Report On

“Measuring Performance of Pubali bank LTD by Camels Rating System.”

By:

Abid Hasan Robin

ID: 23364066

An internship report submitted to Brac Business School in partialfulfilment of the requirements for the Degree of Master of Business Administration.

Brac Business School, Brac University

February 2026

Declaration:

It is hereby declared that:

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

Student's Full Name and Signature:

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Abid Hasan Robin

Student ID :23364066

Supervisor's Full Name & Signature:

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Abu Saad Md. Masnun Al Mahi, PhD

Associate Professor

Brac University.

Letter of Transmittal

Abu Saad Md. Masnun Al Mahi
Associate Professor
Brac Business School
Brac University
Kha 224 Pragati sarani
Merul Badda Dhaka -1212

Subject: **Submission of internship Report on completion of course BUS680.**

Dear sir,

With due respect I am submitting my internship report on" Measuring Performance Of Pubali Bank ltd By Camels Rating System." This report is written in order to attain the degree of master of business Administration from the Brac Business School.I was assigned to Pubali bank PLC at shewrapara branch where I spent three months as intern.I have collected financial data from the bank's financial statements and have computed those data very accurately, in order to analyze pubali bank's financial performance in banking sector.This report is written to the best possible standard.The following report describes about pubali bank's marketing strategies, management practices, their strength, weaknesses, and a complete analysis of financial data of their banking performance, which are measured by CAMELS rating system over the last five years.

I have done my best to finish this report with most important information. I hope this report will meet your expectation

Sincerely,

Abid Hasan Robin
Id 23364066
Brac Business School
Brac university

Date: 12 December 2025.

Non- Disclosure Agreement:

This agreement is made and entered into by and between Pubali Bank PLC and the undersigned student of Brac university.

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Abid Hasan Robin

Id 23364066

Brac Business School

Brac university.

Acknowledgement

First I want to thank almighty Allah to give the strength and patience to successfully complete internship report. After that I also want to thank Abu Saad Md. Masnun Al Mahi, PhD my internship supervisor for guiding me in report writing for the entire internship period. Without his help, it wound not have been possible for me to complete the internship report. Following I also want to thank Mr.Suman Paul Chowdhury, who is my co- supervisor.

Furthermore, I want to thank Mr.Arup Kumar Das senior principal officer and Head of Branch of the pubali Bank shewrapara Branch for giving me the opportunity to do internship in his bank. Without his help it would not have been possible to do internship in shewrapara branch. I also want to thank Ms. Susmita Ghosh Senior principal officer and operation manager of shewrapara branch for giving me all necessary information to complete this report. She was the one who gave me majority of the information, I needed to write my report. She was kind and was very cooperative in providing information for my report.Then I also want to thank Mr.Mustafiz deputy junior officer of Shewrapara branch who was also very kind to me and talked politely to me during my internship period.He was very gentle to me and told me softly about my mistakes without scolding me.From him, I taught how to fill up forms of different accounts and how I should talk with customers.Lastly, I want to thank all the officers of the bank who treated me very kindly during my stay at branch as an intern. Each and every one was kind and very cooperative during my internship period.

Finally I want to express my gratitude to my parents who also played role in arranging my internship at Pubali Bank PLC shewrapara branch.

Executive Summary:

This report is written as a part of the requirements for the Master of business administration degree at Brac university.This report explains the details of Pubali bank's management, marketing strategies and also financial aspects, which will help readers to understand Pubali bank well.Camels rating has been done for the last five years in order to find the financial performance of Pubali bank in the banking sector.Financial data for this write up were taken from financial statements, which are pretty much available in the website. Moreover, information were also collected from the officers of bank and those information have been written in the report. Camels rating system has been done for the five years of the bank from the year 2020-2024 and rating have been given from 1 to 5 to each year. This report is concluded by showing how well Pubali bank performed over the last five years as a private commercial bank and recommendations have also been given for the bank to improve its situation.

Table of Contents

Chapter 1- Overview Of Internship.

1.1 Student Information:

Name:	Abid Hasan Robin
Id:	23364066
Major:	Finance
Program:	Master of Business Administration.(MBA)

1.2 Internship Information:

Period:	3 Months.
Company:	Pubali Bank PLC.
Address:	962,East Shewrapara, Mirpur, Dhaka
Department:	General Banking.

Supervisor Information:

Name:	Mrs. Susmita Ghosh.
Designation:	Senior Principal Officer & Operation Manager.

1.3 Student contributions:

- **Form Fill up:** Filling up forms was one of the major task that I did during my internship period. From the very first day of internship to very last day I had to fillup forms.There were different forms in the bank like savings account forms, current account forms, deposit forms, FDR forms which I needed to fillup. Each form was different from each other.

- **Recording cheque book information in Register:** Another main task that I had to do during my internship period was recording information of chequebook in cheque book register. During my internship period, this was one of the major task that I had to do. Whenever customer open account, they need to have a chequebook to withdraw money from bank. So when cheque book used to come to branch , that time I had to record information of those chequebooks in the cheque book register.

- **Helping customers:** Sometimes I needed to write deposit slip for customers to deposit money in the bank for them. Sometimes, I needed to write cheque for customers in order to withdraw money from the bank for them. Customers used to ask for various services, so in those times I used to send them to officers who used to solve their problems. Sometimes I had to fill up RTGS forms for customers, who wanted to transfer money from one bank to another.

- **Matching Bank Papers**:Sometimes I had to match Debit voucher by looking at numerical figures and attach them by stapler.

Benefits of Students:

1. Gained Banking knowledge: In the three months period of internship, I gained very basic knowledge of banking. I had very little knowledge about banking before doing the internship. I only knew that bank is only suppose to keep money and nothing else. I learned that in order to open savings account officer need to take sign in three places of the form. Moreover, an officer also need to take sign of customer in signature card and in cheque book requisition paper as well.Then money can be transferred from one bank to different banks by use of three methods.These methods are RTGS,NPSB and BFTN. By RTGS it takes around 10-15 minutes to transfer money from one bank to another bank. By NPSB money gets transferred instantly from one bank to another bank. By BFTN it takes whole day to transfer money to different banks. There are different charges applied to transfer money by these methods depending on the amount of money. I also learned that in order to give loan to any customer, officers need to take report from CIB credit information Bureau. This CIB or credit information bureau contains all previous information of loan taken by the customers. If the officer see that the customer has default loan status then Pubali bank will not give any loan to that customer. If officer of Pubali bank see that the customer have no default loan status, then only customer will be eligible to take loan from pubali bank plc. Moreover, I learned that without nominee it is not possible to open account in Pubali bank PLC and that having nominee is must.

I also gained the **knowledge of different types of account** like SND account, saving account, current account, CC account, CLS ACCOUNT, LFS account.

Savings account can be opened by person, whereas current account can be opened in the name of business as well as in the name of person. SND account that is special Note deposit account can be opened in the name of person or in the name of business as well. Current account and SND account have more limit than savings account. This means that customer can do transaction in large amount of money. In savings account customer cannot do transaction in large amounts rather customer can do transaction in small amount of money. I also learned about LFS ACCOUNT that is lease financing scheme. This Lease financing scheme is actually a loan account. Under LFS car loan, flat loan and many other loan are given for long period of time. Then there is CLS- consumer loan scheme account. Under this account car loan, flat loan are also given but for short period of time. Then there is also CC-cash credit account, under this account customer actually can take loan specially business people to invest in their business on daily basis. Customer taking CC loan will not be charged any interest if the customer can pay loan on that day, but customer will be charged interest if the loan is repaid after one day after taking the loan. Moreover, I learned that pay order can be done in two ways.

1. **Learned professional dressing standards :** when I used to go my work place during the internship period, I had to dress properly. In the past I used to go to interview without wearing a tie but when I started my internship, I had to wear a tie with formal dress. Wearing a tie is a dress code for bankers.

2. **learned how to talk with customers**: when I used to do internship in the bank, I had to talk with different type of customers. Initially, my approach was a bit un appropriate but then I used to see the talking approach of other bank officers. I noticed that the bank officers used to talk with customers very softly. After observing that approach, I then started to talk with customers in a very soft tone and humble manner.

3. **Learned how to handle pressure:** During my internship period, I had to work in the bank and also I needed to write report at the same time. So I had to do both at the same time which proved to be quite challenging. So I learned how to handle pressure by keeping my mind calm.

Problems Faced During My Internship Period:

1. Problems in Gathering Information for Filling Forms: One of the major problem that I faced during my internship period was to gather information to fill up forms. There were many forms like current account forms, Savings forms, FDR forms, all of these forms had very little information. So each time I had to go to officers to ask information about customers in order to fill up these forms. Some times it turned to be hassle as officers were very busy during the banking hour dealing customers, so it became very difficult to gather information from officers.

1. Problems in Gathering Information for Report Writing: Sometimes officers used to become very busy dealing with customers, so in that time it became nearly impossible to gather information to write report. Sometimes customers used to come even after the banking hours, so it became quite difficult for me to gather data for my internship report. Officers were quite cooperative but due to having huge number of customers in bank officers sometimes could not able to provide relevant information for my internship report.

1.4 Recommendation To the Bank On Future Internship:

1 Provide Remuneration: Pubali bank Plc should provide remuneration to interns during the internship period. When interns receive remuneration from the organization they feel motivated. When interns feel motivated their productivity also increases and they feel good about it. Not receiving remuneration demotivate interns in their work. Interns feel very reluctant to work hard.

2. Provide id card: Pubali Bank should provide id card to interns during their internship period.When interns will receive id card they will feel very motivated in their work. Interns will feel that they are a part of the bank, this will motivate interns to do their work perfectly and interns will work hard for the organization.

3. Give Access to PIBS: Interns are not usually allowed to access the Pubali integrated banking system(PIBS) which is the main information software of Pubali bank. By using this software pubali bank conduct their core banking operation. When a customer comes to open account all the information are entered in this software system.Without entering information in this system it is quite impossible to open account for any customer. So pubali bank should allow interns to access this system to some extent, if not full. Pubali bank plc should at least allow interns to enter customer information in the system in order to open account.

Chapter 2 Organization Part.

2.1 Introduction:

Banking sector in Bangladesh Plays important role in economic growth and development of Bangladesh. Banks in Bangladesh acts as a heart of financial system as banks help government, people and businesses to manage, save and grow money. Over the years, banks of Bangladesh have made great progress and became one of the major pillar of economy.

There are two types of bank in economy of Bangladesh . One type of bank is called public sector bank and the other one is called private sector bank.The public sectors banks are owned by government and the private sector banks are owned by private groups.Moreover, there are foreign banks and specialized bank like Bangladesh Krishi bank.Krishi bank focuses on Bangladesh agriculture.Then there is Bangladesh development bank that focuses on industries. Name of some of the well known banks are Brac bank, Islami bank and pubali bank PLC.

The banking system of Bangladesh help people to keep their money safe and earn interest on their savings. Banks earn by giving loans to individuals and businesses. These loans help individuals to buy homes, start news business or expand existing ones. This way banks encourage investments , create new job and increase production in the economy.

One of the major impact in the economy is the industrial and business growth. Banks provide capitals to small to medium type of businesses. After getting fund from banks businesses produce more goods and recruit more workers and export more products to overseas. By this way national income increases and so standard of living.

Banking sector also supports rural development and agriculture. Many banks provide agricultural loans and micro credit loans to farmers to buy seeds, fertilizers and modern tools. As a result agricultural production increases and families in the rural area earn better.

Banking industry also help in remittance. Banks handle remittances sent by Bangladeshi workers from abroad which brings millions of dollars from abroad to country every year.This foreign currency helps to strengthen national reserves and keep economy balance.

In the recent years digital banking and mobile banking have made banking services much easier. People now can send money, pay bills and check their accounts by using mobile phone. Digital banking has made it easier for people in rural areas to access financial services.

The purpose of my report is to understand management practices, marketing practices of pubali bank PLC. Moreover, the purpose of this report is also to find strength, weakness of pubali bank and also to see how competitive it is in the industry. This report is also prepared to measure performance of pubali bank by Camels rating system, where financial data of past financial statements have been used.This report has also gathered data of pubali bank's information system, operation management, products and services. This report will be a good sources of information for those people who want to make investment in Pubali bank Plc. The swot analysis and porters five forces prepared in this report will provide a clear picture of pubali bank's position in the industry of Bangladesh.

2.2 Overview of Pubali Bank PLC

Pubali bank Plc is one of the largest and oldest private commercial bank in Bangladesh. It has a rich heritage and has huge presence in the banking sector of Bangladesh.

The bank was named Eastern Merchantile Bank which was established in the year 1959 by entrepreneurs of Bangladesh under the banking regime of East Pakistan.After the independence of 1971 the bank was nationalized and the government renamed it Pubali bank Ltd.In 1983 the bank was privatized as a part of banking sector reform and became a private limited company.Since then the bank has modernized, grown and expanded its operation.

Pubali bank is known for having largest branch network among other private commercial banks in the country.The branch network of Pubali bank contains more than 500 branches which contains islamic branches and sub-branches. The bank also has ATM,POS networks and Offshore banking services.

Pubali bank offers a complete package of banking services to institutional, corporate and retail clients. Main products of pubali bank are savings account, current account, consumer loan, corporate loan, fixed deposits, foreign exchange, lease financing and digital banking solutions. Moreover, pubali bank provides Islamic banking services through its dedicated branches and Islamic windows, delivering to customers seeking shariah based banking products. Like many other banks pubali bank also face challenges like maintaining credit risk, maintaining asset quality, sustaining profitability, and fierce competition

Vision:

Providing customer centric lifelong banking services.

Mission:

1**.**To be the most respected and preferred brand among all financial services.

2. providing a superior value proposition to customers by fulfilling their financial needs

3.To provide world class finance, capital and risk management products with diversity and differentiation

4.To build an empowering organization with structure, career development, training and rewards to ensure vision is achieved

5. Using flexible technology, scale and risk management to ensure services are of superior value.

Present Situation

Currently Pubali bank is in a moderately stable situation in the banking sector of Bangladesh.It is the largest private commercial bank in the country with more than 500 branches, this will help to serve people in village area and also city area. Because of having this big network of branches people trust this bank very much.

Currently pubali bank's profit has increased especially in the year 2024.Pubali bank has earned money from service charge, investment and foreign exchange, this shows that pubali bank is doing well. In the recent year 2025 the bank has earned less money from loans or interest income than previous year because of competition and cost.

The share performance of the pubali bank is better than any other share of other banks in Bangladesh.The share price has risen over the past year.Because of this rising share price investors are gaining confidence.

Pubali bank is now focusing on digital banking and it wants to reach one lac crore in mobile banking transaction by the year 2025.The bank is improving its mobile app, online banking, ATM network and POS payments. The bank has also partnered with Swapno outlets so that customer can access banking services from shops.

Currently Pubali bank is growing its Islamic windows in every branch as more and more people are now preferring shariah based banking products.

2.3 Management:

Recruitment: Recruitment is an important part for any organization. Selecting right number of people at right task is very important for any organization in order to meet organization goals. Every year different organization try to recruit finest employees for organization but everyone does not become successful in this task. Some become successful in hiring right people for the right task but others fail to hire right people, therefore organization then suffer and cannot achieve their objective. Pubali bank publish circular every year to hire suitable employees to work for their banks.The head office of Pubali bank Plc publish circular every year to attract potential candidates for their bank.The human resource division in the head office mainly publish job circular in their website and other job sites like bdjobs and sometimes in newspapers as well.Pubali bank sometimes want to hire experienced candidates for their bank and sometimes fresher as well to fill up their vacancy posts.The recruitment process is lengthy as candidates need to go through the process of written exam and viva voice in order to get selected.

Training and Development: Training is crucial for any organization to improve employee skills. Training enhance skills of employees which also increase productivity of employees. In pubali bank PLC training happens in two mode – one is offline mode, another one is online mode. In the offline mode, training happens in PBTI (pubali bank training Institute) and online training happens in zoom by computer.When new employees join in the bank their training happens in offline in the PBTI.There they have to do foundation training in banking for 1 month before joining Pubali Bank PLC.There they are given every basic training they need to learn before joining the branch.Online training happens in zoom and officers need to attend them in order to learn. Online training is given when bank launch new product or service and officers need to learn about it in order to sell those products or services to customers. Online training also occurs when there is any change in any services or products.

2.4 Marketing:

Marketing is very important part for any business as it connects business with customers. Marketing helps to deliver information about a product or service to customers. If people do not know that a product or service exist they will not buy it. Marketing helps people to understand value of a product. Marketing helps people to understand value of a product which then afterward increase revenue and sales. Marketing helps a business to build a strong brand image because when a company consistently promotes it products people then start to trust the business. A strong brand image lead to customer loyalty which later then lead to repeat purchase.

Pubali bank do marketing by following ways:

By ADC(Alternative Delivery Channel) Officers: These are officers who are hired by Pubali bank PLC to sell POS machines and Qr codes. At first these officers visit randomly to big shops, corporate offices, big shopping malls, and become friendly with potential customers. After that these officers visit them and then ask potential customers whether they need any pos machines or Qr codes or any loan for their business. Then some customers respond positively and buy product from ADC officers which lead to customer Acquisition. Some customer does not show much interest in products of ADC officers and do not buy.

By officers working in Card division: There are also officers in the card division who are officers and junior officers. These officers also visit randomly to shops, markets, offices and promotes credit card of pubali bank in order to create awareness. These officers tell potential customers all benefits of having credit card and how credit card can make their transaction easy.

By Marketing Department: There is also a separate marketing department of Pubali bank PLC. People in this department think and analyze how to create brand awareness of products and services of Pubali bank PLC.

By newspaper Ad: Sometimes pubali bank give add in the news paper about their products or services in order to reach millions of people. There are millions of people in Bangladesh who still read newspaper and prefer to read them. In this method of advertisement pubali bank has to invest a lot of money.Reading newspaper is very common among people in Bangladesh. Lion share number of people in Bangladesh today even read news paper and do not watch Tv news that much especially among old age people.

Product and Services of Pubali bank PLC:

FDR - Fixed deposit

- 3 month 8% interest (changeable).
- 6 month 8.25% interest (changeable).
- Auto renewable after every 3 month and 6 month
- Customer can withdraw this deposit anytime.
- loan facility upto 90% of the total deposit
- Joint account can be opened.

Senior citizen deposit scheme

- This account can be opened with 10 lacs taka deposit.
- There is no limit to this account as anyone can deposit any amount to this account
- But the deposit must be kept in this account at least for a year
- Age must be at least 59 years old.
- Monthly profit can be withdrawn from this scheme.
- This scheme gives 1% more profit than normal 6 month FDR.

Deposit scheme with different interest rate.

Product	Description	Interest rate
Pubali pension scheme	**3 years**	**7.25%**
Pubali pension scheme	**5 years**	**7.25%**
Pubali pension scheme	**7 years**	**7.50%**
Pubali pension scheme	**10 years**	**7.50%**
Pubali sanchoy prokolpo	**5 years**	**7.25%**
Pubali sanchoy prokolpo	**10 years**	**7.50%**
Shikha sanchoy prokolpo	**10 years**	**7.50%**

Pubali Bank PLC

	2024	2023	2022	2021	2020
current ratio	1.17 times	1.19 times	1.14 times	1.15 times	1.12 times
Loan to deposit ratio	84.4%	92.13%	90.4%	81.45%	73.5%
Net interest margin	2.55%	1,97%	1.57%	0.245	0.955
profit margin	8.96%	11.10%	10.90%	9.29%	9.61%
CAR(capital adequacy ratio)	13.77%	13.86%	13.84%	14.2%	14.7%

2.5 Financial Analysis:

Current ratio:(year 2020-2024).

The current ratio shows the ability of a firm to meet its short term debts. The current ratio in the year 2020 was 1.12 times which was good. It means that for every 1 taka of short term debt bank had 1.12 taka of current assets. In the year 2021 the ratio increased to 1.15 which was quite good.It means that for every 1 taka of short term debt the bank had 1.15 taka of current assets. In the year 2022 the current ratio dropped to 1.14 times which was quite bad.In the year 2023 current ratio rose again to 1.19 times which was quite good for pubali bank. In the year 2024 the ratio again dropped to 1.17 times which was quite bad.

Loan to deposit ratio(year 2020-2024).

Loan to deposit ratio shows how much total deposit of a bank is using to give loans. Loan to deposit ratio of pubali bank has increased steadily from 73.5% in year 2020 to 92.13% in 2023.This rising means that bank has become more aggressive in lending activities. However, a very high loan to deposit ratio also increases risk because bank may face liquidity problems. In the year 2024 the ratio declined to 84.4% which shows that the bank adopted a more cautious lending policy. Overall pubali bank maintained a balanced loan to deposit ratio.

Net Interest Margin:

Net interest margin measures how efficiently a bank earns income from its lending operations compare to its interest it pay on deposits. pubali bank's net interest margin showed a gradual improvement over the period.In the year 2020 and 2021 the ratio was relatively low which suggested that the bank earned limited profit from its lending activities.From the year 2022 the net interest margin increased significantly reaching 2.55% in 2024.This improvement shows that the bank has significantly increased interest income, controlled interest expenses. The rising net interest margin reflects better pricing of loans and improved asset management.A strong interest margin is required as it helps a bank to generated stable income and improve overall financial performance.

Profit margin:(2020-2024).

The profit margin shows how much the company is making from sales. The ratio in the year 2020 was 9.61%. it means that the company had kept 9.61 taka as profitfor every 100 taka sales. The ratio in the year 2021 declined to 9.29% which was bad. It means that the bank had kept 9.29 taka as profit for every 100 taka sales in that year. In the year 2022 the ratio increased to 10.9% which was really good. The ratio again then increased in the year 2023 to 11.10% which was really good for pubali bank PLC. The ratio again dropped from the year 2023 to 8.96% which was very bad.

Capital Adequacy ratio(2020-2024).

The capital adequacy ratio shows the ability of a bank to absorb financial losses and protect depositors. The ratio measures the relationship between a bank's capital and its risk weighted assets. Pubali bank maintained a capital adequacy ratio above the regulatory requirement through from the period 2020 to 2024.The ratio declined from the year 2020 to 2024 from 14.7% to 13.77% which is still in a safe level. This suggest that the bank has sufficient capital to cover potential losses and support its operation. Maintaining CAR above the required standard shows strong capital management. Pubali bank's capital adequacy ratio indicates strong financial health and the ability to ensure long term stability.

Accounting Practices:

Bank need to prepare financial statements every year as they are Public limited company. Financial statements Include balancesheet, profit and loss account, cash flow statement, statement in changes in equity, statement of liquidity analysis. Pubali bank prepare these financial statements by following historical cost convention and going concern basis.Pubali bank need to prepare financial statements at the end of every fiscal year under the accounting principle of historical cost convention and going concern basis in accordance to 38(4) of the banking company Act 1991, international accounting standards and international financial reporting standards.There are other acts like the company act 1994, Bangladesh security and exchange rules 1987 which support these two accounting basis.

2.6 Operation Management

The Operation manager of the branch is responsible to oversee the activities of banking. When customers come to the bank to open account, officer put information of customers in the information system PIBS. After that this posting gets observed and evaluated by the operation manager,the operation manager see whether officer in accounts opening desk has fulfilled all the requirement or not in order to open an account.If everything is ok with account then the operation manager approve the account and account gets created.If the officer do not fulfill any requirement in account opening, the operation manager ask the officer in account opening about it. The operation manager also observe and verify the transfer of fund between different branches of pubali bank PLC. The officer in the transfer desk often need to transfer fund by cheque from within one branch of pubali bank to another branch.The officer need to post all the information from the cheque in the system software.After the posting, the operation manager check this transfer of fund of whether the transfer is ok or not. If there is mistake in the transfer of fund, the operation manager delete this transfer and ask the officer to post the transfer again from beginning .If everything is ok then operation manager approve the transfer of fund and the transfer happens.

Information System.

Pubali bank has information system called PIBS(Pubali Integrated Banking system).This is a system software where all the information of customers are kept. This system is secured with id and password, so that no one other than officers can enter the system.In order to enter this system id and password are needed. When a customer wants to open account in pubali bank, officer need to enter information of customers in this system in order to open account. Customers sometimes need to transfer fund form one bank to another bank, that time also this system is needed. Some time customer need to receive bank statement and bank certificate, that time also this system is required. So we can say that to perform all core banking activities this software system is required

2.7 SWOT ANALYSIS:

Strength:

1.Huge Branch of Network: Pubali bank has more than 500 branches and has over 200 sub branches. These huge number of branches enable pubali Bank to reach huge number of customers both in city and urban area.

2.**Good Financial Performance:** Pubali bank has shown good amount of profit in the recent year 2024.Deposit and Loans have also grown at a constant rate of 13.41 percent and 10.86% respectively over the three year time frame.

3.Low non performing loan rate :The non performing loan rate of pubali bank is low that is it is 4.36 percent. This has happened due to good corporate governance ,good borrower selection, and good credit assessment .The non performing loan that is 4.36 percent is lower than the industry average.

4.**Strong digital transformation:** Pubali bank has accepted digital transformation and has introduced services like PI- banking, Qr code based payment, and E-kyc. The pubali bank has improved its brand image by enhancing customer experience and operational efficiency by introducing digital services. Pubali bank has now become a modern pioneer bank in Bangladesh.

Weakness:

Server issue: The software used by pubali bank is Pubali bank integrated system. This system is connected to a server in order to work properly. Without connecting with server this software system cannot work properly. Sometimes, this server does not work properly. Some times the server throw the user out of the system, sometimes it becomes difficult to login to the system. Some times it takes huge time to process functions in the PIBS. Whenever I went to do internship I saw these problems. The bank has server issues.

Low public Awareness: Pubali bank is a good bank with good financial performance and it is a modern bank with digital services but less number of people are aware of it. So more and more number of people need to know about it.

Growth in non performing Loan:

The non performing loan is lower than the industry average but it has grown over the previous year. The management of pubali bank is quite confident that bad loans are recoverable and the non performing loan will decrease in the near future.

Opportunities:

Capture digital payment market:

Pubali bank has plan to establish over 50000 POS machines by the year 2025 in order to capture the digital payment market.

Capture untapped market:

Pubali bank has the opportunity to create branches in rural area and capture the unbanked population. By creating branches in untapped area pubali bank can capture new customers.

Customer acquisition by Extensive Branch network: Pubali bank has huge extensive number of branches which can be used to capture customer and grow market share for pubali bank.

Threats:

Threat from Competitors:

There are other foreign or local banks in Bangladesh who are providing similar quality of products and services, so pubali bank will face threats from these banks.

Threat from economic downturn:

Change in exchange rate, inflation rate can affect customer's behaviour to deposit money in the bank, therefore affecting growth of bank.

Threat from hackers:

Pubali bank is providing more and more digital banking services. Providing more and more digital services means that these services will have chances to get attacked from hackers. So Pubali bank can face threat from hackers as the world is getting digitalized.

2.8 Porters Five Forces:

1.Competitive Rivalry: The competitive rivalry is pretty high. This is because there are 61 banks in Bangladesh and 35 non banking financial institutes in Bangladesh. Each of these organizations are fighting to grab a market share in competitive market. The switching cost is low for customers as there are alternative banks available in Bangladesh.In market of Bangladesh each bank fight for same customer segment which amplifies competition. In competitive market Pubali bank remains competitive by building trust and loyalty through maintaining effective customer relationship management and satisfying financial needs of customers. Pubali bank charge competitive interest rate for depositor and borrower to remain in competitive market.

2.Bargaining Power of Buyers: The bargaining power of buyers is quite high. There are around 61 banks in Bangladesh and customers can pick any bank they wish for, therefore the switching cost is low for customers.The switching is also easy for customers.As bargaining power of buyers is high and customer can easily switch to other banks easily Pubali bank has involved technology for loan processing, account opening, and problem solving to be faster in order to satisfy customers and to improve efficiency. Pubali bank try to maintain a special relationship with corporate clients as corporate clients do financial transaction in large amounts.

3.**Bargaining power of Suppliers:** The bargaining power of pubali bank is high. After the government has fallen, it has been seen that many banks are now not able to give deposits of depositors. On the other hand pubali bank is now in very good position in compare to other banks. Pubali bank is now able to give deposit of customers very efficiently while other banks like first security Islami banks, Islami bank , ab bank are now facing financial crises to give money to depositors. As pubali bank is now in great condition compare to other banks bargaining power of Pubali bank is high.

4.**Threat of New entrants:** The threat of new entrants is low in Bangladesh. The reason is quite simple, first one is that it requires huge amount of capital investment like 500 crores to start a bank in Bangladesh and the other reason is that a lot of regulatory requirements need to be meet in order to open a bank business. Moreover, the banking industry of Bangladesh is already very crowded so the chance of a new bank to enter the market is very low.

5.**Threat of Substitutes:**The threat of substitute is quite high. This is because there are other banks who are also providing similar type of products to customers. There are other banks like Jamuna bank, Sonali bank, Brac bank, prime bank, eastern bank, Dutch Bangla bank who may give higher interest rate to attract customers in their bank. Other banks may also give lower interest rate on loans in order to attract potential customers. Moreover, other banks may also provide services more efficiently than pubali bank and there are also online banking system like Bkash, Nogod, Rocket which are substitutes of Pubali Bank Plc.

2.9 Summary and Conclusion:

Pubali bank has huge number of branches all over the country.This strong presence boost confidence level of investors.So when investor’s confidence level boost, investor want to invest in the bank. Moreover, pubali bank has good financial performance that is the bank is earning good amount of profit in recent year.The bank has low non performing loan ratio which means the number of people who are not paying loan are relatively low. However people are not that much aware about the good will of the bank. This way the bank is losing some of its potential customers.The bank has also server problems like many times server do not work, so the entire banking process gets stopped or slow down.Pubali bank has the potential of reaching untapped customer as it has largest number of branches, that is the bank has over 500 branches. Pubali bank also face threat from other banks, which are providing similar products of same quality and pricing. Since pubali bank has launched digital banking products, it need to be careful from hackers and need to make its digital products more secure.Pubali bank was established in 1959 under the name eastern Merchantile bank by a group of entrepreneurs, but in present the bank is named Pubali bank which is running its operation very successfully.

2.10 Recommendation:

- I think that Pubali bank should focus more on improving its server network.when I was doing internship I saw many officers were not able to access the PIBS. Pubali Bank should invest to improve their server network, so that they will face less problem in using PIBS.

- Pubali bank should invest more fund in doing their marketing activities as public awareness is low, which means that people are not much aware about pubali bank's products or their good services. This way pubali bank is losing significant amount of market share.

- Pubali bank should invest more on security of their digital banking devices like PI app so that pubali bank will be protected from Hackers. As the world is becoming modern, Incidents of hacking are becoming more often.

- I think pubali bank should invest in Atms booths. Pubali bank has less number of booths compare to its competitors. Brac bank has 385 atm booths whereas Pubali bank has 344 atm booths.

Chapter 3 : "Measuring Performance of Pubali bank LTD by Camels Rating System."

3.1 Introduction:

The Camels rating is a system used by financial regulators and central banks to measure how well managed and healthy a bank is.The word camels stand for six terms-Capital adequacy,Asset quality, Management efficiency, Earnings, liquidity and sensitivity to market.Each of these areas are given rating from 1 to 5.1 means excellent and 5 means very poor.The overall rating helps a bank to understand if a bank is stable or facing problems.

Capital adequacy shows how much capital bank has to cover risk and losses. A bank with good capital can face unexpected financial losses without collapsing.

Asset quality measures how risky a bank's investment and loans are. If too many loans are not being paid that means that asset quality becomes poor. Having huge number of unpaid loans means bank will lose money and will face financial stress.

Management Efficiency looks at how leaders and staff manage a bank's operation, risks and policies.Good management means strong control, better decision making, and higher profits. Poor management can lead to financial loss.

Earnings show how much profit a bank is making . A stable and growing earning means that bank can support operation, paying dividend, and build reserve, Low earnings can be a sign of financial weakness.

Liquidity measures how easily a bank can meet its short term financial needs like paying depositors or other obligations.A bank with good liquidity can convert its assets to cash very quickly, whenever needed by the bank. Low liquidity can cause panic to banks.

Sensitivity to market risk shows how changes in the economy such as exchange rate or interest rate affect performance of the bank. A bank that depends on unstable markets is more sensitive to these changes

In summary, Camels rating gives regulator a full picture of a bank's strength and stability. More over, it helps to identify weak banks early so that corrective actions can be taken in advance.

3.2 Objective of this report :

- To find Camel rating score of each aspect of CAMELS.
- To find how stable, strong and well managed pubali bank is.
- To evaluate financial strength.& to evaluate financial weakness.

Methodology:

All the data that I have collected to perform camels rating are collected from the financial statements of Pubali bank PLC. So I can say that all the data are collected from secondary sources.

Camels Rating Threshold:

Camels Components	1	2	3	4	5
Capital adequacy Ratio	Above 11%	8%-11%	4%-8%	1%-4%	Below 1%
Asset quality Ratio	Below 1.5%	1.5%-3.5%	3.5%-7%	7%-9.5%	Above 9.5%
Management adequacy Ratio	≤ 25%	30%-26%	38%-31%	45%-39%	≥46%
Earnings (ROA).	Above 1.5%	1.25%-1.50%	1.01%-1.25%	0.75%-1%	Below 0.75%
Liquidity Ratio	≤ 0.55	0.62-0.56	0.68-0.63	0.80-0.69	≥0.81
Sensitivity Ratio	≤ 0.25	0.30- 0.26	0.37-0.31	0.42-0.38	≥ 0.43

Source: Rozzani & Rahman (2013), NCUA letter: 00- CU- 08.

Rating	Rating Range	Rating Analysis	Interpretation
1	1.0 - 1.4	Strong (or outstanding)	The bank is basically good in every aspect.
2	1.6 - 2.4	Satisfactory (or superior)	The bank is primarily good, but has several identified weaknesses.
3	2.6 - 3.4	Fair (or average), with some categories to be watched	The bank have financial, operational, or compliance weaknesses that would give reasons for supervisory concern.
4	3.6 - 4.4	Marginal (or under perform), with some risk of failure	The bank has serious financial weaknesses that could damage future capability to ensure normal growth and development.
5	4.6 - 5.0	Unsatisfactory (or doubtful), with a high degree of failure	The bank has critical financial weaknesses that will give a probability of failure to be extremely high in the near future.

Source: *AAA (1996) and Sarker (2006)*

Weighting Justification:

The weights are assigned based on regulatory importance and academic evidence**.(sarker, 2008).**reports the following weights in camel analysis.

CAMELS Component Weight

- Capital Adequacy: **20%**
- Asset Quality: **20%**
- Management efficiency: **25%**
- Earnings: **15%**
- Liquidity: **10%**
- Sensitivity to Market Risk: **10%**

Management Efficiency is given the highest weight because strong management directly influences earnings, and overall bank stability. Capital Adequacy and Asset Quality are also given significant weight as they are critical indicators of bank safety and risk.

Reasons For the Ratios Selected:

Capital Adequacy Ratio (CAR)

Capital adequacy ratios measure how much financial strength a bank has to absorb losses. Basel III and Bangladesh Bank require banks to maintain these ratios to ensure solvency and stability (**Rahman & Hamid, 2019).**

Asset Quality

Non-Performing Loan (NPL) Ratio.

NPL ratio is the most important indicator of asset quality in the banking sector of Bangladesh. It shows how much of the loan portfolio is at risk (**Akter, Ahmed& Islam 2018).**

Management Efficiency:

Cost to Income Ratio

Management efficiency is commonly measured through cost to income ratio as it measure management efficiency precisely. **(Qureshi & Siddique 2023).**

Earnings

Return on Asset (ROA)

ROA is the standard indicator of profitability. It show how efficiently the bank uses its assets to generate profit **(Rahman, Sarker & Uddin, 2019).**

Liquidity

Current Ratio

Current ratio shows whether a bank can meet short-term obligations. (**Gupta et al ., 2021).**

Sensitivity:

Total Securities/ Total Asset Ratio

This ratio measure how much   a bank is sensitive to market risk.(**soni&devarakonda,2023)**

Contradictory Statement interpretation:

- Camels Rating of asset quality from year 2020-2023 was 2 as non performing loans were low in those years. In the year 2024 non performing loan increased, so the asset quality has fallen.

- Management efficiency is critically deficient as a result the earnings received a rating of 4 which means bank is making low profit and the bank is not performing that well.

Connection between Internship Learning and CAMELS Findings

The CAMELS results are now clearly linked with internship experience:

- Credit approval practices observed during the internship align with asset quality results.
- Internal control exposure helped to interpret management efficiency ratios.

Critical Interpretation:

- Weak asset quality can create future capital problems.
- Poor efficiency reduces profitability.
- Liquidity pressure limits loan growth.

3.3 Findings and Analysis:

CAMELS RATING: **Pubali Bank PLC**

Year 2020

Component	**weight**	**Ratio**	**Rating**
Capital adequacy	**20%**	**14.70%**	**1**
Asset Quality	**20%**	**2.73%**	**2**
Management efficiency	**25%**	**54.20%**	**5**
Earnings	**15%**	**0.70%**	**4**
Liquidity Management	**10%**	**1.13**	**5**
sensitivity	**10%**	**0.261**	**2**

Capital adequacy shows a bank’s capital base, higher capital adequacy ratio means bank has enough capital to handle unexpected losses and protect depositor. Pubali bank has a capital adequacy of 14.70% which is has a rating of 1 means strong. So pubali bank has sound and safe capital and above the minimum requirement.This means that bank can absorb shocks and losses and can continue well even during financial distress. Then if I talk about the asset quality , it measures how good or risky a bank’s loans are.It says whether borrowers are paying their money or not. The rating of asset quality is quite good and small part of loan are non performing. A rating of 2 indicates that asset quality is not perfect but it is good.There might be some risk of unpaid loan but the situation is under control. Bank need to monitor its borrowers so that no loan defaults happen.Then if I come to management efficiency. Management efficiency tells how well a bank is managing its resources and follow policies. Management efficiency of pubali bank is 54.20% which is quite high which indicates inefficiency or poor cost control. The rating of management efficiency is 5 which means performance of management is unsatisfactory.There may be weak internal controls, slow decision making or poor planning which need to be addressed. Then if I talk about the earnings, it shows how much profit the bank is making and whether the profit is enough to support growth of bank. The earning ratio of pubali bank is 9.46% which is moderate. The rating is 4 which means profitability is weak.The income of bank is falling and it may not be enough to cover all expenses. This means that the bank should try to reduce its costs, improve revenue and diversify its income sources. Then if I talk about the liquidity management, this ratio measures this measures whether the bank can meet its short time obligations.The liquidity management ratio of pubali bank has a rating of 5 which means that the bank does not have enough liquidity to cover its short time obligations.The rating of 5 means liquidity is poor which means that the bank will face difficulty to provide day to day cash needs or withdrawals of depositors.Then if I talk about the sensitivity which means how much the bank is affected by changes in market condition like interest rate, exchange rate.The rating is 2 which means that the bank is not much sensitive to market risk.The bank will not face significant losses if interest rate or market price changes.

CAMELS RATING: **Pubali Bank PLC**

Year 2021

Component	**weight**	**Ratio**	**Rating**
Capital adequacy	**20%**	**14.20%**	**1**
Asset Quality	**20%**	**3.04%**	**2**
Management efficiency	**25%**	**53%**	**5**
Earnings	**15%**	**0.65%**	**5**
Liquidity Management	**10%**	**1.16**	**5**
sensitivity	**10%**	**0.23**	**1**

Capital adequacy measures how much capital bank has compare to its risk.The ratio of capital adequacy is 14.20% and the rating is 1 which means that pubali bank has very strong capital position. Pubali bank can protect its depositors by covering its possible losses. The bank can handle shocks and possible losses.Then again in asset quality if I come the ratio is 3.04% which has a rating of 2.This suggest that bank has good control over its loans and only a small part of loan has chance of not being paid. But pubali bank can improve loan recovery and reduce chance of bad debts. Management efficiency part measures how well the management manages the bank and control its expenses. The management efficiency ratio is 53% which has a rating of 5 which shows weak management. It indicates that the operating costs are high relative to its income. Bank's decision making process and internal controls need improvement.Then if I come to the earnings part it reflect how profitable the bank is.The ratio is 0.65% and the rating is 5 which shows that the profit was below average.This may happen due to bad loans, high operating costs, and lower income.The bank need to focus on controlling its expenses and increase its income.Then again if I come to liquidity of bank the liquidity management shows how well the bank can manage its short term obligations.The ratio of liquidity is 1.16 and the rating is 5 which means that the bank has weak liquidity. Which means that bank will face difficulties to pay its Other short term liabilities and will face cash problems. Then if I come to sensitivity it measure how much of the banks earnings are affected by the changes in market condition like exchange rate and interest rate.The sensitivity ratio is 0.23 and has a rating of 1 which means that the bank is not much sensitive to market changes. Changes in market condition cannot affect its profits.

CAMELS RATING: **Pubali Bank PLC**

Year 2022

Component	**weight**	**Ratio**	**Rating**
Capital adequacy	**20%**	**13.84%**	**1**
Asset Quality	**20%**	**2.62%**	**2**
Management efficiency	**25%**	**55%**	**5**
Earnings	**15%**	**0.79%**	**4**
Liquidity Management	**10%**	**1.14**	**5**
sensitivity	**10%**	**0.195**	**1**

Capital adequacy ratio shows how much capital bank has to deal with risks and losses. Pubali bank's capital ratio is 13.84% which has a rating of 1 which means that bank is very strong in maintaining its capital. The bank can handle unexpected losses and can protect its depositors. This shows that the bank is in strong financial position.Then if I come to asset quality the ratio is 2.62% and the rating is 2 which means that Pubali bank has good quality assets and have a small amount of risky or non performing loans. This indicates that the bank has managed its credit risk very effectively.Then if I talk about management efficiency it measures how well the bank operates and control its costs.The ratio of management efficiency is 55% and has a rating of 5 which means management efficiency is poor. High operating expense or weak decision making has reduced profitability of bank. The management of the bank need to control cost,improve productivity of employee and improve internal monitoring.Then if I talk about the earnings.The ratio is 0.79% and the rating is 4 which indicates average performance.The bank has made a fair profit but it is lower than it's potential.Reducing costs and improving profit can help to increase profitability.Then if I talk about the liquidity management which shows how easily a bank can pay off its short term obligations like payments and withdrawals.The ratio of liquidity management is 1.14 and has a rating of 5, which shows weak liquidity. It means that pubali bank does not have enough liquid assets to meet customer demand and maintain stability.Then if I talk about the sensitivity, it shows how much of bank's earning is affected by changes in market condition. The ratio is 0.195 and the rating is 1, it means that the bank is not highly sensitive to market risk.This means large changes in market risk cannot affect profit and financial stability.

CAMELS RATING: **Pubali Bank PLC**

Year 2023

Component	**weight**	**Ratio**	**Rating**
Capital adequacy	**20%**	**13.86%**	**1**
Asset Quality	**20%**	**2.86%**	**2**
Management efficiency	**25%**	**49.70%**	**5**
Earnings	**15%**	**0.89%**	**4**
Liquidity Management	**10%**	**1.19**	**5**
sensitivity	**10%**	**0.18**	**1**

Capital adequacy means how much financial strength the bank has to cover unexpected losses and risk. The capital adequacy of pubali bank is 13.86% which has the rating of 1 which also means that the bank has strong support of capital. The rating of 1 means that depositors of pubali bank is safe when there will be a loss. This capital help pubali bank to meet regulatory requirement and to grow confidently. Then again if I talk about asset quality which measures how safe loans and investments of bank are. The ratio of pubali bank is 2.86% which indicates that only a small portion of bank’s loans have possibility of not being repaid.The rating 2 means that the quality of asset is good but it can be improved.Most of the borrowers are paying on time and some loans may be doubtful.Pubali bank should carefully check the performance of low non performing loans so that it keeps at low and does not increase in the future.Then if I talk about management efficiency it shows how well the management of bank run its operation,plan for growth and control its costs. Management efficiency of pubali bank is 49.70% which is very high and indicate weak cost control.The rating is five which means that the management performance of bank is poor.This can be due to slow decision making, high operating expenses, or weak internal controls. The bank needs to improve performance of the staff reduce unnecessary costs and make management decision faster and based on data. Then if I look at earnings which reflects the banks ability to make profits. Pubali banks earning ratio is 0.89% which is not decent . The rating of 4 means that the profitability is low. This means that the bank is not earning sufficient in order to sustain its operation but it should try to improve its profitability. Lower operation cost or higher profit from investment can improve this ratio. Then if I talk about liquidity which means how easily the bank can meet its short term financial needs like paying depositors or withdrawing funds. The liquidity ratio of pubali bank is 1.19 which is not good.The rating is 5 which means that the bank cannot easily meet its short term obligations. Then again if I talk about sensitivity which measures how much of the banks performance depends on market condition like exchange rate and interest rate. Pubali bank’s sensitivity ratio is 0.18 which means that pubali bank is not exposed to market risk. This also means that sudden market shifts will not cause huge losses.

CAMELS RATING: **Pubali Bank PLC**

Year 2024

Component	**weight**	**Ratio**	**Rating**
Capital adequacy	**20%**	**13.77%**	**1**
Asset Quality	**20%**	**4.35%**	**3**
Management efficiency	**25%**	**46%**	**5**
Earnings	**15%**	**0.85%**	**4**
Liquidity Management	**10%**	**1.17**	**5**
sensitivity	**10%**	**0.213**	**1**

The capital adequacy shows how much money bank has to handle losses and risk. A bank with enough capital can handle shocks like bad loans and losses.The rating of 1 indicates that the bank has very strong capital.The bank can handle risk very easily and is in a safe position.The capital management of bank is excellent which gives confidence to depositors and investors. Asset quality checks the quality of bank's loan and investment.The rating of 3 means that the bank is handling its loan moderately well.The rating of 3 means less than satisfactory.The management efficiency here measure how well the bank's management runs its operation, make decision and plan for the future. A rating of 5 is critically deficient. Which means that the management is weak.There may be lack of control, poor decision making and ineffective policies.The bank should improve leadership style and internal control system.The earning here shows the profit that banks makes after paying all its expenses. Strong earning means that the bank is stable and can grow. The rating of earing is 4 that means that the profit level of bank is low. The bank needs to reduce its cost and find new sources of income. The liquidity management part here shows whether the bank can meet its short terms debts or not like paying customer withdrawal.The rating of 5 means that the bank does not have sufficient amount of cash available.The sensitivity shows how much the banks is affected by changes in market condition such as interest rate and market condition.The rating of 1 means that the bank is not highly sensitive to changes in market condition such as interest rate, which will not affect its income or capital.

3.4 Summary and Conclusion:

In summary I can say that Pubali bank has shown mixed performance across the year from 2020 to 2024 years in its financial and management areas.From the year 2020 to 2024 the rating of capital adequacy of bank remained same that is 1, which reflect strong capital reserves, which can save bank from financial shocks.Liquidity management received score of 5 from the year 2020 to 2024, which means bank does not have enough liquid assets to meet short term obligations. Asset quality received a rating of 2 from the year 2020 to 2023 ,which means that most of the loans are performing well and small percentage of loans are not performing well.But in the year 2024 the rating of asset quality fell to 3 as the percentage of non performing loan has increased. The rating of earnings was 4 in the year 2020 but in the year 2021 it increased to 5.Then again after the year 2021 the rating improved and became 4 from the year 2022 to year 2024. Earnings are not good as in most years, this means that bank needs to make more profit.The rating of management efficiency remained unchanged from the year 2020 to 2024. The rating of management efficiency was 5 from the year 2020 to 2024.The management efficiency is also very poor with a rating of 5 which indicates weakness in operation ,cost control and in decision making ability. The rating of sensitivity was 2 in the year 2020.But from the year 2021 to 2024 , the rating improved to 1. The sensitivity rating is low which means that the performance of bank is not affected by changes in interest rate or market conditions. Major changes from the year 2020 to 2024 were in asset quality and in earnings . Overall, Pubali bank has a strong capital base,fair asset quality and has low sensitivity but a weak management efficiency and poor liquidity.

3.5 Recommendation:

In order to improve Pubali bank should try to improve management efficiency. This can be done by reducing unnecessary expenses, improving staff productivity, implementing better internal control system, and by making data driven decision. The bank should arrange regular training programs to build leadership and risk management skills. For improving earnings bank should focus on expanding fee based services, increase non interest income. To improve liquidity bank should keep more cash and easily sellable assets like government treasury bills, so that it can easily pay depositors. Moreover, the bank should focus on more stable deposits like savings and current account, because fund from these accounts do not leave the bank suddenly.

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