

# **Internship Report**

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by  
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Student ID : 14269001  
Fall Semester

**Submitted to the**  
Masters in Development Management and Practice (MDMP)  
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BRAC University

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I am very glad that in spite of many limitations I have completed the Report successfully. For preparing this report, I received cordial and sincere assistance from many concerns.

At first, I offer millions of my heartfelt thanks to almighty who has given me strength and opportunity to complete this internship program.

Later I convey my best respect to my reverend teacher **Professor Dr. Rashed Uz Zaman, Adjunct Professor and course coordinator, BRAC Institute of Governance and Development, BRAC University**. In the research area I am an infant, so without the help of my supervisor, preparation of this report was not possible on behalf of me.

I am profoundly grateful to Mr. Md. Sazammul Islam, Deputy General Manager, Dhaka Corporate Branch of RAKUB for his hearty continuous supervision. I am also thankful to other officers, Dhaka Corporate Branch, for their whole hearted cooperation.

My thanks also go to my friends for their support. I am also quietly and heartily indebted to my parents who always inspire, encourage and support me to pursue such study.

In fine, I am extremely sorry for my unintentional mistakes.

**(Rubaiyat Shabbir)**

## **Abstract**

RAKUB is the largest development partner in the North West region. Its contribution to the overall development of agriculture is highly satisfactory through increasing agricultural credit, financing agri-business and agro-based industries, poverty alleviations programs. Total credit operation, 60% is for crop production. Major strength of RAKUB is that talent manpower, good working environment fair recruitment procedures and training facilities, adequate employee facilities, cordial management relation.

The Bank has also contributed a lot in achieving the Millennium Development Goals and for the achievement of Sustainable Development Goals. Perspective plans are made to reduce classified loans, encourage financing in the agricultural and industries leakage concerns, information of our live banking, branch computerization, and foreign exchange barriers and build up sound fund position. Performance of the corporate branch is also encouraging due to sincere managerial efforts of both Head office and concerned Branch. Credit flow of the bank Increased significantly over the recent few years as Rajshahi Krishi Unnayan Bank, established for real development of agriculture, agro-based activities and Socio-economic condition of the people of north-west region of the country started diversifying credit portfolio on area-based agricultural activities, agriculture industrial linkage activities, financing in SMEs and some other new products in addition to its main 'field of performance like financing to boost-up food production of the country, development of fishery and live-stock sectors, establishment of agro-based industries and carrying on poverty alleviation credit programs.

As per policies approved by the Board all out steps were undertaken by the bank management for recovery of all types of overdue loan which resulted in desired amount of classified loan recovery during the year under report.

Stable liquidity position is inevitable for the bank to provide speedy credit support to the farmers, entrepreneurs and also to meet the demand of the Depositors. Keeping this in consideration, the bank authority look effective measures for timely recovery of bank's dues, introduced new deposit schemes and as a part of financial inclusion emphasized opening more new deposit accounts and all these attempts resulted in significant increase

in total deposits at the end of the year. Introduction of credit scheme for the youths seeking overseas employment created scope of managing financial support essential for going abroad, facilitated foreign currency earning and also contributes to raise bank's deposit through inward remittance.

As a state owned specialized bank RAKUB has to adhere to Corporate Social Responsibility and, as such, The authority has introduced special credit programs at a lower rate of interest for the freedom fighters, family of Shahid freedom fighters and aborigines people and ever unattended helpless masses of the society knowing well, that these credit programs would not contribute to profit earning but would play important role in creating scope of new employment and poverty reduction in this part of the country. The Bank authority were also suggested to emphasize financing in environment friendly activities like installation of solar energy panels, setting up bio-gas plants and effluent treatment plants, automatic brick fields etc.

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## **Internship Report on “Managerial Development Activities of RAKUB with Special Reference to Dhaka Corporate Branch: A Critical Appreciation”**

### **INTRODUCTION**

Rajshahi Krishi Unnayan Bank is a state-owned bank in Bangladesh, a specialized financial institution for financing the farmers of the 16 districts of Rajshahi and Rangpur, which are administrative divisions comprising the north-west Bangladesh. Established by the President's Ordinance No. 58 of 1986, the bank started functioning on 15 March 1987. The bank emerged as the government's aim of providing intensive care to the agriculture of Rajshahi and Rangpur Divisions, providing livelihood to 35 million people of the area. The region is full of agricultural potentials. The Rajshahi and Rangpur divisions are characterized by their surplus food grain production, and are popularly called the "granary of the country". Besides catering to agricultural credit, RAKUB, as Rajshahi Krishi Unnayan Bank is acronymed, renders deposit banking services through all its 368 branches in Rajshahi and Rangpur, including one in Dhaka. The headquarters of the bank is stationed at Rajshahi, about 270 kilometers to the north of Dhaka.

Rajshahi Krishi Unnayan Bank (RAKUB) is a state-owned bank in Bangladesh with regional approach. The bank emerged as the government's plan of intensive care to agriculture of Rajshahi and Rangpur administrative divisions providing livelihood to 35 million people of the area. The region is less developed compared to other parts, yet full of potentials in agriculture. Rajshahi and Rangpur divisions characterized by its surplus food grain production are popularly called the "granary of the country". Besides catering to agricultural credit, RAKUB, as it is acronymed, renders deposit banking services through all the 377 branches. The headquarters of the bank is stationed at Rajshahi city, some 270 kilometer to the north of Dhaka. As the largest development partner in agriculture of the northwest region RAKUB aims at overall development of farmers and all the sectors and sub-sectors of agriculture in this region. The bank also performs functions like financing agri-business and agro-based industries and poverty alleviation programs. Present authorized capital of the bank amounts to Tk 7500 million and paid-up capital Tk 5700 million. Reserves stand at Tk 208.50 million as on 30 June 2014. A questionnaire survey was conducted on **Managerial Development Activities of RAKUB**

**with Special Reference to Dhaka Corporate Branch.** The survey reflected Development Mobilization, Loan Disbursement activities, overdue, Profit and Loss, Credit programs success and failures thereon five years information is given in this regards.

### **Background of the Internship**

I have selected RAKUB as the area of my Internship due to its improvement in agriculture financing activities as we know our economy is agro-based economy.

I have learnt a lot in my theoretical courses which will be helpful for conducting agro-financing activities of RAKUB.

I tried to know how RAKUB could attain the Millennium Development goal and how far SDG can be achieved.

### **Objectives of Internship**

- a) To acquire competencies enough to overcome the challenges.
- b) To apply the theoretical knowledge gathered from the University into the practical field and bridge up the gaps of the two.

### **History of RAKUB**

The Name of the institution is Rajshahi Krishi Unnayan Bank: As the largest development partner in the northwest region Rajshahi Krishi Unnayan Bank aims at overall development of the farmers and all the sectors and sub-sectors of agriculture in this region. Besides catering to agricultural credit, financing agri-business and agro-based industries and poverty alleviation programs the bank performs commercial banking functions.

Bangladesh is agriculture based country from the very beginning. Most of the people depend on agriculture. From British period to date farmers of this country were dominated in various ways. To save the farmers from village money lenders British Govt. took step in special program in order to disburse the agri-loan to the farmers in 1905. Therefore, in 1932 India-British Govt. took a step for the socio-economic development of the small and marginal farmers of Bengal to disburse agro-loan.



The Government of Pakistan period (1952) established a financial institution named “Agricultural development finance corporation” (ADFC) on account of disbursement of loan in agricultural sector. Feeling the importance of agro-production and agro-loan the Pakistani Govt. established another bank namely “Pakistan Krishi Bank” in 1957. After liberation Bangladesh Govt. denoted the Pakistan Krishi Bank as Bangladesh Krishi Bank (BKB) in 1973 according to the Presidential order 27. As Bangladesh is an agro-based country, the demand for the agri-loan of Krishi Bank has been increased highly. To manage agro-loan it became very difficult for Dhaka based head office of Krishi Bank in the remote areas of the country. For this reason the government wanted to decentralize the Krishi Bank in the divisional areas. The people of the northern areas of Bangladesh are lagging behind in all respects than the other parts of the country. That is why in 1986 according to the president’s ordinance no 58 Rajshahi Krishi Unnayan Bank was established. From March 15, 1987 Rajshahi Krishi Unnayan Bank started its functioning.

### **Statement of the Problem**

Institutional agricultural credit plays a crucial role in the modernization of agriculture. Adequate flow of credit can remove the financial constraints of the farmers and provide the incentive to adopt new technologies that would otherwise be more slowly accepted. Credit facilities also help the process of commercialization of subsistence agriculture. RAKUB realized this situation and performed their job tremendously. Development of agro-based industries, self-employment, solving unemployment problems, providing money for expansion of socio-economic activities and provide consultancy are the main objective of establishing RAKUB. After the construction of Jamuna Multipurpose Bridge, this responsibility has been increased tremendously. In the very beginning of RAKUB, the number of branches was 253. Now the number of branches is 349. At the outset of bank, the credit balance was Tk 610 crores and now credit balance is Tk 1406 crores. For the well being of all industries farmers in the northwest region in Bangladesh, RAKUB is continuing relentless efforts and taking more than one hundred and seven loan programs.

### **Objectives of the Study**

- a) To analyze the Managerial Development Activities of RAKUB with Special Reference to Dhaka Corporate Branch.
- b) To find out the SWOT Mix of RAKUB as well as the Dhaka Corporate Branch
- c) To trace our future problems of the same and provide necessary suggestion for Managerial Development Activities of RAKUB as well as Dhaka Corporate Branch.

### **Significance of the Study**

In modern banking concept one of the most important concepts of Bank or any financial institutions is proper management of credit risks. As SME is one of the most important and significant sectors, proper management deals the activities to achieve its goal. In this study, a conceptual study has been conducted on the **Managerial Development Activities of RAKUB with Special Reference to Dhaka Corporate Branch.**

### **Scope of the Study**

The main function of the bank is borrowing money from the people by accepting deposits and lending them for development of SME and agriculture. This Bank is thus a dealer of money and credit. Banks act as financial intermediaries between savers and investors. SME loan is an important mode of investment for the financial organizations.

### **Methodology**

As a case study this study is limited to RAKUB Head Office and the Dhaka Corporate Branch. The study is based on both primary and secondary data. A questionnaire set is prepared to interview the officials of Dhaka Corporate Branch.

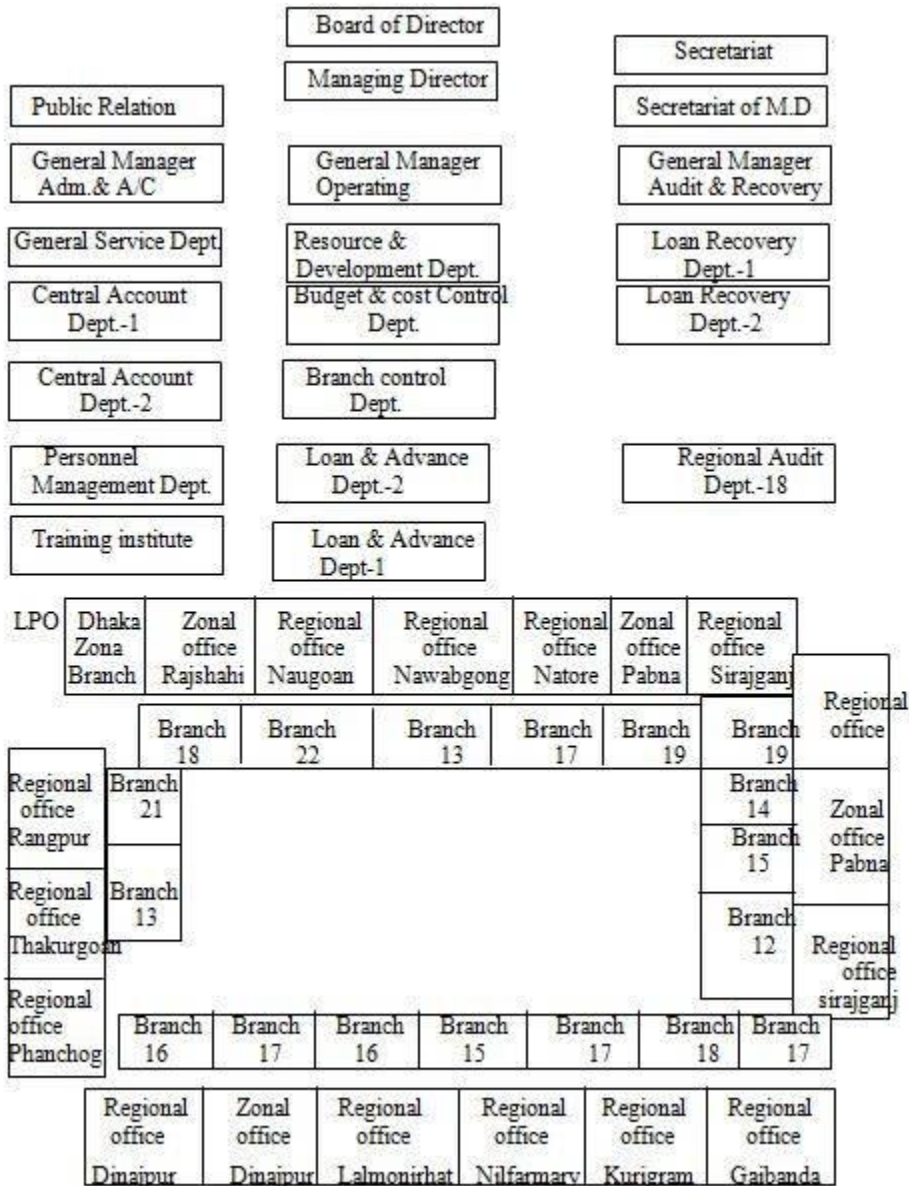
Secondary data follows the publication of RAKUB and Dhaka Corporate Branch as well as the official records.

The analysis covers Development Mobilization, Loan Disbursement activities, overdue, Profit and Loss, Credit programs success and failures thereon five years information is given in this regards.

## Organizational Structure

The Head Office of the bank is stationed at Rajshahi. The branch-network comprises 376 branches including one in Dhaka, Five zonal and thirteen offices. The bank has a training institute located at Rajshahi. Total workforce of 4117 as on 30-04-2014 was composed of 2008 officers and 2109 other staffs. Regional offices stationed in district headquarters control branches under them. There are independent regional audit offices for conducting regular audit in branches as well as in regional and zonal.

### Management Authorities at a glance



## **Organizational set-up**

The affairs of business of the bank are managed through three functional tiers:

- The Head office
- The zonal/Regional offices
- The Branches.

### A) Head Office:

The head office of Rajshahi Krishi Unnayan Bank is located at 280 km far from capital city Dhaka, North-west divisional city Rajshahi. All operation is controlled by head office. The managing Director is assisted by the three following functional divisions.

Each headed by a General Manager:

- Administration and Accounts Division.
- Operation Division.

The three divisions further divided into 12 departments are as follows:

Administration and Accounts Department:

- Personnel Department
- Common Services Department
- Central Accounts Department-I
- Central Accounts Department-II

Operation Division:

- Branches control Department.
- Loans and Advances Department-I
- Loans and Advances Department-II
- Research and Development Department.
- Budget and Expenditure Control Department.

Audit and Recovery Division:

- Loan Recovery Department-I
- Loan Recovery Department-II
- Audit and Inspection Department

For each division there is a general. Who is the head of that division?

### B) Branch Network:

### C) Supervision and control:

The zonal offices are headed by Deputy General Managers while Regional offices by Assistant General Managers.

D) Vigilance:

The functions of the Audit offices are to keep the branches regular. The Audit offices accomplish auditing of the branches on half-yearly basis Regional Audit offices are directly controlled by the audit and Inspection Department of the head office and by no way influenced by the local Regional on zonal offices.

E) Training Institute:

The only training Institute at Rajshahi Imparts training to the junior and mid-level officers and other staff according to the annual training program designed on such subjects of professional interest as management of credit and accounts. Commercial banking, audit and inspection etc.

## **RAKUB Corporate Vision, Mission and Objectives**

### Corporate Vision

### Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) is comparatively a new concept in the banking domain of Bangladesh. It was in June 2008 Department of Off-site Supervision of Bangladesh Bank in DOS Circular No. 01 Date: 1 June 2008. Regarding Mainstreaming Corporate Social Responsibility (CSR) in banks and financial institutions in Bangladesh stipulated the need of CSR.

Globally, the idea of Corporate Social Responsibility (CSR) is fast gaining acceptance as the contribution that businesses can and should make voluntarily towards environmentally sustainable and socially equitable development. Stated briefly, CSR is about (i) taking stock of the economic, social and environmental impacts of a business, (ii) mitigating the negative impacts and bolstering the benign impacts, (iii) taking up action programs and community investments to reduce social exclusion and inequality and to address the key sustainable development challenges.

CSR programs and actions go beyond such mandatory compliances as mandated by laws and regulations into voluntary engagements to promote equitable, sustainable development. Besides the self evident ethical case, a strong business case for CSR (as

investment in a strategic asset or distinctive capability, rather than an expense) is also getting clearer with developing practice; seen as benefiting a business by:

- building reputation, brand value, customer loyalty, employee motivation and retention;
- mitigating risks in own operations and in assessing suppliers and clients;
- cutting down wastes (of energy, raw materials etc.), driving up efficiency;
- gaining new markets for products and services, in the communities/social groups benefited by the CSR actions.

RAKUB has made major CSR contribution by speeding up financial inclusion of the large socially disadvantaged rural population; drawing them in with appropriate financial service packages and with financing programs innovatively designed to generate new employment, output and income. RAKUB has adopted a couple of credit programs to this end which include: - Self-employment and income generating credit programs run by the bank for poverty alleviation. The programs include BSCIC sponsored UNCDF Credit program and Women Entrepreneurs Development Program (WEDP) for cottage industries, group based micro-finance project RSCP, RAKUB Zero Poverty Credit Program for the manga afflicted Northern districts, Small and Medium Enterprise (SME) lending programs etc.

- Financing programs for installation of biogas plants, solar panels in rural households and for Effluent Treatment Plants (ETPs) in industrial units;
- Of total credit operation by RAKUB 60 percent is earmarked for crop production. Credit programs for diversified production of crops, oilseeds, spices, vegetables, fruits etc. financing the growers directly and through selected NGOs are the most significant part of RAKUB's contribution towards CSR.
- Another small but potential segment of CSR activities by the bank is promptly delivering remittances from migrant workers originating from 16 northern districts of Rajshahi and Rangpur divisions through Western Union.

Corporate Mission

Corporate Objectives

Ethical Practices

Strategies of RAKUB

## Objectives of Rajshahi Krishi Unnayan Bank

The main goals of Rajshahi Krishi Unnayan Bank are as follows:

- a) To provide credit facilities for all kinds of agricultural and agro- based economic activities keeping in view the needs of small and marginal farmers.
- b) To earn a normal profit for meeting the operational expenses, building of reserve and expansion of activities to cover wider geographical area.
- c) To extend counseling and advisory services to the borrowers/ entrepreneurs etc. in utilizing credit facilities of the Bank.

## Functions of Rajshahi Krishi Unnayan Bank:

As the largest development partner in the Northwest region, Rajshahi Krishi Unnayan Bank aims at overall development of farmers and all the sectors and sub-sectors of agriculture in this region. Besides, catering to agricultural credit financing, agro-business and agro-based industries and poverty alleviation programs the bank performs ancillary banking functions.

## **Major Findings and Observations relating to Head office context**

A ten-member Board of Directors is entrusted with the responsibility of policy formulation for promotion of growth in agriculture leading to economic development of the country through agricultural credit support. The government appoints all the directors of the board. Also an executive committee constituted by the Chairman and two other directors including the Managing Director is there for taking emergency decisions. The Managing Director is the chief executive of the Bank.

**Particulars of Head Office, Rajshahi**

**Main sector wise loan disbursement from 2008 to 2013.**

**Tk in million**

| Sector                                  | Financial Year |          |          |          |          |
|-----------------------------------------|----------------|----------|----------|----------|----------|
|                                         | 2008-09        | 2009-10  | 2010-11  | 2011-12  | 2012-13  |
| Crops                                   | 3953.00        | 4905.00  | 4445.90  | 5035.00  | 5992.55  |
| Fisheries                               | 127.90         | 197.10   | 182.60   | 194.00   | 160.30   |
| Live stock                              | 551.60         | 699.90   | 675.40   | 735.40   | 765.25   |
| Irrigation equipment and farm machinery | 70.00          | 143.20   | 138.40   | 91.70    | 53.47    |
| SME                                     | 0              | 0        | 258.80   | 630.80   | 740.48   |
| Agro-based industries                   | 191.90         | 416.70   | 393.00   | 389.10   | 391.37   |
| Cash credit loan                        | 2216.50        | 2524.40  | 2732.70  | 3308.10  | 3812.09  |
| Poverty alleviation                     | 180.30         | 186.10   | 284.90   | 181.20   | 390.40   |
| Others                                  | 1510.10        | 1528.80  | 992.60   | 943.50   | 1010.02  |
| Total                                   | 8801.30        | 10601.20 | 10104.30 | 11508.80 | 13345.92 |

**Position of outstanding loan, classified loan and recovery of classified loan**

**Tk in million**

| Financial Year | Outstanding loan | Classified Loan | Percentage of CL | Recovery of CL |
|----------------|------------------|-----------------|------------------|----------------|
| 2001-2002      | 12944.20         | 7849.72         | 61               | 858.26         |
| 2002-2003      | 14062.10         | 7614.80         | 54               | 1001.70        |
| 2003-2004      | 15677.06         | 7465.03         | 48               | 1070.80        |
| 2004-2005      | 17410.00         | 7302.00         | 42               | 1150.00        |
| 2005-2006      | 20398.00         | 6425.00         | 31               | 1107.10        |
| 2006-2007      | 23509.89         | 6716.25         | 28               | 1171.00        |
| 2007-2008      | 24470.09         | 8063.60         | 33               | 1780.40        |

**Position of outstanding loan, classified loan and recovery of classified loan**

**Tk in million**

| Financial Year | Outstanding loan | Classified Loan | Percentage of CL | Recovery of CL |
|----------------|------------------|-----------------|------------------|----------------|
| 2008-2009      | 27338.23         | 7778.00         | 28               | 2120.42        |
| 2009-2010      | 31329.53         | 13131.40        | 42               | 2190.20        |
| 2010-2011      | 33179.20         | 13088.90        | 39               | 3200.40        |
| 2011-2012      | 35682.10         | 13630.70        | 38               | 4136.30        |
| 2012-2013      | 38980.90         | 14769.40        | 38               | 4631.60        |



**Loan recovery target and achievement during last five years**

**Tk in million**

| Fin Year     | 2008-09 | 2009-10 | 2010-11  | 2011-12  | 2012-13  |
|--------------|---------|---------|----------|----------|----------|
| Target       | 8500.00 | 9900.00 | 11680.30 | 12850.00 | 14250.00 |
| Achieved     | 9009.50 | 9924.60 | 11909.10 | 13153.90 | 14753.00 |
| Rate (%)     | 106     | 100     | 102      | 102      | 104      |
| No of loanee | 214712  | 203892  | 200257   | 1960.68  | 199442   |

**Deposit mix as on 30 June, 2013**

**Tk in million**

| Type of deposits     | As on 30.06.2012 |          | As on 30.06.2013 |          |
|----------------------|------------------|----------|------------------|----------|
|                      | Number           | Amount   | Number           | Amount   |
| Current              | 29081            | 2100.76  | 28562            | 2852.48  |
| Savings              | 906361           | 4357.38  | 958158           | 4678.17  |
| Savings Farmer       | 1345912          | 26.59    | 1365089          | 30.39    |
| Savings (Distressed) | 186648           | 45.88    | 281040           | 25.03    |
| Savings (School)     | 0                | 0        | 1608             | 2.15     |
| SND                  | 1906             | 1169.78  | 2013             | 999.24   |
| Fixed                | 13997            | 6810.01  | 13198            | 6720.93  |
| DPS                  | 4130             | 236.28   | 983              | 224.17   |
| RPS                  | 9690             | 643.12   | 965              | 20.86    |
| RGPS                 | 24604            | 790.77   | 23222            | 840.83   |
| RSS                  | 111844           | 1583.01  | 118132           | 2310.07  |
| RMSS                 | 0                | 0        | 5706             | 25.22    |
| KSS                  | 16420            | 36.31    | 12248            | 2.00     |
| Hajj                 | 232              | 37.48    | 2764             | 2.12     |
| Education Savings    | 490              | 11.12    | 2222             | 7.39     |
| Marriage Savings     | 642              | 10.88    | 791              | 4.84     |
| RDMS                 | 0                | 0        | 16495            | 2565.80  |
| RDP                  | 0                | 0        | 292              | 39.95    |
| RTMS                 | 0                | 0        | 1450             | 56.29    |
| RMDS                 | 0                | 0        | 1742             | 56.07    |
| Other                | 348132           | 1675.06  | 384928           | 812.81   |
| Total                | 3000089          | 19534.43 | 3221608          | 22285.81 |

## **Major Findings and Observations relating to the Dhaka Corporate Branch**

1. Credit flow of the bank Increased significantly over the recent few years as Rajshahi Krishi Unnayan Bank, established for real development of agriculture, agri-based activities and Socio-economic condition of the people of north-west region of the country started diversifying credit portfolio on area-based agricultural activities, agriculture industrial linkage activities, financing in SMEs and some other new products in addition to its main 'field of performance like financing to boost-up food production of the country. development of fishery and live-stock sectors, establishment of agro-based industries and carrying on poverty alleviation credit programs.
2. As per policies approved by the Board all out steps were undertaken by the bank management for recovery of all types of overdue loan which resulted in desired amount of classified loan recovery during the year under report. Stable liquidity position is inevitable for the bank to provide speedy credit support to the farmers, entrepreneurs and also to meet the demand of the Depositors. Keeping this in consideration, the bank authority look effective measures for timely recovery of bank's dues, introduced new deposit schemes. and as a part of financial inclusion emphasized opening more new deposit accounts and all these attempts resulted in significant increase in total deposits at the end of the year. Introduction of credit scheme for the youths seeking overseas employment created scope of managing financial support essential for going abroad, facilitated foreign currency earning and also contributes to
3. Raise bank's deposit through inward remittance.
4. Ordinary Banking works operation: Opening of different types of accounts, execution of daily cash transaction, operation of Inter-branch transaction, Responding and issuing of various kinds of instruments such- DD, TT, MT.
5. Collection of Deposit: Collection of deposit from different government and non government organizations and corporate offices and from individuals.
6. Foreign Remittance: Sending and Receiving money of the foreigner and immigrants by Western Union, Express Money and IME.

7. Purchase and sale of savings: Sale of different types of securities, payment of interest on monthly and quarterly basis, cashing after loan and sending Bank particulars to Bangladesh Bank.
8. Maintaining the duties of Liaison offices: As the head office of this branch situated at the outside of Dhaka, this branch maintains communication as liaison office with Finance Ministry, Bangladesh Bank, Bangladesh Krishi Bank with other government and non government bank and organizations.
9. Operation of works of BATCH: As the head office of this branch situated at the outside of Dhaka, this branch maintains communication as liaison office with Bangladesh Bank for all kinds of daily transactions of BATCH. Operation of works with all the others banks and financial institutions of the entire zones of Bangladesh.
10. Works of the foreign trade: Works of issuing LC and daily works for exchanging of foreign currency of AD Branch and as a desk of LPO.
11. Observation of unsettled cases filling in the High Court: The big loan-holders of RAKUB generally file their cases in The High Court. The branch has a cell for rapid settlement of the writ cases and cases filed in the appellate division. The officers of the cell always try to settle up the cases rapidly through all time communication with the panel advisors appointed by the bank.

### **Tasks Performed by the Intern during internship period**

- a) I have worked in the Dhaka Corporate Branch of RAKUB in several departments and talked to the branch officials and other employees relating to their day to day management activities like procurement of funds, liaison with Head Office, Management Information Systems activities, Human Resource Management Practices etc.
- b) I have also discussed their morale, motivation and job satisfaction and these are found to be satisfactory.
- c) Working environment of the branch is also satisfactory.
- d) Retention of employees is good enough while absenteeism of turnover is totally absent.
- e) Opportunity for training and development of the employees is there through RAKUB Training Centre, Rajshahi.

f) Recruitment, Selection, Promotion, Transfer, Compensation packages, etc. are also organized in a nice way.

g) Exclusive department program is also organized from time to time.

h) IT facilities at the branch are also satisfactory

### **Information of the last five years of Dhaka Corporate Branch**

#### **Collection of Deposits**

| Financial Year | Collection of Deposits |                                  |             |                            |
|----------------|------------------------|----------------------------------|-------------|----------------------------|
|                | Target                 | Balance on 30 <sup>th</sup> June | Achievement | Percent of Achievement (%) |
| 1              | 2                      | 3                                | 4           | 5                          |
| 2010-2011      | 193.00                 | 462.04                           | -150.34     | -                          |
| 2011-2012      | 219.00                 | 347.19                           | -114.85     | -                          |
| 2012-2013      | 230.00                 | 305.08                           | -42.11      | -                          |
| 2013-2014      | 325.00                 | 699.38                           | 394.30      | 121                        |
| 2014-2015      | 172.62                 | 795.33                           | 95.95       | 56                         |
| Total          | 1139.62                | 2609.02                          | 182.95      | 16                         |

#### **Loan Distribution and Collection**

| Financial Year | Distribution | Collection | Balance of Loan |
|----------------|--------------|------------|-----------------|
| 1              | 2            | 3          | 4               |
| 2010-2011      | 0.18         | 0.16       | 0.11            |
| 2011-2012      | 0.16         | 0.15       | 0.13            |
| 2012-2013      | 1.13         | 1.24       | 0.13            |
| 2013-2014      | 0.14         | 0.09       | 0.11            |
| 2014-2015      | 0.36         | 0.19       | 0.11            |
| Total          | 4.97         | 5.83       |                 |

Against all the loan accounts of Dhaka Corporate Branch.

**Approved strength vis a vis existing manpower of the bank**

| Name of the Designation   | Local Head Office |           |           | Dhaka Branch |          |           | Bagura Branch |           |           |
|---------------------------|-------------------|-----------|-----------|--------------|----------|-----------|---------------|-----------|-----------|
|                           | O                 | Increase  | Total     | O            | Increase | Total     | o             | Increase  | Total     |
| Deputy General Manager    | 1                 | -         | 1         | 1            | -        | 1         | 1             | -         | 1         |
| Assistant General Manager | 2                 | 1         | 3         | 1            | -        | 1         | 1             | -         | 2         |
| Senior Principal Officer  | 2                 | 1         | 3         | 2            | -        | 2         | 2             | 1         | 3         |
| Principal Officer         | 3                 | 1         | 4         | 3            | 1        | 4         | 3             | 1         | 4         |
| Senior Officer            | 4                 | 1         | 5         | 5            | -        | 5         | 1             | 1         | 2         |
| Fin and Ena Officer       | 1                 | 1         | 2         | -            | -        | -         | 7             | 1         | 8         |
| Computer Operator         | 1                 | 1         | 2         | 1            | 1        | 2         | -             | 1         | 1         |
| Supervisor                | -                 | -         | -         | -            | -        | -         | 2             | -         | 2         |
| Cashier                   | 3                 | 1         | 4         | 3            | 1        | 4         | 2             | 1         | 3         |
| Data Entry Operator       | 3                 | 1         | 4         | 2            | -        | 2         | -             | 1         | 1         |
| Driver                    | 1                 | -         | 1         | 1            | -        | 2         | -             | -         | -         |
| Care taker                | -                 | -         | -         | 1            | 1        | 2         | -             | -         | -         |
| Peon                      | 2                 | -         | 2         | 2            | -        | 2         | 2             | 1         | 3         |
| Watchman                  | 2                 | 2         | 4         | 2            | 2        | 4         | 2             | 2         | 4         |
| <b>Total</b>              | <b>32</b>         | <b>12</b> | <b>44</b> | <b>31</b>    | <b>7</b> | <b>38</b> | <b>24</b>     | <b>13</b> | <b>37</b> |

**Working Man Power**

| Designation                | Number    |
|----------------------------|-----------|
| <b>DGM</b>                 | <b>1</b>  |
| <b>AGM</b>                 | <b>1</b>  |
| <b>SPO</b>                 | <b>4</b>  |
| <b>PO</b>                  | <b>4</b>  |
| <b>SO</b>                  | <b>6</b>  |
| <b>Officer</b>             | <b>2</b>  |
| <b>Com. Operator</b>       | <b>1</b>  |
| <b>Data Entry Operator</b> | <b>1</b>  |
| <b>Cashier</b>             | <b>2</b>  |
| <b>Driver</b>              | <b>1</b>  |
| <b>Total</b>               | <b>23</b> |

**Profit And Loss Statement over Last 5 years of Dhaka Corporate Branch**  
(Figure in Thousand)

| <b>Fiscal Year</b> | <b>Income</b> | <b>Expenditure</b> | <b>Profit/ Loss</b> |
|--------------------|---------------|--------------------|---------------------|
| 2010-2011          | 448313        | 448105             | 208                 |
| 2011-2012          | 312824        | 406652             | (93828)             |
| 2012-2013          | 282711        | 398095             | (115384)            |
| 2013-2014          | 356737        | 459571             | (102834)            |
| 2014-2015          | 702312        | 752771             | (50459)             |

**Position as on 30-06-2011 of Dhaka Corporate Branch**

|    |                                                                    |           |           |
|----|--------------------------------------------------------------------|-----------|-----------|
| 42 | Numbers of Officers/ Staffs                                        | 2009-2010 | 2011-2012 |
|    | A) Officers                                                        | 18        | 16        |
|    | B) Workers                                                         | 10        | 11        |
|    | Total:                                                             | 28        | 27        |
| 43 | No. Written Off of Debt..... Quantity                              | -         | -         |
| 44 | Collection from the Written Off of Debt                            | -         | -         |
| 45 | No. of total Written off of Debt since the said year               | -         | -         |
| 46 | <b>Total Income</b>                                                | 3,53,150  | 4,48,313  |
|    | a) Income from the interest charged on Credit                      | 240       | 196       |
|    | b) Income from the transferred interest from 52 deferred scheme    | -         | -         |
|    | c) Income from the interest on deposit**                           | 28,315    | 1,14,712  |
|    | d) Income from the interest from the fund given to the head office | 3,21,613  | 3,21,837  |
|    | e) Income from the agency and commission                           | 1523      | 1832      |
|    | f) Collection of written off debt                                  | -         | -         |
|    | g) Others                                                          | 1459      | 1736      |
| 47 | <b>Total Expenses</b>                                              | 3362979   | 448105    |
|    | a) Expense on Interest on Deposit                                  | 342242    | 433145    |
|    | b) Salary, Honoree, and others( concerning to Officers and Staffs) | 9203      | 13316     |
|    | c) Interest Expenses on the loan from The Head Office              | -         | -         |
|    | d) Expenses for Commission and Brokerage                           | 12        | 13        |
|    | Interest Written off                                               | -         | -         |
|    | Other Expenses                                                     | 1522      | 1631      |

|    |                                                             |                |                |
|----|-------------------------------------------------------------|----------------|----------------|
| 48 | <b>Amount of Profit/ Loss</b>                               | + 171          | + 208          |
| 49 | <b>Number of the Profit Earning Branches</b>                | -              | -              |
| 50 | <b>Number of the Loss Bearing Branches</b>                  | -              | -              |
| 51 | <b>Information of Assets and Concerning to Assets</b>       | -              | -              |
|    | a) Cash of Cash equivalent Things                           | 1412           | 1471           |
|    | b) Bank Deposits                                            | -              | -              |
|    | Bangladesh Bank                                             | 48318          | 20363          |
|    | Sonali Bank                                                 | -              | -              |
|    | Other Bank                                                  | 1607231        | 1439055        |
|    | c) Loan and Advances ( Other Than Officers and Staffs)      | 1411           | 1157           |
|    | d) Advances to Officers and Staffs                          | 22520          | 24552          |
|    | e) Fixed Assets ( Land , Building, Furniture, and Fixtures) | 493            | 508            |
|    | f) Expenditure Account                                      | 362979         | 448105         |
|    | g) Inter Branch Account (Debit Balance)                     | 4537829        | 3194424        |
|    | h) Collectible Account                                      | 29332          | 32872          |
|    | I) Other Assets                                             | 9486           | 35606          |
|    | <b>Total Assets and Fixtures</b>                            | <b>6611073</b> | <b>5198113</b> |
| 52 | <b>Information Relating to Liabilities</b>                  | -              | -              |
|    | a) Current Deposits and Others                              | 21073          | 16759          |
|    | b) Bills Payable                                            | -              | -              |
|    | c) Bank Savings Account                                     | 20651          | 10730          |
|    | d) Fixed Deposit                                            | 5919527        | 4447275        |
|    | e) Other Deposit                                            | 162518         | 145674         |
|    | f) Income Account                                           | 353150         | 448313         |
|    | g) Inter Branch Account ( Credit Balance)                   | -              | -              |
|    | h) Payable Account                                          | 132269         | 103808         |

|  |                          |                |                |
|--|--------------------------|----------------|----------------|
|  | i) Others Liabilities    | 1885           | 25554          |
|  | <b>Total Liabilities</b> | <b>6611073</b> | <b>5198113</b> |

Total Assets will always be equal to Liabilities

**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate**

**Branch Code : 7101**

**Income & Expenditure Statement for monthly of June 2012**

| <b>46/ Income Accounts Details</b> |                                              |                             |                                |               |
|------------------------------------|----------------------------------------------|-----------------------------|--------------------------------|---------------|
| <b>Code</b>                        | <b>Name of Accounts</b>                      | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b>  |
| 1                                  | Interest on Loans                            | 90                          | 112                            | 202           |
| 1a                                 | Service Charges on Loans                     |                             |                                |               |
| 1b                                 | Penal Interest on Loan                       |                             |                                |               |
| 2                                  | Fees and Other Charges                       |                             |                                |               |
| 2a                                 | Search Fees                                  |                             |                                |               |
| 3                                  | Sale Proceed of Forms                        |                             |                                |               |
| <b>a</b>                           | <b>Sub-Total</b>                             | <b>90</b>                   | <b>112</b>                     | <b>202</b>    |
| 4                                  | Interest on Investment                       |                             |                                |               |
| 5                                  | Commission and Exchange                      | 1683                        | 537                            | 2220          |
| <b>b</b>                           | <b>Sub-Total</b>                             | <b>1683</b>                 | <b>537</b>                     | <b>2220</b>   |
| 7                                  | Interest on Deposits                         | 44068                       | 5280                           | 49348         |
| 8                                  | Interest on Loan to Employees                | 837                         | 285                            | 1122          |
| 9                                  | Rent Received                                |                             |                                |               |
| 10                                 | Interest on fund Lent to HO/Branches         | 199625                      | 59862                          | 259487        |
| 13                                 | Sundry Income                                | 233                         | 212                            | 445           |
| 14                                 | Income for recovery off Loan write off       |                             |                                |               |
| <b>c</b>                           | <b>Sub-Total</b>                             | <b>244763</b>               | <b>65639</b>                   | <b>310402</b> |
| <b>46</b>                          | <b>Total Income Accounts Details (a+b+c)</b> | <b>246536</b>               | <b>66288</b>                   | <b>312824</b> |



| <b>133/ Expenditure Accounts Details</b> |                                                  |                             |                                |                 |
|------------------------------------------|--------------------------------------------------|-----------------------------|--------------------------------|-----------------|
| <b>Code</b>                              | <b>Name of Accounts</b>                          | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b>    |
| 1                                        | Directors Fees and Traveling Exp.                |                             |                                |                 |
| 2                                        | Salaries of Officers                             | 3613                        | 290                            | 3903            |
| 3                                        | Salaries and Wages Staff                         | 923                         | 86                             | 1009            |
| 4                                        | House Rent Allowance                             | 2427                        | 199                            | 2626            |
| 6                                        | Other Allowance (Inc.133/5)                      | 533                         | 261                            | 794             |
| 6c                                       | Staff Welfare and Recreation Expenses            | 804                         | 80                             | 884             |
| 7                                        | Employees Traveling Ex. Tour                     | 75                          | 8                              | 83              |
| 9                                        | Medical Services                                 | 211                         | 18                             | 229             |
| 11                                       | Bank Contribution to Employees PF                |                             |                                |                 |
| 11A                                      | Superannuation Fund                              | 2246                        | 184                            | 2430            |
| 13                                       | Training Expenses                                |                             |                                |                 |
| 14                                       | Bonus to Staff                                   | 850                         | -                              | 850             |
| 15                                       | Gratuity and Pension                             |                             |                                |                 |
| 16A                                      | Payment of Taxes-Staff                           |                             |                                |                 |
| <b>a</b>                                 | <b>Sub-Total</b>                                 | <b>11682</b>                | <b>1126</b>                    | <b>12808</b>    |
| 17                                       | Electricity and Water Charges                    | 99                          | 26                             | 125             |
| 18                                       | Rentals                                          | 850                         | 78                             | 928             |
| 21                                       | Stationary and Supplies                          | 138                         | 98                             | 236             |
| 22                                       | Postage and Telegram                             | (-)51                       | (-)03                          | (-)54           |
| 23                                       | Telephone                                        | 40                          | 10                             | 50              |
| 24                                       | Conveyance Charge                                | 66                          | 14                             | 80              |
| 32                                       | Entertainment and Business Development           | 205                         | 18                             | 223             |
| 36                                       | Sundry Expenses (Inc.133/19,25,26,26a.30,35,36)  | 92                          | 08                             | 100             |
| <b>b</b>                                 | <b>Sub- Total</b>                                | <b>1439</b>                 | <b>249</b>                     | <b>1688</b>     |
| 37                                       | Interest on Deposit (Saving)                     | 250                         | 1992                           | 2242            |
| 37                                       | Interest on Deposit (Fixed)                      | 299273                      | 88484                          | 387757          |
| 37                                       | Interest on Deposit (Others)                     | 1551                        | 228                            | 1779            |
| 39                                       | Interest Paid to Bangladesh Bank                 |                             |                                |                 |
| 42                                       | Interest on Fund Borrowed From, HO/ Branches     |                             |                                |                 |
| 44                                       | Commission, Exchange and Charges                 | 364                         | 14                             | 378             |
| <b>c</b>                                 | <b>Sub- Total</b>                                | <b>301438</b>               | <b>90718</b>                   | <b>392156</b>   |
| <b>133</b>                               | <b>Total Expenditure (a+b+c)</b>                 | <b>314559</b>               | <b>92093</b>                   | <b>406652</b>   |
|                                          | <b>Total Operational (Profit/Loss) (46-133)=</b> | <b>(-)68023</b>             | <b>(-)25805</b>                | <b>(-)93828</b> |
|                                          | Yearly Profit Target                             |                             |                                |                 |
|                                          | Achievement                                      |                             |                                |                 |

**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate    Branch Code : 7101**

**Income & Expenditure Statement for monthly of June 2013**

| <b>46/ Income Accounts Details</b> |                                              |                             |                                |               |
|------------------------------------|----------------------------------------------|-----------------------------|--------------------------------|---------------|
| <b>Code</b>                        | <b>Name of Accounts</b>                      | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b>  |
| 1                                  | Interest on Loans                            | 513                         | 446                            | 959           |
| 1a                                 | Service Charges on Loans                     |                             |                                |               |
| 1b                                 | Penal Interest on Loan                       |                             |                                |               |
| 2                                  | Fees and Other Charges                       |                             |                                |               |
| 2a                                 | Search Fees                                  |                             |                                |               |
| 3                                  | Sale Proceed of Forms                        |                             |                                |               |
| <b>a</b>                           | <b>Sub-Total</b>                             | <b>513</b>                  | <b>446</b>                     | <b>959</b>    |
| 4                                  | Interest on Investment                       |                             |                                |               |
| 5                                  | Commission and Exchange                      | 999                         | 1495                           | 2494          |
| <b>b</b>                           | <b>Sub-Total</b>                             | <b>999</b>                  | <b>1495</b>                    | <b>2494</b>   |
| 7                                  | Interest on Deposits                         | 26525                       | 6369                           | 35894         |
| 8                                  | Interest on Loan to Employees                | 2103                        | (-)1010                        | 1093          |
| 9                                  | Rent Received                                |                             |                                |               |
| 10                                 | Interest on fund Lent to HO/Branches         |                             | 241047                         | 241047        |
| 13                                 | Sundry Income                                | 1068                        | 156                            | 1224          |
| 14                                 | Income for recovery off Loan write off       |                             |                                |               |
| <b>c</b>                           | <b>Sub-Total</b>                             | <b>32696</b>                | <b>246562</b>                  | <b>279258</b> |
| <b>46</b>                          | <b>Total Income Accounts Details (a+b+c)</b> | <b>34209</b>                | <b>248503</b>                  | <b>282711</b> |

| <b>133/ Expenditure Accounts Details</b> |                                       |                             |                                |              |
|------------------------------------------|---------------------------------------|-----------------------------|--------------------------------|--------------|
| <b>Code</b>                              | <b>Name of Accounts</b>               | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b> |
| 1                                        | Directors Fees and Traveling Exp.     |                             |                                |              |
| 2                                        | Salaries of Officers                  | 3541                        | 306                            | 3847         |
| 3                                        | Salaries and Wages Staff              | 790                         | 57                             | 847          |
| 4                                        | House Rent Allowance                  | 2332                        | 190                            | 2522         |
| 6                                        | Other Allowance (Inc.133/5)           | 317                         | 36                             | 353          |
| 6c                                       | Staff Welfare and Recreation Expenses | 018                         | 98                             | 1016         |
| 7                                        | Employees Traveling Ex. Tour          | 46                          | 51                             | 97           |
| 9                                        | Medical Services                      | 198                         | 17                             | 215          |
| 11                                       | Bank Contribution to Employees PF     |                             |                                |              |
| 11A                                      | Superannuation Fund                   | 2150                        | 174                            | 2324         |
| 13                                       | Training Expenses                     |                             |                                |              |

|            |                                                 |               |              |               |
|------------|-------------------------------------------------|---------------|--------------|---------------|
| 14         | Bonus to Staff                                  | 783           | -            | 783           |
| 15         | Gratuity and Pension                            |               |              |               |
| 16A        | Payment of Taxes-Staff                          |               |              |               |
| <b>a</b>   | <b>Sub-Total</b>                                | <b>11075</b>  | <b>929</b>   | <b>12004</b>  |
| 17         | Electricity and Water Charges                   | 112           | 23           | 135           |
|            |                                                 |               |              |               |
| 18         | Rentals                                         | 1011          | 118          | 1129          |
| 21         | Stationary and Supplies                         | 108           | 52           | 160           |
| 22         | Postage and Telegram                            | (-)13         | (-)1         | (-)14         |
| 23         | Telephone                                       | 46            | 14           | 60            |
| 24         | Conveyance Charge                               | 79            | 20           | 99            |
| 32         | Entertainment and Business Development          | 193           | 18           | 211           |
| 36         | Sundry Expenses (Inc.133/19,25,26,26a.30,35,36) | 482           | 227          | 709           |
| <b>b.</b>  | <b>Sub- Total</b>                               | <b>2018</b>   | <b>471</b>   | <b>2489</b>   |
| 37         | Interest on Deposit (Saving)                    |               | 252          | 252           |
| 37         | Interest on Deposit (Fixed)                     | 343572        | 29750        | 373322        |
| 37         | Interest on Deposit (Others)                    |               | 8311         | 8311          |
| 39         | Interest Paid to Bangladesh Bank                |               |              |               |
| 42         | Interest on Fund Borrowed From, HO/ Branches    |               |              |               |
| 44         | Commission, Exchange and Charges                | 1386          | 331          | 1717          |
| <b>c</b>   | <b>Sub- Total</b>                               | <b>344958</b> | <b>38644</b> | <b>383602</b> |
| <b>133</b> | <b>Total Expenditure (a+b+c)=</b>               | <b>.....</b>  | <b>.....</b> | <b>398095</b> |

|  |                                                  |               |               |               |
|--|--------------------------------------------------|---------------|---------------|---------------|
|  | <b>Total Operational (Profit/Loss) (46-133)=</b> | <b>323843</b> | <b>208459</b> | <b>115384</b> |
|  | Yearly Profit Target                             |               |               |               |
|  | Achievement                                      |               |               |               |

**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate      Branch Code : 7101**  
**Income & Expenditure Statement for monthly of June 2014**

| <b>46/ Income Accounts Details</b> |                                              |                             |                                |               |
|------------------------------------|----------------------------------------------|-----------------------------|--------------------------------|---------------|
| <b>Code</b>                        | <b>Name of Accounts</b>                      | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b>  |
| 1                                  | Interest on Loans                            | 94                          | 24                             | 118           |
| 1a                                 | Service Charges on Loans                     |                             |                                |               |
| 1b                                 | Penal Interest on Loan                       |                             |                                |               |
| 2                                  | Fees and Other Charges                       |                             |                                |               |
| 2a                                 | Search Fees                                  |                             |                                |               |
| 3                                  | Sale Proceed of Forms                        |                             |                                |               |
| <b>a</b>                           | <b>Sub-Total</b>                             | <b>94</b>                   | <b>24</b>                      | <b>118</b>    |
| 4                                  | Interest on Investment                       |                             |                                |               |
| 5                                  | Commission and Exchange                      | 2645                        | 89                             | 2734          |
| <b>b</b>                           | <b>Sub-Total</b>                             | <b>2645</b>                 | <b>89</b>                      | <b>2852</b>   |
| 7                                  | Interest on Deposits                         | 3426                        | 233                            | 3659          |
| 8                                  | Interest on Loan to Employees                | 69                          | 1084                           | 1153          |
| 9                                  | Rent Received                                |                             |                                |               |
| 10                                 | Interest on fund Lent to HO/Branches         | 238700                      | 109728                         | 348428        |
| 13                                 | Sundry Income                                | 577                         | 68                             | 645           |
| 14                                 | Income for recovery off Loan write off       |                             |                                |               |
| <b>c</b>                           | <b>Sub-Total</b>                             | <b>242772</b>               | <b>111113</b>                  | <b>353885</b> |
| <b>46</b>                          | <b>Total Income Accounts Details (a+b+c)</b> | <b>245511</b>               | <b>111226</b>                  | <b>356737</b> |

| <b>133/ Expenditure Accounts Details</b> |                                       |                             |                                |              |
|------------------------------------------|---------------------------------------|-----------------------------|--------------------------------|--------------|
| <b>Code</b>                              | <b>Name of Accounts</b>               | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b> |
| 1                                        | Directors Fees and Traveling Exp.     |                             |                                |              |
| 2                                        | Salaries of Officers                  | 3720                        | 390                            | 4110         |
| 3                                        | Salaries and Wages Staff              | 498                         | 64                             | 562          |
| 4                                        | House Rent Allowance                  | 2238                        | 230                            | 2468         |
| 6                                        | Other Allowance (Inc.133/5)           | 1651                        | 155                            | 1806         |
| 6c                                       | Staff Welfare and Recreation Expenses | 1031                        | 125                            | 1156         |
| 7                                        | Employees Traveling Ex. Tour          | 39                          | 1                              | 40           |
| 9                                        | Medical Services                      | 186                         | 18                             | 204          |
| 11                                       | Bank Contribution to Employees PF     |                             |                                |              |
| 11A                                      | Superannuation Fund                   | 2067                        | 214                            | 2281         |
| 13                                       | Training Expenses                     |                             |                                |              |
| 14                                       | Bonus to Staff                        | 697                         |                                | 697          |

|            |                                                 |               |              |               |
|------------|-------------------------------------------------|---------------|--------------|---------------|
| 15         | Gratuity and Pension                            |               |              |               |
| 16A        | Payment of Taxes-Staff                          |               |              |               |
| <b>a</b>   | <b>Sub-Total</b>                                | <b>12127</b>  | <b>1197</b>  | <b>13324</b>  |
| 17         | Electricity and Water Charges                   | 137           | 36           | 173           |
| 18         | Rentals                                         | 1849          | 172          | 2021          |
| 21         | Stationary and Supplies                         | 134           | 41           | 175           |
| 22         | Postage and Telegram                            | (-)10         | 3            | (-)7          |
| 23         | Telephone                                       | 62            | 11           | 73            |
| 24         | Conveyance Charge                               | 103           | 17           | 120           |
| 32         | Entertainment and Business Development          | 212           | 18           | 230           |
| 36         | Sundry Expenses (Inc.133/19,25,26,26a.30,35,36) | 809           | 437          | 1246          |
| <b>b.</b>  | <b>Sub- Total</b>                               | <b>3296</b>   | <b>735</b>   | <b>4031</b>   |
| 37         | Interest on Deposit (Saving)                    |               | 240          | 240           |
| 37         | Interest on Deposit (Fixed)                     | 363626        | 71030        | 434656        |
| 37         | Interest on Deposit (Others)                    | 526           | 6241         | 6767          |
| 39         | Interest Paid to Bangladesh Bank                |               |              |               |
| 42         | Interest on Fund Borrowed From, HO/ Branches    |               |              |               |
| 44         | Commission, Exchange and Charges                | 529           | 24           | 553           |
| <b>c</b>   | <b>Sub- Total</b>                               | <b>364681</b> | <b>77535</b> | <b>442216</b> |
| <b>133</b> | <b>Total Expenditure (a+b+c)</b>                | <b>380104</b> | <b>79467</b> | <b>459571</b> |

|  |                                                 |                  |                 |                  |
|--|-------------------------------------------------|------------------|-----------------|------------------|
|  | <b>Total Operational (Profit/Loss) (46-133)</b> | <b>(-)134593</b> | <b>(-)31759</b> | <b>(-)102834</b> |
|  | Yearly Profit Target                            |                  |                 |                  |
|  | Achievement                                     |                  |                 |                  |

**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate**

**Branch Code : 7101**

**Income & Expenditure Statement for monthly of June 2015**

| <b>46/ Income Accounts Details</b> |                          |                             |                                |              |
|------------------------------------|--------------------------|-----------------------------|--------------------------------|--------------|
| <b>Code</b>                        | <b>Name of Accounts</b>  | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b> |
| 1                                  | Interest on Loans        | 115                         | 24                             | 139          |
| 1a                                 | Service Charges on Loans |                             |                                |              |
| 1b                                 | Penal Interest on Loan   |                             |                                |              |
| 2                                  | Fees and Other Charges   |                             |                                |              |
| 2a                                 | Search Fees              |                             |                                |              |
| 3                                  | Sale Proceed of Forms    |                             |                                |              |
| <b>a</b>                           | <b>Sub-Total :</b>       |                             |                                |              |
| 4                                  | Interest on Investment   |                             |                                |              |

|           |                                              |               |               |               |
|-----------|----------------------------------------------|---------------|---------------|---------------|
| 5         | Commission and Exchange                      | 997           | 409           | 1406          |
| b         | Sub-Total                                    |               |               |               |
| 7         | Interest on Deposits                         | 3144          | 4250          | 7394          |
| 8         | Interest on Loan to Employees                | 1307          | 335           | 1642          |
| 9         | Rent Received                                |               |               |               |
| 10        | Interest on fund Lent to HO/Branches         | 427923        | 261445        | 689368        |
| 13        | Sundry Income                                | 2260          | 103           | 2363          |
| 14        | Income for recovery off Loan write off       |               |               |               |
| c         | Sub-Total :                                  |               |               |               |
| <b>46</b> | <b>Total Income Accounts Details (a+b+c)</b> | <b>435746</b> | <b>266566</b> | <b>702312</b> |

| <b>133/ Expenditure Accounts Details</b> |                                                 |                             |                                |              |
|------------------------------------------|-------------------------------------------------|-----------------------------|--------------------------------|--------------|
| <b>Code</b>                              | <b>Name of Accounts</b>                         | <b>Up to previous month</b> | <b>For the reporting month</b> | <b>Total</b> |
| 1                                        | Directors Fees and Traveling Exp.               |                             |                                |              |
| 2                                        | Salaries of Officers                            | 4455                        | 383                            | 4838         |
| 3                                        | Salaries and Wages Staff                        | 477                         | 46                             | 523          |
| 4                                        | House Rent Allowance                            | 2620                        | 229                            | 2849         |
| 6                                        | Other Allowance (Inc.133/5)                     | 1464                        | 198                            | 1662         |
| 6c                                       | Staff Welfare and Recreation Expenses           | 1087                        | 111                            | 1198         |
| 7                                        | Employees Traveling Ex. Tour                    | 138                         | (-)22                          | 116          |
| 9                                        | Medical Services                                | 200                         | 17                             | 217          |
| 11                                       | Bank Contribution to Employees PF               |                             |                                |              |
| 11A                                      | Superannuation Fund                             | 2440                        | 215                            | 2655         |
| 13                                       | Training Expenses                               |                             |                                |              |
| 14                                       | Bonus to Staff                                  | 882                         | 408                            | 1290         |
| 15                                       | Gratuity and Pension                            |                             |                                |              |
| 16A                                      | Payment of Taxes-Staff                          |                             |                                |              |
| <b>a</b>                                 | <b>Sub-Total</b>                                | <b>13763</b>                | <b>1585</b>                    | <b>15348</b> |
| 17                                       | Electricity and Water Charges                   | 143                         | 46                             | 189          |
|                                          |                                                 |                             |                                |              |
| 18                                       | Rentals                                         | 1897                        | 173                            | 2070         |
| 21                                       | Stationary and Supplies                         | 144                         | 44                             | 188          |
| 22                                       | Postage and Telegram                            | 15                          | 5                              | 20           |
| 23                                       | Telephone                                       | 37                          | 16                             | 53           |
| 24                                       | Conveyance Charge                               | 94                          | 33                             | 127          |
| 32                                       | Entertainment and Business Development          | 199                         | 18                             | 217          |
| 36                                       | Sundry Expenses (Inc.133/19,25,26,26a.30,35,36) | 770                         | 292                            | 1062         |
| <b>b</b>                                 | <b>Sub- Total</b>                               | <b>3299</b>                 | <b>627</b>                     | <b>3926</b>  |
| 37                                       | Interest on Deposit (Saving)                    | 208                         | 230                            | 438          |
| 37                                       | Interest on Deposit (Fixed)                     | 549336                      | 177559                         | 726895       |
| 37                                       | Interest on Deposit (Others)                    | 3474                        | 2075                           | 5549         |
| 39                                       | Interest Paid to Bangladesh Bank                |                             |                                |              |

|            |                                              |               |               |               |
|------------|----------------------------------------------|---------------|---------------|---------------|
| 42         | Interest on Fund Borrowed From, HO/ Branches |               |               |               |
| 44         | Commission, Exchange and Charges             | 319           | 296           | 615           |
| <b>c</b>   | <b>Sub- Total</b>                            | <b>553337</b> | <b>180160</b> | <b>733497</b> |
| <b>133</b> | <b>Total Expenditure (a+b+c)</b>             | <b>570399</b> | <b>182372</b> | <b>752771</b> |

|  |                                                 |                   |                 |                 |
|--|-------------------------------------------------|-------------------|-----------------|-----------------|
|  | <b>Total Operational (Profit/Loss) (46-133)</b> | <b>(-)1346653</b> | <b>(-)84194</b> | <b>(-)50459</b> |
|  | Yearly Profit Target                            |                   |                 |                 |
|  | Achievement                                     |                   |                 |                 |

**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate    Branch Code : 7101**

**Approved Strength vis a vis Existing Manpower of the Bank According to  
Organization of RAKUB**

| <b>Name of the Designation</b>   | <b>Approved Number</b> | <b>Existing Number</b> | <b>Shortage</b> | <b>Extra</b> | <b>Comment</b>                                                                                   |
|----------------------------------|------------------------|------------------------|-----------------|--------------|--------------------------------------------------------------------------------------------------|
| <b>1</b>                         | <b>2</b>               | <b>3</b>               | <b>4</b>        | <b>5</b>     | <b>6</b>                                                                                         |
| <b>Deputy General Manager</b>    | <b>1</b>               | <b>1</b>               | <b>0</b>        | <b>0</b>     |                                                                                                  |
| <b>Assistant General Manager</b> | <b>1</b>               | <b>1</b>               | <b>0</b>        | <b>0</b>     |                                                                                                  |
| <b>Senior Principal Officer</b>  | <b>2</b>               | <b>4</b>               | <b>0</b>        | <b>2</b>     | <b>One will go to PRL on next 29-11-2015 and another one will go to PRL on next 15-12-2015 .</b> |
| <b>Principal Officer</b>         | <b>3</b>               | <b>4</b>               | <b>0</b>        | <b>1</b>     | <b>One of the existing principal officers is appointed as motivator in the ministry.</b>         |
| <b>Senior Officer</b>            | <b>5</b>               | <b>5</b>               | <b>0</b>        | <b>0</b>     |                                                                                                  |
| <b>Officer</b>                   | <b>7</b>               | <b>3</b>               | <b>4</b>        | <b>0</b>     |                                                                                                  |
| <b>Computer Operator</b>         | <b>1</b>               | <b>1</b>               | <b>0</b>        | <b>0</b>     |                                                                                                  |
| <b>Cashier</b>                   | <b>3</b>               | <b>0</b>               | <b>3</b>        | <b>0</b>     |                                                                                                  |
| <b>Data Entry Operator</b>       | <b>2</b>               | <b>1</b>               | <b>1</b>        | <b>0</b>     |                                                                                                  |
| <b>Driver</b>                    | <b>1</b>               | <b>1</b>               | <b>0</b>        | <b>0</b>     |                                                                                                  |
| <b>Caretaker</b>                 | <b>1</b>               | <b>0</b>               | <b>1</b>        | <b>0</b>     |                                                                                                  |
| <b>Office Assistant</b>          | <b>2</b>               | <b>1</b>               | <b>1</b>        | <b>0</b>     |                                                                                                  |
| <b>Security Guard</b>            | <b>2</b>               | <b>1</b>               | <b>1</b>        | <b>0</b>     |                                                                                                  |
| <b>Total</b>                     | <b>31</b>              | <b>23</b>              | <b>11</b>       | <b>3</b>     | <b>( Column 2= 3+4-3)</b>                                                                        |

N.B. Two Security Guards are working through out Sourcing ( Given by Ornet Security Services Limited)



**Rajshahi Krishi Unnayan Bank**  
**Branch : Dhaka Corporate Branch Code : 7101**

**Deposit Statement Over Last 5 years**

| <b>Fiscal year</b> | <b>Base Period</b> | <b>Balance</b>   |
|--------------------|--------------------|------------------|
| 2010-2011          | 30.06.2011         | 462,04,38,090.69 |
| 2011-2012          | 30.06.2012         | 347,18,56,810.50 |
| 2012-2013          | 30.06.2013         | 305,08,23,144.69 |
| 2013-2014          | 30.06.2014         | 699,38,36,307.24 |
| 2014-2015          | 30.06.2015         | 795,33,49,640.12 |
| 2015-2016          | 29.10.2015         | 695,59,48,062.73 |

**NATIONAL ECONOMIC DEVELOPMENT AND ROLE PLAYED BY RAKUB**

Despite the global economic downturn and challenging domestic economic environment, the Bangladesh economy achieved a respectable growth of 6.0 percent during FY2013. The strong growth in the industry sector, a sustained high growth in the services sector and a modest growth in agriculture helped the real economy to remain steady. GDP growth during the year was based on 9.0 percent impressive growth in industry sector, 5.7 percent impressive growth in industry sector, 5.7 percent steady growth in services sector and 2.2 percent moderate growth in the agriculture sector. The agriculture sector contributed 30.0 percent, industry sector contributed 18.0 percent, and the service sector contributed 52.0 percent of total GDP in FY2013.

The role of agriculture is vital to cater the growing demand of food for the increasing population, to meet the country's challenge to achieve self-sufficiency in food production and to ensure food security, reduce rural poverty and foster sustainable economic development. The Government has, therefore, accorded highest priority to agriculture sector to enable the country to meet this challenge.

In line with Government efforts Bangladesh Bank also continued its proactive agricultural / rural credit policy and formulated program support to boost up agricultural

production. Under this program loan disbursement target in agriculture sector was Tk.141.30 billion which was 11.69 percent higher than FY2012 and actual disbursed was Tk. 146.67 billion. The loan was disbursed to raising crop production, irrigation equipments, agricultural machinery, livestock development, development of rural assets and poverty alleviation etc. Two specialized banks BKB and RAKUB and four SCBs played key role in the disbursement of agricultural and rural finance. RAKUB exceeded the disbursement target by 2.69 percent.

During FY2013 recovery of agricultural credit was Tk.143.62 billion increased by 1621 percent than FY2012. RAKUB exceeded loan recovery target by four percent.

### **Managerial Success of RAKUB**

Rajsnahi Krishi Unnayan Bank (RAKUB) has been contributing significantly to the nation's agro-economic activities through providing intensive credit support to the agriculture and agro-based sectors in the north-west region of the country since it started functioning in 1987. The bank has to conduct credit disbursement activities paying importance to production of additional food for the continuously rising population and to achieve food security of the country as per Government instructions and Bangladesh Banks credit policy. Besides providing credit facilities for production of various crop and spices, development of fisheries and live-stock sectors, establishment of agro based industries, and financing in different poverty alleviation programs, the bank has diversified credit portfolio towards new agri-products like area-based agricultural activities, agriculture industry linkage activities and SMEs sector to avoid concentration of credit to particular sectors and disperse the same in more effective Fields of performance.

During the financial year 2012-2013 RAKUB emphasized providing quality credit support to the potential agricultural sectors, put due thrust on collecting low-cost deposit, ensured recovery of classified loan and adopted necessary steps to cut-down controllable expenses and tried hard to substantially raise income and reduce expenditure. As a result of smooth loan disbursement activities together with befitting initiatives and drives to ensure recovery of classified loan and written off loan against respective yearly targets total recovery position of the bank improved to a great extent.

As a state owned specialized bank RAKUB has to be sincere about Corporate Social Responsibilities and, as such, the bank introduced some new credit programs (the minimum interest rate) like 'Muktilodhya Bishes Reen Karmasuchi', Credit programs for the Aborigines and the youths seeking employment abroad. Such credit programs do not always contribute to profit earning but their impact on employment generation and poverty reduction is very important. As per government instructions and policies provided by Bangladesh Bank HAKUB is paying due attention to promote pollution free green banking by providing credit in environment friendly activities like production of solar energy, installation of bio-gas plants, effluent treatment plants, automatic brick-fields etc. and such others.

A sound liquidity base is essential for the Bank to ensure faster credit support to the farmers and entrepreneurs and also to meet demand of depositors. So, the bank paid utmost importance to timely recovery of bank's loan, introduced new deposit products, emphasized increasing number of savings accounts and opening all types of new deposit accounts for collecting additional deposit to uplift overall fund position.

In order to remain connected with the fast running digitalization and technological cohesion, empower the bank to host improved customer service and practice green and paperless banking a number of 132 branches of the bank were computerized up to June 2013 and need based work for computerization of the remaining 244 branches by December 2014 are being continued with due priority and emphasis. Besides, the bank is paying importance to equip the present workforce with computer knowledge and increase their skill and competence essential to cope with radically changing automated work base within the bank and the outer world by arranging befitting technology based training programs. Recruitment of new human resources is being continued giving preference to IT knowledge of the candidates and promotion in the vacant posts are also given to inspire the present workforce and invite their full co-operation and efforts to work for betterment of the bank. For expansion of bank's service among the people of the rural areas new branches are opened every year with due justification. Two branches were opened during the reporting year.

As per commitment to take part in Corporate Social Responsibilities RAKUB officially paid respect to the 58 'Title Holder' freedom fighters under Rajshahi and Rangpur Div

sion during the year. In addition, the bank arranges distribution of winter clothes, food and cash among the indigent freedom fighters, helpless aborigines and other have-not people every year for easing their crisis and. yet again. The main source of income of the bank is interest charged on loans. About fifty percent of the bank's loan is crop loan where rate of interest is competitively low. In some cases RAKUB has to provide credit facilities at the rate of interest lower than normal rate. Beyond that the bank has to approve remission of interest on defaulted loan cases, a significant amount of outstanding loan stands classified at the end of every financial year largely affecting interest income of the bank. Sometime the bank has to depend on collecting deposit at a competitive rate of interest for maintaining its liquidity position, operating expenses is also increased for logical reasons and at such a condition the bank stays away from net profit earning at the fag end of the year.

After thread bear analysis of all the existing problems thwarting profit earning of the bank, a three year innovative plan has been chalked with a view to putting intense thrust on bringing down classified loan to a reasonable position and improve asset quality, pay due watch on capital management, product development and business diversification( and finally fine-tune overall activities) , take necessary steps to cut down manageable expenses, in way to offset accumulated loss of the bank and earn minimum profit at the culminating year. As a result, extent of operating loss is being reduced every year which have been reflected in the Financial Report of the reporting year.

Griffin states that motivation is the set of forces that cause people to behave in certain ways. The goal of the manager is to maximize the likelihood of the prudent behavior and minimize the conflict among the people. Higher the motivation, higher would be the productivity and vice versa.

Kaplan states that motivation is the key to efficient running of teams. Motivated employees are more likely to co-operate, put team interest first, have greater job satisfaction, improved health (less stress), improved career prospects and finding the job more interesting. Motivators need to have sense of achievement, recognition of good work increasing levels of responsibility, career advancement and attraction of the job itself. The main motivation factors are not in the environment but in the intrinsic vale and satisfaction gained from the job itself. most are non-financial in nature. Rewards offered

to the individual at work may be of two basic types. Extrinsic rewards are separate from the job itself and is dependent on the decisions of others ( external to the control of the workers themselves) Pay benefits non cash incentives of working conditions are very much relevant here. Intrinsic rewards are those which arise from the performance of the work itself. These include the satisfaction that comes from the job itself, the feeling of achievement that comes from doing a difficult job. These include job design, job judgment, higher level decision making and greater empowerment in Bangladesh.

The bank emphasized on managing investible fund by collecting more deposit and timely recovering bank's dues, reducing dependence on refinance or demand loan from Bangladesh bank. The zonal offices were advised to collect deposit and recover loan for new investment. The bank repaid dues of Bangladesh Bank amounting Tk. 2523.10 million during the financial year. Dues to Bangladesh Bank stood at TK. 22336.88 million on 30.06.13 including borrowings as refinance from Bangladesh Bank amounting Tk. 4502.50.

Effective human resources development and management is indispensable for success of any institution. Work sphere of the bank increased reasonably during the last decade but workforce could not be enhanced as per need. A good number of officers and staff went on retirement during the last years resulting in acute shortage of work force. In order to minimize manpower shortage, the bank got organogram consisting 5982 manpower approved by the ministry of finance. On the basis of the organogram promotion and recruitment procedures are being continued to enhance required number of manpower under the bank's three years comprehensive plan. The bank recruited 14 class one, 4 class two and 269 class four employees during the year. The bank tried to ensure equidistribution and proper utilization of its human resources during the year.

The bank designed yearly training programs in consistence with the internal activities of the bank and also keeping in consideration successful implementation of the new lending programs introduced by Bangladesh bank and the Government. During the year 1048 officers and staff participated in 22 training courses held at the training institute. Besides, 1293 officers participated in training courses on different professional fields at the Bangladesh Institute of Bank Management (BIBM), Bangladesh Bank & Training Academy of other institutions at field level. Main training courses arranged by RAKUB

during the financial year were: Foundation Training, Audit and Inspection in Banking, Entrepreneurship Development & SME Financing, Skill & Attitude Development Course, Laws & Regulations in Banks and Money Laundering Prevention Laws-2012, Capacity Building of Branch Managers, Fund Management & Deposit Mobilization, Credit Operations of Banks, Human Resource Management in Banks, Training fir Trainers, IT Operations of Banks Green Banking , Bangladesh Automated Clearing House (BACH), CIB: Batch uploading and online Reporting.

In order to increase quality of operational efficiency and affirm internal control MBO (Management by Objectives), a management tool for ensuring quantifiable and participative performance of the employees was followed meticulously both in the head office as well as at the field level.

52 Branches in the first phase ( during 2009- 2010 financial year and 80 branches in the second phase ( 2010 -2011) were brought under computerization under the bank's five year's computerization program and live operation is being continued in the branches. More 84 branches in the third phase (2011-2012) was considered for computerization where computer and related equipments were supplied. BACH program is going on at 5 branches including branch, LPO, Rajshahi, Bogra and Rangpur Branch. All district branches were expected to go for BACH program by the end of 2013. The head office of the bank, two divisional and 18zonal offices also possess computerized work system with internet connectivity. To build skilled manpower and to introduce on-line banking a computer training lab and modern technology based data centre has been set at the head of the bank.

Total number of branches of the bank as on 30.06.2013 was 374, including two opened during the financial year, out of which there were Cooperate Branches, 15 district level branches, 45 Upazila level branches, 76 pourashava level branches and 235 union level branches. To ensure of better banking service in the rural areas the bank has a plan to expand branches network at the union level gradually.

During the year 5190 certificate cases were disposed off effecting realization of classified loan amounting to Tk. 255.45 million and 842 Artha Reen cases were settled against which an amount of Tk.265.76 million was realized. An amount of Tk.1039.04 million

was involved against 25086 unsettled certificate cases and an amount of Tk. 1950.24 million was involved against pending 4164 Artha Reen cases as on 30 June 2013.

Audit and inspection plays an important role in ensuring transparency and accountability of the banking institution. The internal control and compliance system of RAKUB is duly active in respect of audit and inspection. For detecting and checking repetition of irregularities, frauds and forgeries at different levels, there are commercial audit, Bangladesh Bank Inspection and External Audit in addition to the bank's 18 zonal audit units at district head quarters and two divisional audit units at Rajshahi and Rangpur division.

### **RAKUB WORKS STRATEGY 2014-2015**

RAKUB finances for development of agriculturists and agriculture in the north-west region of the country. The bank disburses about 50 percent of its yearly loan disbursement target for crop production aiming at the nations attaining food security. So 50 percent of the total outstanding loan of the bank is crop loan where rate of interest is only 11 percent. As a state owned institution the bank has to disburse loan in a number of poverty alleviation programs and for production of important substitute crops, considering public interest where rate of interest is less than cost of fund. Most of the bank's beneficiaries are farmers and there are multiple instances of the farmers incapability to repay bank's loan due to damage of crops for natural calamities like flood, draught, bad weather, lack of due price of produced goods and least storage facilities. In some other cases customers fail to repay loan in due time. As a result, a large amount of loan stand classified at the end of every year. In addition, the bank has to approve interest remission in special cases. Due to all these factors yearly income of the bank comes down unexpectedly causing net loss at the year ending.

In such a situation the bank management has formulated a three years work-plan (from 2012-2013 to 2014-2015) aiming at offsetting loss of the bank. The work-plan is designed to reduce classified loan, to encourage financing in agricultural and industries linkage concerns and to pay special importance to area-based agri production in order to improve asset quality. To modernize customer service for collecting more deposit by opening new deposit accounts and collecting rural small deposit through attractive new

products, to emphasize introduction of online banking based on branch computerization, to expand of foreign exchange business and build up sound fund position are also integral parts of the work plan. Necessary instructions are also provided to bring down classified loan amount to 30 percent, 25 percent and 20 percent in the first, second and third year respectively and follow principle of cutting down unnecessary expenses and raising income from all probable sectors to uplift the bank at a profitable position.

In order to modernize banking activities in a time befitting level and to accelerate speedy service to a larger number of customers the bank management was advised to give priority on introduction of computerized branch banking system. Besides, the board also emphasized development of skill and efficiency of existing workforce of the bank through befitting and continuous training programs in order to familiarize them with modernized banking system required to run the bank as per demand of time. The Board of Directors also suggested to bring-down amount of classified loan to a reasonable position, pay due attention to capital management and risk management, enhance performing assets of the bank to ensure profit earning and curtail manageable expenses.

### **Lessons for the Intern for increasing Skills and Competence**

Success on management depends on sincere cooperation of all levels of employees.

Use of ethical code of conduct, cooperate governance has developed the managerial success of RAKUB.

Misuse of fund is not there due to management awareness.

Classified loan is reduced due to proper steps.

Fund management is not a problem at all.

During Internship, I have worked in different departments like deposit section, loan section, general banking section and have gathered through knowledge in different areas.

Success factors, Threat factors, weakness factors and opportunity factors are made clear to the stakeholders.

### **Future plan for using the skills**

The knowledge I have gathered on different managerial activities, influencing factors, SWOT Mix etc. will be helpful for the managerial decision making in corporate sector.

Managerial decision is an art and it should be objective decision not subjective. This experience will help me a lot to take real life situation.



## **Strength and Weakness of RAKUB**

### **Strengths**

1. Higher educational status of the employees
2. Promotion facilities
3. Job experience
4. Adequacy of welfare benefits
5. Considerable levels of employee satisfaction
6. Favorable work environment
7. Satisfactory level of reward
8. Follows standard way for recruitment and acceptable selection system
9. Provides training facilities for its employees
10. The doctrine of the Bank in a planned way so that perform a task is very easy.

### **Weakness**

1. Inadequacy of professional Development
2. Minimum autonomy
3. Partial fulfillment of various activities
4. Communication gap among the employees
5. Lack of competitive advantage of the employee
6. Minimal contribution to HRM division
7. Infrequent publication of performance appraisal report
8. The bank preserves no scope of constructive criticism by passing the banks policy for an employee
9. The bank does not provide any training how an employee will perform his/her responsibilities with mental and physical health.
10. No scope of getting off the job training.

## **Conclusion**

Managerial Development activities of RAKUB including Dhaka Corporate Branch are highly satisfactory due to sincere efforts of management activities. There are diversified loan distribution programs in different sectors creating employment generation, increasing earnings, savings standard of living of the borrowers as well as increasing value added to the economy, although Dhaka Corporate Branch does not make any loan in any of the sectors in Bangladesh. Virtually their function is to co-ordinate the overall activities of RAKUB through good liaison with Bangladesh Bank, Ministry of Finance, ADB and RAKUB's head office.

The bank has 6 years perspective plans and achievement is really appreciable. Social responsibility and corporate governance is also satisfactory.

In all levels of management esthetical codes of conduct and duty followed, HRM practice are also excellent. Employee's productivity and satisfaction are also up to the mark. Motivational measures are really appreciable. In every step of management Total Quality Management, Management and Objectives are duly followed.

## **Recommendations**

For increasing managerial effectiveness, the following policy implications are needed.

- a) Electronic HRM systems should be developed along with MIS.
- b) Cost of fund should be reduced
- c) Interest on loans should be reduced.
- d) Employees training programs should be more.
- e) Loan collection efforts and exhibitions should be more
- f) Awareness of borrowers should be more through counseling
- g) Performance appraisals should be more from time to time.
- h) Management audit ethical audit, social audit should be followed.

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