An Internship Report

On

Financial Inclusion of Rajshahi Krishi Unnayan Bank.

This Report is submitted to the Department of Accounting, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the Fulfillment of Degree Master of Business Administration (MBA) Program.

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Acknowledgement

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Finally and most importantly, I would like to concede the guidance of Md. Mamunar Rashid, Professor, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur-5200 for his expert advice and help in preparing this report without which I could not even come up with my report.

Certificate from the Organization

Certificate of Supervisor

This is to declare that Md. Rostam Ali, a student of MBA in Accounting and Information Systems, Department of Accounting, Faculty of Business Studies, Session 2019, bearing ID No. 1905861 has completed an internship report titled on "**Financial Inclusion of Rajshahi Krishi Unnayan Bank, Phulbari Branch, Dinajpur**" under my supervision.

I also declare that I have gone through the draft copy of the report. Thoroughly found it satisfactory for submission to the department as a part of partial fulfillment of MBA degree.

I recommend the report to submit for awarding the degree of Master of Business Administration (MBA), Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I wish her every success for the days to come.

.....

Supervisor
Md. Mamunar Rashid
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Department of Accounting
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Certificate of Co-supervisor

I hereby declare that the concerned report on **"Financial Inclusion of Rajshahi Krishi Unnayan Bank, Phulbari Branch, Dinajpur"** is a work completed by Md. Rostam Ali, Student ID: 1905861, MBA in Accounting and Information Systems, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200, under my Co-supervision and submitted for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems at HSTU, Dinajpur.

I wish him every success in life.

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Co-Supervisor
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Student's Declaration

I hereby declare that the Internship Report on **"Financial Inclusion of Rajshahi Krishi Unnayan Bank, Phulbari Branch, Dinajpur"** is completed by me after collecting and Analyzing data.

I also declare that this is my Internship report and prepared for academic purpose which is a part of MBA and the report may not be used in actual market scenario.

_____

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ABSTRACT

The study analyzes the financial inclusion of Rajshahi Krishi Unnayan Bank (RAKUB). This study used a descriptive study of financial inclusion as the study perception. On this report main concern is financial inclusion of Rajshahi Krishi Unnayan Bank. The study used both primary data and secondary data collected from different sources. Microsoft Word and Excel were used to process the data. The study found that financial inclusion is a need for every organization. The outcomes of financial inclusion were evaluated through tests, interviews, human resource factors and feedback. The results show that most of the bank clients keenly agree with the need of financial inclusion. It is observed that RAKUB mainly focuses on fundamental inclusion programs and provides to their clients on the market. RAKUB is able to provide financial inclusion for their clients' for banks' betterment. The study recommends that the bank should be well informed regarding their goal and objective. It is essential to execute company objective into individual target and also has to introduce new techniques to attract the potential clients. The study shows that financial inclusion a major factor in bank and it has a significant impact on loans and advances. Finally, RAKUB should cautiously maintain balance between loans and deposits for its survival in the competitive world of business.

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