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## **Executive Summary**

In the present situation of the banking sector is walking with competitive advantage, inspired way, just like a panorama of a race to reach the leading position of the banking. Most of the bank now concentrates of marketing feasibility to earn and generate opportunity to hold existing to keep loyal customers, in the business humanity believed that loyal customers increase the forthcoming gainful revenue. In this report I am trying to focus about the wide consumer expectation, perception and its implementation possibility for the CBL to overcome the all kinds of customer objections for the service failure and weakness.

First part of this report is based on the introduction which includes topics like origin, objective, background, methodology, limitation of the study. Basically it defines the way and background of the study to prepare the report. In the next part of the report highlights a brief background of City Bank Limited, with their mission, vision, objective, business strategies. And also providing a brief summary of all retail product and services offered by the City Bank.

Next part is basically about the tasks done by me during the internship. This report is also consists of highlighting the general banking procedure by describing the entire departments associated with general banking. This report is also consists of all the findings of the report provided with some recommendation in order to improve customer service quality as well as customer satisfaction level based on the observation and work experience during internship period.

## **CHAPTER 01: INTRODUCTION**

In the recent days of strong the competition, the banks are no more dissimilar from any other consumer-marketing corporation. The excellent service quality permits a bank to differentiate themselves from their rivalry, advance a bearable competitive advantage, and enhance efficiency. Customer service the process of ensuring customer satisfaction with a product or service. Often, customer service takes place while performing a transaction for the customer, such as making a sale or returning an item. In Banks customer service includes processing cheque, cash and direct debit payments and withdrawals, setting up and maintaining customers' accounts, dealing with enquiries, promoting and selling financial products and services to customers, using a computerized system to update account details, general administration tasks such as maintaining records, opening post and sending letters to customers, operating UK and overseas currency tills, helping customers with loan and mortgage applications.

This internship report contains the passing study on “The City Bank Ltd” during three months internship. The report is distributed in many parts according to the constructions of supervisor of report.

City Bank manages its business and operation vertically from the head office through four distinct business divisions namely

- Corporate & Investment Banking;
- Retail Banking (including Cards);
- SME Banking; &
- Treasury & Market Risks.

Under a real-time online banking platform, these four business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

### **1.1: RATIONALE OF THE STUDY**

Always a research is designed considering some requirements. Though this research is conducted as a part of BBA program but this study might be very much useful for banks especially in the present banking environment. Now every bank has some competitive objectives of their own style. All banks are now facing more competition ever before and so for this all are wanted to

offer more attractive service to their clients and trying to attain consumer's satisfaction. From same point of view, customer service of a bank is the basic step to create differentiation from others.

## **1.2: SCOPE OF THE REPORT**

I worked in the Branch of The City Bank Ltd. so I got the opportunity to sort & analyze the information regarding the customer service of the City Bank Ltd. The study is about The City Bank Limited Gulshan Avenue Branch. So the overall scope of the report is limited to the Gulshan Avenue Branch.

## **1.3: METHODOLOGY**

The report has been prepared based on data collected from both primary and secondary sources. The primary source consists mainly of personal observation during the attachment period, practical work experience in different desk of the bank, face-to-face conversation with the respective clients. The main source of the primary data collection of my report was my discussion with senior officers of the Customer Service (CS) of the City Bank Limited at Gulshan Avenue Branch & their opinions & comments. It helped me to collect the essential & vital information to make my internship report. The people of Customer Service sectors & their face to face information is my primary data. Data and relevant information are collected for this study through an unstructured questionnaire where customers and employees both were given the questions and responses were taken in the answer sheet. The respondents included clients from different occupation, age and gender. Most of the respondents were from the City Bank Limited, those had account on the bank.

Secondary information came mainly from websites, annual report of the The City Bank Limited, various book articles regarding general banking, various brochures published by The City Bank Limited. Necessary data and information has been collected by the following sources:

1. General banking procedure manuals of the City Bank Limited.
2. Circulars, letters and memos issued by the Banks and regulatory organization i.e. Bangladesh Bank and Govt.
3. Prudential Guidelines on General Banking issued by Bangladesh Bank.

4. Annual report of city bank limited.
5. Annual report of Bangladesh bank.
6. Newspapers and journals.
7. Internet and websites.

## **1.4: OBJECTIVE OF THE STUDY**

### **Broad Objectives**

The broad objective of this research is to get an idea about the wide utilization and knowledge about branch banking which can improve the ordinary banking services style through applying fundamental finance aspects. Moreover this study tried to reveal the prospect of aptitude on bankers and emotional and brand value actions to the forthcoming retail customers.

### **Specific Objectives**

- To Review of the City Bank Limited services and products, analysis of the existing services of the City Bank Limited.
- To know the area of General Credit.
- To analyze the current position of The City Bank Limited and it's
- To know about the problems and barriers it is facing in providing services.
- To find out the expected level of the customers satisfaction and the services should be offered.

## **1.5: LIMITATIONS**

While preparing the report; there were some different difficulties and limitations faced as well. Such as –

- Time was a major constraint in preparing the report. The duration was only twelve weeks. It was too limited to cover all the banking services area.
- Several information regarding on-going projects could not be used to analyze further the competitive positioning of The City Bank Limited as they were considered confidential.
- As I was working for The City Bank Limited, I could not interview employees from its competitors, thus had to rely solely on information available to the public.

## **CHAPTER 02: THE ORGANIZATION**

The City Bank Ltd. is one of the oldest private Commercial Banks operating in Bangladesh. It started its journey in 1983 and now is a top bank among the oldest five Commercial Banks in Bangladesh. The first branch was opened at B. B. Avenue Branch in the capital, Dhaka city. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and keenness that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 core worth of Capital, which now is a respectable Taka 330.77 core as capital & reserve.

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely Corporate & Investment Banking; Retail Banking (including Cards); SME Banking; & Treasury & Market Risks.

Under a real-time online banking platform, these 4 business divisions are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

The bank currently has 88 online branches and 10 SME service centers and 1 SME Agro center spread across the length & breadth of the country that include a full-fledged Islami Banking branch. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 83 ATMs of its own; and ATM sharing arrangement with a partner bank that has more than 550 ATMs in place; SMS Banking; Interest Banking and so on. It already started its Customer Call Center operation. The bank has a plan to end the current year with 100 own ATMs. City Bank is the first bank

in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some



400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

City Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality.

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City Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality. City Bank is one of the largest corporate banks in the country with a current business model that heavily encourages and supports the growth of

the bank in Retail and SME Banking. The bank is very much on its way to opening many independent SME centers across the country within a short time. The bank is also very active in the workers' foreign remittance business. It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from where thousands of individual remittances come to the country every month for disbursements through the bank's large network of 99 online branches and SME service centers. The current senior management leaders of the bank consist of mostly people from the multinational banks with superior management skills and knowledge in their respective "specialized" areas. The newly launched logo and the pay-off line of the bank are just one initial step towards reaching that point.

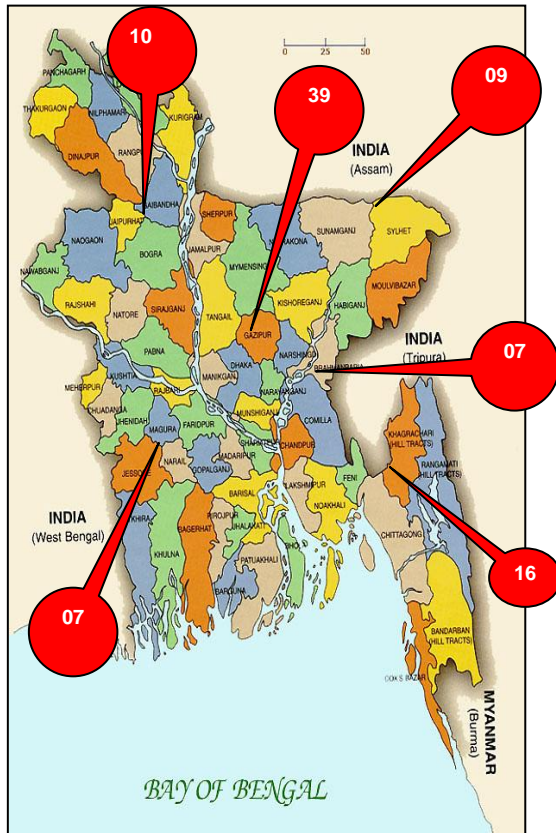
## **2.1: VISION & MISSION OF CBL**

The main vision of The City Bank Ltd. is to be “The Financial Supermarket with a Winning Culture Offering Enjoyable Experience.” With maintaining this they also try to fulfill mission, such as, “Offer wide array of products and service that differentiate and excite all customer segments; Be the “Employer of choice” by offering an environment where people excel and leaders are created and Continuously challenge processes and platforms to enhance effectiveness and efficiency.”

## **2.2: OBJECTIVE OF CBL**

Despite extreme competition among banks operating in Bangladesh, both local and international The City Bank Limited made a remarkable progress practically in every sphere of its functions. The active of the CBL are very implicit and vast comparing to that of other banks in the country today. The theme of the bank is “For Relationship Banking”. The prime objectives of the CBL are to create a strong capital base, to earn good profit and pay satisfactory dividend to honorable shareholders with proper social commitments. To achieve the objectives the management is continuously working for the improvement of bank's assets quality by identifying potential depositors and good borrowers. Because it believes “The line of excellence never ends”. The strategic plans and business will be its strength in this very competitive environment.

## 2.3: CITY BANK FOOTPRINT



- 87 branches country-wide: 87 Conventional & 1 Islamic
  - Dhaka Region : 39
  - Chittagong Region : 16
  - Sylhet Region : 09
  - Khulna Region : 07
  - Bogra Region : 10
  - Comilla Region : 07
- All branches fully online
- 14 SME Business Centers, 10 SME Agri Branches.
- 46 City ATMs; shared access to 620 ATMs of DBBL & Q-Cash
- 1,500 Merchants, 2,200 POS presently
- Tie up with 21 Exchange Houses for remittances
- 4 Brokerage Branches in operation

## 2.4: FUNCTIONS OF DIFFERENT DIVISION AT CITY BANK

### 2.4.1: FINANCIAL DIVISION

- Financial Planning , budget preparation and monitoring
- Payment of salary
- Controlling inter-branch transaction
- Disbursement of bills
- Preparation / Review of returns and statement
- Preparation of financial reports and annual reports
- Maintenance of Provident Fund, Gratuity, Superannuation Fund
- Reconciliation

#### **2.4.2: CREDIT RISK MANAGEMENT (CRM)**

- Loan administration
- Loan disbursement
- Project evaluation
- Processing and approving credit proposals of the branches
- Documentation, CIB (Credit Information Bureau) report etc
- Arranging different credit facilities
- Providing related statements to the Bangladesh Bank and other department

#### **2.4.3: HUMAN RESOURCE DIVISION (HRD)**

- Recruiting
- Training and development
- Compensation, employee benefit, leave and service rules program and purgation
- Placement and performance appraisal of employees
- Preparing related reports
- Reporting to the Executive Committee/Board on related matters
- Promotional camping and press release

#### **2.4.4: INFORMATION TECHNOLOGY (IT) DEPARTMENT**

- Software development
- Network management and expansion
- Member banks reconciliation
- Data entry and processing
- Procurement of hardware and maintenance

#### **2.4.5: BRANCH CONTROL & INSPECTION DIVISION**

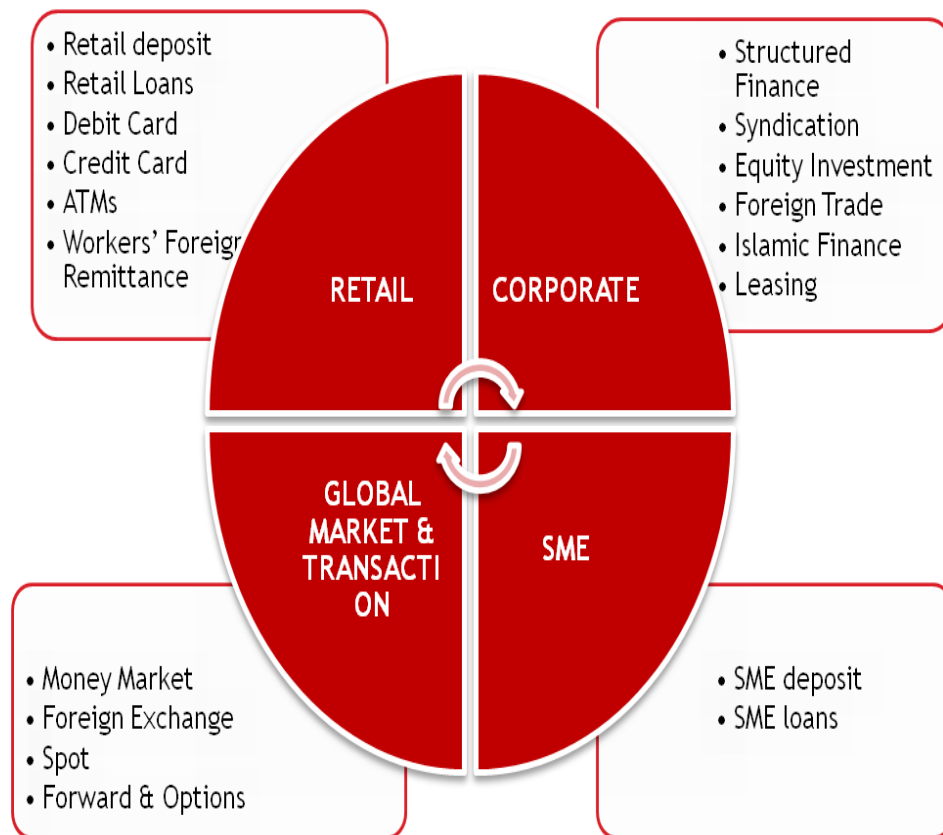
- Controlling different function of the branches and search for expansion
- Conducting internal audit and inspection both regularly and suddenly
- Ensuring compliance with Bangladesh Bank(BB), monitoring BB's inspection and external audit reports

### **2.5: SERVICES OF CBL**

The principal activities of the Bank are to provide all kinds of commercial banking, consumer banking trade services, custody and clearing to its customers through its branches in Bangladesh.

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 4 distinct business divisions namely-

1. Corporate & Investment Banking;
2. Retail Banking (including Cards);
3. Treasury & Market Risks. &
4. SME Banking;



### **2.5.1: Retail Banking:**

Retail banking includes the tasks for the following purposes-

## **1. DEPOSITS**

- Current Account
- Savings Account
- City Onayash
- City Shomridhdhi
- City Projonmo
- City Ichchapurun
- FDR

## **2. LOANS**

- City Drive
- City Solution
- City Express
- City Double
- City Scholar

## **3. CARDS- DEBIT CARD, CREDIT CARD ETC.**

- Visa Debit Card
- Master Debit Card
- Amex Credit Card
- Visa Credit Card

## **4. NRB- FOREIGN REMITTANCE**

- Medical File
- Student File
- Remittance

### **2.5.2: Corporate Banking:**

City Bank is a major player in Bangladesh wholesale banking industry to offer the full scope of innovative, customized solutions and services. Their focus is not on short-term profit, but on building long-term relationships and standing by their clients. A unique business focus on enabling project financing, trade, investment and supply chain financing for clients is maintained. Aim is to be a one-stop gateway for corporate and financial institutions looking to extend their business. They focus exclusively on corporate and institutional clients, offering clients access to extensive branch network and award-winning suite of state of the art services.

- Working Capital Finance
- Trade Finance
- Short/Mid-Term Finance
- Project Finance
- Islamic Finance
- Structured Finance
- Cash Management
- Investment Banking
- Schedule of Charges
- Interest Rate on Lending

### **2.5.3: SME Banking**

SME Banking of City Bank is assuming a new and modern dimension. It is entering in to a wider horizon. The philosophy of extending banking services to SME's of the country is to meaningfully push every one of them up to the next level of respective business operations. The upward push would be meaningful as they would be business wise competitive for a sustainable future. It is therefore would be turning in to an abode of SME's to grow to the next level. Hence, the bank has named it City Business - for taking SME's to the next level.

## **2.5.4: CBL'S SME-S banking is engaged of servicing for the following facilities**

### **1. City Muldhan- Trading Purpose**

SME business in Bangladesh mostly requires active financial / banking support for their business to grow. To cater various such needs of different trade related business, from July, 08 The City Bank was going introduce a complete tailor made package which surely will meet your specific financial needs and services.



### **2. City Munafa- 50% FDR backed**

There are around 106,000 Small and Medium Enterprises in Bangladesh according to a market survey. Based on the estimate, there is a total funding requirements of BDT 200 Billion. A lot of banks are financing for their working capital, fixed asset purchase and other business purposes through complicated or less friendly credit analysis methods by taking land or building as primary collateral. City Bank, as specified in its Small and Medium Enterprise financing policy, would like to offer simply structured, process based, yet risk mitigating banking product to the SMEs. CBL "MUNafa" has been designed based on the above objectives to achieve. "MUNafa" is a terminating loan facility (EMI based) for working capital, fixed asset purchase, or any other business purpose. Bank would finance against net cash flow of the socio economic entity derived from cash flow of any creditworthy business and secure the lending against lien of CBL fixed deposit amounting 50% of loan volume. The product will allow the bank to capture the existing market opportunity.





### 3. City Shulob- Manufacturing Purpose

A unique product to facilitate concerns engaged in manufacturing business. The product will facilitate to meet up diversified needs to different manufacturing concerns.



### 4. City Sheba- Service Purpose

To facilitate different concerns engaged in service related industry, The City Bank is going to introduce a customized product naming City Bank Sheba. The product will positively satisfy different business related needs of the clients involved in different service sectors.



**5. City Nokshi- Women Entrepreneur** Women are no more belong for household activities only. Rather their movement started shifting toward ruling nation, leading corporate office, developing as business think tank. In all over the world for the last decade women has proved their capacity and entrepreneurship skill in their respective arena. The state and Bangladesh bank feel to give a comfortable ground for the development of the women in the business entity and are encouraging and inviting the financial facilitators to extend their hands. There are thousands women specially in handicrafts, boutique, agro based industry, beauty parlour, ready made garments, creative works, interior design, entertainment market etc keeping their superb contribution. That's why City Bank introduces City Nokshi – an exclusive SME financial facility for women entrepreneur.



**6. City OD & TL-50% FDR backed**

**7. City Long Term Against Mortgage Loan**

**8. City Agri**

- **City Khamar:** City Khamar is the loan product to assist the growers who are involved in fish and poultry production. Fish & poultry industry has become one of the advance industries in the past decade and many of our growers shifted their focus from crops to fish & poultry production because of scarcity of natural fish & meat to meet the high demand. City Khamar boost this industry in producing more fish & Poultry to meet our demand
- **City Shosho;** Agricultural is the main artery of the nation like Bangladesh. More that 80% of our citizen still depends on agriculture. Agro based products are no more

restricted to just producing paddy. The scope of agriculture has been spread from crops to livestock, livestock to fisheries, fisheries to fruit cultivation etc. Till date rice is our staple food and we do have heavy dependency on potato, vegetable, fish, live stocks, fruits etc. In absence of adequate production of all these necessities, we need to live on imported crops and cost of living ultimately goes up and a huge stake of our population is simply lives very hard life because of crisis of the necessities. Private sector facilities are invited to take part in the development of this agro based industry to avoid the deadly sufferings of crisis and City Bank has come forward to accept the call and introduced City Shosho to facilitate rural agricultural development.

- **City Livestock:** City Livestock is the loan product to assist the persons involve in farming livestock in different areas in the country. Livestock has a huge demand in our country for our food, milk and cultivation as well. The raw hide of the livestock is also highly demanded for the leather industry. As we can't meet our domestic demand of milk and meat from our local sources, we are hugely dependent in import for livestock products. City Livestock has been aimed to facilitate the people who are involved in livestock business in the country.
- **City Jantrapati:** City Jontropati is aimed to facilitate the farmers to produce different agro based machinery and equipment for their irrigation and cultivation. Production of modern cultivation is heavily dependent on availability facility of equipment and machinery for irrigation and cultivation. This loan product will help the farmers to buy this equipment for cultivation process.

### **2.5.5: Islamic Banking**

City Bank introduces City Manarah - Islamic Banking. City Manarah is here to guide and manage finances in a fully Islamic Shariah Compliant way. It offers a wide variety of deposit and investment products. Each account is designed to meet financial needs with best value of money. City Manarah includes services such as,

- Manarah Current Account
- Manarah Savings Account

- Manarah Term Deposit Receipt
- Manarah Hajj Deposit Scheme
- Manarah Deposite Rate
- Schedule of Charges

### **2.5.6: City Bank Treasury and Market Risk Division**

City Bank has a dedicated Treasury team who is capable of providing all treasury Solutions. Through our foreign correspondent business partners CBL is providing a wide range of Treasury products. In CBL Treasury, there are four teams who are specialized in their own area to ensure the best possible solution to our customer requirement. CBL has following teams in the Treasury:

- Foreign Exchange (Local & G7)
- Money Market
- Corporate Sales
- ALM & Market Research

## **CHAPTER 03: TASK ASSIGNED TO AN INTERN**

### **4.1: INTRODUCTION**

In September 2013, I was assigned by The City Bank HR personnel's as an intern position in the Gulshan Avenue Branch. After that a schedule of the internship program was given to me consist of the working schedule along with the job responsibilities. Basically I worked under the Customer service department of the Gulshan Avenue branch and for that reason I got longer time to gather knowledge about that particular segment. I worked in the retail or general banking division in The City Bank Limited. I got the opportunity to work in customer service, card division, remittance & clearing segment of the branch. The tasks assigned to me by the authority are discussed below.

### **4.2: EQM MACHINE MANAGE**

Enterprise quality management system (EQMS) that optimizes quality ensures compliance and reduces costs and risk for world-class clients across a range of regulated industries. To ensure customer's flexibility and to save time The City Bank Limited introduced EQM Machine at the Gulshan Avenue Branch. This machine basically provides token to the customers based on what type of service they will have. EQM ensures few things that are discussed below.

- Enterprise Quality Management omits the long queue in front of the teller service area.
- Customers no longer have to wait in extensive lines to get their job done.
- By taking token customers can identify how much time it will take to come to his or her number and meantime can allow himself to do another task as well.
- Sometimes customers get violent after waiting for too long in the queue. By taking token they will know when it's time for them to go and get the service.

A CBL intern is responsible for the EQM Machine Management. When a customer enters in the bank it's an intern's duty to guide him or her to the right service area with the right token. This

EQM service helps to improve the operational efficiency, risk mitigation and continuous improvement.

#### 4.2.1: Figure: Improving poor quality by EQM



#### 4.2.2: HOW THE SYSTEM WORKS

- Login
- Login request Form
- Extranet Main Menu
- Global Equipment Edit
- Current Equipment Data
- Reports
- Equipment Website
- Logout
- Help

#### 4.3: CUSTOMER SERVICE

The Customer Service area is divided into few sections such as, Cheque, pin, cards, loan, remittance, pay order etc. On the first day of my work in the Customer Service department, the

CSM of the department explained all the things related to the operations to me. He showed me how the total customer service department works in the branch. He also made me familiarized with the various terms and tools like different application form, procedure, that are used by that department to make the life of employees easier. He also gave a brief description that how an account can be open and the rules regulations for opening any kind of account in The City Bank Limited.

#### **4.3.1: CARD DELIVER**

An intern of CBL is also assigned to play assistant role to this service area. For example, by delivering debit credit cards to the customer or bearer, keep the tracker of the regular cards received from the currier and reconcile of the cards. There were four register note book for maintaining the cards; two is for new issue cards and rest for lost and stolen card. In the both cases cards and pins maintain by two separate individual for security purpose. There were two people in the hold of card and pin of that branch. They have to maintain the existing card user with increasing large number of new card user day by day. Moreover The City bank Limited have an account opening system named “accelerated banking”. Under this package bank provides the debit card instantly to the every customer.

#### **4.3.2: PIN DELIVER**

Pin is the core component of the debit cards. Without these pins customers cannot withdraw money from their cards. Pins are also delivered in the same way as the card by the intern.

#### **4.3.3: ACCOUNT AND FDR OPENING FORM FILL UP'S**

Account opening and FDR form fill ups are part of the one the tasks assigned to a CBL intern. There are different kinds of bank accounts starting from current, savings, proprietorship, partnership etc. Every form has different rules for maintain. These rules are declared by Bangladesh Bank.

#### **4.3.4: DESTRUCTION**

Bank check book, cards, pins expires after a certain period of time. When the time of expirations comes closer bank sent letters and phone calls to the customers for collecting their products. If customers fail to collect bank end the existence of that product. This process is known as destruction. An intern of CBL plays an important role in destruction. His / Her task is divided into three steps.

Step 1: Find out which check, card or pin is close to destruction and list down the names categorizing them based on months.

Step 2: After letter sent from the bank call the listed customers and tell them to collect within upcoming week.

Step 3: After the check, card or pin is destroyed systematically, destroy them manually.

#### **4.3.5: LOAN PAPER FILL UP'S**

Customers who take loans tend to have all their information written down manually in small loan book. Every customer has one each. These information books are filled up by the interns. Again the undertaking letters are also filled up by the interns in CBL.

#### **4.3.6: RECONCILIATION**

Bank reconciliation statement is a report which compares the bank balance as per company's accounting records with the balance stated in the bank statement. Reconcile of the cards, pins, FDR, Cheque books are done every day. Before reconciling we have to count the closing balance of the day, then count how many are being received from the currier and the number delivered to the customers. In the branch everything is reconciled starting from cheque books, cards, pins, FDR's etc.



## **CHAPTER 04: ANALYSIS OF CUSTOMER SERVICE**

### **4.1: ACCOUNT OPENING PROCEDURE**

For individual introduction is needed by an account holder He/ She is required to fill up the specimen signature card. Application fills up the relevant application form in the prescribed manner. The authorized officers analyze the introduction and examine the document submitted. Account and FDR is opened issuance of deposit slip and the deposit must be made in cash. After depositing the cash one cheque book & pay –in-slip book is issued. Before opening of a current or savings account, the following formalities must be completed by the customer:

With the main form it contains three other forms. They are individual information form, transaction profile, MID (Most Important Document). The following person can introduce an a/c opener an existing current/savings account holder of that branch patient. A respectable person of the society or locality who is well known to the manager/2nd man of the branch.

Furnishing photographs signed by the introducers and account holder in the backside of photo Account holder needs to sign in the backside of the nominee photo.

Banker will supply a set of printed forms required for opening the account, which will normally include, Specimen Signature Cards, Deposit Slip Book, Check book Requisition slip.

Steps in savings account opening

- Customer should carefully read full-fill the application form
- Putting specimen signature in the specimen
- Any special instructions with regard to operation of the account should be noted on the relevant signature card boldly duly authentication by the account holder should be obtained
- The required account number for the new account from the account opening register should be obtained

- Obtained the signature & account number of the Introducer on the advice of new accountant the place meant for the purpose & gets the signature properly verified by an authorized official of the bank
- The deposit slip properly filled in & signed by the customer
- Then the new account number should be written at the appropriate place of the deposit slip and mark new account on both the copies of the deposit slip and request the customer to deposit the money at the cash customer
- Place the signature cards, advice of new a/c , a copy of deposit slip , photographs & other necessary papers/ documents etc. in a file
- Obtain approval of the authorized officers for opening the new account on all relevant papers. While giving approval for opening an account the Authorized official should be satisfied about of the Introducer
- The Authorized officer on the advice of new a/c & on the specimen signature of the new a/c holder
- After approval of the opening of the a/c , get the check book requisition slip signed by the customer
- Deliver the check book to the customer after properly marking the account number name & place of the branch on each leaf of the checkbook
- On completion of account opening open a file for the new a/c holder & file all relevant papers forms etc. Signature cards, copies of advice, Deposit slip, debit ticket etc is distributed to concerned department
- To fill up the KYC (know your Customer) form dully.

### **Sole Proprietorship:**

- Photograph of all authorized signature

- Trade license & Tin Certificate
- Permission under 18-A from Bangladesh Bank
- Photo Identification National Id Card/ Current valid Passport /Valid Driving License.
- Where Photograph is also attested/Employee Photo ID card of any multinational or listed company or organization

**Partnership concern:**

- Trade license & Tin certificate
- Certified true copy of partnership deed of the partnership concern
- Nationalization copy of partnership deed of the partnership concern
- Certificate of registration of the partnership concern
- List of partners with their address
- Permission under 18-A from Bangladesh Bank
- An explanation of the nature of the business or partnership should also be ascertained
- 2 copies of Photograph & identification Document of all partners & all Authorized Signatories

**Limited Company Account**

- Bank's prescribed Account Opening application form,
- Certified copy of the Memorandum & Articles of Association of the Company,
- Certificate of incorporation,
- Certificate of commencement of Business (For Public Limited Companies only),
- Extract of the Board resolution sanctioning the account opening and signing authority,
- List of the Director with address in specified from,

- Photograph of the signatories,
- Copy of valid Trade License,
- Introducer's signature in the A/C opening form and at the back of the photograph(s) of Account holder(s),
- List of names with Appointment letter and Specimen Signature of the Persons authorized to operate the Account, and
- The personal identity of all the directors or beneficial owner(s) proprietor of the Firm has to be established by any of the documents as mentioned in Individual or Joint Customer category.

### **Resident Foreign Currency Deposit (RFCD) Account:**

Eligible persons can open Private FC/NFCD/RFCD accounts easily with any AD in Bangladesh by submitting account opening forms dully filled in, photo and other necessary papers like copy of passport, etc. Persons residing abroad interested to open Private FC/NFCD accounts can open account by sending necessary papers/documents from abroad duly verified by Bangladesh mission abroad or a reputable bank or any other person known to the AD in Bangladesh. However, submission of job certificate/certificate evidencing having business abroad is not mandatory for opening FC account by Bangladesh nationals residing abroad. Besides the opportunity of opening and maintaining Private FC/NFCD accounts as stated above, non-resident Bangladeshis/other non-resident foreign nationals can invest in (i) US Dollar Premium Bond, US Dollar Investment Bond and Treasury Bond (in Taka) of Bangladesh Government (ii) shares/securities listed in stock exchanges through opening of Non-Resident Investor's Taka (NITA) Account. Non-resident Bangladeshis may also invest in Wage Earners' Development Bond in Taka.

#### **4.1.1: DORMANT ACCOUNT**

Dormant account is an account which is inactive. Under the City bank policy, if an account remains inactive for 3 months then accounts will be considered as a dormant account. If the account becomes dormant then account holder won't be able to use it for transactions. For

transactions customer needs go to the branch where he or she had opened that account and with certain process account can be active again.

#### **4.1.2: ACTIVATION PROCESS OF DORMANT ACCOUNT**

At first account holder needs to come to the mother branch and then has to fill up a form named dormant account reactivation. Account holder needs to sign and fill up the form and submit it to the customer service officer. Customer service officer will verify the signature and sent the request to the head office through centralized system to reactivate the account. Then it takes 2 to 3 days for reactivate the account and then account holder can transact with this account. To active dormant accounts charges are applicable.

#### **4.1.3: NOMINEE, SIGNATURE OR ADDRESS CHANGE OF AN EXISTING ACCOUNT**

There are several issues like nominee change, signature change, and address change etc. work regarding existing account.

Nominee is the person who is the authorize person in behalf of the account holder. Basically after the death or any such cases nominee will have the right to take any kind of decision regarding that account. To change the nominee customer needs to come to the mother branch of the account and then fill up a form named nominee change form. In the nominee form, one copy of nominee photograph is needed and account holder has to sign the form that he or she wants to change his or her accounts nominee. Then files need to submit to the responsible officer and responsible person will verify the information and sign. This whole process takes 2 to 3 days.

For signature change, account holder has to fill up the signature change form and then needs to submit to the customer service department. Customer service officer verify the signature and the information with photograph change, in some cases account holder needs to provide a photograph of his or her own if the previous photograph is not match with the present photograph. This whole process also takes 2 to 3 days.

Again for name change, address change, and many other factors works as almost in the same process, except the address change process. For address change, account holder needs to provide

the NID, which has to match with his present address then the account holder can change the address. The remaining process is same as other like has to fill up a form then submit it to the customer service department and then responsible officer will verify the account and signature passed to the head office. This process also takes 2 to 3 days as well.

#### **4.1.4: ACCOUNT CLOSURE**

If an account holder request to close his or her account, it can be closed. After receiving an application from the customer to close an account, some procedures are followed by a banker. The customer should be asked to draw the final check for the amount standing to the credit of his account less the amount of closing and other incidental charges and submit the unused cheque leaves. The A/C should be debited for the account closing charges etc. and an authorized officer of the bank should destroy unused cheque leaves. In case of Joint A/C, the applicant for closing the A/C should be signed by all the joint holders.

#### **4.2: CHEQUE BOOK**

A cheque is a document that orders a payment of money from a bank account. The person writing the cheque, the drawer, usually has a current account where their money was previously deposited. Cheque books are issued to the account holder only against requisition on the prescribed requisition slip attached with the checkbook issued earlier, after proper verification of the signature of the account holder personally or to his duty authorized representative against proper acknowledgment. The four main items on a cheque are

- Drawer, the person or entity who makes the cheque
- Payee, the recipient of the money
- Drawee, the bank or other financial institution where the cheque can be presented for payment
- Amount, the currency amount

For having a Cheque Book customer who opens a new account must initially deposits minimum required money in the account. When the account opening form is sent for insurance of a cheque book bank charges 130 taka from the account for processing the cheque book. Officer then

sealed it with branch name. It normally takes 3 working days to produce the cheque book and deliver it to the ordered branch. When the cheque books reaches it destined branch in-charge officers enter the customer's name & the account number in the Register. Account number is then writing down on the face to the cheque book & on every leaf of the check book including requisition slip. The name of the customer is also written down on the face of the cheque book and on the Requisition slip.

### **4.3: CARD SERVICE**

There are different types of card City Bank provides against depositary accounts, such as an ATM card or a debit card. Bank cards may be limited in their use; some can only be used at ATM machines or for certain purchases. In November, 2009 City Bank became the issuer of one of the world's most prestigious credit cards, American Express<sup>®</sup> Cards. City Bank has issued one type of American Express Credit Cards, till now, designed to satisfy customer requirements.

There are two types of Debit cards:

- Visa Debit Card
- MasterCard Debit Card

City Credit Cards:

- VISA Local Classic
- VISA Classic Dual
- VISA Gold Local

### **4.4: REMITTANCE**

A remittance is a transfer of money by a foreign worker to his or her home country. Remittance can also refer to the accounting concept of a monetary payment transferred by a customer to a business. The city Bank's Foreign Remittance unit meets growing customer needs for fast, secure & easy money transfers to an extensive range of destinations. Being a committed bank to its customers, they go all the lengths to remit money safely to the customers. City Bank Limited has 83 online branches across the country. Moreover, the Bank has a strong remittance network with other major banks of the country. Therefore, wherever the account is, they are able to send

money instantly. A CBL account holder can visit any of the branches for foreign remittance service. Personnel will be there to help out. In this section customers open RFCD accounts.

In 2013, City Bank has recently opened in Malaysia its subsidiary company 'CBL Money Transfer Sdn. Bhd.' with the approval of Bangladesh Bank and the Central Bank of Malaysia. CBL Money Transfer Sdn. Bhd is the 3rd Bangladeshi bank owned Remittance Company in Malaysia. The company has started its operation with two branches - one in Kuala Lumpur and the other in Malacca.

## **4.5: LOANS**

Loans comprise the most important asset as well as the primary source of earning for the banking financial institutions. On the other hand, this (loan) is also the major source of risk for the bank management. A prudent bank management should always try to make an appropriate balance between its return and risk involved with the loan portfolio. Banks collect deposit for lending & investment, this function is performed by Loans & Advance Department. Sanctioning of loan proposal starting from party's request for a loan, collection of necessary papers, information & financial statement, analyzing of those information, preparation of loan proposal, security analysis & valuation, inspection, lending risk analysis, setting terms & conditions have also known to us. CBL follows a procedure for sanctioning loans. They are,

Step #1 A customer who has willed to take loan from bank has to write an application along with the documents such as, Two copies of photographs, Valid trade license has to be deposited by the part. There must be description of collateral in the application. The collateral must not be the home state land out of municipal or vacant land, Physical inspection of collateral must be done and market value from the locality has to be determined. It must be done by B.Ss Engineer, Confidential report from other banks is also needed, Declaration and balance sheet form is needed.

Step #2 Proposal has to be sent to the Head Office by the branch along with the letter of hypothecation & other different types of certificate as per circular.



Step #3 Head Office confirms the sanction with some terms and conditions and if the party agrees with this, he signs on the duplicate copy.

Step #4 To legalize the collateral panel lawyer will complete the documentation and will give letter of satisfaction.

Step #5 After signing the charges documents the loan is created and the limit is ready for disbursement by giving the party a cheque book.

Step #6 After disbursement stock must be submitted by the party on monthly basis. In this case sudden inspection is necessary. In every 45 days the loan should have to be adjusted.

Currently City bank has six loan related services available in the market. They are,

- City home loan
- City scholar
- City double loan
- City drive
- City solution
- City express

## **CHAPTER 05: FINDINGS FROM THE STUDY & RECOMMEDATION**

### **5.1: SWOT ANALYSIS OF CBL**

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

#### **5.1.1: STRENGTH**

- Trustworthiness
- Good Management
- Cooperation with each other
- Regular Customers
- Membership with SWIFT
- Good banker-customer relationship
- Strong Financial Position
- Large Network- both nationally & Internationally
- Real- Time On-Line Banking
- Dual-Currency City Visa Card- Unique in Bangladesh

#### **5.1.2: WEAKNESS**

- Lack of proper motivation, training and job rotation.
- Lack of experienced employees in junior level management.
- Still a Problem Status Bank
- Lack of own ATM services.
- Large Branch Network in Rural Area

#### **5.1.3: OPPORTUNITIES**

- SME Finance
- Huge business area
- High growth of sales & trade Finance volume

- Steps taken by Bangladesh Bank
- High growth of sales & trade Finance volume
- Steps taken by Bangladesh Bank
- Investments on technology.

#### **5.1.4: THREATS**

- FCBs and Third Generation Banks
- Aggressive SME Finance by New CBs
- Losing customers
- Entrance of new Private CBs
- Huge FDI flow

#### **5.2: PROBLEMS FOUND IN CBL GULSHAN AVENUE**

The problems existing in this are many and explained as follows:

1. The present system is time consuming both for the bankers as well as the clients. For instance; in terms of bankers, the officers have to go through a lot of files in searching the details of a particular transaction, if it is backdated. In terms of clients, they have to wait in a long queue in order to let the officer find out the correct file.
2. In some cases not paying attention towards customers during a busy hour creates a negative situation.
3. Customers do not receive appropriate attention. Even though these customers aren't a/c holders of the bank, the goodwill and negative word of mouth of the bank and its overall image of quality service are hampered.
4. In this branch most of the bearer does not know about the token system and they come to the desk directly. When the service provider tells them to get token don't want to.
5. Customers get impatient of waiting for a long time like half an hour or even more for receiving during peak times.
6. In case of foreign remittance there are times when the clients do not know which branch are they to receive their money from and thus going to branch to branch.
7. Many customers do not like the token system and create a bad influence on others.

For a service business that is in operation for long term, these effects will negatively affects the goodwill in the long run, which seems to be hazardous.

### **5.3: OTHER PROBLEMS**

#### **Centralization:**

The Bank is too much centralized. For each and every move, branch office has to go for permission from the Head Office. The Head Office tightly controls each and every branch office. This sort of dependency on Head Office slows down the activities of branch office.

#### **Lack of waiting place:**

In compare to customers the place for waiting/ sitting areas are not sufficient, as a result, customers have to wait by standing.

### **5.4: Other Findings**

The service of The City Bank Ltd. is competitive and efficient comparing to the others; but there is significant scope of improvement.

1. The bank needs to make significant effort to improve the employee relationship with clients.
2. The environment inside the bank needs to be improved significantly for efficient and pleasant banking activities for the customers.
3. Steps should take to improve employee job satisfaction.
4. More customized products and service should introduce.
5. Call center team often provides inadequate or incorrect information to the customers.
6. To increase customer satisfaction the bank needs to improve their service quality by providing more importance on customer's preference.
7. Service charge is relatively high than others.
8. Branch needs more personnel to ensure smooth service.

In terms of the customers, environment of the bank is quite ok but the services of cash needs to more fast also more attention need to be given to the customers when they come for foreign remittance.

## **5.5: RECOMMENDATION**

We are believed in surprising contest of new era, must have to important considered of the marketing to generate constructive exclusivity and uniqueness opportunity of the banking sector.

So, CBL should start strategic planning to increase the infrastructures and also important constructs needed to support its large customer base. So, considering the service sector of Bangladesh, CBL should be more conscious to deal with its customers as the customers have now more choice to bank with and there are institutions that are intensifying competition by focusing more on superb customer service.

To identify these bank needs proper information system is required badly. Customer feedback can make value to increase right services and relations to the right customers and increase precise commitment, loyalty, trust and satisfaction to become with huge good relationship. CBL has several services gap to authentic of considerate the consumer behavior and their potential attitude, which made them deficient in modern banks. CBL has to minimize their service gap though strong study on customer objection, expectation, perception and critical internal marketing aspects. Steps should be taken to implement the new process in order to ensure a smooth service as promised to customers.

1. Employees are needed to give adequate training to work and handle clients under pressure. In this case both the branch authorities and higher authorities can persuade each other to train the employees.
2. CBL should increase more Consumer Banking activity. Their Consumer banking activity is quite satisfactory but it will be better if they can put attention on individual customer.
3. They should invent other type of deposit to attract more customers which is different from other banks.
4. CBL should maintain more cash and deposit balances with other banks. Because it is desirable that banks keep their cash and balance with other bank to such extent so that it can minimize the chance of liquidity crunch.
5. Should develop more strategic planning as to compete with its rival banks.
6. Increase the merchant locations of ATM cards.

7. As most of the customer's of the bank are aged between 21 to 30, the bank should consider the products and services with fewer service charges that are suitable for that age group. The products should also be developed mostly for customers with income more than 30,000 and particularly jobholders.
8. Problems regarding IT and internet link should take seriously.
9. Should increase the number of ATMs and ensure their smooth operations.
10. CBL should recruit more capable & experiences employees to speared the products all over the country.
11. Delinquency behavior is higher in the DCC area so need to concentrate on semi-urban area or rural area.
12. CBL should maintain errors-free customer's record & database which will help to identify the major customer's facility requirements.
13. Employees should get proper knowledge on products & facilities to deliver the customer regarding right time, right facilities as per their requirements.
14. Customers are confused about the loan pricing & hidden charges, so CBL should informed the customer about the different fees & installment size of that particular product.
15. Customers are demanding more SME Service Center & Branches in their locality which will help them regular transaction with them.
16. Agriculture is the backbone of the country. As per BB policy; CBL should increase their more concentration on Agri loan.
17. As per customer response, CBL is taking long time to process & disbursed the loan. More easy way should find to minimize the duration for loan process.
18. CBL is needed to reach the brand value to the customers for building up ideal relationship to create loyal customer.

## **CHAPTER 06: CONCLUSION**

Since the banking service especially the private Banks are doing an outstanding business, so it is clear that the modern people are more concerned about securing their valuable assets and get high-quality and timely services. For this reason lot of new commercial bank has been established in last few years and these banks have made this banking sector very competitive. So, now banks have to organize their operation and do their operations according to the need of the market. Banking sectors no more depends on a traditional method of banking. In this competitive world this sector has trenched its wings wide enough to cover any kind of financial services anywhere in this world. The major task for banks, to survive in this competitive environment is by managing its assets and liabilities in an efficient way. City Bank is the most promising bank in Bangladesh. Every day City Bank endeavor to increase their product and services although they provide a wide range of product of services to their customers. City Bank is helping the economy of Bangladesh by remitting of funds both local and foreign. For helping the people the bank provides bridge financing loan, working capital loan to its corporate clients. As modern function City Banks provides credit card facility, ATM card facility and any branch banking facility to its customers.

This project concentrated mostly on the customer services of the Gulshan Avenue branch and identified some valuable information that could make the services more attractive and also enhance the banks reputation among the customers. With the current performance of the Bank and with little improvement here and there will certainly make City Bank one of the best Private Bank in Bangladesh in the near future.

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## **CHAPTER 07: APPENDIX**

### **ACRONYMS**

- CBL: City Bank Limited
- BB: Bangladesh Bank
- A/C: Account
- CD: Current Account
- SB: Savings Account
- FDR: Fixed Deposit Receipt
- DD: Demand Draft
- PO: Pay Order
- PS: Pay Slip
- TT: Telegraphic Transfer
- STD: Short Term Deposit
- KYC: Know Your Customer
- CIB: Credit Information Bureau
- NID: National Identity Card

## Questionnaire

### Topic: Customer Survey

Date:

#### General questions

**Gender:** ☐ Male ☐ Female

**Age:** ☐ 18-20 Years ☐ 21-25 Years ☐ 26-30 Years ☐ 31-40 Years ☐ 40-50 Years  
☐ 50-60 Years ☐ 60+ Years

**Income:** ☐ Below BDT 20,000 ☐ BDT 21,000- 45,000 ☐ BDT 46,000-75,000  
☐ BDT 76,000-100,000 ☐ BDT 101,000-150,000 ☐ BDT 150,000- 200,000  
☐ BDT 200,000+ ☐ Others.....

**Educational Status:** ☐ Uneducated ☐ Primary Level ☐ SSC ☐ HSC  
☐ Bachelor Degree/ Graduate ☐ Master Degree ☐ Others.....

**Marital Information:** ☐ Unmarried ☐ Married ☐ Widow ☐ Others.....

#### Perception on City Bank & its Employees:

- Employees of City Bank is never too busy to respond to your request?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- a. Always willing to help you?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- b. Understands your specific needs?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- c. Knowledgeable to answer your questions?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- d. Maintain on error-free records?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- e. The behavior of employees encourages confidence in you to do transaction?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- f. Keeps informed about when services will perform?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never
- g. Feel safe in your transaction with The City Bank Limited?  
☐ Always ☐ Often ☐ Regularly ☐ Sometimes ☐ Never

Comments.....