



**Internship Report on**  
**‘Service Quality’ and**  
**‘General Banking activities’**  
**of Rupali Bank Limited**

**A Report on Service Quality and General Banking activities of  
Rupali Bank Limited.**



**Prepared For:**

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Date of Submission: December 7<sup>th</sup>, 2017

## Letter of Transmittal

December 7th, 2017

Md. Mamoon Al Bashir

Senior Lecturer, BRAC Business School

BRAC University

**Subject: Submission of internship report.**

Dear Sir,

With due respect I would like to submit my internship report on “Service Quality and General Banking activities of Rupali Bank Limited” as a requirement to complete my Bachelor of Business Administration (B.B.A) program. I have learned a lot throughout my entire internship period which I have tried to highlight by writing this report. I tried my best to include all relevant information about general banking activities that I have got the chance to collect. Moreover, I go through with problems on service quality. Though it was a challenging, I really enjoyed my internship period because of the friendly environment of Rupali Bank Limited.

So, considering the limited period of time if you allow me to submit my internship report then it would be your greatness. In addition, I would also like to give my thanks for your support, suggestion and guidance. You spent your valuable time and it was a blessing for me that I got one of my favorite faculties as my supervisor.

Your sincerely,

---

Hamid Rahman Sammya

ID: 13104131

BRAC Business School,

BRAC University

## **Student's Declaration**

My name is Hamid Rahman Sammya, bearing ID of 13104131, student of the BRAC Business School of BRAC University Bangladesh. I do hereby declare that the internship report entitles “Service Quality and General Banking Activities of Rupali Bank Ltd.” The assigned work is done by me for partial fulfillment of my BBA degree and as a part of the academic curriculum. The report is used only for academic purpose.

.....

Hamid Rahman Sammya

ID: 13104131;

BRAC Business School

## Certificate of Supervisor

This is to certify that **Hamid Rahman Sammy** student of BRAC University, ID No: **13104131** under faculty of Business Administration have done an internship report titled “**Service Quality and General Banking activities of Rupali Bank Limited**” at Johnson Road Corporate Branch, Dhaka, under my supervision.

The student is found to be sincere, intelligent and hardworking. The student has put in a lot of work and has also brought forth his views and ideas which are being studied for implementation at appropriate time.

I wish him every success in his future endeavor.

.....

Md. Mamoon Al Bashir

Ph.D. (Candidate, UK), M.Sc. (UK), AFHEA (UK), PGCTHE (UK)

Senior Lecturer, BRAC Business School

BRAC University

## **Acknowledgement**

At the very outset of my report I would like to give my cordial thanks to the almighty Allah who helps me in every stage of my entire life and especially to my faculties of BRAC Business School who make me capable to apply for an internship. This is also high time for me to convey my deepest gratitude and sincere submission to Allah for giving me the strength and brave for the accomplishment of preparing the internship report.

Secondly, I feel honor to lay my sincerest gratitude to my honorable supervisor, Md. Mamoon Al Bashir, Senior Lecturer, BRAC Business School, who actually helped me and encouraged me by giving valuable suggestions and guideline throughout the period of my internship. His constant supervision helped me to sort out all the problems that I have faced in preparing the internship report. I am very thankful for his expert supervision, constant guidance and inspiration during the preparation of the internship report.

Finally, I would like to thank my onsite supervisor Mr. Sagir Ahmed Munshi, senior principle office of Rupali Bank Limited for providing me with the information and guidance on the topic of my report which has helped me greatly in the completion of the internship report. Moreover, I am also very grateful to my branch manager, operating manager and other officers for their great support.

## **Executive Summary**

Banks are the most important financial sector as they play a very crucial role for the economy. However, the efficiency and success of a bank depends entirely upon the satisfaction of their clients. This report is mainly prepared based on two major themes. ‘Service quality’ and ‘General banking activities’. I have done a survey to get the data as well as information. When customers come to my branch for deposit or withdraw their money that time I tried to asked them questions. This survey result helped me to analysis the service quality of RBL. Moreover, some questionnaires were asked to the officers. I have collected some primary and secondary data based on their answers. I go through the annual reports. Rupali Bank Limited’s official website helped me to get information about general banking activities. Moreover, the officers and their management team provided me the latest percentage of different skims rates and others. I also found that banking business mainly maintains flow of funds from depositors to investors. In doing so, banks need to collect deposit from the depositors and then distribute those as loan to the investors. Besides, banks provide assistance in international trade, money transfer, collection and payment of utility and other bills, etc. All of which are fully customer oriented. Therefore, banks are treated as service organizations and their business is largely dependent on the quality of services they provide. I have tried to highlight the above issues throughout this report. In my internship period, I felt some limitations in Rupali Bank Limited that I have covered in this report by adding findings and recommendations.

## Table of Contents

Serial Number	Topic Name	Page Number
	Title Fly	i
	Letter of Transmittal	ii
	Student's Declaration	iii
	Certificate of Supervisor	iv
	Acknowledgement	v
	Executive Summary	v i
<b>Chapter One: Introduction</b>		<b>1-5</b>
1.1	Introduction of the Report	2
1.2	Background of the Study	3
1.3	Objectives of the Report	3
1.4	Methodology of the Study	4
1.5	Limitations of the Report	5
<b>Chapter Two: Overview of Rupali Bank</b>		<b>6-20</b>
2.1	Historical Background of Rupali Bank Limited	7
2.2	Corporate Vision	7
2.3	Corporate Mission	7
2.4	Core Values	8
2.5	Organizational structure	8
2.6	Corporate Profile	9
2.7	General Banking Activities	11
2.8	Types of Accounts & deposit products	11
2.9	Account Opening & Closing Section	14



2.10	RBL SureCash	16
2.11	Utility services	16
2.12	Cash Section	17
2.13	Loan Department	17
2.14	Foreign Exchange	18
2.15	Remittance	19
<b>Chapter Three: My working areas</b>		<b>21-24</b>
3.1	Deposit scrolling	22
3.2	Token Register	22
3.3	Account Opening Section	22
3.4	Identifying perception and expectation about the service quality	24
<b>Chapter Four: Consumers Perception &amp; Expectation about the Service Quality of RBL</b>		<b>25-42</b>
4.1	Graphically presentation of Survey Report	26
4.2	Analysis of Survey Result	40
4.3	Findings & discussion	42
<b>Chapter Five: Recommendations &amp; Conclusion</b>		<b>43-45</b>
5.1	Recommendations	44
5.2	Conclusion	45
<b>Chapter Six: Appendix &amp; Reference</b>		<b>46-49</b>
6.1	Reference	47
6.2	Appendix	49

## CHAPTER – ONE

# INTRODUCTION

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## 1.1 Introduction of the Report

The word “Bank” represents a financial institution which deals with money. Banking has a very long and rich history. It started as a result of people’s need and it has been playing an important role in fulfilling the dire needs of all sorts of people. This banking activity is regulated by law. The money that receives as safekeeping bank may give loans to customers for a legal understanding with interest. The bank offers so many diverse alternatives to their customers so that the customer gets interested to having an account with a certain bank. Mainly we have seen some different types of banks like; Central Banks, Commercial Banks, Investment Banks, Industrial Banks, Co-operative Banks etc. But when we use the term “Bank” without any prefix, or qualification, it refers to the ‘Commercial banks’. Commercial banks are the primary contributors to the economy of a country. So we can say Commercial bank is a profit-making institution that holds the deposits of individuals & business in checking & savings accounts and then uses these funds to make loans. For these people and the government is very much dependent on these banks as the financial intermediary.

Modern Banking sector is expanding day by day. At the same time the banking process is becoming faster, easier and the range of banking area is becoming wider. As the demand for better service increases day by day, they are coming with different innovative ideas & products. In order to survive in the competitive field of the banking sector, all banking organizations are looking for better service opportunities to provide their fellow clients. As a result, it has become essential for every person to have some idea on the bank and banking procedure. However, entering in to a new millennium, banking needs have become more diverse and exotic than ever before.

## 1.2 Background of the Study

As a student of bachelor of business administration everyone has to conduct a practical orientation in any organization. After completing my 126 credits from BRAC Business School I have got the chance for a 90 days internship program which fulfilling the requirements and actually helped me to gathering practical knowledge. The main purpose of the program is to expose the students to the real world situation. This report is prepared for the internship program consisting of a major in depth study of the total banking business of Rupali Bank Ltd. Practical knowledge is fundamental for the application of theoretical intelligence. Bearing this in mind the internship program was being included in the BBA curriculum.

## 1.3 Objectives of the Report

### ➤ Primary Objective:

The main objective of the study is to analyze the Service Quality of Rupali Bank Limited, Johnson Road Branch, Dhaka.

### ➤ Secondary Objectives:

- Give an overview of Rupali Bank;
- To explore the General Banking activities of Rupali Bank Ltd;
- To identify the existing corporate & management problems;
- Give suggestions for the betterment.

## 1.4 Methodology of the Study

Methodology is the way to systematically solve the research problem. Before starting my report I studied various e-books & articles regarding the topic. However, mainly this report is written on the basis of experience gathered during the period of Internship from Rupali Bank Limited, Johnson road corporate branch.

In order to make the report more meaningful and presentable, two sources of data and information have been used widely. Both primary and secondary data have been used to prepare the report.

### **Primary Data sources:**

- Practical banking work;
- Personal discussion with the officers of Rupali Bank Limited;
- Personal interview with the customers. It was much helpful especially during the survey.

### **Secondary Data sources:**

- Daily diary;
- Website of Rupali Bank Limited;
- Website of Bangladesh Bank;
- Annual Report of the Rupali Bank Ltd;
- Different circulars issued by the head office.

### **Data Processing & Analysis:**

Collected information have been processed and compiled through MS Word, Excel & other related computer software. However, to show the service quality more easily I have used different graph like pie or bar diagram so that the result will easily understandable at a glance.

## 1.5 Limitations of the Report

This report is conducted with an objective of ‘service quality oh RBL’ that have been faced some obstacles during my study.

These obstacles may be termed as limitations. They are follows in below:

- During the internship period there was a limitation of time.
- The sample size was short considering the size of the population.
- The survey result might not reflect the accurate fact because the respondents might not freely filled up the questionnaires.
- Since it's a public bank most of the information about the bank and its products are not clearly mentioned in its websites and the website is not always up to dated.
- Financial data were also difficult to collect other than annual report. There was obstacle to find financial data.
- As the internship is the first practical experience, it is not possible to know everything about the bank.

## CHAPTER – TWO

# **OVERVIEW OF RUPALI BANK**

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## 2.1 Historical Background of Rupali Bank Limited

Rupali Bank Ltd. (RBL) was constituted with the merger of 3 (three) 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 (Rupali Bank Limited, 2013)

## 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

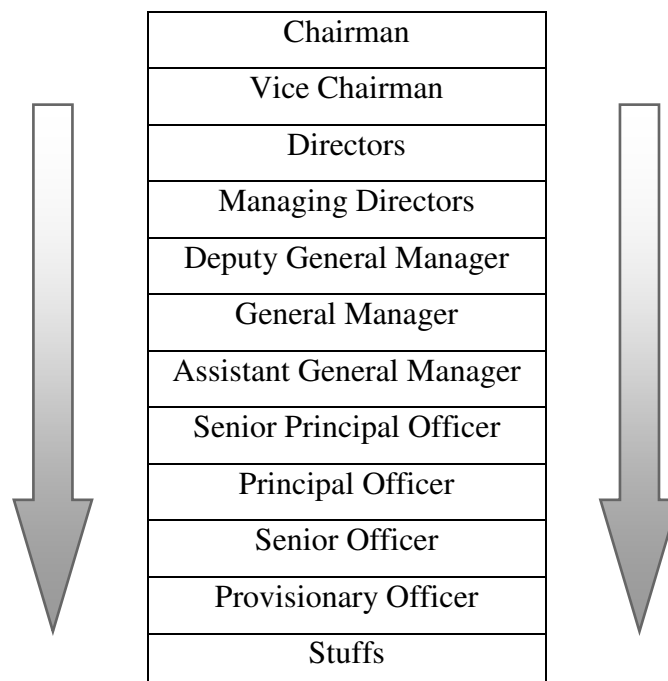
A smart value followed by Rupali Bank Limited.

- 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.



## 2.6 Corporate Profile

Name of the company : Rupali Bank Limited

Chairman : Mr. Monzur Hossain

Managing Director : Mr. Md. Ataur Rahman Prodhan

Company Secretary : Mr. Mohammad Ali

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. 7000 million (US\$ 88.66 million)

Paid-up Capital : Tk. 2760.39 million (US\$ 35.39 million)

Reserves & Retained: Tk. 1030.61 Crore

Earnings

Credit Rating by: Long Term - A3

CRAB(2009) Short Term-ST3

National Support- AAA

Listing with DSE : 19-08-1987

Listing with CSE : 10-10-1995

Commencement of: 23-12-1986

Trading

with DSE & CSE

VAT Registration : 9011039307

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

E-TIN Certificate : 637043541293

Auditors : Mahfel Huq & Co., Chartered Accountants, BGIC Tower (4th 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 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 : 5490

Number of Branches : 563

Number of Subsidiary: 02 (Rupali Investment Limited and Rupali Bank Securities Ltd.)  
Companies

## 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 Accounts & deposit products

Generally, there are four major types of accounts in Rupali Bank Limited.

1. Current account (CD Account)
2. Savings Deposit (SB Account)
3. Fixed or Time Deposit (FDR)
4. Other Types of Deposit or Skims

### ➤ **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.

**Some Important Points are as follows-**

- Minimum opening deposit of TK.5000/- is required, but under special circumstances it may be opened with tk.1000.
- There is no withdrawal limit.
- No Interest more or less is given upon the deposited money;
- Profit rate is 0.00%.

**➤ 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.

**Some Important Points are as follows-**

- Minimum opening deposit of Tk.1000/= is required;
- Withdrawal amount should not be more than 1/4th of the total balance at a time and limit twice in a month.
- If withdrawal amount exceed 1/4th of the total balance at a time no Profit more or less is given upon the deposited money for that month.

**➤ 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.

**Opening of fixed Deposit Account:**

The depositor has to fill an account form where in the mentions the amount of deposit, the period for which deposit is to be made and name/names is which the fixed deposit receipt is to be

issued. In case of a Joint name Rupali Bank Ltd also takes the instructions regarding payment of money on maturity of the deposit. The banker also takes specimen signatures of the depositors. A fixed deposit account is then issued to the depositor acknowledging receipt of the sum of money mentioned there. It also contains the rate of Profit more or less and the date on which the deposit will fall due for payment.

### ➤ Other Types of Deposits:

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/- and no service charge. It 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 and 5 years. It also gives the highest interest rate of the saving respectfully.



## 2.9 Account Opening & closing Section

The relationship between the banker and the customer begins with the opening of an account by the customer. Initially all the accounts are opened with a deposit money by the customer and hence these accounts are called deposit account. Usually a person needs to open an account to take services from it. Without opening an account, one can get only a few services from the bank. So the banking begins actually by the opening of an account with a bank.

### ➤ Formalities for opening an account:

#### Step 1

The person willing to open an account with the bank has to make application in the prescribed form. This form must be properly filled up and signed by the applicants.

#### Step 2

The applicant also required to furnish in the application form the names of the reference that is called 'introducer information' from whom the banker may make inquiries regarding the character, integrity and respectability of the applicants.

#### Step 3

Every customer is required to supply to his banker with one or more specimens of his/ her signature. These signatures are taken on cards, which are preserved by the banker, and his signature of the account holder on the cheques is compared with the Specimen signatures.

#### Step 4

After the above formalities are over, the banker opens an account in the name of applicant. Generally the minimum amount to be deposited initially is tk 100 though it varies from bank to bank.

**Step 5**

With a view of facilitate the receipt of credit items paid in by a customer, the bank will provide him/ her pay in slip either loose or in a book forms. The customer has to fill up the pay in slip at the time of depositing the money with the bank. The cashier with his/ her initial and stamps will return the counter foil to the customer on the receipt of the money.

**Step 6**

To facilitate withdrawals and payments to their parties by the customer, the bank will also provide a cheque book to the customer. But it is noted that to get a cheque book, the customer has to dully fill up the cheque requisition slip to the banker.

**➤ Formalities for closing an account****Step 1**

The customer may inform the bank in writing of his/ her intension to close the account.

**Step 2**

The customer has to apply to the branch in charge for closing the account. Then the in charge will remark on the account closing application for closing the account.

**Step 3**

Customer needs to draw a cheque of the whole amount and a nil balance confirmation to be taken from the account holder.

**Step 4**

Recover the unused cheque leaves and enter into the “Broken cheque book register”

**Step 5**



The banker may itself ask the customer to close the account when the banker finds that the account is not been operated for a long time.

## **2.10 RBL 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.

## **2.11 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.

## 2.12 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.

## 2.13 Loan Department

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

➤ **Mainly two types of Loans Rupali Bank are providing.**

- Funded (Demand or consumer loan)
- Non funded (L/C, Bank Guarantee, Tender etc.)

A lot of types of Funded Loans and Advances are available in The Branch of the Rupali Bank.

➤ **List of documents needed to apply for a loan:**

- Bank Guarantee
- Floor loan
- PC (Packing Credit)
- Export development fund (EDF)
- Letter of Credit
- Payment against documents (Import & Export)
- LATR (loan against trust received)

## 2.14 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.

### ➤ Main task of this department-

- Import Business
- Export Business
- Foreign Correspondents

### ➤ 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.

## 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.

### ➤ Documents required for opening L/C:

If any importer want to import something which are legal, and he has all importer documents (IRN, TIN, VAT and CURREN A/C), then he go to the bank to open L/C to import, if Bank want to open L/C, then the importer must follow the conditions:

- Request letter to open L/C
- Proforma invoice or indent (accepted by the importer)
- LCAF (letter of credit authorization form)
- IMP (import) form
- Insurance cover note.

## 2.15 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)

The pay order is used for making a remittance to the local creditor. Pay Order gives the payee the right to claim payment from the issuing bank. It can be en-cashed from issuing bank only. Pay Order cannot be endorsed or crossed and so it is not negotiable instrument.

➤ **Demand Draft (DD)**

Demand Draft is an order of issuing bank on another branch of the same bank to pay specified sum of money to the payee on demand that is the named person or order of the demand. It is generally issued when customer wants to remit money in any place, which is outside of the clearing-house area of issuing branch.

➤ **Telegraphic or Telephonic Transfer (TT)**

This method transfers money to one place to another place by telegraphic message. The sender branch will request another branch to pay required money to the required payee on demand. Generally for such kind of transfer payee should have account with the paying bank.

## CHAPTER – THREE

### **MY WORK AREAS**

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## **My working areas in RBL**

I have been seated in the General Banking department in my internship period. It is one of the most important departments because it performs the majority functions of a bank. In fact, any working of banks starts with general banking activity department.

### **3.1 Deposit scrolling**

I have worked in several sides during my 3 months internship program. Still now Rupali bank Johnson road branch does not provided one stop service. So customers need to go through multiple steps when they deposit money or submit his/her check to withdraw money.

At primary stage my duty was to record the transactions in manual book when a customer comes for deposit. I entry the post and give a scroll number in the deposit slip. Then the customer goes inside the cash to deposit it.

### **3.2 Token Register**

Another duty of my initial stage was issuing cheque. When a customer comes to the branch they have to submit the check to me. Then I posted it in token register book and give the withdrawer a metal token. Within that I have to verify it and check (especially date, amount and signature) all are ok or not. If all are ok then I give sign & seal and pass the cheque to my senior officer. He verifies the check in online and if it's accurate he advised the cashier to past and give the amount to the withdrawer.

### **3.3 Account Opening Section**

Account opening is the first step to establish a Bank and customer relationship. By opening an account the bank and consumers binds into a contractual relationship.

When a customer comes to me that moment I follow some procedure to open an Account.

The procedure is-

- Fill up the opening form properly and correctly.

- Voter ID card number and photocopy.
- Voter or national ID card of nominee.
- One copy photocopy of nominee attested by account holders.
- Attached two copies of passport size photographs.
- Introduce by an existing account holder (Must).
- Giving three signatures to the signature card.
- Trade license photocopy, number (in case of business account).
- Income tax photocopy and number (if applicable).

I have noticed that the customer goes to proper direction or not. After fill up the form & submitting above documents I will check and pass the papers to my senior officer.

### ➤ **Papers required for opening an Account:**

Different documents needs for opening different type of account. I have checked that the customer brings the entire above document or not. If yes, I will go for further steps. The types are given below.

### ➤ **Joint Account**

If a consumer wants to open joint account, then the joint account holder should submit a declaration and operational instructions of the account along with their signature. The declaration is “Any balance to the credit of the account is and shall be owned by us as joint depositors. Any liability whatsoever incurred in respect of this account shall be joint and several.”

### ➤ **Partnership firm**

The following documents have to be submitted for opening an account for a partnership firm:

- If the partnership firm is a registered one, then one copy of registration forms.
- If not, then a copy of certificate from the notary public.
- Partnership deed.



### ➤ **Limited Company**

Following documents have to be submitted for the opening of an account of a limited company-

- List of Directors with address
- Certified true copy of the Memorandum & Articles of Association of the Company.
- A copy of resolution of the company that the company decided to open an account in the Rupali Bank.
- Latest copy of balance sheet.
- Certificate of Incorporation of the company for inspection and return along with a duly certified Photocopy for Bank's records.
- Certificate from the Registrar of Joint Stock Companies that the company is entitled to commence business (in case of Public Ltd. Co. For inspection and return) along with a duly certified Photocopy for Bank's records.
- Extract of Resolution of the Board/General Meeting of the company for opening the account and authorization for its operation duly certified by the Chairman/Managing Director of the company.

Besides account opening activities I have noticed some personal observations throughout my intern period during the days of working in RBL Johnson road corporate branch. I have applied that knowledge here and tried my best to show it in this report. For that part I tried to collect data/information from some sources like direct observations, face to face conversation with the clients and face to face conversation with the officers.

### **3.4 Identifying perception and expectation about the service quality:**

During my report I also include a study about customer's perception and expectation about the service quality of Rupali bank limited. By doing a server I tried to identify the satisfaction level of the users and account holders of Rupali bank. The results focus the satisfaction or not or how much satisfies the clients are by using the service of the bank. I enclose details analysis are shown it in the further chapter.

## CHAPTER – FOUR

# **CONSUMERS PERCEPTION & EXPECTATION ABOUT THE SERVICE QUALITY OF RBL**

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## 4.1 Graphically presentation of Survey Report

One of my objectives of my report was to identify consumer perception and satisfaction about product & service quality of Rupali Bank Limited. The report was made by perceptual mapping through Google doc form. At the same time I also took manually survey by pen & paper through direct face to face conversation to make the report more reliable. The number of total respondents is 64 for this project. Most of my respondents were regular customers who are doing frequent banking with Rupali bank limited. When they came for depositing or withdrawing money that time I actually found the opportunity to do so.

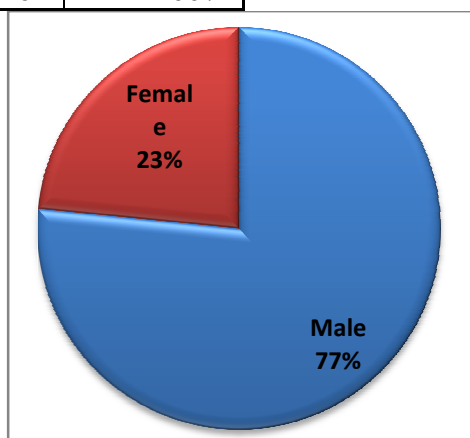
➤ **Total target population: 64 people**

Here, at first I was asked some demographic questions so that I can measure and categorize about the type of respondents. Then I go for questions about consumer perception and satisfaction which can actually measure the service quality.

I have presented the graph with different diagram & shapes (which suits more) with table along with percentage. I hope that can represent the result at a glance.

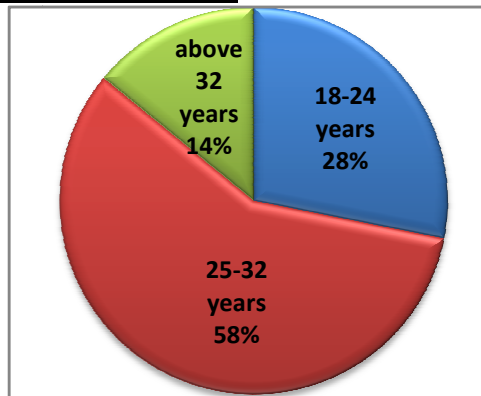
1. Please specify your Gender:

Group	Person	Percentage
Male	49	76%
Female	15	23%
Total	64	100%



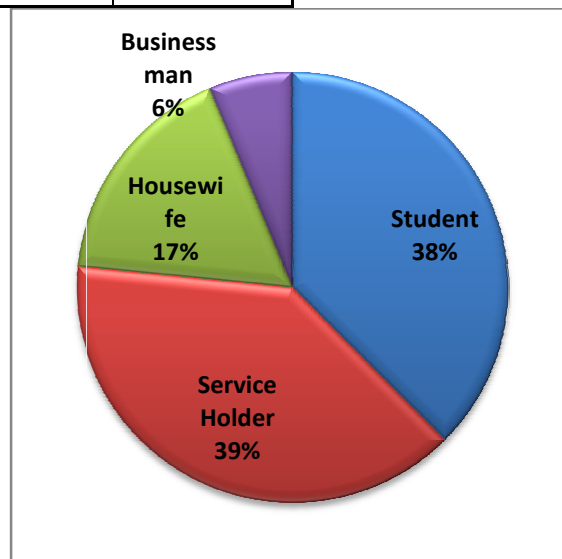
## 2. Mention your Age group

Group	Person	Percentage
18-24 years	18	28.10%
25-32 years	37	57.80%
above 32 years	9	14.10%
Total	64	100%



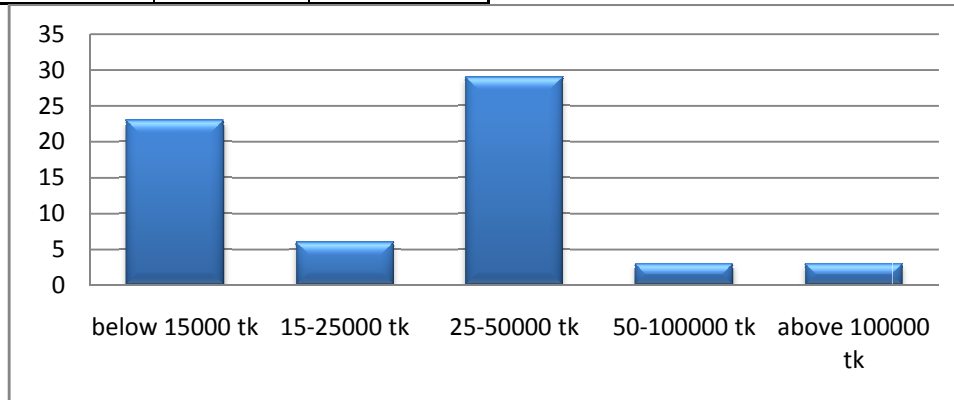
## 3. What is your occupation?

Group	Person	Percentage
Student	24	37.50%
Service Holder	25	39.10%
Housewife	11	17.20%
Businessman	4	6.3%
Total	64	100%



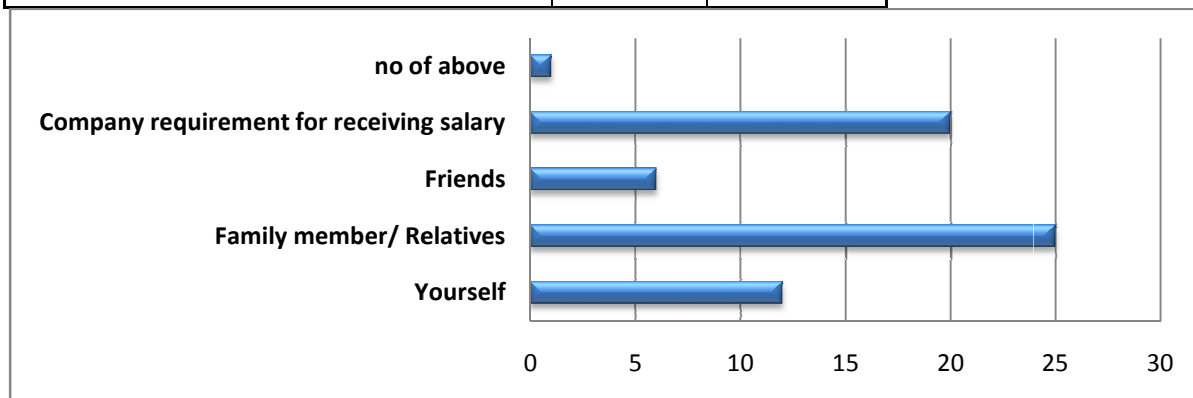
#### 4. Please state your income level (monthly)

Group	Person	Percentage
below 15000 tk	23	35.90%
15-25000 tk	6	9.40%
25-50000 tk	29	45.30%
50-100000 tk	3	4.70%
above 100000 tk	3	4.70%
Total	64	100%



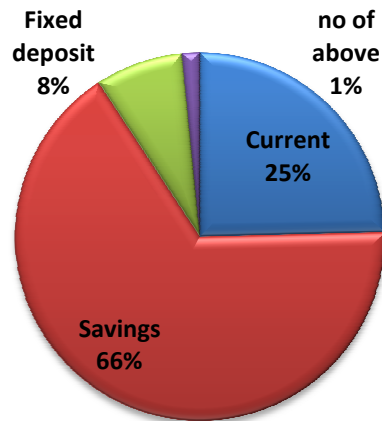
#### 5. Who influenced you to choose or banking with Rupali bank limited?

Group	Person	Percentage
Yourself	12	18.80%
Family member/ Relatives	25	39.10%
Friends	6	9.40%
Company requirement for receiving salary	20	31.30%
no of above	1	1.60%
Total	64	100%



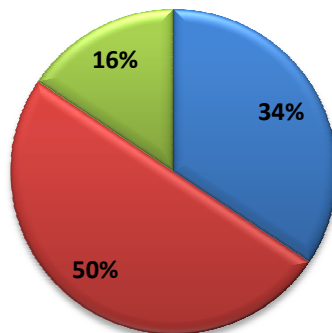
## 6. What types of account you are using?

Group	Person	Percentage
Current	16	25.00%
Savings	43	67.20%
Fixed deposit	5	7.80%
no of above	1	1.60%
Total	64	100%



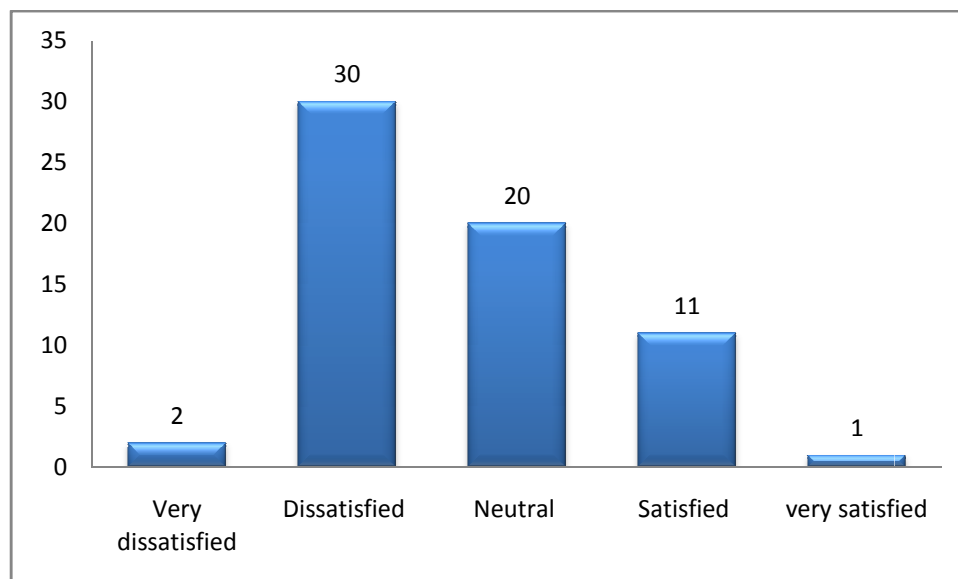
## 7. Duration of your account in Rupali bank limited?

Group	Person	Percentage
Below 2 years	22	35%
2 to 5 years	32	50%
5 to 10 years	10	15%
Total	64	100%



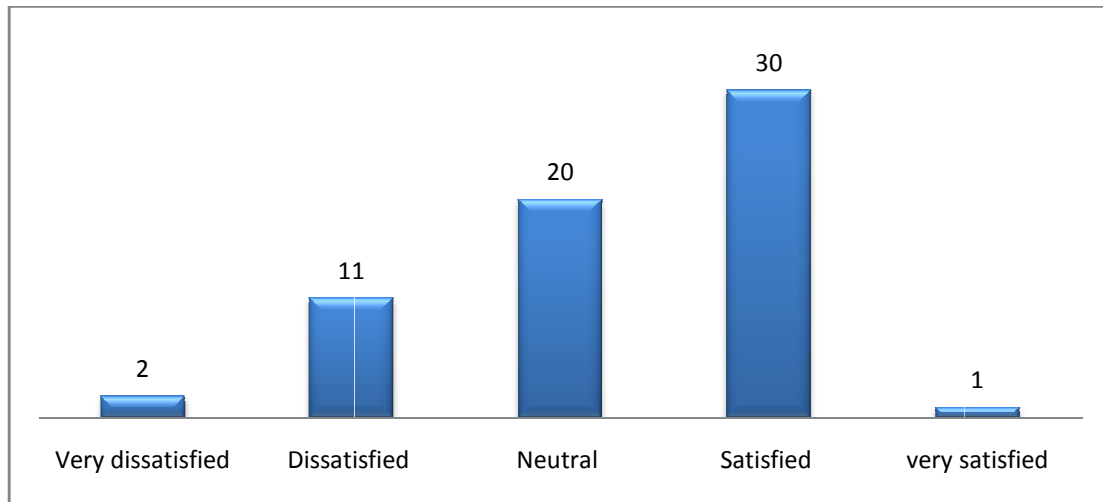
8. What is your opinion about account opening procedure of Rupali Bank Limited?

Group	Person	Percentage
Very dissatisfied	2	3.10%
Dissatisfied	30	46.90%
Neutral	20	31.30%
Satisfied	11	17.20%
very satisfied	1	1.60%
Total	64	100%



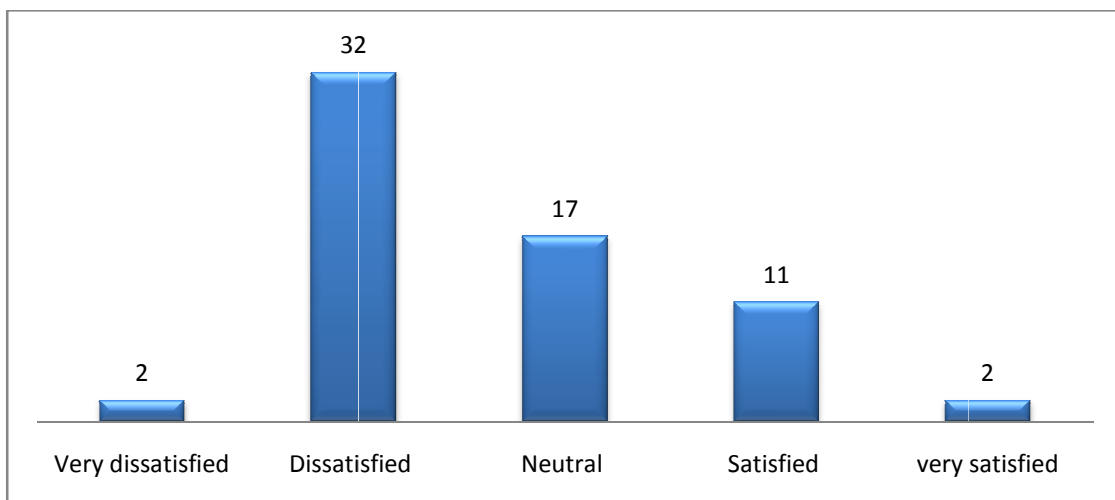
9. What is your opinion about deposit service of Rupali Bank Limited?

Group	Person	Percentage
Very dissatisfied	2	3.10%
Dissatisfied	11	17.20%
Neutral	20	31.30%
Satisfied	30	46.90%
very satisfied	1	1.60%
Total	64	100%



10. What is your opinion about issuing or withdrawing check book service of Rupali Bank Limited?

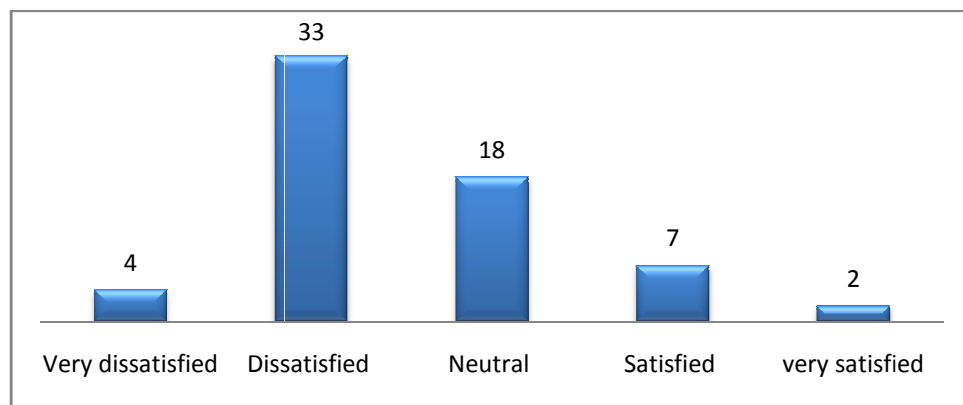
Group	Person	Percentage
Very dissatisfied	2	3%
Dissatisfied	32	50%
Neutral	17	27%
Satisfied	11	17.20%
very satisfied	2	3%
Total	64	100%





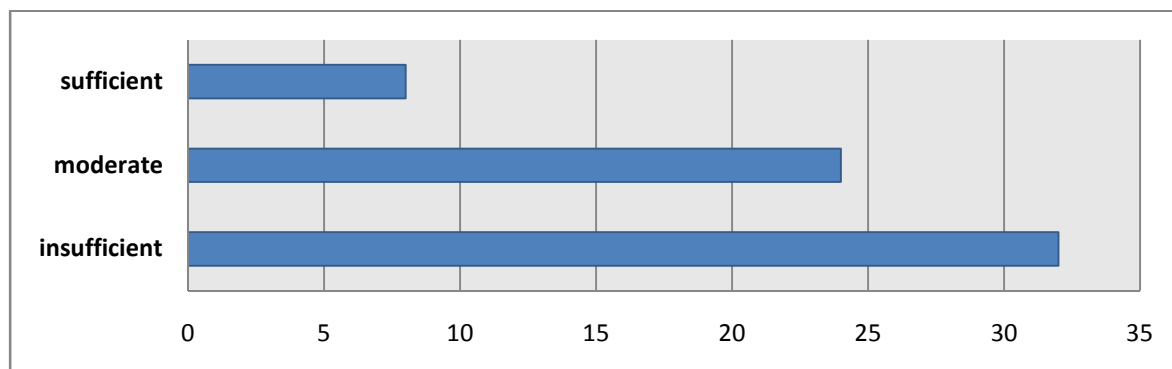
### 11. What is your opinion about loan sector service of Rupali Bank Limited?

Group	Person	Percentage
Very dissatisfied	4	6%
Dissatisfied	33	52%
Neutral	18	28%
Satisfied	7	11%
very satisfied	2	3%
Total	64	100%



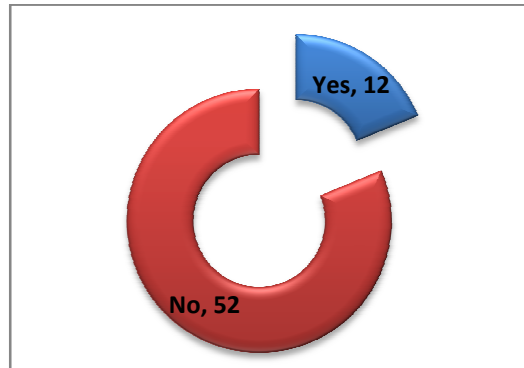
### 12. How do you feel about the security service of Rupali Bank Limited?

Group	Person	Percentage
insufficient	32	50%
moderate	24	38%
sufficient	8	12%
Total	64	100%



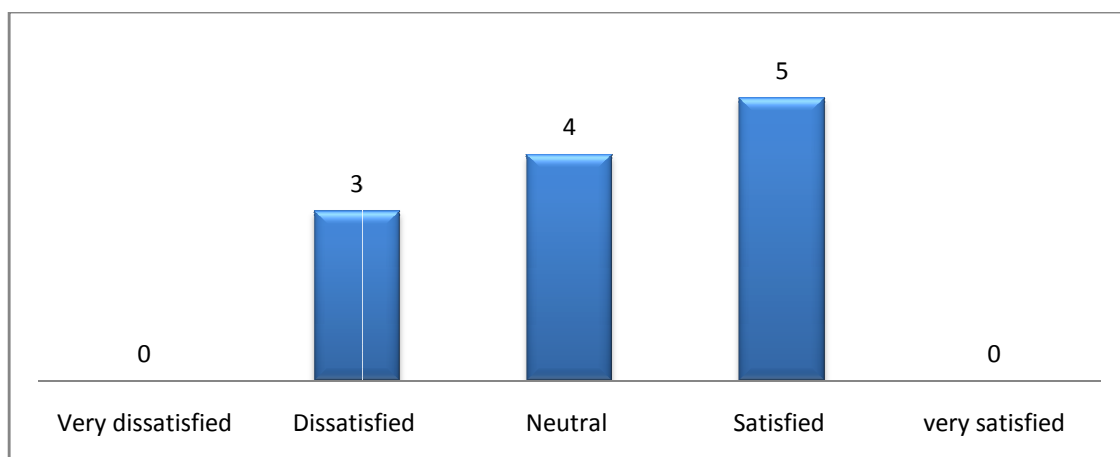
## 13. Are you using Rupali Bank Limited ATM cards?

Group	Person	Percentage
Yes	12	18.80%
No	52	81.30%
Total	64	100%



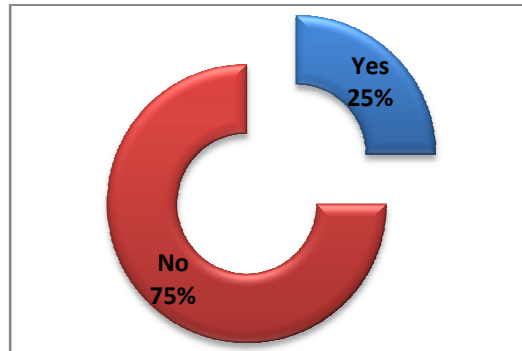
## 14. If yes, what is your opinion about ATM service of Rupali Bank Limited?

Group	Person
Very dissatisfied	0
Dissatisfied	3
Neutral	4
Satisfied	5
very satisfied	0
Total	12



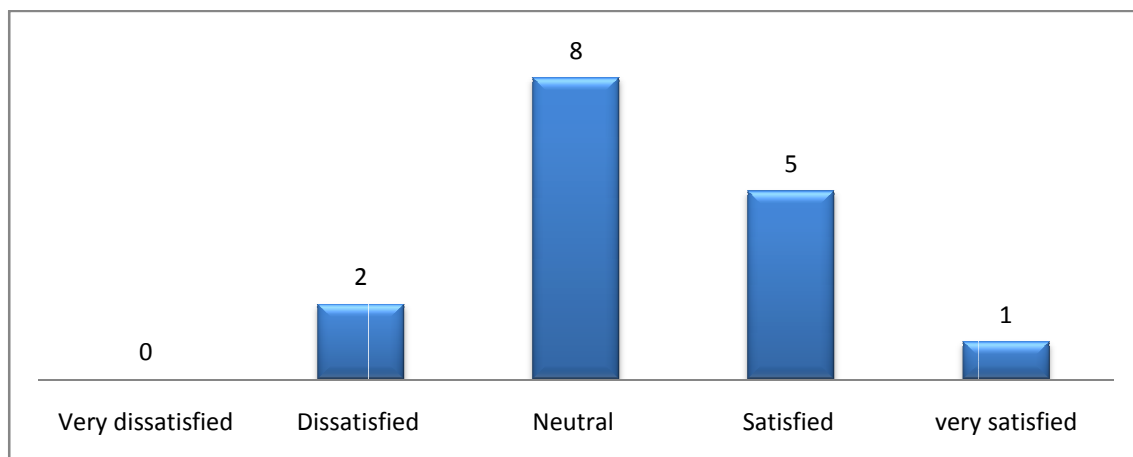
## 15. Do you know about Rupali Bank Q-cash service?

Group	Person	Percentage
Yes	16	25%
No	48	75%
Total	64	100%



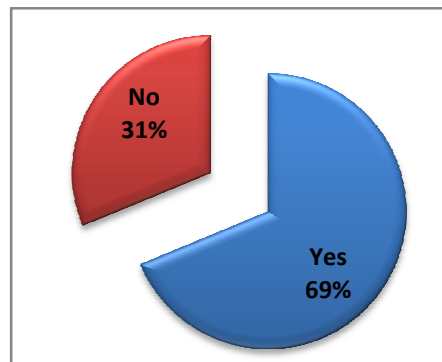
## 16. If yes, what is your opinion about Q-cash service of Rupali Bank Limited?

Group	Person
Very dissatisfied	0
Dissatisfied	2
Neutral	8
Satisfied	5
very satisfied	1
Total	16



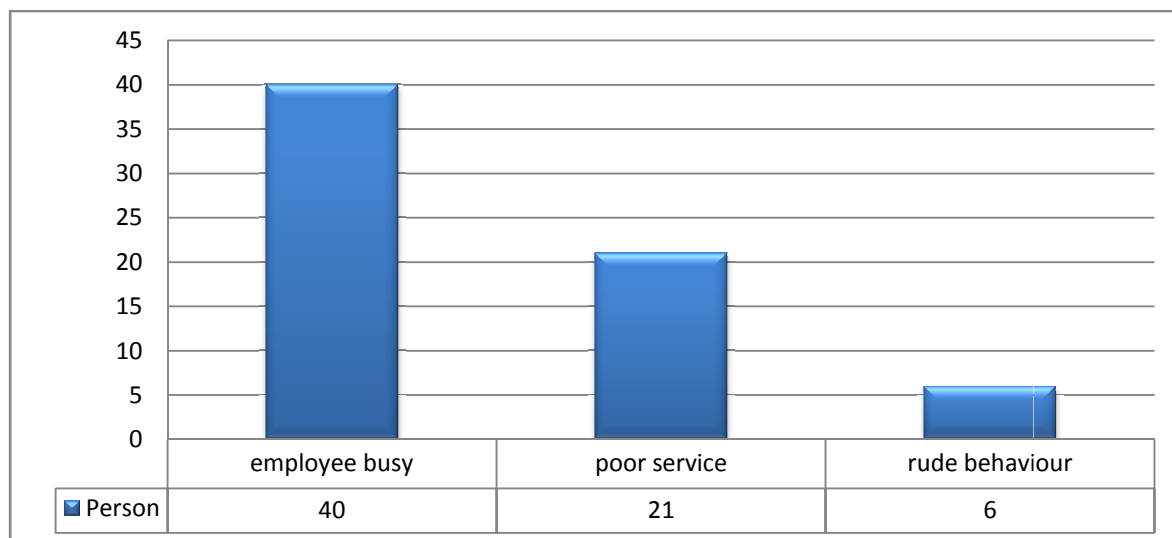
17. Have you faced any problem during the consulting time in Rupali bank office?

Group	Person	Percentage
Yes	44	69%
No	20	31%
Total	64	100%



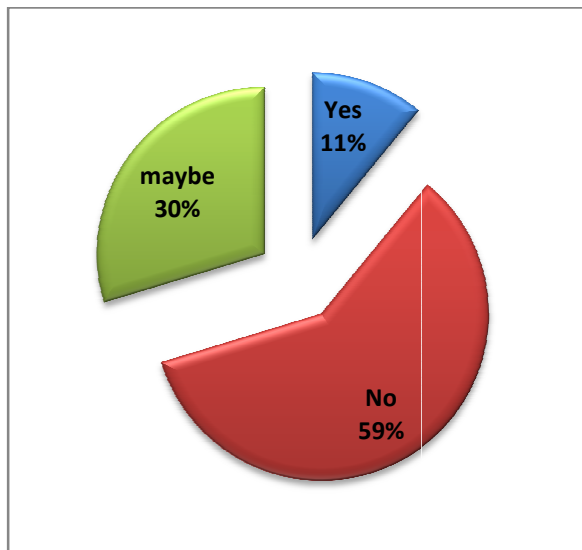
18. If yes, what types of problem did you face?

Group	Person	Percentage
employee busy	40	71%
poor service	21	37%
rude behavior	6	10%



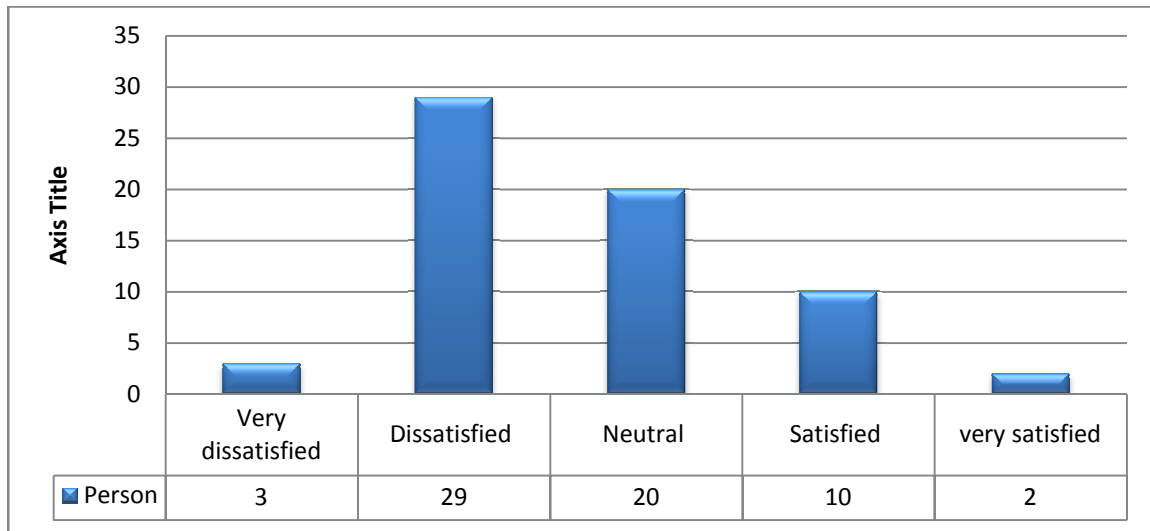
19.Are you satisfied with the behavior of the employees of Rupali Bank limited?

Group	Person	Percentage
Yes	7	11%
No	38	60%
maybe	19	29%
Total	64	100%



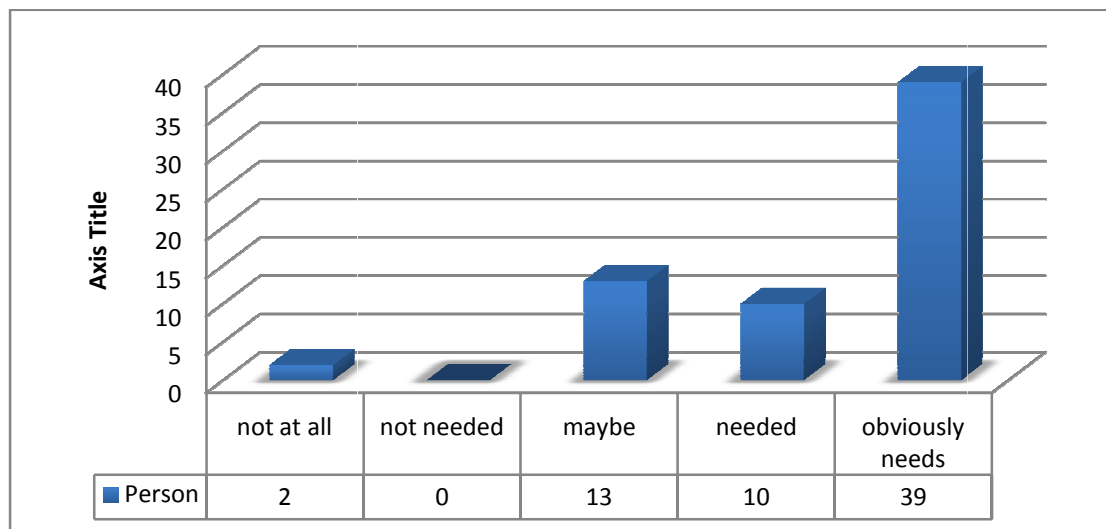
20.Over all, how much you satisfied with product & service of Rupali bank limited?

Group	Person	Percentage
Very dissatisfied	3	4.70%
Dissatisfied	29	45.30%
Neutral	20	31.30%
Satisfied	10	15.60%
very satisfied	2	3.10%
Total	64	100%



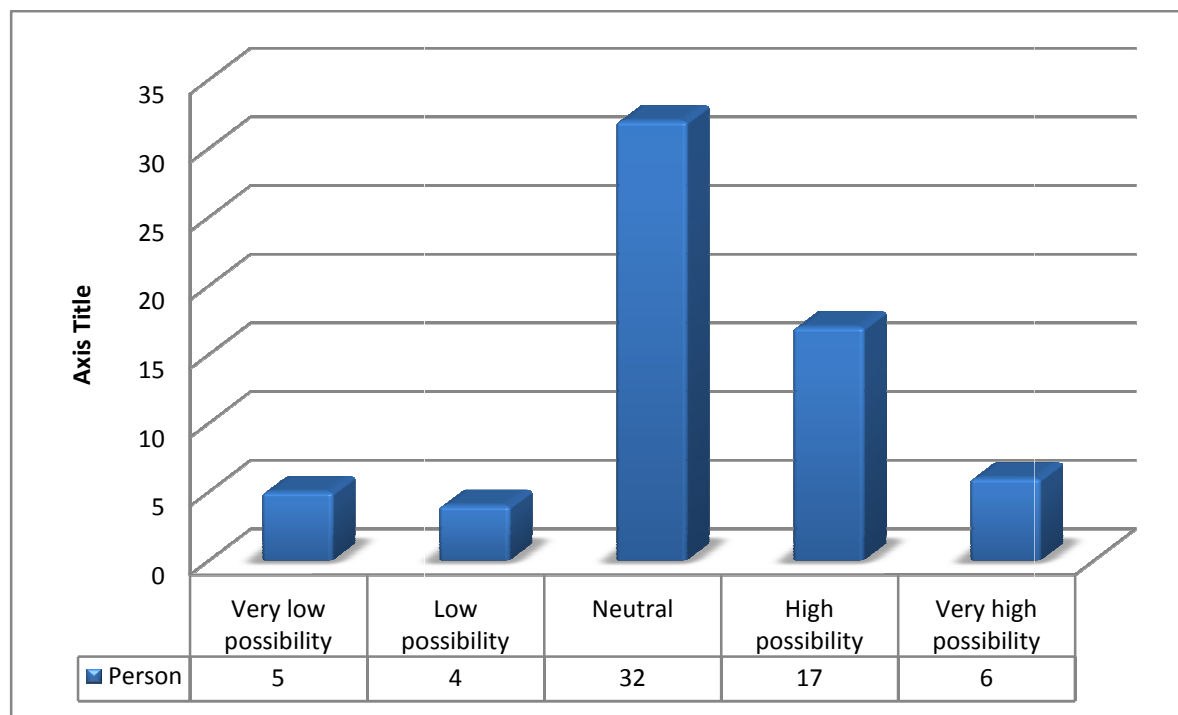
21. Do you think Rupali Bank needs to improve their current service quality?

Group	Person	Percentage
not at all	2	3.10%
not needed	0	0.00%
maybe	13	20.30%
needed	10	15.60%
obviously needs	39	60.90%
Total	64	100%



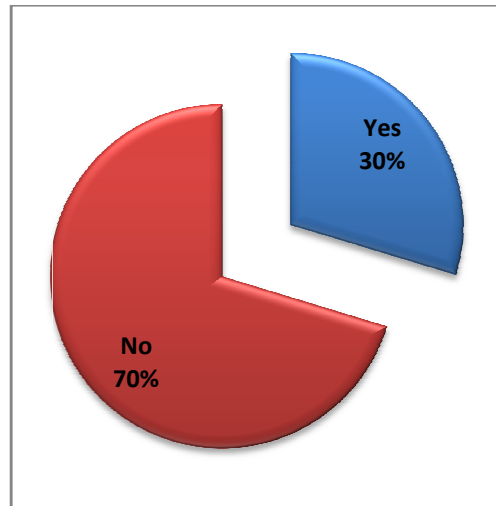
22. Do you believe Rupali Bank can really improve their service quality? (as one of top levels)

Group	Person	Percentage
Very low possibility	5	7.80%
Low possibility	4	6.30%
Neutral	32	50.00%
High possibility	17	26.60%
Very high possibility	6	9.40%
Total	64	100%



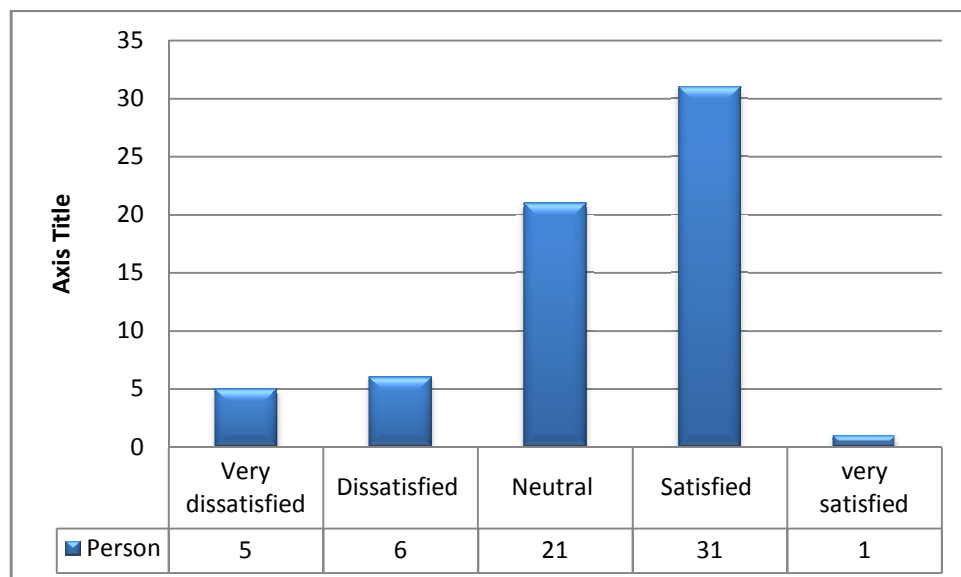
23. Do you recommended or suggest others to having a bank account with Rupali Bank Limited?

Group	Person	Percentage
Yes	19	30%
No	45	70%
Total	64	100%



24. How do you rate Rupali Bank's current overall service quality?

Group	Person	Percentage
Very dissatisfied	5	7.80%
Dissatisfied	6	9.40%
Neutral	21	32.80%
Satisfied	31	48.40%
very satisfied	1	1.60%
Total	64	100%





## 4.2 Analysis of Survey Result

By doing this survey I got a huge knowledge about the bank & their many internal issues. I also come to know that consumer have a lot of expectation but they are not getting the true service.

- 58% customer's age group is between 25-32 years. So they are working people & produce money. So, if RBL increase the quality of their service these 58% may turn more & they can also raise their transaction profile.
- The survey result shows 39% of the customer's are service holder. My analysis says this 39% is only for because they are bound to having an account so that they kept the account. The reason is more than 39% customer's opens a bank account in RBL for the company requirement for receiving their salary.
- I also found people are not encouraged about opening account with RBL. 46% customers are dissatisfied. However, I found something why most of the people are dissatisfied about account opening procedure of Rupali bank limited.
  - Proper guideline is not given by officer;
  - Officers are not giving proper importance to the client;
  - Client needs to go different desk in order to take approval from different person.
- Some other findings I found about issuing check book service of Rupali bank. 50% people are dissatisfied where only 17% people are satisfied. I mainly got two reasons. Firstly, when anyone opens a new account he or she supposes to receive check book within two or three days but in reality they have to wait for 15 to 20 days to receive a check book. Secondly, when anyone gives requisition for check book they need to wait for a long time at least one month to receive the check book.
- Regarding to ATM services 81.30% customers are not familiar with RBL ATM service. From my opinion I found some possible reasons about this huge gap. The first reason is ATM booth is very few. Most of the people don't know that how to take ATM card

because a very few guideline providing from branch about ATM cards. Another reason might be bank takes a very long time to issue cards.

- Those who use existing ATM cards few are satisfied. The reason behind might be when any problem arrives related to card users cannot take any service immediately. Besides, for any problem solving depositors need to contact with head office or bank takes a huge time for reissue a lost or damaged card.
- Mobile banking is a mandatory option now a days and RBL also launches Q-cash service. Through my survey I found that all the respondent who knows about those services maximum are neutral with that service but 75% of the people do not know about the service. Most of the consumers dissatisfied with their service because having problem with their service. Employees are not properly trained to solve the consumer's problem. Then consumers are not known about their services.

### 4.3 Findings & discussion

I have identified some other findings about general banking. If RBL management follow these steps it might improving their service quality. During my internship time I have gone through several departments of general banking to talk with the assigned officer and also observe their work and I find out some problems.

- No help desk or information desk is available;
- New customer cannot open account without introducer;
- Still they follow on traditional system;
- Lack of chain of command to improve performance;
- Lack of technology support;
- Marketing policies is not as strong as like other commercial banks;
- Employees training are not timely, relevant, effective or efficient;
- Employees do not get facilities like washroom, canteen and so on;
- Decoration is not well enough.

Finally, most of the consumers dissatisfied with their service because of the employee behavior. So, in order to increase consumer satisfaction level Rupali Bank should give not only proper training to the employees but also need to increase promotional activities and most importantly employees should give more priorities to their consumers.

## CHAPTER – FIVE

# **RECOMMENDATIONS & CONCLUSION**

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## 5.1 Recommendations

Though in internee period it's very difficult to know the organization properly with little working experience, I have tried as my best to give best recommendations.

1. Rupali Bank Ltd. must develop their electronic or online banking system to win in this competitive industry.
2. They should give more priorities to their customers. Especially give best service to their potential customers otherwise to lose them.
3. They should increase promotional campaign so that, people can know about their services.
4. Bank should provide simple and quick process for issuing cheque book, Pay order, and Bank draft.
5. One stop banking service should be introduced like as other private commercial banks to ensure quick, safe and harassed free customer service.
6. RBL should recruit sufficient skilled manpower and give proper training to present manpower so that, the bank employees can communicate properly with customers about their deposit and other schemes. Moreover, officers as well as stuffs should behave goods with the clients.
7. They can use modern software to provide service faster to the clients.
8. RBL can create strong marketing policies to improve the position and motivate customers to use their services.
9. The bank management can add information or help desk for customers.
10. Increase the number of ATM booths is mandatory. Moreover they need to have enough advertisement and promotional activities to make more involvement with cards. According to my survey I found a number of people are not aware of RBL ATM cards as well as Qcash service.

## 5.2 Conclusion

To considering this report at first I want to say, 'Time is money'. This is how world works now-a-days. In this competitive world success will only happen if right decision make at right time for the banks as well as any organization. Financial development and economic development are closely related. That is why the private commercial banks are playing significant role in this regard.

Rupali Bank Limited has branches in many remote areas. They are also offering a wide range of general banking activity but from my survey analysis I found that consumers are not satisfied with most of their service. Though they are offering service comparatively low price (minimum interest rate, less hidden charge) but due to lacking in proper promotional activities and because of low service quality customers satisfaction level is poor. Another thing management should observe that Rupali bank is offering special deposit scheme with comparatively higher benefits among other banks which is a crying need for long-term position in financial market. Now more banks are coming in the financial market so that deposits will splits over. Therefore, it is high time to keep some permanent customers by offering special deposit scheme otherwise in future amount of deposit may come down.

Finally, I can say improving quality of service is the unique solution because there are no alternatives right now. In order to increase consumer satisfaction level Rupali Bank should give proper training to the employees to turn employee behavior in a satisfactory level. Moreover, they need to increase promotional activities and most importantly employees should give more priorities to their consumers as well as swiftness in servicing are essentially required.

## CHAPTER – SIX

# **REFERENCES & APPENDIX**

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## 6.2 Appendix

### Survey Questions

1. Please specify your Gender:
2. Mention your Age group
3. What is your occupation?
4. Please state your income level (monthly)
5. Who influenced you to choose or banking with Rupali bank limited?
6. What types of account you are using?
7. Duration of your account in Rupali bank limited?
8. What is your opinion about account opening procedure of Rupali Bank Limited?
9. What is your opinion about deposit service of Rupali Bank Limited?
10. What is your opinion about issuing or withdrawing check book service of Rupali Bank Limited?
11. What is your opinion about loan sector service of Rupali Bank Limited?
12. How do you feel about the security service of Rupali Bank Limited?
13. Are you using Rupali Bank Limited ATM cards?
14. If yes, what is your opinion about ATM service of Rupali Bank Limited?
15. Do you know about Rupali Bank Q-cash service?
16. If yes, what is your opinion about Q-cash service of Rupali Bank Limited?
17. Have you faced any problem during the consulting time in Rupali bank office?
18. If yes, what types of problem did you face?
19. Are you satisfied with the behavior of the employees of Rupali Bank limited?
20. Over all, how much you satisfied with product & service of Rupali bank limited?
21. Do you think Rupali Bank needs to improve their current service quality?
22. Do you believe Rupali Bank can really improve their service quality? (as one of top levels)
23. Do you recommended or suggest others to having a bank account with Rupali Bank Limited?
24. How do you rate Rupali Bank's current overall service quality?