



**Internship Paper
On
My Journey of Internship at RBPLC**

Oversaw by:

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compiled by:

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08-05-2024

Mohammad Mustafizur Rahman

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Subject: prayer for accepting my internship paper.

Sir,

With Due respect and humble submission, I would like to draw your kind attention to the following fact that I have successfully completed my internship paper named 'My journey of internship at RBPLC' which was a mandatory prerequisite for completion of my Internship officially. I have learned a great deal and have a deeper understanding of the subject. I am incredibly appreciative of this opportunity.

I have endeavored to acquire as much knowledge as possible during the three-month internship programme and have shared all that I have learnt with the pertinent information in this report. I thought the study was incredibly informative, insightful, and fascinating. I genuinely think that even with my greatest attempts, you will evaluate the faults I made.

I genuinely hope and pray that you would accept my internship report and provide thoughtful criticism in this regard.

Yours sincerely,

Israt Jahan

Israt Jahan

ID:202-10-2313

Acceptance Letter

I, hereby certifying that under my supervision, Israt Jahan, ID: 202-10-2313 has finished her internship report, named 'My journey of internship at RBPLC'. This internship report's format and content are acceptable to me.

She completed all the essential steps to complete the report, which includes data, information, analysis, and conclusions from reliable sources. I'm happy to report this. The report appears to have concluded successfully as a consequence. I hope she achieves success in all that she pursues.



(Mohammad Mustafizur Rahman)

Assistant Professor

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Memorandum

The undersigned, Israt Jahan, a student of Daffodil International University's English Department, thus declare that, following my three months of employment at Rupali Bank's Nawabganj branch, I alone have finished this report regarding my journey as an intern at RBPLC.

Therefore, my statement regarding this writing is that the only reason this report was written was for my academic need and that it hasn't been filed elsewhere in Bangladesh before.

Sincerely,

Israt Jahan

Israt Jahan

ID:202-10-2313
Department of English

Acknowledgment

Firstly, I would like to thank Almighty Allah for blessing me with strength and ability to finish my internship and the report on time.

For their unwavering support throughout my life, my parents deserve my gratitude. I can succeed in such a competitive atmosphere because of them.

I should also mention how grateful I am to my honorable supervisor. My ability to finish this report would not have been possible without his assistance. I was able to adequately write my report since I was always given appropriate guidance, support, and motivation. My gratitude also extends to my university for providing an internship program that lets students apply what they've learned in the classroom to real-world work experience. During my internship with Rupali Bank, I had a great opportunity to learn and grow in my career. Therefore, I consider myself fortunate to have had the opportunity to participate in it. I also like that my internship allowed me to meet so many kind people and professionals who helped me along the way.

Abstract

This paper, which focuses on examination of a bank's usual banking operations, emphasizes my three-month internship at Rupali Bank PLC. In order to facilitate reading, I have divided the report into four sections.

The report is introduced in the first chapter, and Rupali Bank PLC's history, vision, and mission are briefly summarized in the second chapter along with a description of the various departments and their roles within the bank.

I go over my duties and contributions to the bank in the third chapter. This contains an explanation of my regular responsibilities in each department and the ways in which my work benefited the company.

Taking everything into account, this essay offers a thorough analysis of the operations of Rupali Bank PLC as well as my internship experiences.

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Part 1

commencement

1.1 commencement

An outline regarding the experience obtained throughout my internship tenure at Rupali Bank PLC is given in this internship report. The report, which spans three months, provides an overview regarding the bank's activities, goals of the internship, the task completed, and the learnings gathered.

I gained exposure to a variety of banking operations throughout my internship, such as financial analysis, account administration, and customer service. I was able to better grasp banking policies and procedures by applying the theoretical knowledge that I have learned in my university to real life situations. The report outlines the duties and obligations I had throughout the internship, such as helping clients with their banking needs, creating financial reports, and doing trend and pattern analysis on financial data.

The research delineates the obstacles faced by the interns, including time management and multitasking. All things considered, the internship gave me a priceless learning opportunity that deepened my comprehension of banking operations and strengthened my interpersonal, collaborative, and problem-solving abilities.

I now know more about significance of providing excellence in the mode of service providing towards the customers in the field of financial services while helping local businesses.

lastly, my paper offers suggestions for upcoming interns as well as a summary of the most important lessons discovered throughout the internship.

1.2 Whereabouts of the Paper

After obtaining 120 credits, Daffodil International University requires its English majors to complete an internship. A teacher, the CDC, or a student acting independently can place a student. Any student who wants to participate in the internship (which lasts one to three months) must apply. Throughout their internship, each student is under the supervision of an instructor. With the supervisor's help, a student must write an internship report summarizing learnings from their experience of internship. Additionally, sources of the report's data are transparent thanks to this technique.

1.3 Relevance of the research

Rupali Bank operated until December 13, 1986, as a commercial bank that had been nationalized. December 14, 1986, saw the establishment of Rupali Bank PLC., the nation's largest Public Limited Banking Company. Rupali Bank operated until December 13, 1986, as a commercial bank that had been nationalized. December 14, 1986, saw the establishment of Rupali Bank PLC., the nation's largest Public Limited Banking Company.

Researchers and academics can evaluate the efficacy of banking industry training programmes and gain a better understanding of banking sector practices by discussing this internship report. They can use it to help them find knowledge gaps and possible research topics, which will benefit the expansion of the banking sector and the economy overall. This paper mainly is the findings of my struggles while conducting internship duties and my observations to overcome those difficulties.

1.4 Purpose of the report

Principal purpose:

- To be aware about various operations of Rupali Bank PLC.

Secondary objective:

- Gaining knowledge about Bangladesh's financial industry and to comprehend and evaluate Rupali

Bank's entire operations.

- To make recommendations for strategies and methods to enhance policies and practices.

1.5 Approach

I had to finish my journey of internship that I performed at the Nawabganj branch of Rupali Bank as prerequisite to complete my undergrad from my university. As a result, I applied for and was chosen for an internship at Rupali Bank.

They additionally need a letter of recommendation from my university, which I had already sent. Upon submitting my letter of recommendation, I received an invitation to an interview from the HR division. The interview took place at Rupali Bank 34's head office in Dilkusha, Motijheel Commercial Area, Dhaka. When I found out that I had been selected for an internship, I was overjoyed. I am extremely appreciative to my university for providing an Employability 360 course. I had some preconceived notions regarding the process of my interview from that seminar.

I was really anxious when my internship started. However, I have applied my abilities to communicate, evaluate myself, be flexible, and maintain personal hygiene. And because of that, I feel competent enough to handle a novel circumstance. I was put in charge of in-word and cheque book entries for the first time. Consequently, I also have to finish the FDR, current account, savings account, and system entry in addition to emailing. I developed my accuracy skills in the interim. In fact, this helps me concentrate harder on any important issues. I've also gained knowledge on how to lead and communicate with both my teammates and consumers. In order to compile the survey and report, I used both primary and additional sources of data.

Primary data

Mostly from my own observations, desk work at Rupali Bank PLC, direct interactions and queries with the officials, personal observation, and real-life experience, I gathered the data for this study.

Secondary data

To gather information, I turned to the secondary data found in the following sources.

- Report from the yearly financial analysis.
- Different articles.
- Official website of Rupali Bank PLC.
- Various sources from online.

1.6 Constraints

I ran into a few obstacles when I was drafting my report. Here are a few flaws which was discovered by me at the time of preparing my paper:

- While preparing the paper I was forced to gather different information from the internet because Rupali Bank PLC doesn't have substantial and vast amount of publications and papers, although I encountered some challenges due to security concerns.
- There was an error in the annual report's online accessibility.
- Every organization conceals certain information from the general public. Employees withheld a great deal of information in order to protect the organization's confidentiality.
- The lack of some recent data.

Part 2

Outline of RBPLC.

2.1 Overview of the Bank

On December 14, 1986, the undertaking and activities of Rupali Bank, along with all of its advantages, rights, powers, authorities, liabilities and shares were taken over and purchased as a continuing concern., and subsequently incorporated under the Companies Act 1913. Rupali Bank became a nationalized commercial bank on November 15, 2007 under the Bangladesh Banks (Nationalization) Order, 1972 (President's Order No. 26 of 1972).

Rupali Bank offers services such as general corporate banking, foreign exchange and trade finances, e-banking, treasury operations, and personal and business banking through its nationwide network of more than 586 offices. Together with credit and finances, and remittance management, the bank also provides a variety of deposit account kinds, such as savings, current, and fixed deposit accounts.

Rupali Bank PLC participates in a number of community development projects as a responsible corporate citizen, including programmes that address poverty, improve healthcare, and advance education.

2.2 RBPLC's Vision & Mission:

Statement of Vision:

Establish ourselves as the go-to financial partner that consistently goes above and beyond for clients in order to grow our devoted clientele.

Statements regarding Mission:

- The bank is dedicated to fostering an Create a lasting partnership that supports our clients' financial success.
- Provide gratifying employment possibilities and foster employee loyalty.
- uphold moral principles, respond quickly and appropriately to the financial needs of its clients, and keep up innovative efforts to develop exceptional human resources, a cutting-edge infrastructure, and service offerings.

2.3 Different Divisions of the Bank

Rupali Bank PLC operates through a number of departments to ensure smooth and productive operations. The following are a few of Rupali Bank PLC's principal divisions:

General Banking Division: Maintaining various Deposit accounts, credits, plastic cards and remittance facilities are just a few of the financial goods and services that this sector offers to both private citizens and small companies.

SME Banking Division: Small and medium-sized businesses (SMEs) are served by this section, which offers a variety of financial services and products, such as trade finance, savings accounts, and loans.

Treasury Division: The bank's money market and foreign currency activities, as well as its investment portfolio, are managed by this section.

Risk Management Division: This department makes sure the bank stays within reasonable risk limits and supervises the bank's risk management system.

ICT Department: It oversees the total IT related software and infrastructure, makes sure most recent technological advancements are used to support the bank's operations.

Human Resources Division: This department is in charge of hiring, training, supervising, and providing benefits to employees as well as managing the bank's human resources.

Compliance Division: This department makes sure the bank follows all applicable laws, rules, and internal guidelines when conducting business.

Part 3

Things I did during Internship at RBPLC

3.1 Tasks

In February 2024, I started working as an intern at Rupali Bank PLC. Thanks to this internship programme, I have numerous opportunities to gain extensive knowledge about this sector. Previously I did not have any expertise of doing jobs. Therefore, I'm really hopeful about my future endeavor will be very easy with this assistance of experience gathered through internship activities. The general banking section was where I started off as an employee. This department provided me with a wealth of knowledge. Here, I worked for the bulk of my time. Later on, I held positions in several departments. I did everything in my power to support Rupali Bank. As an intern, I was responsible for a lot. Here are few tasks that I was engaged with during my internship tenure.

- Account Opening
- Documentation of industry research
- Desk pass registrar maintenance
- Collection of cheques
- Verifications of different forms like NID verifications
- Financial analysis
- Industry visits
- Facing Audits
- Statement making
- Letter writing to customers
- Email monitoring
- Cash calculations
- Taking cheque requisitions
- Charge forms creations
- ATM card distributions
- Log book maintenance

3.2 learnings and achievements

Throughout my journey I have picked up vast amount of knowledge during my internship. I've improved in all areas—technical, social, and analytical. I used to interact with clients while working in the general banking department. In the past, I spoke with them directly. That was a really singular event of my life. It was beyond my idea that my ability to work hard can match the level of dedications needed for completing such number of tasks. In addition to providing me with many first-time experiences, my internship has taught me a lot. All of my experiences have given me knowledge. My supervisor and other bank employees were really kind and encouraging to me. They led me in a friendly manner as opposed to acting like professors.

I picked up a lot of new skills during my internship. Say for example:

- My internship helped me to apply my knowledge of business and marketing theories to a variety of real-world business scenarios by transforming it from conducting thorough competitor analysis research to creating a marketing and communication plan.
- During my internship, I improved my interpersonal and communication abilities with the people I worked with. Along with learning how to introduce myself, I also learned how to ask questions and find out more about businesses, not just the ones at the co-working space but also those operating elsewhere in the market, discuss my interests, knowledge, and talents with entrepreneurs and business owners. Overall, this procedure encouraged me to expand my professional network and emphasized how crucial it is to make these relationships. It goes without saying that LinkedIn is an excellent professional networking site, and I also connected with the majority of them through it.
- Throughout my internship, I discovered the value of having a strong curiosity, being open to asking questions, and being eager to learn new things. Your pleasure of teamwork and desire to help will be shown by your actions.
- Effective communication is essential for success in the workplace. I discovered that it's critical to get in touch with my manager by phone, email, or text message if I have any problems or need help completing a task.
- Seeking and accepting professional feedback is crucial. You need to document the positive and negative parts of your work for future reference if you want to progress and succeed at it. I found

that giving and receiving feedback can be difficult at times, but doing so will help you succeed and advance in your job.

3.3 Engaging with colleagues

I had excellent help from the person in charge of my internship all the way through. She would gladly clarify anything in the work that I was unclear about. She offered me a ton of insightful counsel. To ensure that I remained engaged in the work I did, she constantly tried to motivate me. She truly motivates me to work hard in my work. They and other bank officials worked with me as an intern. I was never engaged in this sort of working sector before, and I had no idea about any of the bank's policies, responsibilities, or other details. All of my staff members provided me with assistance while I handled this situation.

Conclusion

I can state with confidence that journey of my internship at RBPLC really not less of a genuinely life-changing encounter. Luckily it was possible for me to put the knowledge and abilities I had acquired in the classroom to use in a practical situation thanks to this opportunity. I had the opportunity to see directly how a sizable financial organization functions and how its many divisions collaborate to meet its overarching objectives. I was able to work in variety of departments at Rupali Bank PLC, which allowed me to gain a thorough grasp of the bank's operations.

In addition to being continuously forced to think critically and creatively, my ability to analyze and solve problems was put to use in a range of tasks. Furthermore, I acquired significant understanding of the significance of cooperation and teamwork in attaining prosperity. Engaging with and gaining knowledge from my coworkers was one of the best aspects of my internship. They were all really encouraging and eager to help, offering advice and answers whenever I needed them. I felt that I

had made lifelong friendships in addition to valuable professional contacts with my coworkers, with whom I was able to forge close bonds.

I am appreciative of my coworkers' and managers' support and direction, as well as the chance to have worked for such a respectable organization. I'm excited to see where this experience goes me because I believe it has well prepared me for my future career.

References

- [1] *Ali I. (2015). Data envelopment analysis used to the measurement of bank efficiency in Bangladesh.*
- [2] *Sufian F. (2013). Link between bank efficiency and economic freedom.*
- [3] *Cheney, C. (2010) Financial executives and CSR.*
- [4] *Shafayet, M. (2022). Products of Rupali Bank.*

Appendix 1

Internship Certificate



রূপালী ব্যাংক পিএলসি.
RUPALI BANK PLC.
উত্তম সেবার নিশ্চয়তা

Nawabganj Branch, Dhaka.

44, Nawabganj Road, Lalbag, Dhaka-1211, Bangladesh

Contact: 02-58611535, 01810684029-30, Email: br-0174@rupalibank.org

Ref: NGB/General/Internship/2024/12

Date: May 21, 2024

TO WHOM IT MAY CONCERN

This is to certify that Israt Jahan, D/o: Md. Enamul Haque & Swapna Parvin, student of Bachelor of Arts (B.A) in English under Daffodil International University has completed his 03 (three) months long Internship in our branch on 20.05.2024. She started his internship on 20.02.2024 with the permission of our Personnel Management Department, Head Office vide Approval No: HO/PMD/2024/34 dated on 19.02.2024. His performance during internship period is Excellent. He was punctual and attentive toward the assigned tasks.

We wish him success in his future endeavor.


Manager

Mohammad Rashedul Hassan
Manager (SPD)
Rupali Bank PLC.
Nawabganj Br. Lalbagh, Dhaka.

Appendix 2

Plagiarism Report

