An Internship Report

On

Credit Management of Rupali Bank Limited

HSTU Corporate Branch, Dinajpur.

This report is submitted to the Department of Accounting, 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 Accounting and Information Systems.

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Acknowledgement

It is my great pleasure to express our gratitude to our creator almighty ALLAH for such great opportunity to be in touch with Rupali Bank Limited in completing my assigned report timely on the topic An Analysis on Credit Management of Rupali Bank Limited, HSTU Corp. Branch, Dinajpur.

I want to thank my supervisor Saiful Islam, associate professor, my co-supervisor Mohammad Main Uddin, associate professor, the manager of Rupali Bank, and my friends from the bottom of my heart for their kind encouragement, supervision, guidance, instructions, and advice, as well as for inspiring me to complete this report.

Also, I appreciate the bank staffs kind assistance. They extended their helpful hand to me and greatly assisted me in accurately gathering the facts. The chance to complete an internship in such a company was fantastic. My future career plans will benefit from the experience, I have gained.

………………………
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Certificate of Organaization

রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED

Bangladesh

মুজিববর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগা

হাজী মোহাম্মদ দানেশ বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয় (হাবিপ্রবি) কর্পোরেট শাখা, দিনাজপুর।
e-mail: br-5074@rupalibank.org; Phone: 0531-64328

Ref. Dnj/HSTU Corp./Rupali Bank/ 24 Date: 05-03-2023

TO WHOM IT MAY CONCERN

This is to certify that, **Razib Hossain**, having student ID No. 1603170, MBA in Accounting and Information Systems (AIS), a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 09/11/2022 to 09/02/2023 total 90 (Ninety) days internship program at Rupali Bank Limited, HSTU Corporate Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

GAUTOM CHANDRA ROY
SPO & MANAGER
Reg No-10202
RUPALI BANK LIMITED
HSTU CORPORATE BRANCH, DINAJPUR

Gautom Chandra Roy
Senior Principal Officer
& Manager
Rupali Bank Limited
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Dinajpur-5200

জোনাল অফিস: নর্দান প্লাজা (২য় তলা), চারুবাবুর মোড়, গণেশতলা, দিনাজপুর-৫২০০। ফোন-০৫৩১৬৫১৭১, ৬৭৭১০; ই-মেইল: WS-dinajpur@rupalibank.org.
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Certificate of Supervisor

The internship report titled " Credit Management of Rupali Bank Ltd, HSTU Branch." has been submitted with the department, in partial fulfillment of the degree of MBA in Accounting and Information Systems at the department of accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur by Md. Razib Hossain, student ID no. 1603170. I have gone through the report and have tried to come out with the best within the capacity of the student. The report has been accepted and may be presented before the defense committee for evaluation and assessment.

I wish him every success in life.

………………………

Saiful Islam, ACMA
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Department of Accounting
Faculty of Business Studies.
HSTU, Dinajpur.

Certificate of Co-supervisor

I hereby certify that the concerned report Credit Management of Rupali Bank Limited is a work done by Md. Razib Hossain, Student ID: 1603170, MBA in Accounting and Information Systems, 2021Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my Co-supervision and advised to submit the report to the Faculty of Business Studies for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems.

I wish him every success in life.

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Student's declaration

I hereby declare that the internship report entitled on Credit Management of Rupali Bank Limited embodies the result of my own works and efforts, prepared under the supervision of Saiful Islam, Associate professor, Department of Accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur. I further affirm that, the work and data included in this report are original and haven't been submitted in part or whole to another university or organization for a degree or for any other reason.

………………………

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Abstract

This study explores Rupali Bank Limited's credit management procedure. It concentrates on many aspects of credit management. It includes the bank credit position during the previous five years as well as the credit-based distribution channels it uses.

In addition to the actual term of various credit, this report also displays their growth rate and various graphical representations of data throughout a five-year analysis period to help readers better understand their credit management. It describes numerous issues connected to the topic and offers potential solutions. So, the purpose of this study is to examine Rupali Bank Limited HSTU corporate branch entire credit management systems.

Keywords: Credit Management, Loan, RBL Bank, HSTU.

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Chapter 1
Introduction

1.1 Introduction

Credit is what a bank grants from its funds to individuals or different organizations.

A relationship exists between a lender and a borrower in credit. The bank provides the borrower with cash. The borrower handles the cash along with the premium at some point in the near future. One of the most crucial functions of the bank is to provide credit. Which principals are primarily upheld by the bank; one of them is credit. Credit is the ability of a bank to grant a loan to a person or party who requests it, as long as the recipient of the loan promises to repay it in the future with interest and other benefits that guarantee their eligibility in order to benefit from the bank. A component of a bank power is credit.

There are numerous definitions of credit. Among these

The capacity of a person or corporation to get economic value on the basis of faith in exchange for the expectation of receiving economic value in the future is known as credit. (Christie and Bracuti, 1986)

Credit is a form of exchange that is not widely used. The value that the buyer originally received is eventually paid back to the seller over time. (Cole and Mishler, 1995).

Credit is a right given by a creditor to a customer to postpone paying a debt, incur debt and postpone paying it, or buy goods and services and postpone paying for them. (ICA, 2003).

Credit management is a process that gives the consumer the certainty that the credit being granted is recovered. Including some individuals who are referred to as credit managers in the credit management process.

Credit management refers to the process by which a financial institution lends money to a customer on the basis of credit, manages the terms of the loan, and collects the debt when it's due.

Implementing and upholding a set of rules and procedures known as credit management helps to reduce the amount of capital held in debtors and the vulnerability of the company to bad debts.(http://www.smallbusiness.wa.gov.au/assets/Small-Business-Briefs/small-business-brief-credit-management.pdf).

Credit management refers to the entire lending process, from vetting potential borrowers through retrieving the loaned funds. Credit management in the banking industry refers to tasks like accepting applications, loan evaluation, loan approval, monitoring, recovering non-performing loans, etc. (Shekhar, 1985).

The Rupali Bank Limited HSTU corporate branch credit management process has some specific objectives, such as credit management decision-making to take credit limit into consideration. The acceptable amount of risk is being examined. It aims to maximize organizational wealth while minimizing non-performing credit activity and analyzing the degree of credit security.

Credit management depended relationships with customers is essential to achieving organization objectives and boosting profitability.

Another objects of credit management in which settling outstanding balances and improving cash flow that are imperative to founding profitable success.

The most important goal of credit management is cost control and ensuring that sufficient attention is taken to make the correct judgments at the right time. It's the first step, therefore it needs to be taken with just as much care as it does danger. That is a fact that motivates contemporary corporate success.

The key to effective credit management is implementing the tried-and-true strategies that will increase cash flow. This entails making use of reliable software applications as well as training and development possibilities to make sure the company keeps expanding and can compete with the finest.

To get the best results possible while demonstrating empathy and integrity, these three main goals are applied. After all, we're all just humans trying to do the best we can. Credit management can help us get there.

As I mentioned, a profit-making bank's most crucial role is to extend credit, so each bank should have its own distinct credit policy. Similar to this, Rupali Bank Limited has a credit policy that requires it to lend money to clients or customers on credit. It was established to offer term loans, working capital loans, and other types of banking facilities to help Bangladesh small and medium-sized industrial sectors develop more quickly. Rupali Bank Limited policy is to "assure superior service." The policy was created by Rupali Bank Ltd with some objective considerations, like

- Because it is a state-owned institution, it takes into account both the socio-economic growth of nations as well as profit.
- To ensure sufficient protection against credit.
- To streamline the credit approval process and lower the cost of financing.

As is commonly understood, planning entails future preparation for any action. Similar to this, Rupali Bank Ltd intends to approve all credit. Rupali Bank is a commercial bank, and using its creditable funds to make money is its primary goal. Credit planning is done based on how much money will be available for how long. Since the money are obtained through deposits made by the bank's customers and clients, proper utilization of the funds is absolutely essential. Because of this, the bank manages the credit plan more skillfully and successfully. Both credit planning and hiring are beneficial to the bank. Nevertheless, both are quite detrimental. Like as:

Overextending credit results in a lack of funding and a bank inability to maintain liquidity. Too much short credit results in idle cash for the bank, which lowers the bank's profitability and raises its costs because the bank must pay interest to the customers who make deposits.

So, Rupali Bank Limited HSTU corporate branch carefully monitor the credit management.

1.2 Objectives of the study:

The primary objective of the study is to explores the credit management practices of Rupali Bank Ltd, HSTU corporate Branch.

However, the following goals are more specific:

- To review the credit policy and credit management at the HSTU Corporate Branch of Rupali Bank Ltd.
- To know credit disbursement of Rupali Bank Ltd, HSTU Corporate Branch.

Chapter 2

Literature review

A literature review is not only a crucial endeavor for any academic research, but also the foundation and inspiration for substantial, useful research. There are lots of literature reviews about this topic:

Froot and Stein (1998) found that credit risk management through active loan purchase and sales activity affects banks. The passage is talking about banks that engage in buying and selling loans. These banks tend to hold more risky loans, such as loans for credit and commercial real estate, compared to other banks that don't engage in buying and selling loans. Interestingly, even banks that manage their credit risk by buying and selling loans still hold more risky loans compared to banks that only sell loans or only buy loans.

Treacy and Carey (1998) examined the US bank credit risk rating system. The Bank Internal Rating System (BIRS) and its workings were covered in the article. The rating system employed by rating agencies was also contrasted with the BIRS. The BIRS is helpful for managing credit risk, examining profitability, and figuring out product pricing in banks, according to the paper authors.

Rosman (2009) showed that represents an effort to put out a study framework on risk management techniques and its components. Understanding risk and risk management, risk identification, risk analysis and assessment, and risk monitoring are the four main facets of risk management processes identified in the study. The authors provide a conceptual model based on conceptual and empirical literature that demonstrates a favorable link between these elements of risk management procedures and risk management practices. The study develops research hypotheses to suggest these linkages through talks. These theories can be empirically tested through further study, which will benefit the field of Islamic banking.

Şafakli (2007) examined the credit risk for the banking sector of the Northern Cyprus is an important region for the banking sector, and it has experienced a banking crisis in the past where credit risk played a determining role. Prior to the crisis, the credit risk of the banking sector had been steadily increasing based on fundamental ratios. However, after the crisis, measures were taken in terms of administration, legal action, and finance, resulting in a decrease in risk. It was also discovered during the regulatory and supervisory stage of credits that no provisions for loan losses had previously been allocated. Nevertheless, the need to strengthen banks by increasing their equity capital, which acts as a safety net, was apparent. Additionally, preparations in technology, administration, know-how, and qualified personnel should be made in accordance with the Basel II framework.

Njanike (2009) showed that this study focuses on the function of credit risk management as it explores the causes of the Zimbabwean financial crisis of 2003–2004. The report lists further causes of the crisis as well as the elements that make up a successful credit risk management system. The results of the study show that the banking crisis was mostly caused by ineffective credit risk management. Other contributing factors included poor corporate governance, deficient risk management systems, poorly planned development initiatives, persistent liquidity issues, currency shortages, and a shift away from core business to speculative non-banking operations. Banks must create and implement credit scoring and evaluation procedures, evaluate and update insider lending regulations, and adopt prudential employ prudent corporate governance standards, and examine and update insider lending policies.

Abiola and Olausi(2014) examined Credit risk management has grown in significance within the banking sector, not just as a result of the present financial crisis but also as a crucial factor in the survival, expansion, and profitability of banks. The purpose of this study is to look into how Nigerian commercial banks perform in relation to credit risk management. Using panel regression models for estimation, the study examined financial reports from seven commercial banking companies over a seven-year period (2005–2011). Non-Performing Loans (NPL) and Capital Adequacy Ratio (CAR) were utilized as credit risk management indicators, whereas Return on Equity (ROE) and Return on Asset (ROA) were employed as performance indicators. The results show that managing credit risk significantly affects how profitable commercial banks are in Nigeria.

There are several evaluated studies from numerous researchers. Also, the researchers are concentrating on credit management. A few researchers have examined Rupali Bank Limited's HSTU Branch's credit management procedures. That is why this study took the initiative to examine the credit management at the HSTU branch of Rupali Bank Ltd.

Chapter 3

Methodology of the study

This report consists of secondary data only. The secondary data are those that have already been gathered by another party and gathered using statistical methods. All published and reported resources, such as books, journals, articles, etc., are secondary sources of data. Secondary data sources are:

i. Secondary data taken from Rupali Bank Limited's annual report (2018 to 2022).

ii. Secondary data have also been gathered from the Bank's various publications.

iii. Further information was gleaned from numerous matching Bank files.

iv. One of the crucial avenues for gathering secondary data was the internet.

Data analysis tools: Data have been examined by Microsoft office and Microsoft excel.

Chapter 4
Analysis and Interpretation

4.1. Total credit in Rupali Bank Limited, HSTU Branch, Dinajpur.

Year	Loan (Tk. In crore)
2018	63.71
2019	78.23
2020	94.83
2021	105.6
2022	111.42

Table 01: Table shows the contribution of the Rupali Bank Limited, HSTU Branch to total credit, with credit in 2018 totaling 63.71 lac, in 2019 totaling 78.23 lac, in 2020 totaling 94.83 lac, in 2021 totaling 105.6 lac, and in 2022 totaling 111.42 lac of overall credit of the RBL. The RBL HSTU branch which is somewhat stable but it is not satisfactory level.

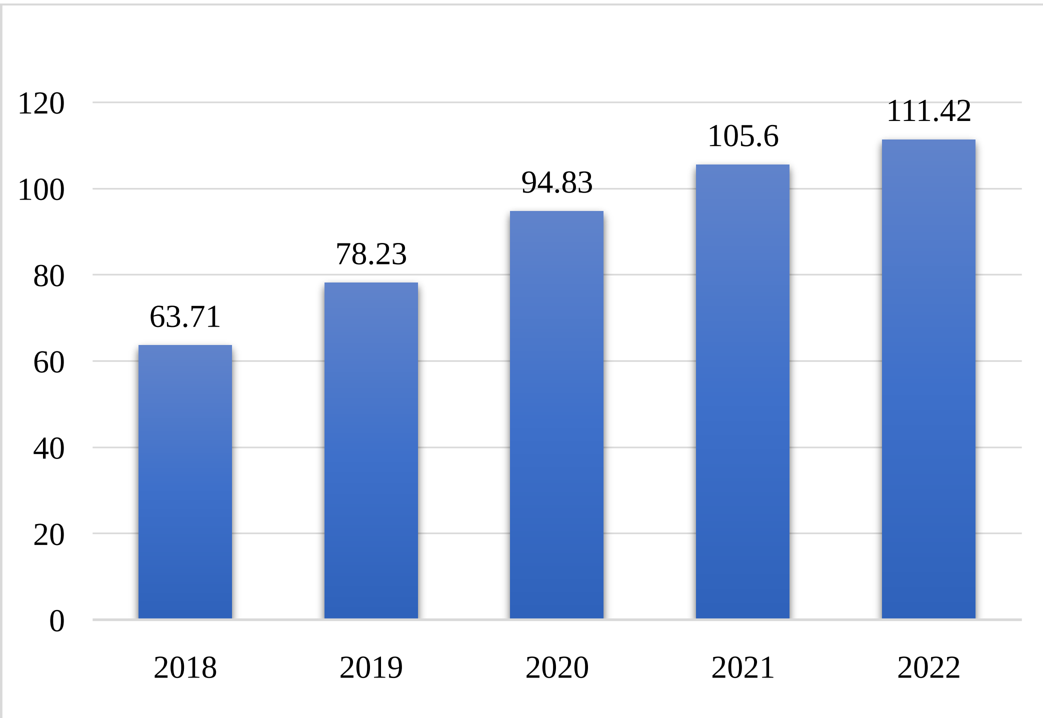

Figure 01: shows that total credit of Rupali Bank Limited, HSTU Branch is increasing every year.

4.2. Credit growth rate Rupali Bank Limited, HSTU Branch, Dinajpur.

Year	Growth of Loan
2018	10%
2019	22.79%
2020	21.21%
2021	11.35%
2022	5.51%

Table 02: Table 2 shows that the credit growth rate of Rupali Bank Limited HSTU Branch varied from 10% in 2018 to 22.79% in 2019, 21.21% in 2020, 11.35% in 2021, and 5.51% in 2022, indicating that credit growth was fluctuate.

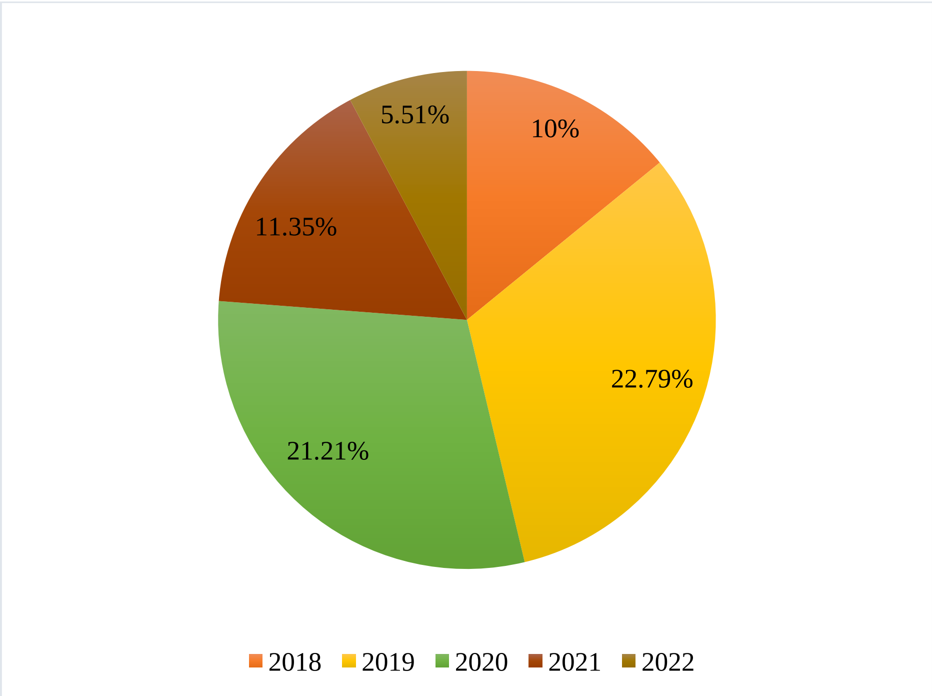

Figure 2: Growth of Loans

4.3. Cash Credit in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	199.27
2019	190.74
2020	149.26
2021	146.14
2022	82.83

Table 03: Table 3 shows to Cash Credit where in 2018 it was 199.27 lac overall cash credit of the RBL, in 2019 amount of cash credit was 190.74 lac of overall cash credit of the RBL, in 2020 it was 149.26 lac of overall cash credit in 2021 it was 146.14 lac of overall cash credit of the RBL and finally amount of cash credit of HSTU Corporate branch in 2022 is 82.83 lac of overall cash credit of the RBL which is indicate that the cash credit decreasing in every year in this branch.

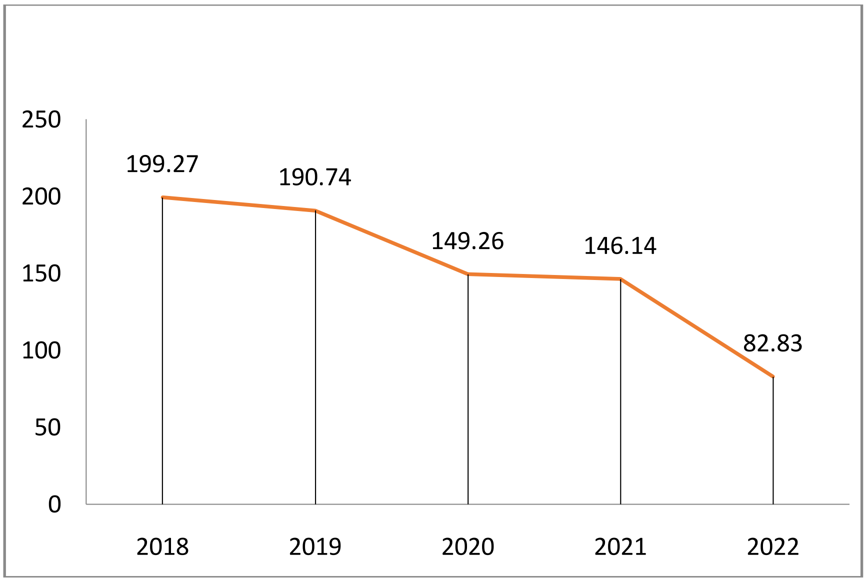

Figure 3: Shows that Cash Credit of Rupali Bank Limited, HSTU Corporate Branch is decreasing.

4.4. Consumer credit loan in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	289.72
2019	222.06
2020	134.68
2021	292.59
2022	374.09

Table 04: Table 4 shows that Consumer credit loan of Rupali Bank Limited, HSTU Branch in 2018 was 289.72, in 2019 it was 222.06, in 2020 it was 134.68, in 2021 credit was 292.59 and in 2022 it was 374.09 so analyzing Consumer credit loan of previous five years credit was fluctuating.

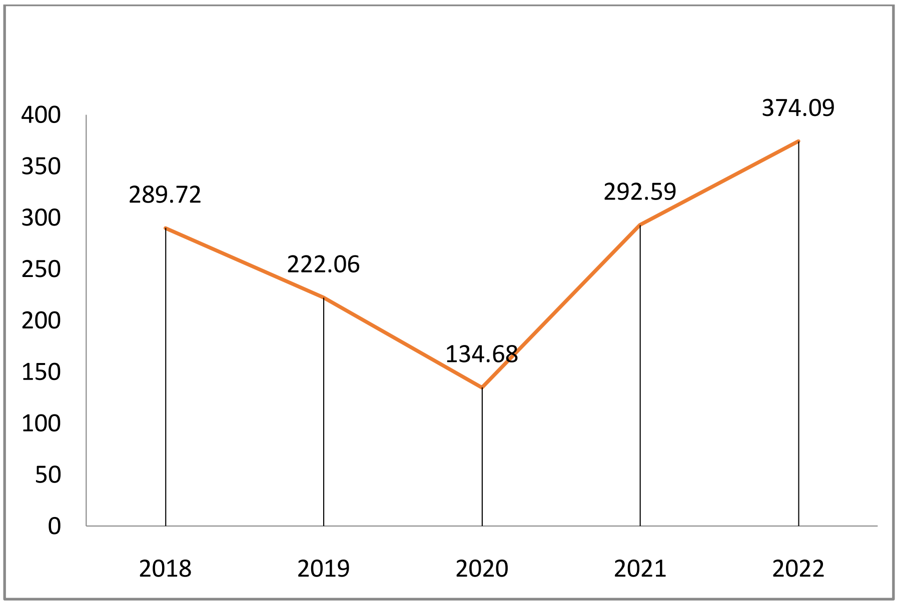

Figure 4**:** Figure 4 shows that Consumer credit loan in 2018 it was 289.72 lac which was increased and met by 374.09 lac in 2022.

4.5. General house building loan in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	5556.38
2019	7028.19
2020	8750.45
2021	9417.82
2022	9517.47

Table 05: Table 5 shows General house building loans from Rupali Bank Limited HSTU Corporate Branch in Dinajpur ranged from 5556.38 lac in 2018 to 7028.19 lac in 2019, 8750.45 lac in 2020, 9417.82 lakh in 2021, and 9517.47 lac in 2022, showing a largely steady level.

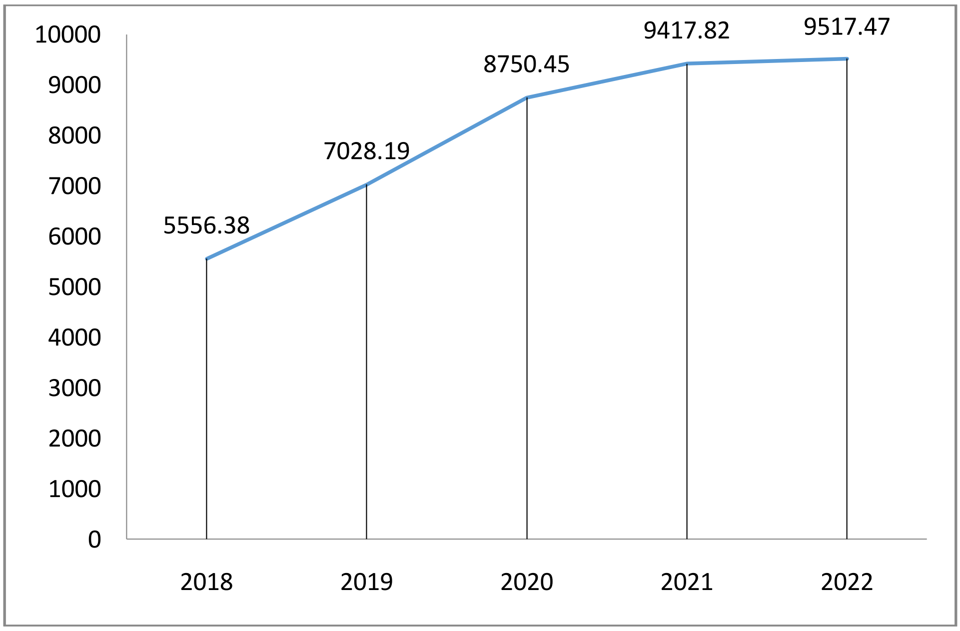

Figure 5**:** Figure 5 shows that General house building loan in 2018 it was 5556.38 lac which was increased and met by 9517.47 lac in 2022.

4.6. Staff loan in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	128.87
2019	141.63
2020	151.57
2021	263.31
2022	552.86

Table 06: Table 6 shows the Staff loan of Rupali Bank Limited, HSTU Corporate Branch increased from 128.87 in 2018 to 141.63 in 2019 to 151.57 in 2020 to 263.31 in 2021 to 552.86 in 2022, it can be inferred from the analysis of the Consumer Staff loan report for the last five years that credit was growing.

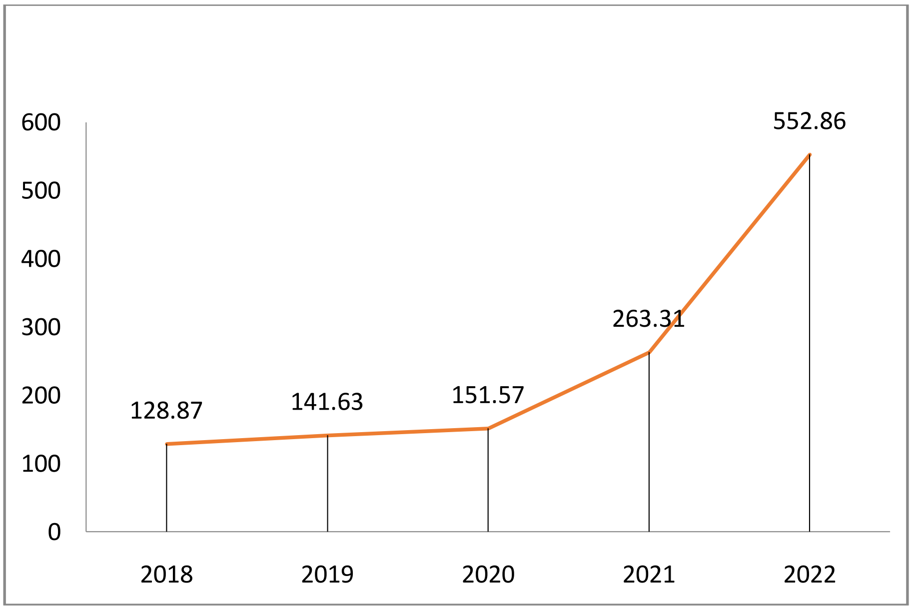

Figure 6: Figure 6 shows Staff loan at the HSTU Corporate Branch of Rupali Bank Limited increased from 128.87 lac in 2018 to 552.86 lac in 2022, indicating a yearly increase.

4.7. Rural credit in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	24.24
2019	20.12
2020	22.47
2021	30.55
2022	54.47

Table 7: Table 7 shows Rural credit at Rupali Bank Limited, HSTU Corporate Branch ranged from 24.24 in 2018 to 20.12 in 2019, 22.47 in 2020, 30.55 in 2021, and 54.47 in 2022, indicating an increase in credit over the course of the past five years.

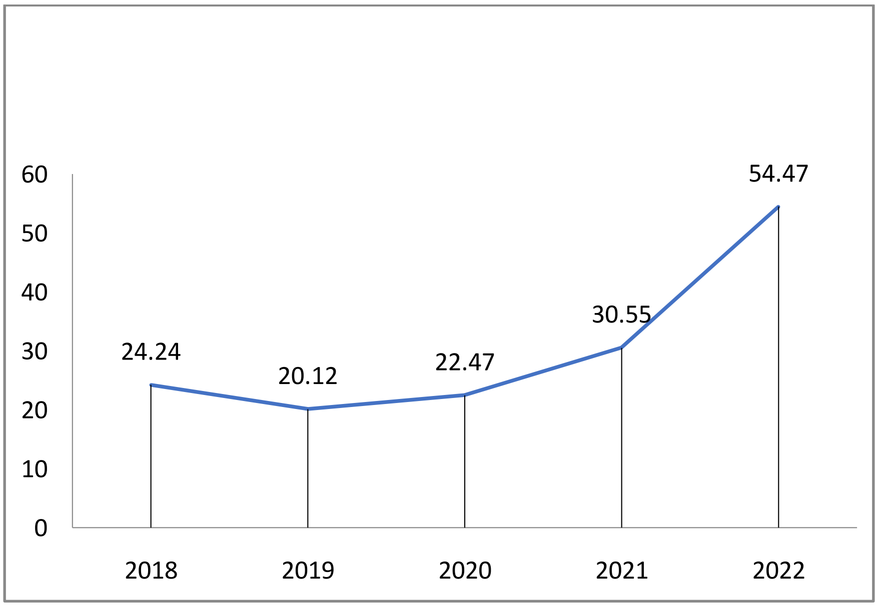

Figure 7**:** Figure 7 that rural credit was 24.24 lac in 2018 and 54.47 lac in 2022, both of which expectations.

4.8. Business loan in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	165.92
2019	213.02
2020	241.66
2021	341.20
2022	479.79

Table 08: Table 8According to the data, the Business Loan of Rupali Bank Ltd, HSTU Corporate Branch was 165.92 in 2018, 213.02 in 2019, 241.66 in 2020, 341.20 in 2021, and 479.79 in 2022, indicating that credit was fluctuating during the last five years.

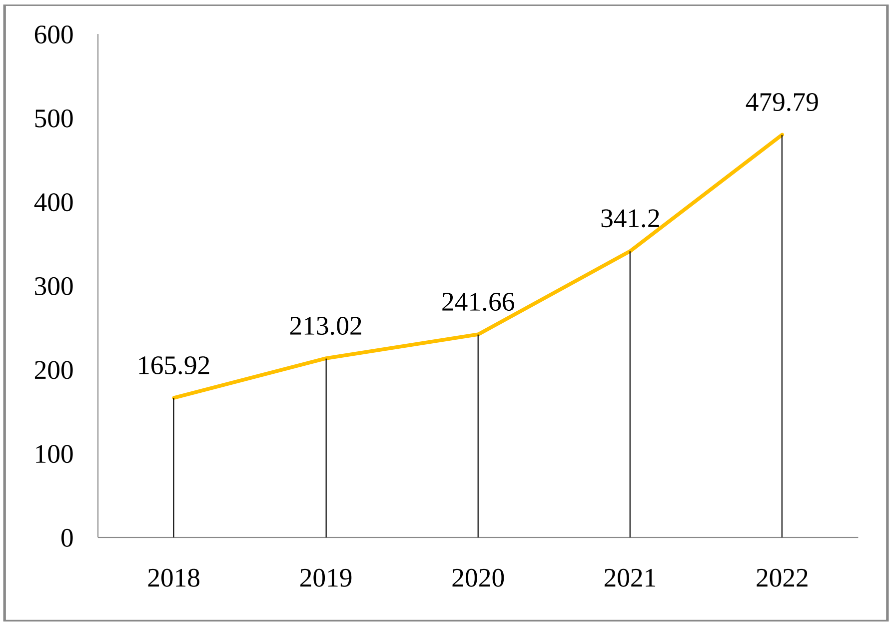

Figure 8**:** Figure 8 shows that Business loan in 2018 it was 165.92 lac which was increased and met expectation by 479.79 lac in 2022.

4.9. OD against RMDS New in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Year	Loan (Tk. In Lac)
2018	0.0
2019	.76
2020	1.50
2021	4.59
2022	13.56

Table 9: Table 9 shows OD against RMDS New of Rupali Bank Ltd, HSTU Corporate Branch was 0.0 in 2018,.76 in 2019, 1.50 in 2020, 4.59 in 2021, and 13.56 in 2022; hence, an analysis of the preceding five years' report reveals that credit was growing.

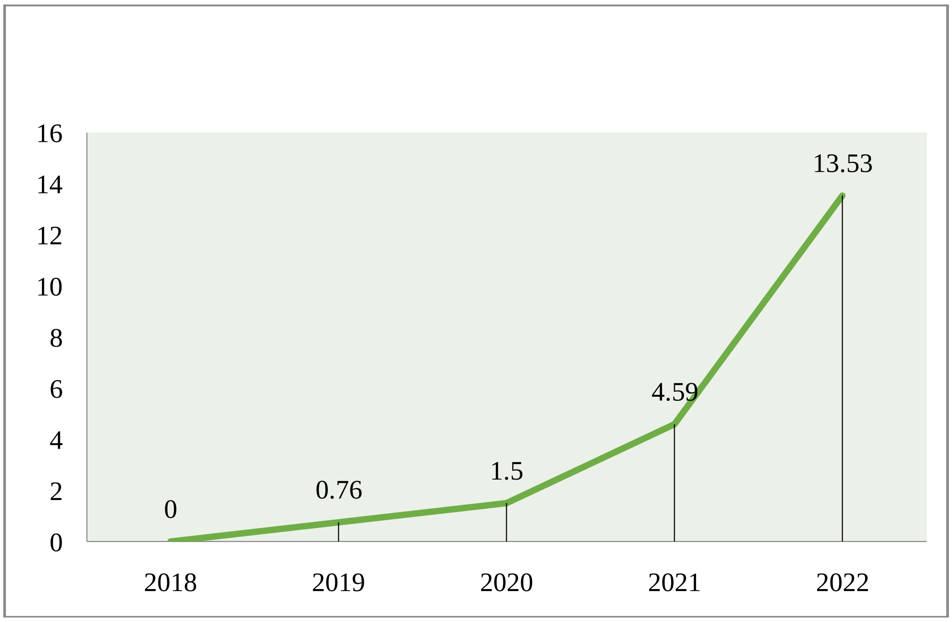

Figure 9**:** Figure 9 shows that OD against RMDS New in 2018 it was 0.0 lac which was increased and reach by 13.53 lac in 2022.

4.10. Loan provision and classified loan in Rupali Bank Limited, HSTU Corporate Branch, Dinajpur.

Loan (Tk. In Lac)

Year	Loan provision	Classified loan
2018	89.65	58.45
2019	104.70	49.03
2020	104.70	42.85
2021	110.88	53.18
2022	116.10	55.05

Table 10: Table 10 shows that Classified loan of Rupali Bank Limited, HSTU Corporate Branch in 2018 was 58.45, in 2019 it was 49.03, in 2020 it was 42.85, in 2021 credit was 53.18 and in 2022 it was 55.05. On other hand Loan provision in 2018 was 89.65, in 2019 it was 104.70, in 2020 it was 104.70, in 2021 credit was 110.88 and in 2022 it was 116.10 so analyzing of last five years it can be seen that credit was stable.

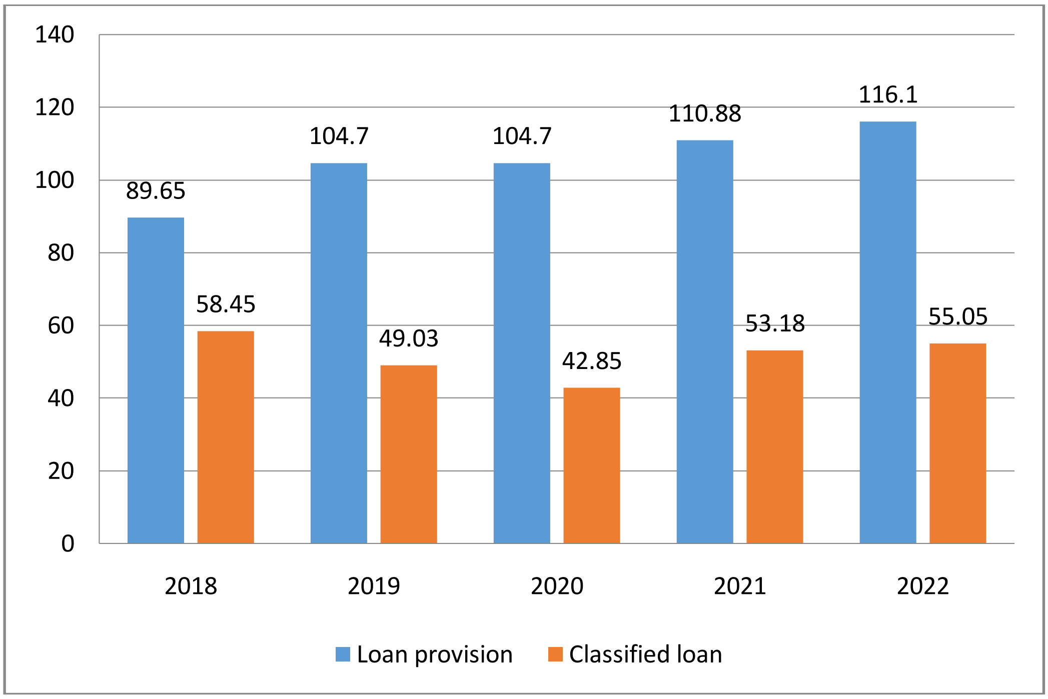

Figure 10: Provision and Classified loan

Chapter 5

Findings and Suggestions

5.1. Findings

This report was conducted to explore the role of credit management is compulsory in a financial institution. During the course of the undertaken study, several findings have been stumbled upon with which have been summarized and discussed below,

i. Total loan is increased continuously but the growth rate of loan is unstable.

ii. Cash credit is decreased in every year.

iii. Consumer credit was fluctuating over the five years.

iv. General house building loan is high compare with other loan.

v. Classified loan is less than loan provision over the five years in this branch.

5.2. Suggestions

i. The authority of the branch may be aware of paying loan.

ii. The policy of getting cash credit may be easier to increase it.

iii. Rupali Bank Limited, HSTU Corporate Branch, Dinajpur may give the competitive interest rate. So that the client is not shifting to others bank.

iv. The amount of house building loan may be decrease in this branch.

v. Continuous monitoring of the customer may be conducted so that loan cannot be classified.

Chapter 6

Conclusions, policy implications and future work

6.1. Conclusions

Rupali Bank Limited is a bank that plays a vital role in improving the country economy. The bank has a strong position in the market and has the potential to meet the expectations of its shareholders through ethical banking practices and competitive pricing. The bank must take initiatives to fulfill the government and people expectations. This report focuses on the Rupali Bank Limited branch at HSTU, with data collected from the bank website and rigorous analysis of the branch current condition. The report shows that while the overall condition of the branch is good, it has met the expected targets set by RBL board of directors. After identifying the strengths and weaknesses, the report provides recommendations to reduce the number of classified loans and to perform at the expected level. While these are theoretical suggestions, they can have a significant impact on the banking industry and the overall economy. It is essential for the government to provide support to implement these recommendations for the welfare of the people of Bangladesh.

6.2 Policy implications

It would be beneficial to implement effective management decisions to address the major activity problems of RBL. Following the recommendations proposed in this study could be advantageous for the top-level management to gain a detailed understanding of the problem and work towards resolving it.

6.3 Future Work

This study can be beneficial for future work. The top-level management of Rupali Bank Limited can use the recommendations in this study to solve problems in their organization. Additionally, this study can serve as a resource for future research on credit management in Rupali Bank Limited for research students. Other commercial banks may also find value in this study when making effective decisions regarding credit management.

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