

Total Branch-wise Problem Frequency

Branch Name	Total Problems Reported
Hemayetpur	9
Badda	11
Uttara	11
Sonargaon	10
Mohakhali	11
Narayanganj	10
Dhanmondi	9
Board Bazar	7
New Market	7
Motijheel	7
Basabo	7
Kalampur SME branch	11
Dohar	4
Konabari	3
Tongi	2
Ati Bazar	2
Farmgate	2
Kanchpur	4
Shyamoli	3
Jatrabari	2
Gazipur Sadar	1
Nawabgonj	5
Mirpur-10	8

Table : Nature of Problems identified by the Customers

Problems related to/ Problem Title	Frequency	Percentage (%)	Description of Problem	Branch Name
Problems related to Officials	24	18.90%	<ol style="list-style-type: none"> 1. As a team not good (Hemayetpur) 2. Not well dress up (Hemayetpur) 3. Employees are not helpful, and there is neither a system nor willingness to manage the crowd (Badda) 4. Docs not have professionalism (Hemayetpur) 5. Uninformed/less qualified Employees (partially) (Tongi) 6. Rude in Behavior in customer for any (Hemayetpur) 7. Bank Officials transfer (Uttara) 8. Previously some staff would become irritated when asked for information (Basabo) 9. Less Messenger (Uttara) 10. Tellers are not very expert (Uttara) 11. The staff have limited knowledge, requiring assistance from others (Badda) 12. Officers have no interest to satisfy customers as the officials previously serve (Narayangonj) 13. Lack of expert/Fex knowledgeable officer, Cellfin transaction limit is very low, it should be increased (Motijheel) 14. New employees are not qualified (Board Bazar) 15. Officer failed to provide the cellfin related service even after approached him 5 or 6 times (Dhanmondi) 16. Partly employees need more professional knowledge (Sonargaon) 17. Some new officials are a bit slow in service (Dhanmondi) 18. Customer dignity & respect are expected (Hemayetpur) 19. Services used to be delayed previously compared to the current situation. Now all staff are very co-operative (Basabo) 20. Previously service was bad but now improving (Hemayetpur) 21. Most of the customer don't know but to help (Hemayetpur) 22. Special customer gets fast service (Narayangonj) 23. I am getting benefit for representing company, others are not getting such benefit (Narayangonj) 24. Customer care service (central) very bad (Jatrabari) 	Hemayetpur: 8 Badda: 3 Uttara: 3 Narayangonj: 3 Basabo: 2 Dhanmondi: 2 Tongi: 1 Motijheel: 1 Board Bazar: 1 Sonargaon : 1 Jatrabari: 1

Problems related to Premises	12	11.02%	<ol style="list-style-type: none"> 1. Bank has limited space, the service is very slow, there are insufficient staff at the counter (Badda) 2. Managers chamber is being used for valued client (Hemayetpur) 3. No sitting arrangement for commercial officer (Uttara) 4. Not well space in waiting sofa (Ati Bazar) 5. No specific waiting area (Badda) 6. Waiting space required (sofa, chair) (Kalampur SME branch) 7. Branch has few seats for waiting, it's uncomfortable for elderly people (Sonargaon) 8. Cleanliness (Sonargaon) 9. Need to be more tidy and smart premises (Motijheel) 10. Branch premises is not up to the mark as per my experience and expectation from a private bank (Board Bazar) 11. No Proper place to seat and the queues are very long (Sonargaon) 12. Branch space is quite limited (Sonargaon) 13. The premise is hot (Kalampur SME branch) 14. Congestion in branch premise, Delay customer service (Mohakhali) 	Sonargaon : 4 Badda: 2 Hemayetpur: 1 Uttara: 1 Ati Bazar: 1 Kalampur SME branch: 2 Motijheel: 1 Board Bazar: 1 Mohakhali: 1
Related to ATM Booth	12	9.45%	<ol style="list-style-type: none"> 1. ATM booth technical Problem (Dohar) 2. Shortage of money in ATM on holidays (Dohar) 3. Network problem in ATM (Uttara) 4. ATM Service Problem (Kanchpur) 5. The ATM service is not satisfactory, with frequent issues caused by the CRM Machine and recurring network errors (Basabo) 6. The ATM service is poor, and network errors occur frequently, forcing customers to use ATMs of other banks (Badda) 7. ADC (ATM) Service is very poor (Motijheel) 8. Applied for ATM Card 3 months ago but did not get yet due to delay in supply of card from Head office (Motijheel) 9. ATM Service is not up to the mark (Uttara) 10. ATM, CRM Should be inside the branch (Gazipur Sadar) 11. Open account form cellfin but face low ATM withdrawal limits and often cannot withdraw cash (Dhanmondi) 12. There are not enough ATM and they are not available in many area. ATMs are often out of service or network issues (Sonargaon) 	Uttara: 2 Dohar: 2 Basabo: 2 Badda: 1 Kanchpur: 1 Motijheel: 2 Gazipur Sadar: 1 Dhanmondi: 1 Sonargaon : 1

Problems about Service	19	14.96%	<ol style="list-style-type: none"> 1. Reduce complexity (Mohakhali) 2. Corresponding side development (Farmgate) 3. Delay in Remittance service (Kanchpur) 4. Any service takes a long time (New Market) 5. Late service (Narayangonj) 6. Late Service (Narayangonj) 7. Too complicated process (New Market) 8. Lacking in online service (New Market) 9. All work should be one desk (Dhanmondi) 10. Delayed service in account opening (Motijheel) 11. Lackings in customer service (Board Bazar) 12. Long queue, Slow service, spot cash regular client, Now service is bad previously it was good (Kalampur SME branch) 13. Need to be improves the General Banking activities (Board Bazar) 14. One stop service is good for remittance (Uttara) 15. Service is getting slow in Sunday and Thursday while the customers traffic in high (Badda) 16. Service Slow (Dhanmondi) 17. Sometimes customer service becomes very slow, which causes inconvenience for clients (Badda) 18. Sometimes it take more time (Badda) 19. Service that is not available should be mentioned for example credit commitment. This document should be provided (Shyamoli) 	Badda: 4 New Market: 3 Dhanmondi: 2 Narayangonj: 2 Mohakhali: 1 Farmgate: 1 Kanchpur: 1 Motijheel: 1 Board Bazar: 2 Kalampur SME branch: 1 Uttara: 1 Shyamoli: 1
Related to Cash Counter	17	13.39%	<ol style="list-style-type: none"> 1. Cash rush (Uttara) 2. Cash service delay for lot of paper formalities (Mohakhali) 3. Time Management long queue (Farmgate) 4. Crowd in cash counter (New Market) 5. Delay for extra que in cash counter (New Market) 6. Cash shortage is in cash counter for the time being (Mohakhali) 7. Provide small note too much do not provide note of tk. 500, 1000 (Narayangonj) 8. Long queue (Tongi) 9. Less staffs, a lot of queue (Dhanmondi) 10. Queue is very long (Uttara) 	Uttara: 3 Board Bazar: 3 New Market: 3 Mohakhali: 2 Farmgate: 1 Narayangonj: 1 Tongi: 1 Dhanmondi: 1 Kalampur SME branch: 1 Motijheel: 1

			<ul style="list-style-type: none"> 11. Long line for getting the service (Kalampur SME branch) 12. Cash counter rush (Uttara) 13. Cash deposit system is a bit clumsy (New Market) 14. Customer Congestion (Motijheel) 15. Take long time while deposit (Board Bazar) 16. Take time in cash counter (Board Bazar) 17. <input type="checkbox"/> Waiting time is comparatively more in cash counter (Board Bazar) 	
Problems related to Investment	15	11.81%	<ul style="list-style-type: none"> 1. Commitment fail (Narayangonj) 2. Investment is renewing again and again but limit is not increasing, valuation is counted less than original value (Narayangonj) 3. Investment facilities aren't smooth (New Market) 4. Investment Rate of Return (Konabari) 5. New investment not entertained (Konabari) 6. Profit rate is very high (Uttara) 7. The limit system is very problematic (Mohakhali) 8. Mortgage required limit should be increased for deem exporter (Mohakhali) 9. Investment rebate not given though adjusted earlier House building related. House rent, corona, no waiver, direct (Board Bazar) 10. Profit rate is high (Konabari) 11. Disbursement problem for above 5 lac tk (Mohakhali) 12. The investment products are not smooth (Mohakhali) 13. This service should be enabled and smooth any way (Shyamoli) 14. Pay slip problem/positive pay instruction (Mohakhali) 15. Long formalities for passing files/proposal (Mohakhali) 	Mohakhali: 5 Narayangonj: 2 Konabari: 3 New Market: 1 Uttara: 1 Board Bazar: 1 Shyamoli: 1
Problems related to ADC	14	11.02%	<ul style="list-style-type: none"> 1. Current Accounts cannot be added in the cellfin Apps. When transferring money from Islami bank to Islami Bank (Basabo) 2. For RTGS cheque is required (Mohakhali) 3. I have a student account. When I started working after having a student account, I was asked to close my student (Basabo) 4. Sometimes we get SMS sometimes SMS failed (Narayangonj) 5. We get Others Account Information (Narayangonj) 6. Online slow (Dhanmondi) 7. The SMS service is also poor, as messages often fail to arrive (Basabo) 	Sonargaon : 4 Basabo: 3 Mohakhali: 2 Narayangonj: 2 Dhanmondi: 1 Motijheel: 1 Uttara: 1 New Market: 1

			<ul style="list-style-type: none"> 8. Some service charges were deducted from my account without notice or proper explanation (Sonargaon) 9. Each and every time positive pay instruction needed which is very difficult to maintain (Motijheel) 10. Inter Bank fund transfer should be free (Uttara) 11. NPSB Problem (Sonargaon) 12. iTransfer should include bKash/Nagad (Sonargaon) 13. Other bank mobile apps are easier to use and work more smoothly compared to IBBPLC apps like cellfin/iBanking (Sonargaon) 14. Positive pay instruction is a big problem (New Market) 	
Foreign Exchange Service	5	3.94%	<ul style="list-style-type: none"> 1. LC Department upgraded (Dhanmondi) 2. Security less (Dhanmondi) 3. Student to abroad facilities may be increased (Nawabgonj) 4. More desk processing need more time to complete (Ati Bazar) 5. <input type="checkbox"/> Unnecessary delay lien documents (Shyamoli) 	Dhanmondi: 2 Nawabgonj: 1 Ati Bazar: 1 Shyamoli: 1
Others	9	7.09%	<ul style="list-style-type: none"> 1. Shariah (Jatrabari) 2. Server Problem (Badda) 3. Well communication. Well Maintain (Dohar) 4. 9 (Board Bazar) 5. Ok (No issue) (Dhanmondi) 6. N/A (No dissatisfaction reported) (Kalampur SME branch - 7 responses) 7. N/A (No dissatisfaction reported) (Mirpur-10 - 8 responses) 8. N/A (No dissatisfaction reported) (Nawabgonj - 4 responses) 9. N/A (No dissatisfaction reported) (Kanchpur - 2 responses) 	Mirpur-10: 8 Kalampur SME branch: 7 Nawabgonj: 4 Kanchpur: 2 Jatrabari: 1 Badda: 1 Dohar: 1 Board Bazar: 1 Dhanmondi: 1
Total	127	100%	127	127