

PROJECT REPORT ON

"Working procedure of general banking in Pubali bank Limited"

SUBMITTED TO:

Department of Business Administration
Sonargaon University (SU)
Green Road, Dhaka-1215

SUBMITTED BY:

A R M Mockbul Hossain Gazi
ID: EMBA2102023013
Program: EMBA
Major: Finance
Department of Business Administration
Faculty of Business studies
Sonargaon University (SU)
Dhaka-1215



Sonargaon University (SU) Dhaka-1215

PROJECT REPORT
ON

"Working procedure of general banking in Pubali bank Limited"

SUPERVISED BY:

Md. Shahbub Alam
Lecturer
Department of Business Administration
Sonargaon University (SU) Dhaka-1215

SUBMITTED BY

A R M Mockbul Hossain Gazi
ID: EMBA2102023013
Program: EMBA (Major: Finance)
Department of Business Administration
Sonargaon University (SU) Dhaka-1215

Submitted for the partial fulfillment of the degree of Executive Masters of Business Administration

Date of Submission:

LETTER OF TRANSMITTAL

Date:

To
Md. Shahbub Alam
Lecturer
Department of Business Administration
Sonargaon University (SU)
Dhaka-1215

Subject: Submission of the Project Report.

Dear Sir,

I have finished the Project Report that is required to be submitted as a circumstance of finishing the E.M.B.A. Program and incomes my degree. "Financial Performance Analysis of Pubali Bank Limited" is the title of my report.

It is based totally on my few months' attachment on Pubali Bank Limited. I have written this file on the foundation of the fabric gathered all through the Project term; I have written this document to share my findings on PBL's Working Procedure analysis. If you would be given my record on the above-mentioned subject, it would be notably appreciated. I believe you will discover the file to be satisfactory. I have put forth my quality efforts in the introduction of this report, and I would truly recognize it if you should grant any remarks on it, especially about any fundamental rectifications.

Sincerely Yours

……..

A R M Mockbul Hossain Gazi
ID: EMBA2102023013
Department of Business Administration
Sonargaon University (SU)

CERTIFICATE OF SUPERVISOR

This is to certify that, **A R M Mockbul Hossain Gazi,** ID: EMBA2102023013**,** Program: EMBA (Major: Finance)**,** Department of Business Administration**,** Sonargaon University (SU). He has effectively executed his Project application at Pubali Bank Limited. He has organized this record beneath my supervision. His assigned Project theme is **"Working procedure of general banking in Pubali bank Limited"**

I wish his happiness, good health and every success in life.

……

Md. Shahbub Alam

Lecturer

Department of Business Administration

Faculty of Business Studies

Dhaka-1215

STUDENT DECLARATION

I hereby declared that the Project Report entitled **"Working procedure of general banking in Pubali bank Limited"**

is an original and benefited work done by me submitted in partial fulfillment of the requirement for the degree of Department of Executive Masters of Business Administration, Sonargaon University (SU), Dhaka.

I confirm that this report is uniquely prepared by me and will not be submitted elsewhere for any other purpose.

…….

A R M Mockbul Hossain Gazi
ID: EMBA2102023013
Program:EMBA (Major: Finance)
Department of Business Administration
Sonargaon University (SU)
Dhaka-1215

Acknowledgement

I am expressing a lot of thank to my supervisor, **Md. Shahbub Alam, Lecturer, Department of Business Administration, Sonargaon University ,** because of helping me to prepare the Project program successfully. The report may not be completed unless my supervisor gives his excellent advice towards completing the report. I am in new situation for completing the report about **"Financial Performance Evaluation of Pubali Bank Limited".** In addition, there was a short period of time to complete the report.

But he helps me to overcome the problems.

I would like to extend my deepest appreciation to all my faculty members of Department of Business Administration, Sonargaon University (SU), Dhaka for their individual contribution and cooperation in advancing this report and here by completing my MBA program successfully, I would also like to express my special thanks to the staffs of the College for their excellent administrative supports.

I am also grateful to my classmates who supported me by sharing their views and experiences that help me to prepare the report. Finally, I am much grateful to my family members who provided me all support and inspiration so that I can complete the Project program successfully.

EXECUTIVE SUMMARY

The report that has been completed; it is the requirement of my EMBA program in Sonargaon University (SU) Dhaka. Basically, the report has been completed on the basis of my few months Project and the annual report. My Project program has been completed in Pubali Bank Limited. My honorable supervisor **Md. Shahbub Alam, Lecturer, Department of Business Administration, Sonargaon University** helped me to choose the topic. My topic is **"Working procedure of general banking in Pubali bank Limited"**

I tried to look at the monetary performances of Pubali Bank Limited making use of the percentage investigation method. The major statistics gathered from every year Working Procedure of PBL in 2011.

The share examination has been completed zeroing in on 5 fundamental measurements of banking things to do like liquidity, profitability, efficiency, solvency, and market aspect.

Productivity proportions assign a financial institution in normal skill ability and execution. By investigating It stated that the return on fairness ratio is beneficial for the PBL. Management is compelling in developing advantages by way of making use of investors' value. Earnings per ratio exhibit that market believe PBL will enhance later on. So, I located that the time-honored productiveness of PBL is acceptable.

Investigation from dissolvability suggests that PBL makes use of extra influence. It understands that from the responsibility to price share that PBL is using an extra of the responsibility to again is comparative with investors' cost store. The Dissolvability of PBL isn't always precisely acceptable.

From the price-earnings ratio, I observed that PBL cost-profit percentage elevated for the duration of the lengthy term. So, itsees that market believes PBL will do higher in the future.

TABLE OF CONTENTS

SUBJECT	PAGE NO
CHAPTER ONE	**1-5**
1.1 Introduction	**2**
1.2 Origin of the report	**2**
1.3 Objective of the Study	**3**
1.4 Scope of the study	**3**
1.5 Methodology	**4**
1.6 Sources of Data	**4**
1.7 Limitation of the study	**5**
CHAPTER TWO	**6-11**
2.1 History of Pubali Bank Ltd	**7**
2.2 About Pubali Bank Ltd	**8**
2.3Present Status of PBL	**8**
2.4 Vision of Pubali Bank Ltd	**11**
2.5 Mission of Pubali Bank Ltd	**11**
CHAPTER THREE	**12-37**

Introduction **14**

General Banking

15-37

3.1 Introduction **15**

SUBJECT **PAGE NO**

3.2 Account Opening Section **16**

3.2.1 Classification of Customer 17

3.2.2 Different types of A/C of PBL Principal Office 17

3.2.3 Documents required for opening new account 18

3.2.4 Interest rate on deposit 19

3.3 Clearing Section **20**

3.4 Local Remittance Section **21**

3.4.1 Telegraphic Transfer (TT) 22

3.4.2 Demand Draft (DD) 23

3.4.3 Pay Order 29

3.4.4 Experience of This Section 31

3.5 Cash **32**

3.5.1 Function of cash department 32

3.5.2 Cash Received tools 33

3.5.3 Cash Receiving Procedure 34

3.5.4 Cash Payment tools 34

3.5.5 Cash Payment Procedure 35

3.6 Accounts Department **36**

SUBJECT PAGE NO

CHAPTER FOUR **38-45**

My responsibility in A/C opening section

4.1 Experience of the application of PIBS software 39

4.2 Account opening procedure 39

4.3 Precautionary Measures of A/C Opening 40

4.4 Formalities for opening Current A/C and STD A/C 41

4.5 Formalities for opening Private foreign currency A/C 42

4.6 Cheque 43

4.7 Issue of a Cheque Book 43

4.8 Issue of Duplicate cheque book 43

4.9 Formalities maintained for closing an account 44

4.10 Experience of This Section 45

CHAPTER FIVE **46-48**

5.1 SWOT Analysis

CHAPTER SIX

49-53

6.1 Findings **50**

6.2 Recommendation **51**

6.3 Conclusion **53**

CHAPTER SEVEN **54-56**

7.1 Acronyms **55**

7.2 Bibliography **56**