

**Report On,
Customer's Relationship with General Banking of Pubali Bank Limited**

**By
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**An internship report submitted to the BRAC Business School in partial fulfillment of
the requirements for the degree of
Bachelor of Business Administration**

**BRAC Business School
BRAC University
October 2021**

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Declaration

It is hereby declared that,

1. The internship report submitted is my own original work while completing a degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

Saikat Dash
18104273

Supervisor's Full Name & Signature:

Ms. Mahreen Mamoon
Assistant Professor,
BRAC Business School
BRAC University

Letter of Transmittal

Ms. Mahreen Mamoon
Assistant Professor,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Customer's Relationship with General Banking of Pubali Bank Limited.

Dear Madam,

I would like to convey to you my heartiest thanks for your precious guidance and support for me to prepare my internship report. With immense pleasure, I am submitting my internship report on Customer's Relationship with General Banking of Pubali Bank Limited.

I have attempted my best to finish the report with the essential data and recommended proposition in as significant a compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Saikat Dash
18104273
BRAC Business School
BRAC University
Date: 15.10.2021

Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Pubali Bank Limited and the undersigned student at BRAC University

Acknowledgement

I would like to express my deepest appreciation to all those individuals who helped me to complete this report.

I am highly indebted to Pubali Bank Limited for their guidance and constant supervision as well as for providing necessary information to complete the report. It's quite impossible without the help of some persons of the organization who helped and suggested that I complete the report.

I want to thank my academic advisor Ms. Mahreen Mamoon Madam who has provided me with suggestions and helped me to prepare this final internship report.

Executive Summary

Pubali Bank Limited is the biggest private bank in Bangladesh having 482 branches across the country. They have also adopted the IT advance model from the traditional system. In recent years, PBL has become one of the most competitive banks in the country. Their brand image is also excellent among their consumers. The bank is also contributing a lot to the national economic growth of the country. Their organizational culture is also very attractive and it is also a role model for women empowerment. Everyone is expecting that, after the pandemic situation things will improve even better than before.

As Bangladesh's economy is developing day by day, therefore many people are now involved in different types of banking. In the near future, banking service for the customers will be more convenient because of technological advancement. PBL is also adapting quickly to all these online banking services and technological advancement that we can see in the survey result as well. However, from the survey we have seen that there are some rooms for PBL to improve their service and hopefully they will work on it.

Table of Contents

Declaration	ii
Letter of Transmittal	iii
Non-Disclosure Agreement	iv
Acknowledgement	v
Executive Summary	vi
Table of Contents	vii
List of Figures	viii
List of Acronyms	viii
Chapter 1 Internship Overview	1
1.1 Information of the student	1
1.2 Internship information	1
1.3 Outcomes of the internship	2
Chapter 2 Organization Part	
2.1 Introduction	4
2.2 Company Overview	5
2.3 Management Practices	7
2.4 Marketing Practices	8
2.5 Financial Performance and Accounting Practice	9
2.6 Operations Management	12

2.7 Industry and Competitive Analysis	12
2.8 Summary and Conclusions	14
2.9 Recommendations	14
Chapter 3 Project Part	15
3.1 Introduction	15
3.2 Methodology	17
3.3 Findings and Analysis	17
3.4 Summary and Conclusions	21
3.5 Recommendations	22
References	23

List of Figures

Figure 1: Financial Data	17-19
Figure 2: Survey Analysis	25-29

List of Acronyms

PBL	Pubali Bank Limited
CRM	Customer Relationship Management
GB	General Banking

Chapter 1

Internship Overview –

1.1 Information of the student –

1. Name: Saikat Dash
2. Id: 18104273
3. Program: BBA
4. Major: Marketing
5. Minor: E-Commerce

1.2 Internship information –

1.2.1 -

1. Time: 3 months
2. Organization: Pubali Bank Limited
3. Department: General Banking
4. Address: 18 Rajuk Avenue, Dhaka

1.2.2 Internship Supervisor Information –

1. Name: Farzeen Ahmed
2. Designation: Assistant General Manager
3. E-mail: dhkstd@pubalibankbd.com

1.2.3 Job Description –

- ✓ Supporting clients to fill up their bank account opening form.
- ✓ Giving calls to the clients to collect their debit card/ATM card.

- ✓ Writing Cheques and vouchers for the customers.
- ✓ Visiting markets occasionally as part of the bank's promotional activities.
- ✓ Filling up foreign remittance forms for the customers.
- ✓ Preparing L/C (export-import) registers and updating them.
- ✓ Updating various types of account opening form (FDR, running account, corporate account) of the customers.

1.3 Outcomes of the internship –

1.3.1 Contribution of the intern to the organization –

Worked like a helping hand alongside trying to be proactive during the work hours.

Visited the market a couple of times and shared my marketing skills out there.

Always encouraged the customers for building up a relationship with our bank and tried to show them the benefits that we are providing.

Always looked to finish my work within the deadline.

1.3.2 Benefits to the students –

Customer Relationship – This whole internship period helped me a lot to improve my customer relationship skills. I have learned how to deal with the client professionally and handle them properly.

Corporate Environment – The internship has also given me an introduction to the corporate world and has shown me how things are run here.

Working in a busy hour – It was another experience for me to work in the busy hour while there were a lot of customers in the bank.

Handling pressure – After joining as an intern I had to face a lot of pressure regarding my tasks. There I learned how to cope up with these pressure situations and handle working under pressure.

Communication Skills – At the point when I was adjusting the clients my relational abilities improved a considerable amount. Also, for my report I needed to speak with the senior officials of the bank. This additionally helped me a ton to support up my relational abilities.

Time Management – I always tried to be punctual in the office and never tried to bunk my work without any legitimate reason. This helped me to improve my working speed and also improve my time management skill.

1.3.3 **Difficulties** –

As an intern I had to face some difficulties in the beginning days. I had to cope up with a completely new and different environment. As a marketing major student most of the terms that are used in the banking sector are new and unknown for me. I had to learn the meaning of those terms quickly so that I could work properly. However, three months' time is not sufficient to learn all the banking terms and how a bank operates. Additionally in view of information secrecy they didn't permit me to do many significant general financial exercises.

1.3.4 **Recommendation** –

The Internship program of Pubali Bank Limited ought to be more coordinated. There ought to be a particular PC for the assistants where they can get familiar with some essential exercises of the bank.

Chapter 2

Organization Part –

2.1 Introduction –

The Bank was at first arisen in the Banking situation of the then East Pakistan as Eastern Mercantile Bank Limited at the drive of some Bengali Entrepreneurs in the year 1959 under Bank Companies Act 1913 for giving credit to the Bengali Entrepreneurs who had restricted admittance to the credit in those days from other monetary foundations. After the autonomy of Bangladesh in 1972 this Bank was nationalized according to the strategy of the Government and renamed as Pubali Bank.

Accordingly because of changed conditions this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. Since initiation this Bank has been assuming an imperative part in financial, modern and horticultural advancement just as in the generally monetary improvement of the country through reserve funds assembly and speculation of assets.

At Present, Pubali Bank is the biggest private business bank having 482 branches and it has the biggest ongoing incorporated web based financial organization.

Vision –

To assemble an engaging association with the design, vocation advancement, preparing and awards to guarantee the vision is accomplished. Utilizing adaptable innovation, scale and hazard the executives to guarantee our administrations are of prevalent worth.

Mission –




- To turn out to be a generally astounding and commendable private business bank in Bangladesh.
- To gain acknowledgment as a zestful, inventive, client support arranged organization.

- To keep energy of nonstop and consistent development with greatest straightforwardness and to differentiate items and assets.
- To help relentless updates of information and development with all high level workplaces to adjust to ask for and challenges of the time.

2.2 Company Overview –

2.2.1 Products and Services of PBL –

These are the services that PBL provides to their customers.

Deposit Products 	Consumer Loans 	SME Banking 	Islamic Banking 
<ul style="list-style-type: none"> → Savings Bank Account → Current Deposit Account → Dwigun Sanchaya Prkalpo → Pubali Sanchaya Prkalpo → Shiksha Sanchaya Prkalpo → Pubali Pension Scheme → Fixed Deposit Receipt → Monthly Profit Based Fixed Deposit → Special Notice Deposit (SND) → Monthly Profit Based Small Deposit → Target Based Small Deposit 	<ul style="list-style-type: none"> → Car Loan → Personal Loan → House Renovation Loan → Pubali Abashon → Flat Purchase Loan → Teachers Loan Scheme → Foreign Education Loan → House Hold Durable Loan → Medical Equipment Loan → Agent List 	<ul style="list-style-type: none"> → PBL Sujon Rin → PBL Suborno Rin → PBL Kormo Uddogh Rin → Pubali Prochesta 	<ul style="list-style-type: none"> → Al-Wadeeah Current A/C → Mudaraba Savings Account → Mudaraba Short Notice Deposit → Mudaraba Term Deposit Receipt → Mudaraba Deposit Pension Account → Mudaraba Hajj Savings A/C

2.2.2 Banking Activities and Divisions –

Retail Banking Service

Corporate Banking Service

Personal Loans Service

Lease Financing Service

SME Financing Service

Trade Finance Service

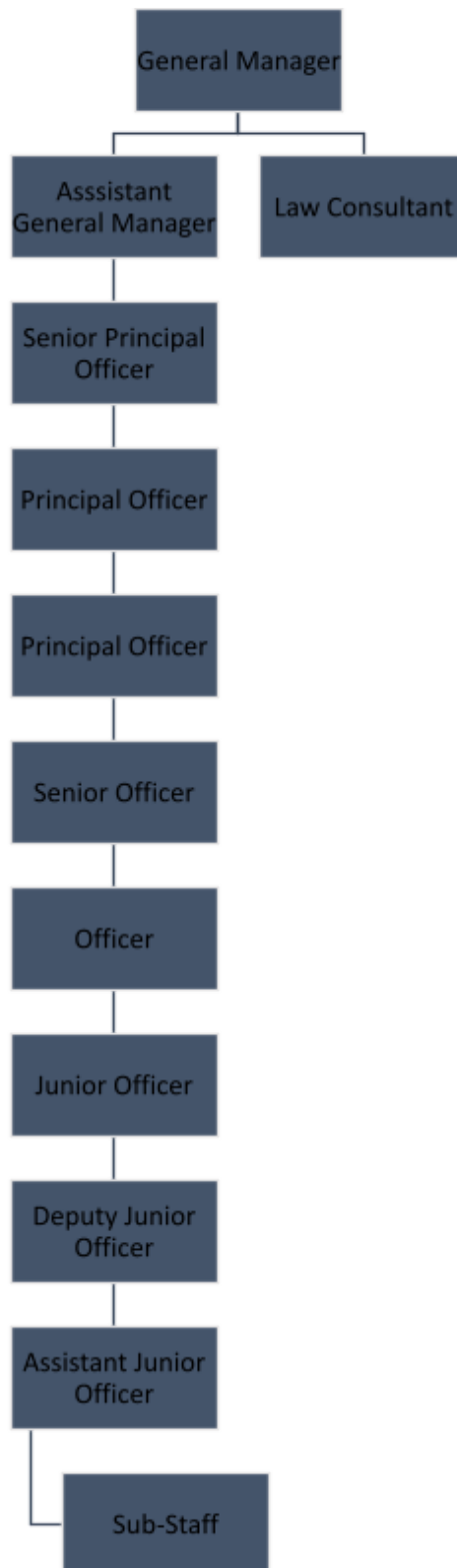
Islamic Banking Service

Mobile Banking Service

2.2.3 General banking services of PBL Dhaka Stadium Branch –

- **Cash Section** – This is an important section of the bank. It deals with all kinds of cash transactions on a regular basis.
- **Account opening section** – Various kinds of accounts are created here daily. For example, savings account, FDR, DPS, business account, etc. Before opening an account an officer always verifies a customer through official documents like NID, TIN certificate, billing papers, etc. to avoid fraud cases.
- **Foreign remittance section** – Customers send and receive foreign remittance money through this section every day with a pin number that they have from the exchange house.
- **Cheque clearing section** – There are three subsections for this and they are inward clearing, outward and Cheque issue sections. Every day hundreds of Cheques are issued and cleared by several customers in the bank.

2.2.4 Organizational Structure of PBL –



2.3 Management Practices –

The workforce of Pubali Bank Limited is mainly well-educated and skilled people. According to a report published in 2021, there are more than 8,400 employees working in Pubali Bank from the 482 branches and other sub-branches that they have all over the country. They have an HR officer for every branch who operates most of the managerial stuff. Their recruitment process is also one of the most significant recruiting processes in Bangladesh. The recruitment process is done in two steps and these are –

- **Written Exam** – The recruitment takes place centrally and all the candidates have to give a written exam with different kinds of maths, English, GK and other related subjects. From that written exam, they shortlist candidates and then call them for the verbal interview or viva.
- **Viva interview** – In the viva interview the board asks the candidates different types of relevant questions. Most of them are the ones that they will have to face regularly during their job career. Moreover, PBL's recruitment is one of the most transparent recruitment processes considering every other circumstance.

However, during the Covid'19 pandemic situation the management has brought some changes in their decisions. These are –

- The number of new entrants has been lessened up.
- The number of interns is also decreasing by massive numbers and currently they do not take many interns.
- They have introduced no mask, no service policy. In that case both customers and all the employees must wear masks inside the bank.
- They provide hand sanitizer for their employees and the customers.

2.4 Marketing Practices –

As the climate is changing and everything is becoming invigorated, the financial area is in a serious manner becoming serious. Different banks are offering different items and administrations but there are contrasts among their terms of development and execution and toward the day's end, the association depends on how they could fulfill their objective. To do

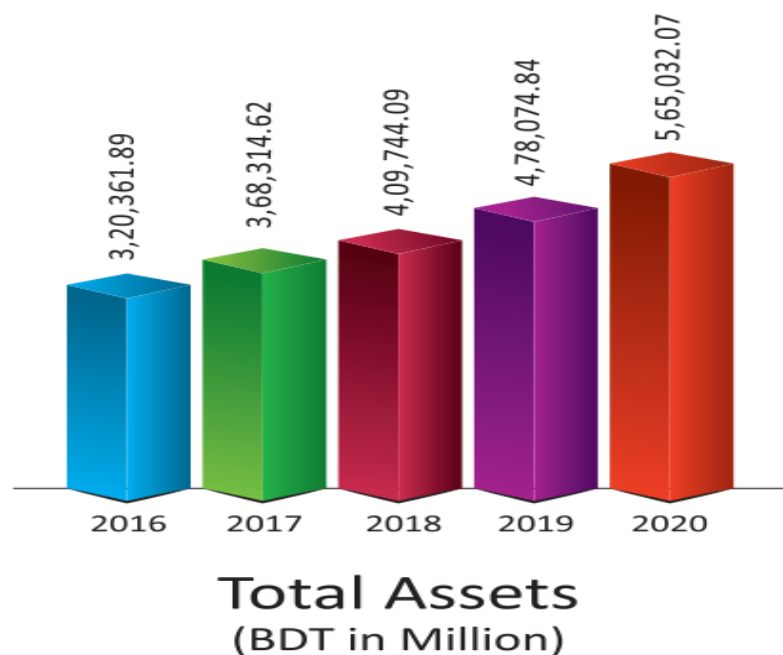
so accordingly, the association changes the procedure of Marketing. The key to advancing is the understanding of the necessities and essentials of a customer and to do all things considered, an association needs to see the item or administration as per the perspective of the clients.

Pubali Bank Limited frequently focuses on their image and services quality. They are the largest private bank in the banking industry of Bangladesh with the most number of branches all over the country. They have some corporate branches that have some big corporate clients and to get them they need proper marketing. They likewise collaborated with different brands like Visa and Western Union that offer many administrations to the people.

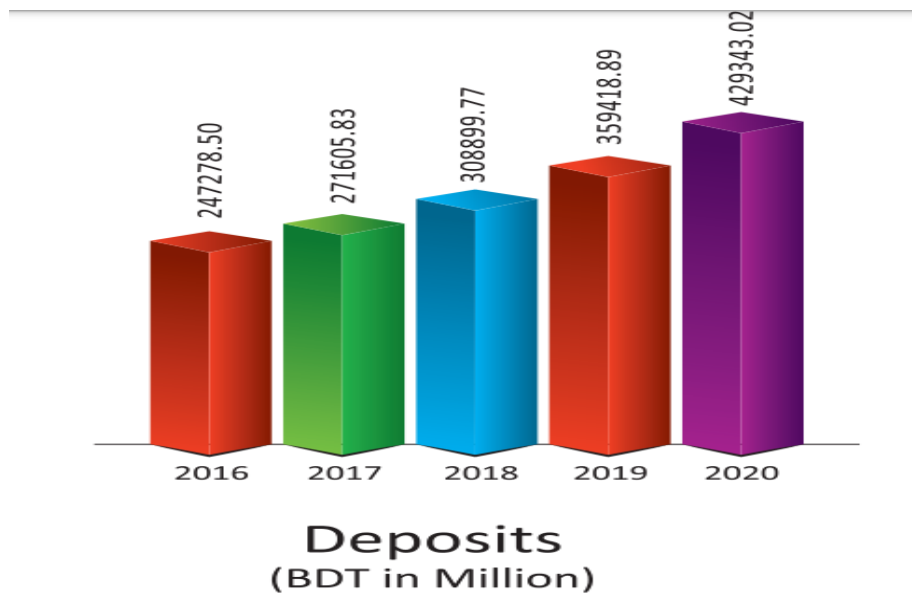
Moreover, PBL invests wholeheartedly for making sex uniformity in working society by bringing enormous number of ladies representatives into the financial calling which additionally expands their image picture. For getting their image position, they distribute online diaries on the web.

2.5 Financial Performance and Accounting Practice –

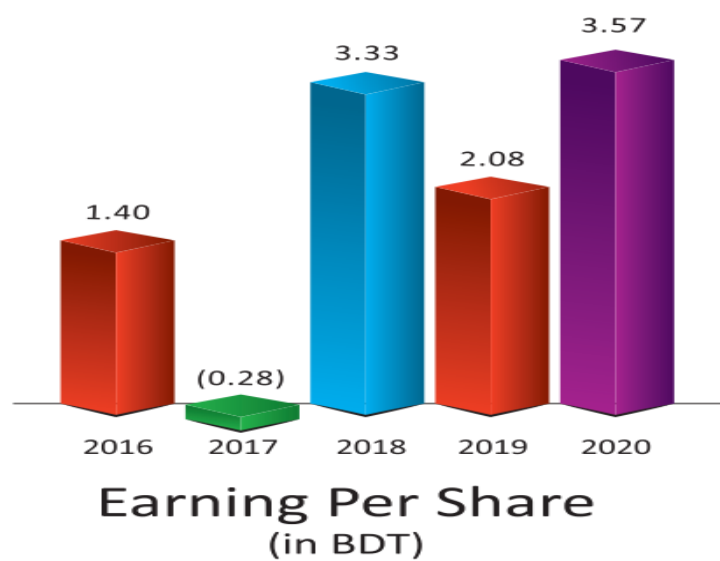
Total Assets – As we can see that in the last 5 years the total asset ratio of the bank has increased from BDT 3,20,361.89 million – BDT 5,65,032.07 million.



Deposits – Here we can see that the deposit ratio has also increased from BDT 247278.50 million – BDT 429343.02 million.



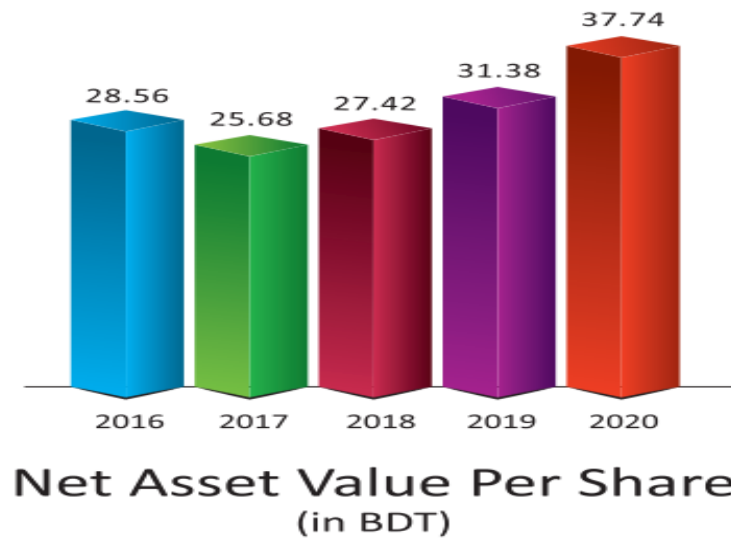
Earnings per share – In 2017, the earnings per share fell down by quite a big margin. Now the EPS is 3.57% in 2020.



Operating profit – The operating profit has fallen a little bit in the year 2020 because of the Covid situation which has been increasing every year for the last five years.



Net resource esteem per share – The net resource esteem per share has increased for the last 3 years quite rapidly from 27.42% to 37.74%.



2.6 Operations Management –

Pubali Bank has few sections or departments in their bank. These are –

General Banking – This department offers every one of the fundamental types of assistance to the clients. For example, account opening, account closing, account associated query, Cheque clearance, etc. They also store their client's file and documents and also, keep a register book.

Cash section – The cash office is perhaps the most active division in the bank. Cash and Cheques of the customers are managed here. The officers carefully check whether the Cheque is genuine or not. At the point when customers bring diverse bank's checks then the teller sends them to the clearing work area first.

Loan Advance Section – In this section the clients apply for different types of loans for example, home loan, car loan, business loan, etc. They have to provide all the necessary legal documents and must keep something as a mortgage to take the loan.

Foreign Exchange Department – Here all the registers of export and import are maintained every day. The bank works as a third party in between the exporters and importers in return of commission percentage.

2.7 Industry and Competitive Analysis –

2.7.1 SWOT Analysis –

Strengths –

- Largest private bank.
- Good management team.
- Islamic Banking facility.
- More branches..
- Significant corporate governance.
- Alluring stores conspire.

Weaknesses –

- Lacking own ATM booths.
- Web based financial help isn't easy to understand.
- Indigent website design and the mobile banking app is not much updated.

Opportunities –

- Update Pie Banking application.
- Cover significant area in provincial region.
- Make the website look more attractive and well organized.
- Increase the number of ATM booths.

Threats –

- So many competitors in the market.
- Unstable economic condition.
- Covid' 19 pandemic situation globally.
- Increasing number of competitors on a regular basis.

2.7.2 Porter's five forces analysis –

The threat of new entrants – Low

It isn't simple to begin a bank for the time being. It requires a tremendous proportion of capital and underwriting from the money service. Plus, PBL has made a brand picture in the financial business of Bangladesh.

The threat of replacement – High

Non-Banking Financial Institution (NBFI) or Mobile banking has transformed into the substitutes of the banking industry lately. They are likewise offering comparative offices like a bank which makes it more aggressive. Versatile banking and NBFI are quickly broadening

their impression in both the rural and the metropolitan district which is a significant danger for the banks.

Bargaining power of buyers – High

Products and services that are provided by PBL are also provided by most of the other banks. For example, Master Card, Visa Card, Prepaid card, etc. In this manner, customers do have the decision to switch the brand or bank any time they need. Subsequently, the dealing force of purchasers is high for PBL.

Competitive rivalry – High

Actually banking ventures are enormously developing their business while Bangladesh showed up at the emerging country's rundown. What's more, accordingly the opposition turns out to be more huge in this industry. In Bangladesh there are not many different banks like UCBL, SEBL, EBL, IBBL, DBBL, IFIC, and so on are developing forcefully and they have turned into significant contenders. Subsequently, serious contention is high for Pubali Bank Limited.

2.8 Summary and Conclusions –

Pubali Bank Limited is the biggest private bank in Bangladesh having 482 branches across the country. They have also adopted the IT advance model from the traditional system. In recent years, PBL has become one of the most competitive banks in the country. Their brand image is also excellent among their consumers. The bank is also contributing a lot to the national economic growth of the country. Their organizational culture is also very attractive and it is also a role model for women empowerment. Everyone is expecting that, after the pandemic situation things will improve even better than before.

2.9 Recommendations –

- The Bank's administration board of trustees should focus on inclining further toward their representative's psychological well-being.

- They should reduce the documentation and try to make most of the things digital.
- The bank ought to transfer each of their reports on their site so the clients can get all the data all the more without any problem.

Chapter 3

Project Part –

3.1 Introduction –

Pubali Bank Limited is one of the largest banks in Bangladesh. They provide the finest of services and security to their customers. In this way they are improving their relationship with the customers and it is also increasing their sales.

3.1.1 Background –

The purpose of this report is to know how PBL builds strong customer relationships through their products and services. The measures PBL is taking to satisfy their customers and knowing their service quality. During the internship period the questions that the customers ask to an intern also helped me to do that research. I have observed customers' expectations and how the employees are giving their best to satisfy their customers. Although it was a bit tough for me to observe the customer satisfaction and their relationship with the bank in this short period of time, I did a survey on a few customers and got their valuable feedback.

3.1.2 Objectives –

Broad Objective –

- Customer relationship with general banking of the bank.

Specific Objectives –

- The reasons for the customer's loyalty towards the bank.
- The standard of the service that the bank is providing to their customers.

3.1.3 Significance –

This report illustrates what is the relationship between the customers and PBL. The expectations that the customers have from this bank and their service. How the customers can be satisfied even more with their services. PBL can also use these recommendations from this report to improve their service to the customers.

3.1.4 Literature review on “customer's relationship with general banking of bank” –

The reason for this paper is to encourage a careful facilitated model which helps in explaining the impact of Customer Relationship Management (CRM) measurements (grievance goal, client information, client strengthening and client direction) on client faithfulness and upper hand of a bank. The concentrate additionally examines the interceding position of customer commitment in the association among CRM and advantage in retail banking (Bhat, S.A. and Darzi, M.A. (2016). The results show that relationship marketing methodologies, in particular: correspondence; responsibility; skill; and struggle taking care of are straightforwardly and by implication way through trust and relationship quality related with customer dedication. Moreover, trust and relationship quality are straightforwardly associated with devotion (Oly Ndubisi, N., Kok Wah, C. and Ndubisi, G.C. (2007).

CRM as a device to assemble relationships and maintenance has turned into a focal point of business action of each business and especially of administration organizations. It as a way of thinking and a training has demonstrated its courage to fabricate and reinforce relationship and maintenance. Be that as it may, its disappointment in case any is because of inappropriate origination and execution of CRM as a training (Tamilarsan R., 2011). Its prosperity eventually involves appropriate origination, execution and follow-up activity if there should be an occurrence of its deviation from the achievement of the ideal objective. Because of the extreme contest in the banking business, it is exceptionally vital for financial organizations to

construct and keep a solid relationship with the clients to accomplish a definitive objective of consumer loyalty. Hence client relationship with the executives (CRM) has become more significant in the help business; particularly in the banking sector (Azzam, Z. A. M. 2014).

3.2 Methodology –

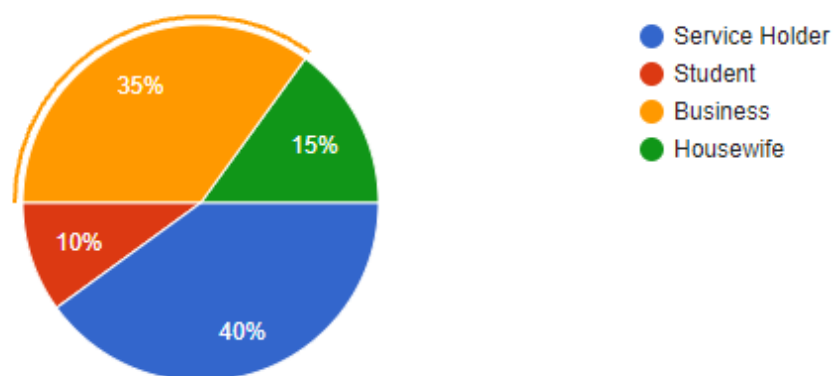
For this report I will require both essential and auxiliary information. With the end goal of essential information I made an overview and gathered 20 reactions from 20 respondents. I have additionally conversed with a portion of the representatives of PBL and have noticed their work. For auxiliary data, the vast majority of the information is taken from various articles about the client's relationship with the bank and various reports on PBL from Google researchers. Nonetheless, for that data legitimate references were utilized.

3.3 Findings and Analysis –

For this survey I have asked 6 of the most important questions related to General Banking to 20 different types of customers. All of the respondents answered these questions and have expressed their opinion towards the service and customer relationship with PBL. These are the findings and analysis based on the customer survey –

What is your occupation?

20 responses



Findings –

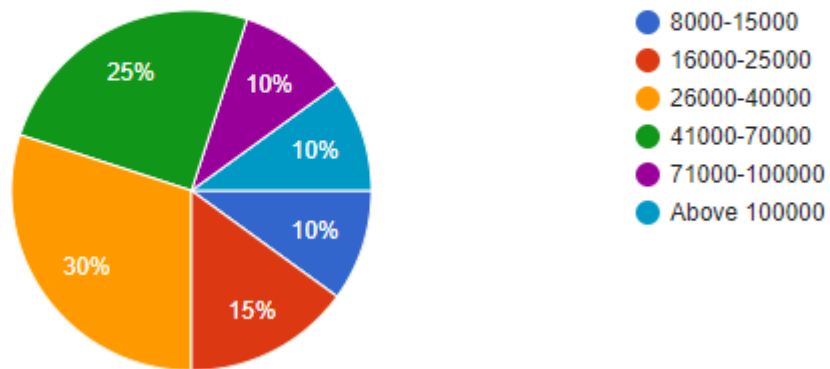
I have got 40% respondents as service holders and 35% respondents as business persons. Others are either students or housewives.

Analysis –

Most of the customers of PBL are either service holders or business persons.

What is your monthly probable income?

20 responses



Findings –

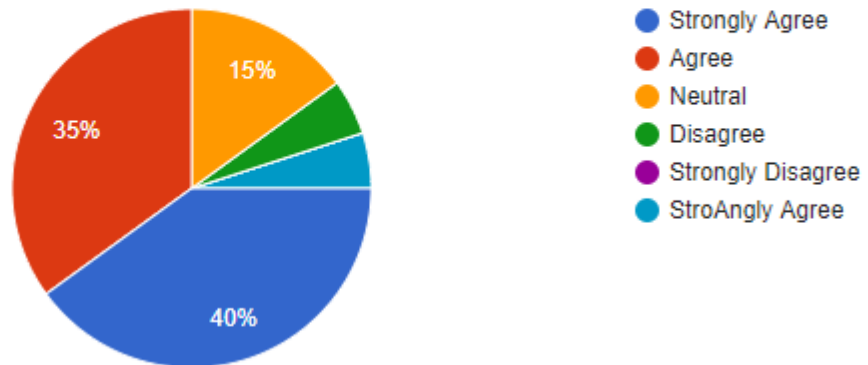
I have got the most number of responses from the salary range BDT 26000-40000 which is 30%. 25% of the customers are having a salary range of BDT 41000-70000 and 15% are having less than BDT 25000 salary.

Analysis –

There are different income ranges of people who have their transaction and account in PBL and all of them are equally important for the bank.

When customers face problems, does PBL employees solve them properly?

20 responses



Findings –

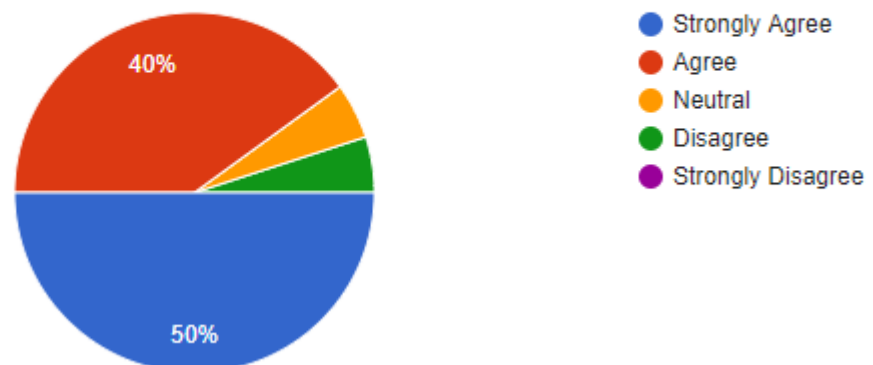
Here, 40% of the customers have said that they strongly agree with the point that when they face any difficulties, the employees of PBL help them and solve their problems properly. Other 35% also agreed with the same point.

Analysis –

The overall customer satisfaction regarding PBL’s service is positive enough.

Does the behavior of the PBL employees make customers feel safe?

20 responses



Findings –

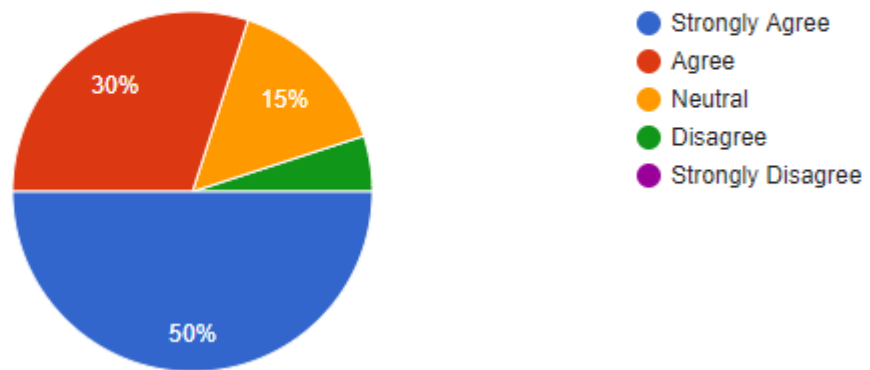
90% of the respondents have either agreed or strongly agreed with the fact that they feel absolutely safe with the behavior of the employees of PBL.

Analysis –

PBL employees are responsible and humble towards customers and their safety-security.

Does PBL provides better online banking facilities?

20 responses



Findings –

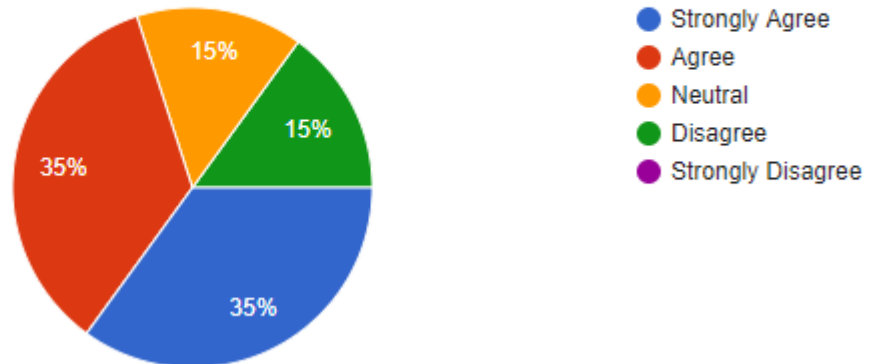
80% of the respondents have either agreed or strongly agreed with the fact that they think PBL provides one of the best online banking facilities.

Analysis –

PBL's online banking service is satisfactory overall.

Are the ATM services of PBL is up to date?

20 responses



Findings –

70% of the respondents have either agreed or strongly agreed with the fact that PBL's ATM service is up to date or satisfactory. Others have shared neutral or disagreed opinions.

Analysis –

There is still enough room for PBL to improve their ATM service and open a few more booths around the country to improve their service.

3.4 Summary and Conclusions –

As Bangladesh's economy is developing day by day, therefore many people are now involved in different types of banking. In the near future, banking service for the customers will be more convenient because of technological advancement. PBL is also adapting quickly to all these online banking services and technological advancement that we can see in the survey result as well. However, from the survey we have seen that there are some rooms for PBL to improve their service and hopefully they will work on it.

3.5 Recommendations –

- PBL should improve their marketing campaigns to grab more customers.
- They can provide new offers as ads on social media and print media platforms.
- They should digitalize the environment of the bank with new technologies and by hiring new skilled employees.
- They can also improve their online banking and mobile banking services.
- They should improve their IT facility. So that the bankers do not face trouble if any technological problem arises and it should be solved in the shortest possible time.

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