



Analysis

Of

Credit Management of Rupali

Bank Ltd.

“@Daffodil International University”



Analysis of Credit Management of Rupali Bank Ltd.

Submitted by:

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Id: 152-11-4709

Program: B.B.A

Supervised by:

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Daffodil International University

Submission date:

“@Daffodil International University”

Letter of Testimonial

November, 2018

Shahana Kobir

Associate Professor

Department of business Administration

Faculty of business & Economics

Daffodil International University

Subject: Submission of Internship Report.

Dear Madam,

With great pleasure I am going to submit my internship report on “Analysis of Credit Management of Rupali Bank Ltd.” Which you have to assign me as a vital requirement of internship program. I would like to state that, I have to complete the internship Report on “Analysis of Credit Management of Rupali Bank Ltd”. I have found the study of the Analysis of Credit Management of Rupali Bank Limited is quite beneficial and interesting. I have to try my level best to prepare an impactful report.

I would like to state that, the report which is made by me is not only able to provide a clear-cut idea about the overall condition of the “Analysis of Credit Management of Rupali Bank Ltd” but also I am quite optimistic and believe that you will find this report’s worth for all the labour that I have put in it. It’s a pleasure for me to present my internship report on “Analysis of Credit Management of Rupali Bank Ltd”. I express my gratitude to you for your continuous support that made me able to complete the report. I welcome your entire query and take pride to answer them.

Sincerely Yours,

Md. Faysal Hossain

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Program: B.B.A

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Student's Disclaimer

My name is Md. Faysal Hossain, bearing ID: 152-11-4709, student of the BBA program of Daffodil International University. My major is in accounting, do hereby declare that, the internship report entitles “Analysis of Credit Management of Rupali Bank Ltd” is uniquely prepared by me. The report is prepared after completion my internship in rupali bank ltd.

I am declared that, the assigned work which is done by me for partial requirement of my B.B.A degree and as a part of the academic curriculum. I also confirm that, the assigned report is not be used to any other organization or any other competitors for their interest.

Md. Faysal Hossain

Id: 152-11-4709

Batch: 41st

Program: B.B.A

Daffodil International University

Department of business Administration

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Certificate of Supervisor

This is to certify that, **Md. Faysal Hossain**, student of Daffodil International University, bearing ID No: 152-11-4709, under faculty of Business Administration has done an internship report entitled “Analysis of Credit Management of Rupali Bank Ltd.” under my supervision. He has worked with rupali bank limited at savar bus stand branch as an internee and completed the report entitled “Analysis of Credit Management of Rupali Bank Ltd.” for partial fulfilment to obtain my B.B.A degree. He has to complete the report by himself. He has been permitted to submit the internship report.

The student is found to be intelligent, sincere and hardworking. The student has put in a lot of work and has also brought forth his views and ideas which are being studied for implementation at appropriate time. Md. Faysal Hossain bears a strong moral and a very pleasing responsibility. It has been a great pleasure to work with him. I wish him every success in his future endeavor.

Shahana Kobir

Associate Professor

Department of business Administration

Faculty of business & Economics

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Acknowledgement

At first, I would like to express my pleasure to the Almighty Allah who has given me the ability and opportunity to go through the total process of internship program successfully and help to complete the report within the schedule of time. After the Almighty Allah, I would like to give a special thanks to my internship supervisor Shahana Kobir, who help me a lot to complete the task properly. I would like to thank all the employees of rupali bank limited at savar bus stand branch for being friendly and cooperative during my internship program.

The submission of my internship report as a part of my internship program. During the preparation of my internship report I received assistance, guidance, and lot of hard working time from my internship supervisor shahana kobir, Associate Professor, Department of business Administration, Faculty of business & Economics, Daffodil International University and as well as Mr Omar Faruk, Manager in-charge of savar bus stand branch, Rupali bank limited.

Besides those person, I am extremely indebted to several Clint and relate person of Rupali bank limited because it is very much difficult to prepare my internship report successfully without the help of those person. At last I would like to mention the wonderful working environment of rupali bank limited and group commitment of this bank. The bank has enabled me to deal a lot of task to do and provide the chance to observe the banking activities during my internship period of three months. During my internship program, I got some important information, valuable and wise suggestion and their valuable thoughts, which also help me to prepare the internship report.

Finally, I would like to thank all the relate person who help me to present the report perfectly.

Md. Faysal Hossain

Id: 152-11-4709

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Executive Summary

As a student of accounting department, it is a great opportunity to get the chance as an internee in government financial institution. There are several renowned and popular government bank in Bangladesh. Among those Rupali bank limited is one of the most profitable and modern government banking financial institution. The vision of the rupali bank limited is to be a premier financial institution as well as the premier contributor to the economy. The process of prepare the report is completely depends on my three months internship program on rupali bank limited, which I conducted to fulfilment my B.B.A. program. The report mainly contain the Analysis of Credit Management of Rupali Bank Limited.

The prime objective of the report is that, to Analysis of Credit Management of Rupali Bank Limited, client's understanding towers the performance of the rupali bank limited, and analyse the financial performance regarding the credit management. Like every financial institutions of a country, rupali bank limited also plays an important role to mobilize the idle savings and try to give the guild-line their way, to useful investment projects. The financial institution building the back bone of a nation, which helps the nation to go a long way by the capital rise, credit providing, supports to new entrepreneurs with their concerns, the financial institutions helps to drive the nation towards financial solvency. For a developing country like as Bangladesh, the role of financial institutions is so much imperative. Loan products are one of the vital component of the bank's assets. Most of the revenues are generated by the bank's credit products. One of the most impactful market leaders in banking sectors of Bangladesh is rupali bank limited. By the strong brand image of rupali bank limited and affiliation with a large parent company, they are able to provide innovative services to the consumers for developing a country like as Bangladesh.

I used both primary and secondary source of data. To collect the data , I conduct a survey which provide me a lot of vital information, perception of the client and relate person of the bank. The internship report divided into different seven chapter. The very first chapter of the report contain with Introduction, Mission, and Vision, objective, scope, methodology and limitation of the report. Then two chapter of the report contain the analysis of credit management activities and financial data analysis. Then the next chapter contain the survey analysis. The remaining chapter contain the customer satisfaction level, findings, recommendation and conclusion of the report.

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Chapter: 1

Introduction

1.1. Introduction:

Banking has a long term and rich history. It started as a result of people's need and wants. But with the flow of decade it has been playing an important role in fulfilling the dire needs of businessmen and others party. As the size and complexities of business and services are increasing day by day, banking sector is also providing various innovative services with basic functions and try to increase the size of its operation and as well as reduce the complexities.

To fulfil the demand the number of banks are increasing day by day. Mainly there are two types of banks like:

- State-owned commercial bank limited.
- Private-owned commercial bank limited.

There are several state-owned commercial bank in Bangladesh, among those Rupali Bank Limited is one of the largest commercial bank. Rupali bank limited has been served the millions of people in urban areas and rural areas across the entire country with its wider branch network. Rupali Bank Ltd. operates through 550 branches. Not only it is operate in Bangladesh but also operate in foreign correspondents all over the world. It is emerging as one of the Bank in the country with the spirit to provide services to the millions of people. The Bank expressed its aspiration through the slogan of "Assures Better Service". The bank try to minimize any type of negative impact on the environment that might be associated with the bank's operations or services, and try to search the new way for maintaining the natural resources. The main goal of the bank is not only maximize the profitability, but also try to ensure the sustainable business for the customers, shareholders and above all for the community which the bank operate as its activity. Not only goal of the bank, but also, vision, mission, strategy and core values articulate the bank's passion to bridge the people and businesses sustainably.

1.2. Background of the Study:

As a student of Bachelor of Business Administration (BBA), I would like to conduct a practical orientation in any business relate organization for fulfilling the requirements of the Internship Program. The main objective of the internship program is to face the students to the real world situation. This report has been done as a partial requirement of the internship program for the BBA students. This report is prepared for the internship program consisting of a major in depth study of the total banking business and Analysis of Credit Management of Rupali

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Bank Ltd. A student can application of his theoretical intelligence as a fundamental elements to the practical knowledge. Bearing this in mind the internship program was being included in the BBA curriculum. The objective of the report analysis, not only give the student to expose the organizational work situation, but also to provide an opportunity for applying classroom learning in practice activity. The internship program is playing a very much important role for the students because there are completely difference between theoretical knowledge and practice knowledge.

1.3. Vision of the rupali bank limited:

- The vision of rupali bank limited is to expand its loyal customer based on the known as the financial partner of choice, which continuously exceeds customer expectations.

1.4. Mission of the rupali bank limited:

- Developing the ethical values and try to meet its customer's financial needs and wants.
- To achieve financial success, it try to develop a long-term relationships with its customers.
- It offer rewarding career opportunities and cultivate its staff commitments.
- To achieve the human resource with the superior's qualities, service packages and technological infrastructure, it try to innovative work continuously.

The vision and the mission of rupali bank limited are guided by the central bank of Bangladesh, which are approved by the Board of rupali bank limited.

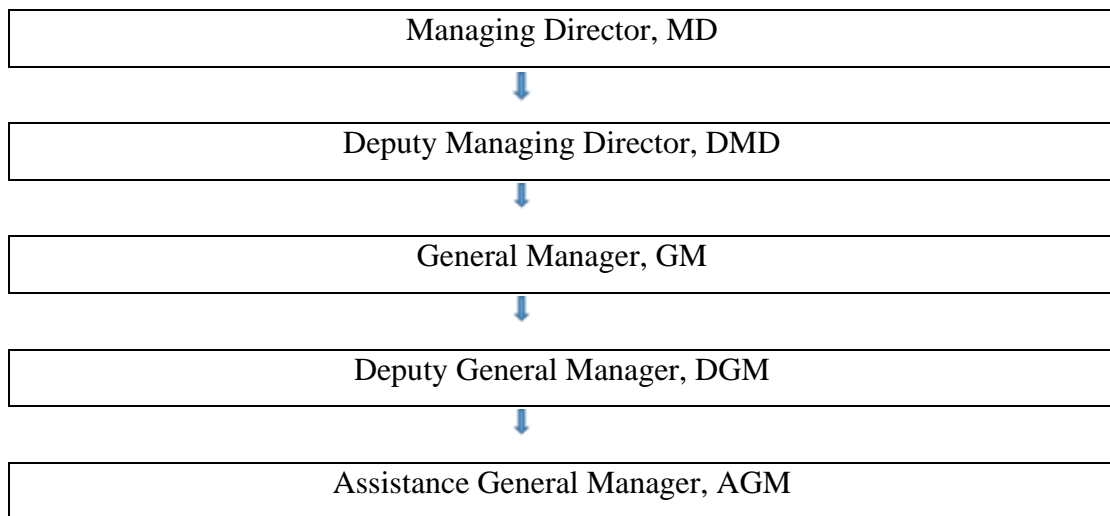
1.5. Core values of rupali bank limited:

- Performance
- Integrity
- Social responsibility
- Respect
- Innovation and
- Team work etc.

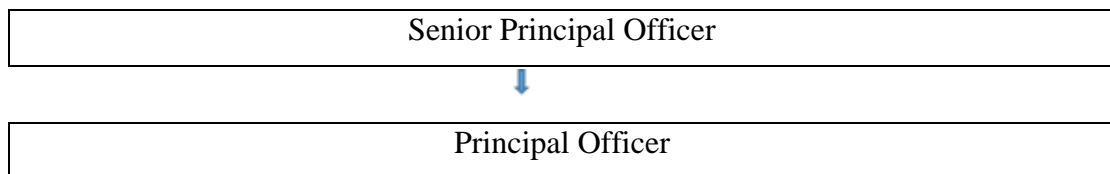
1.6. Organogram:

The rupali bank limited has 11 layers in its organogram. In the organogram the Managing Director, stand in the first to the top level management and Office Assistant stand in the bottom to the lower level management. The organogram has been shown below:

Top-Level Management:



Mid-Level Management



Lower-Level Management

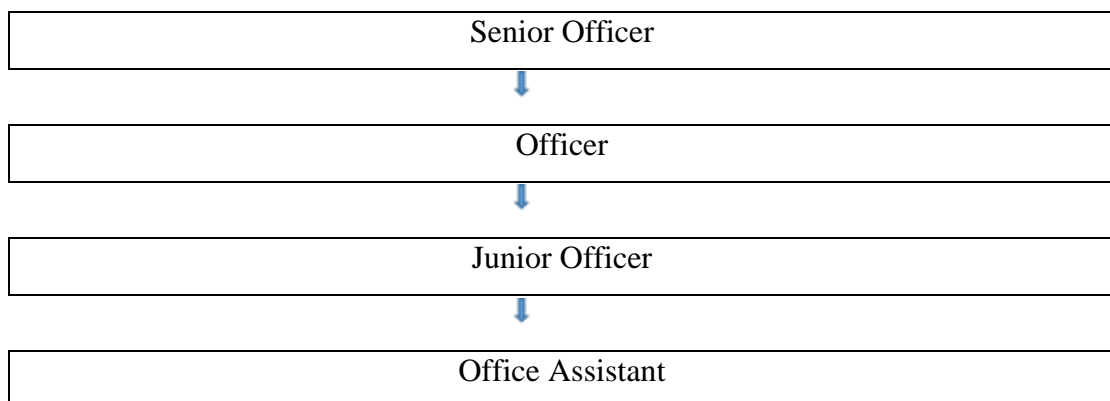


Chart-01: Management hierarchy of rupali bank limited.

Source: RBL, savar bus stand branch.

1.7. Products and services of Rupali Bank Limited:

Rupali bank limited try to its level best to serve the customer in best way. To fulfil the customer demand rupali bank limited launch different types of product and services for its customer satisfaction. Some products and services of this bank are given below:

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Traditional Banking:

There are some traditional retail products or services in rupali bank limited, which offer to the customer. Those types of product or services are given below:

- Current deposit (CD)
- Call deposit (CRD)
- Fixed deposit (FD)
 - a. 3 months and above but not more than 3 years
 - b. 3 years and above but not more than 5 years
 - c. 5 years and above but not more than 8 years
- Savings deposit (SD)
- Special notice deposit (SND) etc.

Interest rate of different types of deposit:

Sl. No	Particular	Interest rate
01	Interest rate on saving deposit	4.5%
02	Short note deposit	3.5%
03	Interest rate on FDR <ul style="list-style-type: none">I. 3 months and above but not more than 6 monthsII. 6 months and above but not more than 1 yearIII. 1 year and above but not more than 2 yearsIV. 2years and above but not more than 3 years	5.25% 5.50% 6.00% 7.00%
04	Deposit from foreign remittance	6.00%
05	Rupali bank deposit pension scheme	6.50%

Chart-02: Interest rate of different types of deposit.

Source: RBL, savar bus stand branch.

The rate interest of deposit, is verifying in different types of circumstance.

Online banking:

Rupali bank is the first government bank of Bangladesh, which start online banking system. Online banking system means, enables the relate customers of the bank to handle their account management and perform their account transactions directly with the bank through the internet. To cope with the Morden banking, rupali bank start online transaction system. For providing this service rupali bank take some charge from customer, like as:

Amount of transaction	Commission	VAT	Total
Below tk. 10,000	Tk. 5	Tk. 1	Tk. 6
Tk. 10,000 – tk. 25,000	Tk. 10	Tk. 2	Tk. 12
Tk. 25,001 – tk. 50,000	Tk. 15	Tk. 3	Tk. 18
Tk. 50,001 – tk. 1,00,000	Tk. 25	Tk. 4	Tk. 29
Tk. 1,00,001 – tk. 5,00,000	Tk. 50	Tk. 8	Tk. 58
Tk. 5,00,0001 – tk. 10,00,000	Tk. 100	Tk. 15	Tk. 115
Tk. 10,00,001 - tk. 20,00,000	Tk. 200	Tk. 30	Tk. 230
Above tk. 20,00,001	Tk. 400	Tk. 60	Tk. 460

Chart-03: The charge of online banking of rupali bank limited

Source: RBL, savar bus stand branch

Mobile banking:

Rupali Bank is the bank, which first introduce the mobile banking system in state-owned bank, to provide mobile financial service. Rupali bank provides the service of mobile banking under the sure cash. At present the rupali bank has more than 80 lac clients, 70,000 agents and more than 200 distributors across the country. Most of the schools, colleges and universities are getting the benefits in realising tuition fees and allowances under the service of mobile banking.

Schemes:

There are some traditional retail schemes in rupali bank limited, which offer to the customer. Those types of schemes of rupali bank are given below:

- Rupali monthly savings scheme (RMSS)
- Rupali lakhopoti Deposit scheme (RLDS)
- Rupali kotipoti deposit scheme (RKDS)

- Rupali quarterly profit scheme (RQPS)
- Rupali yearly profit scheme (RYPS)
- Rupali festival deposit scheme (RFDS)
- Rupali students' savings account (RSSA)

Loans and Advances

There are some loans and advance system in rupali bank limited, which are offered to the customer. The bank also provide different types of funded and non-funded loans to the customer. That types of loans and advanced are commonly known fixed capital finance, working capital finance, project capital finance and other types of finance. Those type of finance are given below:

- Corporate loan
- Car loan
- Home loan
- Salary loan
- Professional loan
- Education loan
- Term Loan
- Cash Credit
- Overdraft
- Bank Guarantee
- Green Project Loan
- Small and Medium Enterprise Loan (SME)
- Agricultural loan etc.

Services of rupali bank limited:

- Bangladesh Electronic Funds Transfer Network (BEFTN)
- Automated Inward Foreign Remittance
- Online transaction facility
- SWIFT
- ATM Service
- Real Time Gross Settlement (RTGS)
- Rupali Bank Sure Cash
- Utility Bills Collection

- SMS service
- City corporation/Municipal Holding tax collection and
- Value-added tax and source tax collection etc.

1.8. The interest rate of rupali bank limited:

The interest rate of this bank are given below:

Sl. No	Name of credit	Interest rate
01	Business loan (term)	9%
02	Business loan (continuous)	9%
03	Any purpose loan (term)	13%
04	OD against RTBS	14%
05	OD against RDBS	13.50%
06	OD against FDR	7.25%
07	OD against RMSS	9%
08	OD against RDS	9%
09	Sahaj loan (term)	9%
10	Rural credit	9%
11	IDCP (interest during constitution period)	9%
12	Staff loan	5%
13	House building loan	9%
14	Professional loan / customer credit	13%
15	Cash credit hypothecation	11%
16	Agricultural credit	7%

Chart-04: show the interest rate of rupali bank limited

Source: RBL, savar bus stand branch

Note: The interest rate of rupali bank limited are verifying in different situation.

1.9. Scope of the study:

The internship report bear the respondent analysis part where I have analysis some internal and external factor to obtain some information, so that I can express the real scenario of the bank. I have an expectation that, my internship report's result could be used for improvement of credit management system in the bank. But the main purpose of the report is to only express or measure the credit management system rather than predicting anything's, if the management of the bank accept my research report's results they can use my finding and recommendation to improve their activity on the basis of my internship report.

1.10. Objective of the internship report:

The internship report which, I made for some specific purpose. Those purpose are given below:

Principal objective of the internship report

- Principal objective of the report is to “Analysis the Credit Management of Rupali Bank Ltd” (at savar bus stand branch)

Generic objective of the internship report:

- To assess the credit management activities of rupali bank limited.
- To express the comparison between the rupali bank Limited's credit division and a private bank's credit division in the mind of their customer.
- To make finding which related to credit management of rupali bank limited.
- To give suggestion the ways and means for improvement the bank policy and techniques.
- To discuss the credit services, which provided by rupali bank limited.

1.11. Methodology:

Which data or information is use to complete my internship report, collected those report's information from primary and secondary source of data. It is more important to collect the data properly, because if the data are not sufficient in the time to prepare the report, the report can't fulfil its purpose or goal and it is not to possible present the report meaningfully, well presentable way to the relate parties.

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Primary sources of data:

During the preparation of the internship report, the required data are collected from different primary source of information. The process of collect of the primary data is given below:

- Observation, where I complete my internship program.
- Collect the information from the employee.
- Collect the information from the relate client and customer.

Secondary source of data:

Secondary source of data is divided by two parts like as:

1. **Internal source of data:** Website, annual report of the rupali bank limited, others documents which published and relate to rupali bank limited.
2. **External source of data:** Books, articles, journals, newspaper etc.

1.12. Research type:

This the internship research report, where express the real scenario of the credit department of rupali bank limited in a short. And try to Analysis the Credit Management of Rupali Bank limited.

1.13. Limitation:

Analysis the Credit Management of Rupali Bank limited, during my internship program I have found some limitation to prepare. Those limitations are given below:

- The main obligate to prepare of the internship report was, incompetence information about the bank because the shortage of internship time.
- Don't get enough time to discuss with the employee of bank, because of their busyness and I have to spent busy time with my own assignment job.
- Due to the secret policy of the bank, the bank does not provide all types of information which I needed to prepare the report. That's way I have to use secondary data to prepare the internship report.
- Rupali bank limited follow the rules and regulation of the central bank of Bangladesh, recently Bangladesh bank changes there rules and regulation that's way it is difficult to collect the update information of the bank.

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Chapter 2

Credit Management

Analysis

2.1. Definition of credit:

Credit is one of the most important and serious task of the bank. Which types of principals or constitution are strictly maintain by the bank, credit is one of them. Credit means the ability of a bank to provide the loan to person or party, to whom required money and the receivable party of the loan make promise to repay the loan in future with its benefit, which commonly known as “interest” and the part ensure that they are eligible to get the advantage from the bank. Credit is a part of power of the bank.

2.2. Definition of Credit Management:

One of the most vulnerable task of the bank is to recover the provable loan from the customer. Credit management is the process which provides the assurance that, the given credit to the customer is recoverable. In credit management process, involve some persons who known as credit manager. They mainly maintain the process.

2.3. Objective of credit management process:

The rupali bank’s credit management process, there are some specific objective for credit management like as:

- Make decision to considering the credit limit.
- Analysis the acceptable level of risk.
- Try to increase the wealth maximise.
- Try to minimise the non-performing credit activity.
- Analysis the level of security against the loan etc.

2.4. Credit policy of rupali bank limited:

As I mention earlier, the credit is one of the most vital task of the profit making bank, for that every bank should have a different and unique credit policy. Like that rupali bank limited has the credit policy, which follow to lend the money as credit to its customer or client. It was founded for providing the term loan, working capital loan, and other all kinds of financial assistance of banking facilities to accelerate the growth of development to small and medium industrial sectors in Bangladesh. The policy of rupali bank limited is “assure to better service”. Rupali bank limited formulated the policy to consider some objective, like as:

- It is a state-own institution, that’s way it not only consider the profit but also consider the socio-economic development.

- At least, 50% of the loanable fund to provide the small and medium industrial sector as credit, according to the memorandum and articles of association of bank.
- Properly inform the employee about the credit policy so that they serve properly.
- Invest in that field which provide assure to return the credit, as well as check the previous Credit background, check the present market condition of the borrower and credit worthiness of the borrower.
- To assure the adequate security against credit.
- To reduce the lending cost and complexity, during sanction the credit etc.

2.5. Evaluation of credit appraisal of rupali bank limited:

- Clearly define the purpose of loan.
- Clearly define the repayment method as well as source of repayment method.
- Clearly define the concerns of bank's profitability.
- Clearly define the risk taking capacity of the particular client.
- Normally a customer can not taking the 10% of the free reserve of the particular bank, but it is possible with the declaration of board of directors.
- Laws and regulation will support the credit application etc.

2.6. Credit planning of rupali bank limited:

Normally we known, planning means previous preparation to do any things. Like that sense the rupali bank limited has the planning for sanction the credit. Rupali bank is the commercial bank and its main criteria is to generate profitability by utilization of its creditable fund. Credit planning occur on the basis of funds are available for which particular period of time. It is so crucial to utilise the fund properly because the funds are collected by the deposit of the customers and clients of the bank. For that bank handle the credit plan more effective and efficiently. Planning credit is good for bank as well as emplaning is very much harmful to the bank. Like as:

1. Excess credit create the shortage of funds and create the liquidity problem to the bank.
2. Too much short credit, create the idle funds to the bank and this funds reduce the profitability of the bank and increase the expense of the bank because the bank should pay the interest to the customers who makes deposit.

So like every bank rupali bank limited maintain the credit plan very much carefully.

2.7. Credit criteria of rupali bank limited:

Criteria means the set of rules or principles, which help to someone, to judge or decide something according to standard. Like that rupali bank limited have some criteria of credit. When a person or organization want to take the credit from rupali bank, the related party must follow those criteria of it. The criteria of it are given below:

- To analysis the capacity, worthiness, financial position of the project and directly avoid fake unworthiness project which make loss to the bank.
- Location is one of the important factors, which must examine properly.
- To analysis the expense, income and duration of the credit etc.

2.8. Credit pricing of rupali bank limited:

In banking business, those types of factors plays vital role pricing of credit is one of them. A bank's profit or loss depend on pricing factors. So it need to be handle carefully. There are some elements of pricing factors like as:

1. Cost of capital
2. Interest expense
3. Risk factors
4. Administrative cost

2.9. Eligibility of credit as the rules of rupali bank limited:

Eligibility means to do something by satisfying the condition or standards. As well as credit eligibility means, when the person or organization fulfil the credit condition of the rupali bank limited, then the bank consider the party as eligible for getting the credit. Some rules or condition of the rupali bank limited, like as:

- The person who related to profession, like as: doctor, engineers, businessman, lawyer etc.
- Government organization.
- Private organization.
- Semi- government organization.
- Both government and private Banks, insurance, other financial institution etc.

2.10. Different types of credit facility of rupali bank limited:

Credit is the most activities, which is provided by the every financial institution include rupali bank limited. It is the process of making the profit to the institution. There are different types of field, where it provides credit for different purpose. It collect provide able funds for credit from the customer though deposit. It focus the rate of interest, during the time of deposit and providing credit. The different rate of interest is profit or loss of the bank. The offer able fields of providing credit of rupali bank limited are given below:

General loan:

This loan is generally given against collateral. There are many types of collateral like as;

- Hypothecation of land, building, and goods.
- Personal mortgage, like personal guarantee.

Term loan:

Rupali bank limited is general given the credit as short term and long term to the industry. Normally the term loan is given to the industrial sector on the basis of their market position. Normally this term loan is given against both types of collateral, like: personal guarantee of the related person, building and machinery of the industry and raw material of the credit taking industry. Within 5 years, that type of loan is repayable under a certain payment schedule.

Overdraft:

Overdraft is a one kind of credit, which provide by the bank to the customer against current accounting. For over drafting facilities the customer withdraw more money than the customer deposit amount of money. The bank charge extra interest for overdraft facilities. The bank normally provide this credit to the reputed and well-known businessman. In rupali bank limited, provide two types of overdraft, like as:

Temporary overdraft:

This type of overdraft is given to the special client of the bank. This process is not too much secure than secure overdraft. Generally it is provide to the client without any types of mortgage.

Secure overdraft:

The bank provide this credit against different types of mortgage. Like as, FDR of the client (80% of the deposit amount), and different types of sanchaypotra etc.

Working capital credit:

Sometimes the bank provide the necessary amount to the business or institution for performing the daily or continuous activities of the particular institution.

Cash credit:

Cash credit is a short-term financing, but it is sanction against mortgage. Sometimes the bank keep the position of the particular assets, which known as pledge and sanction the credit. The bank keep the pledge until repayment of the credit.

Bill discounting:

One of the important task of the commercial bank is bill discounting. It means the bank receive the bill from the client and pay the cash to the related client immediately and the bank deduct some particular amount from the bill as commission. Then the bank collect the bill amount from the particular party, if the bank is failed to collect the amount against the bill then the bank return the bill to the client and take the amount with interest, which the bank provide the client during the time of bill discounting.

Export credit:

Most of the time the bank provide the credit to the purpose of export facility. That type of credit is adjusted from the export process. The bank provide PC (packing credit), also known as export credit. The purpose of the credit is to provide the necessary money, which need to the manufacturer to make the product able for export.

Letter of credit (L/C):

It means, the bank received the payment of seller from the buyer. Letter of credit is a pre-import type finance. It assure the both party to do the business payment and it is the demand loan facility, which provide the advantage to the favour of exporter.

Corporate credit:

The credit of the corporate section is the largest credit section of the Rupali Bank, which handles the credit management of the bank and is managed by the industrial credit division of the bank. This type of large credits are distributed in line with the credit policy of the Rupali Bank Limited. The bank distributes the industrial credit in different sectors, like as: Garments industry, Textile industry, Engineering, Frozen Food, Chemical, Transportation, Footwear, Hospital, Ceramics and Plastic industry. The bank always gives the priority to the pressure sectors, which support the national economy of the country.

The credit of small and medium enterprises

Small and medium enterprises are identified as the engine of economic growth and employment generation for sustainable industrialization, in the sector of developed and developing countries of the world. In Bangladesh it plays a vital role in its economy by providing rapid industrialization of small and medium enterprises. Rupali Bank Limited has undertaken the small and medium enterprises funding activities by the expansion of credit to the particular sectors. The bank introduced 4 products for SME financing, like as:

Name of credit	Up-to amount
Shohoj Rin	Up-to tk. 2 lac.
Peshajibi Rin	Up-to tk. 5 lac.
Baboshayee Rin	Up-to tk. 3 cr.
Majhari Rin	Up-to tk. 20 cr.

Chart- 05: credit of small and medium enterprises.

Source: RBL, at Savar bus stand branch.

Home loan:

Home loan is a type of term loan. Rupali Bank Limited offers the easy home loan, which helps you to save interest expense and purchase or build your desire home. And it also provides some opportunities, which help the borrower to repay the loan more easily.

Besides those type of credit Rupali Bank Limited also provides, car loan, treasury bills, treasury bonds, debenture, electricity bill, gas bill, telephone bill, WASA bill, land development tax, city corporation/municipal holding and sewerage tax, value-added tax and source tax etc. In general Rupali Bank Limited, provides those type of loan for the purpose of customer demand.

2.11. Credit appraisal process of rupali bank limited:

Credit application:

When the borrower wants to take the credit, first of all the borrower has to submit the application, from which branch the borrower wants to take the credit. The borrower clearly mention the objective of loan. After receiving the application from the client, the bank inquiry the information very much carefully. After the process, if the credit officer of the bank is satisfied with the client eligibility for credit, then the officer asked to submit an application and said to fill-up the form with specific details, which written in the form.

Selection a borrower for credit:

In credit sanction process, selection of a borrower for providing the credit, is most difficult and challenging task. Degree of risk is arise, mostly related to select the client in credit sanction process. If the bank select the wrong borrower, the bank will suffer to recover the credit and vice-versa. During the sanction of credit, the bank focus on some characters which characters are the combination of “C”.

- Capacity: ability to manage the business and proper use of the credit.
- Capital: the strength of the equity as well as assets.
- Character: morality, family background and promise to repay the loan.
- Collateral: the property given as security.
- Condition: over all general business condition of two parties.

Submission of loan application form:

The bank provide an instruction paper, which help the borrower to prepare him or her properly for loan proposal. The Information of loan proposal should be completed, two copy photograph, sign other documents and all other formalities are must be completed and submitted to the particular branch.

Collection of information:

If the particular client take the loan previously from this bank or other bank, the bank examine the past loan record. There are some credit reporting bureaus like as, credit information bureau (CIB), Bangladesh bank (BB), and other credit rating agencies.

Documentation of credit process:

After the inquiry of the character, capacity and capital of the borrower, the bank taking the proper action for provide credit. Besides those the banks obtains proper documents executed from the borrower for protecting the credit against the credit default. The classification of the credit documents are divided into two categories:

Primary Securities of the credit – Cash, FDR, sanchaypatra etc.

Secondary Securities of the credit – These types of securities are tangible securities that can be realized from the sale procedure or transfer of the particular property.

Exam- Immovable tangible properties.

Processing for credit proposal:

After receiving the report from different bureaus, the particular branch prepare a credit proposal which bear the terms and condition for credit. Besides those the bank creates a lots of documents, which are required to sign by the borrower before the lending of loan. Those necessary documents and steps are like as:

- The Application of loan is duly fill-up and signed by the particular borrower.
- Both parties accept the term and condition of sanction the loan.
- Provide the trade licence.
- In case of partnership business, registrar partnership agreement.
- In case of company business,
 - Copy of memorandum.
 - Ensure not to change the management and memorandum of the company.
 - Provide audited financial statement.
 - Certified the amendment of the registration charges.
 - Demand promissory notes.

For project appraisal:

In banking sector, project appraisal is important for some reasons like as:

- Ensure the repay of the credit.
- Try to achieve the goal.
- Justify the legality of the investment.

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- The loan approval time for small and medium industry is not more than two months from the date of receiving complete application form.
- Try to obtain the cost of draft layout plan of proposed building.
- Ensure that there are no objection for the setting of industrial location and ensure the legal permission of the authorities.
- Ensure the utility letter of consent, which provides the necessary utility services.
- Prepare the detail credit report of the project, which the bank shall carry out to its credit investigation department.
- Ensure the individual project appraisal report for Small Scale and Cottage industry and investigate how it covers the basic areas of project viability.
- Sometime bank hire a panel of experts, when it necessary to seek the report which prepared by the bank and borrower.

Project appraisal technique:

- Managerial aspect
- Technical aspect
- Marketing aspect
- Financial aspect
- Socio-economic aspect etc.

Approve the credit by the higher authority:

There are number of authority who are related to approve the credit like as:

Credit committee of branch:

In branch committee, manager of the branch and other person to whom selected by the branch manager for consultation with head office.

Credit committee of head office:

- The credit committee of head office in accordance with authority established and delegated by the board of directors:
- Analysing, approving and reviewing extension of credit in accordance with the authority established and delegated by the board of director.
- Ensure to take the necessary steps to improve the quality, after analysis the quality of the employee.
- Ensure all types of information of credit application are collect in orderly.

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- Confirm that the transaction of policy is consist with the existing credit policy of the Bangladesh bank
- Recommending for the credit policy to the executive committee

Sanction of credit:

After getting the approval of sanction from head office, the particular branch issue the sanction letter to the particular borrower. The sanction latter contains some details, like as: Name of the borrower, Nature of the credit facility, Amount of the credit, Ensure the purpose of the credit, Expiry date of the credit, Interest rate of the credit, Security of the credit etc.

- The borrower must receive a letter
- Before the disbursement of loan, DP notes and others documents must be signed and submitted to the relative authority.
- All documentation and formalities must be completed before availing the loan. As per policy and practices of the bank, the loan shall be governed by all other terms and conditions that will be applicable for the sanction
- The credit will be bearded as the subject of Bangladesh bank restriction.

Credit administration:

The function of credit administration department of rupali bank limited, analysis the proper documentation critically, carefully and approve the disbursement of credit facilities. For that type of reason, the credit administrative function strictly separate from the relation of rupali bank Limited's management or marketing in order to possibility of control being compromised of issue and not being highlighted at the appropriate level of it.

Disbursement of credit:

For implementing a particular project, proper disbursement procedure is essential. After checking and completed all formalities of the credit, then the respective officer of the branch disburses the loan to the borrower. For withdraw the money as loan, at first the borrower open an account for withdraw the credit amount because the loan amount provide as check.

2.12. Credit monitoring and follow-up:

To reduce the loss of credit, credit monitoring provide the information clearly about the credit and in which field that credit is used. It also tracking the risk aspects of the credit and compare with the criteria which is set down at the time of credit sanction. For analysing the credit

monitoring the credit portfolio, the branch manager is main responsible person. The reasons of credit monitoring are given below:

- Terms and condition during the approval of credit has been maintained properly.
- The overall value of the collateral is adequate against the credit.
- To analysis the market condition of the business and to review the credit of borrowers at least once in annually.
- Earning from the credit is cost effective.
- To analysis the borrower’s business performance and compare with the project and find the actual scenario if exist any type of deviations, then meet with the owner and discuss to identify the actual reason.
- The Satisfactory transaction has been made by the borrower.
- Try to find out the actual or the potential bad credits as soon as possible.

Amount of loan	Time of review	Time of reporting
Taka 1 - Taka 10 lac	Quarterly	By the next month 30th day
Taka 10 lac - Taka 1cr.	Quarterly	By the next month 30th day
More than Taka 1cr.	Monthly	By the next month 30th day

Chart- 06: Credit monitoring

Source: RBL, savar bus stand branch.

2.13. Credit recovery process:

As I mention earlier, credit is the most difficult task of the bank. It became great problem in the time of credit recovery process. In modern era, it is the main challenging task of the bank. The recovery of credit should be quacked and according to the repayment schedule of the credit because the bank want to provide the facility to more and more customer for their benefits and bankers want to recycle the scares resources for the best use of funds. If a borrower of the bank, fails to make the payment which dues to the bank. Then the bank has to consider what steps has to be taken to recover the remaining debt. After that the Bank will take the following steps to recover the credit, like as:

Effort of moral pressure:

In case of fail to repay the credit, the authority of the bank will visit the business place of the borrower and try to find out the reasons and discuss with the borrower, why the borrower does not repay the loan. This process creates the mental pressure to the borrower to repay the credit. The bank also may request to some influencer customers of the particular area to create exert pressure on the borrower to clear the dues of bank's credit. Besides those process, if there is a guarantor, the guarantor also called for adjust the account.

Sent a notice:

If the borrower of the credit does not repay the credit, then the bank would be send a notice by the registered post to the present address of the borrower and the guarantor of the credit though a lawyer. This process has to ask the borrower to repay the credit within a specific period of time (normally 30 days), and also said that if the borrower fails then the bank dispose the security, which taken from the borrower without any type of asking to the borrower and the bank adjust the dues credit.

Filing a suit:

When the credit is not fully secure, and if there is a shortage of credit to adjust after the disposal of securities and all steps of recovery is fail to recover the amount then the bank file a suit to the borrower to recover the dues amounts. This type of case, "Artha Rin Adalat law 2003" acting a vital role to recover the credit amount.

The rupali bank limited has been followed those series of activities to recover the default amount of credit in both branch and head office level. All the branches of rupali bank limited are kept under serious pressure to take necessary precautions to avoid new default of credit in the particular branch. Besides those the branches have been given yearly target to recover the all dues from the existing default borrower to reduce the classified credit and keep the minimum level. The head office of the rupali bank limited, continuously monitors the each branch of it, whether it is performing in accordance with the policy or role of the rupali bank limited, Bangladesh bank, and other types of roles and regulation which related to the credit.

2.14. Overall credit procedure of rupali bank limited:

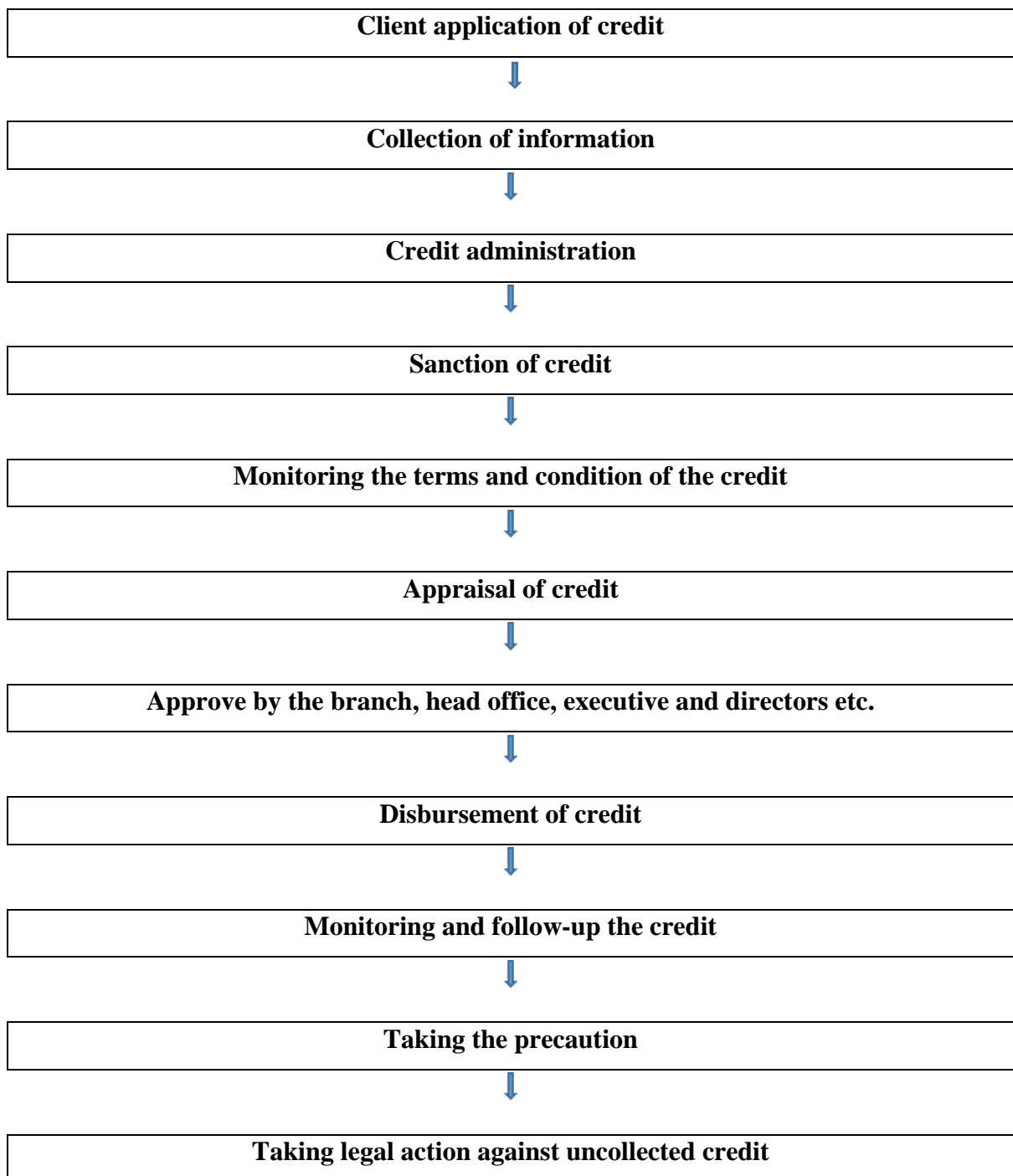


Chart-07: Overall credit procedure.

Source: primary data.

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2.15. Swot analysis:

Swot analysis means, a strategic planning or tools to evaluate the strengths, weakness, opportunities and threats. It involve in a business venture and a specific project. Swot analysis involves in specifying the objective of the project and objective of the business venture and involve to identify the internal and external factors, which are favourable and unfavourable to achieve the objectives. The main objective of the swot analysis is to identify the key internal factors, like as (strengths, weaknesses), the internal factors are controllable and external factors, like as (opportunities, threats), and the factors are uncontrollable.

Direct observation and discussion of the rupali bank Limited's employee, clients and other related person during my internship period , my internship report are able to points out the some strengths, weaknesses ,opportunities, and threats like as:

Strengths:

Strengths are the symbol of an organization that are impactful to achieve the organizational goal. The Strength of the credit department of rupali bank limited, at savar bus stand Branch are like as:

- The rupali bank limited strictly follow the ethical banking practices.
- It strictly maintain the secret of customer account.
- The employee of the bank, try to provide the speedy service to the customer.
- It has several attractive deposit schemes.
- The bank deals with its customers in a transparent manner and there is no any hidden cost etc.

Weakness:

Weakness are the symbol of an organization that are harmful to achieve the organizational goal. The weakness of the credit department of rupali bank limited, at savar bus stand Branch are:

- Sometimes the bank do not follow the Guidelines properly, which is provided by Bangladesh bank.
- Lack of online banking facilities.
- Comparatively higher interest rate in case of credit.
- To appraise, monitor, evaluate and audit the projects, the bank required to expertise and trained manpower.

- The bank has not been yet successful in creating an interest-free mechanism to place their funds.

Opportunities:

Opportunities the internal factors, which can work as the strengths of an organization and help to achieve the organizational goal. Some opportunities of the credit department of rupali bank limited, at savar bus stand Branch are like:

- Comparatively lower interest charge rate.
- Opportunities for the huge population of Bangladesh.

Threats:

The threats are external factor, which can work as a barrier to achieve the organizational goal. Some threats of the credit department of rupali bank limited, at savar bus stand Branch are like:

- Current law and order situation of the banking sector is not positive for the investment.
- Unrest political situation in Bangladesh has become a serious threat for banking.
- Providing modern banking services, foreign banks are occupying the markets of the local bank in Bangladesh.

2.16. CAMELS Rating:

CAMELS rating ratio is the elements that has been used for measured or evaluated the bank performance by the national credit union administration (NCUA). The rating adopted by the NCUA in 1987, is based upon five critical elements of a credit union's operation and sensitivity if the recent elements, which recently added to the NCUA. There are crucial banking operation which analysis under CAMELS rating ratio. The rupali bank limited maintain those indicators as followed of the rules and regulation of Bangladesh bank. The CAMELS rating standing of the rupali bank limited has been analysed and given below like as:

- Capital adequacy ratio
- Assets quality
- Earning performance
- Liquidity position
- Management efficiency
- Sensitivity to market risk

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2.17. Statutory requirement compliance:

Though rupali bank limited is a large type of financial institution in Bangladesh, are subject to different types of statutory requirement as required by the superior authority. Though analysis, if the rupali bank has compliance with the statutory requirement, the performance of the bank are measured because most of those types of requirement are design for improving of the bank's overall performance and try to reduce the overall bank risk. There are some statutory requirement, which are followed by the bank, like as:

SLR (statutory liquidity requirement):

The statutory liquidity ratio, which is commonly known as (SLR) has been calculated and maintained as per the section 33 of the banking company act 1991, (amendment of 2013) and according to the MPD circular no.4 and 5 dated 01 December 2010 of Bangladesh Bank (effective from 15 December, 2010), All listed banks have to maintain an SLR of minimum 19.5%, including CRR based on weekly average of demand and time liabilities of the base month which is two months back of the reporting month. The rupali bank limited has maintained the minimum SLR at 19.5%. It means, the total statutory reserve which, the bank has to maintain to Bangladesh bank. It reserve in different ways like as, cash and different types of securities and bonds. The main objective of the SLR, provide the clear-cut picture about the bank's liquidity. SLR indicates the which, amount the bank can use out of its deposit.

CRR (Cash reserve Requirement):

The cash reserve requirement (CRR) has been calculated and maintained according to the section-33 of the bank company act "1991" (the amendment of 2013) and according to the MPD circular no.4 and 5 dated, 01 December 2010 of Bangladesh Bank. All types of listed banks have to maintain the Cash Reserve Requirement (CRR), in which 6% on daily basis and 6.5% on bi-weekly basis on weekly average of demand and time liabilities of the base month which is two months back of reporting month. The rupali bank limited has maintained the CRR on its bi-weekly basis. It is set by the central bank for maintaining the minimum liquidity. Under the process of CRR a specific percentage of the cash of the particular bank, deposit the amount to Bangladesh bank. The main objective of this, is to maintain a strong position of liquidity. We can get the overall idea about the bank's liquidity position.

Chapter 03

Financial Data

Analysis

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The overall performance of rupali bank limited, last 5 years

Taka in cr.

Particulars	2017	2016	2015	2014	2013
Income statement					
Interest income	2335.8	1350.91	1532.29	1449.52	1284.21
Interest expense	1329	1526.34	1705.59	1571.14	1190.82
Net interest income	1006.8	(175.43)	(173.30)	(121.62)	93.39
Non-interest income	845.2	809.27	898.11	752.76	451.20
Non-interest expense	725.2	722.61	474.61	398.44	339.34
Net non-interest income	120	86.65	423.50	374.32	111.87
Profit before provision and tax	1126.8	(88.78)	250.20	232.70	205.26
Provision for credit and others	452.5	0.00	144.12	153.79	99.19
Profit after provision before tax	674.3	(88.78)	105.08	78.90	106.07
Provision for tax	374.5	37.08	82.58	36.86	65.69
Profit after tax	299.8	(125.86)	23.50	42.05	40.38
Balance sheet					
Authorize capital	700.00	700.00	700.00	700.00	700.00
Paid-up capital	284.76	276.04	240.03	208.73	181.50
Total shareholder's equity	1189.48	1165.64	1270.65	1477.45	1181.50
Deposit	28346.71	27911.60	25382.96	22165.68	17795.58
Borrowing	139.43	133.19	147.98	130.52	74.64
Others liability	4672.38	4200.42	3253.38	3034.18	2566.39
Total liability	35935.49	32245.21	28784.33	25330.39	20436.62
Investment	8936.35	7965.12	8265.42	6822.00	3925.31
Credit and advance	19357.63	17515.04	14251.50	12501.20	10742.63
Property, plant & equipment	1537.59	1412.14	1419.40	1396.61	955.98
Others assets	1995.45	1829.25	1589.49	1753.49	1770.07
Net current assets	19634.02	17450.08	12981.46	13044.52	10605.02
Earning assets	27843.08	25252.41	22058.06	21480.37	16120.46
Total assets	34837.92	33410.85	30054.98	26807.84	21618.58
Capital measures					

Total risk weighted assets	17754.74	17697.74	14964.72	13881.98	12556.40
Core capital (Tier A)	990.21	890.81	1102.00	1073.88	430.97
Supplementary capital (Tier B)	308.89	292.83	385.49	374.58	239.43
Total capital	1545.43	1183.65	1487.49	1448.46	670.40
Required capital	1965.12	1769.77	1496.47	1388.20	1255.64
Capital excess or shortage	(419.69)	(586.13)	(226.66)	60.26	(585.24)
Foreign exchange business					
Export	2654.34	2500.45	2162.78	1941.31	1817.08
Import	15432.56	10801.36	11987.70	7798.49	6516.51
Remittance	2122.43	1652.52	1850.32	1453.43	1087.51
Number of employee					
Officers	3456	3757	3969	4178	3941
Staff	1766	1681	1677	1736	1728
Total	5222	5438	5646	5914	5669
Other information					
No. of work station	25	25	25	25	25
No. of corporate branch	55	55	55	55	55
No. of foreign correspondents	453	444	462	468	454
No. of branches	566	562	554	535	528
No. of shareholder	4987	4897	5268	5248	5737

Chart- 08: Overall performance of rupali bank limited.

Source: Annual reports of RBL (2013 – 2017)

Year wise capital and reserve of rupali bank limited:



Chart -09: Year wise capital and reserve (in cr.)

Source: Annual report (2013-2017)

Net profit of rupali bank limited:

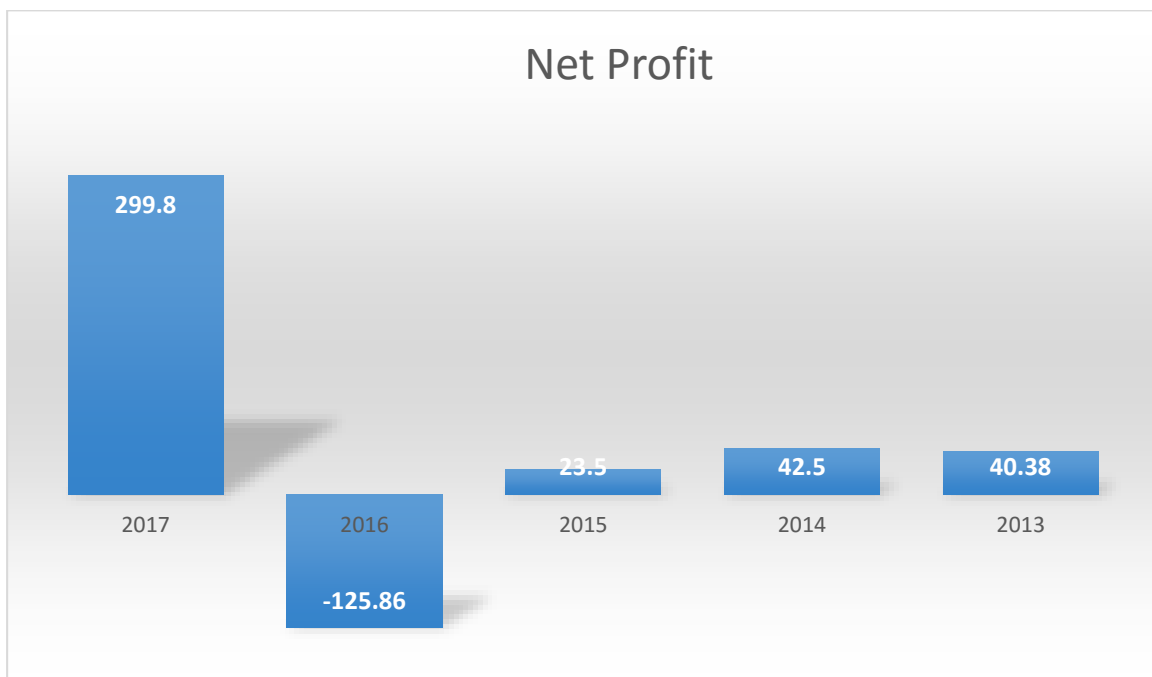


Chart - 10: net profit (in cr.)

Source: Annual report (2013-2017)

Sector wise credit distribution of rupali bank limited:

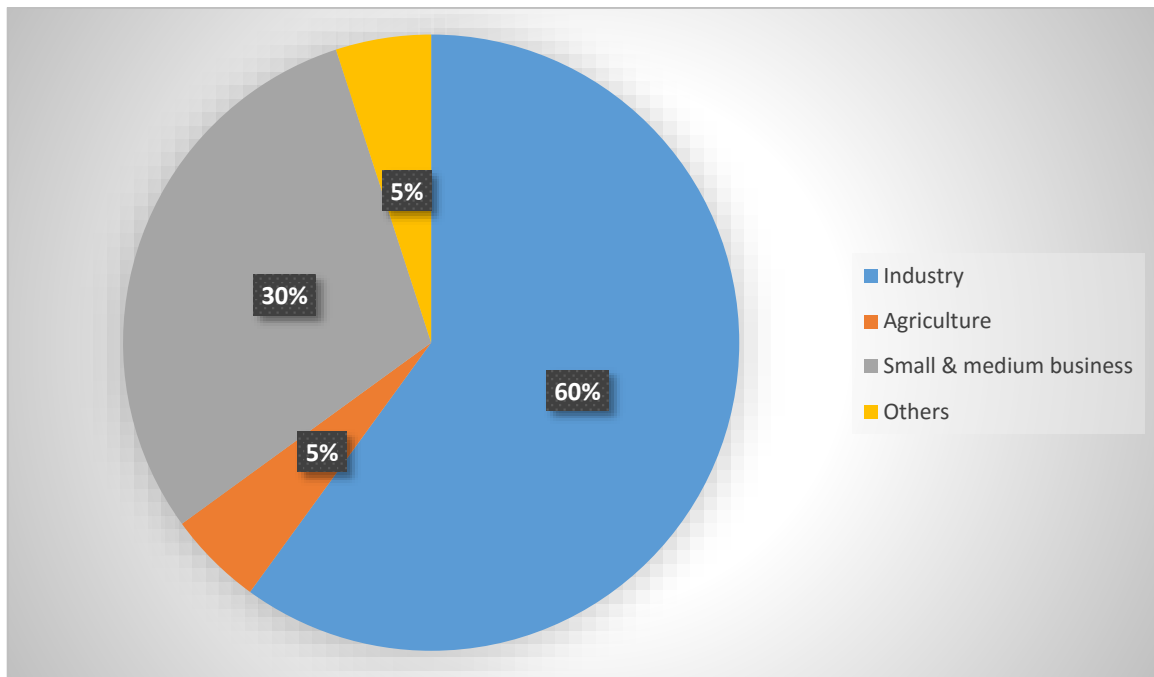


Chart - 11: Sector wise credit distribution

Source: Annual report (2017)

Non-performing loan of rupali bank limited:

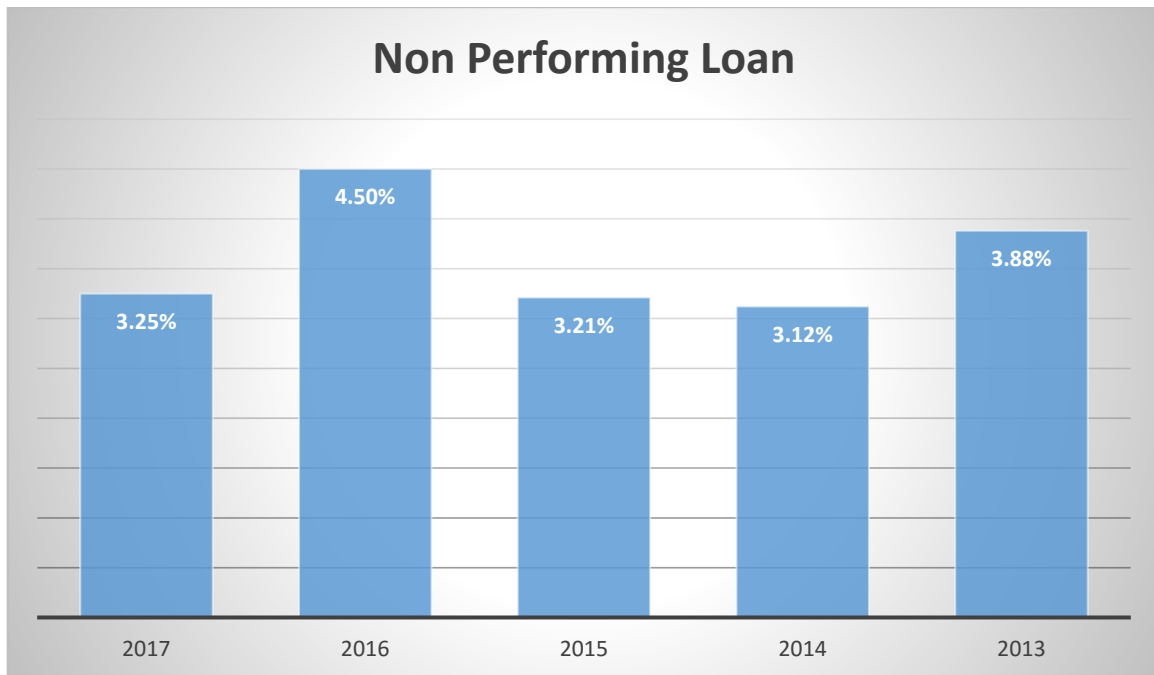


Chart - 12: Non-performing Loan

Source: Annual report (2017)

Chapter: 4

Analysis of Customer Satisfaction Level:

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Analysis of the customer’s satisfaction level of rupali bank limited, compare with a private bank (southeast bank limited):

A customer satisfaction level depends on several factors, among them credit department in one of them. If the bank get any complain they try to write down the complaint to the complaint box and try to take the action against the particular complaint as soon as possible. To find out or show the customer satisfaction level, prepare a set of question and try to ask them and try to know the answer of them. 20 regular clients of the rupali bank limited and 20 regular clients of a private bank (southeast bank limited), are selected for the survey, like as:

The survey question:

- The credit process of rupali bank as well as southeast bank are satisfied?
- The loan package and social responsibility of rupali bank as well as southeast bank are satisfied?
- The employee’s level of efficient of rupali bank as well as southeast bank are satisfied?
- The interest rate of credit and charge of deposit of rupali bank as well as southeast bank are satisfied?
- The overall performance level of rupali bank as well as southeast bank are satisfied?

Show the customer satisfaction level of rupali bank limited:

Statements of the clients: SS (strongly satisfied), S (satisfied), N (neutral), DS (dis - Satisfied), SDS (strongly dis - Satisfied)	SS	S	N	DS	SDS
Are the credit process of rupali bank satisfied?	8	4	2	5	1
Are the loan packages and social responsibility of rupali bank satisfied?	15	3	2	0	0
Are the employee’s level of efficient of rupali bank satisfied?	7	7	2	2	2
Are the interest rate of credit and charge of deposit of rupali bank satisfied?	15	5	0	0	0
Are the overall performance level of rupali bank satisfied?	10	6	4	1	0

Chart- 13: Customer satisfaction level of rupali bank limited.

Source: Survey and primary data.



Chart: customer satisfaction level

Source: primary data

Show the customer satisfaction level of southwest bank limited:

Statements of the clients: SS (strongly satisfied), S (satisfied), N (neutral), DS (dis - Satisfied), SDS (strongly dis - Satisfied)	SS	S	N	DS	SDS
Are the credit process of southwest bank satisfied?	12	4	2	1	1
Are the loan packages and social responsibility of southwest bank satisfied?	7	4	5	2	2
Are the employee's level of efficient of southwest bank satisfied?	15	5	0	0	0
Are the interest rate of credit and charge of deposit of southwest bank satisfied?	5	5	6	2	2
Are the overall performance level of southwest bank satisfied?	10	4	3	2	1

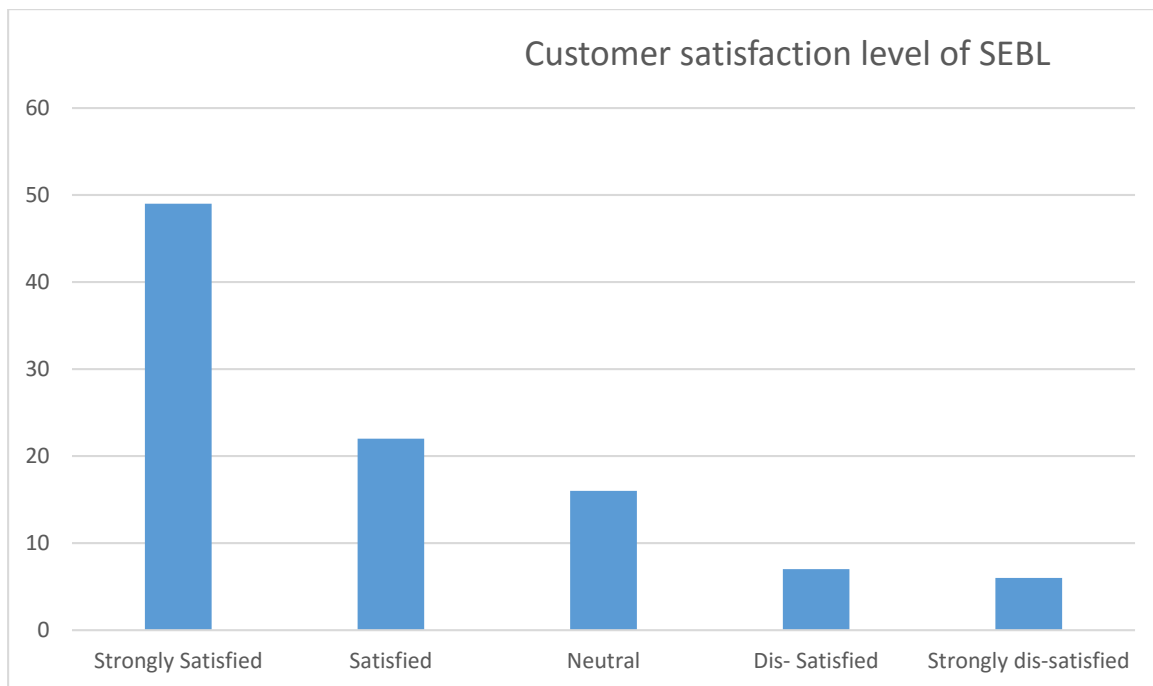


Chart- 14: customer satisfaction level

Source: secondary data.

Comparison:

To analysis those information, we would say that the customer satisfaction level of rupali bank limited is more than a private bank (southwest bank limited). There are some issue in rupali bank, which helps it meet the customer needs, want and help to achieve its goals, like as:

- More secure
- Lower cost and
- Different social responsibility etc.

Those type of elements are absent to the private banking sector. But some sector of the private bank are more efficient than the sate-owned bank, those things are helpful to achieve its goals.

Chapter 5

Findings

Finding:

The effect of credit is very much vital for a financial institution. Different types of credit schemes serve as the major source of revenue generation for the bank, and this process need to be handled with a lot of care. Successful credit application will have a positive impact to attain the mission and vision and ultimately to develop the wealth maximization objectives of the bank. This report deals with different type of credit for consumers of rupali bank limited. The credit schemes of the rupali bank limited, helped to achieve a great deal with the high performance. The rupali bank has been able to retain its high performance through different type credit products, such as: SME credit, business instalment credit, mortgage and personal credit for its consumers. During my internship period, several findings of the bank, which found are given below:

- The performance of rupali bank limited is constantly expanding and improving.
- The credit department of the rupali bank limited is enable to ensure a smooth credit system.
- The employee of the rupali bank limited pay enough time and proper attention during the credit sanction to the customer.
- The rupali bank limited creates a strong brand image to the customer by providing the better service.
- It is a state-own financial institution, that's way it maintain the proper guideline of the government and Bangladesh bank.
- The capital reserve of the bank is increasing over the previous period, which contain a strong positive corporate image.
- It impose high charge to the online transaction and the credit.
- It has the enough capacity to provide the credit and id maintain the liquidity to the bank.
- Although the current offering of rupali bank limited for the personal credit is a lucrative but still there is a scope for further improvement which would be beneficial for the bank and the clients.
- The loan sanction process of rupali bank limited is very lengthy.
- Most of the time it provide the loan to the big industrial sectors, they ignore the SME sectors and agriculture sector, which pay a vital role in development of the country.

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- The loan disbursement process of rupali bank limited is approved by the head office, which creates the problem for the branch to choose the right person.
- The employee of the bank and related person need to be trained for the increases of the betterment service.

Every financial institutions like, rupali bank limited has been played an imperative role in strengthening the economic infrastructure of the country. Day by day the number of credit applicant is increasing for the product of the rupali bank limited. The performance of the rupali bank Limited's product shows the clear indication about the increasing trend of the products customer base. However, during my internship period I try to identify some loopholes of the program which needs special attention. I hope that, if the existing problems are addressed properly the bank will be able to expand the program as per their target and it will continue to provide more revenues in maximizing the wealth of the bank.

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Chapter 6

Recommendation and

Conclusion

Recommendation:

We know a word that the rupali bank limited is a well-known state bank in the country, for providing the better service. I find out some sectors where it necessary to develop, during my internship period, my observation and discuss with the clients and employee, like as:

- To decentralized the credit section of the bank.
- Apply the proper online banking facilities.
- Credit is the most crucial part of the bank, that's way it need to train or expert person to handle the credit process.
- Credit sanction of the bank is too much lengthy, which creates the customer demotivate so it need to sanction the credit in short time.
- To upgrading the skills of the employee, it need to attain the seminar and various training program.
- They should try to provide the credit to all the economic sectors (SME, Agriculture, etc.) Not to a particular sector.
- It should reduce the cost of interest, which creates attract to the clients.

The rupali bank should prepare a comprehensive manual, which known as “Credit Operations Manual” which should be practiced in every sphere of credit activities.

A team constituting key individual from various divisions of the rupali bank will prepare the Manual under direct of supervision of General Manger, Operations and Administration of the Bank. Then the report will be sent to Managing Director for reviewing again. Finally, Board of Directors of the bank will finalize the Credit Manual. Then The Credit operation manual should be sent to every Branch of rupali bank limited for implementation of standard practices. The credit manual will be updated continually by issuing circulars to branches.

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Conclusion:

Rupali bank limited is a type of bank, which has to do a lot of things for the betterment of our country. In spite of competition among the bank operating in Bangladesh, rupali bank limited crate a strong position in the market and try to use its core strengths, so that it can match the shareholders' expectations and thus raise their wealth in future through ethical banking and best pricing to their customer. Recently it achieved a satisfactory progress in the area of its operating and earned an impressive operating income over the previous years. Rupali bank limited has to take an initiative, so that it can meet the desire of the govt. and the desire of the people. The bank try to enhance more public services and build up working teams, which ensure to provide the best services to the bank's customers and related person. As well as the bank try to achieve a satisfactory level of progress in all sectors of the bank. Especially the credit division of the bank is very much qualify and try to provide the best service to the clients. The bank always try to compare the performance with another bank, by the process of compare the bank find out the customer expectation and their service quality, if there find any gap the bank try to take the proper step to reduce the problem and ensure the better service to the clients. We live in Morden age. We cannot think our daily life without online activities. Online Banking is the demand of today's dynamic world, to fulfil the demand the rupali bank limited is heading towards implementation of online banking. During the sanction of credit the bank try to ensure the profitability of the bank and analysis the creditability or credit worthy of the client. At last, say that the rupali bank stand successfully in this competition era for its strengths and commitment to assure the best service to the clients.

Chapter 7

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