as 50. In this sample measure the fundamental target is to think about Customer fulfillment of administration quality B.B. Road Narayanganj Corporate Branch of Janata Bank ltd. By utilizing enlightening examination and recurrence dissemination can accept about the aggregate populace. Those are given expressively and graphically as pursue.

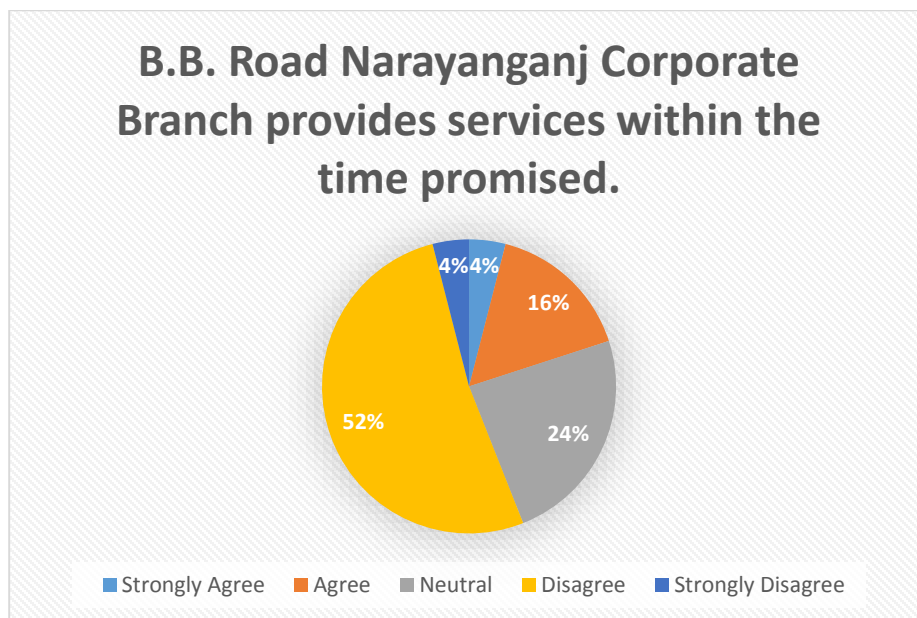
### **3.2 Perception Statements in the Reliability Dimension:**

The respondents were asked three questions to assess the reliability dimension of Janata Bank limited B.B. Road Narayanganj Corporate Branch.

**Q 1: B.B. Road Narayanganj Corporate Branch provides services within the time promised.**

Frequency		Percentage
1. Strongly Agree	2	4%
2. Agree	8	16%
3. Neutral	12	24%
4. Disagree	26	52%
5. Strongly Disagree	2	4%
Total	= 50	

*Table 1: Response from Q1*



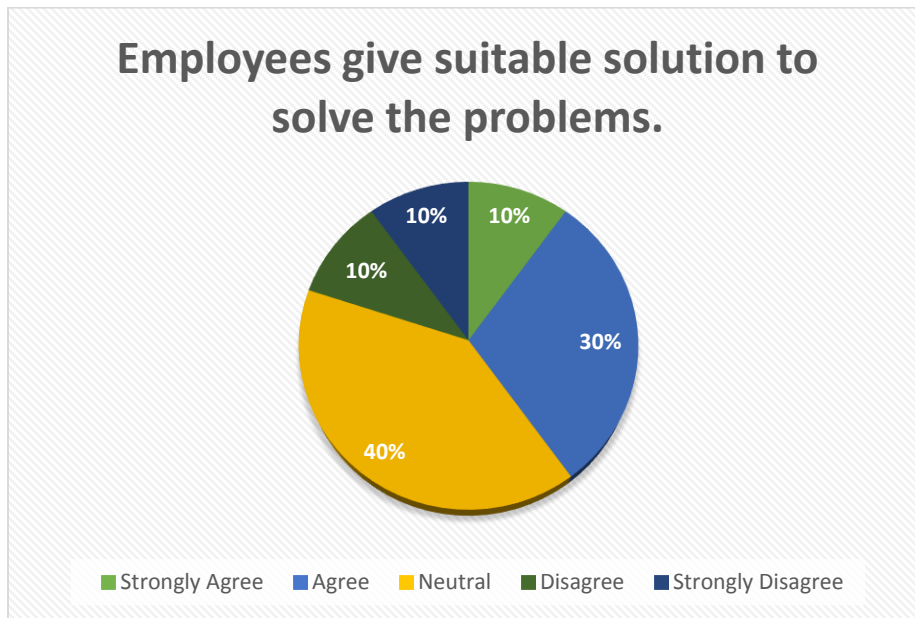
*Figure 1: Q1 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 26 people were differ and 8 people were concurred and 2 people emphatically concurred with this inquiry. Additionally we discovered that 12 people were impartial and 2 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 2: Employees give suitable solution to solve the problems.**

Frequency		Percentage
1. Strongly Agree	5	10%
2. Agree	15	30%
3. Neutral	20	40%
4. Disagree	5	10%
5. Strongly Disagree	5	10%
Total	= 50	

*Table 2: Response from Q2*



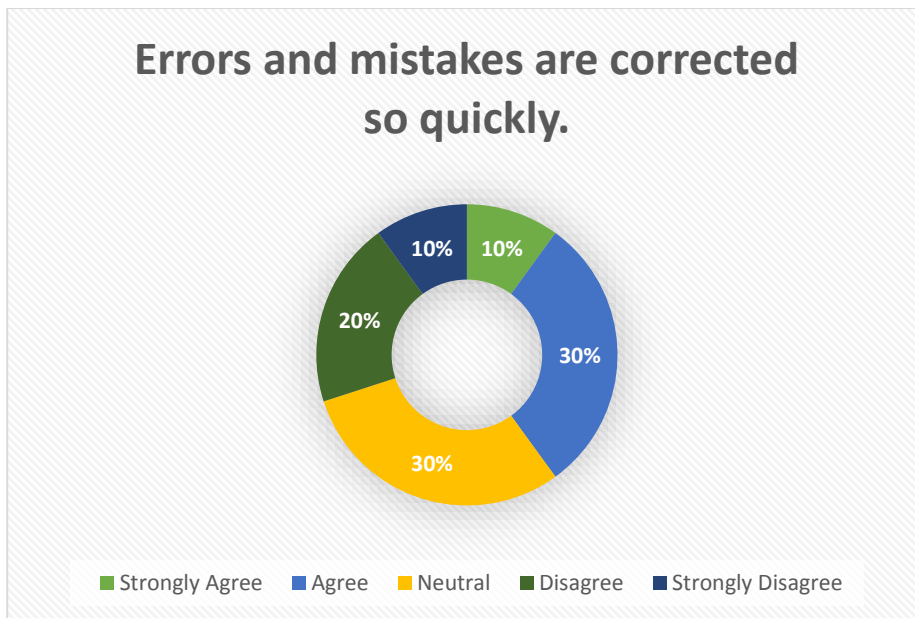
*Figure 2: Q2 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 5 people were differ and 15 people were concurred and 5 people emphatically concurred with this inquiry. Additionally we discovered that 20 people were impartial and 5 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 3: Errors and mistakes are corrected so quickly.**

Frequency		Percentage
1. Strongly Agree	5	10%
2. Agree	15	30%
3. Neutral	15	30%
4. Disagree	10	20%
5. Strongly Disagree	5	10%
Total	= 50	

*Table 3: Response from Q3*



*Figure 3: Q3 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 10 people were differ and 15 people were concurred and 5 people emphatically concurred with this inquiry. Additionally we discovered that 15 people were impartial and 5 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

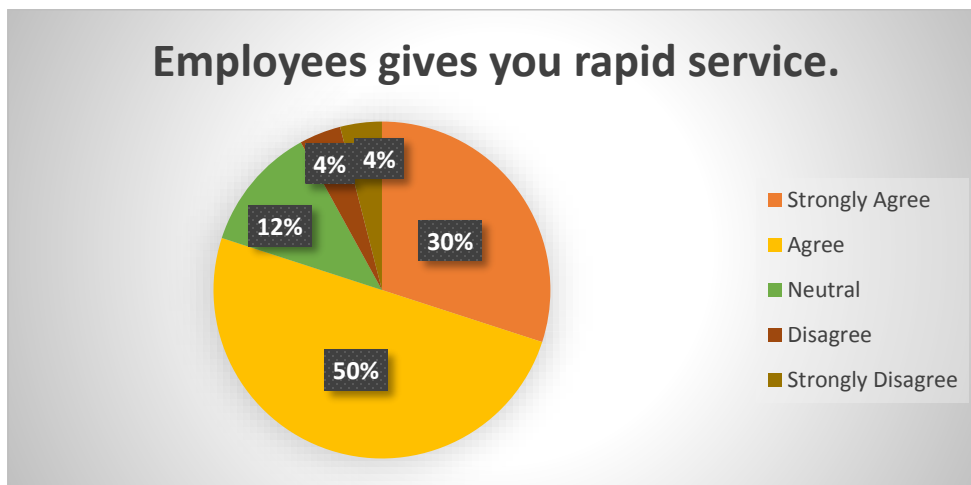
**Perception Statements in the Responsiveness Dimension:**

Three elements were gathered in this dimension and the respondents were asked to express their opinion. Results are shown below:

**Q 4: Employees gives you rapid service.**

Frequency		Percentage
1. Strongly Agree	15	30%
2. Agree	25	50%
3. Neutral	6	12%
4. Disagree	2	4%
5. Strongly Disagree	2	4%
Total	= 50	

*Table 4: Response from Q4*



*Figure 4: Q4 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 2 people were differ and 25 people were concurred and 15 people emphatically concurred with this inquiry. Additionally we discovered that 6 people were impartial and 2 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 5: Employees of this branch are always willing to help you.**

Frequency		Percentage
1. Strongly Agree	15	30%
2. Agree	15	30%
3. Neutral	10	20%
4. Disagree	5	10%
5. Strongly Disagree	5	10%
Total	= 50	

*Table 5: Response from Q5*



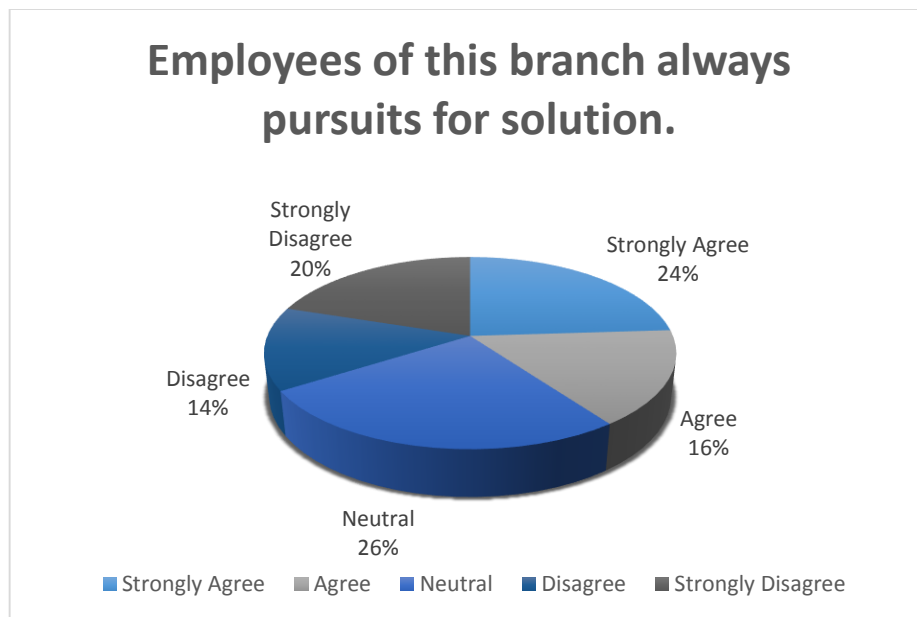
*Figure 5: Q5 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 5 people were differ and 15 people were concurred and 15 people emphatically concurred with this inquiry. Additionally we discovered that 10 people were impartial and 5 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 6: Employees of this branch always pursuits for solution.**

Frequency		Percentage
1. Strongly Agree	12	24%
2. Agree	8	16%
3. Neutral	13	26%
4. Disagree	7	14%
5. Strongly Disagree	10	20%
Total	= 50	

*Table 6: Response from Q6*



*Figure 6: Q6 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 7 people were differ and 8 people were concurred and 12 people emphatically concurred with this inquiry. Additionally we discovered that 13 people were impartial and 10 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

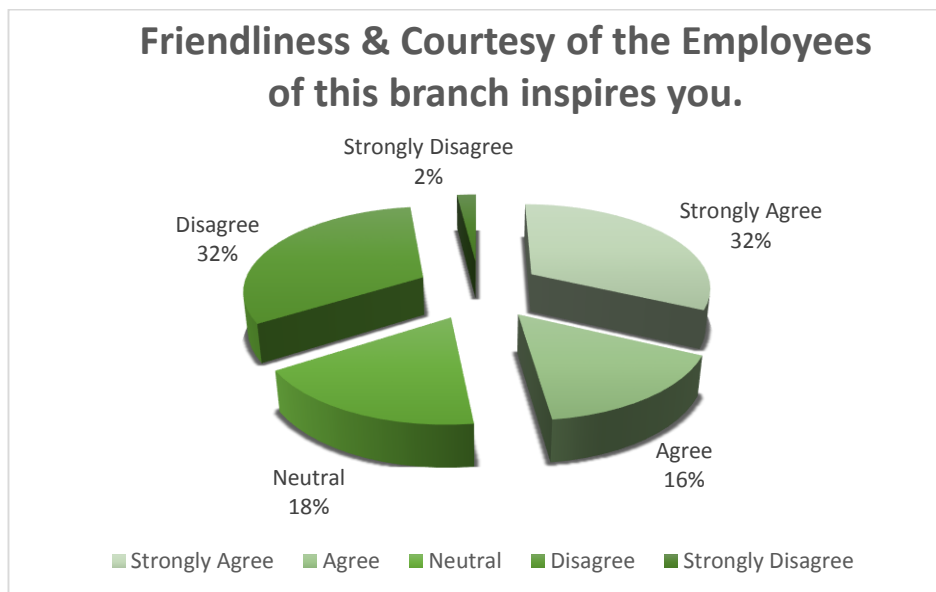
### **Perception Statements in the Assurance Dimension:**

Aspects relating to assurance dimension of service quality were asked three different questions. The results are as follows:

#### **Q 7: Friendliness & Courtesy of the Employees of this branch inspires you.**

Frequency		Percentage
1. Strongly Agree	16	32%
2. Agree	8	16%
3. Neutral	9	18%
4. Disagree	16	32%
5. Strongly Disagree	1	2%
Total	= 50	

*Table 7: Response from Q7*



*Figure 7: Q7 response percentage*

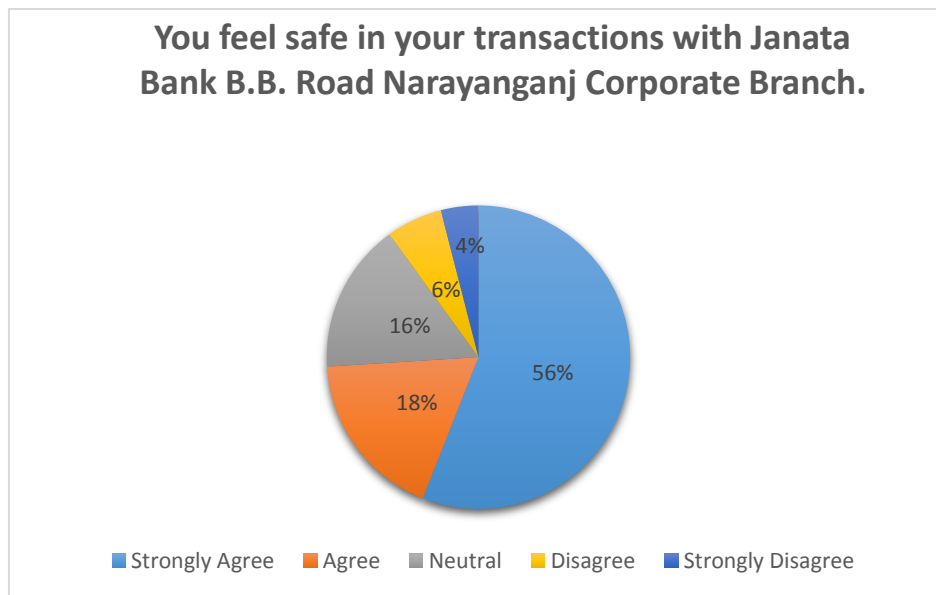
My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 16 people were differ and 8 people were concurred and 16 people emphatically concurred with this inquiry. Additionally we discovered that 9 people were impartial and 1 people were very oppose this idea. The proportion among them was appeared above in pie diagram.



**Q 8: You feel safe in your transactions with Janata Bank B.B. Road Narayanganj Corporate Branch.**

Frequency		Percentage
1. Strongly Agree	28	56%
2. Agree	9	18%
3. Neutral	8	16%
4. Disagree	3	6%
5. Strongly Disagree	2	4%
Total	= 50	

*Table 8: Response from Q8*



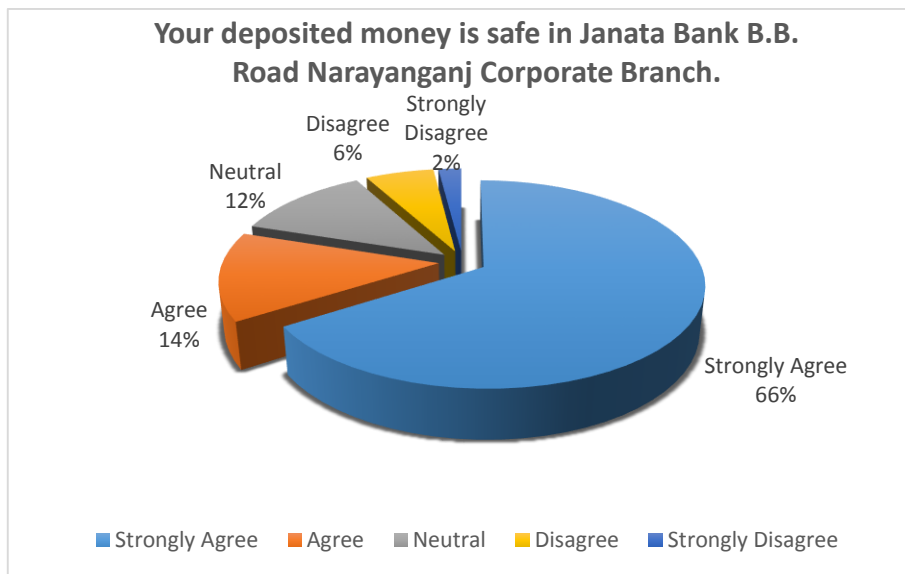
*Figure 8: Q8 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 3 people were differ and 9 people were concurred and 28 people emphatically concurred with this inquiry. Additionally we discovered that 8 people were impartial and 2 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 9: Your deposited money is safe in Janata Bank B.B. Road Narayanganj Corporate Branch.**

Frequency		Percentage
1. Strongly Agree	33	66%
2. Agree	7	14%
3. Neutral	6	12%
4. Disagree	3	6%
5. Strongly Disagree	1	2%
Total	= 50	

*Table 9: Response from Q9*



*Figure 9: Q9 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 33 people were differ and 7 people were concurred and 33 people emphatically concurred with this inquiry. Additionally we discovered that 6 people were impartial and 1 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

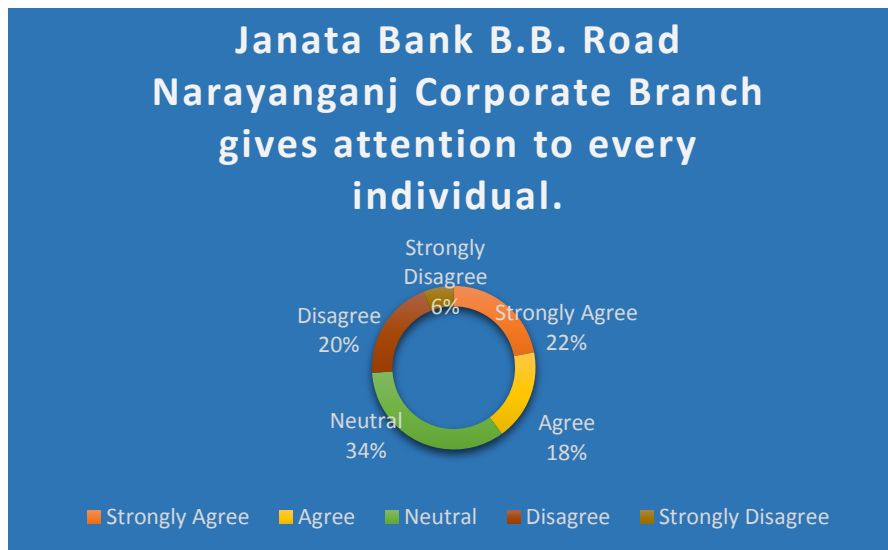
### **Perception Statements in the Care & Empathy Dimension:**

Three attributes were collected in this dimension and the respondents were asked to express their views. Results are shown below:

**Q 10: Janata Bank B.B. Road Narayanganj Corporate Branch gives attention to every individual.**

Frequency		Percentage
1. Strongly Agree	11	22%
2. Agree	9	18%
3. Neutral	17	34%
4. Disagree	10	20%
5. Strongly Disagree	3	6%
Total	= 50	

*Table 10: Response from Q10*



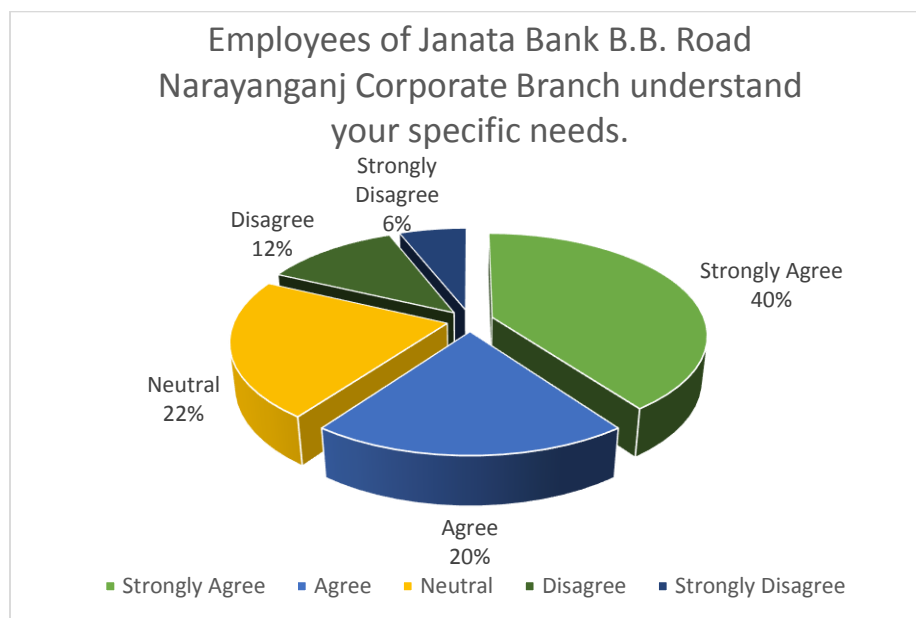
*Figure 10: Q10 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 10 people were differ and 9 people were concurred and 11 people emphatically concurred with this inquiry. Additionally we discovered that 17 people were impartial and 3 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 11: Employees of Janata Bank B.B. Road Narayanganj Corporate Branch understand your specific needs.**

Frequency		Percentage
1. Strongly Agree	20	40%
2. Agree	10	20%
3. Neutral	11	22%
4. Disagree	6	12%
5. Strongly Disagree	3	6%
Total	= 50	

*Table 11: Response from Q11*



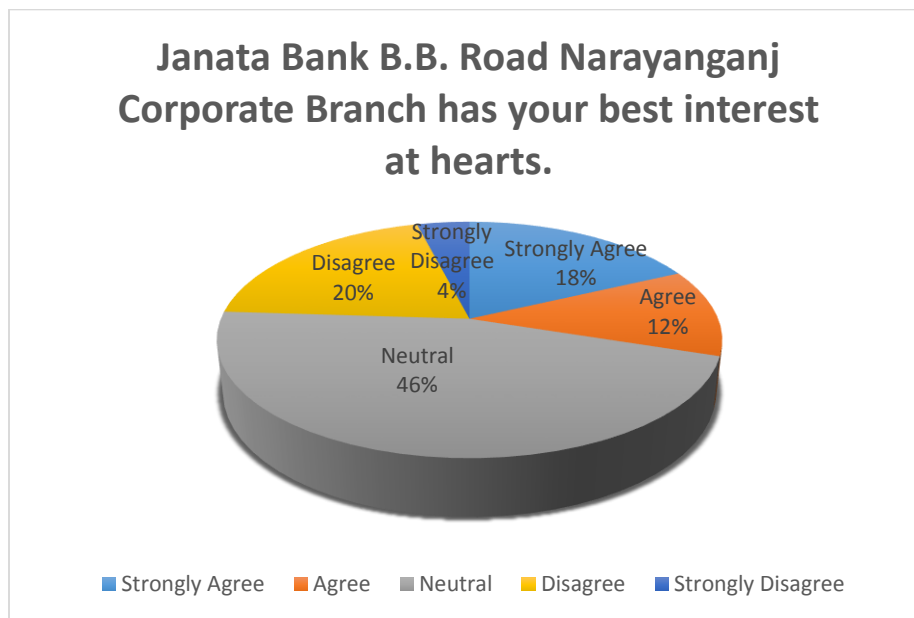
*Figure 11: Q11 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 6 people were differ and 10 people were concurred and 20 people emphatically concurred with this inquiry. Additionally we discovered that 11 people were impartial and 3 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 12: Janata Bank B.B. Road Narayanganj Corporate Branch has your best interest at hearts.**

Frequency		Percentage
1. Strongly Agree	9	18%
2. Agree	6	12%
3. Neutral	23	46%
4. Disagree	10	20%
5. Strongly Disagree	2	4%
Total	= 50	

*Table 12: Response from Q12*



*Figure 12: Q12 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 10 people were differ and 6 people were concurred and 9 people emphatically concurred with this inquiry. Additionally we discovered that 23 people were impartial and 2 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

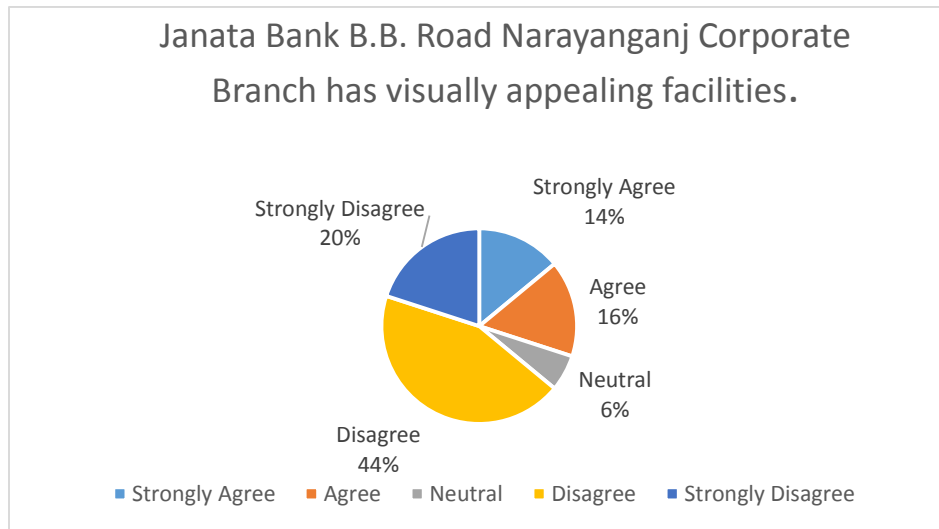
**Perception Statements in the Tangibles Dimension:**

The respondents were asked three questions about the tangibility features of services of the Janata Bank Limited B.B. Road Narayanganj Corporate Branch. The results are shown below:

**Q 13: Janata Bank B.B. Road Narayanganj Corporate Branch has visually appealing facilities.**

Frequency		Percentage
1. Strongly Agree	7	14%
2. Agree	8	16%
3. Neutral	3	6%
4. Disagree	22	44%
5. Strongly Disagree	10	20%
Total	= 50	

*Table 13: Response from Q13*



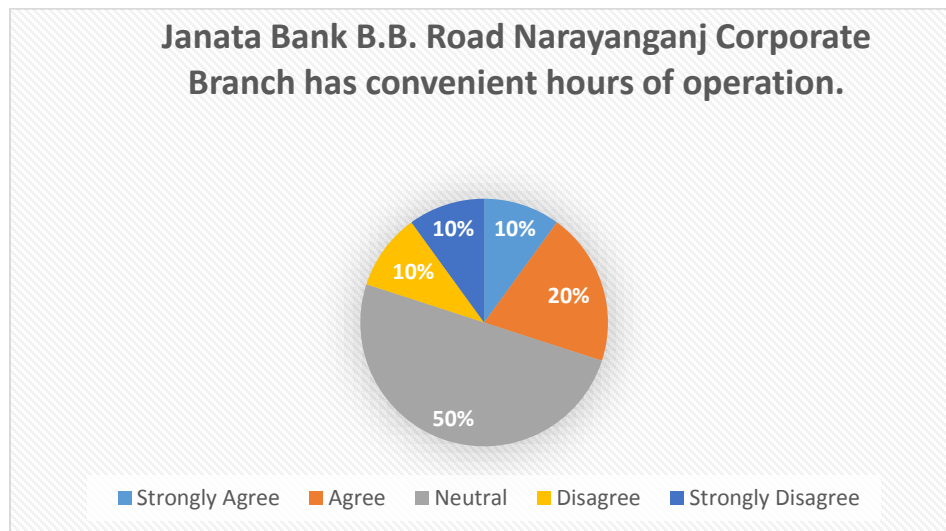
*Figure 13: Q13 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 22 people were differ and 8 people were concurred and 7 people emphatically concurred with this inquiry. Additionally we discovered that 3 people were impartial and 10 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 14: Janata Bank B.B. Road Narayanganj Corporate Branch has convenient hours of operation.**

Frequency		Percentage
1. Strongly Agree	5	10%
2. Agree	10	20%
3. Neutral	25	50%
4. Disagree	5	10%
5. Strongly Disagree	5	10%
Total	= 50	

*Table 14: Response from Q14*



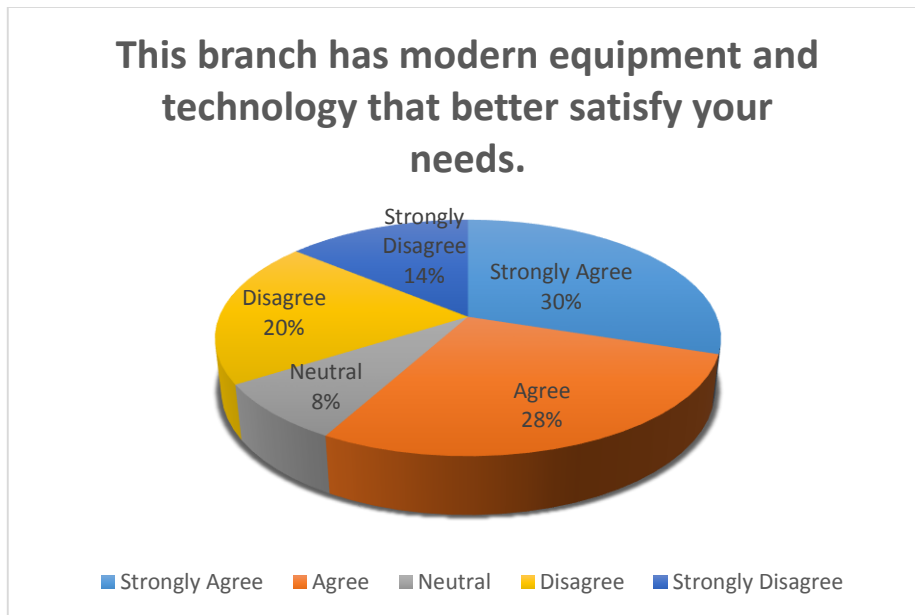
*Figure 14: Q14 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 5 people were differ and 10 people were concurred and 5 people emphatically concurred with this inquiry. Additionally we discovered that 25 people were impartial and 5 people were very oppose this idea. The proportion among them was appeared above in pie diagram.

**Q 15: This branch has modern equipment and technology that better satisfy your needs.**

Frequency		Percentage
1. Strongly Agree	15	30%
2. Agree	14	28%
3. Neutral	4	8%
4. Disagree	10	20%
5. Strongly Disagree	7	14%
Total	= 50	

*Table 15: Response from Q15*



*Figure 15: Q15 response percentage*

My sample measure was 50. Here analysis demonstrates that among the aggregate respondents 10 people were differ and 14 people were concurred and 15 people emphatically concurred with this inquiry. Additionally we discovered that 4 people were impartial and 7 people were very oppose this idea. The proportion among them was appeared above in pie diagram.



**Chapter: Four**  
**Findings, Recommendations and Conclusion**

## 4.1 Findings:

Analyzing the current situations of the Janata Bank B.B. Road Narayanganj Corporate Branch and in my research the responses of the customers & the questions asked to them, I have come up with some points, which can improve the proficiency as well as quality of the service. The Points are as below:

1. B.B. Road Narayanganj Corporate Branch provides services within the time promised. After analysis this statement, I found that most of the respondents give their judgment as a disagreed. Which is a negative side of this branch.
2. Employees give suitable solution to solve the problems. This statement's analysis shows that most of the respondents think this statement is right. B.B. Road Narayanganj Corporate Branch shows an honest interest to solve the problem.
3. In this analysis I found that most of the respondents think that B.B. Road Narayanganj Corporate Branch corrected the errors and mistakes so quickly.
4. Employees give you rapid service & Employees of this branch are always willing to help you. After analysis this statements, result shows that among the total respondents most of the respondents give the agreed opinion. So this is a positive side about this branch.
5. The analysis shows that most of the respondents think Friendliness & Courtesy of the Employees of this branch always inspires their customers.
6. After analysis I found that most of the respondents were agreed and shared their opinion that they feel safe in their transactions & deposited money in Janata Bank B.B. Road Narayanganj Corporate Branch.
7. Janata Bank B.B. Road Narayanganj Corporate Branch gives attention to every individual customer. After the analysis maximum respondents were positively agreed with this statement.
8. Employees of Janata Bank B.B. Road Narayanganj Corporate Branch understand your specific needs. Most of the respondents agreed with this statement. Which is a positive side of this branch.
9. Janata Bank B.B. Road Narayanganj Corporate Branch has visually appealing facilities. After analysis I found that most of the respondents were disagreed with this statement. Which is a negative side of this branch.
10. This branch has modern equipment and technology that better satisfy your needs. Most of the respondents were agreed with this statement. So that it is a positive side of this branch.

## 4.2 Recommendations:

From my exploration and analysis I got part of result about the consumer loyalties of customer's nature of Janata Bank B.B. Road Narayanganj Corporate Branch Ltd. I perceived that a large number of the respondents from my sample mindful about the administration nature of Branch exercises. I have pretend a few, which can enhance consumer loyalty's dimension and in addition nature of the management. The focuses are as underneath:

1. B.B. Road Narayanganj Corporate Branch should be provide services within the time promised. Because I found that most of the customers have given the disagreed opinion with the statement. So they should be concern about this.
2. B.B. Road Narayanganj Corporate Branch should be more interested to solve the problem of the customers.
3. To inspire confidence in customer's mind the employees of B.B. Road Narayanganj Corporate Branch behavior should be more effective.
4. B.B. Road Narayanganj Corporate Branch of Janata Bank should be give more individual attention to their customers. Because customers don't think that is enough.
5. To inspire and encourage the customers of B.B. Road Narayanganj Corporate Branch they should be enhance visually appealing facilities of this branch.
6. B.B. Road Narayanganj Corporate Branch should be provide services to their Customers at a time. Because I found that most of the customers were dissatisfied.
7. Janata Bank B.B. Road Narayanganj Corporate Branch should be offers more facilities to the Customers such as credit cards, visa cards, ATM booths etc.
8. B.B. Road Narayanganj Corporate Branch need to give more highlight on their service quality because survey shows customers are very much quality oriented in Banking than ever before.

By considering the above recommendations the B.B. Road Narayanganj Corporate Branch of Janata Bank can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of Janata Bank Ltd.

### **4.3 Conclusion:**

This research has delivered some interesting insight about to what kind of service the customers give importance to and what quality service they get from Janata Bank B.B. Road Narayanganj Corporate Branch Ltd. This report is a strength reflect a reasonable thought regarding the client "satisfaction of service quality of Janata Bank B.B. Road Narayanganj Corporate Branch Ltd". From my analysis additionally discovered that quality has more significance regarding picking the diverse sort of plans as per the client see. I present this give an account of the premise of the information and experience developed amid the temporary job time frame. All through the report my goal is to search and discover the consumer loyalty of administration nature of B.B. Road Narayanganj Corporate Branch. From this report I discovered that loads of clients of this branch are insufficient fulfilled a portion of the part of this branch. And some of them are fulfilled.

Considering the volume of task and constraints of assets and appropriate administration the bank is improving the situation than numerous cutting edge banks. In the event that it's feasible for the bank administration to give suggested administrations, the impression of the clients will be certain about the administration nature of the B.B. Road Narayanganj Corporate Branch.

Finally, I would state that this exploration report at Janata Bank B.B. Road Narayanganj Corporate Branch has expanded my practical learning of Business Administration and made by BBA education more perfect and connected. In this report, I got the chance to apply different instruments and ideas I learn in my BBA courses.

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[www.wikipedia.com](http://www.wikipedia.com)

## Appendix (Sample Questionnaire)

### A Survey on Customer Satisfaction in B.B. Road Narayanganj Corporate Branch.

1. Name.....
2. Gender
  - a) Male b) Female
3. Age
  - a) 18-30 years b) 31-45 years c) 46-60 years
4. Occupation
  - a) Service Holder b) Business person c) Other.....

#### Perception Statements in the Reliability Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	B.B. Road Narayanganj Corporate Branch provides services within the time promised.					
2.	Employees give suitable solution to solve the problems.					
3.	Errors and mistakes are corrected so quickly.					

#### Perception Statements in the Responsiveness Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
4.	Employees gives you rapid service.					
5.	Employees of this branch are always willing to help you.					
6.	Employees of this branch always pursuists for solution.					

#### Perception Statements in the Assurance Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
7.	Friendliness & Courtesy of the Employees of this branch inspires you.					

8.	You feel safe in your transactions with Janata Bank B.B. Road Narayanganj Corporate Branch.					
9.	Your deposited money is safe in Janata Bank B.B. Road Narayanganj Corporate Branch.					

**Perception Statements in the Care & Empathy Dimension:**

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10.	Janata Bank B.B. Road Narayanganj Corporate Branch gives attention to every individual.					
11.	Employees of Janata Bank B.B. Road Narayanganj Corporate Branch understand your specific needs.					
12.	Janata Bank B.B. Road Narayanganj Corporate Branch has your best interest at hearts.					

**Perception Statements in the Tangibles Dimension:**

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
13.	Janata Bank B.B. Road Narayanganj Corporate Branch has visually appealing facilities.					
14.	Janata Bank B.B. Road Narayanganj Corporate Branch has convenient hours of operation.					
15.	This branch has modern equipment and technology that better satisfy your needs.					