



INTERNSHIP REPORT
ON
“HR PRACTICES OF RUPALI BANK LTD”
(MOHAMMADPUR BRANCH)

SUBMITTED BY:

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SUBMITTED TO:

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Date of Submission: 16th April, 2017

LETTER OF TRANSMITTAL

April 16, 2017

To,

Mahreen Mamoon

Assistant Professor

BRAC Business School

BRAC University

SUB: Submission of Internship Report

Dear Madam,

I, Susmita Gupta Paik, am submitting this internship report on HR practices of Rupali Bank Ltd completed in Mohammadpur branch as a required part of the Course BUS 400.

I believe that this report will give an insight on the HR practices done there and also showcase the learning I have acquired throughout the internship period. I have tried to provide a clear image on the topic and developed this report compiling all the data I could gather.

Thank you for encouraging me to work on this issue. Kindly, accept this internship report and oblige thereby.

Sincerely Yours,

Susmita Gupta Paik

ID: 12104140

BRAC Business School

BRAC University.

ACKNOWLEDGEMENT

At first, all the praises to the Almighty God who has showed His kindness and I have got the chance to make this report. And also I thank the almighty to provide me the time and strength to complete this properly..

First of all, I would like to express my deepest gratitude to the honorable supervisor **Mahreen Mamoon**, for her valuable time and contribution. Her endless effort at importing her students with the necessary expertise goes far beyond her responsibilities as a faculty and I am very much grateful to her.

Last but not the least, all the co-workers in the workplace I have got to work with who have helped me to gather the necessary information, I would like to thank them all. It would have become really a tough doing the job without their help. To complete that, it required a great deal of help from others.

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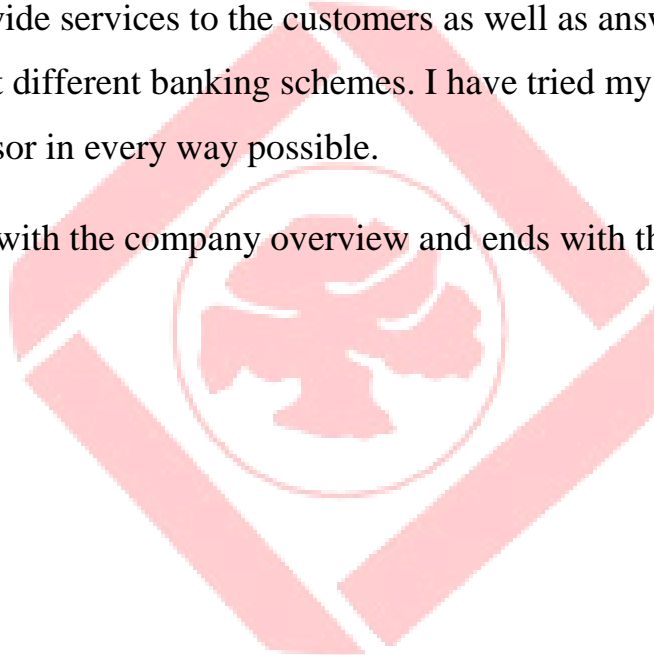
Executive Summary

This report deals with the HR Practices of Rupali Bank Ltd which is one of the leading public banks in Bangladesh. This internship report showcases my learning as an intern there.

This report briefly shows the HR practices that have been performed in every branch of Rupali Bank Ltd.

In my 3 month long internship period, I was assigned to the Mohammadpur branch where I had to provide services to the customers as well as answer cautiously to their queries about different banking schemes. I have tried my level best to help my branch supervisor in every way possible.

This report begins with the company overview and ends with the analysis of the data collected.



RUPALI BANK Ltd

Historical Background

Rupali Bank Ltd. (RBL) was constituted with the merger of 3 (three) erstwhile commercial banks. They are Muslim Commercial Bank Ltd, Australasia Bank Ltd and Standard Bank Ltd which were used to operate in the then Pakistan on March 26, 1972 under the Bangladesh Bank's order 1972 (P.O. NO. 26 of 1972), with all their assets, benefits, rights, powers, authorities, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial bank till 13th December, 1986. It emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

Rupali Bank operates through 550 branches. It is linked to its foreign correspondents all over the world.

Vision

Our Vision is to expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectations.

Mission

- The Bank participates actively in socio-economic development of the country by performing commercially viable and socially desirable banking functions.
- Develop Long-term relationships that help our customers achieve financial success.

- Offer rewarding career opportunities and cultivate staff commitments.
- Balance Growth strategy.
- Providing excellent Quality customer service.
- Displaying team spirit and professionalism.
- Being the first bank in the banking area.
- Maintaining corporate and business area.
- Attracting and retaining quality human resource
- Firming Commitment to the society and the growth of national economy

Core Values

- * 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 form “SPIRIT” and it carries equal importance.

Strategic Objectives

- Developing a customer oriented service culture with special emphasis on customer care and convenience.
- Increasing market share by following a disciplined growth strategy.
- Achieving a significant share of deposit and credits from the existing and niche markets.
- Leveraging technology platform and pen scalable systems to achieve cost-effective operations, efficient MIS, improved delivery capability and high service standards.
- Developing innovative products and services that attract our targeted customers and market segments.
- Maintaining a high quality assets portfolio to achieve strong and Sustainable returns and continuously building shareholders' value.
- Strengthening the bank's brand recognition.
- Exploring new avenues for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing.

CORPORATE PROFILE

Name of the company	:	Rupali Bank Limited
Chairman	:	Monzur Hossain
Managing Director	:	M. Farid Uddin
Company Secretary	:	Md. Shahjahan Khandaker
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 a going 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.
Date of Incorporation	:	14 December 1986
Registered Office	:	34, Dilkusha Commercial Area, Dhaka 1000, Bangladesh
Authorized Capital	:	Tk. 700 Crore
Paid-up Capital	:	Tk. 165 Crore
Reserves & Retained		
Earnings	:	Tk. 1374 Crore

Credit Rating by CRAB : Long Term - A3, Short Term-ST3, National Support- AAA

Listing with DSE : 19-08-1987

Listing with CSE : 10-10-1995

Commencement of Trading

with DSE & CSE : 23-12-1986

VAT Registration : 9011039307

TIN Certificate : 177-200-0021/LTU/Dhaka

Auditors : AHMAD & AKHTAR, Chartered Accountants,
BCIC Bhaban (3rd Floor) (30-31 Dilkusha C/A, Dhaka-1000, Bangladesh)

G. KIBRIA & CO., Chartered Accountants,

Shadharan Bima Bhaban (6th Floor), (24-25 Dilkusha C/A, Dhaka-1000, Bangladesh.)

Legal Advisor : S.M Atikur Rahman, Barister-at-Law,
Suite- D (1st Floor), 105/A Kakrail Road, Dhaka, Bangladesh.

Tax Consultant : K.M HASAN & CO. Chartered Accountants,
Hometown Apartment (8th & 9th Floor), 87, New Eskarton Road, Dhaka-1000, Bangladesh.

Number of Employees : 4503

Number of Branches : 550

Subsidiary Companies : 01 (Rupali Investment Limited)

Phone-PABX : +88-02-9551624-25,+88-02-9551525,+88-02-9551840,
+88-02-9552214, +88-02-9552746,

Fax : +88-02-9564148, +88-02-9552671

SWIFT BIC : RUPBBDDH

Website : www.rupalibank.org

E-mail : info@rupalibank.org, it@rupalibank.org



JOB DESCRIPTION

Company:

Rupali Bank Ltd

Job Title:

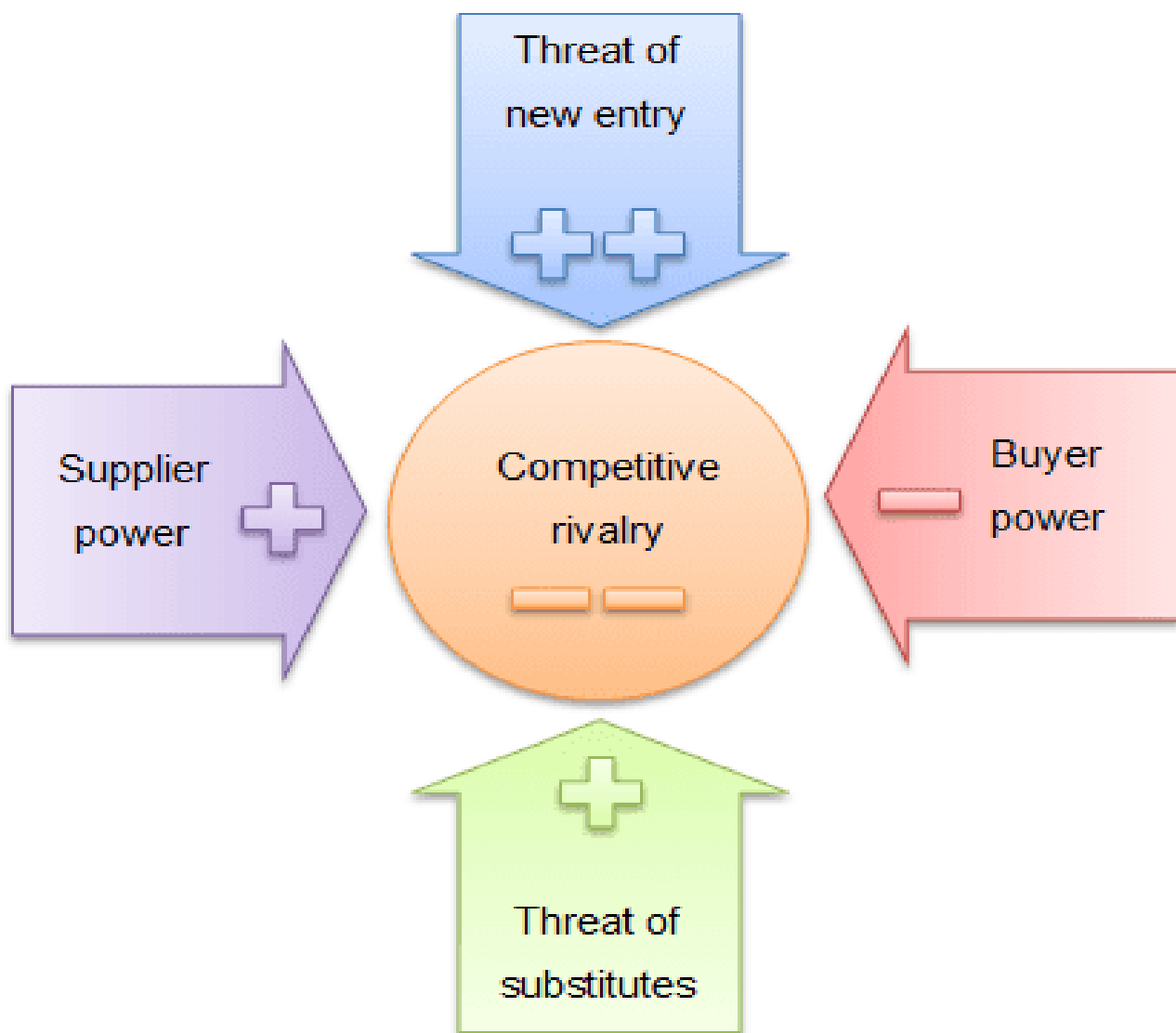
Executive

Job Responsibilities:

- Fulfilling formalities for opening a new bank account
- Checking necessary steps for closing an existing bank account
- Ensure that every document with the applicant signature is “authorized by the Branch”
- Taking Gas bills, Electricity bills and Telephone bills
- Recording each transaction
- Preparing vouchers
- Conducting TT,DD and other online money transfers
- Recording the transactions in the cashbook.
- Recording the transactions in general and subsidiary ledger.
- Preparing the daily position of the branch comprising of deposit and cash.
- Printing them
- Preparing them for respective offices
- Balancing accounts
- Clearance of accounts
- Sequential numbering of files.
- Categorizing documents

PORTER'S FIVE FORCES AND RUPALI BANK

Porter's five forces, also known as P5F was created by Michael E. Porter in 1979, is a method of examining the attractiveness of an industry or organization. It does so by looking at five forces which act on that industry. These forces are determinants of that industry's or organization's profitability. The five forces are:



Threat of new entrants:

Advances in information technology have significantly reduced the barriers to entry in the banking industry nowadays. Due to the adoption of Internet banking, distribution channels are now not limited to traditional branch networks.

Prospective customers all over the world could access the internet and search for banks offering the highest interest rates or services with the best features.

Furthermore, new banks will also be able to compete by using IT to reduce their cost and extend their distribution channels. Another factor that lowers the barrier to entry would be the low switching cost, for example, the transfer of money from one bank to another. Being a government controlled bank, Rupali Bank care less about the threats it gets from the new entrants.

Bargaining power of buyer/customers:

Bargaining power of customers is relatively low as it is partly controlled by the government. Here, switching costs are low for customers to leave Rupali Bank Ltd and easy to gain banking services from other banks for the customers. Though there are other Government banks such as: Janata Bank, Agrani bank etc, it is not operated on the basis of customer bargains.

Threat of substitutes:

In terms of threat of substitutes, the banking industry faces an increasing number of substitutes even though deregulation has brought massive mergers and acquisition. This is mainly because of the ability of modern telecommunications to eliminate distance that often hindered foreign banks with no branch networks in local markets. Although there are not many substitutes available. The government

has not been able to come up with any innovative saving schemes to attract the general public, therefore reducing the threat to of the substitutes to the banking industry. So, the services that are provided by Rupali Bank are more or less the same as other banks.

Bargaining power of suppliers/depositors:

Generally, IT has increased the bargaining power of depositors. The emergence of tele-banking and online banking has empowered depositors. Depositors can quickly use the internet to determine which bank is offering the highest interest rate and deposit their money there, while consumers do the opposite (lowest interest rate) in searching for loans. Therefore, price sensitivity in the industry has increased together with the number of substitutes available for depositors.

Competitive rivalry:

Foreign and local banks now tend to compete more directly with one another over the same group of consumers. Government banks are the direct competitors of Rupali Bank Ltd that are striving for the same market share and customers. In addition, local banks have a long-term trust relationship with their customers, which still provide them an advantage. The local banks are fast to imitate and since the banking system is a very transparent one, imitation is easy, thus increasing the fight between the competitors. Other local banks are trying to capture the lower middle and the middle-middle class segment that are currently the customers of these banks. With their relatively low interest rates charged to the customers and higher interest payback rates compare to Rupali Bank Ltd, they are strong threats as they have very lower switching cost to the customers.

SWOT ANALYSIS:

SWOT analysis is a vital arranging instrument to assess the strengths, weaknesses, opportunities and threats required in a venture or in a business deal. It includes indicating the target of the venture or business deal and recognizing the inner and outside components that are positive and feasible to accomplish the goals. The point of the SWOT investigation is to recognize the internal factors (strengths and weaknesses) which are controllable and external variables (opportunities and threats) which are uncontrollable.

STRENGTHS:

Strengths are traits of the association that are useful to accomplish the hierarchical goals. Strengths of Rupali Bank, Mohammadpur Branch are as per the following:

- ❖ They are entirely ethical about keeping banking issues
- ❖ Bank has numerous appealing deposit plans such as: RMSS, FDs
- ❖ They provide fast services at a very scanty cost.
- ❖ They manage clients in a straightforward way and with no hidden cost.
- ❖ They are very much strict about the privacy of client's records.
- ❖ If there are complaints from customers, they are very prompt about handling them.
- ❖ They do not discriminate clients on the grounds of religion, sex or race at any stage.

WEAKNESS:

Weaknesses are qualities of the organization that are destructive of to accomplish the organization destinations. A few weaknesses of Bangladesh Rupali Bank, Mohammadpur Branch are as per the following:

The administration of this Branch says that they lead interest free money saving schemes yet in real the Branch has not canceled interest. They just changed the classification of their exchanges.

- ❖ It has not yet been fruitful in contriving an interest free rate to put their funds.
- ❖ As per the rules of Bangladesh Bank, the spread between the FDR rate and credit against FDR rate ought not over 3%. Yet, the bank a few circumstances charge more than that spread rate for advance.
- ❖ BKB, ID Branch don't have the essential expertise and prepared labor to assess, screen, assess and review the tasks they are required to do.
- ❖ Higher financing cost in the event of buyer advance.
- ❖ Rules gave by Bangladesh Bank don't took after appropriately.
- ❖ Absence of web based managing an account.

OPPORTUNITIES:

It refers to those external conditions which are useful to accomplish organization's targets. A few chances of Bangladesh Rupali Bank are as per the following:

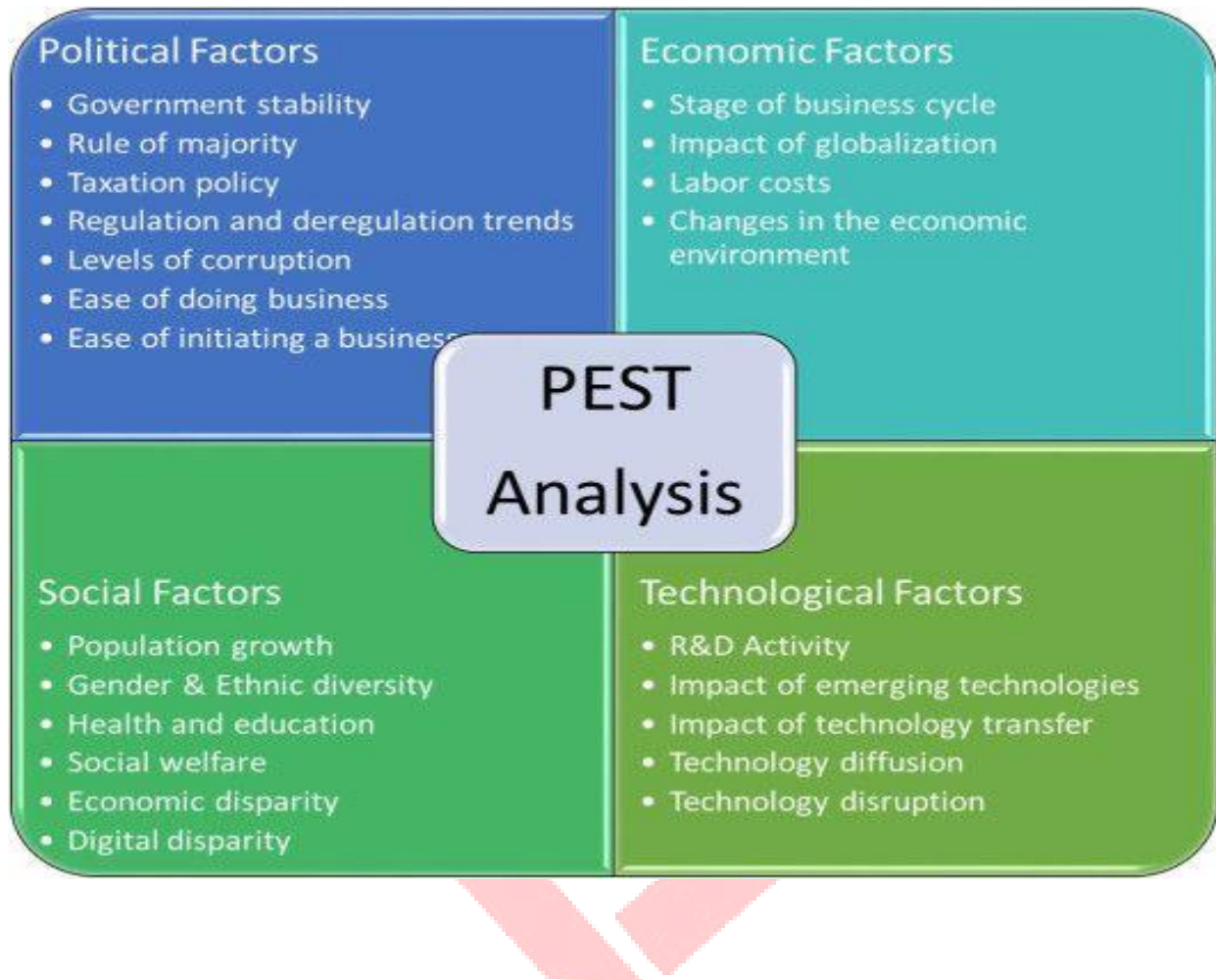
- ❖ New talents are entering into banking sector. They can be used in different departments and their knowledge and skills can be harnessed by training them well enough.
- ❖ People are being motivated by new schemes and faster services. Introduction to new technologies and ideas can be a profitable way.

THREATS:

External elements can fill in as hindrance to accomplish the association destinations. A few dangers of Bangladesh Rupali Bank are as per the following.

- ❖ Quantities of local private banks and remote banks are expanding step by step which are giving challenges to stay put in the market holding the position and they are consistently advancing new services.
- ❖ Other banks are involving markets by different alluring schemes and limited time exercises.
- ❖ Eager political condition in Bangladesh can turn into a genuine danger.
- ❖ Current peace circumstance is not positive for the venture part.
- ❖ Negative portrayal to the administration and Bangladesh Bank.

PEST Analysis



PEST analysis is the framework through which a company identifies the external factors (Political, Economical, Social and Technological) that can affect the opportunities and become threat for a business concern. It basically evaluates the market into which a company hopes to enter.

The PEST analysis of Rupali Bank Ltd is given below:

Political: Rupali Bank Ltd has been protected by the policies and regulations made by the government. This organization has been able to remain in line towards the

policies though it had faced some trouble when it was about to lose 93% of its shares to Saudi Arabia during an international bid. Other than that it has been operating its activities successfully and effectively.

Economical: Despite having some political turbulence, Rupali Bank has been operating with a good economical strength. Though its EPS is not higher than other banks but its Net Profit Margin is increasing every year. The management has been working for a stable economic condition with all the problems it faces and doing what this organization was meant to do.

Social: Rupali Bank tries harder to make sure that every individual of the society gets the same chance of getting benefitted by the resources given by the organization. It has been identified as the best in providing better customer service among the public banks of Bangladesh. Recently, Rupali Bank came to collaboration with State –Owned Mobile Operator, Teletalk about giving primary school stipend to the mothers of the students.

Technological: Rupali Bank has gone 100% automation by introducing CBS and all the branches have been operating under this. Technological advancement is speeding up. With improved communication and database, Rupali bank is now operating with higher efficiency than before. Though it has some drawbacks with the installation of upgraded instruments, it is serving the customers with the best way possible.

HR ACTIVITIES

HR activities of an organization include a number of actions. But there are some major activities in Rupali Bank Ltd, these activities are practiced but not in a regular basis or systematic way.

Recruitment & Selection:

HR department is responsible for the recruitment and selection process of an organization. The managers decide what should be the requirements for the job applicant as well as their job responsibilities. They develop job description specifying the skills and experience they need in the applicant. They do the screening of applicants if needed.

In Rupali Bank Ltd, the whole process is controlled by Bangladesh Bank. The job circular is posted at least 6 months before the written test and the processing takes another 6 months of period for selecting the applicants for the face to face interview session. These short listed applicants then go through the interview and after the final screening, the right candidates get selected. But sometimes they hire contractual employees in case of a project or employing third class workers.

Training:

HR department also sees into that the new recruits are acquainted to their responsibilities. They need training to harness the skills they have and also get to know the new skills that requires for the job.

In Rupali Bank Ltd, the new recruits and the employees are sent for training every now and then for training and development purpose. It may be for 1 day or for 15 days.

Evaluation and Performance Appraisal:

This is an important step among others. Evaluating employees is done by their supervisors in the organization. As it can be done in many ways, the managers decide what procedure can be used. Depending on the evaluation, it is determined that how an employee is performing. It also determines if the employee needs any further training to go on or not. Promotion of an employee gets decided after this evaluation part.

In Rupali Bank, the branch manager sends a report to Bangladesh Bank about every employee's performance condition. Then from that report, the evaluation gets done. Based on it, the promotion of the employees and also their need for training are decided. Normally it takes minimum 3 years before an employee gets promoted.

Compensation:

The HR managers decide the salary range depending on the grade level of an employee. Besides, they need to consider the market also to determine it.

For Rupali Bank employees, it is decided by the Bangladesh Bank. It is decided by the grade level of an employee as well as their seniority. Besides there are different kinds of allowances for the employees which make the package worth, such as: lunch allowances, vacation allowances, transport allowances etc.

RESEARCH

Research Gap:

While conducting the research, the main problem encountered was not having proper HR practices in this bank. As there is no particular department in the branch, it was next to impossible to collect sufficient data for the analysis. This research was done on the employees' feedback of Rupali Bank Ltd. It was found that most of them were unaware about a lot of queries that were needed for the analysis. They were not familiar with the HR practices as they are used to do the general banking activities on a regular basis.. Another drawback was that very few studies were found on HR practices which were not enough for the analysis.

Research Objective:

The objectives of the research are given below.

- ❖ Determining the awareness of the activities of HR
- ❖ Whether the responsibilities were done effectively or not
- ❖ How much beneficial the employees were with the decisions of the management
- ❖ The satisfaction level of the employees
- ❖ Their feedback about the HR policies and activities

METHODOLOGY OF THE STUDY

SOURCES OF DATA

In order to make the report more organized, presentable, a meaningful one as well as meet the goal of this report different data and information is required. These necessary data and information were collected from various sources, such as, primary and secondary which is given below:

The “**Primary Sources**” for preparing this report are as follows:

- 1) Practical field work.
- 2) Face-to-face interaction with the respective officers and staffs of the branch.
- 3) Relevant file studies which were provided by the branch officers concerned.
- 4) Getting firsthand experience with some practical situations related with the day to day banking activities.

The “**Secondary Sources**” for this report are:

1. Files.
2. Various books, articles, etc.
3. A number of ‘Procedure Manual’.
4. Brochures
5. Newspaper article
6. Internet websites
7. Academic test-book.
8. Publications regarding banking functions and HR activities

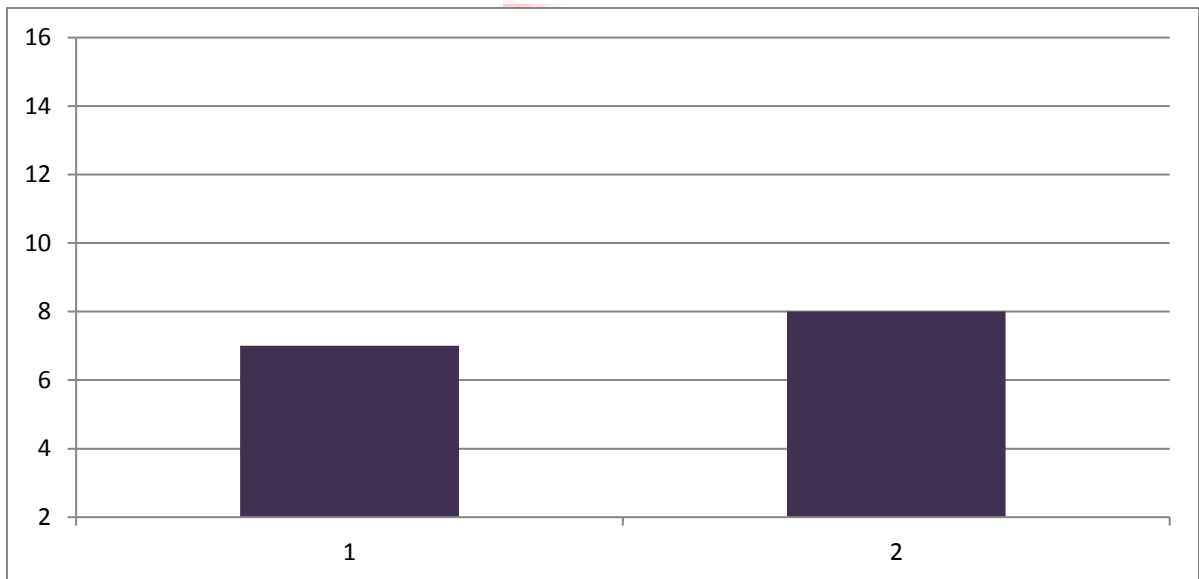
DATA ANALYSIS

The research questionnaire was prepared for the employees. So the number of participants is only 15. Here, the “X” axis represents the answer and the “Y” axis represents the number of employees stand for that answer. The data analysis acquired by the research questionnaire is given below:

A) Do you know the goal of Rupali Bank Ltd?

1) YES

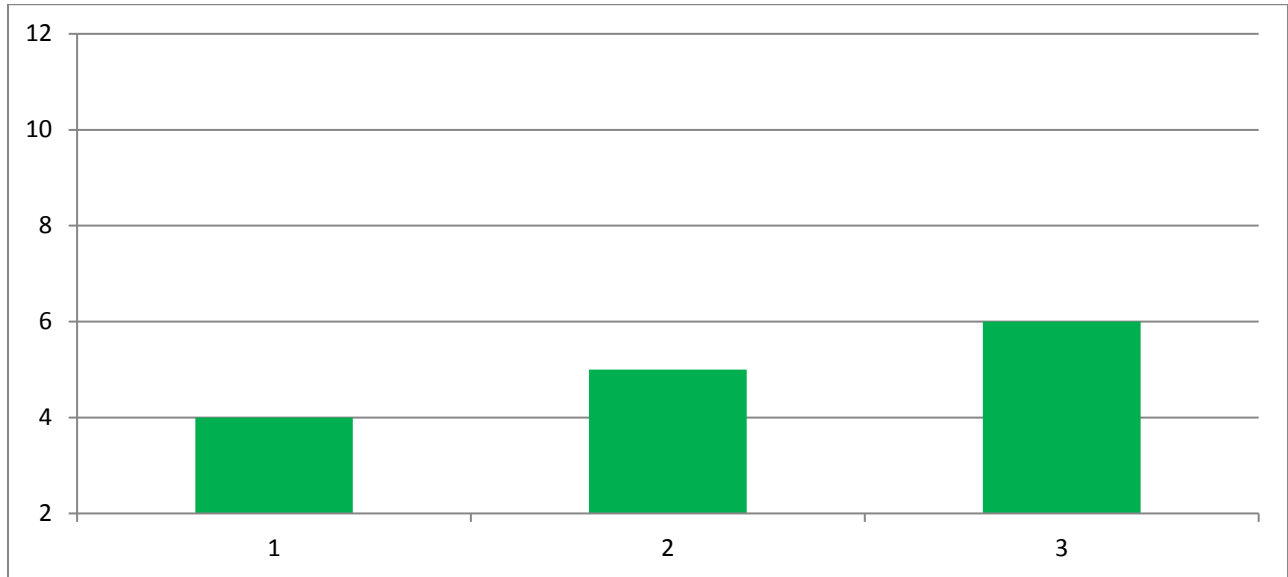
2) NO



Most of the employees do not know what the goal of the company is. The employees who were newly recruited were able to tell the goal.

B) Are you aware of HR activities that are conducted in Rupali Bank?

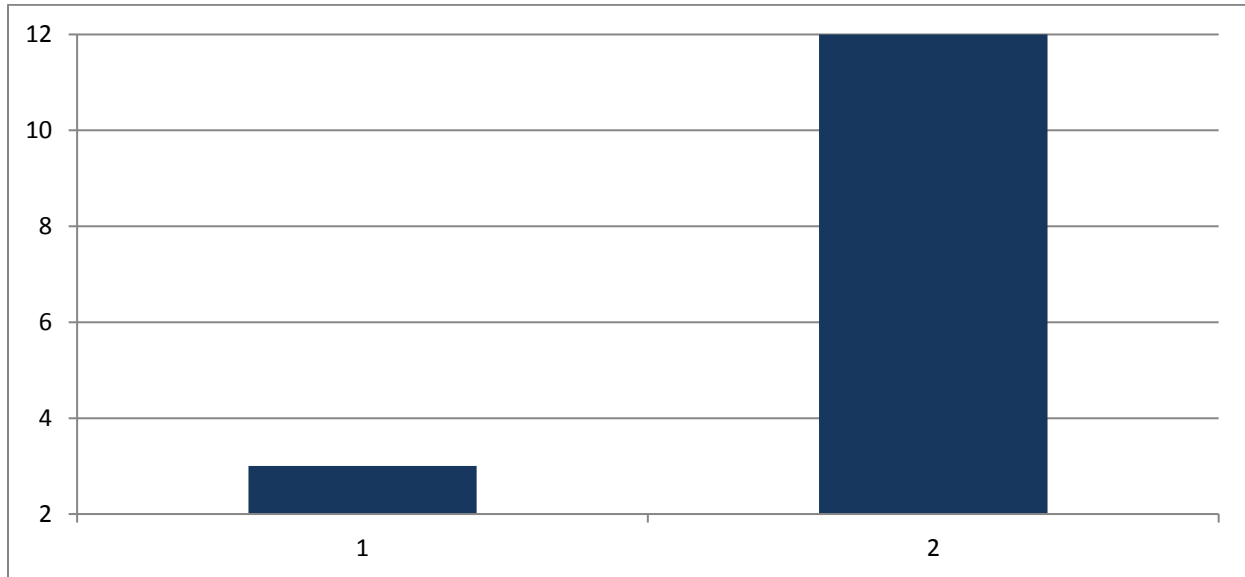
- 1. YES**
- 2. NO**
- 3. SOME OF THEM**



Here, employees are aware of the HR practices in most of the cases. Very few of them did not know about the terms. HR practices were not recognizable clearly as there was no interference of them unless there is a call for it.

C) Are you aware of the current HR policies?

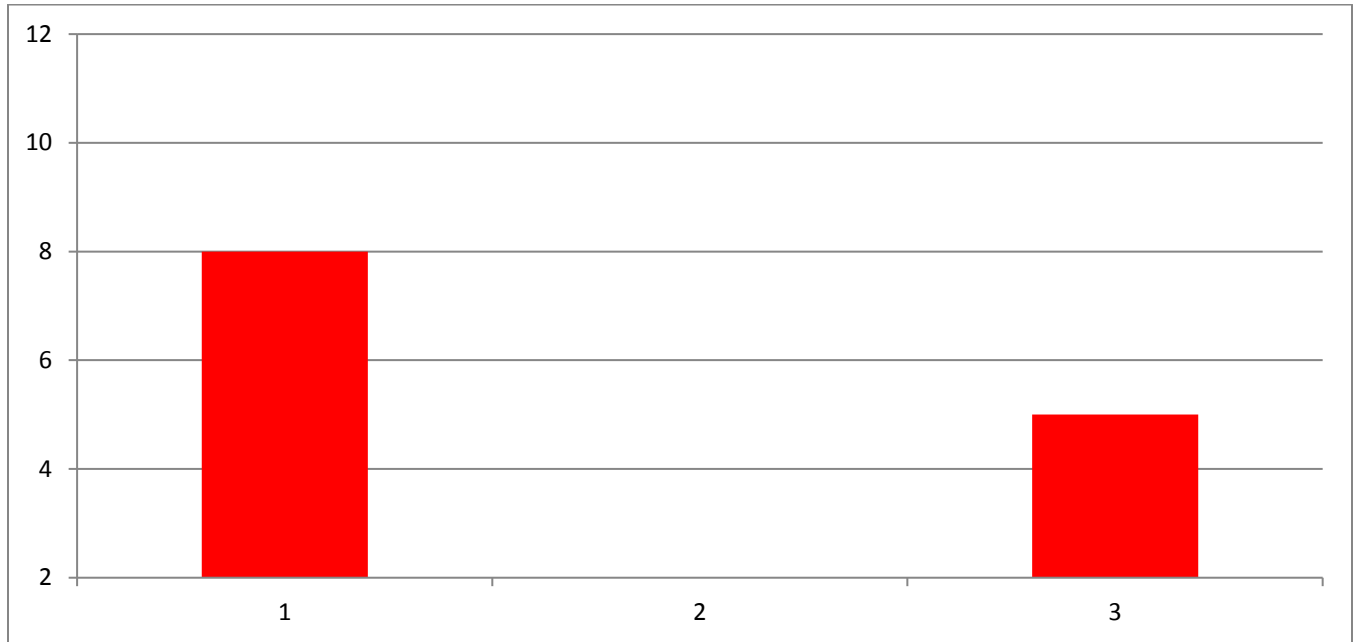
- 1. YES**
- 2. NO**



It was seen that almost 90% of the employees were not aware about the HR policies of the company. When asked the reason behind it, they said that it was because of the absenteeism of those practices.

D) Are you satisfied with the current incentives and benefits decided by the HRD?

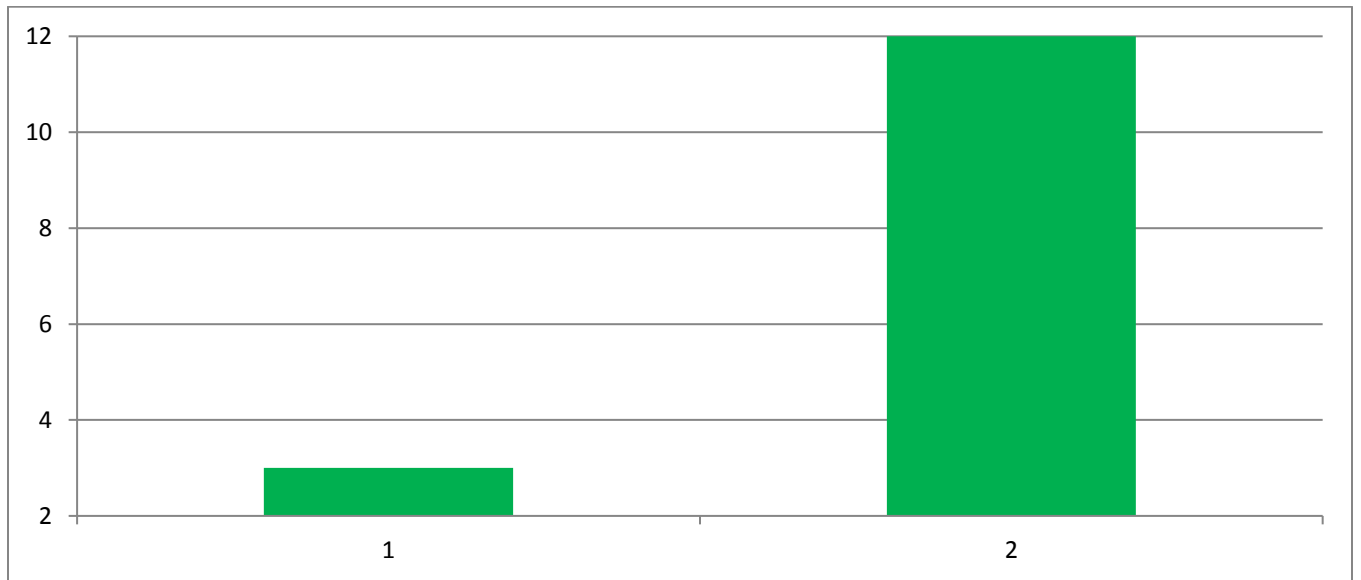
- 1. YES**
- 2. NO**
- 3. COULD BE BETTER**



They were satisfied with the incentives and the benefits that were provided by the bank. There were lunch allowance, vacation allowance, bonuses, incremental benefits, leave facilities etc. Some of them said that the leave benefits could be better if they were paid.

E) Do you think the HRD is solving all the problems effectively?

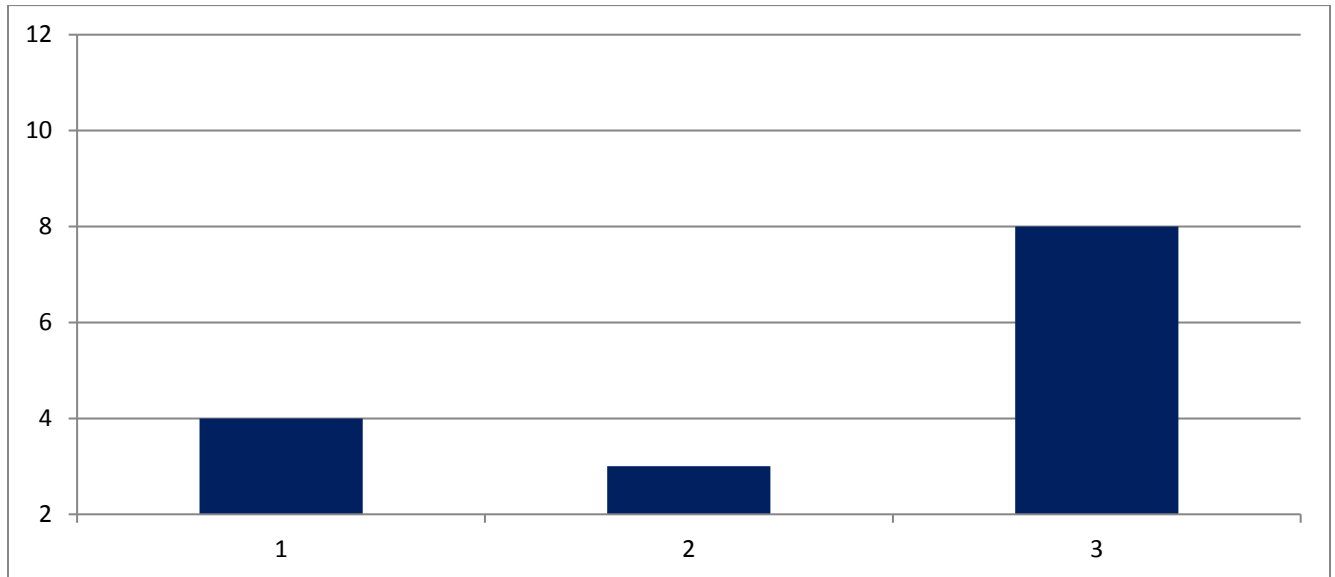
- 1. YES**
- 2. NO**



Most of the employees agreed to that the management does not solve problems effectively and it takes too much time for processing it. This leads to employee dissatisfaction to some extent.

F) Do you think the training programs are fully effective?

- 1. YES**
- 2. NO**
- 3. NOT ALWAYS**



Most of the participants think that the training sessions are not as effective and précised as they should be. As a result the employees face difficulties serving customers smoothly.

FINDINGS & RECOMMENDATIONS

After conducting the research and observing the activities, I have found some drawbacks and come up with some recommendations which might be useful. They are given below:

- The employees are less satisfied with the decisions taken by the top-level management. The Top management of Rupali Bank Limited should be more diligent to the employees than current situation. Because their decisions are related to the employees' work spirit as well as their benefits, problems, opportunities etc.
- There is lot of skilled employees. They either have a strong technical background or academicals. But sadly, they get no scope of expressing that. Their skills need to be harnessed and used for the growth of the organization.
- In a branch, there is no work distribution among the employees. They are confined in the day to day branch work and it goes on for a long time, no matter what their designation is. Because of this reason, even if they are capable of doing a lot of other activities, they circle around the same work over and over again. The higher management should utilize these employees at appropriate way to maximize the bank's output
- In the training institute, there should be used latest technology, both hardware and software, to provide to better training and get them acknowledged about those. The bank should give proper training about the office package, basic idea on computer and internet.

- While doing primary research, I have found out that employees get to learn a lot of things which are not related to their practical works. So, in the training session, it needs to be checked if it is actually effective in practical field or not because sometimes employees end up having training about something they never got the chance to use.
- Employees do not always respond positively to each and every decision that has been made by the higher management. As a result, they lower down their working spirit which causes problem by creating ripple effect in the whole organization. The higher management should be more cautious about taking the right strategy in the right time and also about transferring them into branches and also about their deputation.
- As Recruitment and Selection process is centrally controlled, it should be monitored that whether this process is done fairly or not.
- I have seen that almost all the employees give extra time to their work. They never leave in the branch level, employees generally give extra time but that is not noticed by the management. It leads to dissatisfaction. So the management should provide some extra incentives to motivate these employees.
- It has been a while since On-line banking started its journey but workers are still not completely acquainted with this system. So they should be trained on it.
- The training evaluation process and forms need to be more modernized because they do not completely serve the purpose of having the evaluation. So, that leaves no place for improving further training sessions.

- I have identified that the Mohammadpur branch was first located in a place which was not as good as the recent one. This location transfer acted out positively for the employees as they have higher working spirit. As infrastructure has effects on an employee's working spirit. It should be modernized.



CONCLUSION

“I am convinced that nothing we do is more important than hiring and developing people. At the end of the day you bet on people, not on strategies.”

– Lawrence Bossidy, GE

As a bank, Rupali Bank Ltd needs to do lots of things for the betterment of the country and society. It cannot always think about profit making and it never has. The Bank is powerfully positioned within the market with its core strengths and everyday it will be trying to match its shareholders' expectations and therefore raise their wealth in future through moral banking and best valuation. Thus, it requires proper initiatives so that it can fulfill the needs of the government. Furthermore, as folks, it'll enhance a lot of public services and build up operating groups to produce the simplest services to its valuable customers. The people works here, are equally involved with all these steps, initiatives and hard works. They should be controlled in organized manner and discipline should be ensured altogether sphere of their performances. They need to be motivated because no matter how good a strategy is, it will not work until the people are devoted towards its success. Though it's a theoretical suggestion, it's not worthless. It has its impact on the banking business and alternative sectors of the economy. For this, govt. assistance is essential and it is expected that govt. will broaden his hand for implementing the recommendations for the welfare of the people of Bangladesh.

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- Md. Rasheedul Hossain, Manager
- Lata Aich, Principle Officer

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