

An Internship Report  
on  
**General Banking at Rupali Bank Limited**

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This internship report is submitted to the Department of English in partial fulfillment of the requirements for the Degree of Bachelor of Arts (BA) in English.

## Statement of Organization Authorship

This is to declare that this internship report on “General ng at Rupali Bank Limited” has been done me as partial fulfillment of the requirements for the Degree of Bachelor of Arts (BA) in English program from Daffodil International University.

The report has been prepared under the supervision of Mohammad Elius Hossain, Assistant Professor, Department of English, Faculty of Humanities and Social Science, Daffodil International University. This paper is my genuine work, and it has not been submitted anywhere else for any academic or degree purposes.



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## Certificate of Supervisor

This is to endorse that Maria Afrine Sinthea, bearing ID 191-10-342, a student of the Department of English of Daffodil International University has completed her internship report titled “General Banking at Rupali Bank Limited” under my supervision. I approve the formation and contents of this internship report.

I am glad to state that she has gone through all the necessary and required steps to accomplish the report and the report contains all the data, information, analysis and findings from authentic sources. As a result, the report seems to have completed on a successful note.

I wish her success in every sphere of life



Mohammad Elius Hossain  
Assistant Professor  
Department of English  
Faculty of Humanities and Social Science  
Daffodil International University.

## **Acknowledgement**

I want to start by thanking Allah, whose help made this report possible. This internship report has taught me a lot and given me a lot of real-world experience. As an intern at a bank, you need to know about banking, how human resources work, and the culture of the bank. I would like to thank my supervisor, Mohammad Elius Hossain, who is an assistant professor in the Department of English Administration and the Faculty of Humanities and Social Science at Daffodil International University. I'd like to thank Omar Faruk, who is in charge of operations at the RBL Savar Branch, for helping me finish this report. They have always given me different facts that helped me finish this report. Without their encouragement and help, I would not have been able to finish this research. During my internship, the people at RBL were also very helpful. Everyone helped me learn real-world banking skills, and it was fun to work with them.

Last but not least, I would like to thank my family and a few friends who stuck with me through this long process and were always there for me. Without their help, you couldn't become a member of the daffodil family. I would also like to thank everyone who helped make the report from the bottom of my heart.

## **Dedication**

This internship report is dedicated to my parents and teachers for their endless love, support and encouragement.

## **Abstract**

This report is from Rupali Bank Limited's internship program and focuses on general banking. This paper was prepared under the direction of Mr. Mohammad Elius Hossain, Assistant Professor at Daffodil International University, for a prerequisite of my Bachelor of Arts program. This report's main goals are to examine Bangladesh's general banking sector, notably Rupali Bank Limited, and the author's internship experience. Additionally, there are some specific goals, like presenting the situation of Bangladesh's banking sector, Rupali Bank Limited, the author's internship experience, and some recommendations. There are seven chapters in this report. Introduction, Organization Overview, General Banking Activities, Internship Experience, Observation, Data Evaluation & Interpretation, and Conclusion are the sections that make up this essay. I went into great detail regarding various sorts of account holders, as well as accounts such savings accounts, current accounts, fixed deposit rates (FDR), pension savings schemes (PSS), and other existing accounts with their rates. Regarding how customers view Rupali Bank Limited, I also conducted a survey. Here, I performed a SWOT analysis of Rupali Bank Ltd.'s strengths, weaknesses, opportunities, and threats, followed by a performance analysis of various sorts of deposits and the bank's performance. I also conducted an examination of some of the bank's key growth rates using data interpretation from the last few years. The findings, as well as some recommendations and conclusions from the overall study, were reviewed in the following section. Finally, the report was concluded by citing the secondary sources from which I obtained the majority of the information, followed by an addition in the additional section.

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## **Chapter 1: Introduction**

## **1.1 Introduction**

Banking is the economic backbone. As the industry produces goods and commodities, the bank generates and regulates the money market and supports capital formation. Through lending and investment, banks have the ability to control the money supply. It accepts deposits at the lowest possible cost and charges more for loans and advances. The difference between these is the bank's profit. In addition to playing a crucial role in fostering capital formation in the country, the banking industry produces services for its consumers. As all economic and fiscal operations revolve around this vital 'Industry,' the importance of banking cannot be overstated. Banks create money through the acceptance of deposits and provision of loans. This feature of the bank is what makes it different from other financial institutions.

Every day, the banking sector takes part in more and more financial events. At the same time, banking is getting faster, easier, and more accessible to more people. As more and more people want better service, they are coming up with new ideas and products. All banks are looking for better ways to serve their customers so they can stay in business in the banking industry, which is a very competitive field. Because of this, it's important for everyone to know something about banks and how they work.

## **1.2 Origin of the Report**

As a student pursuing a Bachelor of Arts degree on Department of English in the Faculty of Humanities and Social Science of Daffodil International University's, I was sent to Rupali limited to complete the required 12-week internship through a practical orientation. This report is the outcome of a three-month internship program at Rupali Bank Limited. The greatest approach

to learn about a company and adapt to the atmosphere like a competent employee is through an internship. I will benefit in the future from the experience I gained from working as an intern.

### **1.3 Background of the Report**

The financial infrastructure in Bangladesh is underdeveloped. Bangladesh's banking sector lags considerably below that of other nations in terms of services and customer care given by government-owned banks, in particular. In order to create a visible progress, private banks are attempting to adopt the framework and structure of industrialized nations. However, these efforts are frequently derailed by the central bank's inept and politically driven policies, which are enforced by Bangladesh Bank. As a result, the banking system facilitates foreign transactions while also encouraging corruption and unlawful financial activity by powerful political criminals.

According to a recent news story from The Daily Star, Bangladesh's economic development over the last two years has been quite impressive when evaluated in terms of the GDP growth rate, which was seven plus in both years. The article also demonstrates how our banking industry is consistently doing poorly in terms of NPLs (non-performing loans) and CRAR (capital to 3 risk weighted ratio). The government is adamant about saving the banks even if it consistently performs poorly. "Corruption" and "efficiency" are the two fundamental causes of all of them. Taking this scenario into account, the banking sector and the whole study are completed. In this report, several trends and causes that have an impact on the banking sector will be discussed, along with the steps that a specific bank must take to understand its performance.

## 1.4 Objective

The study's major goal is to connect the understanding of human resource practices at the level of the financial sector to practical information gained from the working environment.

Aiming for this as the

Below are the results of a research done at the bank:

- i) To partially meet the requirements for the bachelor's in arts program.
- ii) To become acquainted with the atmosphere in a bank.
- iii) To track and evaluate both the performance of the particular branch and the bank overall.
- iv) To familiar with the process of handling clients.

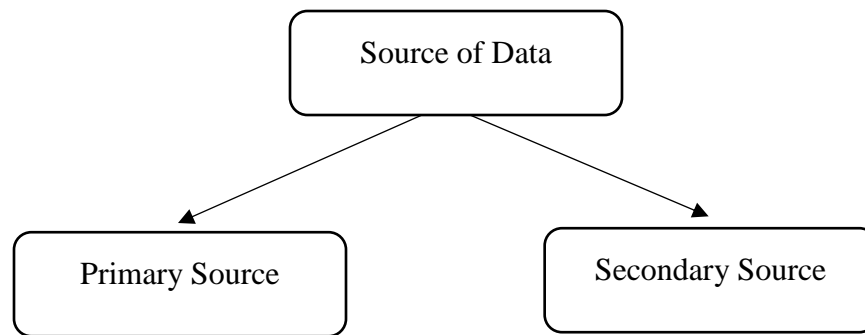
## 1.5 Scope of the Study

The scope of this work includes all that is actually contained in the report. Which determines the study objectives and informs the audience about the content they are viewing. As I worked for Rupali Bank Limited at the Savar, Bazar Branch, I had the chance to learn about many aspects of money management. I am following them who are constantly associated with managing an account exercises in that section in order to obtain data about managing an account workouts and administrations. Rupali Bank Limited assisted me in preparing the leading report, however for certain good reasons, they did not share all of the records for security purposes. In several circumstances, I was also hampered by their hidden or secret information. This report covers Rupali Bank Limited's human resource procedures at the branch level and provides a fantastic

opportunity to gain a comprehensive insight. This research was created based on the practical information gained throughout the three-month internship program.

## 1.6 Methodology of Study

The study's methodology includes all of the significant work that is necessary to successfully produce the report. The bank website, observation, and formal and informal conversation were all helpful in achieving the report's goals. Both primary and secondary sources of information were used to create this study.



### 1.6.1 Data Processing of Report

MS Word was used to process the information that had been gathered. As this report is mostly based on my own experiences, it is mostly qualitative. This report uses functional work for the organization, interviews with Bankers, and document uses to get the information it needs. I also used the websites of Rupali Bank to find information about the topic. The collected qualitative information has been looked at in a descriptive way.

### 1.6.2 Source of Data

**Primary Data:** Primary data is information that was collected by the researcher directly from first-hand sources, such as surveys, interviews, experiments etc.



The source of the primary data is-

- Face-to-face communication with the bank's various officials and employees.
- Practical job experience from several desks within the Branch's departments.
- Conversation with the clients face to face
- Monitoring of banking activity.
- Conversation with the head of the general banking department of the Savar branch of Rupali Bank Limited.
- Through interaction with their clients.
- Active participation in real-world projects

**Secondary Data:** Secondary data is research information that was collected by someone else in the past. The information originates from a source that is diametrically opposed to the main data source. It might be connected to a company's historical data.

- Manuals and Circulars of Rupali Bank Limited.
- A number of publications, essays, collections, etc.
- Annual Report for Rupali Bank Limited.
- Publications published internally by Rupali Bank Limited.
- Articles that have appeared in journals and newspapers.
- Publications of Bangladesh Bank.

## 1.7 Limitation of the Study

The staff, manager, and other people who worked at Rupali Bank Limited were very kind, helpful, and willing to work together. For security reasons, they didn't want to break the rules and

didn't want their information or data to get out. If they give out all of their internal information, it could hurt their policy of keeping things secret. So, when I was writing my report, I had to deal with some restrictions and those are:

**Insufficient information:** The main problem is that they don't have enough information. For a study to be useful, it needs the right and full information.

**Small time period:** The internship program only lasted for three months, which wasn't enough time to learn everything.

**Legal commitments:** The Rupali Bank Limited was required by law to comply with certain privacy regulations when gathering this data. hence, I am unable to get the necessary data.

**Reluctance to share:** The people in charge of Rupali Bank Limited didn't want to share some internal information because of restrictions and lack of information.

**Fewer chance:** There are less opportunities to get all the information, and it was unable to visit many branches.

**Busy working environment:** The people who work at Rupali Bank Limited work very hard and are more focused on their jobs. I don't get to talk to them very often because they're always busy, which doesn't help me.

**Website and annual report:** The information on Rupali Bank Limited's website and in its annual report is not up to date. I didn't get any new information from their website because of this.

## **Chapter 2: Organization Overview**

## 2.1 History


In 1972, Rupali Bank Limited was founded as a Nationalized Commercial Bank in Bangladesh, a newly independent nation. RBL was created through the amalgamation of three East Pakistani commercial banks at the time that were relatively smaller. The Bangladesh Bank (Nationalization) Order of 1972 combined the three banks, Muslim Commercial Bank Ltd., Australasia Bank Ltd., and Standard Bank Ltd., with all of their assets, liabilities, benefits, rights, powers, authorities, and obligations (P.O.No. 26, 1972). On December 14th, 1986, Rupali Bank Ltd. was established as the largest public limited banking business in Bangladesh.

Due to the bank's size, Bangladesh Bank refused to undertake the privatization of Rupali Bank in June 2008. In 2006, a company backed by Saudi Arabia indicated interest in acquiring the bank. More than 20 corporations, including Abu Dhabi United Group, Alliance Bank Malaysia Berhad, AmBank, Habib Bank Limited, ICICI Bank, State Bank of India, Melewar Industrial Group Berhad, and United Bank Limited, had indicated interest in purchasing Rupali Bank.

## 2.2 Overview Of RBL

Table 2. 1: Organization Overview

1	Organization Name	Rupali Bank LTD.
2	Registered Office	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.

3	Rupali Bank Logo	
4	Moto	উত্তম সেবার নিশ্চয়তা
5	Foundation	1972
6	Chairman	Mr. Kazi Sanaul Hoq
7	Managing Director	Mohammad Jahangir
8	Company Secretary	Md. Fayaz Alam
9	Legal Status	Public Limited Company
10	Incorporation Date	14 December 1986
11	Branch Amount	586
12	Authorized Capital	US\$ 88.66 million
13	Paid Capital	US\$ 35.39 million
14	Shareholding Percentages	Government 90.19%, Private 09.81 %
15	Employees	7052

## 2.3 Vision and Mission of RBL

### 2.3.1 Vision

Rupali Bank Ltd.'s aim is to grow its loyal client base by being recognised as the financial partner of choice who consistently surpasses customer expectations.

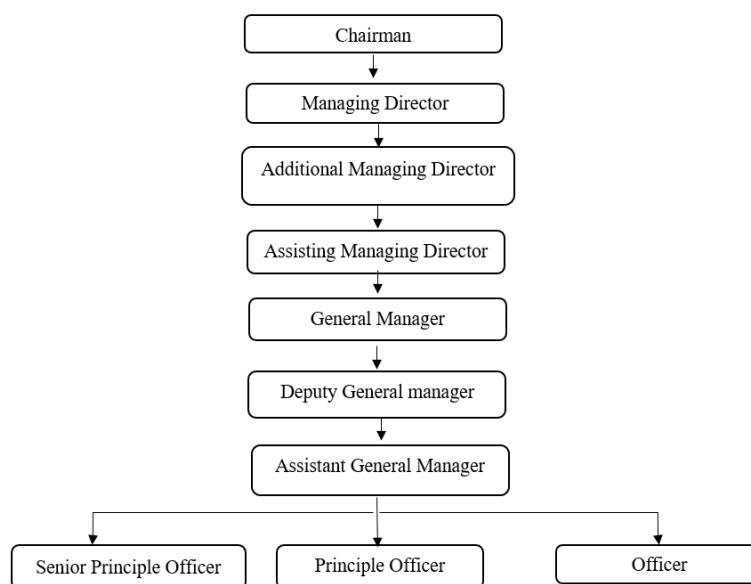
### 2.3.2 Mission

- Create a long-term partnership that will assist our consumers in achieving financial success.
- Provide rewarding employment chances and promote staff dedication.
- Maintain ethical ideals, address its customers' financial demands in the quickest and most appropriate manner, and maintain inventive work in order to create better human resources, technology infrastructure, and service packages.

### 2.4 Rupali Bank Limited's Characteristics

Rupali Bank mainly work for Bangladeshi citizens and also helps for foreign exchange from global banks.

### 2.5 Organizational Structure of Rupali Bank LTD



## **2.6 Description of the Organization's Total Business**

### **2.6.1 Agri and Rural Credit Division**

#### **Bank-NGO Linkage Loan**

Rate of interest: 8% Loan Amount: BDT 50,000.00 & Upward. Loan term: three years. Six months of grace. Collateral consists of a corporate guarantee and at least 5% of the sanctioned loan amount. Quarterly installments.

#### **Crops Loan**

Horticulture or flower/fruit cultivation loan, vegetable cultivation in home yard/rooftop 8% is the interest rate. For Rural Credit, loan amounts range from BDT 5,000 to BDT 35.00 lac. Loan term ranges from six months to three years maximum grace period is six months. Collateral: A loan in excess of tk. 1.00 lac is required. Monthly or quarterly payments are accepted. There are no loan processing fees.

#### **Import Substitute Crops Loan**

This loan has 4% concessional Pulse, Oil seeds, Spice crops & Maize cultivation the interest rate is 4%, with the remaining 4% subsidized by Bangladesh Bank. Loan amount: BDT 5,000 to 5,97,265 (according to Bangladesh Bank's Agricultural and Rural Credit Policy for Fiscal Year 2021-2022). Loan terms range from 6 months to 1 year Zero grace period. Collateral is not necessary. One installment (the entire loan will be paid at once).

#### **Nursery & Tree Plantation Loan**

This loan 8% interest rate. Rural Credit loans range from BDT 5,000 to BDT 35.00 lac. Loan terms range from six months to three years Maximum grace period: six months. Collateral is required for loans greater than tk. 1.00 lac. Monthly or quarterly installments are available.

### **Shosho Gudamjat Rin Prokolpo (ShoGuRiP)**

This has 8% interest rate. Rural Credit loans range from BDT 5,000 to BDT 35.00 lac. Loan terms range from six months to three years. Maximum grace period: six months. Collateral is required for loans greater than tk. 1.00 lac. Monthly or quarterly installments are available.

### **Zero coupon (0) lendin Tomato, Mango**

This has 0% interest rate Loan Amount: BDT 50,000 to BDT 9,000,000. Loan terms range from six months to a year. The grace period is zero. Collateral: Corporate Guarantee from a third party, no collateral required for The Farmers Installment: One (Entire loan will be paid at a time).

## **2.6.2 CMSME Loan Products**

### **Babsahi Rin**

Maximum loan amount: BDT 5 crores. Loan Tenor: As per Bank Rules, for continuing loans. Rates of Interest: 9.00% (Variable). Security: Auxiliary collateral real estate is required for Exclusive ownership, the maximum loan amount (MCL) will be 75% of the property's immediate sale price, and co-shared/third party ownership, the maximum loan amount (MCL) will be 50% of the property's immediate sell price.

### **Majhari Rin (Medium loan)**

Loan amount: Loan maximum BDT 75 Crores. Loan Tenor: For project term loan Maximum 120 months (installment monthly/ quarterly) Or Decisions from Bank and Party. Loan Tenor: For continuous loan as for Bank Rules. Interest Rates: 9.00% (Variable). Security: Auxiliary collateral real state needed for Exclusive ownership the maximum loan amount (MCL) will be 75% of the immediate sell price of the property and co-shared/ third party ownership the maximum loan amount (MCL) will be 50% of the immediate sell price of the property.



**Peshajibi Rin**

Maximum loan amount: BDT 100 lac. Loan Term: For a term loan, Maximum term of 60 months (monthly/quarterly installments). Loan Tenor: As per bank rules, for continuing loans. 9.00% in interest rates (Variable). Auxiliary collateral is not necessary for professionals, but an educational or professional credential, as well as a personal guarantee and a third-party guarantee, are required. Auxiliary collateral real estate is necessary in the absence of an educational or professional certificate.

**Shohoj Rin**

Loan amounts are limited to BDT 10 lac. Duration of Loan: Credit Facility 48 months at most (monthly or quarterly installments). Loan Tenor: Continuous loans are subject to bank regulations. 9.00% interest rate (Variable). An affluent person's personal guarantee and a third party guarantee, as approved by the bank, are required as security for loans up to BDT 0.50 lac. In the event that the loan amount exceeds BDT 0.50 lac, auxiliary collateral real estate is necessary (1:1).

**Sulob Rin**

Loan amounts are limited to 200 lac BDT. Long-term loan for projects Maximum 96 months (installment monthly/quarterly) or as determined by the party and the bank. Loan Tenor: Continuous loans are subject to bank regulations. 9.00% interest rate (Variable). Additional collateral real estate is required for exclusive possession as security. For co-shared or third party ownership, the maximum loan amount (MCL) will be 75% of the property's immediate sell price and 50% of that price for third party ownership.

### **2.6.3 Deposit Products**

#### **Rupali Double Benefit Scheme (RDBS)**

Interest: 7.20 percent Scheme for compounding Fixed Type Deposits. 10 years of maturity. Earn twice as much in ten years. BDT 1.00 Lac and its Emergency Loan Multiplier Facility against the Deposit Amount.

#### **Rupali Kotipoti Deposit Scheme (RKDS)**

Compounding Interest Rate: 5.00%. Scheme for Monthly Installment Deposits. BDT 25,000/- monthly installment. Maturity ranges between 7 and 20 years.

#### **Rupali Lakhpoti Deposit Scheme (RLDS)**

Rate of interest: 5.00%-5.50% Compounding. Monthly Installment Plan. Maturity: between 3 and 5 years. Monthly installments of BDT 2,700/- (03 years==>5.00%) and BDT 1,500/- (05 years==>5.50%) are available.

#### **Rupali Millionaire Deposit Scheme (RMDS)**

Monthly Installment Based Deposit Scheme Interest Rate: 7.50% Compounding. Maturity: five years, ten years, fifteen years, and twenty years. The installment can be deposited on any day of the month. Confirmation of installment deposit through Free SMS Alert Emergency Loan facility in the amount of the deposit. Monthly payments: o BDT 14,100/- for the first five years; o BDT 5,900/- for the next ten years; o BDT 3,250/- for the next fifteen years; o BDT 2,000/- for the next twenty years

#### **Rupali Monthly Benefit for Senior Citizens (RMBSC)**

Interest Rate: 8.00% Fixed Type Deposit Scheme Available Only to Customers Over the Age of 60. Payment of Interest on a Monthly Basis to the Settlement Account. Payment Schedule

Deposit Bracket: BDT 1.00 Lac and its Multiplier, Maximum BDT 50.00 Lac Per Account. For the Settlement Account, you will receive a free cheque book and a free debit card for the first time.

### **Rupali Monthly Saving Scheme (RMSS)**

Interest rates range from 5.25% to 6.00%. Compounding Monthly Installment-Based Deposit Scheme. Monthly Installment: BDT 500/-| 1,000/-| 2,000/-| 2,500/-| 5,000/-| 10,000/-| 20,000/-| 25,000/-. Maturity: 3 years (5.25%), 5 years (5.50%), and 8 years (6.00%).

### **Rupali Quarterly Profit Scheme (RQPS)**

5.0% interest rate Scheme for Fixed Type Deposits. Age of Maturity: 3 years. Deposit Bracket for Quarterly Interest Paid to Settlement Account: BDT 1.00 Lac and its Multiplier. Interest is paid at a rate of BDT 1,250 every BDT 1.00 lac after every three months.

### **Rupali Senior Citizen Savings Account (RSCSS)**

Savings Account Interest Rate + 1% Interest Rate. Rules similar to General Savings Account Only for Customers Aged 60 and Over. Free Debit Card and a Free Cheque Book (First Time) (First Issue).

## **2.6.4 Home Loan**

### **Bangladesh Power Development Board Employee House Building Loan**

Maximum BDT 75 lac is the loan amount. Maximum 20-year loan term. Repayment: In accordance with the repayment schedule, the applicant will pay each month's installment using a savings or paycheck account. Partial & Full Settlement: Free of charge facility offered.06 (Six) Months Grace Period. 90:10 in favor of debt. As security, the proposed building, structure, or apartment will be mortgaged in the bank's favor.

### **General House Building Loan**

Maximum BDT 120.00 lac is the loan amount. Maximum 15-year loan term. Repayment in installments due each month (IDCP will be calculated after starting the repayment). Partial & Full Settlement: Free of charge facility offered. Grace period: six (6) months up to twenty-four (24), at most. Debt to equity is 60:40. As security, the proposed building, structure, or apartment will be mortgaged in the bank's favor.

### **Government Employee House Building Loan**

Loan amount: 75 lac BDT maximum. Maximum loan term of 20 years. Repayment: The applicant will pay each month's installment using a savings or paycheck account in accordance with the re-payment plan. Facility provided for both partial and full settlement at no additional cost. Grace Period: 01 (one) year for purchasing a flat and 02 (two) years for building a house. Equity to Debt: 90:10 The property and the projected building, structure, or flat will be mortgaged in the bank's favor as security.

### **Public University Employee House Building Loan**

Loan amount: 75 lac BDT maximum. Maximum loan term of 20 years. Repayment: The applicant will pay each month's installment using a savings or paycheck account in accordance with the re-payment plan. Facility provided for both partial and full settlement at no additional cost. 06 (Six) Months of Grace. Equity to Debt: 90:10. The land and the proposed building, structure, or flat will be mortgaged in the bank's favor as security.

## **2.6.5 Special Products**

### **Rupali School Banking Account (RSBA)**

Rate of Interest: 4%. Free Debit Card Facility Available to School Students Only Under 18. Free Student File Option with No Service Fee.

## 2. Rupali Street and Working Children Account (Pothful)

4% interest rate. Only for Children Who Work and Live on the Street. NGO Operated and Supervised. No Service Fee.

## **Chapter 3: General Banking Activities**

### 3.1 Introduction

When talking about banking, the first thing that comes to mind is general banking. Basically, general banking is a group of banking tasks that make up general banking activities as a whole. Mostly, this division is the center of all banking activities. In other words, general banking is also referred to as retail banking. So, here are the activities that make up general banking activities:

- Opening new Account
- Cash Section
- Remittance Section
- Clearing Section
- Pay Order

### 3.2 Account Types and Opening Account

By creating a bank account, a commercial connection is established between the consumer and the bank. It is the start of all banking activity between the banker and the customer. Additionally, the kind of account differs amongst banks. Regarding Rupali Bank Limited, the client accounts they manage are detailed here.

**SBA:** Rupali Bank's savings account is known as SBA. There is no duration specified for this scheme. The consumer may immediately establish an account and begin saving. The first deposit must be at least 500 tk. The rate of interest is 8%. If customers do not remove funds from their Savings Accounts, they may earn the highest interest rate of 25% twice each year.

**FDR:** These are the accounts for fixed deposits. These can be opened for at least three months. However, if the loan is for shorter than six months, the interest rate is just 8%. When the term is more than six months but shorter than one year, the interest rate is 8.5%. If the term is one year or more, consumers get 9% interest on their deposits.

**SND:** Short Notice deposit is determined by the amount of money that is placed in the bank on a daily basis. It pays interest at a rate of 5.5% twice a year, between the months of June and December, making the total number of payments each year two.

**RFDS:** It is an invention of Rupali Bank Ltd. that is really unique. It is a new kind of product created with festivals in mind. It is a kind of savings for celebrations like as Eid, Pooja, Christmas, Pahela Baishakh, Buddha Purnima, and other family gatherings and holidays. It gives a 0.50 percent higher interest rate than savings accounts.

**RSSA:** It is an account for student savings. As it is specifically created for students, there are no service fees and student files are free. Students may only access it using a TK-100. Additionally, they will get awards and presents upon account creation. The annual interest rate is 8% and it pays interest twice each year.

**Pothoful:** This is another innovative and distinct product supplied by Rupali Bank Ltd. The account activation fee is simply TK 10. There is no service fee. It pays interest twice every year, between the months of June and December. The rate of interest is 8%.

**RMSS:** The acronym RMSS stands for the Rupali Monthly Savings Scheme. It's also known by its alternative name, the Rupali Monthly Deposit Scheme Shapna. According to the most up-to-date circular from 2017, the length of time that this program is in effect is between



three and eight years. BDT 500, BDT 1000, BDT 2000, BDT 2500, BDT 5000, BDT \$10,000, BDT \$20,000, and BDT \$50,000 are the possible monthly payment amounts.

Table 3. 1: Interest Rate of RMSS

Year	Interest Rate (Yearly)
3	5.25%
5	5.50%
8	6.00%

Table 3. 2: Amount given during the end of the 3 Year

<b>Installment (BDT)</b>	<b>Total Installment (BDT)</b>	<b>Interest (BDT)</b>	<b>Total Amount (BDT)</b>
500.00	18000.00	1497.00	19497.00
1000.00	36000.00	2993.00	38993.00
2000.00	72000.00	5986.00	77986.00
2500.00	90000.00	7429.00	97429.00
5000.00	180000.00	14965.00	194965.00
10000.00	360000.00	29931.00	389931.00
20000.00	720000.00	59862.00	779862.00
25000.00	900000.00	74827.00	974827.00

Table 3. 3: Amount given during the end of the 5 Year

<b>Installment (BDT)</b>	<b>Total Installment (BDT)</b>	<b>Interest (BDT)</b>	<b>Total Amount (BDT)</b>
500.00	30000.00	4476.00	34476.00
1000.00	60000.00	8952.00	68952.00
2000.00	120000.00	17904.00	137904.00
2500.00	150000.00	22380.00	172380.00
5000.00	300000.00	44760.00	344760.00
10000.00	600000.00	89520.00	689520.00
20000.00	1200000.00	179040.00	1379040.00
25000.00	1500000.00	223800.00	1723800.00

Table 3. 4: Amount given during the end of the 8 Year

<b>Installment (BDT)</b>	<b>Total Installment (BDT)</b>	<b>Interest (BDT)</b>	<b>Total Amount (BDT)</b>
500.00	48000.00	13298.00	61298.00
1000.00	96000.00	26595.00	122595.00
2000.00	192000.00	53191.00	245191.00
2500.00	240000.00	66488.00	306488.00
5000.00	480000.00	132976.00	612976.00

10000.00	960000.00	265953.00	1225953.00
20000.00	1920000.00	531905.00	2451905.00
25000.00	2400000.00	664882.00	3064882.00

**RMDS:** The abbreviation RMDS refers for Rupali Millionaire Deposit Scheme. The RMDS interest rate is 7.50%. This program's length may vary between 5 years, 10 years, 15 years, and 20 years.

Table 3. 5: The amount of monthly installment for RMDS

Years	Amount (BDT)
5	14100
10	5900
15	3250
20	2000

**Benefits:**

- Free debit card issuance for the settlement of savings accounts.
- First-time free issuance of a checkbook with the settling of a savings account.
- Free SMS notification service.

**Requirement:**

- More than 18 years old.

- Mentally Sound.
- Bangladeshi Citizen.

**Rules for RMDS Account:**

- To establish an RMDS account, one must complete all of the requirements on the standard account opening form at any Rupali Bank branch.
- During account opening, the client must provide a copy of his or her National ID card, passport number, or birth certificate, as well as two copies of his or her passport-sized picture.
- For RMDS accounts, the client will get a statement of the savings installments and interest at the end of the year, which he must keep until the account is closed. If the statement is lost for any reason, the client must submit a written explanation and pay the predetermined charge to get a replacement.
- The complete balance of the account will be distributed with interest at the time of expiration.
- Having a prior settlement account is needed in order to create an RMDS account in the same branch. If the consumer does not have one then he needs to create a settlement account before creating an RMDS account.
- One person is permitted to create several accounts, either in their individual or combined names. The guardian is required to coordinate the account opening on behalf of the child.
- An RMDS account needs a nominee. During account opening, the nominee must present a copy of their national identification card and one copy of a passport-size photo of themselves.

**RMBSC:** RMBSC is an abbreviation for Rupali Monthly Benefit for Senior Citizens. This program will run for 3-5 years. The interest rate is 8%. The interest is paid on a monthly basis. The total amount of interest in BDT 100000 every month is BDT 666.67. The minimum deposit amount is BDT 100000 and its multiples. The maximum amount that may be deposited is BDT 5000000. There is an age restriction for opening an RMBSC account. Citizens over the age of 60 can create an RMBSC account.

**Benefits:**

- RMBSC does not charge a service fee.
- Free SMS notification service.
- Free debit card withdrawals for savings account settlement.
- The first time a savings account was settled without the use of a checkbook.
- The benefit of a maximum 80% loan to the amount deposited.
- The loan amount's interest rate is just 2% more than the stated interest rate.

**RSCSS:** RSCSS is Rupali Senior Citizen Savings Scheme. The RSCSS rate is just 1% more than the Savings Account rate. Citizens who are 60 years of age or older are eligible to join RSCSS. There is no predetermined sum for the deposits. However, a minimum deposit of BDT 1,000 is required. The consumer may then withdraw any amount at any time and as often as desired. The service fee is comparable to that of a Savings Account.

**Benefits:**

- Interest is paid twice every year (in the months of June and December).

- Free debit card issuance.
- Free cheque book provided (for the first time only).
- Free SMS notification service.

**RKDS:** The abbreviation RKDS stands for Rupali Kotipoti Deposit Scheme. The bank conceived up this program with the expectation that people's desires to become millionaires would come true. In order to launch this program, a proposal was submitted during the 1016th meeting on December 28, 2016 and was subsequently approved by the committee. This system has two sorts of duration. These are for seven and twenty years. The monthly payments amount is BDT 25000. This scheme's yearly interest rate is 5%.

Table 3. 6: Amount Given After the Duration

<b>Monthly Installment (BDT)</b>	<b>Duration (Years)</b>	<b>Total Installment (BDT)</b>	<b>Interest (BDT)</b>	<b>Total Amount (BDT)</b>
25000	7	2100000	408263	2508263
25000	20	6000000	4186445	10186445

**RLDS:** The abbreviation RLDS stands for Rupali Lakhpoti Deposit Scheme. This system offers account durations of 3 and 5 years. The monthly payment amounts are BDT 2700 and BDT 1500. The yearly interest rate is 5% for three years and 5.5% for five years.

Table 3. 7: Amount Given After Maturity

<b>Duration (Years)</b>	<b>Interest Rate</b>	<b>Monthly Installment (BDT)</b>	<b>Total Amount (BDT)</b>
3	5%	2700.00	104907.00
5	5.5%	1500.00	103452.00

**RQPS:** The abbreviation RQPS stands for Rupali Quarterly Profit Scheme. This program's target clients are retired military members and families of immigrants. This plan has a lifespan of three years. As opposed to ongoing deposits, this technique involves synchronous deposits. The deposit amounts are BDT 100,000, BDT 200,000, BDT 400,000, BDT 500,000, and BDT 1,000,000. This scheme's yearly interest rate is 5%. 1250 BDT will be handed quarterly interest of BDT 100,000 per year.

### 3.3 Cash Section

In this area, all cash- or liquidity-related actions are performed. When customers need to deposit and withdraw cash, as well as any other cash-related activities, this part is used. The duties of the cash department are outlined below:

#### **Cash Payment:**

- Only payment in cash is accepted against the cheque.
- It is the distinguishing characteristic of the "Payment on Request" banking system.
- Payment will only be done with its current printed check.

**Cash Receive:**

- First and foremost, they are responsible for collecting monetary deposits.
- The unit is then known as the "Mobilization Unit of the Banking System."
- It simply collects money via its receipt forms.

**3.4 Remittance Section**

Remittance are the most important aspect of ordinary banking. It is a service that allows one client to transfer funds to another customer's bank account. Generally, it takes 1-2 business days for the recipient to receive the funds, however this might vary depending on the provider and form used to deliver the funds. Transfers may be made via telegraph, mail, traveler's check, or draft or check. There are two stages to remittance.

- Domestic Remittance
- International Remittance

**Domestic Remittance:** Domestic remittance refers to the transfer of funds inside the nation by travelers checks, wire transfers, drafts, or checks.

**International Remittance:** When money is moved to another country or outside the country using the same means, such as travelers checks, wire transfers, drafts, or checks, it is referred to as an international remittance.

**Types of Remittance:**

- Clients of both banks' adverb-banks
- banks located inside the same nation



- between banks in the various nations
- Same nation between banks and central banks

### **3.5 Clearing Section**

In banking, clearing refers to the clearance of a check. In simple terms, it is the process of moving money from the bank where a check is written to the bank where it is deposited. According to the regulations of the Bangladesh Bank, clearing house banks have attained the status of scheduled bank. Banks that anticipate to clear the cash clear each other's clearinghouse-drawn checks. It is a central bank arrangement in which representative members of the member banks clear the check daily. Banks accept checks and other similar instruments for crediting client accounts with the profits. Throughout the day, the bank receives many such instruments from account holders. Some instruments serve as additional bank payables. Without this introduction to the bank of drawer as the purpose for collecting the funds, several messengers would be required. Similarly, the messengers or other banks would submit many check drafts to the counterpart on this and subsequent days. The whole process will need considerable time, uncertainty, expenditures, and money. The clearinghouse is the location where banks must settle their arrearage. And it sits twice every day to work.

#### **Causes of dishonoring check:**

- Unless the drawer is referred to.
- If the account has insufficient funds.
- If the contract has expired.
- Payment was halted by drawer.

- Incorrect / illegible / needed payee endorsement
- Invalid endorsement by the payee includes bank confirmation.
- Signature of the drawer may vary or be required.
- Changes to the word date / numbers are accompanied by the full signature of the drawer.
- The cheque is post-dated and damaged.
- Words and numbers vary in quantity.
- A crossed check must be issued by the bank.
- For proper stamp approval, cancellation is required.
- Additional bank discharges must be confirmed.
- Account payee only box checked (18) Collecting irregular / necessary discharge.

### **Different variation of clearing:**

**Inward Clearing:** In a nutshell, inward clearing refers to the receipt of a cheque by a bank from another bank.

**Outward Clearing:** It refers to the sending of a check for the purpose of collection.

### **3.6 Pay order**

Essentially, a pay order is a payment instrument that must be released by a certain branch of the issuing bank. In a larger context, it is a request that instructs the bank to pay a particular amount to a third party on behalf of the customer, and such requests are often approved by the bank, which makes the payment.

## **Methods of issuing pay order**

To issue the pay order, a number of procedures must be undertaken, which are detailed below:

- First, applicants must complete the application form and submit it to the official in charge of the remittance division.
- The appropriate official will subsequently complete the commission and VAT component for the bank's use and ask the candidate to deposit cash or a check with the department of cash.
- The cash divisions then complete all required processes and transmit the cash to the remittance division.
- The remittance division will create the pay order based on the form with details and a correctly crossed number in 3 pieces, with the A/C payee in the main component and input the information into the register.

## **Process:**

Since A/C Payee appears on the pay order, it will be transmitted to the issuing branch for payment by clearing and crediting the client's account. Upon presentation for payment, payment orders are processed by the department of remittance. When making a payment, the relevant entry in the pay order register is indicated by entering appropriately verified payment information in the pay order register. When an instrument is paid, it is termed a debit instrument.

**Reasons of refunding pay order:**

- The buyer will need a formal request to rescind the pay order that was added to the first pay order.
- The buyer's signature as confirmed by the original application form
- Before the cancellation amount is repaid, the second manager's direct consent must be requested.
- The applicant is responsible for recouping the required cancellation charge, and only the amount of the draft, less the cancellation fee, is repaid for Commission postage.

## **Chapter 4: Internship Experience**

## 4.1 Introduction

During my internship at the Savar Branch of Rupali Bank Limited. I had duties in the General Banking Department, such as opening various kinds of DPS or FDR accounts, and I also observed in this department.

I was the front desk employee. At that time, I primarily worked in the customer service department where I saw the procedures used in the deposit section as well as the rules and regulations regulating deposit schemes. My job used to start at 10:00 am and end at 5:00 pm every day. I completed a variety of tasks throughout this time, which are listed here. My internship started 24 October 2022 and it will be ended on 24 January 2023.

## 4.2 Account Opening

The most crucial matter in general banking is opening an account. Customers who will use the bank's services are currently in the first phase. It is crucial to understand who the bank's target clients are before creating any accounts. Customers who are targeted may include individuals, partners, joint stock corporations, trustees, clubs, associates, and various institutions. Knowing the customer's motivation for opening an account at this branch is also crucial. It can be difficult to determine the customer's motivation for opening an account. If the person opening the account is knowledgeable and skilled, s/he can readily find out the customer's motivation for opening the account.

For their target audiences, Rupali Bank Limited offers a variety of account kinds. These are listed below:

- Current Account
- Savings Account

- Fixed Term Deposit Account (FDR)
- Short Time Deposit (DPS)

The first step to becoming a client of Rupali Bank Limited and using its services is to open an account. Every individual and corporate client of The Rupali Bank must have an account in order to deposit and withdraw funds from the institution and to use additional services. My duty was to provide top-notch services and work to keep our customers on board with Standard for a significant amount of time.

### **4.3 Account Closing**

Customers' close account for a variety of reasons. I immediately closed accounts paying special attention to the customer so that the next time they consider opening a bank account, Rupali Bank Limited would be the first option that comes to mind.

### **4.4 Receive Cheque**

A cheque request is obtained from the customer in order to provide a new cheque book with the specified number of pages. I got cheque requisitions all day and sent the list to the head office at the end of the day.

### **4.5 Pay Order Issue**

Pay orders have been made available to customers who prefer to send money via check as opposed to cash. The risk of carrying cash is decreased. To assist the clients, I completed the pay order slip.

## **4.6 Provide Assistance**

When I was an intern, I made a point of being seen and ready to help the officers. I always tried to try to provide my help when people needed it. I believe I helped them with anything that needed. When the staff members were occupied with clients, I used to work on the computer. Providing verification, account statements, and printing any required documentation are a few examples. Additionally, I went to get respected officers' signatures.

## **4.7 My Applied Skills**

I had a good experience working as an intern at Rupali Bank Limited. I had never worked in a corporate environment before. Employment is not guaranteed by education, but it is by skill. I tried to use the skills I had acquired over my academic career in the organization.

### **4.7.1 Time Management**

In the business environment, effective time management is crucial to getting work done. The bank places a high priority on time management. The reason for this is that a lot of clients come in and a lot of transactions happen every day that need to be managed and correctly provided on time. I tried to use my internship to show my time management skills. I worked hard to go to work on time and finish all of my chores before the appointed hour. Every time I was given an assignment, I did everything I could to finish it by the deadline. My mother, who stressed the value of punctuality in my life, taught me how to do this.



### **4.7.2 Communication Skill**

Customers main focus is general banking. The chance to interact with consumers in the actual corporate world, persuade them, and meet their requirements has been a truly amazing opportunity. I tried to put the communication skills I had picked up during my graduation into action during my internship. With the assistance of my reputable lecturers, I developed my presentation and communication abilities as a BA (Hons) English student. I've learned how to hone my communication abilities from my boss and other team members. I was always talking to everyone, including clients and officers. To be honest, effective communication was crucial in my professional life. I came to the realization that it can play a significant role in my professional success in various situations.

### **4.7.3 Technical Knowledge**

I learned a lot of specialized skills during my academic career, and I can now use them in my professional life. I tried to use such skills to appear in Rupali Bank Limited. These skills came in very handy for me during my internship. With programs like Microsoft Word and Excel, as well as their software for providing verification, data entry, statements, and other things, I employed my computer abilities. During my internship, I tried to use my previous knowledge of these things, which helped me understand their task and receive credit for my efforts.

### **4.7.4 Taking Responsibility**

I had a lot of work to do while I was an intern at Rupali Bank Limited. I had to accurately update account opening documents, issue account numbers to new accounts, maintain track of

cheque books in a register, and more. These positions in the banking sector are particularly responsible. And I'm appreciative that my boss and the other cops saw my talent and gave me a challenging duty.

#### **4.7.5 Quick Learning**

I observed their job for some time before learning how to deal with clients in their absence. Because I am a quick learner, I learnt all of the basic facts about account opening, such as remembering codes for different account kinds, branch codes, names of register books, and so on, in a relatively short period of time. I can state that it is another significant ability of mine for which I have never had difficulty learning new things, and my work has always been commended by all.

#### **4.8 Professional accomplishment**

During my internship project Rupali Bank Limited has given me those following competencies:

- Client Focusing on busy time.
- Planning and organizing the banking activities.
- Fostering Communication with clients.
- Attention to detail with every single customer.
- Professionalism at every stage of life.
- Collaborating with every one of the branches
- Problem Solving mentality.
- Ensure Accountability.

## **Chapter 5: Observation**

## 5.1 Introduction

During my internship, I spent a lot of time observing the Rupali Bank Limited banking environment. It was challenging for me to connect the banking sector with my academic understanding because I came from a different educational background. To discover a way out, I used to think a lot at first. I sought advice. I had done my best at the bank to perform my given work while also observing how I may connect the banking industry to my academic learnings.

- Working experience of Rupali Bank limited.
- Relationship between the clients and the bankers.
- Maintain relation between senior and junior officers.

## 5.2 Academic Knowledge Linkage

I've tried to connect my academic understanding with my practical work experience in the banking industry. I am knowledgeable about the English language because I am an English background student. Therefore, since all of the information regarding the operation is written in English, it assisted me with data entry as well as with all of the banking procedures. The professional language codes, the manner of speaking of a professional figure, etc. are other things I've learned from taking specific courses, along with how to observe the workplace and environment and act accordingly, how to maintain relationships with my senior and junior coworkers, how to behave with customers and clients, etc.

Additionally, I have experience utilizing both online and offline applications. In addition, I have completed assignments using Microsoft Word, PowerPoint, and Excel. I learned a lot during

my academic career, which I applied to my internship. And I'm glad that I can use my academic knowledge productively in my job life.

### **5.3 Interacting Between Banker and Customer**

- Bankers speak in a very formal way as they are very educated.
- Bankers communicate clients with a very gentle voice.
- Every customer communicates differently with a banker. since not every consumer comes from the same family or works in the same field. Since their deposit is at risk, the bulk of them basically speak respectfully to the banker.
- Most clients try to have a professional chat with bankers and speak to them in a mature manner.

### **5.4 Senior and Junior Officers' Relationship in Banking System**

The most crucial element in professional life is maintaining relationships. In the professional world, it matters whether you work with a team or for a superior. As a Rupali Bank Limited intern, I observed how they uphold their relationships with both their senior and junior colleagues.

During my internship, I also kept up a good working rapport with both my superiors and my coworkers. I was the youngest person there even though I was an intern. I always tried to follow the rules set forth by my superiors, paying carefully to what they had to say, and seeking their approval before starting any assignment. I made an excellent impression on my superiors. I got spoiled. They were usually quite generous in their aid. They did in fact really aid me in carrying out my work in a professional manner. They pushed me to comprehend each time I needed to learn

anything new. They assisted me in comprehending the rules and practices of the Bank. They gave me instructions on how to complete the tasks and showed me how to properly prepare the report. Operating in a new environment was also challenging. But it was only because of my seniors, who made my work easy and helped me in any way they could, that it quickly became simple for me. I gave everything I had to provide in order to satisfy the clients' needs and adhere to all SIBL rules. Additionally, I had fantastic company, which made my internship a truly positive experience for me.

## **Chapter 6: Data Evaluation and Interpretation**

## 6.1 SWOT Analysis

A company is evaluated based on its strengths, weaknesses, opportunities, and threats using a process known as a SWOT analysis. During the time spent doing research on Rupali Bank Limited as part of the internship, an analysis was carried out in which the bank's opportunities, threats, opportunities, and strengths were taken into consideration. The parameters of the SWOT analysis are having a significant impact on the operations and performances of Rupali Bank. In the following, a concise SWOT analysis of Rupali Bank Ltd. is presented.

The SWOT is considered based on

- Service quality
- Identity of the organization
- Operational productivity
- Organization Technology

### Strength

The strength of RBL is given below

- Highly trained and certified personnel.
- A bank with extensive expertise in the financial industry.
- A large number of devoted customers.
- Management at the top with years of experience.
- A large number of branches (568) that customers may readily reach.
- As a public bank, the government regulates it.
- Excellent coordination and cooperation between workers and employers.



- Outstanding regulatory effectiveness.
- Exercise-based programs.
- Implementation of internet banking.

### **Weakness**

The weaknesses of RBL are given below

- Reduced emphasis on the quality of client service.
- Less motivated workers.
- Insufficient technological resources.
- Employees have a low wage structure.
- Absence of advertising and promotional efforts.
- Political interferences.
- Less focused on the institution's goal.
- Manual operations are time-consuming.

### **Opportunities**

The opportunities of RBL are given below

- The introduction of internet banking has facilitated speedier service.
- By concentrating on the expansion of SMBs, company owners may develop a solid consumer base.
- Proposal of a business solution to corporate customers with the aim of maximizing their business partners.
- Expansion of the product portfolio may aid in gaining international reputation.

- SMS banking and mobile banking are an excellent way to guarantee superior service.
- The expansion of new investment sectors may be advantageous to the bank's corporate development.

## **Threats**

The threats of RBL are given below

- Newly established private and international banks
- Lack of attractiveness to rich and prospective clients.
- Less adaptable to any kind of abrupt change.
- Other banks' wage structures are more generous.
- Illegal practices that violate laws and rules.
- Increasing technical expenses to remain competitive in the marketplace.

## **6.2 Recommendation**

After looking at the data and observing how the bank works, some suggestions are made to improve the way the bank works and keep making sure it provides better services. These recommendations are also based on the findings, so that the top management can make sure to get competitive advantages and change the services.

**Advertising and Marketing Activities:** Rupali Bank Limited pays little attention to advertising and promotional activities. Therefore, it is deficient in advertising the goods and services related to deposit collecting. Consequently, the general public is uninformed of these

plans. The bank should conduct promotional efforts for their goods and services and concentrate on their marketing and advertising department.

**Conducting Appropriate Research:** Rupali Bank Limited should conduct more research on the present market condition and other banks' products in order to stay current in the industry. In order to retain the greatest number of clients, they should also do frequent research by surveying consumers about the kind of deposit goods and services they want.

**ATM Booths:** An ATM is one of Rupali Bank Ltd.'s most essential products and services. However, since not all branches had ATMs, the consumer was occasionally required to visit the ATM of a competing bank. Therefore, Rupali Bank Limited should have a greater number of ATM booths for the benefit of its customers.

**Reduce the Complicatedness of Account Opening Forms:** The account opening form for any kind of deposits plan is highly detailed and time consuming to complete. If we want to reduce processing time, we need a form that is easier to fill out and more specific.

**Monitoring:** Rupali Bank Limited should keep an eye on the scheme for collecting deposits and the related processes in order to make these products even better.

**Networking:** Rupali Bank Limited has an extensive and effective network across the nation. There are 565 branches. Therefore, the bank should leverage networking to develop a reputation as one of the most trustworthy banks in the nation.

**Openness:** The bank must guarantee the transparency of its scheme circulars for its deposit products and make the regulations apparent to its clients.

**Branch location:** The branch's location is an essential factor to consider, since the bank's objective is to conduct more transactions with deposit product seekers. The choice for the scheme of deposit items differs from location to location. Accordingly, the bank must be prepared.

**Office space and employee:** The upper management should pay greater attention to the interior office space and office supplies. Some of the branches should be given more room and redecorated. Customers' limited seating capacity should be increased. The interior environment must maintain a temperature that is not too warm.

**Official tools:** Each branch must provide a sufficient number of printers, photocopiers, and desktop computers to prevent staff from running out of time. It will also reduce the customer's time expenditure.

**Enhancement of Internet Banking:** Rupali Bank Limited must enhance online banking transactions and other electronic banking procedures. The IT department should enhance the software so that it operates more efficiently.

**Training:** New workers should be sent to training programs more often so that they may acquire the most information and skills possible and provide the bank their best performance. Due

to the recent introduction of internet banking at Rupali Bank Limited, top personnel should also undergo appropriate training in this area.

**Getting more skilled workers on board:** As the bank grows, it needs more skilled workers to make sure everything runs smoothly. Rupali Bank Limited has a lot of customers, so it needs more skilled workers to keep up with the day-to-day tasks.

**Enhance Client Services:** Rupali Bank Ltd. should pay more attention to its clients and customers to improve its customer service. If a client or customer has a problem, they must come up with a good solution and handle it carefully

## **Chapter 7: Conclusion**

By using the services of a bank for the sake of the nation's progress, it is necessary for Rupali Bank limited to protect a great deal of property. The bank has a strong position in the market, and with its core assets, it can compete for shareholder potentials. Additionally, the bank can elevate their prosperity in the future by providing ethical banking and excellent customer service. The government, in addition to a variety of other international administrations, has recognized that the nascent financial structure is one of the primary causes of almost all troubles to the advancement. They therefore need a large number of creative solutions in order to fulfill the expectations of both the government and the clients. They will incorporate additional public services and build up working lineups to deliver the greatest facilities to its valuable customers. This comes as a result of the fact that they have already begun to provide a facility for the recharging of electronic smart cards in response to requirements imposed by the government. They are managing the bank with a methodical approach and ensuring punishment across the board for any and all transgressions that are committed.

Government assistance is essential, and it is hoped that the government would increase its connection in order to implement the suggestions for the welfare of the people of Bangladesh. The administrative approach, organizational structure, attitude toward workers and customers, and working environment are all good and have a pleasant vibe. In order to achieve organizational goals and objectives, it is essential to enlist their assistance, get acquainted with them, cultivate their knowledge, motivate them to achieve high levels of performance, and ensure that they continue to maintain their commitment to the company. They have an excellent minor edge over their competitor. Rupali Bank Limited's branch-level human resource management technique is reasonably competent for developing a staff that is genuine, honest, punctual, hard-working, and smart.

Finally, the majority of my experiences at Rupali Bank Limited, where I worked as an intern, were satisfying. The whole of my internship at RBL was, in my view, quite informative, and I gained a lot of knowledge that is applicable to the banking business. I am grateful beyond words to my supervisor and those in high positions at RBL, as well as the manager and other employee of the Savar branch, and everyone else, for their support and faith in me.



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## **Appendix**

### **Appendix 1**

## Appendix 2



Image 9. 1:With RBL Public Relation Officer



Image 9. 2: With Loan Processing Officer



Image 9. 3: with Branch Manager