

**INTERNSHIP ON NETWORK AND IT OPERATIONS IN SONALI BANK**

**BY**

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This Report Presented in Partial Fulfillment of the Requirements for the Degree of Bachelor of Science in Computer Science and Engineering.

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**DAFFODIL INTERNATIONAL UNIVERSITY**

**DHAKA, BANGLADESH**

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## APPROVAL

This internship titled “**Internship on Network and IT operations in Sonali Bank**”, submitted by **AKM Monirul HAQ**, ID No: **191-15-12178** to the Department of Computer Science and Engineering, Daffodil International University has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of B.Sc. in Computer Science and Engineering and approved as to its style and contents. The presentation was held on **06-01-2022**.


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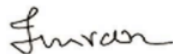
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## DECLARATION

It is hereby announced that the work described in this internship report was carried out by me under the supervision of **Ms. Farah Sharmin**, Sr Lecturer, Department of Computer Science and Engineering, Daffodil International University to partially meet the requirements for Bachelor's degree. Computer science and engineering science. This article is my real work, and I declare it to be. I certify that no part of this article, or any part of it, has been submitted elsewhere for the purpose of obtaining a degree.

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## **ABSTRACT**

Sonali Bank Limited (SBL) is Bangladesh's largest state-owned commercial bank. Sonali Bank Limited has a total of 1215 branches around the country. Corporate Financial, Project Finance, SME Finance, Remittance, Lease Finance, Government Treasury Function, Money Market Operation, Rural and Micro Credit, Consumer Credit Loan, and other banking services are available. All of the banking operations are managed from a central location. The bank must collect all transaction data, customer information, and account information in real time to do this. Sonali Bank Limited uses a highly secure network architecture to do this. The network is used to send data between branches and the data center in a synchronized manner. The Data Centre of Sonali Bank Limited, which is at the heart of Sonali Bank Limited's IT division, Sonali Bank Limited's IT department is in charge of the entire business. This report will detail how the IT department maintains, monitors, and resolves network and data center connectivity issues. Different banking functions are also supported by the IT section. This report paints a fairly balanced picture of the massive working process that takes place within a bank's management system employing IT infrastructure by highlighting all of these activities. During my internship, I gained firsthand knowledge of network management.

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# CHAPTER 01

## INTRODUCTION

### 1.1 Introduction

Network infrastructure is now a required component of practically every enterprise. Bangladesh's banking sector is already working to digitalize its financial system. Networking is a necessary component for the digitalization of banking systems. There are 1215 branches of Sonali Bank Limited. Sonali Bank Limited uses a secure network and maintains a central data center to connect all of its branches. The reason I did an internship at Sonali Bank was to gain practical experience in the field of networking operations and the usage of monitoring tools in a bank's NOC (network operation center). As a result, I chose Sonali Bank with the goal of gaining much-needed practical experience in the field of networking.

### 1.2 Motivation

- As a CSE student, I was particularly interested in networking and IT related courses
- Banking companies have the most reliable networking and IT infrastructure.
- Sonali Bank Limited is one of the most dependable banking companies in Bangladesh.
- I wanted to complete my internship in their established environment to develop my current Networking and IT skills and grab some hands-on, real-life experience.
- Through this job, I may also contribute to the development of "Digital Bangladesh" in my own country. For me, all of this serves as incentive.

### 1.3 Objective

The main objective of my internship is to learn and gather working experience about LAN, WAN, data center, network infrastructure, IT operation.

Other objectives are:

- I will learn to solve real-life Networking and IT problems by completing my internship at Sonali Bank.
- I also want to know about networking security, creating more extensive networks, and much more.

- I am expecting to acquire more knowledge on Networking and IT functionalities.
- Gain preliminary working experience.
- Earn practical experience in the field of engineering.
- Increase social interaction to a variety of people from different profession.
- Gain an upper hand on job market with an initial job experience.
- Beside technical knowledge, get familiar with corporate culture of organization.

## **1.4 Internship Benefits**

Internships is pretty helpful for both the intern and the organization. By internship, an intern can earn practical working skill by linking it to the traditional education and on the other hand, an organization can have man power for a lesser suitable payment or even in free of cost. However, additional benefits are, as follows-

- Internship give opportunity to an intern initial working experience
- Internship helps an intern to get a better job with an initial job experience.
- Internship give chance to grow confidents in real life work field.
- During the time of internship, a student can learn from his mistake.
- Internship also help to select a correct career path
- During the time of internship an intern can meet a variety of people which is help him to expand social interaction.

## CHAPTER 02

### INTRODUCTION

#### 2.1 About SBL

Sonali Bank Limited is a Bangladeshi government-owned bank. By proclamation of the banks' nationalization order 1972 (Presidential Order-26) shortly after Bangladesh's independence, Sonali bank arose as the largest and leading nationalized commercial bank, combining the national bank of Pakistan, premier bank, and bank of Bahawalpur. Sonali Bank Limited was established as a public limited company on November 15, 2007. The bank is completely owned by the government.

#### 2.2 History

Sonali Bank was founded in 1972 as a result of the Bangladesh Banks (Nationalization) Order, which merged and nationalized the branches of the National Bank of Pakistan, Bank of Bahawalpur, and Premier Bank in East Pakistan until the Bangladesh Liberation War in 1971. Sonali Bank had a paid-up capital of 30 million taka when it was founded.



Fig 2.1: Sonali Bank Logo

It had Tk 10 billion in authorized capital and Tk 3.272 billion in paid up capital in 2001. Its authorized and paid-up capital are currently Tk 10 billion and Tk 9 billion, respectively. In 1979, the bank's reserve funds were Tk 60 million, and on June 30, 2000, they were Tk 2.050 billion. Cyber hackers utilizing the Swift International payments network stole \$250,000 from the bank in 2013. The Bank and PayPal signed a Memorandum of Understanding in 2016.

## **2.3 Branches**

Sonali Bank has a total of 1227 branches. The most recent branch that opened services is in Rajdhani University Campus Branch, Rajdhani. Out of them, 467 are located in urban areas, 746 in rural areas, and 2 are located overseas (India). It also operates the Sonali Exchange Company Inc. in USA, Sonali Exchange in Dubai (UAE), Sonali Bank (UK) Ltd. United Kingdom, Hong Kong, (HAR), and Singapore to facilitate foreign exchange remittances. Sonali Bank UK remits up to 25 destinations across Bangladesh directly, these include Dhaka, Chittagong, Sylhet, Moulvibazar, Beanibazar, Balaganj, Biswanath, Jagannathpur, Sunamganj, Gopalganj, Neigong, Hobigonj, Kulaura, Tajpur.

## **2.4 Report layout**

In this report the report layout organized as follow Chapter:

- 1: Internship Introduction, Motivation, Objectives, Benefits.
- 2: About SBL, History, Branches, Page layout.
- 3: Introduction, Product and Market Situation, Service of Sonali Bank, Target group, SWOT Analysis of Sonali Bank, Organization Structure.
- 4: Introduction of General Banking, General Banking Functions, Divisions of General Banking.
- 5: Daily Task and Activities, Project Task and Activities, Challenges
- 6: Network Overview, Network System, Network Service Procedure, Network Software.
- 7: Core banking system, electronic payment System, Automated teller machine, Internet and Mobile Banking.
- 8: Conclusion of the Discussion, Possibilities for a future career.

## **CHAPTER 03**

### **ORGANIZATION OVERVIEW**

#### **3.1 Introduction**

Sonali bank limited is the largest bank in Bangladesh. It has 1215 branches across the country. 100% share Sonali bank limited is won by the government of Bangladesh. All of branches of Sonali bank limited are now connected through network. Sonali bank limited gives different type of banking services to its customer. All most all governmental banking operation are done by Sonali bank limited. As bank of Bangladesh Sonali bank limited obey all the rules and act provided by Bangladesh Bank (central bank of Bangladesh).

#### **3.2 Product and Market Situation**

The main activities are:

- Corporate Banking
- SME Financing
- Lease Financing
- Consumer Credit
- Loan Syndication
- Small Special Loan
- Project Financing
- Remittances
- Investment
- Rural and Micro credit
- Capital Market Operation
- Government Treasury Function
- Transactions in foreign currency
- International Trading
- NGO-Linkage Loan
- Trade Financing
- Money Market Operation

### **Other Business activities are:**

- Commercial Banking
- Government Treasury Bonds.
- Auxiliary Services
- Collection of Utility bills
- Locker Service
- A.T.M. Card service

### **3.3 Service of Sonali Bank**

- NBR-Sonali Bank online e-Payment
- Additional Services
- Mechanization Status
- Online Procedure for payment of taxes
- ATM Services

### **3.4 Target Group**

- Poor people
- Agricultural farm
- Poor energetic youth
- Urban Entrepreneurs
- Rural Entrepreneurs
- Small & Medium Entrepreneurs

### **3.5 SWOT Analysis of Sonali bank**

During my internship I try to find the Fortes Weaknesses Openings Threats Strengths:

- The largest bank with the greatest number of branches.
- The bank is always getting support from government.
- Variety of services, given the chance to extend its business area.

- The presentation of the bank is quite satisfactory.
- Employees are very intelligent and devoted to the bank.

**Weaknesses:**

- Lacking of employee.
- Lack of motivation for workers and low pay structure.
- Marketing is very poor compare to private bank.
- Mobile banking and internet banking are not useful as it is wish.
- Too many services.
- Sometime unable to recover loan.
- Less number of ATM both.

**Opportunities:**

- Development of the new asset zone
- Introduce more mechanization in workflow.
- Mobile banking.
- Internet banking.
- Integration with e commerce site payment system.
- Integration with different payment gateway system.

**Threats:**

- Newly designed transferred and foreign banks
- Loan recovery.
- Unreliability of customer.
- Hackers Attack.



## 3.6 Organizational Structure

Being a large bank, Sonali bank have a multipart and complex organizational structure. Beside Head office and branches it have general manager's office, principal office and regional office. Corporate profile and organogram of Sonali bank is given below.

### 3.6.1 Corporate Profile

The corporate profile of Sonali Bank is as follows:

Name of the Company	Sonali Bank Limited
Chairman	Ziaul Hasan Siddiqui
CEO & MD	Ataur Rahman Prodhan
Company Secretary	Mr. Tauhidul Islam
Legal Status	Public Limited Company
Date of Incorporation	03 June, 2007
Date of Vendors Agreement	15 November,2007
Authorized Capital	TAKA 6000.00 CORE
Paid up Capital	TAKA 4130.00 CRORE
Number of Employee	18.167
Number of Branches	1215
SWIFT	BSONBDDH

Table 3.1: Corporate Profile of Sonali Bank

Contact information: Sonali Bank Limited

Head Office 35-42, 44, Motijheel, C/A Dhaka -1000 Bangladesh.

E-mail: [itd@sonalibank.com.bd](mailto:itd@sonalibank.com.bd)

Website: [www.sonalibank.com.bd](http://www.sonalibank.com.bd)

Phone-PABX: 9551426-31,33,34,9552924

### 3.6.2 Organogram of Sonali bank

The organogram of Sonali Bank is as follows:

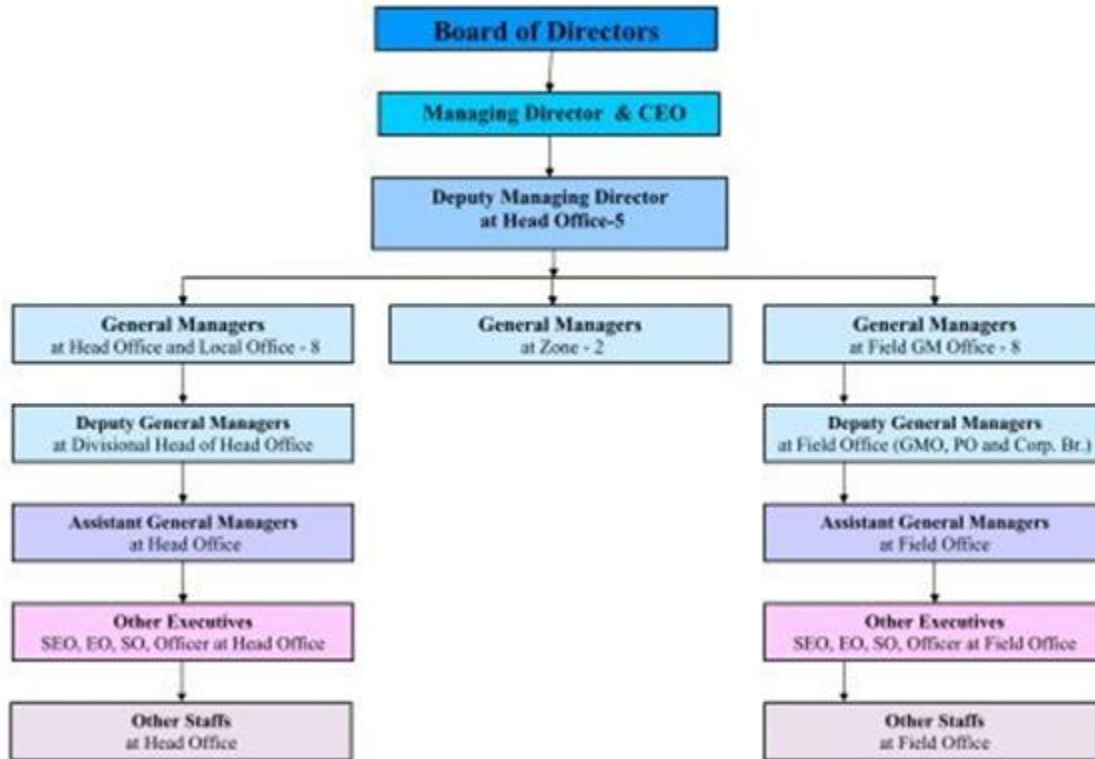


Fig 3.1: Organogram of Sonali Bank

## CHAPTER 04

### GENERAL BANKING ACTIVITIES

#### 4.1 Introduction of General Banking

General banking is the core activity of all banks. Banking operation starts with general banking. All communications related to customers are inherited from General Banking. It's also known as retail banking. General banking is the frontside of every banking services. Most customers of a bank directly rely on this Department, for it provides all the services required in daily transactions by a customer. Opening accounts, issuing checks books, storing customers money, accepting payments, dispatching funds, issuing bank drafts, pay requests, also helping customers request regarding checks for this division.

#### 4.2 General Banking Functions

A general bank usually performs these functions-

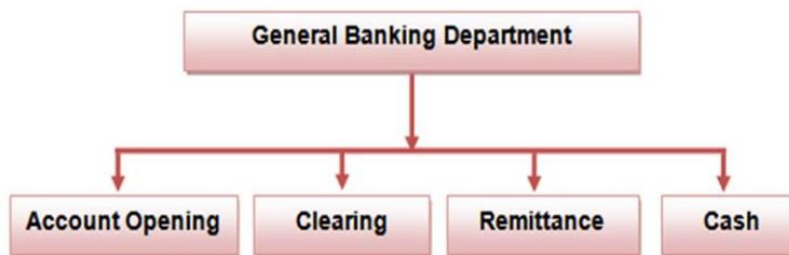


Fig 4.1: General Banking Department

Everyday functionalities of a General Bank-

- Receipts and installment from claiming money.
- Taking care of exchange transactions.
- Conducting of clearing house.
- Support for accounts for Bangladesh bank and other banks.
- Accumulation of Checks and Bills.

### 4.3 Divisions of General Banking

I was appointed as an intern at Lalmatia Branch, Dhaka in Sonali Bank Ltd. I got an opportunity to work in Six general banking sections by rotation.

They are following: -

- Account opening section
  - Remittance section
  - Bills and clearing section
  - Cash section
  - Check Book issue section

Account Opening section in general banking, account opening section is the most vital section. Different actions are completed in this section. The bank-client relation starts with this section.

Such as-

- Opening of different types of account.
- Issue of checkbook.
- Transfer and closing of account.
- Enquiry of account.

Types of account in this branch accounts department plays the most crucial role. The following types of accounts are managed in this bank:

- Fixed deposits A/C.
- Short term deposits A/C.
- Savings deposits A/C.
- Current deposits A/C.
- Call deposit A/C.
- Loan management

## CHAPTER 05

### TASKS, ACTIVITIES AND PROJECTS

#### 5.1 Daily Tasks and Activities

##### 5.1.1 Check order and issue

During my internship, I received daily customer order check books and I had to entry the check books, using AC Number, AC Name, Book number series and total page number. Then the customer sends checkbook and took customer's confirmation signature.

##### 5.1.2 Challan receive entry using GTS of CBS

I had to process different kinds of challan every day at Sonali Bank. Tax, pay order, etc. are the commonly used challan types. As shown in the figure 5.1, I had to index and attest each challan and make an entry to the CBS system using a module called GTS.



Fig 5.1: Challan indexing and entry

##### 5.1.3 Observing transaction process of Sonali Intellect CBS

Sonali Bank use Sonali Intellect CBS to perform all operations related to banking system. Due to security reasons, I wasn't allowed to use the software. But I observed my trainer and other employees using it and I learned a lot about the program and it's features and functionalities.

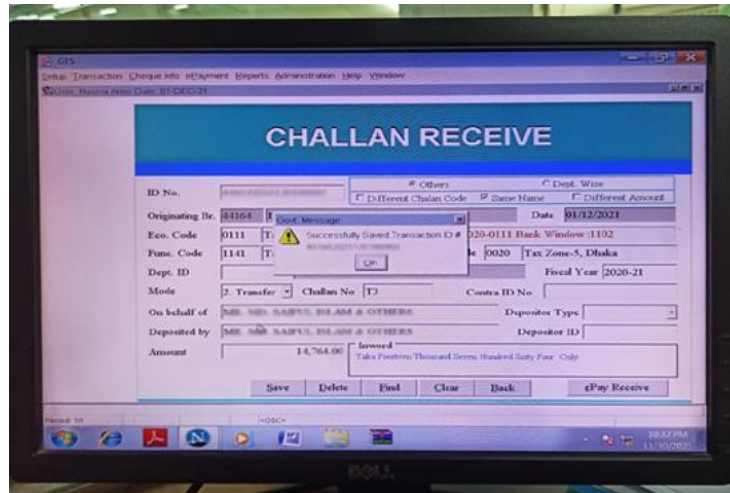


Fig 5.2: Observing transaction process of Sonali Intellect CBS

## 5.2 Project Task and Activities

During my internship period at Sonali bank, I had to complete two projects, one project was to design the whole network system of Sonali Bank using Static and RIP Routing Protocol, and another project was to design network system of Sonali Bank using OSPF protocol. Beside that, I also kept performing daily regular tasks. I was involved with their regular activities. The activities at which I was involve are related with LAN WAN and Network monitoring. Below are the network systems of Sonali Bank, I designed using Static and RIP Routing Protocol and OSPF protocol:

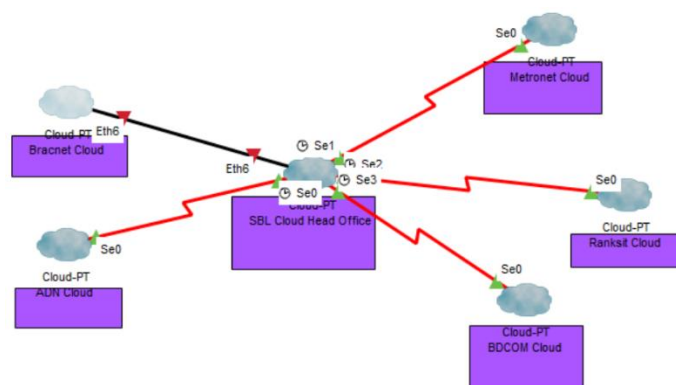


Fig 5.3: Network system using static and RIP protocol

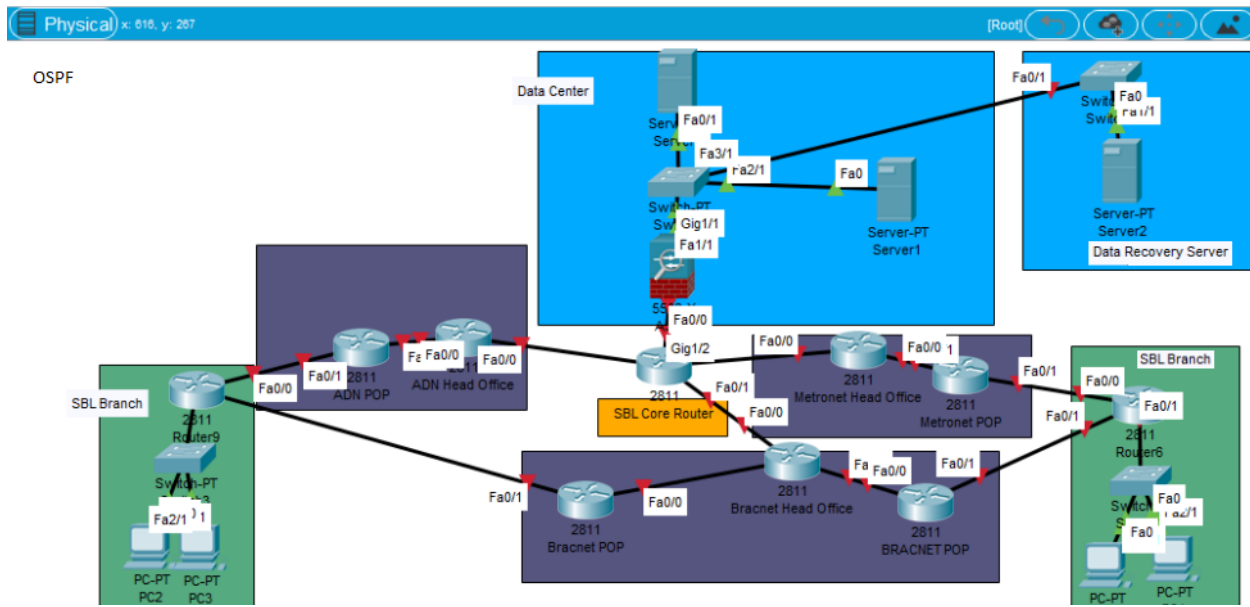


Fig 5.4: Network system using OSPF protocol

### 5.3 Challenges

My daily tasks related to CBS were limited to few basic functionalities, such as, chalan issue and entry. Due to privacy issues, I was not allowed to perform several risky banking tasks, although I observed these tasks and I have a sound knowledge on these operations.

# CHAPTER 06

## NETWORK INFRASTRUCTURE

### 6.1 Network Overview of Sonali bank

Currently, all branches of Sonali Bank Ltd are connected together in a centralized networking system. Third-party organizations, also known as vendors, provide networking connectivity to each branch. All branches are connected to head office through data link providers and the data link providers are connected to the core router. Figure below gives a rough idea about the network connectivity.

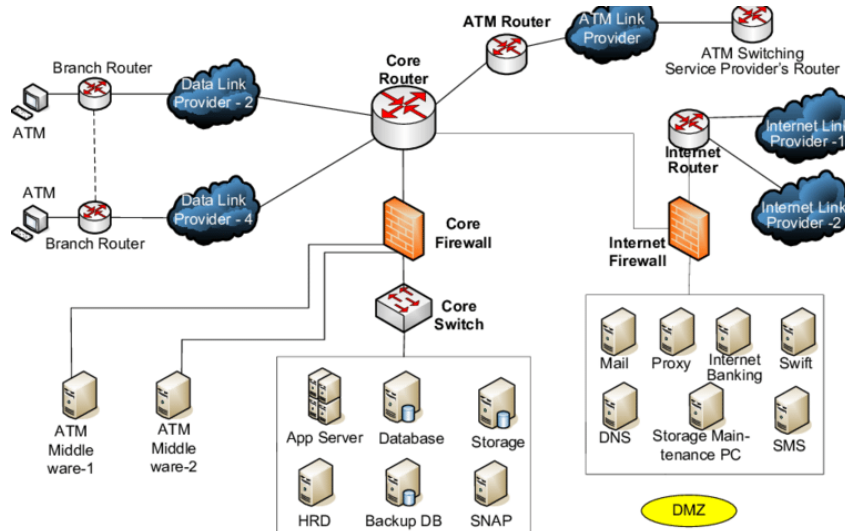


Fig 6.1: Network Overview of Sonali bank

### 6.2 Networking System Tasks

1. Practical all the network system of all branches of SBL.
2. Solve the network problem if any failure happened in any branches or Head office.
3. Contact and solve the network problems if it happened by vendors.
4. Configure all the networking devices.
5. Solve the problem of the networking software and hardware.

### 6.3 Network Service Providers



All of the branches of Sonali bank limited are connected to its data center. This branch connects via seven ISP Companies, they are:

1. Agni
2. ADNT
3. Metro-net
4. BRAC Net
5. Ranks ITT
6. BD Com
7. Drik ICT

Every branch has at least two links from two deferent company. If one link gone down, then the second link can keep the branch LAN operational.

## **6.4 Network Software**

Sonali Bank used “Sonali Intellect CBS” software for Core Banking Solution. Designed by bankers, Intellect CBS is a highly scalable core banking platform that caters to both private and public sector banks in the country. Core banking is term given to centralized system wherein all banking functions. The application of this technology enables the SBL to move towards next generation banking technology and will also offer them with inexpensive service advantage and faster go-to-market.

The main functions of intellect CBS are given bellow:

- Opening new accounts and Customer on-boarding.
- Managing deposit and withdrawals.
- Transaction management from beginning to reporting.
- Interest calculation and management.
- Payment Processing (Cheques, Cash, etc.)
- Loans payment and management.
- Processing cash deposit and withdrawals.
- Processing and service loads.
- Accounts Management.



Fig 6.2: Sonali Intellect CBS

## 6.5 Network Monitoring

One of the most important tasks of the IT department is to make sure that all the branches are connected through WAN. To ensure this, the IT division continuously keeps monitoring the network of Sonali Bank. This task is done by mainly two teams: one in the WLAN team and the Core team. The WLAN team works for the primary task, and the Core team deals with advanced and composite tasks. The daily work of these two teams is as follows:

- Network monitoring
- Central branch support
- Communicate with vendor
- Regular Security checkup

This task is very difficult because the branches are connected over a very multifaceted network. Branches of Sonali Bank are connected via seven ISP companies: Agni, ADNT, Metro-net, BRAC Net, Ranks ITT, BD Com, and Drik ICT. In some branches, they also use mobile operators.

network, radio link, VSAT etc. To monitor this complex network Sonali bank use some tools. Most of this tool are providing by the vendors as par contact.

Monitoring Tools used in Sonali Bank Network:

- Link Vendor Management System -LVMS
- Net flow Traffic Analyzer-NTA
- Network Performance Monitor-NPM
- Server and Application Monitor-SAM

## **CHAPTER 07**

### **IT OPERATIONS OF SONALI BANK**

#### **7.1 Core Banking Solutions (CBS)**

To automate the functioning of different branches, banks started to use computerization systems. Core Banking Solutions is mainly the collaboration of the branches of a bank to operate customer accounts from any branch and keep the customer data into a centralized store. CBS enables the capabilities to use a centralized data management system so that no matter which branch a customer opens an account, they can access their account information from any other branches. Core Banking Solutions help bringing the operations of a bank under a centralized platform.

#### **7.2 Electronic Payment System**

Commonly used medium for transferring payment and receipts through banking systems are tools like cheques and bank drafts. Cheques are used as a replacement of liquid assets. But the manual processing of cheques in an ever-growing volume of banking transactions created a necessity of automating the bank payment system through electronic mediums.

#### **7.3 Automated Teller Machine (ATM)**

There is total sixty-three ATM booth of Sonali Bank Limited situated in 34 districts in Bangladesh. ATM Banking system is the open 24 hours, 30 days and 12 months for customer services. ATMs are perhaps most revolutionary aspect of virtual banking. ATM is provided through plastic cards with magnetic strip containing information about the customer and the bank. ATM are the most useful tool to ensure the concept of any time banking anywhere banking.



Fig 7.1: Sonali Bank ATM

## 7.4 Internet and Mobile Banking

Internet banking enables a customer to do banking transaction through the bank's website on the internet. This system is accessing accounts and general information on bank. Product and services through a computer while setup in its office.

Mobile banking is a service provided by a bank or other financial institution. That allows its customer to conduct financial transaction remotely using a mobile device. The related internet banking it uses software, usually called an APP. Mobile banking is usually available on a 24 hours basis. Mobile banking limit on the amount that can be transacted, account balances, list of latest transactions, electronic bill payments, water and gas bill payments, fund transfers, purchase ticket and payments, apply job opportunity and payment system.



Fig 7.2: Sonali E-Sheba APP

## **CHAPTER 08**

### **CONCLUSION AND FUTURE CAREER**

#### **8.1 Conclusion of the Discussion**

The task of performing research and discovery on the banking system of Sonali Bank Ltd, requires strong observation skills and fast learning abilities with higher analytical skills, and so on. As a result, I am pleased and delighted to have completed my internship experience in a supportive environment on this highly regarded Banking System topic. This internship has been tremendously inspiring and helpful for me as a student chasing a higher-level degree in Computer Science and Engineering is supporting me to participate in practical tasks and applying my theoretical knowledge into good action. By the grace of Almighty God and the teachings of my respected instructors from Daffodil International University, and the direction of the Sonali Bank Ltd, Lalmatia Branch all contributed to my accomplishment. Given my commitment and honesty, I would appreciate if this thesis on internship at Sonali Bank Ltd is accepted in a positive and friendly manner.

#### **8.2 Possibilities for a Future Career**

This internship at Sonali Bank Ltd gave me a solid foundation for any networking and IT related tasks in a Banking sector which will be tremendously helpful in future. Beside that, I have a wish to work in a bank as an IT officer, so all these lessons will be very demandable in future.

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- [6] Email [itd@sonalibank.com.bd](mailto:itd@sonalibank.com.bd)



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