

**An Internship Report
on
Performance Analysis of Utility Services Provided by
Rupali Bank Limited (RBL) in Mohammadpur
Branch.**

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Dhaka-1207.**

July-December-2015



Rupali Bank Limited
Assures Better Service

**Performance Analysis of Utility Services Provided
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*An Internship Report
Submitted to the Faculty of Agribusiness Management,
Sher-e-Bangla Agricultural University, Dhaka,
in partial fulfillment of the requirements
for the degree of*

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Supervisor's Certificate

This is to certify that the Internship Report on "Performance Analysis of Utility Services Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch" in the record at the report is done by Md. Billal Hossain Reg. No. 08-03108 as a partial fulfillment of the requirement MBA (Agribusiness) degree.

The report has been prepared under my guidance and is a record of the bonfire work carried out successfully.

.....
Signature of the Supervisor

Dr. Mohammad Mizanul Haque Kazal

Professor

Department of Development & Poverty Studies

Faculty of Agribusiness Management

Sher-e-Bangla Agricultural University

Acknowledgement

To perform internship program successfully and report writing on it is not an easy task. It mainly requires help and co-operation from the respective persons. At the time of internship, I felt such and obtained cordially. So, at the time of writing this report, I recalled those kind-hearted persons with best regard. First of all, I am expressing my sincere gratefulness to Almighty Allah for enabling me to prepare this Report.

I would like to give my heartiest gratitude to my advisor Dr. Mohammad Mizanul Haque Kazal for his Cordial help, advice and proper guidelines that inspired me to perform my duty properly. Thanks to different officials of Mohammadpur Branch of Rupali Bank Limited, for helping me to get various data. Then I want to put in my report.

Finally, I would like to extend my deepest thanks to my parents and other family members. Without their co-operation I would not able to complete my MBA program.

Letter of Submission

Date: 27/11/2016

Prof. Dr. Mohammad Mizanul Haque Kazal
Intern Supervisor
Department of Development & Poverty Studies
Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University.
Dhaka-1207

Subject: Prayer for acceptance of internship report.

Dear Sir,

Here is the report titled “Performance Analysis of Utility Services Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch” that you advised.

Me to prepare as a partial requirement of the course of MBA. I have exerted my best effort in preparing this report.

So, I request you to accept the report and give me a proper suggestion to work in the battle field of life.

Sincerely yours,

Md. Billal Hossain

Reg. No. 08-03108

MBA (Agribusiness)

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Abstract

Internship program is the pre-requisite for MBA program. Classroom discussion alone cannot make a student perfect in handling the real business situation; therefore, it is an opportunity for the students to know about the real life situation through this program. A report has to be built for the university and organization requirement. The topic of the report is “Performance Analysis of Utility Services Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch”. The main purpose of the report becomes very clear from the topic of the report. The report discusses about the different facilities, approval process, monitoring and performance.

The main objectives of the report are identifying the customer perception about utility services provided by the bank and the performance of the bank regarding utility services. Part 1 narrates the company profile including Rupali Bank’s history, their vision, mission and strategy, products and services, activities and performances. Part 2 describes the different aspects of my job at Mohammadpur Branch, Dhaka. It also describes the findings of the report. Findings of the report say about strength and weakness of the bank regarding utility services. The last part ends with competitive analysis, SWOT Analysis, recommendations and conclusions. RBL is the first Government owned public Limited in Bangladesh with excellence in customers' service aiming to economic uplift, human resources development, and employment generation, achievement of balanced growth and development of the country. It possesses a huge client base that comes in touch with the bank in so many purposes every day.

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Chapter-1

Introduction

1.1 Background of the study

In the age of globalization, the importance of banking sector is beyond description. Banking sector is going ahead with the improvement and invention of new services and offerings to gather and retain more customers. Besides other banking activities, utility service has become an essential part of a bank's daily activities to perform. In our daily life we usually use the banks to pay different types of service bills such as electricity bill, gas bill, WASA bill, telephone bill, different tax etc. Again, we know that bank has a great role to pay these bills in our daily life. Internship in Rupali Bank Limited (Mohammadpur Branch) has brought me the opportunity to know details about performance of utility services provided by Rupali Bank Limited (LTD). At the very beginning of the internship period, I was too much interested about performance of a bank to provide utility services, but within a few days I recognized that how my branch deals with customers and maintain good customer services.

Banks are providing numerous types of utility services to the customers. Through this service both the bank and the customers get benefit. Customers can easily deal with the bank for the transaction of their utility services and the bank get profit through providing this service. In this regard I became interested to know the customer's satisfaction level regarding utility services. I also wanted to find out the performance of the bank regarding utility services.

1.2 Origin of the Report

This report is based on an internship program at Rupali Bank Limited to gather practical knowledge about banking activities. This is followed by practical experience in Mohammadpur Branch of Rupali Bank Limited. Each intern must carry out a specific project, in order to report on specific activity of the organization. Consequently, a report based on the projects is to be submitted to both the authority of Rupali Bank Ltd and the University. My topic for this internship

report is “**Performance Analysis of Utility Services Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch**”.

1.3 Limitations of the Report:

There are some limitations in my study. I faced some problems during the study those are given below:

Insufficient data: Some essential information could not be collected due to Confidentiality of business.

Lack of Supervision: Few officials sometimes felt disturbed when they were busy with their tasks. Sometimes, they didn't want to supervise due to pressure of Work.

1.4 The Bank at a Glance

1.4.1 History of Rupali Bank Limited (RBL)

Rupali Bank Ltd. was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. Operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), with all their assets, benefits, rights, Powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial bank till December 13, 1986.

Rupali Bank Ltd. emerged as the largest Public Limited Banking Company of the Country on December 14, 1986.

The Head office of Rupali Bank is situated at - 34, Dilkusha Commercial Area, Dhaka, Bangladesh.

1.4.2 Aims and Objectives of RBL

The main objective of the Bank is to provide all types of banking services at the doorsteps of the people of the nation. The bank also participates in various social and development programs and implements policies and commitments of the government.

Followings are the specific objectives of the bank:

- ✓ To establish participatory banking instead of banking on debtor-creditor relationship.
- ✓ To establish a welfare-oriented banking system.
- ✓ To extend co-operation to the poor, the helpless and the low-income group for their economic uplift.
- ✓ To pay a vital role in human development and employment generation.

- ✓ To contribute towards balanced growth and development of the country through investment operations particularly in the less developed area.

1.4.3 Goals of RBL

- ✓ To achieve maximum economic growth.
- ✓ To maximize employment to ensure maximum distribution of wealth in society.
- ✓ To achieve universal education and to encourage Co-operation in society.

1.4.4 Organizational Structure of RBL:

(Designation in ascending order)

Serial. No.	Designation
1	Managing Director
2	Deputy Managing Director
3	Senior Executive Vice President
4	Executive Vice President
5	Senior Vice President
6	Vice President
7	Senior Assistant Vice President
8	Assistant Vice President
9	First Assistant Vice President

10	Senior Executive Officer
11	Executive Officer
12	Principal Officer
13	Senior Officer
14	Management Trainee Officer
15	Junior Officer
16	Assistant Officer
	Trainee Assistant

1.4.5 Managerial Hierarchy of RBL:

Top Management	<ul style="list-style-type: none"> ➤ Chairman ➤ Board of Directors ➤ Executive Committee ➤ Managing Director
Executive Level Management	<ul style="list-style-type: none"> ➤ Additional Managing Director ➤ Deputy Managing Director ➤ Senior Executive Vice President ➤ Executive Vice President ➤ Senior Vice President ➤ Vice President ➤ Senior Assistant Vice President ➤ Assistant Vice President
Mid Level Management	<ul style="list-style-type: none"> ➤ First Assistant Vice President ➤ Senior Executive Officer ➤ Executive Officer ➤ Principal Officer
Junior Level Management	<ul style="list-style-type: none"> ➤ Senior Officer ➤ Management Trainee Officer ➤ Junior Officer

1.4.6. Board of Directors

The Board of Directors is composed of eight members headed by a Chairman and the directors comprised of representatives from both public and private sectors and shareholders. The Bank is headed by the Managing Director (Chief executive) who is a reputed professional Banker.

1.4.7 Mission

- ✓ Develop long-term relationships that help our customers achieve financial success.
- ✓ Offer rewarding career opportunities and cultivate staff commitment.
- ✓ To establish a countrywide information network system to facilitate monitoring and to improve the quality of service of the bank.
- ✓ To promote the economic development of the country as well as increase per capital income.
- ✓ To provide term loan to establish new industries to create opportunities for new employment.

1.4.8 Vision

Our vision is to expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer's satisfaction.

1.4.9 Services of the bank

1.4.9. (A). General Banking Services.

- Deposit schemes.
- Savings Deposit
- Current Deposit
- Short Notice Deposit
- Time Deposit
- DPS
- Festival Deposit
- Call Deposit.

1.4.9. (B). Other Banking Services

- Demand Draft

- Pay Order
- Telegraphic Transfer
- Mail Transfer
- Call Deposit
- Transfer of Fund on standing instruction arrangement.

1.4.9. (C) Computerized Banking Service

To modernize banking operation and ensure prompt services, major branches of the bank have already been computerized. Other important branches are in the process of computerization.

1.4.9. (D) Utility Services

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

1.4.9. (E) Collection of Bills

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

1.4.9(F) Credit facilities

a). General Credit Line and Programmed

- ❖ Rupali Bank Limited extends credit facility to almost every sector of the country's economic activities.
- ❖ Main focus of Rupali Bank Credit is on financing trade and commerce, business and industry having productive purpose.

- ❖ Credit facilities are also offered to international trade and business, export and import.
- ❖ Credit Programmed of the Bank also covers development of rural economic activities like agriculture and livestock, diary and poultry, fishing and hatchery etc.
- ❖ Loan is provided to thrust sectors declared by the government at concessional terms.
- ❖ Lending programs are operated as per guideline of Bangladesh Bank (the central bank of the country) through an effective lending policy and procedure of the Bank.
- ❖ Lending policy of the Bank ensures quick processing, sanctioning and disbursement of loan in all viable sectors.

b). Industrial Financing

In order to support the development of industrial sector of the country investment, Rupali Bank Limited has taken appropriate programmers as per Industrial Policy of the Government. The loan portfolio of the Bank includes sizeable investment of fund to wards development of thrust industrial sectors like Textile, Jute, Leather, Leather Goods, Frozen and small and medium enterprises.

Rupali Bank Limited is participating in joint venture finance and consortium finance for setting up large-scale projects. The Bank lays special emphasis on agro-based and IT related industries.

1.4.9. (G) International Banking

Rupali Bank Limited engages itself in providing best service to its valued clients by serving through 492 branches in urban, rural and remote areas over the country.

It has a good number of correspondent banks world-wide and it handles a big volume of export and import business. It is also engaged in collecting home-based remittances of the people and paying the same to the beneficiary promptly.

1.4.10 Last five years performance of RBL at a glance

(Taka in crore)

Particulars	2015	2014	2013	2012	2011
Income Statement					
Interest income	1532.29	1449.52	1284.21	1171.51	938.23
Interest expenses	1705.59	1571.14	1190.82	869.28	516.39
Net Interest income	(173.30)	(121.62)	93.39	302.23	421.84
Non -Interest income	898.11	752.76	451.20	370.71	307.99
Non-Interest expenses	474.61	398.44	339.34	305.48	369.47
Net Non-Interest income	423.50	374.32	111.87	65.23	(61.48)
Profit before provision and tax	250.20	232.70	205.26	367.46	360.36
Provision for loans and others	144.12	153.79	99.19	240.06	110.50
Profit after Provision before tax	106.08	78.90	106.07	127.40	249.86
Provision for tax	82.58	36.86	65.69	6.83	140.73
Profit after tax	23.50	42.05	40.38	120.57	109.13
Balance sheet					
Authorized capital	700.00	700.00	700.00	700.00	700.00
Paid up capital	240.03	208.73	181.50	165.00	137.50
Total shareholders, equity	1270.65	1477.45	1181.97	1165.57	1343.78

Deposits	25382.96	22165.68	17795.58	13659.88	10723.40
Borrowing	147.98	130.52	74.64	213.90	160.50
Other liabilities	3253.38	3034.18	2566.39	2259.97	2074.66
Total liabilities	28784.33	25330.39	20436.62	16133.74	12958.55
Investments	8265.42	6822.00	3925.31	2657.23	2361.12
Loans and advances	14251.50	12501.20	10742.63	9064.16	7652.49
Property, plant and equipment	1419.40	1396.61	955.98	968.92	967.18
Other assets	1589.49	1753.49	1770.07	2013.29	1933.69
Net current assets	12981.48	13044.52	10605.02	8468.94	6367.34
Earning assets	22058.06	21480.37	16120.46	11198.71	10421.26
Total assets	30054.98	26807.84	21618.58	17299.31	14302.33
Foreign exchange business					
Export	2162.78	1941.31	1817.08	1550.58	1351.31
Import	11987.70	7798.49	6516.51	4510.82	6926.00
Remittance	2114.00	1985.00	2231.17	2164.27	1889.43
Other information					
Number of employee					

Officers	6969	4178	3941	4040	3889
Staff	1677	1736	1728	1605	1093
Total	5646	5914	5669	5645	4982

1.4.11 SOWT Analysis of the Organization

<p><u>Strength</u></p> <ul style="list-style-type: none"> ❖ Countrywide Branch Network. ❖ General Support beneficiaries towards RBL. ❖ Wider network of Remittance Arrangement. ❖ SWIFT arrangements with major Banks. ❖ Motivated and honest human resources. 	<p><u>Opportunity</u></p> <ul style="list-style-type: none"> ❖ New arrangement with some Exchange Houses ❖ Increase in Expatriates in various countries ❖ On-line Banking facilities ❖ Enforcement of Anti Money Laundering Act ❖ Floating and attractive Exchange Rate
<p><u>Threats</u></p> <ul style="list-style-type: none"> ❖ New banks. ❖ New services from competitor bank. ❖ Competitors bank giving more advertising campaign. 	<p><u>Weakness</u></p> <ul style="list-style-type: none"> ❖ Lack of proper Automation ❖ Shortage of Manpower ❖ Insufficient logistic supports ❖ Concentration of Remittance operation through a single location ❖ Non-offering special Deposit & Investment schemes for the Expatriates

Strong points of RBL

Countrywide Branch Network

Rupali Bank Ltd has got unique advantage of largest network with 512 Branches located at different places of the country. RBL may utilize this Branch network in

capturing remittance of rural Expatriates. The villages having huge number of expatriates can avail the services of RBL with less effort & minimum hazards.

General Support of beneficiaries towards RBL

Over the years, Rupali Banking has become popular among common people. General people prefer Nationalized profit based deposit and as such RBL has the opportunity to attract good business in future due to general support from the beneficiaries.

Wider network of Remittance Arrangement

Rupali Bank Ltd has got Taka Drawing/Special remittance arrangement with as many banks/exchange Houses in almost all areas of the world where expatriates are working.

Rupali Bank Ltd may utilize this strong presence of correspondents in fetching more remittance business.

SWIFT arrangements with major Banks

Rupali Bank Ltd has made SWIFT TT arrangement with different Banks. it has competitive advantages over other commercial Banks in handling remittance business through the fastest means of communications like SWIFT.

Motivated and honest human resources

Rupali Bank Ltd. and other nationalized Banks engaged in remittance business, has the facility of having a good number of motivated and honest employees required for offering quality services to the expatriates and their beneficiaries in particular.

Weak point of RBL

Lack of proper Automation

Rupali Bank Ltd. is lagging behind its counterparts in remittance business as regards automation/ computerization of transactions. Rupali Bank Ltd has not yet gone for fully online banking that is very much required for quick disposal/ delivery of remittance instructions. Some payment messages require Branch, Identification under the present system, which cause delay in settlement. Such delay could be eliminated or reduced substantially through introducing Online Banking System.

Shortage of Manpower

Shortage of manpower especially skilled ones at Branches is another weak point of Rupali Bank Ltd in handling Foreign Remittance. Branches dealing in huge portion of remittance do not have required officials & sufficient training in dealing with expatriate customer services.

Insufficient logistic supports

Ensuring timely delivery and quality services relating to foreign remittance depend on the availability of logistic support. Major remittance handling branches are not equipped with sufficient support instruments like phone, Fax, e-mail and required space compared with other competitor Banks in remittance business.

Concentration of Remittance operation through a single location

Rupali Bank Ltd concentrates its remittance handling at Local Office, Dhaka, which is already overburdened with huge import-export business. It has become difficult to ensure quick disposal and efficient services to expatriates & exchange houses. Centralizing Foreign Remittance at the busy branch is hampering/discouraging exchange houses in routing big volume of business.

Non-offering special Deposit & Investment schemes for the Expatriates

Rupali Bank Limited(RBL) has not yet introduced any deposit & investment scheme exclusively for Expatriates/wage earners. Non-availability of Islamic Investment Bond likes that of US dollar Investment/premium Bond etc. and special investment scheme for expatriates discourages some big remitters for routing / depositing their money with RBL.

Opportunities for RBL

New arrangement with some Exchange Houses

Upon establishing new drawing arrangement with some reputed Exchange Houses Namely Wall Street Finance LLC UK, Ahlia Money Exchange, UAE, Emirates India, Kuwait-Asia, Al- Moosa etc. Rupali Bank Ltd may expect in increase in

volume of Remittance. Besides, a number of Exchange Houses have expressed their willingness/interest in having remittance arrangement which, if finalized may add value to remittance portfolio of the Bank in near future.

Increase in Expatriates in various countries

Manpower export of the county to different countries is increasing day by day. People's migration to new countries like South Africa, Moritus, Jordan, and Greece is also increasing gradually. In some countries skilled manpower's are also exported which might affect their earning positively. Rupali Bank, with its largest network of arrangement & Branches, may fetch a satisfactory share out of the increased volume of country Remittance.

On-line Banking facilities

Rupali Bank Ltd is expected to go for Real Time Online Banking very shortly, which would be a milestone in offering the best customer services to expatriates. If the bank can integrate their online software with the systems of Exchange Houses/Banks, remittance flow through those locations will definitely increase. Together with the proposed state of the art technology, skilled/ dedicated manpower would be able to contribute a lot in attracting a big share of national Foreign Remittance.

Enforcement of Anti Money Laundering Act

Since the promulgation of Anti Money Laundering Act by the Government, remittance through Banking Channel has increased substantially. Most of the Expatriates have changed their attitude towards official's channel of remittance. Rupali Bank Ltd may utilize/encourage Foreign in routing their money through Banking Channel and especially via Interest-free Banking system. Share of RBL in growing volume of official channel may be enhanced by adopting effective measures.

Floating and attractive Exchange Rate

Since the operation of floating exchange rate in the inter-bank foreign exchange market, the conversion rate of foreign currencies has increased substantially. Remitters are getting good rate compared to that prevailing in the Market against their remittance. As such Expatriates are encouraged to send money through

Banking Channel. Rupali Bank Ltd can increase its share in the floating regime of official remittance by providing attractive market competitive exchange rate.

Threats of RBL

New banks

Many new banks are coming into the market and this can be threat for RBL.

New services from competitor's bank

New banks are coming with better and improved banking services for the customers. So that customer may switch to new banks from RBL.

Competitors bank giving more advertising campaign

Rupali bank not giving consistent advertising campaign then other banks and that is why RBL losing potential customers

1.4.12 Specific strategies to improve for the organization effectiveness

Strengthening marketing effort

In order to attract expatriates & the beneficiary for routing remittance through Rupali Bank Ltd & creating a good image of the bank, may undertake vigorous marketing activities. Marketing approach, contents, media & theme may be made more attractive & effective. The electronic media, Print media & other promotional services may be utilized at the right time and location for reaching to target group of Expatriates & beneficiaries.

Expansion of Remittance Market

In order to achieve a breakthrough in increasing Banks Foreign Remittance, new markets need to be explored throughout the world. All possible steps may be taken to expand remittance sources for maintaining growth in the sector. Countries with substantial number of Bangladeshi expatriates namely France, Italy, Greece, South Africa, Merits, Jordan, Germany, Singapore, Malaysia, Korea, USA, UK etc may be taken into consideration by RBL.

Reaching to more expatriates

To maximize the volume of remittance, the bank needs to reach to maximum number of Bangladeshi expatriates with its services. Utilizing the strong base of bank's dedicated well-wishers and deputing marketing personnel at important source countries, RBL may tap remittance of every expatriate.

Building positive image among the expatriates

For strengthening source of Remittance, it is need to create/build up a positive image of Rupali Bank among expatriates & their beneficiaries. RBL must project those selves as the Best Bank in remittance handling so that expatriates & the beneficiary first choice of routing money is Rupali Bank Ltd.

Offering Competitive Exchange Rate

Exchange rate plays an important role in routing maximum remittance by the expatriates & the beneficiary/ Exchange houses. Spread of exchange gain from the cover fund may be lowered to attract more remittance. So the bank may take competitive advantages by offering market competitive rate.

Automation of Remittance handling

All functions relating to remittance operation may be computerized/ automated for speedy & smooth handling of payment instructions. Special software for NRT/NRD account, stop payment, statement, customer data, payment status, reconciliation etc may be automated in the bank service and online banking software may contain necessary data & procedure for remittance handling.

Strengthening Customer Service Department

Customer Service Department under the Remittance Division of International Division may be strengthened with adequate manpower, logistics/office space, phone, computer & software for quick operation and to work as 'one Stop Service'.

Expatriate Customers Service Cell at Branches

Each & every Branch may have an expatriate's customer service cell for providing quick & better services to expatriate account holders & beneficiaries of Foreign Remittance. Branch Manager may personally supervise the matters relating to foreign remittance.

Arrangement for Cash payment without Account

In order to ensure speedy delivery of remittances to the beneficiary, Bank may arrange for cash payment of money without having any account with the bank on the basis of Identity / Passport / Driving license, Phone No etc.

Decentralization of Remittance operation at different regions

Presently almost all functions of Exchange Houses remittance of RBL are handled by Local Office, Dhaka which has increased over the years. Settlement, disbursement, payment against express remittances takes more time than that RBL committed to expatriates & the beneficiary. So, handling functions of Foreign Remittance may be shifted to some other Branches even outside Dhaka City centrally supervised by International Division, Head Office.

Training Programmed for the Employees

Like other segments of Foreign Exchange business, Foreign Remittance may be included in all training programs of the Bank. All employees working/dealing with Foreign Remittance may be trained as regards procedure, quality, attitude, development & marketing of Foreign Remittance.

Separate IT team for Remittance operation

Since remittance operation is associated with e-mail, Internet, SWIFT and other computer related equipment and programs, RBL may develop / have an independent IT team for ensuring quick customer services and provide solution to IT related problems.

Introducing Prize/Gifts for big remitters

The expatriates & the beneficiaries who send remittance big in volume and frequently are given special prize/gifts for encouraging other prospective expatriates & the beneficiaries. Such clients may be awarded on the basis of the volume of remittances.

Introduction of Special Investment Schemes for Expatriates

Bank may introduce some special Investment Schemes exclusively for Expatriates. Those schemes may be designed in such a manner that expatriate individually or

jointly get the investment during their stay abroad or after returning back to the country. Procedure/ formalities for availing the Investment may be simplified as far as possible.

Entrepreneurship Development Programmed for Expatriate

Bank may take some Entrepreneurship Development Programmed for the expatriates who return to the country once for all with some entrepreneurship skill gained through serving foreign companies. Selected experienced expatriates & the beneficiary may be provided with Banks investment under SME facilities

Special Deposit Scheme for Expatriates

Since expatriates prefer deposit in Rupali Bank for the purpose of good return & interest-free nature, Bank may consider a special deposit scheme solely for Expatriates. Long term deposit like govt. bonds/securities may be introduced & marketed enthusiastically.

1.4.13 Areas of improvement to be made

Developing Unique Services

In the field of remittance business, the bank may develop diversified services to prove themselves 'unique' among all the contemporary banks/market players offering such services.

Advertisement in different Media

Satellite Channels, BTV, telecast some promotional/feature-like programs in those channels highlighting their services, Advertisement in Print Media/ Newspapers may be published periodically through professional ad firms.

Opening Exchange House abroad

As a big bank, RBL may go for opening Exchange House in potential countries of Foreign Remittance. Saudi Arabia, UAE, Kuwait, Malaysia may be taken into consideration primarily. Besides, joint efforts with existing Exchange Houses may be considered gradually.

Redesigning Website of RBL

Now a day's website of an organization plays an important role in projecting products & services as well as building positive image among the target group of clients/visitors. The Bank may display their remittance products, details of network, procedure of remittance, contact points, Branches information, account opening forms, key information related to Foreign etc in the website.

New ATM booth

Rupali bank has to open new ATM booth in different part of Dhaka and outside of Dhaka to capture more customers.

Updated technology

Rupali bank has to use updated machineries, software and hardware for their operation. Also they have to give training to the employee consistently for information to use Updated technology.

Chapter-2

Nature of the Jobs and Specific Responsibilities

2.1 My job at RBL

The first month I was in the Cash Department. Banks don't usually put interns in this department but I was lucky to see firsthand what happens behind the counter. I did not have much responsibility in that department as I was not to mess with their hectic and hasty transactions, but they eventually did give me some work. My responsibilities in this department were just to assist them in any small way possible. I learned the followings from this department:

- ❖ Counting money in various ways
- ❖ Use the counting machine
- ❖ Use the photocopy machine
- ❖ Counting the vouchers
- ❖ Learned to become freer among the other employees

Although these activities were small, they helped me understand the nature of the work.

Then I was assigned to GB (General Banking). I spent the next month here. It was very arduous, but very fruitful. I had a wide variety of responsibilities at GB:

- ❖ Bringing out the cheque books for the customers, verifying them, receiving them from the courier.
- ❖ Writing and later on printing pay orders
- ❖ Counting the voucher of GB
- ❖ Finding the FD, DPS and old account opening forms
- ❖ Opening account for new customers and aiding them in the process
- ❖ Opening FD and DPS for new customers
- ❖ Putting 5 different types of seals for clearing
- ❖ Preparing the bill for the branch's expenditure for that day
- ❖ Typing other documents given by me in charge.

The last 2 months I was posted in the utility bill collection booth. There were a lot of responsibilities that I had. Such as:

- ❖ Calculating telephone bill
- ❖ Calculating gas bill

- ❖ Calculating Electricity bill
- ❖ Calculating the VAT
- ❖ Putting seals
- ❖ Taking signatures
- ❖ Learned about the utility bill services
- ❖ Learning to put different types of seals
- ❖ Printing Cover Letters, letters etc
- ❖ Picking up the phone, calling up customers for missing information
- ❖ Taking necessary papers from customers such as taking photocopy of National ID cards, Passport, Trade License etc
- ❖ Learned how to receive mail and send out mail via courier
- ❖ Counting vouchers

2.2 Observation

It was very interesting working at Rupali Bank. The people there are really nice and talented. **The things that I have noticed and observed are:**

- ❖ Work is never left pending for the next day unless it is absolutely necessary
- ❖ The work process could be made faster with better computers and operating systems.
- ❖ A good job performance is rarely praised, hence lacking motivation of the employees
- ❖ There is always a rush of customers so there is no standard on what the employees do throughout the day. The work activities of an employee is set, but what to do when varies along the day
- ❖ The work activities are always set and divided for each of the employees. This is the way it should be, but when I saw it firsthand it was remarkable. Each and every employee has a certain set of responsibilities. He/she carries out those responsibilities throughout the day. It is also easy to assign duties that way. Even though this is the case, I often saw other staff members helping each other out.

Chapter -3

Analysis of Utility Service Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch.

3.1 Problem statement:

Rupali Bank Limited is one of the good nationalized banks in our country. It uses a lot of service mix strategy for capturing more customers.

Now my problem statement is to find out how they perform utility services and satisfy customers with the services.

3.2 Objective of the Study

Broad Objective:

Broad Objective is to assess the performance of utility services provided by the bank.

Specific Objective:

- ✓ To evaluate customer satisfaction level regarding utility services provided by the bank.
- ✓ To analyze the deposit of utility bill of the bank.
- ✓ To suggest some ways of improvement of the services of the bank.
- ✓

3.3 Methodology

Data Source

For achieving the specific objectives of this study, data were gathered from both primary and secondary sources.

Primary Sources

- Customer's opinion collected through questions.
- Face to face conversation with the customers.
- Direct conversation with the respective officers of the departments.

Secondary Sources:

- Annual report-2015 of RBL.
- Various records of the bank.
- Different Types of brochures.
- Website of rupali bank Limited.
- Different newsletters of RBL.

3.4 Sampling Plan

Sample Frame: customers of Rupali bank ltd

Sample Size: for this report sample size is 50.

Sample Procedure: Non-probability Judgmental Sampling

3.5 Data Analysis

Amount of Utility Bill Received by the Bank in October-2016

Date	Electric Bill Received(TK)	Gas Bill Received(TK)	Telephone Bill Received(TK)	Total
02/10/2016	99894	100050	8016	207960
03/10/2016	100003	173085	12581	285669
04/10/2016	0	209380	13529	222909
05/10/2016	7053	199060	13792	219905
06/10/2016	140855	358050	23113	522018
09/10/2016	65620	578535	32330	676485
10/10/2016	52460	370286	28261	451007
13/10/2016	534622	368030	22765	925417
16/10/2016	475550	340817	18198	834565
17/10/2016	584926	116570	8092	709588
18/10/2016	439261	253750	3625	696636
19/10/2016	877144	268906	10735	1156785
20/10/2016	875573	170525	9420	1055518
23/10/2016	2022193	126275	7509	2155977

24/10/2016	1745339	35230	8916	1789485
25/10/2016	1698362	269446	9907	1977715
26/10/2016	1900937	50770	4777	1956484
27/10/2016	1173728	66540	11739	1252007
30/10/2016	959397	70115	19026	1048538
31/10/2016	4530180	48390	17018	4595588
Total	18283097	4173810	283349	22740256

Comparison among the amount of utility bills received by Mohammadpur Branch of RBL in October-2016.

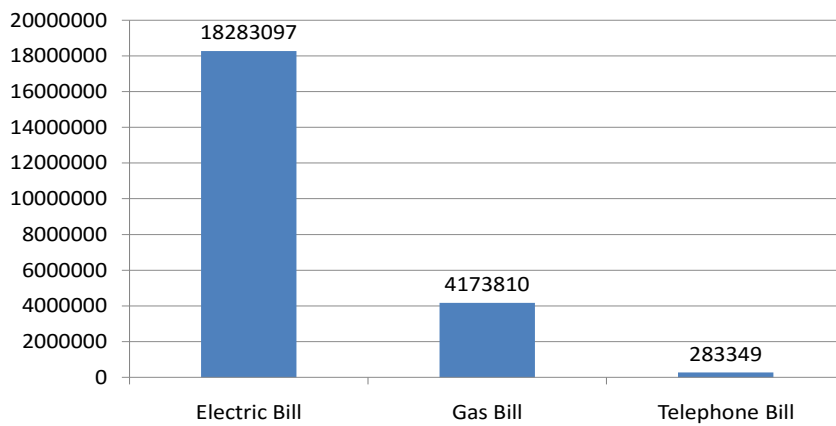


Fig. No. – 1(A)

Comparison among the amount of utility bills received by Mohammadpur Branch of RBL in October-2016.

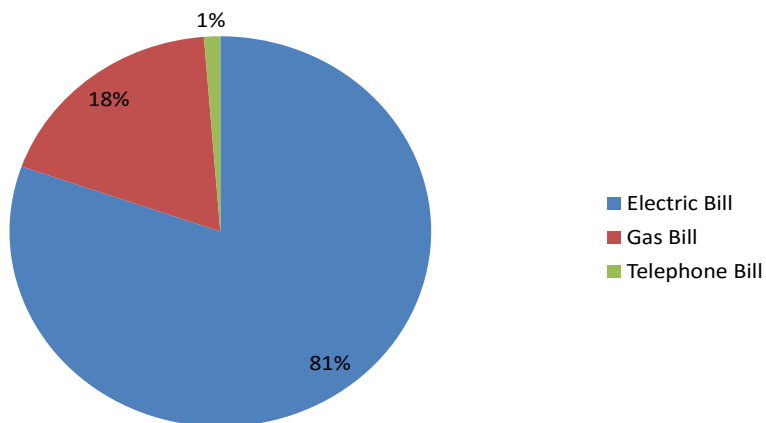


Fig. No. – 1(B)

Amount of Deposit Received by the Bank in October-2016

Date	Cash Received
02/10/2016	18954324
03/10/2016	11254710
04/10/2016	15987240
05/10/2016	11025876
06/10/2016	9487954
09/10/2016	11169873
10/10/2016	8912331
13/10/2016	9754832
16/10/2016	11098755
17/10/2016	8532165
18/10/2016	74698731
19/10/2016	9832105
20/10/2016	9652108
23/10/2016	11058745
24/10/2016	7501473
25/10/2016	8268744
26/10/2016	9742512
27/10/2016	9875421
30/10/2016	9754122
31/10/2016	8548454
Total	275110475

Percentage of Utility Bill from Total Deposit in the month October-2016

$$= (22740256 \div 275110475) \times 100$$

$$= 8.266\%$$

From the calculation we can say that utility bill received by Rupali Bank Limited Mohammadpur Branch is a prominent portion of total deposit received by the branch of the bank.

Comparison between total deposit received and total amount of utility bills received by Mohammadpur Branch of RBL in October-2016.

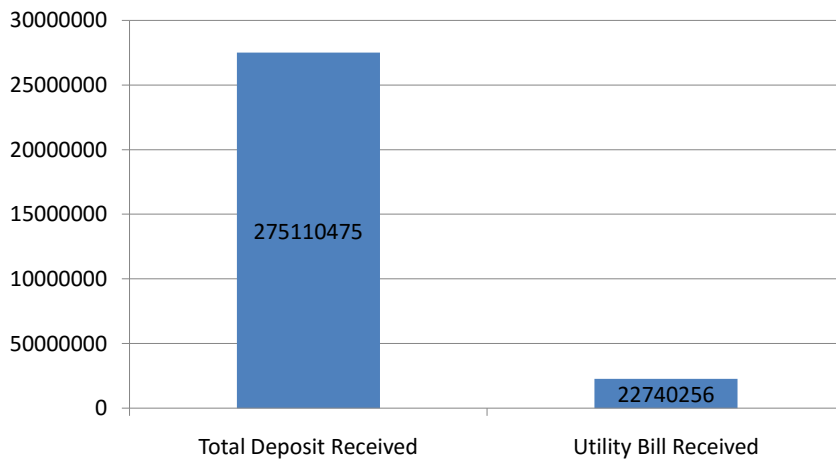


Fig. No. – 2(A)

Comparison among the amount of utility bills received by Mohammadpur Branch of RBL in October-2016.

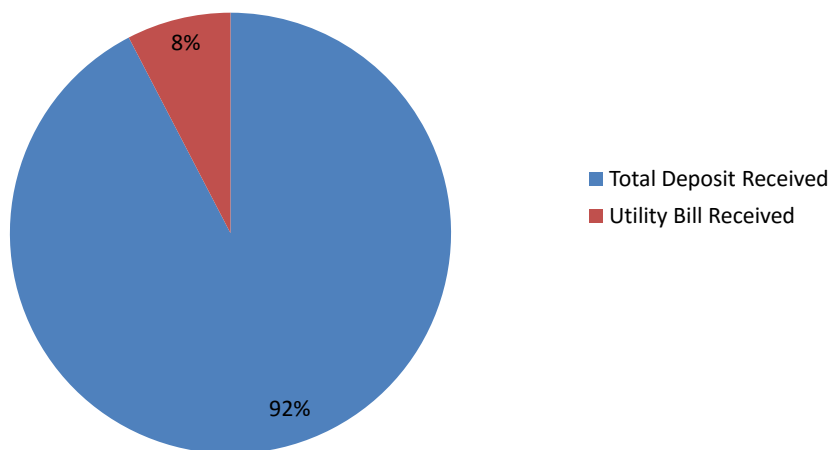


Fig. No. – 2(B)

3.6 Performance Analysis of Utility Services through Questionnaire

Utility service is a common service provided by the banks in our country. Commercial bank provides numerous utility services to the customers to achieve close business relationship with the customers. The bank also provides this service to the customer as a Corporate Social Responsibility (CSR). Customers face in numerous problems when they enjoy this service. The aim of my study about “**Performance Analysis of Utility Services Provided by the Bank**” is to find out the problems regarding the services and suggest some ways to overcome the problems.

Let us know the opinion of the respondents of RBL Mohammadpur Branch about Performance of the bank regarding this service.

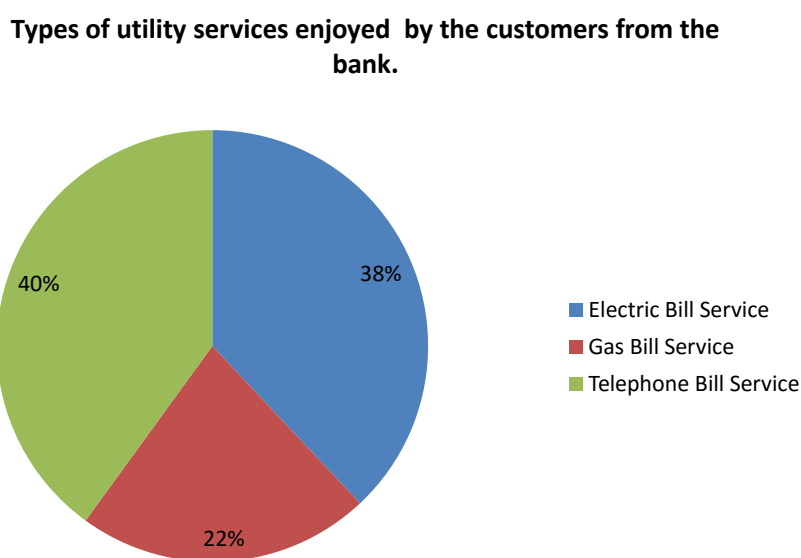


Fig. No. 3

From this pie chart we can say that 40% of the customers are enjoying telephone bill service, 38% are enjoying electric bill service and 22% are enjoying gas bill service. There is no opportunity to enjoy water bill service in the branch.

Rupali Bank Limited (RBL) has suitable location for banking.

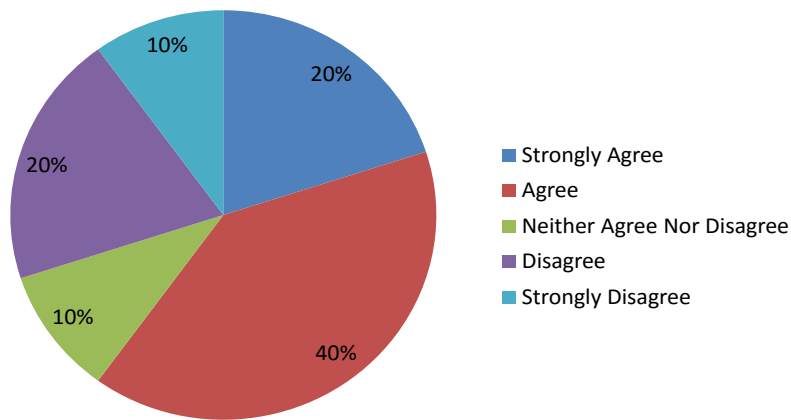


Fig. No.-4

From this chart we can say that 40% of our respondents agree that Rupali Bank is a suitable location for banking. 20% are strongly agreed with the statement. So we can say that most of the respondents are agreed with the statement.

Evaluation about the service range/variety of Rupali Bank Limited by customers.

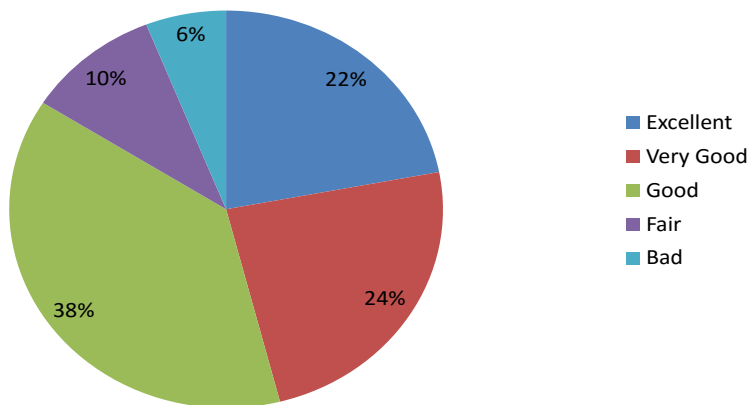


Fig. No.-5

From this chart it is clear that 38% of the respondents say service variety of Rupali Bank is good, 24% respondents think service range is very good and 22% of the respondents think it as excellent. So we can say that most of the respondents think the service range of the bank positively.

Satisfaction level of the customers about the departmental process of Rupali Bank Limited.

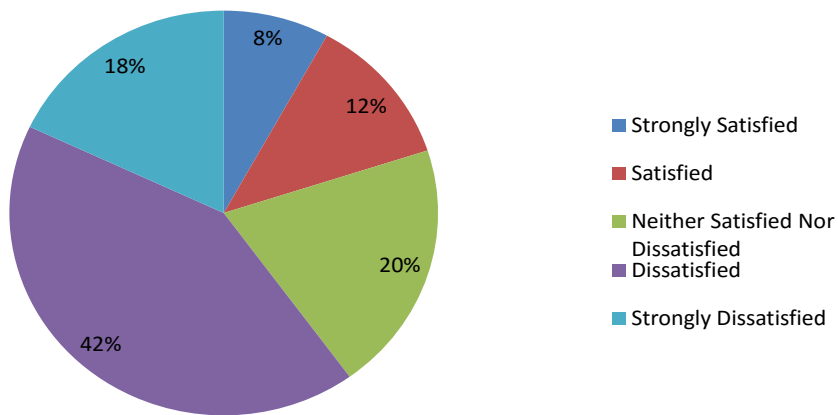


Fig. No.-6

The chart shows that 42% of the respondents are dissatisfied with the departmental process and 18% is strongly dissatisfied. So we can say that majority of the customers show their positive attitude towards satisfaction level about the departmental process of the bank.

Customers position about the statement “Behaviour of RBL staff is good”.

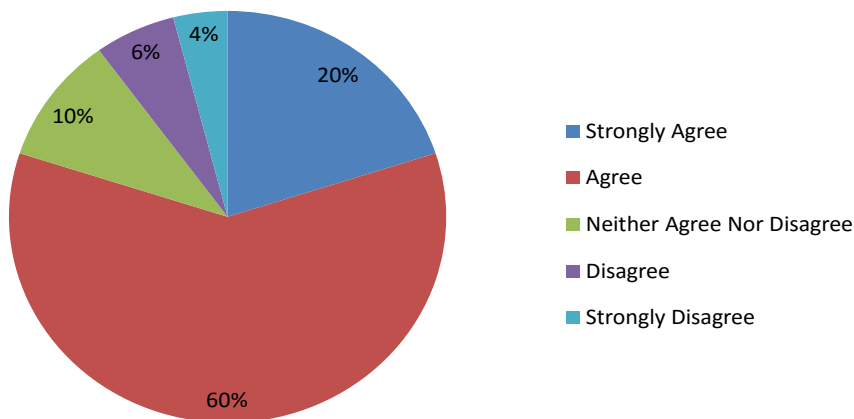


Fig. No.-7

This pie chart Shows that 60% of the respondents are agree with the statement and 20% are strongly agree with the statement. So we can conclude that most of the respondent is agreed with this statement.

Staffs of RBL are knowledgeable/trained.

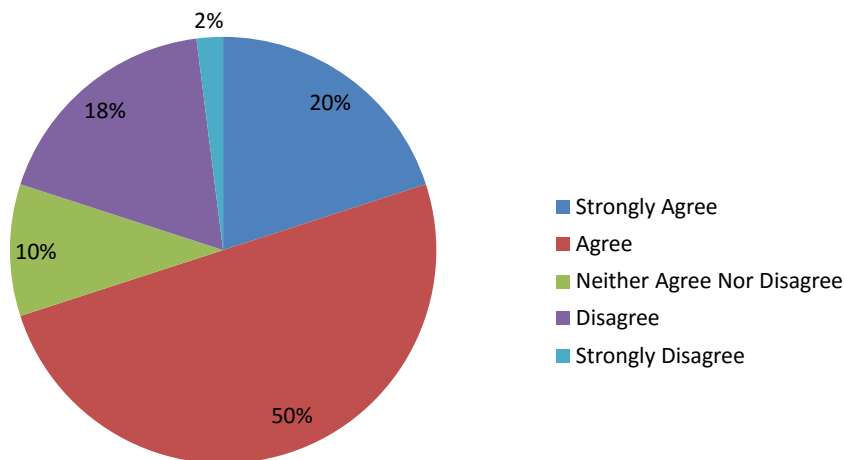


Fig. No.-8

From this chart we can say that many of our respondents are agreed with this statement. 50% of the respondent is agreed and 20% is strongly agreed with the statement.

RBL has sufficient staffs for delivering service.

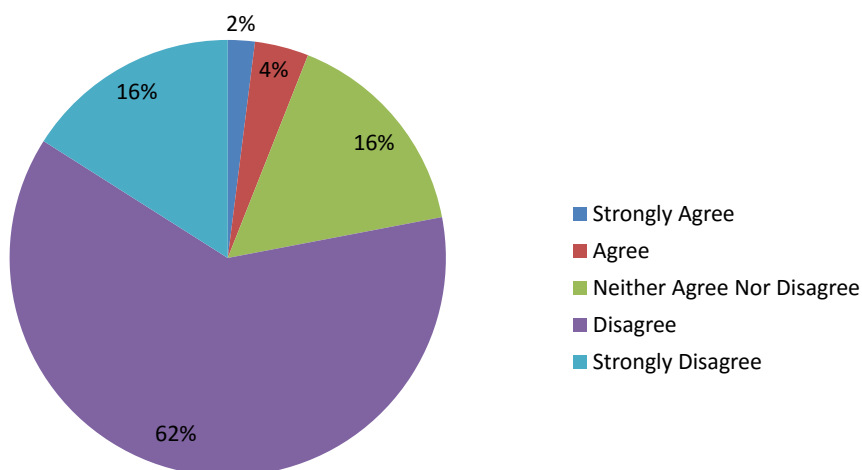


Fig. No.-9

From this chart we can say that 62% of the respondents are disagreed with this statement. 16% are strongly disagreed with the statement.

Reason for choosing the bank by the customers for transaction

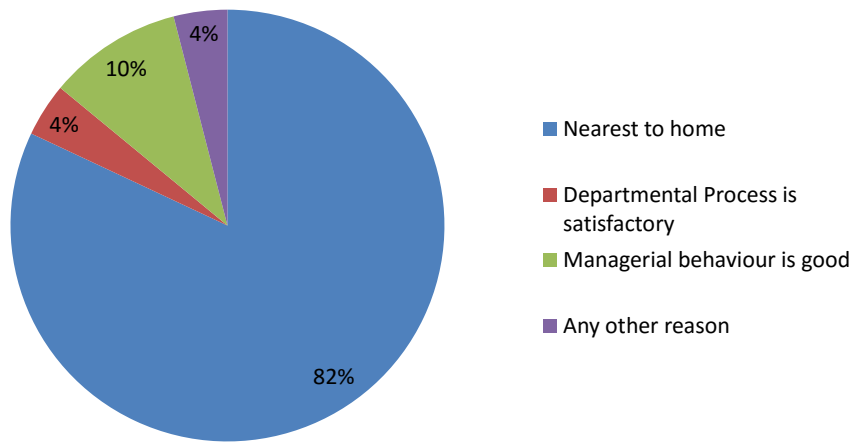


Fig. No.-10

From the chart we can say that most of the respondent has chosen the bank it is nearest to their home.

Rupali Bank Limited is providing updated information of customer services to the customer.

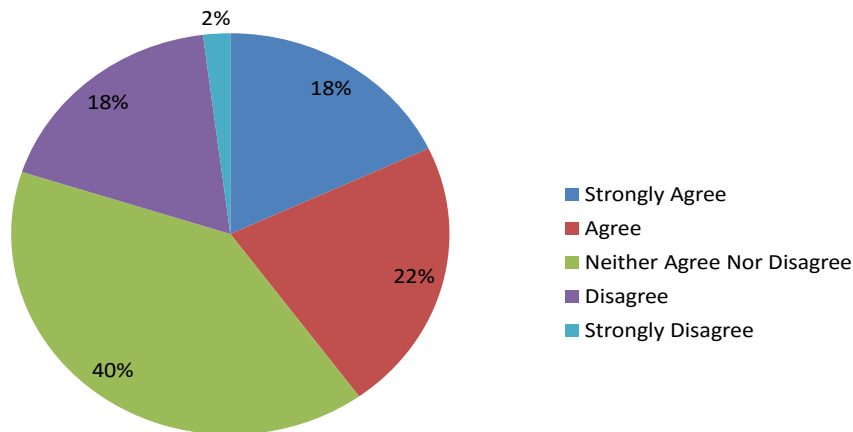


Fig. No.-11

The chart shows that 40% of the respondents are neither agree nor disagree with the statement. 22% are agree, 18% are strongly agree, 18% are disagree and 2% are strongly disagree with the statement. So we can say that most of our respondents are in the neutral position to comment about the updated information provided by the bank.

RBL has a wonderful internal environment and layout for delivering the customer service.

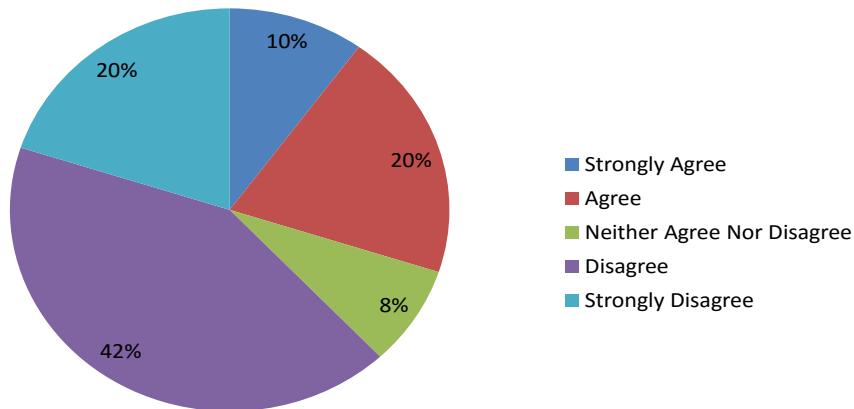


Fig. No.-12

The chart shows that 42% of the respondents are disagreed with the Statement and 20 are strongly disagreed. Only 20% are agreed with the statement. So we can say that most of the respondents say that they are disagreed with the statement.

RBL has to made more branches in different cities.

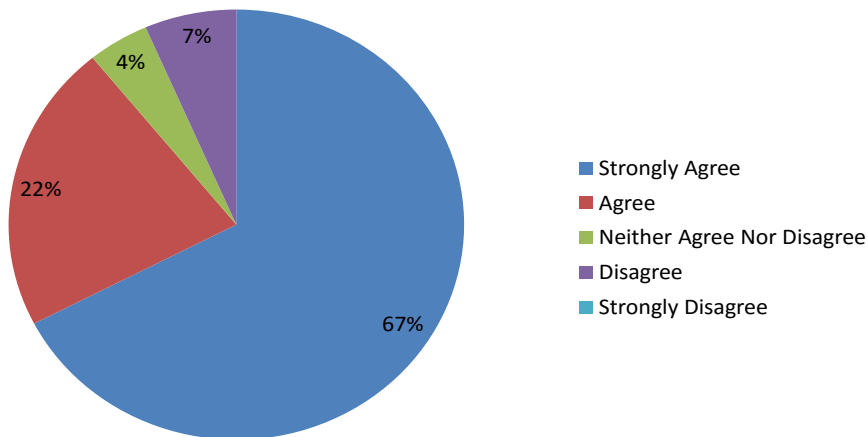


Fig. No.-13

From this chart we can say that 67% of the respondents are strongly agree with the statement. 22% of the respondents are agreed with the statement. So we can say most of them expect more branches in different cities.

The logo, sign, symbol of RBL is visible.

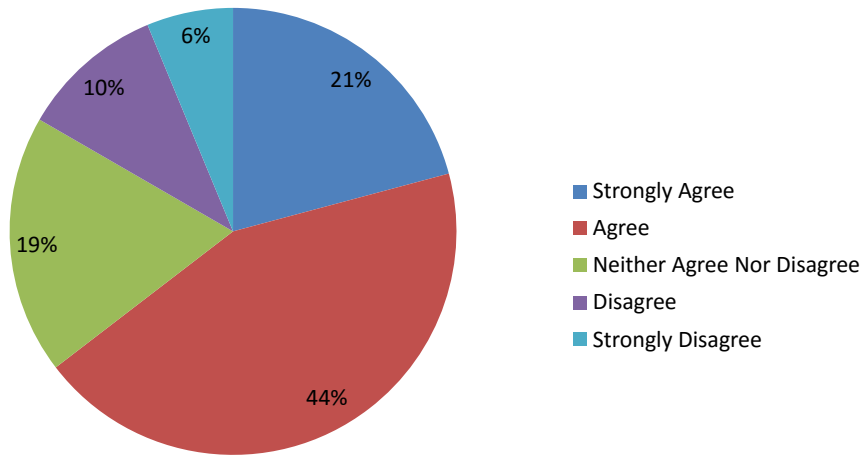


Fig. No.-14

44% of the respondents agree that logo, sign and symbol of the bank are visible and clear. 21% are strongly agreed with the statement.

Type of problem for depositing utility bill is.....

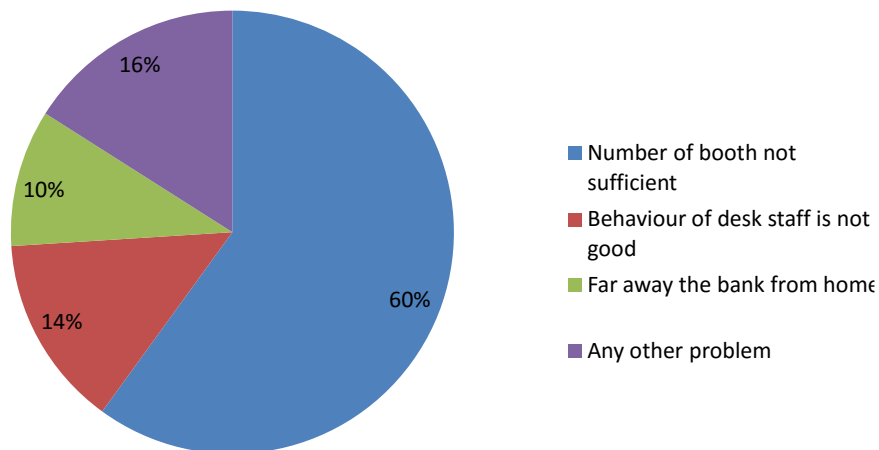


Fig. No.-15

From the chart we can say that 60% of the respondents think that number of booth is not sufficient in the branch. 14% are unhappy with the behavior of the desk staff

More staffs should be appointed for the branch.

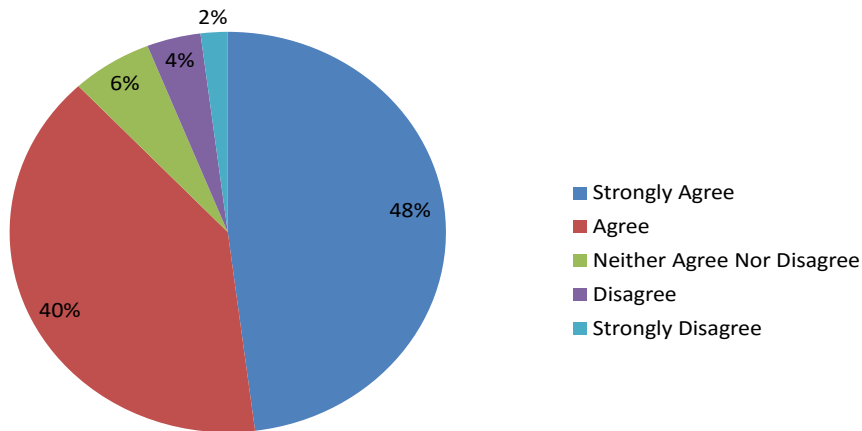


Fig. No.-16

From this pie chart it is clear that 48% of the respondents are strongly agreed with the statement. 40% are agreed. So we can say that most of them expect more staffs to be appointed in the branch.

Customers judgement about the overall performance of the bank.

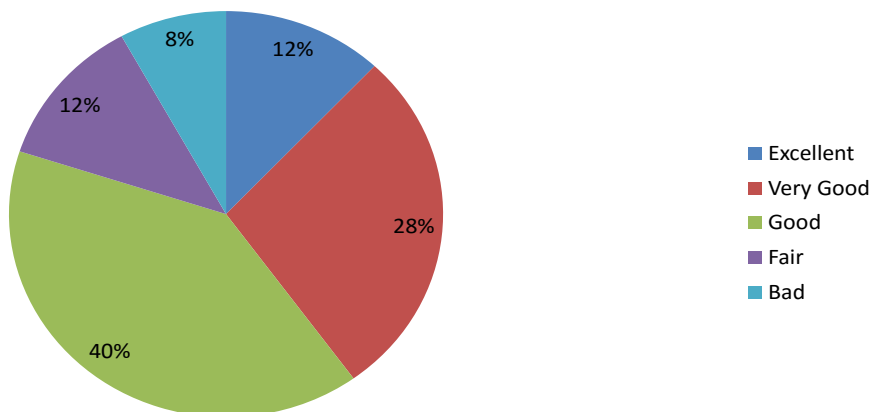


Fig. No.-17

This chart shows that 40% of the respondents say that the performance of the bank is good. 20% say it is very good. So we can say that the respondents judge the overall performance of the bank as positive.

Customers expectation about the position of the bank 10 years from now.

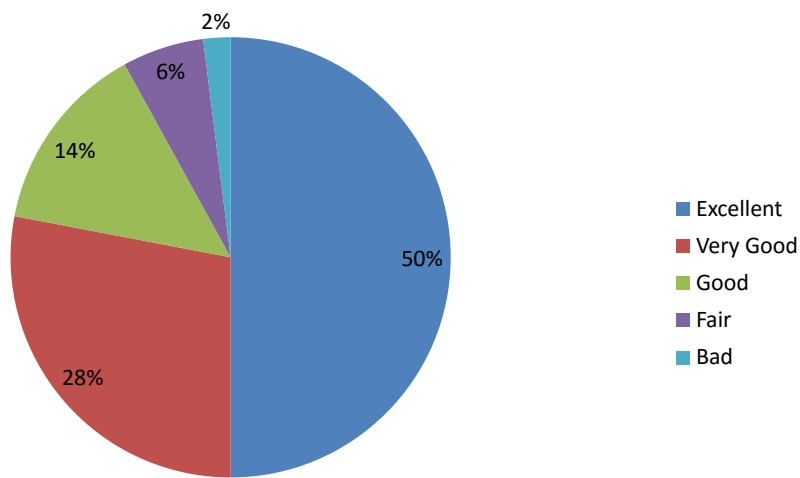


Fig. No.-18

This chart shows that 50% of the respondents expect the bank 10 years from now in excellent position. 28% expect it in very good position. So we can say that most of the respondents expect the excellence of the bank in future.

Chapter -4

Summery and Conclusion

4.1 Findings

- ❖ Customers are satisfied with the behaviors of the bank staffs but they are dissatisfied with departmental process of the bank.
- ❖ Banking location of rupali bank is suitable that customers think.
- ❖ Rupali Bank Limited doesn't have enough branches in different city.
- ❖ Customers are satisfied with the skill of the RBL staffs but they are dissatisfied with the sufficiency of the number of staffs.
- ❖ Internal environment of RBL is not good for banking service.
- ❖ The number of booth for delivering customer service is not sufficient in the branch.
- ❖ The logo, sign and symbol of RBL is visible.
- ❖ Customers are satisfied with the service range of the bank.
- ❖ Rupali Bank Limited is a suitable location for banking.

4.2 Recommendation

- ❖ Departmental process of the bank should be improved so that customers get time benefit and feel comfort with bank.

- ❖ Number of service booth should be increased for providing rapid service to the customers.
- ❖ Continuous monitoring & evaluation is to be done.
- ❖ Customer service should be pleasant and prompt.
- ❖ More staffs need to be employed.
- ❖ Internal environment of the bank should be improved. Although this branch of the bank has already shifted to a new building just after completing my internship. The new building is well decorated and beautiful to look at.
- ❖ The bank should adopt more technological devices to provide better services.

4.3 Conclusion

Rupali Bank Limited has positive image itself as the local banks among third generation bank. Rupali bank limited is committed to keep up its promise to provide cordial services in banking to its valued customers. RBL management has always put special effort to uphold the interest and trust of their customers. RBL is initiating new products and concentrating on the consumer demand that is drawing a difference between RBL with other third-generation banks. This report has provided some interesting insight into what kind of service the customers give importance to and what quality they get from RBL. It is quit obvious from the research that the customer's requirements are not fully met and they are very dissatisfied with some of the aspects of the bank (departmental process, number of staffs, number of booth etc.) again the research relevant that only one third of customers where more of less satisfied with the services of the bank and more than half of the respondents were on the neutral side of satisfaction line. RBL should attract this half and bring then to the positive side of the road so that strong relationship with the customers can be

maintained. In order to retain competitive edge, investment in technology is always a top are demand under constant focus. They are better placed and poised to take customers through fast changing times and enable them compete more effectively in the market they operate. The main purpose of this report is to study “Customer perception about service mix of (Rupali Bank Ltd.) And their satisfaction level.” considering all the attributes which influence customers should be more effective for them. Due to the significantly important of those factors they can compete in the market in the nearest future.

References

1. Annual Report, 2015, Rupali Bank Limited.
2. www.rupali-bank.com
3. Annual Report,2016, Mohammadpur Branch, Rupali Bank Limited.

Appendix

Performance Analysis of Utility Services Provided by Rupali Bank Limited (RBL) in Mohammadpur Branch

Objectives:

- **To evaluate customer satisfaction level regarding utility services provided by the bank.**
- **To analyze the deposit of utility bill of the bank.**
- **To suggest some ways of improvement of the services of RBL**

Questionnaire

Name of the customer:

.....
.....

Address:

.....
.....

Contact

Number:

.....
.....

1. What type of utility service you are enjoying from the bank?	2. Comparing to other banks; how do you evaluate the service range/variety of Rupali Bank Limited?
<input type="checkbox"/> Electric Bill Service <input type="checkbox"/> Gas Bill Service <input type="checkbox"/> Telephone Bill Service	<input type="checkbox"/> Excellent. <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Bad
3. Do you think RBL has suitable location for banking?	4. Are you satisfied with the departmental process of RBL is functional and

	convenient?
<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither Agree nor Disagree <input type="checkbox"/> Disagree	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither Agree nor Disagree <input type="checkbox"/> Disagree
5. Do you think behavior of RBL staffs is good?	6. Do You think staffs of RBL are knowledgeable/trained?
<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly disagree	<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
7. Do you think RBL has sufficient staffs for delivering services?	8. Why have you chosen the bank for your transaction?
<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither Agree nor Disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree	<input type="checkbox"/> Nearest to Your Home <input type="checkbox"/> Departmental Process is satisfactory <input type="checkbox"/> Managerial Behavior is Good <input type="checkbox"/> Any other Reason
9. RBL is providing updated information of customer services to the customer.	10. Do you think RBL has a wonderful internal environment and layout for delivering the customer service?
<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree	<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly disagree
11. Do you think RBL has to made more branches in different cities?	12. The logo, sign, symbol of RBL is visible.
<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> disagree	<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly disagree
13. Type of problems for depositing utility bill is_____	14. Do you think more staffs should be appointed in the branch?

<input type="checkbox"/> Number of booth not sufficient <input type="checkbox"/> Behavior of desk staffs is not good <input type="checkbox"/> Far away the bank from home <input type="checkbox"/> Any other problem	<input type="checkbox"/> Strongly Agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither Agree nor Disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly Disagree
15. How do you judge the overall performance of the bank?	16. How do you expect the position of the bank 10 years from now?
<input type="checkbox"/> Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Bad	<input type="checkbox"/> Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Bad

***(Prepared by: Md. Billal Hossain, Reg. No. 08-03108, MBA
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