

An Internship Report  
on  
Deposit Mobilization of Rupali Bank Limited, Nimtala 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 Masters of Business Administration MBA in Accounting and Information Systems*



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April, 2023

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April, 2023

## 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 Deposit Mobilization in Rupali Bank Limited, Nimtala Branch, Dinajpur.

In preparing the report I would like to express my gratitude to my honorable supervisor Saiful Islam, Associate Professor and co-supervisor Mohammad Main Uddin, Associate Professor for their generous assistance from the bottom of my heart, help, direction, supervision, instructions, and counsel, as well as for inspiring me to write this report. Additionally, I appreciate the bank staff's kind assistance. They offered their helpful hand to me and greatly assisted me in accurately gathering the information. The chance to complete an apprenticeship in such a company was fantastic. My future job planning will benefit from the experience I've gained.

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## Certificate of Organization



**রূপালী ব্যাংক লিমিটেড**  
**RUPALI BANK LIMITED**



মুজিববর্ষের  
প্রতিশ্রুতি  
আর্থিক যাতের  
অগ্রগতি

দিনাজপুর কর্পোরেট শাখা, দিনাজপুর।

e-mail- br-4515@rupalibank.org; Phone: 02589925016

No.RBI/DIN/০৬

Date: ০১.০২.২০২৩

### TO WHOM IT MAY CONCERN



This is to certify that, **Md. Tayfuzzaman** having student ID: **1603168**, MBA in Accounting and Information Systems (AIS), student of Hajee Mohammad Danesh Science and Technology University, Dinajpur, successfully completed 90 days internship program at Rupali Bank Limited, Dinajpur Corporate Branch, Dinajpur.

During internship period **Md. Tayfuzzaman** was found honest, sincere and responsible to his assigned duties.

We are satisfied with his performance and wish him every success in life.

রূপালী ব্যাংক লিমিটেডের পক্ষে

.....  
Manager

Rupali Bank Limited  
Dinajpur Corporate Branch, Dinajpur.

জোনাল অফিস :: মক্কা টাওয়ার (২য় তলা), গবেশতলা, দিনাজপুর-৫২০০। ফোন: ০২৩১-৬৫১৭১, ০২৩১-৬৩৩২৩, ০২৩১-৬৬৭১০; ফ্যাক্স: ০২৩১-৬৬৭১০;  
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## Certificate of Supervisor

The internship report titled " Deposit Mobilization of Rupali Bank Ltd, Nimtala Corporate Branch." has been submitted with the department, in partial fulfillment of the degree of MBA in Accounting and Information Systems at Department of Accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur by Md. Tayfuzzaman, student ID no. 1603168. I read the report and made an effort to produce the best results I could given the student's abilities. 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  
Associate Professor  
Department of Accounting  
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## Certificate of Co-supervisor

I hereby declare that the concerned report Deposit Mobilization of Rupali Bank Limited is a work done by Md. Tayfuzzaman, Student ID: 1603168, MBA in Accounting and Information Systems at Hajee 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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Mohammad Main Uddin  
Associate Professor  
Department of Accounting  
Faculty of Business Studies  
HSTU, Dinajpur.

## Student's declaration

I hereby declare that the internship report entitled “Deposit Mobilization in Rupali Bank Limited, Nimtala Branch, Dinajpur” has prepared by me internship which is supervised by Saiful Islam, Associate Professor, Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur. I further certify that the work and data presented in the internship report are original and have not been previously submitted in whole or in part to any university, institution, or other body for any degree or other reason.

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## Abstract

This report, titled "Deposit Mobilization of Rupali Bank Limited," primarily focuses on various deposit product schemes, what advantages customers can obtain from these schemes, which scheme is the most well-liked by customers, how those methods of collecting deposits affect the bank's profits, and so forth. Along with a description of the bank's overall business, this report has emphasized a clear concept regarding the deposit mobilization products offered by the bank. The remaining knowledge and details that are reflected in the report come from my internship work experience and the bank's website. Presenting enhanced and better deposit product plans that guarantee numerous customer benefits and a wide range of options is something Rupali Bank Limited is very aware of. The first section of the report begins with an organizational overview, the bank's history, core values, strategies, and goals. This is followed by a summary of the bank's overall business operations and other general activities. The project portion then began with the introduction of various deposit product types and a succinct outline of those deposit product plans. Then, the report's issue statement, scopes, and objectives were added. The methodology and the literature review were added directly after that. The statistics about the bank and its deposit products were then analyzed and interpreted. Here, I evaluated the performance of the bank and the various kinds of deposits. With the aid of the interpretation of the data from the last few years, I also conducted an analysis on some of the significant development rates of the bank. The results, some recommendations, and overall research conclusions were discussed in the following section. The report was concluded by citing the secondary sources in the supplementary section, where I had obtained the majority of the material.

**Keyword:** Deposit mobilization, RBL, schemes, deposit, automated teller machine (ATM).

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# CHAPTER 1

## Introduction

### 1.1 Introduction

In the modern business age, banks are absolutely necessary. The main driver of economic development in nations and a contributor to economic growth is a robust, well-functioning finance system. The banking industry controls the financial system in every country because without banks, the financial system cannot drive economic growth. Hartley asserts that the London goldsmiths of the 17th century, who took deposits and made loans based on the excess gold standard that was then accessible, invented the modern banking system. They conducted their business in London on a bench by the side of the road, which contributed to the emergence of the term "bank". However, a bank's operations and effective methods of operation have a big influence on the strength and economic steadiness. According to Adam Smith, the trade in Glasgow multiplied in about 15 years after the first bank was built, and the trade in Scotland has increased by more than fourfold since that time. These two quotes by Adam Smith sum up the crucial position that banks play in economies. One of the most crucial components of a bank's operation is the gathering of deposits. Different banks offer various deposit mobilization goods with a wide range of options. Customers are drawn to these goods primarily according to their wealth, particular businesses, and future plans. Rupali Bank Limited created the deposit product schemes keeping in mind the preferences and options of its customers. Deposit mobilization is the process by which financial institutions accumulate public cash or funds through a variety of channels, such as savings, current, fixed deposit accounts, and other specialty schemes. Deposit mobilization is the process by which financial organizations transfer money from surplus to deficit units in order to improve the opportunities for profitable investment.

### 1.2 The Objectives of the report

This study's primary goal is to identify the elements that influence deposit mobilization most strongly. The accompanying list includes both the general and detailed goals of the study:

## Broad Objectives:

Deposit mobilization is a strategy used in the banking industry to persuade clients to leave more cash with the bank, which will then be used to fund more loans and increase the bank's revenue. Mobilizing deposits is a crucial component of increasing the banks' capacity to provide effective service. Deposit mobilization is crucial for offering various economic factors with satisfactory services. The mobilization of deposits is crucial to the prosperity of the banking industry. The completion of the MBA program's requirements is another goal of the report.

## Specific Objectives:

- i. To study the deposit plans in depth.
- ii. To assess the present products that Rupali Bank Ltd. provides.
- iii. To connect those banking industry product schemes.
- iv. To oversee the customers of deposit products scheme.
- v. To learn the restrictions on deposit mobilization.
- vi. To make suggestions based on the pertinent findings in order to implement some changes for future development.

## 1.3 Scope of thereport

The background, organizational structure, banking operations, and deposit schemes of the Rupali Bank Limited are all covered in this report. I had the chance to gain thorough understanding of the financial process and its various kinds of products and services throughout the entire process of preparing this report. The report is primarily founded based on the expertise and experience gained during the three-month internship. The material provided in this report about the tasks carried out by the bank comes from the protocols that Rupali Bank Ltd. adheres to.

## 1.4 Organization at a glance

On March 26, 1972, under the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), Rupali Bank Ltd. was formed through the merger of 3 (three) former commercial banks, Muslim Commercial Bank Ltd., Australasia Bank Ltd., and Standard Bank Ltd., all of which had operations in the then-Pakistan. This included all of their assets, advantages, rights, powers,

authorities, privileges, liabilities, borrowings, and debts. Up until December 13, 1986, Rupali Bank operated as a nationalized business bank. On December 14, 1986, Rupali Bank Ltd. became the biggest Public Limited Banking Company in the nation.

#### 1.5 Vision:

By being recognized as the preferred financial partner who consistently goes above and beyond for clients, our goal is to increase the number of our devoted customers.

#### 1.6 Mission

1. Build long-lasting connections that support our clients' monetary achievement.
2. Provide fulfilling career chances and foster employee loyalty.
3. Uphold moral principles, promptly and appropriately respond to customers' financial requirements, and keep working creatively to develop superior human resources, technological infrastructure, and service offerings.

#### 1.7 Core Values are:

1. Social Responsibility - we support and give back to our communities.
2. Performance - we track outcomes and honor accomplishments
3. Integrity - we uphold reliability and ethical conduct in company
4. Respect - we respect each person.
5. Innovation - we value imagination
6. Teamwork - together, we strive for success.

The beginning letters of the words make up "SPIRIT" and carry equal importance.

#### 1.8 Strategic Objectives

1. Create a culture of customer-centered service with a focus on convenience and care for the client.
2. We will increase our market share by implementing a deliberate development plan.
3. Obtain a sizeable portion of deposits and credit from established and specialized marketplaces.

4. To achieve cost-effective operations, effective MIS, improved delivery capacity, and high service standards, make use of our technology platform and scalable systems.
5. Create new products and services that appeal to the market segments and consumers we are targeting.
6. Maintain a collection of high-quality assets to generate robust and long-lasting returns and steadily increase shareholder value.

## CHAPTER 2

### Literature review

There is no denying the significance of a literature study when writing a report. It aids in gaining thorough knowledge of the research subject. The study calls for the consultation of various books as well as public and unpublished journals and research papers. There are many reviews of the books on this subject:

Deposit mobilization is a crucial aspect of banking action, claims Shettar (2014). The primary responsibility of the financial sector has traditionally been the mobilization of savings through deposit collection. Mobilizing deposits is a crucial component of increasing a bank's capacity to provide services. Getting savings moving is crucial for the growth of all economic spare parts.

Ingrid Kagan (September 26, 2018), Deposit goods offered by a bank act as a buffer for it. Deposits can be made in the shape of various kinds of checking, savings, and money market accounts. Based on the account agreements, these deposit accounts' proprietor has a variety of rights to withdraw the assets that have been placed. As a result, the deposit is a bank obligation to the depositor.

Deposit mobilization, according to Banson (2013), is the process by which a financial organization obtains cash or funds from the general public using its current, savings, fixed amounts, and other specialized schemes. Deposits are typically viewed as the most cost-effective source of working capital that can improve the viability and profitability of deposit-taking organizations. (Garo, 2015).

According to Sherman Stresses (Key Differentiator of Green Choice Bank, Chicago), various deposit and lending products are being created with a wide range of options and alluring benefit packages, such as rewarding these products for making environmentally responsible decisions.

According to Richard et al. (2015), the primary duty of a financial organization is deposit mobilization. The process of deposit mobilization involves transferring money from the economic actors in surplus to the economic agents in deficit, which affects the economic development.

Deposit mobilization is a strategy used in the banking industry to persuade clients to leave more cash with the bank, which will then be used to fund more loans and increase the bank's revenue. Additionally, the more loans that banks provide, the more profit they earn. However, the growth of the financial system and the strategic actions taken by banks are both necessary for the asset mobilization process to be successful. (Richard, 2015).

According to Richard, Florence, and Zenon (2015), banks should offer a variety of deposit schemes to draw in clients in order to mobilize enough deposits. Customers typically have different needs and wants depending on their gender, age, occupation, level of income, type of necessity, tenure, size of company, and many other factors, which causes when they put money in banks, there is a discrepancy.

The Association of Banks in Bulgaria reported that there are numerous variations of deposit goods and schemes, each with its own special characteristics. Savings deposits allow you to have multiple accounts open at once, whereas current deposits are flexible and term deposits safeguard your money for a predetermined amount of time.

In order to accept those assets, banks should be more appealing and strategic. (Hemachandra, 2009). In general, banks are viewed as oligopolistic institutions in economic theory with high levels of interdependence and rivalry. Therefore, banks should replace older traditional and modern account mobilization methods with modern technology and a variety of features in order to maintain competitiveness. In many cases, these novel deposit mobilization strategies cater to the varied needs of people. In the current banking environment, banks use a variety of strategic advertising techniques to increase deposit growth. Banks provide services 24 hours a day, seven days a week, and innovative features like mobile banking, internet banking, and door-step banking are seen as the contributing factors to mobilizing deposits in the modern banking industry in Bangladesh and in all other countries. (Hemachandra, 2009)

## CHAPTER 3

### Methodology of the study

Numerous details about the banking industry and the deposit product plans provided by Rupali Bank Limited are needed for this research. This report has been prepared using only secondary sources. The secondary data sources are which have already been collected and formulated through statistical tool by someone else. Finally, the gathered information was examined and arranged in accordance with the report style.

#### Secondary Data Sources:

- ✓ Information from Rupali Bank Limited each year
- ✓ Various documents from the bank
- ✓ Various circulars published by the bank's head office
- ✓ Different bank files and paperwork
- ✓ The Rupali Bank Ltd.'s website
- ✓ Relevant study files were supplied by the colleagues
- ✓ Internet
- ✓ Related study documents

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

## CHAPTER 4

### Results and discussion

Performance Analysis of Rupali Bank Limited:

#### 4.1 Different Types of Deposit Schemes:

Many deposit products are offered by Rupali Bank Limited, including the Rupali Double Benefit Scheme (RDBS), Rupali Kotipoti Deposit Scheme (RKDS), Rupali Lakhpoti Deposit Scheme (RLDS), Rupali Millionaire Deposit Scheme (RMDS), Rupali Monthly Benefit for Senior Citizens (RMBSC), Rupali Monthly Saving Scheme (RMSS), Rupali Quarterly Profit Scheme (RQPS), and Rupali Senior Citizen Savings Account (RSCSS). We can detect ups and downs over various time periods if we analyze these collections using data from the last five years. I worked with the data accessible through the year 2021 because the financial statement for the year 2022 has not yet been released.

#### 4.2 Deposits Growth:

| Year | Loans(Tk. In Crore) | Growth of Deposit |
|------|---------------------|-------------------|
| 2017 | 31948.76            | 10.00%            |
| 2018 | 38954.95            | 17.99%            |
| 2019 | 41662.43            | 6.05%             |
| 2020 | 53229.99            | 22.11%            |
| 2021 | 57643.06            | 7.66%             |

Table 01: Table 1 shows that contribution of the Rupali Bank Limited total amount of the deposits was BDT 31948.76 Crore, BDT 38954.95 Crore, BDT 41462.43 Crore, BDT 53229.99 Crore and BDT 57643.06 Crore in the year of 2017, 2018, 2019, 2020 and 2021 respectively which was increased over the year but it was not satisfactory.

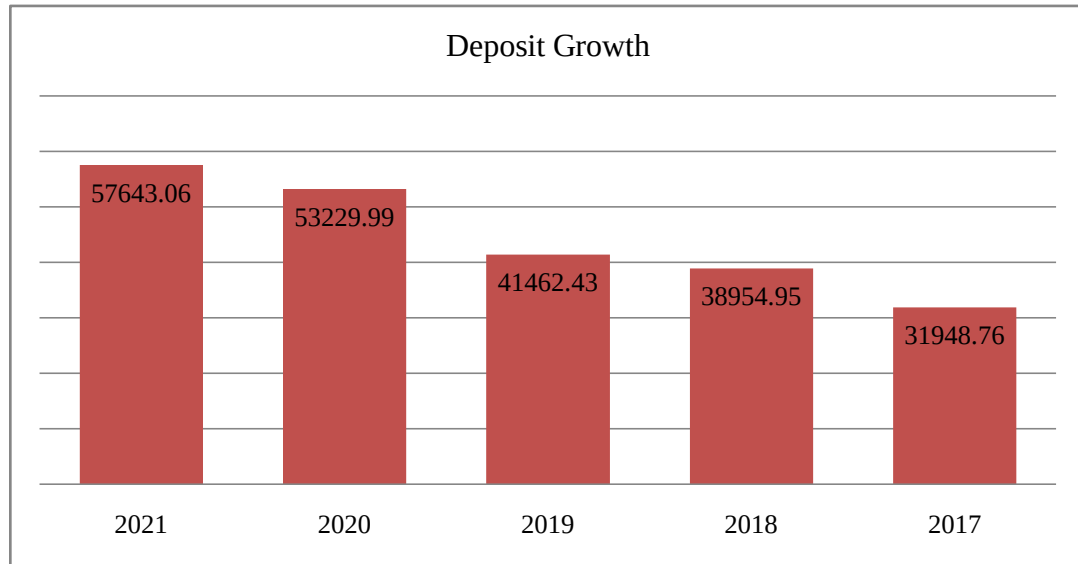


Figure: Column Chart of Deposit Growths of Recent 5 Years

Table 01: Table 1 shows that deposit growth rate of Rupali Bank Limited was 10.00% 17.99%, 6.05%, 22.11% and 7.66% in the year of 2017, 2018, 2019, 2020 and 2021 respectively. By analyzing the previous 5 years deposit growth we can say that deposit growth is fluctuating in recent years.

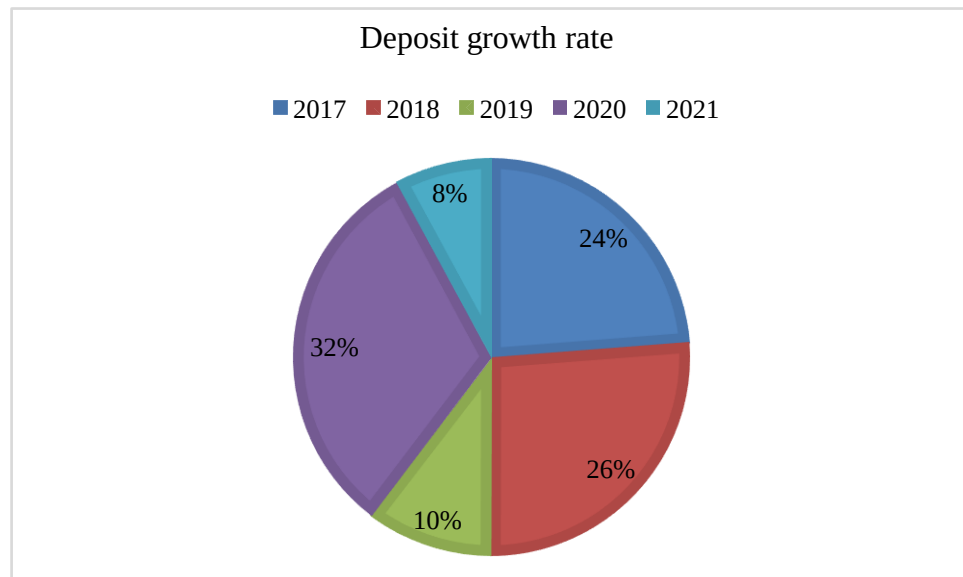


Figure: Pie Chart of Deposit Growth Rate of Recent 5 Years

#### 4.3 Loans and Advances Growth Rate:

A bank's assets are its loans. The loans and advances that Rupali Bank Limited makes are a significant portion of their expenditure. There aren't many variations between the growth rates of loans and advances in recent years, if we look at the bank's loans over the past few years. In 2017, the increase rate for loans was 18.19%, and it was 16.49% in 2018, 19.31% in 2019, 8.94% in 2020, and 11.55% in 2021. Therefore, we can conclude that advances and debts have always fluctuated up and down.

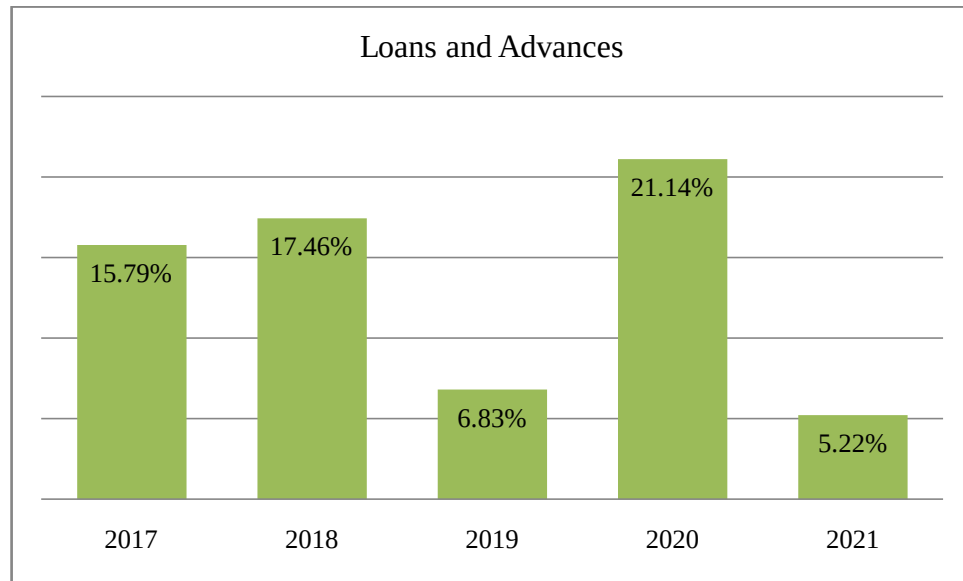


Figure: Column Chart of Loans and Advances Growth Rate of Recent Years

#### 4.4 Investment:

The total amount of the investment was BDT 6840.02 Crore, BDT 8233.65 Crore, BDT 10364.62 Crore, BDT 15805.44 Crore and BDT 18265.35 Crore in the year of 2017, 2018, 2019, 2020 and 2021 respectively. Rupali bank invested this amount from their deposit growth for profit making. Here we can deliberate investment is increasing in recent five years.

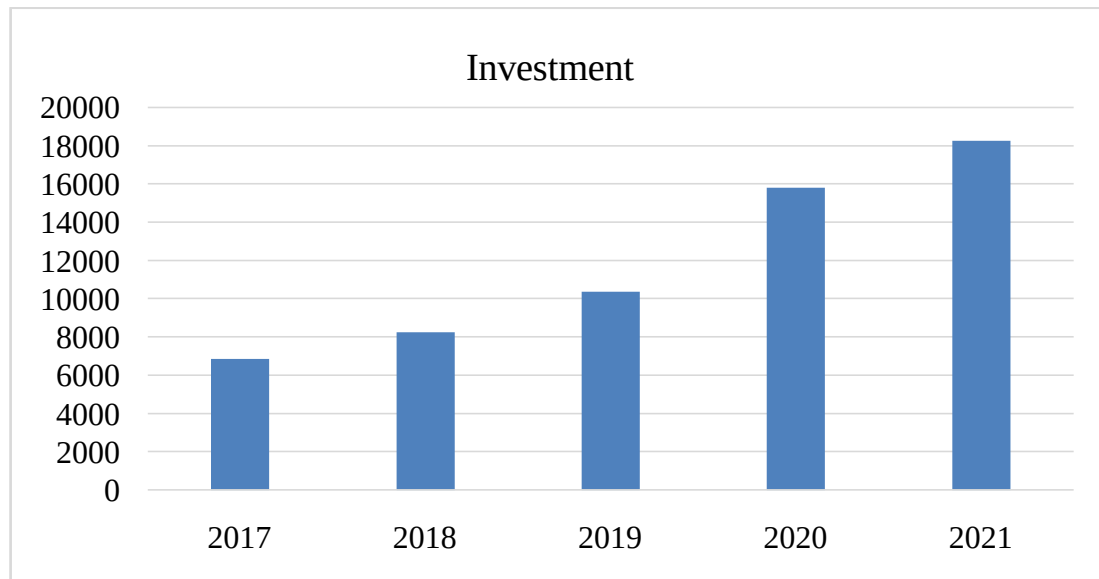


Figure: Investment Growth of Recent Years

4.5 Assets Growth Rate:

With the aid of a pie chart, it can be seen that the development rates of the assets have been relatively less impressive over the past few years. We discovered that the asset growth rate was 15.79% in 2017, 17.46% in 2018, 6.83% in 2019, 21.14% in 2020, and 5.22% in 2021 after studying the asset growth rate. In recent years, the pace of asset growth has been declining.

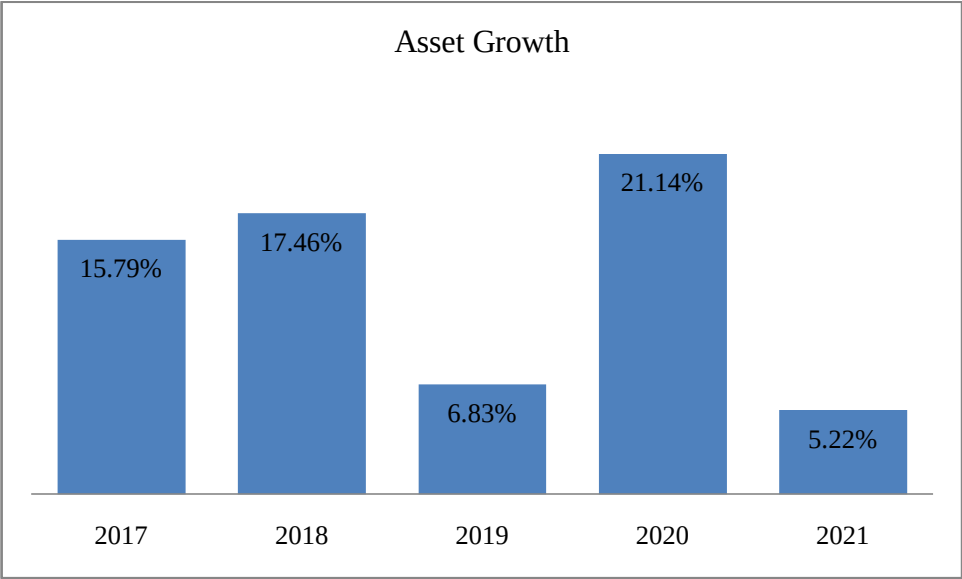


Figure: Assets Growth Rate of Recent Years

## CHAPTER 5

### Findings and suggestions

#### 5.1 Findings

While compiling the full summary there came across some significant results which may improve and mobilize the deposit growth in RBL. These are primarily dependent on the products from deposits mobilization.

- i. RMSS is one of the most popular schemes in Rupali Bank Limited. Almost 40% of the customers prefer the RMSS scheme. The main reason behind this may be a huge portion of the customers belong to the middle class. So from their incomes of every month they choose this scheme to save on a regular basis.
- ii. Some product plans with the lowest level of activity include RSSA. It might be due primarily to a dearth of advertising. As a result, the intended audience is not even made aware of these promotions.
- iii. There is always a letter with the most recent information on each scheme's interest rates published on the websites after a certain period of time and the employees make it printed for the customers so that they can always keep themselves up to date with the latest interest rates any time period.
- iv. There have observed a widespread problem with many clients where they do not receive the SMS alert of their account balance although the SMS alert service is on. From the general perspective it seems like there must be a technical problem probably with the software as they do not get the SMS.
- v. One of the services provided by Rupali Bank Ltd. is the ATM. However, there aren't enough ATMs in each bank location. Customers can actually use the ATMs of other banks. However, all of Rupali Bank Ltd.'s locations ought to have ATMs.
- vi. Most product plan accounts must be opened with an existing settlement account. As a result, anyone who is interested in buying these product plans won't be able to.

## 5.2 Suggestions

Following data analysis and monitoring the bank's activities, some suggestions are given in order to enhance the operation and maintain the provision of improved services. These suggestions are based on the findings as well, allowing the top management to make adjustments to the services and guarantee that they gain a competitive edge.

**Doing Promotional Activities:** Rupali Bank Limited values its marketing and advertising initiatives. As a consequence, it is ineffective in promoting the services and products needed to mobilize deposits. The general population is therefore unaware of these schemes. The bank needs to focus on its marketing and advertising section and make sure to run marketing campaigns for its products and services.

**Doing Proper Research:** Rupali Bank Limited should do more research on the state of the market and other banks' products to remain up to date in the sector. In order to retain the most customers, they ought to routinely carry out study by asking the customers what types of deposit products and services they prefer.

**ATM Booths:** One of the key goods and services provided by Rupali Bank Ltd. is the ATM. However, because there aren't any ATMs in every branch, the client occasionally had to use another bank's ATM. Therefore, for the benefit of its clients, more ATM terminals should be available at Rupali Bank Limited.

**Simplify Account Forms:** The account opening form is very detailed and takes a lot of time to fill out for any type of deposit plan. To cut down on time, the document needs to be clearer and simpler.

**Continuous Monitoring:** In order to further enhance these products, Rupali Bank Limited should constantly monitor the scheme for deposit mobilization products and the associated procedures. Products for deposit collection from Rupali Bank Limited.

**Networking:** In the entire nation, Rupali Bank Limited already has a strong and extensive networking infrastructure. There are 570 of them. As a result, the bank ought to seize the chance and make use of the networking to develop a reputation as one of the nation's most dependable financial institutions.

Transparency: The bank must guarantee the transparency of its circulars for deposit product schemes and make the rules clear to the public.

Branch location: The location of the branch is crucial to take into account because the bank wants to conduct more transactions with those who seek deposit products. From one location to another, different reserve product schemes are preferred. The business must be ready as a result.

Office space and stuffs: The top administration needs to focus more on the interior of the offices. Some of the sections need to be redesigned and given more room. Customers should have access to more of the limited spaces. An appropriate climate must be maintained inside; it should not be warm.

Official Instruments: To ensure that workers don't run out of time, each branch needs to have a sizable number of desktop computers, photocopiers, and printers. Additionally, the customer's time will cost less thanks to it.

Improvement of Online Banking: The online banking methods and other electronic banking procedures at Rupali Bank Limited need to be improved. The software needs to be enhanced by the IT staff to perform better.

Training: The training programs should send new hires more frequently so they can gain the most knowledge and skills and perform at their best for the business. Given that Rupali Bank Limited recently implemented online banking, top employees should also receive adequate training in this area.

Recruitment of more Skilled Employees: To properly manage all the activities, the bank will need more qualified human resources as it develops. As a result, Rupali Bank Limited needs more skilled workers to handle daily tasks since it must keep a high customer load.

Improve Customer Services: Rupali Bank Ltd. needs to focus more on its consumers and clients. Any complaints made by their clients or consumers must be handled carefully and with great solutions.

## CHAPTER 6

### Conclusions, policy implications and future work

#### 6.1 Conclusion

As the nation's economy develops, banks and other financial institutions have grown to be absolutely essential. One of the most promising institutions in our nation is Rupali Bank Ltd. Along with its substantial assets, the bank has a broadened inventory to handle any ambiguity. RBL has the capacity to adjust to a sudden shift in the environment with ease. For instance, lately, within a very short amount of time, RBL adapted the online banking and computerized system.

Moving on to the subject of the report, Rupali Bank Ltd. is significantly impacted by the programs for the deposits product. RBL should therefore work harder to enhance its deposit product plans. No marketing or advertising guidelines exist at RBL. It seriously undermines this part. The bank must take the initiative to market the deposit product plans it offers in order to build a solid reputation. They should improve their deposit collection product rules and infrastructure. Additionally, they can employ some professionals to provide merchandise advice in order to reach the goal. To conduct report on deposit collection products, track their performance, and assess their impact on the overall company, an effective team should be assembled with the ideal mix of knowledgeable and experienced workers.

6.2 Policy implications It would be useful to carry out a more effective management decision on the major activity problem of RBL. If the suggestions of this study are followed properly, then it might be very useful for the top-level management by which the problem can be understood in detail and the problem can be lesser.

#### 6.3 Future Work

Rupali Bank Ltd. has a dominant place in Bangladesh's banking industry. The staff at Rupali Bank Limited has put in a lot of effort to realize its mission and vision. Through ethical banking and its implementation, the bank's fundamental values can help it meet expectations and grow its assets in the future.

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