

## 5.1 FINDINGS

- ❖ The office space of MBL, Nayabazar Branch - Dhaka is not sufficient enough.
- ❖ The bank has no bonded **warehouse** to fulfill its customer demand.
- ❖ As a large branch MBL, Nayabazar Branch, Dhaka does not provide necessary Prospectus that can supply the overall information about various schemes.
- ❖ In MBL, Nayabazar Branch, Dhaka maximum officers are working in a specific desk for a long time, that's why they may feel monotony and certainly they are not be able to know the overall banking activities through they have enough eagerness to know.
- ❖ Foreign Exchange Section is one of the vital sections; sometimes it is found that all works are not performed efficiently due to insufficiency to Officer/Staffs.
- ❖ There is no specific & decorate **dining** space for the officials where they have their launch.
- ❖ Training facility isn't sufficient especially for the lower level officers.
- ❖ The information of various schemes of MBL is not presented in different media, thus people can able to know about that.
- ❖ Still now, like most of the branches of MBL, Nayabazar Branch, Dhaka, follows the traditional banking system.
- ❖ MBL, Nayabazar Branch, Dhaka, has no reception desk that may receive phone calls and complains from customer and supply enough information.
- ❖ In this branch there is lack of modern equipments.
- ❖ It is seen that may parties have good relation with the bank officials as a result the can able to see the **Proforma Invoice (PI)** of other parties which is not acceptable.
- ❖ The security system (including security guard) is not modern. The security guard holds ancient 303 rifles that seems fake to me.
- ❖ There is no proper scanning system. (Though hand metal detector is used occasionally)

## 5.2 RECOMMENDATIONS

- ❖ The office space of MBL, Nayabazar Branch - Dhaka is not sufficient enough.
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### 5.3 CONCLUSION

From the beginning of greater change in the world economic structure, banking activities has becoming an important thing. Now a day the idea of banking is also developed and a huge number of private commercial banks are just on waiting for business. So it is a matter of think that how to establish an idea with different techniques, In Bangladesh, Commercial banks are playing vital role in the development of our economy and financial system. Standard Chartered Bank Limited has a strong position in the today's competitive market. The MBL, Nayabazar Branch, Dhaka also contributing a better proportion of profit in MBL's total earning. Total analysis of the bank has the greater opportunity to do better in the future.

Day by day MBL's area of service is increased all over the country through setting up new branches at new places. The reliability of the customer on MBL's increasing day by day for its better services. But they may introduce online and ATM services comparing with other commercial bank (Specially Dutch Bangla Bank) to improve their services and to make efficient and easy customer services. They also may follow the given recommendations in order to improve day by day for the shake of socio-economic prospective and in the development of our economy.