



Daffodil
International
University

**Internship Report on
An Analysis of the E-Banking Services of Sonali Bank
Limited, Krishi Bazar Branch, Dhaka**

Submitted To:

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Daffodil International University

Date of submission: 16 November, 2019

LETTER OF TRANSMITTAL

23 October 2019

Mohammed Masum Iqbal, PhD

Professor & Dean

Faculty of Business & Entrepreneurship

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Subject: Submission of Internship Report.

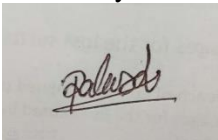
Dear Sir,

With due respect, I am submitting my internship report on the topic titled “**An Analysis of the E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch, Dhaka**” a partial fulfillment of my MBA Program.

It is a delight to educate you that I have just completed my entry level position in a presumed association in Sonali Bank Ltd. It was an incredible open door get information and involvement with deference of the capacities, Procedures and operational exercises other than my subject of study. This report is incorporated pieces of my MBA program which I am particularly enhance our scholastic foundation going to enter the expert field. In setting up this report I attempted my level best to gather significant data from all the accessible sources. I will be exceptionally empowered on the off chance that you are caring to get this Internee Report Paper.

There for I truly trust that you will value my exertion and I will be appreciative if my report is acknowledged for the suitable reason.

Earnestly Your



Md. Baha Uddin Polash ID:

182-14-2772

Major in Marketing

Program: MBA

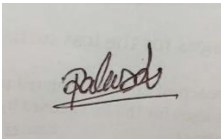
Department of Business Administration

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DECLARATION

I therefore announce that the report of temporary position specifically " An Analysis of the E-Banking Services of Sonali Bank Ltd Krishi Bazar Branch, Dhaka" is set up by me after the finishing of 3 (a quarter of a year) of entry level position with Sonali Bank, Krishi Bazar Branch for the level of Master of Business Administration

I additionally proclaim that this paper is my unique work and arranged for scholastic reason which is a piece of MBA.



.....
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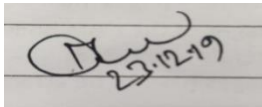
Letter of Endorsement by the Supervisor

The report entitled An Analysis of the E-Banking Services of Sonali Bank Ltd Krishi Bazar Branch, Dhaka, is put together by Md. Baha Uddin Polash, ID: 182-14-2772, MBA, Major in Marketing, Department of Business Administration, Daffodil International University.

The report is suggested for accommodation an introduction.

I wish him all achievement throughout everyday life.

Manager,

A rectangular box containing a handwritten signature in black ink and the date '22.12.19' written below it.

.....
Mohammed Masum Iqbal, PhD

Professor & Dean

Faculty of Business & Entrepreneurship

Daffodil International University

PREFACE

An entry level position Program is a significant and basic methods for procuring down to earth Knowledge in light of the fact that the information on an understudy doesn't get satisfied until he obtains information hypothetically and for all intents and purposes.

For the finishing of this investigation I can't merit all acclaim. There were many individuals who helped me by giving important data, counsel and direction for the finishing of this report in the planned time.

In the first place, I need to offer my thanks to Almighty Allah for invigorating me and the poise to complete the assignment inside the planned time.

I might likewise want to pass on my appreciation to my temporary position chief Mohammed Masum Iqbal, PhD, Professor and Dean, Faculty of Business and Entrepreneurship, for his consistent help. His direction assist me with isolating the significant and vital subtleties from the pointless unquestionably helped me to remain on the right track.

I recognize my obligation to Md. Abul Kamal (Krishi Bazar branch Manager) and

I might want to thank all the representative of Sonali bank restricted at Krishi Bazar Branch, Dhaka who gave fundamental data and fantastic direction to set up this entry level position report.

They have been amazingly co-usable and ready to help at untouchable.

Acknowledgement

First My heart appreciation goes to him for checking overall report so cautiously and expertly and for giving me significant advices and Suggestion to finish the entire report in a correct way. His Suggestion and remarks to make the report a decent one was actually an extraordinary wellspring of soul for me.

I might want to offer my most profound thanks to Almighty Allah for invigorating me the and the self-control to complete the report inside timetable time.

At the very start, I am profoundly obligated to my decent Supervisor Mohammed Masum Iqbal, PhD, Professor and Dean, Faculty of Business and Entrepreneurship, Daffodil International University, For his entire hearted Supervision to me in setting up this report.

In the readiness of this report, I affirmation the consolation and help given by various individuals from Sonali Bank Limited, Krishi Bazar Branch, Dhaka. I am thankful to all the office Staff of Sonali Bank Limited, Krishi Bazar Branch, Dhaka, for giving me accommodating Support.

Executive Summary

The report emphasize on the “An Analysis of the E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch, Dhaka” wide scope of banking and money related exercises to people, firms, and corporate bodies and other global organizations just as items and administrations offered by the bank to its clients so as to keep up nature of administration.

Bank activities can be isolated into three classes. These are general banking activities, credit or loan advance activities and remote Exchange activities. Credit or loan and advance activities do the most significant works of the bank. Bank's primary undertaking is to gather store from surplus unit and give loan to the shortfall unit. Bangladesh is a creating country. Remittance implies move of cash starting with one then onto the next. Bank gives this office to their customer as a part of basic administrations gave to them. The exchange of cash can happen either inside the country or starting with one country then onto the next. Remittance is most significant part of a country's economy. For the creating nations like Bangladesh remittance assumes a brilliant job in GDP development.

This report contains four chapters. The primary chapter of the report portrays the early on expressions of the entry level position report in which Introduction of point, Objectives of the examination, Significance of the investigation, Methodology and Limitations. The subsequent chapter contains the diagram of SBL. Chapter three contains adapting part of the examination. Various proposals, discoveries, suggestions and end have come toward the finish of the report in the chapter four. The issues discoveries during the three months in length temporary job period and proposals are given from perception. To build the adequacy in customer administration SBL should attempt to build up the way toward giving administrations. SBL has passed far since it is giving administrations. As of now it has earned a solid situation in the field of customer administration. To proceed or to hold the position and be impeccable in this segment it should hold increasingly more thoughtfulness regarding the customer maintenance and improvement.

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INTRODUCTION

In the present world money is gushed any place all through the globe. Globalization, innovative advances and various parts money is spilling endlessly .Financial Institutions essentially Banks acknowledge a Pivotal action in arranging a theorist and credit specialists and organizing money and making the Economy constantly productive. Regardless of the manner in which that the chronicled setting of Banking returns to the fourteenth century in Europe yet Banks are legitimately all over the place. Banks in Bangladesh acknowledge a critical movement showed up contrastingly in connection to other money related Institutions.

The test in the budgetary business has extended like never before as of now. Overall cash related emergency, share advance accident, downturns and various segments influenced the monetary business. So banks should organize themselves at a novel spot in the brains of the customers by offering engaging offers, for example, higher credit charges or by offering favored help over the customers. Associations meld budgetary direction, adaptable rates or dates of segment, portfolio the authorities, and so on.

E-Banking is an assistance offered to the customers which saw the equities for accounts, checking the exchanges, downloading pleasing data, move of points of interest, paying outsiders, making advance applications, and so forth from an affirmed page of the bank. E-Banking has opened up another field of contention for banks. To work online an individual needs the customer number and riddle key. E-Banking has begun during the 1980s yet it is sensibly another idea in Bangladesh.

Customer fulfillment is unequivocally identified with E-Banking. It is recognized that customers are the pioneer of the business concentrate today. The test in the money related business is extending and it is the bank's need to fulfill its particular customer

Background of the Study:

This temporary action report is started as a fragmentary satisfaction of the BBA program. This report is a necessary fundamental for finish of BBA. I have worked at Sonali Bank at Krishi Bazar branch for 45 days and the experience of working at Sonali Bank has helped me to arrange my theoretical information with reasonable appreciation. As an understudy of Sonali Bank I was given the fact of the matter is "An Analysis of the E-Banking organizations of Sonali Bank Ltd

Objective of the Study

The examination has been finished with the going with objectives :

- To see the E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch;
- To separate the assignments of E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch;
- To see issues related to E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch;
- To make suggestions to manage the issues;

Scope of the Study

I am fortunate that I was posted as an understudy of Sonali Bank Limited, Krishi Bazar Branch . My chief proposed me to work in E-banking Section.

This report covers E-banking design , the authorities and different leveled structure work performed by Sonali Bank Limited. It in like way covers diagram of the E-Banking division, structures and other farthest point.

Methodology of the Study:

Data combination:

Central information was gathered from the client of E bank associations of Sonali Bank, Krishi Bazar Branch by organizing an examination on their need.

Partner information was gathered from different site, past work on Sonali Bank. Review was facilitated by **utilizing** l

Taking a gander at methodology:

Optional seeing strategy was utilized. Test was gathered from the customers who dependably or now and again visit the branch office to take associations gave by bank.

Test size:

Test size is 20. From these 20 customers half are male and half are female respondent.

Information assessment:

Information was investigated by utilizing mean, mode and rate. To finish the appraisal I didn't utilize any entertaining programming.

Limitations of the examination:

Almost no model size

Less time to finish report

Information Demands to be set up in such obvious quantifiable instruments, for example, STATA or SPSS

A few respondents were neither pushed nor energetic about granting their valid suppositions. Results are resolved physically.

Literature Review

E-Banking

E-Banking is the snappiest making help that banks can offer so as to get and hold new customers (Moody, 2002).

The move of E-Banking is additionally an immediate consequence of its number of focal points for both the supplier and the customer too. From the bank's point of view these are basically identified with cost hold saves (Sathye, 1999; Robinson, 2000) and E-Banking stays one of the most moderate and dynamically fit development channels (see Pikkarainen et al., 2004).

Arunachalam and Sivasubramanian (2007) content that Internet banking is the spot customer can get to their record by techniques for the Internet utilizing PC or cell phone and web program.

Ongkasuwan and Tantichattanon (2002) depicted Internet banking association as banking association that enables customers to get to and perform cash related exchanges on their monetary offsets from their Computers with Internet connection.

On-line, steady monetary associations have now become an enrichment of the customer as the customer requests the flexibility of working a record in any bit of a bank self-ruling of which branch the record was domiciled (Bank Away, 2001).

E-association quality can be clarified as a general customer evaluation about e-association development in the business center which is virtual Santos, J. (2003).

Customer Requirement

Customer need suggests the utilities from a things and organizations required by customer before grasping any thing or organization (P.Kotler)

Organizational Profile

History of Sonali Bank Limited

Not long after the change of the nation Sonali Bank rose as the best and driving Nationalized Commercial Bank by affirmation of the Banks' Nationalization Order 1972 (Presidential Order-26) selling the then National Bank of Pakistan, Premier Bank and Bank of Bhawalpur. As an absolutely state had affiliation, the bank had been releasing its country building responsibilities by attempted government favored undeniable budgetary plans likewise as money show rehearses the entirety all by its own efforts, covering all circles of the economy. The bank has been changed over to a Public Limited Company with 100% commitment viewing government and began working as Sonali Bank Limited from November 15 2007 anticipating order over all focal points, liabilities and business of Sonali Bank. After corporatization, the association of the bank has been given foreseen that autonomy should make the bank commanding and to keep up its business adequately. Sonali Bank Limited is overseen by a Board of Directors including 11(Eleven) individuals. The Bank is passing by the Chief Executive Officer and Managing Director, who is a noteworthy Banker and an accepted proficient. The corporate head quarter of the bank is organized at Motijheel, Dhaka, Bangladesh, the urgent business purpose of assembly of the capital.

Vision and Mission

Vision:

Socially devoted driving money related foundation with overall proximity.

Critical:

Resolved to extend an entire degree of critical worth things that help one of a kind needs of individuals concentrating on improving their lives, making a rousing power for the accessories and contributing towards budgetary movement of the nation.

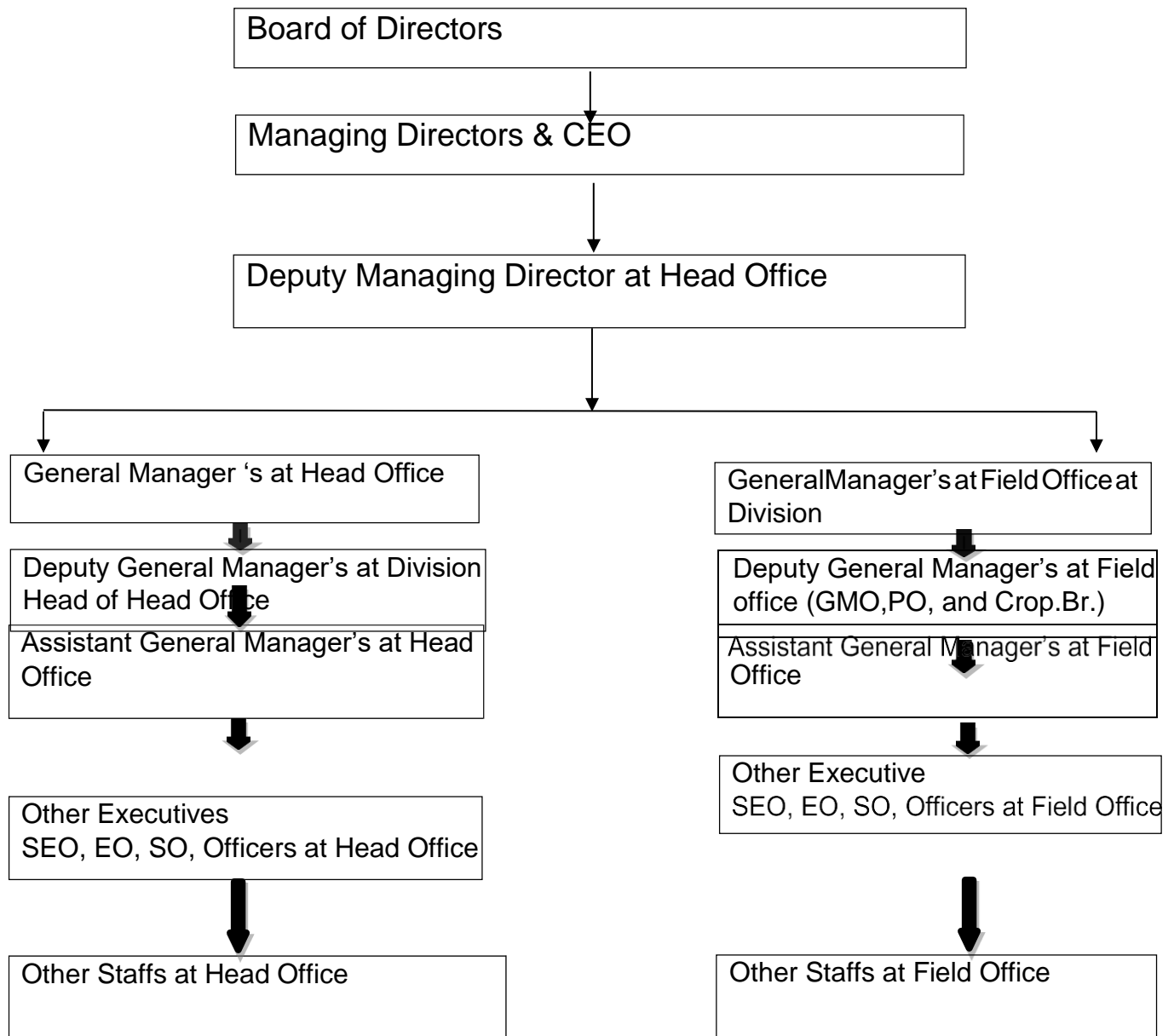
Adage:

"Your trusted in accessory in propelling banking"

Corporate Profile

Name of the Company	Sonali Bank Limited
Chairman	Dr. A.H.M. Habibur Rahman
CEO & Managing Director	Pradip Kumar Dutta
Company Secretary	A.K.M Sajedur Rahman Khan
Legal Status	Public Limited Company
Genesis	Emerged as Nationalized Commercial Bank in 1972, following the Bangladesh Bank (Nationalization) Order No. 1972(PO No.26 of 1972)
Date of Incorporation	03 June, 2007
Date of Vendor's Agreement	15 November, 2007
Registered Office	35-42, 44 Motijheel commercial Area, Dhaka, Bangladesh
Authorized Capital	Taka 6000.00 core
Paid-up Capital	Taka 3120.00 core
Number of Employee	22,446
Number of Branches	1204
Phone-PABX	9550426-31, 33, 34, 9552924
FAX	88-02-9561410, 9552007
SWIFT	BSONBDDH
Website	www.sonalibank.com.bd
E-mail	itd@sonalibank.com.bd

Representative Office	3 1 (one) in Jeddah, KSA; 1 (one) in Riyadh, KSA and 1 (one) in Kuwait
Correspondent	631



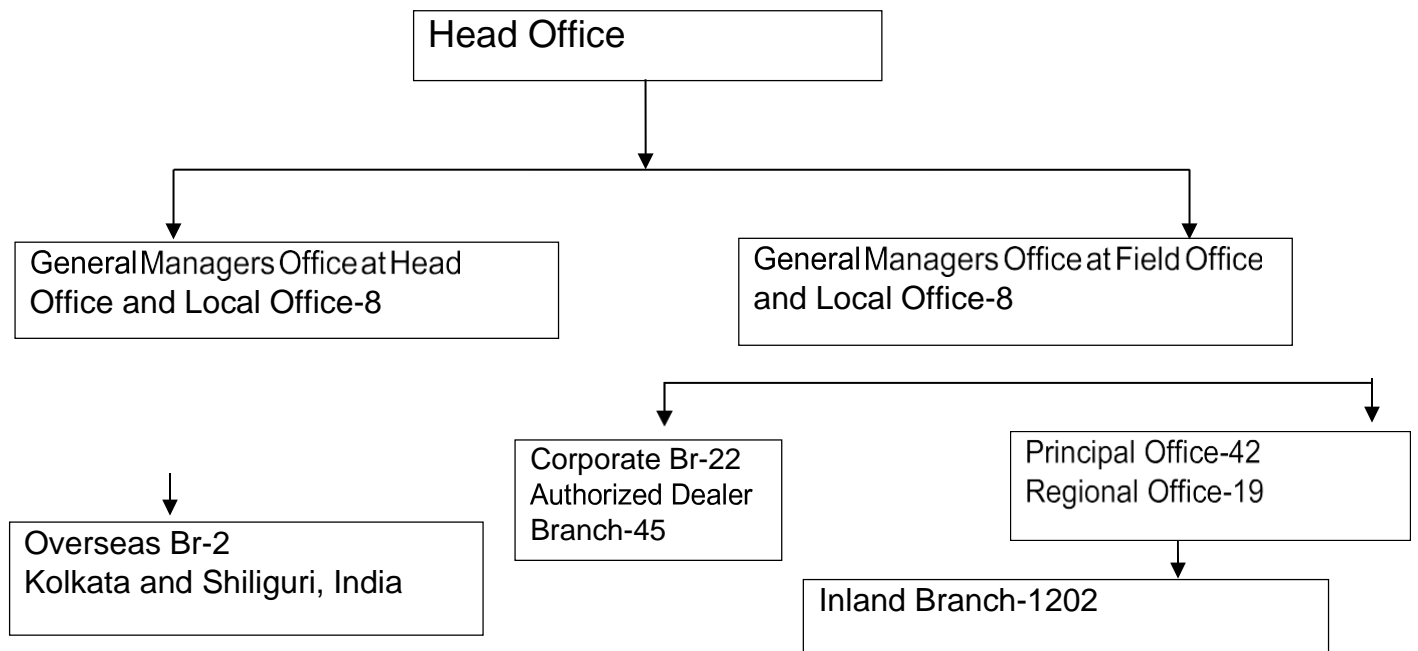
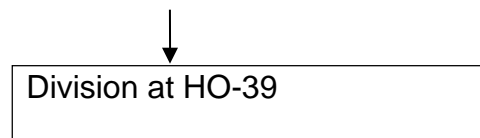


Fig: Organizational Structur



- **An Overview of E-Banking**

Web: The web is the arrangement of frameworks. It is a general strategy of interconnected PC sorts out that uses the standard web show suite (Transmission Control Protocol/Internet Protocol) or (TCP/IP). The web includes billions of open, private, keen, business and government frameworks going from a nearby by to a general development. These frameworks are related by a wide degree of electronic, remote and optical frameworks organization improvements. The web has become a need in each field. The significance of web has gone to another level as it passes on between related Hypertext reports of the World Wide Web and a wide degree of important information assets and sources. The web not just has helped different masters in their individual fields by dissipating and sharing information in any case has in like way reshaped the standard correspondences of phone, music, TV, and so forth. Email or electronic mail has helped business and people to pass on in an essentially increasingly moderate way. Informing has made correspondences substantially less troublesome than messages.

Customers can trade messages using their Personal Computers, PCs, PDA, Tabs , telephones, and so on determinedly. The site improvement has engaged customers to examine news , books or other information which is open by strategies for a framework. A page is a report ordinarily written in plain substance. At any rate a site page is blended in with organizing rules of Hypertext Mark Up Language (HTML) or (XHTML). The pages of a website can be gotten to from an immediate Uniform Resource Locator called the web address. The website Technology has permitted blogging and web supports. Easygoing correspondence has expanded human affiliations like never before already. The web has moreover customers who are organized in cleared spots to talk by techniques for the VOIP or Voice over Internet Protocol. A huge number of customers of the web talk or visit with one another using the web degrees of progress. The web has helped aces to complete far off activity by strategies for video talking or using rules on a robot through the web to do an activity remedial technique on a patient in actuality side of the world.

Web business and electronic shopping has drawn in the game-plans of new business .Any one can exchange using the webpage of an online business website by sitting at home. Associations of different sorts utilize the web to land at their clients generally enough. Both (B2B) Business to Business exchanges and (B2C) Business – To-Customer exchanges are done using the web. Money related Institutions in like

way utilize the web for different purposes for resuscitated news, offering budgetary things to their clients and to give money related Services. The developing use of Internet by individuals has persuaded banks to make the likelihood of E-Banking or E-Banking

A Brief Idea about E-Banking

E-Banking rehearses merges the parts of bills and mentioning, move of points of interest starting with one record then onto the accompanying, use of a credit, segment of advance fragments, sending assets for untouchables. These exercises are done by strategies for messages and electronic exercises. E-Banking is an

electronic connection between a specific bank and its clients. It may be utilized to configuration, oversee and control money related exchanges. E-Banking is on a very basic level a pathway of helping the exchanges through the systems and not a cash related thing or a budgetary assistance.

The History of E-Banking

The likelihood of E-Banking went with the move of clients of the web and with the progress of the World Wide Web. The item designs have been wearing out information bases of banking exchanges quite a while beforehand and a thought of E-Banking exchanges had made around then in the mid 1980's. New headways and the advancement of PC gadgets made a chance to begin another case of web shopping. Electronic Shopping or shopping from the site utilizing the web impelled the utilization of charge cards. To invigorate electronic shopping date thing lodge or date storerooms were utilized. During the improvement of the Automatic Teller Machines or ATMs the movement of the databases of banking exchanges were in like way utilized. In the 1980's the money related affiliations and banking relationship on a fundamental level in Europe and the United States of America completed researches and programming tests "Home Banking" . By then of time Home Banking was done utilizing the phones and fax machines. This was done considering the way that the web was not generally spread and different individuals didn't consider such working environments. The wide spread of the web and the development of programming headways made new open portals for banks.

The key E-Banking association was shown in the United Kingdom by the Nottingham Building Society (NBS). The E-Banking Facility that was comfortable is recognized with have been gotten from a

framework which is known as "Prestel". The E-Banking office presented by the NBS was not fantastically amazing and had disadvantages. The basic disadvantage was it restricted the measure of exchanges and constrains that record holders could execute. In the year 1994 the standard E-Banking association was shown in the

Products and Services of E-Banking:

- The things and associations of E-Banking ranges from discount to retail things for corporate and specific clients. The various sorts of things and associations are relied upon to fulfill diverse get-togethers of clients.
- Rebate things and Services include:
- Wire Transfer
- Robotized Clearinghouse Transaction Bill Presentation and segment
- Money Management
- Reail Products and Services Include:
- Hold Transfe

Types of E-Banking

Instructive: This is the most central degree of banking. This kind of E-Banking doesn't enable its clients to see or keep up their records. It in like way doesn't enable its client and the bank to chat with one another. Or then again perhaps it gives huge data of its things and associations. This is utilized for propelling purposes just and can be given either by the bank or it will as a rule be redistributed to an unapproachable. Fitting controlling is required to keep up a vital good ways from unapproved changes in accordance with the bank's server or site.

Open: At this specific level the E-Banking awards exchanges between the bank's frameworks and the clients somewhat. It is restricted to basic relationship, for example, requesting of records, advance applications, or updates of unequivocal reports, (for example, contact data). The hazard is high at this level as the servers may have a way to the bank's inside structures. To avoid any unapproved endeavor to access to the bank's inside web suitable controls are required.

Worth based: This is the most eminent sort of E-Banking and permits the entirety of the advantages of standard manual

banking. This can engage its clients to absolutely control their records. This merges stores, divides, withdrawals, move of favorable circumstances, and so forth. At any rate solid controlling is required as the dangers related with exploitative practices are the most raised at this level. Genuine prosperity tries are required to make E-Banking work environments significant and great in the business center.

The Risk Management of E-Banking

With the ascending of web and new advancements new dangers have risen. New difficulties are made for the banks senior association. The various sorts of danger of E-Banking are as per the going with:

Credit Risk: E-Banking enables its clients to apply for credit from any place far and wide. There is a danger to profit or capital from a client who has neglect to meet his/her money related duties. It is hard for banks to perceive the character of a client. The bank will in like way discover hard to insist the affirmation against a specific credit. An individual can comparatively address himself/herself as another person and apply for an advancement.

Advance cost Risk: One of the dangers of E-Banking is the threat to profit or capital ascending out of enhancements in financing costs. E-Banking can pull in a huge pool of stores and advances.

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Credit charge Risk: One of the hazards of E-Banking is the peril to profit or capital ascending out of upgrades in financing costs. E-Banking can pull in a gigantic pool of stores and advances.

Liquidity Risk: Now and thereafter banks face an issue of neglect to meet its obligations. E-Banking develops resource and store fancy. Two or three clients basically keep up their store accounts exclusively subject to incredible financing costs, and they ordinarily bring money out and store in different banks if a verifiably positive rate is pitched. So as to keep away from such conditions legitimate resource/responsibility and credit the board structures ought to be utilized.

Worth Risk: One of the hazards to pay or capital ascending out of changes in the estimation of exchanged game-plan of money related instruments is regard plausibility. This is a danger which ascends out of exercises, for example, managing, position taking ahead of time cost, outside trade, worth and thing grandstands. Banks are powerless against regard dangers on the off chance that they make or build up the present store empowering, advance plans or securitization programs. These exercises can make regard dangers for the banks on the off chance that they complete E-Banking works out.

Outside Exchange Risks: This danger which rises when the benefits of one cash are maintained by liabilities in another money. Social, political an Economic progress can increase outside trade dangers. Clients of various nations can take theoretical positions utilizing the E-Banking. The lower expenses of exchanges engage them to participate in such exercises. Occasionally banks have higher holding exchanges and premiums in outside cash related structures. This builds the remote trade dangers.

Trades possibility: This risk to profit and capital that ascents up out of mutilation, mess up, and the weakness to pass on associations or things, or to keep up a strong position or to oversee data. Exchange chance that may exist with E-Banking things if these are not fittingly coordinated not reasonably finished and not appropriately viewed. Banks which give E-Banking ought to dependably endeavor to satisfy their customers' wants and satisfy them by promising them that they have the right thing mix and

moreover can pass on accurate, advantageous and reliable organizations.

Consistence Risk: The hazards to profit or capital that ascents up out of the infringement of , Non conformance with the laws, rules, rules , the endorsed practices a moral gauges of a nation. This hazard can affect the notoriety of a bank, business openings and organizing in the cerebrums of its clients. Banks ought to be careful in recognition and deciphering the laws of various nations. Banks ought to additionally be attentive in the affirmation of client and expecting client assent any position essential.

Notoriety Risk: This dangers that has a present and pending effect on advantage and capital that ascents up out of a negative well known examination. Reputational threat can affect the bank's capacity to make new association with potential clients and to hold existing ones. Banks which have E-Banking working environments ought to be worried over the notoriety chance as it can make a money related affliction for the bank decay its client base, and so forth. The associations of E-Banking ought not have a limited receptiveness, poor reaction rate, and so forth. Fitting checking of the goals are required so that

hyperlinks of the site don't care to appreciated support of different regions. These components ought to be placed into contemplations as clients are in all probability going to change to different affiliations on the off chance that they find absconds in the E-Banking working environments of a specific bank.

Key Risk: This is danger of advantage or capital that ascents up out of acceptable business choices and the confused utilization of business choices. Many bank officials and senior specialists don't see how to understand the key and focused bits of E-Banking. An appropriate money saving favored position evaluation is required in this way. The association ought to have the best structure, assets and ability to complete E-Banking.

Data Security Risk: One of the basic dangers to profit and capital is data security plausibility. This creates when the security technique isn't satisfactory. This can open the relationship to noxious programming specialist or insider ambushes, defilements and different assaults. Information robbery

E-Banking Services of Sonali Bank Limited, Krishi Bazar Branch

Branch Computerization:

1175 branches are on live development. Out of 1202 branches at home, 1181 branches have as of late been entered in the computerization sort out.

Outside Remittance:

Bank's own stand-out in-house programming "Settlement Management System" (RMS+), having, among others, the piece of paying remote settlement quickly over the counter is being acknowledged at all branches. This electronic programming gives pushed associations to the isolates through its phenomenal great situation of sending declaration message to the telephone of the remitter/recipient.

ATM

Sonali Bank Limited is an individual from Q-Cash ATM engineer. At present the bank has 53 ATM corners. Sonali Bank's ATM cardholders esteem the entry to the ATMs and POS of Dutch Bangla Bank Ltd. moreover, Brac Bank Ltd. other than those of Q-Cash consortium. Sonali Bank beginning late moved Credit Card.

On the web and SMS Banking:

At present 109 bits of Sonali Banks are related with the Online Any Branch Banking (ABB) sort out. SMS Banking association is running in 73 branches. The bank is genuinely handling interfacing all branches in the Real-time E-Banking system a smidgen at once. Branches having ABB office are besides rendering SMS banking associations.

Features of SBL Q-Cash ATM Network:

Card holder can without a great deal of a stretch arrangement with utility tabs like-Water, Telephone, Gas, and so forth. It is certainly not difficult to dispatch assets among the taking a top notch bits of the Bank. 24 hours Transactions is open.

It is a threat less Cash passing on office.

Cashless buy can be made using unequivocal Point of Sales (POS). Just organized Branches of Bangladesh bargain Q-Cash cards.

Parts of District and Upazilla level will show Sonali Bank Q-Cash card inside briefest conceivable time.

Debit/Credit Card organizations:

Sonali Debit Card Facilities:

Sonali Bank Limited is one of the part bank of Q-Cash Consortium. Card holder of Sonali Bank Limited can utilize ATMs of consortium part banks, Dutch-Bangla bank and BRAC bank restricted. Part Banks of Q-Cash Consortium:

Sonali Bank Limited Basic Bank Limited IFIC Bank Limited

Janata Bank Limited National Bank Limited Pubali Bank Limited Trust Bank Limited

ICB Islamic Bank Limited Social Islamic Bank Limited

Bangladesh Commerce Bank Limited State Bank of India

Eastern Bank Limited Jamuna Bank Limited Markentile Bank Limited NCC Bank Limited

- Shahjalal Islamic Bank Limited
- The City Bank Limited
- Standard Bank Limited
- Uttara Bank Limited
- Bank Asia Limited
- Mutual Trust Bank Limited

Charge and Credit card holder of Sonali Bank Limited can use under referenced ATM Booth and strip mall and Point of Sale (POS):

Other Bank Transaction Charges per Transaction including VAT:

22 Q-Cash Member Banks = Tk 11.50

Omnibus Network (Brac Bank) = Tk 17.25

Dutch Bangla Bank = Tk 34.50

Other Information

Yearly charge for Debit Card is Tk 345.00 (Including VAT)

Copy Card issue is instance of lost = Tk 200.00

Sonali Credit Card Facilities:

Sonali Bank Limited has exhibited prohibitive Visa. At present authorities of the bank are equipped for acknowledge charge card office. Other than this, authority of Government, Semi-Government, Autonomous affiliations, Teachers and Officers of the Government Universities are also \ entitled for

6.1 Data investigation of E-Banking Services of Sonali Bank Ltd, Krishi Bazar Branch

Divulgences depend upon the going with demands: these are mentioned as

- A. Services utilized by client
 - 1. Why do you use E-banking?
 - 2. Which E-banking association is commonly easy to use to you?
 - 3. How constantly you use E-Banking every week?
- B. Development required for future
 - I. Mobile application ought to be made to give web banking
 - II. Each online branch should keep PCs in branch office for the individuals who don't utilize android reduced
 - III. E-banking client care association ought to be started for minute help
- C. Factors of thought
 - I. Better rates and low help charges:
 - II. Security of exchange:
 - III. Quick association (exchange finished seconds rather than minutes) :
 - IV. Variety of highlights:
 - V. Convenience:
 - I. User congeniality:
 - A. Level of satisfaction
 - E-Banking organizations are adequate to you?

By separating the above questions I find the going with things:

7.1 Problems Identified

- Most of the clients are frustrated with the Sonali Bank Transaction limited. they said that the bank exchange bound is expansion .So I can say that the bank comprehends clients' requerments.

Sonali Bank Ltd, backs off are not accessible on all spots. Countless clients are cry this isse.

- Boths are in open spot. A tremendous piece of the clients are feel Insecure.
- Sonali Bank Ltd, ATM crads are not accessible to bistro and strip mall. Most uncommon clients are disappointed this issue. So I can say that the Sonali Bank Ltd, make ATM card office to the bistro and strip mall.
- ATM backs off are not all around UP. 6.No voice mentioning elective for stupor individuals.
- 7.ATM's missed the mark cash. Most by a wide margin of the clients are face this issue . 8.Server disappointments for long time
- New programming named CBS (center Banking Software) is at present running for not very many months. So in the event that somebody needs the statement or any information identified with exchange various moths then the past programming named Baxibank is required.
- Electronic token structure isn't in utilized and Computers are not forefront.
- SMS banking isn't or just now and again utilized and SMS association isn't accessible
 - Online Banking may have the danger of secret word fake and Online security isn't as a lot of mindblowing as the size of bank
- This help isn't open
- Only composed braches manage Q money cards.
- Most of Customers of SBL don't think about this association because of poor introduction.

.1 Recommendation

The going with proposals are made to deal with the issues.

1. Bank ought to grow more ATM backs off and the Sonali Bank Ltd, ought to have enough cash to the ATM corners.
2. Bangla Interface ought to be shown as soon s conceivable. Since there are an a few clients don't gets a handle on in English language.
3. Branch office ought not be connected with close by broadband help. For this condition prescribe that the branches should utilize BTCL arrange get to.
4. SMS Banking needs increasingly vital progress. Remaking of this association is the excitement of time.
5. Head office should consider to make Smartphone helpful application for giving better associations.
6. E-Banking associations should attempt to assemble more store plots through better showing and improving measures.
7. E-Banking structure ought to be continuously adaptable.
8. All the assertion identifying with exchange should give in the CBS programming.
9. E-Banking ought to build up their correspondence among branches.
10. E-Banking association ought to be as per the client need and fulfillment. E-Banking association ought to be resolve the whole issues rapidly that the client face in electronic banking.
11. Marketing and deals control ought to be make to pull in client.

9.1 Conclusion

The assessment clearly shows that the people who use E-banking features of Sonali Bank are not amazingly content with the organization. If the bank plans to develop the customer base of E-banking they should focus more on speed, usability, and security and solace, smart response factors of E-banking. Real web-encouraging is required subsequently. Customers should in like manner be made aware of deceitful practices like sniffing, spoofing, phishing, pharming and distinctive noxious programming which can be used by developers. Thought should in like manner be given in the encryption of the information which is exchanged between the customers and the bank. So the examination is useful for both Sonali bank and Bangladesh to get encounters about E-banking relations with shopper dependability.