# An Internship Report

# On

# An Analysis of Loans And Advances of Pubali Bank Limited.

# Dhaka Stadium Corporate Branch.

**Submitted to:**

Md. Abul Kalam
Dean
Faculty of Business
Sonargaon University (SU)

**Submitted by:**

Name: Md. Jahir Raihan
ID: MBA 2103024016
Program: MBA
Major: Finance

Submitted for the partial fulfillment of the degree of

Master of Business Administration




**Sonargaon University (SU)**

**Date of Submission: 05th September, 2022**

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# Letter of Transmittal

The Supervisor
Md. Abul Kalam
Dean
Sonargaon University.

**Subject: Submission of Internship Report.**

Sir,

I am a student of MBA bearing ID: MBA 2103024016 and I have done my major in Finance. It is my great pleasure to inform you that I have the opportunity to submit an elaborate internship report on "**An Analysis Of Loans & Advances of Pubali Bank Limited Dhaka Stadium Corporate Branch.**". I have completed my Practical Training in Pubali Bank from 10th June, 2022 to 1th September, 2022 as a part of my MBA curriculum. I have observed closely and studied different practical aspects of the Banking environment in Pubali Bank.

I believe this real and truehearted analysis will help you to have positive angle of vision upon me. I will be glad to furnish you with further explanations or clarifications that you may feel necessary in this regard. I shall be obliged if you kindly approve this effort.

Sincerely yours,

……

Md. Jahir Raihan
ID: MBA 2103024016
Program: MBA
Major: Finance
Sonargaon University (SU).

# Declaration of Student

This is to notify that this report "**An Analysis Of Loan & Advances Of Pubali Bank Limited Dhaka Stadium Corporate Branch**" has been prepared as a part of my internship formalities. It is an obligatory part for my MBA program to submit an internship report. Moreover, I was inspired and instructed by my supervisor Md. Abul Kalam, Dean, Faculty of Business.

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**Md. Jahir Raihan**
ID: MBA 2103024016
Program: MBA
Major: Finance
Sonargaon University (SU).

# Letter of Authorization

Certified that this project report titled “Topic An Analysis Of Loan & Advances Of Pubali Bank Limited. Dhaka Stadium Corporate Branch” . This is the benefited work of Md. Abul Kalam carried out the research under my supervision. Certified further that to the best of my knowledge the work reported here in does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

……

**Md. Abul Kalam**
Dean
Sonargaon University.
Sonargaon University (SU)

# Acknowledgement

The successful completion of my Internship Report is the outcome of the engrossment and contribution of a number of people, without whose expert guidance and suggestions the accomplishment of the report would be near to impossible. I am immensely grateful to each one of those individuals who have guided me through my entire internship journey and provided me with all the necessary information regarding the core activities and operations of Pubali Bank limited which has been of tremendous assistance to me in the formulation of this report.

First and foremost, I would like to thank my honorable internship academic supervisor, Mr. Abul Kalam, Dean, Faculty of Business, Sonargaon University Dhaka for his constant support, guidance, inspiration and for sharing his experience and wisdom during the course of this internship program. I am also grateful to him for contributing his valuable time while viewing my report and recommending all the necessary corrections.

Secondly, I would like to take the opportunity to express my heartfelt gratitude to my direct supervisor at Pubali Bank limited, Mr.Faroque Ahmed, Manager, whose invaluable insights, motivation and guidance throughout my journey at Pubali Bank Limited has assisted me immensely in gaining practical knowledge regarding the extensive operation and activities of foreign exchange sectors

I am also thankful to, Md Hanif Ali, principal officer of loans and advances of the Pubali Bank limited for sharing his valuable experience and information regarding their extension strategy. I would also like to appreciate the cooperation of the entire Human Resources and Corporate Communication of PUBALI BANK LIMITED Finance for availing me all the detailed and necessary information regarding the structure, varied initiatives, CSR and strategic changes in Pubali Bank limited.

Finally, I am really beholden to my parents and benefactors who have extended their unending support and faith on me which kept me motivated and increased my spirit.

# Executive Summary

One of the vital parts of MBA program is internship program. At the end academic course work one need to compete the internship to gain practical knowledge to have an experience of implementation of acquired theoretical knowledge. However, at the end of my MBA course work I was placed in Pubali Bank Limited at Dhaka Stadium Branch, the largest commercial bank of the country. During my internship period I have studied almost all the section of the branch. General banking sector, Loans and advance Section etc. At the end of my three months' internship, I have gained a thorough knowledge about all of those.

Pubali Bank started its journey as the largest public commercial bank with a great hope and aspiration. But now it is a private Bank. Still this bank controls a significant portion of all banking transactions. With the up gradation of technology the bank is also trying to keep pace.

This report intends to give a comprehensive view of the bank. It consists of seven parts. First part consists of introduction and background of the study. Second part consists of a brief history of Banking. Third part consists of Organizational overview of Pubali Bank Limited. Forth part deals with general banking. Fifth part involves loans and advances. Sixth part involves papers to be submitted to get a loan and finally seventh part consists conclusion and recommendation.

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