An Internship Report

on

"Analysis of Risk Based Capital Adequacy of RAKUB: A Study on Dinajpur Branch North Zone, Dinajpur"

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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Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200

April, 2022

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At first, I would like to express my gratefulness and harmony to the almighty the supreme authority of the Universe, without whom we would be nothing. Next I would like to express my kindness to my beloved parent whose continuous inspiration enrages me to make a right move in my life.

I am grateful towards some respected persons for their advice, suggestions, direction and cooperation which have enabled me to have an experienced in the dynamic environment such like in banking sector.

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I would like to thank from the deep of my heart to those people who are related with making of this report and make it a success.

I would like to express my indebtedness to my report all the teachers, Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, for helping me and giving assistance in preparing the report.

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রাজশাহী কৃষি উন্নয়ন ব্যাংক

(সরকারী ব্যাংক)
দিনাজপুর শাখা, দিনাজপুর জোন (উঃ)

রাকাব-এর প্রতিশ্রুতি, শূন্যের কোটায় দুর্নীতি।
সহজ শর্তে কৃষি ঋণ, বদলে যাবে সবার দিন।

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To Whom It May Concern

This is certify that, Md. Rezaul Karim having student ID NO: 1905850, a student of Master of Business Administration (Major in Accounting and Information Systems), Hajee Mohammad Danesh Science and Technology University, Dinajpur, successfully completed his 90 days internship program at Rajshahi Krishi Unnayan Bank, Dinajpur Branch, Dinajpur Zone (North). During the period of internship program his attendance performance in connection with his assigned duties and behavior with us outstanding enough. He adopted all relevant works of different desks with in aforesaid period and we found his good attitude and sound behavior.

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

২৪.০৪.২২

(A.K.M Shamsuzzaman)
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Certificate of Supervisor

This is to declare that Md. Rezaul Karim, a student of MBA in Accounting and Information Systems, Department of Accounting, Faculty of Business Studies, Session 2019, bearing ID No. 1905850 has completed an internship report titled on **"Analysis of Risk Based Capital Adequacy of RAKUB: A Study on Dinajpur Branch North Zone, 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 his every success for the days to come.

.....

Supervisor
Md. Mamunar Rashid
Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur

Certificate of Co-supervisor

I hereby declare that the concerned report on **"Analysis of Risk Based Capital Adequacy of RAKUB: A Study on Dinajpur Branch North Zone, Dinajpur"** is a work completed by Md. Rezaul Karim, Student ID: 1905850, 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 his every success in life.

.....

Co-Supervisor
Mohammad Mazibar Rahman
Assistant Professor
Department of Accounting
Faculty of Business Studies
HSTU, Dinajpur.

Student's Declaration

I hereby declare that the Internship Report on **"Analysis of Risk Based Capital Adequacy of RAKUB: A Study on Dinajpur Branch North Zone, 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.

_____

Md. Rezaul Karim
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ABSTRACT

An internship program is very important and essential for acquiring experience through learning and spreading the scope of knowledge. Internship program has done in RAKUB. This internship Report is aimed at providing a comprehensive picture to the areas of foreign exchange department of RAKUB. The Report has been divided into four parts.

Banking sector of our country is playing a pivotal role in our economic situation. There are a large number of banks operating in our country successfully. Most of the banks are automated. As a result every bank has banking software to operate their task easily and efficiently. It also helps them to give effective and quick service to the customers. That is why I took this opportunity to know about the business process of RAKUB. As a mandatory requirement of the Master of Business Administration (MBA) program under, Hajee Mohammad Danesh Science and Technology University this report entitled Analysis of Risk Based Capital Adequacy of RAKUB" is a contrived depiction of the 90 days internship program at Green Banking Activities. In today's world banks are plating a significant role in financial sector. In my internship I spend my time in Green Banking practices department.

The marketing policy is not good, RAKUB don`t give advertisement in electronic media. ATM booth is not available etc. For those problems I recommended some suggestions: which will be helpful for, it need recruit more employees and need established more ATM booth. The key to successful banking relies on ability of balance many activities simultaneously.

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