



**An Analysis on General Banking Operations of Sonali Bank Ltd
A study on sherpur nalita bari branch**

by

ID: 191-11-786

Md Rifat Hossain

Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Supervised By:

Mr. Mahbub Parvez

Associate Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University



DAFFODIL INTERNATIONAL UNIVERSITY

MAY 2025

Letter of Transmittal

To

Mr. Mahbub Parvez

Associate Professor

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report titled “**An analysis on general banking operations of Sonali Bank Ltd: A study on Sherpur Nalitabari Branch**”

Dear Sir,

I am pleased to submit my internship report to you after completing it successfully. I have tried my best to include the most recent information and relevant subjects in the report. Also have accommodated every piece of advice you gave me for my internship report. The analysis in the report was based on the data and information that I had collected during my internship. And made every effort to assure correctness, despite certain limitations caused by time restraints and other circumstances.

The report is submitted for your acceptance.

sincerely

Md Rifat Hossain

ID: 191-11-786

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Certificate of The Supervisor

This is to certify that , the internship Report titled “An analysis on general banking operations of Sonali Bank Ltd: A study on Sherpur Nalitabari Branch” which is the part of too get degree from daffodil International University is prepared by Md Rifat Hossain , id : 191-11-786. He prepared the report under my direct supervisor. This report has been considered as a part of this training and serves as a proof of work done well.

Signature



Mr. Mahbub Parvez

Associate Professor

Faculty of Business & Entrepreneurship

Daffodil International University

ACKNOWLEDGEMENT

First of all, I would like to express my sincere gratitude to Almighty Allah for granting me the strength, patience, and wisdom to complete this project successfully.

I would like to convey my deepest appreciation and heartfelt thanks to my honorable supervisor, whose valuable guidance, continuous support, constructive suggestions, and encouragement greatly contributed to the successful completion of this study. Without his/her insightful instructions and academic direction, this project would not have reached its present form.

I am also grateful to the respected faculty members of the Department of Business Administration, Daffodil International University, for providing me with the theoretical knowledge and practical understanding that formed the foundation of this research.

My sincere thanks go to the officials and employees of Sonali Bank Ltd., Sherpur Nalitabari Branch, who kindly shared their experiences, information, and cooperation during my internship and data collection period. Their practical insights and willingness to assist were invaluable to the completion of this report.

I would also like to acknowledge the support of my friends and classmates, whose encouragement and cooperation helped me throughout the preparation of this paper.

Finally, I express my heartfelt gratitude to my parents and family members for their continuous motivation, moral support, and unconditional encouragement throughout my academic journey.

Md Rifat Hossain

ID: 191-11-786

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

DECLARATION

I hereby declare that the project paper entitled “**An Analysis on General Banking Operations of Sonali Bank Ltd: A Study on Sherpur Nalitabari Branch**” is an original work carried out by me under the supervision of my honorable supervisor. This report has been prepared in partial fulfillment of the requirements for the degree of **Bachelor of Business Administration (BBA)** from **Daffodil International University**.

I further declare that this report has not been submitted, either in whole or in part, to any other university or institution for the award of any degree, diploma, or professional qualification. All sources of information and data used in this study have been properly acknowledged and referenced where applicable.

To the best of my knowledge and belief, this project paper contains no material previously published or written by any other person except where due reference has been made.

Rifat Hossain

Md Rifat Hossain

ID: 191-11-786

Major in Finance

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Executive summary

This report presents a comprehensive analysis of the general banking operations of Sonali Bank Ltd, with a particular focus on the Sherpur Nalitabari branch. Being one of the largest state-owned commercial banks in Bangladesh, Sonali Bank plays a very important role in providing savings accounts, loan disbursements, remittance services, and government-related transactions to the general public. In this study, the effectiveness of delivering these services is going to be evaluated.

at the branch level and determine its operational strengths, weaknesses and future opportunities. This report has been conducted by performing a direct observation and informal interviews with employees. The analysis of secondary data on revenue, staffing, loan disbursement and remittance collection. Over the last five years. The organizational structure, divisions, financial strengths, and of the bank. Corporate social responsibilities were also put as a context. It has an indication that annual revenue and the number of employees are slowly decreasing, as demonstrated in the result. Which may reflect ineffective customer handling and operations. However, on the other side, the branch is progressively doing better in loan issue and remittance receipt, it signifies the confidence in it and its applicability among the customers. Different problems have been indicated, as poor level of digitization, lack of feedback systems about the customers, and declining. Among the factors, which influence long-run service quality, are human resources, among others. It is based on the insights that the report gives specific recommendations on the adoption of high-tech digital banking, optimization of human resources, and financial awareness community level programs.. With the implementation of such approaches, Sonali Bank Sherpur Nalitabari Branch will be able to work more effectively and strengthen its position as a trustworthy financial organization.

In the end, while the core functions of banking have been kept alive within the branch successfully, any growth, to be competitive in the rapidly evolving Bangladesh banking arena, needs to keep pace with customer expectations and technological changes.

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CHAPTER ONE

INTRODUCTION

1.1 Origin of the Report

The internship and submission of a comprehensive report based on practical experiences is an academic requirement for the students under the Bachelor of Business Administration program at Daffodil International University. This report has been prepared to fulfill that requirement, entitled "An analysis of general banking operations of Sonali Bank Ltd: A study on Sherpur Nalitabari Branch". The study is based on the internship experience gained in the Sherpur Nalitabari Branch of Sonali Bank Ltd and comprises observations and understanding of different functions and day-to-day activities of the bank. It is expected to bridge the gap between mere theoretical understanding and real-life banking operations to enhance practical understanding regarding general banking systems in a state-owned commercial bank.

1.2 Background of the Report

Banking is very much vital in the economic development of a country by providing various types of financial services that support individual and institutional growth. Among the state-owned commercial banks in Bangladesh, Sonali Bank Limited is one of the largest and most prominent. With its wide network of branches and diversified range of financial services, it plays a vital role in the country's financial system.

The report is composed in response to my internship experience in the Sherpur Nalitabari Branch of Sonali bank limited. The report aims at having a clear understanding of how general banking operations are carried out. It is concerned with the main activities of the bank such as the management of accounts, cash transactions, remittance services and customer services. Through examining such functions, the report aims to give opinions on the role played by the branch in ensuring that the bank achieves its total mission and objectives and supports financial needs of the people in the region.

1.3 Objective of the Report

The critical aim of the present report is to realize and examine the overall banking activities of Sonali Bank Limited, in particular, Sherpur Nalitabari Branch. This would involve looking at the manner in which the branch operates its day-to-day operations, serves customers, and performs its mandate as a state-owned financial institution.

Specific Objectives:

To learn the general banking operations structure and operations at branch level.

Determine the efficiency and effectiveness of the operations processes.

This is to evaluate customer service procedures, which will determine areas that require enhancement as far as the general banking operations are concerned.

1.4 Methodology

The preparation of this report has been done by consulting both the primary and secondary sources of data in order to make it complete in terms of the general banking functioning of the Sonali bank Ltd, Sherpur Nalitabari Branch. The data concerning the research goals has been gathered, digested, and comprehended systematically.

Data Collection Methods

Primary Data:

Personal observation throughout the internship time.

Informal talks and interviews with the bank officers and employees.

Customer contact to know service delivery.

Secondary Data:

Sonali Bank Ltd official documents and brochures.

Bank annual reports and publications.

Data on the official site of the bank.

Associated books, journals and web articles.

Data Analysis Techniques

Data acquired was arranged and evaluated qualitatively to decode the functioning of the branch. Performance evaluation was conducted through descriptive analysis and SWOT analysis in order to extract important insights.

1.5 Limitation

Even though it was attempted to compile this report in detail, some limitations were experienced throughout this study period:

Lack of access to Information:

The bank had a policy on information disclosure where some of the operational data and internal records could not be accessed.

Branch-Specific Focus:

The research is grounded on the Sherpur Nalitabari Branch of Sonali Bank Ltd alone; therefore, the results might not be reflective of the practices of the other branches, and the entire bank.

Lack of Customer Feedback:

The lack of time during the interaction meant that the structured survey with the customers could not be done and this would have been a valuable input to the quality of the service and the satisfaction.

CHAPTER TWO

ORGANIZATIONAL OVERVIEW

2.1 History of Sonali Bank Limited

One of the largest Bangladesh based state-owned commercial banks is Sonali Bank Limited. It was established in 1972 by the merger of branches of National Bank of Pakistan, Bank of Bahawalpur and premier Bank which were running in East Pakistan prior to independence. The bank started its path with the main aim of helping the nation to recover its economy after the war and then develop by including the finances.



Figure 1.1 :Sonali Bank Ltd

It has been significant in the expansion of the banking outlets in the underserved and unbanked regions of the nation and as such have been significant in the national development and government initiatives. With this good base nationally, millions of people trust the bank and Sonali Bank has remained to serve people, corporate, and government customers with an excellent range of financial products.

2.2 Vision, Mission, Goal and Philosophy.

Vision

To emerge as the most reliable and customer responsive state owned commercial bank in Bangladesh, which plays a proactive role in the development of national economy and makes available financial services to everyone.

Mission

The delivery of safe, trustworthy and effective banking services to the clients in every area.

To increase financial inclusion through increasing coverage of the underserved and the rural region.

To cultivate national growth by mobilizing the resources and lending judiciously.

Make the banking operations transparent, accountable and innovative.

Goal and Philosophy

The research study aims at constructing a pragmatic, real-world, on-site comprehension of the way general banking operations take place under a live branch environment, and will target Sonali Bank Ltd., Sherpur Nalitabari Branch. Sonali Bank, which is the biggest state-owned business bank in Bangladesh, is of great significance regarding financial inclusiveness, government transactions, remittance assistance, and the financial development of the rural sector. An analysis of the functionality of its branch structure will give a clue of the overall banking system of routine in the country. The research will concentrate on the process of core activities at the branch level which includes opening accounts, cash handling, clearing, remittance management, and customer service and how these activities change in response to changes in both structural, technological, and human resources during 2020-2024. This would result in the identification of the strengths, gaps, and areas of improvement that would certainly establish how the branch banking operations are effective and efficient.

On its part, the study is premised on the fact that banking is not just a management of money, but a system of service, and is technologically enabled and customer-oriented, as well. The accuracy, reliability, transparency, and digital competence are essential to the current banking, and one should not forget that people have to interact and establish a trust and offer a good service. It is based on a two-fold philosophy that is reflected in the study:

- 1) Operational Realism: The bank operation is the performance of the bank, which is dependent on the real time operations, the skills of the employees, the integration of the system and adherence to the regulations.
- 2) Service-Centric Philosophy: Banking is a mode of relations between the bank and the clients. The keys to success are service quality, responsiveness, and the customer experience.

In this paper, we also note that effective banking performance is a combination of technology and human beings. Technology reduces the errors, accelerates the procedures, and improves the report accuracy, whereas the human experience is indispensable concerning management of relations, issues resolution, and procedure verification, not to mention individual support. This ambivalent opinion is especially relevant to the rural branches of Sonali Bank, where the digitalization process is not complete yet, and the clients frequently need the assistance of the employees. It is useful in explaining how a branch can be capable of managing heavier workloads with fewer people as time goes by and the role of staff competences in determining customer satisfaction despite the growing number of digital tools included in the suite. One of the principles here is that structural improvement does not come as a solution, but it comes as a journey. Between 2020 and 2024, the branch was gradually transferring to semi-automated systems over the course of a time, and the modernization itself requires spending on a gradual increase in the technological level, training, and management. As a result, the research needed to examine the present operations as well as the course of history, along with the possibility of its evolution.

Objective

Customer satisfaction is the primary goal of Sonali Bank achieved within the scope of stability, profitability, and consistency of the bank. The bank aims at expanding its digital banking operations, streamlining the provision of its services, and being very relevant in socio-economic development.

2.3 Sonali Bank Limited Organization chart.

The hierarchically structured Sonali Bank Ltd. ensures a smooth operation of the organization, having centralized control as well as efficient service provision by all the branches. It has chain of command starting with the head office down to regional level and branch level.

Organizational Chart (Simplified):

Board of Directors
Organizational Chart (Simplified):

Board of Directors

Responsible for policy formulation, strategic decisions, and oversight.

Chief Executive Officer (CEO) / Managing Director

Leads the entire bank and ensures the implementation of board policies.

Deputy Managing Directors (DMDs)

Support the CEO in overseeing multiple divisions including Finance, Operations, Credit, HR, and IT.

GMs

Oversee operations across various zones and monitor performance indicators.

Deputy General Managers (DGMs)

Assist and support GMs, while undertaking certain operation responsibilities in the respective zone/department.

Assistant General Managers (AGMs)

Manage regional or divisional activities and coordinate with branch managers.

Branch Managers (Officers in Charge)

Responsible for the day-to-day running of operations at the branch level.

Supported by officers and junior officers.

Other Staff (Officers, Cashiers, Assistants, and Support Staff)

Provide front-line customer service and perform back-end processing activities.

Each level of the hierarchy is interconnected through reporting and monitoring systems to ensure operational consistency and service quality.

2.4 Sections/Departments of Sonali Bank Ltd. (Sherpur Nalitabari Branch)

The Sherpur Nalitabari Branch of Sonali Bank Limited operates several core sections through which its day-to-day banking activities are managed. Each of the sections is assigned with specific responsibilities to ensure that customer service and operational accuracy are effectively delivered.

2.5 Products & Services of Sonali Bank Ltd. (Sherpur Nalitabari Branch)

A wide array of banking products and services from Sonali Bank Limited meets almost all kinds of financial needs and requirements arising in the lives of individuals, businesses, and government organizations. The Sherpur Nalitabari Branch offers the following key products and services:

1. Deposit Products

Savings Account: Designed to encourage savings by offering a safe depositing site where the money earns interest.

Current Account: Essentially for business customers who need frequent transactions without interest.

Fixed Deposit Account: Customers can deposit their money for a fixed term with higher interest rates.

Short Notice Deposit: Offers flexible deposit options, usually with a bit higher interest than savings accounts.

2. Loan and Advances

House Building Loan: This loan helps customers to finance home construction or renovation.

Business Loan: This loan provides small and medium enterprises with working capital and investment finance.

Agricultural Loan: It is provided to make cheap credit available for agricultural activities.

Personal Loan: Given to individuals for meeting various personal needs.

Specialized Loans: These include education loans, industrial loans, and government-sponsored credit schemes, among others.

3. Foreign Exchange Services

Import/Export Finance: Supports foreign trade by arranging letters of credit and offering foreign currency loans.

Remittance Services: Provides the services of money transfer within and outside the country.

Currency Exchange: Offers both buying and selling services of foreign currencies.

4. Other Services

Cheque Clearing: Enables easy processing of cheque payments.

Locker Facility: For the safekeeping of any valuables.

Online Banking: This facility provides internet banking for easy account access.

Mobile Banking: It enables the customers to conduct banking transactions using their mobile phones.

They comprise of products and services that reflect the bank commitments of serving a large customer base and are conducive of economic growth of the country.

2.6 Financial Highlights of Sonali Bank Ltd.

The financial highlights provide an insight into the financial performance, stability and growth of the bank in the last couple of years. Certain information about the Sherpur Nalitabari Branch might not be easily obtained in particular, however, the general financial position of Sonali Bank Limited indicates the position of the company as one of the largest state-owned commercial banks in Bangladesh.

Key Financial Indicators:

Total Assets: The total assets of Sonali Bank have been significantly commendable in terms of increase in their structure due to loans, different forms of deposits and investment activities.

Growth in Deposits: The bank has registered a slow increase in the customer deposits. These form a significant financing source that is used in loans and operations.

Loan Portfolio: Sonali Bank has a loan portfolio which is diversified to comprise of agricultural, industrial, commercial and consumer loans which are used in the development of urban and rural areas.

Profitability: The bank balances profitability and social economic responsibility as a government owned institution.

Capital Adequacy: Sonali bank complies with the capital requirement of Bangladesh bank in terms of strength and stability.

Non-Performing Loans: There is an attempt to reduce the non-performing loans ratio through controlling credit risk and recovering outstanding loans successfully.

2.7 SWOT Analysis of Sonali Bank Ltd. (Sherpur Nalitabari Branch)

Basically, a SWOT analysis helps one to understand the internal strengths and weaknesses of the bank, along with the opportunities and threats present externally.

Strengths

Government Ownership: Being a state-owned bank, Sonali Bank has strong government support and credibility.

Wide Branch Network: The bank has an extensive network in urban and rural areas, including Sherpur Nalitabari, hence it is able to reach a wide base of customers.

Diverse Product Portfolio: Offers a wide range of banking products and services to appeal to different customer needs.

Experience and reputation: the bank was established in 1972, with a long history and a well-trusted brand image.

Weaknesses

Operational Inefficiencies: Sometimes experiences delays due to bureaucratic processes and outdated technology.

Non-Performing Loans: A relatively higher percentage of bad loans affects profitability.

Limited Digitalization: The rate of adoption of advanced digital banking services is much slower compared to private banks.

Customer Service Problems: The speed and quality of services can be uneven, the customer flow is great, and employees are few.

Opportunities

Growth of Digital Banking: New opportunities in online and mobile banking open up new growth opportunities.

Government Development schemes: Being a part of government schemes can increase the amount of business.

Financial Inclusion: Catering services to the rural underbanked population offers a potential market growth.

Partnerships: Cooperation with other fintech players will help provide services.

Threats

Competition: The increasing competition among the banks and nonbank financial institutions.

Economic Instability: Economic instability can influence loan recovery and asset quality.

Regulation Changes: There are always changes in banking regulations which require continuous change. Cybersecurity Risks: The rising reliance on technology fosters the risk of cyber threats.

2.8 corporate social responsibility (CSR) of Sonali bank Ltd.

Sonali Bank Limited views CSR as a part and parcel of its corporate philosophy. The bank has a responsibility to give back to the society and help in sustaining the growth among its business goals. Important CSR Interventions: Community Development: The bank has been involved in various activities aimed at enhancing the social welfare of the community, such as contributing towards education and health and reducing poverty at the local community level. Environmental Awareness: The bank participates in the deliberate action of ensuring its operations are environmental friendly by incurring energy saving and waste reduction activities to decrease the environmental footprint. Financial Literacy: It also arranges sensitization programmes to make people, particularly those in the rural communities, aware of the need to save, manage their credit, and bankings services, so that they can be included in the finances. Small Enterprise Support: Sonali Bank is providing special credit facilities to small and micro-enterprises with the help of advisory services to encourage growth of local economy and generate more jobs. Disaster Relief: The bank also gets involved in disaster relief by providing financial aid and mobilizing resources to help the affected communities in case of a disaster.

CHAPTER THREE

LEARNING PART

3.1 Overview

The General Banking section is a key part of every bank, and Sonali Bank Ltd, Sherpur Nalitabari Branch, is no different.

Its main services include opening accounts, accepting deposits, allowing withdrawals, providing cheques, processing loans, and collecting money sent from other places. This paper focuses on how the branch performed in terms of making money, managing employees, giving out loans, and receiving money from abroad, from 2020 to 2024. These areas demonstrate the effectiveness of the branch, its level of helpfulness to the customers and its adherence to the objectives of the study. The analysis reveals that despite the lesser money earned by the branch and fewer number of workers, with time, the branch continued to expand its loan and money transfer business. It means that the branch remains relevant to the local economy and its clients even under certain difficulties.

3.2 General Banking Department Performance.

The major portion of all commercial banking is General Banking. It is where the customers get to see the bank first and receive the necessary services. There are numerous activities performed by the General Banking section at Sonali Bank Ltd, Sherpur Nalitabari Branch, which contribute towards the attainment of the objectives of the bank. The targeted objectives of the research are consistent with the research conducted in the section of General Banking:

Objective 1: Learning about the Branch Level of General Banking Layout and Roles.

General Banking (GB) is highly significant particularly in such regions as Sherpur Nalitabari. It performs day-to-day duties such as opening accounts, dealing with cash, transfer of money, clearing money, assisting customers and keeping records according to the bank and government requirements. The way these activities are organized and performed can assist in demonstrating how the branch delivers services, manages all that, communicates with the clients and how it remains financially robust.

From 2020 to 2024, the branch changed a lot, moving from a completely manual system to a mix of manual and digital methods.

This was a major step toward modernizing Sonali Bank Ltd.

Year-by-Year Evolution of Operations

2020 – The Manual, Traditional Core

In 2020, the branch used a traditional setup:

Each task was handled in separate areas like Cash, Account Opening, Remittance, Clearing, Accounts, FDR/Deposit, and Transfer.

Most tasks were done by hand—using handwritten records, updating them manually, and paper forms.

Customer service required all staff to be involved at every step.

Long lines were common because cheques had to be checked manually, and there were few specialized counters.

The branch had some strengths, like handing out government pensions and foreign money sent overseas.

Structural Features in 2020

High reliance on staff

Poor coordination between tasks

No way to send messages or keep digital records

Increased risk of mistakes and repeated work

This year set the standard for measuring improvements over time.

2021 – Transition Begins; Partial Digitalization

Technology started to change the branch with the introduction of Core Banking Solutions (CBS).

The branch operated on systems such as Finacle or Ultimus, which were useful in organizing the information about the customers digitally.

They also embarked on a two-fold system in which they were utilizing both manual and digital-based systems simultaneously.

The improved communication among departments occurred via emails, system notifications, and online logs.

Automation was now carried out on some of these documents and there was less manual work involved.

Impact

More accurate records

Faster account updates

Shorter wait times for customers

2022 – Better Coordination and Streamlined Workflows

The branch's structure became more organized:

Using the Bangladesh Automated Clearing House (BACH) made cheque processing faster.

Communication between staff improved through internal messages, system notifications, and digital logs.

Records were stored electronically, making transactions safer.

Work was better shared among staff, allowing them to support different areas.

Benefits

Stronger controls and oversight

Easier movement between departments

Less paperwork and clearer records

2023 – Technology-Led and Customer-Centric Full-Service Organization

The branch continued to upgrade:

Online checks for new accounts and money transfers helped speed things up.

Waiting time for customers was reduced with queue systems and tokens.

Internal communication improved with email approvals, digital messages, and system-based decisions.

Department functions expanded to offer support for technical tasks too.

Impact

Faster service

Fewer mistakes

Higher customer satisfaction

Better ability to handle busy periods

2024 - Matured Hybrid, Full and Balanced.

In 2024, the branch was successfully integrating both offline and online approaches:

The balance sheets were now prepared on computers as opposed to hand writing.

Electronic vouchers eliminated the hassle of having to be stored.

Monitoring of systems in real time aided the process of making data-driven decisions, fast internal checks and improved compliance.

All the departments were independent and had the General Banking Manager as their reporting manager.

Result

Greater transparency

Stronger internal controls

Better coordination across different departments

Objective 2: Assess the Operational Efficiency and Effectiveness

This goal determines how well the bank performs daily during the process of modernization. Efficiency refers to speed, accuracy, workload control and economic effectiveness; effectiveness refers to the quality of service, achievement of goals and customer satisfaction.

Efficiency Review on a Yearly Basis.

2020 - High Staffing, Low Automation Foundation Stage.

43 employees needed

Dwelling workload that is generated by manual systems.

Check checking was tedious, ledger balancing was also tedious and record updating was also tedious.

The level of productivity was dependent on experience.

Remittance/pension day overtime shoots.

The level of efficiency: Low-Moderate.

Reason: Manual

Efficiency Level: Low–Moderate

Reason: Manual errors and delays

Up arrow 2021 - Initial Enhancements: Partial Automation

42 employees

Partial digitization had improved ledger accuracy, cash balancing, and data verification.

Slight reductions in queue times and error rates

Efficiency Level: Average

Excerpt: Partly automated, remaining work manual

2022 – Greater Automation and Clearer Workflows

40 employees

System-based internal communication ensured better coordination.

Day-end balancing reduced by 20–25%

Tasks completed faster with less support staff

Efficiency Level: Moderate–High

Reason: Clearly defined responsibilities and enhanced digital flow

2023 – Higher Output with Fewer Staff

38 employees

Remittances and loan processing increased.

Account verification time reduced from 3–4 days to a few hours

Digitalization of documentation reduced manual effort.

Efficiency Level: High

Reason: Tech-enabled decision-making and documentation

2024 - Maximum Productivity

36 employees smallest number within the period

All records digitized; minimum manual work

Increased workload handled gracefully

- Dynamic performance monitoring and digital supervision

Efficiency Level: Very High

Reason: Optimized staffing and strong CBS support

Objective 3: Evaluation of Customer Service Practice in Sherpur Nalitabari

Customer Service includes:

Enquiry handling

Managing queues and wait times

Quality of interactions

Resolving complaints

Uniformity and precision

Building trust and long-term relationships

Year-to-Year Customer Service Improvement

2020- Traditional, manual service with slow service.

Long queue at counters.

Service depended upon the staff behavior

No logging of formal complaints

Customers trusted the bank due to personal interaction despite delays

2021 - Specialization in Queue Management and Counter

Token system introduced

Separate counters for cash, remittance, government payments, and accounts

Crowding reduced and service order improved

2022-Competency-Based Engagement

Staff trained in customer communication, document guidance, and professional conduct

Customers received better support in account and loan processes

Complaints considerably reduced

2023 – Digital Support and Feedback Integration

Digital retrieval of data enhanced accuracy of information. - Remittance customers got priority service - Informal feedback gathered to identify needs - Customer handling was more organized and polite 2024© Data-Driven, Customer-Focused Culture - Digital inquiries reduced branch visits - Staff provided more accurate information through system updates Predictable service times bolstered confidence. - Complaint management improved with structured feedback Expanded Description of General Banking Departments A more technical overview of each unit:

1. Account Opening Department - Opens new accounts i.e. Savings, Current, FDR, DPS etc. - KYC verification - Ensures Bangladesh Bank regulatory compliance - Maintains CIF (Customer Information File)

2. Cash Department - Handles all deposits and withdrawals - Maintains daily cash ledger and balance - Ensures counter security and liquidity

3. Clearing Section - Processes inward and outward cheques - Uses BACH for automated clearing - Ensures timely fund settlement
4. Remittance Section - Manages domestic and international remittances - Coordinates with service providers (e.g., Western Union, RIA, Transfast) - Keeps precise payment records for audit
5. Loan and Advances - Processes and disburses loans - Conducts credit risk assessment - Monitors repayment schedules
6. Accounts Section - Prepares daily statements and balance sheets - Records branch income, expenditures, and profitability - Ensures audit compliance and financial reporting

3.3 Relationship with G.B. bank activities

The number of employees has also seen a decline during this period. From **43 employees in 2020**, the workforce reduced to **36 in 2024**. This decline may reflect increased reliance on automated systems or organizational restructuring aimed at reducing operational costs.

Year	Number of Employee
2020	43
2021	42
2022	40
2023	38
2024	36

Table 3.3 :Employment Status

Employee Status Over Years

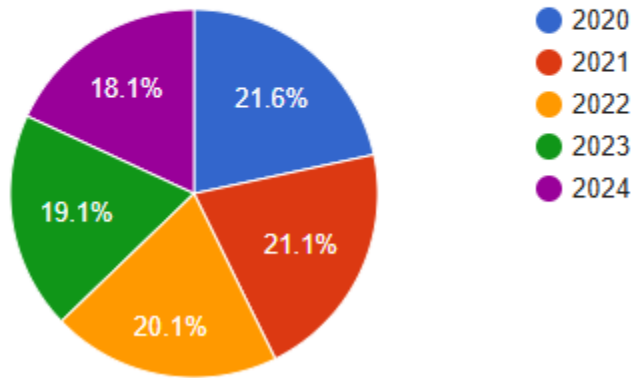


Figure 3.3: Chart of Employee status

This pie chart indicates the number of employees per branch in each specific year since 2020 to 2024. Those employees were the most in 2020 and the change in staff numbers is slowly declining over the years. This may be due to automation, retirement of older workers who were not replaced or shift in the policies of the company. The chart allows demonstrating the tendency of a smaller workforce and reminds the branch how it will have to plan to meet the needs of the staff to be able to continue providing good service even with the reduced number of workers.

CHAPTER FOUR

FINDINGS, RECOMMENDATIONS, AND CONCLUSIONS

4.1 Findings

Some key issues have been identified in this research on the overall banking activities of Sonali Bank Ltd at its Sherpur Nalitabari branch: Reduction in Annual Revenue The branch has recorded an evident decline in annual revenue in the last five years. Although this may be partly due to the overall economic changes, it also implies that the branch should take a closer examination of its work processes and the way it provides services. Minimal Technology use in its daily activities despite the fact that the banking practice is shifting into the application of more digitalized tools, certain aspects within the branch are still performed manually. This influences the efficiency in doing things and the experience of the customers.

4.2 Recommendations

The following are some of the recommendations based on findings to enhance the overall banking activities in the Sherpur Nalitabari branch: Improve Digital Banking Services The branch needs to be aggressive in enhancing the use of mobile banking, internet banking, and ATMs. The branch will be able to ease the workload of its employees by providing increased access to digital tools and make the process of customers performing their banking easier. Encourage Financial Literacy in Local Area Local financial literacy programs will assist the customers in terms of the services that the bank provides.

For example, many people in the surrounding area, especially in rural areas, aren't aware of things like digital accounts, small business loans, or money transfer services. This lack of knowledge is one of the reasons the branch isn't reaching its full potential.

4.3 Conclusion

This report has examined the overall banking practices, revenue last years, staffing, loans, and money transfers in the Sherpur Nalitabari branch of Sonali bank Ltd. Although the branch continues to be a significant part of the local financial system, it still has a number of areas that require its improvement to achieve long-term success. On the affirmative dimension, the branch has experienced development of loan and money transfer operations. Nevertheless, it is associated with such challenges as the decrease in revenue and the number of employees. With appropriate changes, including increased use of technology, better management of the staff, and improved customer service, the branch is able to work more effectively and enhance the manner in which it serves the customers. The banking business is ever evolving, so Sonali Bank must continue adapting to remain one of the leading banks in the public sector of Bangladesh. With these specific enhancements, the Sherpur Nalitabari Branch will be able to achieve more positive financial outcomes and increased customer satisfaction in the future.

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