

## Reason of Dissatisfaction

1. As a team not good
2. Not well dress up
1. ATM booth technical Problem
2. Shortage of money in ATM on holidays
1. Bank has limited space, the service is very slow, there are insufficient staff at the counter
2. Employees are not helpful, and there is neither a system nor willingness to manage the crowd
1. Cash rush
2. Network problem in ATM
1. Cash service delay for lot of paper formalities
2. Reduce complexity
1. Commitment fail
2. Investment is renewing again and again but limit is not increasing, valuation is counted less than original
1. Corresponding side development
2. Time Management long queue
1. Crowd in cash counter
2. Delay for extra que in cash counter
1. Current Accounts cannot be added in the cellfin Apps. When transferring money from Islami bank to I
1. Delay in Remittance service
2. ATM Service Problem
1. Docs not have professionalism
2. Managers chamber is being used for valued client
1. For RTGS cheque is required
2. Cash shortage is in cash counter for the time being
1. I have a student account. When I started working after having a student account, I was asked to close
1. Investment facilities aren't smooth
2. Any service takes a long time
1. Investment Rate of Return
2. New investment not entertained
1. Late service
2. Special customer gets fast service
3. Provide small note too much do not provide note of tk. 500, 1000
1. Late Service
2. Sometimes we get SMS sometimes SMS failed
3. We get Others Account Information
1. LC Department upgraded
2. Security less
1. Long queue
2. Uninformed/less qualified Employees (partially)
1. Most of the customer don't know but to help
2. Rude in Behavior in customer for any
1. No sitting arrangement for commercial officer
2. Bank Officials transfer

1. Not well space in waiting sofa
2. More desk processing need more time to complete
1. Online slow
2. Less staffs, a lot of queue
1. Pay slip problem/positive pay instruction
2. Long formalities for passing files/proposal
1. Previously service was bad but now improving
2. Customer dignity & respect are expected
1. Previously some staff would become irritated when asked for information
2. Services used to be delayed previously compared to the current situation. Now all staff are very co-op
1. Profit rate is very high
2. Less Messenger
1. Queue is very long
2. Tellers are not very expert
1. Sometimes it take more time
2. No specific waiting area
1. The ATM service is not satisfactory, with frequent issues caused by the CRM Machine and recurring ne
2. The SMS service is also poor, as messages often fail to arrive
1. The limit system is very problematic
2. Mortgage required limit should be increased for deem exporter
1. The staff have limited knowledge, requiring assistance from others
2. The ATM service is poor, and network errors occur frequently, forcing customers to use ATMs of othe
1. Too complicated process
2. Lacking in online service
1. Waiting space required (sofa, chair)
2. Long line for getting the service

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ADC (ATM) Service is very poor

Applied for ATM Card 3 months ago but did not get yet due to delay in supply of card from Head office

All work should be one desk

ATM Service is not up to the mark

Cash counter rush

ATM, CRM Should be inside the branch

Branch has few seats for waiting, it's uncomfortable for elderly people. Some service charges were dedu

Cash deposit system is a bit clumsy

Cleanliness

Congestion in branch premise, Delay customer service

Customer care service (central) very bad

Shariah

Customer Congestion

Delayed service in account opening

Each and every time positive pay instruction needed which is very difficult to maintain

I am getting benefit for representing company, others are not getting such benefit

Officers have no interest to satisfy customers as the officials previously serve  
Inter Bank fund transfer should be free  
Investment rebate not given though adjusted earlier House building related. House rent, corona, no wait  
Lack of expert/Fex knowledgeable officer, Cellfin transaction limit is very low, it should be increased  
Lackings in customer service  
Long queue, Slow service, spot cash regular client, Now service is bad previously it was good  
N/A (No dissatisfaction reported)  
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Need to be improves the General Banking activities  
Need to be more tidy and smart premises  
New employees are not qualified  
Branch premises is not up to the mark as per my experience and expectation from a private bank  
No Proper place to seat and the queues are very long  
Branch space is quite limited  
NPSB Problem  
iTransfer should include bKash/Nagad  
Officer failed to provide the cellfin related service even after approached him 5 or 6 times  
Ok (No issue)  
One stop service is good for remittance  
Open account form cellfin but face low ATM withdrawal limits and often cannot withdraw cash. Customer  
Other bank mobile apps are easier to use and work more smoothly compared to IBBPLC apps like cellfin,  
There are not enough ATM and they are not available in many area. ATMs are often out of service or ne  
Partly employees need more professional knowledge  
Positive pay instruction is a big problem  
Profit rate is high  
Disbursement problem for above 5 lac tk  
Server Problem  
Service is getting slow in Sunday and Thursday while the customers traffic in high  
Service Slow  
Some new officials are a bit slow in service  
Sometimes customer service becomes very slow, which causes inconvenience for clients  
Student to abroad facilities may be increased  
Take long time while deposit  
Take time in cash counter  
The investment products are not smooth  
The premise is hot  
Unnecessary delay lien documents  
Service that is not available should be mentioned for example credit commitment. This document should  
This service should be enabled and smooth any way

Waiting time is comparatively more in cash counter  
Well communication. Well Maintain

Branch  
Hemayetpur  
Hemayetpur  
Dohar  
Dohar  
Badda  
Badda  
Uttara  
Uttara  
Mohakhali  
Mohakhali  
Narayangonj  
Narayangonj  
Farmgate  
Farmgate  
New Market  
New Market  
Basabo  
Kanchpur  
Kanchpur  
Hemayetpur  
Hemayetpur  
Mohakhali  
Mohakhali  
Basabo  
New Market  
New Market  
Konabari  
Konabari  
Narayangonj  
Narayangonj  
Narayangonj  
Narayangonj  
Narayangonj  
Narayangonj  
Dhanmondi  
Dhanmondi  
Tongi  
Tongi  
Hemayetpur  
Hemayetpur  
Uttara  
Uttara

Ati Bazar  
Ati Bazar  
Dhanmondi  
Dhanmondi  
Mohakhali  
Mohakhali  
Hemayetpur  
Hemayetpur  
Basabo  
Basabo  
Uttara  
Uttara  
Uttara  
Uttara  
Badda  
Badda  
Basabo  
Basabo  
Mohakhali  
Mohakhali  
Badda  
Badda  
New Market  
New Market  
Kalampur SME branch  
Kalampur SME branch  
Board Bazar  
Motijheel  
Motijheel  
Dhanmondi  
Uttara  
Uttara  
Gazipur Sadar  
Sonargaon SME Krishi  
New Market  
Sonargaon SME Krishi  
Mohakhali  
Jatrabari  
Jatrabari  
Motijheel  
Motijheel  
Motijheel  
Narayangonj

Narayangonj  
Uttara  
Board Bazar  
Motijheel  
Motijheel  
Board Bazar

Kalampur SME branch (7 responses)  
Mirpur-10 (8 responses)  
Nawabgonj (4 responses)  
Kanchpur (2 responses)  
Mirpur Women (7 responses)  
Board Bazar  
Motijheel  
Board Bazar  
Board Bazar  
Sonargaon SME Krishi  
Sonargaon SME Krishi  
Dhanmondi  
Dhanmondi  
Sonargaon SME Krishi  
Dhanmondi  
Uttara  
Gazipur Chowrasta  
Sonargaon SME Krishi  
Sonargaon SME Krishi  
New Market  
Dhanmondi  
Badda  
Badda  
Dhanmondi  
Dhanmondi  
Kanchpur  
Badda  
Badda  
Nawabgong  
Board Bazar  
Board Bazar  
Konabari  
Mohakhali  
Shyamoli  
Shyamoli  
Shyamoli

Kalampur SME branch  
Board Bazar