An Internship Report

On

A Study on the Customer Satisfaction on General Banking Activities at MTBL to the Dumni Branch .

Submitted To :

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Submitted By

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Submission Date: 12/01/2023

Letter of Transmittal

Date: 12/12/2022

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Subject: Submission of internship Report

Dear Sir,

With great gratification I am submitted my internship report on **"Customer Satisfaction On General Banking Activities at Mutual Trust Bank"** that you have assigned ma as essential requirement of Internship program .It usually and enormous prospect for me to congregate vast information and grasp the subject matter in appropriate way . I have found the study is quite interesting, beneficial, and insightful and tried level best to prepare an effective and creditable report.

I honestly, not only anticipate that my analysis will assist to provide a clear idea about overall condition of **"Customer Satisfaction On General Banking Activities at Mutual Trust Bank"**, but also optimistic to believe that you will find this report's worth for all labor I have put in it. I welcome your entire query& take pride to answer them.

Your sincerely,

BIjoy Rohoman Kawser

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Sonargaon University.

Declaration

I hardly declare that the presented Internship Report has been submitted in partial fulfilment of the require **"Customer Satisfaction On General Banking Activities at Mutual Trust Bank"** ement for the degree of Bachelor of Business Administration (BBA) Major in Accounting, Bijoy Rohoman Kawser ID:1901016159. I also confirm that the report has been accepted and may be presented to the internship defense committee for evaluation. Any opinion, suggestion made in this are entirely that of the other report. The University does not condone nor reject any of these question or suggestion.

Bijoy Rohoman Kawser

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Letter of Acceptance

This is the certify that Bijoy Rohoman, **ID # 1901016159 BBA (Accounting)** a student of the Department of Business Administration , Faculty of Business, Sonargaon University . He is successfully complete his internship program at Mutual Trust Bank Limited and has prepared and internship under my supervision. His assigned internship topic is "**Customer Satisfaction On General Banking Activities at Mutual Trust Bank"** I think that the report is worthy of fulfilling the partial requirement of BBA program. I also certify that the study has been prepared for academic Purpose only.

I have gone through the report and found it's a well written report. He has completed the report by himself. I wish him every success in life.

Md.Masud Rana
Assistant professor
Department of Business Administration
Faculty of Business
Sonargaon University.

Acknowledgement

At first I would like to express gratitude to At mighty Allah who has given me opportunity go through the total process of internship and to write a report in this regard.

In the presentation of the report, I would like to acknowledgement to the encouragement and assistance given to me by a number of people. I am most grateful to my internship supervisor **Md. Masud Rana,** Assistance professor of Sonargaon University for providing detailed feedback and support all the time on this report. Without the guidance of **Md.Masud Rana sir, t**his path would not be easy for me.I would like to express my gratitude to **Md. Saiful Islam** Branch manager, at MTB Dumni Branch and **Lucky Akhter & MD Mokshed Miah** officer of general banking. Thanks those for helping me with the relevant information about general banking of MTB that I needed to prepare this report. Without their contribution, it would not have been possible for me to conduct this project work.

During my internship tenure I come across to meet many supporting coworkers who were always helpful in providing all sort of information needed and share their views and ideas with me. I would also like thanks the clients who have been kind enough to respond my questionnaire and at the same time appointed to work I was doing.

Executive Summary

I have complete my internship report using knowledge. I have assigned to purpose internship on "General banking Activates" of Mutual trust bank limited, Dumni Branch. There are some difference theories and practices. Due to complete my report, I worked at Dumni, Branch in Mutual trust Bank .The employee who associated with general bank the help me to complete the report by providing various information. Now a days a banking sector is modernizing and expending its hand in different financial event every day. At the same time banking process is becoming faster, easier and becoming wider. Mutual trust bank LTD is a third generation private bank in Bangladesh. It started its operation 1999. Now a days there are many branch of mutual trust bank (MTB). At present 119 branch and 33 sub-branch in the Bangladesh at MTB.MTB provides various customer Banking Products Such as- Brick by Brick saving Scheme, monthly benefit plan , Save every day plan, Children's education plan, customer credit Scheme. Best Invest plan beside these, Banking service of MTBL include online banking service, MTBL Tele Banking service, SWIFT service, pay order, Demand Draft (DD) Issue, MTBL SMS Banking service, Locker service credit & debit card service and Visa Electronic Card service. General Banking consists three different section such as Front Desk, Account's Department & Cash counter Section. Various activates are carried out under these three section, such as opening of account, issuing of cheque book, closing of an account, stopping payment & dishonoring of a cheque, transfer clearing, bills collection, cash payment and cash receipt. MTBL different types of Account these are Current Deposit, Saving Deposit, Short term Deposit and Fixed Deposit Receipt.

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CHAPTER 01

Introduction

1.0 Introduction

As a partial requirement of BBA program I need to go internship to gather practical experience and need to submit the report regarding that practical knowledge. This report is originated after completing BBA program from Department of the Business Administration under Sonargaon University. This report is the outcome of the assigned internship, suggested by the supervisor Md. Masud Rana of Business Administration. The report will definitely increase knowledge of other student to know the banking industry of Bangladesh, and the various service MTBL, is providing to be premier financial instruction in the county.

1.1 Objectives of the Report

The primary objectives of the study is to examine Mutual Trust Bank Limited whole recruitment & selection process.

1.2 Specific Objectives:

- To look at Mutual Trust Bank's recruitment and selection procedures.
- To investigate Mutual Trust Bank's recruitment techniques.
- To determine the flaws with Mutual Trust Bank's recruitment & selection procedure.
- To provide recommendation based on the finding of the study at internship.

1.3Methodology of the Report

This report is prepared based on information collected from different source, But despites this I have emphasized more on my observation. Almost the entire report consists of my practical observation. It has followed methodology to prepare the report worthy.The study requires various types of information of present policies,

procedure and method of general banking information. I used both primary & secondary data in preparing this report.

1) Primary Data sources:

- Practical banking work
- Personal discussion with officers and executive officers of Mutual Trust Bank Limited (MTBL)
- Personal interview with the customer.

2) Secondary Data sources:

- Annual report of Mutual Trust bank Limited.
- File and documents of the branch
- Different papers and forms related to account opening, closing and check book.
- Official website of Mutual Trust Bank Limited (MTBL).

1.4 Source of Data

1) Primary Sources:
   - Observation of banking activities.
   - Conversation with employees, expert's opinions of Mutual Trust Bank Limited, Dumni Branch.
2) Secondary Sources:
   - Daily dairy (containing my activities of practical orientation of Mutual Trust Bank Limited) maintained by me.
   - Corporate portal of Mutual Trust Bank Limited maintained by IT division.
   - Bangladesh Bank economic review.
   - Other published document provided by Mutual Trust Bank Limited.

1.5 Scope of the study & Limitation

Defining the scope of the study is a broad aspect to be described. Still the officers of Dumnui Branch of MTB bank helped me to prepare the report. On the other hand due to some confidential resolutions there were difficulties to find out some information as well. In this report, I attach maximum details information about this branch. I also analysis about customers thinking, need, want, demand and positive or negative thinking. Reliability, responsiveness, assurance, satisfaction; those all those key dimensions help more. The scope of the report was to find the financial aspect of the operation of the bank. An infrastructure of organization has been detailed, accompanied by company corporate perceptive and look into the future. The scope of this report is limited to the overall descriptions of the bank, its services, and its position in the industry, and its competitive advantage. The scope of the study is limited to organizational setup, functions, and performances. There are some limitations I had to face while preparing this report. It is very difficult to collect some of the important data and information. There is some information very secret and the Bank didn't want to provide this information. But this information may help to build a good report. Another limitation is availability of data. The bank doesn't have sufficient documents of the interest amount they collect from different loans. It is very difficult to collect all the information within Three months time. Other limitations are given below: Confidential information regarding past profit or product cost, financial information was not accurately obtained. Alike all other banking institutions, MTBL is also very conservative and strict in providing those information. In those cases, I have relied upon some assumptions, which in result have created certain level of inaccuracy.

Still, I had tried my best in obtaining that sensitive information, as much as possible. Time constraint was another limitation restricting this report from being more detailed or analytical. The relationship mangers at the operation or strategic level of the concerned department are awfully busy with meeting their targets. So, it was very difficult for me to get them free and obtain some practical ideas regarding their expectation and opportunities regarding my topic. But they have given me practical ideas whenever they get free time.

CHAPTER 2

Bank Profile

2.1 Mutual Trust Bank Limited

Mutual Trust Bank Limited (MTBL) is a significant private sector commercial bank limited based in Dhaka Bangladesh. It began operation on October 24, 1999.It has been connected on Bangladesh's exciting and rising market. Mutual Trust Bank limited has been able to reach a good market standard with competent customer service by concentrating hard on the activities within area of competence. The bank makes a sincere attempt to fulfill its community commitments. Mutual Trust Bank commits to increase customer satisfaction through service and to establish a trustworthy connection with clients that has lasted 14 years. The companies headquarter are located Gulshan 1, Dhaka Bangladesh. In Bangladesh the bank 119 branch, 33 sub branch and 165 ATM booths. Through a global network of Foreign Correspondent Banks, The bank does not international operations. The bank has worked many employees. The bank is delegated to a 13-member board of directors. Its main is the managing director.

2.2 Historical Background

Mutual Trust Bank Limited is a private sector scheduled bank founded the Company Act of 1994. It was established on 29 September, 1999 under the companies Act 1994 as a public Limited company limited by share for the purpose of carrying out all types bank activates, with an authorized capital of Tk. 38,00,000,000 dividend into 38,000,000 ordinary share of Tk. 100 each. The bank's authorized capital is BDT 10 million. The bank's shares are traded on the Dhaka and Chittagong Stock Exchange, and it is a publicly traded firm. 7 on the same day, the company received a Certificate for the commencement of Business was granted a license by the Bangladesh Bank under the banking companies Act 1991 and began banking operation on October 24, 1999.

- ✓ Investing the Company operation.
- ✓ Any financial service that are relevant.
- ✓ Investors, promoters & capitalist, for example.

2.3 Mission of Mutual Trust Bank Limited

We want to know as the admired financial institution in the country, a dynamic, innovative, and client-focused organization that provides a diverse range of goods and service in the pursuit of excellence outstanding economic value.

2.4 Vision of Mutual Trust Bank Limited

Mutual Trust Bank's vision is built on the 3V philosophy. MTBL is what we want is to be:

- One of the Bangladesh most successfully bank.
- The preferred financial institution.
- A truly world class financial institution.

2.5 Core Value of Mutual Trust Bank Limited.

Shareholders - using an honest and efficiently business model, create long-term economic value for our shareholders.

Community - Committed to serving society by creating jobs, supporting community projects and activities and acting responsibly as a corporate citizen.

Customer - Providing cutting-edge service to our customers by offering a wide range of product and starving to meet their banking needs to the best of our abilities.

Personnel –We place our fight in the employee's natural abilities and value our relationship as a member of this financial organization. We collaborate to recognize

and appreciate diverse background, perspective, skills, and everyone on the workplace, regardless of their position.

2.6 The Bank's Objectives:

The main goal of Mutual Trust Bank Limited in the financial sector was to provide an interest-free banking sector. A side from that, the bank began operation in the country with the goal of achieving the following goals:

- ❖ To build a partnership relationship with the clients and to do away with the traditional bank's debtor& creditor relationship.
- ❖ Establishment of a weal fear oriented financial system. Mobilization of saving into productive areas.
- ❖ To invest in a profit sharing and risk sharing model.
- ❖ Accepting deposit on a profit and loss basis.
- ❖ To establish equity in the country and commerce.
- ❖ To contribute to the nation's economic progress through providing services.

2.7 Philosophies of the Bank.

Mutual Trust Bank is the dedicated to following the business principles in order to become a reputable client-focused financial instruction in the country by providing service with trust and integrity. The bank is attempting to deliver excellence customer service to its clients. The bank understand the need of conducting of its operation is an effective& efficient manner. The liquidity ratio of all banks is at 8.8%. At last Mutual Trust bank is working hard and maintain the liquidity ratio.

2.8 Product Service Offering:

Retail Banking:

Under retail banking, Mutual Trust Bank has established a variety of deposit product, loans& MTB cards for its customer.

Deposit Product:

Mutual Trust Bank has created a variety of deposit product to meet the demands of its customer. It makes an effort to provide the best value for money to the customer. The following are various **MUTUAL TRUST BANK LIMITED.**

Regular Saving Account:

This is Mutual Trust Bank Limited standard saving account. Customer can use this account to access internet banking, fund transfers from one branch to another, and check-book service.

Current Account:

Mutual Trust Bank Limited has a regular current account. In general Current accounts do not interest, but Mutual Trust bank offered its customer an SND (Short Notice Deposit) account, which is a current account that pay interest.

Fixed Deposit:

Customer who want to make a long term investment Mutual Trust Bank Limited is offering them a fixed a deposit with a 12-present interest rate. Overdraft facilities can be obtained using a fixed deposit as collateral.

Brick by Brick:

Brick by Brick is one of a kind monthly saving plan that accumulates over time and pays out a lump sum at maturity. There is no needed to make a internal deposit. This plan has monthly installment of BDT 250, 500, 1000, 2000 and 5000. Three, Five, Eight, Ten years are the saving periods. Brick by Brick is a popular of this Bank. The customer must open the account between1st to 20thfollowing month.

MTBL Inspire:

MTBL Inspire offer a variety of additional services, as well as the unique benefit of receiving a monthly return on the customer's investment rather than the conventional half-yearly return. Interest is calculated daily and paid on a monthly basis.

MTBL Millionaire Plan:

The millionaire plan is a monthly saving plan that aims to make the customer a millionaire in a few of years. After one years, this account allows for an 80 percent loan. Make payment BDT 1,000,000 over 6 years at a monthly installment of BDT 9,400.

MTBL Kotipati

Mutual Trust Bank Limited offers the "MTB Kotipati" product, which converts you into a kotipati after a set period of time, based on the customer's monthly deposit capacity. The bank offers a good rate of return on deposit. The customer is eligible for a loan of up 90% of the amount deposited.

SMS Banking :

The banking will use its preseribed number to send transaction/financial information related to the customer account(s). For pull service the account card holder will be able to obtain a range of financial information related to the account(s) by typing a pre-defined keyboard with a 4- digit personal identification number(PIN) as a message in the mobile phone and sending this message to a prescribe SMS short code or a regular mobile number.

Online banking:

In respect of online encashment of a cheque , payment made to the bearer of the cheque shall be fully binding on Customer and shall not questioned or disputed for any reason whatsoever.

Term Finance:

Mutual Trust Bank provides term for the project financing, leasing financing, and home construction financing. These are significant sums of money owed to corporate clients.

MTBL Card:

Customer of Mutual Trust Bank can get a debit card & credit card.

Debit Card

The MTBL VISA credit card can be used to withdraw cash from any VISA ATM worldwide. The MTBL VISA Debit card is very versatile and easy to use. To make a transition, the customer simply needs to swipe and sign.

Credit Card

The MTBL credit card is accepted all across the world. As we all known, when using a credit card, the customer is not required to pay the entire bill. MTBL credit cardholders are just need to pay 5% of the total bill amount.

NRB Banking:

Mutual Trust banks provide a variety of deposit product local currency for NRBs living abroad who wants to keep their hard-earned money for future use and to make family upkeep easier.

SME Banking:

SME banking a service that caters to small business. For the entrepreneurs, that bank created a range of product.

MTBL Small Business Loan:

It is intended for small business owners that want to expend their operation. The loan amount might range from 50,000 to 50,000,000.

MTBL Digoon:

Customer acquire a loan for twice the value of their fixed deposit. The loan amount range from 5,000 to 20,000,000.

MTBL Krishi:

It is intended for use in the agricultural industry. Only farmers are eligible to apply. The loans of their maximums of three cores.

2.9 The Organizational Hierarchy of Mutual Trust Bank Limited:

Mutual Trust Bank has a single Managing Director (MD) who oversees and control the banks primary departments. He is in charge of overseeing the overall activities decision. The managing director is reported to by one Senior Executive Vice President (SEVP) three Executive Vice President (EVP) and two Senior Vice President Credit, loan Administration, international, information technology, financial control & account division, treasury division, credit division and card

division are all under the direction of Executive Vice President. The daily activities under the supervisor of the Senior Executive Vice president (SEVP).

2.10 MTBL Senior Management Team:

The senior management team at Mutual Trust Bank is strong. The top Management team collaborates on plans and oversees the entire bank in order to achieve the organizational objectives.

Name	Position
Syed Mahbubur Rahman	Managing Director& CEO
Chowdhury Akhtar Asif	Additional Managing Director
Goutam Prosad Das	Deputy Managing Director & Group head of ICC.
Md. Khalid Mahmood Khan	Deputy Managing Director & Chief of Business Officer (CBO).
Syed Mahbub Morshed	Head of Region, Dhaka Outer
Khalid Hossin	Head of Digital Banking Division
Md. Aminul Islam	Head of MTB AML & CFT Division

CHAPTER 03

DEPARTMENT OF MTBL

3.0 Departments of MTBL:

Mutual Trust Bank limited the jobs in a proper and organized considering their interrelationship that are allocated in a particular department to control the system effectively. Different department of MTBL are as follows:

3.1Human Resource division:

Mutual Trust Bank recognized as that a productive and motivated work force is a perquisites to leadership as a customer, its shareholder and in the market it serves. Mutual Trust Bank treat every employee with dignity and respect in a supportive environment of trust and openness where people of different background can reach their potential. The banks human resource policy emphasize on providing jobs satisfaction, growth opportunities and due recognition of superior performance. A good working environment reflect and promotes a high level of loyalty and commitment from the employee. Realizing this Mutual Trust Bank Limited has placed the utmost important of continuous development of its human resource, identify the strength and weakness of the employee to access the individual training needs, they are sent for training for self-development. To orient, enhance the banking knowledge of the employee Mutual Trust Bank Training Institute (MTBTI) organize both in house and eternal training.

3.2 Personal Banking Division:

The personal banking department deals with the customer credit schemes such as the personal loan, car loan, education loan, personal secured loan that are tailored to meet the demand of individual customer. The manager of MTBL credit who approve administers all the activities heads this department. The approval offers mainly reject or approves the credit requests.

3.3 Treasury Division:

Their main job is to take decision regarding purchases and sell of foreign Currency. The purpose of treasury's operation is to utilize the funds effectives and arrange the funds at a lowest possible rate of interest though maintaining effective relationship with other banks and following the government rules and foreign exchange regulation.

3.4 Computer & information technology:

This department gives the software and hardware support to the different department of the bank. As Mutual Trust Bank is engaged in online banking, the role of the IT is every crucial for the bank. This department is the most active department of MTBL where employees always stand by to solve any problem in the system. The manager

and executive IT division work continuously to develop the total IT system of MTBL so that, it can operated with ease, accuracy and speed. Since its journey as commercial bank in 1999 Mutual Trust Bank Limited has been laying great emphasis on the use of improved technology. It has gone to online operation system since 2003. As a result the bank will able to give the services of international standards.

3.5 Credit Division:

The borrowing capacity provide to an individual by the banking system, in the form credit or loan. The total bank credit all the individual has in the sum of borrowing capacity each lender bank provides to the individual. Credit policy committee is composed of the managing director, the Credit Risk Officer (CRO) and the assistant general manager responsible for credit. Committee meets every week, evaluates the banks overall lending portfolio and determines principles and polices regarding portfolio management.

3.6 Operation Division:

This is an integral and vital part of the bank. The services department ensures smooth and operation functioning within and between all the departments of MTBL. It also provides continuously support to the core banking activities of MTBL. The manager of the services heads all the departments who formulates and manages various critical issue of the services of MTBL. He is followed by a group of executives who are the heads of various subsidiary division that operate within the service department. The services department is considered as the backbone of all other department.

CHAPET 04

Job Responsibility & Observation.

4.1 Nature of the Job:

I have been assigned as an intern at mutual trust bank limited, Dumni branch for 3 months to fulfill my academic requirement of Bachelors of Business Administration (BBA) degree. I have worked as an Intern at Mutual Trust bank limited from 6th September, 2022 to 6th December, 2022. The internship program has provided me tremendous opportunities and scopes to learn and get the insights of practical banking works which will help me in developing my future career. Through the internship program I have learnt regular work as well as corporate work experience that I never could have learnt in the classroom. Moreover, besides the regular office work I have learned to deal with the challenges of the banking industry, got the opportunity to apply knowledge gained from the academic experience, explored many scopes to observe various roles and jobs in the banking sector and all these learning's helped me to gain " real world" expenses in a banking world.

4.2 Specific Responsibilities of the Jobs:

General Banking division was my first department where I had to work first. I was given the responsibility of service related issues under the supervision of the respective officers. General Banking is the starting point of all the banking operation. General banking basically deal with Account opening, Account closing, Account Transfer, Opening of various deposit Schemes, Payment Order Issue, Cheque book delivery, Debit card delivery, Register entry etc. I have got an overall idea about general banking of the bank as I worked with front desk employees. There are some key responsibilities in general banking like works of account opening and account closing, supervision of inward and outward registers, preparing all kinds of statements, issuing DD, TT, PO, cheque book, client statement, maintenance of all account opening form & taking approval from manager, outward & inward clearing with all related works and Daily voucher counting, stitching and recording in register properly. I also worked for data entry on excel sheet. I have also worked for cheque clearing. It is the department, which provides day-to-day services to the customers. Every day it receive deposit from the and meets their demands of cash by honoring cheque.

In the case of the MTBL, I was given the following activities of general banking activities of MTBL at Dumni branch.

- Account Opening
- Issuance of Cheque book

- Register Dispatch number
- Give entry of different bill
- Call for giving debit card
- Give customer care service.

All the employees of Dumni Branch helped me to complete my job and I tried to describe my knowledge which I gathered from my internship period.

4.3 Learning and observation :

Now I will describe what I have learnt and what my observation about bank and banking activity are

Account Opening Section

Account opening procedure of MTBL is very good. I have to collect all the necessary documents whenever they open an account. Only five to ten minutes are required to open an account if all the documents are correct. Peoples are willingly comes to open an account in this branch. They don't need to force or convince to their client to open an account in their branch. A bank has to maintain different types of accounts for different purposes. MTBL offers the general deposit products in the form of various accounts. By opening an account, the bank bridge with its customer to avail the facilities provided by the bank. I helped the new customer to know about our products and services and the requirement for opening new accounts.

For closing an Account When a customer wants to close his account in the bank he has to follow the following procedure

- The clients writes w written Application.
- She/he surrender the unused Cheque book.
- The bank takes charge for closing fee
- The rest amount gives to the customer
- Closed rubber stamp uses top of the respective account opening form and file.

Issuance of Cheque Book:

All the account opening formalities must be completed before, issuance of cheque book. Particulars of the cheque book requisition should be completed containing title

of account, account number, number of leaves and signature of the customer. Signature of the customer is verified on the requisition. If customer is unable to collect his cheque book, then he can give authority to the third person to collect his cheque book on his behalf by signing on the back of the requisition and also in application form which is given from the bank. Cheque book is taken out from the locker. It is assured that series of the cheque book is in order. Particulars are entered in the cheque book issuance register. Account number is stamped on every leaf of the cheque book and those leaves are counted. Name of the account holder is written on the cover of the cheque book and requisition on the cheque book for further issuance is properly filled stamped and signed by officer of the bank. Cheque book is delivered to the customer and his signature is taken on the cheque book issuance register, cheque serial number is entered in the system. Stock of Cheque books are balanced at the end of each day and kept under safe custody.

Register dispatch number

The main function of dispatch division is dispatching all types of documents such as OBC, LBC, and different types of letter, different advice. Beside dispatch division receives letter and documents, which may be coming from head office, all other branches of MTBL, other banks, negotiation and opening bank (in case of Import and Export) in the name of MTBL, Dumni branch. The officers engaged in the dispatch division maintain two types of mail, which is

- Inward mail
- Outward mail

I have to register the dispatch number in serial to maintain the inward mail and also outward mail.

Give entry of different Bill

Basically in cash department two types of activates has done which as follows:-

- Cash receiving
- Cash payment

But in Mutual Trust Bank Limited, employee receives the current bill, water supply bill, material bill etc. So, customer can easily pay their bill in due date. Otherwise it will be disconnected. Firstly, employee has to checks their due date of bill and then collects the bill upon these. When everything is done then employee put the receive

seal on both office copy and customer copy. Then they give the customer copy of the bill to the customer. They basically collect the current and water supply bill due to 1 pm. So, customer has to pay bill on that time. After that I have to collect all the office copy of the bill of the customer from the cash department. Then I have to give entry of all the data in excel sheet. Firstly, I have to make some column for data entry. Then I have to make one column for entry bill number, another column for amount of bill, another column for vat. After that I have to make another column with formula for getting revenue from the bill. Lastly, I have to count the sum of total bill amount. If that amount is match with the physical amount then it is ok. But if that amount is not match with the physical amount then cash have to check everything which is connected to bill amount. Basically, cash department officer have to investigate to solve the problem. Otherwise, it will create a problem for employee.

Call for giving the debit card

Now-a-days all the customer want to receive the money without any hassle. So, when they want to open the account in the bank that time they also fill the application for issuing debit card. They Can easily use the debit card in any booth. Basically, In Mutual Trust bank, customer fills the application with extra passport size photograph to get the debit card. Then it will take 10 working days to give the debit card to the customer. When debit card came from the main branch that time employee inform me to call the customer of the debit card user. So, they can quickly get the service from the bank. This debit card they can easily use in BRAC Bank, Dutch-Bangla Bank which has omnibus network. If they use debit card in another bank, then they have to give some charge such as for BRAC Bank 11 taka, Dutch-Bangla Bank 13 tk.

Give customer care service

In every bank, customer wants the best service without face with any problem to continue their transaction. Basically, I have to work in customer help desk where I have to give the information about Mutual Trust Bank Ltd. I have to give some information such as-

- Savings/current/STD/student/DPS/FDR account
- Restriction to account
- Collect Cheque book requisition

- Queries about different deposit schemes
- Inquiries about profit rate
- Different Investment related information
- Online banking/SMS Banking/ Mobile Banking related information and services
- ATM related queries/ request and complaints services
- Debit card/ Credit Card/ Remittance card information and services
- HRD related information and many more.

I have to also receive phone call for knowing the customer problem. Now-a-days, Phone Banking and Call Center is a modern banking service by which, clients can get best service over any mobile/T&T phone without going to any branch and can avail all sort of queries/ requests/ complaints about their problem.

CHATER 05

Customer Satisfaction & Survey Result.

5.1Customer satisfaction level on Mutual Trust Bank Limited

Customers are the life of any kind of business. Most of the business organizations in the modern world are customer driven, trying to meet the customer's expectation in the best way. They always try to grab their most potential customers to increase their market share. When the products and services provided by the companies meet the expectations of the customer then the customer will be satisfied and will repurchase product and he will be loyal customer to that company. In the banking sector in Bangladesh customer satisfaction is also very important as because the competition in this sector has been increasing. To retain their most loyal and to attract potential customer banks should offer what the customer require and expectation. Mutual Trust Bank Limited is also customer concentrated and always committed to provide best service to its customer which is first priority of this bank. As an intern of Mutual Trust bank limited I was assigned to resolve customer problem of general banking and observe the customer expectation and requirement. From this I got interest to find out the customer satisfaction level of Mutual Trust bank Limited. Thus I decided that my project will be the customer satisfaction level of the Mutual Trust bank Limited. Finding the customer satisfaction level is also important for a company to take proper and effective decision. This will indicate the customer repurchase intention, limitation on the service provided by the company, customers' expectation, points to improve which will play a vital role to take important decision by the management. Customer service is an extremely important part of maintaining ongoing client relationships that are important to continuous revenue. For this reason, many companies have worked hard to increase their customer satisfaction level. Customer's satisfaction basically depends on various factors. Customers will be satisfied with the bank when they will get excellent and quality services from employees of bank on a continuous basis.

5.2 Method to find out Customer Satisfaction Level

- Making Questionnaire
- Survey
- Analysis of survey data
- Finding from the analysis
- Result

To find out the customer satisfaction level of Mutual Trust bank limited firstly I have made a questionnaire of 15 questions which will be rated by the existing customer of Dumni Branch of Mutual Trust bank Limited by 1-5 which will

represent poor to excellent. The survey will be conducted by response of 50 customers of this bank. The standards of the rating is given below :

1	Poor
2	Fair
3	Good
4	Very good
5	Excellent

After the survey I will analyze survey data and make a summary of the analyzed data which is finding from the analysis. Finally I will give the survey result based on the findings from analysis of survey data.

5.3Findings from analyzed data:

Here I will divide the findings from analyzed data into two sections. These are

- Positive findings
- Negative findings

By comparing these two sections I can decide the level of satisfaction of the customer in Mutual Trust bank limited.

Positive finding:

- 50% of the customers are somewhat satisfied with the employee behavior.
- 44% customers are satisfied and 34% are somewhat satisfied with the service charge of Mutual Trust Bank.
- 34% of the customers are satisfied and 30% are somewhat satisfied with the Prompt and accurate service by Mutual Trust Bank.
- 66% of the customers are satisfied with the problem solving skills of the employee.
- 20% of the customers are satisfied with the, 26% fully satisfied and 34% are somewhat satisfied with the ensuring error free record done by Mutual Trust Bank.
- 52% of the customers are somewhat satisfied and 30% are fully satisfied about the modern and updated technology used by Mutual Trust Bank.
- 62% of the customers are satisfied with the Loan procedure of the Mutual Trust Bank.
- 48% of the customers are fully satisfied and 32% are satisfied with the safety of banking transaction through Mutual Trust Bank.

- 46% of the customers are satisfied with the online banking service by Mutual Trust bank.
- 46% of the customers are somewhat satisfied with office environment of the bank
- 76% of the customers are satisfied about the keeping promise made by Mutual Trust bank.
- 74% of the customers are somewhat satisfied with the office space of this branch.

Negative findings:

60%ofthe customer are not satisfied with facility of utility bill payment offered by Mutual Trust bank limited.

20% of the customers are not satisfied and 40% are not that satisfied with the quality of the network provided to ATM service.

22% of the customers are not satisfied and 44% of the customers are not that satisfied with waiting time to get service from the Mutual Trust Bank.

5.4 Result of the Survey:

Comparison between positive findings and negative findings from the survey clearly suggest that positive findings are far more than the negative findings. So we can say that most of the customers are satisfied but not fully satisfied about the service and facility provided by the Mutual Trust Bank Limited Dumni Branch. However Mutual Trust Bank has many areas where they can improve the quality of the service and atmosphere. Moreover, they need to think about the customer requirement, desire and expectation and should work according to this. They should build a strong relationship with the customer by offering best service they can. They need to set goal to make the customer fully satisfied by improving all the lacking they have. All the variables discussed before like employee behavior, service charge, network, utility service, accurate service, error free record, problem solving skills, and office atmosphere are very important elements for the bank, have direct or indirect impact on the customer satisfaction.

5.6 Customer Survey:

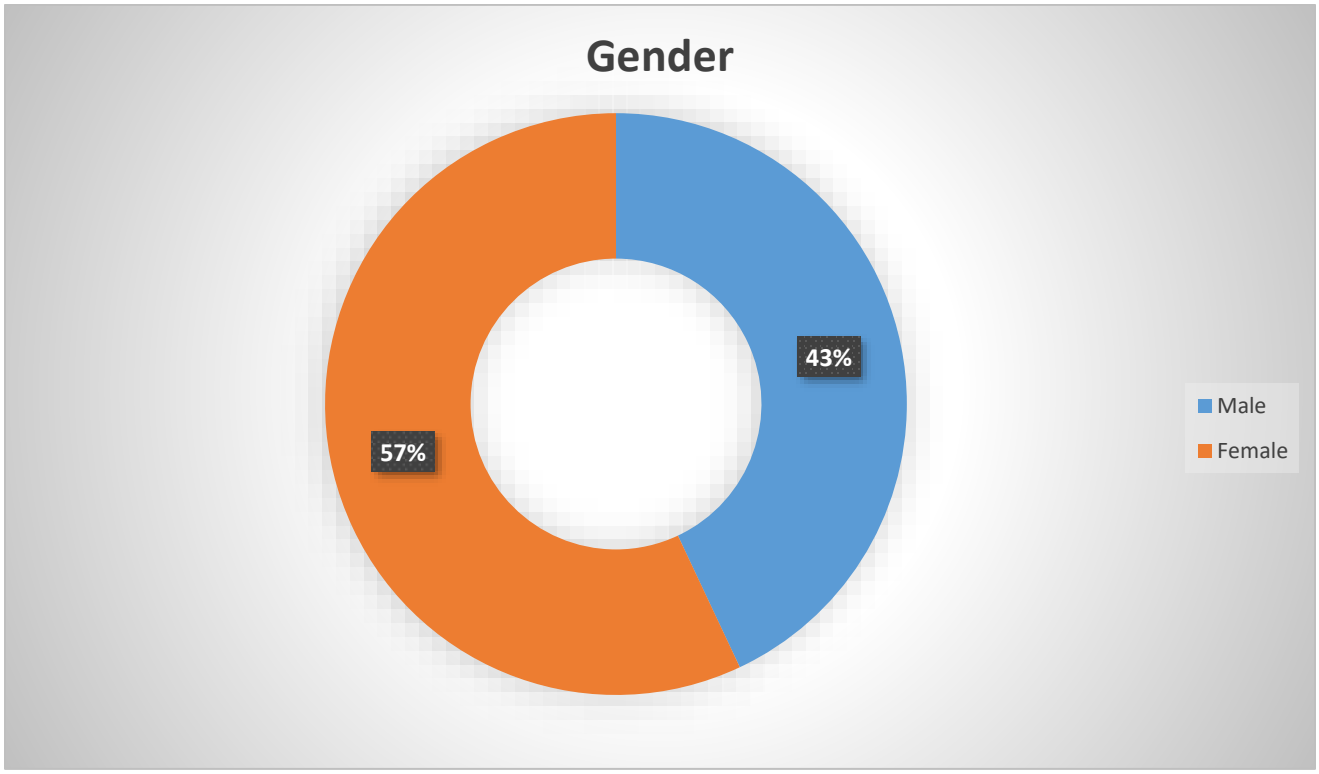
Descriptive Analysis and Frequency Distribution: For descriptive analysis and also frequency distribution, my sample size is only 70. I used pie chart, also bar chart for this report. I talk different type of people, who are MTBL customer or visitor or

interested person. My main target is to know about customer satisfaction about my branch. So, this two analysis and distribution that help and support me very much for complete the report. Now, I briefly discuss about those with graph:

Q1: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valied Male	40	57	57	57
Valied Female	30	43	43	100
Total	70	100	100	157

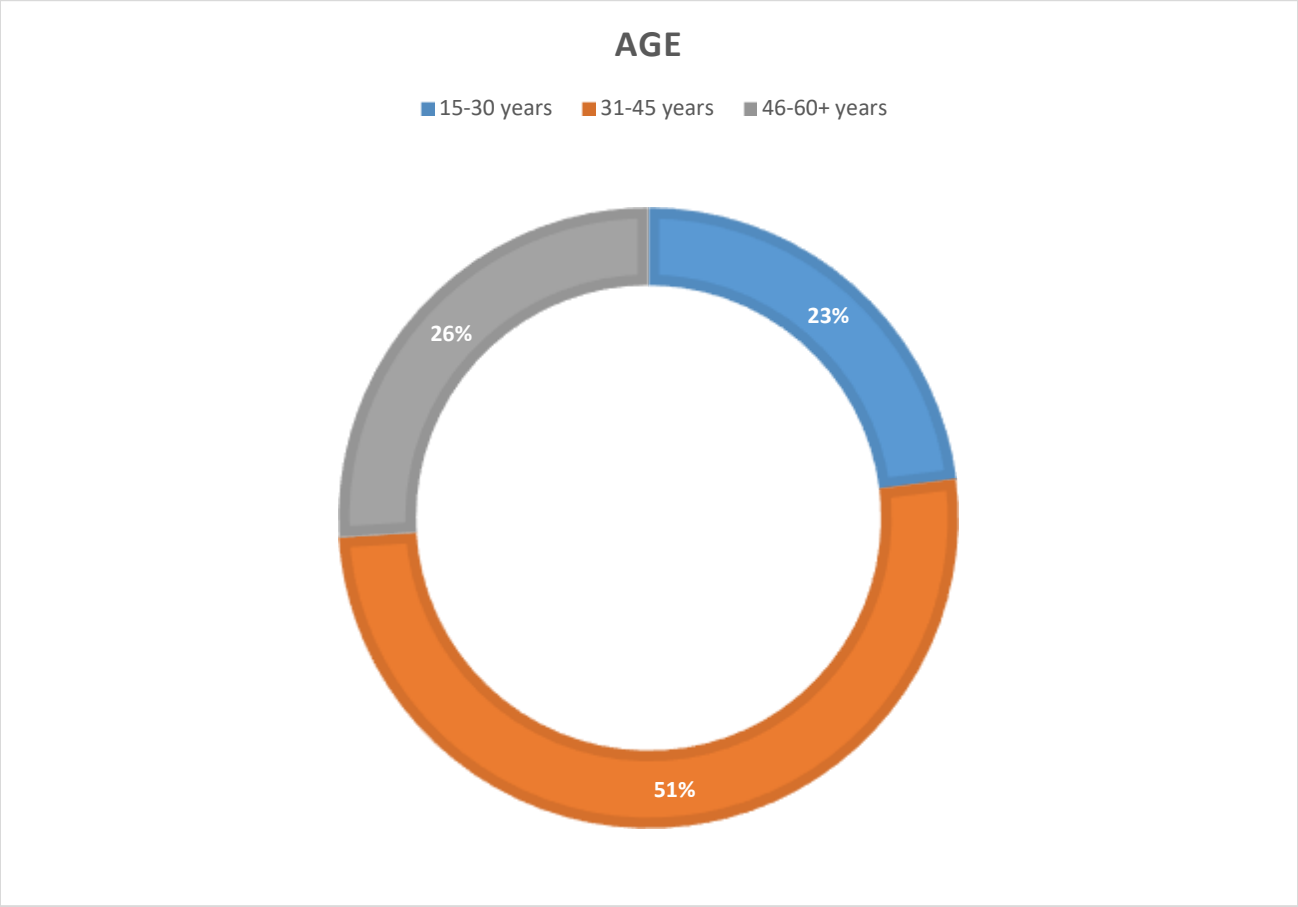
In this survey, there are 57% male and 43% female. Different between two is 14%. There are 40 male and 30female. Now the pie chart:



Q2.Age

	Frequency	Percent	Valid Percent	Cumulative Percent
15-30 years	16	23	23	23
31-45 years	36	51	51	74
46-60+years	18	26	26	100
Total	70	100	100	197

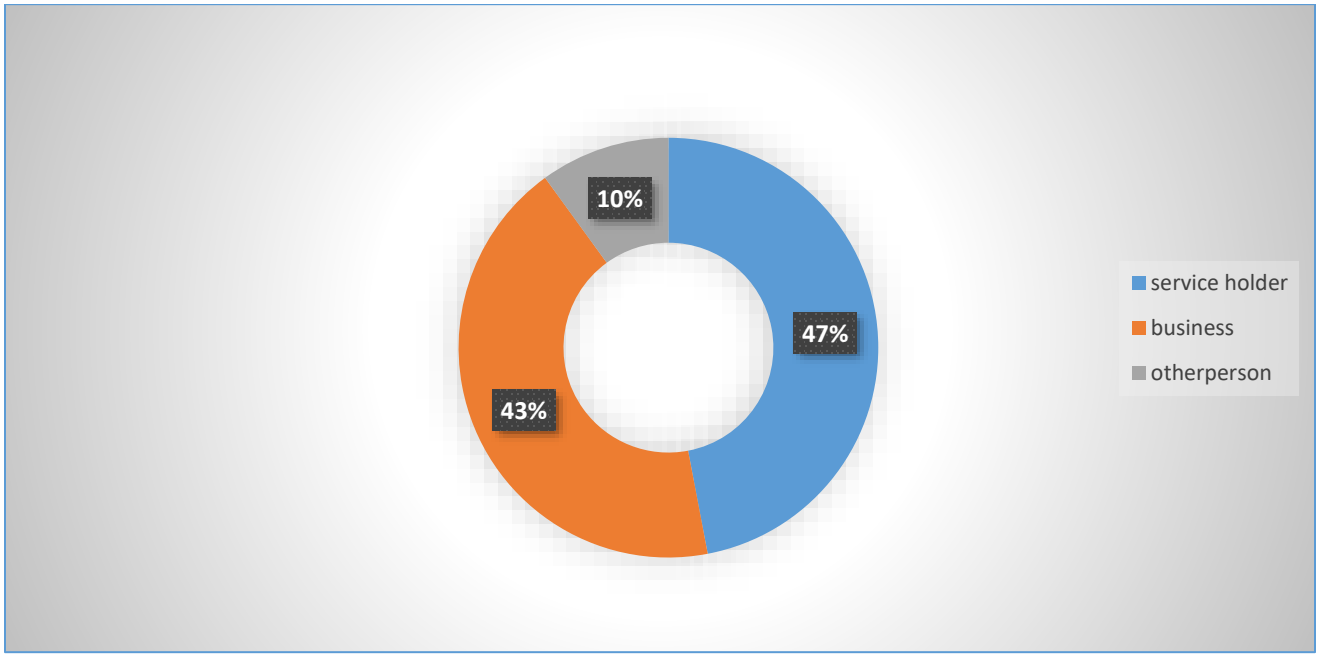
Age is the good factor, because, litter people don't have account. Three range of people in there. There are16 people, who are 15-20 years old. Also 36 person who are 31-45 years old and 18 persons who are 46-60+years old. Now the pie chart:



Q3.Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Service Holder	33	47	47	47
Business Person	30	43	43	90
Others	7	10	10	100
Total	70	100	100	237

In my 70 sample, there are 33 persons are service holder, 30 person are business person and 7 persons are others. Service holder percentage is 47%, 43% is business person and 10% other. Now, the pie chart:

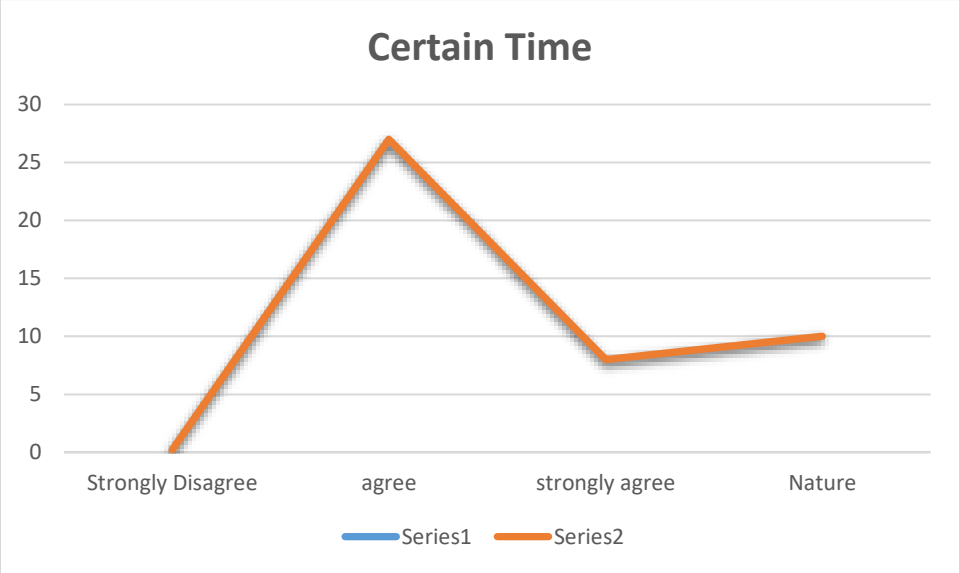


Perception Statements in the Reliability Dimension:

Q4: When this branches employees promises to do something by a certain time, it does so.

	Frequency	Percent	Valid Percent	Valid Percent
Strongly Disagree	3	4	4	4
Disagree	22	31.5	31.5	35.5
Neutral	10	14	14	49.5
Agree	27	39	39	88.5
Strongly Agree	8	11.5	11.5	100
Total	70	100	100	

In my 70 sample, this statement result is mixed. 22 disagreed persons is here. Other side, 27 agreed person, 8 strongly agreed people and 10 neutral person is there. Now the bar chart:-



Q5: When you have a problem, the employee shoes a sincere interest in solving your problems.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	37	53	53	53
Neutral	18	26	26	79
Agree	5	7	7	86
S.Agree	10	14	14	100
Total	70	100	100	

In my seventy (70) sample, there are 37 disagreed person, 18 neutral person, 5 agreed people, 10 strongly agreed people and no one strongly disagreed people.
Now the bar chart:-



Appendix

(Sample Questionnaire)

A Survey on Customer Satisfaction in Mutual Trust Bank Limited, Dumni Branch

1. Name.....

2. Gender

a) Male b) Female

3. Age

a) 15-30 years b) 31-45 years c) 46-60 years

4. Occupation

a) Service Holder b) Business person c) Other.....

Perception Statements in the Reliability Dimension:

Serial	About	ST.Agree	Agree	Nature	Disagree	ST.Disagree
5	When the branch Employee Promise to do something by a certain time it does so.	5	4	3	2	1
6	When you have a problem, the employee Shoes a sincere interest in solving your Problems.	5	4	3	2	1
7	The employee performs the rifgt service at first time.	5	4	3	2	1
8	This branch provides its services at the time it Promises to do so.	5	4	3	2	1

Statement in the Satisfaction Dimension:

Serial	About	ST.Agree	Agree	Nature	Disagree	ST. Disagree
9	How Satisfied are you with the Behavior of the branch staff.	5	4	3	2	1
10	How satisfied are you with the Fess/service charges of the branch.	5	4	3	2	1
11	How satisfied are you with the Check book/delivery.	5	4	3	2	1
12	Would you recommended this branch to your relatives/ friends/ colleagues.	5	4	3	2	1

Statements in the Responsiveness Dimension:

Serial	About	ST.agree	Agree	Nature	Disagree	ST.agree
13	The employees in MTBL Give your prompt.	5	4	3	2	1
14	The employees in this branch always willing to Help you.	5	4	3	2	1

15	The employees in this branch always willing to Help you.	5	4	3	2	1

CHAPTER 06

SWOT Analysis of MTBL at Glance

6.0 SWOT Analysis of MTBL at a Glance

In order to analyze the performance of trade services of MTBL Bank, I have conducted a SWOT analysis through some in-depth interviewing of their officers. In the process of making a SWOT, employees point out some major strength and weaknesses as well as some threats and opportunities regarding the various issues of the Bank such as –

- Service level
- Organizational identity
- Operational efficiency
- Technology
- Employee efficiency etc. along with many other issues.

Strengths

- Strong corporate identity
- Distinct operating procedure
- Distinct schedule
- Strong employee bonding and belongings
- Efficient performance
- Young enthusiastic workforce
- Empowered work force

Weaknesses

- Inefficiency in monitoring courier service
- High charges of L/C
- Discouraging small entrepreneurs
- Absence of strong marketing activities
- Scarcity of innovative products
- Diversification
- High cost for maintaining an Account
- Opportunities
- Distinct operating procedures
- Country wide network
- Experienced managers
- Huge population Threats
- Upcoming banks
- Default culture

- Similar products are offered by other Banks
- Industrial downward trend due to recession, inflation & unemployment.

6.1 Strengths

Strong corporate identity: According to the customers, MTBL is the leading provider of financial services identity worldwide. With its strong corporate image and identity, it has better positioned itself in the minds of the customers. This image has helped MTBL grab the personal banking sector of Bangladesh very rapidly. Distinct operating procedure: MTBL is known worldwide for its distinct operating procedures. The company's managing for Value strategy satisfies customers' needs better and keeps the firm profitable. Distinct schedule: Everyone in MTBL from the appraiser to the top management has to work to the same schedule towards a different aspect of the same goal, interfacing simultaneously at all level over quite a long period. As a result, customers can get instant services as and when required. Strong employee bonding and belongings: MTBL employees are one of the major assets of the company. The employees of MTBL have a strong sense of commitment towards organization and also feel proud and a sense of belonging towards MTBL. The strong organizational culture of MTBL is the main reason behind its strength. Efficient Performance: It has been seen from customers' opinion that MTBL provides hassle-free customer services to its client comparing to other financial institutions of Bangladesh. Personalized approach to the needs of customers is its motto. Young enthusiastic workforce: The selection & recruitment of MTBL emphasizes on having the skilled graduates & postgraduates who have little or no previous work experience. The logic behind is that MTBL wants to avoid the problem of 'garbage in & garbage out'. And this type of young & fresh workforce stimulates the whole working environment of MTBL. Empowered work force: The human resource of MTBL is extremely well thought & perfectly managed. As from 53 the very first, the top management believed in empowering employees, where they refused to put their finger in every part of the pie. This empowered environment makes DBL a better place for the employees. The employees are not suffocated with authority but are able to grow as the organization matures. Companionable environment: All office walls in MTBL are only shoulder high partitions & there is no executive dining room. Any of the executives is likely to plop down at a table in its cafeteria & join in a lunch, chat with whoever is there. One of the employees has said, "It's exciting to know you may see & talk to the top management at any time. You feel a real part of things".

6.2 Weaknesses

Besides the strengths, customers as well as employees identified some major weaknesses of the bank. High charges of L/C: Presently MTBL charges same rates for all types of import L/C. But for import L/C of exports-oriented industry, MTBL should reduce the charge of L/C. As a result, exporter will be benefited and the country will earn more foreign exchange. Inefficiency in monitoring courier service: According to customers, MTBL can't strictly monitor the courier services that are engaged in delivering mails and documents. Huge amount delivery failures are being piled up at branches. For this reason, the foreign documents of L/C cannot reach at right place at right time. So, the bank should have some control over its couriers and ensure proper delivery of mail and documents. Discouraging small entrepreneurs: MTBL provides clean Import Loan to most of its solvent clients. But they usually do not want to finance small entrepreneurs whose financial standing is not clean to them. Absence of strong marketing activities: MTBL currently don't have any strong marketing activities through mass media e.g. Television. TV ads play vital role in awareness building. MTBL has no such TV ad campaign. Scarcity of innovative products: In order to be more competitive in the market, MTBL should come up with more new attractive and innovative products. This is one of the weaknesses that MTBL is currently passing through. Diversification: MTBL can peruse a diversification strategy in expanding its current line of business. The management can consider options of starting merchant banking or diversify it to leasing and insurance. As MTBL is one of the leading providers of all financial services, in Bangladesh it can also offer these services. High cost for maintaining account: The 54 account maintenance cost for MTBL is comparatively high. Other banks very often highlight this. In the long run, this might turn out to be a negative issue for MTBL.

6.3 Opportunities

Distinct operating procedures: Repayment capacity as assessed by MTBL of individual client helps to decide how much one can borrow. As the whole lending process is based on a client's repayment capacity, the recovery rate of MTBL is close to 100%. This provides MTBL financial stability & gears up MTBL to be remaining in the business for the long run. Country wide network: The ultimate goal of MTBL is to expand its operations to whole Bangladesh. Nurturing this type of vision & mission & to act as required, will not only increase MTBL's profitability but also will secure its existence in the long run. Experienced managers: One of the key

opportunities for MTBL is its efficient managers. MTBL has employed experienced managers to facilitate its operation. These managers have already triggered the business for MTBL as being new in the market. Huge population: Bangladesh is a developing country to satisfy the needs of the huge population, a large amount of investment is required. On the other hand, building EPZ areas and some Govt. policies easing foreign investment in our country made it attractive to the foreigners to invest in our country. So, MTBL has a large opportunity here.

6.4Threats:

It has increased competition for the market for public deposits. Market share for lowering interest rate. Deteriorated export, import and guarantee business due to indecent competition as well as economic slump.

CHAPTER 07

Recommendation & Conclusion

7.1 Recommendations

- All the branches of MTBL bank is not introducing with foreign exchange system. So it will be better for MTBL bank if they will introduce foreign exchange in most of their branches.
- In terms of import or export they have to increase the efficiency along with effectiveness.
- Continuing better relationship with customers.
- They need to put more emphasis on clients' service.
- In a competitive financial market, their products & services need to focused more to customers, as they can be more knowledgeable about MTBL Bank' services.
- Their marketing strategies should disseminate all over the employee.
- As we see that, Media coverage of MTBL is no so strong. To attract new clients, they should go for mass media coverage.
- Corporate Social Responsibility is very strong element to hold competitive sustainable advantage into clients mind.
- People in a global edge, are very much well-informed about their wants & needs. They always want to consume better services from the other end. As a service based company, MTBL need to introduce better financial services.
- MTBL has 119 branches all over the country. It is very hard to provide full range services with those branches. So they need pay their attention toward the expansion the branch network.
- Though MTBL is running online business very successfully they should open more ATM booths to meet customer needs and to meet the competitions.

7.2 Conclusion

The main competitive advantage MTBL is enjoying that it has online banking where as other local commercial bank cannot yet achieve that advantage. But all the commercial banks are now trying to achieve this. In this bank the employees are highly motivated by their remunerations and other benefits. Here, all the employees are very much cooperative with their customers, colleagues and simply visitors. In this report I tried to find out all sorts of practical dealings that are conducted in case of handling various type of banking activities in each department, the theoretical aspects, that is what should be the procedures and requirements maintained from first to last, and actual practices as well as the ultimate gain for the bank in conducting financial activities are mainly discussed.