An Internship Report
on

Rupali Bank Limited, Corporate Branch, Dinajpur:
The Perspective of General Banking Activities

This report is submitted to the Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in HRM.

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Hajee Mohammad Danesh Science and Technology University
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May, 2023.

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ACKNOWLEDGEMENT

It is my great pleasure to express our gratitude to our creator Allah (SWT) for such great opportunity to be in touch with 90 days. I have to put my heartened feeling and gratitude for the kindness and assistance that was proved to me to complete my assigned report on the topic **“Rupali Bank Limited, Corporate Branch, Dinajpur: The Perspective of General Banking Activities”.** In preparing the report, I want to express my strong gratitude to my honorable supervisor **Sourav Paul Chowdhury,** Associate Professor, Department of Management, Hajee Mohammad Danesh Science and Technology University. I also want to express my strong gratitude to my honorable co-supervisor **Dr. Md. Zahangir Kabir,** Professor, Department of Management, Hajee Mohammed Danesh Science and Technology University. I will never forget kind cooperation I received from my honorable supervisor.

I would also like to thank all the other of employees of all level for their beloved manner and attitude that they had shown to me during staying in the branch.

I would like to thanks from the deep of my heart to those people who are related with making of this report successful.

At last but not the least, Hajee Mohammad Danesh Science and Technology University, Dinajpur for giving me an opportunity to complete my MBA degree and for giving me a scope to gather practical experience and enrich my knowledge.

May almighty Allah bless all of them.

……………………..

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বাংলাদেশের সুবর্ণজয়ন্তী Bangladesh 50

রূপালী ব্যাংক লিমিটেড

RUPALI BANK LIMITED

দিনাজপুর কর্পোরেট শাখা, দিনাজপুর।

মুজিববর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

Ref: dicdi/gen./intern/2023/১০৩ Date: 22.05.2023

TO WHOM IT MAY CONCERN

This is to certify that Md. Rubel Islam having student Id No. 1603152, MBA in HRM, Department of Management, a student of Hajee Mohammad Danesh Science and Technology University (HSTU), Dinajpur, has successfully completed his 90 (ninety) days internship program at Rupali Bank Limited, Dinajpur Corporate Branch, Dinajpur. During his internship period found his good moral attitude, sound behavior and responsible to his assigned duties.

We wish him every success for the days to come.

রূপালী ব্যাংক লিমিটেডের পক্ষে

ব্যবস্থাপক
দিনাজপুর কর্পোরেট, দিনাজপুর।

CERTIFICATE OF SUPERVISOR

This is to declare that Md. Rubel Islam, a student of MBA in HRM, Faculty of Business Studies, HSTU and 11th batch, bearing Roll No. 1603152 completed an internship report titled on **"Rupali Bank Limited, Corporate Branch, Dinajpur: The Perspective of General Banking Activities"** under my supervision.

I recommend the report to submit for awarding the degree of Master of Business Administration (MBA), HSTU, Dinajpur.

I wish his every success for the days to come.

………………………

Sourav Paul Chowdhury
Associate Professor
Department of Management
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CERTIFICATE OF CO-SUPERVISOR

I hereby declare that the concerned report entitled **“Rupali Bank Limited, Corporate Branch, Dinajpur: The Perspective of General Banking Activities”** is made by Md. Rubel Islam, a student of MBA in HRM, Faculties of Business Studies, HSTU and 11th batch, bearing Roll. 1603152, completed him internship under my co-supervision and submitted for their partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish him every success for the days to come.

……………………...

Dr. Md. Zahangir Kabir
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STUDENT’S DECLARATION

I hereby declare that the internship report entitled **“Rupali Bank Limited, Corporate Branch, Dinajpur: The Perspective of General Banking Activities”** embodies the result of my own research works and efforts, prepared under the supervision **Sourav Paul Chowdhury,** Associate Professor**,** Department of Management, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information reported in this internship report is original and any part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

…………………..

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ABSTRACT

Rupali Bank Limited plays an important role of financial sectors all over the country. It was corporatized on November 2007. Rupali bank was conceived another idea of deliberate banking service developing and differentiated money related requirement of arranged financial improvement of the nation. It is the most popular and trusted bank in Bangladesh. The bank has set another standard in financing in the modern, trade, agriculture, and foreign trade business. This bank focuses every sector of financial activities in the country. It different store and credit items have pulled in the customer both corporate and people who feel comfort in working the bank. Rupali Bank practices promoting techniques and receive appropriate component of show casting blend. Rupali bank always targer customer test and investigate their needs and demands. They offer specialized products and services. Rupali bank Limited offers different kinds of product and services like deposit product, cards, remittance service, loan, and others online service. Rupali Bank Limited sets competitive interest rate. Rupali Bank Limited try to reach at the customer door's increasing their branch. And it try to keep their commitment safe for customers and they are success to earn trust form the customer.

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CHAPTER 1
INTRODUCTION

Banks are important parts of a country. In modern era, money is very important and money is necessary for every sector of a country. A developed financial system ensures to attain development of a country. A modern bank provides valuable service to the customer.

At present, growing companies require business banking service for meet their desire .To ensure their optimum level of satisfaction. Bank provides diverse dynamic corporate banking service.

Banks play an important role in our economy. At present, bank tries to give priority in the view of our national interest .The different bank of Bangladesh is characterized by law and regulation. All the banks of Bangladesh are monitored by central bank.

Bank perform the dispensable task of intermediating between the two groups and offering convenient financial service to surplus-spending individuals and institutions in order to attract fund and these loaning those funds to deficit-spending individuals and institutions. Another contribution of bank makes their willingness to accept risky loan from borrower, while issuing low risk securities to their depositors. Bank satisfies customer liquidity. It is true that a business of banking is mobilized resources through the acceptance of deposit, which are to be utilized loan.

1.1 Objectives

- To know the overview of Rupali Bank Limited
- To find out strength, weakness, opportunities and threat of Rupali Bank Limited.
- To find out some problems and give suggestion regarding the problems.
- To analysis the general banking activities.

CHAPTER 2
LITERATURE REVIEW

M.K Splash and D. Michael. Mahatma (2005): With better knowledge of the general banking action, companies can determine those thing required to satisfy the customers' needs. They are able to identify their personal strength and weak points, where they stand compared to their competitors, graph out path long term progress and enhancement. General Banking Activities measurement helps you to promote an elevated focus on customer outcomes and stimulate improvements within the work practice as well as process used inside the company.

In accordance with, M.S .Khondaker and M.Z. Mir (2006): General Banking activities can be grossly neglected area for efficiency measurement in virtually all least developed nation (LDC) around the world and Bangladesh is not any expectation. Like many LDCs. Bangladesh can be coming under pressure from the IMF, world bank ABD etc to beable to reform it's unproductive financial sector. Anecdotal evidence suggests that state owned commercial bank have got lost their market share which is near to closure because of the poor service top quality as perceived simply by their customer. On the other hands, private and other commercial bank in the same social economic and also culture setting are usually growing rapidly together with higher profits and market share.

Kotlar (1999) Furthermore noted that satisfaction can be function of identified performance and anticipations which identifies feeling of person resulting coming from comparing a products perceived performance in items of his / her expectations. For many companies or organizations, obtaining feedback coming from customers and consumers is essentials. It gives you them with any glimpse into what they may be doing right, what they may be doing wrong, since well as ways that operations and relationships could possibly be improved. But getting and organizing, this kinds of feedback in an easy method it can effortlessly be sorted and bought to the right people inside the company are frequently challenging.

According to Julia Kagan (2018) A bank's deposit products works as its safeguard. Different types of saving accounts, checking account and money market accounts are the forms of deposits. The owner of these deposit accounts has all kinds of rights to withdraw the deposited funds based on the accounts agreement. Therefore, the deposit is a liability to the depositor owned by the bank.

According to an articles published by the association of bank in Bulgaria, there are so many variation in deposit products and schemes each holding different unique feature. Current deposit are flexible, term deposit secure money of the depositors for a preliminary fixed period of time, saving deposit offers freedom of having multiple account at the same time.

CHAPTER 3

METHODOLOGY

Every research program should follow some basic from of procedure. I studied various books and articles of different writers regarding the topic. However mainly this report is written on the basis of experience gathered the period of internship.

In order to make the report more meaningful and presentable, two source of data and information have been used widely. Both primary and secondary data have been used to prepare report.

3.1 Data collection

The data required for this study were collected from both primary and secondary source, however, the majority of information collected from secondary sources.

The "**primary sources**" of data is:

- Direct conversation with the bank officers.
- Informal conversation with the client.
- Practical work
- Desk job
- And other documents.

The **"Secondary sources**" of data

- Every days diary
- Monthly reports
- Annual reports.
- Website of Rupali Bank.
- Website of Bangladesh Bank.
- Different text book.
- Different circular by head office.
- Internet

3.2 Limitations

The study should have high degree of involvement regarding questionnaire, collection of data, creation of database and analysis of data. In spite of providing best effort to collect and analysis related data and compare them within the stipulated time, the study may have the following limitations:

- The main limitation of the study is lack of experience of researcher.
- RBL authority could not provide all the necessary information those are confidential. So confidentiality of RBL authority is major limitation of study.
- This study did not cover all the branches of the bank of country.
- I could not gather more information about this study lack of time.
- I did not provide enough financial support to operate the study.

CHAPTER 4
ANALYSIS AND INTERPRETATION

HISTORY OF RUPALI BANK

Rupali Bank Limited was constituted with three merger erstwhile commercial banks. These banks are Muslim Commercial Bank Limited, Australasia Bank Limited and Standard Bank Limited, which operated in the then East Pakistan on March 26,1972, under the Bangladesh Bank (Nationalization) order 1972. Rupali Bank worked as a nationalized commercial bank till December, 1986. When the bank went public but the majority of the shares are still retained by the Government.

Rupali Bank Limited emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

4.1 Corporate Vision

The vision of Rupali Bank Limited is "**Expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectation**"

4.2 Corporate Mission

The mission of Rupali Bank Limited is given below

- Develop a long term relationship that helps our customer to obtain financial success.
- Offer rewarding career opportunities and cultivate staff commitments.
- Uphold ethical values and meet its customer's financial needs in the fastest and most appropriate way and continue innovative works in order to achieve human resource with superior qualities, technological infrastructure and service packages.

4.3 Core values

A smart value followed by Rupali Bank Limited

- Social Responsibility- We care for and continue to our communities
- Performance- We measure results and rewards achievements.
- Integrity- We uphold trustworthiness and business ethics

- Respect- We cherish every individual
- Innovation- We encourage creativity
- Teamwork- We work together to succeed

4.4 Strategic Objectives

- Develop innovative products and services that attract targeted customers and market segment.
- Maintain a high quality assets portfolio to achieve strong and sustainable returns and continuously build shareholder's value.
- Explore new avenues for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing
- Strengthen the bank's brand recognition.
- Develop a customer oriented service culture with special emphasis on customer care.
- Increase market shares by following a disciplined growth strategy.
- Achieve a significant share of deposit and credits from existing and niche markets
- Capability and Leverage technology platform and pen scalable systems to achieve cost-effective operations, improved delivery high service standards.

4.5 Management Hierarchy

Board of Directors

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Chairman

↓

Managing Director

↓

Deputy Managing Director

↓

General Manager

↓

Deputy General Manager

↓

Assistant General Manager

↓

Senior Principal Officer

↓

Principal Officer

↓

Senior Officer

↓

Officer

4.6 The SWOT analysis of in relation to general banking

As a financial institution, Rupali Bank Ltd, has some strengths, weakness, opportunities, and threats to identify the strength, weakness, opportunities, and threat a tool is used by me that is SWOT analysis. Here S means strength, W indicates weakness, O denotes opportunities, and T refers threat.

Strength

- State owned bank
- Board image
- Strong trustiness
- Highly assurance for customers.
- Qualified personnel.
- Huge clients etc.

Weakness

- Absence of service providing mentality.
- Absence of high quality application.
- Lack of motivation
- Sometimes depend on head office

Opportunities

- Demand of credit is high.
- Demand of small enterprise financing is high
- Demand of remittance facilities is high.
- High demand of investment of by depositing

Threat

- Commercial banks
- Some foreign banks
- Few rules and regulations of Bangladesh Bank.
- Similar types of retail banking product
- Interfere of officer's somitti

4.7 The difference between the public as RBL and private bank

- Bureaucratic complexity in Management of RBL is very high. But bureaucratic complexity in Management of private bank is negligible.
- The job security of RBL is high, but in private bank job security is low than RBL.
- In public bank as Rupali Bank job promotion is based on seniority, but in private bank job promotion based on performance.
- Public bank as Rupali Bank is controlled by Government, but private bank is controlled by individual.
- The objectives of private bank is earning of profit, but RBLis to do agent of Govt.
- In RBL maximum share controlled by Government, but private bank maximum share controlled by shareholder.
- In the public bank as Rupali Bank interest rate of saving is less and loan rate is high, but private bank interest rate of saving is high and loan rate is low.

4.8 General banking activities of Rupali Bank Limited

General banking department is the heart of all banking activities. This is the busier department of branch, funds are mobilized, money transaction, clearing, remittance, and accounting activities are done here. General banking is also called retail banking. Rupali Bank Limited, Dinajpur Corporate Branch , the following are under general banking section.

1. Account opening section
2. Deposit section.
3. Remittance section.
4. Clearing section.
5. Cash section.
6. Account section.

4.8.1 Account opening section

Responsibility of account opening section

- Opening various types of account
- Issue of check book
- Transferring account
- Closing account
- Enquiry of account.

PROCESS OF OPENING AN ACCOUNT

- Application on a form
- Needs photo (2 copies)
- Introduction by an account holder
- Recording of specimen signature
- Mention nominee
- One copy nominee photo

CLASSIFICATION OF ACCOUNT

- Saving account (SB)
- Current account (CD)
- Short term activities (STD)
- Fixed deposit receipt (FDR)
- Monthly saving scheme (MSS)

Opening various types of account

A. Individual / joint account

- Two copies of passport size photo of account holder
- Birth certificate photo copy
- NID card photo copy
- Nominee’s one copy passport size photo and NID card or birth certificate one copy photo copy

B. Proprietorship Firm

- Two copies passport size photo of account holder
- Certified copy of Valid Trade License
- Seal used
- TIN number certificate.
- Rubber stamp

C. Partnership Firm

- Two copy of passport size photo of the account holders persons who will operate the account.
- Certified copy of Valid Trade License.
- Certified copy of partnership Deed duly signed by all the partners

- Partnership account agreement.
- Up dated trade license.

D. Limited company

- Two copies passport size photo of account holder who will operate the account.
- Certified copy of the Memorandum and articles of Association
- Certified copy of certified of commencement of the business of the account
- Certified copy of incorporation.

E. Club/ Society/ School/ College etc

- Two copies of passport size photo of the account holder.
- Certified copy of the memorandum and articles of association.
- Certified copy by Constitution.
- Certified copy of resolution for operation and operation of the account.

F. Student account

- Two copies of passport size passport size photo of account holder
- Birth certificate and student ID card photo copy
- Nominee’s one copy passport size photo, birth certificate and voter ID card one copy photo copy.
- Student can open student account only 100.

Closing of an account

The closing of the account will occur**:**

- If the customer want to close his/her account
- If the account is inoperative
- When Bank obtains garnishee order through court.

4.8.2 Deposit Section

Needs and demand of people are various from person to person. It is impossible for bank to satisfy all these demand with a single account. As a result bank generally offer following types account to satisfy customer’s demand,

- Current Deposit Account
- Saving Deposit Account.
- Short Term Deposit
- Fixed Deposit
- Foreign currency Deposit.
- Monthly Saving
- Rupali bank sanchaya (saving) pension.

Current Deposit

Current account is an account at bank which deposits can be paid and withdrawals can be made by cheque. It is a running account. Generally people and Business men used this account and can deposit and withdraw money at any time. It is free for interest to the customer.

- It is free from any interest on this account
- Opening amount / initial Deposit Tk 500
- Service charge (yearly) Tk 100
- Minimum balance requirement. Tk 1000
- It provides facilities like collection of checks, transfer of money and general utilities services.

Saving Deposit

Saving account is an account which is used to personal saving. It is made for the investment of personal saving. This account is usually operated by lower and middle class people.

- This account opens a person name.
- Initial deposit requires to open a saving account is Tk 100
- minimum needs 1000 Tk to maintain the account.
- One cannot withdraw money two times in a week.
- Service charge is not fixed.

Fixed Deposit

Fixed deposit account are called prime liabilities of a banker, the money is payable in the expiry of a fixed period of time. The expiry time is predetermined by the customer himself. It is specified by bank. In this category are included the deposit with the bank for a fix period which is specified at the time of making the deposit such a deposit are called fixed deposit or term deposit. Tk 5000 require to open a fixed deposit account. Service charge Tk 200.

Interest rates

Interest rate is the amount of lenders charge borrowers and is percentage of the principle. It is also the amount earned from the deposit accounts.

Schemes	Interest rate
Saving account	4.00%
Short Notice Term Deposit	4.50%

Term deposit accounts, Fixed deposit receipt	
For 3 months& above, but less than 6 months	5.00%
For 6 months & above, but less than 1 years	5.25%
For 1 years & above, but less than 2 years	5.50%

Rupali Bank Pension schimes		
Term	**Monthly Deposit**	**Rate of interest**
5 years	TK 100 to TK 500	7.00%
10 years	TK 100 to TK 500	9.00%

Rupali Bank special scheme		
Term	**Monthly Deposit**	**Interest rate**
5 years	TK 1000 to TK 10000	6.00%
10 years	TK 1000 to TK 10000	7.00%

Deposit processing:

Deposit processing is related from the beginning of opening account to final result of all types of transaction. It is seen that all stages of transaction of a depositor are reflected in the lender of bank.

Steps of Deposit Processing

1. New account section:

At the preliminary stage of opening accounting, this department guise the idea of all types the account and which is profitable and suitable for her/ him.

2. Acceptance of necessary application and document

Fill up application with essential document.

3. Checking department:

This depart justify errors and false.

4. Permission of manager

After checking, Manager guise permission to open account.

5. Deposit primary money:

Money has to be deposited to open a new account. Saving account Tk 500. Current account Tk 1000.

6. Data entry;

While opening a new account, against the account and name, and account number is provided to the depositor.

7. Cheque book, Pass book, Deposit receipt:

Bank delivers check book, pass book to the depositor.

8. Book keeping:

Book keeping is done for every deposit accounting.

9. Review:

To know the function of account, bank reviewed the account after same interval.

4.8.3 Remittance

Remittance means transfer of money by a foreign worker, a member of diaspora community, or a citizen with familial ties abroad for household income in their home country. There are high risks to take cash from one place to another. As a result bank has performed remittance for security of customer.

There are three ways of transferring money.

- Pay order (PO)
- Demand draft (DD)
- Telegraph transfer (TT)

Pay order

It is issued by bank for enabling customer pay amount of money to the order of certain person with in the same clearing area of the pay order issuing bank.

- The validity of pay order is 3 months.
- Pay order is one types of bank cheque.
- Bank takes charge for it.

Demand draft

Customer sends money one place to another place to use of demand draft. In this way customer has to filled up from with name, address of applicant, date, sign of applicant, cheque number, draft number, name payee, branch name amount of demand draft. Then it is signed by authority.

Telegraph transfer

In this process, Telegraph transfer is influenced by mobile phone, Telegraph, Fax etc. Fund can be easily transferred through Telegraph is very fast. Customer received money who will send both RBL have an account. It charges high.

4.8.4 Clearing section

Outward clearing

Other banks cheque comes to the RBL, different institution provide cheque book to its client s. RBL customer in branch with that cheque book outside the clearing house area. It is sent through the software to head office cheque bearer have an account at RBL.

Procedure:

- The customer submits a deposit slip with the cheque book. and officer given received seal on it.
- Given the seal on the cheque.
- Given the clearing seal in the back side.
- Entries the outward clearing register.

Inward clearing

Procedure:

- After receiving the cheque, RBL computer at the amount of balance.
- If there are enough money in the account, is an account debited. and cheque is honered.
- If there is no deposit money in the account, the cheque is dishonored.
- Entries the inward clearing register.

4.8.5 Cash section

Dinajpur Corporate Branch of rupali bank in Dinajpur has a good outfitted cash section. This branch has many CC cameras in the cash section to indicate the movement of unauthorized person,RBL banking hours stared at 10.am and ended 5.00 am.

Cash receipt:

- Firstly, the depositors fill up the deposit slip.
- After fill up it, then deposit money.
- Cash officer receives money in the cash counter. And count it.

- Seal on deposit slip.
- Then slip is passed to another.
- Then officers count money, whether amount match or not.

Cash payment:

- A person gives a cheque in the computer department at first, Computer officer and cheque passing officer verify it and pass it. then it will be sent cash counter.
- After cash officer will verify it.
- Cash officer will record denomination notes and coins backside.
- Officer will access the cheque in the cash payment register. Where denomination of notes and coins.
- Cash officer gives money to the client. And told to them count it.
- Then cash paid stamps current date.

4.8.6 Account section

Account section forms the following tasks

- The clearing cheque is taken form customer and it is sent to head branch of the present clearing house for collection.
- There is no charge for it.
- Clearing cheques are entry at computer.
- Voucher selection and adjustment with subsidiary summary.
- Arrange voucher and make voucher cover.
- Converses daily cash position and trials.
- Prepare salary sheet and records of stationary cost.
- To provides solvency certificate.

CHAPTER 5

Findings and Suggestions

5.1 Finding

Rupali bank is the oldest commercial bank in Bangladesh. It is the state owned bank. It has high image, unlimited trustiness, better commitment for customers and experience personnel. It has a lot of opportunities of this bank high demand of credit card, remittance facilities and investment by depositing. The weakness of this bank is absence of service providing mentality, lack of motivation, and bank decision depends on head office. Threat of this bank is other private bank and foreign bank. They try to switch customers providing extra facilities. Mobile banking, internet banking is threat of Rupali bank. Rupali bank works at the agent of Govt bank. It's objectives follow the Govt bank. So this bank do to some Govt work such as salary pay, pension, etc. that hamper the general banking activities. Electric bill section of this bank is fully loss project. In this section at list two employees work. If this two employees of loan section or general banking activities the loan approval come fast and general banking activities work fast. Rupali bank interest rate is low of saving account. For this reason saving account decrease day by day. The employees are not expart of IT sector so they need to training about computer and IT.

5.2 Suggestions

- More flexible of rules and regulation.
- The bank should reduce the cost.
- The bank should open more ATM's booth in over the country.
- The process of fill- up form is a very long process. For this reason the customer felt annoying because they do not want to fill-up 5/6 pages.
- Increase the interest rate.
- Provide better service.
- Provide some special facilities for women and farmer.

CHAPTER 6

Conclusions, policy implications and future work

6.1 Conclusions

There are many banks operating their activities in our country. Among of them Rupali Bank Limited is one of the leading commercial bank.

Rupali Bank Limited has introduced a new dimension innovative banking in our country. The bank has made a positive contribution of our economy. Its profit is increasing day by day. It plays a vital role in collecting deposit, loan settlement and international trade etc. The bank provides quality to the customer. For better growth and healthy economic position, it should introduces new and lucrative long- term credit schemes especially for new investors and scheme for poverty alleviation like micro credit.

I hope Rupali Bank Ltd will do work for socio economic development besides their banking business. To keep pace and ever- changing uncertain domestic business environment and face the challenges of revised global economic scenario, the bank should be more pro-active and responsive to introduce new marketing strategy to hold the strong position in home and abroad.

For the future planning and successful operation in it prime goals in the current competitive environment. I hope this report can provide a good guideline.

6.2 Policy Implication

An internship provides valuable experience. It helps us gain a better understanding of real world environments. At the same time they also develop our skills which will help us perform better at our jobs. This comparatives study will helpful in the identification of the problems faced by the banking industry and taking necessary corrective measures to direct the industry towards its growth and development. It is expected that this study will provide sufficient information on the banking industry of Bangladesh. Besides, policy makers, service providers and academicians, will also be benefited from a study like this. Government of Bangladesh can trace out the current financial situation and role of the bank against this situation. This study helps to reveal the problem regarding this sector so that respective authority of destinations can solve the problems faced by the customers. By the helps of this research finding authority of the bank destinations can able to design service package for the customers. By this study top management of the bank can easily identify their functional problems and how to resolve and develop their service. In case of gathering information from practical field we have to make close contact with the people. It helps to gain practical knowledge and enhances our knowledge. There is hardly any scope to implement the theoretical knowledge practically. Internship is a way to implement our theoretical knowledge practically.

6.3 Future work

- To know easily the general banking activities.
- Easily differentiate activities of general banking between two banks.

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