

**AN INTERNSHIP REPORT ON GENERAL BANKING & IT SECTOR ACTIVITIES OF
PREMIER BANK LIMITED, ROKEYA SARANI BRANCH**

Prepared By

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This Report Displayed in Halfway Fulfillment of the Necessities for the Degree of
Bachelor of Science in Computer Science and Engineering

Supervised By

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DAFFODIL INTERNATIONAL UNIVERSITY

**DHAKA, BANGLADESH
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APPROVAL

The Department of Computer Science and Engineering at Daffodil International University has acknowledged this internship, titled "General Banking & IT Sector Activities Of Premier Bank Limited Rokeya Sarani Branch," as palatable for the halfway fulfillment of the necessities for the degree of B.Sc. in Computer Science and Engineering. It has moreover been affirmed as to its fashion and substance. In 29-01-2023, the Introduction took put.

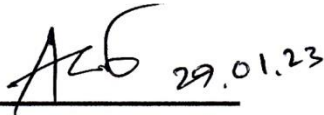
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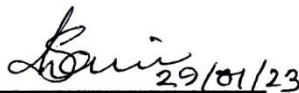
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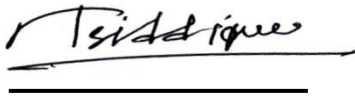
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DECLARATION

We thusly announce that, this extend has been done by us beneath the supervision of **Shah Md. Tanvir Siddiquee, Assistant Professor, Department of CSE,** and Daffodil Universal College. We moreover announce that not one or the other this extend nor any portion of this extend has been submitted somewhere else for grant of any degree or confirmation.

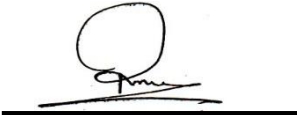
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Supervisor Shah Md. Tanvir Siddiquee, Assistant Professor, Department of CSE, Daffodil International University, Dhaka, has our most profound appreciation and appreciation. Our administrator is well-versed within the subject of "General Banking & IT Sector Activities" and contains a sharp intrigued in completing this work. This endeavor was made conceivable by his never-ending tolerance, scholarly direction, consistent support, visit and enthusiastic supervision, and helpful feedback, supportive exhortation, investigating various subpar drafts and settling them at each stage.

We'd like to amplify our appreciation to each Daffodil Worldwide College classmate who taken part in this talk whereas moreover going to class.

Finally, we must deferentially appreciate our parents' faithful help and endurance.

ABSTRACT

Portion of the prerequisites for the Computer Science and Building program incorporate this project paper (CSE). Common Keeping money Exercises Of Chief Bank Ltd. was included by me within the venture paper program. I've learnt a parcel approximately how this bank operates. One of the foremost well-known banks in Bangladesh is the commercial bank Premier Bank Ltd. The Bank began operating in 1999, and since then, it already enhanced its reputation in society as a commercial Bank. Currently, it has 186 Agent Outlets, 188 branches, and 10 sub branches in Bangladesh. All branches are located in rural and densely populated areas. In addition to examining Premier Bank's operations as one of the top private firms, it also emphasizes how well this bank has performed. There are 7 chapters in this report. The aims, scope, methodology, data collecting sources, and study constraints are all stated in the report's very first introduction. The second part of the book describes the literature review, including an introduction of Bangladesh's banking industry and definitions of banks and banking. The third chapter of the book provides an overview of Premier Bank, including information on its operational areas and products and services. The fourth chapter presents conclusions from various scenarios about the generally keeping money execution of Head Bank Constrained. The fifth chapter presents learning from the internship term. For a better understanding of the study, analysis and findings are offered in the sixth chapter. The discussion and conclusion are offered in the seventh chapter.

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CHAPTER 1

Introduction

1.1 Introduction:

The greatest accomplishments of mankind have been made in rapid succession. The hard work and realization required time, but the end result always resulted in dramatic improvements to people's way of life. The story of Premier Bank's rise takes after a comparative way of grand targets and an immovable will to put within the essential difficult work. Deterrents were continuously seen as deterrents that required to be overcome. Indeed though they were able to achieve each objective, they are persuaded to require on the following one with good faith. It has reinforced endeavors to supply faultless and compelling managing an account to all aspects of the community. This Bank have ambitious plans to take bigger actions every year to improve banking. This will be a huge leap for banking in this nation rather than simply a small step forward.

1.2 Motivation:

Banks are widely spread throughout Bangladesh. We are a growing, technologically advanced generation. However, a lot of our banks have outdated services and development. We must expand these services. These services need to be updated using the expansion of the IT industry. We can learn a lot of things by taking on an internship. The route to professionalism is internship. I chose to do an internship in the banking industry because of this.

1.3 Internship objects:

The report's preparation serves a few objectives, including fulfilling my desire. Here they are:

1. To learn more about how theoretical knowledge and practical activities relate to one another.
2. To understand general banking activities at the branch level.
3. To complete a course requirement.
4. To learn real-world banking skills.
5. To offer suggestions for approaches to banking-related issues.

1.4 Introduction of the Company:

On June 10, 1999, Premier Bank Limited was incorporated as a banking institution in Bangladesh under the Companies Act of 1994. It is a private commercial bank. On June 17, 1999, Bangladesh Bank, the nation's central bank, granted banking licenses in compliance with the Banking Companies Act of 1991. Banani is home to The Premier Bank Limited's main office. Among the 14 promoter stockholders, one person is from New Zealand. Management is overseen by a 15-member board of directors, which also includes the Executive CEO and MD, who are in charge of executive responsibilities. The managing director is assisted by 50 senior executives and 3 deputy managing directors.

1.5 Report Layout:

In chapter one, topics such as introduction, inspiration, internship goals, firm introduction, and report format were covered.

In chapter two, we discussed the organization's introduction, target market, SWOT analysis, and organizational structure.

And covered daily task activities, events, project task and activity discussions, and challenges in 3 chapter.

We covered earned expertise, clever planning, and reflection in chapter four.

We talked about the conversation, the conclusion, and the score for future chapters in chapter five.

CHAPTER 2

Organizational Overview

2.1 Introduction:

A few specialized services and products that are exclusive to Bangladesh's banking and financial industry have been introduced by Premier Bank in addition to standard banking services. The Premier Bank offers "Evening Banking," a unique service only available after transaction hours till eight in the evening, for collecting cash and papers. While bank branch counters are frequently closed in the afternoon, certain people, such store owners, earn cash as sales proceeds during this time, the service is appealing. In order to better serve its esteemed customers, the bank offers online branch banking, which allows customers to deposit money into their accounts at any branch of the bank and withdraw cash from their accounts at any location of the bank. On January 30, 2006, the Bank introduced Premier SMS (SMS Banking Service). One of the advantages of modern banking is SMS (Short Message Service) banking. This method of banking is the most practical, affordable, and rapid. Through the SMS Financial service, any customer can receive information about banking transactions and questions. The client has the option to obtain his statements, halt a cheque payment, and check his balance. The SMS Banking service offers full "anywhere, anytime, anyhow" Utilizing mobile devices for real-time account information administration and for instructional purposes is simple. The service is offered every day of the week, around-the-clock. To offer consumers branch banking at any location, the bank has put employing radio, fiber optics, and other modern communication technologies to set up a wide area network. The wide area network of this bank includes all of its branches. The bank has made the decision to open separate branches based on Shariah Principles in order to assist those Customers who neither receive nor Pay Interest. The operations and bookkeeping must be kept apart from those of the conventional branch. Islamic banking services are being offered at the Mohakhali and Sylhet branches. The Islamic Shariah is used to govern these two branches Relationships with Correspondent Banks, the Treasury Back Office, and the Settlement of International Trade are all handled by Premier Bank's International Division.

With 430 foreign banks, we have correspondent banking relationships worldwide in order to facilitate the seamless operation of international business, and we keep 19 Nostrum accounts in 9 different currencies to serve our clients.

2.2 Product and market solution:

In Bangladesh, there are numerous state-owned and private commercial banks. Both business and retail banking services are offered by PBL, with a heavy emphasis on the nation's socioeconomic growth. The bank often offers working capital loans for a short period of time and has low long-term credit exposure. PBL also provides rural banking, customized loans for small businesses, and microcredit. PBL offers trade financing, project financing, consumer financing, and syndicate financing fall under the heading of corporate banking services. On the other side, retail banking offers a variety of deposit plans and remittance services.

In Bangladesh, there are numerous state-owned and private commercial banks. Both business and retail banking services are offered by PBL, with a heavy emphasis on the nation's socioeconomic growth. The bank often offers working capital loans for a short period of time and has low long-term credit exposure. PBL also provides rural banking, customized loans for small businesses, and microcredit. PBL offers trade financing, consumer finance, project finance, and syndicate finance under the heading of corporate banking services. To finance the need for working capital, however, a variety of deposit schemes and remittance services are offered through retail banking. Long Term Finance: We offer financial facilities to aid in a company's long-term expansion. The primary use of this type of loan is to finance fixed assets, such as the acquisition of vehicles, machinery, equipment, and other fixed assets. Import/Trade Finance: In order to help importers, we provide pre-import and post-import financing alternatives for bringing in different commodities, capital goods, and any other permitted things. Work Order/Construction Finance: We offered credit facilities to suppliers and contractors so they could submit bids for projects with autonomous bodies, government/semi-government organizations, or other organizations that were approved by the bank. Export credit: We offer a wide variety of export finance products in order to give our export-oriented customers total banking solutions. Under the active support of the Export Finance Unit, Head Office, numerous export-oriented businesses, including producers of textiles, turning, weave, woven, sweaters, jute, calfskin, fisheries, and trim/accessories,

Are accepting provoke managing an account administrations through our Advertisement branches, OBUs, and other non-AD branches..

In arrange to encourage your business' capital speculations and working capital needs, our trade fund group has distinguished a wide determination of items. Syndications & Structure Fund: Amid our ten a long time of operation, both as a part bank and a lead arranger, we have a strong track record in syndicate financing. Materials, pharmaceuticals, chemicals, cement, ceramics, steel, the tourism industry, control, nourishment, and related framework are the regions we are concerned with. Our tailored financial solutions, such as term loans, working capital, and bridge financing, for corporate clients generate value and aid in the expansion of the national economy. Lease Finance is a service we provide to help you with the money needed to buy assets for your business' expansion. Fulfill financial needs without using your own money. You can purchase the leased assets while maintaining your capital. Leasing thereby increases your ability to raise money. Owning a home is no longer just a pipe dream, according to RETAIL LOAN PRODUCTS Premier Home Loan. To satisfy every person's inescapable desire, Premier Home Loans provides the broadest range of borrowers looking to purchase their ideal home with the greatest available amenities at the most affordable prices. Each domestic credit may be an exceptionally particular prerequisite of the client, and PBL makes each exertion to comprehend the require and allow him the foremost custom-made domestic advance. Head Domestic Credit for Opportunity Warriors: We created an extraordinary domestic advance program for authorized Opportunity Warriors. Certified flexibility warriors are eligible for a mortgage From Premier Bank, the minimum and maximum amounts are 100,000 and 350,000 Tk. Against their monthly honorarium allowances, they can get an auto loan with a minimum of Tk 200,000 and a maximum of Tk 40, 00,000. Your determination to achieve has carried you this far. Enjoy the power, performance, and luxury of some of the world's best automobiles as you indulge your passion for driving. In spite of the foundation of various non-bank money related teach in later a long time, Bangladesh's money related framework still for the most part depends on the managing an account industry.

The banking industry comprises of the national bank, Bangladesh Bank, 43 private commercial banks, nine foreign commercial banks, four specialized Banks/development money related teach, and four state-owned commercial banks.

SME Keeping money Items, Medium- and Long-Term Back:

In Premier Bank, we are aware of the effort required to start a successful SME firm and the need of timely access to the right financial products and services. Any successful SME business prides itself on seizing the proper chances. The SME Division of Premier Bank specializes in creating comprehensive solutions that take into account the current state and long-term objectives of your trade. Whether it could be a little or medium-sized endeavor (SME), sooner or afterward you may be considering techniques to get capital in arrange to grow and seize unused commerce prospects. Regardless of the type of financing you require, it's critical to discover the best package for your company's requirements. Working Capital Finance: We are aware of the significance of SME customers' Working Capital Finance requirements. We provide specialized arrangements to back all of your Pre-Sale and Post-Sale working capital needs in keeping with our bequest of cultivating commerce development and improvement. Our seasoned relationship managers collaborate with you to fully grasp your requirements and put a strong emphasis on guaranteeing that the arrangements displayed are appropriate for you and are carried out within the most viable and effective way conceivable. Exchange Back: At Chief Bank SME Keeping money, we are committed to making a difference your company manage your domestic and international trade transactions effectively. Our full range of Trade Finance & Services provides end-to-end solutions for your trade transactions, whether you are an importer or an exporter. Our staff of committed relationship managers and trade specialists is available at all times to address your questions and give you timely information. You can rest easy knowing that your business transactions are handled smoothly and effectively, freeing up your time to concentrate on the most crucial task at hand: expanding your company. Picture of the item line Back for Ladies Business visionaries: Through dedicated service desks, Premier Bank provides specialized services to women entrepreneurs. Women business owners can always count on our devoted, skilled Relationship Managers to take care of all their banking needs thanks to our highly customized products. For women business owners, Premier Bank also provides refinancing at a low 7% annual interest rate. Micro and Cottage Finance are a couple of the tools that support our female business owners: Bangladesh's economy is mostly based on agriculture. The working of this division essentially influences vital macroeconomic objectives like work creation, destitution decrease, the advancement of human assets, and nourishment security.

Among the regional banks, we are a pioneer in the financing of agriculture. We have funded the poultry, fishing, and other industries. We also have a sizable portfolio that is firming under contract.

Deposit Items Investment funds Account (SB): Premier Bank's fundamental reserve funds account permits you the opportunity to carry out your money related exchanges in a really clear way. The intrigued rate on our investment funds accounts is competitive. All account clients will too get a charge card and an ATM for helpful, around-the-clock managing an account.

Special Take Note Deposit Account (SND): The Uncommon Notice Store Account (SND) is an interest-bearing store account that requires seven days' take note some time recently withdrawal. The SND account's intrigued rate will be decided by the day-end adjust, and gathered intrigued will be credited to the same account each six months or when the account is closed.

Super Account of Premier Bank: The Premier Super Account is an interest-bearing value-based account with a distinctive piece that was as it were as of late presented for the best corporate clients. Intrigued is based on the day-end adjust, and collected intrigued is credited to the same account once each six months or when the account is closed.

Premier 50 Plus Account: You will value our special Premier 50+ Account if you are over fifty because it comes with a variety of added features, including a higher rate of intrigued on the month to month least adjust, need benefit, and no benefit charge. The Account was particularly made for the nation's more seasoned citizens.

Premier Virtuoso Account/School Keeping money Account: Your success have come from your intellect, effort, and saving money for a better future. The Premier Bank Genius Account provides students with simple and cutting-edge banking services. Premier Bank will always be at your side while you create your future, whether that opportunity is domestically or abroad.

Premier Regard Savers: Premier Regard Savers could be a investment funds account that will give consumers with the most noteworthy pay levels with the foremost charming preferences, adaptabilities, and other values of any other reserve funds account that the Head Bank has however to supply.

Premier Exceed Savers: Premier Exceed expectations Savers may be a reserve funds account that, aside from "Head Regard Savers," will give clients with upper mid- to high-income levels the moment most engaging advantages, adaptabilities, and other values of any other reserve funds account advertised by the Premier Bank.

Shadhinota Account of Premier Bank (10 Tk): In arrange to bring unbanked and underprivileged citizens of the country beneath the keeping money framework and guarantee relentless and impartial financial development, Chief Bank is concentrating on money related incorporation. Our modern reserve funds account, "Chief Shadhinota," with an opening adjust of 10 taka, is accessible to flexibility warriors, deeply impoverished individuals, farmers, garment workers, street children and urchins, owners of small life insurance policies, recipients of social security benefits, participants in the national service program, and those who have received aid from the Humanity rights. Top-tier execution.

High Execution Account: The Premier High Execution Account is an interest-bearing value-based account that has been made accessible as it were to beat and medium-sized corporate clients. Intrigued is calculated on day-end equalizations, and gathered intrigued is credited to the same account each six months or when the account is closed.

Premier Payroll Account: For salaried employees, the Premier Payroll Account offers a wealth of benefits. In this salary account, the company will regularly credit or remit the employees' salaries on each payday for the duration of their employment. Premier Remittance Savers Account (PRSA): The "Premier Remittance Savers Account" may be an investment funds account that gives especially charming benefits to the recipients of remittances, such as greater interest rates, flexibility, and other qualities. You can open the account using either conventional banking or Islamic banking. This solution promotes financial inclusion of remittance consumers and helps to boost the flow of international remittances through banking channels. A free debit card is also given to account members.

Current Account (CD): At Premier Bank, we are committed to giving you an account that supports your everyday financial management in accordance with your transactional requirements.

You continuously have get to an account that meets your needs much appreciated to the straightforwardness and adaptability that come with it. The foremost practical bank account you may ever have for every day exchanges is without a doubt our current account.

Foreign Currency (FC) Account:The term "Private Outside Money (FC) Account" alludes to a remote money account that can be opened in Authorized Merchant (Advertisement) Banks by Bangladesh nationals working or dwelling overseas, remote nationals dwelling in Bangladesh or somewhere else, outside missions and their ostracize staff, and outside businesses enlisted abroad and working in Bangladesh or somewhere else. (e) Bangladeshi nationals who have the right to receive pay in foreign currency while working for foreign or international organizations in Bangladesh. Account for Non-Resident Foreign Currency Deposits (NFCD): All non-resident Bangladeshis who work or dwell overseas are eligible to open an NFCD Account in Authorized Dealer banks. Bangladeshis who have dual nationality and are also residing abroad are also eligible (c)Bangladeshi nationals working for Bangladeshi embassies abroad (e) 100% remote possessed (A-Type) mechanical units in Bangladesh's Send out Handling Zones. (d) Government workers, semi-government offices, nationalized banks, and body corporate work force posted overseas or deputed with universal and territorial offices in remote nations against remote money dispatched through keeping money channels or brought in cash.

Account for Resident Foreign Currency Deposits (RFCD): An account in foreign currency is called RFCD. People who typically dwell in Bangladesh are permitted to open RFCD accounts using foreign currency they brought back from outside.

Fixed Deposit (FDR):Our Fixed Deposit (FDR) is planned for speculators who need to store a protuberance whole of cash for a certain sum of time, such as for at slightest 30 days up to 1 year and over, winning a more noteworthy rate of intrigued in return.

Double Benet Scheme (DBS):Any store beneath this arrange copies after 11 A long time and 5 Months. The same way a settled store is built up, a uncommonly made instrument must be issued for stores made beneath this arrange. It isn't conceivable to exchange or reestablish the instrument.

Education Savings Scheme (ESS): Do not jeopardize your children's future. Why not start investing now to cover your children's future school costs? This plan has been created to cover your children's future schooling costs.

(MIS)Monthly Income of Scheme: Your investment funds are truly important! Permit your speculation to bring you a steady month to month salary. Store a set sum at the starting, and until the residency is over, make month to month benefit. At development, you may get your foremost back.

Monthly Savings Scheme (MSS): Standard sparing pays off in times of require. Utilize our Month to month Investment funds Conspire to store a small sum into your account each month and see your reserve funds increment over time.

Shawano (Two Years Monthly Deposit Scheme): "Shawano" is a personal savings program designed to aid people in realizing their dreams. It is a short-term deposit plan, and after just two years, the customer would receive Tk 1.00 lac. "Plan your dream with Head Bank through month to month installments," peruses our catchphrase."

Registered Retirement Store Plan (RRDP): An individual reserve funds program called the Enlisted Retirement Store Arrange, which is authorized by The Chief Bank Constrained, will marvelously increase your little month to month stores into Tk 1.00 crore. In case a customer extreme to spare from his hard-earned cash and needs a return that's ensured, do the taking after: Advertising a month to month reserve funds arrange with life protections security that guarantees the development esteem indeed on the off chance that you pass absent after as it were making one installment store, The Head Bank Constrained..

CARD PRODUCTS:

Premier Credit Cards: Our credit cards give extraordinary advantages, rewards, administrations, and investing control that can offer assistance cardholders realize their individual and budgetary objectives.

Neighborhood cards:

- EMV Visa Classic – Nearby EMV Visa Gold-Local Chief Charge Cards are accessible. Item: By combining the focal points of EMV Visa/MasterCard cards with coordinate withdrawals from an account, our esteemed charge cardholders.
- NeighborhoodEMV Visa Debit Card
- EMV MasterCard Charge Card Nearby Premier Paid ahead of time Cards Item: You can load money into Premier Prepaid Cards and use them to make any purchases you need or want, whether they be for daily expenses or to pay bills.
- EMV Visa TC/Hajj Paid ahead of time Cards- EMV MasterCard TC/Hajj Paid ahead of time Cards.

2.3 Target group:

This report is primarily intended for representatives of Bangladesh's government and regulatory bodies as well as our current and potential investors (to help them evaluate our business and its potential to create value) (to assist in their efforts to ensure compliance of accounting standards and other relevant regulatory guidelines). Additionally, all of our stakeholders will be able to evaluate how we produce shared value through our financial services by using this report as a reliable source of information.

2.4 SWOT Analysis:

I interviewed their officers in-depth in order to do a SWOT analysis in order to evaluate the performance of DBL Bank's trade services. Employees identify some significant strengths, weaknesses, threats, and opportunities about the many difficulties facing the Bank when creating a SWOT analysis, including:

- Service level
- Organizational identity
- Operational efficiency

- Technology
- The effectiveness of the workforce, among many other problems.

Strengths:

- Effective performance,
- Strong staff ties and belonging,
- Distinct operational procedures,
- Distinct schedule, and
- Strong business brand.

Youthful and Motivated workforce

- Strong work constrain Shortcomings
- Inadequate messenger benefit observing,
- High L/C expenses that prevent little commerce proprietors,
- A need of viable showcasing activities,
- A lack of creative products, and diversification.
- Opportunities, unique operating processes,
- A national network, experienced management,
- A large population,
- Threats from upcoming institutions,
- A default culture,
- Similar goods provided by other banks,
- And an industrial downturn owing to recession, inflation, and unemployment.

Strengths

Strong corporate identity: PBL is the world's best provider of monetary administrations character, agreeing to clients. It incorporates a more grounded position within the minds of the clients since to its solid corporate brand and picture. This depiction has helped PBL in rapidly capturing Bangladesh's individual keeping money advertise. Unique operating procedure: PBL is renowned throughout the world for its unique operating procedures. The business's managing for

value strategy better meets consumer needs and maintains the company's profitability. Schedule: Everyone in PBL,

From the appraiser to the top management, must adhere to the same schedule in order to work on various aspects of the same goal while interacting with one another simultaneously at all levels over an extended period of time. Customers can therefore obtain immediate assistance as needed. Strong employee ties and belongings: PBL's workforce is one of its most valuable assets. The PBL staff individuals feel an extraordinary feeling of commitment to the company as well as pride and a sense of having a place. The key factor contributing to PBL's strength is its strong organizational culture. Performance Efficiency: Based on consumer feedback, it can be concluded that PBL offers hassle-free client services in comparison to other monetary educate in Bangladesh.

Its witticism is "personalized approach to buyer requests." a youthful, persuaded workforce PBL places a solid accentuation on selecting and enlisting gifted graduates and postgraduates with small to no earlier work involvement. The thinking behind this can be that PBL wishes to avoid the "waste in, junk out" predicament. And this kind of youthful and energetic personnel energizes PBL's entire working environment. Empowering the workforce PBL's human resource is incredibly well planned out and flawlessly handled. The senior management has always valued employee empowerment and has refrained from meddling in every aspect of business. The employees at PBL like working in this empowered environment. The employees can develop as the organization grows without feeling constrained by their level of authority.

Friendly atmosphere: There is no executive dining room and all office barriers in PBL are simply shoulder high dividers. Any official is likely to sit down at a table within the cafeteria, connect a lunch, and speak with anybody else who happens to be there. "It's wonderful to know you will see & chat to the most noteworthy administration at any time," one of the workers expressed. You genuinely feel a portion of everything.

Weaknesses

Other than Clients, laborers, and the bank's qualities all pointed out a few genuine shortcomings. Tall L/C expenses: At the minute, PBL charges the same costs for all consequence L/C sorts. But PBL ought to lower the L/C expense for purport L/C of businesses centered on trades. Exporters

will benefit as a result, and the country will gain more outside money. Ineffectual dispatch benefit oversight: Clients claim that PBL is incapable to thoroughly supervise the dispatch administrations capable for conveying mail and other imperative papers.

At branches, a sizable volume of conveyance disappointments have gathered. Since of this, the L/foreign C's records are incapable to reach at their goal on time. In this manner, the bank ought to apply a few control over its dispatches and ensure that mail and archives are conveyed appropriately.

Discouraging small entrepreneurs: Most of PBL's financially stable clients are eligible for clean import loans. However, they typically do not wish to fund small business owners whose financial situation is not apparent to them. Lack of effective marketing initiatives: PBL does not currently engage in effective mass media marketing initiatives, such as television.

TV advertisements are essential for raising awareness. Such TV advertising is not run by PBL. Scarcity of cutting-edge items to increase one's market competitiveness, PBL needs to develop more intriguing and original new items. This is one of the flaws that PBL is presently overcoming. Diversification: PBL is able to broaden its present line of business by pursuing an enhancement methodology. The administration may think almost making a shipper keeping money commerce or growing into renting and protections. PBL can deliver these administrations in Bangladesh since it is one of the best suppliers of different money related administrations. High costs for account maintenance PBL incurs a comparably high expense for account maintenance. Other banks frequently draw attention to this. This can end up being detrimental to PBL in the long run.

Opportunities:

Distinct operating procedures: The amount that can be borrowed depends on the client's ability to repay the loan as determined by DBL. The recuperation rate of PBL is amazingly close to 100% since the aggregate of the loaning method is based on a client's capacity to reimburse the advance. This gives PBL financial security and prepares PBL to stay in the industry for a long time. Nationwide network PBL's ultimate objective is to extend its business throughout all of Bangladesh. Fostering this kind of mission and vision and acting in like manner will not as it were boost PBL's productivity but moreover guarantee its long-term survival. Knowledgeable

managers: PBL's effective managers are one of its main advantages. PBL has hired seasoned managers to help with operations.

These management have already made PBL appear new on the market, which has boosted business. Huge population: Bangladesh is a developing nation, thus it takes a lot of investment to meet the needs of the enormous population. On the other hand, the construction of EPZ regions and several government measures that facilitated foreign investment in our nation attracted investors from abroad. PBL thus has a big chance in this.

2.5 Company Structure:

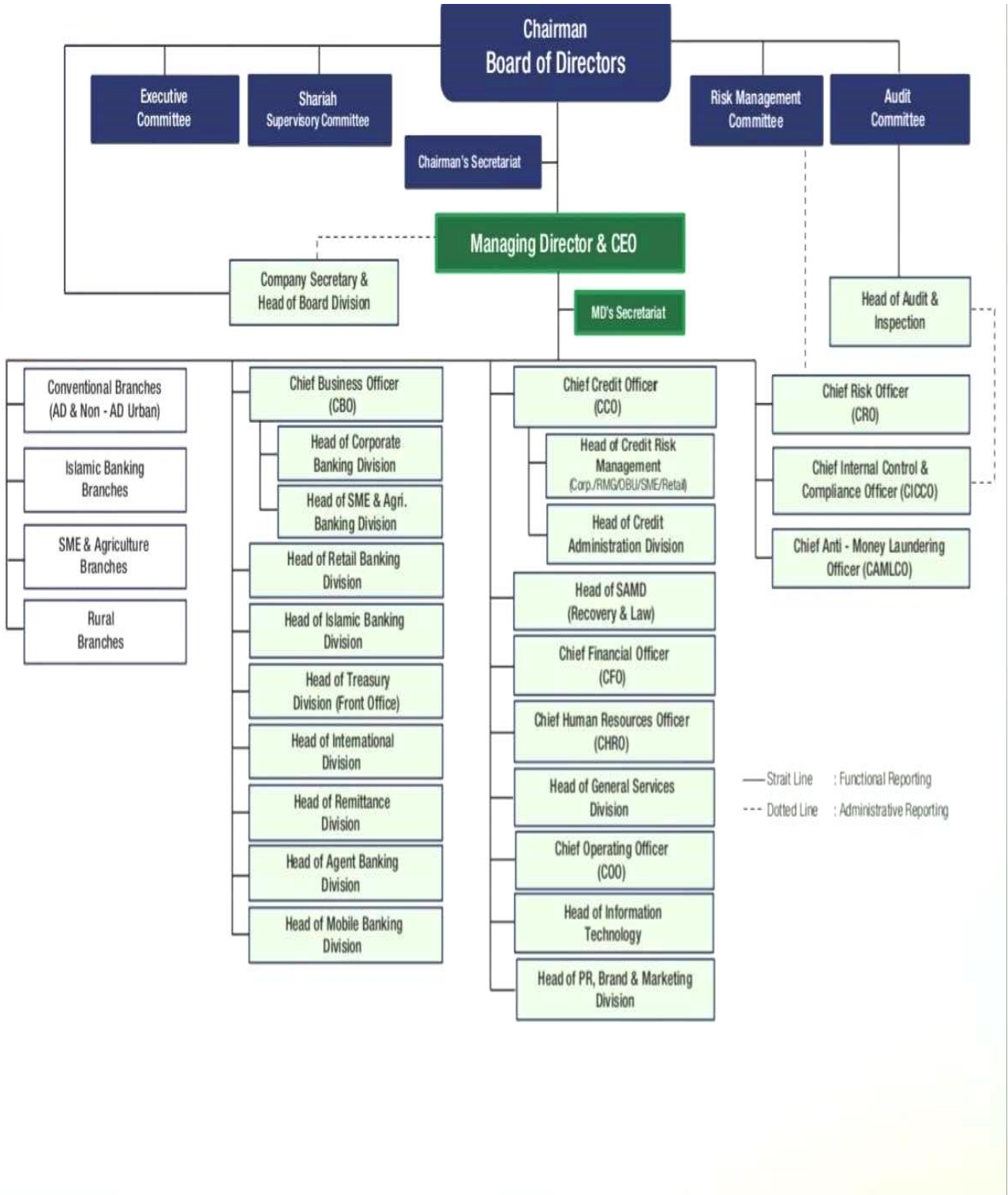


Figure 1 Comapny,s Organaizational Structure

CHAPTER 3

Tasks, Projects and Activities

3.1 Daily Activities and Task of PBL:

Deposits

1. Current & Call Deposits:

A call deposit allows you to earn interest on your money while still having access to it. Call deposits could have a set term. Money can be transferred in and out of current accounts frequently, such as for payments. Current accounts do not pay interest.

2. Savings Bank Deposits:

An account in a retail bank may be a reserve funds account. Common characteristics incorporate having a limited number of withdrawals permitted, not having check or connected debit card facilities, having few transfer choices, and not being able to become overdrawn.

3. Monthly Scheme Deposits:

2023 FD Monthly Income Scheme The best alternative for people looking to generate a consistent fixed income on a monthly basis is a fixed deposit (FD) monthly income program. Banks offer a variety of monthly income plans that can be used by investors to generate extra money.

4. Term Deposits:

A term-limited deposit kept at a financial institution. These tend to be short-lived, with maturities ranging from one month to one year.

5. Special Notice Deposit:

Deposit for Special Notice (SND) An interest-bearing bank account with a special notice requirement is one that calls for notice before withdrawal.

3.2 Event and activities

1.Term Loan:

With a term credit, borrowers get a one-time installment in trade for certain borrowing conditions. With either a settled or coasting intrigued rate, borrowers assent to pay their banks a settled entirety over a foreordained time allotment.

2. Small and Medium Enterprise Loan:

SME loans are referred to as loans that meet the financial requirements of the Small and Medium Enterprise (SME) sector. Large employment prospects at relatively modest capital costs are provided by this sector, which also supports the industrialization of underdeveloped and rural areas.

3.Continuous Loan:

The credit Accounts that allow transactions up to a particular amount and have a deadline for a full adjustment are considered continuous loans. Examples include CC and OD.

4.Rural &Agro Credit:

Agricultural credit programs helps ranchers and rural homeowners with their finances in addition to farmers and other agricultural enterprises. Farmers, other agricultural producers, ranchers, and rural residents all benefit from agricultural finance.

5.Poverty Alleviation Program:

Depending on whether a program is planning for India's provincial or urban zones, it can be separated into distinctive categories. Due to the critical predominance of destitution in provincial zones, the larger part of programs are aiming to combat it.

6. Small scale & House businesses credit.

7. Specialized Advance Program.

8. Finance of Import & Export:As their names recommend, purport and send out fund covers the extra costs related to accepting and transporting commodities to and from businesses in other locales of the world. The extend of capital necessities incorporates taxes, cargo rates, demands, and other costs.

9. (LC) Letter of Credit:

A letter of credit, which is additionally alluded to as a narrative credit, financiers commercial credit, or letter of undertaking, may be a kind of installment utilized in worldwide exchange to provide a financially sound bank's financial ensure to a items exporter.

10. Letter of Guarantee:

When your company is incapable to pay its providers for the products or administrations they deliver to your commerce, your bank will ensure installment with a letter of ensure.. In that situation, your bank will reimburse your provider up to a predetermined sum.

11. Other Credit Program.

12.23 Years celebration.

3.3 Project tasks and activities

1. Introductory Budgetary Administrations (Inland Remittance)

2. Financial Administrations (Remote Remittance)

3. Extra Financing Options

4. Utility Services (US): A corporation that looks after the infrastructure for a public service is known as a public utility business. Local community-based organizations to statewide government monopolies are examples of the types of public control and regulation that apply to public utilities.

5. ATM Service:

Automated Teller Machines, sometimes known as ATMs, are self-service banking locations. You can send dollars, check your balance, and withdraw money. By placing ATMs in various locations across the nation, different banks offer their ATM services.

6. Welfare Service:

Introductory Budgetary Administrations (Inland Remittance)

Financial Administrations

(Remote Remittance)

3. Any of the various freely or secretly advertised administrations planned to help underprivileged, troubled, or powerless people or bunches are considered social administrations, in some cases known as welfare administrations or social work. The calling included in providing such administrations is additionally referred to as social service

7. Other-Service

8. Customer Care:

Client care is the assistance and direction a commerce offers to shoppers who buy or utilize its products or administrations. Each industry has unmistakable benchmarks for client benefit, but eventually, the objective of a well-performed benefit is to boost benefits.

Web - based Spot cash

- Quick Settlement Cell
- Western Union
- IME
- Placid Modern Zealand Corp.
- X-Press Cash,
- NBL Quick-Pay
- The Prabhu Bunch Inc
- Send Fast Remittance
- Ria Monetary Benefit
- Trade March
- One-Twenty Remittance
- CBL Cash Transfer
- Cash X-Press
- Samba Monetary Gather, Inc.
- MoneyGram

Information Technology:

A revolution in information and technology is taking place worldwide. Every element of people's lives has been impacted by this transformation, including banking. New delivery methods for

banking services and goods have been made possible by technology, such as ATMs and internet banking (IB). As a result, banks have been leading the way in adopting technology over the past few years. Since receiving modern advances is one of the foremost pivotal components of the victory of financial organizations in common and banks in specific, these changes and improvements within the banking sector have an effect on benefit quality, the long run of the managing an account exercises, and consequently its capacity to stay competitive within the advertise. It empowers banks to contribute more in innovation and data in arrange to induce the most elevated returns and draw in a sizable client.

3.4 Challenges:

- The client persuades.
- Opportunities for banking are offered to customers.
- Offer an inducement.
- Campaigns at schools, colleges, and universities.
- The growth of it services.

CHAPTER 4

Competencies and Smart Plan of Pbl

4.1 Competencies earned:

Our efforts to increase our services and reach throughout the epidemic were not in vain. We are grateful to have received five awards this year and awarded one. For reaching the government's target of disbursing 100% of the CSMSE loan amount, the Premier Bank was given a prize. One of the most prominent tax-paying organizations within the nation was recognized as being us. Additionally, in recognition of our achievements in the previous year, we received the "Top 100 Achievement Award 2020" from the UK's Europe Business Assembly and the "BonikBarta Best Banks Award 2020" from Bangladesh's top business news platform BonikBarta. Even during the pandemic, we were successful in maintaining our AA+ rating. We were succeeded in keeping our AA+ rating even during the pandemic. In acknowledgment of their tenacious endeavors and the achievements they made—even all through the widespread — we gave prizes to 25 SME business owners.

We frequently survey the items and administrations we offer to clients, and we're continuously seeking out for inventive ways to fortify client network all through our whole portfolio of buyer products. We're continuously working to form it less complex for clients to investigate and be guided through the complete extend of products and administrations accessible over our entire department arrange. We moreover felt a solid ought to reach out to country and inaccessible areas so that people may get on with their keeping money in spite of the lockdowns, confinements, and confinements put in put to anticipate the infection from spreading once more. Setting up 2 ATM areas, 5 branches, 20 sub-branch areas, and 5 Islamic Keeping money Windows are all included in this.

Despite medical progress, the COVID-19 pandemic will continue to have a long-lasting impact on Bangladesh and the global economy, which will directly affect the business operations of our organization. I accept The Chief Bank is well-positioned to oversee the challenges this brings.

Due to the success of our varied business model, we clearly recognize our company's priorities going forward. In order to give our clients, Clients, and the communities where we live and work the finest service possible, we are dedicated to building the institution that we want to be. Last but not least, I want to express my gratitude to everyone who has contributed to these challenging years, including the governments, regulators, investors, and clients. But I want to express my personal congratulations to our staff, whose unwavering character has brought honor to them and The Premier Bank Limited.

4.2 Smart plan

COMPUTERIZED Keeping money Administrations Portable App (pmoney): "pmoney" is made to create managing an account straightforward and comfortable, and will help Chief Bank clients with keeping money, charge installment, support exchanges, items, versatile top-up, web-interface, EMI accomplices, My QR code, rebate accomplices, shipper installments, benefit demands, recipient administration, finding PBLs, data and joins, mail notice, and other managing an account administrations that are permitted. Seeing account information for reserve funds, current, DPS, FDR, and advances, among other sorts. From one PBL account to another PBL account in genuine time Interbred Exchange of Reserves Bank to Bank Exchange Real-time Installment of Credit Card Bills Moment WASA Charge Installment and Moment Portable Revive Data on EMIs and the PBL Markdown Offer Message PBL (Department, Complain Cell) Informing Apps Clients with Upgrades, Finding PBL Branches, Operators, ATMs, and Head Quick Track Banking/Fast Track ATM:We offer 24/7 ATM Keeping money over the country where you will utilize your Visa and MasterCard to create banking more suited and helpful. We are too within the handle of interfacing to Bangladesh's National Installment Switch (NPSB), and we expect that all neighborhood cards in Bangladesh that are connected to NPSB will be able to utilize our ATM Managing an account exceptionally before long. Comfortable Self Benefit: The money you wish once you require it is accessible for withdrawal. Greatest per day is BDT 50,000; greatest per exchange is BDT 20,000; and least per exchange is BDT 500. Account Administration: Check Your Adjust - Some time recently you ask a withdrawal, check your accounts adjust. Get a printout of your exchange history and account equalizations utilizing the

smaller than expected explanation choice. More cutting-edge offices will before long be included for the comfort and fulfillment of clients. Stores - Our CDM machine will acknowledge cash and checks for stores. Exchange cash - Move cash from one account to another. Receipt Choices – Cho. Receipt Choices - Select whether or not you need to urge a receipt for your buys. Making an account, preparing advances, and card administrations (Charge & Credit).

Performance Management

The Premier Bank Ltd. is entirely dependent on the talent already on hand. Since 2015, it has used a real-world SMART KPI to transparently analyze the contributions of each individual and assess both quantitative and qualitative success.

Aviable KPI should be SMART

- A. Specifically
- B. Measurably
- C. Attainably
- D. Realistically applicable to the job and
- E. Containing a time-bound demand.

4.3 Reflections

Mobile App:

- Real-time finance exchanges from one PBL account to another PBL account, interbred support exchanges, other bank finance exchanges, and real-time credit card charge installments, among other things.
- Viewing account data for reserve funds, current, DPS, FDR, and advances, among other things.
- PBL Rebate Offer and EMI Information
- Contact PBL (Department, Complain Cell)
- Notify Apps Client on Diverse Overhauls
- Locate PBL Branches, ATMs, Specialists, and Head Quick Track Instant WASA Bill Payment

- Instant Mobile Recharge

ATM/Fast Track Financing:

Helpful Self Benefit: Pull back Stores - Get the money you require after you require it. Greatest per day is BDT 50,000; greatest per exchange is BDT 20,000; and least per exchange is BDT 500. Account Administration: Check Your Adjust - Before you request a withdrawal, check your account's balance. Receive a printout of your transaction history and account balances with the mini statement feature.

New developments: Soon, more cutting-edge facilities will be added for the convenience and satisfaction of customers.

Manager of Mobile Banking (MBM):

- Automatic Alerts: For any transactions made using your registered debit card(s) and internet banking, you will automatically receive alerts on your registered cellphone number. For all other business dealings.
- Vigilant & Extortion Protect: This feature enables monitor account in order to spot any unwanted access.
- Convenience & Time Savings: Keeping track of your account doesn't require frequenting ATMs or branches.
- Utilize the Push-Pull Services
- Find the closest department or ATM.
- Request a cheque book
- Transfer cash between accounts

Statement-E:

- Convenience: Instead of waiting for paper statements, you'd naturally get month to month e-statements on your enlisted e-mail address.

- Convenience & Time Savings: You won't need to visit branches to get your account statements.
- Eco-friendly: protect trees, the environment, and paper.
- Safe & Secure: Your statements are private since only you can access them.

CHAPTER 5

Conclusion and Future Career

5.1 Discussion and Conclusion:

Virtually this entire almost desk already been largely observed during the three-month Premier Bank Ltd. program for internships at the Begum Rokeya Sarani Branch. Learning about general banking so that you can contrast your practical knowledge with your theoretical understanding. The internship program covers all divisions and areas, in spite of the fact that due to time imperatives, it isn't able to dive into detail around each division's exercises. Subsequently, the objectives of this internship program have not been totally fulfilled. In any case, each exertion has been made to guarantee that the objectives of the internship program are met. The development of Bangladesh's banking industry was crucial for the country's economy. In comparison to other industries, Bangladesh's financial sector is now thought to be the most regulated. The country's second-generation bank is called Premier Bank Limited. PBL constantly aims to boost its bottom line by offering a variety of services to customers. They are expanding their branches and services to be closer to the customer. More services being offered more simply how can be done they examine about it constantly. They have the tremendous advantage of traveling a lengthy path because they have more than 23 years of experience. They contend that customer pleasure is a key metric for maximizing wealth. I had several opportunities while working to get experience dealing with clients and acting in ways that an official should, which I could not have learned from a book or in a class. The work was excellent in a banking setting. I improved my communication skills at work, which helped me feel more confident. Even when they are wrong, we must accept these sometimes irrational and enraged people and try to help them understand. Therefore, this behavior may be beneficial for future employment.

5.2 Scope for further career:

During this internship, I have learned a ton. I'm learning how to become a professional with this internship. I now know how to persuade customers. Work together on tasks for the business. I

am aware of how the loan system works. I now have a general understanding of the banking system, which will be useful for future jobs.

The objective of the report was to find out the money related side of the bank's operations. An organizational structure has been depicted at the side a trade viewpoint and a forward-looking viewpoint for the company. The center of this report is on giving common depictions of the bank's operations, administrations, industry position, and competitive points of interest. The study's center is as it were on the structure, parts, and yields of organizations. Whereas composing this report, I had to work inside a few imperatives. Collecting some of the vital information and data is truly challenging. There's a few data that the Bank did not need to reveal since it is exceptionally private. In any case, utilizing this data might make a report superior. Information availability is another limitation. The bank needs adequate documentation of the intrigued installments made on different credits. It is truly challenging to assemble all the truths in fair two months. Underneath are a few more confinements:

Money related data was not precisely accumulated, counting secret data around earlier benefit or item costs. Comparable to all other keeping money organizations, DBL is greatly cautious and cautious when unveiling those points of interest. In those circumstances, I made a few presumptions that driven to a certain level of mistake. Be that as it may, I had done everything I may to urge that delicate data. Another impediment that anticipated this report from being more in-depth or explanatory was time. The relationship directors within the concerned division are greatly active with accomplishing their objectives at the operational or key level. In this manner, it was truly challenging for me to free them and collect a few valuable data approximately their desires and openings related to my issue. But at whatever point they have free time, they have given me useful advice. In spite of these imperatives, I did my best to create this report trustworthy and beneficial to examine.

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APPENDICES

I am thankful that I worked on this renowned company. It provides me great opportunities to learning many things. These will help me in further carrier.

Internship reflection: I was professional after doing the internship I was understand the professional. I have learned how to deal with seniors and customer.

Showing different type's statements prepared by the Branch

Bangladesh Bank Related Statements	
	Weekly fund position (CRR-4% and SLR-16%)
	Monthly sector corporation
	Monthly Schedule Bank Statements-1 (SBS-1)
	Quarterly Schedule Bank Statements-2 (SBS-2)
	Quarterly statement of exchange of torn/ dirty notes
	Half-yearly Schedule Bank Statements-3 (SBS-3)
	Half-yearly deposit insurance pension scheme
Head Office Related Statements	
	Daily reconciliation statement
	Weekly & monthly statement of affairs with income, expenditure & subsidiaries
	Monthly comparative statement
	Half-yearly statement of privilege creditors
	Half-yearly detailed statement of sundry debtors
	Half-yearly & yearly statement of sundry creditors
	Half-yearly statement of other assets
	Half-yearly statement of suspense A/C
	Six column basis data sheet (deposit, loans, gross income & exp., net profit/ loss)
National Board of Revenue (NBR) Related Statements	
	Monthly challan regarding VAT
	Monthly progress report
	Quarterly challan regarding Income Tax of staff
	Half-yearly challan regarding 10% source tax on interest of deposits
	Half-yearly and yearly statement of fixed assets
	Yearly challan of excise duty.

COMPANY DETAILS

The Premier Bank limited could be a private commercial bank with its enrolled office in Banani, Dhaka, Bangladesh. Dr. H. B. M. Iqbal is the Chairman and Shafiqur Rahman is one of the author & Executive of this Bank. M. Reazul Karim, FCMA is the current Overseeing Chief & CEO.

Founded: 1999

Number of employees: 1,947 (2022)

Revenue: 12.95 billion BDT (2022)

Total assets: 26.19 trillion BDT (2022)

Headquarters: 42 Kemal Ataturk Avenue, Banani, Dhaka, Bangladesh

Subsidiaries: Premier Bank Securities Ltd., The Premier Bank Limited, Asset Management Arm

Number of locations: 118 Branches, 10 Sub-Branched, 186 Agent Outlet.

Md. Shumsul Alam 141-15-3275

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