

# Project on

“General Banking of Pubali Bank PLC in Bangladesh.”

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**পুতালী ব্যাংক পিএলসি.**  
**PUBALI BANK PLC.**

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## History

The Bank initially emerged in the Banking scenario of the then East Pakistan as Eastern Mercantile Bank Limited at the initiative of some Bangalee entrepreneurs in the year 1959 under Bank Companies Act 1913 for providing credit to the Bangalee entrepreneurs who had limited access to the credit in those days from other financial institutions. After independence of Bangladesh in 1972 this Bank was nationalized as per policy of the Government and renamed as Pubali Bank. Subsequently due to changed circumstances this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. Since inception this Bank has been playing a vital role in socio-economic, industrial and agricultural development as well as in the overall economic development of the country through savings mobilization and investment of funds.

At Present, Pubali Bank is the largest private commercial bank having 504 Branches, 195 Sub-Branches, 21 Islamic Banking Window Branch and it has the largest real time centralized online banking network.

## Corporate Profile

Registered Name	Pubali Bank PLC
Legal Status	Public Limited Company
Type of Business	Banking Service
Date of Incorporation	30 Jun 1983
Date of Commencement	11 August 1983
Company Registration No.	c-10881/777 of 1982-1983
Bangladesh Bank Permission Date	15 Sep 1983
Date of Listing with DSE	25 Sep 1984
Date of Listing of CSE	31 Dec 1995
Total Manpower	9608
Number of Branches	504
Number of Sub-Branches	189
Number of Islamic Bank Windows	19
Number of Additional Branches	29
Number of Krishi Bank	05
Number of ATM Booths	335
Number of CRM	103
Banks Subsidiary	Pubali Bank Securities

## Vision

“Providing Customer Centric Life Long Banking Services”

## Mission

- ➡ To be the most respected and preferred brand among all financial service in Bangladesh.
- ➡ Providing a super value proposition to the customers by fulfilling their financial needs in the fastest and most appropriate way.
- ➡ To provide world class finance, capital and risk management products bundled with diversity and differentiation , delivered economically through the clients choice of distribution channel recognizing the unique lifetime financial needs of clients.
- ➡ To build an empowering organization with the structure , career development , training and rewards to ensure the vision is achieved.
- ➡ Using flexible technology, scale, and risk management to ensure our services are of superior value.

## VALUES

Customer Centric Financial Services by maintaining corporate & business ethics and transparency at all level.

### Core Values

Public confidence  
Business Ethics  
Customer Focus  
Trust  
Integrity  
Team Spirit  
Mutual Respect  
Responsible Citizenship

### Core Strength

Competent and efficient Board of Directors  
Experienced Management  
Nurturing Managerial Efficiency  
Dedicated line of Human Resources  
Patronizing innovative thinking  
Participative Management  
Strong compliance and risk management culture  
Market Reputation  
Global recognition  
Strong Deposit Base  
Strong Capital Base  
Largest Online Branch Banking Network  
Improved IT Infrastructure with in-huse banking software

### Competencies

Innovation  
Accountability  
Reliability  
Responsiveness  
Adaption ability to changes

## Business Growth

Pubali Bank PLC. has achieved dynamic profit growth over the period. It has observed profit growth in 2023 by 35.42% compared to last year and Compound Average Growth Rate (CAGR) during last 10 (ten) years is 8.05%. Deposit and advances has also increased consistently over 10 years by 12.12% and 13.97% respectively.

Following table summarizes the performance of the key financial indicators of the Bank.

(Taka in Crore)

Year	Deposit	Advance	Import	Export	Profit	Classified Advances	Remittance	NPL
2014	19,309.02	14,997.45	9,751.69	7,707.13	708.14	937.76	4,354.17	6.25%
2015	22,480.86	17,312.54	11,256.43	8,574.04	733.41	921.84	4,380.70	5.32%
2016	24,727.85	20,301.12	12,185.20	8,676.41	655.65	1,092.15	3,775.70	5.38%
2017	27,160.58	23,953.96	14,167.02	9,612.75	818.49	2,078.69	3,659.30	8.68%
2018	30,889.98	27,090.95	15,571.37	10,486.16	885.77	1,477.83	4,056.50	5.46%
2019	35,941.89	28,703.46	15,698.01	10,038.19	945.78	1,256.06	5,265.69	4.38%
2020	42,934.30	31,557.89	16,424.04	8,734.01	837.96	862.20	5,211.34	2.73%
2021	46,240.02	37,665.64	27,978.00	12,979.94	944.35	1,148.01	6,050.00	3.05%
2022	51,083.65	46,188.41	27,438.30	18,317.49	1,133.75	1,212.12	8,681.34	2.62%
2023	60,629.64	55,449.55	29,544.60	19,674.70	1,535.31	1,586.20	12,300.00	2.86%

## Business Model

The Bank follows the decentralized model of Banking though are delegated authority for Branch Managers and Regional Managers in addition to the authority of MD &CEO. There 21 regions and 2 principal offices which are controlling the operations of business units under their purview (as per delegation of authority)

However, the Central Trade Processing Center of the Bank is responsible for the Trade Services Of the Bank to the Non-AD Branches.

The Bank is extending its products and services through 504 branches, two Offshore Banking units, 19 Islamic Banking Windows and 189 sub –branches across the country . The business model of the Bank is mainly evolved through the following for conventional of the Bank.

Particulars	Services	Deposit Services
Corporate Banking	Corporate loans and advances RMG loan and services Project Finance Syndications & Structured Finance Cash management services	CASA Deposits Current account Saving account FC account
CMSME Banking	Agricultural loans and advances CMSME loans and advance Green Finance Sustainable Finances	Team Deposits SND FRM Scheme deposits(DPS) Public Pension Scheme(PPS) Double deposits
Retail & Consumer Banking	Retail loans & advances Lease finances Consumer loans & advances Credit card etc.	Other services Other ancillary services



## Products & Services

Deposit Products	Loan Products
Saving Bank A/C Current Bank A/C Special Notice Deposit SND Public Sanchay Prokolpo PPS Shikkha Snachay Prokolpo PSP Fixed Deposit Receipt Monthly profit-based Fixed Deposit Monthly profit-based small Deposit (Sadhin Sanchay) Target-based Small Deposit (Swapno Purno) School Banking Saving A/C PathoShishu A/C People's Pubali Pension Scheme (PPPS) Senior Citizen Pubali Deposit Scheme (SCPDS)	<b>Continuous Loans</b> Cash Credit Over Draft (OD) Pubali Procheta (Continuous SME) Pubali Protiva (Common)  <b>Short Term Finance</b> Loan against term deposit PBL Uttshob (Seasonal Business) Agre Credits Probash Bondhu (For foreign remitter) Pubali Green Prantik Demand Loan Pre-Foreign Education loan  <b>Long Term Finance</b> Term loan House Building Loan Term Loan to FIs Term Loan for SME Pubali Protiva (Term) Term Loan under direct Green Finance Loan against transport  <b>Consumer Loan</b> Car Loan Teachers Loan Scheme Public Mortgage Pubali Abashon Personal Loan Flat Purchase Loan Household Durable Loan Medical Equipment Loan Foreign Education Loan Govt. employee Loan Probash Nibash & etc.
<b>Services</b>  Real-time Online Banking Remittance Service Fund Transfer (BACH, RTGS, EFT) Bank Guaranty/Assurance Bank Drafts Locker Service Misc. Ancillary services & etc.	

## Credit Rating of Pubali Bank PLC

Ratings	2023	2022
Long Term	AA+	AA+
Short Term	ST-1	ST-1

## Rating Description

	Long Term	Short Term
Rating Outstanding (Declared on 25 Jun 2023)	AA+ (Double A plus) (Higher safety and high credit quality)	ST-1 (Higher certainly of timely payment)
Previous Rating (Declared on 25 July 2022)	AA+ (Double A plus) (Higher safety and high credit quality)	ST-1 (Higher certainly of timely payment)
Validity of Outstanding	Valid up to July 24, 2024	

As of June 24, 2024, the credit rating of Pubali Bank Limited (PLC) is AAA, ST-1, and Stable, according to Credit Rating Information and Services Limited (CRISL)

Rating	Explanation
AAA	The highest credit quality, with lowest expectation of default
ST-1	Short term rating