

An Internship Report on

CREDIT MANAGEMENT- OF  
RUPALI BANK LIMITED, A STUDY ON NIMTOLA  
BRANCH, DINAJPUR

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MASTER OF BUSINESS ADMINISTRATION  
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Technology University, Dinajpur, as a partial requirement for  
fulfillment of the MBA (Evening) Program.)



FACULTY OF BUSINESS STUDIES

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23,October, 2016

*Dedicated to  
my beloved parents*

23 October, 2016

Rony Kumar Datta  
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Department of Finance and Banking  
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Subject: Submission of internship report on "Credit Management- of Rupali Bank Limited,A Study on Nimtola Branch, Dinajpur."

Sir,

It is my real pleasure to submit this internship report on "Credit Management- of Rupali Bank Limited,A Study on Nimtola Branch, Dinajpur" which you have assigned me to do as a part of my MBA (Evening) program requirement.

I have tried my level best to gather all kinds of relevant information which could give an overall idea on this topic. I have worked 45 days with this bank . I tried to gather information regarding report as much as possible. I hope that this report will meet the expected standard. I have enjoyed preparing the report very much. Especially, the knowledge obtained from my MBA (Evening) program and some employees of this bank helped with the information which made my work a bit easier.

I am submitting this internship report for your kind consideration and thanking you for your constant assistance and guidance.

Sincerely yours,

.....

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## *DECLARATION OF STUDENT*

I do hereby solemnly declare that the work presented in this Internship Report has been carried out by me and has not been previously submitted to any other University/College/Organization for an academic qualification/certificate/diploma or degree.

The work I have presented does not breach any existing copyright and no portion of this report is copied from any work done earlier for a degree or otherwise.

I further undertake to indemnify the department against any loss or damage arising from breach of the foregoing obligations.

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## *DECLARATION OF SUPERVISOR*

Its my pleasure to certify that Mohammad Ullah, Student ID# E140504035, MBA (Evening), 4th Batch, Major in Finance, Session 2013 (September) has successfully completed internship report titled "Credit Management- of Rupali Bank Limited, Nimtola Branch, Dinajpur" under my supervision and guidance.

Therefore,he is directed to submit his report for evaluation . I wish him every success in life.

.....  
Rony Kumar Datta  
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## *DECLARATION OF CO-SUPERVISOR*

Its my pleasure to certify that Mohammad Ullah, Student ID# E140504035, MBA (Evening), 4th Batch, Major in Finance, Session 2013 (September) has successfully completed internship report titled "Credit Management- of Rupali Bank Limited,a Study on Nimtola Branch, Dinajpur" under my supervision and guidance.

Therefore, he is directed to submit his report for evaluation .I wish him every success in life.

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## ABSTRACT

This study of Credit Management- of Rupali Bank Limited, Nimtola Branch, Dinajpur is an attempt to indicate the importance of credit management in financial institutions such as commercial banks. Thus, the rationale behind for undertaking this study is to judge the Credit Management, the causes of credit management problems and to suggest the possible solutions that enable the bank to run its operation in a safest way as credit is known to be the main stay of all banks.

The ability of banks to formulate and adhere to policies and procedures that promote credit quality and curtail non-performing loans is the means to survive in the stiff competition. Inability to create and build up quality loans and credit worthy customers leads to default risk and bankruptcy as well as hampers economic growth of a country. However, little work is done to search the ways and means that enable to quality loan creation and growth as well as to determine the relationship between the theories, concepts and credit policies both at country or regional level.

The main objective of the study is to make a thorough review of tools and techniques of credit management practiced in RBL as suggested by the relevant bodies and experts under the leadership of Bangladesh Bank.

For the purpose of the study both primary and secondary data were used. Descriptive statistical tools are used in analyzing the data collected. Hence, the nature of the study is descriptive. Finally, based on the findings possible recommendations are given. These include the issues impeding loan growth and rising loan clients complaint on the bank regarding the valuing of properties offered for collateral,

lengthy of loan processing, amount of loan processed and approved, loan period, and discretionary limits affecting the performance of credit management.

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