An Overview of General Banking Operations: A Study on Pubali Bank PLC, Kamrangirchar Branch

Submitted To

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LETTER OF TRANSMITTAL

November 9, 2025

Professor Dr. Mohammad Rokibul Kabir

Dean

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on **"An Overview of General Banking Operations: A Study on Pubali Bank PLC, Kamrangirchar Branch"**

Dear Sir,

I am pleased to submit my internship report, **"An Overview of General Banking Operations: A Study on Pubali Bank PLC, Kamrangirchar Branch",** as part of the requirements for the completion of my internship. This report provides a detailed account of my learning and experiences during my time at Pubali Bank, focusing on various aspects of general banking operations, including account opening, customer service, and transaction processing.

The report further highlights the operational challenges faced by the branch, along with recommendations for improving efficiency and customer satisfaction. I have gained valuable insights into the banking sector, which have enriched my academic knowledge and professional skills.

I would like to express my sincere gratitude for your continuous guidance and support throughout this internship. It has been a rewarding learning experience, and I hope this report meets the expectations of the faculty.

Sincerely yours,

Sakib Hasan Mahim

ID: 221-11-1537

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Acknowledgment

To begin with, I would like to sincerely thank The Almighty Allah for the courage, patience, and opportunity to complete not one but both my internship reports.

I owe my dear teacher, Prof. Dr. Mohammad Rokibul Kabir, Dean of the Faculty of Business and Entrepreneurship, Daffodil International University, great credit for his guidance as well as undying support during my studies. His level of understanding, his constructive comments, and his perceptive advice have been very instrumental in molding my academic and professional life. He always pushes me to pursue excellence in whatever I do, and his critical views have served me with critical perspectives in making this report a better document. I am indeed lucky to have had him as a mentor to me, and I highly value the time and effort that he made to guide me through the academic and internship experiences.

I also wish to give my thanks-giving to MD. Rezuan Kamal, Senior Principal Officer and Manager, Pubali Bank PLC, Kamrangirchar Branch, in his capacity as my mentor and who provided me an opportunity to work with him through my internship. His leadership and experience in running the affairs of the branch assisted me in getting useful insights on the practical side of the banking industry.

It is also because of the assistance of Special thanks to ANM Me Momen Hossain, Senior Officer, Operation Manager, Pubali Bank PLC, Kamrangirchar Branch, who guided, patiently bore with me, and supported me in every stage of my internship. His mentorship also helped me move past different obstacles, and his feedback also played an important role in my learning process.

Lastly, I would like to acknowledge my closest workmates in Pubali Bank PLC, Kamrangirchar Branch, and my teachers in Daffodil International University, and my family and other relatives, and friends, both local and abroad. They were always ready to answer my questions and support me whenever I faced some troubles with my work. It is through them and their support and encouragement that I was able to enjoy this internship to the fullest.

Certificate of Approval

This is to certify that the internship report titled as **“An Overview of General Banking Operations: A Study on Pubali Bank PLC, Kamrangirchar Branch”** was submitted by **Sakib Hasan Mahim, ID: 221-11-1537**, Student, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

This report has been done under my guidance and somewhat meets the stipulations of the Bachelor's

Degree in Business Administration (B.B.A.). It is a representation of the autonomous work of the pupil, which demonstrates the practical experience and knowledge acquired during the time of the internship at Pubali Bank PLC, Kamrangirchar Branch, with the involvement in work related to general banking activities.

Approved by:

Professor Dr. Mohammad Rokibul Kabir

Dean

Faculty of Business and Entrepreneurship

Daffodil International University

Declaration

I, **Sakib Hasan Mahim**, hereby declare that this internship report titled **“An Overview of General Banking Operations: A Study on Pubali Bank PLC, Kamrangirchar Branch”** is the result of my own work, carried out as part of the requirements of the **Bachelor of Business Administration** program at Daffodil International University.

This report has not been submitted before in any other university or institution for any degree, diploma or certificate. Information and data used are based on my real-life experience in my internship at **“Pubali Bank PLC, Kamrangirchar Branch”,** working under **ANM Me Momen Hossain**, Senior Officer, Operation Manager.

Sincerely,

Sakib Hasan Mahim

ID: 221-11-1537

Bachelor of Business Administration (Accounting)

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Executive Summary

This study shows the findings and experiences during my internship with Pubali Bank PLC, Kamrangirchar Branch, where I was able to get a hands-on experience of the routine activities of one of the premier and largest in Bangladesh, the private commercial banks. This internship, over the period 15 July 2025 to 15 October 2025, taught me a lot about the banking business, customer service, and management of finances, but what I was most interested to learn was what went on behind the scenes of the business to enable the business to operate efficiently and stay within the legal requirements of the industry.

Under my service, I participated in the various banking operations such as account opening, handling of transactions, and customer care. I was to help the customers with documentation of their accounts, perform KYC (Know Your Customer) operations, and verify the financial data. Also, I assisted in transaction processing activities, including cheques clearing, issue of pay orders, and general account maintenance. I also had a valuable hands-on experience with the use of the digital banking platform, such as e-KYC systems, the purpose of which is to improve service delivery and compliance.

One of the most notable instances that came to my attention during the internship is the use of manual operations which, although they were effective they caused inefficiencies in operations, especially during peak periods. The absence of adequate personnel to take care of the number of transactions was also a contributing factor in delays and customer satisfaction. These difficulties highlighted the necessity to simplify workflows and incorporate the automation in order to enhance the efficiency of operations and customer experience.

The study determines the strengths and weaknesses of the branch operations and suggests a way of how to improve the situation by providing better staffing, technological infrastructure, and process automation. The suggestions are made to improve the service delivery, among them the implementation of automated systems to minimize human error, recruitment of more employees during the peak, and an investment into the modernization of the physical and digital infrastructure of the branch. In addition, it is proposed to educate customers about digital banking services to ensure more people adopt the services and less congestion is experienced in the branches.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Working at the Pubali Bank PLC, Kamragirchar, Dhaka Branch, during my internship had the opportunity to learn the day-to-day banking operations of one of the top private commercial banks in Bangladesh. This internship also allowed me to work across various sections of Banking operations, including account opening and maintenance, checkbook services, E-banking, clearing and collection, and pay orders (PO) management.

This internship presented me as a student of the Daffodil International University, heading to the completion of my Bachelor of Business Administration (BBA) majoring in Accounting, with a great opportunity to bridge the gap between my theoretical education at the bench of the school and the real banking operations. I got a chance to see the problems that this bank is operationally encountering and, at the same time, understand that offering good and efficient banking services is extremely important.

Pubali Bank PLC is one of the leading private-sector commercial banks in Bangladesh and one of the most prominent in the country. The Bank provides many services to individual and corporate clients, which gives it a reputation as a trustworthy financial platform. As time passes, Pubali Bank has aligned with the demand for banking that is effective, technology-proven, and service-oriented.

The general banking operations at Pubali Bank form the core of the Bank's day-to-day business. In a banking sector that is increasingly competitive and innovative, certainly a topic at the annual conference, the need for banks to remain lean and nimble remains of utmost importance.

1.2 Problem Statement

The main functions of a bank are its general banking activities, which must be effective and efficient for the bank to succeed. Such activities define the everyday activities of a branch and directly impact on customer satisfaction, service quality, and overall performance. In Pubali Bank PLC, Kamrangirchar Branch, the main general banking operations will be account opening, cash transaction, cheque clearing, documentation, customer support, and other deposit related activities.

Since these are the activities that the smooth running of the branch depends on, it is necessary to analyze the performance of the Kamrangirchar Branch on such activities. The purpose of the study is to evaluate the effectiveness and efficiency of general banking operations of this branch, to determine the gaps in workflow and service delivery and to know how these issues affect the customer satisfaction. The argument is to find out the present level of performance of these vital activities and point out the areas of improvement that are necessary.

1.3 Objectives of the study

The main objective of the study is to evaluate the general banking activities of Pubali Bank PLC, Kamrangirchar Branch.

- To explain the general banking activities of Pubali Bank PLC, Kamrangirchar Branch.
- To assess the general banking performances of Pubali Bank PLC, Kamrangirchar Branch.

1.4 Scope of the Study

This study is based on the overall banking activities and operations of Pubali Bank PLC, Kamrangirchar Branch, from 2021 to 2024. The scope of the study applies to the following:

- **General Banking Operations:** Evaluating the general banking operations of the branch, including account opening, transaction handling, and customer service practices.
- **Operational Challenges:** Evaluating inefficiencies and potential improvements in the existing processes of the bank, including human resources, infrastructure, and manual operations.
- **Performance Trends:** Examining important data from the branch's annual statements to assess account type and account opening growth during the study period

1.5 Methodology of the Study:

A. Data Sources:

The paper rests on the findings of secondary information gathered using the following sources as I served my internship at Pubali Bank PLC, Kamrangirchar Branch:

- **Branch Reports:** Annual financial performance and operational reports 2021- 2024 of Pubali Bank PLC Kamrangirchar Branch.
- **CRM Data:** Customer relationship management data (PIBS) in terms of efficiency of the service and customer interactions.

B. Data Collection Period:

The information used in this research was gathered between 2021 to 2024, which involved studying the process of opening an account, performance, and deposit trends to determine the efficiency of the operations of Pubali Bank PLC, Kamrangirchar Branch.

C. Analytical Approach:

This study is based on a descriptive analytical method to determine the general banking operations of Pubali Bank PLC at the Kamrangirchar branch during the period from 2021 to 2024 using secondary data. The focus of this analysis is on the following key areas:

- **Banking Operations Evaluation:** The research focuses on the efficiency of the core operations of banking, such as the opening of bank accounts, the processing of transactions, and the adherence to regulatory requirements, such as the Know Your Customer (KYC) and Anti-Money Laundering (AML).
- **Performance Trends:** The performance trends of the accounts in various account types, like savings, current, and fixed deposit accounts, deposit trends, etc, are analyzed to assess the financial performance of the branch for the study period.

CHAPTER TWO

OVERVIEW OF PBPLC

2.1 Overview of Pubali Bank PLC

Pubali Bank PLC can be regarded as one of the most successful and ancient private commercial banks in Bangladesh. The company was founded in 1959 as Eastern Mercantile Bank Limited under the Bank Companies Act of 1913, and was founded with the aim of offering banking services to Bangladeshi entrepreneurs who had minimal access to banking services at the time. The bank was nationalized and changed its name to Pubali Bank after Bangladesh gained its independence in 1971.

Following the policy reversal in 1983, whereby the government began to privatize the bank, it was denationalized and renamed Pubali Bank Limited and subsequently Pubali Bank PLC in its present form. Throughout the years, Pubali Bank has been one of the most significant players in facilitating the socio-economic growth of Bangladesh, as it aims at industrial growth, agricultural development, and infrastructural development.

Pubali Bank is located in Bangladesh and has numerous physical branches, including:

- 508 branches and 227 sub-branches,
- The people have 10,687 members of staff.
- It has a network of ATM 566 ATMs in the country providing banking services.
- Good financial background and total assets of 981,203 million BDT,
- Net profits reported to 7,625 million in 2024.

Pubali Bank is still in the process of transforming digitally, and the focus is putting on the creation of customer-focused banking experiences and the additional development of the use of technology in the banking services. Ethical governance, financial inclusiveness, and sustainability also identify it.

2.2 Vision & Mission

- **Vision: "**Providing Customer-centric Lifelong Banking Services."
- **Mission**: "To be the most respected and preferred brand among all financial service providers in Bangladesh. Providing a superior value proposition to our customers by fulfilling their financial needs in the fastest and most appropriate way."

2.3 Core Values

Pubali Bank has woven its core values into the determination to promote ethical business conduct, sustainable development, and excellence in customer service. The following values play a critical role in the culture and mode of operation of the bank:

- **Integrity and transparency** - Pubali Bank is very transparent in its operations and in every activity, which entails ethical conduct and integrity in its dealings with all its stakeholders. It is committed to the utmost standards of corporate governance.

- **Customer Centricity** - The bank also makes the customer a central focus of its operations, and it is always endeavoring to satisfy their financial requirements and surpass their expectations by providing them with a host of banking solutions and personalised services.
- **Accountability & Compliance** - Pubali Bank is bound by the local laws, such as the Bangladesh Bank, and international best practices are observed to ensure that all operational activities do not violate any of the laws.

- **Innovation & Excellence -** The bank is determined to adopt technological change, especially the digital banking solutions, to enhance customer experience as well as operational efficiency.

- **Sustainability & Social Responsibility** - As an equal opportunity participant in nurturing green finance, the bank considers the environmental, social, and governance (ESG) concepts in its decisions, thereby accelerating sustainable financial products and practices.

2.4 Product & Services

General Banking

Pubali Bank can provide a full scope of retail and deposit services with its extended network of branches and online resources:

- Savings, current, fixed, and term deposits.
- PI App Online and mobile banking in real-time.
- Debit/ credit card, ATM/ POS/ CDM / CRM network.
- Digital onboarding of e-KYC instant account opening system.

Loans & Lease Services

The bank offers financing products in a variety of segments:

- **Retail Loans:** home, education, auto, and personal loans.
- **Corporate Loans:** to finance industrial and trade with large corporates and CMSMEs.
- **Lease Finance:** leasing of equipment and machinery of industrial and service businesses.
- **Green Financing:** energy-efficient and environmentally friendly projects.

The Corporate Credit Division and Retail Business Division are important in ensuring low default rates due to good risk-management practices.

Miscellaneous Services

- **Foreign Exchange Services:** Treasury transactions such as inter-bank money-market transactions.
- **Islamic Banking**: Shariah-compliant products have their own Islamic banking windows and branches.
- **Treasury Services:** Services in online bill payments, remittance distributions, and fund management in the government.

Remittance Services

- Pubali Bank also has a cordial relationship with foreign financial institutions to ensure that expatriate Bangladeshis can remit money.
- It has achieved several awards as a Top ten remittance bank, which is an indicator of its effectiveness in transferring money safely and quickly.
- The digital remittance is also supported by the bank in its online platforms and foreign exchange units.

CHAPTER THREE

INTERNSHIP ROLE & RESPONSIBILITIES

3.1 Role and Responsibilities

I was in charge of helping with several general banking services during my internship period at Pubali Bank PLC, Kamrangirchar Branch. My main task was to assist in running the business of the branch and to provide good customer service by actively engaging in various duties in the various departments. Some of the most important duties I took involved

- **Account Opening:** I assisted the customers in opening new savings and current accounts by assisting them with their documentation and KYC (Know Your Customer).
- **Help with Forms:** I helped in completing customer forms during the opening of accounts, loan applications, and other banking services. I ensured that the forms were completed in the right manner to reduce processing errors.
- **The check and the paperwork:** I was involved in the process of verifying the documents presented by the customers in a way that all the required paperwork would be ready before the transactions or applications would be executed.
- **Transaction Work, and Helpdesk Support:** I was also supported with the work of the transactions, checking deposit slips, withdrawal forms, and bank drafts. I was also assigned to the helpdesk, where I answered the questions of the customers and helped them perform some basic banking tasks.
- **Cheque Clearance & Pay order Issuance:** I had to deal with the verification and issuance of cheques and pay orders, making sure that they were duly endorsed with all the information being correct, then and only thereafter proceeded with processing the order.

3.2 Rationalization of Those Roles and Responsibilities

The duties assigned to me were created in a manner that enabled me to have a pragmatic exposure of the overall banking operations and, in the process, play a crucial role in understanding how a bank functions on a day-to-day basis. The rationale of every activity is:

- **Opening of Accounts and the Process of Filling Forms**: These functions enabled me to learn about how the bank on-boarded its customers, and all required regulatory requirements (such as KYC and AML) were completed when opening a new account
- **Documentation & Verification:** It was a critical role in order to keep proper records and to ensure the bank was responsive to the law and regulatory frameworks in order to reduce risk and fraud.
- **Transaction Work and Helpdesk Support:** This practice led me to understand that accuracy is required in the methods of transaction and customer interaction to have everything running well.
- **Cheque Clearance and Pay Order Issuance:** I have learned about the importance of precision when carrying out financial transactions with the aim of clearing cheques and issuing pay orders.

3.3 Example of the Task

Account Opening Assistance:

One day, a customer came to open a savings account. I subjected the customer to the KYC process that involved guiding him/her to complete the necessary forms. I had verified the National ID of the customer, the address document and the photographs. After collecting the required documents, I put the data into the system of the bank and verified its correctness. The second process was to submit the application to be approved, which I did in a keen follow-up. This account was, however, opened and activated on the same day.

Pay Order Issuance

Among the main activities I performed was assisting in the issuance of a pay order. A customer came in to make a payment of BDT 200,000 to a vendor. I verified the customer's account balance and ensured that all details on the pay order form were correct. After collecting the necessary documents and confirming the payment details, I processed the request by issuing the pay order. I double-checked the recipient's information and ensured that the payment was correctly recorded in the system. The task was completed efficiently, and the customer was able to make the payment smoothly.

CHAPTER FOUR

Key Learnings & Experience

4.1 Important Learning

As I worked as an intern in Pubali Bank PLC, Kamrangirchar Branch, I got more than usual exposure to different areas of banking as a general bank. This practical training helped me to relate my theoretical learning in the academic institutions to the field use in the banking industry.

My internship experience (Publali Bank PLC, Kamrangirchar Branch) was able to provided me with my personal experience and practical vision of how the general banking functions operate. Some key learnings include:

- **Opening of accounts and verification of documents:** I also helped clients with creating savings and current accounts, accompanied by filling out KYC forms and checking identity and address evidence. This has reminded me that I should be regulated and detail-oriented in the process of onboarding.
- **Transaction Processing:** I was occupied with clearing deposit slips, withdrawal forms and fund transfer. The experience has helped me to value the importance of being precise when dealing with financial transactions in order to make accounting an easy task.
- **Cheque Clearance and Pay Order Issue:** I assisted in checking signatures and the availability of funds, as well as pay orders. It has also taught me the need to be accurate and timely in order to ensure that there are no mistakes in performing financial transactions.
- **Customer and Helpdesk Interaction:** I was also at the helpdesk where I attended to customer queries especially on the status of their transactions and account queries. This enhanced my understanding and skills of customer care in availing accurate information within a limited period of time.
- **Digital Banking Systems:** I helped clients with opening e-KYC accounts and assisted in the creation of internet banking. This gave me the concept of how online banking enhances the accessibility and convenience to the customers.
- **Time Management and Efficiency:** Being able to balance between such activities as customer service and the checks allowed me to know that time management and an organizational plan are very important in a busy environment to be effective.
- **Customer Trust and Confidentiality:** The experience of working with sensitive customer information demonstrated that confidentiality is one of the determining factors of building and maintaining trust, and the privacy requirements must be observed.

4.2 Rationalization of Those Roles and Responsibilities.

The roles and duties that I was supposed to perform during the internship were strategically planned to ensure that I was exposed to the most important activities of banking. These activities made me practically acquainted with the job description of account management, verifying transactions and customer support to ensure the bank is effective in its activities and to make the customers satisfied.

Working on the document verification and assisting to issue pay orders, I learned that it is so significant to pay attention to the accuracy of all the works, and one mistake can result in severe

operational risks. In addition, the experience of opening bank accounts with the team to assist them helped me realize that it is necessary to follow the regulatory compliance measures that are significant in decreasing fraud and ensuring the safety of customer information.
This organized exposure to the various banking activities enabled me to appreciate the manner in which each activity fits in the bigger picture of the customer service and the overall banking performance, and this has a direct connection with the overall expansion and sustainability of the bank.

4.3 Connection with Academia

The Pubali Bank PLC internship experience allowed me to have a clear picture of the relevance of academic theories to a real banking activity. Financial record-keeping and risk management, as well as customer relationship management concepts, were directly relevant to my work and gave my theoretical studies real-life perspectives. To provide an example, when assisting in opening the accounts, I applied the theory of the KYC and AML compliance that I learned in my classes on Banking and Finance.

To a greater extent, when I was processing and issuing pay orders, I could relate the acquired knowledge on accounting and financial transactions processes to what actually goes on within the bank. The internship also enabled me to gain a glimpse of the actuality of what the financial institutions undergo in their day-to-day work and to reaffirm the significance of the theoretical knowledge and practical skills.

4.4 Example

The aid rendered in the preparation of pay bills was another example which demonstrated to me my educational process as an intern. One of the incidents involved requiring a pay order of BDT 200,000 for one client to conclude real estate deal. I had to verify client account balances, pay order form information and confirm the correct beneficiary is quoted. The validation was made and I moved in the bank system and sent to client the pay order.

The task also taught me that one has to be accurate and very meticulous while dealing with money. Any slight mistake in the details of a pay order may result in an enormous shortage or hold up payments. I also found out that some of the processes had to be followed to safeguard the integrity of banking system and to satisfy customers.

CHAPTER FIVE

Critique & Reflections

5.1 Critical Evaluation

My internship at Pubali Bank PLC, Kamrangirchar Branch, gave me an excellent opportunity to have first-hand experience in general banking operations. The entire experience was very educational and professionally rewarding. I was able to see how different banking operations are handled and how employees deal with customers in a real business environment. The officers and staff were supportive, cooperative, and always willing to share their knowledge. Their professional guidance and friendly approach were useful to me in developing practical skills that will be valuable in my future career.

Despite all these positive aspects, there were also a number of things that I found that need to be improved. One of the most significant challenges being dealt with by the branch is the lack of manpower. Due to limited staff, the customers are often waiting for a longer time to get the service, especially at the cash counter. This delay sometimes creates dissatisfaction among the clients, even though the officers make every effort to attend to their service with all due promptness and efficiency. Adequate staffing would not only improve the delivery of service but would also take off the pressure of existing employees.

Another issue is the physical and technological environment of the branch. The overall setup and interior design seem a little backdated as per modern banking standards. In today's competitive financial sector, a modern and well-organized environment plays an important role in creating a good impression on customers. Renovation of the branch layout, introduction of more advanced digital systems, and improvement of the waiting area for customers would help create a more comfortable and professional atmosphere.

5.2 General Banking Activities of Pubali Bank PLC

Based on the annual report, general banking activities of Pubali Bank PLC include a wide range of services in order to meet the needs of both individual as well as corporate customers.

The following is a list of those activities in detail:

Retail Banking:

- **Deposit Products:** Includes savings accounts, current account, fixed deposits etc.
- **Loans:** Personal loans, home loans, car loans, education loans, more specialized loans such as loans for medical equipment and foreign education.
- **ATM & Debit Cards:** Debit card services,g99999 including co-branded and special women's debit cards.
- **Credit Cards:** Providing various kinds of credit cards, such as Visa and Mastercard.

Corporate Banking:

- Services of business loans, trade finance, and corporate deposits.
- Provides customized solutions for big business, such as working capital finance and business-specific lending.
- Miracles International business services, including a foreign currency account.

SME Banking:

- Loans geared towards small and medium enterprises, such as working capital and term loans;
- Exclusive products to aid the growth of SMEs.

Islamic Banking:

- **Islamic Deposit Products:** Entails Mudarabah savings accounts and term deposits.
- **Investment Products:** Products such as Bai-Salam, Musharakah, Murabaha and various other Shariah-compliant financing products.
- **Islamic Banking Branches and Windows:** The bank has Islamic banking services dedicated through its Islamic Windows in different parts of the country.

Off-shore Banking Unit:

- Provides service in international trade such as offshore banking operations, bill discounting, and term loans.

Treasury Operations:

- Management of foreign exchange, government securities and fixed income securities.
- Providing competitive products in the money markets and foreign exchange.

Different Delivery Methods:

- Digital banking, Mobile banking, and internet banking services for the customers.
- Includes ATM networks, online fund transfers and digital payment options.

Other Ancillary Services:

- Includes services like remittance, fund transfer.

Savings Plans & Deposit Accounts

Pubali Bank PLC provides many types of deposit products to suit its diverse customer needs, ranging from a basic savings product to specialized schemes for students, senior citizens and long-term savers. Below is a detailed list of these accounts and schemes along with the salient features and eligibility requirements:

5.2.1 General Deposit Accounts

Savings Bank Account

- Eligibility: Available for all individual residents of Bangladesh.
- Minimum Deposit: BDT 500
- Interest Rate: Is calculated on a monthly basis and credited quarterly.

Key Features:

- Anytime, withdrawals were possible.
- Access to ATM/debit card, cheque book.
- Nominee facility available.

Current Deposit Account

- Eligibility: Open to businesses, organizations, and individuals.
- Minimum Deposit: BDT 10,000
- Interest Rate: No interest rate offered.

Key Features:

- No limit on withdrawals.
- Used for cash management & operational transactions
- Overdraft facility on terms.

Special Notice Deposit (SND)

- Eligibility: Open to individuals and organizations
- Minimum Deposit: BDT 50,000
- Interest Rate: Higher than savings accounts, varies (based on notice period).

Key Features:

- Deposit can only be withdrawn after giving notice of 7, 14 or 30 days.
- A higher interest rate is applicable depending on the period of notice.

Fixed Deposit Receipt (FDR)

- Eligibility: Everyone and corporate clients are eligible.
- Minimum Deposit: BDT 10,000
- Interest Rate: Fixed rate depending upon the tenure (e.g. 3 months, 6 months, 1 year).

Key Features:

- Tenure is from 1 month to 5 years.
- Attractive interest rate depending upon tenure.
- Premature withdrawal is allowed but penalized.

5.2.2 Special Deposit Accounts

School Banking Account

- Eligibility: Open to students below 18 years old.
- Minimum Deposit: BDT 100
- Interest Rate: Relevant regular savings rate.

Key Features:

- Specially designed for students to increase the habit of saving.
- No monthly maintenance fee.
- Nominee facility available.

Pubali Deposit Scheme for Senior Citizens (SCPDS)

- The eligibility of all citizens of Bangladesh aged 60 or older is welcome.
- Minimum Deposit: BDT 10,00,000 (1 million)
- Interest Rate: The Interest rate is higher than in regular savings accounts.

Key Features:

- Monthly interest payout.
- Account is eligible to be used as a regular savings account after 1 year
- Up to 80% of the deposit can be taken as a loan facility.
- Free ATM card, cheque book, and online banking services.

Public Sector Provident and Pension Fund (PPPS)

- Pension: Can be used by those seeking pension benefits.
- Minimum Deposit: Depends on personal goals.
- Interest Rate: Higher than the normal savings rate.

Key Features:

- addressed with a long-term retirement perspective.
- A monthly payment without skipping a month.
- The amount is available at the expiry of a pre-determined term.

Pubali Sanchay Prokolpo (PSP)

- Eligibility: Open to all who are interested in long-term savings.
- Minimum Deposit: BDT 10,000
- Interest Rate: Fairly priced with quarterly prospective payouts.

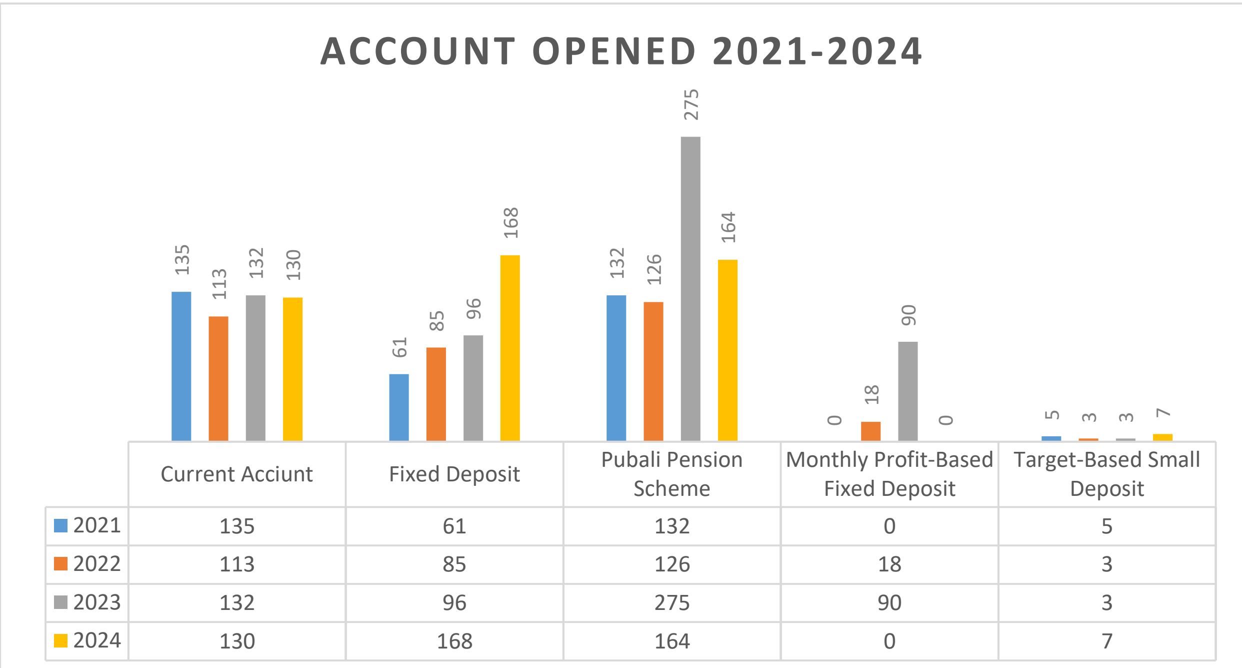
Key Features:

- Flexible contracts ranging from 1 year up to 5 years
- Withdrawal: The withdrawal can be made after the end of the tenure period.
- Nominee facility available.

5.3 Evaluation of General Banking Activities of Pubali Bank PLC, Kamrangirchar Branch

The evaluation will be done on general banking operations of the Pubali bank PLC, Kamrangirchar Branch during the period of 2022 to 2024, to be more precise with a specific evaluation of the number of accounts opened and the amount of deposit per account type. This evaluation emphasizes the performance of the branch regarding the growth of accounts and deposit trends, and general customer contact.

ACCOUNT NAME	2021	2022	2023	2024
CURRENT ACCOUNT	135	113	132	130
FIXED DEPOSIT	61	85	96	168
PUBALI PENSION SCHEME	132	126	275	164
MONTHLY PROFIT-BASED FIXED DEPOSIT	0	18	90	0
TARGET-BASED SMALL DEPOSIT	5	3	3	7
SAVINGS BANK DEPOSIT	366	354	502	634



This is a more precise and organized discussion of the account opening information of Pubali Bank PLC, Kamanrangirchar Branch of 2021-2024.

Current Account

2021: 135 accounts opened (19.31% of total).

2022: 113 accounts opened (16.17% of total).

2023: 132 accounts opened (12.02% of total).

2024: 130 accounts opened (11.79% of total).

Analysis:

- Compared to 2021, the decrease of 22 accounts in 2022 represents the reduction of the popularity of Current Accounts in 2022.
- There is a recovery of 19 accounts in 2023, which is modest.
- Nevertheless, it dropped slightly in 2024 (by 2 accounts), which means that there is no indicative data on abrupt changes in the demand of Current Accounts.

The current accounts have exhibited average variation with a slight decline in the growth rate but the accounts remain an important type of account at the branch.

Fixed Deposit

2021: 61 accounts opened (8.73% of total).

2022: 85 accounts opened (12.16% of total).

2023: 96 accounts opened (8.74% of total).

2024: 168 accounts opened (15.23% of total).

Analysis:

- 24 accounts increased in 2022 as compared to 2021 indicating that the Fixed Deposits are in demand.
- A small increase of 11 accounts in 2023 indicates a constant inclination towards Fixed Deposits.
- But there was a large growth of 72 accounts in 2024, which is a sign of popularity in Fixed Deposits, which might be explained by increased interest rates or less risky investments.

Fixed Deposit accounts The FDs have been steadily on the rise over the years, with a steep rise in 2024. This implies that Fixed Deposits are now turning out to be a more preferred mode of investment in the branch.

Pubali Pension Scheme

2021: 132 accounts opened (18.88% of total).

2022: 126 accounts opened (18.03% of total).

2023: 275 accounts opened (25.05% of total).

2024: 164 accounts opened (14.87% of total).

Analysis:

- The number of new subscriptions is momentarily slowed down and thus the number of new subscriptions dropped slightly by 6 accounts in 2022 as compared to 2021.
- The drastic growth of 149 accounts in 2023 portrays a tremendous growth of interest towards Pubali Pension Scheme, probably because of growing awareness on retirement planning or intensive marketing campaigns.
- Nevertheless, the number of accounts dropped by 111 in 2024 which could be attributed to a slowed interest in pension schemes or change in customer priorities toward other forms of investments.

Pubali Pension Scheme achieved its peak popularity in 2023 and a steep drop in 2024 which implies that Pubali Pension Scheme has a rather specific interest group, yet it may demand more serious promotion to continue increasing.

Monthly Profit Deposit of a fixed deposit.

2021: 0 accounts opened (0% of total).

2022: 18 accounts opened (2.58% of total).

2023: 90 accounts opened (8.20% of total).

2024: 0 accounts opened (0% of total).

Analysis:

- This type of account has not existed in 2021, meaning that it is a new product launched in 2022.
- The number of accounts increased significantly, 72 accounts in 2023, and this indicates that the profit-sharing products are gaining interest.
- Nevertheless, no accounts were opened in 2024, which implies that the interest in Monthly Profit-Based Fixed Deposits was significantly reduced, which can be explained either by the dissatisfaction of customers, the situation on the market, or by the existence of more favorable options.

This product might not have been a sustainable and popular offer in the long term despite its short-lived popularity in 2023 because of the sudden decline in popularity in 2024.

Target-Based Small Deposit

2021: 5 accounts opened (0.72% of total).

2022: 3 accounts opened (0.43% of total).

2023: 3 accounts opened (0.27% of total).

2024: 7 accounts opened (0.63% of total).

Analysis:

- In 2022, the number of accounts dropped by 2 accounts compared to 2021, then it did not change in 2023.
- Any slight growth of 4 accounts in 2024 indicates that this product is not that popular yet and could be periodically of interest in.

The Target-Based Small Deposit has been a small form of account with minimal growth. Probably, it does not make a fundamental offering in the branch, as it is not very popular.

Savings Bank Deposit

2021: 366 accounts opened (52.36% of total).

2022: 354 accounts opened (50.64% of total).

2023: 502 accounts opened (45.72% of total).

2024: 634 accounts opened (57.48% of total).

Analysis:

- It lost 12 accounts in 2022 against 2021, though it is still the most popular account by far.
- In 2023, the increase of 148 accounts was significant, which indicates the increase in demand of Savings Bank Deposits, which may be caused by economic stability or a change in preferences of the customers toward liquidity and savings.
- Another increase of 132 accounts was seen in 2024, and it indicates that Savings Bank Deposit still continues to be a strong account type and is steadily increasing.

The Savings Bank Deposit is the most popular and steady type of account in the branch and it grew consistently, albeit with slight irregularities.

5.4 Key Issues Faced During the Internship

- **Inadequate Manpower:** The branch had limited manpower to manage the large number of transactions daily, which resulted in delays in the service delivery.
- **Customer Service Delays:** There were a lot of people, and the main reason was that the number of people waiting at the cash counter was long, and the number of staff members was not sufficient, so they were not satisfied occasionally.
- **Traditional Workplace Environment:** The branch was underserved and outdated in its infrastructure and office layout, which limited the efficiency of operations and did not have a modern banking image.
- **Manual Operations:** Most banking activities were done manually, which led to a lot of work and a slowdown in activities such as record-keeping and documentation.
- **Cultural Acculturation in the Profession:** Being an intern, it was a learning experience on how to adapt to the formal work culture, to learn the morals on how to work, and how to be professional in the workplace.
- **Time Management:** It involves multitasking and noticing even the slightest details and this cannot be done without good organization skills and an eye for detail.

- **Issues with Customer interaction:** Dealing with angry customer service, particularly if there was a delay in service, patience, politeness, and good communication skills were required.
- **Lack of Technological Integration:** The branch had no advanced digital systems, which not only affected their customer service speed but also the productivity of their employees: time was invested in unnecessary procedures.
- **Physical Work Environment:** Traditional and outdated layout of the branch created congestion and hindered customer experience as well as staff efficiency.

5.5 Learning from Challenges

The Internship experience of being at Pubali Bank PLC was very hard, but it was a great learning process for me in my personal life and career as well.

- **Improving Problem-Solving Skills:** Lack of staff and all. Delays. Good old customer service went out the window, and problem-solving skills came in. It has taught me to focus on emphasis in jobs, time management, and solutions, which will result in the smooth running of tasks, especially at peak hours.
- **Growing Professional Work Culture:** The formal working world in a banking institution was not easy to access initially. I found it helpful only in terms of getting an insight into the office ethics, communication rules, and how to behave. Interacting with other colleagues and clients has helped me both to develop my soft skills - how I should behave at work, and interact with my clients on a professional level.

- **Development of Time Management Skills:** A major problem was that there was a need to handle multiple tasks and be accurate and efficient. The experience also allowed me to perfect my time management, prioritization, and high standards of work, even when things get hectic.
- **Learning Technological Limitations:**
  The inefficiencies of the branch through dependency on manual processes have been used to underscore the lack of advanced technological systems. Though this was challenging, it helped me to appreciate the important role that technology can play in enhancing efficiency in operations and customer satisfaction in the contemporary banking sector.
- **Customer Interaction and Controversy:**
  The experience of dealing with customer dissatisfaction in respect of service delays enabled me to know how to handle difficult situations in a patient and professional manner. I was taught the role of empathy, active listening, and effective, clear communication in managing customer expectations and ensuring positive relations.
- **Collaboration and Teamwork:**
  The value of teamwork was realized during peak times. I also learned the importance of good coordination and mutual support among colleagues to achieve a high workload and quality of the provided service.

CHAPTER SIX

Findings, Recommendations & Concluding Remarks

6.1 Findings

During my internship experience at Pubali Bank PLC, Kamrangirchar Branch, I was able to gain a lot of experience in the activities and practices happening in a daily banking operation and customer service practice and this enabled me see the strength and weaknesses of the processes in the branch. The most important observations, according to my participation in the account opening, transaction processing, and interacting with customers, are the following:

General Banking Activities and Core Products

- **Opening of Accounts**
  The branch opens savings, current, and fixed deposit accounts by checking the customer documents, completing KYC, and seeing to it that all the regulations are taken.
- **Customer Service**
  Customers are assisted with inquiries, account requests as well as simple issues and they walk away satisfied by services.
- **Cheques Clearing / Pay order issue.**
  Pay orders are made to author secure and accurate payments with cheques being checked in terms of signatures and fund availability.
- **Deposits and Withdrawals**
  The receipt and disbursement of cash is done in a regulated process to make sure that all the transactions are documented appropriately.
- **Loans & Advances**
  The branch supports customers in loan applications, takes preliminary records to personal loans, business and working capital loans.
- **Fund Transfers**
  SWIFT or inter-branch processing is used to transfer funds in a safe and efficient manner by means of local and international transfer.
- **ATM and Debit Card Services**
  Customers are provided with new debit cards and card activation, PIN problems or lost card blocking.
- **Fixed Deposits**
  The branch assists the customers in opening fixed deposits and clarifying on tenure and interest.
- **Foreign Exchange Services**
  Customers are able to purchase or sell foreign currency to use on travelling or using internationally.
- **Digital Banking Services**
  The branch also promotes e-KYC, mobile banking, and internet banking activation segments to enable the customers to access banking services online.

Core Products

Deposit Products

- Savings Bank Account
- Current Deposit Account
- Special Notice Deposit
- Pension Scheme (PPS)
- Fixed Deposit Receipt (FDR)
- School Banking Account
- Senior Citizen Pubali Deposit Scheme (SCPDS)

Loan Products

- Continuous Loans (Cash Credit, Over Draft)
- Short Term Finance (Demand Loan, Agri Credits)
- Long Term Finance (Term Loans, House Building Loans)
- Special SME Loans (Pubali Suborno, Pubali Sujon)
- Retail Loans (Personal Loan, Car Loan, House Renovation & Construction Loan)
- Islamic Finance Products (House Financing, Car Loan under Shari'ah)

Payment Services

- Pubali Card (Debit and Credit Cards)
- Merchant POS, Bangla QR, Digital Banking (PI Banking)

Nevertheless, even with the provision of these services, the branch experiences some challenges related to its operations that have an impact on the efficiency and customer satisfaction. These problems cause stalling, overworking, and reduce the quality of services overall. The following are the main issues:

Problems Identified

- **Effective Account Opening Process**
  This branch has the right KYC and documentation procedures, but the manual working process was slowing the whole process. The delay impacts customer satisfaction and puts additional stress during peak times.
- **Manual Processes and Inefficiency**
  The majority of activities like document verification and data entry are not automated. This decreases the general productivity and results in long queues particularly at the cash counter.
- **Technological Limitations**
  The provision of outdated computers and inadequate digital tools renders the speed of transaction processing slow. This not only influences the speed of the service but also denies the branch the ability to provide a modern banking experience to the clients.
- **Inadequate Manpower**
  It lacks sufficient personnel to handle large number of customers in the branch. This would result in delays in the service, stress to employees as well as reduce efficiency in operations.

- **Customer Interaction and Satisfaction**
  Customer service was generally good, but when there was a shortage of staff as observed during the busy hours, long queues were formed thus causing customer frustration, and reduced satisfaction.
- **Lack of Awareness Regarding Digital Banking Services**
  The customers do not know about Pubali Bank digital services, including mobile banking and online payments, which results in the fact that they do not use them and miss the opportunity to be convenient.

Account Opening Performance (2021- 2024)

- **Current Account:**
  Current Accounts dropped 22 accounts between 2021 and 2022, which is a decline of 16.29 percent. In 2023, it increased by 19 accounts, which is an improvement of 16.81 percent. In 2024, it decreased by 2 accounts, which is equivalent to 1.51 percent. In general, the shifts are insignificant and the demand is rather stable.
- **Fixed Deposit:**
  There was a continual growth in Fixed Deposits. The branch has also increased by 39.34 percent, with 24 additional accounts opened in 2022 than it was in 2021. A further growth of 11 accounts was registered in 2023, which was an increase of 12.94 percent. The largest increase was in 2024 with 72 new accounts which is a 75 percent increase. This demonstrates high and increasing customer interest.
- **Pubali Pension Scheme:**
  In 2022, the Pension Scheme declined by 6 accounts, which is a 4.54 percent decline. There was a sharp increase in 2023 when it registered 149 new accounts, which is an increase of 118.25 percent. In 2024 however, it dropped to 111 accounts, or by 40.36 percent. This depicts excessive variability of customer reaction.
- **Monthly Profit Fixed Deposit of a fixed amount:**
  This product began in 2022 and had 18 accounts. In 2023, it increased at an acute rate of 72 accounts, which is a 400 percent increment. In 2024, however, there were no new accounts opened, which is a full 100 per cent drop. The popularity of the product was not long-term.
- **Target-Based Small Deposit:**
  Such records went down by 2 in 2022, a 40 percent decline. This figure did not vary in 2023 and improved by 4 accounts in 2024, which represents an 133.33 percent growth. This slight improvement has not helped the product to improve its demand.
- **Savings Bank Deposit:**
  By 2022, savings accounts had to fall a little by 12, which is a decrease of 3.27 percent. In 2023, they grew by 148 accounts, which is a growth of 41.80 percent and then they increased by 132 accounts in 2024, raising it by 26.29 percent. It remains the most popular and active account type that keeps increasing.

6.2 Recommendations

Depending on my observations at Pubali Bank PLC, kamrangirchar Branch, in the course of the internship, I would recommend the following strategies to work out the operations and customer satisfaction at Pubali Bank PLC:

- **Invest in Automation:** The Pubali Bank PLC, kamrangirchar Branch, needs to look into automating more of its operations particularly those involving document verification and processing of transactions. Automation will minimize the human error, accelerate the service delivery and enable staffs to attain higher value tasks such as interaction with customers and solving problems.
- **Increase Staffing:** When the hotel is in peak season, manpower shortage was experienced. Hiring more employees, particularly during peak times, would help in shortening the waiting time and enhance service delivery. Besides, employing staff members with specialized assignments in technology might facilitate the shift to a more automated system.
- **Modernize Technology and Infrastructure:** A huge investment in modern banking systems and infrastructure is required. This would involve the modernization of the software being used in the processing of the transactions and also improving the physical workplace to make it more comfortable and professional to the customers as well as the employees.
- **Education of the customer about Digital Banking:** most of the customers were not exactly conversant with the digital banking services offered by the bank. Pubali bank ought to embark on sensitizing customers on the benefits of conducting transactions online, which will ensure that congestion in the branches is minimized, and service delivery increases.
- **Enhance Feedback Systems:** A real-time customer feedback system would also improve the bank ability to respond to customer concerns promptly hence enhancing service quality. Regular collecting of feedback would also help the branch to make decisions that are based on data to make continuous improvements.

6.3 Concluding Remarks

The internship experience in Pubali Bank PLC, Kamrangirchar Branch was quite an enriching experience that provided me with a real-life banking experience and enabled me to use the theoretical knowledge into practice. My account management, transaction processing, and customer service exposure allowed me to have an overall picture of the company operating in the banking industry, including the problems that the branch experienced as far as efficiency and services delivery were concerned.

Customer services were highly valued and stressed by the branch, but there is also an evident potential of the operational improvement, notably in the aspect of automation and upgrades of the infrastructure. The personal experience of opening accounts, checking documents and communicating with customers helped me to gain practical experience on how a bank can better assist its clients without violating the compliance regulations.

I would say that, addressing the issues of manual operations, staffing levels, and technological upgrade, Pubali Bank PLC can further improve its service delivery, stream its operations, and increase the overall customer satisfaction. This internship has confirmed my interest in banking industry and equipped me with the skills and knowledge on how to have a successful career in banking and financial services.

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