



# **Internship Report**

**On**

# **Credit Management Analysis of Rupali Bank Ltd.**



# **Daffodil** *International* **University**

**An Internship Report  
On  
Credit Management Analysis of Rupali Bank Ltd.**

**Prepared for**

**Professor Dr. Mostafa Kamal**  
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**Prepared By**

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Program: MBA  
Major in Finance

Date of Submission: 5<sup>th</sup> June, 2021

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## Letter of Transmittal

5<sup>th</sup> June, 2021

**Professor Dr.. Mostafa Kamal**

Dean (Academic Affairs DIU) &

Professor, Department of Business Administration

Daffodil International University (DIU)

Datta Para, Chou Baria

Ashulia Model Town, Savar, Dhaka

**Subject: Submission of the Internship Report.**

Dear Sir,

It is a great pleasure for me to submit my internship report on “**Credit Management Analysis of Rupali Bank Ltd**”. I have prepared this report as a partial fulfillment of the semester. I have attempted my level best to set up this report to the necessary standard. It was surely an extraordinary open door for me to compose on this paper to complete my hypothetical information in the practicum field.

I offer my heart full thanks to you to experience this report and make your important remarks.

Yours truthfully,

---

**Shimul Sarker**

ID # 201-14-219

Program: MBA

Major in Finance

Daffodil International University



## Acknowledgement

As an issue of first criticalness I should offer my appreciation to the Almighty Allah, whose elusive bearing helped me to finish this report.

This report has not quite recently given me some significant experience, all the while it has made me grateful to some extremely obliging and capable people. By working there as an understudy, I have adjusted such countless things which are amazingly valuable for me in future.

At unquestionably the beginning stage, I have to thanks my academic boss **Professor Dr.. Mostafa Kamal** sir who encouraged me to make this report and besides gave me each central help and bearing. He was valuable and pleasing person.

Finally, my most significant appreciation and uncommon much appreciation goes to genuine **Md. Aminul Islam (SPO)**, for growing his assistance in completing this report. Who helped me a lot during my transitory position period with significant advices, heading and imperative information?

Additionally, last yet not the least; I should thank all the staff working at SBL. They made nature amicable and bravo to understand the endeavor. Without their assistance and co-movement, this report most likely won't have come around.

I furthermore apologize liberally for any barred name whose responsibility was in like manner correlative for any possible edge.



## **Supervisor Declaration**

This is to certify that **Shimul Sarker** bearing ID number **201-14-219**, Program **MBA**, Major in **'Finance'**, Business Administration, and DIU- University has completed his internship in **“Credit Management Analysis of Rupali Bank Ltd.”** Elenga bus stand branch, Tangail under my supervision. He has always maintained communication with me and has taken necessary advice from me to prepare this report. Finally, under my guidance and supervision, he has successfully prepared this internship report on **“Credit Management Analysis of Rupali Bank Ltd. at Elenga bus stand branch” Tangail** in this semester.

---

**Professor Dr. Mostafa Kamal**

Dean (Academic Affairs DIU) &

Professor, Department of Business Administration

Daffodil International University (DIU)



## Student Declaration

I am **Shimul Sarker**, understudy of Master of Business Administration (MBA), under the Business Administration at DIU—University pronouncing that this entry level position report on the subject of "**Credit Management Analysis of Rupali Bank Ltd. at Elenga Bus Stand Branch, Tangail.**" have been arranged distinctly for the satisfaction of the semester as the incomplete prerequisite of the Master of Business Administration (MBA).

I therefore, pronounce that this report has been exclusively arranged by me and as far as I could possibly know and experience which was assembled through work in Rupali bank ltd. It has not been set up for some other reason, reward, or to introduce anyplace.

Thanking you,

---

**Shimul Sarker**

ID # 201-14-219

Program: MBA

Major in Finance

Daffodil International University (DIU)



## Executive Summary

I have prepared my internship report based on the three months long internship program that I have successfully completed in Rupali Bank Ltd. Largest Bank in Bangladesh as a requirement of my MBA program in Daffodil International University. This report is focus on financial statement analysis of Rupali Bank Ltd.

The first chapter shows different aspects of report like introduction, objective of the report, scope of the report, limitations.

In Second chapter shows company overview. In this section different important data about Rupali Bank Ltd. is provided like Background of the organization, corporate information of the organization, corporate governance, mission, vision, Products and services, Porter's five forces and SWOT analysis.

The Third chapter is all about the project. Definition of credit and credit management, also criteria, objectives, credit policy and percentage of credit department.

In chapter four based on analysis of credit management.

In chapter five I mentioned Findings and Recommendations, Conclusion, References.



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## Abbreviation

Short Name	Full Meaning
Ltd	Limited
RBL	Rupali Bank Limited
BOD	Board of Directors
MD	Managing Directors
DMD	Deputy Managing Directors
GM	General Manager
DMG	Deputy General Manager
AGM	Assistant General Manager
SPO	Senior Principal Officer
SWOT	Strengths, Weaknesses, Opportunities, Threats
CPA	Certified Public Accountant

# *Chapter 1*

## *Introductory Part*

## 1.0 Introduction to the Report

This report focuses on “**Credit Management Analysis of Rupali Bank Limited-Elenga Bus Stand Branch, Tangail**”. Now the world is a competitive world. So, the bank should provide various services. In modern age, peoples want more easy way to collect their money and paid their tax and interest from bank. Rupali Bank provides various loans to the people like Business loan, Personal loan, Micro credit, rural loan etc. I work on credit management analysis because; 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.

### 1.1 Objective of the Report:

#### 1.1.0 Board Objective:

The general objective of the study is to know about the credit management system at Rupali Bank Limited as well as to view the current status of overall loan condition of RBL.

#### 1.1.1 Specific Objectives:

- To find out the overall activities of credit management system.
- To represent the procedures that bank follows for lending to the customers.
- To describe the detailed operational procedure of the different credit facilities.
- In which way RBL do site visit.
- How they recover the bad debts and get back the uncollected advances.

## 1.2 Scope of the study:

The temporary job report bears the respondent examination part where I have investigation some inside and outside factor to get some data, with the goal that I can communicate the genuine situation of the bank. I have an assumption that, my temporary job report's outcome could be utilized for development of credit the board framework in the bank. However, the fundamental motivation behind the report is to just communicate or gauge the credit the board framework as opposed to anticipating anything's, if the administration of the bank acknowledges my exploration reports results they can utilize my finding and suggestion to improve their action based on my temporary position report.

## 1.3 Methodology:

I will design the data of the study in the following way:

**Primary data sources:** Primary data has been gathered through:

- Face-to-face interview
- Semi-structured interviews
- Survey questionnaire

**Secondary data sources:**

- Leaflets and manuals of Rupali Bank Ltd.
- Articles,
- Journals,
- Newspapers are the secondary data sources.

## 1.4 Limitation of the Study

In this internship period I have faces some problems to collecting report information and faces some differences. This restriction create problem to gaining knowledge about some areas of bank. Some statement of problems is:

- ❖ Difficulty to understand customer needs who is uneducated.
- ❖ Restricted to go in cash side.
- ❖ Lunch time is not fixed
- ❖ Value of the customers is different.
- ❖ Not given permission all areas to work, some government allowance areas are not allowed to work.



## *Chapter 2*

# *Organizational Part*

## 2.1 Background of the Organization:

There are several state-owned commercial banks 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 operating 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 maximizing 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.

## 2.2 Corporate Information of the Organization

<b>Name of the Company</b>	<b>Rupali Bank Limited</b>
Chairman	Mr. Monzur Hossain
CEO & Managing Director	Mr. Md. Obayed Ullah Al Masud
Company Secretary	Mohammad Najmul Hoda(DGM)
Legal Status	Public Limited Company
Genesis	Rupali Bank Limited has been incorporated on 14 December 1986 under the Companies Act 1913 after taking over and acquiring as a going concern the undertaking and businesses of Rupali Bank with all of its assets, liabilities, benefits, rights, powers, authorities, privileges, borrowings and obligations. Rupali Bank, which initially emerged as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks

	(Nationalization) Order, 1972 (President's Order No. 26 of 1972), has now become a state-owned commercial bank (SCB) through a vendor's agreement dated 15 November 2007.
Date of Incorporation	14 December 1986
Registered Office	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Authorized Capital	Tk. 7000 million (US\$ 88.66 million)
Paid-up Capital	Tk. 3765.16 million (US\$ 44.64 million) [Till september 30, 2018]
Number of Employee	5490
Number of Branches	583
Phone-PABX	+88-02-9551624-25, +88-02-9551525, +88-02-9551840, +88-02-9552184, +88-02-9552214, +88-02-955093-4 +88-02-955093-4, +88-02-955093-4 +88-02-9514940, +88-02-9551574
FAX	+88-02-9564148, +88-02-9552671
SWIFT	RUPBDDH
Website	www.rupalibank.org
E-mail	info@rupalibank.org, it@rupalibank.org

Table 1: Corporate Information of the Organization

### 2.3 Board of Directors:

Sl. No.	Name	Status with the Bank
01	Mr. Monzur Hossain	Chairman
02	Mr. Arijit Chowdhury	Director
03	Md. Rizwanul Huda	Director
04	Md. Khalilur Rahman	Director

05	Mohammad Delwar Hossain	Director
06	Mohammad Abdul Baset Khan	Independent Director
07	Mr. Md. Obayed Ullah Al Masud	Managing Director & CEO

Table 2: Board of Directors

## 2.4 Organogram:

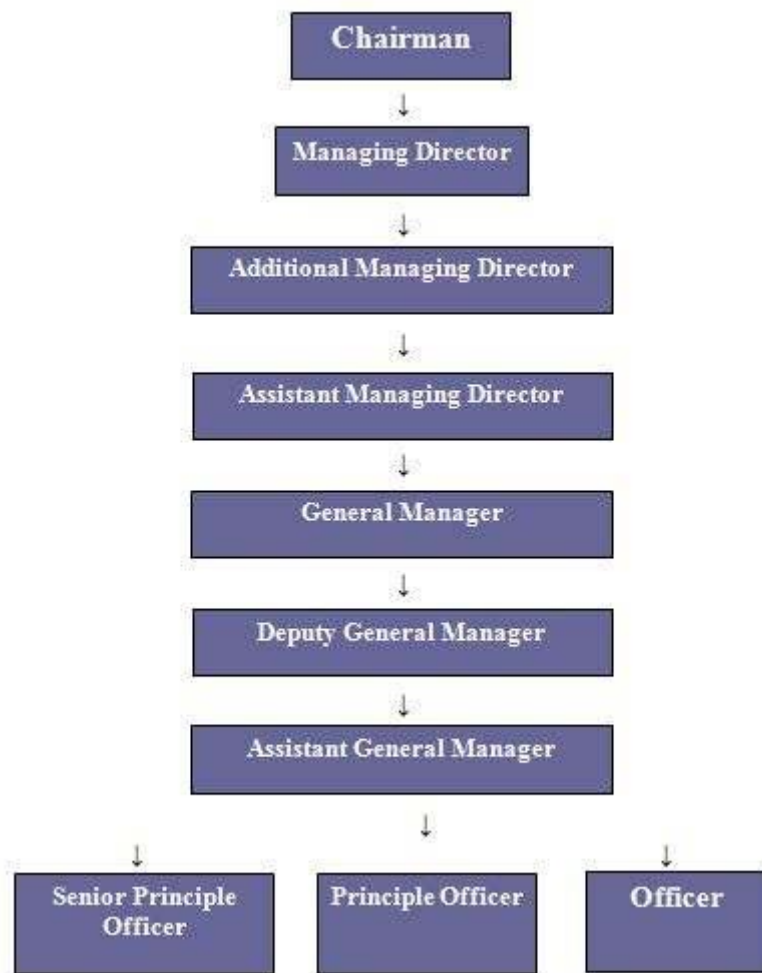


Figure 1: Organogram

## 2.5 Mission and Vision:

### 2.5.1 Our Mission:

- ✚ Developing the moral qualities and attempt to meet its client's monetary necessities and needs.
- ✚ To make monetary progress, it attempts to grow long haul associations with its clients.
- ✚ It offer compensating vocation openings and develop its staff responsibilities.
- ✚ To accomplish the human asset with the prevalent characteristics, administration bundles and mechanical framework, it attempts to creative work consistently.

### 2.5.2 Our Vision:

The vision of Rupali Bank Limited is to grow its faithful client dependent on the known as the monetary accomplice of decision, which constantly surpasses client assumptions.

## 2.6 Services of the Organization:

### Our Core Business:

	Trade Finance		Investment	
Corporate Banking	Loan Syndication		Government	Treasury
Project Finance	Foreign	Exchange	Function	
SME Finance	Dealing		Money Market Operation	
Remittance	International Trade		Rural and Micro credit	
Lease Finance	NGO-Linkage Loan		Capital Market Operation	
Consumer Credit	Consumer Credit		Special Small Loan	

### Other Business/Services:

Government Treasury Bonds

Utility Bills Collection

Locker Service

Ancillary Services

A.T.M. Card

Merchant Banking

### RBL Banking Facilities:

- Personal Banking
- Rural Credit
- Micro Credit
- International Banking
- Industrial Financing
- Deposit and Credit Schemes
- SME Banking
- Foreign Currency A/C
- Investment Bond

### 2.7 Porter's Five Forces.

Doorman's five powers, otherwise called P5F was made by Michael E. Watchman in 1979, is a strategy for inspecting the allure of an industry or association. It does as such by seeing five powers which follow up on that industry. These powers are determinants of that industry's or association's

gainfulness. The five powers are:

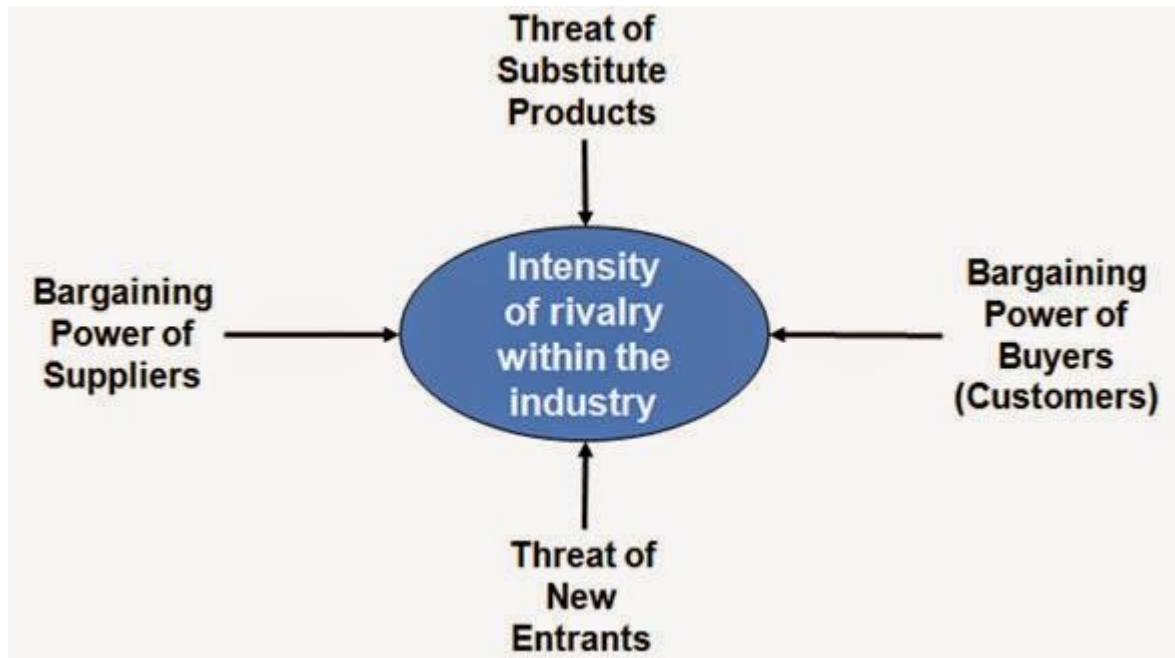


Figure 2: Porters Five Forces

### Threat of new entrants:

Advances in information improvement have totally diminished the impediments to section in the financial business step by step. On account of the allocation of Internet banking, movement channels are as of now not constrained to customary branch Networks. Anticipated customers wherever all through the world could find a good pace and output for banks offering the most noteworthy loan costs or organizations with the best features. Besides, new banks will in like manner have the ability to battle by using IT to diminish their cost and extend their scattering channels. Another factor that cuts down the hindrance to entry would be the low trading cost, for instance, the trading of money from one bank then onto the following. Being an administration controlled bank, Sonali Bank ponders the perils it gets from the new members.

### **Bargaining power of buyer/customers:**

Bartering intensity of clients is moderately low as it is mostly constrained by the administration. Here, exchanging costs are low for clients to leave Rupali Bank Ltd and simple to pick up banking administrations from different banks for the clients. Despite the fact that there are other Government banks, for example, Janata Bank, Agrani bank and so forth, it isn't worked based on client deals.

### **Threat of substitutes:**

As far as danger of substitutes, the financial business faces an expanding number of substitutes despite the fact that deregulation have brought monstrous mergers and procurement. This is for the most part a direct result of the capacity of current broadcast communications to dispense with separation that regularly ruined remote manages an account with no branch organizes in neighborhood markets. Despite the fact that there are relatively few substitutes accessible. The administration 15 has not had the option to think of any imaginative sparing plans to draw in the overall population, along these lines diminishing the danger two of the substitutes to the financial business. In this way, the administrations that are given by Rupali Bank are pretty much equivalent to different banks.

### **Bargaining power of suppliers/depositors:**

For the most part, IT has expanded the haggling intensity of contributors. The rise of tale-banking and web based banking has engaged contributors. Investors can rapidly utilize the web to figure out which bank is offering the most noteworthy financing cost and store their cash there, while purchasers do the inverse (least loan fee) in scanning for advances. In this manner, cost affectability in the business has expanded together with the quantity of substitutes accessible for contributors.



## Competitive rivalry:

Remote and nearby banks presently will in general contend all the more legitimately with each other over a similar gathering of buyers. Government banks are the immediate contenders of Rupali Bank Ltd that are making progress toward a similar piece of the overall industry and clients. Furthermore, nearby banks have a long haul trust relationship with their clients, which despite everything give them a bit of leeway? The nearby banks are quick to impersonate and since the financial framework is a straightforward one, impersonation is simple, in this way expanding the battle between the contenders. Other nearby banks are attempting to catch the lower center and the center working class portion that are as of now the clients of these banks. With their moderately low loan costs charged to the clients and higher premium compensation rates contrast with Rupali Bank Ltd, they are solid dangers as they have very lower changing expense to the clients.

## 2.8 SWOT Analysis of Rupali Bank Ltd.

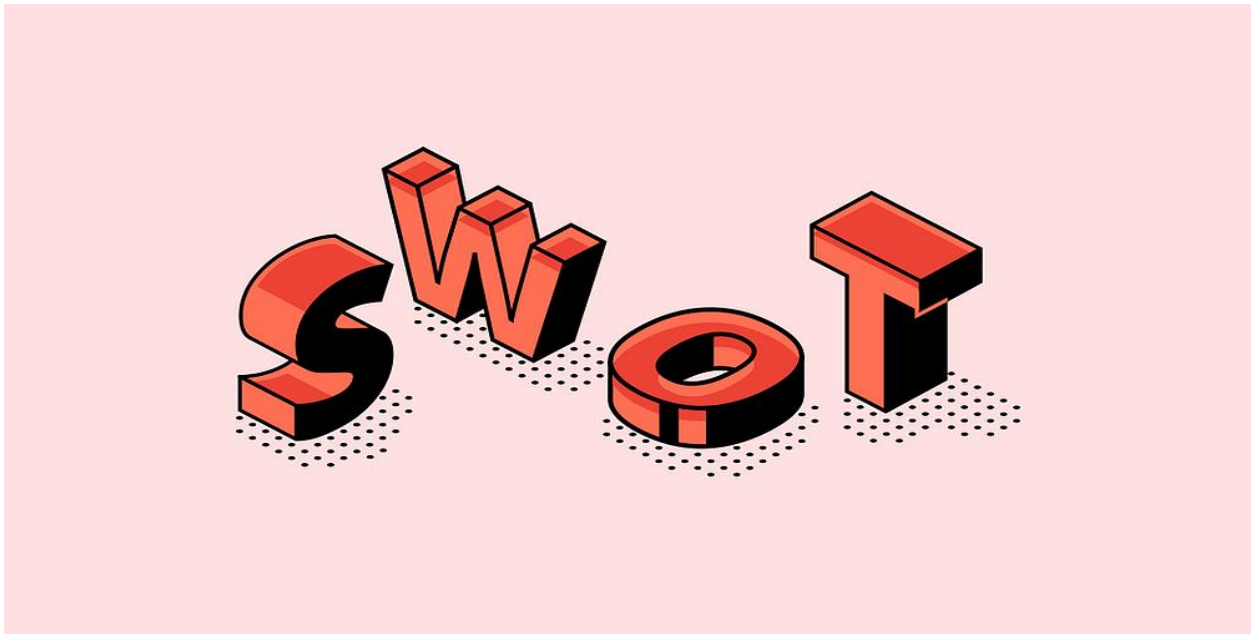


Figure 3: SWOT

### **Strengths:**

- Strong Management (Rupali Bank Bangladesh)
- Good Customer Service (Rupali Bank Bangladesh)
- Economies of Scale (Rupali Bank Bangladesh)
- Brand Name (Rupali Bank Bangladesh)
- Training System for Staff (Rupali Bank Bangladesh)

### **Weaknesses:**

- High Debt Burden (Rupali Bank Bangladesh)
- Insufficient workers (Rupali Bank Bangladesh)
- Lack of New Technology (Rupali Bank Bangladesh)
- Weak Supply Chain (Rupali Bank Bangladesh)
- Lack of Motivation (Rupali Bank Bangladesh)

### **Opportunities:**

- Online Banking (Rupali Bank Bangladesh)
- Banking Software (Rupali Bank Bangladesh)
- Expert Employee (Rupali Bank Bangladesh)
- Branch Expansion (Rupali Bank Bangladesh)

### **Threats:**

- Internal Competition (Rupali Bank Bangladesh)
- Government Regulations (Rupali Bank Bangladesh)
- Change in Tastes of Customers (Rupali Bank Bangladesh)
- Substitute Products (Rupali Bank Bangladesh)

## *Chapter 3*

# *Credit Management Analysis*

### **3.1 Definition of credit:**

Credit is quite possibly the most significant and genuine errand of the bank. Which sorts of chiefs or constitution are carefully kept up by the bank, credit is one of them. Credit implies the capacity of a bank to give the advance to individual or gathering, to whom required cash and the receivable party of the advance make guarantee to reimburse the advance in future with its advantage, which normally known as "premium" and the part guarantee that they are qualified to get the benefit from the bank. Credit is a piece of force of the bank.

### **3.2 Definition of Credit Management:**

Quite possibly the most weak undertakings of the bank is to recuperate the provable advance from the client. Credit the executives is the cycle which gives the confirmation that, the offered credit to the client is recoverable. In credit the executive's interaction; include a few people who known as credit administrator. They for the most part keep up the cycle.

### **3.3 Objective of credit management process:**

The Rupali Bank credit the board cycle, there are some particular destinations for acknowledge the executives like as: Make choice to considering as far as possible.

- ✚ Examination the adequate degree of danger.
- ✚ Attempt to expand the abundance boost.
- ✚ Attempt to limit the non-performing credit movement.
- ✚ Examination the degree of protection from the advance and so on.

### 3.4 Credit policy of Rupali Bank Limited:

As I notice prior, the credit is quite possibly the most fundamental undertaking of the benefit making bank, for that each bank ought to have an alternate and special credit strategy. Like that Rupali Bank restricted has the credit strategy, which follows to loan the cash as credit to its client or customer. It was established for giving the term credit, working capital advance, and other a wide range of monetary help of banking offices to speed up the development of improvement to little and medium mechanical areas in Bangladesh. The approach of Rupali Bank restricted is "guarantee to all the more likely assistance". Rupali Bank restricted formed the strategy to consider some level headed, as:

- ✚ It is an express own organization, that is way it considers the benefit as well as consider the financial turn of events.
- ✚ In any event, half of the advance capable asset to give the little and medium mechanical area as credit, as indicated by the update and articles of relationship of bank.
- ✚ Appropriately illuminate the representative about the credit strategy so they serve appropriately.
- ✚ Put resources into that field which give guarantee to return the acknowledge, just as check the past Credit foundation, check the current economic situation of the borrower and credit value of the borrower.
- ✚ To guarantee the satisfactory protection from credit.
- ✚ To diminish the loaning cost and intricacy, during authorize the credit and so forth

### 3.5 Evaluation of credit appraisal of Rupali Bank Limited:

- ✚ Plainly characterize the motivation behind credit.
- ✚ Obviously characterize the reimbursement strategy just as wellspring of reimbursement technique.
- ✚ Unmistakably characterize the worries of bank's productivity.
- ✚ Unmistakably characterize the danger taking limit of the specific customer.

- ✚ Typically a client cannot taking the 10% of the free hold of the specific bank, yet it is conceivable with the affirmation of top managerial staff.
- ✚ Laws and guideline will uphold the credit application and so forth.

### 3.6 The interest rate of Rupali Bank limited:

The interest rate of this bank is given below:

Sl No.	Particulars	Interest Rate
1	Business loan (term)	9%
2	Business loan (continuous)	9%
3	Business loan (continuous)	13%
4	OD against RTBS	14%
5	OD against RDBS	13.50%
6	OD against FDR	7.25%
7	OD against RMSS	9%
8	OD against RMSS	9%
9	Shahaj 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	Cash credit hypothecation	7%

Table 3: The interest rate of Rupali Bank limited

### **3.7 Different types of credit facility of Rupali Bank limited:**

Credit is the most exercises, which is given by the each monetary foundation incorporate Rupali Bank restricted. It is the way toward making the benefit to the organization. There are various sorts of field, where it gives credit to various reasons. It gathers gives capable assets to credit from the client however store. It centers the pace of interest, during the hour of store and giving credit. The distinctive pace of revenue is benefit or loss of the bank. The offer capable fields of giving credit of Rupali Bank restricted are given beneath:

#### **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 restricted is general given the credit as present moment and long haul to the business.

#### **Overdraft:**

Overdraft is a one sort of credit, which give by the bank to the client against current bookkeeping. For over drafting offices the client pull out more cash than the client store measure of cash.

#### **Working capital credit:**

Now and again the bank gives the essential add up to the business or organization for playing out the everyday or persistent exercises of the specific establishment.

#### **Cash credit:**

Money credit is a momentary financing, however it is endorse against contract. Now and then the bank keep the situation of the specific resources, which known as vow and authorization the credit. The bank keeps the promise until reimbursement of the credit.

### Export credit:

More often than not the banks give the credit to the reason for trade office. That sort of credit is changed from the fare cycle. The bank give PC (pressing acknowledge), otherwise called trade credit. The motivation behind the credit is to give the vital cash, which need to the producer to make the item capable for trade.

### Corporate credit:

The credit of the corporate segment is the biggest credit part of the Rupali bank, which whole the credit the executives of the bank and it is overseen by the mechanical credit division of the bank. These kinds of huge credits are disseminated in accordance with the credit strategy of the Rupali Bank restricted. The bank circulated the modern credit in various areas, as: Garments industry, Textile industry, Engineering, Frozen Food, Chemical, Transportation, Footwear, Hospital, Ceramics and Plastic industry. The bank consistently gives the need to the pressing factor areas, which uphold the public economy of the country.

### 3.8 The Credit of Small and Medium Enterprises:

Little and medium undertakings are recognizing as the driving force of financial development and business age for economical industrialization, in the area of created and agricultural nations of the world. In Bangladesh it assumes an indispensable part in its economy by giving quick industrialization of little and medium endeavors. Rupali bank restricted has attempted the little and medium undertakings financing exercises by the development of credit to the specific areas. The bank presented 4 items for SME financing, as:

Name of credit	Up to amount
Shahaj Rin	Up to tk. 2 lac.
Peshajibi Rin	Up to tk. 5 lac.
Peshajibi Rin	Up to tk. 5 lac.
Peshajibi Rin	Up to tk. 5 lac.

Table 4: The credit of small and medium enterprises



# *Chapter 4*

## *Financial Data Analysis*

### 4.1 Problem Statement:

Client at some point gave wrong data purposefully and inadvertently and representatives at some point recorded accidentally which can make intricacy in clients in the account cycle.

### 4.2 Background of the problem:

- Many customers cannot give accurate information. Suppose designation, Nature of business, month-income, present address, permanent address.
- Some customer gives wrong phone number,
- Sometime Bank employees may make mistake about recording wrong information that has given to the customers.
- Customers forget signature and cannot give accurate nominee information; they are so many wrong information and mistake them.
- The main problem of customer NID number, customers give a Photocopy of National ID card /passport/birth certificate with a photo, But Photocopy not clear, two copies of photographs of every signatory (must be attested by Introducer). &Nominee.
- Some account holder gives previous two- or three-years photo that is a not verify the customer present photo, that's why many forms pending working.

### 4.3 Project Timeline:

Task	Mar-Apr (25-10)	April (11-20)	April (21-25)	Apr-May(26-05)	May (6-15)	May (16-25)
Literature Search and Review						
Report preparation						
Data collection						
Data processing						

Data analysis					
Final Report writing					
					<b>Total = 90days</b>

Table 5: Project Timeline

#### 4.4 Budget Information:

There is the budget of the whole report, which I need to expense for the purpose of this report.

Description	Amount (Taka)
Transportation cost	2500
Phone call Cost	200
Internet Bill	1000
Printing & Binding cost	1000
Other expenses	500
<b>Total Cost</b>	<b>5200</b>

Table 6: Budget information

#### 4.5 The overall performance of Rupali Bank limited, last 5 years

Taka in Core.

Particulars	2019	2018	2017	2016	2015
<b>Income statement</b>					
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
<b>Balance sheet</b>					
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
<b>Capital measures</b>					
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)
<b>Foreign exchange business</b>					
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
<b>Total</b>	5222	5438	5646	5914	5669
<b>Other information</b>					
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

Table 7: The overall performance of Rupali Bank limited, last 5 years

#### 4.6. Year wise capital and reserve of Rupali Bank limited:



Figure 4: Year wise capital and reverse of Rupali Bank Ltd.

#### 4.7 Net profit of Rupali Bank limited:

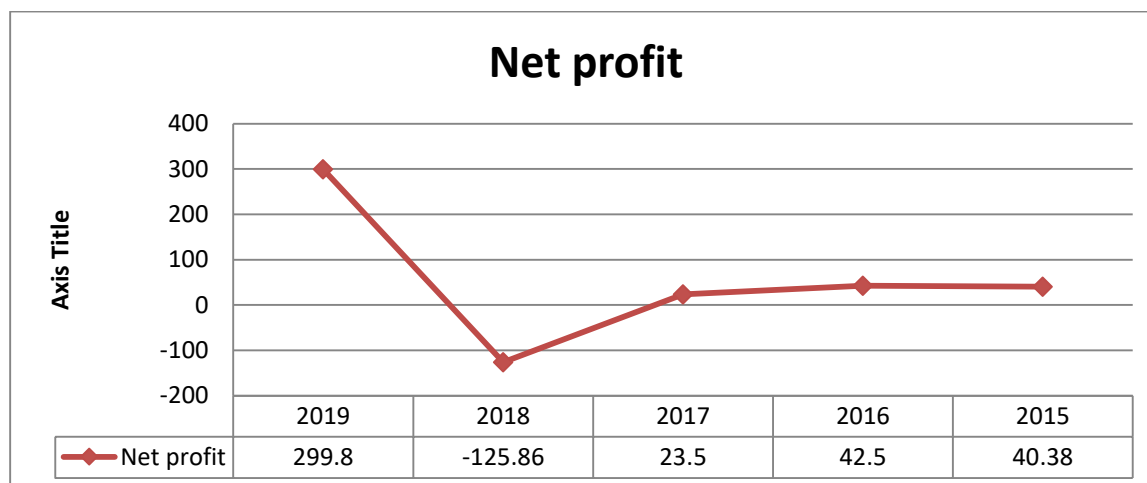


Figure 5: Net profit of rupali Bank Ltd.

#### 4.8 Sector wise credit Distribution of Rupali Bank limited:

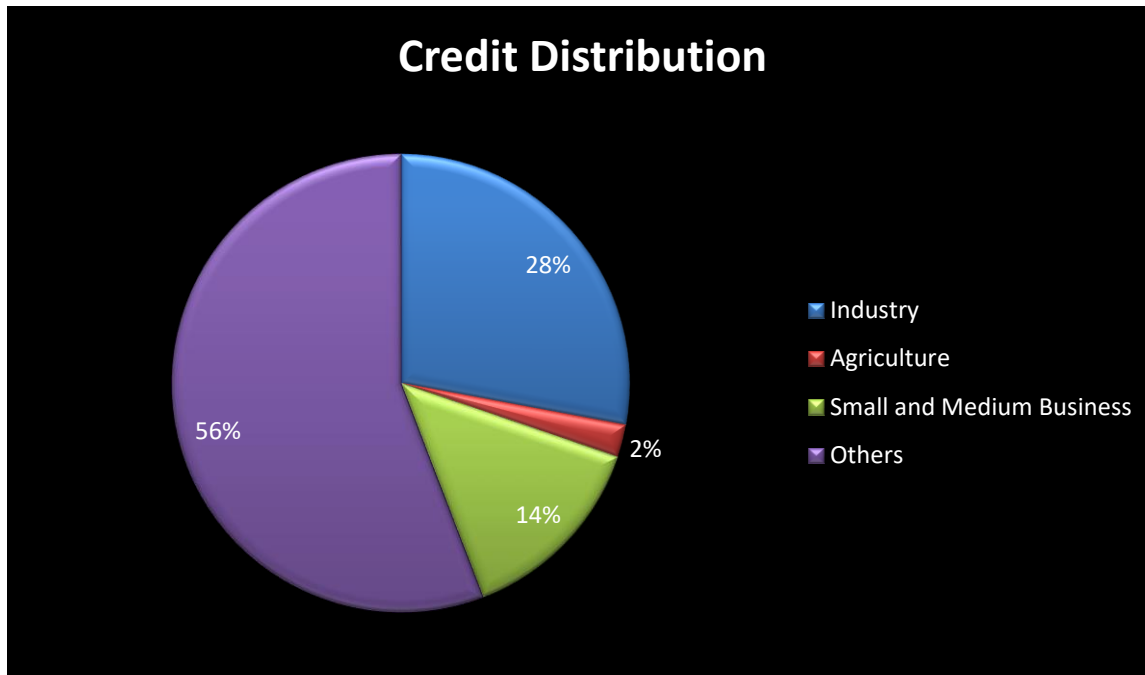


Figure 6: Sector wise credit distribution of Rupali Bank limited

*Chapter 5*

*Findings, Recommendations*

*& Conclusion*



## 5.0 Findings:

After researching, I have some findings which are given below:

- The organization has taken huge time for collecting the credit department.
- Large organization that is why the authority could not proper concentrate on the credit department.
- Often the bank faces pressures from different political, social persons to make consideration in granting loan to their recommended person.
- Lack of proper support from Valuation Company.
- The employee of the Rupali bank limited pays enough time and proper attention during the credit sanction to the customer.

## 5.1 Recommendations:

After doing research, I have some findings. Due to problems of that company I have given some initial solutions to solve the problem immediately. Based on my 12 weak observations in the company, I achieved much practical knowledge. At the time of the company:

- The bank must analyze all evidences of mortgaged property.
- Valuation task should be assigned to confident party.
- Bank need to hire best lawyer to justify the mortgage land.
- The bank should being independent from pressures.
- The bank must keep close follow up after the disbursement.

## 5.2 Conclusion:

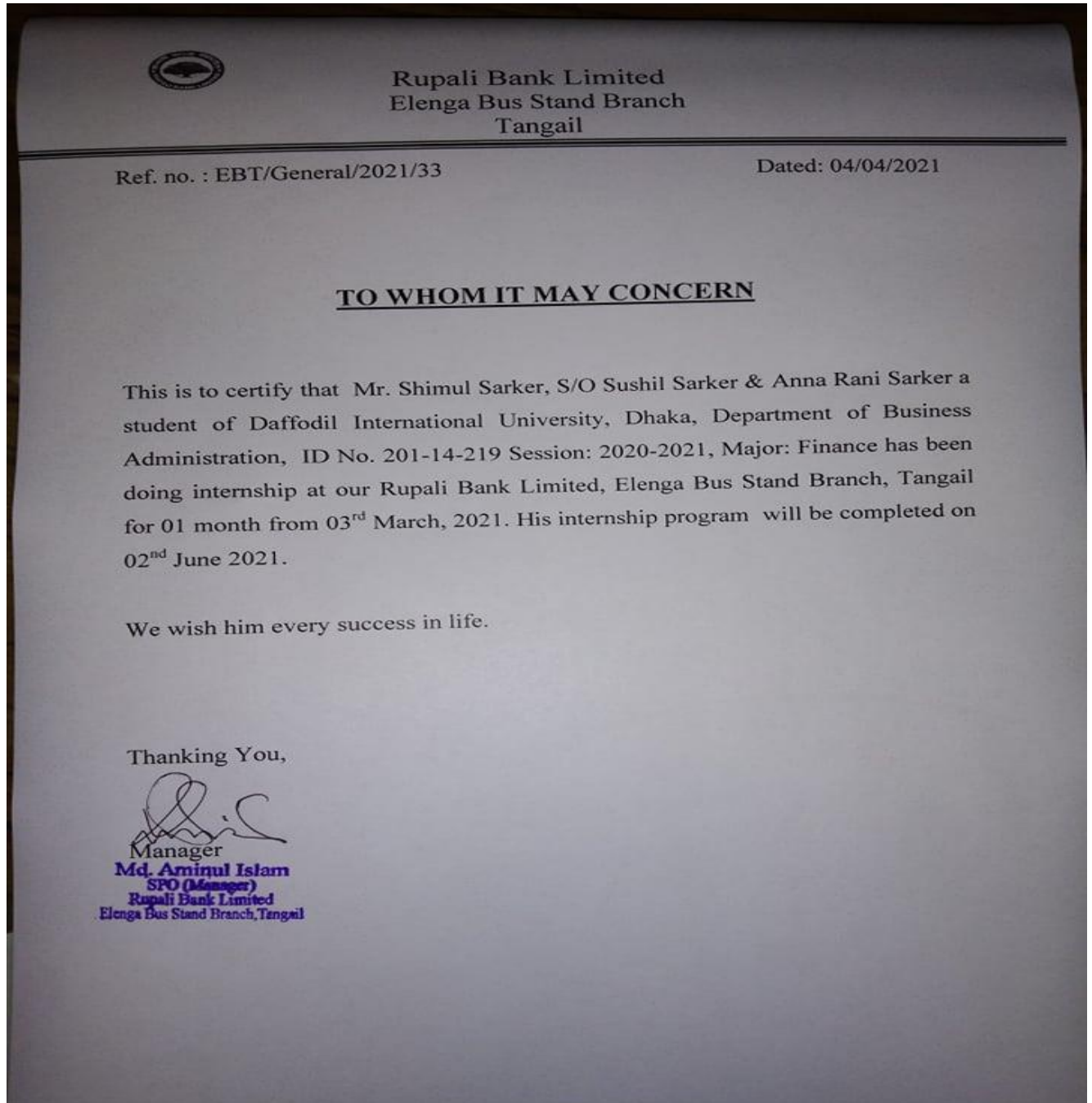
Rupali Bank restricted is a kind of bank, which needs to do a ton of things for the improvement of our country. Despite rivalry among the bank working in Bangladesh, Rupali Bank restricted container a solid situation on the lookout and attempt to utilize its center qualities, with the goal that it can coordinate with the investors' assumptions and subsequently raise their abundance in future through moral banking and best valuing to their client. As of late it accomplished a palatable advancement nearby its working and procured a noteworthy working pay over the earlier years. Rupali Bank restricted needs to show a drive, with the goal that it can meet the craving of the govt. what's more, the longing of individuals. The bank attempt to improve more open administrations and develop working groups, which guarantee to offer the best types of assistance to the bank's clients and related individual. Just as the bank attempt to accomplish an acceptable degree of progress altogether areas of the bank. Particularly the credit division of the bank is a lot of qualifying and attempts to offer the best support to the customers. The bank consistently attempt to contrast the presentation and another bank, by the cycle of look at the bank discover the client assumption and their administration quality, if there discover any hole the bank attempt to find the appropriate way to lessen the issue and guarantee the better support of the customers. We live in Mordent age. We can't think our day by day existence without online exercises. Web based Banking is the interest of the present powerful world, to satisfy the interest the Rupali Bank restricted is going towards execution of web based banking. During the authorization of credit the bank attempts to guarantee the productivity of the bank and investigation the noteworthiness or credit deserving of the customer. Finally, say that the Rupali Bank stands effectively in this opposition time for its qualities and obligation to guarantee the best support of the customers.


### 5.3 References:

- ✚ Rupali Bank Ltd. (2021). Retrieved 05 March 2021, from <https://www.rupalibank.org/>
- ✚ Rupali Bank Ltd. (2021). Retrieved 25 March 2021, from [https://www.rupalibank.org/about\\_display\\_bank\\_glance.php?type=2](https://www.rupalibank.org/about_display_bank_glance.php?type=2)
- ✚ Rupali Bank Ltd. (2021). Retrieved 15 March 2021, from <https://www.rupalibank.org/index.php>
- ✚ Internship Report on Credit Management of RUPALI BANK LIMITED - Assignment Point. (2021). Retrieved 27 March 2021, from <https://www.assignmentpoint.com/business/finance/internship-report-on-credit-management-of-rupali-bank-limited.html>
- ✚ (2021). Retrieved 28 March 2021, from <http://dspace.daffodilvarsity.edu.bd:8080/bitstream/handle/123456789/3151/P11520%20%2816%25%29.pdf?sequence=1&isAllowed=y>

## Appendix

### Certificate



  
Rupali Bank Limited  
Elenga Bus Stand Branch  
Tangail

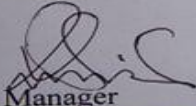
Ref. no. : EBT/General/2021/33 Dated: 04/04/2021

**TO WHOM IT MAY CONCERN**

This is to certify that Mr. Shimul Sarker, S/O Sushil Sarker & Anna Rani Sarker a student of Daffodil International University, Dhaka, Department of Business Administration, ID No. 201-14-219 Session: 2020-2021, Major: Finance has been doing internship at our Rupali Bank Limited, Elenga Bus Stand Branch, Tangail for 01 month from 03<sup>rd</sup> March, 2021. His internship program will be completed on 02<sup>nd</sup> June 2021.

We wish him every success in life.

Thanking You,

  
Manager  
**Md. Aminul Islam**  
SPO (Manager)  
Rupali Bank Limited  
Elenga Bus Stand Branch, Tangail