

showcase of a life



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渣打銀行

“Chartered Bank” of India, Australia and China

A Royal Charter granted by Queen Victoria of England established the “Chartered Bank” in 1853

“Standard Bank” of British South Africa

Scot, John Paterson in 1862, founded the “Standard Bank”

Standard
Chartered
渣打銀行



Standard
Chartered



Keyes Behind Success Stories

Group Members

Monirul Islam | Id : 00-00000-0

S. M. Benzir Ahmed | Id : 00-00000-0

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Industry Overview

- Up to 70% of the Bangladeshi economy remains un-banked
- Since liberation, Bangladesh passed through weak phases of development in the banking sector
- Strong Steps & Regulations of Bangladesh Bank
- Still we are in need of more good banks

Bank Can Be Categorized By...

- Nationalized Commercial Banks (NCBs)
- Private banks established in the early 1980s
- Private banks established in 1995s
- **New Private Sector Banks**

The SCB

- History of about 150 years
- Headquartered in London
- The general image of Standard Chartered Bank is that it is “Trustworthy, efficient, helpful and committed.”
- The logo of the bank depicts the merger of two banks

Vision

A Bank with Vision is the motto of Standard Chartered Bank. The vision is to **be the most efficient financial intermediary in the country**. The relentless journey to achieve that vision started in 1995, since the very inception of the Bank. The journey still continues and will never stop. Standard Chartered Bank sets a high standard for itself and every achievement of the bank is a striving agent to reach a new height.

Mission

The mission of the bank is to become a highly competitive modern and transparent institution comparable to any of this kind at home and abroad.

Objective

- Committed to provide the best
- To deliver a quality service that makes every transaction a pleasurable experience
- SCB believes that Customer is always right and in the core of everything
- Providing them friendly and personalized service, tailor-made solutions for business needs, global reach in trade and commerce at the doorsteps and high yield on investments
- Conjunction with achieving the ultimate objective of a business organization – Wealth Maximization

Notable Points in Timeline : International

- Merged in 1969
- On January 30, 1970 the new shares of the Standard and Chartered Banking Group Ltd were listed in the London Stock Exchange
- Queen Elizabeth II opened headquarters of Standard Chartered Bank PLC on March 20, 1986
- Their first two branches were in Calcutta and Shanghai and we have been operating continuously in China for the last 144 years
- In August 2000 Standard Chartered Bank as its strategy to grow acquired the “Grindlays” part from ANZ

Notable Points in Timeline : Bangladesh

Year	Progress
1948	Chartered Bank Started operation in Bangladesh (in Chittagong).
1966	Opened a branch in Dhaka.
1969	merger of the Chartered Bank with the Standard Bank.
1971	shifted it's headquarter from Chittagong to Dhaka
1993	organizational re-structuring.
1998	highest amount profit of 750 million BDT .

Categories of Service Provided

- Consumer Banking
- Corporate Banking
- Treasury
- Institutional Banking

Keyes of 'SUCCESS'

- HR Policy (also Management Issues, Chain of Command, The Organization Structure)
- Accessibility (includes Branches,
- Getting Merged (also Some Achievements)
- Some Strategies
- CSR*
- Wide Promotions*
- Technology (also Features of Internet-Banking)
- Customers Convenience Banking Facilities
- Positive WOM by Customer Satisfaction (includes a survey report)

HR Policy

- The goal of Standard Chartered Bank is to be the "Bankers of First Choice."
- Standard Chartered Bank highlights the importance of developing its people to create a culture of customer service, innovation, teamwork and professional excellence

employs 29,000 people | over 570 offices | more than 50 countries

Management Issues

- Planning is done at the headquarters level in Dhaka by a Management Committee (MANCO), headed by the CEO and consisting of the business heads of different departments
- They meet once a month, or when a special situation arises

Chain of Command

- SCB in Bangladesh follows a hierarchical pattern of command
- The Chief Executive Officer (CEO), Osman Morad reports to the Regional General Manager, MESA in Dubai
- The entire department heads at the headquarters report to the CEO
- Manager or senior manager, reports directly to the head of the respective division in Dhaka
- The Custodial Service division at the headquarters reports to the Head of Corporate Banking
- The respective branch managers are responsible for the performance of their unit
- Instructions from branch managers are often given without necessary details and clarifications

The Organization Structure

At the headquarters, the bank mainly consists of two divisions: The first one is “Business” and another is “Support”.

The business division has the following departments

- Corporate Banking Group (CBG)
- Treasury (TSY)
- Institutional Banking Group (IBG)
- Consumer Banking (CB)
- Custodial Services (CUS)

The Support division provides assistance to the above business activities

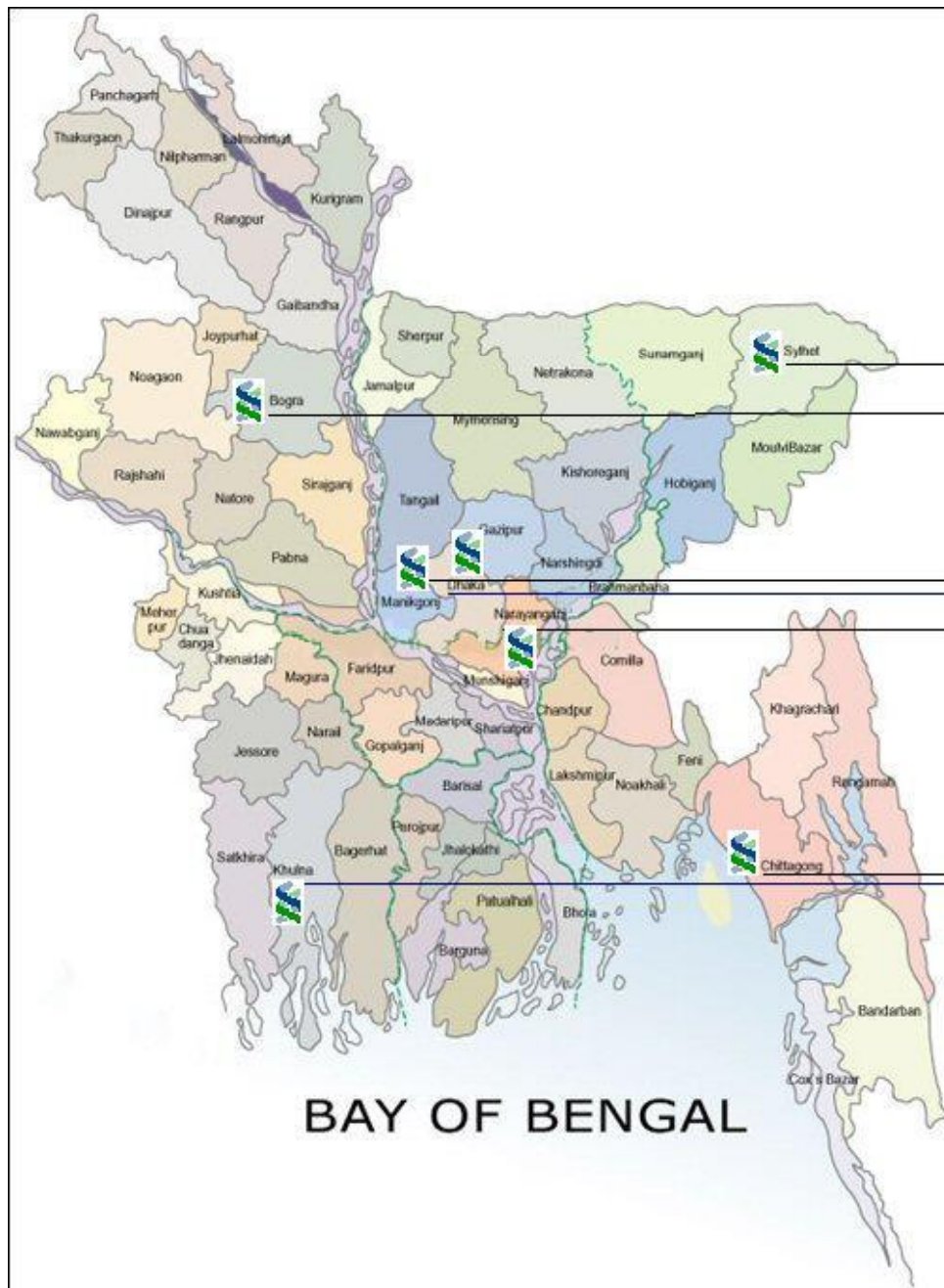
- Operations,
- Finance, Administration and Risk Management,
- Information Technology Center,
- Human Resource Department,
- Legal and Compliance,
- External Affairs and
- Credit Department

Branches

The bank presently has 25 outlets in 5 cities serving over 125,000 customers. The network of SCB in Bangladesh includes:

- 15 Branches in Dhaka City
- 1 Branch in Savar EPZ
- 1 Branch in Narayanganj
- 1 Branch in Khulna
- 5 Branches in Chittagong
- 1 Branch in Sylhet
- 1 Branch in Bogora.

Standard Chartered Branch Locations



Sylhet
Bogra

Savar **Dhaka**

Narayanganj

Chittagong

Khulna

Motijheel
Dilkusha
Kakrail
Shahbagh
Kawran Bazar
Dhanmondi 2
Dhanmondi 5
Banani
Gulshan
Uttara

St. Road
CTG Main
Nasirabad

BAY OF BENGAL

Benefits After Getting Merged

- Becoming stronger after the merger
- Embarked upon serious expansion in Europe
- Last 30 years, it has experienced continuous growth
- Buying 'Grindlays' from ANZ now propels it from number 5 to number 1 among international banks in India
- They are in some of the world's fastest growing markets including the United Arab Emirates, India, China, and the markets of South Asia
- Unmatched knowledge in the sector

Some Achievements

- Became one of the top 100 listed banks in the world
- Judged the best in the Asia – Pacific region in 1993 and 1994 for its rate and excellent service
- They are trusted and well respected provider of financial products and services
- Standard Chartered is still one of the 3 banks that print Hong Kong's bank notes

Some Strategies

- Promotional activities: Offering shopping worth BDT 2,000 from Agora to customers who will be able to refer at least 5 new customers to Standard Chartered Bank
- Assigning targets to salespeople: Salespeople are paid based on the number of sales they can make. If they are unable to achieve their target, they are not paid
- Offering a very range of innovative products: night banking, 24 hours ATM baking, 24 hour Phone banking, internet banking, SMS banking, platinum credit cards having a maximum credit limit of BDT 1,000,000
- Providing free gifts to customers who make more use of SCB's products and services

Technology

- Internet Banking
- ATM Card / Debit Card (Local & International)
- Credit Card (Local & International)
- Auto Bills Pay
- SMS Banking Facility
- E-Statement
- Computerized reports
- Communication with the rest of the world through efficient network

Features of Internet-Banking

- Easily Checked Account Balance.
- Cheque Book Requests.
- Collected E-statement.
- Debit card request
- And any Type of inquiry
- Purchase any thing

Customers Convenience Banking Facilities

- Evening Banking
- Speed Cheque Deposit
- 24 hour ATM services
- 24-hour Call Centre
- Internet Banking (Free)

Some Facts & Figures Based On A Survey At Gulshan Branch

Customer Satisfaction (Gulshan Branch)

- Major Age Groups
 - 21-30 (40%)
 - 31-40 (28%)
 - 41-50 (16%)
- Male Female Ration
 - Male 66%
 - Female 34%
- Customer Occupation
 - Business 22%
 - Banker 18%
 - Engineer 8%

Customer Satisfaction (Gulshan Branch)

- Customer Monthly Income Level
 - 60K-75K - 30%
 - 30K-45K - 18%
 - Under 15K - 18%
- Number of customers in SCB (Gulshan)'s different services
 - Savings Ac 42%
 - Current Ac 30%
- Customer Perception about SCB
 - Top position 62%
 - Middle Position 34%
 - Not Good 4%

Customer Satisfaction (Gulshan Branch)

- Reason for Choosing SCB
 - 30% people chose SCB for better service
 - 14 % Brand Name & Services

Customer Satisfaction (Gulshan Branch)

- Opening A/C 62%
- Credit Card 40%
- Debit Card 76%
- ATM Booth 70%
- Minimum Balance 34% (Not Satisfied 54%)
- I-Banking (88%)
- Service Center 72%
- Loan Sanction 28%
- Employee's Behavior 72%
- Service Charge 20% (Not Satisfied 66%)
- Locker Service 42%
- Interest rate of saving A/C 24% (Not Satisfied 64%)
- Transaction Time 86%
- Promotional Activities 64%

Recommendation

- Lessen monthly and other related charges
- Easier procedures for opening accounts
- Increase Personal Financial Consultant (PFC) to avoid long queue
- Educate customers
- Train the Personal Financial Consultant more
- Reduce system error
- Provide service on time
- Raise the standard of telephone call responses
- Provide special attention and care to the customer
- Build loyal relationship with customers
- Make good awareness of the service charges of SCB



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