Internship Report

on

Deposit Analysis of Pubali Bank Limited

(A Study at Panthopath Branch)

Date of Submission: 7th December, 2019

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Deposit Analysis of Pubali Bank Limited

(A Study at Panthopath Branch)

Supervised by:

Prof. Dr. Md. Abul Hossain

Coordinator (MBA Program)

Uttara Campus

Department of Business Administration

Daffodil International University

Prepared by:

Sumsunnahar

ID: 181-14-813

Master of Business Administration (MBA)

Major in Finance

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 7th December, 2019

Letter of Transmittal

7th December, 2019

Prof. Dr. Md. Abul Hossain

Coordinator (MBA Program)

Uttara Campus

Department of Business Administration

Daffodil International University

Subject: Submission of Internship Report Deposit Analysis of Pubali Bank Limited.

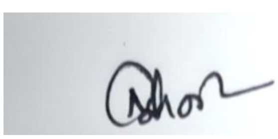
Dear Sir,

It is my great pleasure to submit the internship report entitled **Deposit Analysis of Pubali Bank Limited**. I have done my Internship program in Pubali Bank Limited. I have prepared the report based on my knowledge gathered from my working experience and also did some research according to your instructions.

Three months working experience in the Pubali Bank Ltd of Panthopath Branch was certainly helpful to enlighten me with the career in banking sector and it gave me some prior knowledge of business world and organization culture which will hopefully be helpful in my future career and also be enough informative to prepare this report.

I would like to thank you and express my gratitude to you for your guidance and support. It has been a wonderful experience to work on this report under your supervision. I will be pleased to answer any sort of query in case you need any assistance in interpreting my analysis.

Sincerely yours,



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(Sumsunnahr)

ID: 181-14-813

Program: MBA

Major in Finance

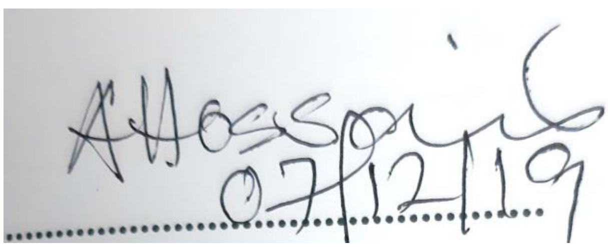
Department of Business Administration

Faculty of Business and Entrepreneurship

Certificate of Approval

This to certify that **Sumsunnahar** ID: 181-14-813 is a student of MBA program, Daffodil International University successfully completed her Internship Program named **"Deposit Analysis of Pubali Bank Limited"** under my supervision as the partial fulfillment for the award of MBA degree, as a part of academic curriculum.

She has done his job according to my supervision and guidance. She has tried his best to do this Internship program successfully I think this program will help her in the future to build his career. I wish her success and prosperity.



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(Prof. Dr. Md. Abul Hossain)

Coordinator (MBA Program)

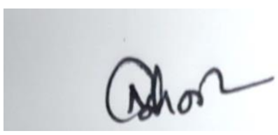
Uttara Campus

Department of Business Administration

Daffodil International University

Student's Declaration

I, the undersigned, hereby declare that the Internship Report **"Deposit Analysis of Pubali Bank Limited"** has been prepared by me under the guidance of Prof. Dr. Md. Abul Hossain, Coordinator (MBA Program), Uttara Campus, Daffodil International University as a requirement for the accomplishment of MBA degree from the Head of Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted elsewhere for any other purpose.



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Acknowledgement

At first, I am very much grateful to the Almighty Allah for giving me the opportunity to go through the process of Internship and to prepare a report successfully in this regard.

Then I would like to give a special thanks to my Internship Supervisor, **Prof. Dr. Md. Abul Hossain** Sir for his valuable time, supervision, guidance, support and direction which helped me a lot in writing this report.

After that, I would like to express my gratitude to the Pubali Bank Ltd, Panthopath Branch for giving me an opportunity to do my Internship program at their branch. My endless thanks go to Tahmina Sharmin, Assistant General Manager of Pubali Bank, Panthopath Branch who has been an amazing instructor during my Internship period. Then, I want to thank Md. Ariful Islam Sir, Senior Officer, for helping me in the workplace and providing me the necessary information regarding the topic of the report. I would also like to express my heartfelt gratitude to Mrs. Anamika Talukdar Shibani Madam, Senior Officer, for guiding me in every possible way and giving me information about the deposit collection products. Then, I want to thank Md. Abdul Gaffer Sir, Junior Officer, who has taught me the general activities of the bank. Lastly, I would like to thank all the colleagues of the bank who had been a great support during my Internship period. I would probably not be able to do this report so smoothly without all of their help.

Finally, I would like to convey my sincere thanks to Daffodil International University for making this Internship Program mandatory as a part of credit requirements which truly helped me to have an experience about real corporate world and organizational culture.

Abstract

This report is entitled 'Deposit Analysis of Pubali Bank Limited' and it mainly focuses on different types of deposit product schemes, what are the benefits customers can get from these schemes, the most popular scheme among the customers, how does those deposit collection schemes contribute to the bank's profits and so on. This report has highlighted a clear concept about the bank's deposit collection products along with the description of the total business of the bank. I have done a survey to get some of the information and also interviewed the manager and officers of Pubali Bank Ltd. Panthopath Branch, Dhaka. The rest of the knowledge and information reflecting in the report is from my working experience of the internship period and from the bank's website. Pubali Bank Limited is very much conscious about offering better and improved deposit product schemes which ensures several customer benefits and lots of varieties. The report starts with the organizational view, history, core values, strategies and objectives of the bank followed by its organizational structure and the description off the total business and other general activities of the bank in the first part. After that, the project part started with the introduction of different types of deposit collection products and a brief description of those deposit product schemes. Then, the problem statement, scopes, objectives, research questions were included in the report. The literature review and the methodology were included right after that. Then, the analysis and interpretation of the data about the bank and its deposit products started. Here, I did a SWOT analysis about the strengths, weaknesses, opportunities and threats of the Pubali Bank Ltd. followed by another performance analysis on different types of deposits and the bank's performance. I have also done an analysis on some of the important growth rates of the bank with the help of the interpretation of the data of recent few years. In the next part, the findings were discussed along with some recommendations and conclusions of the whole study. Finally, the report was ended by referencing the secondary sources from where I have gathered most of the information followed by an appendix in the supplementary part.

Acronyms

1. **PBL:** Pubali Bank Limited
2. **ATM:** Automated Teller Machine
3. **AVP:** Assistant Vice President
4. **BB:** Bangladesh Bank
5. **CRS:** Corporate Social Responsibility
6. **ITD:** Monthly Installment Term Deposit
7. **PTD:** Monthly profit based term deposit
8. **FDR:** Fixed Deposit Receipt
9. **SND:** Special Notice Deposit
10. **SWIFT:** Society for the Worldwide Interbank Financial Technology
11. **TIN:** Tax Identification Number
12. **TP:** Transaction Profile
13. **NGO:** Non-governmental organizations
14. **BRPD:** Banking Regulation & Policy Department
15. **SME:** Small and Medium-sized Enterprises
16. **VAT:** Value-Added Tax
17. **SSP:** Shikha Sanchaya Prakalpa
18. **TBSD:** Target Based Small Deposit
19. **BOA:** Bangladesh Olympic Award

Table of Contents

Chapter-1

Introduction

1.1 Introduction

Banking has a long and rich history. It started as a result of people's need. And with ages it has been playing an important role in fulfilling the dire needs of businessmen and others. As the size and complexities of business is increasing day by day banking sector is also providing various innovative services with basic functions to increase size but to reduce the complexities.

Modern banking is a result of evolution driven by changing economic activities and life styles. Entering in to a new millennium, banking needs have become more diverse and exotic than ever before. It is known now that commercial bank is a profit maximizing institution. Hence it should provide loans to those sectors in which its return is higher. But the nationalized commercial banks are conducting banking business with different purposes. The main purpose is not just to make profit but also to maximize the social benefit. The main functions of commercial banks are as follows:

A commercial bank collects and manages deposits. It provides cheque facilities and interests for its customer deposit which may be either demand or time deposits of different maturity.

A commercial bank extends credit to a great variety of borrowers through loans as well as by purchasing securities that are either fully or partly financed by commercial banks.

Commercial banks provide a variety of other services to their customers as for example remittance facilities, credit information about customers, financial advice, collection of debts and dues etc.

Banks also provide a number of trust services to their customers. These services may either corporate trust services, which arise in connection with the issue of bonds; personal trust services under which they manage property on behave of there.

1.2 Objectives of the Study

This study is aimed at providing me invaluable practical knowledge about banking operation system of Pubali Bank Ltd Panthopath Branch, Dhaka especially its deposit schemes. It will also help me to develop my concept of banking system and it operations.

Board Objective:

The broad objective of the report is to develop an overall idea on deposit of Pubali Bank Ltd.

Specific Objectives:

i. To know the deposit schemes of Pubali Bank Ltd.
ii. To provide a detailed description of "Deposit Schemes" of Pubali Bank Ltd.
iii. To analysis the deposit schemes of Pubali Bank Ltd.
iv. To identify problems regarding deposits of PBL.
v. To give some recommendations to overcome the problems.

1.3 Scope of the Study:

I got the opportunity to work as an intern in Pubali Bank Limited at Panthopath Branch. So I decided to make my internship report on deposit analysis on Pubali Bank Limited. For the report I work on financial and service section of the bank.

1.4 Origin of the Study:

This report is an internship report prepared as a requirement for the completion of the MBA program. The position of a student or trainee who works in an organization, sometimes without pay, in order to gain work experience or satisfy requirements for a qualification is known internship. It placement of this department is a step towards fulfilling this commitment by giving students an opportunity to get ready for the real world before they enter their practical life. From the education session the theoretical knowledge is obtained from various courses throughout the programs, which is only the half way of the subject matter. Practical knowledge has no alternative in the context of modern business graduates to get three month practical experience, which is known as "Internship Program." That program is taken when the student is at the leg of his/her Master Degree.

I was assignment to the Panthopath Branch of the Pubali Bank limited for practical orientation. I got the topic "Deposit Analysis of the Pubali Bank limited. I got the topic from my supervisor Prof. Dr. Md. Abul Hossain, Daffodil International University.

1.5 Methodology of the Study

Methodology comprises of all the activities that is required to conduct the study and generate it into a report. I collect the primary and secondary data.

The Primary Sources are-

a) Discussing with officials.
b) Working with officials as a helping hand.
c) One to one conversation.

The Secondary Sources are –

a) The report collected from the library of the Daffodil International University.
b) Different 'Procedure Manual' published by Pubali Bank Ltd.
c) Annual Reports (2014, 2015, 2016, 2017 and 2018) of Pubali Bank Ltd.
d) Various books, articles, compilations etc. regarding credit policies.
e) Different circular sent by Head Office of Pubali Bank Ltd. & Bangladesh Bank.
f) Official website of the Pubali Bank limited.

1.6 Limitations of the Study

In every program or activities, one has to face constraints. During my four months internship program, I have also faced some problems. These are.

i. Data insufficiency limitation is the main constraint in the development of the report.
ii. As I am a not an employee of PBL, some data could not be collected due to internal security of the bank
iii. This report did not include the whole financial position of PBL, actually more focused on investment of the bank.
iv. Bank is a busy organization with comparison to others. There are rushes of people for about whole day and the officers have to handle them. So it is very much tough for them to allocate time for an internee.
v. Some of the data is confidential which they do not want to share with the internee.
vi. Lack of depth of analytical banking knowledge.

Chapter-2

Organizational Overview

2.1 Background of Pubali Bank Limited

The Bank was initially emerged in the Banking scenario of the then East Pakistan as Eastern Mercantile Bank Limited at the initiative of some Bangle entrepreneurs in the year 1959 under Bank Companies Act 1913 for providing credit to the Bangle entrepreneurs who had limited access to the credit in those days from other financial institutions. After independence of Bangladesh in 1972 this Bank was nationalized as per policy of the Government and renamed as Pubali Bank. Subsequently due to changed circumstances this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. Since inception this Bank has been playing a vital role in socio-economic, industrial and agricultural development as well as in the overall economic development of the country through savings mobilization and investment of funds. At Present, Pubali Bank is the largest private commercial bank having 473 branches and it has the largest real time centralized online banking network.

It provides mass banking services to the customers through its branch network all over the country. During the last 5 years the growth rate of bank's earnings is more than 25% on average.

2.2 Corporate Information

Name of the Company	: Pubali Bank Limited
CEO & Managing Director	: Mr. M.A. Halim Chowdhury
Legal Status	: Private Limited Company
Registered Office	: Pubali Bank Limited

Head Office, 26 Dilkusha Commercial Area, Dhaka - 1000,

Bangladesh. G. P. O. Box. Number: 853.

Authorized Capital	: Tk. 20,000.00 million
Paid up Capital	: 9,983.44 million
Reserve	: 17,393.66 million
Number of Branch	: 473 branches
Website	: www.pubalibangla.com

2.3 Awards

Bangladesh Business Award 2009

Pubali Bank Limited achieved the award "Bangladesh Business Award 2009" as the best Financial Institution in Bangladesh, given by the DHL, a reputed International Courier Service Provider and the Daily Star, a National Daily News Paper of Bangladesh. Mr. Helal Ahmed Chowdhury, Managing Director of Pubali Bank Limited received the award from Dr. Atiur Rahman, Governor of Bangladesh Bank in a colorfu function arranged for this purpose in Hotel Sonargaon of Dhaka City.

Pubali Bank Limited has been honored by BOA

Pubali Bank Limited has been honored by BOA for patronization and support in game in Bangladesh. The honorary Crest was received by Mr. Helal Ahmed Chowdhury, Managing Director on behalf of Pubali Bank Limited from General Moin U Ahmed, the Army Chief and Chairman of BOA. The General Secretary of BOA, Egr. Qutub Uddin Ahmed is seen in the picture.

Best Rated Bank – 2010

The Industry, a financial weekly, has given the medal of "Best Rated Bank – 2010" to Pubali Bank Limited for its strong standing towards Capital Adequacy, Income, Loan Recovery and Corporate Social Services. Mr. Mohammad Farashuddin, the former Governor of Bangladesh Bank and Chief Guest of the function, handed over the reward to Mr. Helal Ahmed Chowdhry, Managing Director of Pubali Bank Limited. In the award giving ceremony, arranged at the National Press Club, Mr. A. Q. Siddiquei, Chairman of Bangladesh Commerce Bank, Mr. Md. Shahjahan Khan, former Senior Vice President of Dhaka Chamber of Commerce & Industry were present in the function as Special Guests. Mr. Enayet Karim, Editor of The Industry presided over the ceremony.

Best Banker 2011

Mr. Helal Ahmed Chowdhury, Managing Director of Pubali Bank Limited, has been honored as the "Best Banker 2011" by the top financial weekly, the Artha Kantha. The honorable Commerce Minister of the Peoples Republic of Bangladesh, L. Col.(Retd.) Mr. Faruque Khan, handed over this medal, being Chief Guest of the function arranged in Westin Hotel of Dhaka City. Mr. A. K. Azad, President of FBCCI, was present as Special Guest.

2.4 Management

The management of the bank is vested on a Board of Directors, subject to overall supervision and directions on policy matters by the board that is constituted in terms of Bangladesh Bank (Nationalization) Order 1972. Board of Directors, constituted by 13 (Thirteen) members, has authority to organize, operate and manage its affairs on commercial consideration within the Board Policy of government. There are directors appointed by the government. Other members of the Board including M.D are also government appointed out of that at least three have the experience in the field of Finance, Banking, Trade, Commerce, Industry and Agriculture. The managing director is the chief Executive of Bank.

2.5 Vision

Providing customer centric lifelong banking service.

2.6 Mission

1. High quality financial services with the help of the latest technology.
2. Fast and accurate customer service.
3. Balanced growth strategy.
4. High standard business ethics. Steady return on shareholders' equity.
5. Innovative banking at a competitive price.
6. Attract and retain quality human resource.
7. Firm commitment to the society and the growth of national economy.

2.7 SWOT Analysis of Pubali Bank Limited

During my internship period in Pubali Bank I have found some aspects relating to the Bank’s strengths, opportunities, weaknesses and threats, which I think, affect the bank’s performance. These are given below:

Strengths

- As a large bank, it has qualified and experienced manpower.
- Branch location is suitable for business.
- Bank's assets position is quite satisfactory and now there is no fund crisis.
- Bank has requisite wealth to sustain in the various challenges of market economy

Weaknesses

- As many employers retired from the bank, there is a crisis for manpower in the bank.
- Bureaucrat official process hampered the daily internal workflow.
- Lack of motivation for the workers.
- Low salary structure for the employees.
- In some cases management-employee relation is not good.

Opportunities

- Expansion of new investment areas.
- Scope for automation will open a big door of opportunity.
- In case of fund crisis Pubali Bank gets government support.
- The bank undertakes need-based training program.

Threats

- Newly developed privatized and foreign banks.
- Facing a great competition with other commercial banks and financial institutions.
- Loan recovery systems are very weak.
- Policies are not practiced properly.

2.8 Financial Position at a glance

Particulars	(in million taka)					
	2013	2014	2015	2016	2017	2018
Authorised Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Paid-up Capital	8,384.51	8,803.74	8,803.74	8,803.74	9,508.04	9,983.44
Reserve fund & other Reservers	11,920.99	14,055.64	16,071.38	16,340.67	14,912.27	17,393.66
Total Deposits	1,77,878.17	1,93,090.24	224,808.59	247,278.50	271,605.83	308,899.77
Total Advances	1,36,940.46	1,49,974.53	173,125.42	203,011.23	239,539.60	270,909.51
Total Investment	48,678.92	48,970.73	57,881.68	48,865.75	53,527.20	57,660.24
Import Business	97,380.40	97,516.90	112,564.30	121,852.00	141,670.20	155,713.70
Export Business	69,484.40	77,071.30	85,740.40	86,764.10	96,127.50	104,861.60
Bridge Finance	6.26	6.22	5.55	4.81	4.81	4.81
Total Income	24,418.00	25,629.36	25,637.59	24,407.68	27,310.89	32,225.71
Total Expenditure	16,858.20	18,547.97	18,303.48	17,851.20	19,126.00	23,368.03
Pre-tax Profit	7,559.80	7,081.39	7,334.11	6,556.47	8,184.89	8,857.68
Net Profit	2,305.54	3,070.13	2,895.29	1,334.95	(281.20)	3,424.06
Total Assets	2,28,533.77	2,48,386.50	285,462.25	320,361.89	368,314.62	409,744.09
Fixed Assets	3,735.99	4,024.58	3,917.77	3,788.44	3,686.86	3,782.35
Other Information						
Number of Employees	6,472	7,645	7,086	7,204	7,652	7,587
Number of Shareholders	1,02,604	92,836	75,058	62,687	52,515	48,130
Number of Branhces	423	434	444	453	465	473
Earnings per ordinary Share (taka) (Absolute EPS for Taka 10 Face Value)	2.75	3.49	3.29	1.52	(0.28)	3.43

Chapter-3

Deposit Analysis of PBL

3.1Deposit Schemes of Pubali Bank Limited

Bank Deposit refers to an amount of money in cash or cheque form or sent via a wire transfer that is placed into a bank account. The target bank account for the Bank Deposit can be any kind of account that accepts deposits. Another, a bank deposit is a sum of money deposited in a financial institution for the purpose of providing access to investments or storing the money in a secured location.

For example, a Bank Deposit is generally made when opening an account or in the course of routine business or personal transactions that involve placing funds with the bank for future use. Bank deposits can be made in a number of different ways. The most direct way is to walk into a bank or a bank branch in which you hold an account. You are then usually required to fill in a Bank Deposit slip with the particulars of your account and the amount of money you wish to deposit. In addition, Bank Deposits can be made via wire transfer, as well as through a direct deposit plan from employers in many cases.

Types of Deposit of Pubali Bank Limited are the following:

i. Savings Deposit (SD)
ii. Current Deposit (CD)
iii. Dwigun Sanchay Prakalpa (DSP)
iv. Special Notice Deposit (SND)
v. Pubali Pension Scheme (PPS)
vi. Pubali Sanchaya Prakalpa (PSP)
vii. Shikha Sanchaya Prakalpa (SSP)
viii. Fixed Deposit Receipt (FDR)
ix. Monthly Profit Based Fixed Deposit (MFD)
x. Monthly Profit Based Small Deposit (MPSD)
xi. Target Based Small Deposit (TBSD)

3.2 Deposit Analysis

In last six years, the total deposit of Pubali Bank Limited was following amount (In Millions) taka

Year	2013	2014	2015	2016	2017	2018
Total Amount of Deposit Tk. (In Million)	1,50,418.81	1,77,878.17	1,93,090.24	224,808.59	247,278.50	271,708.96

Graphically Presentation is as follows:

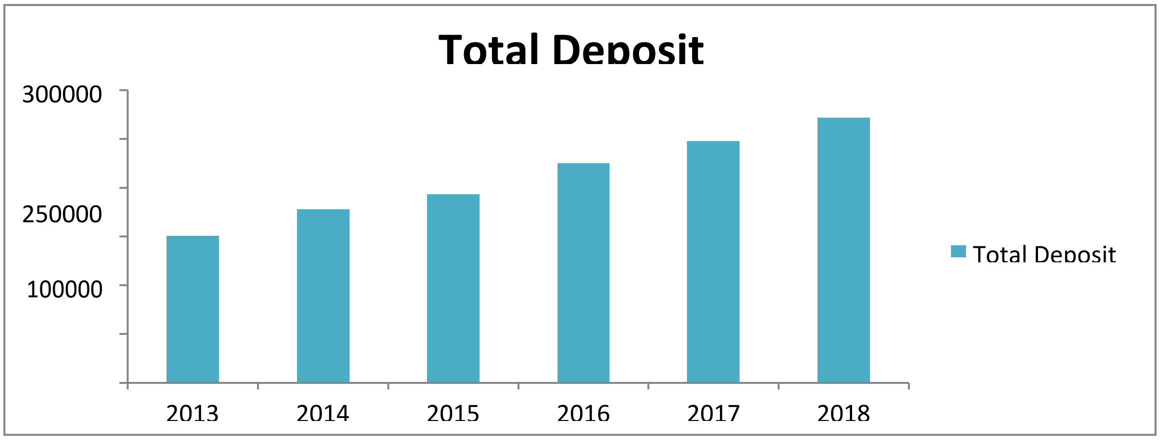


Figure 4.1: Total deposit of PB from 2013-2018

3.3 Current Account

Current deposit is purely demand deposit account because the bank is bound to pay the amount to the account holder on demand at any time. It is running and active account, which may be operated upon any number of times during a working day. There is no restriction on the number and the amount of withdrawals from a current account. The special characteristics of a current account are as follows:

The primary objective of current is to serve big customers such as businessmen, joint stock companies, private limited companies, public limited companies etc. from the risk of handling cash by themselves.

The cost of providing current account facilities is considerable to the bank since they undertake to make payments and collects the bills, drafts, cheques for any number of times in a particular day. The bank therefore does not pay any interest on current deposit while on the other hand some banks charge for incidental charges on such account.

For opening of a current account minimum deposit of taka 1000/= is required. Introductory reference is also required for opening of such account.

Comparative position of Current Deposit of Pubali Bank Limited

Year	2014	2015	2016	2017	2018
Amount (In Taka)	19258750241	24587963104	26589634120	28815286575	34815756349

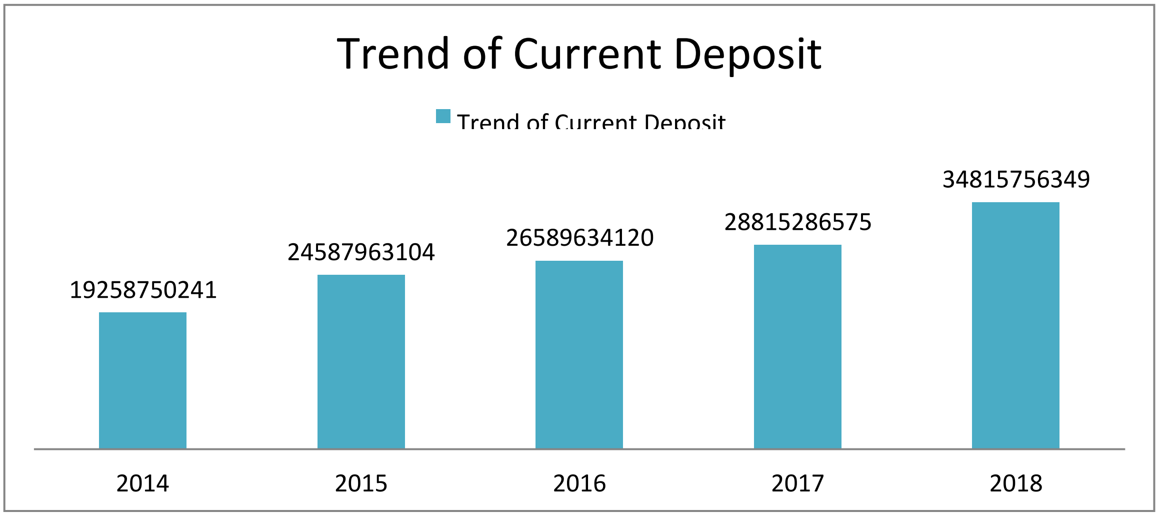


Figure: 4.2 Trend of Current deposit from 2014-2018

Above this Figure: 5.2 presents the trends of current deposit account over the five years. It has been observed that the growth in 2013-2017. It seems that this deposit become stable. So this bank needs keep it in future like others.

3.4 Savings Bank Account

Current store is essentially asked for store account because the bank will without a doubt pay the whole to the record holder on premium at whatever point. It is running and dynamic record, which may be worked upon any number of times in the midst of a working day. There is no restriction on the number and the proportion of withdrawals from a present record. The one of a kind characteristics of a present record are according to the accompanying:

The fundamental focus of current is to serve enormous customers, for instance, delegates, business substances, private obliged associations, open limited associations, etc from the risk of managing cash without any other person's information.

The cost of giving current record workplaces is huge to the bank since they grasp to make portions and accumulates the bills, drafts, checks for any number of times in an explicit day. The bank along these lines does not pay any energy on current store while of course a couple of banks charge for coincidental charges on such record.

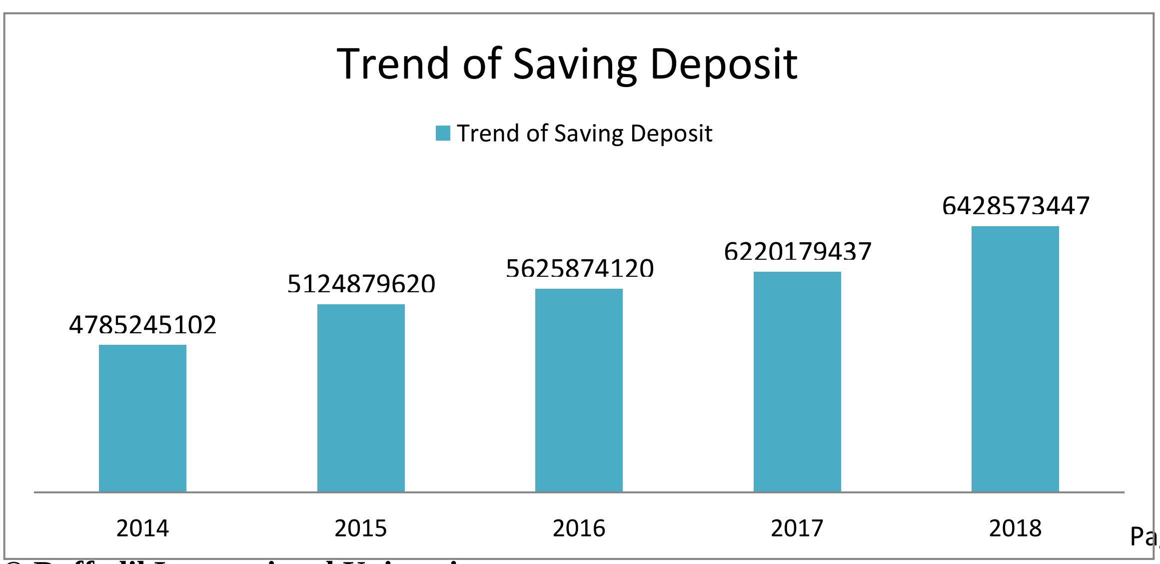
For opening of a present record minimum store of taka 1000/= is required. Right off the bat reference is furthermore required for opening of such record.

- Minimum measure of Taka 200 is required a starting store
- Frequent withdrawal is not empowered
- Normally withdrawal not permitted more than ¼th of the limit of Tk.1000 in seven days.
- 7 days is required for withdrawal of extensive sum.
- The rate of intrigue is 6.5 % against S.B account

Relative position of Savings Deposit of Pubali Bank Limited

Year	2014	2015	2016	2017	2018
Amount (In Taka)	47852451021	51248796200	56258741200	62201794370	64285734472

Graphically Presentation is as per the following:



Over this Figure: 4.3 presents the patterns of reserve funds store account over the five years. It has been seen that the development in 2014-2018. It appears that this store wind up stable. So this bank needs keep it in future like others.

3.5 Fixed Deposit Account

It is famously known as "Time Deposit". Since these stores are not repayable on interest but rather they are pull back capable subject to a time of notice. The forthcoming settled store holder is required to till up an application from, endorsed for the reason, expressing the sum and the time of store. The application itself contains the standards and controls of the store including the space for example signature.

- Payment made on expiry concurred periods.
- Payment requested before expiry of concurred date than penalty is charged.
- Introducer is not required.
- 2 Copies of Party and 1 copies of nominees photo is required
- Loan is endorsed against FDR.

Near position of FDR Deposit of Pubali Bank Limited

Year	2014	2015	2016	2017	2018
Amount (In Taka)	98545214800	98542154200	102587451104	138347967344	142242867532

Graphically Presentation is as per the following:

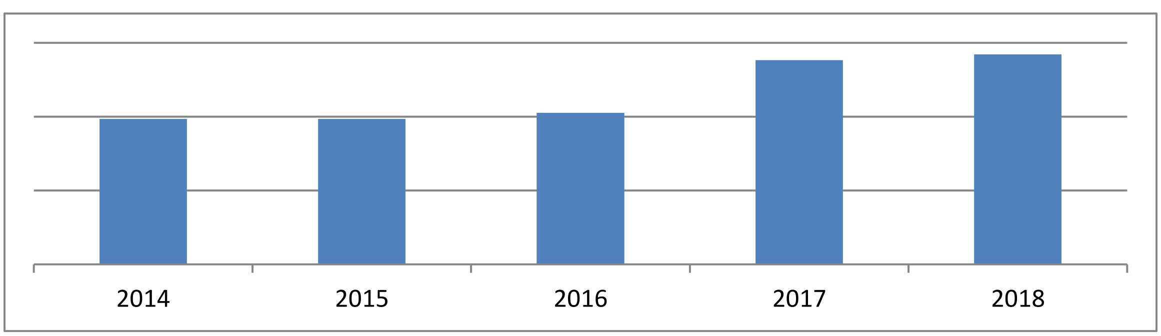


Figure: 4.4 Trend of FDR store from 2014-2018

Over this Figure: 4.4 present the patterns FDR store over the five years. It has been seen that the development in 2014-2018. It appears that this store wind up stable. So this bank needs keep it in future like others.

3.6 Interest Rate

Rate of Interest is varies on the season of improvement date. These are the stores, which are made with the bank for settled period demonstrated early. It is basically a period store account. The bank doesn't keep up cash spares against these stores and thusly the bank offers higher rates of excitement on such stores. Settled store receipts are best for the people who have adequate of cash at exchange. They can open a FDR and at improvement they will get a good proportion of interest. At present the rate of excitement for settled store Receipt (FDR) in the Pubali Bank Limited are according to the accompanying:

Term Rate of Interest

From 3 months or more however under 6 months7.5%

From a half year or more however under 9 months 8%

From 1 years or more however under 2 year 8.5%

From 2 years or more however under 3 year 9%

3.7 Other Types of Deposit Accounts:

There are some different kinds of store account kept up by PBL. For example,

3.7.1 Short Term Deposit Account

Momentary Deposit Account is same as Current Account. Here cash is kept for a brief span. A notice is required earlier withdrawal of cash. It is additionally a period store account. The greater parts of the qualities of this record are as same as current record. The main contrast is that 7 days see is asked for withdrawal of any entirety and intrigue is paid.

- 6% intrigue is given for the real time frame.
- Notice period is differing from 7days to 30 days.

Funds plan

To draw in investors and energize sparing Pubali Bank Limited presented different plans.

3.7.2 Monthly Savings Scheme

Month to month Saving Scheme is a standout amongst the most prominent store items in various networks that acquainted with draw in little savers for working up their propensity for reserve funds and consequently develop a solid capital base for the economy. The regularly scheduled payments are in different sizes and one can embrace the plans for a time of 03 years, 05 years, 08 years or 10 years. Speculator gets a single amount (key in addition to enthusiasm) at the development of the plan. Portion sum ought to be saved inside the initial 10 days of every month. If there should be an occurrence of disappointment, 5% of regularly scheduled payment will be charged as late installment expense, which will be included with the portion sum.

Objectives:

- ✓ Building the habit of savings
- ✓ Attract small savers
- ✓ Saving for rainy days
- ✓ Ensure regular income flow Mode
- ✓ Monthly installments of various sizes for a fixed deposit. Benefits
- ✓ Lump sum returns after various terms of period

Monthly Installment										
Period	250	500	1,000	1,500	2,500	5,000	10000	15000	20000	25000
	Benefits									
3 Years	0,875	21,750	43,500	62,250	1,08,750	2,17,500	4,35,000	65,2,500	8,70,000	10,87,500
5 Years	20,625	41,250	82,500	1,23,750	2,06,250	4,12,500	8,25,000	12,37,500	16,50,000	20,62, 500
8	40,375	80,750	1,61,500	2,42,250	4,03,750	8,07,500	1615000	24,22,500	32,30,000	40,37, 500
10 Years	57,500	1,15,000	2,30,000	3,45,000	5,75,000	11,50,000	23,00,000	34,50,000	46,00,000	57,50, 000

3.7.3 Monthly Benefit Scheme

Under this plan, contributor will get a specific aggregate of cash in every month extent to his/her store amid the whole residency. Advantage begins ideal from the primary month of opening a record under this plan and proceeds up to five years. On development, the key sum is paid back. Goals of this plan are: help the resigned people for contributing their retirement benefits, Create venture open doors for Non-Resident Bangladeshi, and so on. Least saved sum is BDT 50,000 or its products and the residency is five (05) years. This plan is otherwise called "Family Maintenance Deposit Scheme (FMD)".

Destinations

Help the resigned people for contributing their retirement benefits create speculation open doors for alien Bangladeshi Explore venture open doors for school, school, college and so forth.

Mode:

- Deposit a settled measure of cash say Tk.50,000 or its duplicate for long time

Advances

- A settled measure of cash consistency for a long time.

3.7.4 Quarterly Benefit Deposit Scheme

The 'Quarterly Benefit Deposit Scheme' will be kept up for a time of 3 (three) years and the base measure of store is BDT 50,000.00 (fifty thousand) or its products. Intrigue will be paid on quarterly premise. Advantages begin ideal from the main quarter of opening the plan. On development central sum will be paid back. Bank account is expected to keep up this plan. Advance might be allowed up to greatest 80% of the constrained encashment esteem on the date of advance preparing.

3.7.5 Time Benefit Deposit Scheme

Under this plan, kept sum held for 4.25 years (or 51 months) and the base measure of store is BDT 50,000.00 (fifty thousand) or it's Multiples. After 4.25 years development, 1.5 occasions of the stored sum will be paid back to the record holder. In the event of untimely encashment premium will be paid on Saving A/C Rate.

3.7.6 Double Benefit Deposit Scheme (DBDS)

The fundamental fascination of DBDS is that, the saved sum will be twofold in residency of 6 (Six) years. Least saved sum ought to be BDT 10,000 or its products. If there should arise an occurrence of untimely encashment premium will be paid on Saving A/C Rate. Advance might be allowed up to most extreme 80% of the saved sum, yet least guideline sum must be BDT 20,000.

3.7.8 Super Benefit Deposit Scheme (SBDS)

This plan has been detailed with a view to pick up a high ground in the market regarding Deposit accumulation. Highlights of this plan are listed underneath: Features and Terms of the plan:

1. Minimum Deposit sum would be BDT 1, 00,000.00 or products thereof.
2. The tenor of the plan would be one (1) year and inexhaustible at commonly concurred rate.
3. Customer won't be qualified for any enthusiasm for instance of pre-develop encashment for example all advantages given will be deducted from main.
4. Benefits can be drawn month to month/quarterly/half yearly or at development.
5. Benefits will be exchanged to the SB/CD or whatever other record where the benefit(s) will be exchanged.
6. Scheme holder is qualified for advantage from the following month of record opening.
7. A separate prefix number (supplier by our IT division) ought to be utilized for this plan.

3.7.9 Special Saving Scheme (SSS)

For further fortifying of the store base of the Bank and meet the distinctive idea of interest of the contributors MBL have grown new store item to be specific, "Exceptional Savings Scheme (SSS)".sopno noi bastob....." is the focal saying of this new item. After development (for example 10 years) Bank pays more than three (03) times of saved add up to the clients. Under Special Saving Scheme, Deposited sum held for a long time and the base measure of store is BDT 50,000.00(fifty thousand) or its products. The compelling Interest Rate offered to clients will be 12.25% as intensified yearly.

3.7.10 Advance Benefit Deposit Scheme

Under Advance Benefit Deposit Scheme, one can store a specific measure of cash for a long time. The contributor will get the advantage on yearly premise. The advantage measure of first year will be gotten ahead of time at the season of store. On development, the contributor will get back the main sum with the advantage measure of second year. That implies Interest is paid in two stages, first stage paid at first and second stage paid after development. Credit might be conceded up to greatest 70% of store. This is otherwise called "Agrim Munafa Amanat Prokolpo (AMAP)".

Double store plot

Targets

- Gives greatest benefits
- Help in addressing explicit necessities like training, marriage and so on.

Mode

- Deposit a settled measure of cash, say Tk, 50,000 or its duplicate for a long time

Advances

- After seven years saved sum will be multiplied.

3.7.11 Hajj store conspire

Pubali bank has starting late displayed an arrangement name Hall store designs. Under this arrangement, PBL empowers by and large populace to store an explicit proportion of money for slightest 1 year to 5 years. At the advancement PBL reestablish the money for Hajj reason. The put away money under this arrangement is placed assets into different endeavor by following Islamic shariah.

3.7.12 Call Deposit Account

Prevalently opened by affiliation calling fragile in which (the suppliers, authoritative laborers, etc.) store basic proportion of carnets money supporting the affiliation calling tenders. It is named as Call Deposit since affiliation, which opens these records, may call withdrawal of the spared record at whatever point after the expiry of the fragile period. No interest is allowed.

3.7.13 Deposit Pension Scheme

A speculator can open any Deposit Pension Account for store of Tk. 200/ - ,Tk. 300, Tk. 500/ - in consistently. Additionally, for this the donor should store the predefined proportion of money by the eighth day of consistently either in genuine cash or under control. The donor of this record can pick more than one picked one for ensuring the put away money after his downfall. A giver can pull back the total aggregate of store (Principal + Interest) on the double after an express time of 10 or 20 years.

3.8 Interest Rate Scenario of Different Deposit

SL	Product	Description	Interest Rate
01.	Saving Bank Account		2.75%
02.	Special Notice Deposit	Less than 1 Crore	3.50%
		1 Crore or above but less than 25 Crore	4.00%
		25 Crore or above but less than 50 Crore	5.00%
		50 crore or above but less than TK.100 crore	6.00%
		100 crore or above but less than TK.200 crore	7.00%
		200 crore or above	8.00%
03.	Deposit Pension Scheme		15.00%
04.	Pubali Pension Scheme	3 Years	7.50%
		5 Years	8.50%
		7 Years	9.00%
		10 Years	9.00%
05.	Pubali Sanchay Prokalpo	5 Years	8.50%
		10 Years	9.00%
06.	Shikha Sanchay Prokalpo	10 Years	9.00%
07.	Digun Sanchoy Prokalpo	8 Years	9.052%
08.	Monthly Profit Based FDR	5 Years	8.50%
09.	Pubali Swadhin Sanchaya		8.50%
10.	Pubali Shawpna Puran		8.50%
11.	FDR for 100 Days	For any amount	7.50%
12.	Fixed Deposit Receipt	1 Month, Any amount	4.00%
		3 Months, Any amount	6.00%
		6 Months, Any amount	8.00%
		12 months and above, Any amount	8.50%

Chapter-4

Deposit Scenario of Panthapoth Branch

4.1 Introduction

Pubali Bank Limited, Panthapoth Branch started its operation on 28th December 2006 which was located at Panthapath, Dhaka. It has gained almost reputation for providing prompt and better services to the customers 17 (12 officers & 5 staffs) employee were employed in this branch to operate the branch efficiently. The management officials who are behind the success of the branch are experienced and highly qualified. Khondoker Monirul Hoque is the current Manager (Designation: Vice President and Manager) and head of this branch.

Name	PBL, Panthapoth Branch
Established	28th December 2006
Location	Panthapath, Dhaka, Dist. - Dhaka,
Total Employee	17

4.1 Table of a brief of Panthapoth Branch

4.2 Organogram Structure of Panthapoth Branch

Assistant General Manager

↓

Senior Principal Manager

↓

Principal Officer

↓

Senior Officer

↓

Officer

↓

Senior Armed Guard

↓

Messenger

4.3 Product Mix of Pubali Bank Limited, Panthapoth Branch

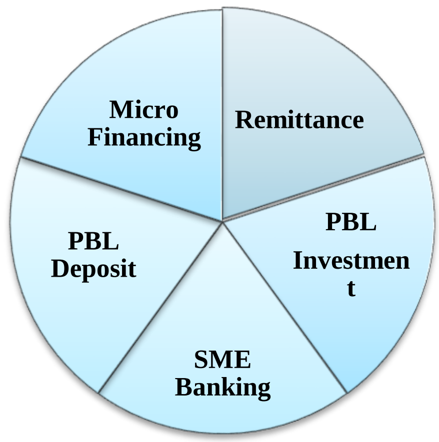


Figure 4.3: Product Mix

4.4 Yearly Target and Achievement (Profit and Loss)

						Figure in Crore
Description	**Target**	**Achievement**	**% of Achievement**	**Target**	**Achievement**	**% of Achievement**
Year	**2018**	**2018**	**As on 30-11-2018**	**2017**	**2017**	**2017**
Deposit	150	120	80%	130	115	88%
Investment	65	50	77%	50	40	80%
Remittance	30	22	73%	25	21	84%
Profit	2	.73	36.5%%	2	1.40	70%

It has been observed that the deposit target in 2018 was 150 but they achieve 120. In 2017 the deposit target was 130 but they achieve 115 which are more than 80% of their target. The investment target of Panthopath Branch is satisfactory. In 2018 their target was 65 but they achieve 50. In 2017 the total investment target was 50 but they achieve 40 which are near 80% of the total investment.

4.5 Composition of Deposit Products of Pubali Bank Limited

(Amount in TK)

Product Name	**2015**	**2016**	**2017**	**2018**
Saving Bank Account	2,01,01,389.57	2,22,45,765.78	2,43,40,986.90	2,56,73,027.15
Fixed Deposit Receipt	8,34,56,886.45	10,34,56,789.12	13,69,65,456.89	17,93,35,721.17
Pubali Shanchay Prakalpo	5,67,346.78	5,67,548.78	6,56,432.78	8,53,241.15
Deposit Pension Scheme	1,20,576.67	1,90,655.78	2,34,566.76	3,51,111.54
Monthly Profit Based FDR	12,56,356.77	15,67,478.78	18,36,446.67	22,04,878.40
Special Notice Deposit	50,57,543.78	58,58,844.78	64,66,889.75	74,37,375.14

4.5 .Table of Different deposit of Panthapoth Branch

This table represents the total demand deposit of Panthopoth Branch of Pubali Bank at a glance for last 4 years. Here we can see the deposit amount of this bank is increasing rapidly.

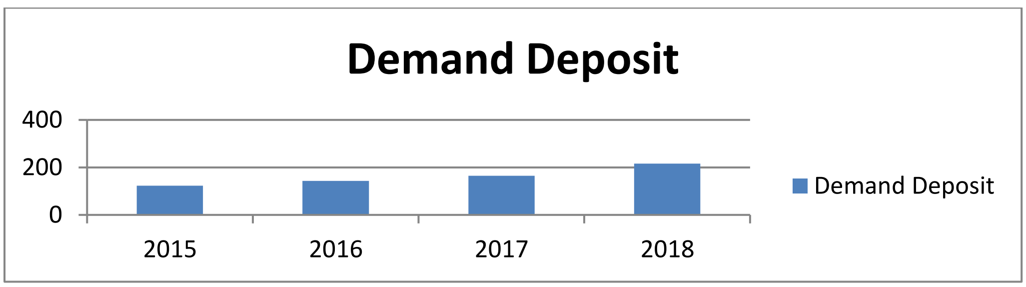


Figure 4.5: Demand Deposit

From the above figure it found that in 2017, PBL Deposit is much more flourishing rather than any other preceding year which is 215.86 millions. This indicates that this bank is an increasing trend in the deposit.

4.6 Total Deposit Blend of Panthapoth Branch

(Amount in Millions)

	2015	**2016**	**2017**	**2018**
Total Deposit	1149.34	1158.23	1169.56	1175.42
Demand Deposit	123.45	143.47	164.55	215.86
Time deposit	1025.55	1014.76	1005.01	959.56

Figure 4.6 Total Deposit Blend of Panthapoth Branch

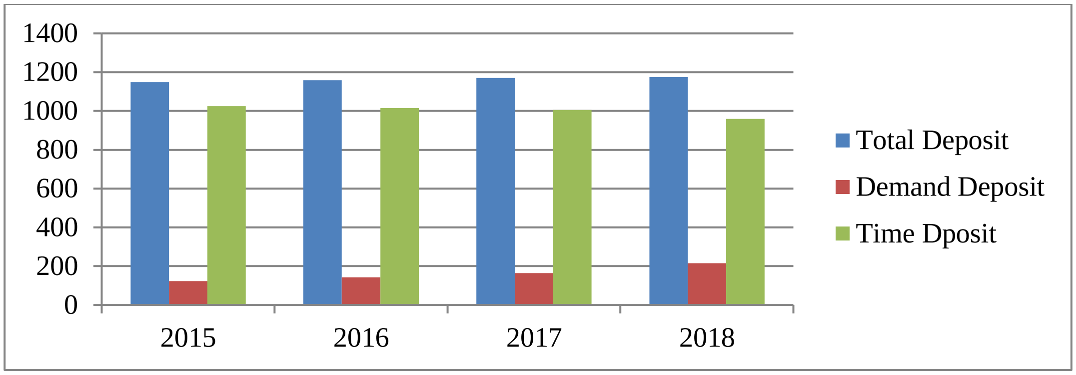


Figure 4.6: Total Deposit blend of Panthapoth Branch

This graph represents the total deposit blend of Panthopath Branch for the last 4 years. Total deposit is the blend of demand deposit and time deposit. In the year 2015, where the total deposit was 1149.34 million, there the demand deposit amount was 123.45 million and the time deposit amount was 1025.55 million. In the year 2018, the total deposit of Panthopath Branch increased by 1175.42 million and the demand deposit amount is 215.86 million of total deposit, during the year the time deposit amount is 959.56 million of total deposit.

4.7 Total Deposit Scenario of Pubali Bank Limited

Year	Deposit(In Millions)	Growth Rate
2014	140980.55	18.79%
2015	166851.17	18.35%
2016	169887.08	1.82%
2017	199703.92	17.55%
2018	244806.26	22.58%

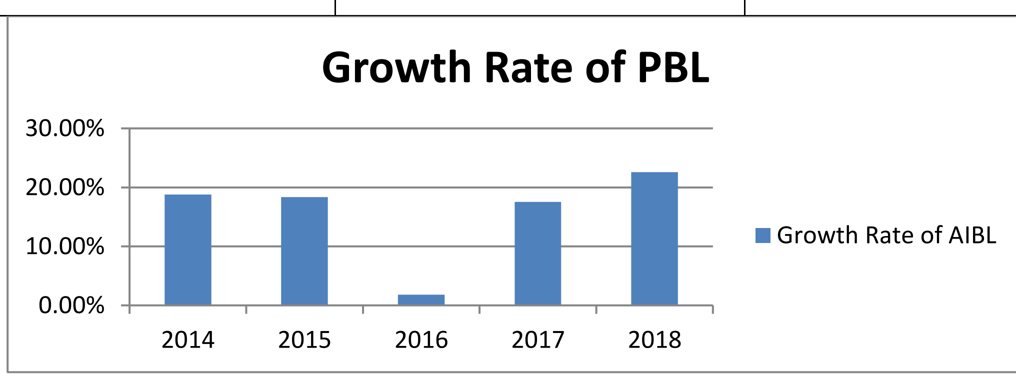


Figure 4.7: Growth Rate of PBL

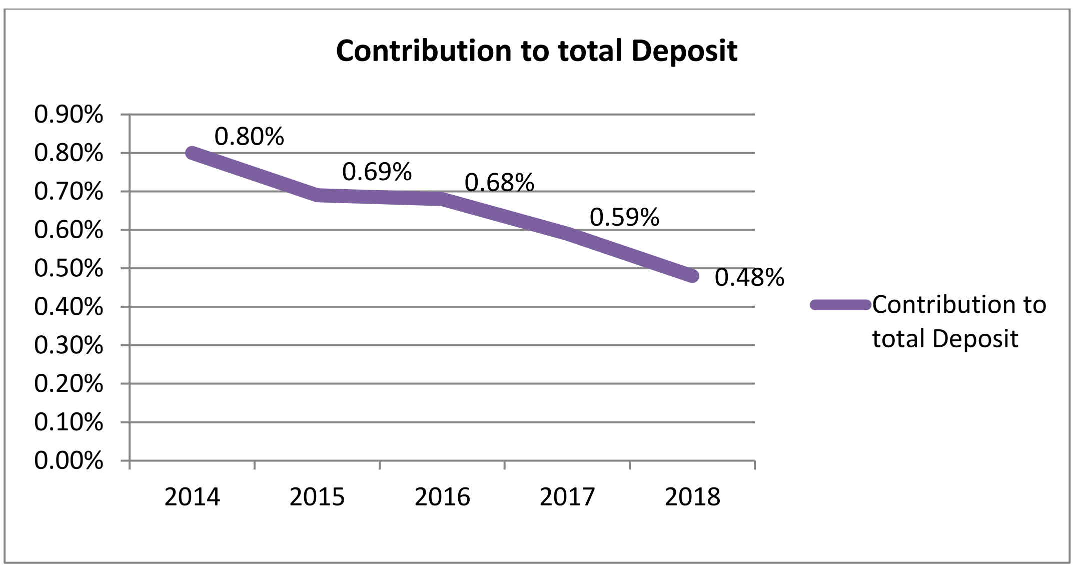
4.8 Panthapoth Branch Contributions to Total Deposit of PBL

(Amount in Millions)

Year	Total Deposit of PBL	Deposit of Panthapoth Branch	Contribution to total Deposit
2014	140980.55	1135.67	.80%
2015	166851.17	1149.34	.69%
2016	169887.08	1158.23	.68%
2017	199703.92	1169.56	.59%
2018	244806.26	1175.42	.48%

4.8: Table of Panthapoth Branch Contribution to Total Deposit of AIBL

In this table, we can see the total deposit scenario of PBL also the total deposit condition of PBL Panthapoth Branch at a glance for the last 5 years. This table also represents the contribution ratio of Panthapoth Branch to the total deposit of PBL.



Through the above graphical presentation, we get the contribution ratio of Panthapoth Branch to the total deposit of AIBL. Here we find in 2013 when the total deposit of PBL was 140980.55 million then the contribution of Panthapoth Branch was .80% of total deposit. Major findings are here that the contribution ratio was decreasing in the last 5 years.

4.9 Trend Analysis of Deposit of Panthapoth Branch

Year	Total Deposit(In Millions)	% Change from base Year
2011	1012.53	100%
2012	1116.43	110%
2013	1091.45	99%
2014	1135.67	112%
2015	1149.34	113%
2016	1158.23	114%
2017	1169.56	116%
2018	1175.42	117%

4.9: Table of Trend Analysis of Deposit

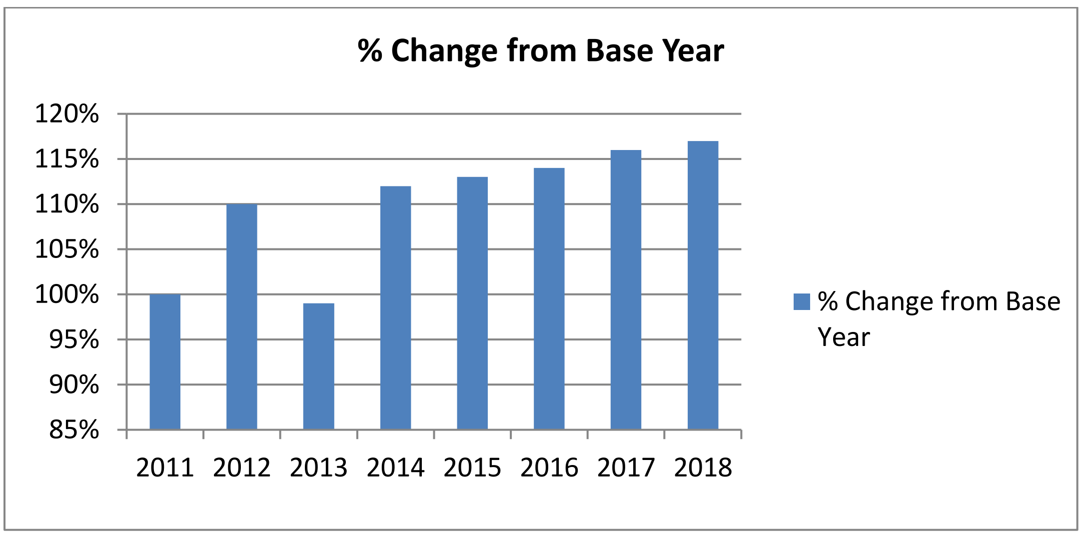


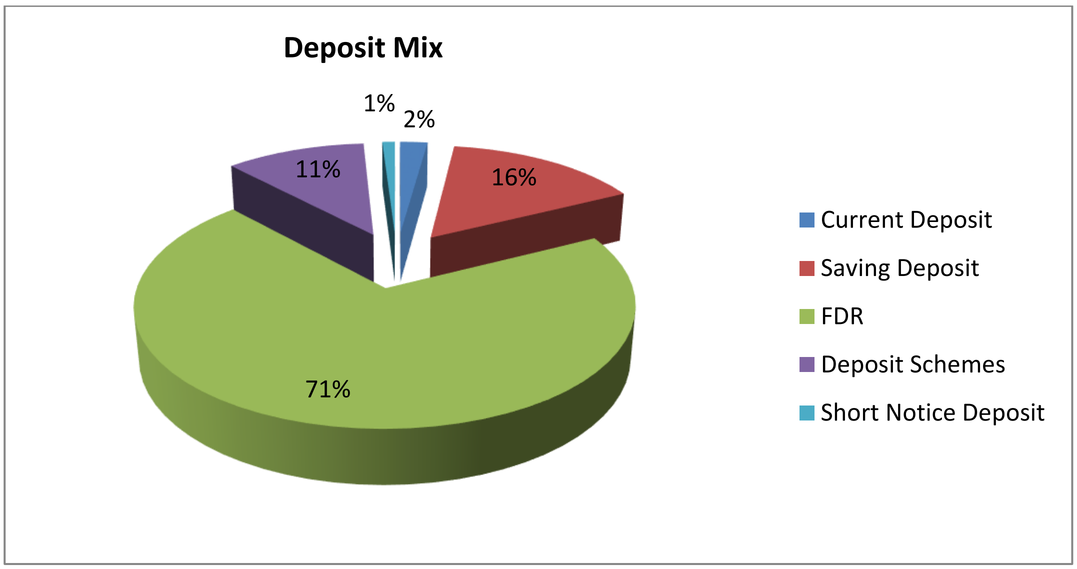
Figure 4.9: %Change from base year

Here the index analysis is performed according to the information of deposit of Panthapoth Branch from 2011 to 2018. The base year is 2011. From the above figure it found that in 2018, AIBL's Deposit is much more flourishing rather than any other preceding year which is 117% from the base year 2011. This indicates that this bank is an increasing trend in the deposit. From the base year 2011, the deposits were increased in a significant every year.

4.10 Deposit Mix of Panthapoth Branch of PBL

Type	Amount	Percentage(%)
Current Deposit	25.67	2.18%
Saving Deposit	182.74	15.55%
FDR	829.56	70.56%
Deposit Schemes	130.01	11.06%
Short Notice Deposit	7.44	.65%
Total Deposit	1175.42	100%

4.10: Table of Deposit Mix of Panthapoth Branch



The above chart is showing the percentage of the different type of deposit account. In 2018 the bank mobilized total deposit of 1175.42 million, where deposit under schemes 130.01, FDR 829.56, Savings Deposit 182.75, Current deposit 25.67 and Short Notice deposit 7.44. Here we can see from the Deposit Mix table, FDR has the highest percentage of the total which is 71%. The second highest percentage stands for a current deposit which is 65%. Considering the demand for potential as well as existing customers, PBL has launched several deposit products which are drawn huge public attention. Customer's needs are foremost. PBL always emphasize on launching new products and review existing products in order to meet customer's financial need.

Chapter-5

Findings, Recommendations and Conclusion

5.1Findings of the Study

Deposit collection is one of the important factors for any bank to earning profits. Any banks success depends on how much deposit they collect from their customers and how they invest it for earning profit. In this report I analyzed the different kinds of deposit schemes of Pubali Bank Limited. The major classes of deposits are identified as follow: Fixed deposits, savings deposits, current deposits and bills payable. I have identified the following problems from deposit analysis of Pubali Bank Limited.

1. **New Product:** The attractive and unique products of Pubali Bank Limited are not drawing the attention of customers.

2. **Interest Rate:** The rate of deposit Scheme of Pubali Bank Limited is not fulfilling the customer's satisfaction.

3. **Account Maintain Charge:** The service charge on deposit of Pubali Bank Limited is not very much comfortable to meet customer's expectation.

4. **Deposit Policy:** The deposit policy of PBL is not that much favorable for the clients.

5. **Inadequate Customer Service:** Customer can't withdraw their profit or principal amount of deposit scheme in right time.

6. **Lack of Manpower:** PBL has lack of manpower to serve the growing customer demand. So they are not being able to provide service to the customer in time.

7. **Insufficient ATM Booth:** Lack of ATM Booth customers are not interested to deposit in Pubali Bank Limited.

5.2Recommendations

I have some recommendation for Pubali bank limited. As in my 3 months internship period, I saw some problems. Below I present my recommendations:

1. **New Product:** The attractive and unique products of PBL should be drawn the more attention of customers. According to open a new account PBL must require more and valuable documents from new customers. It would be very helpful both Bank and the customers.

2. **Interest Rate:** Pubali Bank should increase their deposit rate to attract more customers.

3. **Account Maintain Charge:** The service charge on deposit of PBL's should be more comfortable to meet customer expectation. Bank should offer more facilities to the customer's such as credit visa card, ATM machine etc. PBL must develop an electronic banking system to moderate the service.

4. **Deposit Policy:** The deposit policy of PBL should be more clients favorable. They can offer new deposit products to attract new customers.

5. **Effective Customer Service:** In order to get a competitive advantage and to deliver quality service, top management should try to modify the service.

6. **Increase Manpower Requirement:** PBL should hire more manpower to provide service more effectively and efficiently.

7. **Sufficient ATM Booth:** PBL has to introduce their ATM booth across the country to meet up the customers demand.

5.3 Conclusion

The fame of banks is expanding step by step which prompts increment rivalry too. All the Commercial Banks are putting forth nearly similar items and administrations and relatively same their task framework. Be that as it may, the manners in which they give the administrations are unique in relation to one another. So individuals pick their bank as indicated by their fulfillment and need. Also, they will lean toward the bank of which benefit is effortlessly open and justifiable. One the other hand, bank develops new items and administrations to pull in their ideal clients. To put it plainly, PBL is such a Commercial Bank which is rendering all business keeping money administrations to the clients notwithstanding make accessible speculation strategies and SME fund to the a great many poor individuals of the nation. They have confidence in creating solid relational association with one another. Banks dependably contribute towards the financial advancement of a nation. PBL contrasted and different banks is contributing more by putting the vast majority of their assets in productive ventures prompting increment underway in the field of Export and Import Business. Clearly the correct reasoning of this bank including setting up a fruitful system over the nation and expanding assets, will have the capacity to assume an extensive job in the arrangement of improvement of financing in a creating nation like our own.

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