

Internship Report
On
An Analysis of Deposit Schemes of Pubali Bank Limited:
A Study on Principal Branch

Daffodil International University



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On
An Analysis of Deposit Schemes of Pubali Bank Limited :
A Study on Principal Branch

Submitted to:

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Letter of Transmittal

To

Md. Shibli Shariar

Associate Professor and Head

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of the Internship Report.

Dear Sir,

It's my pleasure to show my transitory position report titled "An Analysis of store designs of Pubali Bank Limited: An examination on standard branch." as the essential of hypothesis program under BBA instructive projects.

I should need to thank you for consigning this transitory position report as it permitted me the opportunity to augment my understanding concerning bank execution to run banks capably and suitably.

To make the report a praiseworthy one, I have endeavored my measurement best to collect all the critical information related with the subject. I furthermore believe that the yield will meet the standard as for the ordinary introduction circumstance.

It has been an exquisite difficulty tackling this examination point. I submit it for your minding thought and thank you for your patient and kind course. If any further enlightenment with respect to the investigation is required, I would be available utilizing any methods.

Yours Faithfully

Rima Khatun

ID No: 152-11-4697

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Declaration:

I, the undersigned should need to articulate that this report is solely shown for the piece works titled as "An examination of store designs of Pubali Bank Limited. An examination on standard branch " My polite interest is to the great overseer to recognize this printed material which is the fragmentary fulfillment of the need for the dimension of "Single man of Business Administration (BBA)". I declare that the work done in this composition is novel and it isn't used elsewhere. I should need to achieve more examinations in future with this related point.

Rima Khatun

ID No: **152-11-4697**

Program: **BBA**


Department of Business Administration

Faculty of Business & Entrepreneurship

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Certificate of Originality by the Supervisor:

The paper entitled " An Analysis of store designs of Pubali Bank Limited : An examination on standard branch." has been set up by Rima Khatun, (ID No. 152-11-4697), Program: BBA, Department of Business Administration, Daffodil International University and submitted as midway fulfillment of the essentials for Bachelor of Business Administration under my heading and supervision. The report has been prepared reliant on one of a kind work done by the author. So far as I am careful, she didn't present this report as a required subject of think to this University or to some other association. The report may be recognized for appraisal.



12-06-19

Md. Shibli Shariar

Associate Professor and Head

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement:

it is a gigantic enjoyment to show this Research paper entitled "An Analysis of store designs of Pubali Bank Limited : An examination on rule branch". To the exclusion of everything else, the maker perceives that all of the motions of acknowledgment on account of the Almighty Allah who has enabled the maker to adequately add up to this examination work.

The maker pays significant sentiment of gratefulness and soundly respect to Md. Shibli Shariar great Supervisor for his lord direct, relentless encouragement, unending tirelessness and whose supervision made the maker best inspiration to complete this investigation inside due period. This help has been noteworthy and without it this investigation would never have been done.

I offer extraordinary thanks my good executive Md. Shibli Shariar Head, Department of Innovation and Entrepreneurship, Daffodil International University for his examination, helpful suggestions and creative musings. I am obliged to the going with people for his responsibilities to the hypothesis paper.

Executive Summary:

The Banking business is a champion among the most charming endeavors in Bangladesh. Reliably, this industry is creating at a higher pace. With this improvement the modernization of setting aside extra cash systems has similarly upgraded a ton. The entry of worldwide banks in the country and in the meantime the advancement of Private Commercial Banks have made this business uncommonly forceful

Pubali Bank is the greatest Commercial Bank in Private Sector in Bangladesh. It gives mass dealing with a record organizations to the customer through its branch orchestrate wherever all through the country. This Bank has been expecting a crucial activity in money related, current and country headway and moreover in the as a rule fiscal enhancement of the country since its start through hold subsidizes enactment and hypothesis of advantages. The evaluation of bank execution is a stunning procedure including relationship between nature, internal errands, and outside activities. An authoritative focus of the administrators is to support the estimation of bank's esteem shares by accomplishing the perfect mix of benefits and risks. In such manner bank the block needs to construct a total course of action in order to recognize goals, targets, spending designs and strategies that will be solid with the development of offer characteristics. In this report I generally revolved to store plots around Pubali Bank Limited. I tried to give a diagram of the examination of store designs of Pubali Bank.

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Chapter One

Introduction

1.1 Introduction:

Banks assume a critical job in the business area and industrialization of a nation. Essentially, bank gathers store from the surplus units and loans it to the shortage units against enthusiasm for a specific period. Under this circle, the bank offers diverse premium notes and different choices to their clients to dispatch and store their cash. A large portion of the normal between the banks, just the client benefit and different offices fluctuate.

A Significant development in the GOP with lower expansion level was accomplished amid the previous couple of years in spite of a large group of unfavorable outside part advancements like South-East Asian emergency and later worldwide retreat and different local afflictions including annihilating surges.

Out of sight of progression of the monetary arrangements in Bangladesh, there are numerous administration banks, semi-government banks, private and outside banks. Pubali Bank Ltd is one of the biggest and driving private business segment banks in Bangladesh.

1.2 Background of the Study:

Banks acknowledge a fundamental occupation in the business zone and industrialization of a nation. Fundamentally, bank amasses store from the surplus units and credits it to the need units against fervor for an express period. Under this circle, the bank offers grouped premium notes and unmistakable choices to their clients to dispatch and store their cash. A huge portion of the ordinary between the banks, just the client advantage and unmistakable work environments sway.

A Significant enhancement in the GOP with lower improvement level was developed amidst the recent years despite a huge social event of negative outside part types of progress like South-East Asian emergency and later generally speaking pull back and differing adjacent sufferings including obliterating surges.

Far away of development of the cash related approaches in Bangladesh, there are different association banks, semi-government banks, private and outside banks. Pubali Bank Ltd is one of the best and driving private business partition banks in Bangladesh.

1.3 Objectives of the Study:

As business student it is indispensable to undergo some practical Report like this for the purpose of having flavor of professional atmosphere and make rectification, as required.

1.3.1 Broad Objective

- i. The broad objective of the study is to examine overall deposit management system of Pubali Bank Limited.

1.3.2 Specific Objectives

- To analyze various deposit schemes of Pubali Bank Ltd.
- To examine the deposit appraisal procedures followed by Pubali Bank Ltd.
- To find out some problem (if any) of the deposit schemes.
- To recommend some suggestion to overcome those problem.

1.4 Scope of the Report:

This report covered the overall deposit system of Pubali Bank Limited and also includes relationship of the customers with the bank as well as the deposit Principals covered by the bank as a general banking system.

1.5 Limitations of the Report:

The present Report was not out of limitations. But as an intern it was a great opportunity for me to know the banking activities of Bangladesh especially Pubali Bank Ltd. Some restraints are disclosed bellow:

- Data insufficiency limitation is the main constraint in the development of the report.
- As I am a not an employee of PBL, some data could not be collected due to internal security of the bank
- This report did not include the whole financial position of MBL, actually more focused on investment of the bank.
- Lake of Experience.

Chapter Two

Research Methodology

2.1 Methodology of the Study:

gathered from:

- Annual report of Pubali Bank Limited.

The examination requires a productive methodology from decision of the topic to course of action of the last report. To play out the examination, the data sources were to be recognized and assembled, to be described, analyzed, deciphered and showed deliberately and key centers were to be found. The general technique of theory has been given as underneath.

2.2 Data Source:

The examination is just a connecting with investigation and along these lines it is basically established on the information from discretionary data sources. The data are assembled from:

Assistant Data Sources:

The assistant wellsprings of data are

- Bangladesh Bank expound on store designs of the picked bank.
- Different books, journals and Articles.
- Printed chronicle in different locales, paper, and so on.

The examination requires an intentional framework from decision of the point to availability of the last report. To play out the examination, the data sources were to be recognized and accumulated, to be described, dismembered, interpreted and showed in an organized way and key centers were to be found. The general method of methodology has been given as underneath.

a) Selection of the subject: The topic of the examination was allotted by the good executives. While distributing the topic basic proposition and proposals were given by my great boss to make this transitory position report a productive and perfect one.

b) Identifying data sources: Essential data sources, for instance, assistant data source, were recognized that would be relied upon to carry on the examination and complete this report. Information accumulated to furnish this report is both from helper sources.

c) Data Collection: Secondary data were assembled from Annual Report of Pubali Bank Limited, Different books, journals and Articles and Printed record in different destinations, paper, and so on.

d) Classification, examination, illustrations and presentation of data: Some math and graphical mechanical assemblies are used in this report for separating the accumulated data and to requesting those to unravel them in an indisputable and reasonable way.

e) Findings of the examination: The assembled data were researched and were pointed out and showed up as revelations. Scarcely any proposals are also made for advancement of the current situation.

f) Final report status: in light of the recommendations of my reasonable staff a couple of cures were made to demonstrate the paper in this edge.

2.3 Data Analysis and Evaluation:

So as to accomplish more extensive destinations information are assembled from optional source. Examining information to abridge it and search for examples is a vital piece of each assessment. The alternatives for doing this have been gathered into two classifications –

Quantitative information (number)

Qualitative information (content, pictures)

Investigating words, either expressed or composed, including survey reactions, meetings, and archives

Chapter Three

Organization Overview

3.1 History of Pubali Bank Limited:

The Bank was at first ascended in the Banking circumstance of the then East Pakistan as Eastern Mercantile Bank Limited at the action of some Bangalee businessmen in the year 1959 under Bank Companies Act 1913 for offering credit to the Bangalee business visionaries who had compelled access to the credit in those days from other cash related associations. After independence of Bangladesh in 1972 this Bank was nationalized by technique of the Government and renamed as Pubali Bank. Thusly due to changed conditions this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. Since inception this Bank has been accepting a basic employment in budgetary, present day and plant headway and furthermore in the as a rule financial enhancement of the country through save subsidizes actuation and theory of benefits.

At Present, Pubali Bank is the greatest private business bank having 473 branches and it has the greatest continuous united electronic setting aside some cash mastermind.

3.2 Profile of the Bank:

Name of the Company Pubali Bank Limited

President and Managing Director Mr. Helal Ahmed Chowdhury

Authentic Status: Private Limited Company

Selected Office: Pubali Bank Limited, Head Office, 26, Dilkusha Commercial Area, Dhaka - 1000, Bangladesh. G. P. O. Box. Number : 853

Affirmed Capital: Tk. 20,000.00 million

Paid up Capital: 8,384.51 million

Reserve: 11,920.99 million

Number of Branch 444 branches

Website www.pubalibangla.com

3.3 Functions of Pubali Bank Limited:

The PBL is exceptionally not equivalent to other furtively and directed business bank working in Bangladesh, it creates as a pioneer in the business instead of an aficionado .The activity will be in the zone of organization, steady effort being made to incorporate new estimations. So clients

can get "Additional" in matter of organization proportionate with the necessities and essential s of the country's creating society and making country. The components of the Pubali Bank Limited are as under:

- To keep up a wide scope of store accounts.
- To make adventure
- To lead outside exchange business
- To grow other setting aside some cash organizations
- To lead Social welfare practices through Pubali Bank foundation.

Pubali Bank Limited does the recently referenced limit by three division to be explicit general dealing with a record, outside exchange and adventure.

3.4 Corporate vision

- "Providing customer driven profound established dealing with a record organizations"

3.5 Corporate Mission

- To be the most respected and supported brand among each cash related pro centers in Bangladesh
- To give a superior motivation than the customers by fulfilling their money related needs in the speediest and most fitting way.
- To give world class back, capital and peril the administrators things bundled with grouped assortment and division, passed on fiscally through the client's choice of scattering channel seeing the astounding lifetime budgetary necessities of clients.
- To manufacture an empowering relationship with the structure, calling enhancement, planning and rewards to ensure the vision is cultivated.
- Using versatile development, scale and danger the board to ensure our organizations are transcendent regard.

3.6 Objectives of PBL

- To achieve positive Economic Value Added (EVA) consistently.
- To be grandstand pioneer in thing advancement.
- To be extraordinary compared to other three Financial Institutions in Bangladesh

to the extent cost viability.

- To be one of the primary five Financial Institutions in Bangladesh to the extent bit of the pie in all essential market parcels we serve.

3.7 Corporate Slogans:

- Efficiency is our quality

3.8 Corporate Culture:

Laborers of PBL share certain ordinary characteristics that help to make a PBL corporate culture.

- The client begins things out.
- Search for master flawlessness.
- Openness to new considerations and new methodologies to engage creative energy.
- Quick yet proper fundamental authority.
- Flexibility and incite response.

3.9 Corporate Values:

Client Centric Financial Services by keeping up corporate and business morals and straightforwardness at all dimension.

Guiding principle:

- Service magnificence
- Customer center
- Trust
- Commitment
- Integrity
- Business morals
- Mutual regard
- Teamwork
- Result driven
- Responsible citizenship
- Building what's to come

3.10 Organizational Structure of Pubali bank constrained:

Assignment in climbing request

Sl. No. Designation

- 1 Managing Director
- 2 Deputy Managing Director
- 3 Senior Executive Vice President
- 4 Executive Vice President
- 5 Senior Vice President
- 6 Vice President
- 7 Senior Assistant Vice President
- 8 Assistant Vice President
- 9 First Assistant Vice President
- 10 Senior Executive Officer
- 11 Executive Officer
- 12 Principal Officer
- 13 Management Trainee
- 14 Officer
- 15 Junior Officer
- 16 Assistant Officer

3.11 Managerial Hierarchy of Pubali Bank Ltd:

- Executive
- Top managerial staff
- Official advisory group
- Overseeing Director
- Overseeing Director

Agent Managing Director

Senior Executive Vice President
 Official Vice President
 Senior Vice President
 VP
 Senior Assistant Vice President
 Right hand Vice President
 First Assistant Vice President
 Senior Executive Officer
 Official Officer
 Vital Officer

Senior Officer
 The executives Trainee Officer
 Junior Officer

3.12 Form of Organization

- Board of Directors

- Executive Committee
- Audit Committee
- Management Committee

3.12.1 Executive Committee

Each standard issue past the appointed powers of the Management are picked by or controlled through the Executive Committee, subject to endorsement by the Board of Directors.

3.12.2 Audit Committee

As per the standards of Bangladesh Bank, a 03(Three) people Audit Committee of the Board of Directors has been molded to help the Board in issues related to Audit and Internal Control plan of the Bank.

3.13 SWOT examination of Pubali Bank:

The SWOT examination contains the affiliation's internal quality and weaknesses and outside conditions and risks. On a very basic level, this examination is a sensible structure for a precise examination that workplaces organizing the external risks and openings with the inside weakness and characteristics of the affiliation.

SWOT examination gives an affiliation a comprehension of what they can do in future and how they can battle with their present opponents. This gadget is basic to recognize the present position of the affiliation like bank in regard to other individuals, which are playing in a comparable field and moreover used in the key examination of the affiliation

Interior Factors

Interior Strengths(S)

Interior Weaknesses (W)

Outside Factors

Outside Opportunities (O) SO Strategy:

Maxi - Maxi

Possibly the best technique, Utilizing the bank's qualities to exploit opportunities. WO Strategy:

Little - Maxi

Advancement procedure

To beat shortcomings In request to exploit openings.

Outside Threats (T) ST Strategy:

Maxi - Mini

Utilization of qualities to adapt to dangers or to dodge threats. WT Strategy:

Smaller than normal - Mini

Conservation, bankruptcy
and so on.

Amid my temporary job period in Pubali Bank I have discovered a few perspectives identifying with the Bank's qualities, openings, shortcomings and dangers, which I think, influence the bank's execution.

These are given underneath:

Qualities

- a) As a huge bank, it has qualified and experienced labor.
- b) Branch area is appropriate for business.
- c) Bank's advantages position is very attractive and now there is no reserve emergency.
- d) Being a nationalized managing an account association, it generally gets government bolster in the majority of its activities.

Shortcoming

- a) Bureaucrat official process hampered the day by day inward work process.
- b) Lack of inspiration for the specialists.
- c) Low compensation structure for the workers.
- d) at times the board worker connection isn't great

Openings

- a) Expansion of new speculation regions.
- b) Scope for robotization will open a major entryway of chance.
- c) if there should arise an occurrence of store emergency Pubali Bank gets government bolster.
- d) The bank embraces require based preparing program.

Dangers

- a) Newly created privatized and remote banks.
- b) Facing an incredible challenge with other business banks and budgetary establishments.
- c) Loan recuperation frameworks are exceptionally powerless.
- d) Policies are not drilled legitimately.

Chapter-4

Deposit Analysis of PBL

4.1 Overview of Deposit Analysis of PBL

There are distinctive kinds of store in PBL. Be that as it may, each store is distinctive with other and the measure of store is likewise extraordinary with other store. In underneath the stores are appeared by the graph.

4.2 Deposit Product and Services are

Store account is one of the imperative wellsprings of bank's assets. So as to pull in clients the banks offer appealing offices to various kinds of store accounts holders. Some Deposit Account is as per the following:

4.2.1 Types of Deposit Accounts-

- Current Deposits
- Savings Bank Deposits
- Fixed Deposits (Term Deposit)
- Short Term Deposits
- Monthly Term Deposits

4.2.2 Schemes offered by PBL

- Monthly Saving Scheme
- Monthly Benefit Deposit Scheme
- Quarterly Benefit t Deposit Scheme
- Time Benefit t Deposit Scheme
- Double Benefit Deposit Scheme
- Super Benefit Deposit Scheme
- Special Saving Scheme and Advance Benefit t Deposit Scheme

4.3 Total deposit status of PBL:

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

Year	2012	2013	2014	2015	2016	2017
Total Amount of Deposit Tk. (In Millions)	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:

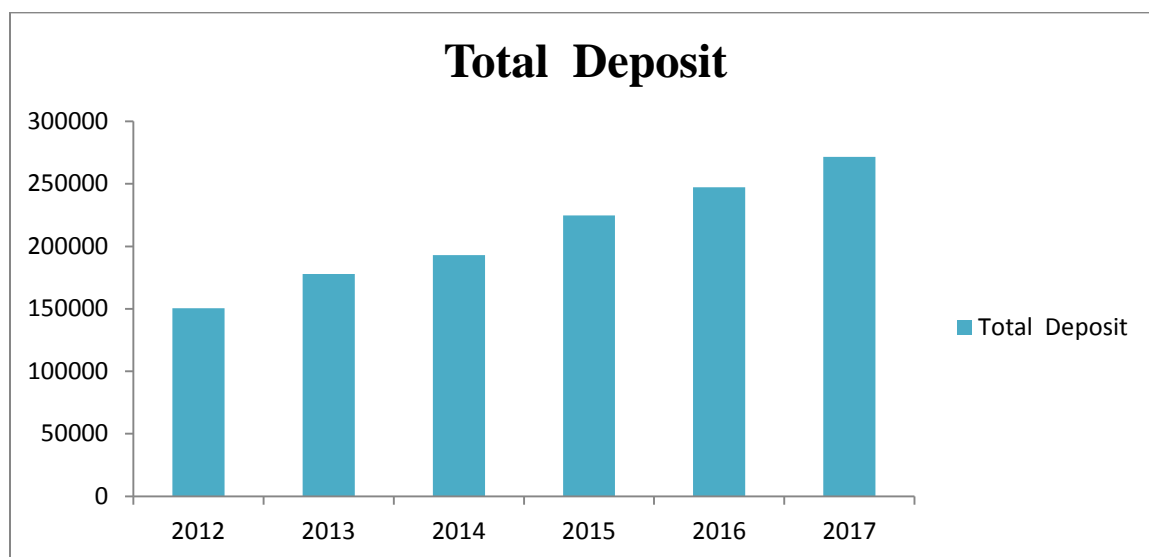


Figure 5.1: Total deposit of PBL from 2012-2017

4.4 Current deposit:

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 collect 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	2013	2014	2015	2016	2017
Amount (In Taka)	19258750241	24587963104	26589634120	28815286575	34815756349

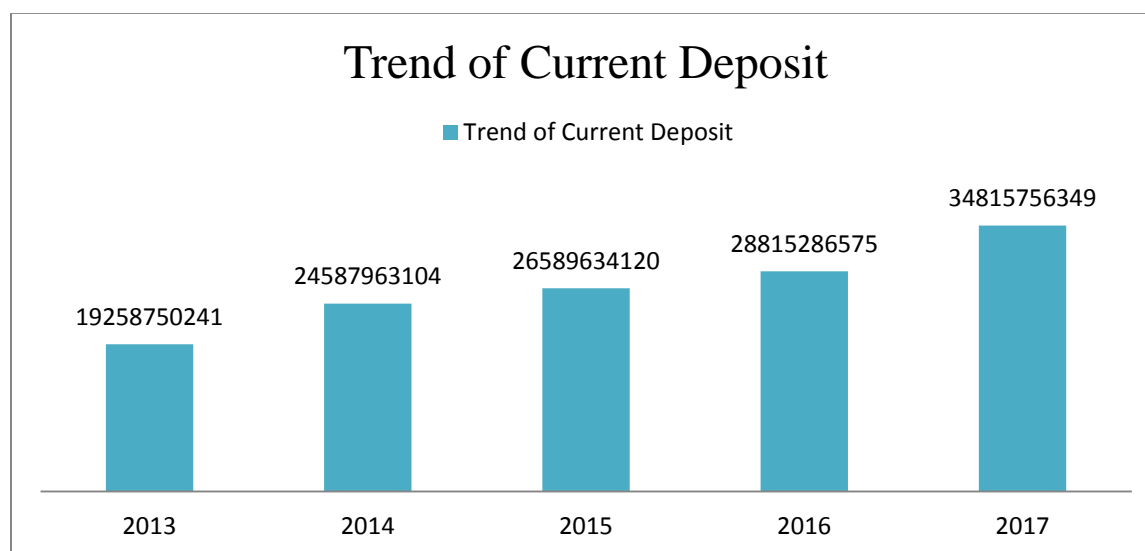


Figure: 5.2 Trend of Current deposit from 2013-2017

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.

4.5 Savings Bank Account

Current store is essentially ask 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 Tk. 200.00 is required as starting store
- Frequent withdrawal isn't empowered.
- Normally withdrawal not permitted more than ¼th of the offset with limit of Tk. 1000/ - in seven days.
- 7 days see is required for withdrawal of extensive sum.
- The rate of intrigue is 6.50% against S.B Account.

Relative position of Savings Deposit of Pubali Bank Limited

Year	2013	2014	2015	2016	2017
------	------	------	------	------	------

Sum	47852451021	51248796200	56258741200	62201794370	64285734472
-----	-------------	-------------	-------------	-------------	-------------

Graphically Presentation is as per the following:

Figure: 5.3 Trend of Savings store from 2013-2017

Over this Figure: 5.3 presents the patterns of reserve funds store account over the five years. It has been seen that the development in 2013-2017. It appears that this store wind up stable. So this bank needs keep it in future like others.

4.6 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 of concurred period.
- Payment requested before expiry of concurred date then Penalty is charged.
- Introducer isn't required.
- Copies of Party and 2 duplicates of Nominees photo is required.
- Loan is endorsed against FDR.

Near position of FDR Deposit of Pubali Bank Limited

Year	2013	2014	2015	2016	2017
------	------	------	------	------	------

Sum	98545214800	98542154200	102587451104	138347967344	142242867532
-----	-------------	-------------	--------------	--------------	--------------

Graphically Presentation is as per the following:

Figure: 5.4 Trend of FDR store from 2013-2017

Over this Figure: 5.4 present the patterns FDR store over the five years. It has been seen that the development in 2013-2017. It appears that this store wind up stable. So this bank needs keep it in future like others

4.6.1 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 months	7.5%
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%

4.7 Other Types of Deposit Accounts:

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

4.7.1 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 part 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 differs from 7 days to 30 days

Funds plans

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

4.7.2 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	16,15,000	24,22,500	32,30,000	40,37,500

Years										
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

4.7.2 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. 50000 or it's duplicate for a long time.

Advantages

A settled measure of cash in consistently for a long time

4.7.3 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. Amid the time of continuation of advance, quarterly advantages will be attributed just to advance record.

4.7.4 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.

4.7.5 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.

4.7.6 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.

4.7.7 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.

4.7.8 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)".

4.7.9 Double store plot

Targets

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

Mode

- Deposit a settled measure of cash, say tk. 50000 or it's duplicate for a long time.

Advantages

- After seven years saved sum will be multiplied.

4.8.0 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 PBI reestablish the money for Hajj reason. The put away money under this arrangement is placed assets into different endeavor by following Islamic shariah.

4.8.1 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.

4.8.2 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 and for this he will be fit the bill for get Tk. 26344/- for quite a while and Tk. 1,32,920/- for quite a while, after store of Tk. 100/- consistently.

4.9 Interest Rate Scenario for different types of deposit schemes:

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	6.00%
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.	Fixed Deposit Receipt	1 Month, Any amount	4.00%
		3 months , Below Tk. 1.00 crore	6.00%
		3 months , Tk 1.00 crore and above	6.00%
		6 months , Below Tk. 1.00 crore	6.50%
		6 months , Tk 1.00 crore and above but below 10 crore	6.50%
		6 months , Tk 10.00 crore and above	6.50%
		12 months and above	7.00%

4.10 Financial Position at a glance:

Particulars	(in million taka)					
	2012	2013	2014	2015	2016	2017
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	8,384.51	8,384.51	8,803.74	8,803.74	9,508.04
Reserve fund & other Reservers	10,420.19	11,920.99	14,055.64	16,071.38	16,340.67	14,912.27

Total Deposits	1,50,418.81	1,77,878.17	1,93,090.24	224,808.59	247,278.50	271,708.96
Total Advances	1,22,068.52	1,36,940.46	1,49,974.53	173,125.42	203,011.23	239,539.60
Total Investment	30,691.15	48,678.92	48,970.73	57,881.68	48,865.75	53,527.20
Import Business	108,120.30	97,380.40	97,516.90	112,564.30	121,852.00	141,670.20
Export Business	59,004.80	69,484.40	77,071.30	85,740.40	86,764.10	96,127.50
Bridge Finance	6.78	6.26	6.22	5.55	4.81	4.81
Total Income	20,778.37	24,418.00	25,629.36	25,637.59	24,407.68	27,310.89
Total Expenditure	14,642.57	16,858.20	18,547.97	18,303.48	17,851.20	19,126.00
Pre-tax Profit	6,135.80	7,559.80	7,081.39	7,334.11	6,556.47	8,184.89
Net Profit	1,761.98	2,305.54	3,070.13	2,895.29	1,334.95	-281.20
Total Assets	1,92,947.92	2,28,533.77	2,48,386.50	285,462.25	320,361.89	368,314.62
Fixed Assets	3,502.80	3,735.99	4,024.58	3,917.77	3,788.44	3,686.86
Other Information						
Number of Employees	6,689	6,472	7,645	7,086	7,204	7,652
Number of Shareholders	1,06,876	1,02,604	92,836	75,058	62,687	52,515
Number of Branches	419	423	434	444	453	465
Earning per ordinary Share (taka) (Absolute EPS for Taka 10 Face Value)	4.68	2.75	3.49	3.29	1.52	-0.3

Chapter-5

Findings, Recommendations and Conclusion

5.1 Findings

PBL has such a great amount of effect in the store in various securities instead of earlier year to adapt to showcase speculation creation.

- PBL is in state of lower overall revenue all through the most recent couple of years.
- PBL has more long haul store than momentary store, and because of focused market PBL needs to acquire greater expense on their stores.
- PBL has absence of labor to serve the developing client request. So they not are having the capacity to give administration to the client in effective way.
- PBL don't have any powerful preparing arrangement. In spite of the fact that it has a preparation organization however they are not utilizing this establishment appropriately.
- The customers will undoubtedly present a great deal of records to the bank to profit Consumer Credit. The Bank is over-burdening the customers by charging so much records and papers which appears to the customers being badgering by the pertinent officer.
- In a couple of case I have seen that the opportune individual isn't set in the perfect place.

5.2 Recommendations

- New speculation plans ought to be acquainted with meet client requests to remain ahead in rivalry and better fulfill client necessities.
- Management should put perfect individual in the correct place.
- Accounting arrangement of the Bank ought to be programming base.
- Proper future anticipating is considerably more required in the event of credit or speculation openings.
- The bank needs to enhance their store arrangement. The store of the bank should be progressively differentiated.
- Large speculation hazard must be limited and ought to be accentuation to its SME and customer credit conspire with the goal that recuperation rate may increment and hazard may diminish.
- The representative particularly acknowledge office are bargain for various component of hazard, so they need to appropriately prepared.
- In request to effectively actualize the system, the in-house limit improvement is critical. This is to be done through constant preparing of the workers.
- Extend the business to existing customers through more item go and enter new markets through development of system in rustic regions.
- The bank needs to guarantee satisfactory and convenient advance misfortune arrangements are made dependent on genuine and anticipated misfortunes.
- PBL should focus on Smoothing administration and diminishing time utilization. Along these lines, MBL should enroll more workers at their branches.
- Ensure the utilization of most recent innovation in saving money activity to take care of up the clients 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 develop new items and administrations to pull in their ideal clients. To put it plainly, MBL 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. All things considered, they are will undoubtedly furnish amazing managing an account administrations with the most recent innovation to get ideal profit for investor's value guaranteeing security of contributor's cash and endeavoring hard and fast endeavors to acquaint their imaginative items with their current and planned clients. Banks dependably contribute towards the financial advancement of a nation. MBL 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.

5.4 Bibliography

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