An Internship Report
on

General Banking Activities of Rupali Bank PLC, Maldahpatty Branch, Dinajpur

This report is submitted to the Department of Accounting, Faculty of Business Studies, HajeeMohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration in Accounting and Information Systems

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Acknowledgement

At first I present my due regard to almighty Allah, who provide me the excellent opportunity to build and complete this internship report entitled –General Banking Activities of Rupali Bank PLC, Maldahpatty Branch, Dinajpur. I am deeply indebted to my supervisor Md. Fazlay Rabbi, Lecturer, Department of Accounting, Hajee Mohammad Danish Science and Technology University for his whole hearted supervision during this internship period. His suggestion and comments were a great source of spirit to make the report a good one. My special gratitude goes to Principal Officer of Rupali Bank PLC, Maldahpatty Branch, Dinajpur. I am deeply indebted to all senior officers and officers and all other employee of Rupali Bank PLC, Maldahpatty Branch, Dinajpur for their friendly and sincere cooperation during this internship period.

.....
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RUPALI BANK PLC.
মুজিব বর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি
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Ref:

Date: 30-05-24

TO WHOM IT MAY CONCERN

This is to certify that, **Md. Habibur Rahman**, having student ID No. 1703080, MBA in Accounting and Information System, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 01/01/2024 to 30/03/2024 total 90 (Ninety) days internship program at Rupali Bank PLC, Maldahpatty Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

ABUL KHAYER MD. SHHIDUZZAMAN
Senior Principal Officer
Maldahpatty BR, Dinajpur

AKM Shhiduzzaman
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Certificate of Supervisor

I hereby declare that the concerned report on General Banking Activities of Rupali Bank Limited, Maldahpatty Branch, Dinajpur is an work done by Md. Habibur Rahman Student ID- 1703080, MBA in Accounting and Information Systems, Department of Accounting, Batch 10th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

…….....

Md. Fazlay Rabbi
Lecturer
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Certificate of Co-supervisor

I hereby declare that the concerned report on –General Banking Activities of Rupali Bank Limited, Maldahpatty Branch, Dinajpur is an work done by Md. Habibur Rahman bearing Student ID- 1703080, MBA in Accounting and Information Systems, Department of Accounting, Batch 10th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

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Department of Accounting
Faculty of Business Studies
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Student's declaration

I hereby declare that the report work entitled –General Banking Activities of Rupali Bank Limited, Maldahpatty Branch, Dinajpur has prepared by me internship which is supervised by Md. Fazlay Rabbi, Lecturer, Department of Accounting, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in report work 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

The best opportunity for accounting students to apply their knowledge in a practical setting is always through internships with financial institutions. An internship in banking provides accounting students with an excellent chance to put their academic knowledge into reality. Financial institutions play a substantial number of functions in a country's economy. As they have a very significant role in the economy, banks are one of the most important sectors in financial. All research plans must follow some kind of protocol or another. I went through multiple textbooks & content of different writers about topic. But typically these quiz are written based on the exposure they gather during Internship. For better productivity and make the survey more appealing, 2 data options in addition to text information are being used generally. For the purpose of organizing the survey in paper, both principal and second data is actually used. Its customers have increased over the last ten years, however, Rupali Bank has yet to improve some factors required by bank management. Examples are an interest rate that if you choose, the application and getting loan process peaks too long more ATM booth services. The internship the numbers mentioned are first practical in experience, can't remember everything of the bank but i gave my level best. Financial institutions, such as banks, provide assistance to the public in the areas of international commerce, money transfers, and the collection and payment of utility and other bills. which are all entirely focused on the client. Commercial banks are thus service organizations, and the foundation of their operations is the caliber of the services they provide. Therefore, the satisfaction of their clients is a critical component in the effectiveness and prosperity of commercial banks. This paper is on the General Banking Operation of Rupali Bank PLC, a reputable state-owned public commercial bank in Bangladesh, and its excellent services.

Keywords: Banking, financial, commercial bank, customer service, public commercial.

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CHAPTER 1

INTRODUCTION

1.1 Introduction of the Report

Bangladeshi banking sector is considered to be a perfect example of oligopoly with all banks functioning in the country being highly competitive but heavily regulated as well. Enough stand alone banks are already operational and a couple more are in pipeline, which makes the market fiercely competitive with each passing day. Facing stiff competition over the global slump, the commercial banks are always on a vigil to make improvements in their market and service quality and product in order to stay ahead of others. To that end, they worry about how their customers may view some of those activities Hence, each and every commercial bank should try to provide knowledge regarding the consumers perception about them i. e.,day to day activities of a bank (Jebran and Dipanker, 2012). The money you deposit with as holding bank may use it for legal business to provide loans and get interests. The bank provides diverse choices to their customers so that the customer is attracted towards opening an account with a specific bank. The most prevalent ones are found in the many categories of banks, including commercial, investment, industrial, central, and cooperative banks, among others. In this sense, a bank is an establishment that deals with money. Put another way, banking is history. Click Here. It was created out of need and immediately began to play a significant role in providing for practically every group of people's fundamental requirements. This is in accordance with banking-related legislation. At this point, the term "Bank" is used generically, devoid of any qualifiers or prefixes: "Commercial banking" in banking An economy's primary source of finance is its banks. Put more simply, it's a financial institution that grants credit to both people and businesses while also accepting deposits from the general public. For these individuals and the government, these banks are the financial intermediary. The assets quality proved to be the indicator of bank insolvency (Messai, 2013) by several study that conducted in recent year floatValue There is a need to avail better service opportunities for running with the moving services of another competitive organization in banking sector. So, to this end it has now become necessary for everyone regarding the bank and banking process The modern Banking is expanding day by Aim. The banking process is accelerating,

becoming simpler, and offering a wider choice of financial services all at once. They are launching new technics and products every day as the requirement for better service is increasing. But as we entered a new millennium, the requirements of banking hit heights never achieved before and well beyond the limitations of parameters which are simple. This essay focuses on the credit policy and current state of Bangladesh Bank in relation to achieving financial enclosure, which is the primary goal of the bank's area as well as green banking activities (Shafiqul & Chandra, 2013).

1.2 Background of the Study

In Master of Business Administration (MBA), it is mandatory for students to undergo a practical orientation in any organization as a part of the 90 days Internship Programme. This program is fundamentally to make student experience in the real world. Index of This Report Partly fulfillment of MBA students Internship program. ready for the internship program, which included a comprehensive report on Rupali Bank PLC's whole banking operations. Theoretical intelligence must be applied based upon practical knowledge. Keeping this in view and internship program came to be sliced into the MBA syllabus. The purpose of this study is to help students become familiar with the organizational work environment and to provide an opportunity for them to apply what they have learned in the classroom. There were, of course, some differences between the two.

1.3 Rationale of the Study

For the sake of having an excellent MBA course, a module on working experience needs to be included in order for one to graduate. Teachers and administrators always work to keep us informed about current events and a wide range of reading materials in order to provide students with a realistic understanding of the business world. This is most likely one of the reasons why internship reports are a process to let us learn about how a business runs and keep up with the corporate rat race. So, I had the chance to experience it from its root level that means three months intern in Rupali Bank PLC and my placement was Maldahpatty Branch for obvious reasons which is still very fresh as an experience. This internship report on “An Overall Activities of Premier Bank Limited” has been prepared under the supervision and guidance of Md. Fazlay Rabbi, Lecturer, Dept. of Accounting, Faculty of Business Studies HSTU Dinajpur."

1.4 Location of Branch

For you located in Dinajpur this Rupali Bank can be your preferred pick from Maldapatty, Dinajpur is near to your location. Find out the physical address, location, phone number, SWIFT code, routing number, service hours, and the days and times this branch is open or closed. Remain in touch with the establishment and experience its superior services.

Bank Name	Rupali Bank PLC
Branch Name	Maldapatty Branch
Address	Maldapatty, Dinajpur
Call Support	16495, +880 96 14016495
Branch Code	4523
SWIFT Code	RUPBBDDH
Routing Number	185281423
District	Dinajpur
Service Hours	Sunday: 10:00 am - 4:00 pm Monday: 10:00 am - 4:00 pm Tuesday: 10:00 am - 4:00 pm Wednesday: 10:00 am - 4:00 pm Thursday: 10:00 am - 4:00 pm Friday: Closed Saturday: Closed
Working Days	Sunday - Thursday (Except Holidays)

Divisions within Maldahpatty Branch, Dinajpur

This branch has two divisions as the following:

1. General Banking (GB) Division &
2. Credit Division

1. General Banking Divisions

The main activities of this division are

- Account Opening

- Local & Foreign remittance service
- Branches service
- Different deposit Schemes
- Assist with other services like- Clearing, Cash, Cheque Book Issue and Stop payment etc.
- Deposit encashment
- Get Bank Statement
- Assist with ATM Service etc.

2. Credit Division

Credit Division:

- To meet the Credit requirement of Head Office and Customers of Credit with other departments in smoothening operation
- Prepare CIB Statement,
- Preparation for Credit proposal & Statement.
- Facilitate Retail Creit administration.
- Monitor & follow up theldans & advances bythe bank

3. Necessity

Supervisor Assign Topic: General Banking Activities of Rupali Bank PLC Significance of the Study for

- To delineate the Rupali Bank PLC: customer care services process.
- Check how the branches are handled efficiently.
- To understand the functioning of Rupali Bank PLC in Bangladesh.
- Be familiar with Rupali Bank PLC's management policy or procedure in Bangladesh.
- Concept general banking system of RBPLC.

1.5 Objectives of the Report

The primary goal of the research is

- To examine the General Banking activities of Rupali Bank PLC;
- To evaluate Rupali Bank PLC's Maldahpatty Branch in Dinajpur's service quality.

1.6 Limitations of the Study :

Objective meant that this report is a quality service oh RBPLC has been created with yay have been creating while doing my study. The limitations are obstacles. Those are follows in bellow:

- The sample size was small with respect to the population size.
- They might therefore be answering questions of a kind that they would not answer in a survey.
- Public bank so not a lot is heard or available about the bank in terms of its banking and products, website is not always full with updated information and details.
- Even annual report was a rarity, besides financial data Issue: Data is financial comprehensive.
- Since the internship is for the first time, you do not know everything about the bank.

CHAPTER 2

LITERATURE REVIEW

To date, work has been done investigating how to measure and elevate general banking operations. The articles reviewed in preparation of this report are as follows: Dash & Mahatma (2005) - Through an improved General Banking Activities, companies can suggest the need for necessary actions to satisfy customers. They can learn to acknowledge its strengths and weaknesses, where it ranks in relation to the competition, map out future progress in growing perfection. A General Banking Activity measuring is used to enhance the customer orientation as well as innovation and helps in the continuous optimization of decentralized work processes inside the organization. Kotler (1999) also states that satisfaction is determined by the customers perceptions of performance in relation to their expectations. Virtually all companies or businesses need feedback from customers and clients. This gives them insight into what they are doing well, what needs to stop, and some sense of how the organization might operate or relate differently. However actually getting this feedback and organizing in a way that can be easily filtered, so it enough of the right people in the company is often easier said than done. The study conducted to identify the primary factor influencing customer happiness that shapes future behavioral intentions in the retail banking industry was the subject of Levesque, T. McDougall's (1996) article on Determinants of Customer happiness in Retail Banking. The drivers identified by this research include assessments of service quality (e.g., performance correctly the first time). Service characteristics, such as competitive interest rates Issues With Services, Recovering Services, and Products Utilized In particular, the research indicates that customer happiness and switching behavior are highly influenced by the severity of service issues and the bank's (service recovery) delivery. According to Khondaker and Mir (2006), general banking activities are the most neglected sectors in performance evaluation across the majority of LDCs, including Bangladesh, which is unexpected. Zeithaml and Bitner (2003) define customer service as a variety of actions intended to raise customer satisfaction levels in cases where a product or service has fulfilled expectations.

Chigamba and Fatoki (2011) state that because of the banking industry's saturation and rivalry, banks must place a greater emphasis on their clients. clients are currently: confronted with a plethora of choices; increasingly value conscious; have infinite switching options The richness in product variety is not the solution of Yordanova

(2013) to meet customer needs. This is even what the customers prefer should they look for products simple, casual and easy-wearing. Many take the them of opinions around the business bank products as being innovations needed should focus upon making new ones simpler and easier to understand rather just reinforcing only fancy. The improvement of Trustworthy standards alone help to guarantee sustainable competitive advantage and new financial good under are a few compulsory extra factor interaction customers According to (Samas, 1999)deposit is such an essential earning source this as the healthiness of deposit management system in every comprehensive bank because ever before capacity economy must have test. Banking services has an impact on bank performance, which is comprised of technology, innovation, service quality, and staff devotion. (Thian Shong Goh, Pek See Tanb, and Bobby Boon-Hui Chaia, 2015). In this research, technology would improve the performance of banks by raising bank product and service innovation in banks. Service quality is a vital building block of performance measurement, and one in which a bank can clearly delineate itself from its competition (Sangeetha & Mahalingam 2011).

CHAPTER 3

METHODOLOGY

Ideally, all the research program should adopt some basic type of procedures. I went through multiple books, articles written by different writers on the topic. But this report is basically based on experience i have got during Internship. Two primary sources have played a critical role in making the report purposeful, and reliable i.e. the report was prepared using both primary and secondary data.

3.1 Data collection

We used both primary and secondary sources to get the data for this study, however secondary sources provided the majority of the information we required. The primary sources of data include in-person conversations with Rupali Bank PLC officers and executives as well as actual banking activities. The secondary data consist of a compilation of many sources. There are a number of publications on banking operations, a website for Bangladesh Bank, a website for Rupali Bank PLC, an annual report from Rupali Bank PLC, and a daily journal detailing the bank's practical orientation efforts. individual inquiry with bankers as well as several directives from Bangladesh Bank's headquarters.

3.2 Data analysis

The data set entails the details if Rupali Bank plc over a period from 2016 to 2020 Information on advertising, promotion, salary structure etc were studied for a period of five year. It also consist of the performance measure ratios like ROE, ROA, and Assets etc.

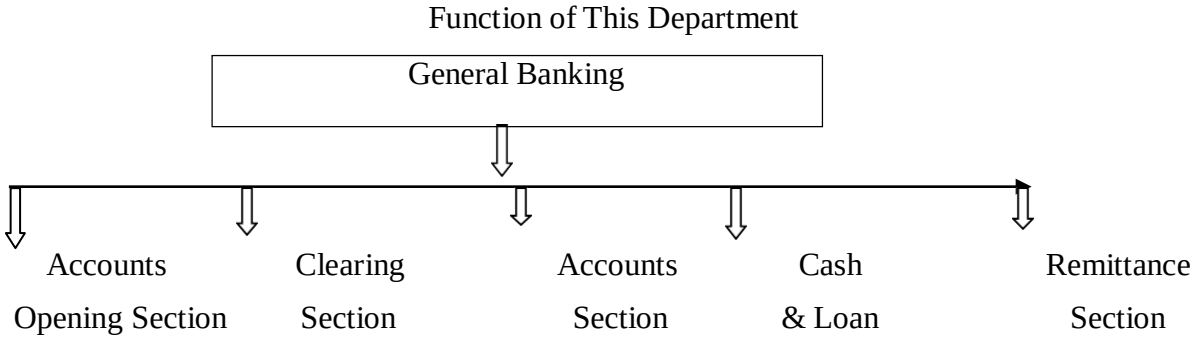
CHAPTER 4

ANALYSIS AND INTERPRETATION

4.1 General Banking Section

Introduction

It is the most vital side of the bank. Between the Savers (surplus unit) and borrowers (deficit unit) is nothing else than a Bank. In order to give loan, a tank wants tons of money from the depositors. Banking on the whole may be said to treat of alternatives offered by banks to inhabitants, the funds from those two sections are largely profitable. For the client, bank gives various options to their clients to motivate them. The branch-wise access is same for the most but differences exist in customer services and facilities. General Banking department is the essential branch of every Bank. Gathering clients' documented and unrecorded deposits falls, of course, under one of the crucial banking tasks that has to be completed.



4.2 Account Opening Section

Section on account opening When a consumer opens an account with a bank, the customer-banker relationship begins. To become a depositor account, the client must first open each account with a deposit of funds. Usually, in order to utilize their services, one must first create an account. Only a restricted range of services will be offered by the bank without an account being created. Additionally, creating an account with a bank is the first step in the banking process. Formalities maintained when completing the regular account opening application The person wishing to apply for a current account should submit an application in the standard manner with the bank. Candidates must accurately complete and sign this form.

4.2.1 Applicant Also to Furnish Names of Referees in Application Form:

The banker must also provide his application form with the names of the referees from whom he may obtain information on the applicants' integrity, respectability, and character. Usually, the bank client or someone well-known to the bank makes the introduction and may be identified on the application by providing his or her account number, if applicable.·

4.2.2 Writing of him/ her specimen signature :

Each client is required to provide at least one signed specimen to their banker. These signatures are solely for the cards that the banker keeps after taking them; when you present a check to withdraw money, his sample signature is compared to the account holder's. Previous Section: ABCD for Freshmen:

4.2.3 Opening and running the account

After completing all these procedures, the banker creates an account in the applicant's name. Typically, all it takes to create a current account is a deposit of tk 1000/-. The bank now offers the client the following:

4.2.4 Pay slip or deposit book:

A client is provided with a pay-in slip or is given one if they forget to turn in the booking forms in order to expedite the receipt of credit goods paid in. The consumer must complete the PA in slip while making a bank deposit. When the customer pays, the counter foil bearing the cashier's initials and stamps will be given back to them.

4.2.5 Cheque Book:

The bank's parties will also approve the use of a cheque book so that customers may choose to withdraw money and pay their parties.client However, it is stated clearly that in order for the banker to provide a check book, the consumer must fill out a check requisition form.

4.2.6 Closing an Account Formalities maintained

The customer can write to bank indicating his/her intension along with taking appropriate steps for closing the account.

- The customer must terminate the account from the relevant branch, after which the in-command will provide feedback on the account's last application for the account.
- Write a check for the whole amount and ask the account holder to attest to the balance being zero.
- Get the unused check leaves and record them in the "Broken Check Book Register."
- The specimen signature card, account opening form, and other closed account documents are removed.
- The head or supervisory authority must sign the ledger folio notes pertaining to account closure.
- If the banker discovers that the account has not been used for an extended period of time, the banker may ask the customer to shut the account on their own. The banker itself will attempt one conversation with the account holder if the accountant is unemployed for six months. The account will be deemed "dormant" by the bank if the account holder does not reply.
- An account becomes "inoperative" after two years of non-operation.

A new unclaimed deposit account register, or unclaimed deposit account‖, will always be maintained. (2A) The controlling office wing or head office must provide approval before any amount may be withdrawn from that account.

TYPES OF BANK ACCOUNT IN RUPALI BANK

4.3 Types of Bank Take Account In general, Rupali Bank offers four different kinds of accounts.

1. Demand Deposit or Current Account (CD in Account)
2. SB Account (savings deposit)
3. Fixed Deposit (FDR) hosting costs
4. Alternative Deposit Types

4.3.1 Current Account

A current account is a demand deposit account that does not yield interest. Typically, salaries from public or commercial institutions are not credited to these accounts. It is an

account that is open for work during the working day and is available for as much work as needed. Present Account: There are no limitations on the quantity or number of withdrawals from a current account. reversal charge mechanism The following are a current account's primary characteristics: The primary goal of achieving the least amount of risk in these accounts is to cater to the largest customer categories, which include company owners, joint stock companies, private limited corporations, T.J. Revenue Companies, etc. The bank expects to pay or pick up bills, drafts, and checks several times in a single day, and since its branches are spread out, it is difficult to persuade them to accept reduced fees. The bank does not charge interest on current deposits for this; however, several banks do levy incidental fees for these types of accounts. Minimum deposit required to open a current account is 1000/= Taka. There is just one reference required, even for account entry.

Documentation: Proprietorship

- Current trading license copy;
- CD account holder introducer;
- Two passport-sized photos of the account holder, confirmed by the introducer;
- Seal
- Photocopy of TIN Certificate/TIN/E-Tin Certificate

Partnership

- Current trading license copy;
- CD account holder introducer;
- Two passport-sized photos of the account holder, confirmed by the introducer;
- Seal
- Partnership; TIN Certificate; TIN/E-Tin Certificate (photocopy) Photocopy of the deed properly notarized by Notary Public
- Certificate of Partnership and Account Agreement

Private Limited Company

- Current Trade License;
- Two passport-sized photos of the account holder(s);
- Certified True Copy of Memorandum and Articles of Association, duly signed and sealed by the Managing Director;

- Photocopy of Certificate of Incorporation;
- List of Directors as per the Joint Stock Company's return, bearing the signature of each individual managing the account;
- Director Particulars;

Public Limited Company

- Current Trade License
- Two current passport-sized pictures of the account user or holders
- A verified authentic copy of the association's memorandum and articles, properly signed and sealed by the managing director
- A photocopy of the incorporation certificate
- The signature of each person handling the account
- Board of Directors as shown in the Joint Stock Company's signed return
- Directors' Particulars
- Decision to register for a bank account
- Certificate of Initiation

Business SCA, Clubs, Association, Etc

- Current trade license;
- Registration with relevant authorities; and
- Bylaws, Rules, and Regulations duly signed by the chairman and sealed.
- The decision to create a bank account
- A CD account holder's introducer;
- Each operational person's seal

4.3.2 Fixed Deposit Receipts (FDR)

These are the deposits made with the bank for a predetermined, predetermined amount of time. But it's only a time deposit account, so to speak. Banks offer higher interest rates on this sort of deposit since they are not required to keep cash reserves from all of these accounts. In the event that the $10 rate fixed deposit receipt (FDR) is not repaid, Rupali Bank PLC is offering 14 in interest each year.

Term Deposit	Rate Of Interest
3 months	7.00%
6 months	7.25%
1 year	7.50%

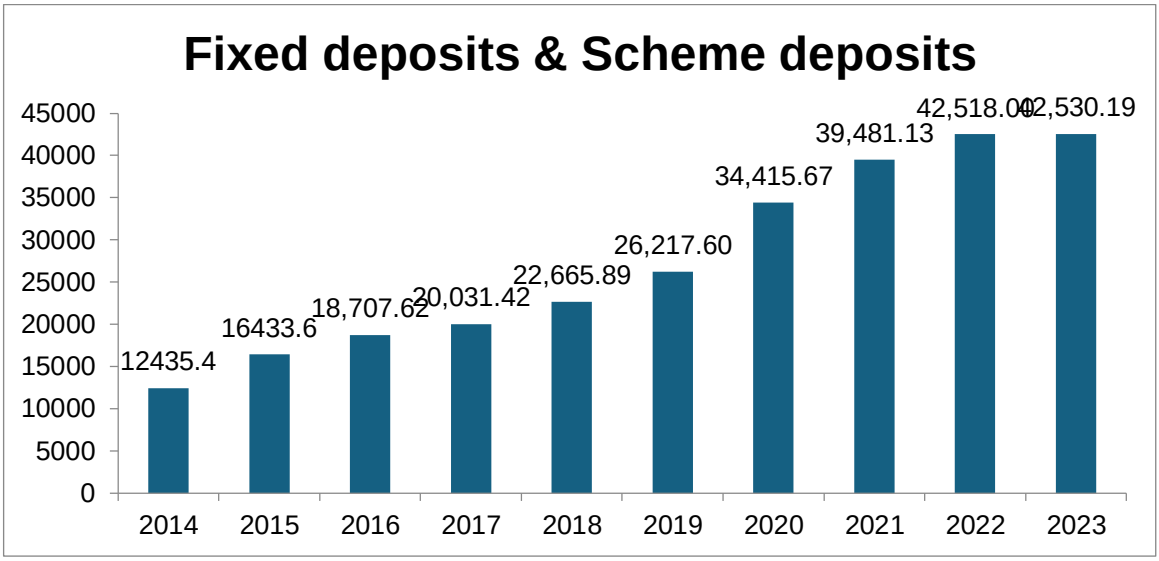


Figure 1: Fixed Deposit

4.3.3 Savings Account

People from the lower and middle classes who wish to set aside a portion of their income for future goals and receive interest from their savings have savings accounts. It is to develop the saving people want to be "big," not to create work, but to save the little amount of money in the bank so that other non-trading individuals, institutions, society, clubs, etc. are also satisfied. It incorporates demand deposit and time components. Rupali Bank PLC's Saving Account (SB) interest rate is now —5.00%.

Documentations

- Account holder photo in two passport-size photos
- Nominee photo
- Introducers reference
- Certificate of Employer

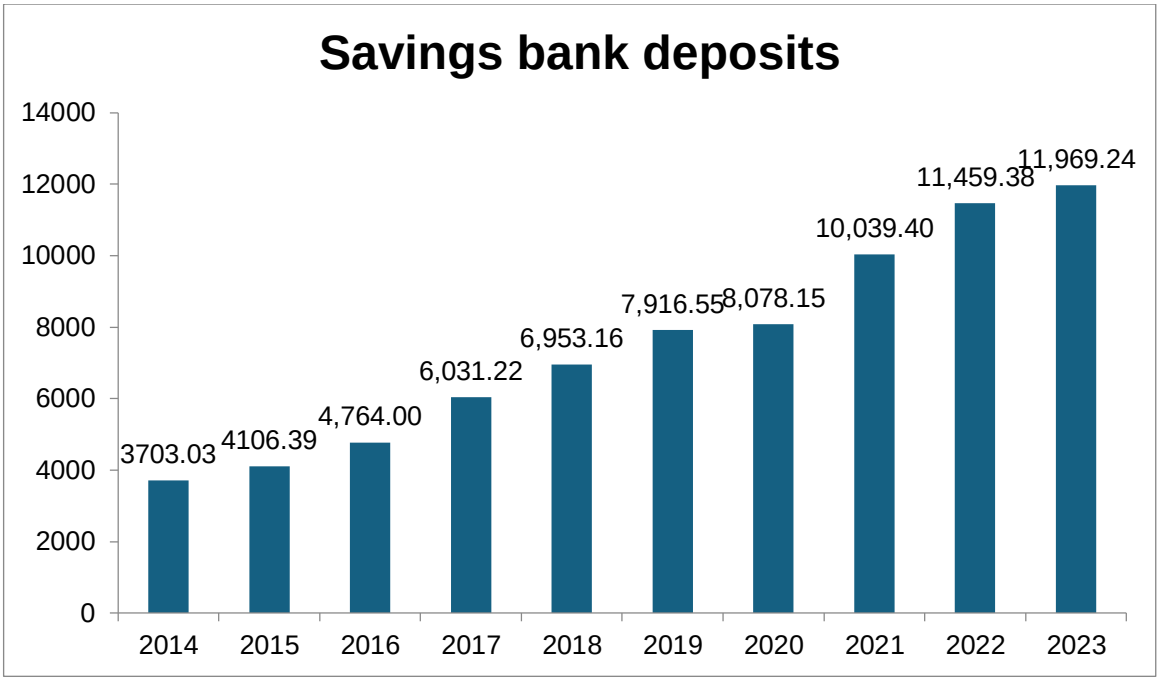


Figure 2: Savings bank deposits

4.3.4 Other types of Deposit Accounts

Short Term deposit

It's a time mode account as well. The same procedures that apply to opening a current account also apply to opening an account. It's somewhere else; it pays interest and requires seven days' notice to remove any amount.

Savings schemes

Rupali Bank PLC offered numerous savings schemes to mobilize deposits and promote saving.

Objectives

- Developing a saving mindset
- Draw in modest savers
- Preserving for cloudy days
- Assure a steady stream of revenue

Mode

Different sized monthly installments for a fixed deposit

Benefits

Lump sum payouts after different time periods

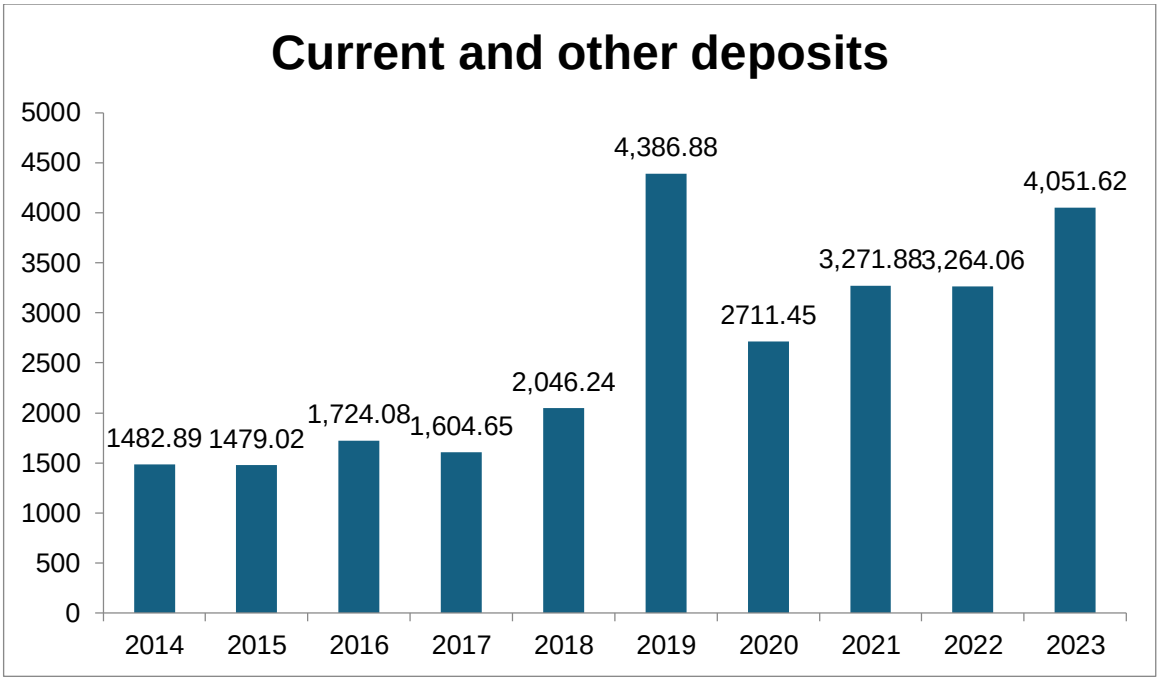


Figure 3: Other types of Deposit

Purpose of Monthly benefit scheme

Objectives

- To encourage retired individuals to invest their retirement funds
- For NRBs seeking a chance to invest in the country of dreams!

Mode

Tk. Natural/ five-year duration / 50,000 × Benefits a certain sum of money each month for five years

Double deposit scheme

Objectives

- Highest profit Method

Mode

Deposit certain amount of money, Ex. Tk. Afterwards, the amount deposited will be doubled after seven years and 50000 or it‘s multiply for 9 year

INTEREST RATE:

Sl No.	Type of Deposit	Interest Rate
1.	Savings Deposit	5.00%
2.	Short Notice Deposit	3.50%
3.	Deposit from foreign remittance	6.00%
4.	Rupali bank deposit pension-schem 2	6.50%
5.	Rmss	8.00%
6.	Rds	8.25%

4.4 Clearing House

"Clearing house is a meeting of the locally operating scheduled banks to exchange, all of those cheques, drafts receipts or any other demand instruments drawn on each other and received from their respective customers for collection." The office for the time being of the speaker and two other members who are appointed by the Board shall form a meeting of the house, such a meeting to be presided over by any two officers of reserve bank or its agent at an hour fixed. As well he was working day under regulations made in this behalf on banking practice prevailing. In Bangladesh, when Bangladesh Bank does not have an office, Rupali Bank acts as the bank's representative at clearing house locations. Bangladesh's banking system types include: Within the banking segment, there are two primary systems: Internal, interbranch, inward, or internal cleaning 2. Outward / external clearance (between banks) Solution: Although the question's concept is simple, the answer involves additional explanation and extensive investigation. Other Sections of General Banking.

4.4.1 Crossing

Crossing checks have the text written crosswise between two parallel lines that run parallel to the check's face. For security purposes, this procedure is almost always followed and is not limited to clearing houses. Every bank typically processes two different kinds of checks. For example: I) Open check: An open check is one that is payable with cash at the counter. II. Crossed checks are those that must be deposited into the payee's bank account rather than being paid to the bearer.

Purpose Crossing

I. To prevent open checks from being lost through fraud and ending up in the wrong hands of rouge.
II. Crossing is a directive to the paying bank that their funds will only be sent via banks or to a specific bank at the party's request.
III. It is simple to determine who got the money and for what purpose, preventing any loss that may result from open checks falling into the wrong hands.

Forms of Crossing

I. Overhead crossing
II. Non-negotiable
III. And the business and co.
IV. Not Transferable
V. Unique crossing

4.4.2 Endorsement

An endorsement is a negotiable instrument and a means of negotiation. S. 1881 makes it quite plain in section 15 that endorsement implies when the maker or holder of a negotiable instrument signs it; if not, then on the back of the face of the document or on a slip paper that is appended to it, as such maker for the purpose of negotiation, he is said to endorse and is called endorser.

4.4.3 Dispatch

Correspondence, letters, statements, returns, and telegrams are all included in dispatch. Letters The Mail is another name for the dispatch. Two categories can be distinguished in dispatch:

I. Inward: The term "inward" refers to external input.
II. Outward: Anything else sent outside that signifies something.

This message is further broken down into:

(a) Regular.
(b) Accredited and
(c) Regional.

An office copy of every correspondence in all such cases is kept, and another one becomes part of the Master file at the Office.

Accounts Section

Accounts Department is termed because the nerve Centre of the financial institution. Banking is a business of public dealing and hence transactions are done every day since the banks are working with the money belonging to depositors. Public faith may be destroyed from any inordinate or malicious registration, and the bank experiences profound losses as a consequence. In proper recording of some transactions will result in the difference between debit side and credit side. In order to overcome these slipups, the bank offers a separate department; this is especially in charge of keeping an eye out for things like fraud, forgery, incorrect entry, and accidentally passing coupons. This department is called the Accounts Department. Apart from the previously mentioned point, banks also need to create certain internal reports and statutory reports that must be filed to the central bank. The Accounts Department also prepares these statements. A portion of the statements that the department has to send to the head office are also consolidated in part by the head office.

4.5 Daily Form raw:

The following are the routine daily works of the Department fo to Art were,

To record the transaction in cash book.

posting transactions to the subsidiary and general ledgers Every day, the branch prepares its position with cash and deposits. The daily Statement of Affairs should be prepared, with each branch's assets and liabilities listed separately for the General Ledger and the Subsidiary Ledger.

full payment of the branch's expenses Documenting inter-branch financial transfers and handling accounts related to them

Verification that all vouchers have been properly passed, and if not rewriting it to conform with the “Activity Report”, by Calling up the concerned officer for correction of voucher. Book the vouchers passed in the Voucher Register

Packing of suitable vouchers: with respect to debit voucher and the credit voucher.

Periodic Task:

Creating monthly salary statements for the employees.

Issuing the Ground Data of the Branch

To maintain weekly position for the branch including partwise breakup of sector wise deposit, credit etc.

To secure that all zones / departments have sent MIR on day by day foundation and bail out/ear stamp is banned in core steer clear/reports within thankfully frame timings only.

To make weekly POWality for the branch including denomination intelligent statement of money in tills

Rather, determine the sales target and deposit via which budget can be prepared by then establish to embark on a generation of Deposit side.

Preparation of Extract i.e. a summary for all the transaction with head office account in case we have different branches, to reconcile all these transactions between their accounts ·

During my 45 days of internship in Rupali Bank, Maldahpatty Branch, Dinajpur I was mostly allowed at General banking but not cash section. So I know very less about this section which i have pasted below.

4.6 Cash Section

Since all cash transactions take place in the cash department, it is the most crucial and sensitive area of the bank. This business segment of the day commences with cash in vault. Opening cash balance: A certain amount of opening cash available in cash vault transferred to the cash officers on each day. This cash receipts and payments are equal to the opening cash balance{2} plus the total net amount as a consequence of the movement. We refer to this number as the closing balance. That closing balance is received by the vault, which then adds it to itself. This is the bank's final cash balance at the end of each and every day. Cash Information: Rupali Bank, Maldahpatty Branch Dinajpur is an authorized dealer of foreign exchange which enables it to buy and sell in foreign currency.

4.7 Remittance & Loan:

Types of loan and advances :

The portfolio of loans and advances from the bank also shows a noteworthy increase. TYPE OF BUSINESS The branch of Paschim Banga Gramin Eclado RBPLC in Maldahpatty Two categories of loans I. Dominated (credit to consumers or on demand) II. Non-funded (such as tenders, bank guarantees, and L/C).

4.7.1 Cash Credit Hypothecation

1. Over Draft
2. Term Loan
a) Over 5 years
b) Up to 5 years
c) Within one year
Demand Loan
a) Loan against
b) Loan against other security
c) Loan against consumer credit.
d) Staff loan

1. Bank Promise 2. Ground credit 3. Packing Credit (PC) 4. Fund for Export Development (EDF) 5. Credit Letter 6. Documentary Collection/Letter of Credit (Export & Import) 7. LATR, or loan against receipt of trust Building of Eight Houses:

a. Commercial
b. General
c Staff; Home Relaxing;

1. Lease Finance
2. Work Flow to Sanction Loan for the

Client process is as follows

• Client apply in raw data form than structured format

4.8 Remittance

The primary function of banks is to act as remitters, transporting money for their clients from one location to another. This service is a component of national payment systems. Within two days, people, especially businesspeople, utilize this service to move money from one location to another. Some possible ways of remitting money are as follows-

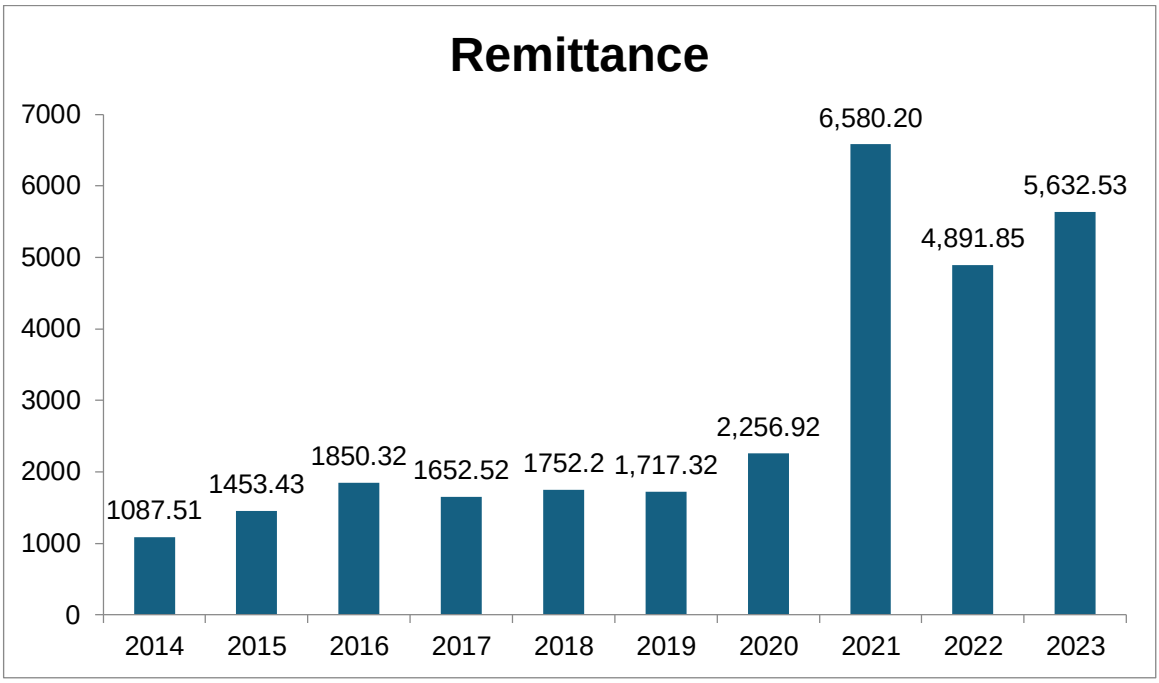


Figure 4: Remittance

4.8.1 Pay Order

Remittances to the local creditor are made using pay orders. Similar to a check drawn on money the account holder has on deposit with the bank, however in this instance, the payee is entitled to reimbursement from the issuing bank. A DD may only be encashed at the bank that issued it. Pay order: Unlike checks, pay orders cannot be dishonored since the bank deducts the amount for which they are issued prior to issuing the pay order. The Pay Order's qualities include not being endorsed or crossed, making it an irreversible document.

4.8.2 Demand Draft (DD)

A demand draft is an order from one bank to another branch of the same bank, requiring the payment of a certain amount of money with minimal information at the time of payment and naming the person or bearer in order of payment. Usually, a check for

transfer is used when the consumer wishes to send money to any location other than the issuing branch's clearinghouse. Payee is the buyer or another party to whom the demand draft is made out. It is a negotiable document that may or may not have a crossing on it. Remittances to the local creditor are made using pay orders. Similar to a check drawn on money the account holder has on deposit with the bank, however in this instance, the payee is entitled to reimbursement from the issuing bank. A DD may only be encashed at the bank that issued it. Order of payment: Unlike checks, pay orders cannot be dishonored since the bank deducts the amount for which they are issued prior to the pay order being issued. The Pay Order's qualities include not being endorsed or crossed, making it an irreversible document.

4.8.3 Telegraphic and Telephonic Transfer (TT)

It is a method of making payment from one location to another by sending telegraphic message. In this case, author branch will ask payor branch to make the payment to payee required on demand. Normally the payee has an account with that bank so a deposit to them is just another transfer. Because if not, the paying bank cannot easily identify for whom exactly this payment beneficiary. If it is a very urgent money transfer, then the bank does what's called telegraphic transfers or TTs. This feature will be available to premium customers of a reputable bank, and the bank should have been banking with them for years.

4.8.4 Mail Transfer Advice (MTA)

The remitter will write a mail transfer advise such as this if he wishes the banker to remit the monies to the payee directly. The payee must have an account with the paying office in order for the remittance to be credited to their account rather than paid in cash. This method of transferring funds performs poorly. When there was no phone line or telex machine, this technique was employed.

CHAPTER 5

FINDINGS AND SUGGESTIONS

5.1 Findings

In my view the number of clients with Rupali Bank has increased by leaps and bounds over last few years that only suggest that bank is getting successful to add customers up its list. However, there are some points the bank management should consider. Most of the competitors are not happy with the interest rate of savings account in Rupali Bank PLC. This makes those banks offer higher interest rate so that more clients would bank with them. Respondents find the interest rate on loan of Rupali Bank reasonable whereas they do not consider the interest rate on FDR attractive The Lessors responded that the bank could install many more ATM Booths and better services to power cards today, in order to help keep existing customers and squeeze potential customer from other banks. 79% of the total respondents are interested in deposit schemes of Rupali Bank and they think saving through these schemes can meet their financial wants. Some even shared how they were worried about the application process and in getting approved for a loan. The security facilities of Rupali Bank PLC. are satisfactory according to the majority of the respondents are not enough in providing an efficient service Lastly, most of the respondents believe that opening account in Rupali Bank is beneficial for their business purpose as well as individual purposes.

5.2 Suggestions

However its almost impossible in internee period to understand the organization properly with less time working experience but as far i think it better then nothing that is 1 week Rupali Bank PLC. To be more competitive in the banking business, they can also upgrade their online banking system. Bank does not need to give their best service to their prospective customer & concerned with the general customer

- A bank is available to provide check books, pay orders, and bank drafts in a simple and rapid manner. Similar to other private commercial banks, a one-stop banking service should be implemented to guarantee prompt, secure, and harassment-free client service.

- RBPLC has to hire enough competent workers and provide adequate training to its current workforce in order to enable bank staff to interact with clients regarding deposits and other programs in an appropriate manner. Officers and other items must also be in excellent standing with the clients.
- Introduction of faster service through modern software to customers.
- Strong marketing policies from RBPLC can attract more clients for the bank and convince them to look into their services.
- The circulation of information or help desk may be introduced by the management to cater customer queries or others.
- Time to time ATM Booth needs to be increasing. In addition they should be able to advertise enough and promote themselves in more interactive manner with leaf-eating cards. As per my past article I even observed numerous clients are Egroop not mindful about RBPLC ATM card loans and Quash service.

CHAPTER 6

CONCLUSION, POLICY IMPLICATION AND FUTURE WORK

6.1 Conclusion

Rupali Bank PLC has some duties to be performed for the simple interest of the country. Key Competencies, Benefits to Different Stakeholders, and Wealth for Future Generations The Bank has a strong market position that will enable it to easily meet the expectations of its shareholders and increase their wealth in the future via ethical banking and competitive pricing. As a result, it must anticipate in order to appease both the people and the government. It will have stronger personnel and more public facilities to provide its valued clients with the greatest services available. Discipline has been made obligatory in every sector where it is played, and it must be applied methodically. It is necessary to come up with export team, import team and remittance team for the purpose of performing operations very smoothly. There is so much need for more training, computerization, data collection and market analysis — along with the absolute necessity of speed in servicing requirements. To perform these the average tips can be applied. Even though it is theoretical suggestions, they are not valueless. This is influencing the whole banking business as well as other industries of an financial system. For this, govt. help is imperative and govt. item shall offer its hand to implement the recommendations, for a betterment in the living conditions of people of Bangladesh.

6.2 Policy Implication

The general banking activities at Rupali Bank PLC, Maldahpatty Branch, Dinajpur, have significant policy implications that could enhance operational efficiency and customer satisfaction. By closely analyzing these activities, policymakers can identify areas for improvement in regulatory frameworks, ensuring that banking operations are more streamlined and secure. Implementing policies that promote digital banking and financial inclusion can address the specific needs of local customers, thereby enhancing access to banking services. Additionally, policies encouraging transparency and better risk management can help build customer trust and foster a more stable banking environment. These measures can ultimately contribute to the overall economic development of the region by promoting a robust and resilient banking sector.

6.3 Future Work

Future work at the Rupali Bank PLC, Maldahpatty Branch, Dinajpur, should focus on enhancing digital banking services to meet the growing demand for convenient and efficient financial solutions. This includes upgrading online banking platforms, expanding mobile banking applications, and ensuring robust cyber security measures to protect customer data. Additionally, the branch could benefit from implementing advanced data analytics to better understand customer needs and tailor services accordingly. There is also potential for expanding financial literacy programs in the community to increase banking inclusion and educate customers about the benefits of various financial products. By investing in these areas, Rupali Bank can improve customer satisfaction, attract new clients, and maintain a competitive edge in the evolving banking landscape.

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