An Internship Report On Customer Service Strategies at Pubali Bank PLC

Submitted by:

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ID: 221-10-1090

Batch: 55th

Semester: Fall 2025

Course Title: Project Paper with Internship

Course Code: ENG-431

Submitted to:

Mrs. Shamsi Ara Huda

Assistant Professor

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Date of Submission: 4/12/2025

This Report is submitted to the Requirement for the Degree of B. A (Hons) in English

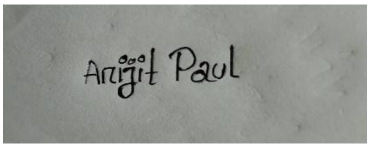
Declaration

I, Arijit Paul, am a student of Department of English, Daffodil International University do hereby declare that the report on “Customer Service Strategies at Pubali Bank PLC” is absolutely my own effort and it has not been copied or borrowed by others. This project is the result of my hands-on training where theoretical knowledge that I acquired from academic lectures were applied in the practical field as done at Pubali Bank PLC.

I declare that this research project has not been submitted as part of the requirements for any other degree, except where otherwise referred. I also declare that it has not been submitted for any other degree in this or any other institution.

I am grateful to Pubali Bank PLC for allowing me this valuable opportunity and the constant support I received from everyone during my intern placement. I am also profoundly grateful to my faculty guide, Mrs. Shamsi Ara Huda Ma’am, and the mentors for their constant support and help throughout the course of this project.

This internship project reflects my experience and progress during my three-months internship. This report is intended solely for the fulfilment of my academic requirements and does not violate any copyright laws.



Arijit Paul

ID: 221-10-1090

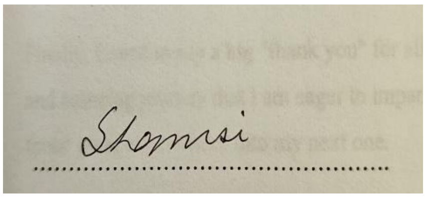
55th Batch

Department of English

Daffodil International University

Certification

I am glad to certify that Arijit Paul, ID: 221-10-1090, has finished the internship report, entitled, “An Internship Report on Customer Service Strategies as Pubali Bank PLC”, under my supervision. I appreciate his sincere efforts in completing the work. To my knowledge, he has not submitted this report to anywhere else. The intern has supported the bank in their customer service department, which is responsible for dealing with account opening, cash deposit, cash withdraw, remittances and inquiries. The critical observation that the intern has demonstrated revealing the shortcomings of the bank related to the inability to serve according to the customers’ satisfaction, lack of training to the employees and slow digital service, is authentic. I wish him success in his all upcoming academic and professional endeavors.



Ms. Shamsi Ara Huda

Assistant Professor

Department of English

Daffodil International University

Acknowledgement

Firstly all praise goes to the almighty for giving me the strength and courage to complete my internship and this report. “I am grateful to Pubali Bank Limited PLC to have given me the opportunity to work in such a prestigious organization. This gave me a lot of practical experience and greatly enriched my banking understanding basics.

I am grateful to Mrs. Shamsi Ara Huda Maam and team for their support, motivation, encouragement throughout internship. Their work ethic and dedication inspired me to strive for the very best in my profession.

I'm also grateful to my academic facilitators at Daffodil International University who always extended their tireless cooperation and sound advice in this duration. It’s been an awesome, life-altering combination of the academy with everyday ministry.

Finally, I need to say a big "thank you" for all of what have helped me create such an exciting and amazing journey that I am eager to impart the knowledge and skills on which superimpose those great experiences into my next one.

Thanks again for your trust, support, and the vision you’ve given me. I can't wait to take that learning into whatever this process happens next for me.

Executive Summary

This report analyzes some of the strategies, which Pubali Bank could use to enhance its customer service in order to enhance its customer satisfaction and retention. It studies various ways of delivering services — including digital banking and face-to-face meetings — to see what differentiates the responses from clients. It also underscores the importance of staff training and customer feedback as means to improve general experiences. Its primary goal is to enable Pubali Bank to provide a high-level of consistent service to all customers.

Furthermore, tasks and duties performed during my internship at Pubali bank are included in this report. It also provides an introduction to the organizational structure, operational policies and general banking of the bank in order to have a clear idea about overall operating procedure.

Table of Contents

CHAPTER 1

Introduction

The project Pubali Bank PLC has been selected as the organizational area for the purpose of this research with a focus on customer service and whether it is an effective tool in banking, using quality management strategy to improve customer service at Pubali Bank plc. Great customer service is critical in deepening relationships with customers, and building trust and loyalty to the bank.

Pubali Bank PLC is a leading bank in Bangladesh providing savings accounts, current accounts, benefits and loans as well as digital banking services. The bank strives for trustworthy and user-friendly products, essential to stabilize customer satisfaction as well as confidence.

General banking Department: During my intern-ship period in Sarak Bazar Branch, Brahmanbaria I have worked with general banking department. This report discusses the investigation of branch service strategies, providing an overview of findings, observations and recommendations. The report also provides an overview to the knowledge and experiences acquired over the two months intern period of understanding, how bank can enhance its service quality and customer satisfaction.

I found several things about banking that I had not known before and got to do many types of work in Pubali Bank. Additionally, I addressed some of the issues and suggested possible remedies to improve customer service.

Chapter 2

Background and Significance of the Project

2.1 Background & Goals

Pubali Bank PLC is one of the largest private commercial banks in Bangladesh with 516 branches. Having wide spread network of branches throughout the nation, the bank's scope is to deliver quality services at an arm's length.

Through various services, Pubali Bank has concentrated to optimize a great customer experience throughout the years.

This project is intended to:

➢ Understand what customers want and need from Pubali Bank’s customer service.

➢ Test different ways of serving customers, including in-person support and digital options.

➢ Provide suggestions for how Pubali Bank can improve its customer service based on these findings.

➢ These goals aim to help Pubali Bank deliver a better experience that meets customers’ expectations and builds loyalty.

2.2 Objectives of the Study

Pubali Bank can improve its customer service. Good customer service is mandatory to keep customer satisfied and loyal. With more people using digital banking, the bank needs to balance fast and convenient online services along with helpful in-personal support.

The study will do:

- ➢ Look at what customers expect from Pubali Bank's service.
- ➢ Test different ways of serving customers to see what works best.
- ➢ Explore how employee training can improve the customer experience.
- ➢ Give clear recommendations on how the bank can enhance its service quality.

By understanding these areas, the study aims to help Pubali Bank provide better, more reliable service that meets customers needs.

CHAPTER 3

Methodology

Methodology of the Study:

I have always wanted to build a career in the banking sector. That is why, I choose Pubali Bank PLC for my internship. This experience gave me the chance to apply my knowledge that I have learnt in school, in a real-world setting. To help with my study, I collected several information from different sources. My academic supervisor, Mrs. Shamsi Ara Huda Ma'am, was a great cornerstone who offered valuable guidance throughout the process, helping me successfully completed this report. The data I gathered is divided into two categories:

1.Primary data.
2.Secondary data.

Primary Data have been gathered by using:

- Keen observation in the work at the front desk.
- In-person communication with clients to understand their queries better.
- Obtained hands-on experience by accomplishing different tasks myself.
- Having general conversations with customers to gather useful information.

Secondary data have been collected by using :

- Annual reports from Pubali Bank PLC.
- Internship reports from previous batches, focusing on the banking sector.
- Wikipedia used as key sources.
- Theoretical information gathered from the internet.

CHAPTER 4

Organization Details

Organization Details

This section provides an overview of Pubali Bank PLC, including its history, mission, and vision as well. These aspects will be beneficial and helpful to understand how customer service improvements align with the bank's core goals and values.

4.1 Historical Background of the Pubali Bank

At first, a few Bengali businessmen started the bank in 1959 which was placed in East Pakistan and that is why, it was called as Eastern Mercantile Bank Limited, even though it wasn't part of the Bank Companies Act 1913. After Bangladesh gained independence in 1971, the bank was nationalized by the government and renamed Pubali Bank. In 1983, the bank was privatized and became Pubali Bank Limited. The government transferred all the assets and debts from the previous Pubali Bank to the new Pubali Bank Limited. Since then, Pubali Bank Limited has grown to be the largest private commercial bank in the country, offering a wide range of banking services through its branches across Bangladesh.

4.2 Mission of the Pubali Bank

To become a leading banking institution and to play a significant role in the development of the country.

4.3 Vission of the Pubali Bank

The Bank has dedicated itself to meeting all of the requirements of its consumers through a variety of offerings at a fair price, while utilizing the appropriate technology and offering prompt service, in order to guarantee growth that is sustainable, a reasonable rate of return, and a contribution toward the growth of the nation with an enthusiastic and qualified employees.

4.4 Account Opening

To deposit money into a bank, the first requirement is to open a bank account. At Pubali Bank, you must open an account by fulfilling specific conditions and completing the necessary form.

4.5 Cash Deposit

Cash deposit is the money that we put into our bank account. The bank keeps our money safe until we decides to withdraw it.

4.6 Cash Withdraw

Cash withdrawal refers to the process of withdrawing funds from a Pubali Bank account, typically from a current or savings account, in the form of cash. Account holders can access their funds and withdraw money at any time through various channels such as ATMs, overthecounter transactions, or mobile banking services.

4.7 Account Transfer

Pubali Bank provides an online banking system that allows customers to transfer money from one account to another. It is also possible to transfer funds between different branches of the bank.

4.8 Cheque

According to Pubali Bank rules every cheque has 20 pages and some current accounts have 40 pages and their validity for the 6 months after signing. No one can withdraw money without a signature.

4.9 Remittance Service

Wage earner remittance is a key source of Bangladesh's foreign reserves. Pubali Bank processes foreign and NRB remittances through 67 exchange companies, including 22 web-based systems, allowing for instant cash payments. Customers can collect their remittance instantly at any branch, and we also facilitate payments through other banks in Bangladesh using the Bangladesh Electronic Fund Transfer Network (BEFTN).

4.10 Account Closing

A customer can close his bank account at any time. To close the bank account, he has to apply for it and sign it. Then the account officer blocks the information provided.

CHAPTER 5

Internship Activities

5.1 Understanding the Bank Operations

I took part in an initial orientation program where I learned about Pubali Bank's structure, goals, and how different departments work. During my time there, I worked under Mr. Sajib Debnath (Principal Officer & Operation Manager) and Mr. Md. Abdul Quddus (Head of Branch).

Some of the tasks I handled included preparing pay orders, transferring account information, opening new accounts, and similar day-to-day banking activities.

5.2 Opening The Account

During my internship, most customer conversations started with opening a new bank account. Whenever someone came to open one, I explained the required documents and usually helped them by filling out the account opening form myself. After completing it, I gave the form to the principal officer to review. Once he approved it, he forwarded it to the MO. In my three months there, I happened to fill out account opening forms almost every day.

5.3Activities undertaken in Cheque

On 20 November 2025, Mr. Sajib Debnath (Principal Officer & Operation Manager) showed me how cheque books work and how to fill them out for customers who can't do it themselves. Many customers came to me asking for help with their cheque books, so I collected the required details, filled in the forms for them, and then took their signatures.

5.4 Account transfer

On 19 November 2025 Mr.Sajib Debnath , (Principal Officer & Operation Manager) taught me about account transfer. At first the bank provides the account transfer form to the account holders.

5.5 Payment Order

A Payment Order at Pubali Bank is a secure , account based instrument used to make payments within the different city . It is one of the safest ways to pay an individual ,company or institution because the bank guarantees the payment. Here , during my internship , Mr.Sajib Debnath , (Principal Officer & Operation Manager) provides a chart containing the customer id & the amount of money . Then I fill out the payment orders in the payment order slip form .

CHAPTER 6

Customer Service Strategies at Pubali Bank

Customer Service Strategies at Pubali Bank

This part explains how Pubali Bank currently serves its customers, how it checks the quality of its service, how technology supports better service, and how employee training helps improve customer experience.

6.1 Existing Customer Service Strategies

Pubali Bank uses several approaches to keep customers satisfied:

Personalized Support:

The bank tries to understand what each customer needs and offers services that fit their financial plans. They recommend products or give advice based on the customer's personal goals.

Online and Branch Services:

Pubali Bank provides both digital banking and branch support. Customers can visit a branch if they need personal help or use online banking for quick and easy service.

Collecting Customer's Feedback:

Customers are frequently asked about their experience at the bank. This feedback helps the bank know what's going well and what needs improvement so that they can fix common pain points and improve its services.

6.2 Employee Training and Development for Customer Service

"Training of the staff – an imperative part of Pubali Bank's customer service policy:

Communication Skills:

Workers are purpose-trained to speak clearly, listens attentively and manage customer gripes politely. Strong communication reinforces a message that the wants and needs of the customer are respected.

Product Knowledge:

Staffs are trained about product and services of Pubali Bank on extensive basis. It enables them to provide accurate information, guide customers properly.

Handling Complaints:

Staff receive training on managing customer complaints calmly and resolving issues fast so the customers feel heard and supported.

Using Technology:

The staffs are also trained to use digital tools and apps offered by Pubali Bank so that they can help customers for internet banking and other online services.

CHAPTER 7

Limitations of the Study

This report provides an overview of the bank service tactics in Bangladesh and also depicts some of the activities of Pubali Bank PLC, not everything.

There were a couple of difficulties I had while working on this report. Main limitations Some of the main limitations were:

- I couldn't locate all the required information for Pubali Bank PLC online and not everything was readily available on their website.
- The officers at Southeast Bank were extremely supportive but couldn't take as much time with me as I needed because of their respective schedules.
- Banks have very strict privacy rules, so some information could not be shared with me which has constrained my understanding in parts.

CHAPTER 8

Observation & Findings

Observations

- **Working Hours:**

  I usually reached the bank around 10:00 AM and stayed until 2:00 PM, and on some days even till 4:00 PM. In the beginning, it was a bit challenging for me to adjust to the routine, but later I got used to it.

- **Dealing With Customers:**

  I had to interact with many different types of customers every day. Some were very polite and cooperative, while others were impatient or behaved rudely. Handling these mixed reactions was a learning experience for me.

- **Working With Employees:**

  The staff at Pubali Bank were truly supportive. Everyone treated me kindly, and their friendly behavior made the work environment comfortable and enjoyable.

- **How I manage the uneducated clients & how I helped them:**

  First of all , the word “Uneducated” does not only refer to those people who cannot read or write.There are also many simple peoples who donot have a clear understandings of these matters. They often feel a kind of fear because the account opening process involves a lot of information that cannot always be explained to them in details. And the most important issue which I share with clients if thumb impressions are improved on the first day of account opening instead of signatures, then laters this approval is not granted again. For this reason, we guide clients to write their names in the signature space in the future if they are able to do so. By providing step by step guidance I managed uneducated clients with kindness, clarity & strong communication skills.

Findings

- **Account Opening is Difficult for Uneducated People:**
  I noticed that the account-opening process is quite complicated, especially for people who are not educated. Many of them struggled to understand the forms and requirements and needed extra help.

- **Service Delays Despite Promises:**
  Pubali Bank often assures customers that their cheques, cards, and other services will be delivered quickly. Sometimes, They fail to meet these promised timeframes, which leads to customer dissatisfaction.

- **Poor Internet Connection Affects Work:**
  The bank's internet connection is too poor to use. Due to that, their system slows down or even stops working at times. This causes delays in regular tasks and disrupts the workflow.

CHAPTER 9

Recommendation

The banks essentially see themselves as service providers, and here I was able to identify some best practices that Pubali Bank can adopt. Here are some suggestions:

- **Improve Digital Services:**
  As more people rely on online banking, Pubali Bank would be well advised to improve its digital platform and streamline the mobile banking app.

- **Increase Cybersecurity:**
  Investing in online security is one way to ensure customer data remains safe and the faith set by internet users continues.

- **Focus on Customer Needs:**
  By constantly monitoring the tastes and preferences of its customer, Pubali Bank can know exactly what people really want and design new banking that is convenient. Personalized services will also help the bank retain satisfied customers.

- **Stronger Marketing and Branding:**
  Pubali Bank needs to advertise it services through direct campaign and continue to emphasize that they are the best. This will allow them to court additional customers and investors.

- **Faster Cheque Processing:**
  The bank ought to process those cheques a bit faster so customers can access their money when they need it.

CHAPTER 10

Conclusion

My internship at Pubali Bank PLC has provided me with a good insights into the importance of customer service in banking. During my period at the branch, I have seen Pubali Bank making constant efforts to help its customers through conventional as well digital services. But as with any service-based institution, there are a number of things that - if done right now - will make the customer experience that much better.

This research focused on the changes of customer expectations and how necessary it is to address those changes through enhancing digital services, communication improvement, enabling more smoothness in operating. I had the opportunity to learn and chalk out my reasons of various problems related to customer & A/c opening and also work together finding out pragmatic solutions that can assist Pubali Bank maintain a deeper long term relationships with their customers.

Your guidance and continuous support helps me to explore different fields which leads to me accomplishing my future career. Overall, this internship was a great experience. This has broadened my perspective about the banking theory and practice in real life. I am optimistic that with such relentless innovation, better service delivery and a laser focus on customer satisfaction, Pubali Bank PLC can proudly position itself as one of the most customer-friendly banks in Bangladesh.

CHAPTER 11

References

References

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- Annual Reports (downloadable annual reports including 2023 & 2024 — good for strategy, service highlights, directors' comments). Pubali Bangla
- Annual Report 2023 / Directors' Report (board statements about service, compliance, customer focus). Pubali Bangla+1
- PI Banking (Pubali's digital/24×7 banking product page — shows digital customerservice offerings). Pubali Bangla
- Digital Account Opening (e-KYC / instant account opening details — useful for customer onboarding strategy). Pubali Bangla
- Information Cell / Contact & Complaint info (includes helpline numbers and Bangladesh Bank complaint hotline display). Pubali Bangla+1
- News & Events / AGM page (recent customer-facing initiatives, branch openings and company announcements). Pubali Bangla+1

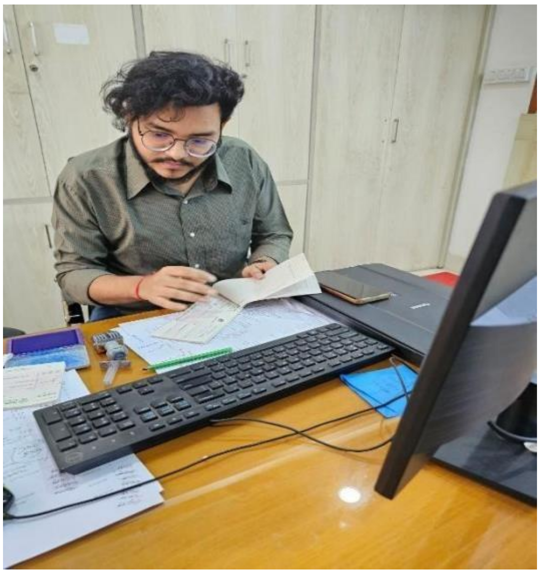
Websites & Reports

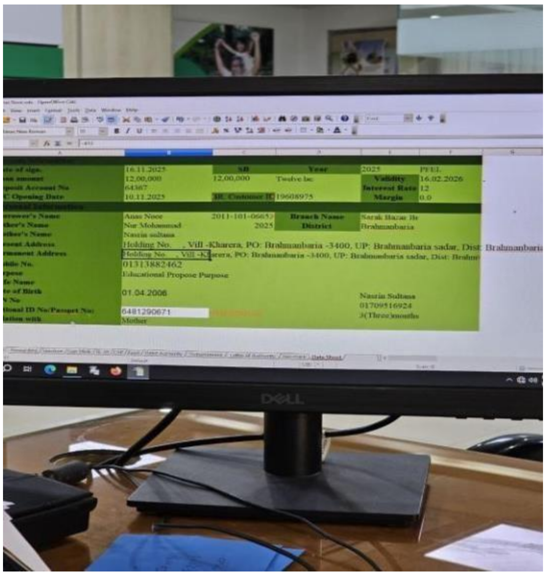
- Application of Customer-Driven Marketing Strategies in Banking Industry and Perception of Customers: A Study on Pubali Bank Limited" – research paper on PBL's customer service perceptions and strategy. https://www.researchgate.net/publication/392786122_Application_of_Customer_Driven_Marketing_Strategies_in_Banking_Industry_and_Perception_of_Customers_A_Study_on_Pubali_Bank_Limited?
- Pubali Bank PLC – Annual Reports & Financial Reports page (includes the full annual reports, which contain sections on service, customer outreach, digitalisation etc). https://www.pubalibangla.com/FinancialReportAnnualReport?
- "Policy Guidelines – Code of Conduct" of Pubali Bank PLC (includes service-related commitments: quality customer service, handling complaints efficiently) https://www.pubalibangla.com/assets/pdf/CodeofConduct.pdf?
- "Customer Services & Complaint Management" PDF of Pubali Bank PLC (dedicated to how customer service and complaint handling are organized) https://www.pubalibangla.com/assets/pdf/ImportantLinks/Customer_Services_%26_Complaint_Management.pdf?
- "Sustainability Reporting" – includes sections on stakeholder/customer focus, service quality as part of ESG / governance. https://www.pubalibangla.com/assets/pdf/ImportantLinks/SustainabilityReporting.pdf?

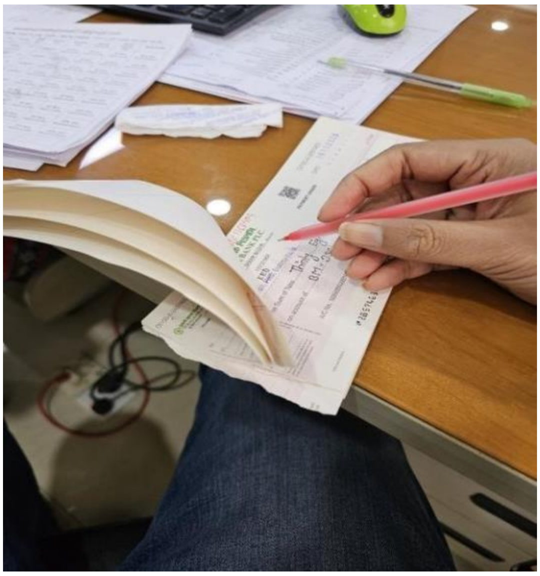
- Additional research: “Employee Perceptions of Sub-Branch Banking as a Strategy for Rural Customer Outreach: Evidence from Pubali Bank PLC, Rangpur Region” – focuses on outreach & service at sub-branches. https://www.researchgate.net/publication/395632874_Employee_Perceptions_of_Sub Branch_Banking_as_a_Strategy_for_Rural_Customer_Outreach_Evidence_from_Pubali_Bank_PLC_Rangpur_Region?

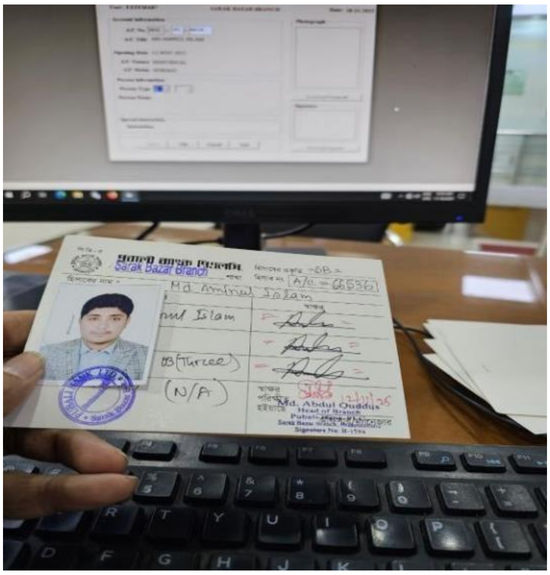
CHAPTER 12

Appendices-1

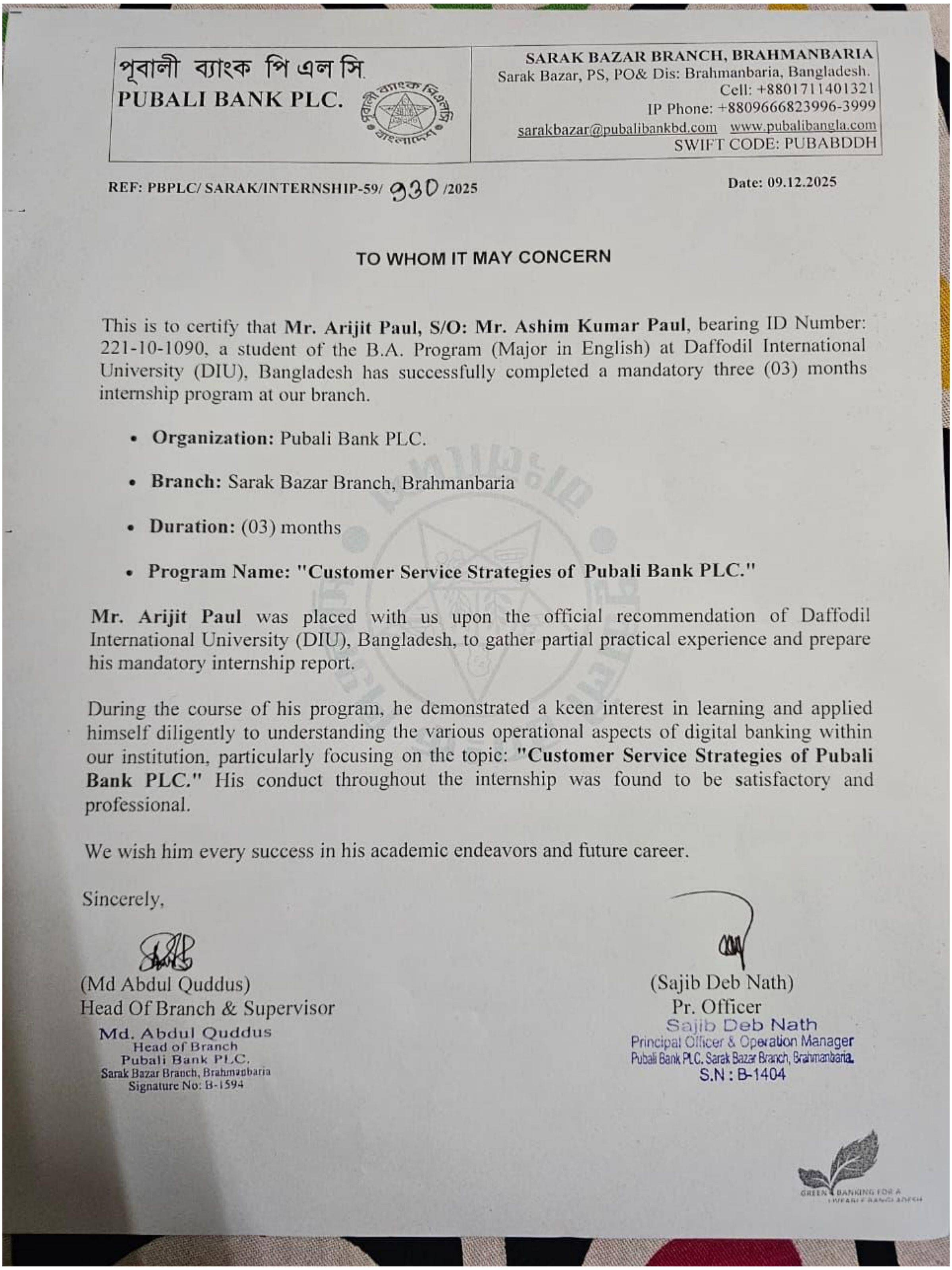








Appendices-2



পূবালী ব্যাংক পি এল সি.

PUBALI BANK PLC.

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Date: 09.12.2025

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Arijit Paul, S/O: Mr. Ashim Kumar Paul**, bearing ID Number: 221-10-1090, a student of the B.A. Program (Major in English) at Daffodil International University (DIU), Bangladesh has successfully completed a mandatory three (03) months internship program at our branch.

- **Organization:** Pubali Bank PLC.
- **Branch:** Sarak Bazar Branch, Brahmanbaria
- **Duration:** (03) months
- **Program Name: "Customer Service Strategies of Pubali Bank PLC."**

Mr. Arijit Paul was placed with us upon the official recommendation of Daffodil International University (DIU), Bangladesh, to gather partial practical experience and prepare his mandatory internship report.

During the course of his program, he demonstrated a keen interest in learning and applied himself diligently to understanding the various operational aspects of digital banking within our institution, particularly focusing on the topic: **"Customer Service Strategies of Pubali Bank PLC."** His conduct throughout the internship was found to be satisfactory and professional.

We wish him every success in his academic endeavors and future career.

Sincerely,

(Md Abdul Quddus)
Head Of Branch & Supervisor
Md. Abdul Quddus
Head of Branch
Pubali Bank PLC.
Sarak Bazar Branch, Brahmanbaria
Signature No: B-1594

(Sajib Deb Nath)
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Sajib Deb Nath
Principal Officer & Operation Manager
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