



**Internship Report**  
**On**  
**"Customer Service Activities of**  
**National Credit and Commerce Bank Limited"**

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**Prepared For**

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Date of Submission: 30-03-2022

## Letter of Transmittal

Nurul Mohammad Zayed  
Assistant Professor  
Department of Business & Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

Subject: **Submission of Internship report on "Customer Service Activities of NCC Bank Limited".**

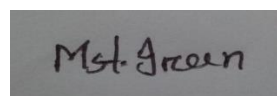
Dear Sir,

It is truly a great pleasure to submit my report on "Customer Service Activities" Of Syedpur Branch "National Credit and Commerce Bank Limited" This Report is the result of the Knowledge which has been Acquired from the Respective course. I have Prepared this Report based on three months of Service Experience in the Syedpur branch, NCC Bank Limited.

It is my honor to work for a leading organization in Bangladesh and acquire-depth knowledge of the lending process and control techniques. Thought-out the study, I tried my level best to prepare it as worthwhile as possible. and also tried to follow the instructions as you have suggested. despite time constraints and exhaustive knowledge, I have put my best expiration to represent it in the best way. kindly accept my sincere apology for misrepresentation if any.

I am grateful to you for your guidance and merciful collaboration at every step of my endeavor on this report. I hope your kind judgment to the matter and oblige thereby.

Yours sincerely,

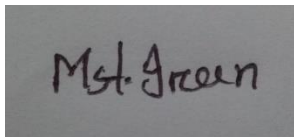


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Mst. Ireen Sultana  
Id:182-11-5903

## Letter of Declaration

This is Mst. Ireen Sultana. The internship affiliation report entitled customer service activities of NCC Bank Limited, Syedpur Branch Show the result of my own research work pursued under the supervisor of Nurul Mohammad Zayed, Assistant Professor, Department of Business & Administration, Faculty of Business & Entrepreneurship, Daffodil International University. I further attest that the submitted report is unique and all research report is my own work. This report is my own writing or work and it's prepared for academic purposes which is part of my BBA Program.



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Mst. Ireen Sultana

Id:182-11-5903

Major in Finance

Department of Business & Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **Certificate of Approval**

This is to certify that the internship report titled “Customer Service Activities” Of NCC Bank Limited was prepared by Mst. Ireen Sultana ID: 182-11-5903 of BBA program, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University has been recommended for submission and presentation.

Mst. Ireen Sultana possesses moral and ethical character and is truly delightful as a student. It's such a nice pleasure operating with her. I want her to succeed in her life.

.....

Nurul Mohammad Zayed

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

## **Acknowledgment**

Firstly, I would like to express my gratitude to omnipotent and almighty Allah whose invisible guidance helped me to complete this report.

I am grateful to NCC Bank Limited. For Giving me the convenience to finish my internship program.

I would also be grateful to the branch manager Md. Abdul Awal NCC Bank Limited, Syedpur branch for giving me his valuable time and co-operate me by providing all information, documents, and necessary papers in carrying out the study.

I need to offer thanks to all officers and members of staff of NCC Bank Limited Syedpur for their cooperation without which it would not be conceivable to finish the report.

And Special thanks are due to my supervisor Nurul Mohammed Zayed Sir, who help, stimulating suggestions, and encouragement helped me during all times limitation process and in writing this report. I also candidly thank you for the time spent proofreading and rectifying my many mistakes.

So lastly, thanks to my faculty teachers who teaches me and also thanks to the facilities of the DIU who gave me the proper valuable guidelines.

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# **Chapter: 01**

## **Introduction**



## Rationale of the Study

For the Internship program, I connected with NCC Bank Limited, Syedpur Branch to do my record software for 3 months, as the partial success of the BBA application. The business enterprise attachments started on 10 October 2021 and finished the internship on 10 January 2022. The report will perceive how the corporate global works and could help to apply theoretical information to sensible lifestyles.

I am curious to take in this report due to the fact I desired to investigate banking sectors the beneath elements to understand the ins and outs of banking practices. We understand that in any way career we are in, we're required to do banking transactions in one manner or some other. So, we should be knowing a greater approximately sensible banking understanding will assist me in understanding my banking transactions better than customary.

When I will enter my career in any establishments Necessity to go through banking transactions, understanding greater about Banking enables me to do transactions logically and easily due to the know-how I have obtained and its various components.

My report on Banking look at will assist different college students who might need to do an internship. Or it can be an assistant to the students of the Banking Course.

## **Objectives of the Study**

Objectives of the report are:

1. General Objectives: The General objective of this report is to analyze the “customer service activities” of NCC Bank Limited.
2. Specific Objectives:
  - To illustrate the product of customer service activities.
  - To analyze the level of customer satisfaction by using frequency distribution.
  - To derives findings & suggest few recommendations based on the findings.

## **Methodology:**

This report is prepared by two sources: -

1. Primary Sources.
2. Secondary Sources.

### **Primary Sources:**

Basically, this type of Source includes:

1. Face-to-face conversation and Communication with the respective officers and staff of the Branch.
2. Informal conversation with the clients. And Different analysis
3. Incidental file and documents study as provided by the concerned officers.
4. Practical working and Discussion issues from the different desks.
5. Questionnaire survey.

## **Secondary Sources:**

1. Data collected within the organization itself.
2. Information picked up from Texts.
3. General reports
4. Annual reports (2017-2020)
5. Official documents
6. Annual Report of NCC Bank Ltd. (2027-2020)
7. Data Collection Method

## **Limitations of the study:**

I have a few limitations in this study. Bank did not get me permission for their logo use. And information that is given in this report is not fully complete bank does not share some information about its safety issue.

## **Scope of the Report:**

The Area I have a look at is the operation of the Syedpur Branch of the NCC Bank Ltd. For gaining knowledge of this study, there's a need to have typical expertise of the whole banking system because the banking departments are interrelated. The organizational element mainly consists of the NCC bank Ltd as a whale's organizational shape, thesis, motive, function, categorization product, and, offerings. The document's foremost part addresses the NCC Bank Limited purchaser Service activities with the operation.

Although imitations additionally were given some facility to finish my internship file. The person who held a dependable publish inside the complete branch helped me lots. They gave me all the crucial facts and records and communication. The university internship manager also a variety of helped me. They gave commands on the way to make reports greater attractive, Stunning, and best. This financial institution has been allowed to take a look at the banking surroundings for the first time. Got an opportunity to choose up revel in or expertise with the aid of working within the specific departments of the branch under the supervision of different departmental heads.

## **Chapter: 02**

### **NCC Bank Ltd Overview**

## **Short Profile**

A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly or through capital markets. A bank connects customers that have capital deficits to customers with capital surpluses.

National Credit and Commerce Bank Limited bears a unique history of its own. The organizational Credit and Commerce Bank Limited bears a unique history of its own. The organization started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such a way so as to develop the country's Industrial and Trade Sector and play a catalyst role in the formation of the capital market as well. Its membership with the browse helped the company to a great extent in this regard. The company operated up to 1992 with 16 branches and thereafter with the permission of the Central Bank converted into a full-fledged private commercial Bank in 1993 with a paid capital of Tk. 39.00 core to serve the nation from a broader platform. Since its inception, NCC Bank Ltd. has acquired a commendable reputation for providing sincere personalized service to its customers in a technology-based environment. The Bank has set up a new standard in financing in the Industrial, Trade, and foreign exchange business. Its various deposit & credit products have also attracted the clients-both corporate and individuals who feel comfort in doing business with the Bank.

Now NCC Bank has Branches are 125, ATM 143, Upa Shakha 6, Happy Customers 800000+.

## About NCC Bank Ltd, Syedpur Branch:

To find a branch of NCC Bank Limited nearby you in Nilphamari, Syedpur would be your best choice which is located at Kohinoor Mansion, Shaheed Dr. Zikrul Haque Road, Syedpur, Nilphamari is definitely close to your location. Learn physical address, location, contact number, routing number, SWIFT code, service hours, and what times and days this branch will be open and closed. Stay connected to the branch and have experience with its best services. we can easily search that NCC bank Ltd, Syedpur Branch.

Bank Name: National Credit & Commerce Bank Limited

Branch Name: Syedpur Branch

Address: Kohinoor Mansion, Shaheed Dr. Zikrul Haque Road, Syedpur, Nilphamari.

Fax:05526 73138

E-mail: [bm\\_syedpur@nccbank.com.bd](mailto:bm_syedpur@nccbank.com.bd)

SWIFT Code: NCCLBDDH

Routing Number:160730799

District: Nilphamari

Date of Opening:28 November 2004

Service Hours: Sunday: 10:00 am - 4:00 pm

Monday: 10:00 am - 4:00 pm

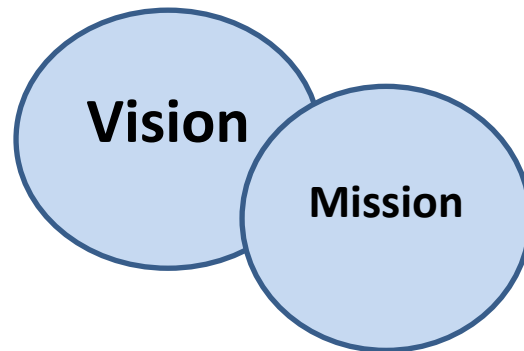
Tuesday: 10:00 am - 4:00 pm

Friday: Closed

Saturday: Closed

Working Days: Sunday - Thursday (Except **Holidays**)

Now Syedpur Branch given 6000 thousand customer services.



### **Vision:**

NCC Bank Ltd.'s Main task is, To Become one of the most worshipped commercial banks in serving the country as a dynamic and socially responsible economic group by way of bringing credit score & Commerce collectively for elevated shareholders' prices and a lengthy-lasting boom.

### **Mission:**

1. Delivering top-notch economic services to our communities based on sturdy client relationships.
2. Providing lengthy-lasting answers combining our modern technology, enjoyment, and monetary strength to our clients and stakeholders.
3. Inventing connecting and pleasant surroundings where customers and our human beings can excel.
4. Maintaining a high fashionable of business ethics.
5. Balanced boom.
6. Steady and aggressive go back on shareholders 'fairness.
7. Innovative banking at a competitive fee.
8. Attract and maintain first-class human assets.



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### Core Values

NCC Bank Limited Goal is to provide an extensive range of banking products and services in the emerging socio-monetary surroundings within and out of doors the country. Hold excessive requirements of integrity and maintain all of those Core values.

The core Value are;

1. Integrity
2. Confidentiality
3. Commitment:
4. Professionalism
5. Accountability
6. Respect for Individual
7. Respect for Nature

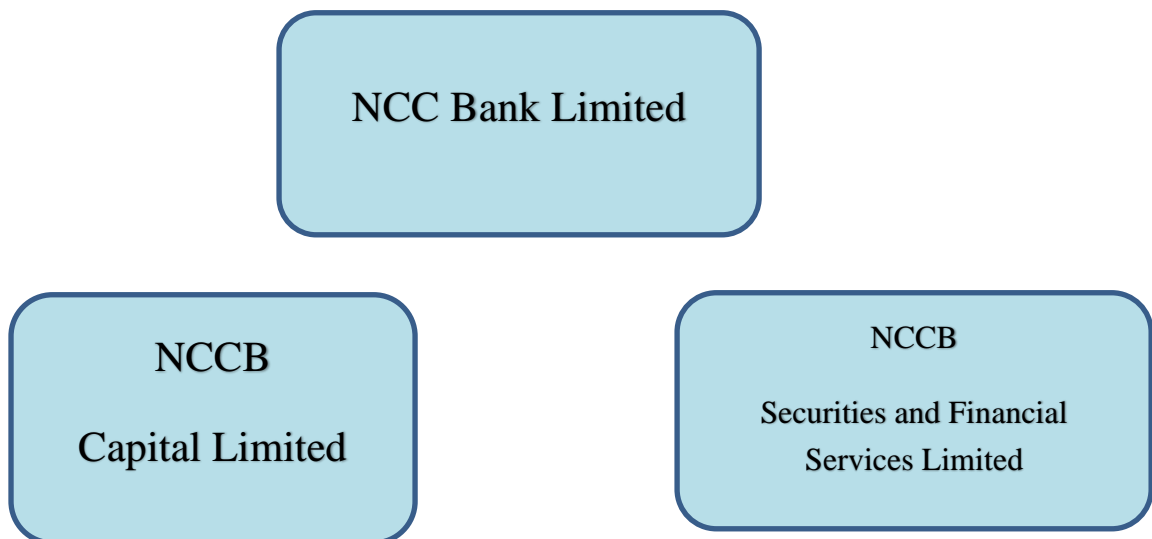


## Corporate Strategy

During the year under overview, NCC Bank's method was focused on sustainable lengthy - tasting increase of the commercial enterprise, better deposit blend, improving the first-class of assets, rationalized Operating value, enhancing practical skill ability and output of sources, better and hastily consumer services and strengthening the overall hazard control and agency gadget and Corporate Governance machine.

NCC Bank progressively believes in improving profit in a sustained and coping with the way through making sure responsibility, integrity, ethics, and transparency in all spheres of operations and capabilities.

## Group Corporate Structure:



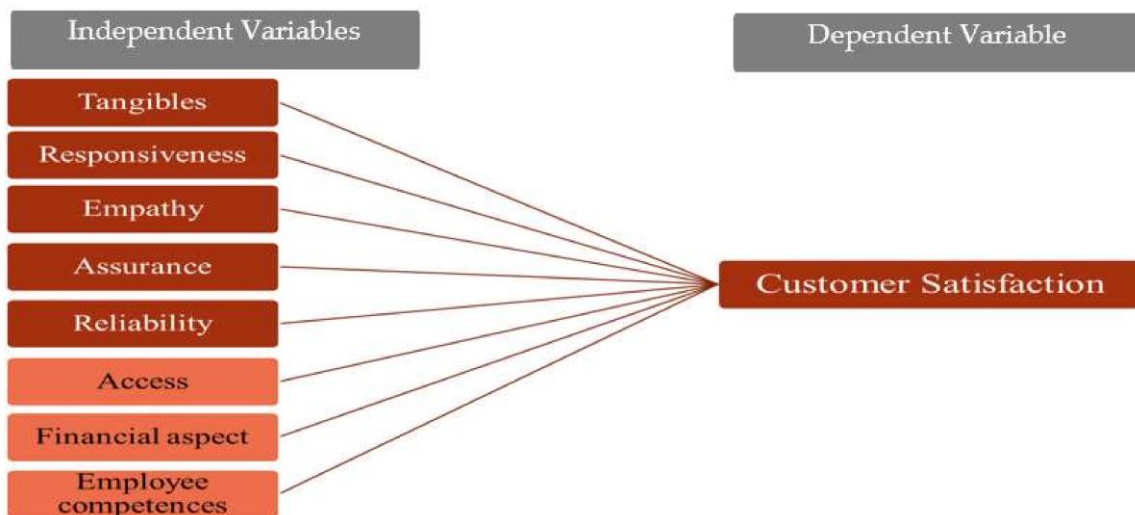
## **Chapter: 03**

### **Analysis**

The customer satisfaction level of NCC Bank Limited we should know what is customer satisfaction?

What are the factors or parts that are influencing customer satisfaction and why it is needed?

Customer satisfaction is really difficult to define as many factors have a great impact on it. The usually accepted definition of customer satisfaction is “the extent to which a product’s perceived performance matches a buyer’s expectation. If the product’s performance falls short of expectations, the buyer is dissatisfied. If performance matches or oversteps expectations the buyer is satisfied or delighted.



### **Variable Customers Satisfaction**

This service quality has some dimensions that are presented in the above graph. Quality service is one of the important factors that impact customer satisfaction. Researchers and managers of service firms concur that service quality involves a comparison of prospects with performance. So, this diagram shows the 7 dimensions of service quality and reliability, responsiveness, assurance, empathy, tangibles, access, and lastly courtesy.

These 7 dimensions are discussed here below:

#### **Reliability:**

1. Proving service as promised
2. Dependability in handling customer service problems
3. Providing service right the first time

4. Providing services at the promised time
5. Maintaining all the free records accurately.

### **Empathy:**

1. Giving customers individual attention
2. Employees who deal with customers in a caring fashion.
3. Having the customer's best interest at heart
4. Employees who understand the requirements of their customers
5. Convenient business hours

### **Responsiveness:**

1. Keeping customers informed as to when services will be edited
2. Prompt service to customers (sending bills)
3. Willingness to help customers (calling back)
4. Readiness to respond to customers' requests
5. Modern equipment
6. Visually appealing facilities (plastic credit card)
7. Employees who have a real, professional appearance
8. Visually appealing materials associated with the service.

### **Assurance:**

1. Employees who have confidence in customers
2. Making customers feel safe in their transactions
3. Employees who are consistently courteous
4. Employees who have the sense to answer customer questions
5. Physical Safety

### **Accessibility:**

1. The service is easily accessible by telephone (lines are not busy and don't put on hold)
2. Waiting time to receive service is not costly
3. Convenient time of operation
4. Convenient location of service facility

## **Courtesy:**

1. Politeness, respect, consideration, and friendliness
2. Clean and neat look of public contact personnel
3. Consideration for the consumer's property

## **Customer Satisfaction Factor:**

Banking is a service-oriented business. They are providing service to attract the customer. They are the key element of business. So, banks are mostly emphasizing providing better and quality service to customers. They should be more anxious about what type of service they are providing. Now in the market condition, there is tough competition among banks. Customer satisfaction depends on the different factors of a bank. Herewith we can extend the level of customer satisfaction by analyzing different satisfaction factors.

Customer satisfaction factors are given below:

1. Advanced product and service
2. Account opening procedure
3. Time is taken to checkbook and debit card
4. Profit rate of different deposit schemes
5. Loan and credit facility of NCC Bank
6. Profit rate changed by NCC Bank for different loan
7. Online banking system of NCC Bank
8. Service charge
9. Behavior of employee
10. Internal environment
11. Employee interaction
12. ATM Booth Service

## Data Analysis with Frequency Distribution

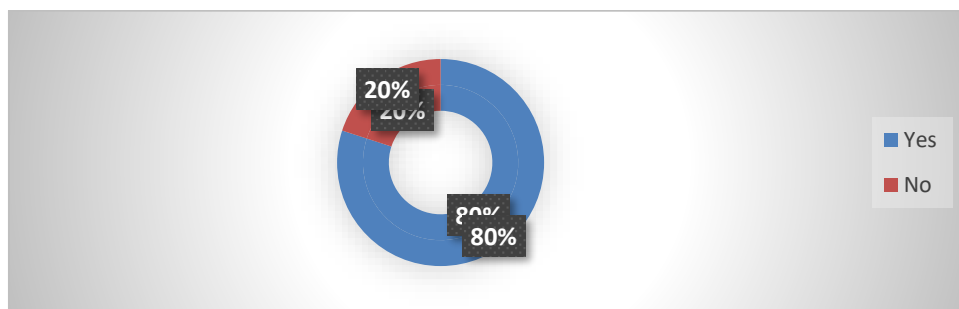
The facts collected via the survey-based questionnaire in this study changed into looked after and precis.

I acquire 250 samples of statistics and this information changed into analyzing the use of records the usage of frequency and percent. All customers try to respond to all questions with solutions.

**Table 1: Are you a customer of this Bank**

Particular	Frequency	Percentage
Yes	220	88%
No	30	12%
Total=	250	100%

### Graphically Represent

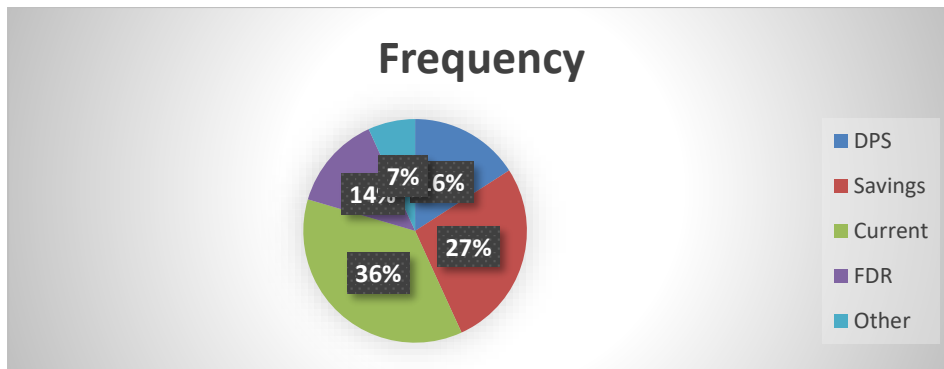


**Explanation:** The table shows, In the NCC Bank Limited Syedpur Branch feedback to the customers, my 1<sup>st</sup> Question under result we can see 250 people, customers of the bank, out of 250. 88% of people say yes or 12% say No.

**Table 2: If you are customer, which types of accounts do you maintain for this Bank?**

Particular	Frequency	Percentage
DPS	35	16%
Savings	60	27%
Current	80	36%
FDR	30	14%
Other	15	7%
Total=	220	100%

### Graphically Represent

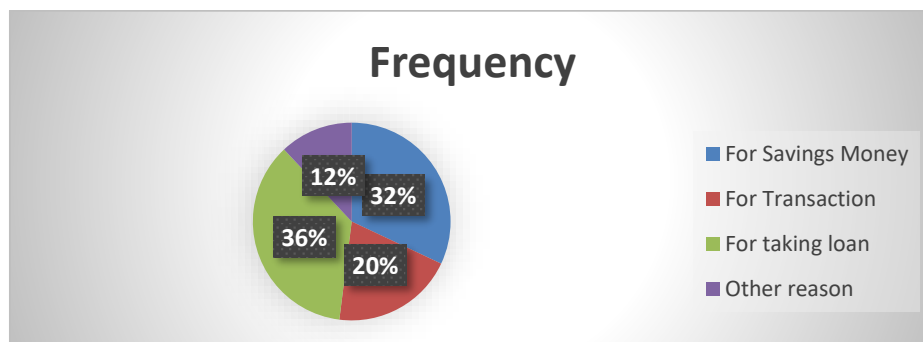


**Explanation:** In this Graph I have shown the results of my 2<sup>nd</sup> question. 35 frequency and 16% people keep their DPS accounts, 60 frequency and 27% people keep their savings accounts, 80 frequency and 36% people keep their Current accounts, 30 frequency and 14% people keep their FDR accounts, and 15 frequency and 7% people say others out of 220 people.

**Table: 3 Reason for opening an account at this Bank**

Particular	Frequency	Percentage
For savings Money	70	32%
For Transaction	45	20%
For taking a loan	80	36%
Other reason	25	12%
Total=	220	100%

### Graphically Represent



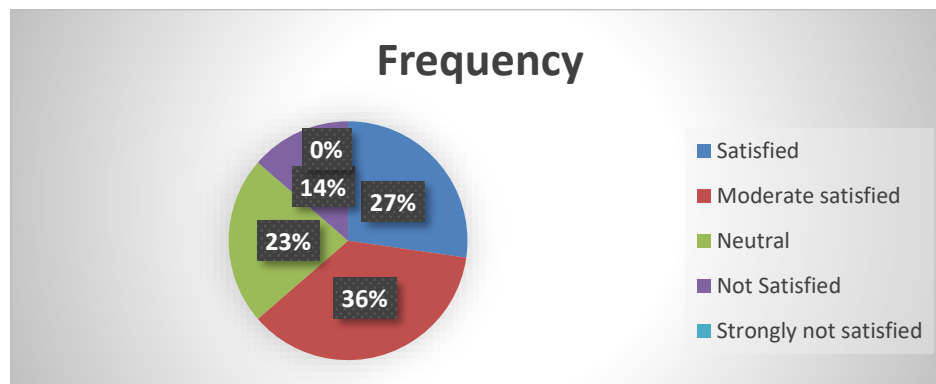
**Explanation:** This Graph Shows my 3<sup>rd</sup> question result here we can see, most of the people's main reasons for opening an account taking a loan. we can see, 70 frequency

and 32% of people's reasons for opening an account savings money. frequency 45 and 20% people reason for transaction, frequency 80 and 36% people reason for taking a loan, frequency 25 and 12% people reason for others out of 220 people.

**Table: 4 - Customer is happy with using online Banking at this Bank?**

Particular	Frequency	Percentage
Satisfied	60	27%
Moderate satisfied	80	36%
Neutral	50	23%
Not Satisfied	30	14%
Strongly not Satisfied	0	0%

### Graphically Represent



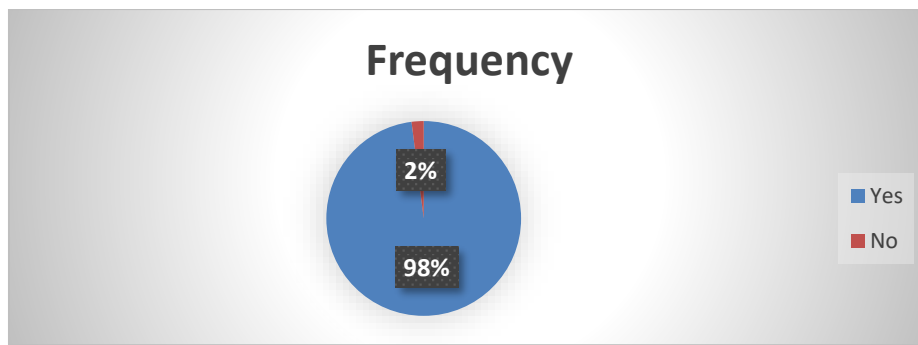
**Explanation:** The Graph Shows my 4<sup>th</sup> question result here we can see Most of people are happy with using online banking. Frequency 60 and 27% people are satisfied, Frequency 80 and 36% people Moderate satisfied, Frequency 50 and 23 % people Neutral and Frequency 30 and 14 % people not satisfied out of 220 people

**Table: 5- Bank giving Competitive service charges and interest rate**

Particular	Frequency	Percentage
Yes	210	95%
No	10	5%
Total=	220	100%



## Graphically Represent

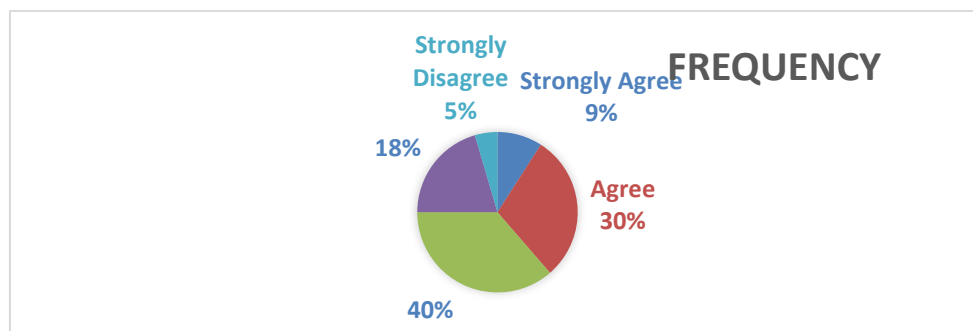


**Explanation:** This Graph Shows my 6<sup>th</sup> question result here we can see frequency 210 and 95% of people say yes and frequency 10 and 5% people say no that Bank giving competitive service charge and interest rate out of 220 people.

**Table: 6-Bank service charge and interest rate, fees to the Customer Reasonable.**

Particular	Frequency	Percentage
Strongly agree	20	9%
Agree	65	30%
Neutral	80	36%
Disagree	45	20%
Strongly Disagree	10	5%
Total=	=220	=100%

## Graphically Represent

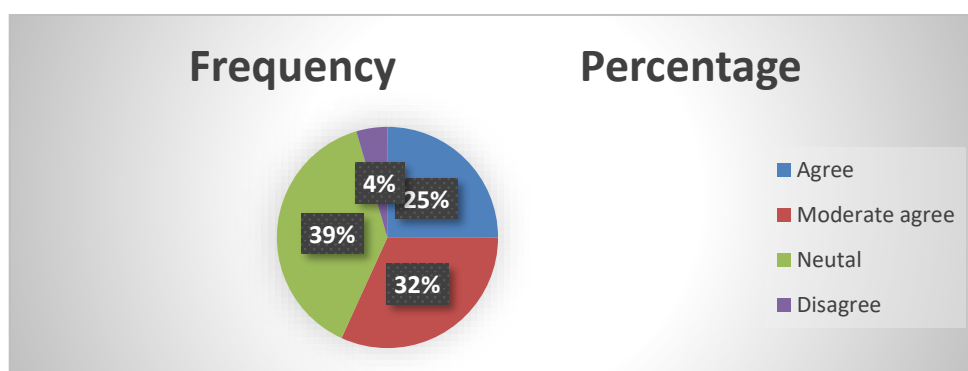


**Explanation:** This Graph Shows my 7<sup>th</sup> question result here we can see a frequency of 20 and 9% of people Strongly agree, a frequency of 65 and 30% people moderate agree, a frequency of 80 and 36% of people Neutral and a Frequency 45 and 20% people disagree, Frequency 10 and 5% people Strongly Disagree that Bank service charge and interest rate, fees to the Customer Reasonable out of 220 people.

**Table: 7 – This bank’s standard service quality is Good.**

Particular	Frequency	Percentage
Agree	55	25%
Moderate agree	70	32%
Neutral	85	39%
Disagree	10	4%
Total=	220	100%

**Graphically Represent**

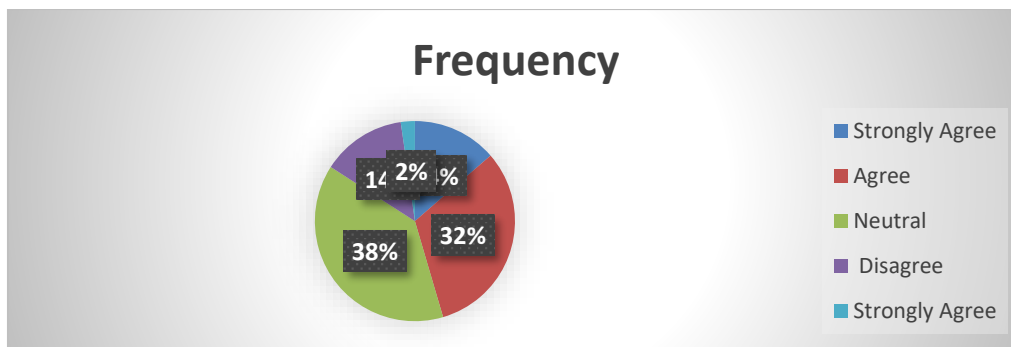


**Explanation:** This Graph Shows my 8<sup>th</sup> question result here we can see frequency 55 and 25% of people agree, frequency 70 and 32% people moderate agree, frequency 85 and 39% people Neutral and Frequency 10 and 4% people disagree that This bank’s standard service quality is Good out of 220 people.

**Table: 8-Does the bank always pay special attention to the customer?**

Particular	Frequency	Percentage
Strongly Agree	30	14%
Agree	70	32%
Neutral	85	38%
Disagree	30	14%
Strongly Disagree	5	2%
Total=	220	100%

## Graphically Represent

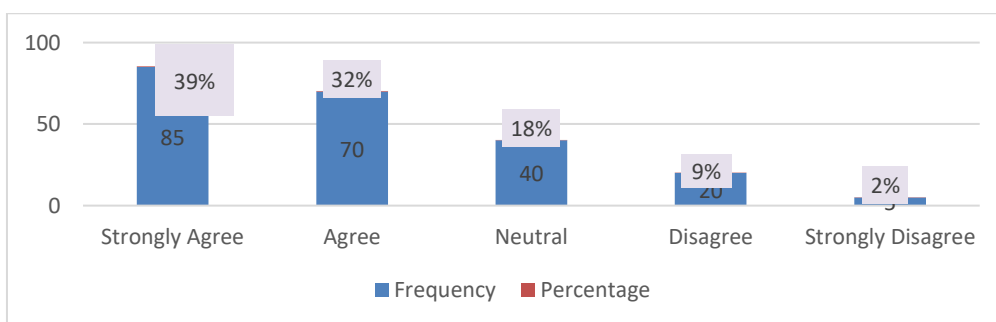


**Explanation:** This Graph Shows my 9<sup>th</sup> question result here we can see a frequency of 30 and 14% of people strongly Agree, a frequency of 70 and 32% people agree, frequency 85 and 38% of people Neutral, and a Frequency of 30 and 14% people disagree, Frequency 5 and 2% people out of 220 people say Strongly Disagree that the bank always pays special attention to the customer.

**Table: 9-Bank employees are well-mannered and well trained.**

Particular	Frequency	Percentage
Strongly Agree	85	39%
Agree	70	32%
Neutral	40	18%
Disagree	20	9%
Strongly Disagree	5	2%
Total=	220	100%

## Graphically Represent



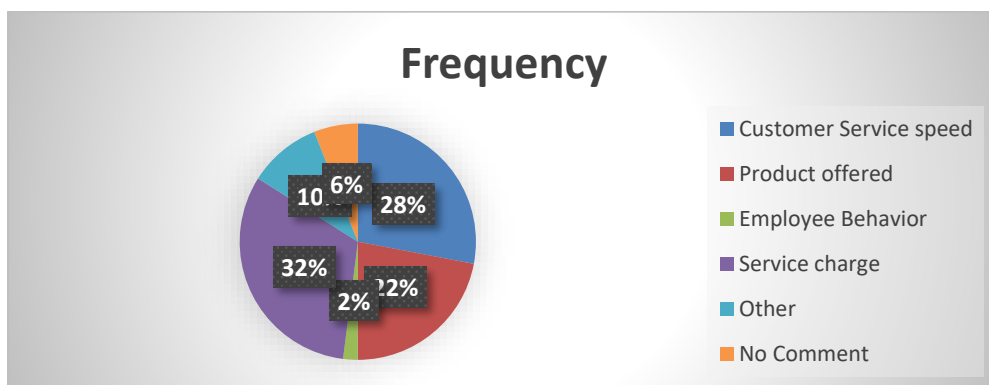
**Explanation:** This Graph Shows my Questionnaire 10<sup>th</sup> question result here we can see the frequency of 85 and 39% of people strongly Agree, the frequency of 70 and 32% people agree, the frequency of 40 and 18% of people Neutral and the Frequency of 20 and 9% people disagree,

Frequency 5 and 2% people Strongly Disagree that Bank employees are well-mannered and well trained.

**Table: 10- Where do you experience the Bank needs Development for giving offerings?**

Particular	Frequency	Percentage
Customer Service speed	60	27%
Product offered	55	25%
Employee Behavior	5	2%
Service Charge	70	32%
Other	20	9%
No Comment	10	5%
Total =	220	100%

### Graphically Represent

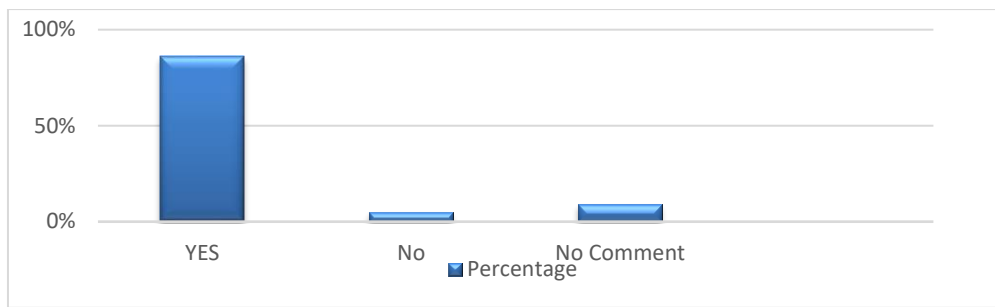


**Explanation:** This Graph Shows my 11<sup>th</sup> question result here we can see a frequency of 60 and 27% of people say Bank needs Customer service speed, frequency 55 and 25% people say product offered, Frequency 5 and 2% people say employee behavior, Frequency 70 and 32% people say service charge, frequency 20 and 9% people say other side and Frequency 10 and 5% of people given no comment out of 220 people.

**Table: 11- Bank Branch Should be expanded.**

Particular	Frequency	Percentage
Yes	190	86%
No	10	5%
No Comment	20	9%
Total=	220	100%

### Graphically Represent

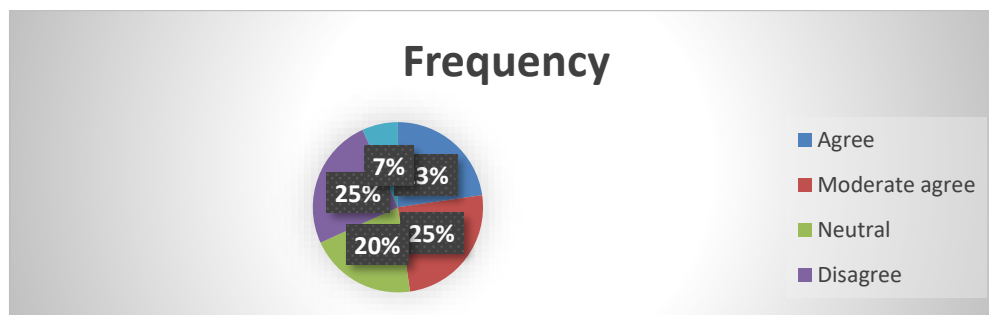


**Explanation:** This Graph Shows my 12<sup>th</sup> question result here we can see a frequency of 190 and 86% of people say yes and a frequency of 10 and 5 % people say No, and a Frequency of 20 and 9% people result in no comment that Bank Branch Should be expanded out of 220 people.

**Table: 12 -This service employee is enough for giving service.**

Particular	Frequency	Percentage
Agree	50	23%
Moderate agree	55	25%
Neutral	45	20%
Disagree	55	25%
No comment	15	7%
Total=	220	100%

### Graphically Represent

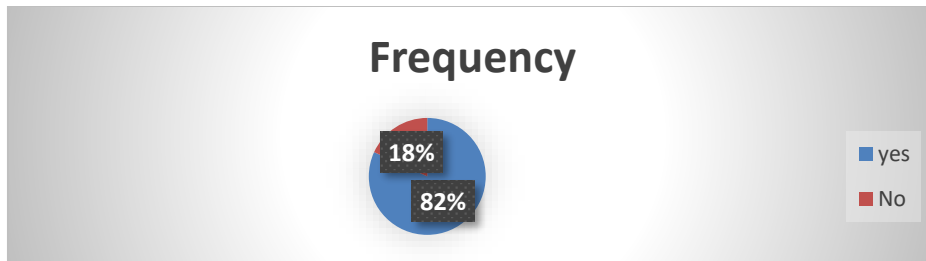


**Explanation:** This Graph Shows my 13<sup>th</sup> question result here we can see a frequency of 50 and 23% of people say agree this service employee is enough for giving service, frequency 55 and 25% people Moderate agree, Frequency 45 and 20% of people Neutral, Frequency of 55 and 25% people disagree, Frequency 15 and 7% of people gave No Comment out of 220.

**Table: 13 -In the Covid-19 situation, customers get any benefit from the Bank.**

Particular	Frequency	Percentage
Yes	180	82%
No	40	18%
Total=	220	100%

**Graphically Represent**

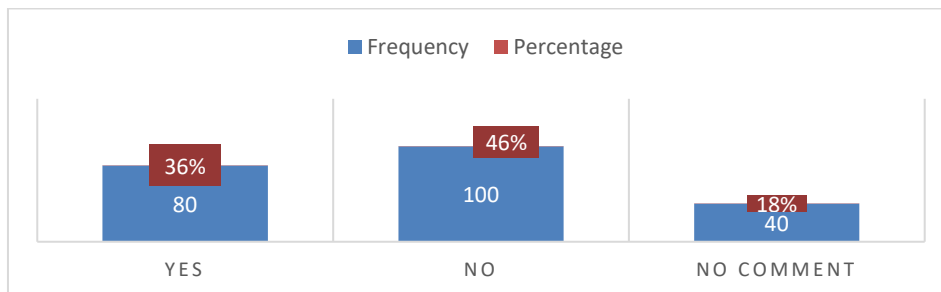


**Explanation:** This Graph Shows my 14<sup>th</sup> question result here we can see a frequency of 180 and 82% of people say yes and frequency 40 and 18% people say no In the Covid-19 situation, customers get any benefit from the Bank out of 220 people.

**Table: 14-. Are you happy with using this Bank ATMs Booth?**

Particular	Frequency	Percentage
Yes	80	36%
No	100	46%
No Comment	40	18%
Total=	220	100%

**Graphically Represent**



**Explanation:** This Graph Shows my 15<sup>th</sup> question result here we can see a frequency of 80 and 36% of people say yes and frequency 100 and 46% people say no and Frequency 40 and 18% people given no comment out of 220 people.

## **Product and Customer Service Activities Undertaken**

### **What are Customer's service activities?**

Customer carrier representatives who work for banks solve consumer questions about basic banking offerings, which include an expansion of checking bills, saving accounts, Such as account balances and hobby charges and prices. They also collaborate with clients to shield their accounts by means of analyzing suspicious hobbies, reversing transactions, and reissuing compromised debit and credit playing cards.

Providing high-quality customer service is essential in the banking enterprise as it makes customers sense valued, helps you meet their wishes extra successfully, and improves your average client retention.

Customers' service activities are mainly focused on and divided is three functions:

1. General banking
2. Loan and Advance
3. Foreign Exchange Department services.

### **General Banking section**

General banking includes the customers' service like.

Customer Service activities:

Banks carry out numerous styles of transactions and activities to guide their banking commercial enterprise.

The Customers Service branch directly deals with the clients by means of presenting statistics related to diverse banks. Service provided through Bank. It replied to the queries of the financial institution clients giving appropriate Solutions to their problems promptly.

Knowing the operating factors of banking could be very essential for information on the charge chain of the banking industries. Now, we can speak about the essential assisting activities done by means of banking institutions. NCC Bank Limited and Given all Under those services and I Little work Some Sector or Gained understanding. And also recognized and gather all information about these services.

General banking consists of the customer support like

The key operational service activities are listed beneath:

1. Account Opening and closing
2. Cash Department
2. Lending of Funds
3. Clearing of Cheques
4. Remittance of Funds
5. Lockers & Safe Deposits
6. Bill Payment Services
7. Online Banking
8. Credit & Debit Cards
9. SMS Banking
9. Overseas Banking Services
10. Wealth Management
11. Investment Banking
12. Social Objectives

## **Account Opening and Closing**

These Activists performed in the Customers service Department.

In this Department the new customers visit mainly to open an account. It is most frequently activity done to open various accounts are supplied with contract paper named account opening by the bank. Then Doing the Account opening process

### **Account Closing:**

This is another necessary task to be done under the account function. People close their accounts for many reasons but many of the main reasons for closing their accounts were inefficiency and late service of their bank and an increase in the number of competitors in the area.

The process for closing an account is as follows:

More about another

- Customers willing to close the account must fill up the
- Specifying the reason.
- The client I then asked to return his all account-related belongings like ATM card, checkbook.



**Cash Department:** We know that a Bank is the Dealer of Money; it gets money and pays cash. Where cash counter needs to be the heart of any commercial Bank's branch office because it receives and pays cash for every outcome for the duration of its running period. And Cash counter additionally does a completely Emergent work by means of dealing with or leading the financial institution's waft of Fund. All the cash of any Bank business comes & exits thru the cash counter. This Department is the principal part of a bank that works because of the customer support-orientated Department. The talent of this phase of a bank creates a good photo of that bank to all styles of customers

**Clearing of Cheque:** Cheque clearing or bank clearance is the system of moving cash from the financial institution on which a cheque is drawn to the bank in which it changed into deposited, normally connected via the motion of the cheque to the paying financial institution, either in the normal bodily paper form or digitally below a cheque transaction system.

All bank has an officer of a clearinghouse who is running with the Bangladesh Bank clearinghouse. Basically, most of the important customers deposit their bills in exceptional forms of bank cheques. The clearing officer tested all of the cheques and deposit slips very carefully or correctly and then he acquired the cheque. After that's the clearing officer published all of the cheques in pc software that was acquired thru the Bangladesh financial institution computer department. Then Firstly, the clearing officer seals all of the cheques earlier date after that the officer indorsement all of the cheques and sign all the cheques. All the cheques are posted in the laptop department clever, then the officer prints the whole file and principal all the cheques with the aid of department clever this is referred to as the agenda of the clearinghouse.

NCC Bank's local Office carries out the bill remittance function through Bangladesh Bank. NCC Bank Limited local Office acts as the agent of all NCC Bank branches for the remittance house of the Bangladesh Bank. There are two patterns of cheque which are-

- A. Inward remittance cheque
- B. Outward remittance cheque

### **Inward Cheques:**

Inward cheques are those ones drawn from the several branches which have been offered on different banks and will be cleared thru the remittance residence of Bangladesh Bank. Then the cheque is known as the inward cheque of NCC Bank Limited.

- Pay Order
- Demand Draft
- Cheques

### **Pay order:**

Pay order is a device this is issued and paid from the same branch of the financial institution to pay a pointed-out amount of cash to the character thereon or to his order. Opposite cheque, there's no possibility of dishonoring the pay order because earlier than issuing a charging order financial institution takes out money from the pay order in advance.

Modes of purchasing Pay Order:

- By cash
- By transfer of money.
- By account.

### **Demand Draft:**

A demand draft is a process used by an individual to build a transfer payment from one bank account to another. Demand drafts vary from ordinary popular exams in that they do now not need signatures to be cashed. Demand draft cannot be dishonored due to the fact the full payment has already been made for it, in contrast to a cheque which may be dishonored if the financial institution account from which the cheque has been issued has an insufficient balance.

### **C. Personal Cheque:**

Check to be remittance through transfer. When the same bank or NCC Bank Limited has two A / Cs for transfer by "posting" and then checks the check for "passing". If the check is passed,

it will be transferred. This method is for online banking only. This approach is only for online banking.

### **Outward Cheques:**

Outward cheques are the ones painted on other Bank branches which are handed out to the involved department for series thru the remittance residence of Bangladesh Bank. These cheques are called outward remittance cheques.

The remittance house is a Gathered of the domestically running scheduled banks for the exchange of Cheques, drafts and different demand tools drawn on each different and obtained from their numerous customers for series.

**Bill Payment Services:** NCC Bank Limited give bill payment services. Customers can pay their Water bills and Holding bills easily.

### **SMS Banking Service:**

NCC Bank Limited has an SMS Banking provider. Mobile Phone is the very best channel or manner. With this device clients can get a perfect service; they can experience like service by way of this device:

verify the price, get hold of fame everywhere, Get alert robotically on a person when cash in my account, and coins out from my account.

Save time & fees as this could lessen their go to their several branches for simple queries

NCC Bank Limited has excellent SMS Bank service. Customers can easily transact, Change PIN Balance Inquiries, assist, and so forth via using the Phone. But they have followed maintained the procedure.

### **Remittance of Funds:**

A remittance is a fee of money this is transferred to any other party. Broadly talking, any payment of an invoice or an invoice can be referred to as a remittance. However, the time period is most often used nowadays to describe a sum of money sent by way of a person working abroad to his or her own family back home.

Reviving cash from aboard has to be a chunk of cake. It must not be riddled with technicalities and jargon. That's in which NCC Bank Limited is available, that will help you acquire money from anywhere, everywhere.

Extending the attain of your remitted money Faster, Safer and simpler

### **Credit & debit card:**

A credit card replaces the danger of carrying cash. At NCC Bank Limited, we continuously strive to comfortable your card to guard your account. With an abundance of moneymaking functions, our card is tough to ignore.

NCC Bank Limited credit Card - making the convenience of your bills.

Enjoy the blessings of the NCC Bank Limited Credit Card. Upload your financial freedom.

**Debit Card:** A debit card, like an ATM card, at once accesses a purchaser's account. Unlike ATM card, which is strictly at ATMs, debit playing cards are becoming widely established at merchant locations.

Enjoy the benefit of cashless purchasing with an NCC Bank Limited Visa debit card. With your NCC Bank Limited Visa debit card, you get access to your account each time and anywhere you need. You could use it to purchase goods at merchant institutions, for making bills online, and withdraw cash from ATMs in Bangladesh.

### **Credit Card:**

A Bank Credit card is a form of purchaser loan, a revolving credit score account that has a credit score line of a specific quantity that may be borrowed in opposition to in part or incomplete. As the pending stability is paid, the available credit score line is refunded for use once more. Initially created to assist fund small purchases through customers from neighborhood ken merchants, bank credit playing cards have ended up a fundamental method for clients to obtain goods and services. Credit cards usually offer a spread of other offerings as well, including coins advances and convenience checks.

### **Deposit Scheme Products:**

1. Savings deposits Account
2. Current Deposit Account

3. Special Notice Deposit Account
4. Special Savings Scheme
5. Money Double Program
6. Youngster Account
7. Youngster Maximum Account
8. Youngster Money plant Scheme

### **Loan and Advances section**

**Loan:** A loan is a figure of debt incurred by an individual or other being. The lender—typically a corporation, monetary group, government, or Businessperson, —advances an amount of cash to the borrower. Unlike, the borrower has the same opinion of a positive set of phrases or conditions together with any finance prices, interest, repayment date, and others. It is non-renewable.

Loans are a source of long-term Financing.

**Advance:** Funds borrowed by using an entity from some other entity, repayable after a specific time bearing interest fee are called Loans. Funds provided by using the financial institution to exist for a selected cause, to be repayable after a quick-term is called Advances. Advance is a Continuous mortgage. It is Renewable.

Where the advances are a source of short-term financing, for that, to be repaid within less than a year. The monetary value of an advance is generally less than that likened to a loan.

Nowadays Bangladesh bank fixed 9% interest given Against any loan for the Covid-19 situation.

NCC Bank Ltd offers Services Different types of loan

Like:

1. Term Loan
2. Cash Credit Hypothecation loan

## Credit & Loan Products Retailing Loan/ Term Loan

1. Personal loan
2. Education loan
3. Car loan
4. Special House Building loan
5. Home Improvement Loan- Secured
6. Marriage Loan
7. Health Loan
8. Professional loan- secured
9. Professional loan- unsecured
10. Consumer loan
11. NCC Bank Festival Loan
12. NCC Bank Travel Loan

### **Cash Credit loan Hypothecation:**

A Cash Credit (CC) is a brief duration of the supply of financing for an employer. In other phrases, coins credit is a brief-time period mortgage. It is capable of an organization to withdraw cash from a bank account without keeping a credit score balance. It is a non-stop credit score and allowed below the types- (I)" Commercial lending" while the client is other than enterprise and (ii) "Working capital " When the customer is an industry.

The account is limited to most effective borrowing as much as the borrowing restriction. Also, interest.

### **Foreign Exchange and International Trade Finance section:**

Foreign Exchange is the mechanism by which the currency of one country. Gets transformed into the foreign money of any other country to effect ' International Trade Payment 'This Mechanism by way of which Commercial investment and other transactions between international locations are settled. It engaged with the buy and promotion of the cash of overseas nations and it is moving off Exchange balance from a financial institution to financial institution.

For instance, you possibly can swap the U.S. Dollar for the euro. Foreign trade transactions can occur in the forex marketplace, also known as the foreign exchange market.

### **Foreign Trade:**

Transfer of goods and services from one country to another country Against Foreign Exchange. Trade among Nations is not an unusual occurrence and normally benefits both the exporter and importer. Foreign trade can usually be justified on the precept of Comparative develop.

### **Sources Of Foreign Exchange:**

1. Proceeds from Export of Commodities
- 2 Proceeds from Export of services abroad
3. Foreign Remittance
4. Foreign AID /Loan /Credit /Barthers.
5. Foreign Direct Investment (FDI)
6. Income on Investment receipt from overseas.
7. Foreign tourists /travelers.

### **Uses of Foreign Exchange:**

1. Payment against the import of commodities from other Nations.
2. Payment of services from abroad.
3. Providing gifts grants/donations to other Nations.
4. Investment made abroad
5. Transfer of profit arising from foreign investment.
6. Residence travel to other Nations (tourists /treatment)
7. Maintenance of a basis /consulate office abroad.

### **Role of Bank in Foreign Exchange:**

The banks which are dealing in Foreign Exchange and Provide facilities for the conversion of 1 foreign money into every other or vice versa are referred to as Authorized Dealers in foreign exchange. A financial institution is stated to shop for or sell Foreign Exchange while it handles the claims drawn in foreign money or the forex notes and cash of other international locations.

In the facilitation of international trade performance for importing and exporting via commencing Letter of credit - advising confirming negotiating and remittance of export proceeds.

### **Financing Export Trade:**

The Financial needs of the exporter, right from the moment he conscience of the project and till he realizes export proceeds, are met by the bank.

### **Financing Import:**

Banks on behalf of their importer- Customers difficulty Letters of Credit. The Letter of credit score is a letter or the other authenticated communique, addressed by one financial institution to some other financial institution asking for the bank to whom it miles addressed to make a fee or receive or negotiate the order of a third man or woman both against stipulated files or upon situations that everyone others terms and situations of the credit are complied with or upon the overall performance of any other act by way of the stated beneficiary.

### **Remittance Facilities:**

An importer in Bangladesh has to pay the Overseas Exporter. Similarly, a Bangladesh exporter has to get hold of charge From Abroad. A Bangladesh who is employed overseas may also like to remit funds for the upkeep of his family in Bangladesh. Thus, all transactions in foreign exchange, in the long run, bring about both remittance of budget into Bangladesh (Inward remittance DD, TT, MT) or Remittance of finances from Bangladesh (Outward remittance DD, TT, MT).

The payment of budget into or from Bangladesh can be arranged through any of the credit score units employed might also include a telegraphic switch, mail switch, demand draft, foreign vacationers, cheque, bill of exchange, or any other tool.



## Work-Related Activities

I worked in various of the Bank's banking departments where all the bank's personnel were supportive and helpful in providing data. Overall, I had a very friendly and welcoming environment at NCC Bank Ltd, which gave me the pleasure and happiness of being part of them for a while. I tried to give my hundred percent to the organization throughout my internship in order to perceive and prove myself. I made every endeavor to contribute to my organization's service. My overall target was to give my colleagues a good impression. For this, I had to work hard. It is possible to separate my tasks and commitment to the company into parts. These are given below:

### Account Opening

When a customer comes to the bank. To create an account, my first job become that point to invite them what kind of account they were determined to open. I took that precise kind of shape to them after they responded with a reaction. Then Generally I requested them first to give me a few records, which include:

1. Account holder Name
2. Information of his/her introducer (who's going to introduce this new client to us)
3. Their initial deposit
4. Their TIN certificate (in the event that they have one-not mandatory)
- 5 Information about the nominee,
- 6 Account holder's records (career, parent's call, NID, permanent deal with, modern-day address, cell phone number, earnings supply)
- 7 Two copies of the account holder's pictures attested via the introducer; one reproduction of the nominee's picture attested by the account holder)
- 8 Signatures of account holders and nominees after taking all of the facts.
- 9 I take that particular account starting report and take the following sequential wide variety and make it the patron's account number.
- 10 Then I used to take out a brand-new deposit slip for that particular account. I stuffed it up and then asked them if they are able to deposit the preferred quantity to the coins counter phase.
- 11 Recording of the vouchers in the Voucher Register Procedures has some exceptions if the price shape is ITD's FDR (DPS). If the account kind is FDR, the purchaser will pick how many years or months they'll expand on their account. The bank ought to ship a

receipt as evidence of protecting an FDR in that bank to that account holder. There is an FDR block that the officer used to fill up and then the supervisor signed it. The slip of the deposit could additionally be numerous. It is a DPS, a scheme should be selected by the client. Like how many years, how tons money they are going to deposit each month. The slip of the deposit would be specific right here. The very next day, when the account changed into opened and all of the methods had been achieved, it was my duty to maintain the report inside the cabinet's serially managed directory.

### **Receive Cheque Requisition**

Customers submit a check request to give a new checkbook that includes a particular number of pages that the customer has specified. Here, there are two types of checkbook requisition:

- 1) One type is when a new account is opened and the first checkbook has been requested by the new customer. That's why NCC Bank Ltd has a different white-colored slip to fill up and then we'll send it to the head office.

Another type is when the existing or old Checkbook clients are finished or when the Checkbook runs low on pages, that time the clients request a new Checkbook.

### **Calling Customers to collect the Cheque books and ATM Cards**

1. I also had to call customers to our branch to collect their previously applied checkbooks or ATM cards.
2. Once they came, my task was to learn their name, and if they had asked for a checkbook, I went to the store to collect the checkbook for that particular customer.

### **Remittance:**

Using Western Union, MoneyGram, or other companies, a customer used to come to the bank to collect money sent from abroad. I was the one who greeted them at Bank. Then I do the following procedure-

1. I used to ask them about the company from which their money came. Western Union, MoneyGram, or any other company.
2. So I take out the slip of that particular service
3. I was asking them to fill it up. If they couldn't fill it up on their own, I fill it up.
4. Then I asked for their NID to be given. Then I photocopy it and also check their NID from the website of the Election Commission which costs a bank Tk.

5. Then I gave the officer beside me all the files. He also checked the paperwork and visited the website of Western Union or MoneyGram and made it possible for the payment. I take the yellow cash voucher when the officer checked me and gave me the green signal. Complete it and give it to the client to take the cash out of the cash section.

### **Inward and Outward Mail Registration**

I also wrote inward and outward mail registers.

### **Other Relevant Activities:**

I tried to help my supervisor put all account opening files in a proper order and dynamically concerning their types and number of accounts. There is twenty-five account opening forms in each directory. The branch has new cabinets that have been made. The banking files have a whole cabinet. So, in proper order, we organized the files. Organizing it took a lot of time. It's in good order now. Whenever they tell me to do so, I make random photocopies. On different papers, I used to send seals. They told me that I used to do it myself once or twice. I used to receive calls every time the two officers worked or were unable to access the phone at the time and tried to solve their problems. There were four interns who joined after me in that branch. I had to share with them my already gained expertise and experience in order to do those things as well.

### **Organization-Wide:**

#### **Call to Clients:**

When clients have not acquired important data, we need to touch them for that record. Branch call to branch or headquarters. Wait for clients to name and respond to their queries. If any client wants a particular officer, they'll be added via speakerphone.

#### **Passport Slip, Deposit Slip, & Credit Card Slip:**

Passport slip, Deposit slip, & Credit card slip, if any customers wish. I've got to give it to them immediately. I sometimes helped them understand how to fill in the form.

#### **Fill up the Forms:**

On behalf of clients, fill in the A / C opening forms. Enter the check slips or DPS forms on behalf of those customers who cannot write correctly.

#### **Writing Inward/Outward Books Section-wise I will bring the code entry**

#### **Putting Seals and Stamps:**

Placing seals on the forms from the approved officers. Put stamps in a copy of the bill for the customer.

## Challenges

The covid-19 Situation is one of the maximum challenges for the Banking sector.

Challenge is:

1. Revenue stress and occasional profitability. Low-degree interest fee and higher-stage capital.
2. Tighter regulation and growing opposition from shadow banks

### **The challenges for foreign Remittance in 2021**

As the global COVID-19 pandemic & monetary disaster is still going on in principle overseas remittance sourcing countries, wage remittance may additionally decline by 14% through 2021 as projected by using the World Bank. The international average profits reduced beside the productivity as an entire. The unemployment fee improved due to the COVID-19 outbreak over the arena.

- The common worldwide migration declined by means of 30% in 2020
- Around 70% of recent migration from Bangladesh to abroad has been reduced, for you to have an impact on the remittance inflows in 2021.
- Some regulations imposed through the Middle Eastern international locations each for MTOs and expatriates' hampers sending extra remittances/
- Overall profits and expenditure affected the day-by-day residing general of NRBs overseas.
- All Bank Face these demanding situations and nevertheless, the financial institution cannot conquer this example. They cannot completely fill this example losses.

## Learning Part

Firstly, I without a doubt don't know what I will do? And also thought that what Can I learn something from this internship? And Gradually I learn something. And in addition, doing an internship at NCC Bank Limited became a combination of both exact and horrific experiences. To cope with clients, senior personnel, and all co-workers, it is a running system and communicate abilities.

### Leaning:

Leaning, Open all types of accounts. And Handling all General section Customer Properly. And also leaning from Internship programs likes.

**1. Learning the proper way of Cheque/ DPS:** Now I know how to write for future help in blank cheque / DPS form.

**2. Facing the innovation:** Now I can understand the entire version of the banking systems and online banking systems, and if anyone wants it, I can provide related information. In these sectors, I can face the different terms and innovations and apply them to my future career.

**3. Digitally work experience:**

Taking automated electricity bills and helping clients with unique online facilities also help me gain a digital workplace environment success.

**4. Earn a real banker working experience:** Without the need for a doubt, from my internship program, I have experienced a great experience. I actually have experienced a notable level in. I even had only theoretical or book-associated expertise earlier than getting into any company place of work, however now I have real-lifestyles paintings experience and expertise. In my future career, this work expertise has helped me.

**5. Building communication skills:** I had to speak and speak with exclusive sorts of humans and visitors all through my internship program. I needed to address such a lot of purchaser calls as properly and I additionally gave them the info I desired. This experience will assist me to broaden my conversation competencies.

**6. Handling work responsibility:** I learned how to perform duty with proper responsibility while doing my internship, it was very challenging because any mistake can make you a penalty.

**7. Organizational culture:** The internship program makes it easier to understand the ideals, expectations, vision, vocabulary of life, processes, and symbols; it contains the principles and practices that are considered the culture of the organization. Understanding the environment allows proper respect for an intern like me to interact with other people.

**8. Teamwork spirit:** The company as a whole is working for atamans always beneficial to each other. They always figure out the task first of all than their other jobs. We always want to achieve the aimed target, which built me feel like I need to be aim-oriented like them. For this internship program. My Technologies competency became strong.

## **Chapter: 04**

### **Major Findings**

## Findings

The study has been concluded aiming at identifying important factors of customer service of NCC Bank Limited in Syedpur Branch.

The followings are the key findings of NCC Bank Limited:

1. A survey I conducted found that 63% of people are satisfied with first-rate online banking, but 37% are not completely satisfied. Occasionally, they face server-related issues.
2. According to the survey, 46% of respondents are not satisfied with banks ATMs or debit cards. Another reason is that distant customers cannot easily transact money because ATMs booths are not enough for regular customers.
3. It appears that 36% of people are neutral toward service charges, fees, and interest rates, and 25% are fully unhappy.
4. My observation indicates that 25% of people are completely dissatisfied with the service, and the customer complains that employees are too few in this bank, since it is difficult for them to perform maintenance on time.



## **Recommendations**

After working in the customer service field at NCC Bank Limited and on the basis of collected data, observation, expert staff's opinion, I have come up with the following recommendations.

- The online banking system of NCC Bank Limited should be enhanced and updated. Server issues are among the most common problems. The Bank also ensures a networking system with its branches then it could easily transfer data within a short time.
- The ATM cubicles at NCC Bank Limited need to be upgraded for credit cards and automated teller machines (ATMs).NCC Bank Limited should provide ATM cubicles in every necessary location so that people can easily transact and resolve problems when they need cash by using these ATMs.
- The NCC Bank Limited should be more thoughtful about its service charges. As a result, customer satisfaction and Number of customers will increase.
- The number of service employees at NCC Bank Limited, Syedpur Branch should be increased. Consequently, the employees are not sufficiently able to provide service when a customer faces a problem. As a result, the process became lengthy and customers weren't fully satisfied with that service.

## **Chapter: 05**

### **Conclusion**

## Conclusion

NCC Bank Limited is a personal Commerce financial institution in our country. This financial institution helped in our societies in each region. NCC Bank Limited provide many unique styles of services like Deposit Scheme, Loan Scheme, and Islamic Banking, Home Remittances by Expatriates. The deposit side affords unique blessings like Deposit Rates, Special savings schemes, Special Fixed Deposit Schema. The loan zone presents unique blessings like Special schemes, General Loans, and Advances. Special schemes like Consumer schemes, Lease financing, Microcredit Financing. General Loans and Advances provide General Sector, Export, and Import. Home Remittances by using Expatriates provide Foreign Currency Deposit Account, Foreign Remittances, and Money Gram. NCC Bank Limited additionally offers a few centers like ATMs, Credit Card and currently, NCC Bank Limited provides VISA and MASTER Card centers in our country. It is one of the leading private sector growths or Progress in the profits and deposits, investment sector. For future planning and the successful performance for achieving its basic goal in this current competitive environment, this report can be a subsidiary guideline. Banks always contribute to the economic development of a country. Compared with other Banks NCC Bank Limited is contributing more by investing most of its funds in successful projects leading to an increase in production of the country. It is explicit that the right channel of Banking establishes a successful network over the country and increases resources; will be able to play an important role in the portfolio of upliftment in developing countries like ours.

NCC Bank Limited plays its leading role in the socio-economic upliftment of the country. Establishing NCC Bank Limited has been rendering its Banking services with the needs of the nation to cope with the demands of people in the country. By doing many other works for the state & society, NCC Bank Limited has founded as the pioneer of playing a key role in the country. The Bank is administered through a group of professionals who are nicely prepared and devoted to the bank. Now it's far regularly moving toward automation and which will now not allow any type of discrepancies. Bank now aggressively searching and setting up foreign companions at abroad, to make less difficult and shorter the time for the remit of NRB. All the above implies that they're successful in gaining the trust of the people and business entities of our country.

## **Reference:**

Annual report of NCC Bank Limited (2017-2020)

Official Report

<https://www.assignmentpoint.com/business/banking/overall-banking-activities-ncc-bank-limited.html>

<https://www.banksbd.org/ncc-bank/saidpur-branch-2618.html>

# Appendix

## Questionnaires for interview

### Customer Satisfaction Survey of NCC Bank Limited

Name: \_\_\_\_\_

Age:  (18-24)  (25-34)  (35-44)  (45-Above)

Gender:  Male  Female

Branch name: \_\_\_\_\_

*[Instruct the customer to carefully read all questions and then (✓) on the most possible answer:]*

1. Are you a Customer of this Bank?

Yes  No

**If you are a customer of NCC Bank Limited then answer the question below.**

2. Which forms of accounts do you hold? / Which product provider you're taking from the financial institution?

- i) DP
- ii) Saving
- iii) Current
- iv) FDR
- v) Others

3. Why did you open an account at this Bank?

- i) For Saving Money
- ii) For Transaction
- iii) For taking a loan
- iv) Other Reason

4. Are you happy with using online banking?

- i) Satisfied
- ii) Moderate Satisfied
- iii) Neutral
- iv) Dissatisfied
- v) Strongly Dissatisfied

5. If, you aren't satisfied please proportion the reason?

Ans: \_\_\_\_\_

6. Does the Bank provide an aggressive Service Charge and Interest Rate?

Yes  No

7. Bank service charge and interest rate, fees to the Customer Reasonable.

- i) Strongly Agree
  - ii) Agree
  - iii) Neutral
  - iv) Disagree
  - v) Strongly Disagree
8. This Bank's standard Service Quality is Good.
- i) Agree
  - ii) Moderate
  - iii) Neutral
  - iv) Disagree
  - v) Strongly agree
9. Does the bank always pay special attention to the customer?
- i) Strongly Agree
  - ii) Agree
  - iii) Neutral
  - iv) Disagree
  - v) Strongly Disagree
10. Bank employees are well-mannered and well trained.
- i) Strongly Agree
  - ii) Agree
  - iii) Neutral
  - iv) Disagree
  - v) Strongly Disagree
11. Where do you experience the Bank needs Development for giving offerings?
- i) Customer Service Speed
  - ii) Product Offered
  - iii) Employees Behavior
  - iv) Services Charge
  - v) Other
  - vi) No Comment
12. Do you agree, that Bank Branch Should be expanded?
- Yes                       No                       No Comment
13. Do you think, this service employee is enough for giving service?
- Agree                       Disagree                       No Comment
14. In the covid-19 Situation, are you getting any benefit from the Bank?
- Yes                       No

If You say yes, please write how you get the benefit?

Ans:
------

15. Are you happy with using this Bank ATMs Booth?

- Yes                       No