



Daffodil
International
University

**An Evaluation of the Customers' Satisfaction of Sonali Bank Limited:
A Study on Lalmatia Branch**

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Letter of Transmittal

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Subject: Submission of internship report on “An Evaluation of the Customers’ Satisfaction of Sonali Bank Limited: A Study on Lalmatia Branch”.

Dear Sir,

Here is my internship report on **Sonali Bank Limited Lalmatia Branch**. I am submitting this report as the part of my internship program (BBA) in “**An Evaluation of the Customers’ Satisfaction of Sonali Bank Limited: A Study on Lalmatia Branch**”.

While preparing this report I tried my level best to follow your instructions and I am very glad to your help for prepare this report. The entire report is based on my practical knowledge in Sonali Bank Limited Lalmatia Branch. I have tried to provide what I have learned during the internship program at Sonali Bank Limited Lalmatia Branch.

I therefore would like to thank for your immense support, supervision and guidance in terms of preparing this report. I shall be highly encouraged if you are kind enough to receive this report. If you have any further inquiry concerning any additional information, I would be very pleased to clarify that.

Yours sincerely,

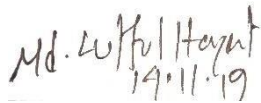
Md. Lutful Hayat
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Declaration

I, Md. Lutful Hayat the understudy of BBA, 42th batch my ID: 153-11-4903 noteworthy in Marketing from Daffodil International University, might want to gravely proclaim here that, the report entitled An Evaluation of the Customers' Satisfaction of Sonali Bank Limited: A Study on Lalmatia Branch typifies the aftereffects of my own examination works, sought after under the supervision of Professor Dr. Mohammed Masum Iqbal, Dean, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

I further attest that according to I realize the work detailed in this examination is unique and is no part or entire of the report has been submitted to some other college or foundation or any degree or any certificate or some other reason. I presented this report just for my scholastic reason.



Md. Lutful Hayat

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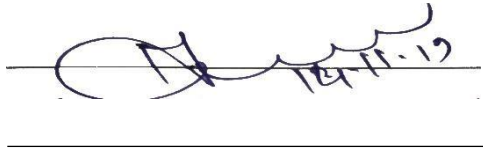
Daffodil International University

CERTIFICATE OF Apporval

The report entitled “**An Evaluation of the Customers’ Satisfactions of Sonali Bank Limited: A Study on Lalmatia Branch**” is submitted as partial requirement of BBA program.

This report has been prepared by **Md. Lutful Hayat, ID: 153-11-4903**, major in Marketing, BBA program at Daffodil International University, under my supervision and guidance. The report is approved and accepted.

I wish him every success in life.



A handwritten signature in black ink, written over a horizontal line. The signature is cursive and includes the date '14.11.12' at the end.

Professor Mohammed Masum Iqbal, PhD
Department of Business Administration
Faculty of Business & Entrepreneurship
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Acknowledgement

First of all, I would like to express my deep gratitude to Almighty Allah to me to complete this report on “**An Evaluation of the Customers’ Satisfaction of Sonali Bank Limited: A Study on Lalmatia Branch**”.

Successful completion of any type of report requires help from a number of people. I also have taken help from very few people in preparing this report. Now I would like to express my deep gratitude to those helpful people.

I am very much fortunate that I have received the most sincere supervisions, guidance and cooperation from various persons while preparing this report. First of all, I express heartiest gratitude to my supervisor Professor Mohammed Masum Iqbal, PhD Daffodil International University for his immense guidance, inspiration and suggestions and support throughout the internship period.

My heartiest thank to all of my seniors, colleagues of Sonali Bank Limited Lalmatia Branch for helping me throughout this report. And I also thank them for their cordial cooperation and guidance in all the way to do my internship Period.

Executive Summary

This report was specially made to examine the “**An Evaluation of the Customers’ Satisfaction of Sonali Bank Limited: A Study on Lalmatia Branch**”, focusing on the customer satisfaction. An attempt to familiarize service functions of Sonali Bank Limited. It is an aim to draw up strategic and effective practices of all functions by identifying the strength and weaknesses of Soanli Bank Limited

This report focuses three months working experience at Lalmatia Branch of Soanli Bank Limited. As a part of satisfying their objectives through their customer Soanli Bank Limited Lalmatia Branch. Offers the following accounts: Current Deposits, Savings Bank Deposits, Fixed Deposits, Short Term Deposits, Monthly Term Deposits, Any other deposits, clearing house, Sanchaya patra as may be approved/ advised by Head Office. Soanli Bank Limited Lalmatia Branch has a reputation as a partner for growth. Transparent and quick decision making, efficient team of performance, satisfied customers, online banking, effective internal control, diversification of investments etc. are the major strengths of Soanli Bank Limited lalmatia Branch. Most of the customers’ of Sonali Bank Limited Lalmatia Branch are satisfied with banking. But some issues they are not happy with the bank. Like loan getting procedures, employees showing busy responded, modern technology, online banking etc. questions in survey most of customers’ give their opinions strongly disagree, disagree, neutral. Some questions in survey customers’ are given their opinions they are very satisfied with the bank.

Soanli Bank Limited Lalmatia Branch has provided its Banking service with a top leadership and management position. After doing this intern report I have found that most of the customers of Soanli Bank Limited Lalmatia Branch have some problems Services of Sonali Bank Limited Lalmatia Branch not enough goods. Sonali Bank Limited Lalmatia Branch doesn’t use modern technology. Sonali Bank Limited Lalmatia Branch employees are not enough helpful with their customers. Online Banking system of Sonali Bank Limited Lalmatia Branch is not up to the mark. Loan getting procedures isn’t easy at Sonali Bank Limited Lalmatia Branch. There is some recommendation of this problems Sonali Bank Limited Lalmatia Branch need to improve their technology. Employees are Sonali Bank Limited Lalmatia Branch need more better behave with their customers. Online Banking system at Sonali Bank Limited Lalmatia Branch are not good enough, management should look after their online banking system. Making easy procedures getting loan for customers at Sonali Bank Limited Lalmatia Branch. Management of Sonali Bank Limited Lalmatia Branch need to take their decision as soon as possible.

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Chapter: 1

Introduction

Introduction

Over the years the bank has been contributing the economy. It is an old institution which is Flourishing our economy sector by providing all sort of financial services.

In today's world our life are attached with the touch of banking services. Not only a bank Provides fund to people but also it contributes to construct the economical basement of a nation Largely. Bank plays a crucial role in our economy. So it has a large importance in contemporary lives of people.

Background of the Study

As a part of my graduation program Daffodil International University has given me an opportunity to explore

The real world. For the accomplishment of my internship period, it is very much essential to Summarize my whole leanings in the report.

The aim of this report is to define and check all of the areas of general banking whether it Services are near the heart of people or not.

Rational of the Study

I am proposing this study for fulfilling the requirement of my graduation. I am proposing this Topic based on my practical experiences as an intern of Sonali Bank Limited, Lalmatia Branch. As a student of business I should be informed with the general banking activities, it's relative Functions and terms of use. This report is made of the mix of theoretical information and Practical experiences which I gathered from my internship period. Internship program helps us to Enlighten ourselves with the fresh and real experiences and provides us a scope to write those Experiences and related information in a report.

This report will satisfy those persons who want to build their career in banking sector. They will Get an overview of general banking activities after studying the report.

Objective of the Study

The study has been carried out with the following objectives

- To identify the services of Sonali Bank Limited, Lalmatia Branch;
- To measure customers' satisfactions with the services of Sonali Bank Limited, Lalmatia Branch;
- To identify problems related to the customers satisfactions, if any;
- To make recommendations to solve problems;

Methodology of the Study

I have worked as per scheduled program for internship that includes different Branch of Sonali Bank Limited Lalmatia Branch. I have prepared this report after collection information and gathering practical experience on performing work in the bank.

Correct and smooth completion of research work requires adherence to some rules and methodologies. In order to conduct the report, the decision had been taken to collect various types of primary data and secondary data. Data have been collected by oral interviewing the responsible officers. Different form of statistical configurations such as table percentages rates and ratios has been used to make the study meaningful and realistic.

After collection data from the interview and material provided by them, data was first carefully scrutinized. Then the data was organized as required.

In order to make the study effective and efficient, following two sources of data and information have been used widely.

Primary Sources

- Learning from the real work experiences gathered from internship period.
- From interviews, paper cutting, documents. Also discussion with the senior principle officer and the branch manager.

Secondary Sources

Without the secondary sources it was so hard for me to collect all of the information and get a brief knowledge of the company. Comparing to the primary sources, this secondary sources were more effective, less time consuming. Therefore the combination of two sources has enabled me to prepare the report.

- The annual report of Sonali Bank Limited,
- The numerous books, journals, articles,
- Got information from procedure manual and circulars.

Limitations of the Study

By the grace of almighty Allah I have obtained the immense support and co- operation from my colleagues, seniors. Since it was a short, 3 months internship program, I have found out some limitations. They are-

- The internship time period was too much short. For attaining depth knowledge of general banking, this length of the time is not satisfactory.
- As I mentioned earlier the whole report is based on secondary sources, which may be considered as the limitations of the report.
- The absence of adequate information. Besides that, SBL did not provide me all the
- Information following their legal obligation.

Chapter: 2

Organization Overview

Historical Background of Sonali Bank Limited

SonaliBank became set up in 1972 under the Bangladesh Bank Nationalization Order. The bank founded with the unification and nationalization of the branches of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches in East Pakistan until the 1971 Bangladesh Liberation War.

Present Capital Structure

Authorized Capital: Tk 6000.00 Crore
Paid up Capital: Tk 3830.00 Crore

Transformed as Limited Company

From November 15, 2007 the bank has been transformed as Public Limited Company, but the bank has 100% share of Government.

Branches of Sonali Bank Limited

There are 1211 branches in Sonali Bank Limited. Foreign Branches: 2, located in UK
Local Branches: 1209
Rural Branches: 743
Urban Branches: 466
Regional Offices: 16
Principle Offices: 46

Governance

The bank is operated through Board of Directors of 11 members. The whole body is governed by Managing Director, who is an excellent academic personnel & professional banker too.

Core Business of Sonali Bank Limited

Sonali Bank Limited operates the following services:

- Corporate Banking is a core business of Sonali Bank Limited.
- Sonali Bank LTD also invests in different financial project.
- Sonali Bank invests more in Consumer credit & SME Finance.
- Trade Finance is another important business of Sonali Bank Limited.
- Loan Syndication is one of the regular business or service of the bank.
- Sonali Bank Limited earns more in Foreign Exchange service.

Besides that, Sonali Bank Limited operates Loan syndication, Remittance, capital market operations are the core businesses of the bank

Head Office

Amongst the entire public bank of Bangladesh Sonali Bank Limited is the one of the largest. The location of the Sonali Bank Limited Head Office is Motijheel Commercial Area, Dhaka 1000.

Corporate Profile of Sonali Bank Ltd.

Name of the Company	Sonali Bank Limited.
Chairman	Mr. Md. Ashraful Moqbul
CEO & Managing Director	Mr. Md. Obayed Ullah Al Masud
Company Secretary	Mr. Md. Aatur Rahman
Legal Status	Public Limited Company
Assistant General Manager of Sonali Bank Ltd. Lalmatia Branch	Shamim Ara Begum
Date of Incorporation	03rd June, 2007
Date of Vendor's Agreement	15th November, 2007
Authorized Capital	TK 66000.00 Crore
Paid-up Capital	TK 3830.00 Crore
Employees	18806
Number of Branches	1211
Phone-PABX	9550426-31, 33, 34, 9552924
Fax	88-02-9561410, 9552007
Website	www.sonalibank.com.bd
E-mail	itd@sonalibank.com.bd

Clients Services

Sonali Bank Limited provides multiple services to their clients- Customers can take installment of resigned Government, private and Army annuities which are given by Sonali Bank Limited. In addition, the bank is submitted for the financial advancement of their clients by giving Teacher's Salary, Scholarship office of understudies in light of their monetary condition.

Core Value

- Believable
- Dependable
- Technology
- Accuracy
- Trustworthy
- Fair
- Secure
- Responsibility

Vision of Sonali Bank Limited

The target of this bank is to take the country in to a new level of excellence. To ended up the successful commercial bank in Bangladesh to back the socio- economic improvement of the nation and tend to be driving in South Asia.

Mission of Sonali Bank Limited

The mission of the bank is to actively participate in the social- economic development of the nation by operating a commercially sound banking organization, providing credit to viable borrowers, efficiently, delivered and competitively priced, simultaneously protecting depositors funds and providing a satisfactory return on equity to the owners.

Slogan of Sonali Bank Limited

Your trusted partner in innovative banking.

Marketing Strategy of Sonali Bank Limited

In all over the planet each every bank has their own promoting ways Banking business is competitive day by day s. it'll facilitate an establishment to with success run within the market if we have a tendency to considering associate degree innovative and constructive promoting. Currently let's have a look at the promoting strategy or promoting mixture of Sonali Bank Limited.

PRODUCT

Product is something which will be offered to a marketplace for attention, use or consumption which should satisfy a wish or want. Levels of product are also of pursuit varicolored classes.

- Augmented Product
- Actual Product.
- Core Product.

Today banks are specializing their product to vamp the purchasers and to deal with the changes of shopper demand. Sonali Bank Limited. Continues to be giving standard and very important merchandise to their customers. Though' Sonali Bank Limited has only a few merchandise wherever, they're having massive numbers of shoppers. To satisfy them Sonali Bank Limited should attempt to diversify its merchandise and proffer them. Its few numbers of merchandise that are simply not spare to meet customers' wants.

PRICING

Is the value charged for a product or a goody of the product? In financial business considering it may be a constructive tool Price is not a dominant factor. Price variables of a bank are-

- Interest Rate.
- Transaction Cost.
- Processing fee.

Now let's have a glance at the initial value for opening a bank worth of Sonali Bank Limited-

- FDR: For opening an FDR with Soanli Bank Limitedhas to siphon very few forfeit compared to other banks.
- Current Account: A consumer is required TK.2000 to uncut a current worth in Sonali bank.
- Savings Account: To savings worth in Sonali Bank Limited. is only TK.600. This is less to compare to other banks the initial value required.
- Service Charge: In Service tuition of personal banks is as a compulsion for a client however during this case we have a tendency to see that Sonali bank appears to not be terribly client friendly. Service tuition to the client it not imposes any.

- Interest Rate: For savings price rate of Sonali bank is 11th of September. It provides St Martin's Day interest in Franklin Roosevelt. Furthermore in current rate No interest is paid.

PROMOTION

Promotion has wilted has an important part of modern business. Bank liaison tools are as follows:

- Bank Communication;
- Advertising Promotion Personal Selling Publicity;
- Institutional Brand Advertising Using;
- Advertising Channel;
- Below The Above;
- Line Advertising;

Razzmatazz as a constructive tool Soanli Bank Limited isn't victimization. Pamphlet to customers to form the shoppers return to grasp nearly their product it provides leaflet. It doesn't emphasize on liaison strategy as its competitors do.

PLACE

Is a very important issue considering an ideal place and position could increase profitability? During this case Sonali Bank Limited has a competitive quality. Numbers of branches of Sonali Bank Limited are vast instead of rival. During this time it will vamp sizable amount of consumers. Wherever non-public Banks are focusing solely in urban areas. However Sonali Bank Limited has its workshop in urban furthers rural areas.

Internal Marketing

In People's Republic of Bangladesh a motivating factor is that the bank launched it selling BRANCH in 1996 Sonali Bank is one in every of those banks that were 1st established? However in today's competitive market selling activities have with a awfully crucial. To retain within the market position therefore it ought to be emphasize in its selling activities. Its internal customers (employees) in each manner Satisfy the external customers in an exceedingly bank should satisfy. By Sonali Bank in term of internal selling could be a bit neglected. Internal selling it furthermore Interaction with workers is simply not satisfactory Sonali Bank Limited is simply not involved all but. Operating surroundings isn't satisfactory. Workers don't seem to be well trained during this bank On Flipside the vital factor is that. To sustain within the competitive market Sonali Bank Limited should specialize in internal selling and their workers too.

Chapter: 3

Customers' Satisfaction

Customers' Satisfaction Level on Sonali Bank Limited Lalmatia Branch

Clients are the life of any sort of business. The vast majority of the business associations in the present day world are client driven, attempting to meet the client's desire in the most ideal way. They generally attempt to snatch their most potential clients to build their piece of the pie. At the point when the items and administrations gave by the organizations meet the desires of the client then the client will be fulfilled and will repurchase item and he will be steadfast client to that organization. In the managing an account area in Bangladesh consumer loyalty is additionally imperative as in light of the fact that the opposition in this segment has been expanding. To hold their most steadfast and to draw in potential client banks ought to offer what the client require and desire. As an intern of Sonali Bank Limited Lalmatia Branch restricted I was allotted to determine client issue of general keeping money and watch the client desire and necessity. From this I motivated to discover the consumer loyalty leve Sonali Bank Limited Lalmatia Branch. Therefore I chose that my task will be the consumer loyalty level of Sonali Bank Limited Lalmatia Branch.

Method to find out Customers' Satisfaction level

- Making Questionnaires
- Survey
- Analysis of Survey data
- Findings from the analysis
- Results

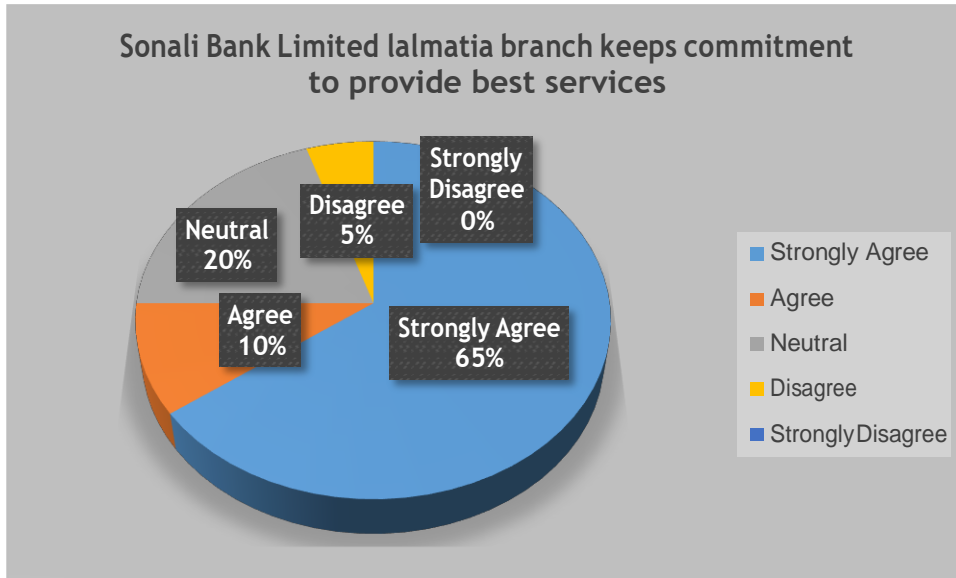
Sample Questions

	Strongly- Agree 1	Agree 2	Neutral 3	Disagree 4	Strongly- Disagree 5
Sonali Bank Limited Lalmatia Branch keeps commitment to provide best service					
Sonali Bank Limited Lalmatia Branch employees behavior instills confidence in you					
Sonali Bank Limited Lalmatia Branch provides its services at the time it promises to do so					
Sonali Bank Limited Lalmatia Branch employees are always willing to help you					
Sonali Bank Limited Lalmatia Branch employees are never too busy to respond to your request					
I feel safe in my transaction at Sonali Bank Limited Lalmatia Branch					
I am satisfied with the modern technology of Sonali Bank Limited Lalmatia Branch					
I am satisfied with the online banking service of Sonali Bank Limited Lalmatia Branch					
I am satisfied with the office environment Sonali Bank Limited Lalmatia Branch					
Sonali Bank Limited Lalmatia Branch have easy procedure of getting loan					

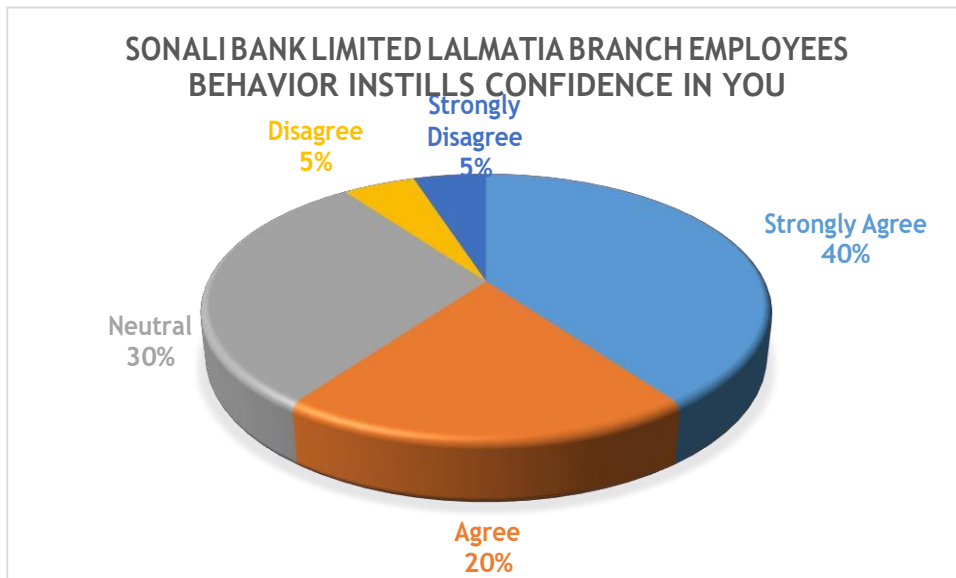
Data Collection Method

To complete the whole report some of the data collection methods have been used such as questionnaire and surveys on 20 peoples. Those peoples are connected with Sonali Bank Limited Lalmatia Branch.

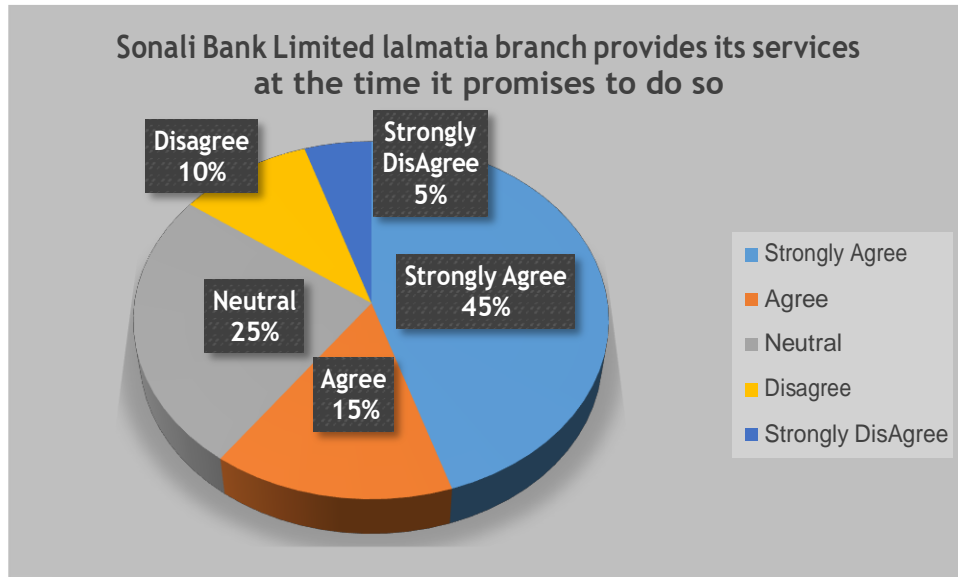
Results



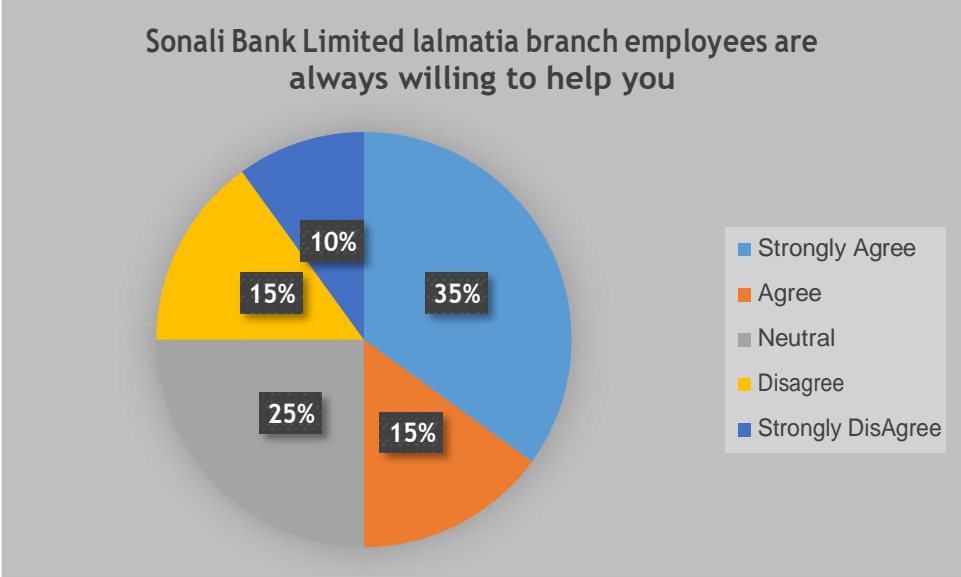
Analysis: 65% Strongly agree to Sonali Bank Ltd. Lalmatia Branch keeps commitment to provide best services. In this survey results showed most of the customers' Sonali Bank Ltd Lalmatia Branch are satisfied to commitment gives by Sonali Bank Ltd Lalmatia Branch.



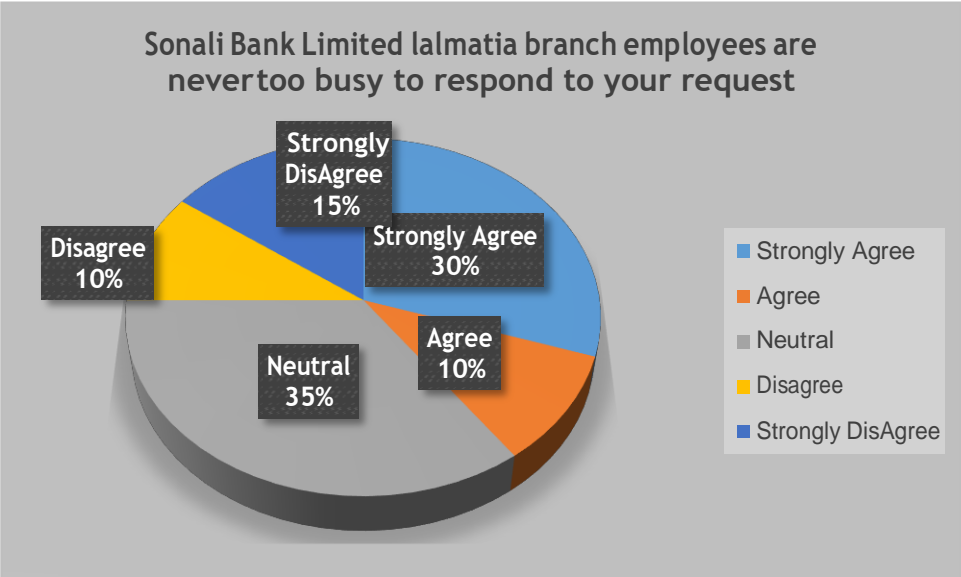
Analysis: In this survey results show most customers' are Satisfied with employees behavior but that's not so much. Some customers are disagree and a big numbers of customers gone for neutral in this questions.



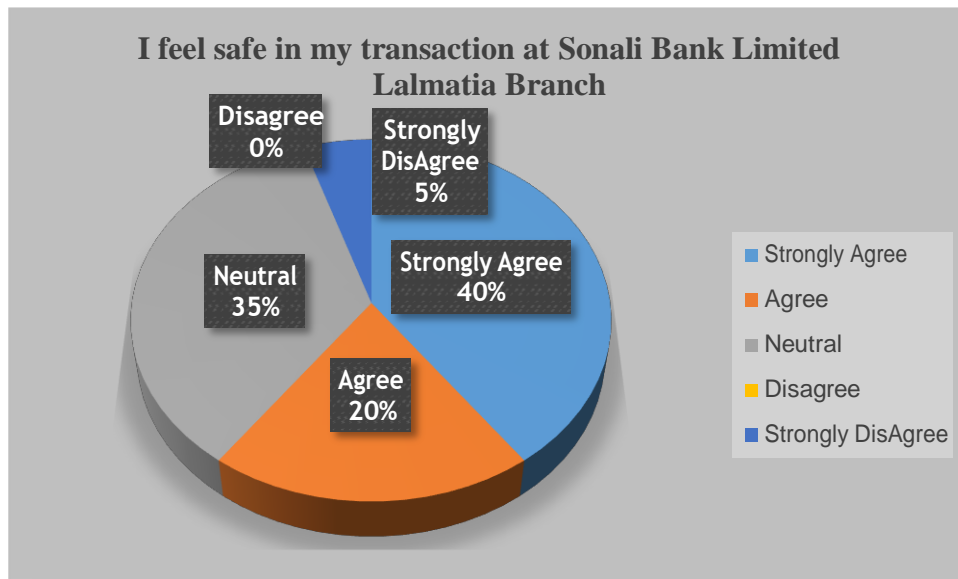
Analysis: A good numbers of customers are strongly agree & agree with Sonali Bank Limited Lalmatia branch provides its services at the time it promises to do so. But also 25% customers gone for neutral. 10% & 5% customers gone for disagree & strongly disagree.



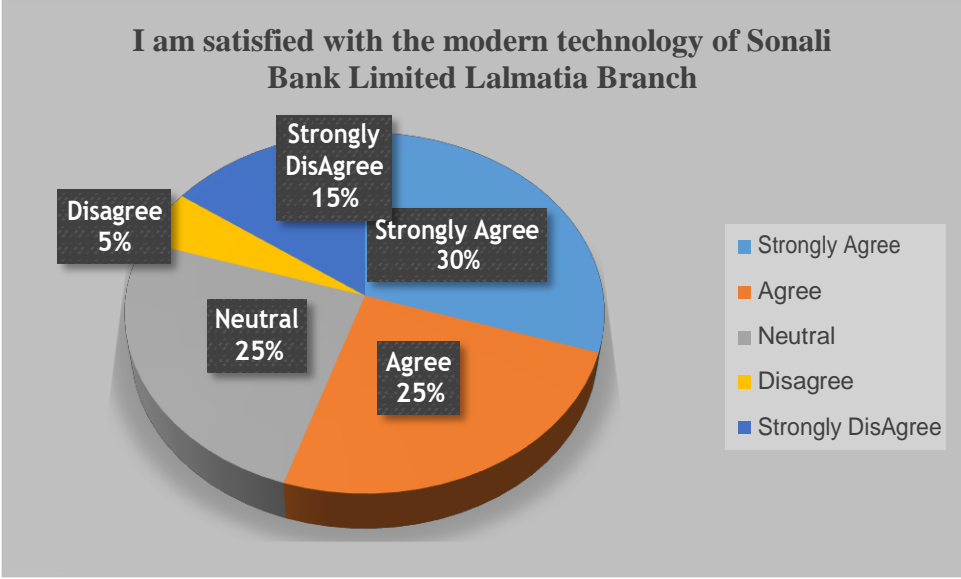
Analysis: Sonali Bank Limited lalmatia branch employees are always willing to help you in this question customer's gives random opinion. 25% customers are gone for neutral & 15% & 10% gone for disagree and strongly disagree.



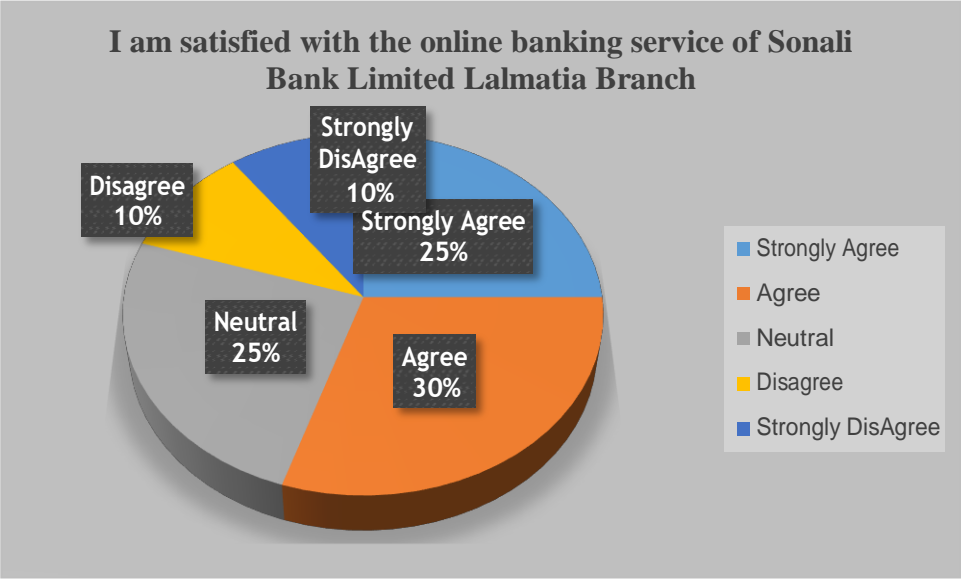
Analysis: Customers at Sonali Bank Limited Lalmatia Branch give negative answers 35% (neutral), 10% (disagree), and 15% (strongly disagree). Only 30% (strongly agree) and 10% (agree) give positive answers.



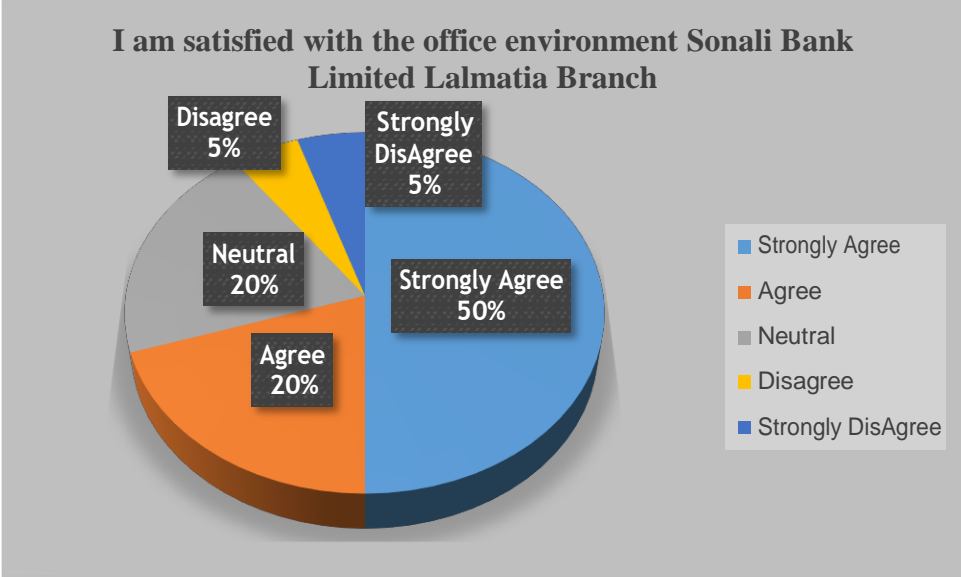
Analysis: I feel safe in your transaction at Sonali Bank Limited lalmatia branch in this questions most customers are gives positive feedback. But some of customers are gone for neutral because of Hallmark loan scandal otherwise most of customers are feel safe their transactions.



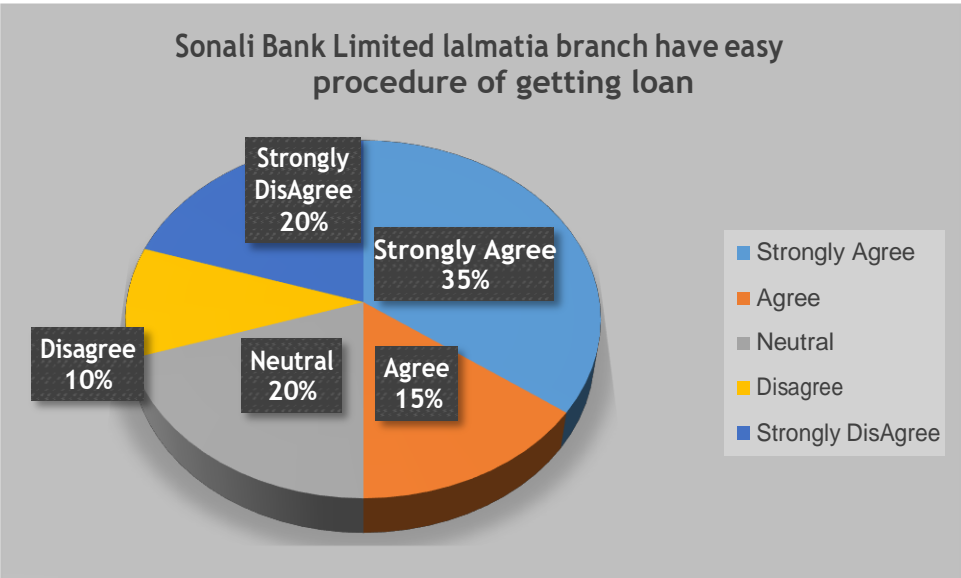
Analysis: Sonali Bank Ltd. Lalmatia Branch using modern technology in this questions most customers are agree and Strongly agree but some customers are gone for neutral, disagree and strongly disagree.



Analysis: Online Banking systems at Sonali Bank Ltd. Lalmatia Branch are good in this question most customers are agreed & strongly agreed. But some customers not feel a big number customers gone for neutral, disagree & strongly disagree.



Analysis: Sonali Bank Ltd. Lalmatia Branch have well organized office environment in this questions most of the customers are very satisfied. Very few customers are gone for neutral, disagree & strongly disagree.



Analysis: Sonali Bank Limited lalmatia branch have easy procedure of getting loan in this questions customers give random opinions 35% customers are gone for strongly agree, 15% customers are gone for agree, 20% customers gone for neutral, 10% are gone for disagree and lastly 20% customers give their feedback for strongly disagree.

Chapter: 4

Problems, Recommendations, & Conclusion

Problems Identified

Based on the study the following problems have been identified.

- Loan getting procedures isn't easy at Sonali Bank Limited Lalmatia Branch. 30% customers' are given their opinion disagree & strongly disagree and 20% customers have no idea about loan getting procedures at Sonali Bank Limited Lalmatia Branch.
- From the graph we can see that many customers' are given their opinion employees of Sonali Bank Limited Lalmatia Branch not give enough help to their customers'.
- Most of the customers' aren't feeling satisfied with the employees behavior at Sonali Bank Limited Lalmatia Branch because the staffs are too busy to respond to request
- Most of the customers' are not so much satisfied at Sonali Bank Limited Lalmatia Branch for their modern technology because most of customers are saw private bank are using more modern technology for help to customers than Sonali Bank Limited Lalmatia Branch for that they expect more.
- Most of the customers' are Sonali Bank Limited Lalmatia Branch feel online systems of bank is not upgraded.

Recommendations

To solve the problems, the following recommendations have been identified.

- Making easy procedures getting loan for customers at Sonali Bank Limited Lalmatia Branch.
- Client service of bank has a better impact on its client. To supply smarter client service they need a call center section is much admired now a day.
- Improve Customers' services, passionately give best services and help customers' to solving their problems.
- Upgrade their online banking systems and cheer clients to use online banking facility this service charge should not be taken charge from the clients
- There should be sufficient number of computers to serve the general service to the clients.
- Sonali Bank Limited Lalmatia Branch clearing should be appropriately online.
- Assets formation should be stronger to serve accurately.

Conclusions

Sonali Bank Limited Lalmatia Branch is one of the foremost dynamic and front-running Branch in Sonali Bank. They are decided to supply state of the craftsmanship budgetary administrations and items to its clients in this way playing an imperative part within the financial development of the country. The bank is performing skillfully with its current items and administrations. The rise of solid competition and unfavorable financial conditions has the bank to evolve in providing their administrations and items to their clients. Service quality may be a pivotal component in influencing customers' point of view. Within the case of immaculate benefit quality will be the key component in client assessment. The bank will be productive in case it can manage large corporate clients and the bank can hold onto them as it were by giving unparalleled benefit quality. So Sonali Bank Limited Lalmatia Branch needs to guarantee predominant benefit quality in each single Branch. To guarantee quality benefit they must promptly illuminate the issues of their clients.

Reference

- Annual Report of Sonali Bank Limited 2018
- Website of Sonali Bank Limited
- Wikipedia
- And many of other links