

An Internship Report
on
Rupali Bank Limited, HSTU Corporate Branch, Dinajpur:
The Perspective of Performance Evaluation and Trend
Analysis

This paper 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 Human resources management (HRM).



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May, 2023

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May, 2023

Acknowledgement

To perform internship program successfully and report writing on it is not an easy task. It mainly requires help and co-operation from the respective persons. At the time of internship, I felt such and obtained cordially. So, at the time of writing this report, I recalled those kind-hearted persons with best regard. First of all, I am expressing my sincere gratefulness to Almighty for enabling me to prepare this Report.

I would like to give my heartiest gratitude to my supervisor Dr. Md. Alamgir Hossain, Associate Professor and co-supervisor Sadia Nur Habib, Assistant Professor, Department of Management, HSTU Dinajpur for their Cordial help, advice and proper guidelines that inspired me to perform my duty properly. Thanks to all officials of HSTU Corporate Branch, Dinajpur of Rupali Bank Limited, for helping me to get various data and information. Then I want to put in my report.

Finally, I would like to extend my deepest thanks to my parents and other family members. Without their co-operation I would not able to complete my MBA program.

.....
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রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED



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/

Date: ০৫/০৩/২০২৩

TO WHOM IT MAY CONCERN

This is to certify that, **Reeta Akter**, having student ID No. 1603246, MBA in HRM, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed her internship from 09/11/2022 to 09/02/2023 total 90 (Ninety) days internship program at Rupali Bank Limited, HSTU Corporate Branch, Dinajpur. During her internship period found her good moral attitude and sound behavior.

We wish her every success in life.


GAUTEK CHANDRA ROY
SPD & MANAGER
Reg No. 10702
RUPALI BANK LIMITED
HSTU CORPORATE BRANCH, DINAJPUR
Senior Principal Officer
& Manager
Rupali Bank Limited
HSTU Corporate Branch
Dinajpur-5200

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

I hereby declare that the concerned report on “Rupali Bank Limited, HSTU Corporate Branch, Dinajpur: The Perspective of Performance Evaluation and Trend Analysis” is a work done by Reeta Akter, bearing Student ID: 1603246, Master of Business Administration in Human Resources Management, Batch 11th, Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. She has performed her report under my supervision and submitted this report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish her every success in life.

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Certificate of Co-supervisor

I hereby declare that the concerned report on “Rupali Bank Limited, HSTU Corporate Branch, Dinajpur: The Perspective of Performance Evaluation and Trend Analysis” is an original work done by Reeta Akter, bearing Student ID: 1603246, Master of Business Administration (MBA) in Human Resources Management (HRM), Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. She has performed her report under my co-supervision and submitted this report for the partial fulfillment of the requirement of the degree of MBA in HRM.

I wish her every success in life.

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Sadia Nur Habib
Assistant Professor
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Student's declaration

I hereby declare that the report entitled on “Rupali Bank Limited, HSTU Corporate Branch, Dinajpur: The Perspective of Performance Evaluation and Trend Analysis” has prepared by me report which is supervised by Dr. Md. Alamgir Hossain, Associate Professor, Department of Management, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in this report is original and 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

Internship program is the pre-requisite for MBA program. Classroom discussion alone cannot make a student perfect in handling the real business situation; therefore, it is an opportunity for the students to know about the real life situation through this program. A report has to be built for the university and organization requirement. The topic of the report is “Performance evaluation and competitive Analysis of Rupali Bank Limited (RBL). The main purpose of the report becomes very clear from the topic of the report. The objective of this study is Performance Evaluation and Competitive Analysis of Rupali Bank Limited in Bangladesh. This report finds the development and growth of Rupali Bank Limited. The study reveals the Rupali Bank Limited are not able to achieve a stable growth, net profit, earning per Share, return on equity, return on assets, net asset value per share but they are capable to achieve a stable growth of deposit, loan and advances, equity. It is also observed that Rupali bank have high non-performing loan/classified loan and ratio . First about the company profile including Rupali Bank’s history, their vision, mission and strategy, products and services, activities and performances. It also describes the findings of the report. RBL is the first Government owned public Limited in Bangladesh with excellence in customers' service aiming to economic uplift, human resources development, and employment generation, achievement of balanced growth and development of the country. It possesses a huge client base that comes in touch with the bank in so many purposes every day.

Key words: Rupali bank, Competitive, evaluation, Performance, Equity.

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CHAPTER 1

INTRODUCTION

1.1 Background of the study

In the age of globalization, the importance of banking sector is beyond description. Banking sector is going ahead with the improvement and invention of new services and offerings to gather and retain more customers. Besides other banking activities, competitive service has become an essential part of a bank's daily activities to perform. In our daily life we usually use the banks to different types of service such as electricity bill, about student stiffen, enrolment, teacher's salary and student account facilities, bank deposit etc. Again, we know that bank has a great role to pay these bills in our daily life. Internship in Rupali Bank Limited (HSTU Corporate Branch) has brought me the opportunity to know details about performance of competitive services provided by Rupali Bank Limited (LTD). At the very beginning of the internship period, I was too much interested about performance of a bank to provide competitive services, but within a few days I recognized that how my branch deals with customers and maintain good customer services.

Banks are providing numerous types of competitive services to the customers. Through this service both the bank and the customers get benefit. Customers can easily deal with the bank for the transaction of their daily competitive services and the bank get profit through providing this service. In this regard I became interested to know the customer's satisfaction level regarding competitive services. I also wanted to find out the performance of the bank regarding competitive services.

1.2 Origin of the Report

This report is based on an internship program at Rupali Bank Limited to gather practical knowledge about banking activities. This is followed by practical experience in HSTU Corporate Branch of Rupali Bank Limited. Each intern must carry out a specific project, in order to report on specific activity of the organization. Consequently, a report based on the projects is to be submit both the authority of Rupali Bank Ltd and the University. My topic for this internship report is "Performance evaluation and competitive Analysis of Rupali Bank Limited (RBL)

1.3 Objectives of the study:

Specific objectives of the study are:

- To appraise the performance of Rupali Bank Limited.
- To appraise the competitive analysis of Rupali Bank Limited.

1.4 Limitations of the Report:

There are some limitations in my study. I faced some problems during the study those are given below:

Insufficient data: Some essential information could not be collected due to Confidentiality of business

CHAPTER 2

REVIEW OF THE LITERATURE

Pandey (2006) stated that the easiest way to evaluate the performance of a firm is to compare its present ratio with the past ratio. It gives an indicator of the direction of change and reflects whether the firm's financial performance has improved, deteriorated or remained constant over time.

Connelt, *et al.* (2009) observed how government ownership involvement in a country's banking system affects bank performance from 1989 through 2004. Their study uncovers an interesting pattern of changing performance difference between state owned and privately owned banks around the Asian Financial Crisis. They found that State- owned banks operated with less profitability, held less core capital and had greater credit risk than privately owned banks prior to 2001 and the greater performance differing more significant in those countries with greater government involvement and political corruption in the banking system.

Shleifer (1998) point out that private ownership should generally be preferred to public ownership when incentive and contain costs are strong and especially when competition between suppliers, reputation mechanism and possibility of provision by private not-for-profit firms as well as political patronage and corruption are brought into play.

Chowdhury and Ahmed (2021) observed that all the selected private commercial banks are able to achieve a stable growth of branches, employee, deposit, loans and advances, net income, earning per share during the period of 2015-2020. They indicate that the prospect of private commercial banks in Bangladesh is very bright.

Chowdhury (2021) observed that the banking industry of Bangladesh is a mixed one comprising nationalized, Private and foreign banks. Many efforts have been made to explain the performance of these banks. Understanding the performance of the bank requires knowledge about the profitability and the relationship between variables like market size, banks risk and banks market size with the profitability.

Chowdhury and Islam (2007) stated that deposit and loan advances of nationalized commercial banks (NCBs) are less sensitive to interest changes than those of Specialized Banks (RBL). So, SBs should not make abrupt change in lending or deposit by following

the NCBs. If NCBs change their lending rate, their deposit or loan and advances will be affected less than those of CBs. Moreover, deposits of NCBs have higher volume and higher volatility than those of SBs. However SBs offer higher deposit rates and charge higher lending rate than NCBs, which is why the interest rate spread of SBs was higher than that of NCBs.

Siddique and Islam (2001) pointed out that the commercial banks, as a whole are performing well and contributing to the economic development of the country. The average profitability of all Bangladeshi Banks collectively was 0.09% during 1980 to 1995 which means that a profit of Tk.0.09 was earned by utilizing assets of Tk.100 in every aspect of profit; banking sector contributes the national economy as well as the individual organization. Despite overall growth of the banking sector positive performance of different categories of banks were not equally attractive.

Al-Shammari and Salimi (1998) stated that profitability ratio especially Return on Equity (ROE) signals the earning capability of the organization. They also suggest that higher return on Equity (ROE) ratio is appreciable and it is the primary indicator of banks profitability and functional efficiency.

Bhatt and Ghosh (1992) stated that the profitability of commercial banks depends on several factors some of them are endogenous and some exogenous. The endogenous factors represent control of expenditure, expansion of banking business, timely recovery of loan and productivity. The exogenous factors consist of direct investments, such as SLR (Statutory Liquidity Ratio), CRR (Cash Reserve Ratio) and direct credit program such as region wise, population wise guidelines on lending to priority sector. The regulated and restricted regime in the operation of banking system of investment, credit allocation, branch expansion, interest rate determination and internal management corded the productivity and profitability.

Jones *et al.* (1999) provide evidence that when government convert state-owned firm to privately-owned firm via public share offering, they under price share issue privatization offer, allocate the share to favored domestic investors, impose control restrictions on privatized firm and typically used fixed price offer rather than competitive tender offer, all to further political and economic policy objectives.

Barth *et al.* (2001) concluded that state-ownership of banks tends to be associated with more poorly developed banks, non-banks and securities market. Alam and Jahan (1999) reported that non professional handling of assets both by the state owned commercial banks and the private sector banks was reported as the main reasons for accumulation of loan default problem in Bangladesh. It included the government directed credit for the loss making public sector enterprises and the private sector banks lending to insiders and connected people.

Mujeri & Younus (2009) stated that the higher the non interest income as a ratio of total assets of banks the lower interest rate spread. Similarly market share of deposit of a bank, statutory reserve requirement and NSD certificate interest rate affects the IRS. The analysis in terms of banks group shows that IRS is significantly influenced by operating cost and classified loan of state owned commercial bank and specialized banks while inflation, operating cost market share of deposit, statutory reserve requirement and taxes are important for the private commercial banks. On the other hand non interest income, inflation, market share and taxes matter for the foreign Commercial banks.

Ahmed *et al.* (2006) stated that in order to strengthen the economic conditions of the economy the NCB must be improved of its NPL, ROA, ROE, NII, and other monitoring, assessment and performance evaluation metrics. Khan (2008) stated that bank is evaluated based on profit and loss as the same way for other business. If the shareholders of the bank get more profit then the bank is identified as successful. Banks can attain success if relevant risks are effectively controlled.

Van Horne & Wachowicz (2005) stated that to evaluate a firm's financial condition and performance the financial analyst need to perform "checkups" on various aspects of a firm's financial health. A tool frequently used these checkup is a financial ratio. Brigham and Houston (2004) that financial statement analysis involves comparative the firm's performance with that of other firms in the same industry and evaluating trends in the firm's financial position over time.

Jahangir *et al.* (2007) argued that the traditional measure of profitability through stakeholder's equity is quite different in banking industry from any other sector of business, where loan-to-deposit ratio works as a very good indicator of banks' profitability as it depict the status of assets- liability management of banks.

CHAPTER 3

METHODOLOGY

3.1 Study Design

The present study has been carried out to evaluate the performance of Rupali Bank. The analysis has been conducted mainly on data from Secondary sources.

3.2 Data

The relevant data and information were collected from Stock Exchange, Annual Report, in relevant banks in Bangladesh, Bangladesh Bank, Securities and Exchange Commission website. Relevant article and literature have also been consulted. In this article we analyzed 5 years from 2018-2022 data of Rupali Bank of Bangladesh.

3.3 Analysis

Among the various straight-line trend method of time series analysis, the method of least square is most popular and widely used in practice. The method of least square can be used either to a fit a straight trend or a parabolic trend. The straight-line trend is represented by the equation $Y_e = a + bx$ where, Y_e denotes the trend values to distinguish them from the actual Y values. “a” is the Y intercept or the value of the Y variable when $x = 0$. “b” represent the slope of the line of the amount of change in Y variable that if associated with a change of one unit in x variable. X variable in the time series analysis represent time. The square of correlation coefficient (R^2) is called the multiple determinants or squared multiple correlation coefficients. The coefficient of correlation is denoted by r . The value of r lies between 0 and 1. The higher R^2 the greater the percentage of the variation of Y explained by the regression model, that is, the better the “goodness of fit” of the regression model to the sample observation R^2 closer to zero, the worse the fit. Entire data analysis was performed through SPSS.

CHAPTER 4

AN OVERVIEW OF THE RUPALI BANK LIMITED

4.1 History of Rupali Bank Limited

Rupali Bank Ltd. was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), with all their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial bank till December 13, 1986. Rupali Bank Ltd. emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

4.2 Vision of RBL

Socially committed leading banking institution with global presence. In our journey towards continuous excellence we are striving to become country's leading commercial bank offering one-step service of a wide range of value added products and services meeting the need of our customer; conducting our business ethically in accordance with the laws of banking while optimizing the best utilization of the most modern state-of-the-art technological solution through creation of a proactive organizational culture based on sound team spirit, fairness, mutual understanding and pragmatic leadership always remaining open to new ideas and adaptable to the best practice in the market insuring recognition and quality banking experience to our customers and deliver best value to all our stakeholders as well.

4.3 Mission of RBL

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country.

Apart from there are some missions of RBL as follows:

- Transformation into a service-oriented technology-driven profit earning bank
- Ensure fast, accurate and best-in-class customer service.
- Balanced and suitable growth strategy.
- Introducing innovative banking products.
- Attract and retain high quality human resource.
- Empowering real poor families and create local income opportunities.
- Providing support for social benefit organizations-by way of mobilizing funds and social services.

4.4 Slogan of RBL

“Assures Better Service”

4.5 Functions of RBL

- Main functions of Rupali Bank are:-
- Receiving of money on deposits
- Conducting cash transaction of customers who have current accounts
- Attending bills of exchange and drafts of customers.
- Sanction of loan
- Providing other services to the customers
- Transfer of money
- Collection of receipts
- Collecting interest, dividends, rents, pensions, etc.
- Act as an advisor

4.6 Core Business of bank

- Corporate Banking
- Project Finance
- SME Finance
- Consumer Credit
- International Trade
- Trade Finance

- Loan Syndication
- Foreign Exchange Dealing
- Rural and Micro credit
- NGO-Linkage Loan
- Investment
- Government Treasury Function
- Money Market Operation
- Capital Market Operation
- Remittance

4.7 Values of RBL

- Honesty
- Transparency
- Efficiency
- Accountability
- Reliability
- Flexibility
- Security
- Technology
- Innovation

4.8 Corporate Profile:

Name of the company	:	Rupali Bank Limited
Chairman	:	Mr. Kazi Sanaul Hoq
Managing Director	:	Mr. Md. Obyed Ullah Al Masud
Company Secretary (Current Charge)	:	Mohammad Najmul Hoda(DGM)
Legal Status	:	Public Limited Company
Date of Incorporation	:	14 December 1986
Registered Office	:	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Authorized Capital	:	Tk. 7000 million (US\$ 88.66 million)
Paid-up Capital	:	Tk. 3765.16 million (US\$ 44.64 million) [Till september 30, 2021]
Reserves & Retained Earnings	:	Tk. 292,119,134 [Till September 30,2021]
Credit Rating by CRAB(2009)	:	Long Term - A3 Short Term-ST3 National Support- AAA
Listing with DSE	:	19-08-1987
Listing with CSE	:	10-10-1995
Commencement of Trading with DSE & CSE	:	23-12-1986
VAT Registration	:	9011039307
TIN Certificate	:	177-200-0021/LTU/Dhaka
E-TIN Certificate	:	637043541293
Auditors	:	Mahfel Huq& Co., Chartered Accountants, BGIC Tower (4th Floor), 34 Topkhana Road, Dhaka-1000, Bangladesh. & A. Wahab& Co., Chartered Accountants, Hotel Purbani, Anex-2, 4th Floor, 1 Dilkusha C/A, Dhaka-1000, Bangladesh.
Legal Advisor	:	S.M Atikur Rahman, Barister-at-Law, Suite- D (1st Floor), 105/A Kakrail Road, Dhaka, Bangladesh.
Tax Consultant	:	K.M HASAN & CO. Chartered Accountants, Hometown Apartment (8th & 9th Floor), 87, New Eskarton Road, Dhaka-1000, Bangladesh.
Number of Employees	:	5490
Number of Branches	:	585
Number of Subsidiary Companies	:	02 (Rupali Investment Limited and Rupali Bank Securities Ltd.)
Phone-PABX	:	+88-02-9551625, +88-02-9551525, +88-02-9551840, +88-02-9552184,
Fax	:	+88-02-9564148, +88-02-9552671
SWIFT BIC	:	RUPBDDH
Website	:	www.rupalibank.org
E-mail	:	info@rupalibank.org, it@rupalibank.org

CHAPTER 5

ANALYSIS AND INTERPRETATION

5.1 Growth of branches of Rupali Bank Limited

Table 1: Number of Branches

	2018	2019	2020	2021	2022
Number of Branches	562	565	568	570	585
Growth	0	0.005	0.005	0.004	0.026

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 1 shows the growth pattern of number of branches of Rupali Bank Limited. In 2022 the growth of branches is highest growth was found in Rupali Bank Limited. Rupali Bank Limited has the highest number of branches 585 and growth rate is 0.026.

Table 2: Trend equation and R^2 number of branches

	$Y_e = a + bx$	R^2
Number of Branches	$563.270 + 0.969x$	0.939

Source: Table 1

Table 2 shows the summary of trend equation and R^2 (0.939) of branch expansion of Rupali Bank Limited. It is reflected that trend equation of is positive.

5.2 Growth of number of employees of Rupali Bank Limited

Table 3: Number of employees

	2018	2019	2020	2021	2022
Number of Employee	5,646	5,438	5,157	4,929	5,641
Growth		-0.037	-0.052	-0.044	0.144

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 3 shows the growth pattern of number of employees of Rupali Bank Limited. In 2022 the growth of branches is highest growth was found in Rupali Bank Limited. Rupali Bank Limited has the highest number of employees 5,641 and growth rate is 0.144.

Table 4: Trend equation and R^2 number of employees

	$Y_e = a + bx$	R^2
Number of Employee	$5356.678 + 0.654x$	0.428

Source: Table 3

Table 4 shows the summary of trend equation and R^2 (0.428) of employees Rupali Bank Limited. It is reflected that trend equation of is positive.

5.3 Growth of deposit of Rupali Bank Limited

Table 5: Deposit

(Tk. in million)

	2018	2019	2020	2021	2022
Total Deposit	25,382.96	27,911.60	31,971.88	38,954.95	41,462.43
Growth		0.1	0.145	0.218	0.064

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 5 shows the growth pattern of deposit. It is observed from the table 5 that almost every year of deposit has increased from the previous year. The highest deposit is found 2022. In 2022 the lowest growth percentage of deposit.

Table 6: Trend equation and R^2 of deposit

	$Y_e = a + bx$	R^2
Total Deposit	$28820.360 + 0.487x$	0.237

Source: Table 5

Table 6 shows the summary of trend equation and R^2 (0.237) of Deposit. It is reflected that trend equation of is positive.

5.4 Growth of loan and advance of Rupali Bank Limited

Table 7: Loan and advance

(Tk. in million)

	2018	2019	2020	2021	2022
Loan and advance	14,251.50	17,515.04	20,667.27	24,749.06	30,672.40
Growth		0.229	0.18	0.198	0.239

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 7 shows the growth pattern of loan and advance. It is observed from the table 7 that almost every year of loan and advance has increased from the previous year. The highest deposit is found 2022. In 2022 the highest growth percentage of loan and advance.

Table 8: Trend equation and R^2 of Loan and advance

	$Y_e = a + bx$	R^2
Loan and advance	$13948.454 + 0.686x$	0.295

Source: Own study

Table 8 shows the summary of trend equation and R^2 (0.295) of deposit. It is reflected that trend equation is positive.

5.5 Growth of non-performing loan of Rupali Bank Limited

Table 9: Non Performing Loan

(Tk. in million)

	2018	2019	2020	2021	2022
Non-Performing Loan	2,341.76	4,582.06	3,484.85	4,428.85	4,614.57
Growth		0.957	-0.239	0.271	0.042

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 7 shows the growth pattern of non-performing loan. It is observed from the table 7 that almost every year of non-performing loan has increased from the previous year. The highest non-performing loan is found 2022. In 2022 the lowest growth percentage of non-performing loan.

Table 10: Trend Equation and R^2 of non-performing loan

	$Y_e = a + bx$	R^2
Non-Performing Loan	$3659.645 + 0.521x$	0.271

Source: Own study

Table 10 shows the summary of trend equation and R^2 (0.906) of non-performing loan are positive.

5.6 Growth of net profit after tax of Rupali Bank Limited

Table 11: Net Profit after Tax

(Tk. In million)

	2018	2019	2020	2021	2022
Net Profit after Tax	23.50	(125.86)	49.91	37.92	54.64
Growth		-6.356	-1.397	-0.24	0.441

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 11 shows the growth pattern of net profit of Rupali Bank Limited. It is observed from the table 11 that RBL have increase to earned net income more form previous year (2022). In 2022 the highest growth percentage of net profit.

Table 12: Trend Equation and R^2 of Net Profit After Tax

	$Y_e = a + bx$	R^2
Net Profit after Tax	$47.037 + 0.952x$	0.906

Source: Table 11

Table 12 shows the summary of trend equation and R^2 (0.906) of net profit of Rupali Bank Limited. It is reflected from the table 12 that trend equations of Rupali Bank Limited are positive.

5.7 Growth of earning per share (EPS) of Rupali Bank Limited

Table 13: Earning Per Share (EPS)

	2018	2019	2020	2021	2022
EPS	0.85	(4.14)	1.33	0.92	1.32
Growth		-5.871	-1.321	-0.308	0.435

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 13 shows the summary of EPS of Rupali Bank Limited. It is observed from the table 13 that RBL have increase to earning per share (EPS) more form previous year (2022). In 2022 the highest growth percentage of earning per share (EPS).

Table 14: Trend Equation and R^2 of EPS

	$Y_e = a + bx$	R^2
EPS	$1.294 + 0.958x$	0.917

Source: Own study

Table 14 shows the summary of trend equation and R^2 of EPS of Rupali Bank Limited. It is reflected that Growth of Rupali Bank Limited are positive from previous year.

5.8 Growth of equity (%) of Rupali Bank Limited

Table 15: Equity (%)

	2018	2019	2020	2021	2022
Equity (%)	2.52%	(2.58%)	1.00%	0.62%	0.80%
Growth		-2.024	-1.388	-0.38	0.29

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 15 shows the equity (%) of assets of Rupali Bank Limited. It is observed from the table 15 that RBL have increase to equity (%) more form previous year (2022). In 2022 the highest growth percentage of equity (%) is 0.29.

Table 16: Trend Equation and R^2 of equity (%)

	$Y_e = a + bx$	R^2
Equity (%)	$1.483 + 0.754x$	0.569

Source: Own study

Table 16 shows the summary of trend equation and R^2 (0.295) of equity (%). It is reflected that trend equation of is positive.

5.9 Growth of assets of Rupali Bank Limited

Table 17: Assets

(Tk. in million)

	2018	2019	2020	2021	2022
Assets	30,054.98	33,410.85	38,241.02	46,328.98	49,724.93
Growth		0.112	0.145	0.211	0.073

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 17 shows the assets during 2022 the highest in Rupali Bank Limited and growth percentage is 0.073.

Table 18: Trend Equation and R^2 of assets

	$Y_e = a + bx$	R^2
Assets	$33922.804 + 0.491x$	0.241

Source: Own study

Table 18 shows the summary of trend equation and R^2 (0.241) of assets. It is reflected that trend equations of Rupali Bank Limited are positive.

5.10 Growth of return on assets (%) of Rupali Bank Limited

Table 19: Return on Assets (%)

	2018	2019	2020	2021	2022
Return on Assets (%)	0.08%	(0.10)%	0.03%	0.02%	0.03%
Growth		-2.25	-1.3	-0.333	0.5

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 19 shows the Return on Assets (ROA) of assets of Rupali Bank Limited. During 2022 the highest ROA is found in Rupali Bank Limited. The highest growth percentage is 0.5.

Table 20: Trend Equation and R^2 of Return on Assets (%)

	$Y_e = a + bx$	R^2
Assets	$.045 + 0.800x$	0.640

Source: Own study

Table 20 shows the summary of trend equation and R^2 (0.640) of Return on assets of. It is reflected that trend equations of Rupali Bank Limited are positive.

5.11 Growth of total expense of Rupali Bank Limited

Table 21: Total Expense

(Tk. in million)

	2018	2019	2020	2021	2022
Total Expense	1,705.59	1,526.34	1,329.01	1,530.06	1,870.46
Growth		-0.105	-0.129	0.151	0.222

Source: Annual Report of Rupali Bank Limited (2018-2022)

Table 21 shows the return total expense Rupali Bank Limited. During 2022 the highest total expense (1,870.46) and growth (0.222) is increasing from previous. And the lowest growth found in 2020.

Table 22: Trend Equation and R^2 of Total Expense

	$Y_e = a + bx$	R^2
Assets	$1565.258 + 0.735x$	0.541

Source: Own study

Table 22 shows the summary of trend equation and R^2 (0.541) of total expense. It is reflected that trend equations of Rupali Bank Limited are positive.

5.12 Growth of profit to expense ratio of Rupali Bank Limited

Table 23: Profit to Expense Ratio

(Tk. in million)

	2018	2019	2020	2021	2022
Profit to Expense Ratio (%)	1270.65	1327.17	1165.64	1,707.69	1,687.60
Growth		0.044	-0.122	0.465	-0.012

Source: Annual Report of Rupali Bank Limited (2018-2022).

Table 23 shows the profit to expense ratio of Rupali Bank Limited. It is found that it fluctuates from year to year. During 2021 the highest profit to expense ratio is found in Rupali Bank Limited. And the lowest growth found in 2020.

Table 24: Trend Equation and R^2 of Net Asset Value per Share

	$Y_e = a + bx$	R^2
Profit to Expense Ratio (%)	$1375.753 + 0.677x$	0.459

Source: Own study

Table 24 shows the summary of trend equation and R^2 (0.459) of assets of Rupali Bank Limited. It is reflected that trend equations of Rupali Bank Limited are positive.

CHAPTER 6

FINDINGS AND SUGGESTIONS

6.1. Findings

1. The growth of branches is highest growth was found in Rupali Bank Limited. Rupali Bank Limited has constantly increase their Branches or service area that helps continuous growth.
2. Rupali Bank Limited has the highest number of employees that brought a positive result.
3. The growth pattern of deposit is observed almost every year has increased from the previous year.
4. The growth pattern of loan and advance has increased from the previous year. The highest deposit is found and highest growth .
5. The growth pattern of non-performing loan has increased from the previous year. The highest non-performing loan is found and lowest growth percentage of non-performing loan.
6. Net profit observed from the table 11 that RBL have increase to earned net income more form previous year. It shows now positive growth percentage of net profit.
7. It is observed from the table 13 that RBL have increase to earning per share (EPS) more form previous year. the highest growth percentage of earning per share (EPS) here shown.
8. It is observed from the table 15 that RBL have increase to equity (%) more form previous year.their the highest growth percentage of equity (%) .
9. The assets during the period highest in Rupali Bank Limited and growth percentage is decreasing.
10. The Return on Assets (ROA) of Rupali Bank Limited. There Rupali bank achive the highest ROA besides privious year record.
11. The expense of the highest total expense and growth is increasing from previous. And the lowest growth found here.

12. The profit to expense ratio of Rupali Bank Limited is fluctuate from year to year. Rupali bank limited need improve the growth here.

6.2. Suggestions

1. Rupali bank have enough branches to provide service. RBL have plans to become the number one digital bank in the next three years, overtaking even private banks. For that they need carrying the growth rate .
2. Rupali Bank Limited has to recruit and select new employees. Now RBL giving strong importance to internet Banking.
3. RBL need to increase net income by decreasing expense and to collect more deposit and increase net income.
4. Rupali Bank Limited has to emphasize on recovery department to reduce the classified loan.
5. Since digital adoption has increased manifold in Bangladesh, internet banking services will be launched as soon as possible, keeping pace with the needs and requirements of the current times.
6. Introduction of credit cards, gift cards and utility bill payment services based on customer demands to attracted more customer.
7. Reducing cash-payment counters and making online banking more effective and convenient.
8. Set up their payment switch to meet customer needs.
9. Continue to expand mobile banking through opening a total of 1 crore parents' and students' accounts and also accelerate financial inclusion through empowerment of women, disbursement of stipends in education, etc.
10. Ensure prompt implementation of electronic payments and receipts (EPR).
11. Take all necessary and timely steps to prevent cyber security incidents or breaches.

CHAPTER 7

CONCLUSIONS,POLICY IMPLICATIONS AND FUTURE WORK

7.1. Conclusions

Evaluation of Rupali bank financial performance is important for all parties like depositors, bank manager, stockholders, creditors, regulators and educationalist. In a competitive market financial bank performance provides signals to depositor investors whether to invest or withdraw fund from the bank. Similarly, it flashes direction to bank manager whether to improve its deposit service or loan service or both to improve its finance. Stockholders and creditors use the performance to evaluate the attractiveness of the bank as an investment by examining its ability to meets its current and expected future financial obligation. Regulator is also interested to know its regulation purpose. Educationalist can use this article for further research. It has been observed that the net income of the RBL did continuously increase from previous year during 2018-2022. It indicates that the prospects of these indicators of RBL are bright. All other indicator like net income, EPS, to total loans R^2 are more than 0.5 for RBL. It indicates that RBL achieve this indicator during the period 2018-2022.

7.2. Policy implications and Future work

In order to accommodate the many and various types of positions in this category of employee, this process is designed to provide latitude to supervisors in selecting the method of performance planning, evaluation and documentation most appropriate for a position. While the plan will establish the goals, objectives, and performance necessary to achieve performance as a Solid Performer, supervisors and employees are encouraged to discuss the opportunity and effort needed to achieve higher performance levels. Improving of the bank motivational meeting with officers, staff of all classes arrangement of discussion meeting all zones wise.

- To start on-line banking activities
- Improving of loan sector.
- The arranges for employment to the vast unemployed masses give top priority to SME sector in loan giving activities of the bank.
- Basics changes are needed in overall management in respect of procurement of loan, investment as well as disbursement and recovery of loan.
- This study can be helpful for future researcher students who are willing to work on performance evaluation and competitive analysis of Rupali bank limited.

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APPENDIX

FIVE YEARS PERFORMANCE AT A GLANCE

(Amount in crore)

Particulars	2022	2021	2020	2019	2018
Income statement					
Interest income	1,872.34	1,782.80	1,684.22	1,350.91	1,532.29
Interest expenses	1,870.46	1,530.06	1,329.01	1,526.34	1,705.59
Net interest income	1.88	252.74	354.59	(175.43)	(173.30)
Non-Interest income	1,128.76	872.96	864.00	809.27	898.11
Non-interest expenses	937.42	816.20	710.77	722.61	474.61
Net Non-interest income	191.34	56.76	153.92	86.65	423.50
Profit before provision and tax	193.23	309.50	508.52	(88.78)	250.20
Provision for loans and others	97.55	237.58	390.61	0.00	144.12
Profit after provision before tax	95.68	71.92	117.91	(88.78)	106.08
Provision for tax	41.04	34.00	68.00	37.08	82.58
Profit after tax	54.64	37.92	49.91	(125.86)	23.50
Balance Sheet					
Authorized capital	700.00	700.00	700.00	700.00	700.00
Paid-up capital	414.17	376.52	303.64	276.04	240.03
Total shareholders' equity	1,687.60	1707.69	1,327.17	1,165.64	1,270.65
Deposits	41,462.43	38,954.95	31,971.88	27,911.60	25,382.96
Borrowing	1,206.58	700.77	353.75	133.19	147.98
Other liabilities	5,368.32	4965.57	4,588.22	4,200.42	3,253.38
Total liabilities	48,037.33	44621.29	36,913.85	32,245.21	28,784.33
Investments	10,364.62	8233.65	6840.02	7,965.12	8,265.42
Loans and advances	30,672.40	24749.06	20,667.27	17,515.04	14,251.50
Property, plant and equipment	1,432.74	1423.10	1430.70	1,412.14	1,419.40
Other assets	2,465.68	2511.39	2,111.91	1,829.25	1,589.49
Net current assets	26,238.45	25858.93	21,227.82	17,450.08	12,981.48
Earning assets	37,817.33	35273.85	28,701.82	25,252.41	22,058.06
Total assets	49,724.93	46328.98	38,241.02	33,410.85	30,054.98

Particulars	2022	2021	2020	2019	2018
Capital Measures					
Total risk weighted assets	24,817.64	22,104.71	19,959.60	17,697.74	14,964.72
Core capital (Tier-I)	1,397.91	1,344.13	996.71	890.81	1,102.00
Supplementary capital (Tier-II)	1,167.23	870.82	306.17	292.83	385.49
Total capital	2,565.14	2,214.95	1,302.88	1,183.65	1,487.49
Required capital	2,481.76	2,210.47	1,995.96	1,769.77	1,496.47
Capital excess/ (shortfall)	83.37	4.48	(693.08)	(586.13)	(226.66)
Foreign Exchange Business					
Export	2,689.27	2,600.20	2,298.97	2,500.45	2,162.78
Import	15,401.83	11,402.15	13,210.01	10,801.36	11,987.70
Remittance	2,256.92	1,717.32	1,752.20	1,652.52	1,850.32
Other Information					
Number of employee	5,641	4,929	5,157	5,438	5,646
Officers	3,906	3,481	3,609	3,757	3,969
Staff	1,735	1,448	1,548	1,681	1,677
Other information					
No. of workstations	25	25	25	25	25
No. of corporate branches	55	55	55	55	55
No. of foreign correspondence	182	337	444	444	462
Number of branches	585	570	568	565	562
No. of shareholders	6,254	7,990	6,165	4,897	5,268

Source: Annual Report of Rupali Bank Limited, 2018-2022.