An Internship report on

My Internship Activities in the Digital Banking System at Pubali Bank PLC, Sarak Bazar Branch.

Submitted by

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Course Title: Project Paper with internship.
Course Code: ENG431

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Date:01.12.2025

Declaration of Student

I hereby declare that this internship report titled "Digital Banking System of Pubali Bank PLC" has been prepared entirely by me and does not copy any part of another student's work. This report is fully original and has been completed solely for the requirement of the B.A. in English program. I have tried my best to keep the report accurate, clear and sincere.

I confirm that this report is original, has never been submitted anywhere else, and will not be used by anyone else for academic purposes. I have maintained honesty and accuracy throughout the preparation of this internship report.

Pritha

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Pritha Paul

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BA in English

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Certification of Supervisor

This is to confirm that the internship report titled "Digital Banking System of Pubali Bank PLC" has been submitted by Pritha Paul (Student ID -221-10-1110) under my supervision.

I am pleased to mention that this report is the student's original work and she has completed according to the academic guidelines .To the best of my knowledge this report has not been submitted by another institution or university for any academic purpose . All the information she uses is reliable.

I wish her great success in her upcoming future personal and professional endeavor .

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Mr. Mahmudul Hasan

Lecturer

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Acknowledgements

First of all, I am very grateful to God for giving me the strength, courage and confidence to finish my internship and complete this report on time, despite many challenges.

I am grateful to Sir Mahmudul Hasan Lecturer at the Department of English. His Faculty of Humanities and Social Sciences, Daffodil International University, for supervising my work. His advice, guidelines, inspirations help me remarkably. Firstly, I was so perplexed about the process of making a beneficial report but with his help and support, I found the right way to complete every task accurately and on time. He kept me on path to finish this report by giving his valuable feedback and suggestions. I respectfully acknowledge his assistance and also express my cordial gratitude to the Manager and all officers of Pubali Bank PLC, Sarak Bazar Branch. Also I want to thank the Department of English from the core of my heart for giving me the internship opportunity.

Finally, I am also grateful to my seniors, juniors and classmates, friends for their guidance, suggestions and support, which helped me complete this project successfully.

Abstract

This report reflects the key lessons and experiences I gained during my three-month on-the-job training at Pubali Bank PLC's Sarak Bazar Branch, with an emphasis on its digital banking operations. Throughout the internship, I observed how general banking functions act as the foundation of all banking activities and how digital platforms are increasingly used to improve efficiency and customer service. During my training, I worked with several areas of digital and traditional banking, such as mobile and internet banking services, issuing and activating debit and credit cards, assisting customers with opening accounts, troubleshooting digital banking problems, organizing documentation, supporting tellers with daily cash operations, and maintaining internal records. These tasks helped me build a solid understanding of the bank's operational processes while also enhancing my customer service, problem-solving, and professional communication skills .The report provides an overview of Pubali Bank PLC, an assessment of its digital banking system, and a reflection on my personal and professional growth. It also includes references and my internship completion certificate for verification.

Keywords : Digital banking, Increase, Pubali Bank, Internship, Customer PLC

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Chapter 1

Introduction

An internship is an opportunity which provides students a great opportunity to relearn concepts, gain professional experience, develop new knowledge and acquire practical experience. Preparing an internship report, a student aims at gaining practical & academic understanding and intellectual and analytical abilities, which often differs basically from a formal undergraduate academic report. Under an internship programme , every student is placed in an organization, corporation or institution to achieve hands-on experience. As a Bachelor of Arts student in English at Daffodil International University, I successfully completed a 3-month internship at Pubali Bank PLC. During my internship period, I gathered practical knowledge about the major customer services, especially digital banking facilities, services, etc. In this report I have included all the essential customer service functions of this bank along with key learning throughout the internship .In the end I have provided an appropriate conclusion based on my overall internship experience.

1.2 Background & Significance of the study

Banking has usually played an important role in the economic development of Bangladesh. Pubali Bank PLC is the largest and trusted private Banks in Bangladesh. It is basically long standing service network and responsibility to modernization. As the banking industry is regularly shifting towards digital platforms, this bank has also adopted .It’s services through internet banking, digital service, mobile apps and automated service channels.

My internship at Pubali Bank gives me the chance to observe these development processes closely & understand how the modern banking system operates in the real work environment.

The significance of the study lies in its efforts to enhance my practical learning. Through direct performance in regular Banking activities, I can also explore how customer transactions are worked, how different services are delivered and how the bank maintains effectiveness and customer satisfaction.

This project paper also helps connect the gap between academic knowledge and professional practice supporting my future goals.

1.3 Objectives of the study

The main objectives of this project are as follows:

1. To examine how English is used in customer communication and official work at Pubali Bank PLC.

2. To understand work pressure and professional environment including responsibilities, organizational discipline, office rules and culture and workflow.

3. To improve personal and professional skills like time management, problem solving, team work, communication, adaptability and customer service for a successful career.

4. To build a connection between practical learning & theoretical knowledge.

5. To understand the corporate and rule-based framework of banking, including ethics, values, customer service standards, compliance and professional conduct.

1.4 Methodology of the study

The methodology outlines the process used to collect and analyse information for this report. To observe the digital banking system at Pubali Bank PLC, Sarak Bazar Branch, data was collected through two types of data collection methods: hands-on experience, interactions with customers and conversations with bank staff. These methods provided a detailed understanding of the branch's digital banking activities. The details of the methodology are explained in the following sections.

Data Collection Methods:

Data were collected from 2 main sources –

1.Primary data.
2.Secondary data.

Primary data: Primary data refers to information collected directly from the original source of the study. This type of data provides real information and practical knowledge into the bank's activities and operations. Sources of primary data for this study include:

—Direct observation of banking services and customer interactions.

—Customer feedback and opinions about bank activities.

— Information for this report was collected through daily work experience, observation, discussion with bank officials and customers. Verbal interviews were taken only for general understanding and no customer information was recorded to maintain privacy.

— Hands-on experience with digital banking services, including mobile banking, account management, and online transactions.

Secondary data: Secondary data refers to information already collected from published sources, which helps to provide context and help the study. Sources of secondary data for this study include:

—Official website, documents, reports and publications of Pubali Bank PLC.

—Annual reports, brochures and official documents of Pubali Bank PLC.

—Internal documents and records.

2.Choice of the internship institution:

I chose Pubali Bank PLC, Sarak Bazar Branch, for its leading crucial role in the digital banking sector. Its nearby location and supportive employees help to observe online transactions, mobile banking (Pi app) and various card services while gathering practical knowledge.

3.Discussion with Officers and Staff: Through discussions with officers and other employees, I learnt about opening different types of accounts, mobile app (Pi) opening, online security measures and challenges in serving customers' abilities, highlighting the importance of professionalism in digital banking platforms.

Chapter 2

Organizational overview

2.1 Historical overview of Pubali Bank PLC

Pubali Bank was originally founded in 1959 in what was then East Pakistan, under the name Eastern Mercantile limited by Bengali entrepreneurs .After Bangladesh gained independence, the bank was nationalized in 1972 and renamed Pubali Bank. Later in 1983,it was given to private owners and become Pubali Bank Limited ,which is now known as Pubali Bank PLC. Over the years, the bank has contributed significantly to the country's economic, industrial, and agricultural growth by organizing savings and giving loans. Today, Pubali Bank is one of the biggest private commercial banks in Bangladesh and controls the country's largest real-time unified online banking network.

2.2 Vision, Mission & Core Values

Vision : To achieve High standard as a top private commercial bank in Bangladesh through firm adherence with regulations and a powerful commitment to corporate social responsibility.

Mission : To provide effective and top quality financial services that meet customer's needs, delivering world class financial, capital and risk management solutions through their selected channels while maintaining profitability.

Core Values : Pubali Bank guided by core values like customer focus, excellence, teamwork, accountability. The bank works to serve customers honesty, promote teamwork and continuously improve to meet customer needs and support long term growth.

Customer Centric Approaches – Upholding corporate and business ethics and clarity.

Integrity- Maintain honesty in all transactions & services.

Risk Management - Giving high-quality services by using advanced technology, scalable systems and proper risk management.

2.3 Major banking services

Pubali Bank PLC offers a wide range of traditional and modern banking services.

Deposit : The bank provides different types of deposit accounts including savings, current ,fixed deposits and special schemes like Dwigun Sanchaya Project, Mudaraba Hajj savings account and Mudaraba Deposit Pension Account.

Loans and Financing - Different financing options are available including lease financing, special SME financing ,green financing ,trade financing(import & export),agricultural loans, personal loans and vehicle or home financing under HPSM.

Islamic Banking - Pubali Bank also gives Shariah- compliant products and services including Mudaraba, Bai-Muajjal and Bai-Murabaha.

Other Services : Additional services include automated challan systems, remittance services, locker facilities, e-tendering and SMS alert services.

Chapter 3

Digital Banking System Analysis

3.1 Concept & importance of digital banking: Digital banking refers to performing traditional banking activities through electronic methods such as online platforms, mobile banking apps and other digital channels. This bank uses these modern platforms to provide faster and easier service to customers.

Importance-

• **Anytime Banking:** Customers can check balances, transfer money, make payment anytime without going to the bank.

• **Improved Efficiency:** Automated processes help the bank minimize word load lower operating costs and provide faster service.

• **Better Access for All:** Digital services help people in village areas or distant areas access banking facilities that were once hard to reach.

3.2 Mobile Banking (App Features)

Pubali Bank's mobile banking services is provided through it's called "PI Banking". This app helps customers to manage their financial activities quickly and easily. There are many features such as: Fund Transfer, Bill Payment, Mobile recharge, Instant Account Statement, Merchant Payment, Cash withdrawal, Deposit, Check book management and so on. Overall this app offers a fast and secure service 24/7 digital banking experience.

3.3 Internet Banking (Online Services)

Pubali Bank operates real-time centralized online banking network system that lets customers use banking services through the internet .With this system users can transfer money, check account details, different types of online transactions just like in the PI banking mobile app .The bank provides these online services through internet banking, IVR and telephone banking channels.

3.4 ATM and Debit Card Services.

Pubali Bank has its own network of ATMs allowing customers to cash withdrawal, balances check and other basic services. Each account is linked to debit cards which can be used to withdraw money from ATMs and make payments at stores using POS (Point of Sale) terminals.

3.5 Customers usage and trends

Pubali Bank focuses on improving customer satisfaction and loyalty by offering services through digital channels. According to the 2023 annual report shows that the bank successfully managed export-import operations and foreign remittances through its online platforms .The use of digital banking is increasing among customers particularly for app based services.

3.6 Problem of Digital Banking

Some customers have reported that ATM and online services are not always trust worthy .The bank also faces technological limitations such as reliable user interface and the absence of fingerprint verification, which other banks offer .Although Pubali Bank has a strong trading banking basis but it struggles to fully meet the growing digital needs of modern customers. Moreover, strong competition from banks such as Dutch-Bangla Bank and BRAC bank adds pressure to improve its digital services.

3.7 Future opportunity & improvements.

Pubali Bank aims to build a smooth, fast, secure user friendly digital banking system. The bank plans to enhance app features, fingerprint login, updated technology, strongest cyber security with AI-based solutions and training for staff and customers. These steps will help better services and future growth.

Chapter 4

Internship experience- Pubali Bank PLC

4.1 Internship Activities:

During my Internship at Pubali Bank PLC, I gained hands-on experience and learned many useful things.

1. Mobile Banking:

I helped customers in using the mobile baking app (Pi), showing them how to check balances and transfer money .Guide them step by step and seeing them become confident in using the app was a satisfying experience.

2. Internet Banking:

I guided people to set up internet banking accounts. I showed them how to see statements and do online transactions. Some customers were nervous, so I had to explain everything carefully.

3. Debit and Credit Cards:

I helped issue debit and credit cards. I checked their information and explained how to activate and use the cards. Customers seemed happy when they understood.

4. Account Opening:

I helped customers fill out account forms and made sure all documents were attached. I also helped them choose the right account type—Savings, Current, or FDR.

5. Digital Banking Problems:

Some customers had trouble logging in or forgot passwords. I helped them solve the problems and taught them how to use the online services safely.

6. Document Handling:

I organized and submitted documents like NID copies, photos, deposit slips, and forms. I realized how important it is to be careful with all papers in banking**.**

4.2. Observation and findings:

During my internship at Pubali Bank PLC, I carefully observed overall environment of bank, daily banking services, employee behavior and so on. At first, it was very challenging to adjust to the new atmosphere but after a short time. I adjusted with regular activities. I noticed that all employees are maintain professional behavior follow all rules. I also noticed that the bank staff were very cooperative with customers. However, interns were not allowed to use their own software that is why I mainly learn about basic services. The bank experiences large customer flow at certain hours and during this times, the work motion becomes very fast. The Banking terms, documents, services and processes become clearer to me by regular observation.

Findings:

1. At first it was difficult to adjust to the new environment because everything felt unknown.

2. I could not access the bank's own software which limited my practical learning so most of my learning came from observation.

3. The 3-month internship period was too short for gaining knowledge.

4. Not having an ID card or a fixed desk sometimes created discomfort and made communication awkward.

4.3 Practical knowledge gain

• **Time Management Skill Development:** Learn to manage time properly while completing tasks within office hours.

• **Practical understanding of daily banking functions:** Gathering practical knowledge of banking services and processes and documentation.

• **Enhance professional confidence:** Increased professional confidence and readiness for future work in banking.

• **Improve knowledge of banking procedures and documentation:** Gained understanding of banking procedures and document handling.

• **Advance learning capacity:** Developed careful observation skills by noticing daily activities.

4.4 SWOT Analysis

Strengths:

1. Strong reputation and long-term customer trust.

2. Provides trustworthy and high quality banking services to all customers.

3. Staff are experienced, Co-operative and maintain strong customer needs.

4. Offers various financial products, deposit options and schemes.

5. Large branch network and strong availability across the country.

Weaknesses:

1. Insufficient number of staff during busy times.

2. The Digital Banking system needs extended improvements and modernization.

3. Slow or delay process for credit and debit card delivery.

4. Dependence on manual methods that slow down services.

5.Very limited access to some Internal systems for faster customer service.

Opportunities:

1. Use social media and social platforms to reach more customers.

2. Launch creative and affordable financial products.

3. Open additional facilities or mobile banking services for rural clients.

4. UBPLC can expand services through more marketing.

5.Introducing advanced Digital tools such as mobile app opening, online loan applications.

Threats:

1. Interest rate changes could decrease profit margins.

2. Changes in interest rates impacting earning capacity.

3. Growing challenge from other banks.

4.Cybersecurity risks impacting custom trust.

- During my internship at Pubali Bank PLC, the study faced several limitations:
- The intern could not access all documents and necessary files due to the bank's security rules.
- The three-month internship period was too short to complete detailed research and observations.
- There was no permission to use the bank's main server or internal software.
- Interaction with customers was limited.
- Not all banking processes and transactions could be observed by the intern.
- Digital banking services change frequently, so some observations may become outdated.
- There were limited opportunities to observe every type of banking transaction.

4.6 Recommendations:

• Branches with heavy customer flow should improve and adjust their workspace accordingly.

• Employing additional skilled staff in busy branches can help manage the workload effectively.

• Ensuring the availability of up-to-date technology will improve banking services.

• Offering a small allowance to interns can motivate them to attend actively and learn better.

Chapter 5

Conclusion

My internship at Pubali Bank PLC, Sarak Bazar Branch was honestly a new thing for me. At first I didn’t really understand much about banking work, especially the digital part. I was confused in the beginning. But slowly, by watching the officers and staff and asking them questions, I started to understand how the work actually goes on there. Some days I learned a lot, some days I just observed because I didn’t know what to do.

I even made small mistakes sometimes, but they helped me and didn’t get annoyed. I feel like I learned more from daily practice than from books. This internship also made me a bit more confident about working with people. I still have many things to learn, but whatever experience I got here will help me in future. If I get another chance later, I will be happy to do my internship again at Pubali Bank.

Chapter 6

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Chapter 7

Certificate

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 **Miss. Pritha Paul, D/O: Jagannath Paul** bearing ID Number: 221-10-1110, 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: **Digital Banking System of Pubali Bank PLC.**

Miss. Pritha Paul was placed with us upon the official recommendation of Daffodil International University (DIU), Bangladesh, to gather partial practical experience and prepare her mandatory internship report.
During the course of her program, she demonstrated a keen interest in learning and applied herself diligently to understanding the various operational aspects of digital banking within our institution, particularly focusing on the topic: **"Digital Banking System of Pubali Bank PLC."** Her conduct throughout the internship was found to be satisfactory and professional.

We wish her every success in her academic endeavors and future career.

Sincerely,

(Md Abdul Quddus)
Head Of Branch & Supervisor

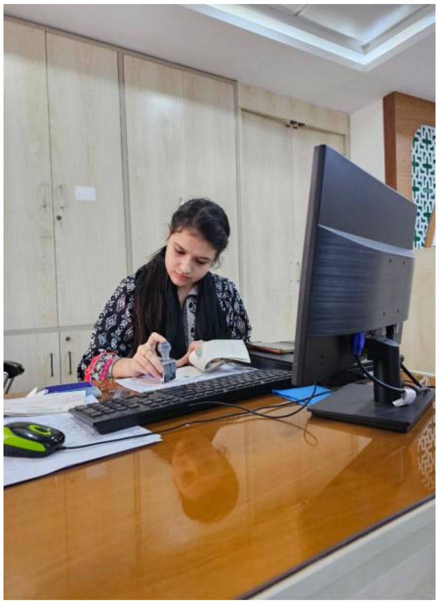
Md. Abdul Quddus
Head of Branch
Pubali Bank PLC.
Sarak Bazar Branch, Brahmanbaria
Signature No: B-1594

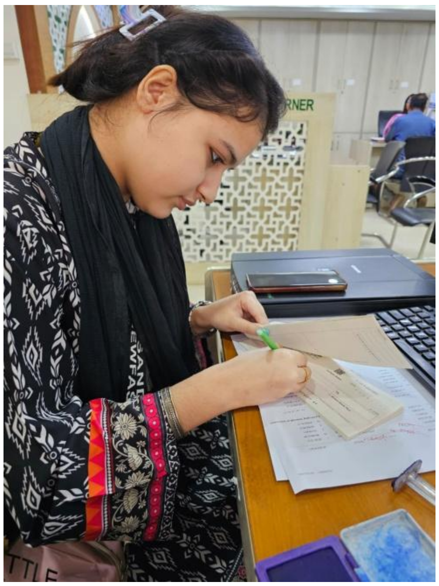
(Sajib Deb Nath)
Pr. Officer

Sajib Deb Nath
Principal Officer & Operation Manager
Pubali Bank PLC. Sarak Bazar Branch, Brahmanbaria.
S.N : B-1404

Chapter 8

Appendices





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