

Report On
General Banking activities and Advance section of Banking
operation-
an observation of Laboratory Road Branch, Dhaka

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

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In order to state that,

- This internship report is submitted based on my personal experience, gathered from real-life experiences.
- The report contains original and latest information that was not published before and cited accurate referencing.
- The report doesn't contain material that has been acknowledged at different foundations.
- In order to complete the report, I have taken all the necessary steps to gather the information to complete the report.

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Letter of transmittal

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Mr Dr Md. Kausar Alam, PhD

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Subject: Submission of Internship report on “General Banking activities and Advance section of Banking operation- an observation of Laboratory Road Branch, Dhaka.”

Dear Sir,

With due respect, I am writing this letter of transmittal to submit my internship report on Pubali Bank Limited (PBL) of Science Laboratory Road Branch. As submitting an internship report based on the internship period, is a part of the BBA program structure, I have prepared this report on “General Banking activities and Advance section of Banking operation of Pubali Bank Limited (PBL)” to show how the evaluation is done based on this study. During this report writing, I believe I have followed all the guidelines as mentioned in the BBA Internship Guideline Structure and the instructions guided by the supervisors of my organization.

This report consists of all the practical knowledge I have gathered while working at Pubali Bank Limited of Science Laboratory Road Branch. My entire report comprises information that I have learnt within these three months, and hence I am immensely thankful for the time and support you have provided me while preparing this report. I will be content if you kindly accept this report. If you have any additional inquiries about this report, you are most welcome to ask for my clarification.

Yours sincerely,

Labib Saad Wahid

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Acknowledgement

I want to convey my acknowledgement to my supervisor, co-supervisor, and my work field supervisors. They have supported me wholeheartedly in order to complete this report adequately on the evaluation of General Banking activities and the Advance section of Banking operation.

To complete this report correctly, my supervisor and co-supervisor have helped me whenever I have asked for help regarding any inquiries. The supervisors at the organization were absolutely cooperative and taught me about the banking system in such a successful manner, which has drastically helped me write the report. Therefore, I want to express my heartiest appreciation to these people.

To begin, I would like to say that I am thankful enough to get an internship at Pubali Bank Limited, one of the best service and customer-oriented banks in Bangladesh.

After that, in order to write the report, I got the heartiest help, cooperation and guidance from my supervisor Dr Md. Kausar Alam, Assistant Professor, and my co-supervisor, Dr Faruk Bhuiyan, BRAC Business School, BRAC University, throughout my internship period. Secondly, I would like to thank Md Tariquzzaman (Principal officer and advance Incharge), Sabrina Islam Antora (Principal officer), Md Mizanur Rahman (Manager Operations) and Md, Shahiduzzaman, in charge of General Banking. All my supervisors from both the bank and the university have put great effort into providing guidelines, instructions, cooperation, and resolution of inquiries that arose while preparing the report. Therefore, I am immensely grateful for having them as my supervisors and providing their precious time.

Last but not the least, I want to sincerely express my thanks to all my senior colleagues at Pubali Bank Limited of Laboratory Road Branch for assisting me throughout this internship period and giving me ideas to prepare a special report.

Executive summary

In order to complete my graduation, I have to accomplish a course, namely Bus400, commonly known as an internship program. As for this, I have secured my internship at PUBALI Bank Limited of Laboratory Branch to write the report, which is an essential part of the BBS Program at BRAC University. In this case, I started my internship on seventh November, and the duration is three months, so the internship period would end on thirty January.

In Bangladesh, there are now operating 61 scheduled banks under the law of Bank Company Act, 1991; among them, 55 are for commercial banks. In those, with branches of 488, Pubali Bank limited is now the largest commercial bank in Bangladesh, and the yearly growth is consistently 20% for the last six years. Once, this bank was operated as a government-oriented bank after 1971. But in 1983, it was denationalized and doing its operation as a private sector bank. From the beginning, this bank has been improvising as a crucial part in financial, modern, and horticultural improvement just as in the general monetary advancement of the country through investment funds activation and speculation of assets.

With a vision of 'Providing customer-centric lifelong banking service', this bank is making an impact in the economic sector of Bangladesh by providing dozens of products in the market. Retail banking to corporate banking, consumer loans to corporate loans, lease financing to SME financing in every part Pubali Bank is making its influence by operating its commercial and social procedure. Even they present Islamic ways of the banking system to draw all over clients. I have designed my report on this branch's general banking and advance section. To do my evaluation on General banking operation, I have selected topics on which I am going to write my report. My report is divided into four parts: an overview of the internship program, company background, job responsibility, and findings & analysis. and lastly, I have given recommendation conclusion part of the report

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Overview Of Internship

• Student Information

My name is Labib Saad Wahid (17104033), and a student of BRAC Business School (BBS department) of BRAC University. For completing Bachelor of Business Administration degree, I had chosen Major in Finance and Accounting. Therefore, I have completed all mandatory department and non-department courses and am doing an internship known as the BUS400 course to complete my under-graduation degree.

• Internship Information

As I have secured an internship on Pubali Bank limited, I have been selected for their Laboratory Branch of three months to grab real-life organization experiences. At the organization, I was assigned to perform my duty in the general banking section along with the advance section by my Supervisor, Sabrina Islam Antora (Principal Officer, Laboratory Branch). In the branch, my main focus is to provide the information to open up the customers' bank account. And the accounts are savings Account, Current account, Fixed deposit accounts, Double benefited account, credit card account where I need to help the customers to fill up the requirements of the forms such as personal information form, KYC form even though my responsibility was also to govern the remittance unit's accounts information.

• Internship Outcomes

The banking system of Pubali Bank Limited gave a real-life experience of banking operations and exclusions. The contribution for me was in the sector to provide the information of the general banking system, helping the customers was the central part of it. Moreover, I was able to review documents of the letter of credit papers of different companies with accounts with Pubali Bank Limited. Even, I had settled the responsibility of remittance accounts and foreign transactions of agent banking in the fourth and fifth week. The environment of the branch was tremendously well. All co-workers are friendly and open-minded towards the work, so the workplace was friendly to operate its daily procedures. Despite this, I did not face difficulties as most of the employees, including (blue-collar and white-collar worker) has tried their best to introduce and help me become one of them in this internship program. Moreover, proper guidelines, accurate information of all departments, and duties specified gave me an excellent environment for my real-life learning experiences in the Banking sector. In this case, I would

personally recommend the students who want to have real-life experiences also to flexibility of the workplace Pubali Bank would be the excellent choice for them.



Sabrina Islam Antora (SPO)



Md. Mizanur Rahman (GM)



Md. Tarequzzaman (AGM)

1. Introduction

1.1 BACKGROUND OF THE STUDY

The Study's Background- In our country's financial sector, the banking system critically influences in the country's economic growth. Since its introduction, the banking industry in our country has aided our country's socioeconomic and financial development. Without the banking industry, any country's socioeconomic progress will be impossible to achieve. Due to the establishment of a banking system, the trading system, civilization, agriculture, industrial growth, lending, and money remittance have all increased their rate of improvement. There is always room for expansion in today's economic and social development.

Bangladesh Bank (BB) is our country's central bank, which began operations after its independence, and its laws and regulations govern all other financial sectors. Bangladesh Bank regulates other banks, which is the country's central bank.

The Bangladesh Bank's primary responsibility is to formulate and implement monetary and credit policies. Bangladesh Bank is concerned with bank regulation and supervision, non-banking financial institution growth, and the country's international reserves. As a result, the banking industry is critical to the country's civilization, socioeconomic, and recent economic growth.

In our nation, there are foreign banks, local banks, government banks, private, public, and Islamic banks. In our nation, there are 49 private banks (43 are commercial), all of which give excellent goods and services to their consumers. These banks are highly beneficial to the economy's growth. Pubali Bank Limited, like other private banks, is regarded as one of the top service-oriented private banks. It is well-known for its consistent success in offering services on a daily basis. After the Financial and Banking Company Act of 1991, it increased daily compared to other private banks.

2. Organization part


2.1 Overview of the company-

After the independence of Bangladesh in 1971, those who played exceptionally in the advancement and progression of the banking division of Bangladesh, Pubali Bank is considered a leading constructor of them. It was nationalized after the independence of Bangladesh and continuously provided up to mark service to the general people and played significantly in socio-economic activities. This bank was established in 1959 under the Bank Company Act 1913 named Eastern Mercantile Bank Limited. After 1971 this bank was nationalized, but in 1983 it was formatted as a private commercial bank under the direct governance of Bangladesh bank. Now, this bank is operated as Bank company act 1991. Moreover, this bank is the largest private commercial bank of Bangladesh with 488 branches, and constant growth for the last ten years has been 20%

This bank is offering diverse kinds of products to the market and significantly impacts the growth of the economic sector in this country. Pubali Bank is a mostly customer-centric bank with a vision to provide the best quality service to Bangladesh's market. Pubali Bank Limited received the "Bangladesh Business Award 2009" as the finest financial institution in Bangladesh, presented by DHL, for their outstanding service in the banking industry (A reputed international courier service). Moreover, BOA honoured this bank. Even though, in 2010, Pubali Bank Limited (PBL) has the reputation of "Best Rated bank" for being vital to stand towards capital adequacy, income. Corporate social services and loan recovery. In 2011, Mr Helal Ahmed Chowdhury, the former managing director, was honoured as the "Best Banker in 2011."



□ 2.2.1 Corporate Overview

Pubali Bank Limited (PBL)	
Type	Private (Non-Government)
Industry	Banking And Financial Services
Founded	1953 As an Eastern Mercantile Bank Limited 1972 As Pubali Bank (Public Bank) 1983 Pubali Bank Limited (Private Limited Bank)
Office Address (Main Branch)	Head Office, 26, Dilkusha Commercial Area, Dhaka - 1000, Bangladesh.
Office Address (On Time Internship)	Science Laboratory Campus, Mirpur Road, Dhaka 1205
Products	Banking Services
Chairman	Mr. Monzurur Rahman
Managing Director	Mr. Safiul Alam Khan Chowdhury
Logo	
Total Assets	BDT 565,677,659,083
Total Paid Up Capital	BDT 10,282,942,180
Network Size	488

□ 2.2.2 Vision-

Pubali Bank has a clear vision of being Bangladesh's most trusted and desired financial services provider. They provide clients with a better value proposition by meeting their financial requirements the most quickly and effectively possible. They are undertaking every effort to be the greatest and deliver superior service to every economic stage person and every business house since they have the vision to enhance Bangladesh's economic sector.

□ 2.2.3 Mission-

- Excellent monetary administrations with the assistance of the most recent technology.
- Quick and exact customer service.
- Adjusted development strategy.
- Exclusive requirement business ethics.
- Consistent profit from investors' equity.
- Inventive banking at a cutthroat price.
- Draw in and hold quality human resources.
- Strong obligation to the public and the development of the public economy.

From now on, they have an eight-pointed out mission that they believe they can do in the next ten years and provide value to the socio-economic section of Bangladesh.

□ 2.2.4 Objectivity of Pubali Bank Limited

Pubali Bank Restricted needs to offer the best support to clients to satisfy the need of their insightful clients. Pubali Bank Restricted needs to fabricate a solid client spotlight and connections because of unwavering quality, greatness in financial administrations and advantages. It obtains solid collaboration by spurring the group and fabricating solid cooperation relationships, centring around honesty, and reinforcing their banking framework to expand benefit. It expects to get capable citizenship by conveying a quality that serves its vision. It centres around trend-setting innovation to procure supported development and a broad range of items and administrations. Pubali Bank Restricted follows a top-notch business activity because of the market component inside the legal and social system to advance the prosperity of the representatives through an alluring pay bundle, advancing staff resolve through preparing, improvement and profession arranging. Pubali Bank Restricted spotlights on giving an agreeable climate that causes little harm to the climatic change and is devoted to making our country perfect and a green and clean soil. The goal is to benefit the personal business as a feasible, constantly developing association and improve our investors' reasonable

re-visitations. Finally, it makes progress toward satisfaction of their obligation to the public authority through paying whole scopes of assessments and obligations and submitting to different guidelines. So, for now their objective is to

- Have Constant Growth - Create Value Addition -Maintain A Proper CSR Activity
- Maintain Quality Standard

□ 2.2.5 Department Division of Pubali Bank Limited (Central)

Name of The Bank divisions	
Division Of Board & Secretaries of MD	Compliance Division
Division of Human Resources	Division of Monitoring
Division of Establishment	Division of Audit & Inspection
Division of Law	Division of Risk Management
Division of International	Division of General Services and Development
Division of Credit	Division of Research and Development
Division of Credit Administration, Monitoring, and Recovery	Division of Anti-Money Laundering
Division of Consumers Credit	Division of Offshore Banking
Division of Central Accounts	The Islamic Banking Division
Division of ICT Operation	Division of Card
Department of Software Development	Division of Treasury
Lease Financing Division	Marketing Division

□ 2.2.6 Department division of Pubali Bank (Laboratory Branch)

General Banking (GB) & Deposit Management:

- Opening a bank account
- Issuance of cheque books
- Certificate issuance
- Pay-order issuance
- Money transfer over the internet
- Accounts balances must be provided.
- Account close-out
- Other banking-related information

Credit Department:

- Credit Proposals Processing Department
- Documentation and Loan Disbursement
- Overview on all Returns

Foreign Trade Department:

- Export Section
- Import Section
- Foreign Remittance Section

□ 2.2.7 Board of Directors of Pubali Bank Limited

Name	Designation
Mr. Monzurur Rahman	Chairman
Mr. Moniruddin Ahmned	Director
Mr. Habibur Rahmna	Director
Mr. Ahmed Shafi Chowdhury	Director
Mr. Fahim Ahmed Faruk Chowdhury	Director
Ms. Rumana Sharif	Director
Mr. M. Kabiruzzaman Yaqub	FCMA(UK) & CGMA Director
Mr. Musa Ahmed	Director
Mr. Azizur Rahman	Director
Mr. Md. Abdur Razzak Mondal	Director
Ms. Rana Laila Hafiz	Director
Mr. Mustafa Ahmed	Director
Dr. Shahdeen Malik	Independent Director
Mr. Mohammad Naushad Ali Chowdhury	Independent Director
Mr. Safiul Alam Khan Chowdhury	Managing Director & CEO

□ 2.2.8 Organization Structure of PUBALI BANK LIMITED

<p>Top Management</p>	<p>Chairman Board of Directors Executive Committee Managing Director Additional Managing Director</p>
<p>Management At the Elite Level</p>	<p>Deputy Managing Directors Senior Executive Vice President Executive Vice President Senior Vice President Vice President Senior Assistant Vice President First Assistant Vice President</p>
<p>Mid-Level Management</p>	<p>Assistant Vice President Senior Principal Officer Principal Officer</p>
<p>Junior Level Management</p>	<p>Senior Officer Officer Probationary Officer Junior Officer Assistant Officer</p>

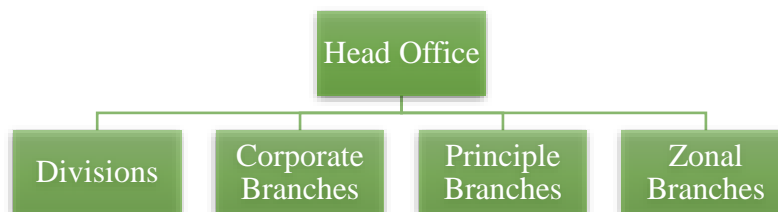
2.3 Management information and practices –

□ 2.3.1 Leadership style

Democratic leadership could be the first choice for a company to progress in a developing country; Pubali Bank follows the same steps. As a private limited Bank, Pubali Bank is always focused on the national economy, and for this, they are following the democratic leadership style.

PBL restricted is a prominent Commercial Bank (Private). Pubali Bank Limited is a reputed commercial bank (private) founded on May 20, 1984. Therefore, Open a branch in 26 Dilkusha Business Region (neighbourhood office) in Dhaka's Motijheel region. Moreover, it has established a name for itself and has gained significant status as a bank of vision in the country's banking sector for a brief period. By and large, it has 488 branches and provides comprehensive and ruthless financial help to its consumers.

Pubali Bank Limited has direct control all over their branches. in this case they have built up a network system where head branch is the main controller of it. a following charts is given below where it shows the branch network of Pubali Bank LIMITED



Therefore, the Head office works and holds direct control over the corporate branches, principal branches and zonal branches, and zonal branches control different areas' branches. Last but not least, divisions have been created by the department where different departments work together with the corporate and general needs. So, there is a proper way of controlling all over the branches network.

Mainly General manager and Deputy general Manager hold the title of divisions, corporate, principal, and zonal offices.. Local branch heads are often referred to as Assistant General Managers. Following that, senior principal officer, principal officer, and executive positions are held. Because PUBALI BANK LIMITED is Bangladesh's largest commercial bank, it

employs a considerable number of people. To accommodate this, divisions have been established, and a smooth hierarchy is maintained through a vast network of individuals.

□ 2.3.2 SWOT analysis

SWOT analysis is a part of findings in the organization's scenario. It is mainly a system to determine the inner part and outer part of the organization. Moreover, it shows a company's capability to predict its stability in the worst situation of the company. In this case, SW, which is respectively Strength and weakness, represents the inner part and the rest of the part, mean OT, respectively opportunity and threat predict the external organizational threat. Mainly, Strengths and weaknesses represent the microenvironment. Even more, opportunities and threats represent the macroenvironment of the company.

There are various things to learn about PUBALI BANK LIMITED's SWOT analysis. These are listed below —

Strengths of the PBL

- A vast of experience in the banking industry.
- This bank has the largest commercial bank, so people can easily find banking with PUBALI BANK LIMITED.
- PBL offers an extended line of products. So, this bank is suitable for any business such as sole-proprietorship to a public limited company.
- People know about this bank very well, so their proportional cost is below average.
- People can easily rely on PBL as this bank is committed to the betterment of investors. Historical data shows that their constant growth for the last ten years is 20%
- The workforce is well trained and self-motivated in the workplace. For this, this PBL can operate their banking procedure quite comfortably, enhancing the company's market growth.

Weaknesses of the PBL

- Therefore, it has been seen that PUBALI BANK LIMITED has an issue with the relationship with the management and employee. However, they are working on it.
- The salary structure of the employees was not sufficient that they could have worked beyond their workings.
- Adopting new technology is the biggest problem for PUBALI BANK LIMITED. They are still not updated like other commercial banks.
- For internet banking, PUBALI BANK LIMITED is not updated, such as BCASH of BRAC Bank.

- Agent banking is getting worst day by day. PBL agents are not performing well in loans or an advance section.

Opportunities of the PBL

- PUBALI BANK LIMITED has the opportunity to expand its business outside the country's border.
- PBL can start a new way of banking revolution by operating with the government
- They can be the strategic planner of many new international companies in Bangladesh
- Can operate a need-based training program

Threats of the PBL

- Bangladesh bank's new rules and regulations can hamper the enhancements.
- The rules and regulations are not maintained properly.
- Loan procedures are delayed, and sometimes there remain biases which may lead to more NPL (Non-performing loan)
- Entering of new foreign bank increase competitiveness in the market

2.4 Marketing strategy

□ 2.4.1 Bank Advertising

Bank has a place in the class of administration industry, and advertising plays a highly fundamental part in the assistance business. Advertising works within accomplishing the association's target for this situation. It is the bank. Subsequently, As indicated by Kumar (2013), "Bank Advertising is the total of capacities guided at offering types of assistance to fulfil client's monetary and other related necessities and needs more viably and effectively. Bank showcasing procedure is an obvious meaning of target clients, the improvement of a promoting blend to fulfil clients at a benefit for the bank and the anticipating every one of the source markets and every one of the utilization markets. He likewise expresses that a bank cannot exist without clients. The motivation behind the bank is to make, win and keep a client."

□ 2.4.2 Advertising Technique

As the climate changes and everything refreshes, the financial area also becomes serious. Various banks are offering various items and administrations, yet there are contrasts among their terms of construction and execution, and by the day's end, the association depends on how could they satisfy their goal. To do as such, the association adjusts the procedure of Showcasing. For them, they have come up with several techniques, which is given below-

- Branch advertising by the critical position
- By CSR activity, they promote the wellbeing of the country
- By compliance with strategic alliance
- By direct advertising on the daily newspapers and banner system (old advertising techniques)

Nonetheless, adhering to tradition may cause a particular bank to become isolated from other commercial banks. Following that, implementing a suitable advertising strategy in the bank entails determining the needs of future and present clients.

From that point forward, as the bank is finished directing exploration over client's needs, they need to remember that they cannot target everybody since the bank does not make just arrangement with one individual yet with a gathering of people and with corporate also. In this way, division ought to be done to focus on the various kinds of customers. The following stage is market focusing, in which each section's appeal is estimated, and an objective fragment is picked given its allure. The last advance is item situating or the assistance, and its proposal in the objective fragment picked.

□ 2.4.3 Marketing Mix

Advertising Blend is the next step in putting together an excellent marketing system. The four main components of advertising blend, also known as traditional showcasing mix, were developed by Jerome McCarthy, an American marketing instructor. The customary showcasing blend incorporates the accompanying components, for example,

- price
- promotion
- Place
- product

Father of present-day showcasing, Philip Kotler, has characterized advertising blend as "Promoting Blend is the arrangement of controllable factors that the firm can use to impact the purchaser's reaction." He believes that each company can compete by constructing a four-point framework that can fulfil consumer loyalty at the highest level while also achieving the organization's goal. The components of 4 P's were just enough for item advertising, yet it was insufficient for administration showcasing, as administrations had extraordinary qualities, like immaterialness, heterogeneity, connection and die capacity. In addition, administration advertising dwarfed step by step; it was fundamental for fabricating a showcasing blend for

administration promoting also. Bernard H. Blasts and Mary J. Bitner created Expanded Promoting Blend in 1981 to address the issue for the administration business. They proposed that the sales advertising mix be broadened and that three significant variables be added, these are as follows:

- Physical evidence
- Process
- people

Afterwards, this help promoting blend approach was viewed as truly important. It gave clear discernment, because of which, it got far-reaching acknowledgement in the study of administrations advertising. Underneath the components is clarified individually as follows:

Product: Labour and products of an organization made in an immense volume and unit and offered to the clients. Items should be created remembering the designated bunch and their prerequisites, Kumar (2013). In this vein, the banking business provides several forms of support, all of which should be designed with the client's want or need in mind. Assistance advertising's item is hypothetical, diverse, and fleeting; therefore, it cannot be owned. According to Once, banking administrations are cash in numerous structures such as loaning, storing, and transferring approaches (n.d.). Consultancy, various ledgers, various advances, venture administrations, dematerialized accounts (dematerialized accounts), web-based banking, mobile banking, international banking, and cards, for example, ATM cards, Master cards, and so on are different types of banking services.

Price: how much cash is paid by the client to purchase the item or administration. Setting the cost is exceptionally fundamental in Advertising Blend Procedure since it decides all the speculation that an association made to deliver the item. The cost of an item or service may fluctuate over time, depending on the situation and the state of the market for that thing. "Customarily banks apply strategies like expense additionally, exchange volume basis, and testing pioneers," according to an (n.d.) research. In this approach, banks must assess the costs of their advertised administrations. They ought to be exceptionally cautious while deciding the cost and their approaches for it." Revenue, commission, and expenses are the attributes for the costs of administrations that a bank provides.

Place: It is the location where the product or service will be presented. The place is likewise vital since supposing that the accessibility of the item or administration is exceptionally high, then, at that point, it will urge the clients to take the administrations regularly. One of the

essential things, as indicated by Once (n.d.), is that the financial area is a vital component since, supposing that the association can persuade its clients that if they take the assistance accessible in the specific bank, they will be benefitted.

Promotion: The exercises convey the item or administration's highlights and benefits and urge the clients to purchase the item or administration. In the help industry, advancement is vital because administrations can be effectively duplicated, and it is simply the selling suggestion and the actual brand that makes the assistance stand apart from different ones. Thus, clients become mindful of the administrations being given through advancement or appropriate correspondence. Such instances of advancement in the financial area are publicizing, deals advancement, individual selling, exposure and etc.

People: Individuals are one of the principal components of administration showcasing, and it characterizes administration or addresses the association to the clients.

Process: It is an interaction wherein the assistance is conveyed to the clients. Indeed, prior to fostering the item or administration, the organization is still up in the air about how they are going to convey its clients' support. It addresses the exercises, methodology, and conventions conveyed to the client. It includes an arrangement of steps and exercises to arrive. For instance, in a financial area, the cycle would be as per the following:

- Creating of appropriate archives
- Topping off use structure
- Paying for the underlying initial instalment

Evidence Physically: It alludes to a climate where the worker relates to a client, which is joined with the substantial item or overall, it is the material piece of the assistance. It is the general format of the spot, and the bank has been planned. When planning the bank, it is also critical to remember that they should plan it as indicated by the accommodation for the client, which will not befuddle them. For instance, the position of client support leader work area, the area of saving the check, the logo of the bank, worker uniform and so on, effects and so forth.

Place

The place is additionally a significant component while deciding the 7P's of Promoting for an association. Remembering that, PBL gave a ton of inclination to clients' comfort and simplicity of banking across the entire country. As a result, they have:

- 488 branches around the country
- 283 ATM stalls the nation over
- Simplicity of internet banking administration

Promotion

PBL consists of two types of correspondence to carry out the organization's developments.

There are two possible approaches:

Outside Promoting Interchanges:

- **Publicizing/Advertising:** Just newspaper commercials, scaled-down sheets within the ATM Corner.
- **Deals Advancement/Sales Promotion:** Minimal exertion given by the bank in the space of deals advancements as far as advance and store items.
- **Advertising :** Any new event, such as the launch of an ATM booth or The Yearly Regular Gathering 2014, was led through papers.
- **Direct Showcasing/Direct Marketing:** This is done for the most part by any official when required. However, no particular division is there for direct advertising exercises.

Inside Showcasing/Promoting Interchanges:

- **Individual Selling/personal selling:** In the personal selling activity, the company hires agents who work for the company and provides a loan to the individual. Furthermore, introduce products from person to person. in this case, they do the promotion and get a service charge for it.
- **Client assistance Centre/Customer Service Centre:** There is no authority client assistance emphasis in each branch of Pubali Bank Limited Restricted. The worker assists the customer in the entire finance sector.

Individuals/people:

Representatives are the most fantastic resource of the organization, and no one but workers can satisfy the even handed or the association and make it productive. PBL has an aggregate of 8,408 representatives around the country.

To raise its present situation in the financial area, the association gives a comprehensive preparing system to the representatives to increase the presentation level and productivity level. Today, 15 persons have a position in the Governing body group, including the chairman and two vice-chairpersons of the PBL. Then, nine persons have a position on the board of directors, two individuals are independent directors, and one is managing director. Management is, however responsible for every aspect of the company as the board of director give all the workings to the management team.

3. Job Responsibility of An Intern

3.1 Introduction-

I consider myself fortunate to serve as an intern at Pubali Bank Limited of Science Laboratory Road Branch. My internship lasted from 8th November until 21st January. The internship program has presented me with numerous possibilities and opportunities to study and gain practical knowledge about banking insights that will aid in the development of my future profession. I had a great time working there since the atmosphere was quite friendly for the learning process.

3.2 ORIGIN OF THE REPORT

During the internship term, students in the BBA program at BRAC University are expected to perform a framework for developing in any firm to meet the 90-day requirements. In this case, I chose Pubali Bank Limited to meet the requirements to prepare my report on General Banking activities and the Advance section of Banking operation. During my internship, I tried to concentrate both on theoretical notions and the practical practice of customer care. I selected Pubali Bank Limited to meet the criterion, where I was assigned to the Laboratory Road Branch by PBL's Human Resource Division.

3.3 OBJECTIVES OF THE STUDY

The report's aims might be presented in two ways: generally objective and specifically objective.

- General Objective:

The main goal of my research is to watch and complete general banking operations at PBL and learn about the bank's surroundings practically. And, the primary purpose is to see if Pubali Bank Limited customers are getting what they want from the bank. If they want to create an account or close the account, how come it could be more effectively done?

The internship's general objective was to perform duty as a real-life banker. I have done all the pre-correction and activity to perform the best in these procedures to get practical knowledge.

- Specific Objectives:

The following are the report's particular goals:

- Observe the situation of various departments, particularly Pubali Bank Limited 's General Banking department
- Organize and analyze the specific and general aspects of customer needs and activity
- Recognize the extent of client wants from the bank
- Observing the loan procedures
- Knowing the requirements of LC accounts
- Finding the accounts activity and background NPL scenario

3.4 SCOPE OF THE STUDY

I am grateful that this internship program provides me with the chance and scope to get knowledge and experience in various financial areas, allowing me to assess myself. Since it is based on the study area, the content of this report is restricted to this organization. I was posted to the PBL branch in the Science laboratory. As a service intern in the General Banking department, I dealt with and managed customers. I was continuously trying to help customers with their concerns. The main goal of my research is to watch and complete general banking operations at PBL and learn about the bank's surroundings practically.

3.5 METHODOLOGY OF THE STUDY

For my research paper, I acquired both primary and secondary data.

Primary Sources:

I gathered primary data by interviewing both clients and PBL employees. I created a questionnaire for Pubali Bank Limited clients. I also gathered information from the officers through face-to-face conversations. As a result, I used the survey method to acquire the primary data.

Secondary Sources:

Secondary data for my research paper was gathered from:

- PBL's annual reports
 - O
- ther publications, manuals, and internship reports related to this issue may be found on the bank's website.

PUBALI BANK limited (There are three departments in Laboratory Road branch)

1. General-Banking departments
2. Advance department is the credit and lending department.
3. Department of Foreign Trade

Total number of workers 16

3.6 Responsibility of the internship

During my three-month internship, I worked in the General Banking and foreign and trade department on a variety of jobs. I worked under Shahidul Islam and Sabrina Islam in the General Banking Department and advance department.

▪ To open accounts of the individual-

My first and most activity in PUBALI BANK Limited (PBL) is creating accounts of different platforms' customers. Mr Shahidul Islam shows the path of every work that I need to do under his supervision in the General Banking Sector. As there are several types of accounts in Pubali Bank Limited, their procedures in some cases are different from each other. Nevertheless, in all cases, we must follow the rules and regulations of BANGLADESH Bank. The different accounts form are given below.

Individual Savings/ Current / S.N.D/ R.A.F.C/N.F.C. D form- for this kind of form, their focus is to get their identity. Firstly, the accounts name, their parent's name, income source, income (solvency), customers' present and permanent residence need to be filled up in the case of underage, their would-be legal guardian information table. Now comes another part of the report, which is the nominee. Some aspects are segregated in the nominee area, such as the relationship with the account holder at the time of internship, KYC form and particular form, which I completed and assisted clients who wanted to create an account. The last work was to confirm their NID card by the number of their NID. Even though getting their passport size picture with a proper reference is also a part of this procedure.

▪ Receiving Cheques from Customers:

PUBALI BANK internal clearing program, "Automated Cheque Clearing," handles the entire clearing procedure. There are several manual steps to complete before beginning the clearing tasks with the software. The steps are:

Put a clearing seal on the back of the cheque, an authorization seal on the back, and manually authorize the cheque by signing it on the backside. Then make a large number of checks, add up the total value of the checks on a spreadsheet lot. These manual chores were taught to me during my first week of internship. When finished reading the manual, the next stage in the work clearance procedure is to scan all the checks using a scanner attached to the computer to a specific computer that is mostly employed in the outer clearing process. During my first week on internship, I also learned how to use the scanner to scan the checks after scanning completed.

▪ **Issue and Account of pay-order:**

Every day, Pubali Bank Limited issues a considerable number of pay orders. A pay-order is a more secure form of payment than a check. If there is not enough money to cover the check, it will bounce. At Pubali Bank Limited of Science Laboratory Road Branch , my duty was to issue pay orders and serially Account the holder's name, payee's name, and pay-order amount by looking at the bank's pay-order block in the Microsoft Excel Sheet.

▪ **Arrange the chequebooks:**

Clients of Pubali Bank Limited (Laboratory Road Branch) place requisitions for cheque books for personal use throughout the week. The demand for cheque books is delivered to the bank on requisition paper. All cheque books are available to be served to clients three working days after the date of the requisition request. I used to organize the chequebooks chronologically by date and then deposit them in a separate box in the bank's vault. I completed my weekly chore of sorting the check books in this manner.

▪ **Confirm Address of the customers:**

I had to telephone clients' addresses to validate their addresses. I mostly called consumers whose addresses were incorrect. Customers were first mailed a thank you letter in their mailing address, but some of the thank you letters were returned owing to incorrect address information. As a result, it was my responsibility to confirm the clients' final addresses so that the bank could resend the thank-you. A customer must visit the branch with a copy of their communication address's utility bill. The branch sales and services officer will double-check their Address by comparing it to the

Address on their power bill. As a result, that is one of my crucial job obligations throughout my internship.

▪ **Prepare tax certificate and solvency for customers:**

For customers, I had to create a Solvency and Tax Certificate. Primarily, I examined the customer's bank statement to determine their current financial situation. Then I wrote a Solvency and Tax Certificate in Pubali Bank Limited's format.

3.7 Product of Pubali Bank Limited that I was able to know

Banking Products/Service

PUBALI BANK LIMITED has a vast type of products in their banking system. They are mainly a customer-centric Bank, and for this, they have launched different kinds of products for the customers. Furthermore, as they have vast experience in the field of the Banking industry, they know about how to grab customers to focus on and their business policy.

□ 3.7.1 Deposit Products

○ Chequing Accounts:

- **Savings Deposit (SB):** Banks permit contributors to open investment accounts to support saving propensity among the overall population. These Accounts are formed with the intention of investing funds, as the name implies. The premium is based on the Account's balance. A minimum deposit of Tk. 500 is required to start a bank account.
- **Current Deposit (CD):** It is a type of account where the account holder may make a lot of trades within the assets in their credit. On these accounts, no interest is paid. The Current Account is primarily appropriate for financial experts. However, no one is denied the opportunity to create such an account for whatever reason. Album accounts for the singular's underlying deposits, which must be at least Tk. 2,000 in PBL for the opening and at least Tk. 5000 for the specialty unit.

▪ **Special Notice Deposit (SND):** It is an interest-bearing account that requires advance notice of withdrawals. SND Account is an excellent example of this, as is Album Account. Financing costs are appealing. It is possible to have a customized MICR Cheque Book. Charges for ostensible assistance. Any financial branch office.

▪ **Pubali Pension Scheme (PPS)**

- 3/5/7/10 years term
- Deposits sum Tk. 100, 200, 300, 400, 500, 1000, 2000, 3000,4000, 5000, 7000, 10000, 15000
- Store Date-first to twelfth day of every month
- Credit offices up to 80% of the total deposit amount
- Online exchange offices through the biggest web-based organization the nation over.
- Shared service can be opened.
- Exchange warning through SMS Pubali School Banking

Their parents or gatekeepers will set up a plan for an understudy, and when the account holder/underage reaches the age of 18, the account will be converted into a regular bank account. Deposits start at Tk. 100. Furthermore, the transaction should be possible using the bank's most popular internet-based service, and it may also be sent by SMS.

▪ **Pubali Shanchaya Prokalpa (PSP)**

PSP is another deposit account with a 5- to 10-year term with up to 80% credit offices. The account's store measure is Tk. 100, and it must be saved every month from the first to the twelfth day. It offers credit offices that cover up to 80% of the whole shop amount. It has online exchange offices through the country's most well-known internet-based company, and exchange notices are also sent by SMS.

▪ **Shiksha Shanchaya Prokalpa (SSP)**

- Duration 10 years
- the amount of deposits Tk. 200 to Tk. 10000
- Loan Can be getting 80% of the number of deposits
- deposit time-twelfth to the seventeenth day of every month
- Online Exchange offices through the most prominent web-based organization the nation over.

- in this case joint account also can be opened
- SMS can notify transaction

▪ Fixed Deposit (FDR)

- Duration from one month to three years
- Programmed recharging office at the development
- Untimely encashment or instalment on growth
- Loan Can be getting 80% of the number of deposits
- in this case joint account also can be opened

▪ Sadhin Sanchay

- Loan Can be getting 80% of the number of deposits
- Online exchange offices
- in this case joint account also can be opened
- At least a three-year commitment
- Interest withdrawal on a month-to-month basis after meeting the client's goal - Account creation and deposits of Tk. 100, as well as its products
- Store Date—Any financial day of any month, for as long as the customer desires.
- No fee is necessary if an inability to hold cash occurs at any time throughout the year.

▪ Swapna Puran

- Least objective Tk. 25000 or it's numerous
- Least a half year duration
- Whenever withdrawal office after satisfying in the objective
- Account opening and a deposit of Tk. 100, as well as its items
- Store Date—Any financial day of any month, for as many occasions as the customer desires.
- There will be no penalty if you are unable to hold cash at any time throughout the month.
- Advance offices up to 80% of the whole shop amount.
- An online transaction option would be available.

- Fixed profit based on monthly profit
- Withdrawal of interest on a monthly basis
- A single deposit of Tk. 1.00 Lac or repeated deposits of Tk. 1.00 Lac for a period of five years
- Payment on maturity or premature encashment
- a joint account might be formed in this instance.

□ 3.7.2 Loan Products:

Credit is a sum of money obtained for a specific reason and then reimbursed according to the premium, with repayment done in a set number of pieces over a reasonable period of time. Individual (clinical), family (instruction, get-away), or family (augmentation, fixings, purchase of temperature control system, PC, AIR Conditioner, and so on) usage, rather than a company or commercial use, might benefit from advanced things.

Such advances are either unstable or obtained from the purchased resource or the underwriter. PBL provides the following private advance administrations:

■ Continuous Loan

Under Pubali Bank's Constant Financing, this Advance aids in addressing the day-to-day working capital requirements of any business or manufacturing concern.

- o Cash Credit: To pool daily operating expenditures with business concerns such as stock replenishment as working capital.
- o Secured Overdraft (SOD): To pool daily operational expenditures in order to sustain planned business stock; against FDR; against Worker Improvement Bond (WEDB).
- o Pubali Procesta: To gather working capital requirements for small and medium-sized businesses (SME).

Features and Advantages:

- o Advance Tenor is one year yet might be restored/upgraded thinking about good exchange.
- o Simple and quick handling
- o No handling Charges
- o Appealing Financing cost

▪ **Short Term Finance**

This plan is to meet distinctive momentary asset prerequisites of the customers

Feature and Advantages:

- Advance Tenors is one year or underneath might be recharged/improved thinking about good exchange.
- No handling Expenses
- Simple and Quick handling
- Alluring Financing cost

▪ **Long Term Finance**

For buying Apparatus, Hardware, Land and other fixed resources.

feature and Advantages:

- It is a simple and quick handling
- No handling Expenses
- Alluring Loan cost

▪ **Work Request/Development Business Financing**

It is funding for project employees in response to Work Requests. It includes features and benefits such as:

- Simple and Quick handling
- No handling charges
- Appealing Financing cost

▪ **Individual Advance/personal loan**

An Advanced individual office for any buyers needs and the elements and advantages it has are given beneath:

- To fulfil any personal need or desire.
- Credit Breaking Point: Maximum Tk. 10 lac or multiple times the real benefit, whichever is less.
- Reimbursement Strategy: EMI, Advance Tenor, One to Sixty Months.
- Handling that is simple and quick.
- Up to Tk. 5 lac, no guarantee security is required.

▪ Pubali Star

It has the following features and advantages: to extend credit offices to any individual/experts to satisfy their own need/interest for instructional charges, pay for excursions, healthcare expenditures, redesign of homes/chambers/workplaces, and so on

- Advance breaking point Tk. 1.5 Lack. Even its up to multiple times the total compensation, whichever finds lower.
- Reimbursement Strategy: EMI, 6–60-month Advance Tenor
- Simple, and Quick Handling
- There are no guarantees or financial safeguards.

▪ Flat Purchase Loan

It is an advance provided to buy late for personal motivation in a private/business region having all conveniences/offices like water, power and so on the elements and advantages it gives are:

- Proprietor of the property should be the primary borrower.
- 70 percent of the level's worth, with a maximum of Tk. 1.20 crore (which is lower). (Dependent on future developments at Bangladesh Bank's carefulness.)
- Reimbursement Strategy: EMI, Credit Tenor: (10/12/15/18) A long time
- Simple and quick handling.

▪ Household Durable Loan

An individual advance plan supports the acquisition of different buyers demanding like TV, fridge, forced air system, clothes washer, PCs, and worth.

- Up to 30% of cited esteem.
- Credit size: Tk. 3 lac barring initial investment 70%
- Reimbursement Technique: EMI, Advance Tenor: two years to three years.
- Simple and Quick Handling
- No insurance or money protections.

▪ **Medical Equipment Loan**

It is a personal credit plan designed to assist practising doctors with their small-scale purchases of clinical equipment, gadgets, and small hardware for use in their offices.

It has highlights and advantages as follows:

- Up to 30% of cited esteem.
 - Advance Size: Most extreme Tk. 10 Lac, barring initial investment 70%.
 - Reimbursement Technique: EMI, Worst case scenario. Credit tenor: three years.
 - Simple and quick handling
 - No guarantee or money protections

▪ **Government Primary School Teacher Loan**

Individual/family durables for the shopper. TVs, refrigerators, temperature control systems, laundry washers, computers, and other household furniture are just a few examples. It has advantages and highlights like:

- Up to multiple times of the month to month gross compensation or most extreme Tk. 10 lack, whichever is lesser.
- Reimbursement Strategy: EMI, Credit Turnover: three years
- Simple and quick handling
- No guarantee or money protections

▪ **Probash Bondhu**

It is to get together the transient monetary need of any Bangladeshi individual having relatives working abroad. The elements and advantages are as per the following:

- Limit: Tk. 1 lac yet not multiple seasons of the month to month settlement inflow.
- Reimbursement Technique: 6 equivalent regularly scheduled payments.
- Simple and Quick handling
- Insurance is not needed here as security .

▪ **PBL Subarna**

Its goal is to gather the operating cash that small and medium-sized businesses (SME) demand. It has features and benefits such as:

- Credit Size: Tk. 2 lac to Tk.10 lac
- Reimbursement Strategy: EMI, Advance Tenor: 12/24/three years
- Simple and Quick Handling
- Guarantee Security is not required.

▪ **PBL Karma Uddog**

PBL provides loan in order to get together transient asset necessity of SME's and SMEs controlled by ladies' business people as "Pubali Karma Uddog" product. This product has some rules and advantages which is given below :

- Advance Size: Tk. 2 lac to Tk. 10 lac
- Reimbursement Technique: EMI, Advance Tenor: 12/24/three years
- Simple and Quick Handling
- Guarantee Security is not compulsory.

▪ **PBL Sujon**

Under the name "Pubali Sujon," Pubali Bank Ltd. provides a credit office for the purchase of capital apparatus, office gear, covered vans, and other items. This product has some rules and advantages which is given below:

- Advance Size: from Tk. 2 lack up to Tk. 10 lack
- Reimbursement strategy: EMI, Credit turnover: one/two/three years
- Simple and quick handling
- Guarantee Security isn't compulsory.

▪ **Pubali Procesta**

To guarantee persistent money for satisfying the necessities of working capital SME.

This product has some rules and advantages which is given below :

- For Little Venture, the credit size is Tk 2 lac-10 lac.
- Medium Endeavor: tk. 5 lac-1 crore
- Credit period one year (can be recharged/improved)
- Interest on the assets which use
- Simple and quick handling

- Guarantee Security is not required (up to Tk. 10 lac)

▪ Lease Financing Scheme

Pubali Bank Limited offers one of the most useful long-haul lines of credit in the industry for purchasing capital hardware and other forms of equipment on a rent-to-own basis. The following are the rent financing items/things:

- Capital Hardware (imported/neighbourhood) Tenor-5 years
- Clinical Hardware/Instrument (Tenor-7 years)
- AC, lift, backup generator, gas generator and so forth (Tenor-5 years)
- Media transmission Hardware/Apparatus (Tenor-5 years)
- Vehicle/Vehicles (Tenor-5 years)
- Others (Tenor-5 years)

▪ Business Financing

It is exchange funding, and it applies to domestic and international exchanges. A seller of labour and things, like a buyer, is required for an exchange. Different intermediaries, like banks and monetary institutions, might cooperate with these trades by providing funding.

▪ Import Financing

Pubali Bank Limited provides a variety of import administrations for raw commodities, capital equipment, and other permissible items/products from other countries. It has benefits and highlights, for instance.

- Simple and Quick handling
- No handling Expenses
- Appealing Loan fee and Commission
- Financing for export

PBL provides consumers with a variety of product financing options, including back-to-back LC, Pressing Credit, and IBP/FBP. It also provides advantages like as:

- Simple and Quick handling
- No handling Charges
- Appealing Loan fee and Commission

3.7.3 Pubali Cards

Debit Card by Pubali Bank limited

PBL introduces the MasterCard/VISA Check Card, which provides clients with unrestricted access to their savings/current accounts with a simple swipe.

Credit Card Pubali Bank Limited

- Least financing cost
- Up to half Money Withdrawal
- Rotating Credit
- Moment Exchange Notice through SMS
- Free beneficial Card
- 24-Hour Call Centre
- Card look at a book
- can be used to do shopping

Others:

▪ **Internet Banking**

- Financial Accounts adjusts and exchange history
- Exceptional checks or instalments
- Proclamation demand
- Chequebook demand
- Halting instalment on physically composed checks
- Standing guidelines
- View and print account explanations
- Store move from a client is one Account to one more inside the bank
- Covering service bills like power, WASA, GAS, phone, versatile, ISP and many more.
- Loan cost request of store and advance
- Unfamiliar swapping scale request
- Balance re-energizes of cell phone

Pubali cash

Pubali Money Transfer Framework is an internet program designed to operate with inland money transfers to non-banked receivers. The following are some of the highlights:

- Non-banked persons can use this service to shift money. Individuals, on the other hand, were provided with a banking channel.
 - Most minimal Help Charge
 - Anyplace in Bangladesh

3.8 Literature review of general banking section of PBL

GENERAL BANKING

General Banking is a day-to-day procedure of every bank which includes the central part of the banking system. The company has to focus on the general banking portion because they collect most of their investments by creating customers' accounts.

What so ever Pubali Bank Limited Science laboratory branches are heading to all the work of banking producers those are

- Department of Account opening
- Department of remittance collection
- Department of cheque clearing department
- Department of accounts
- Department of cash
- Department of credit loan or advance

Collection of deposits

In the case of the collection deposits team, it mainly opens accounts of different terms and patterns of the account. Furthermore, banks collect money from the market they use as their products.

Four types of general deposits

- Fixed Deposit which
- Current deposits or
- Saving deposits or

o Double Benefit deposits)

□ 3.8.1 Department of account opening

This division is in charge of all account opening and closure for the bank's clients. In this case, Md Shahidul Islam oversees it, and Obaidul Islam is another helping and responsible for this department. The account holder is mainly known to open up their account first, and the relationship with the customer and banker starts with the opening of the bank. Furthermore, every individual or thinking about every section of the economy bank has introduced different accounts for different needs and professions.

Accounts Pubali Bank offer to market are-

- o Fixed deposits account bank account number is (FDR 104)
- o The current account which bank number is (CA 901)
- o A saving account whose bank number is (SA 101)
- o Double benefits account whose bank number is (DBA 112)
- o Loan account
- o Term deposits account (which bank number are 105,108,109,113)
[in term account, there are different deposit account like PND, SSD, SND]

▪ Fixed deposits account

For a fixed deposit account, there are some criteria that customers must follow to enjoy interest benefits. Moreover, one has to follow the criteria of Bangladesh Bank, such as NID copy, bank statements from where he or she got the money. Then the bank can show the procedures to open this kind of account

- o The deposit amount is fixed
- o the period is – long term and short term (mostly long term/ more than a year)
- o some banks offer the fixed rate, but PBL has offered a floating rate
- o individual and company cannot withdraw money before the maturity, in this case, they can take a loan by the amount they deposited 80% can be taken as a loan

The interest amount of different terms of deposits amount is given below -

Number	Product	Description	Interest rate
1	Monthly Profit Based FDR	Minimum Tk. 1.00 lac or its multifaction (for FIVE years)	6.25%
2	FDR for 100 Days	For any amount	3.75%
3	FDR for Individual Customer, Institutional Provident Fund and Fund for payment of Post retired credit.	For Any amount (1 Months)	2.00%
		For Any amount (3 Months)	5.60%
		For Any amount (100 Days)	5.60%
		For Any amount (6 Months)	5.60%
		For Any amount (12 months and above)	5.60%

▪ **Current Account**

This is the most significant number of accounts in the bank because most of the bank's customers try to do cash transactions, and for this, lots of people have this account. Furthermore, this account can also be opened as a business and individual. For business, the initial amount is 5000 Tk, and for the individual, it is 2000 Tk. This account has an individual character as well those are given below-

- This account does not provide any interest or benefits
- Yearly service charges are debited from the account by the bank
- There is a service charge that is required to close the account as a remedy, the bank this money
- Customers can withdraw money by having a cheque, debit card

▪ **Savings account**

By doing an internship in Pubali Bank limited, I have seen many accounts are saving accounts as employees of BCSIR have this account. This account also has some different characteristics, and those are given below.

- There is no restriction for the depositors which means random by the depositors
- This account can be operated as per instruction Joint/Any/ all

- Withdraw can be highest 50,000 Tk (week) and 25% of the total balance in a week
- A notice should be needed for drawing 25000 or more than of it
- Minimum initial deposits Tk 500 Tk
- Service charges to maintain is minimum balance Tk 50
- The interest rate is 2.00%

▪ **Deposits of foreign cash by a non-resident**

This premium bearing Accounts term store is available to all non-Bangladeshis with a basic measure of \$1000 or the equivalent.

▪ **Short Term Deposit Account (STD):**

A term store is one that is made up of items from a given time period. The customer is entitled to withdraw the principal money at the end of the specified time.

Highlights: -

- There is a fixed Benefit prevailed
- The greater the rate of interest, the longer the time for which the money is held..
- For the most part, term is for 90 days, a half year, or a year.

▪ **Private Foreign Currency A/C:**

Foreign nationals or Bangladeshis residing abroad may open this account in shop form.

Highlights: -

- The Accountholder can unreservedly move the whole sum in unfamiliar cash anyplace he picks or converts BD taka money.
- The Accountholder might choose his chosen one to work the Account.
- No underlying store is required.
- A foreign cash account PBL can be opened by any individual, corporation, or institution that gets foreign currency.

□ **3.8.2 Opening an account (Procedures):**

- The Structure of account opening: When a client arrives to the Laboratory Road Br. and requests that the air conditioning be turned on. According to the official, the top of a suggested application structure is the first.
- Consummation of the Structure:

The person opening the account's name, occupation, and complete address is written in

the structure's portions. Wherever marks are necessary, they are obtained from the client. These markings should be consistent, and he will use them to work the account.

- Presentation:

The presentation of a current account holder is recognized for opening a current or savings account. The person speaking should be an Account Holder. At the location designated in the Account opening structure, the mark of the Account holder presenting the Account is obtained. The following is an example of a debit card that looks at book demand and online structure: -

The customer's marks are obtained on an example Mark card Chequebook order and online structure. These sample signature cards were obtained in copy with two markings from the customer on each card. When a consumer writes a check for an instalment, the mark on the check is verified by comparing it to the Example Debit Card.

- Signature Distinction Structure:

If the customer's marks differ from those on the computerized Public Personality Card, they are recorded on a mark differentiation structure.

- Vernacular Structure:

If the customer signs in a language other than English, his or her mark is likewise recorded on the vernacular structure.

- **Account Number**

When all of the customs have been completed, the Branch Chief must sign the last endorsement of the account. After receiving the branch administrator's approval, the customer is given an account number, and all of the data is entered into the PC.

The Account number is then written on the Check Book, Example Mark cards, and the Account starting structure.

- Send the structure to the administrative center: The Account opening structure ships off the administrative center and makes solicitations to provide the printed look at the book after fulfilling all of the requirements and receiving confirmation from the activity director.

- Issuance of A look at the book:

After creating a bank account, the account holder receives a thank-you letter from the administrative center. Then, after receiving this letter, the client goes to the bank and requests that the bank provide a look at the book. The account holder gives the title of the account the account number and signs it correctly.

- Passage of a look at the book:

Laboratory Road branch, before issuing a peek at the book. The representative has distinct responsibilities. They include:

- Undercovers book stamping demand slip.
- Writes it down in the Chequebook and issues it to the register.
- Check whether a senior official has validated the marks if they were not checked the first time.

Following the section in the manual register, the worker hands the book to the A/C holder, who makes a notation on the register.

To close an Account:

- Account holder requires applying in a particular structure with full signature.
- He/she/they should give up the new leaves/chequebook given by the bank.
- Verification of mark and endorsement by activity head.
- Close the Account.

The bank will pay the account's credit amount (if any) as well as any benefits due to the customer upon the account's end. The customer shall surrender any unused examine books/leaves, the demand slip and any other materials (if any) given by the bank for the account's operation.

□ 3.8.4 Individual Account types :

1. Accounts of average/general Clients

- Minor Account
- Joint Account

2. Accounts of Exceptional Clients

- Account for Individual
- Account of ownership
- Account of association

□ Minor Account:

- Opening System/procedures: -

For the benefit of minors, the traditional gatekeeper who signs both the Account Opening Structure and the Example Mark Card can start an account.

- Title of Account: - The title of Account was intended to show both the names of minors as well as a watchman in a complementary manner:-

for example, Wahid zaman (minor) Kamrunnahar (Gatekeeper)

- Unique Guidelines: -

The gatekeeper will keep working on the Account regardless of whether the minor accomplishes a more significant part.

- Documentation-
- National Identity Card of the guardian and photographs of 2 copies
- Minor should also have two copies

□ Joint Account:

These are the accounts for two or more people who aren't partners or trustees.

How to Open a Bank Account:

Title of Account:

The account holder title should include the names of all joint account holders.

Special Instruction: At the time of account setup, clear and specific instructions controlling the operation of the account and payment of the balance upon the death of one or more joint account holders should be received in the following manner.

- The account shall be handled solely by any joint account holders.
- Either survivor on their own
- By any two or more joint account holders or survivors acting together.
- By all joint account holders acting together.
- By all survivors acting together.

These instructions should be acquired in the handwriting of the parties concerned, with the signatures of all joint account holders, as far as practicable.

Documents:

- A copy of each joint account holder's national identity card is required as evidence. Mode of

Signature: -

- All shared service holders must sign as a candidate and in the section of extraordinary directions.
- Example Only some shared service holders who have been allowed to work on the account must be marked.

□ **3.8.5 Accounts of Exceptional Clients:**

- **Individual Account**

Individual A/C refers to when a single man or woman establishes an account in their own name and has the choice to work.

Account Opening Strategy:

Title of Account:

The account's title should be the name of the person who manages the account. Exceptional

Directions:

At the time of account opening, specific and explicit instructions on the Accountholder's nominee who would work the account following the Accountholder's death should be obtained.

Archives:

- Electronic public Personality Card.
- If he or she is a salaried employee, that work's compensation slip or pay authentication must be verified.

▪ **Partnership Account:**

"Organization" refers to a group of individuals who have agreed to share the profits of a business that is run by all or any of them on behalf of all.

Account Opening System:Title of Account:

The name of the account shall be for the benefit of the company, as stated by the accomplice taka.

Functional Guidelines:

- Account operations should be strictly governed by the criteria outlined in the organization command and presentation, as well as Section 25 of the Association Act of 1932.
- Whenever delivered, according to the Association deed.

Accounts:

- Mechanized Public Character Card of all the accomplice Tk (copy)
- Enlistment Testament copy (if an enrolled firm)
- A letter of solicitation to start the account on the association's letterhead
- Stamp of Partnership
- Deed of Partnership
- Command of third party, assuming outsider is approved to work the Account.

▪ **Proprietorship Account**

Open an account in the name of the firm's proprietor when he works on his own.

Account Opening Method:

Title of Account:

For the sake of the ownership concern, the account title should be. Extraordinary Directions: If there is a question about ownership, the particular instruction should include the account's style and the person's name to work the account as a single owner. For example, if the account is to be opened for the purpose of "Wahid General Store," the only owner should speak given the conditions.

Reports: -

- The owner's CNIC (Computerized Public Character Card).
- A declaration of ownership is required.
- Stamp of Proprietorship
- A letter on the owner's letterhead requesting the account be opened.
- Third-party Order, on the off chance that the owner has approved some other individual to work the Account.
- Tax ID Number (TIN)

Signature of made

All the legal administrators must sign the Account opening structure, Example Mark Card, and Chequebook demand slip in their authority limit.

□ 3.8.6 Remittance Office:

Settlement is used to transfer assets between banks that are denominated in Bangladeshi Taka. It is a request from the Responsible branch to the Drawee Bank/Office in charge of delivering a certain amount of cash to the receiver. The instalment instructions are given through wire/message, and assets are paid to the recipient via his account with the Drawee branch or a compensation request if the receiver does not have an account with the Drawee branch.

□ 3.8.7 Telegraphic Exchange:

Transmitted Exchange is the quickest and most promising, however costly, strategy. There are various methods of transmitted Exchange like Fax, Portable, Phone Wire, and Message. To move cash rapidly to the compensation in another city or region, he/she might demand the broker send it by T.T.

- On receipt of T.T. instalment directions, the Drawee branch passes the accompanying sections, assuming that the T.T. is viewed as right on confirmation of Test Number.
 - Dr PBL General A/C Cr Settlement Anticipating Removal T.T. Payable A/C
 - Dr Settlement Anticipating Removal T.T. Payable A/C Cr Customer's Account A/C.

□ 3.8.8 Demand Draft (DD):

DD is a type of bill of exchange. The most common method of inland settlement is DD. Moreover, this is a bank's unrestricted request to pay a certain amount of cash to someone in particular on-demand, starting with one branch and moving on to the next branch. It is applicable outside of the city of Dhaka. The DD, for the most part, cared about the party's well-being. If there is significant money to transport from one location to another, the customer can execute a DD and transport it to his destination rather than paying cash. Precautionary measures for Request Draft:

- Ensure that the application structure is appropriately completed and approved by the Candidate.
- Complete the lower section of the Application structure for Bank Utilization.
- Determine the total amount due, taking into account the bank's bonus/charges and other factors.
- If a check is presented for DD instalment, the official should have the check passed adequately for instalment by the capable power and account for the DD details on the back of the check.
- If the client wants his account with the branch to be charged for the amount of the DD, the official should have the A/c holder's mark checked suitably from the branch's signature card and charge the customer's account for the total amount, including commission costs and so on.
- If a money store is required, have the buyer deposit the money at the teller's counter.
- After handling the application structure, money or check, the teller will approve the Application structure.
- The teller will approve the application structure after handling the money or check the application structure.

For the issuing of DD to each Drawee Branch, each branch maintains its running control chronic number. This chronic control number should be submitted at the beginning of each year and will remain in effect until the year's conclusion.

□ 3.8.9 Pay Order:

Pay request is a controversial instrument used by a bank to pay a predetermined payment to a specified individual on behalf of a client (payee).

Utilization of Pay order: -

Pay orders are used to make payments or shift money within the same city. Pay requests are regularly pulled on the bank account they have been supplied to. The main advantage of a payment request is that the bank cannot ignore it. On the off occasion that it is not crossed, a payment request can be supported. The payee may submit a pay Request for an instalment for cash over the counter or transfer credit to his account.

The following is the rate(Currently) schedule for Pay Request:

Issuance of a Tk 50/- Pay Request for a/c holders

Non-account holders will be charged Tk 500.

3.9 Clearing Division

- Clearing: Clearing is a structure through which a bank may collect customer reserves, beginning with one bank and progressing through the clearinghouse to the next.
- Clearing House: A clearinghouse is a meeting place for delegates from several banks to exchange checks with another bank.
- Pubali Bank Ltd. is a booked bank, according to an individual from the Clearing House. The banks that are persons from the clearinghouse are known as Booked Banks, according to the Article of Bangladesh Bank Request, 1972. Through the clearinghouse, the booked banks settle the checks written on each other.

□ 3.9.1 Types of clearing:

Clearing are two kinds in Pubali Bank Limited : -

1. Clearing Inward

2. Clearing Outward

Clearing Outward

The Outward clearance will be used when monetary instruments such as P.O., D.D., and Checks are collected by a specific branch inside Dhaka city and not by their branch. The following Outward Clearing techniques are used:

- Instruments with timings for the Laboratory Road Branch of Pubali Bank Ltd giving an Entomb Branch Charge Exhortation is a great way to start the day (IBDA).
- The instruments have clearing stamps affixed to them.
- Any apparent discrepancies are investigated.
- Instruments are included in the authorized mark.
- The 'Outward Clearing' record is used to account for the instruments and vouchers.
- Customers get the obligation-marked instruments as well as the branch code number associated with them.

Clearing Internal

When a client's checks are obtained for collection from several banks, the following should be carefully examined.

- Make sure the check is crossed.
- For more than a half year, the check should not include a date that is older than the receiving date.
- The gathering bank should inspect whether or not help is provided promptly.
- The total stated in words and figures on the store slip should be correct, and it should match the sum referred in words and figures on the checks.

□ 3.9.2 Clearing interaction:

For Set on the Checks

- Crossing the checks
- Clearing Stamp
- Endorsement Stamp
- National Institutional Assistance Authority
- Send Report to the Bank
- Delivered Checks to Separate Banks
- Credit the Client Account

3.10 Accounts Segment Pubali Bank Ltd Laboratory Road Branch:

The bank's operations centre is known as the Accounts Division. Every day, exchanges occur in the financial industry, and the banks must purposefully and adequately account for these exchanges as they manage the funds of their investors. Ill-advised Exchange accounting will cause uncertainty on both the charge and credit sides. To avoid such mishaps, the bank establishes a separate section tasked with investigating errors in passing vouchers or incorrect passages, as well as misrepresentation or fraud. Accounts Office is the name of this department. If any inconsistencies arise in any transaction, this section will notify the appropriate authority.

Aside from that, the branch must create a few internal assertions as well as a few legal explanations to send to the administrative centre. This office prepares a slew of explanations.

□ 3.10.1 Workings of this division:

- Accounting the exchanges in the cashbook.
- Accounting the exchanges overall and auxiliary Accounts.
- Setting up the everyday position of the branch containing store and money
- Setting up the everyday Proclamation of Issues showing every one of the resources and obligation of the branch according to General Account and Auxiliary Account independently.
- Making instalment of the multitude of costs of the branch
- Accounts bury branch reserve move and giving bookkeeping treatment in such manner.
- Setting up the month to month pay explanations for the representatives.
- Setting up the week-by-week position for the branch, which is shipped off the administrative centre to keep up with Money Save Prerequisite (C.R.R)
- Setting up the month-to-month position for the branch, which is shipped off the administrative centre to keep up with Legal Liquidity Necessity (S.L.R)
- Setting up the spending plan for the branch by fixing the objective of seeing benefit and store to find significant ways to produce and assemble store.
- Checking of Exchange Rundown

- Entering coupons into the Voucher Register and keeping track of them.
- The relevant vouchers, as stated by the charge and credit vouchers, are pressed.

□ 3.10.2 Accounts Science Laboratory Road Branch Has

Total Account Pubali Bank has in last 10 years

Account type	Acc. Number (Normal)	Acc. Number (Closed)	Total Account
Savings Account	9,403	789	10,192
Fixed Deposit Account	1,235	674	1,909
Pubali Pension Scheme	3,790	418	4,208
Shikha Sanchoy Prokalpo	1,189	951	2,140
Monthly Profit Based Small Dep	357	128	485
Target Based Small Deposit	409	233	642
Pubali Star	984	212	1,196
Loan Against PF	223	98	321
Term Loan	3,203	1,643	4,846
Total Account	20,793	5,146	25,939

Total Account Pubali Bank has in last month January, 2022

Account type	Acc. Number (Normal)	Acc. Number (Closed)	Total Account
Savings Account	35		35
Fixed Deposit Account	10		10
Pubali Pension Scheme	15		15
Shikha Sanchoy Prokalpo	1		1
Monthly Profit Based Small Dep	1		1
Target Based Small Deposit	5		5
Pubali Star	2		2
Loan Against PF	1	2	3
Term Loan	6	2	8
TOTAL Account	76	4	80

4. Findings of the study

4.1 Findings

The following difficulties were identified during the temporary employment time at Pubali Bank Restricted's Laboratory Road Branch:

- The account opening structure is incredibly enlightening. It takes about 30 minutes to fill in the structure appropriately. When four or five individuals come simultaneously for account opening reasons, it is genuinely challenging for the applicable official to offer fulfilled assistance to the customer.
- According to several consumers, one of the barriers to creating an account is the speaker. If a newcomer to Dhaka wants to create an account, he or she will have to arrange for a speaker of SB or Compact disc account holder.
- The long process of receiving a checkbook, pay request, bank draft, and work obligations is not communicated to each and every employee in this section.
- In this area, the lengthy procedure of getting a checkbook, pay request, bank draft, and job requirements is not disclosed to all employees.
- The technology that PBL is using for their banking system is not cutting-edge. In Bangladesh, a few international and regional banks are quick and well-maintained. PBL is losing clients as a result of a lack of innovation.
- Pubali Bank Limited Restricted's weak points are mainly advertising and promotion. PBL has never had a successful strategy.

4.2 Recommendations

Taking into account current realities, the accompanying proposals are made to the particular worries for their thought and execution:

- The bank's power ought to present work preparing for the representatives to make the human asset proficient.
- The bank's power should update the current advertising methodology to come to all the more near individuals.
- The power of the bank ought to present different Mastercards. Likewise, they need to set up more ATM corners for their clients.
- They have no promoting office by any means, which make issues in publicizing. So the bank's power ought to build up a standard showcasing division in the bank.
- Proper Financial programming ought to be utilized to get the best advantage from this division.
- Staff and departmental gatherings at the branch level should be broadened to improve the quality of support.
- The bank should make a concerted marketing effort to cultivate a positive image and reputation in the minds of potential clients.
- The administration should take the prompt choice to acquire the most recent innovation of the bank for offering fast support to the customers.

4.3 Conclusions

As the biggest nationalized business bank, Pubali Bank Ltd is working on each edge of the nation giving the financial administrations to various classes of clients. The current financial severe area can track down a part of Pubali Bank.

Banks assume a functioning part for the advancement of the country. Pubali Bank Ltd has made praiseworthy improvements throughout the most recent years. I am glad to get a fantastic chance to proceed with my internee and my profession in my association. I attempted to accumulate insight into Everyday Banking and sum up all the data inside the report. It will likewise be helpful for the bank the executives on the off chance that they cautiously dissect the issue think about the proposal in this paper, and make fundamental moves for remedial measures.

General Banking is one of the primary divisions of any bank. To take any financial administration, one needs to satisfy every one of the necessities of this office first. The idea of the connection between a financier and a client relies on the assistance delivered by the faculty of the general financial division. General Financial offices ordinarily give ideal administrations to their clients; however, they have a few constraints. On the off chance that the bank's administration can turn these restrictions decidedly, they can accomplish a definitive objective. I am sure that the experience that I overcome my temporary job at Pubali Bank will help me a great deal in my future financial calling.

4.4 Reference

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