

**A STUDY ON GENERAL BANKING AND CUSTOMER
SATISFACTION OF AGRANI BANK LIMITED, SHEWRAPARA
BRANCH, DHAKA**

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**MASTER OF BUSINESS ADMINISTRATION IN AGRIBUSINESS
FACULTY OF AGRIBUSINESS MANAGEMENT
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA-1207**

JUNE, 2016

INTERNSHIP REPORT

ON

A STUDY ON GENERAL BANKING AND CUSTOMER
SATISFACTION OF AGRANI BANK LIMITED, SHEWRAPARA
BRANCH, DHAKA



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MBA in Agribusiness

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INTERNSHIP REPORT
ON
GENERAL BANKING AND CUSTOMER SATISFACTION OF AGRANI
BANK LIMITED, SHEWRAPARA BRANCH,DHAKA

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An Internship Report
Submitted to the Faculty of Agribusiness Management,
Sher-e-Bangla Agricultural University, Dhaka,
in partial fulfilment of the requirements
for the degree of

MBA IN AGRIBUSINESS

SEMESTER: JANUARY-JUNE, 2016

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Subject: Submission of the internship report entitled" **A Study on General Banking and Customer Satisfaction of Agrani Bank Limited, Shewrapara Branch,Dhaka**".

Dear Sir,

I have put my best effort to prepare an effective & creditable internship paper. With great pleasure I submit my internship paper on "**A Study on General Banking and Customer Satisfaction of Agrani Bank Limited, Shewrapara Branch**"that you have assigned to me as an important requirement of MBA program. I have found the study to be quite interesting, beneficial & insightful. It contains a detailed study on satisfaction of bank customers. Here I have gathered information through primary and secondary sources.

I therefore, pray and hope that you would be kind enough to accept this report as fulfillment of the requirement of my post graduation.

Sincerely yours,

Rezwanul Islam Bhuiyan

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MBA in Agribusiness

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TO WHOM IT MAY CONCERN

This is certify that Rezwanul Islam Bhuiyan, Reg. No.: 10-03911 Master of Business Administration in Agribusiness, Faculty of Agribusiness Management, the Student of Sher-e-Bangla Agricultural University has participated internship program in our branch from 19-01-17 to 09-05-2017. He is obedient, honest & dutiful.

We wish his every success in life.

(Nirob Kanti Das)
Assistant general Manager (AGM)
Agrani Bank Ltd.
Shewrapara branch
Shewrapara, Dhaka-1207

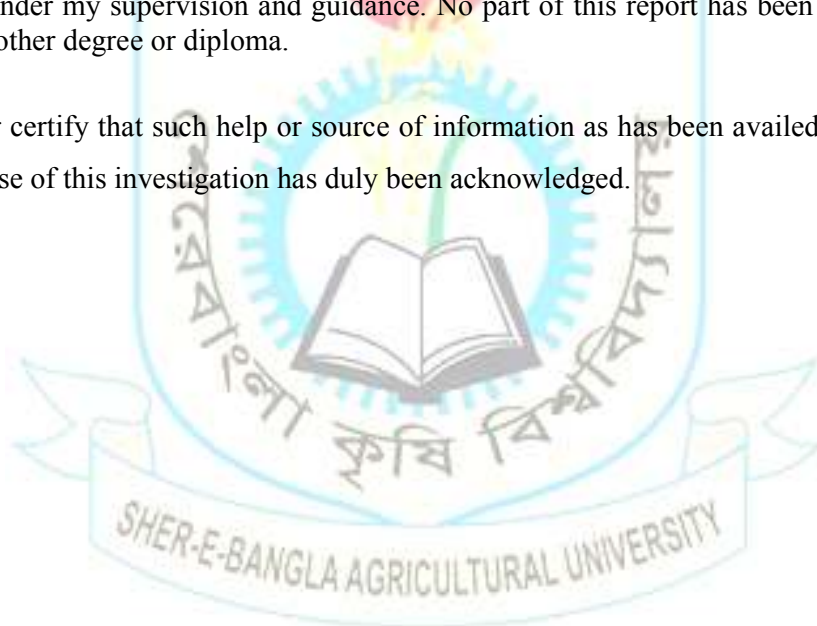


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SUPERVISOR'S CERTIFICATE

This is to certify that the internship report entitled “ A Study on General Banking and Customer Satisfaction of Agrani Bank Limited, Shewrapara Branch,Dhaka” submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of MASTER OF BUSINESS ADMINISTRATION (MBA) in AGRIBUSINESS, embodies the results of a piece of bona fide internship carried out by Rezwanul Islam Bhuiyan Reg.No:10-03911 under my supervision and guidance. No part of this report has been submitted for any other degree or diploma.

I further certify that such help or source of information as has been availed of during the course of this investigation has duly been acknowledged.



Dated: 24.09.2017
Dhaka, Bangladesh

(Professor Md. Zakir Hossain)
Supervisor
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Student's Declaration

I, Rezwanul Islam Bhuiyan, student of MBA (Agribusiness), Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, do hereby declare that the Internship report “A STUDY ON GENERAL BANKING AND CUSTOMER SATISFACTION OF AGRANI BANK LIMITED, SHEWRAPARA BRANCH” has been prepared by me under the supervisor of Professor Md. Zakir Hossain, Professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University.

I also declare that the matter embodied in this report is original and neither this report nor any part of this report has been submitted elsewhere for the award of any other any degree or any other purpose.

Rezwanul Islam Bhuiyan

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MBA (Agribusiness)

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Acknowledgement

At first I present my due regards to almighty ALLAH, who provided me the excellent opportunity to build and complete this Internship report entitled “A Study on General Banking and Customer Satisfaction of Agrani Bank Limited, Shewrapara Branch”.

I am deeply indebted to my supervisor Md. ZakirHossain, Professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, for his whole-hearted supervision during my organizational attachment period. His suggestions and comments were a great source of spirit to make the report a good one.

My special gratitude goes to Nirob Kanti Das, Assistant General Manager (AGM). Additionally, I am also grateful to Farzana Anwar, Imran Ahmed for giving their Advice to complete my report. I am deeply indebted to all senior officers and officers and all other employees of Agrani Bank Limited, Shewrapara Branch for their friendly and sincere cooperation during my organizational attachment period.

ACRONYMS

ABL-Agrani Bank Limited

ATM- Automated Teller Machine

CSR -Corporate Social Responsibility

DPS- Deposit Premium Scheme

EGPRP- Employment Generation Project for Rural Poor

FDR -Fixed Deposit Receipt

LIM -Loan Against Imported Merchandise

LTR -Loan Against Trust Receipt

NORAD-The Norwegian Agency for Development Cooperation

NRB-Non Resident Bangladeshis

POS- Point of Sale

SEDP -Small Enterprise Development Program

SERVQUAL-SERVICEQUALity Level

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ABSTRACT

In order to provide a student with job exposure and an opportunity of the transition of theoretical knowledge into real life experience, an internship is a must. A better balance between theory & practice can be gained through this program.

The internship report is on “A Study on General Banking and Customer Satisfaction of Agrani Bank Limited , Shewrapara Branch, Dhaka”.

The main objective behind this report is to know different services of Agrani Bank Limited , Shewrapara Branch”and also to determine how well Agrani Bank Limited is satisfying the customer of those service grounds and different service quality dimensions. The survey is conducted on 50 respondents (sample) those represent the total general customers segment.

This report contains seven chapters. First chapter deals with introduction, origin objective, scope and limitation of the study. Second chapter contain review of the literature. Third chapter on Methodology. Chapter four emphasis on Organizational profile of Agrani Bank Limited, Hierarchical and Functional position, Product at a glance. Chapter five on General Banking. Chapter six analyze on customer satisfaction. Seventh chapter contains Findings of the study, Contributions and Conclusion of the study. This research has provided some interesting insight in to what kind of service the customers give importance to and what quality service they get from Agrani Bank Limited. Appendix part on References and Questionnaire. The research revealed that only one third of customers were more or less satisfied with the service of the bank and more than half of the respondents were on the neutral side of satisfaction line. 44% customers are satisfied on prompt service and 48% on help. 60% customers do not answered the question on understanding quality of employees. 58% customers understood the statements provided by ABL. Finally 46% customers are strongly dissatisfied on ATM service, others are also dissatisfied on it.

CHAPTER 1

INTRODUCTION

1.1 Background of the study

As a student of Masters of Business Administration in Agribusiness, I participate in a 4 months internship program. It is necessary to know the practical knowledge of an organization. This report is done as a partial requirement of the internship program for the student of MBA(agribusiness). This report conducted the major part of general banking and customer satisfaction of agrani bank limited. Though our subject is agribusiness, the practical knowledge of banking helps us in capital formation through banking sector. There is some difference in business and agribusiness but knowledge of bank make us advance than others.

1.2 Origin of the report:

This report is a partial requirement of internship program for MBA (Agribusiness) in the faculty of Agribusiness management from Sher-e-Bangla Agricultural University..During my internship period I joint Agrani bank limited at Shewrapara, Mirpur, Dhaka. The internship report is prepared after completion of sixteen weeks internship in the respective organization. The title of the report is “**A Study on general banking and customer satisfaction of agrani bank limited ,shewrapara branch**”. During my internship period in the Agrani Bank Limited I’ve worked under Credit, Remittance, Deposit, and loan and advance department. I worked under the supervision of principal & senior officer and officer, for their assistance and guidance in completing this report.

1.3 Objectives of the study

- To know the general banking and customer satisfaction of agrani bank limited.
- To find out the problems in the general banking and customer satisfaction of agrani bank limited.
- To provide the recommendation for over coming the problems of Agrani bank limited.

1.4 Limitations:

The objective of this study is to earn real life practical experience in banking system. It requires long time to acquire to the real experience. The lack of available of data is another limitation. Maximum of banking activity are practical. Just reading the manual is not enough. To earn practical experience, it requires working with those events.

The main limitations are as:
1.Time constrain.
2.Banking people are very busy. Sometimes it seems hard to get their attention.
3.Lack of published limited documents.
4.Some information is confidential- not open to public.

CHAPTER 2

REVIEW OF LITERATURE

Bateson (1985) cited that in case of the banking sector, recognized standard scales to measure the perceived quality of a bank service is not available. Thus providing high quality service is being as an important weapon to survive and to gain and maintain competitive advantage. Inter-relation between customer satisfaction and service quality is well approved by researchers. They argued that higher service quality by banks results in higher customer satisfaction. In this study, satisfaction has been measured considering that it is driven by service quality of the banks. It has been done through using dimensions adapted from SERVQUAL model.

Cronin *et al.* (2000) cited that Service satisfaction has thus been assessed using items that include interest, enjoyment, surprise, anger, wise choice, and doing the right thing.

Oliver (1997), Olsen (2002) cited that satisfaction is an affective construct rather than a cognitive construct .That means it is derived or influenced by many other factors other than just by the customer's mental thinking.

Parasuraman *et al.*, (1985) they worked on a conceptual model of service quality and its implication for future research .In their study customer satisfaction can be based not only on the judgment of customers towards the reliability of the delivered service but also on customers' experiences with the service delivery process. They further viewed that services are intangible since they are performances and experiences rather than objects that can be precisely manufactured. Services are heterogeneous, that is, their performance often varies from producer to producer, customer to customer, and day to day. More importantly, production and consumption of services are inseparable. Unlike goods that can be engineered at a manufacturing plant and delivered intact to the customer, quality in services often occurs during service delivery, which is the interaction between a customer and a service provider. Given the differences between services and goods as previously mentioned, quality of service is more difficult for customers to evaluate than quality of goods. Customers evaluate service quality not only on the outcome of the service but also on the process of service delivery, and from how well a service provider actually performs, given their expectations of service performance.

Rust and Oliver (1994) cited in Dhandabani defined satisfaction as the “customer’s fulfillment response” which is an evaluation as well as an emotion-based response to a service.

Siddique (2012) found that the most important factors influencing customers for selecting a private commercial bank are effective and efficient customer services, speed and quality services; image of the bank, online banking, and well management. On the other hand, the most important factors for choosing a nationalized commercial bank are low interest rate on loan, convenient branch location, safe investment (accountability of the govt.), variety of services offered and low eservice charges. Findings also suggest that there are some of significant statistical differences between responses of Private commercial banks(PCB’s) & nationalized commercial banks(NCB’s)customers related to factors considered important in selection a bank.

Storbacka (1994) cited in Thakur that Service quality is a crucial element which impact customers’ satisfaction level in the banking industry. And in banking, quality is a multivariable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service.

Victoria *et.al.* (2009) Customer-banker relational behavior is dynamic and fast-changing and better interpersonal relationships tend to be characterized by their quality. Banks in Bangladesh are functioning increasingly under the competitive pressures originating from the banking system from non-banking institutions as well as from the domestic and international capital markets. In order to expand banking business, as well as sustain it in the long run, it has now become essential for banks to focus on developing long-term relationships with their customers. In this paper we examine whether banking products in Bangladesh address customers' needs.

Zeithaml (2003) cited that the evaluation of whether a product or services has met the needs and expectations of customers is satisfaction. In more comprehensive way, it can be defined as the sense of fulfillment of needs, contentment response of a customer, feelings of pleasure associated with happiness, delight, and sense of relief.

CHAPTER 3 METHODOLOGY

3.1 Methodology:

The study methodology included observation of their work procedure, analysis of their information input forms and their output documents, face-to-face communication with the clients, interviews of relevant ABL officials.

3.2 Exploratory research

Exploratory research is a type of research conducted for a problem that has not been clearly defined. Exploratory research helps determine the best research design, data collection method and selection of subjects. It should draw definitive conclusion only with extreme caution. Given its fundamental nature, Exploratory research often concludes that a perceived problem does not actually exist. Exploratory research often relies on secondary research such as reviewing available literature and data, or qualitative approaches such as informal discussion with consumers, employee, management or competitor, and more formal approaches through in-depth interviews.

3.3 Questionnaire preparation

The entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibility. I also design a structure questionnaire. This structure questionnaire was the major tools of this research project. 19 questions selected which focus this five dimensions.

Target group

Individual customer of agrani bank limited.

Data collection instrument

In-depth interview: During the exploratory research, I conducted in-depth interviews with employee and customers of agrani bank ltd.

3.4 Sources of information

As per study objectives mentioned, the information used in this study has been received from the following sources.

Primary sources:
Officials record of Agrani Bank Limited(ABL)
Face-to-Face interview with the respective personal
Secondary sources
Research, brochures, and various publications of Agrani Bank Limited.
Annual report, Official data book, Internet.
External sources
Different books and periodical related to the banking sector
Internet
news paper

Questionnaire survey: A structure questionnaire for the customers of Agrani Bank Limited is designed by me. This structured questionnaire was major tools of the research projects. Those 19 questions in 5 sections of my questionnaire ware asked by me. Continuous support provided to the customer for any problem that they face while answered question so that the validity of the questionnaire increases. As the simple random sampling is easily understood and result are assessable it is the best suited for my study.

Size: In this research phase a group of 50 people is selected as sample.

Data Analysis and findings

The analysis of collected data is complete with the help of the statistical tools .The response of the survey including the level of importance and the customers perception are tallied at first and then Simple percentage method is used as analytical method. The collected data were analyzed through Table & graphical presentation.

CHAPTEER 4

ORGANIZATIONAL PROFILE

4.0 Background of the Bank:

Agrani Bank (Bengali: অগ্রণী ব্যাংক) is a state-owned commercial bank of Bangladesh established in 1972. Its headquarter is situated at Motijheel in Dhaka, the capital city of Bangladesh. It started functioning as nationalized commercial bank taking over assets and liabilities of the erstwhile Habib Bank Ltd and commerce Bank Ltd. function in the East Pakistan. It has been privatized on 15th November 2007 and emerged as Agrani Bank Limited (ABL) taking over assets, liability and goodwill of Agrani Bank. The authorized capital of the Bank is Tk. 800 crore.

Agrani Bank Limited, a leading commercial bank with 935 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. Agrani Bank Limited started functioning as a going concern basis through a Vendors Agreement signed between the ministry of finance, Government of the People's Republic of Bangladesh on behalf of the former Agrani Bank and the Board of Directors of Agrani Bank Limited on November 15, 2007 with retrospective effect from 01 July, 2007.

Agrani Bank Limited is governed by a Board of Directors consisting of 13(thirteen) members headed by a chairman. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 10 Circle offices, 30 Divisions in head office, 53 zonal offices and 935 branches including 27 corporate and 40 AD(authorized dealer) branches.

4.1 Objectives of Agrani Bank Ltd:

- To facilitate and handle all kinds of commercial banking services to its customer authorized by Bangladesh Bank
- To handle the export and import trade of Bangladesh
- To take part in international banking etc

The Bank renders commercial banking services to all types of customers. The range of services offered by the Bank includes- accepting deposit, making loans and advances, discounting bills, conducting domestic and international money transfers, carrying out foreign

Exchange transactions in addition to international money transfers, and offering other customer services such as safe keeping, collections and issuing guarantees, acceptances and letters of credit. Core business of the Bank includes- deposit mobilization and lending activities comprising short- term, long- term, import and export financing. Financing activities are extended to different sectors of the economy that could be grouped in to several sectors including Rural & agriculture, Garments & Textiles, Jute, Cement & Bricks, Tannery, Steel & Engineering, Food & Beverage, Chemical & Pharmaceuticals, Printing & Packing, Glass & Ceramics and Miscellaneous.

4.2 Mission of ABL:

- Provide excellent quality customer services
- Provide expert workers and professionalism
- Maintenance of business ethics
- Become trusted: repository (place where things are stored) of customer's money and their financial advisor
- Sound capital base
- ABL mission is to provide Banking services to their valued clientele with utmost proficiency and sincerity reinforced by an efficient workforce and the latest state of technology.

4.3 Vision of ABL:

By assuring satisfaction to the customers, through a proper training of its most selected group of employees, it plans to pursue its mission. Also it plans to accomplish its mission through the constant innovation of its product line and establishing constant network with prospective corporate client.

4.4 Organizational Overview

Name of the Company	Agrani Bank Limited
Founded	March 26, 1972
Chairman	Dr. Zaid Bakht
Managing director	Mr.Mohammad Shams-ul Islam
Legal Status	Public Limited Company
Date of Incorporation	17 may 2007
Registered Office	9d,Dilkusha Commercial Area,Dhaka-1000
Authorized Capital	Tk.800 crore
Paid up Capital	Tk.497 crore
Reserve and Retained earning	Tk.420 crore
Number of employee	13269
Number of branches	935
Number of Subsidiary	2
Website	www.agranibank.org
Email	Agrani@agranibank.org
SWIFT code	AGBKDDH

Source: Annual report of Agrani Bank Limited,2015-16.

4.5 Hierarchy of Agrani Bank Limited

Hierarchy Of Agrani Bank



Fig 4.5: Hierarchy of Agrani Bank Limited.
Source: Annual report of Agrani Bank Limited,2015-16.

4.6 Product and Services of Agrani Bank Limited at a glance.



Fig 4.6: Product and Services of Agrani Bank Limited at a glance.
Source: Annual report of Agrani Bank Limited,2015-16.

CHAPTER 5

GENERAL BANKING

The services and products of **Agrani Bank** are possible to classify in the following broad divisions:

- Personal
- Corporate
- Business
- Agri & Rural
- SME
- Merchant
- NRB
- Islami

5.1 PERSONAL BANKING

Personal banking products are deposit, loan and card services offered by ABL. Deposit services are Savings bank account, Fixed deposit receipt, Personal savings scheme. These scheme enhance all savings of limited income people to be accumulated. Loan products at personal level are Home loan and Advance against salary. These programs help to achieve your dreams just in time and a minimum effort. Agrani Bank presents Debit card for the clients sharing a network with other four renowned banks of the country. Fees of the card are nominal. You may have a debit card from ABL and enjoy a life free from any tension of carrying cash.

Savings Accounts

Savings Bank Account can be opened in any branch of Agrani Bank by any Bangladeshi citizen in the name of an individual or a group of individuals which can be operated singly or jointly:

Requirements for opening a Savings Bank Account

Account Opening Form to be duly filled out and submitted to a chosen branch of Agrani Bank along with three passport sized copies of the applicant's recent photograph duly attested by an introducer who must be an Account Holder of any Branch of Agrani Bank. Attested copy of Bangladesh Passport of the applicant may also serve as an Introducer

An initial deposit of Tk. 100/- is required for opening of the A/c.

Minimum balance of Tk. 50/- to be maintained in the A/c.

A Savings Bank Account may also be opened in the name of a minor which has to be operated by the minor's guardian.

An account in the name of an illiterate person can also be opened which is to be operated by the Account Holder's thumb impression. For each and every transaction of the Account the illiterate Account Holder has to present himself/herself before the concerned Branch officials.

All required information as per terms mentioned in the Account Opening Form

Interest for the Account is applied in June and December on monthly product basis

An amount of Tk. 20,000/- or 25% of the balance, whichever is lower, can be withdrawn at a time from the account; two withdrawals per week are permissible. Otherwise, the Account is deprived of interest accrued in the month when the permissible provisions are not complied by.

Fixed Deposit Account

Opening a Fixed Deposit Account for different terms with any Branch of Agrani Bank Limited is very simple. Any individual or a group of individuals can step into any Branch of Agrani Bank Limited, fill out a prescribed form, handover cash or easily cashable instrument of any amount and leave the Branch with a Fixed Deposit Receipt.

TERM Deposit Accounts-Fixed Deposit Receipt(FDR)	
For 3 months and above, but less than 6 months	4.50%
For 6 months and above, but less than 1 year	4.75%
For 1 year and above, but less than 2 years	5.00%

DPS

NAME: Agrani Bank Pension Scheme

DPS type: Monthly Deposit

Interest Rate:7.00% -9.00%

NAME :Agrani Bank Special Deposit Scheme

DPS type: Monthly Deposit

Interest Rate:8.00% -9.00%

Initial Deposit:Tk.1000

Corporate banking

Agrani bank provide deposit services like Current account and Fixed deposit for its corporate clients. On the other hand it arranges funds through **syndication of banks** for big, corporate projects. Thus the bank is contributing to uplift the national economy to a higher level.

5.2 SYNDICATION OF BANKS

Agrani Bank Limited as a state owned commercial bank has to play important role in translating the Governments development plans in terms of growth in industrial, commercial and agricultural sector in Bangladesh. Accordingly the bank has formulated its credit policy under the guidelines of Bangladesh Bank the Central Bank of Bangladesh.

Necessity of Syndication Financing

Risks by nature are extremely volatile and unpredictable. This makes it urgent for the Bank to involve its risk management strategy in a way that best protects our interests against any insidious transaction. For reduction the lending risk Syndication Finance is most popular financing system.

Meaning of Syndication Financing

Syndication means joint financing by more than one bank to the same borrower against common terms and condition governed by common documents.

Major Objectives of Syndication Financing:

- To spread and share the credit risk among all the participating banks or financial institutions.
- In case of large loan to comply central bank's instructions.
- Analyzing the project viability from various angles by the syndicate members.
- To promote entrepreneur to establish large industry.

Syndication Financing History of Agrani Bank Limited:

After 1980's Agrani Bank Limited has started consortium financing and funding a few successful projects chronologically it terms in to syndication financing and our Bank has started syndication financing from last 10 years. The Bank continues its participation

in syndicated lending arrangements. The Bank continues to aggressively invest in well structured syndicated transactions. As lead Arranger and participating member bank Agrani Bank Limited has financed in the following sectors:

- * Textile
- * Garments
- * Steel & Re-rolling
- * Hospital
- * Universities
- * Chemical
- * Power, etc

As Lead Arranger our Bank has financed 13 (Thirteen) nos. of large projects & as participating member bank has financed 55 (fifty Four) nos. of successful projects.

Business support

With a view to building up a fund of tk.500 crore for financing industrial projects,ABL introduced Agrani Bank Shilpa Unnayan Bond in 1999. There are 2 types of bonds, 5 or 7 years. The lowest denomination is tk.50000 and highest one is of tk. 5000000. Interest rate is good enough to attract people.

Major credit schemes for business people are Industrial credit, Trade finance, Import Finance and export finance. If you are a deserving candidate for any of them, or you need any documentary support from Agrani Bank, you may pay a visit to any branch of ABL.

Current Account

Current account means any account which pays little or no interest but from which the customer can withdraw money when he wants by writing cheque during a working day. This type of accounts may be established in the name of individual or firms. This account is best suited for a business man.

Loan Against Imported Merchandise (LIM)

This type of finance is offered to the importer to finance their needs for meeting the cost including freight, insurance, and customs and excise duty payable on the imported merchandise. The lending bank mostly pledges the imported goods. The merchandise is released for the use of the importer (borrower) upon repayment of the bank's finance and charges either fully or partially, on production of the Delivery Order issued by the banker in favor of the borrower.

Loan Against Trust Receipt (LTR)

This is a loan against a Trust Receipt provided to the client when the documents covering an import shipment are given without payment. Under this system, the client will hold the goods of their sale proceeds in trust for the bank, until the loan allowed against the Trust Receipt is fully paid. We provide LTR to manage immediate liquidity of importers.

Agri & Rural Banking

Now bottom line farmers may have a bank account depositing tk.10 only. Agrani Bank provides this service to rural Bangladesh. Young generation intending to go abroad for jobs may have loan for their air tickets and other expenses against nominal securities.

Other rural economic activities are also supported by Agrani Bank credit programs. The areas addressed are Cultivation (flower and others), Fisheries, Poultry, Purchasing Agri and irrigation machinery and Ploughing animals. So it can be said that ABL is working to promote economic growth of Bangladesh from the very grass root level which is 80% of national economy.

SME banking

Small and medium enterprise of the country is one of the deserving sectors for financing support. Agrani Bank justifiably provide credit to them under different schemes. ABL launched a joint venture program named Small Enterprise Development Programme (SEDP) with NORAD, a Norwegian agency in 1995. This program was implemented in greater Mymensingh and Faridpur district. The target fields were rice mill, nursery, repairing shops, fisheries, weaving and many more.

The bank is presenting micro credit and other supports to landless day labor for alleviation of poverty by generating employment. Agrani Bank had designed some programs in collaboration with other agencies. One such program is Employment Generation Project for Rural Poor (EGPRP). This program is launched in 1995.

All these programs are very much favorable to the micro enterprises and the poor. Terms and conditions are also customer friendly and easy to follow.

Banking for NRBs

Nonresident Bangladeshis now get banking facility through Agrani Bank. They may have an account in taka, they may invest in dollar bonds. They are also allowed to have an F/C account. If you are one of them you can avail these opportunities. Your nominees are also entitled for these scope.

Merchant Banking

The merchant banking unit of Agrani Bank was turned into a subsidiary entity in 2009 and named as Agrani Equity & Investment Limited. This Unit serves Issue management, Underwriting and Portfolio management functions.

Islami Banking

Among the nationalized banks Agrani was the first to introduce Islami Banking service. Agrani Bank provides completely interest free Shariah based banking to the clients. Deposit services offer interest free profit in compliance with Shariah. If you desire to get Islami banking service you are welcome at its Islami banking unit in its H/Q. Agrani Bank, as per its slogan, is always beside the people in their struggle to come up with sustainable economic growth for themselves and for the nation.

Islamic banking, in contrast to conventional banking, involves the provision of financial products and services by institutions offering Islamic financial services for Shariah approved underlying transactions and economic activities, based on contracts that comply with Islamic Shariah laws under the bank's Shariah board.

To provide Shariah based banking services to the valued clients, Agrani Bank Limited has launched Islami banking facility. Agrani Bank Limited is the first state-owned Commercial Bank in Bangladesh to introduce Shariah Based Islamic Banking System. In Agrani Bank Limited, Islamic Banking system has been operating under 'Islamic Banking Unit' since February 28, 2010 through 5 Islamic Banking Windows. Overall

business performance of Islami Banking Unit is increasing in all areas. A highly qualified and skilled Shariah Supervisory Committee is formed with renowned Professors of Dhaka University and scholars of Islami Shariah and Banking. This committee is chaired by Prof. Moulana Mohammad Salahuddin, Khatib of the National Mosque Baitul Mukarram.

Islamic Banking Activities:

Collection of Deposit.

Foreign Remittance.

Fund Transfer.

Investment.

5.3 PRODUCT NAME:ATM CARD

Agrani Bank Limited has launched Debit card under Q-cash brand shared ATM network system maintained by Information Technology Consultants Limited (ITCL). At present more than 26 banks are the members of this Q-Cash branded shared Network and more than 1200 ATMs are in operation in the network.

Facilities of ATM/DEBIT Card:

Cash transactions.

Balance inquiry.

Annual fee for ATM/DEBIT card

For Customer:

Issue fee is TK.250.00

Renewal fee is TK.250.00

Replacement fee is TK.250.00

PIN reissue fee is TK.200.00

For Bank Personnel:

Issue fee is TK.200.00

Renewal fee is TK.200.00

Replacement fee is TK.200.00

PIN reissue fee is TK.200.00

Description: Account Holders of Agrani Bank Limited can now avoid the risk of carrying cash by subscribing to our Automated Teller Machine (ATM) Service.

Benefit:

-ATM Card Holders can draw cash from any ATM location and also enjoy other services like paying a variety utility bills like those of BTTB, ROBI and Grameen Phone, Teletalk, e-buying, e-ticketing, mobile payment through ATM service.

- The service is open round the clock in all the days including holidays.

Type: ATM

Limit: TK 10,000 to TK 20,000 in a day.

Global network: ATM

Scope: Local

Service type: Retail

5.4 AGENT BANKING

Agrani Bank Limited (ABL) is the first state-owned Commercial Bank in Bangladesh to introduce Agent Banking. With a noble view of financial inclusion of unbanked people of Bangladesh Agrani Bank Limited has successfully run the Agrani-DOER pilot project in Habashpur, Pangsha, Rajbari and Madhabpur, Shayestagonj, Habigonj. In the succession of pilot projects bank have started their nationwide operations of agent banking. A team of efficient employees in Agrani Bank Limited will monitor the Agent Banking activities around the rural areas of Bangladesh. Sub-Agents will provide banking services of Agrani Bank Limited through smart technologies.

According to Bangladesh Bank Guideline on Agent Banking, “Agent Banking means providing limited scale banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/ cashier. It is the owner of an outlet who conducts banking transactions on behalf of a bank.”

Agrani Bank Limited has signed up partnership with DOER Services Limited (DOER) to serve the agent banking service. This Agrani Bank Limited initiative to extent core banking services right at people’s doorstep has commercially been branded as “AGRANI DOER BANKING”.

Agrani Doer Banking offers banking services to the poor and disadvantaged people lived in remote areas where banking access will be rarely found. Banking helps them to raise small capital which will make them financially stronger and allow them to realize small business opportunities. This will increase women’s economic empowerment and reduce income inequality.

Agrani Doer Banking will provide platform for gaining core banking services for the people of certain areas where Agrani Bank Limited did not have branches yet. Agrani Doer Banking will use Android Application for operating agent banking with an integrated core banking system. Sub-agents will use two factor authentication systems for providing service with a smart tablet, POS device, and finger print machine. Agrani Doer Banking offers a totally secure banking through the agent banking.

All authorized banking agents will display a national agent banking logo together with the logo of the financial institutions. This will facilitate the public to identify the authorized agents and the availability of the basic banking services.



The aim of this digital financial inclusion initiative is to bring more people into the financial system using the latest technology.

5.6 CORPORATE SOCIAL RESPONSIBILITY

As an integrated part of the Corporate Social Responsibility (CSR), Agrani Bank Limited is much aware in support of environmentally sustainable social development since its introduction. The Bank is committed to CSR towards the community. ABL ethics are clear i.e. not to earn excessive profits, our vision is to build up a society where human dignity and human rights receive the highest consideration and evaluation. Motto is also to improve the society and its culture by means of CSR. Its activities are related to the needs of valued customers, share holders, the employees and communities.

a) Shareholders

The bank is fully committed to the interest of our shareholders. Bank increase their share holders value by optimizing financial performance at least cost.

b) Valued Customers

Customers are business partners and they sincerely strive to improve their business relationship with their customers for their mutual benefits. they are offering different financial products and services to meet their need with the higher degree of ethics. ABL feel proud to provide their services to their valued customers without any hidden cost.

c) Environment

their corporate social responsibility contributes generously to the development of Green Banking. their lending policies with regard to environmental management are responsive to emergency support needs of population groups affected in natural and manmade disasters.

d) Business Partners

We always try to maintain a good business relationship with our business friends for our mutual growth and development. Our relationship is based on mutual trust and respect. We transact with them in a fair and transparent way.

e) Regulators

As a responsible corporate body, we conform to all of the stringent regulations issued by the Government of the People's Republic of Bangladesh and the Bangladesh Bank.

f) Employees

Human resources are the key to our success. We consider the human resources as a tool for development. As usual, the Staff Welfare fund which is run by Bank's employees out of their regular contribution, continued to stand by its members for their well being. There is a Board of Trustees to provide financial support to the staff members as admissible under the rules on their termination or retirement from the bank services or to their nominee's or legal heirs in case of death. To this end, two trusts Agrani Bank Limited Employees provident fund Trust and Agrani Bank Limited Super Annuation Fund Trusts are in operation. For the recreational programme the Bank patronizes sports and cultural events with a very spontaneous fervour.

g) Community

As an integrated part of Corporate Social Responsibility (CSR), we contribute generously to the nourishment of the country's education and healthcare, art, culture and sports. We share all sorts of values & sentiments irrespective of caste, creed or colour. We keep the door open for empowerment of women workforce to ensure a level playing field in terms of promotion, Placement and delegation of power.

CHAPTER 6

CUSTOMER SATISFECTION, RESULT AND DISCUSION

6.1 CUSTOMER SATISFECTION

In this chapter, the level of customer satisfaction at Agrani Bank Limited shown briefly. There are 5 service quality dimensions. Those are –

- Reliability
- Tangibility
- Responsiveness
- Assurance
- Empathy

By analyzing the average score of the results through exploratory research, I have intended to find that Agrani bank Limited customer service quality is appreciable to the customers or not ,here the average score of Agrani bank Limited are on the basis of questionnaire rating from 1-5. Questionnaire rating:

- ✓ Strongly agree=5= Strongly satisfied
- ✓ Agree=4= Satisfied
- ✓ Neutral=3= Neutral
- ✓ Disagree=2=Dissatisfied
- ✓ Strongly disagree = 1= Strongly dissatisfied

6.2 Reliability

Aspects relating to reliability dimension of service quality were asked in 3 different questions. These questions are as follows:

1. Agrani Bank Limited Provides services within the time period.
2. Employees of give appropriate solution to problem.
3. Errors and mistakes correctly promptly

Q1: Provides services within the time period.

The respondents marked a high importance in this characteristics of the service. The majority of the respondents are neutral. only 2% customers are highly satisfied,22 % customers are satisfied, 58% customers are indifferent as well as 18% customers are negative with this statement .

Table 6.2.1: Provides services within the time period.

Satisfaction Score	Satisfaction Percentage
5	2
4	22
3	58
2	18
1	0

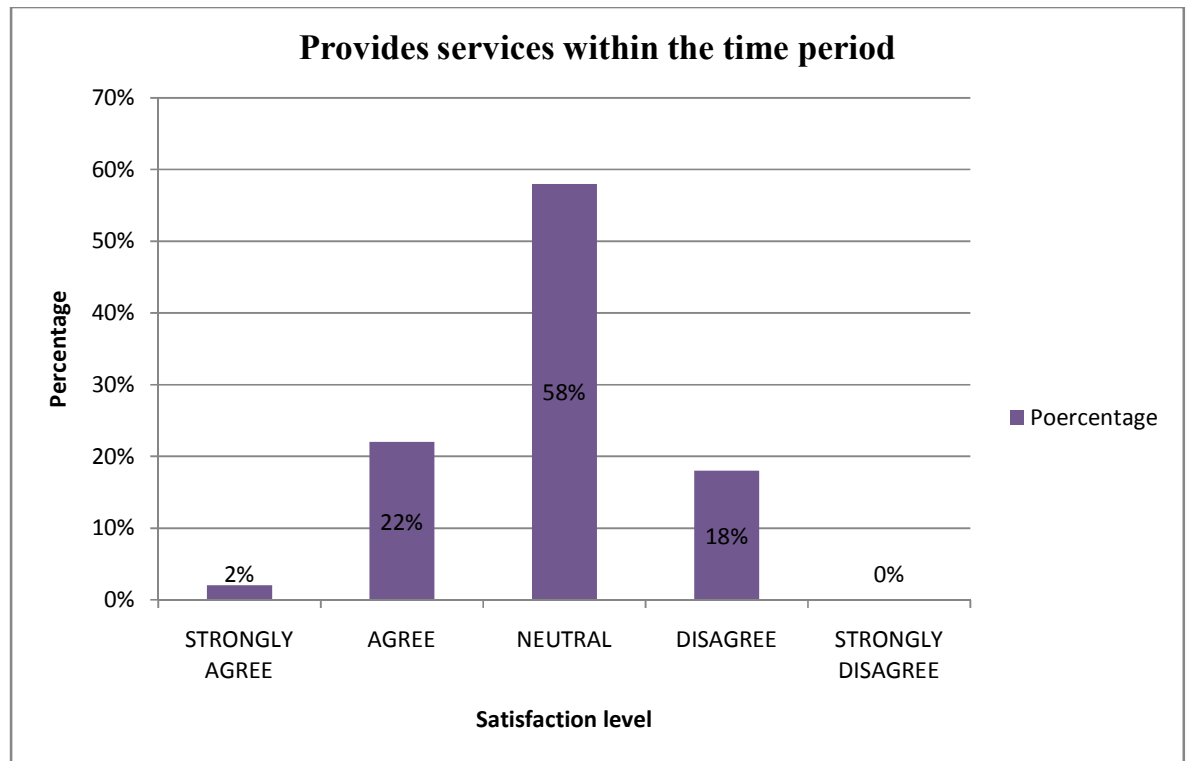


Figure 6.2.1: Provides services within the time period.

Q2: Employees of give appropriate solution to problem.

The most vital question of this part. Customer always tries to get appropriate solution to problem. The respondents placed a high importance in this characteristics of the service. The majority of the respondents are negative with this statement .16% of the customers are satisfied ,44% customers are neutral to answered the question and 40% of the customers are disagreeing with this statement.

Table 6.2.2 : Employees of give appropriate solution to problem.

Satisfaction Score	Satisfaction Percentage
5	0
4	16
3	44
2	40
1	0

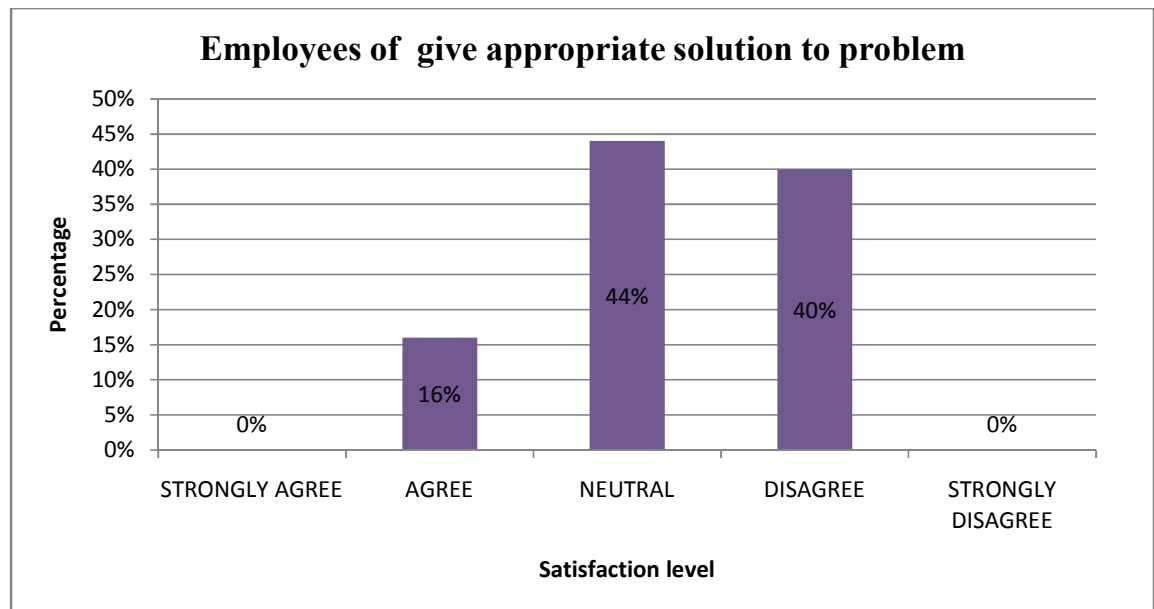


Figure 6.2.2: Employees of give appropriate solution to problem

Q3: Errors and mistakes correctly promptly

The customers placed a high importance on this .Maximum part of the respondents are indifferent .4% customers are highly satisfied ,28% of respondents are agreed to satisfied ,38% customers are indifferent and 30% customers are negatively answered this question.

Table 6.2.3: Errors and mistakes correctly promptly

Satisfaction Score	Satisfaction Percentage
5	4
4	28
3	48
2	30
1	0

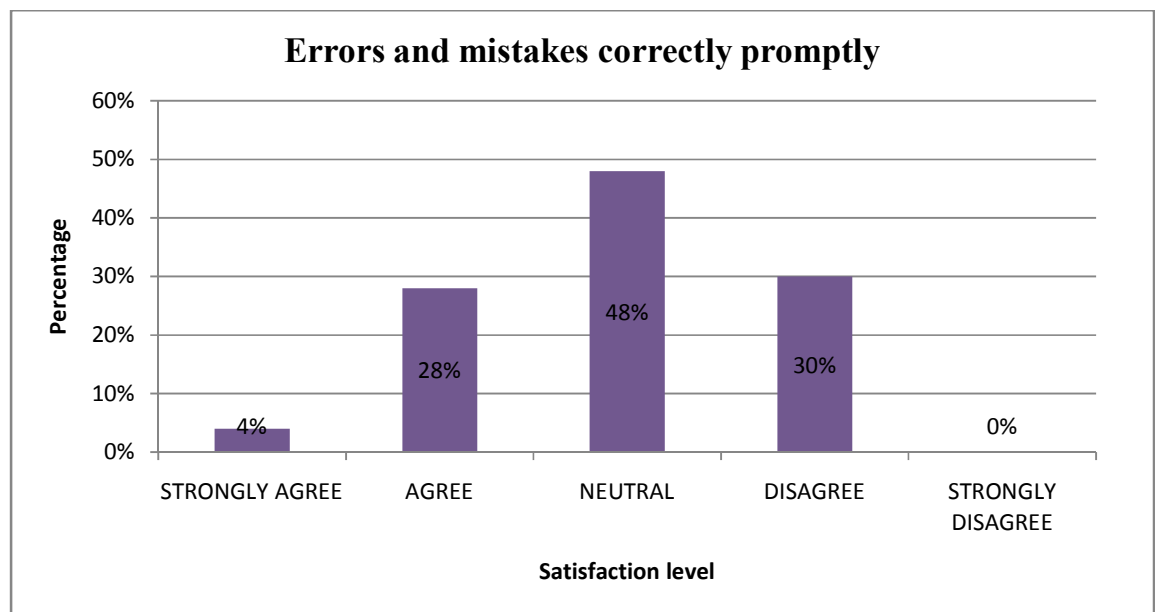


Figure 6.2.3: : Errors and mistakes correctly promptly

6.3 Responsiveness

Three attribute are grouped in this dimension and respondents are asked to express their desires. Satisfactory level of this dimension are shown bellow:

1. Employee of Agrani Bank Limited gives you prompt service.
2. Employees are always willing to help.
3. Employee always search for solution.

Q1: Employee of Agrani Bank Limited gives you prompt service

An extremely high percentage of Satisfaction was given at this attribute of services. The majority of the respondents are satisfied ,2% customers are highly satisfied ,44% customers are satisfied with this statement,26% customers are indifferent as well as 28% customers are negative with this option. The result are as follows:

Table 6.3.1: Employee of Agrani Bank Limited gives you prompt service

Satisfaction Score	Satisfaction Percentage
5	2
4	44
3	26
2	28
1	0

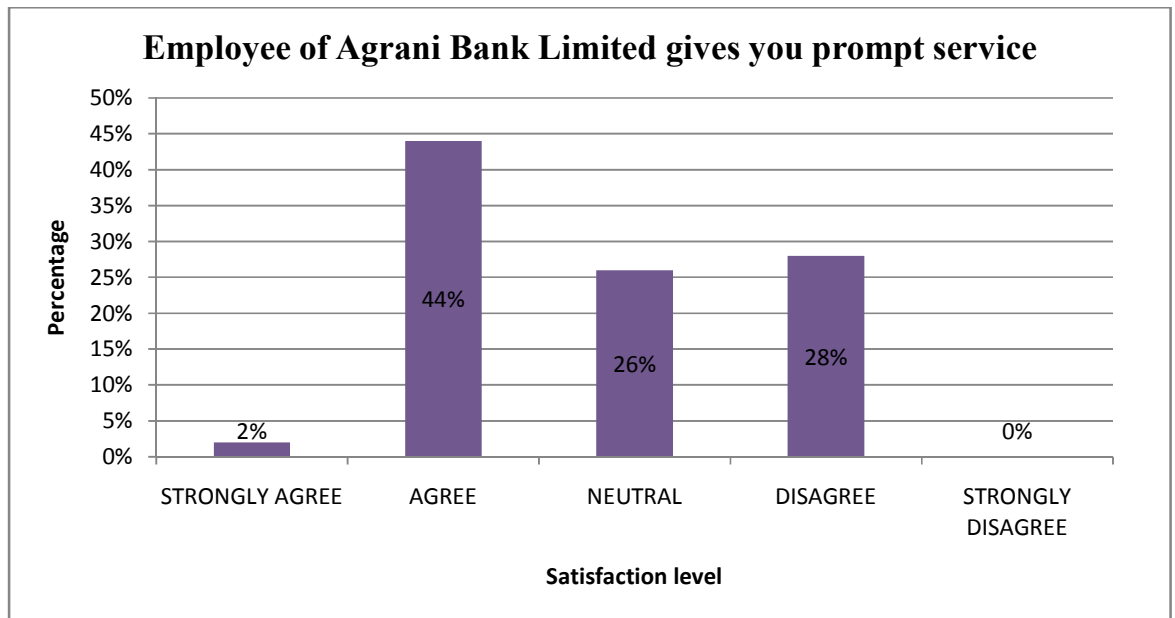


Figure 6.3.1: Employee of Agrani Bank Limited gives you prompt service

Q2: Employees are always willing to help.

A moderate importance was placed on this attribute of responsiveness dimension where the satisfaction percentage is high. Employees are always willing to help but their resources are limited so they can not give higher percentage of satisfaction. The majority of the respondents are satisfied. 10% customers are highly satisfied, 48% customers are satisfied with this statement, 22% customers are indifferent as well as 20% customers are negative with this statement. The result are as follows:

Table 6.3.2: Employees are always willing to help.

Satisfaction Score	Satisfaction Percentage
5	10
4	48
3	22
2	20
1	0

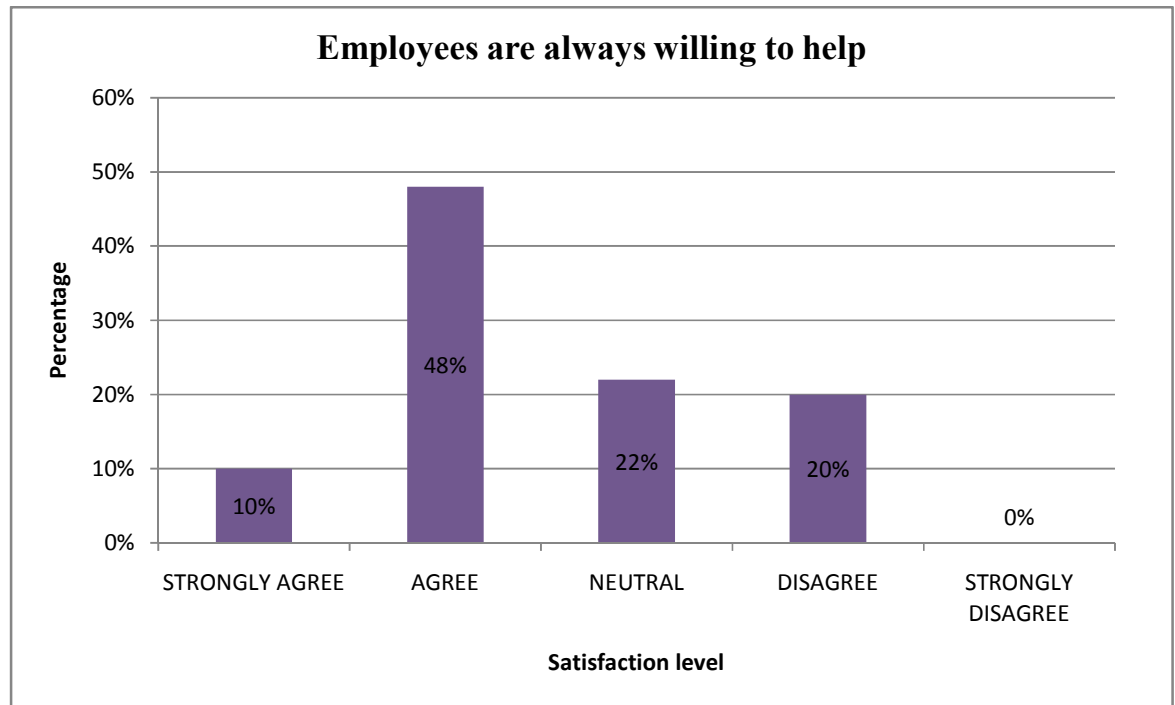


Figure 6.3.2: Employees are always willing to help

Q3: Employee always search for solution

Most of the respondents were in indifferent while expressing their satisfaction towards this aspects.This satisfaction percentage of this attribute were dissatisfactory.32%customers are satisfied ,40% customers are indifferent,20% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

Table 6.3.3: Employee always search for solution

Satisfaction Score	Satisfaction Percentage
5	0
4	32
3	40
2	20
1	8

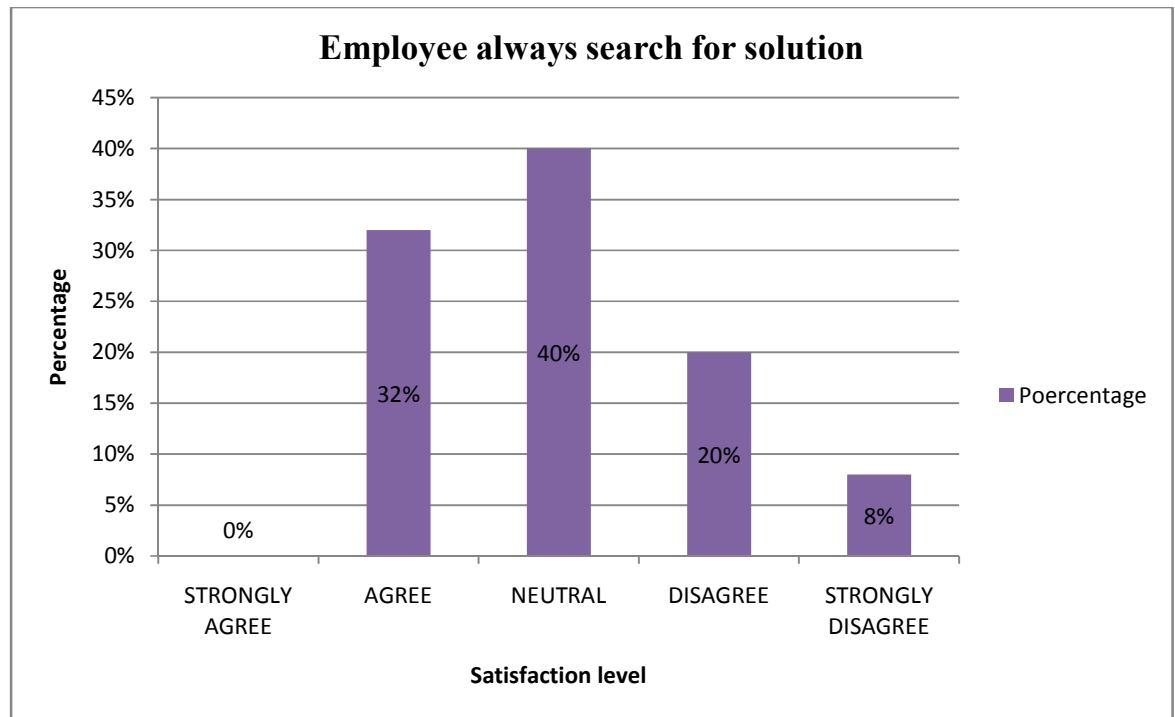


Figure 6.3.3: Employee always search for solution.

6.4 Assurance

Aspects relating to assurance dimension of service quality where asked different questions. The result are as follows:

1. Friendliness and Courtesy of the employee.
2. You feel safe in your transaction with Agrani Bank Limited.

Q1: Friendliness and Courtesy of the employees are satisfactory.

This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 32% customers are satisfied, 40% customers are indifferent, 26% customers are disagreeing as well as 2% customers are highly disagreeing with the statement.

Table 5.4.1 : Friendliness and Courtesy of the employees are satisfactory.

Satisfaction Score	Satisfaction Percentage
5	0
4	32
3	40
2	26
1	2

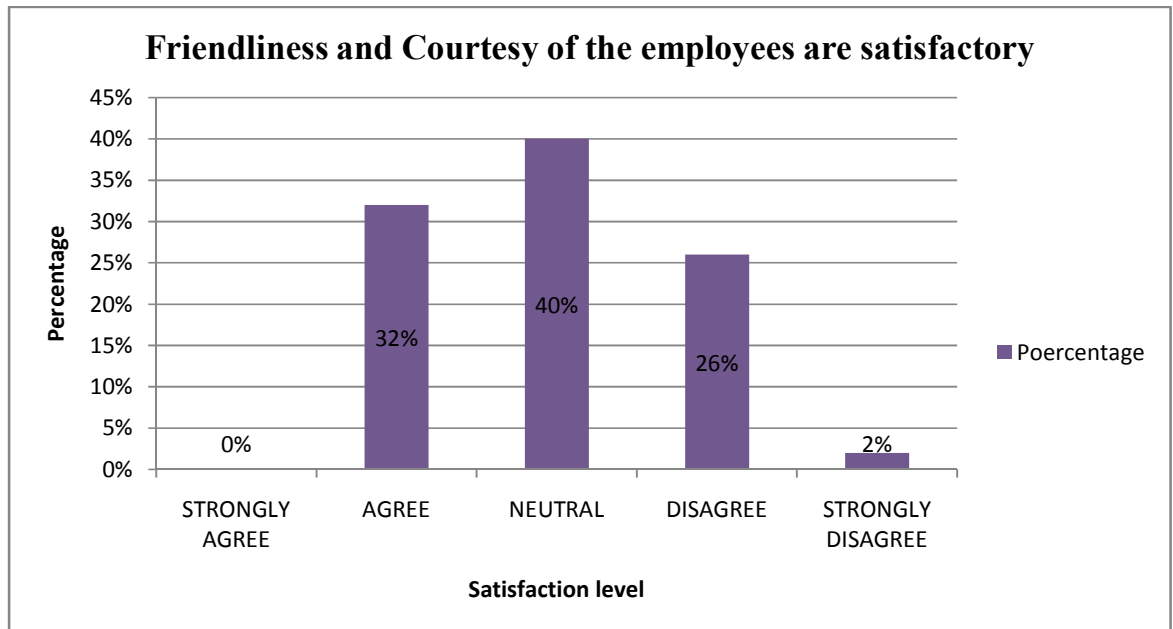


Figure 6.4.1: Friendliness and Courtesy of the employees are satisfactory.

Q2: You feel safe in your transaction with Agrani Bank Limited.

Most of the respondents were in satisfied while expressing their satisfaction towards this aspect.24% customers are highly satisfied ,46% customers are satisfied with this statement ,35% customers are indifferent most of the repondent's positive with this statement.The results are as follows:

Table 6.4.2: You feel safe in your transaction with Agrani Bank Limited.

Satisfaction Score	Satisfaction Percentage
5	24
4	46
3	30
2	0
1	0

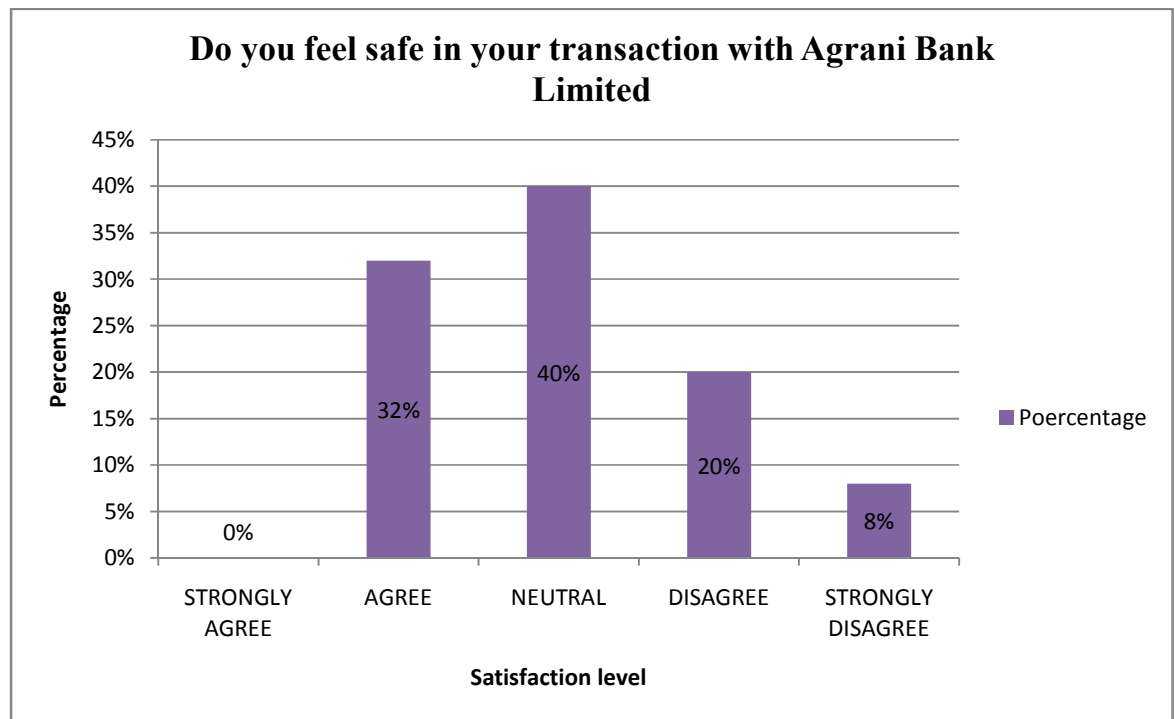


Figure 6.4.2: Do you feel safe in your transaction with Agrani Bank Limited

6.5 Care and Empathy

Three attribute are grouped in this dimension and respondents are asked to express their opinions. Results of the various aspects are shown bellow:

1. Agrani Bank Limited gives attention to every individual.
2. Employees of Agrani Bank Limited understood your specific needs.
3. Agrani Bank Limited has your best interest at hearts.

Q1: Agrani Bank Limited gives attention to every individual.

Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 20% customers are satisfied, 42% customers are indifferent, 30% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

Table 6.5.1: Agrani Bank Limited gives attention to every individual.

Satisfaction Score	Satisfaction Percentage
5	0
4	20
3	42
2	30
1	8

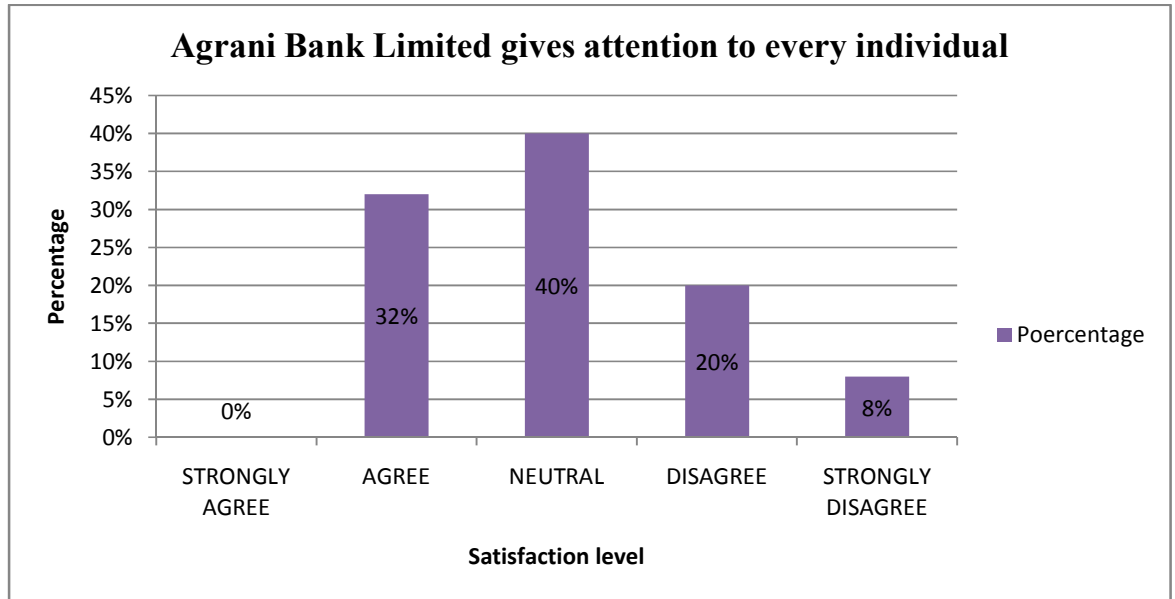


Figure 6.5.1: Agrani Bank Limited gives attention to every individual

Q2: Employees of Agrani Bank Limited understood your specific needs.

The customers placed a high importance on this .Maximum part of the respondents are indifferent .Not a single customer is highly satisfied ,20% of respondents are agreed to satisfied ,60% customers are indifferent and 20% customers are negatively answered this question.

Table 6.5.2: Employees of Agrani Bank Limited understood your specific needs.

Satisfaction Score	Satisfaction Percentage
5	0
4	20
3	60
2	20
1	0

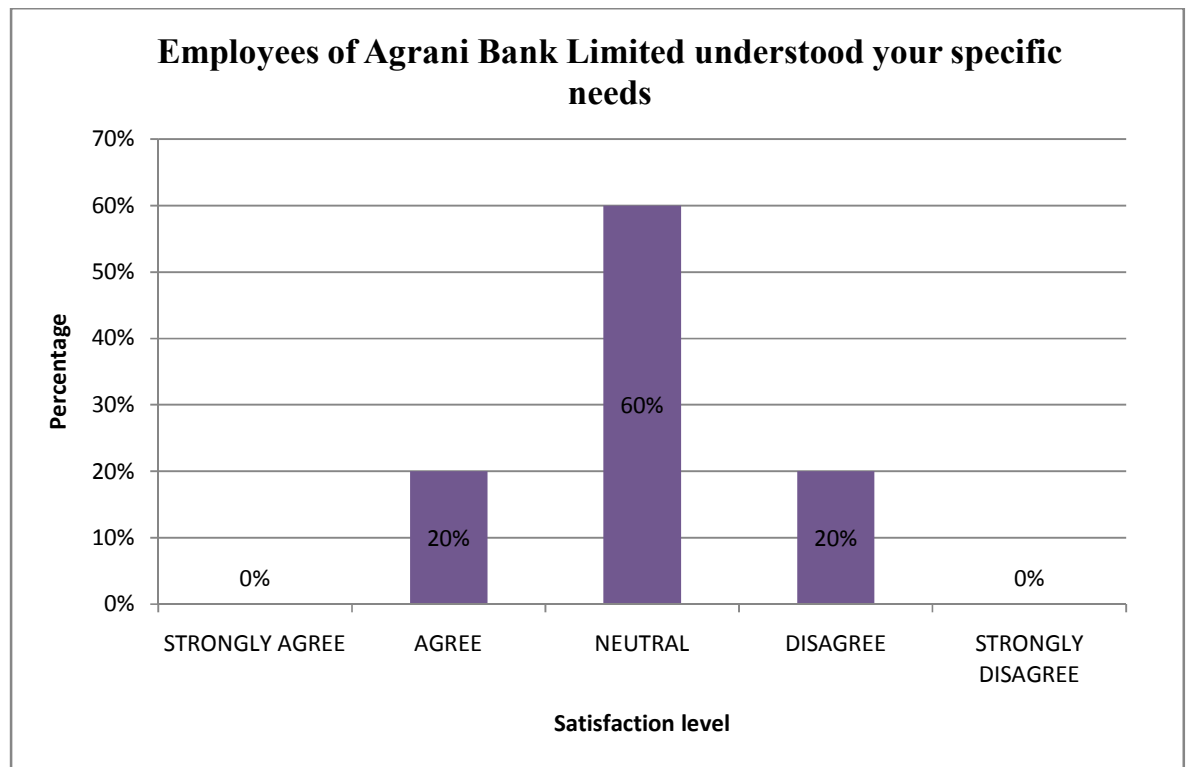


Figure 6.5.2: Employees of Agrani Bank Limited understood your specific needs

Q3: Agrani Bank Limited has your best interest at hearts.

This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not satisfactory. 32% customers are satisfied,48% customers are indifferent,12% customers are disagreeing with this atstatement and 8% customers are highly disagreeing with this statement.

Table 6.5.3: Agrani Bank Limited has your best interest at hearts.

Satisfaction Score	Satisfaction Percentage
5	0
4	32
3	48
2	12
1	8

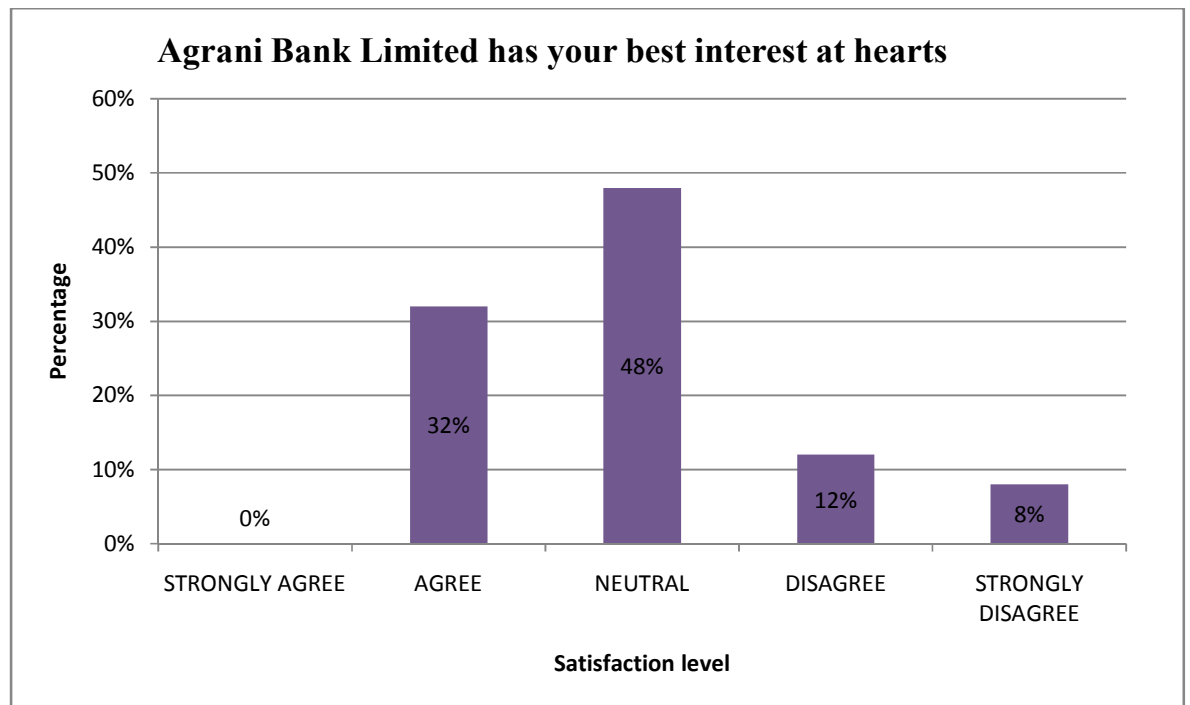


Figure 6.5.3: Agrani Bank Limited has your best interest at hearts

6.6 Tangibility

4 questions relating to the tangibility dimension were asked to the respondents. These questions covered various tangible aspects of the services provided by Agrani Bank Limited. The results are shown bellow:

1. Agrani Bank Limited has visual appealing facility.
2. Agrani Bank Limited has convenient hours of operation.
3. Statements are easily understood, reliable and accurate in Agrani Bank Limited.
4. Agrani Bank Limited has modern equipment and technology that better satisfy your needs.

Q1: Agrani Bank Limited has visual appealing facility.

Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 24% customers are satisfied, 46% customers are indifferent, 22% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

Table 6.6.1: Agrani Bank Limited has visual appealing facility.

Satisfaction Score	Satisfaction Percentage
5	0
4	24
3	46
2	22
1	8

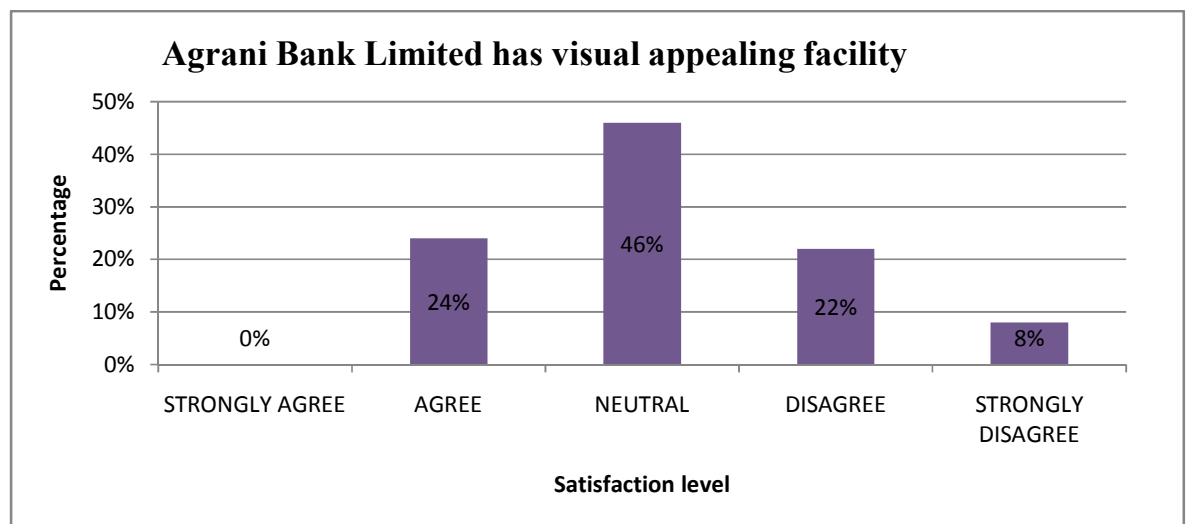


Figure 6.6.1 Agrani Bank Limited has visual appealing facility

Q2: Agrani Bank Limited has convenient hours of operation.

Most of the respondents were in satisfied while expressing their satisfaction towards this aspect.44% customers are highly satisfied ,30% customers are satisfied with this statement ,26% customers are indifferent most of the repondent's positive with this statement.The results are as follows:

Table 6.6.2: Agrani Bank Limited has convenient hours of operation.

Satisfaction Score	Satisfaction Percentage
5	0
4	44
3	30
2	26
1	0

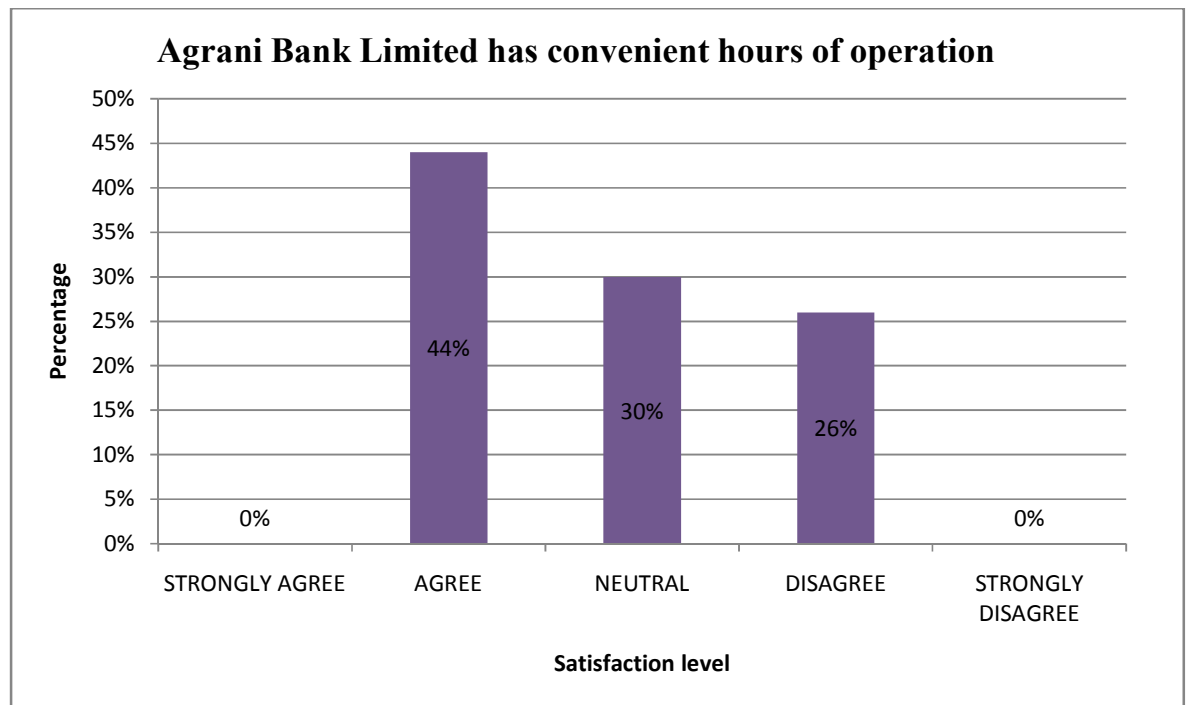


Figure 6.6.2: Agrani Bank Limited has convenient hours of operation.

Q3: Statements are easily understood, reliable and accurate in Agrani Bank Limited.

This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher.10% customers are highly satisfied,58% customers are satisfied ,12% customers are indifferent,8% customers are disagreeing as well as 2% customers are highly disagreeing with this statement .

Table 6.6.3: Statements are easily understood, reliable and accurate in Agrani Bank Limited.

Satisfaction Score	Satisfaction Percentage
5	10
4	58
3	12
2	8
1	2

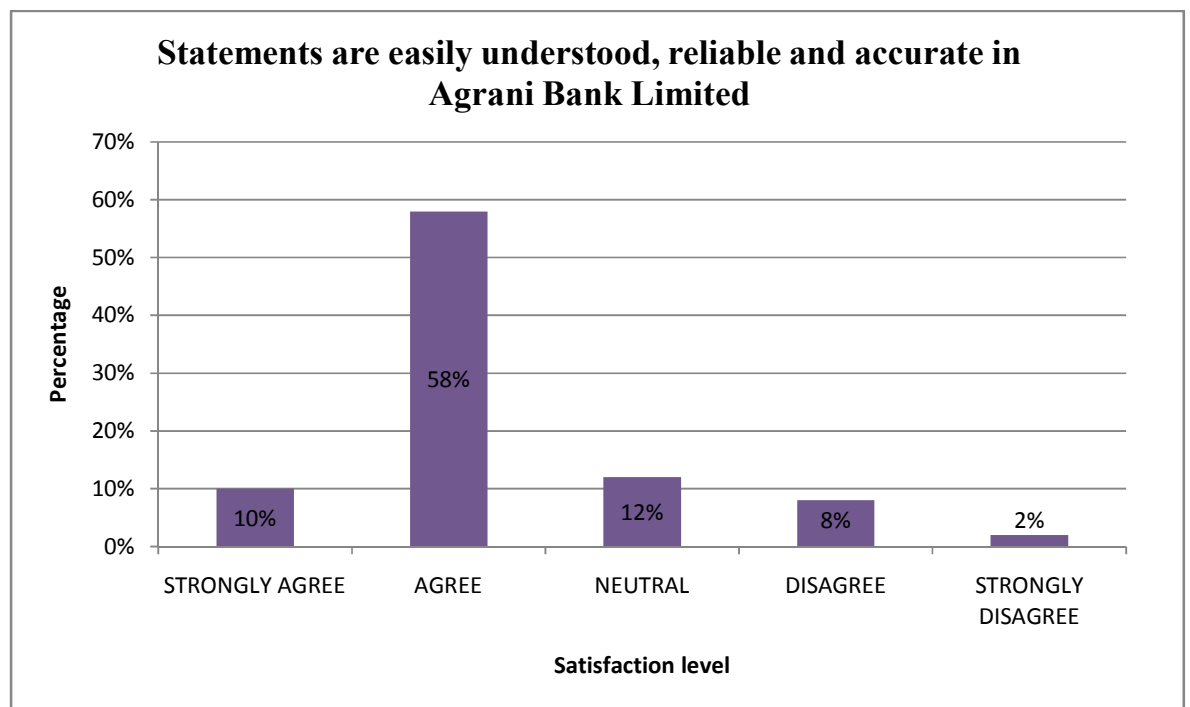


Figure 6.6.3: Statements are easily understood, reliable and accurate in Agrani Bank Limited.

Q4: Agrani Bank Limited has modern equipment and technology that better satisfy your needs.

The most vital question of this part. Customer always tries to get appropriate technology and equipment. The respondents placed a high importance in this characteristics of the service. The majority of the respondents are negative with this statement .35% of the customers are satisfied ,40% customers are neutral to answered the question and 25% of the customers are disagreeing with this statement.

Table 6.6.4: Agrani Bank Limited has modern equipment and technology that better satisfy your needs.

Satisfaction Score	Satisfaction Percentage
5	0
4	44
3	30
2	26
1	0

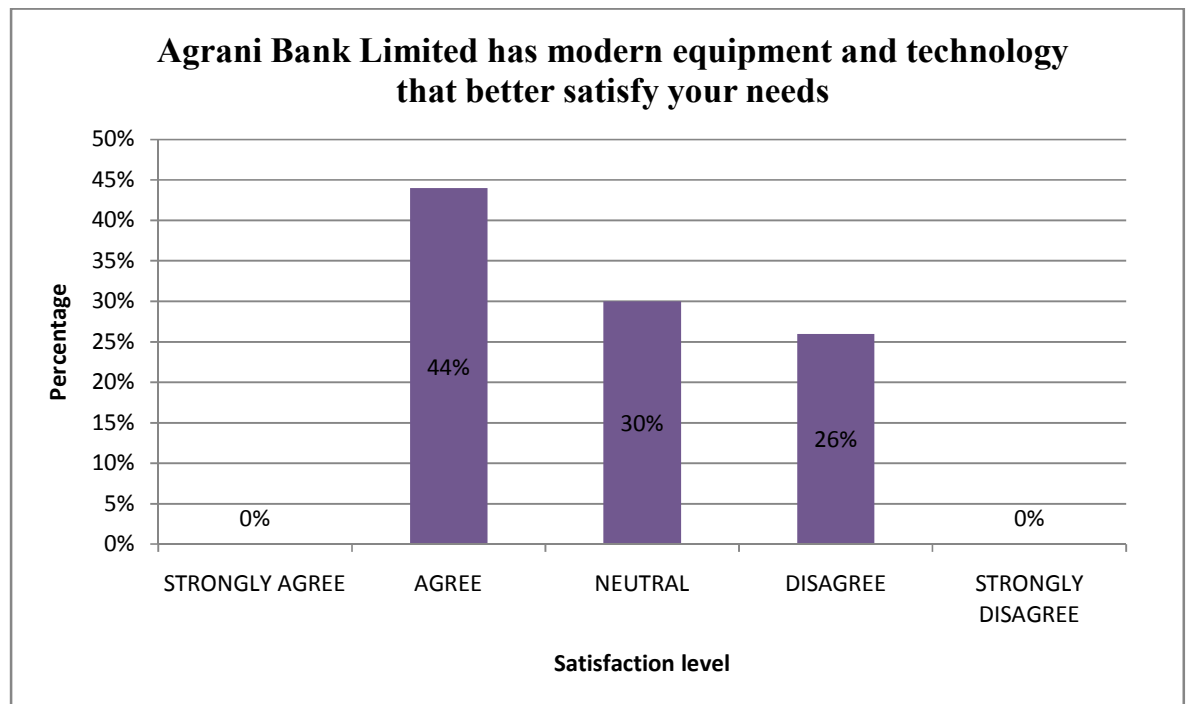


Figure 6.6.4: Agrani Bank Limited has modern equipment and technology that better satisfy your needs.

6.7 General Banking

In spite of five dimensions, some others general banking related questions were asked to the customers for better understanding of their satisfaction and dissatisfaction as well as the reason behind this. These questions and their analysis are given below:

1. Agrani Bank Limited has strong brand name and reputation.
2. Quality of services is high that are provided by the employees.
3. Agrani Bank Limited has sufficient ATM both.
4. Agrani Bank Limited has suitable branch location.

Q1: Agrani Bank Limited has strong brand name and reputation.

Different customer views product and services in different way. The reason for taking service or buying products from organization is different among the customers. This attribute was also found to be another one of the most important ones. An extremely high percentage of Satisfaction was given at this attribute of services. The majority of the respondents are satisfied ,2% customers are highly satisfied ,52% customers are satisfied with this statement,40% customers are indifferent as well as 6% customers are negative with this option.The result are as follows:

Table 6.7.1: Agrani Bank Limited has strong brand name and reputation.

Satisfaction Score	Satisfaction Percentage
5	2
4	52
3	40
2	6
1	0

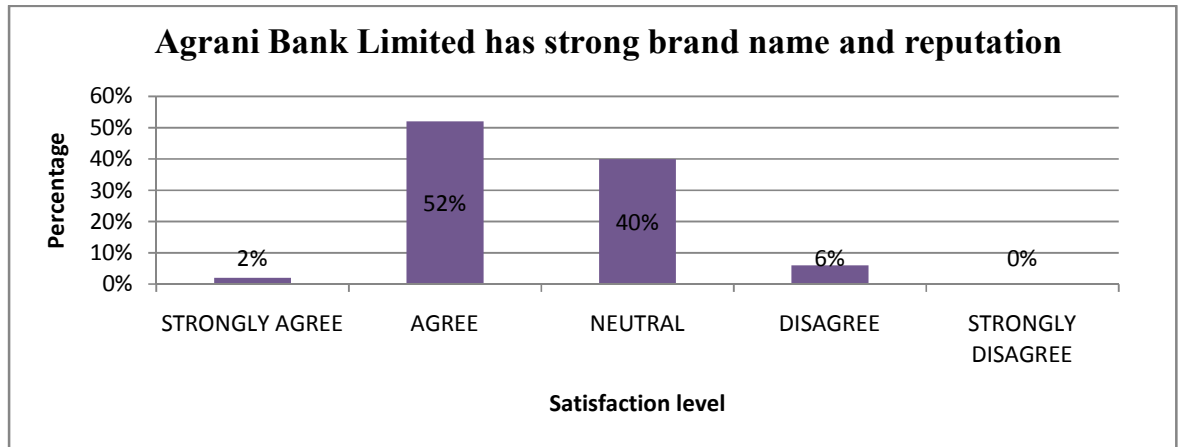


Figure 6.7.1: Agrani Bank Limited has strong brand name and reputation

Q2: Quality of services is high that are provided by the employees.

More the qualified people the organization have more the efficiency and effectiveness in the service provided by those personnel. Efficient and effective work reduces the lead time of performing job that will satisfy the customer . This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher.18% customers are satisfied ,22% customers are indifferent,38% customers are disagreeing as well as 22% customers are highly disagreeing with the statement .

Table 6.7.2: Quality of services is high that are provided by the employees.

Satisfaction Score	Satisfaction Percentage
5	0
4	8
3	22
2	38
1	22

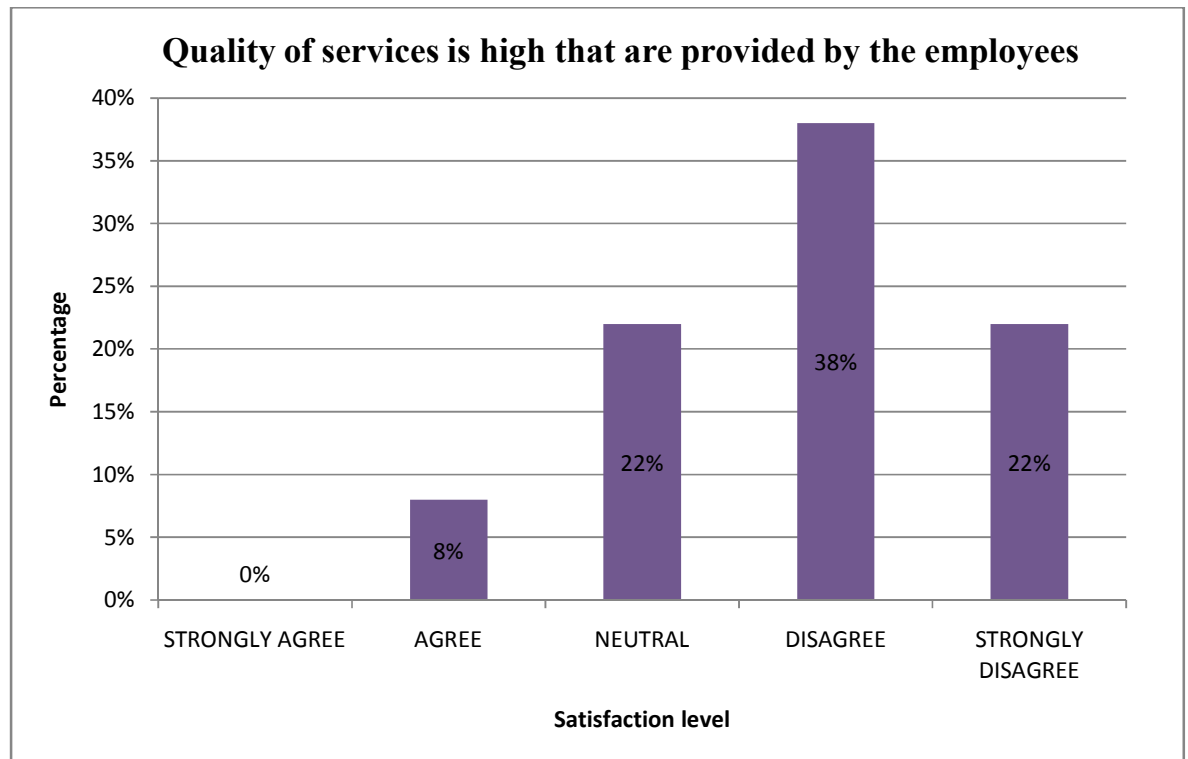


Figure 6.7.2: Quality of services is high that are provided by the employees

Q3: Agrani Bank Limited has sufficient ATM both.

In recent days ATM service has become vital for the customers and banks. The banks are willing to achieve competitive advantage through superior flexibility. In this attribute satisfaction percentage is not much higher . 20% customers are indifferent,34% customers are disagreeing as well as 46% customers are highly disagreeing with this statement .

Table 6.7.3: Agrani Bank Limited has sufficient ATM both.

Satisfaction Score	Satisfaction Percentage
5	0
4	0
3	20
2	34
1	46

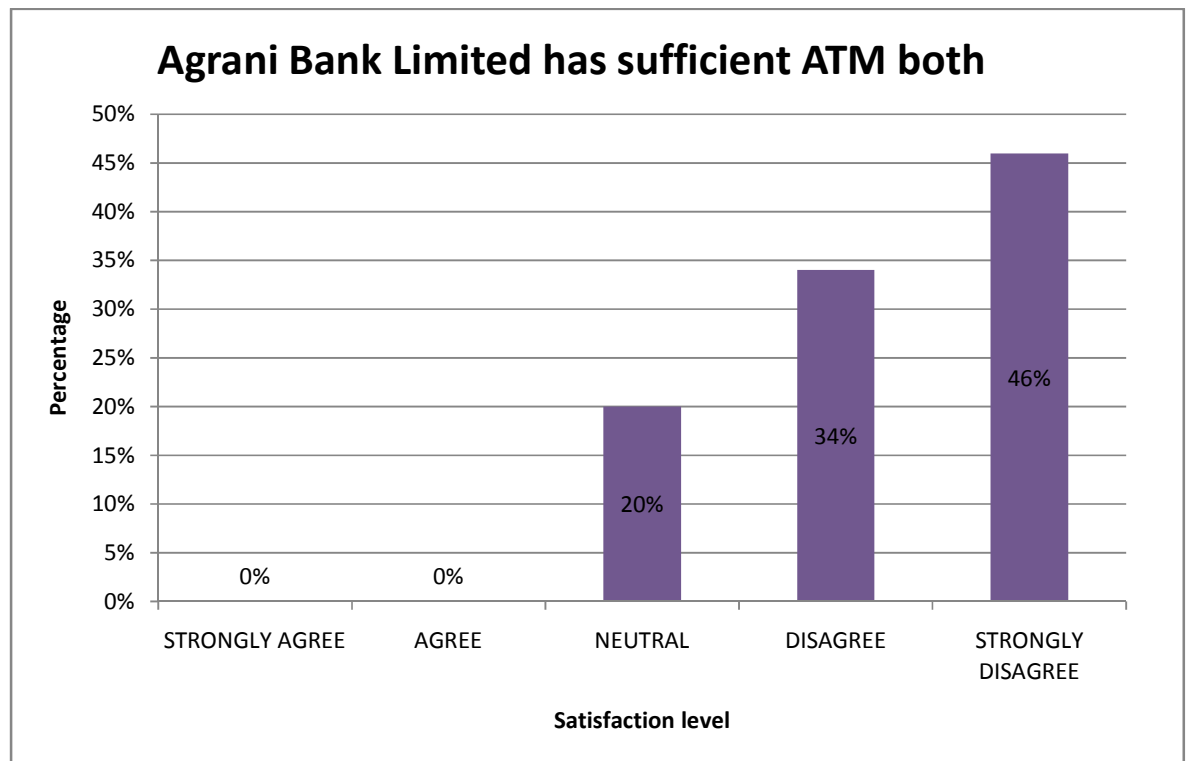


Figure 6.7.3: Agrani Bank Limited has sufficient ATM both

Q4: Agrani Bank Limited has suitable branch location.

Number of customers and superior service also depends on the number of branches. Convenience of branches or the branches availability also influence the customer to get involved with the bank. 22% customers are highly satisfy, 48% customers are satisfied, 20% customers are indifferent, 10% customers are disagreeing with this statement.

Table 6.7.4: Agrani Bank Limited has suitable branch location.

Satisfaction Score	Satisfaction Percentage
5	22
4	48
3	20
2	10
1	0

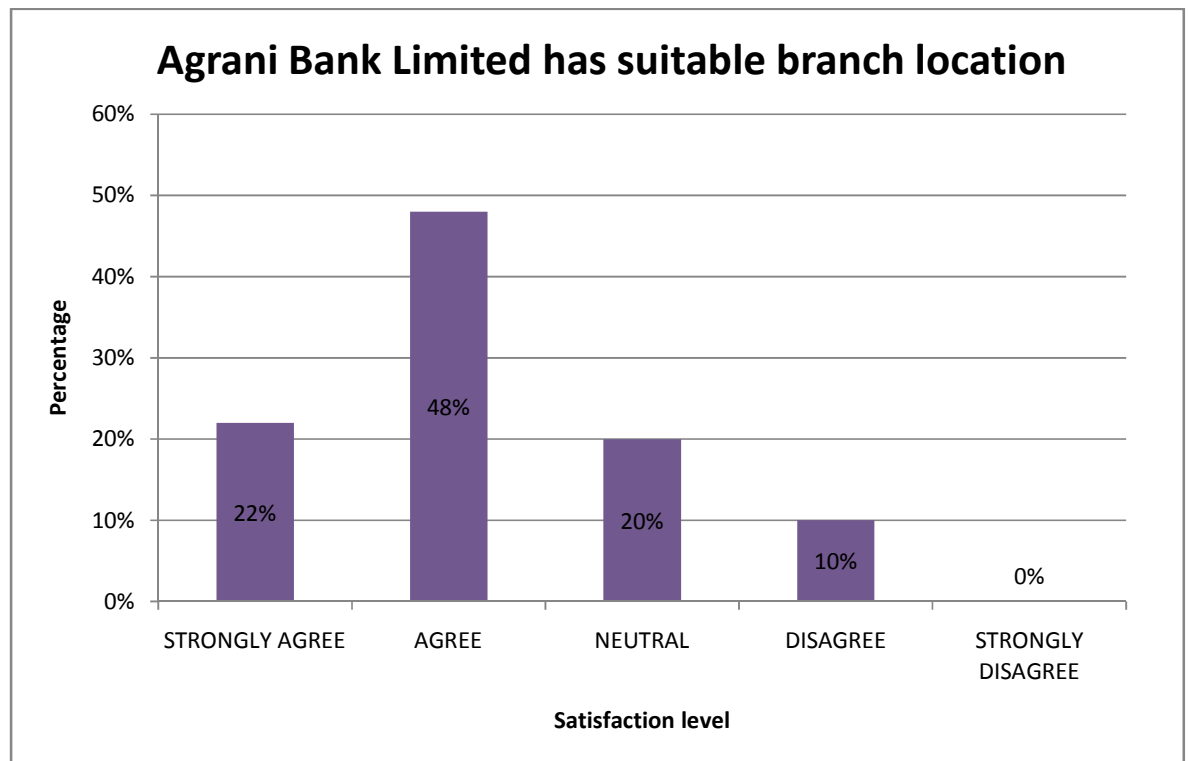


Figure 6.7.4: Agrani Bank Limited has suitable branch location.

CHAPTER 7

FINDINGS, CONCLUSION AND RECOMMENDATION

7.0 Findings.

Besides the formal questionnaire survey I have found some important facts. Those facts were revealed from the observation during the four months of period. Such facts reflect the customer's expectation regarding the service provided by the bank. Such facts are as follows:

- Though the ATM machines are latest in technology but every customer (48% strongly disagree) is coming up with complaints regarding the ATM booths are not available in different areas.
- Quality of service is the most important part of the Agrani Bank Limited. But 38% of customers do not get quality full service. So it is very necessary to improve their service quality.
- Agrani Bank Limited does not use modern equipment and technology that better satisfy customer needs. 26% of customers are dissatisfied with it.
- Agrani Bank Limited does not give individual attention to the customer.
- Customers have to pay a charge to get a second copy of a bank statement. If it is for the last six months then the bank provides it instantly, but they seek for more than six months, statements are delivered after two or three days.
- Most of the customers feel safe in transaction with Agrani Bank Limited. So that it is one of the most vital or strong parts for Agrani Bank Limited.

7.1 IMPLICATION OF RESULT

DIVERS OF SATISFACTION

If banks are to improve their satisfaction loyalty ratings and differentiate themselves from the competition, they need to understand what really drives satisfaction and loyalty. They also need to know which areas have the greatest room for improvement. There is little point in intervening.

Resources on areas that are important but are performing well, or in areas as that there is much room for improvement but they are not important in driving satisfaction and loyalty. Thus Agrani Bank Limited managers need to know what levers to push to increase these measures of success.

One useful tool is to search for the most important attributes that allow analyzing those areas that are important and have much room for improvements. In the following section the most important attributes will be discussed.

7.2 THE MOST IMPORTANT ATTRIBUTES OF THE SERVICE.

The analysis of the important scores across various attributes of service quality dimension pointed out some attribute that were highly important to the customer. These attributes are listed below according to importance:

- Speed of service.
- Location of ATM's
- Friendliness & Courtesy of the employees.
- Promptness of error correction.
- Location of the branches.

These attributes were considered as the drivers of satisfaction for the customers. Satisfaction across these attributes influenced the overall satisfaction towards the bank services. Some other attributes, which were important to customers but not considered as drivers of satisfaction are listed below:

- Individual attention.
- Safety of transactions with Agrani Bank Limited.
- Reliability and accuracy of the statement.
- Problem solving interest within the employees.

7.3 Satisfaction towards the most important attributes:

As mentioned earlier, the most major concern of managers is to find out satisfaction of the customers across the various drivers of satisfaction. The results of the survey showed that customers were satisfied only across the following drivers of satisfaction:

- Promptness of the error correction.
- Location of the branch.
- Professionalism of the employees.
- Reliability and accuracy of the statements.

Thus the above attributes were only very few compared to the list of highly important attributes. Again the customer also ranked some of the highly important factors as highly dissatisfactory. These attributes thus damaged the overall satisfaction scores drastically. Some such attributes are: speed of service and Location of ATM's.

7.4 Most Satisfied Aspects of Agrani Bank Limited service

The respondent showed high satisfaction scores towards some of the attributes of the service dimension. Though most of these were not very important to customers they do represent the good side of the service provided by Agrani Bank Limited. Some such satisfied attributes are listed below starting from the most satisfied ones:

- Safety with Agrani Bank Limited.
- Reliability and Accuracy of statement.
- Cleanliness of the premises.
- Friendliness & Courtesy of the employees.
- Location of the branches.
- Professionalism of the employees.

So these were the attributes that resemble the strength of service provided by Agrani Bank Limited services, which were ranked as satisfactory by the respondents.

7.5 Most Dissatisfied Aspects of Agrani Bank Limited Service

The respondent while expressing their satisfaction views toward various attributes ranked some of the aspects of the service quality poorly. Such dissatisfaction must be taken care of as early as possible. Some such poorly ranked dissatisfaction attributes are as follows:

- ATM booth service.
- Willingness to help.
- Agrani Bank Limited has the best interest of the customers.
- Searching for solution.
- Clarity of the statements.

7.6 SWOT Analysis:

SWOT Analysis is the detailed strategy of an organization's exposure and potential in perspective of its strength, weakness, opportunity and threat. This analysis used the organization to make their existing line of performance also foresee the future to improve their performance in comparison to their competitors.

By SWOT Analysis, an organization can also observe their current position. It can also be considered as an important tool for making changes in the strategic management of the organization.

SWOT is an acronym for the internal strength and weakness of a firm and the environmental Opportunity and Threat facing that firm. So if we consider Agrani Bank Limited as a business firm and analyze its strength, weakness, opportunity and threat the scenario will be as follows:

Strength:

The attribute with which customers were highly satisfied but gave less importance was tagged as the strength of the bank. Some attributes that give Agrani Bank Limited a better standing in the competition. These are:

- Large number of customers.
- Location of the branches
- Professionalism of the employee

- Rates of savings
- Energetic as well as smart team work
- Membership with SWIFT
- Good banker-customer relationship
- Strong Financial Position
- Strong position in CAMEL rating
- Huge business area
- Service charges are comparatively reasonable.
- Strong corporate identity
- Young enthusiastic workforce.

Weakness:

Some weakness of the bank were pointed out in the survey, which had low satisfaction scores and were somewhat less important to customers. But in order to improve overall satisfaction these attributes should be consider.

- Slow decision making of the hierarchy
- Slow solution searching tendency of employees
- Lack of proper motivation, training and job rotation
- Lack of own ATM services
- Lack of proficient manpower in some department
- Limited advertising and publicity of bank's products and activities
- Absence of strong marketing activities
- Office environment is not good as public bank environment
- Diversification

Opportunity:

Opportunity is one that hold bright prospects of Agrani Bank Limited identifying that where it should build its strength. These opportunities are:

- Growth of sales volume
- Change in political environment
- Launching own ATM card services
- Expansion of banking services into other different services
- Expansion branches of online
- Experienced Managers
- Different services (Phone Banking/Home Banking)
- Existing card services.
- Daily basis interest on deposit.

Threats:

Threats from external and internal sources are represent danger for the bank in future growth and responsible for the downgrading of the customer satisfaction. Some of the threats are:

- Upcoming Banks/Branches
- Similar products are offered by other banks
- Default Loans
- Financial Cris

Conclusion

This research has provided some interesting insight in to what kind of service the customers give importance to and what quality service they get from Agrani Bank Limited. It is quite obvious from the reearch that the customer requirements are not fully met and they are vary dissatisfied with some of the aspects of the bank. Again the research revealed that only one third of customers were more or less satisfied with the service of the bank and more than half of the respondents were on the neutral side of satisfaction line. 44% customers are satisfied on prompt service and 48% on help. 60% customers do not answered the question on understanding quality of employees. 58% customers understood the statements provided by ABL. Finally 46% customers are strongly dissatisfied on ATM service, others are also dissatisfied on it.

Finally, I would say that this research report at Agrani Bank Limited has increased my practical knowledge of Banking business adminisration and made my MBA(Agribusness) education more complete and applied. In this report ,I got the opportunity to apply various tools and concepts I learn in my MBA(Agribusness) courses.

Customers are the vital for every business. It is not possible to make a profitable business without concerning the customer's benefit .Agrani Bank Limited is a great domestic Bank .To acieve the desired position in the market ,timely improveent in services is aessential.

Recommendation:

Agrani Bank Limited is one of the most flourishing Bank of Bangladesh with wide growth opportunities in this industry. The servey on the customers of Agrani Bank Limited was conducted with an aim of improving the overall customer satisfaction at Agrani Bank Limited. The research gave valueable insights as to where improvements were necessary to improve th equality of service. Agrani Bank has strong organizationlastrength can successfully utilize the opportunity and overcome its weaksness. These are given below:

- Use of Marketing Research.
- Focus on relationship strategies.
- Clarity of statements.
- Available the ATM booths.
- Reconsider interest rate and savings.

These are all about the recommendation provided based on servey and my personal experiences of internship in Agrani Bank Limited .By following these recommendations Agrani Bnak Limited would be able to bild a strong platform of satisfied customers.

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APPENDICES:Appendix-A

**QUESTIONNAIRE FOR MEASURING CUSTOMER SATISFACTION LEVEL
OF AGRANI BANK LIMITED(Shewrapara Branch)**

NAME		DESCRIPTION	SCORE
AGE		STRONGLY AGREE	5
GENDER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	AGREE	4
OCCUPATION	<input type="checkbox"/> STUDENT <input type="checkbox"/> HOUSEWIFE <input type="checkbox"/> BUSINESS <input type="checkbox"/> JOB HOLDER <input type="checkbox"/> OTHERS	NEUTRAL	3
		DISAGREE	2
		STRONGLY DISAGREE	1
		EDUCATION LEVEL	<input type="checkbox"/> PRIMARY <input type="checkbox"/> SECONDARY <input type="checkbox"/> GRADUATE

SL NO.	QUESTION	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE
	TANGIBILITY					
1	Agrani Bank Limited has visual appealing facility.	5	4	3	2	1
2	Agrani Bank Limited has convenient hours of operation.	5	4	3	2	1
3	Statements are easily understood, reliable and accurate in Agrani Bank Limited.	5	4	3	2	1
4	Agrani Bank Limited has modern equipment and technology that better satisfy your needs.	5	4	3	2	1
	RELIABILITY					
1	Agrani Bank Limited Provides services within the time period.	5	4	3	2	1
2	Employees give appropriate solution to problem.	5	4	3	2	1
3	Errors and mistakes correctly promptly	5	4	3	2	1

	RESPONSIVENESS					
1	Employee of Agrani Bank Limited gives you prompt service.	5	4	3	2	1
2	Employees are always willing to help.	5	4	3	2	1
3	Employee always search for solution.	5	4	3	2	1
	ASSURANCE					
1	Friendliness and Courtesy of the employees are satisfactory.	5	4	3	2	1
2	You feel safe in your transaction with Agrani Bank Limited.	5	4	3	2	1
	CARE AND EMPATHY					
1	Agrani Bank Limited gives attention to every individual.	5	4	3	2	1
2	Employees of Agrani Bank Limited understood your specific needs.	5	4	3	2	1
3	Agrani Bank Limited has your best interest at hearts.	5	4	3	2	1
	GENERAL BANKING					
1	Agrani Bank Limited has strong brand name and reputation.	5	4	3	2	1
2	Quality of services is high that are provided by the employees.	5	4	3	2	1
3	Agrani Bank Limited has sufficient ATM both.	5	4	3	2	1
4	Agrani Bank Limited has suitable branch location.	5	4	3	2	1