

Internship Report

ON
ASSESSING THE ELECTRONIC BANKING ACTIVITIES
OF RUPALI BANK LIMITED: A STUDY ON RUET
BRANCH, RAJSHAHI



*This report is submitted to the Department of Accounting and Information Systems,
University of Rajshahi as a Partial Requirement for Fulfillment of the Degree of
Bachelor of Business Administration (BBA)*

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Date of Submission: July, 2019

ACCEPTANCE LETTER

This is to certify that BorhanUddinChowdhury is a student of BBA final year, Department of Accounting and Information Systems (AIS), University of Rajshahi, Student ID: 1510533124. He has successfully completed his internship program on **“Assessing the Electronic Banking Activities of Rupali Bank Limited: A Study on Ruet Branch, Rajshahi”** under my supervision and guidance.

I wish him every success at every sphere of life.

Md. Imran Hossain
Assistant Professor
Dept. of Accounting and Information Systems
University of Rajshahi



RUPALI BANK LIMITED

Assures Better Service

RUET BRANCH, RAJSHAHI

To Whom It May Concern

This is to certify that Borhan Uddin Chowdhury a student of BBA Program (19th Batch), Department of Accounting and Information Systems, University of Rajshahi, Student ID No. 1510533124, Session: 2014-2015, has successfully completed an internship program on "Electronic Banking Activities of Rupali Bank Limited, RUET Branch, Rajshahi" for the period of 03 (three) months from 15th April 2019 to 15th July 2019. He was very sincere to the job assigned to his by the supervisor. He is punctual, honest, regular and hard working. During his internship, he conducted himself in a manner, which was not prejudicial to the bank's interest.

I wish his every success in life.

Md. Saibur Rahman Khan
Senior Principal Officer & Manager
Rupali Bank Limited
RUET Branch, Rajshahi



Dated: 21-07-2019

ACKNOWLEDGMENT

Education involves not only reading and doing exercise according to the book but also acquiring knowledge by doing something practical. A report requires a lot of information from the various corners for creating an informative report; information is also needed from people who have experience in that particular field.

I am pleased to get this opportunity to give special thanks to the persons whose ideas, views and supports have provided fluency to prepare this report and also enriched this report; especially to my honorable supervisor Md. Imran Hossain for his sincere guidance and valuable advice about making this report. I am grateful to all officials and staffs specially Md. SaiburRahaman Khan (Senior Principal Officer & Manager) and Md. AshifIqbal (Senior Officer) Rupali Bank Limited, RUET Branch, Rajshahi, for their huge cooperation.

LETTER OF TRANSMITTAL

July 19, 2019

Md. Imran Hossain

Assistant Professor

Department of Accounting and Information Systems

University of Rajshahi

Subject: Submission of internship report on “**Assessing the Electronic Banking Activities of Rupali Bank Limited: A Study on RUET Branch, Rajshahi**”

Dear Sir,

I am very much grateful to you for presenting here with my “Internship Report”, as per your instructions. I have successfully completed my internship report focusing on the “**Assessing the Electronic Banking Activities of Rupali Bank Limited: A Study on Ruet Branch, Rajshahi**” as a partial completion of the Bachelor of Business Administration program requirement. Preparing this report was a good experience for me and therefore I am grateful to you for taking such initiative of practical oriented education. I tried with diligence, promptness, and zeal in compiling the material that contributed towards the preparation of this internship report.

In spite of various inadequacies, I have tried to follow your guidelines & all the relevant information that you have assigned me. I tried my best to give the most appropriate and important information available. Any shortcomings or flaws may arise; I will welcome for any clarification and suggestions regarding this report.

BorhanUddinChowdhury

ID: 1510533124

Department of Accounting and Information Systems

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EXECUTIVE SUMMARY

Internship program is the prerequisite for the graduation in BBA. 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 **“Assessing the Electronic Banking Activities of Rupali Bank Limited: A Study on RUET Branch, Rajshahi”**. The main purpose of the report becomes very clear from the topic of the report.

Generally, being an individual firm, company or corporation generally dealing in the business of money and credit is called a bank. In our country any institution that accept for the purpose of lending or investment deposits of money from public, repays on demand or transfers by checks, draft orders & other means is called a bank. Banking is the backbone of national economy. All sorts of economic and Electronic Banking Activities revolve round the axis of the bank. As industries produce goods and commodities, the bank create and control money market and promote formation of capital. From this point of view, banking-a technical profession- can be termed as industry. Services to its customer are the products of banking industry besides being a pivotal factor in promoting capital formation in the country. As all economic and fiscal activities revolve round the important Industry, the role of banking can hardly be over emphasized.

The Rupali Bank Limited, RUET Branch, Rajshahi emerges as a fast growing, leading and prominent bank in the public sector to operate on the commercial arena of Bangladesh. The Rupali Bank Limited has already occupied a challenging position among its competitors after achieving success in all areas business operation. The Rupali Bank Limited is serving the market with almost full range of services.

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CHAPTER ONE

INTRODUCTION

1.1 OVERVIEW

Internship program aims to acquire practical knowledge by the means of getting assigned in the field of operation. This helps learners adapting with work environment as well as experiencing the practical implications of theories, policies, strategies they studied during their learning sessions. Considering the significance of internship program, professional academic bodies develop their curriculum accordingly and incorporate field programs or internship programs in a compulsory manner. To develop skilled manpower, one of the significant program in business education, i.e., Bachelor of Business Administration (BBA), set the internship program as mandatory in the end of the program. Following the guideline of the program, I was assigned to assess the Electronic Banking Activities of Ruapli Bank Ltd (RBL), RUET Branch, Rajshahi.

Electronic banking refers to the banking activities performed through the electronic means i.e., using telecommunications network, web technology, computer, cellular phones and other electronic devices. The first successful introduction of electronic system-based transferable deposition certificate was launched by the National City Bank of New York in 1961. With the development in technology, Electronic Fund Transfer (EFT) took place as the first phase of E-banking where the main elements are Automated Teller Machine (ATM), Point of Sale (POS), and Automated Clearing House.

E-banking is a product designed for the purpose of online banking that enables clients to have easy and safe access to their bank account. E-banking is a safe, fast, easy and efficient electronic service that enables customers' access to bank account and to carry out online banking services 24*7. With this service the clients of banks save their time by carrying out banking transaction at any place and at any time from their home or office, all they need is internet access.



Banking sector plays an important role in financial system and development of the economy. As a key component of the financial system, bank allocate funds from depositors to borrowers in an efficient manner. This sector provides specialized financial services to its various stakeholders which makes the economic sector dynamic. By providing funds to the investors banks contribute in increasing productivity, amplifying economic size, creating employment opportunity, and thus in economic growth. Therefore, providing quality and timely services to the doorsteps of the stakeholders of banks is inevitable where electronic banking can play the best role.

Considering the significance of banking sector and the use of digital technology in the economic development of a nation I chose to conduct my internship program in the banking sector intending to assess the electronic banking activities. For the purpose of the program, I took placement in the Rupali Bank Ltd. since it is one of the significant role playing state owned commercial banks in Bangladesh. Therefore, I was assigned to conduct my internship program in Rupali Bank Ltd., RUET Branch, Rajshahi.

1.2 OBJECTIVE OF THE PROGRAM

The internship programs are important because they provide insight into realworld employment setting which can help to define career goals. On the other hand, this program helps getting experience on the application of theories, policies, strategies which we learn from our academic sessions. Therefore, the core objective of this programistoobserve and assesoverall E-banking activities ofRupali Bank Ltd., RUET Branch,Rajshahi.Being consistent with the core objective, the following are some other objectives:

1. To assess the degree of implementation of e-banking system in Rupali Bank Ltd., RUET Branch, Rajshahi.
2. To evaluate the customer satisfaction level regarding e-banking services ofRupali Bank Ltd., RUET Branch, Rajshahi.
3. To prepare a report on the internship experience focusing on the e-banking activities of Rupali Bank Ltd., RUET Branch, Rajshahi.
4. To provide relevant observations and future program directions.



1.3 SCOPE OF THE PROGRAM

The main focus of the study is e-banking activities of Rupali Bank Ltd. RUET Branch Rajshahi. However, I have tried to draw a picture on the overview of Rupali Bank Ltd. Along with this, a general banking practice of RUET branch has been posited in the report that I observed during the program.

1.4 THE SIGNIFICANCE OF THIS PROGRAM

Modern period is the era of large and heavy production where technology is the key driving force of all activities whether it is economic or non-economic, personal or professional task. Due to the rapid change in business operations, strategies, challenges and opportunities, doing business has become more challenging. Only skilled manpower can cope up with the rapidly changed global phenomena. Practical program like internship help in developing such skilled manpower who get some insights on real world happenings. Considering the importance of practical programs, I was assigned to assess the electronic banking activities of Rupali Bank Ltd., RUET Branch a part of my graduation program with a view to enrich my academic knowledge by experiencing the practices and activities of banking sector.

1.5 METHODOLOGY

An internship program is aimed to get practical knowledge on the application of theories, plans, policies, strategies and on the corporate practices of organizations. To meet up the objective I was assigned to look into the banking practices with special focus on e-banking services of the RBL, RUET Branch which is followed by a report preparation and submission to the department under the close supervision of Md. Imran Hossain, Assistant Assistant Professor, Department of Accounting and Information Systems, University of Rajshahi who is authorized to supervise my entire internship program.

In order to draw a picture on the E- Banking services provided by RBL, RUET Branch and to perceive the customer satisfaction regarding the e-banking services of RBL, RUET Branch, Rajshahi, I have used different techniques to collect and present data. For the purpose of the program both primary and secondary data have been collected and used to prepare the report.



1.5.1 Study Method

Both the quantitative and qualitative data has been collected, analyzed, and used in the preparation of the report. Quantitative data has been collected from the financial statements of the branch and analyzed using MS Excel. Qualitative data has been collected through observations, conversations, face to face interview with office staff and clients of the branch. I have visited the branch several days during the operation hour to get the appropriate insights about the general banking activities covering the deposit management, loan management. Based on the observation and data collection from different sources the analysis has been conduct. Based on the result of the analysis, this report has been prepared.

1.5.2 Sample Selection

For the purpose of program, financial data has been collected for five years ranging 2015-2019. Responsible employees of the assigned branch wereapproached to collect data.

1.5.3 Data Collection

The main input of this report is secondary data which have been collected from the database of the branch. Additional insights were gathered through observations and discussions. The main sources of data are:

- Rupali Bank Ltd., RUET Branch database
- Annual report of Rupali Bank Limited
- Official website of Rupali Bank Limited.
- Official website of Bangladesh Bank
- Related books, journal and articles.
- Personal observation.
- Discussion with bank's officers.



1.5.4 Data analysis

The financial data were analyzed using Micro Soft Excel. Content analysis was used to analyze the personal observations, insights. To project the findings different tables, graphs, percentage analysis, ratio analysis have been used.

1.6 LIMITATION OF THE PROGRAM

Like every other studies, I too face some constraints during my study period which otherwise would have enabled me in making my study more appropriate and logical. The limitation is from both side the bank as well as myself. The following are some of the shortcoming, I came across:

1. I had to go almost every Department of Rupali Bank Ltd., RUET Branch as part of the internship program. There is a very short span of time to get in depth knowledge about a massive organization like RBL.
2. Office of Rupali Bank Ltd., RUET Branch, Rajshahi maintain a very busy schedule. So they are not always able to provide enough time to enlighten the internee students every time, even if they had the intention to do so.

Supply of more practical and contemporary data was another shortcoming.

3. Every organization has their own secrecy that is not revealed to others. While collecting data i.e. interviewing the employees, they did not disclose much information for the sake of the confidentiality of the organization.
4. The allocated time was not enough for getting a sound knowledge about the student.



CHAPTER TWO

OVERVIEW OF RUPALI BANK

2.1 Historical Background 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

2.2 Corporate Vision

The vision of RBL is **“Expand our loyal customer base by being known as the financial Partner of choice that constantly exceeds customer expectations.”**

It means the bank is committed to satisfying diverse needs of its customers at a competitive price by using appropriate technology and providing in-time service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

2.3 Corporate Mission

The missions of RBL are given below.

- Develop a long-term relationship that helps our customers to achieve financial success.
- Offer rewarding career opportunities and cultivate staff commitments.
- Uphold ethical values and meet its customer’s financial needs in the fastest and most



Appropriate way and continue innovative works in order to achieve human resource with Superior qualities, technological infrastructure and service packages.

2.4 Core Values

A smart value followed by Rupali Bank Limited.

- Social Responsibility – We care for and contribute to our communities
- Performance – We measure results and reward achievements
- Integrity – We uphold trustworthiness and business ethics
- Respect – We cherish every individual
- Innovation – We encourage creativity
- Teamwork – We work together to succeed

The first letters of the initial words from “**SPIRIT**” and carry equal importance.



2.5 Organizational Structure

Every bank follows a hierarchy level of structure to maintain a chain of command and operate accordingly. The Organizational structure of Rupali Bank Limited is given below.

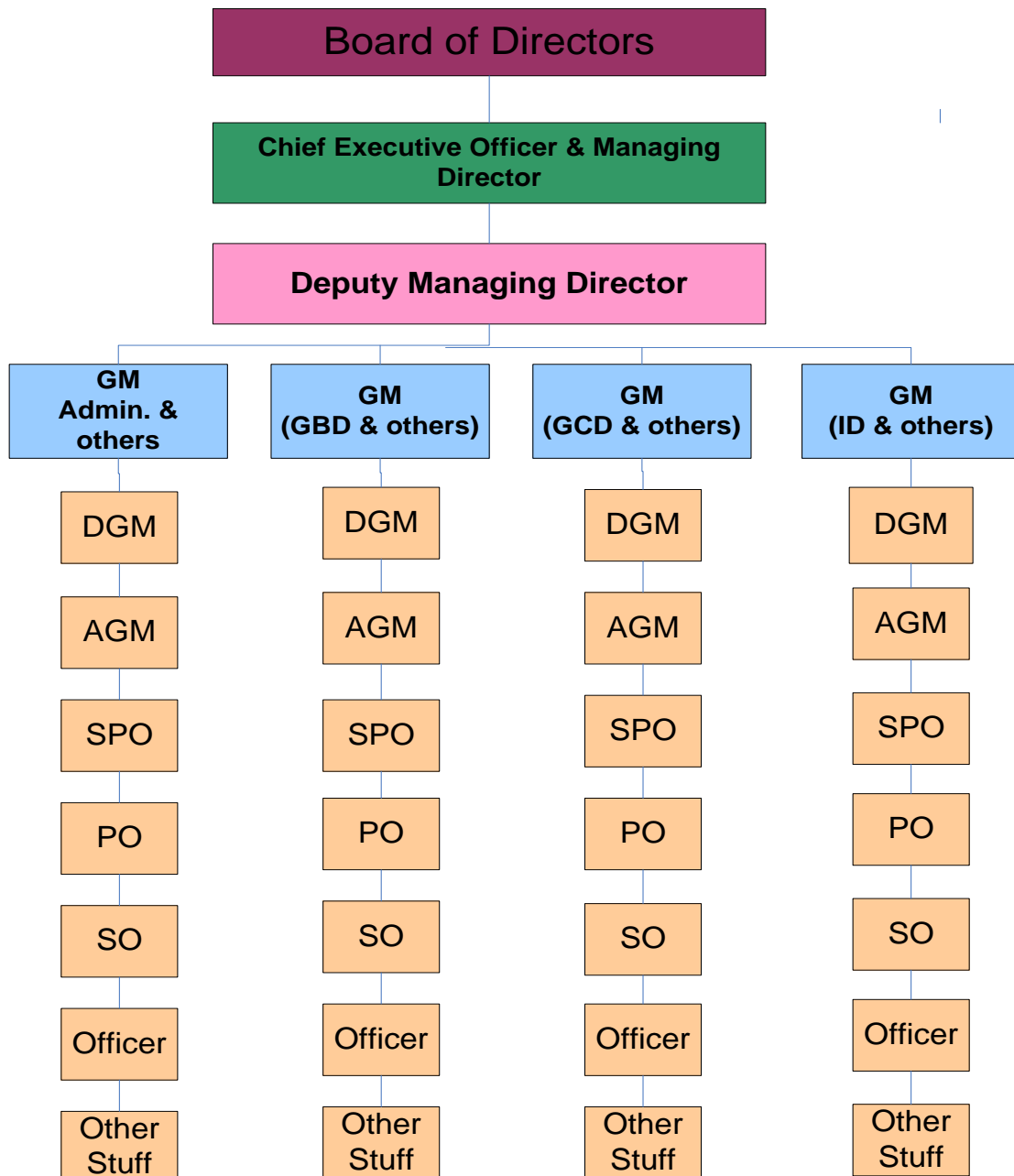


Figure No. 2.1: Organizational structure



BOARD OF DIRECTORS

SI No.	Name	Designation	Picture
1.	Mr. MonzurHossain	Chairman	
2.	Mr. ArijitChowdhury	Director	
3.	Mr. A K M DelwerHussain, FCMA	Director	
4.	Md. Rizwanul Huda	Director	
5.	Md. KhalilurRahman	Director	
6.	Mohammad DelwarHossain	Director	
7.	Mr. Md. Abdul Baset khan	Independent Director	
8.	Mr. Md. AtaurRahmanProdhan	Managing Director & CEO	
9.	Mohd. HumayunKabir	Bangladesh Bank Observer	

Table No. 2.1: Board of Directors



2.6 Corporate Profile

Name	Description
Name of the company	Rupali Bank Limited
Chairman	Mr. MonzurHossain
Managing Director	Mr. Md. AtaurRahmanProdhan
Company Secretary	Zakia Sultana
Legal Status	Public Limited Company
Genesis	Rupali Bank Limited has been incorporated on 14 December 1986 under the Companies Act 1913 after taking over and acquiring as agoing concern the undertaking and businesses of Rupali Bank with all of its assets, liabilities, benefits, rights, powers, authorities, privileges, borrowings and obligations. Rupali Bank, which initially emerged as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks (Nationalization) Order, 1972 (President's Order No. 26 of 1972), has now become a state-owned commercial bank (SCB) through a vendor's agreement dated 15 November 2007.
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)
Reserves & Retained Earnings	TK. 2922.12 Crore
Credit Rating by	Long Term - A3 Short Term-ST3
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	MahfelHuq& Co., Chartered Accountants, BGI Tower (4 th Floor), 34 Topkhana Road, Dhaka-1000, Bangladesh. A. Wahab& Co., Chartered Accountants, B. Hotel Purbani, Anex-2, 4th Floor, 1 Dilkusha C/A, Dhaka- 1000, Bangladesh.
Legal Advisor	S.M AtikurRahman, 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	569
Number of Subsidiary Companies	02 (Rupali Investment Limited and Rupali Bank Securities Ltd.)
Date of Incorporation	14 December 1986

Table No. 2.2: Corporate Profile

2.6 Strategic Objectives

1. Develop a customer oriented service culture with special emphasis on customer care and convenience.
2. Increase our market share by following a disciplined growth strategy.



3. Achieve a significant share of deposit and credits from the existing and niche markets.
4. Leverage our technology platform and pen scalable systems to achieve cost-effective operations, efficient MIS, improved delivery capability and high service standards.
5. Develop innovative products and services that attract our targeted customers and market segments.
6. Maintain a high quality assets portfolio to achieve strong and Sustainable returns and to continuously build shareholders' value.
7. Strengthen the bank's brand recognition.
8. Explore new avenues for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing.

2.7 General Banking Activities

General banking department is known as the heart of all banking activities. This is the busiest and one of the most important departments of a branch because funds are mobilized; cash transactions are made; clearing, remittance and accounting activities are done here. Since bank is confined to provide the services everyday general banking is also known as 'retail banking'. In the principal branch of Rupali Bank Ltd, the following departments are under general banking section:

- Account opening section
- Deposit section
- Cash section
- Clearing section
- Accounts section





2.8 Types of Account & deposit products.

- Current account (CD Account)
- Savings Deposit (SB Account)
- Fixed or Time Deposit (FDR)
- Short Notice Deposit
- Time deposit
- Festival Deposit
- Other Types of Deposit or Scheme



SL No.	Types of Deposit	Interest Rate per annum
1.	Savings Deposit	3%
2.	Short Notice Deposit	3%
3.	Time Deposits	
	a) 3 months & above but less than 6 months	5.25%
	b) 6 months & above but less than 1 year	5.50%
	c) 1 year & above but less than 2 years	6.00%
	d) 2 years & above but less than 3 years	6.00%
4.	Deposit From foreign Remittance	6.00%
5.	Rupali Bank Deposit Pension-Scheme 2	6.50%

Table No. 2.3: Interest Rates

* The rates of interest are changeable from time to time depending upon market competition.



Year	Total Deposit (BDT Millions)	Deposits Growth Percentage (%) (BDT Millions)
2014	221,657	-
2015	253,830	14.51
2016	277,424	9.30
2017	316,900	14.23
2018	389,549	22.93

Table No .2.4: Schedule of Deposit and per year growth percentage for the last 5 years.

Source: Loan and advance department of Rupali Bank Limited.

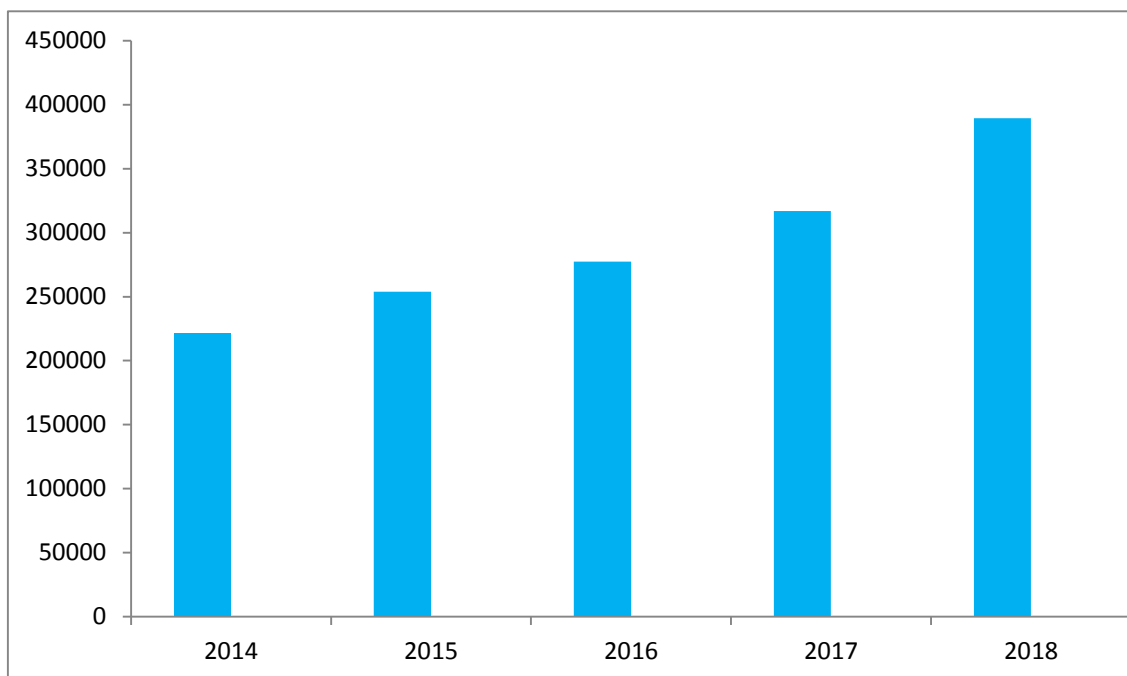


Figure No. 2.2: Deposit and per year growth percentage for the last 5 years of RBL



Remarks: The chart shows the total deposits of Rupali Bank Limited, during 2014 to 2018. In 2014, the total deposit was 221657 and 2018 the amount of deposit in Rupali Bank Ltd. was 389549. On the other hand, the deposit growth percentage was increased 22.93% in 2018. So, the table shows the amount of total deposit and the percentage of the deposit very clearly.

2.8.1 Current Account

Current account is purely a demand deposit account. There is no restriction on withdrawing money from the account. It is basically justified when funds are to be collected and money is to be paid at frequent interval.

2.8.2 Savings Account

This deposit is primarily for small-scale savers. Hence, there is a restriction on withdrawals in a month. Heavy withdrawals are permitted only against prior notice.

2.8.3 Fixed Deposit

The Local Remittance section of Rupali Bank Ltd also issues FDR. They are also known as time deposit or time liabilities. These are deposits, which are made with the bank for a fixed period, specified in advance. The bank need not maintain cash reserves against these deposits and therefore, the bank offers higher of Profit more or less on such deposits.

2.8.4 Other Types of Deposit

Besides above three, Rupali bank has some other sorts of deposit skims. They are called 'Term Deposits'. It might be short time or long time duration. These rates are not negotiable. That is given by the bank for specific period of time to the customer. These are given below.

- **SND:** Short Notice Deposit is based on daily deposit of money in the bank. It gives interest on 3% twice (June and December) a year.
- **RSSA:** Rupali Student Saving Account can open with taka 100/gives interest on 4% of the saving twice a year.



- **RMPS:**Rupali Monthly Profit Scheme is for 3 year. It gives interest on 5.5% of the saving. This scheme is only on time deposit of 1, 00,000 or more.
- **RMES:**Rupali Monthly Earning Scheme is for 3 interest rate of the saving respectfully.

2.9 Loan Department

The bank's Loans & Advances portfolio also indicates an impressive growth

Different types of general advance are as follows

i) **Cash credit:** It is a continuous and general trading loan whose minimum amount is 1 Lac. There are two types of cash credit namely:

- Cash credit-hypothecation
- Cash credit-pledge

But cash credit hypothecation has been continued. Its rate of interest is 15%. If it is for working capital purpose, its interest rate is 14%.

ii) **Consumer credit (Demand loan):** It has been introduced in 2001 in this branch. Bank gives this loan for buying consumer goods like TV, Freeze etc.

(iii) **Over draft:** An overdraft occurs when money is withdrawn from a bank account and the available balance goes below zero. In this situation the account is said to be "overdrawn". If there is a prior agreement with the account provider for an overdraft, and the amount overdrawn is within the authorized overdraft limit, then interest is normally charged at the agreed rate. If the negative balance exceeds the agreed terms, then additional fees may be charged and higher interest rates may apply. Overdraft is fully secured such as:

- Overdraft against FDR
- Loan against DPS and SDPS
- Loan against saving certificate



iv) **Small Loan:** This loan is given to cottage industry, small trader, small-scale industries and other self-employed persons. Limit of this loan is from Tk. 1000 to 100000. To give this loan bank collects necessary information about the loan holder and about the nature of the business.

v) **House building loan (General):** Bank gives this loan in general. Any people who fulfill the terms and conditions house-building loan can get this type of loan.

vi) **House building loan (Staff):** Staff of Rupali Bank can get this loan, which is a good opportunity of the employees of Rupali Bank

b) Industrial credit:

It is a long-term loan, which is supplied by the bank to industrial customers. There are some special named industrial credits such as:

- Loan under Rupali Bank industrial credit scheme (project)
- Loan under external credit program
- Working capital to industries- Hypothecation and

c) Rural credit:

This type of loan is lent to the rural production based sector. These are some important rural credit namely:

- Loan under Rupali Bank agro-based industrial credit scheme
- Working capital to agro-based industries hypothecation
- Working capital to agro-based industries-pledge



Year	Total outstanding loan(BDT Millions)	Loans – 1 Year Growth Percentage (%)(BDT Millions)
2014	130,284	-
2015	168,027	28.97
2016	200,598	19.38
2017	253,804	26.52
2018	316,977	24.89

Table No.2.5: Schedule of Outstanding Loan and per year growth percentage for the last 5 years.

Source: Loan and advance department of Rupali Bank Limited.

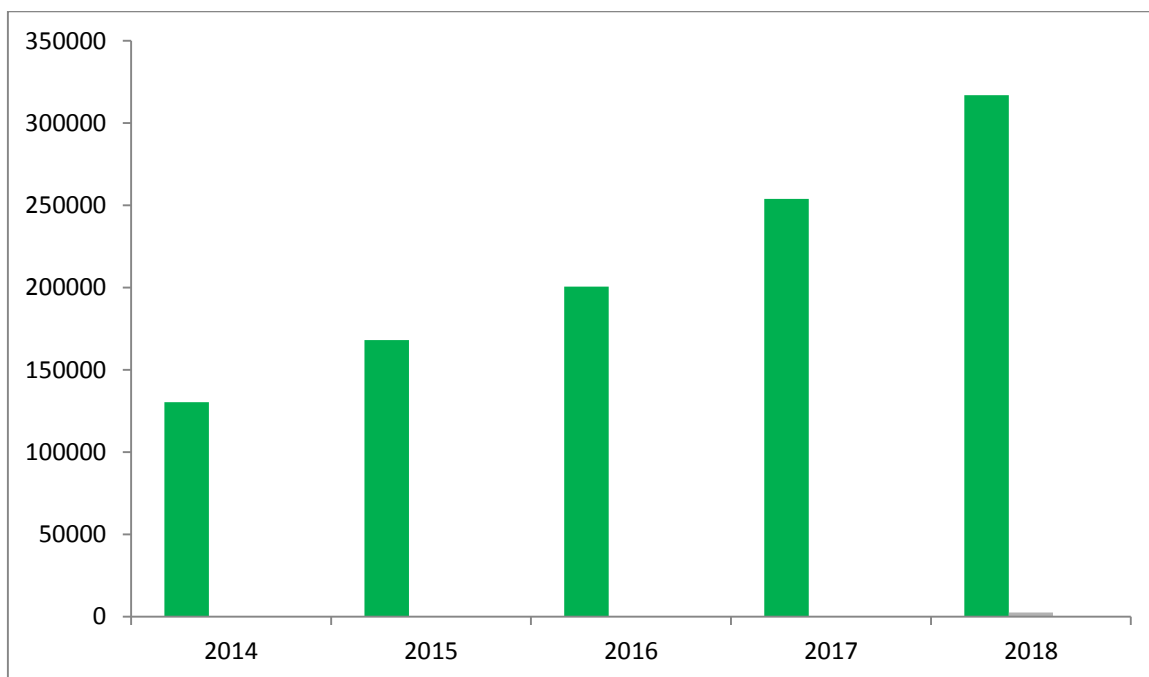


Figure No. 2.3: Outstanding Loan and per year growth percentage for the last 5 years of RBL



Remarks: The chart indicates that the total outstanding loan of Rupali Bank Limited, during 2014 to 2018. In 2014, the total outstanding loan was 130,284 and 2018 the amount of loan in Rupali Bank Ltd. was 316,977. Moreover, the amount of outstanding loan growth percentage was 24.89% in 2018. So, the table describe that the amount of total outstanding loan of Rupali Bank Ltd. is satisfactory.

2.10 Rupali Bank Services

2.10.1 Rupali Bank SureCash

Rupali Bank SureCash is dedicated to widening the net of financial inclusion among the people of Bangladesh by facilitating money transfer through mobile phones. SureCash provides Mobile Financial Services allowing customers to send, receive, and pay money from their mobile phones. Send and receive money, or make payments the fastest way there is. Rupali Bank SureCash enables a client to send money to anyone, using an advanced technology available on your own mobile phone. Payments through Rupali Bank SureCash also make your life easier as you do not have to go back home or anywhere else to get money when you need to buy something and have run out of cash.

2.10.2 Utility Services

Rupali Bank Limited offers some special services to customers in addition to its normal banking operation. Collection of various utility bills is one of them. Under this service the bank benefited customer by collecting their various utility bills like telephone bill, water, sewerage bill, electricity bill etc.

Some sort of collection of bills in RBL Johnson road branch:

1. Telephone bills,
2. Water & Sewerage bill of Water and Sewerage Authority (WASA),
3. Electricity bill,
4. Different school & college's tuition fees which are situated nearby.



2.10.3 Cash Section

Cash department is the most sensitive part of any bank's branch as it deals with all kinds of cash transactions. This department starts the day with cash in vault. Each day some cash that is opening cash balance are transferred to the cash officers from the cash vault. Net figure of this cash receipts and payments are added to the opening cash balance. The figure is called closing balance. This closing balance is then added to the vault. And this is the final cash balance figure for the bank at the end of any particular day.

2.10.4 Foreign Exchange

The idea and knowledge of foreign exchange department is necessary for doing any kind of international trade. We see that during a trade the buyers and sellers are from different countries. None of them know each other nor about their business integrity and credit worthiness. Various regulations prevailing in their respective countries about foreign trade are also unknown to them. Thus, the buyer wants to be assured of goods and the seller to be assured of payment. In such a situation commercial Banks assure these things simultaneously by opening Letter of Credit guaranteeing payment to seller and goods to buyers. By opening Letter of Credit on behalf of a buyer and in favor of a seller, Commercial banks undertake to made payment to a seller subject to submission of documents drawn in strict compliance with the terms of the Letter of Credit giving title to goods to the buyer.

2.10.4.1 Main task of this department

- Import Business
- Export Business
- Foreign Correspondents

2.10.4.2 Functions of Foreign Exchange

- Letter of Credit (L/C) is opened here.
- Foreign Pay Order



- Prepare statement and report for Head Office and Bangladesh Bank.
- Exchange foreign currency
- Payment and collection of L/C money in favor of Client

2.10.5 Investment Portfolio

Rupali Bank Ltd. presently roaming in the following areas of investment:

- Bangladesh Government Securities/Bonds
- Treasury Bills.
- Grameen Bank Bonds.
- Debentures of government and semi-government organizations & Public Limited Companies
- Shares of listed companies.

2.10.6 Letter of Credit

Documentary letter of credit is an arrangement whereby a bank acting at the request and in accordance with the instructions of a customer is to make payment to or to the order of a beneficiary or is to pay accept or negotiate bills exchange drawn by the beneficiary against stipulated documents and compliance with stipulated terms and conditions. The form of the Letter Of Credit varies from Bank to Bank. All the parties to a Letter of Credit must have the same understanding about the terms and conditions used in the credit. The international Chamber of Commerce has formulated the “Uniform Customs and Practice for Documentary Credits” to avoid the scope for ambiguities and differences in interpretation of terms of the credit.

2.10.7 Remittance

The term ‘Remittance’ is sending money from one place to other places for the customer’s. Another important service of banks and this service is an important part of countries payment



system. For this service, people specially businessmen transfer funds from one place to another very quickly. There are various types of remitting money, such as:

- Pay Order (PO)
- Demand Draft (DD)
- Telegraphic or Telephonic Transfer.

2.11 Profit Scenario of RBL

Year	Total Profit (All values BDT Millions)	Net Income Growth Percentage (%) (All values BDT Millions)
2014	491	–
2015	236	-51.84
2016	(1,212)	-612.47
2017	602	149.71
2018	409	-32.04

Table No.2.6: Schedule of Profit and per year growth percentage for the last 5 years of RBL.



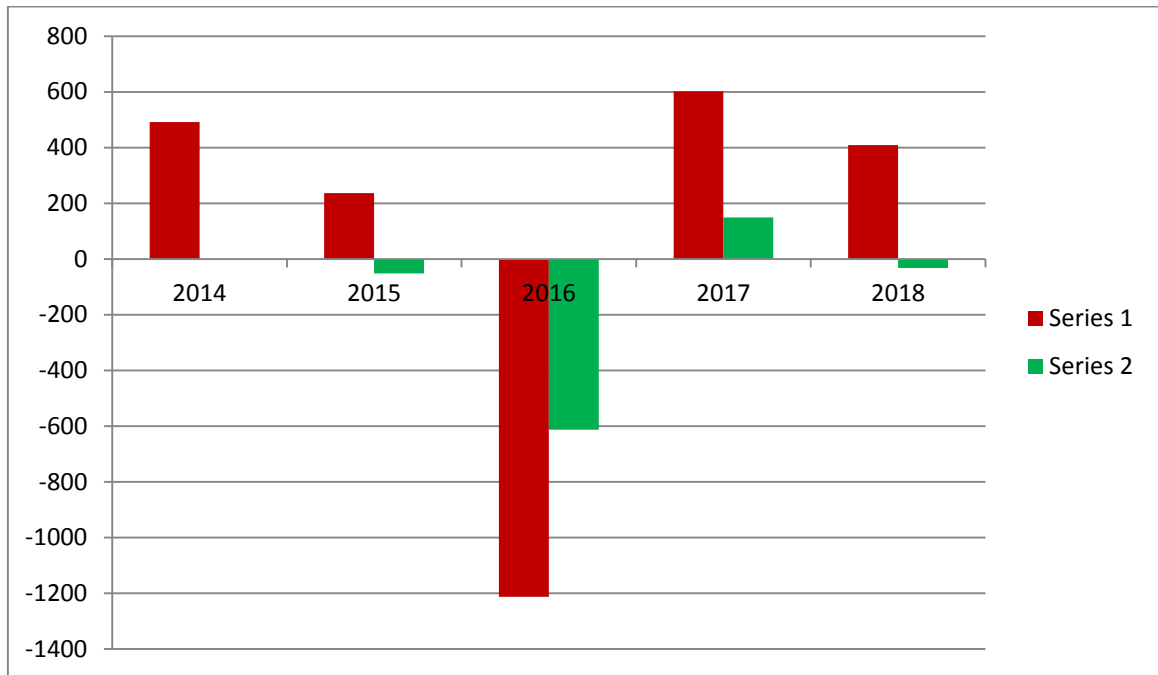


Figure No. 2.4: Profit and per year growth percentage for the last 5 years of RBL

Remarks: The chart shows the total profit of Rupali Bank Limited, during 2014 to 2018. In 2014, the total profit was 491 and 2018 the amount of profit in Rupali Bank Ltd. was 409. On the other hand, the amount of decreasing net income percentage was -32.04% in 2018. So, the chart states that the amount of net profit of Rupali Bank Ltd. is not satisfactory.



CHAPTER THREE

OVERVIEW OF RUPALI BANK LTD., RUET BRANCH

3.1 History of RUET Branch

In 31th July 1978 RupaliBank Limited has established the Branch at RUET. The main reason for establishment of this branch at RUET is to provide their banking service to the people and organizations of this area. With the mission and vision the bank wants to take the challenge to serve the area in the competitive environment.

Registered Office	:	RUET BranchRajshahi
Head of the Branch	:	MD. SaiburRahaman Khan
Establishment	:	1978
No, of Employees	:	12

3.2 Branch Objectives

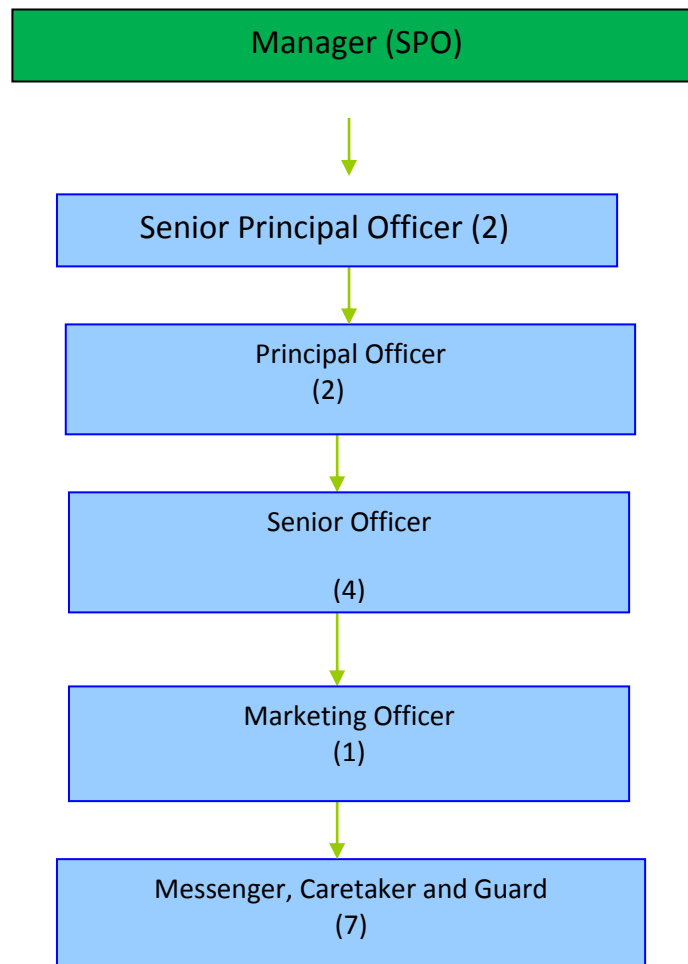
1. To be a dynamic leader in the financial market offering innovative new products to as to need of the society of this area.
2. To earn positive Economic Value Addition (EVA) each year than other commercial bank branches and its branches.
3. To top the list in respect of the cost efficiency of all the commercial bank branches and RBL branches.
4. To become one of best branch of Rupali Bank Limited with its significant contribution in the growth.



3.3 Some features of Rupali Bank Ltd. RUET Branch

1. Rupali Bank Ltd. is engaged in conventional commercial banking.
2. It is the pioneer in introducing and launching different customer friendly Deposit Schemes to tap savings of the people for channeling the same to the productive sectors of the economy.
3. For uplifting the standard of living of the limited income group of the population, the Bank has introduced Consumer Credit Scheme by providing financial assistance in the form of loan to the consumers for procuring household durable, which already have encouraging responses.
4. The Bank is committed to continuous research and development so as to ace with modern banking.

3.4 Organizational Structure of RUET Branch, Rajshahi



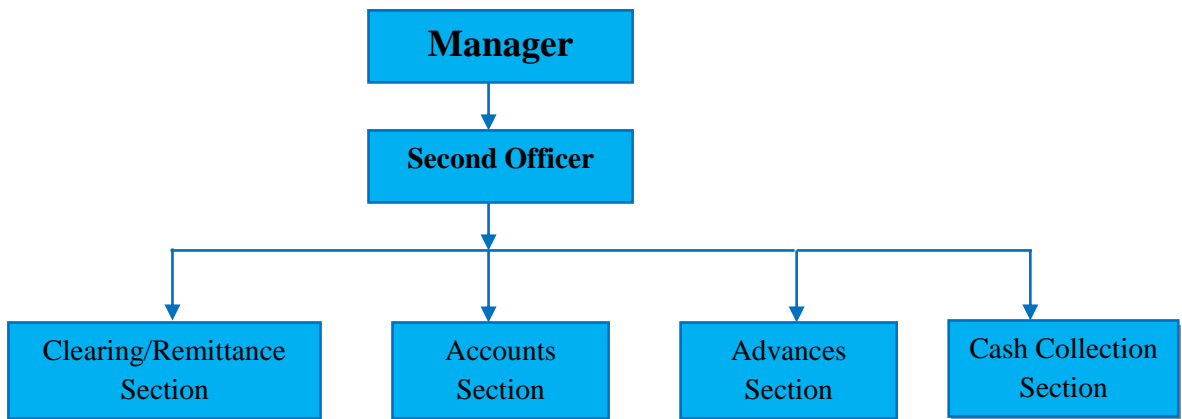


Figure No.3.1:Organizational Structure of RUET Branch, Rajshahi

3.5 General Banking

In a commercial bank, General Banking Section is the most important part. This section is consists of activities of open of account, issue of cheque, payment, clearing of inter bank transaction; inter branch transaction, and closing of account. Open of account is one kind of technique of collection of deposits from customers. The deposits are accepted by the banker through current and saving accounts withdrawal cheques. Deposits are also accepted against deposit receipts, which are deposited against term deposit accounts. Those are primary source of fund of a bank.

Primary source of fund of a bank

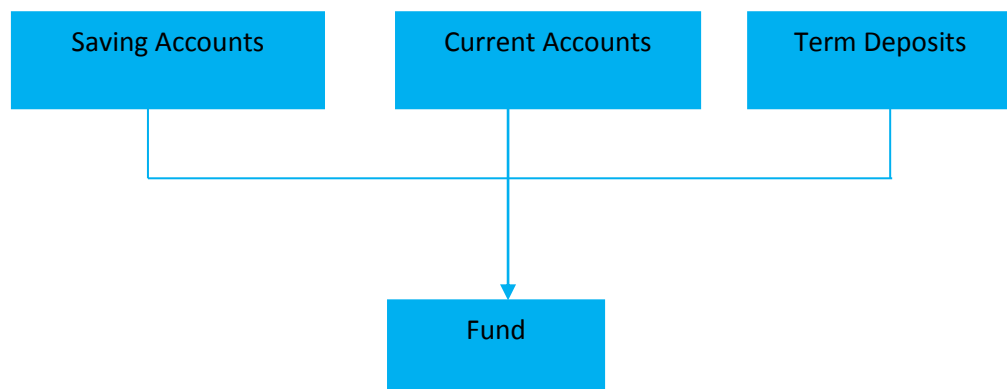


Figure No.3.2: Primary source of fund of a bank



Section 3(b) of the Negotiable Instrument Act, 1881 provides- The deposits accepted by the banker are repayable on demand or otherwise and withdraw able by cheque, draft, and order or otherwise. The total deposits held by the banker are broadly classified as demand deposits and time deposits, the former being payable on demand and the latter as per terms of the deposits. “Customer”- The Negotiable Instrument Act has not defined a ‘customer’ but from section 131 of NIA and different court decisions as quoted in books of banking, it appears that only those constituents of the banker are customers who have some sort of an account with him duly introduced for the purpose, with the deposits put therein being withdraw-able by cheques.

Customer Care Department generally deals with the following sections.

1. Account opening section
2. Account section
3. Cash section
4. Remittance (Domestic)
5. Treasury section
6. Bills and clearing house section

Collection of Deposit Section:

Rupali Bank, RUET Branch, Rajshahi collects deposits from surplus unit in the following forms:

a) Time Deposits:

1. Fixed Deposits (FD)
2. Short Term Deposits (STD)
3. Deposit Pension Scheme (DPS)



4. Rupali Bank Special Deposit & Pension Scheme (SDPS)

5. Savings Deposits (SD)

b) Demand Deposit

1. Current Deposits

2. Call Deposits

3. Sundry Deposit

c) Sundry Deposits

1. Margin on Letters of Credit

2. Margin on Letters of Guarantee

3. Employees Contributory Provident Fund

4. Employees General Provident Fund

5. Rupali Bank Employees Pension Fund

6. Rupali Bank Employees Pension and Death Cum-Retirement Benefit Fund.



SL No.	Types of Deposit	Interest Rate per annum
1.	Savings Deposit	3.00%
2.	Short Notice Deposit	3.00%
3.	Time Deposits	
	(a) 3 months & above but less than 6 months	5.25%
	(b) 6 months & above but less than 1 year	5.50%
	(c) 1 year & above but less than 2 years	6.00%
	(d) 2 years & above but less than 3 years	6.00%

Table No.3.1: Deposit Interest Rates (2019)

The rates of interest are changeable from time to time depending upon market competition.



Name of loan	Loan and advance	Interest Rate (%)
1.	Cash Credit	11.00
2.	Consumer Credit loan	13.00
3.	Rural Credit	9.00
4.	General House Building loan	9.00
5.	Staff loan	5.00
6.	Business loan (less than 50000)	9.00
7.	Business loan (above 50000)	11.00
8.	Overdraft	8.00

Table No.3.2: Loan Interest Rate (2019)

Year	Total outstanding loan (Amount in Crore Tk.)
2015	22.0221
2016	24.0118
2017	27.0447
2018	30.3126
June 2019	32.2406

Table No.3.3: Statement of outstanding loan for the last 5 years of RBL, RUET Branch.

Source: Loan and advance department of Rupali Bank Ltd., RUET Branch.



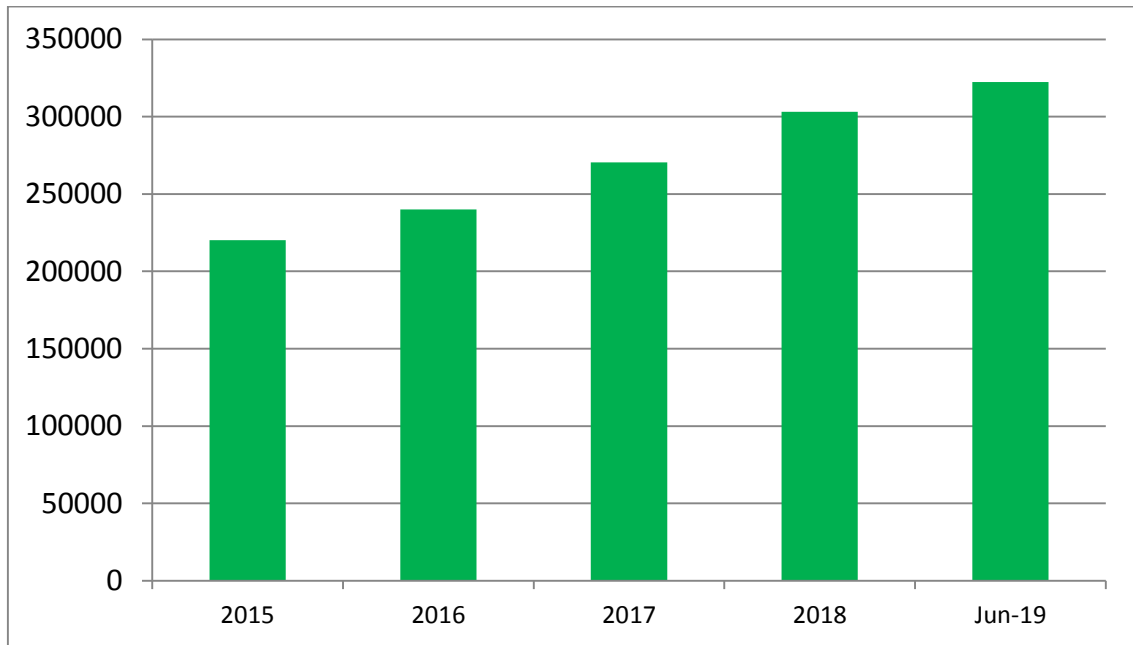


Figure No.3.3: Outstanding loan for the last 5 years of RBL, RUET Branch

Remarks: The chart shows the total outstanding loan of Rupali Bank Limited RUET Branch, during 2015 to June 2019. In 2015, the loan was 220221 and 2018 total outstanding loan was 303126 and this year in June 2019 the amount of loan is 322404. Comparing the loan from 2015 to 2018, the outstanding loan increased 82905(amount in thousand).

Year	Total Number of Accounts (Loan)	Total Number of Classified Loan Accounts	Total classified loan (Tk.)	Percentage of Classified Loan
2015	437	11	11,31,739	0.53
2016	447	14	9,56,982	0.41
2017	462	9	12,16,362	0.45
2018	480	0	-	0.00
June2019	492	13	18,38,171	0.57

Table No.3.4: Statement of Classified Loan for the last 5 years of RBL, RUETBranch.



Source: Loan and advance department of Rupali Bank, RUET Branch, Rajshahi.

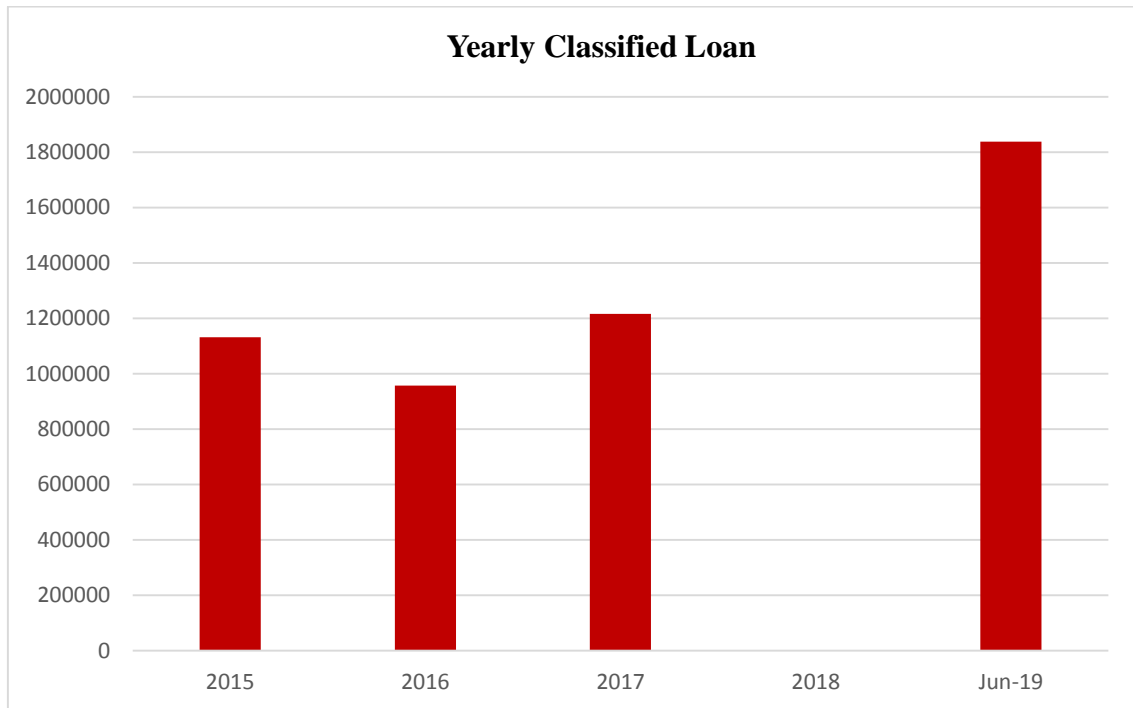


Figure No.3.4: Classified Loan for the last 5 years of RBL, RUET Branch.

Remarks: The table shows that the percentage of classified loan of different years is very much low and in the year **2018, there is no classified loan.**

Year	Total Profit (Amount in thousands)
2015	35090
2016	35707
2017	41136
2018	41783
30 June 2019	31289

Table No.3.5 Schedule of Profit for the last 5 years of RBL, RUET Branch



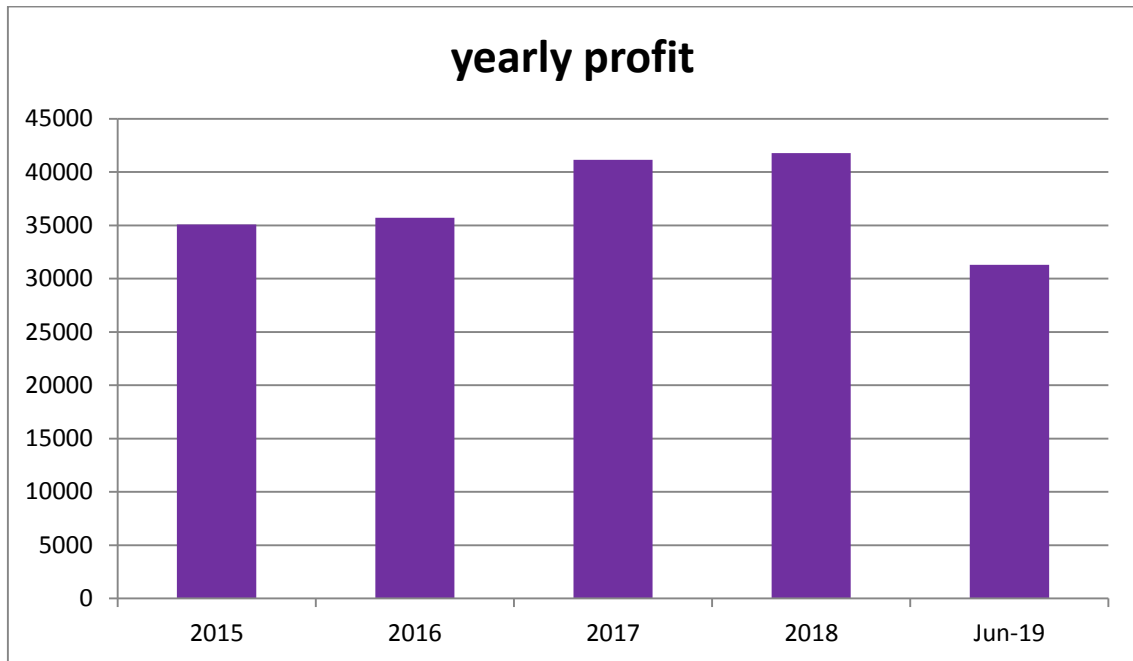


Figure No.3.5: Profit for the last 5 years of RBL, RUET Branch

Remarks: The chart shows the total profit of Rupali Bank Limited RUET Branch, during 2015 to 30 June 2019. It also shows that the profit continuously increasing year by year. So, profit of the RUET Branch is favorable.

3.7 Remittance Section

The procedure to transfer money from one branch to another branch is known as remittance. It is a system of transferring money within a country. For the money transferring the following systems are used:

- i) Payment Order (PO)
- ii) Demand Draft (DD)
- iii) Mail Transfer (MT)
- iv) Telegraphic Transfer (TT)

- i) **Payment Order (PO):** It is a written document. This payment order can be encashed on that branch from where it is issued. Several suppliers, organizations use this payment order and here no account is needed to open with the bank. It is used locally.



- ii) **Demand Draft (DD):** DD is the most popular instrument of remitting fund. It is an order to pay money drawn by one branch of a bank upon another branch of the same bank for a particular sum of money which is payable to order on demand. Test number is placed on DD, if the test no. of issuing bank and reimburse bank becomes the same only then the specified amount of money on DD is paid to the customer. Bank charges commission for DD. Minimum commission is Tk. 10 for Tk. 1000 amount of DD. When the limit exceeds amount of commission increases in certain rate, which is Tk. 1 for per Tk. 1000.
- iii) **Mail Transfer (MT):** It is another system of fund transferring. Where the bank does not give the paper to the party. Bank sends the paper to the respective branch where the receiver maintains account. Bank charge is same as DD but the party has to give postal charge, which is Tk. 15. In this case bank use a test number, which is compulsory. This number is concealed. Only branch manager knows the number.



CHAPTER FOUR

E- BANKING ACTIVITIES OF RUPALI BANK LIMITED

4.1 Introduction

E-Banking is defined as “the use of digital technology to communicate instructions and receive information from a financial institution where an account is held. This service includes the system that enables financial institution customers, individuals or business to access accounts transact business, or obtain information on financial products and services through a public or private network”. E-banking is now a global phenomenon. It is an invaluable and powerful tool driving development, supporting growth, promoting innovation and enhancing competitiveness. The evolution of banking technology has been driven by changes in distribution channels as evidenced by automated teller machine (ATM), Phone-banking, Tele-banking, PC-banking and most recently internet banking. From the date of inception RBL has always been moving with the latest technology and time to time the bank has adopted different advantages of the technology which has enriched its IT infrastructure. Technological development of the bank tremendously increased its customer service as well as trust worthiness of the stakeholders towards the bank.

4.2 Overall Automation of RBL

Rupali Bank Limited started using computer technology for automation of its various banking operation. Many important job of the bank are currently automated. The Information Technology and Management Information Systems (MIS) Division of the bank , responsible for managing automation of banking operation, is well equipped with IBM mid range computers , very High End Servers and latest microcomputer and staffed with trained and experienced personnel. The bank uses its house software for processing most of the job performed in IT and MIS Division. The major jobs handled in IT and MIS Division are :

- I. Inter-branch transaction reconciliation
- II. Payroll of Head office Employees



- III. Inventory Management
- IV. Foreign Bank Account Reconciliation
- V. Consolidation of statement of Affairs Income and Expenditure statement.

4.3 Branch Computerization

Rupali Bank Limited has introduced all out automation in all banking activities to ensure greater customer satisfaction as well as transparency, efficiency and to modernize its services. Account holders of all 569 branches of Rupali Bank Limited will have access to all monetary transactions through online banking. Rupali Bank Limited has grown significantly over the years in branch automation. Till date all the branches become computerized, where they are operating under sonali intellect, CBS and different online/ offline software are used in various types of work. Most of the banking activities can be carried out using this software. Bank provides continuous training for the users of this software.

4.4 Electronic Banking Services

Different types of Electronic banking (E-banking) services are provided by Rupali Bank Limited to its customers. The following are the details of E-banking that is provided by RBL:

No.	Name of the Electronic Services
1.	SMS Banking
2.	Online & Internet Banking
3.	ATM
4.	Debit Card
5.	BACH & BEFTN
6.	Utility Bill Collection
7.	Home Banking
8.	Rupali Bank SureCash
9.	Website

Table No.4.1: Service provided under electronic systems



4.4.1 SMS Banking

Rupali Bank Ltd offers SMS Banking services to ensure instant access to one's account information at any time. Any mobile phone user having account with Rupali Bank can get the services through the mobile phone. By using SMS banking our customers can avail the services like: Balance enquiry.

4.4.2 ATM Cards

Now customer can access to their money 24/7 more easily and conveniently through the bank's widespread network of ATMs in Bangladesh. The ATMs have use friendly screens and easy to follow instructions in both Bangla & English languages.

Rupali Bank Limited connected to National Payment Switch which enables our debit/credit card customers to withdraw money from any other bank's ATMs within Bangladesh.

4.4.3 Debit Card

A debit card is a plastic card which provides an alternative payment method to cash while making purchases. The amount of a transaction is typically displayed on a card reader, after which the customer swipes the card then enters their PIN number (an attendant must swipe gift cards at gas stations). Rupali Bank Ltd. RUET Branch Debit Cards provide their customers 24 hour access to their savings and current accounts.

4.4.3.1 Facilities

- Free Cash Withdrawal from any Rupali Bank ATM and Q-Cash ATM Network.
- POS Transaction by directly debiting your Bank account within Bangladesh.
- Purchase online by directly debiting your Bank account within Bangladesh.
- Free SMS Alert for any ATM, POS and Online transaction.
- Cash withdrawal, balance enquiry, Mini Statement & PIN Change option in Rupali Bank ATMs.



4.4.3.2 Eligibility

Must have Bank Savings/Current/SND/SOD account in Rupali Bank Ltd., RUET Branch.

4.4.3.3 Transaction limits

- Per Transaction Limit: BDT 20000
- Per Day Limit: BDT 50,000
- Per Day No of Transaction: 5

4.4.3.4 Fees

- Cash Withdrawal from Rupali Bank Ltd. : FREE
- SMS Alert Fee : FREE
- Annual Fee: BDT. 500 + 15% VAT
- Card/PIN Replacement Fee: BDT. 300 + 15% VAT

4.4.4 Home Banking

Home banking frees customers of visiting branches and most transactions will be automated to enable them to check their account activities transfer fund and to open L/C sitting in their own desk with the help of a PC and a telephone. Rupali Bank Limited also provides this service to the customer.

4.4.5 Online and Internet Banking

All branches of Rupali Bank Limited (RBL) have been brought under online network. From now on all clients of RBL will be able to avail transaction services of the bank through online banking from any part of Bangladesh. Chairman of Rupali Bank Limited, Manzur Hossain inaugurated the online service for all branches through cutting a cake at the Corporate Office of the bank in Dilkusha, Dhaka on Tuesday while the bank's Managing Director and Chief Executive Officer (CEO) Ataur Rahman Prodhan was also present at the ceremony. Rupali Bank Limited's Chairman Manzur Hossain said, "All services of all branches of our bank have been brought under online



connectivity. Even clients from remote areas now also can have access to all our online services. Besides, we are taking up strong initiatives to ensure security for online banking." He also thanked the IT officials of the bank for their devoted efforts. Moreover, Manzur Hossain emphasized on improving surveillance and skills of all employees of the bank.



Online banking system is an awesome method to decrease paper utilization. All the branches of Rupali Bank Limited are providing online banking facilities through its core banking system namely "SonaliIntellect". Fund Transfer to Other bank's Accounts through BEFTN has been made available through Online Banking for the Customers. Rupali Bank Limited has offered 24/7 accessible Internet Banking service. By using real-time internet banking our customers can avail the services Rupali Bank Ltd. RUET Branch, like:





4.4.6 BACH & BEFTN

As a part of the plan of Bangladesh bank for automation of clearing payment systems of the country Bangladesh Automated Clearing House (BACH) was introduced in the bank. The two component of BACH – Bangladesh Automated Cheque Processing System (BACPS) & Bangladesh Electronic Fund Transfer Network (BEFTN). Are achieve in the bank. Total branches of the bank in 120 clearing areas of the country have been brought under BACPS successfully and there is a plan to bring all the branches under this operation. The other component BEFTN has been introduced in all the branch of the bank. As per Bangladesh bank instruction, only credit operation has been allowed in it. The debit operation will begin very soon. With the introduction of automated clearing systems, customer service has improved greatly.

4.4.7 Rupali Bank SureCash

Rupali Bank SureCash is dedicated to widening the net of financial inclusion among the people of Bangladesh by facilitating money transfer through mobile phones. SureCash provides Mobile Financial Services allowing customers to send, receive, and pay money from their mobile phones. Send and receive money, or make payments the fastest way there is. Rupali Bank SureCash enables a client to send money to anyone, using an advanced technology available on your own mobile phone. Payments through Rupali Bank SureCash also make your life easier as you do not have to go back home or anywhere else to get money when you need to buy something and have run out of cash.



4.4.8 Utility Bill Collection

Rupali Bank Ltd. offers some special services to customers in addition to its normal banking operation. Collection of various utility bills is one of them. Under this service, the Bank benefited Customer by collecting their various utility bills like Telephone bill, Water & Sewerage bill, Electricity bill etc free of charges.

4.4.8.1 Collection of Bills

1. Telephone bill of Bangladesh Telephone & Telegraph Board (BTTB).
2. Water & Sewerage bill of Water and Sewerage Authority (WASA).
3. Electricity bill of Power Development Board (PDB), Rural Electrification Board (REB) etc.

4.4.9 Website

Rupali Bank Limited has an informative website containing description of its various products, services, annual account, citizen's charter and other up – to date information about the bank. The website 'www.rupalibank.org' services as a primary sources of information of the bank. Current news on recruitment, tender etc. of the bank can also be found of this website.



CHAPTER FIVE

ELECTRONIC BANKING ACTIVITIES OF RUPALI BANK LTD., RUET BRANCH

5.1 Introduction

Above chapter Four I have discussed the overall electronic banking activities of Rupali Bank Limited. Now in this chapter, I am discussing the electronic banking activities of Rupali Bank Ltd., RUET Branch on the basis of my practical experience. In RUET Branch the following electronic banking activities are performed:

5.2 Branch Computerization

Rupali Bank Ltd., RUET Branch is now a modern computerized Branch. Since Rupali Bank Ltd. introduce various online and offline software to perform various types of work, Most of the banking activities can be carried out using software. RUET Branch uses those software for preparation of daily Statement of affairs and Profit and Loss Statement. Other activities like preparation of Journal a/c, Ledger a/c, Trial Balance a/c, Remittance payment system etc are also prepared through using the software. But I observe that in this branch many activities still now are performed manually and using paper. Such as in the cheque issuing desk I saw that the cheque issuing activities is done manually.



No.	Rupali Bank Ltd. Electronic Banking Activities	Rupali Bank Ltd., RUET Branch Electronic Banking Activities
1.	SMS Banking	SMS Banking
2.	Online & Internet Banking	Online & Internet Banking
3.	ATM card	ATM
4.	Debit Card	Debit Card
5.	BACH & BEFTN	EFTN
6.	Utility Bill Collection	–
7.	Home Banking	–
8.	Rupali Bank SureCash	Rupali Bank SureCash
9.	Website	–

Table No.5.1: Services Provides under Electronic Systems

Remarks: among all the nine e-banking services of RBL, the RUET branch provides only six. From the rest of the three, Branch does not require to have a separate website. The branch officials say, the remaining two services, namely ‘utility bill collection’ and ‘home banking’ services are under consideration for incorporation.

5.3 E-Banking Services of RUET Branch

5.3.1 ATM

Full abbreviation of ATM is “Automated Teller Machine” which acts like a teller point in a bank who takes and gives money over the counter. ATM is same as teller point but it run automatically through identity like card and password. It does not need any slip or Chequebut it is very much based on Account holder’s ATM card and it’s Password. Those who are entitled for ATM card, bank has provided them a password against



every single card. This is like a debit card. People can deposit their money in a bank account and they have entitled withdraw their money through ATM card, which is applicable for 24 hours a day and 365 days in a year. It has different name such as ATM, 24 hours banking card, money link card, e-cash, ready cash etc.

Rupali Bank Ltd. RUET Branch connected to National Payment Switch which enables our debit card customers to withdraw money from any other bank's ATMs within Bangladesh.

5.3.2 Debit Card

A debit card is a plastic card which provides an alternative payment method to cash while making purchases. The amount of a transaction is typically displayed on a card reader, after which the customer swipes the card then enters their PIN number (an attendant must swipe gift cards at gas stations). Rupali Bank Ltd. RUET Branch Debit Cards provide their customers 24 hour access to their savings and current accounts.

5.3.2.1 Facilities

- Free Cash Withdrawal from any Rupali Bank ATM and Q-Cash ATM Network.
- POS Transaction by directly debiting your Bank account within Bangladesh.
- Purchase online by directly debiting your Bank account within Bangladesh.
- Free SMS alert for any ATM, POS and Online transaction.
- Cash withdrawal, balance enquiry, Mini Statement & PIN Change option in Rupali Bank ATMs.

5.3.2.2 Eligibility

Must have Bank Savings/Current/SND/SOD account in Rupali Bank Ltd. RUET Branch.

5.3.2.3 Transaction limits

- Per Transaction Limit: BDT 20000
- Per Day Limit: BDT 50,000
- Per Day No of Transaction: 5



5.3.2.4 Fees

- Cash Withdrawal from Rupali Bank Ltd.: FREE
- SMS Alert Fee: FREE
- Annual Fee: BDT. 500 + 15% VAT
- Card/PIN Replacement Fee: BDT. 300 + 15% VAT

5.3.3 Automated Clearing House

The Automated Clearing House (ACH) is an electronic network for financial transactions. ACH processes large volumes of both credit and debit transactions which are originated in batches. Other retail and fiduciary products and services may include Balance inquiry, Funds transfer, Downloading transaction information, Bill presentment and payment, Loan application, Investment activity and other value-added services.

As the part of Rupali Bank Ltd., RUET Branch provides Automated Clearing House services for the automation of clearing payment systems of the country. This service provides payment and collection of cheque of any bank through Bangladesh Bank.

5.3.4 SMS Banking

Rupali Bank Ltd. RUET Branch offers SMS Banking services to ensure instant access to one's account information at any time. Any mobile phone user having account with Rupali Bank can get the services through the mobile phone. With this service customer get an SMS to their mobile phone when any amount deposit to or withdraw from their account. By using SMS banking customers can also avail the services like:



5.3.5 EFTN

An Electronic Funds Transfer (EFT) is a transaction that takes place over a computerized network, either among accounts at the same bank or to different accounts at separate financial institutions. According to the U.S. Electronic Fund Transfer Act, an EFT is a non-paper financial transaction initiated via computer, or another electronic terminal, that gives a financial institution authorization to debit or credit an account. And EFT may also be called a wire transfer. Electronic funds transfer transactions are quicker and more efficient than paper-based funds transfers. They can also eliminate paperwork and needless administrative efforts.

Rupali Bank Ltd .Introduced Electronic Fund Transfer Network (EFTN) for better services to the customer . In the RUET Branch as the branch of Rupali Bank Ltd. Provides EFTN services to the customer.

5.3.6 Online & Internet Banking

In this modern world nothing can be imagined without internet. Banking sector also provide better services through the internet. Rupali Bank Ltd. introduced online core banking software named ‘Sonali Intellect’. Using this software customer get services through online. Rupali Bank Ltd. RUET Branch also provide online banking services. Through Sonali Intellect software a customer can get information like balance enquiry, view loan information, transaction search, statement download, fund transfer etc.

5.3.7 Demand Draft

Demand Draft (DD) is an instruction payable on demand. It is a negotiable instrument issued by the branch of a bank containing an order to another branch of the same bank to pay a fixed sum of money to a certain person or order on demand. Bank charges commission for DD. Minimum commission is Tk. 10 for Tk. 1000 amount of DD. When the limit exceeds amount of commission increases in certain rate, which is Tk. 1 for per Tk. 1000. In past before, preparing DD the branch should have to be confirmed over the phone that there is enough money in the account of the client in the bank. But nowadays, through online banking the branch easily find out the account balance of the client. Ruapli Bank Ltd., RUET Branch also provides this service.



CHAPTER SIX

PROGRAM OUTCOME

This chapter presents the findings of the program conducted at Rupali Bank Ltd., RUET Branch. During the internship period, I have observed the banking activities, had conversation with the officials and clients of the branch. Applying both the inductive and deductive approach, I have developed an insight about the corporate culture that will help me in my professional and personal life as well. For the purpose of the program, both the qualitative and quantitative data have been collected. I have sorted out the data categorizing general banking activities and e-banking activities and then analyzed accordingly to prepare the report. This report presents an in-depth insight on general banking activities and also on electronic banking activities of RBL, RUET Branch.

The report shows that the branch collects funds from individual and organizations in three basic forms, i.e., saving deposit, short notice deposit, and time deposit. The cost of deposit collected by the branch varies between and within 3% to 6%. A four year projection on deposit profile of the branch has been shown in this report. The report shows that total volume of deposit of the branch is in increasing trend showing a growth rate of 10% from the year 2015 to 2018.

The report also shows that the branch provide loans and advance to individual, firm and organizations in seven basic forms, i.e. cash credit, consumer credit loan, rural credit, general house building loan, staff loan, business loan, overdraft. The cost of loan provided by the branch varies between and within 5% to 13%. A four year projection on total outstanding loan profile of the branch has been shown in this report. The report shows that total volume of loan of the branch is in increasing trend showing a growth rate of 27% from the year 2015 to 2018. The percentage of classified loan of Rupali Bank Limited RUET Branch, during 2015 to June 2019 is very much low and in the year 2018, there is no classified loan.



A four year projection on profit profile of the branch has been shown in this report. The report shows that total volume of profit of the branch is in increasing trend showing a growth rate of 16% from the year 2015 to 2018.

In this program, I was assigned to observe and assess the electronic banking services of Rupali Bank Ltd., RUET Branch. To do so, I have prepared a checklist of e-banking services provided by Rupali Bank Ltd. first. Then I have focused on the degree of compliance of those e-banking services from the RUET branch perspective which has been presented in the chapter five. The report shows that RUET branch provides six different e-banking services among all nine services provided by Rupali Bank Ltd. The e-banking services provided by RBL, RUET branch include SMS Banking, Online & Internet Banking, ATM, Debit Card, EFTN, and Rupali Bank SureCash. Customer get the above six e- banking services of RUET Branch although they are face some problem. Such as:

- i. When the customer withdrawing his/her money from ATM booth in that time if the electricity has gone, the transaction has been completed. But the customer can't get their money and they have to wait minimum 20 days with very shocking experience.
- ii. When the customers applied for card from the bank, they also have to wait minimum 20-25 days.
- iii. If the customer demands online cheque, the bank can't easily fulfill their demand in time.



CHAPTER SEVEN

CONCLUSION AND FUTURE PROGRAM DIRECTION

7.1 Summary

The report shows the findings on Electronic Banking Activities of Rupali Bank Limited, RUET Branch as a requirement of the partial fulfillment of BBA degree. To prepare the report, observation method has been employed to attain the major program objectives. Both primary and secondary data have been collected through interviews, informal conversation, observation, and from the published information which have been analyzed and projected in this report.

7.2 Recommendation and Future Project Direction

Now-a-days the banking sector undergoing revolutionary changes with the initiation of modern technology and introduction of new products based on the electronic system because the development in information communication technology (ICT) has drastically changed the concept of conventional banking system.

Since the internship period is only three months, it's very difficult to know the organizational procedures properly with little working experience. However, I have tried my best to get insights about the banking procedures, especially the e-banking services provided by the bank. Based on the experience I have gotten during the internship, the following recommendations and future project directions are outlined for the bankers, clients, and the future internees.

- i. More ATM booths with effective network system should be established
- ii. Bangla interface should be introduced
- iii. High speed and uninterrupted Internets connection should be used
- iv. Smart Phone Mobile applications could be developed



- v. Effective troubleshooting services should be available
- vi. Affluent promotional activities should be taken to enhance people's awareness on e-banking services provided by RBL
- vii. Skilled manpower is required to provide quality services to the client
- viii. The internees should be regular and attentive in their assigned work during the internship period to get more insights on the work environment which would help best understanding on practical implications of theoretical knowledge.

7.3 Conclusion

This report is based on a three month internship program on assessing e-banking services of Rupali Bank Ltd., RUET Branch. The report presents background and scope of the program, an overview of Rupali Bank Ltd., a brief outline on RBL RUET Branch showing the general banking activities, and an insightful documentation of e-banking services of RBL RUET Branch. The overall electronic banking activities of Rupali Bank Ltd. have been discussed in a descriptive manner. Though, the program limits from the time duration and study structure which may bound a complete assessment of entire banking activities, I hope that this report would help in getting a better idea on e-banking services of the branch. This report will also help understanding the banking activities to the learners.



BIBLIOGRAPHY

- 1) Annual Report of Rupali Bank Ltd up to 2014-2018.
- 2) Annual Statement of affairs of the branch 20115-2019.
- 3) Various official records.
- 4) Website: www.rupalibank.org
- 5) www.bangladesh-bank.org.com.
- 6) <https://www.assignmentpoint.com>



APPENDIX

1. Deposit of RBL, RUET Brach

Print Date 07-Jul-2019
 Print Time 11:02 AM
 User ID. 11572

RUPALI BANK LIMITED
 Assures Better Service
 Generated By
 RUET BR., Rajshahi
 3723 - RUET BR., Rajshahi B.I.T. BRANCH, RAJSHAHI
 Phone : 0721-760100, 01717-330610

ACCOUNT BALANCE SUMMARY AS ON 31-12-2017 (null)

Account Status For All Accounts

Branch Code: 3723 RUET BR., Rajshahi

Deposit

Sl.No.	Product Code	Product Name	Gl Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
1	10	Savings Bank Deposit	335101101	0	0.00	5692	20,73,61,649.30	5692	20,73,61,649.30
2	11	Teacher Saving Account	335101101	0	0.00	326	7,93,68,228.90	326	7,93,68,228.90
3	15	Rupali Students Savings Accounts (RSSA)	336101101	0	0.00	189	16,61,240.00	189	16,61,240.00
4	20	Current Deposits	330101101	0	0.00	44	31,86,64,883.22	44	31,86,64,883.22
5	24	Special Notice Deposit	337101101	0	0.00	15	3,67,25,212.75	15	3,67,25,212.75
6	33	Rupali Triple Benefit Scheme (RTBS)	340101104	0	0.00	1	84,535.00	1	84,535.00
7	34	Rupali Double Benefit Scheme (RDBS)	340101103	0	0.00	19	1,18,18,327.00	19	1,18,18,327.00
8	35	Fixed Deposits	340101101	0	0.00	138	34,66,17,838.00	138	34,66,17,838.00
9	43	Rupali Deposit Scheme (RDS)	341101105	0	0.00	14	5,08,689.00	14	5,08,689.00
10	44	Rupali Monthly Savings Scheme (RMSS)	341101106	0	0.00	101	78,31,863.00	101	78,31,863.00
Deposit Total :				0	0.00	6,539	1,01,06,42,466.17	6,539	1,01,06,42,466.17





Generated By
 RUET BR., Rajshahi
 3723 - RUET BR., Rajshahi B.I.T. BRANCH, RAJSHAHI
 Phone : 0721-750100, 01717-330610

Print Date 07-Jul-2019
 Print Time 11:03 AM
 User ID. 11572

ACCOUNT BALANCE SUMMARY AS ON 31-12-2018 (null)

Account Status For All Accounts

Branch Code: 3723 RUET BR., Rajshahi

Deposit

Sl.No.	Product Code	Product Name	GI Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
1	10	Savings Bank Deposit	335101101	0	0.00	6698	33,15,54,705.03	6698	33,15,54,705.03
2	11	Teacher Saving Account	335101101	0	0.00	341	10,30,77,447.43	341	10,30,77,447.43
3	15	Rupali Students Savings Accounts (RSSA)	336101101	0	0.00	220	29,85,036.00	220	29,85,036.00
4	20	Current Deposits	330101101	0	0.00	43	21,35,61,245.36	43	21,35,61,245.36
5	24	Special Notice Deposit	337101101	0	0.00	10	1,26,78,841.17	10	1,26,78,841.17
6	33	Rupali Triple Benefit Scheme (RTBS)	340101104	0	0.00	1	84,989.00	1	84,989.00
7	34	Rupali Double Benefit Scheme (RDBS)	340101103	0	0.00	9	60,23,257.00	9	60,23,257.00
8	35	Fixed Deposits	340101101	0	0.00	142	36,30,81,317.00	142	36,30,81,317.00
9	43	Rupali Deposit Scheme (RDS) 7	341101105	0	0.00	12	5,88,141.00	12	5,88,141.00
10	44	Rupali Monthly Savings Scheme (RMSS) 6 5 5/	341101106	0	0.00	132	94,64,727.00	132	94,64,727.00
11	201	Rupali Lackpoti Deposit Scheme (RLDS) 5 5/	341101108	0	0.00	1	5,428.00	1	5,428.00
12	239	Rupali Millionaire Deposit Scheme (RMDS) (New) 7 5 7.	341101107	0	0.00	15	5,90,949.00	15	5,90,949.00
Deposit Total :				0	0.00	7,624	1,04,36,96,082.99	7,624	1,04,36,96,082.99





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 RUET BR., Rajshahi
 3723 - RUET BR., Rajshahi B.I.T. BRANCH, RAJSHAHI
 Phone : 0721-750100, 01717-330610

Print Date 14-Jul-2019
 Print Time 11:27 AM
 User ID. 11572

ACCOUNT BALANCE SUMMARY AS ON 30-06-2019 (null)

Account Status For All Accounts

Branch Code: 3723 RUET BR., Rajshahi

Deposit

Sl.No.	Product Code	Product Name	GI Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
1	10	Savings Bank Deposit	335101101	0	0.00	7064	35,17,98,316.10	7064	35,17,98,316.10
2	11	Teacher Saving Account	335101101	0	0.00	352	11,25,90,559.87	352	11,25,90,559.87
3	15	Rupali Students Savings Accounts (RSSA)	335101101	0	0.00	231	29,39,206.00	231	29,39,206.00
4	20	Current Deposits	335101101	0	0.00	53	33,51,72,173.81	53	33,51,72,173.81
5	24	Special Notice Deposit	337101101	0	0.00	0	1,12,50,777.17	0	1,12,50,777.17
6	33	Rupali Triple Benefit Scheme (RTBS)	340101104	0	0.00	1	6,35,661.00	1	6,35,661.00
7	34	Rupali Double Benefit Scheme (RDES)	340101103	0	0.00	4	5,38,072.66	4	5,38,072.66
8	35	Fixed Deposits	340101101	0	0.00	140	32,58,71,713.00	140	32,58,71,713.00
9	43	Rupali Deposit Scheme (RDS)	341101105	0	0.00	12	6,35,661.00	12	6,35,661.00
10	44	Rupali Monthly Savings Scheme (RMSS)	341101106	0	0.00	172	1,14,06,896.00	172	1,14,06,896.00
11	201	Rupali Laxpoti Deposit Scheme (RLDS)	341101108	0	0.00	3	39,736.00	3	39,736.00
12	239	Rupali Millionaire Deposit Scheme (RMDS) (New)	341101107	0	0.00	22	14,83,557.00	22	14,83,557.00
Deposit Total :				0	0.00	8,066	1,15,36,62,712.05	8,066	1,15,36,62,712.05



2. Outstanding loan of RBL, RUET Branch

ACCOUNT BALANCE SUMMARY AS ON 31-12-2017 (Without Zero Balance)

Account Status For All Accounts

Sl.No.	Product Code	Product Name	GI Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
11	50	Cash Credit Hypothecation	155105101	4	-35,43,684.00	0	0.00	4	-35,43,684.00
12	58	Consumer Credit / Professional Loan	155101101	184	-5,46,23,674.56	0	0.00	184	-5,46,23,674.56
13	63	Staff Loan	155120101	3	-1,04,17,542.00	0	0.00	3	-1,04,17,542.00
14	70	Rural Credit	155125101	48	-14,99,445.31	0	0.00	48	-14,99,445.31
15	77	Milk Production And Artificial Insemination	155125101	7	-7,71,298.74	0	0.00	7	-7,71,298.74
16	78	Sulav Rtn (Term)	155130101	14	-22,09,422.26	0	0.00	14	-22,09,422.26
17	81	Professional Loan (Continuous)	155130101	3	-13,74,709.00	0	0.00	3	-13,74,709.00
18	82	Business Loan (Continuous)	155130101	1	-5,65,040.00	0	0.00	1	-5,65,040.00
19	84	Sahaj Loan (Term)	155130101	21	-20,96,020.25	0	0.00	21	-20,96,020.25
20	85	Professional Loan (Term)	155130101	2	-9,90,040.00	0	0.00	2	-9,90,040.00
21	86	Business Loan (Term)	155130101	3	-12,25,256.00	0	0.00	3	-12,25,256.00
22	125	OD Against RMSS	155115101	6	-3,69,262.45	0	0.00	6	-3,69,262.45
23	126	OD Against FDR	155115101	3	-3,88,397.00	0	0.00	3	-3,88,397.00
24	182	Business Loan (Continuous)	155130101	1	-40,79,843.00	0	0.00	1	-40,79,843.00
25	186	Slab Wise Business Loan (Term) Slab Wise	155130101	1	-9,60,757.00	0	0.00	1	-9,60,757.00
26	259	Whole Sale General House Building Loan	155101101	161	-18,53,32,850.00	0	0.00	161	-18,53,32,850.00
Loans Total :				462	-27,04,47,241.57	0	0.00	462	-27,04,47,241.57
Total Number Of Accounts				462		6,539		7,001	

*****End of Report*****





ACCOUNT BALANCE SUMMARY AS ON 31-12-2018 (Without Zero Balance)

Account Status For All Accounts

SI.No.	Product Code	Product Name	GI Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
13	50	Cash Credit Hypothecation	155105101	2	-29,49,544.14	0	0.00	2	-29,49,544.14
14	58	Consumer Credit / Professional Loan	155101101	223	-6,33,04,490.91	0	0.00	223	-6,33,04,490.91
15	59	General House Building Loan	155101101	1	-15,22,375.00	0	0.00	1	-15,22,375.00
16	63	Staff Loan	155120101	5	-2,34,23,201.20	0	0.00	5	-2,34,23,201.20
17	70	Rural Credit	155125101	34	-8,98,907.00	0	0.00	34	-8,98,907.00
18	77	Milk Production And Artificial Insemination	155125101	5	-3,62,306.14	0	0.00	5	-3,62,306.14
19	78	Sulav Rin (Term)	155130101	8	-6,68,619.30	0	0.00	8	-6,68,619.30
20	81	Professional Loan (Continuous)	155130101	3	-12,52,558.00	0	0.00	3	-12,52,558.00
21	84	Sahaj Loan (Term)	155130101	13	-10,04,537.00	0	0.00	13	-10,04,537.00
22	85	Professional Loan (Term)	155130101	2	-8,67,188.00	0	0.00	2	-8,67,188.00
23	86	Business Loan (Term)	155130101	1	-4,01,709.00	0	0.00	1	-4,01,709.00
24	123	OD Against RDS	155115101	1	-48,618.00	0	0.00	1	-48,618.00
25	125	OD Against RMSS	155115101	2	-56,679.00	0	0.00	2	-56,679.00
26	126	OD Against FDR	155115101	2	-91,798.00	0	0.00	2	-91,798.00
27	182	Business Loan (Continuous)	155130101	2	-64,06,095.00	0	0.00	2	-64,06,095.00
28	186	Business Loan (Term) Slab Wise	155130101	1	-8,34,613.00	0	0.00	1	-8,34,613.00
29	259	Whole Sale General House Building Loan	155101101	171	-19,69,60,561.66	0	0.00	171	-19,69,60,561.66
30	281	Professional Loan (Continuous)	155130101	2	-12,41,448.00	0	0.00	2	-12,41,448.00
31	285	Professional Loan (Term) Slab Wise	155130101	2	-8,30,979.00	0	0.00	2	-8,30,979.00
Loans Total :				480	-30,31,26,227.35	0	0.00	480	-30,31,26,227.35
Total Number Of Accounts				480		7,624		8,104	

*****End of Report*****



ACCOUNT BALANCE SUMMARY AS ON 30-06-2019 (Without Zero Balance)

Account Status For All Accounts

Sl.No.	Product Code	Product Name	GI Code	No. of A/c(s)	Debit Balance	No. of A/c(s)	Credit Balance	Total No. of	Total Balance
13	50	Cash Credit Hypothecation	155105101	2	-18,52,454.16	0	0.00	2	-18,52,454.16
14	58	Consumer Credit / Professional Loan	155101101	235	-7,16,16,360.22	0	0.00	235	-7,16,16,360.22
15	59	General House Building Loan	155101101	2	-25,49,016.00	0	0.00	2	-25,49,016.00
16	63	Staff Loan	155120101	5	-2,55,53,134.20	0	0.00	5	-2,55,53,134.20
17	70	Rural Credit	155125101	34	-9,21,138.00	0	0.00	34	-9,21,138.00
18	77	Milk Production And Artificial Insemination	155125101	5	-2,97,426.14	0	0.00	5	-2,97,426.14
19	78	Sulav Rin (Term)	155130101	5	-2,36,483.00	0	0.00	5	-2,36,483.00
20	81	Professional Loan (Continuous)	155130101	3	-8,03,746.00	0	0.00	3	-8,03,746.00
21	84	Sahaj Loan (Term)	155130101	12	-6,92,806.00	0	0.00	12	-6,92,806.00
22	85	Professional Loan (Term)	155130101	2	-7,57,053.00	0	0.00	2	-7,57,053.00
23	86	Business Loan (Term)	155130101	1	-2,83,218.00	0	0.00	1	-2,83,218.00
24	123	OD Against RDS	155115101	1	-50,843.00	0	0.00	1	-50,843.00
25	126	OD Against FDR	155115101	2	-95,174.00	0	0.00	2	-95,174.00
26	182	Business Loan (Continuous) Slab Wise	155130101	2	-1,13,10,799.00	0	0.00	2	-1,13,10,799.00
27	186	Business Loan (Term) Slab Wise	155130101	1	-7,69,904.00	0	0.00	1	-7,69,904.00
28	259	Whole Sale General House Building Loan	155101101	176	-20,25,07,515.21	0	0.00	176	-20,25,07,515.21
29	281	Professional Loan (Continuous) Slab Wise	155130101	2	-13,42,526.00	0	0.00	2	-13,42,526.00
30	285	Professional Loan (Term) Slab Wise	155130101	2	-7,66,890.00	0	0.00	2	-7,66,890.00
Loans Total :				492	-32,24,06,485.93	0	0.00	492	-32,24,06,485.93
Total Number Of Accounts				492		8,066		8,558	

*****End of Report*****

3. Profit of RBL, RUET Branch

<u>2017</u> 4 কোটি ২২ লাখ ৩৬ হাজার
<u>2018</u> 4 কোটি ১৭ লাখ ৮৬ হাজার

<u>2016</u> ৩ কোটি ৫৭ লাখ ৭ হাজার	<u>2015</u> ৬ কোটি ৬০ লাখ ৯০ হাজার
 ৬ কোটি ৯০ লাখ ২০ হাজার 	<u>2019</u> ৬ কোটি ১২ লাখ ৬৯ হাজার



4. E- Banking Services of RBL. RUET Branch

E- Banking service						
No.	Name	1	2	3	4	5
①	Branch computerization					✓
②	foreign remittance					✓
③	ATM				✓	
④	online and sms banking					✓
⑤	debit card service				✓	
⑥	fund transfer					✓
⑦	Account statement					✓
⑧	Mobile banking					✓
⑨	loan application & Approval					✓
⑩	point of sales				✓	



⑪	Retail Automated arranging house service				simon	✓
⑫	tele-banking		✓			
⑬	Easy pay machine				MTA	
⑭	New Account opening					✓
⑮	website	✓				

