

Internship report on

**“An Analysis of General Banking Activities of Rupali Bank Limited: A Study
on Hatirpool Corporate Branch, Dhaka”**

Submitted by:
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**This report is submitted to the Department of English, Daffodil International University, in
the partial accomplishment of the degree of BA (Hon's) in English.**

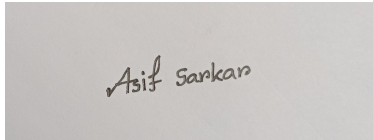
Submitted to:

Nahid Kaiser
Assistant Professor
Department of English
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Submission Date: 26-10-22

Student's Declaration

I, Md. Asif Sarkar, ID: 191-10-2020, declare that the internship report submitted to the Department of English, Daffodil International University is a factual work completed by me, to complete my course “Project Paper” (Course Code: ENG-431) under the program of B.A. (Honors) in English. I was asked to pursue my internship on “The General Banking Activities of Rupali Bank Limited, Hatirpool Corporate Branch, Dhaka” under the supervision of Ms. Nahid Kaiser, Assistant Professor, Department of English, Daffodil International University.

A rectangular box containing a handwritten signature in black ink that reads "Asif Sarkar".

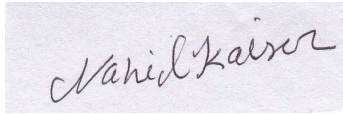
Name: Md. Asif Sarkar

Certificate of Supervisor

This is to certify that Md. Asif Sarkar student of Daffodil International University bearing ID No: **191-10-2020** under Department of English has done an internship report titled "**An Analysis of General Banking Activities of Rupali Bank Limited**" at Hatirpool Branch, Dhaka under my supervision.

This student is found to be sincere and hardworking. He has put a lot of effort on work. This report is an authentic and original piece of work. I recommend it for further commendation to the Department of English, Daffodil International University.

I wish him every success in his future endeavors.



.....
Nahid Kaiser

Assistant Professor

Department of English

Daffodil International University

Acknowledgement

From working at a bank to writing the report and submitting it has been quite a journey. It is called courage, determination, passion, and dedication to be able to complete all the processes. In this journey, I got to admit that I was favored by many. Firstly, I would like to convey my gratitude to the Almighty as he has bestowed me with good health to complete the whole process. Secondly, I am thankful to the Department of English, Daffodil International University for helping me in every way possible to complete my internship report. Likewise, I am grateful to my supervisor Ms. Nahid Kaiser ma'am for her guidance and support. Moreover, it was a great pleasure for me to work at Rupali Bank Limited (Hatirpool Branch) as an intern. I thank all the employees for being friendly and cooperative. I was taught lots of important things throughout my internship tenure. Their responses and well-mannered behavior have helped me to boost my confidence while working. Furthermore, my deepest appreciation and special thanks goes to Md. Razzakul Haider, Manager of Rupali Bank Ltd. (Hatirpool Branch), for extending his support in compiling this report. Last but not least, I must mention the wonderful working environment and group commitment of this bank that have enabled me to observe the banking activities during my internship period of three months. Finally, I convey my sincere thanks to my friends who inspire me on different occasions to complete the report and the course as well.

Abstract

The present paper contains the analysis and discussion of the experience of conducting and observing the banking system in Bangladesh. After the COVID-19 pandemic, the world is returning to its old form with some new additions like maintaining social distance, getting vaccinated as possible, wearing masks, and washing hands. To apply the practical knowledge of accounting or finance-related activities, I think doing an internship in a financial institution is the best option. In the economy of a nation, financial institutions have an exceptionally wide run of exercise. The basic activity of the banking business is to maintain the flow of deposits from depositors to speculators. To do this activity, first they have to collect money from depositors and give it to the investors as a loan. Universal trade, money exchange, collection, and other bill activities. This report is based on the general activities of Rupali Bank, where I will discuss the quality of services provided by Rupali Bank. I had endeavored to bring possible information concerning that specific office and its capacities while I was trying to fix up my internship report. Firstly, I have discussed the starting of the report. Then, at that point, I talked about the company background of Rupali Bank. After that, I have discussed in detail the main objectives of the report. Finally, I have discussed how I got the information and what problems I faced getting this information while I was doing this report.

Table of Contents

Contents	Pages
Declaration.....	ii
Certificate of supervisor.....	iii
Acknowledgement.....	iv
Abstract.....	v
Table of Contents.....	vi
Chapter One: Introduction.....	1
Chapter Two: Background and significant	2
Chapter Three: Methodology.....	3
Chapter Four: Organization Details.....	4-8
Chapter Five: Internship activity.....	9-13
Chapter Six: Limitations of the Study.....	14
Chapter Seven: Observations and Findings.....	15-17
Chapter Eight: Recommendations.....	18
Chapter Nine: Conclusion.....	19
Chapter Ten: References	20
Appendix- 1: Corporate Profile of RBL.....	21
Appendix- 2: Certificate of Internship.....	22
Appendix- 3: Pictures	23
Appendix- 4: Acronyms.....	24

Chapter One: Introduction

At present, the banking sector has grown at a remarkable pace. A major part of the population of Bangladesh is working at Nationalized Commercial Banks, Private Commercial Banks and Foreign Banks. The cultures of these banks are notably different from one another. Their culture was altered and malleable as a result of the nationalization and privatization eras that they experienced. The importance placed on employees, the organization's structure, standards, and values, which vary from bank to bank, all have a significant impact on how well employees execute their jobs. In Bangladesh, the banking industry is adjusting its strategies to reflect the nation's shifting mentality. Their ultimate objectives are being compared to the employees' individual aspirations. People in banks would be able to address issues and enhance individual performance, which in turn would contribute to improved bank performance, if they had a better knowledge of the concept.

I have always been passionate about corporate jobs. Moreover, the reason behind choosing this sector for internship is that it is full of opportunities, adventures, and new experiences while working in a corporate office. Some other reasons for selecting the sector can be explained like this:

to introduce myself to a particular job and a particular profession.

to gather ideas about the current scenario of corporate jobs in Bangladesh.

to figure out the sentiment of job seekers, in which they are expected.

to know the perception of employees in the bank and to observe the task style.

Chapter two: Background and Significance of the Project

An internship is a job training program that is prepared by the institution for a predetermined period. However, an internship is an activity that is useful for students, a way to get new experiences and knowledge that have not been obtained in the classroom.

There are more benefits to doing the internship. Such as, it builds up networking and professional connections and builds one's brand and valuable work experience; enhances confidence and efficiencies; makes a person fit for a full-time job. And also, it is necessary because the internship provides real-life experiences and explorations. It is a golden opportunity to learn more, get connected and develop professional networks all around you. Moreover, it can be a path to preventing CVs from going to the trash.

To complete some requirements of the three-month internship program, every final-year student must do a practical orientation in any organization. The program's major objective is to introduce pupils to contemporary issues. This report, which was created for the internship program, is an extensive, in-depth examination of the whole banking operation of Rupali Bank Limited. The efficient application of theoretical intelligence depends on practical knowledge. The purpose of this study is to introduce the student to an organizational work environment and to provide them the chance to put their academic knowledge into practice. Theoretical concepts and practical applications differ in various ways. After graduating with a degree in English literature, I'd like to do an internship with a reputable bank, which would be beneficial for my long-term professional future.

Chapter Three: Methodology

Each and every research plan should adhere to some basic type of producer. I examined various textbooks and the contents of distinct writers in connection with the topic. However, the current survey is largely shaped by experience gathered during the period of internship.

I have followed the underneath frameworks to complete my internship:

1. As soon as I got to know who my supervisor was for the internship, I contacted him, and my fellow group mates.
2. According to the department's guidelines and the supervisor's instructions, I began looking for a corporate office where I could complete the portion of my internship.
3. Because of the limited number of available positions, I approached three different banks, and each agreed to offer me an internship.
4. After that, the Manager of Rupali Bank Limited conducted an interview with me on the 15th of August,2022.
5. In the interview, he asked me some questions about my studies, future plans, home town, and many other aspects.
6. Finally, on 18-08-2022, the manager met with me again and told me that I could start working at the Rupali Bank Limited Hatirpool Branch in Dhaka on September 1st.
7. On September 1st, I joined the bank, and the manager gave me a concerning letter.

Chapter four: Organization Details

Background of Rupali Bank Ltd.:

When I look at the history of Rupali Bank Limited, I find out that on March 26, 1972, under the Bangladesh Bank's order of 1972, it was formed by the merger of three former commercial banks that had been active in East Pakistan: Muslim Commercial Bank, Australasia Bank Limited, and Standard Bank Limited. Up until December 13, 1986, Rupali Bank operated as a nationalized commercial bank. The majority of the shares were sold when the bank went public. On December 14, 1986, Rupali Bank Limited became the biggest public bank limited company in the nation. In 1986, the bank was denationalized. After then, it was restructured as a limited company with 51% of the shares owned by the government of Bangladesh. After the government sold its holdings in the bank in 2000, privatization was complete.

Rupali Bank Limited At a glance:

Bangladesh's state-owned Rupali Bank is a commercial bank. The business is publicly traded. On the DSE, the bank trades under the name Rupali Bank. It is acknowledged as a provider of financial services and is included in the banking sector. One of Bangladesh's first banks, Rupali Bank Limited, was founded in 1886.

Present Capital Structure-

Authorized Capital	: 7000 million TK (88.66 USD)
Paid up Capital	: 35.39 USD / TK. 2760.39

Break up of paid up Capital:

Government ownership	: 93.11%
Owning private shares	: 06.89%

Present Share Structure:

Total number of share (Each tk 10)	: 276038812
Share Demented by shareholder	: 275452502

Number of Branches:

With 570 branches, Rupali Bank is operational. Everywhere in the world, it is connected to its foreign correspondent.

Number of Employees:

The total number of employees is almost 6000.

Chief executive:

The Managing Director (Chief Executive), a reputable professional banker, is in charge of running the bank.

Mission:

- Create long-lasting connections with your clients so they can prosper financially.
- Providing incentives and advantageous possibilities to entice employees' devotion.
- uphold moral principles and respond to customers' requirements in the best way possible.
- Maintaining a robust technology infrastructure will help you draw in and keep staff who are more qualified professionally.

Vision:

The vision of Rupali Bank Ltd. is to grow its base of devoted customers by establishing a reputation as the go-to financial partner that consistently goes above and beyond for its clients.

Core Values:

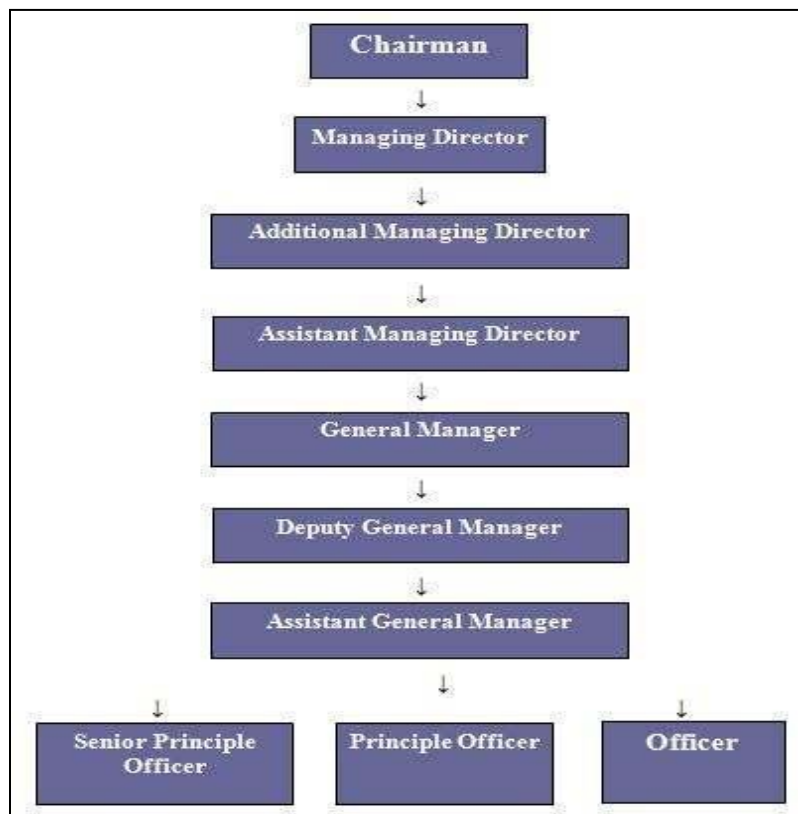
The word "SPIRIT" serves as the foundation for Rupali Bank's key principles, which are extremely distinctive. Each letter in the word is equally important and represents the first letter of a characteristic of the fundamental values.

- Social responsibility: taking care of and supporting one's community.
- Performance: tracking, evaluating, and rewarding success.
- Integrity: upholds moral principles and reliability.
- Respect: means treating everyone with courtesy.
- Innovation: fostering originality.
- Teamwork: collaborating for success

Strategic Activities:

- Emphasis on customer care.
- Develop a customer-oriented service culture.
- Develop innovative products and services.
- Increase market share with an effective growth.
- Target market segments should be attracted, as well.
- strategy Cost effective operations and efficient MIS.

Organizational structure of Rupali Bank Ltd.



Norms of Conduct:

Quality: All employees place a high premium on maintaining quality. To retain devoted customers and business partners, they take care to provide high-quality services.

Teamwork: All employees adhere to a culture that fosters cooperation and rewards both individual and collective success, which emphasizes the significance of teamwork.

Focus on the Customer: The Rupali Bank Ltd. places a high value on providing for its clients. To help the clients, they give it everything. They advocate for customers and clients to be treated fairly and without distinction.

Integrity and forthrightness: They continually ensure a high level of objectivity when dealing with their customers. They constantly promote a respectful atmosphere for upholding a connection built on a foundation of respect, confidence, and dependability.

Appropriate corporate governance: In reality, corporate governance is a crucial element for the efficiency of financial organizations. They are dedicated to adhering to the finest practices that lead to excellent corporate governance.

Loans and Advance:

When approving loans and advances for customers, local branch offices of Rupali Bank adhere to the specified procedure.

Loan and Advance Types:

Products in General:

- Loan for Industrial Project
- Overdrafts
- Loan of Students
- Credit cash (Hypothecation) &
- Credit cash (Pledge)

- The Bank Guarantee
- Sustainable Project Loan
- Lending through the Equity Entrepreneurship Fund (EEF)
- Project Loan for Renewable Energy

Small and Medium Enterprise (SME) Loan:

- Shohoj
- Peshajibi
- Baboshayee
- Majhari
- Group Financing
- financing program for female entrepreneurs

Rupali Bank Limited assists its clients by offering facilities throughout the importation process to enable the efficient operation of their businesses. These amenities include:

- Letters of Credit
- Loan against Imported Merchandise (LIM)
- Loan against Trust Receipt (LTR)

There are primarily two types of loans and advances offered by Rupali Bank Ltd.

1. Funded (Demand or Consumer Loan)
2. Non-Funded (L/C, Bank Guarantee etc.)

Chapter Five: Internship Activity

Report's first paragraph:

Banks are an absolute necessity in the modern economic world. The items used to collect deposits are one of the most important facets of a bank's business. The many deposit collection products that various banks offer come in a wide variety. These products primarily attract customers based on their financial resources, association with particular companies, and long-term goals. Rupali Bank Limited took this into account when developing the deposit product plans for its consumers and customers.

Objectives:

In order to complete this research report, the main goal of the study is to acquire real-world knowledge and comprehension regarding future work environments and work environments. The following list includes both the general and detailed goals of the study:

General Goals:

- 1.to become familiar with the internal culture of the actual workplace.
- 2.to meet the program's requirements.
- 3.to get myself ready for the business world.
- 4.for understanding and researching deposit collection products.

Particular Goals:

- 1.to become knowledgeable about deposit programs in depth.
- 2.to assess the current products of Rupali Bank Ltd.
- 3.to connect those banking industry product schemes.
- 4.to gather information about the users of those items.
- 5.to learn the restrictions on deposit product collection.
- 6.to formulate suggestions based on pertinent facts in order to implement certain improvements for further advancement.

Products for Deposit Collection:

Rupali Bank Limited provides lots of products to its customers.

FDR: These accounts can be opened for three months or above. These are the fixed deposit accounts. Nevertheless, The interest rate is the lowest at only 6.5% if it is for less than six months. The interest rate is 6.5% for contracts lasting six months or more but less than a year. Customers receive a 6.5% interest rate on their deposit money if it has been one year or more.



RFDS: I think, a very distinctive invention of Rupali Bank Ltd. is RFDS. It is a novel product that considers events like festivals or galas. It's a way to save money for holidays like Eid, Christmas, Pahela Baishakh, Buddha Purnima, Pooja, and other family celebrations. Additionally, it offers an interest rate that is 50% higher than savings accounts.



Pothoful: Another novel and distinctive product is also available from Rupali Bank Ltd. It only costs 10 tk to open an account. There is no cost involved. The interest rate is 6.5%, yet it really pays interest twice a year, between the months of June and December.



ATM: Customers can withdraw cash whenever they want. The ATM booths of Rupali Bank as well as those located across the rest of the nation are accessible to them 24 hours a day for cash withdrawals.



SBA: The savings account at Rupali Bank is known as SBA. Actually, there is no set duration or period for this system. Customers can open and begin saving deposits with just a few clicks. A minimum of 500 taka should be used as the starting sum. 6.5% is the interest rate. If customers keep their money in a savings account, they can earn the best interest rate of 25% twice a year.



RSSA: It is a savings account also but just for students. There is no service charge. Since it is free for students to use and was created just for them. Only TK 100 can be used to open it by the students. On account opening, they will also receive bonuses and presents. The interest rate is 6.5%, and it also pays interest twice a year.



SND: The basis for the bank Short Notice Deposit is daily monetary deposits. It offers a 6.5% usury between the months of June and December, which is twice a year.



The advantages of the Rupali Bank:

RMSS: This stands for the Rupali Monthly Savings Scheme. A different name for it is the Rupali monthly deposit scheme. Using the most recent 2017 circular as a guide, this program's term is 3, 5, and 8 years. Payments can be made in monthly payments of 500, 1000, 2000, 2500, 5000, 10,000, 20,000, and 50,000 Bangladeshi Taka (BDT).

For each time period, a separate interest rate applies. These are listed in the following table:

Year	Interest Rate (Yearly)
3	6.5
5	7.5
8	7.75

The advantages of the Rupali Bank ATM:

- ❖ Cash can be withdrawn at any moment at booths operated by Rupali Bank or by any other bank.
- ❖ Through POS, customers can purchase goods from retail locations.
- ❖ Customers can access their ATM to check their balance and retrieve the latest 10 transactions' statements.
- ❖ Members of Q-cash can top up their phones from ATMs.

Transaction Limit each Day:

Services	Upper bound	Minium Transaction Amount (BDT)	Maximum Transaction Amount (BDT)	In sum Transaction Amount (BDT)
Withdraw money	5 Times	500	20000	50000
The POS transaction	10 Times	100	100000	100000
cellular top-up	10 Times	10	10000	10000
Statement	5 Times			
Balance Inquiry	5 Times			
Reset PIN	1 Times			

Research questions:

1. How old are you?
2. What do you do for work?
3. What is the general amount you make each month?
4. You selected RBL's deposit product schemes; why?
5. Which deposit product scheme did you want to buy?
6. What are the advantages of the deposit product schemes that RBL offers that you are looking for?
7. How does the strategy for the selected deposit product benefit you?
8. How many deposit accounts do you have with the schemes?
9. Did you discover a wide range of deposit product schemes or just a few?
10. What did you think of the steps involved in opening a bank account?
11. Do you experience any drawbacks from acquiring RBL's deposit product scheme?
12. Do you have any suggestions for improvements to the deposit product plan packages?

Chapter Six: Limitations of the Study

It was unquestionably a fantastic opportunity for me to learn about Bangladesh's consumer banking activities, especially those of Rupali Bank Limited. Typically, the following restrictions are appended:

- Each organization has its own secrecy that is not shared with others. Although they gathered information by interviewing specific employees, they did not disclose significant information in order to maintain the organization's confidentiality.
- As a number of the fields regarding banking remain uncovered by our courses, there has been difficulty understanding several activities.
- It also causes a great deal of confusion when it comes to data verification, which is another issue. More than one person was interviewed to clarify each and every concept because many of the bankers did not offer precise ideas about the work they would conduct.
- Three months is not enough time to thoroughly research the majority of retail products and uncover all of their flaws.
- The particular customers have been too busy to offer me long meetings.

Chapter Seven: Observations and Findings

Findings of the study:

I discovered some significant observations while compiling the complete report, most of them had to do with the Hatirpool Branch. These rely heavily on the gathering of deposits and goods. The scenario for RBL remains almost the same after a month. Almost the same techniques are repeated every day, but I have noticed some changes as well.

Clients are seen busy coming to the bank to open an account and frequently asking questions of the manager about the percentage and interest. Some clients are seen making mistakes on also their savings form and current account form. The manager gives attention to the clients. I am learning all the terms to manage and deal with clients with politeness and patience. I was taught about the system of growing interest among employees in the bank. The process of additional learning is ongoing.

One of the most well-liked programs of the Rupali Bank Hatirpool Branch is the RMSS. Nearly 40% of clients favor the RMSS plan. The main cause of this might be because the majority of the clients are from the middle class. They decided to save regularly from their monthly income using this plan.

1. Some product schemes, including RSSA and Pothoful, are less popular. It can be due primarily to a lack of advertising. As a result, the intended audience is not even made aware of these promotions.
2. After a certain amount of time, a circular with the most recent interest rates for each scheme is always posted on the websites, and the employees make it available for the customers to print so they can always stay informed of the most recent interest rates and time period.
3. They don't receive the SMS alert of their account balance even though the SMS alert service is turned on, which is a problem I've encountered with a number of consumers. They don't receive the SMS, thus it appears generally that there must be a technical issue, perhaps with the software.
4. One of the services provided by Rupali Bank Ltd. are ATMs. However, there aren't enough ATMs in each bank location. Customers may actually use the ATMs of different banks. However, there have to be ATMs at more Rupali Bank Ltd. branches.
5. Most of the employees—around 70%—think that they cannot gain self-satisfaction from their work as they have to work very hard and for many hours in a day.

The SWOT Analysis:

The SWOT analysis assesses an organization's opportunities, threats, weaknesses, and strengths. When investigating Rupali Bank Limited for the internship, an analysis was conducted based on the bank's strengths, weaknesses, opportunities, and threats. Rupali Bank's operations and results are greatly impacted by the SWOT analysis's terms. We examine a quick SWOT analysis of Rupali Bank Ltd..



Strengths:

- A very experienced bank in the banking sector.
- Highly skilled and qualified manpower.
- Lower cost.
- Large loyal customer base.
- Government support as it is a public bank.
- Active training programs.
- Introduction of online banking.
- 570 branches, all of which are easily accessible to customers.

Weakness:

- Less focused on the bank mission.
- Less motivated employees.
- Political influences.
- Low salary structure of the employees.
- little emphasis is placed on the level of client service.
- A lack of advertising and promotional activities.

Opportunities:

- The introduction of online banking has made services speedier.
- Customer acceptance and dependability.
- A wonderful way to guarantee better services is through SMS banking and mobile banking.
- Concentrating on the expanding SME business owners can create strong, trustworthy clients.
- The growth of the bank's operations may benefit from the expansion of new investment areas.

Threats:

- Higher competitions.
- Higher salary structure of others.
- lack of attractiveness to potential clients and the wealthy.
- Increasing company expenditures due to technology.
- Less flexible to any sort of sudden changes.

Chapter Eight: Recommendation

After the data was reviewed and the bank's operations were examined, certain suggestions were made to improve the operations and maintain better services. These recommendations, which are also based on the findings, will help the top management maintain competitive advantages and change services.

ATM booths: One of the key goods and services provided by Rupali Bank Ltd. is the use of ATMs. The customer occasionally needs to visit the ATM of the competing bank, though, as there aren't any in the branch. For the benefit of its customers, Rupali Bank Limited should therefore have a larger number of ATM booths.

Making Promotional Efforts: Rupali Bank Limited does not make any effort to make promotional efforts. Because of this, it does not effectively advertise deposit collection products and other services. As a result, the public is uninformed about these programs. The bank should ensure marketing initiatives for its goods and services and concentrate on its marketing and advertising divisions.

Enhance Customer Services: Rupali Bank Ltd. needs to focus more on its consumers and clients. Any complaints from their clients and consumers must be handled delicately and with excellent resolution.

Official Documents: In order to prevent staff members from running out of time, each branch needs to have a good number of desktop computers, printers, and photocopiers. Additionally, the customer's wait time will be cut down.

Researching Properly: In order to stay current in the industry, Rupali Bank Limited should conduct more research on the state of the market and the goods offered by rival banks. In order to retain the greatest number of clients, they also need to conduct regular research by conducting surveys among the customers regarding the types of deposits, products, and facilities they are searching for.

Recruitment of more qualified personnel: As the bank grows, more qualified personnel are required to adequately manage all of its operations. As a result of having to maintain a large customer load, Rupali Bank Limited needs more trained workers to handle the daily tasks.

Chapter Nine: Conclusions

It was a unique experience to observe and conduct the activities of the bank and its employees. I was able to inspect the job in the corporate office thanks to my experience. As always, I was enthusiastic about gaining experience, so I loved the learning opportunities and learned so many things throughout those opportunities. Finally, I am hopeful about completing my internship from here and am grateful to the concerned authorities for their support, cooperation, and hospitality.

As the nation's economy develops, banks and other financial institutions have come to be absolutely essential. One of the most promising banks in our nation is Rupali Bank Ltd. Along with its substantial assets, the bank has a broadened portfolio to handle any ambiguity. RBL is able to respond to the abrupt change in the environment by fast adapting. For instance, RBL recently converted the computerized system and internet banking in a remarkably short amount of time.

Rupali Bank Ltd. has a dominant position in Bangladesh's banking industry. The Rupali Bank Limited team has been putting in a lot of effort to realize the company's mission and vision. Through ethical banking, its implementation, and future asset growth, the bank can distinguish its basic beliefs.

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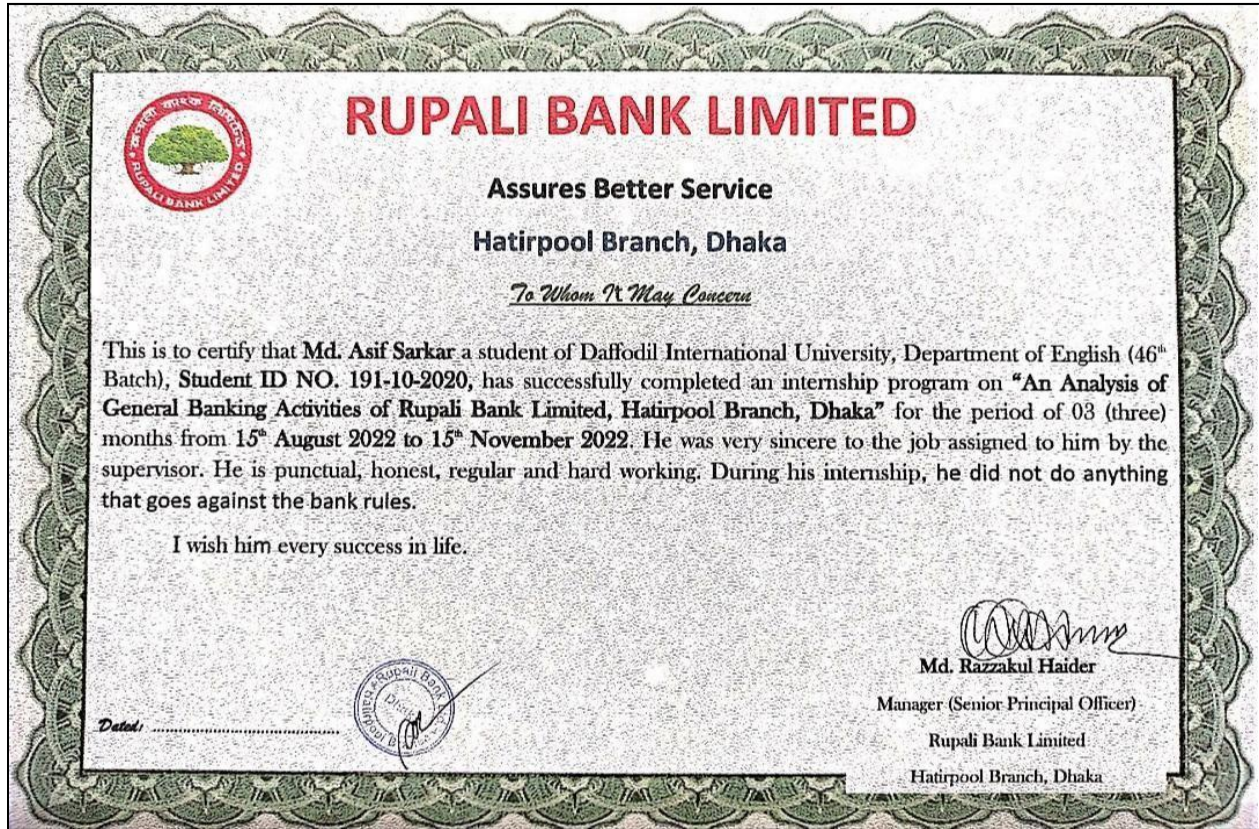
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- Outlets of deposit products schemes of Rupali Bank Limited.
- Md. Razzakul Haider, Manager of the Rupali Bank Limited, Hatirpool Branch.

Appendices

Corporate Profile of RBL:

Name of the Organization	: Rupali Bank ltd.
Chairman of the Organization	: Mohammad Jahangir
Managing Director	: Md. Obayed Ullah
Organization Secretary	: Faiz Alam
Juridical Status	: Public Ltd. Company
Date of Corporation	: 14th Dec. 1986
Register Office	: 34 Dilkusha Commercial area
Reserves & Retained Earnings	: BDT 292,119,134 [Till September 30, 2018]
Credit Rating by CRAB (2019)	: Long Term- A3, Short Term- ST3, National Support- AAA
Number of Subsidiary Companies: 02 (Rupali Investment Ltd. and Rupali Bank Securities Ltd.)	
SWIFT BIC	: RUPBBDDH
Website	: www.rupalibank.com.bd
E-mail	: info@rupalibank.org , it@rupalibank.org

Certificate



Pictures



Acronyms:

RBL- Rupali Bank Limited

DD- Demand Draft

L/C- Letter of Credit

PO- Pay Order

SME- Small Medium Enterprise

TT- Telegraphic Transfer

MT- Mail Transfer

EEF- Equity Entrepreneurship Fund

EDF- Export Development Fund

PC- Packing Credit

SND- Short Notice Deposit

RFDS- Rupali Festival Deposit Scheme

RSSA- Rupali Students Savings Account

RMSS- Rupali Monthly Saving Scheme RMDS-

Rupali Millionaire Deposit Scheme RMBSC-

Rupali Monthly Benefit for Senior Citizen RSCSS-

Rupali Senior Citizen Savings Scheme

RKDS- Rupali Kotipoti deposit Scheme

RLDS- Rupali Lakhpoti Deposit Scheme

RQPS- Rupali Quarterly Profit Scheme