An Internship Report

On

Customers' Perception of Service Quality-A Case Study on Rupali Bank Limited

An Internship Report Presented to The Faculty of Business Administration in Partial Fulfillment of the Requirements for the Degree of Bachelor of Business Administration.

Prepared For

Md. Kaium Hossain

Assistant Professor

School of Business and Economics

Prepared By

Kazi Ireen Sultana Anni

ID:111 131 048

United International University

School of Business and Economics

Date of Submission: 09th September 2018

Customers' Perception of Service Quality- A Case Study on Rupali Bank Limited

RUPALI BANK LIMITED

Assures Better Services

Letter of Transmittal

09th September 2018

Md. Kaium Hossain

Assistant Professor

School of Business and Economics

United International University

Madani Avenue, Satarkul, Dhaka

<u>Subject: Submission of Internship Report.</u>

Dear Sir,

It gives me enormous satisfaction to submit my internship report on **"Customers' Perception of Service Quality - A Case Study on Rupali Bank Limited"** as a partial requirement of the Internship program- a prerequisite for the completion of the Bachelor in Business Administration program, United International University.

I have conducted in the Rupali Bank Limited's General Banking. I have done this project with my best possible effort and all the information presented in this report is done with utmost sincerity and honesty. If any mistakes remain then I heartily apologize for those, and would be glad to provide any clarification.

I hope that you'll enjoy going through this internship report paper as much as I enjoyed in preparing it for you as a fresher. If you require any further amplification please let me know.

Sincerely yours,

Kazi Ireen Sultana
ID- 111 131 048
School of Business and Economics
United International University

Acknowledgement

In the process of doing and preparing my report, I would like to pay my gratitude and respect to some people for their immense help and enormous co-operation.

Firstly, I would like to begin by thanking Rupali Bank Ltd. for giving me the opportunity to do my internship at their organization.

I wish to thank my advisor; faculty of School of Business and Economics, United International University, **Mr. Md. Kaium Hossain**, who has given me precious guidance from his busy schedule on a daily basis. I am very much thankful for his help and valuable opinion which has helped me out in completing this internship report.

I would like to thank Salma Easmin, Manager of Rupali Bank Ltd. (Mohammadpur ladies branch) for giving me the opportunity to work with the entire team of marketing and branding, procurement; and assigning me a knowledgeable topic that is to propose an overall customers' perception regarding the service of Rupali Bank Ltd.

I would also like to thank all my seniors specially Tajmahal Begum (Senior Principal Officer), Sohalia Jahan(Senior Officer),Shamshunnahar Suma (Senior Officer), who have been kind and co-operative in providing me with feedback and to help gather information related work regarding my topic. I would like to express my gratitude to them, for inspiring me a lot to complete the report in due time.

RUPALI BANK LIMITED
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Table of Contents

Executive Summary

Rupali Bank was basically merged of 3 former banks which type is commercial; those are, Australasia Bank Ltd., Muslim Commercial Bank Ltd. and Standard Bank Ltd. After Liberation war of Bangladesh it became operated under the Bangladesh Banks (Nationalization) on March 26, 1972. They got all benefits, powers, rights, assets, obligations and liabilities. Till December 13, 1986 Rupali Bank Ltd. provided services nationally as other commercial bank do. After then it became as the largest Public Limited Company of the Country on December 14, 1986. It operates 565 branches throughout the country. It has also foreign correspondents all over the world.

This report contains four chapters. First chapter contains the rationale of my study along with the purpose of the study, limitations of the study and the objectives of my report. Chapter two contains history of the Rupali bank, background of the bank. Chapter three contains the analysis and findings. Chapter four contains Conclusion and Recommendations. The objective of this study is to know the customers' perception of services quality in retail banking of Rupali Bank. The study came up with many recommendations like Rupali Bank Ltd. should use modern technology based service equipment. That enhances the attention of customers and creates a positive impression in customer mind. Rupali bank Ltd, mohammadpur ladies branch should update their interior designing and try to make a good atmosphere of internal environment that gives a good appealing expression to customer.

Chapter One

Introduction

1.0 Introduction

For a country financial stability is the most important issue and banking sectors are playing a vital role to develop well economic condition for a county. Rupali Bank was basically merged of 3 former banks which type is commercial; those are, Australasia Bank Ltd., Muslim Commercial Bank Ltd. and Standard Bank Ltd. After Liberation war of Bangladesh it became operated under the Bangladesh Banks (Nationalization) on March 26, 1972. It became as the largest Public Limited Company of the Country on December 14, 1986. It operates 565 branches throughout the country. It has also foreign correspondents all over the world. I am very glad for getting the opportunity to complete my practical training in the Marketing Department of Rupali Bank Limited in Mohammadpur Ladies Branch. This report has been based on the service quality of banking sector which is provided by Rupali Bank Limited.

1.1 Origin of the Study

This report has been made as a fulfilment of the partial requirement of the internship program as authorized by United International University, School of Business & Economics. The internship prospectus is to provide on the job coverage to the student and an opportunity for translation of the theoretical conceptions in real life situation.

1.2 Purpose of the Study

Recent a day, the functional activity of a bank is not limited within the similar geographical limit of any country. This banking industry is facing severe competition and challenges due to globalization and free market economy. Proper strategic planning and goals are the main cause to fail of operating banking activities. One of the main reasons of their poor service quality is adaption of traditional banking system. Every bank need to evaluate its service quality performance by taking feedback from its customers.

Basically, this study is conducted to find out the customers satisfaction level and know how to provide them better services. Different evaluating procedures and techniques have been followed to measure the customers' satisfaction.

1.3 Objectives of the Study

Objective of this report is divided into two parts and those are as follows-

1.3.1. Broad Objective:

- The objective of this study is to know the customers' perception of services quality in retail banking of Rupali Bank.

1.3.2 Specific Objectives-

- To increase the knowledge about the general banking and retail banking.
- To study the performance ofRupali Bank Limited. Its products and services.
- To analysis the customers perception on service quality of Rupali Bank Limited.
- To make recommendation about the banks service quality.
- To provide the recommendations for the improvement of Rupali Bank Limited.

1.4 Methodology of Data Collection

To complete the study for making this report I have collected data from both primaries and secondary sources.

1.4.1. Primary Sources- Primary sources of data collection include the following.

- Face to face conversation with the respective officers of the Departments.
- Face to face conversations with other managers of different departments.
- Face to face conversation with the customers of Rupali Bank Limited.
- Employee's opinion collected through Questions.
- Observation of the Marketing Department those are the responsible for service and performance.

1.4.2. Secondary Sources- Secondary sources of data collection includes the followings-

- Website of Rupali Bank Limited.
- Different types of brochures.
- Various records of the bank.
- Different newsletters of Rupali Bank Limited.

1.5 Limitations of the Study

- Since the report is based on both primary and secondary data and there were not much scope to collect data over secondary methods.
- The main limitation of this report insufficiency of information's that was highly required for the study. Since the officials are very busy with their respected activities and as a result I could not manage that broad range of information.
- Information that is related with the topic was not easily available of confidentialityor secrecy management.
- Due to short of the consultant time I could not cover a broader field area and also due to the time limit of the report submission I was unable to manage and collect more data. I have tried my 100% to make this report and the short comings may be the commented by the reader of this report.

Chapter Two:

Organization

RUPALI BANK LIMITED
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2.1 Background of Rupali Bank Limited

Rupali Bank was basically merged of 3 former banks which type is commercial and those are, Australasia Bank Ltd., Muslim Commercial Bank Ltd. and Standard Bank Ltd. After Liberation war of Bangladesh it became operated under the Bangladesh Banks (Nationalization) on March 26, 1972. Rupali Bank Ltd. provided services nationally as other commercial bank do till December 13, 1986. After then it became as the largest Public Limited Company of the Country on December 14, 1986. It operates 565 branches throughout the country. It has also foreign correspondents all over the world.

2.2 Company Profile of Rupali Bank Ltd.

Name of the Company	**Rupali Bank Limited**
Chairman	Mr. Monzur Hossain
Managing Director	Mr. Md. Ataur Rahman Prodhan
Company Secretary	Mohammad NajmulHoda
Legal Status	Public Limited Company
Genesis	Rupali Bank Limited has been incorporated on 14 December 1986 under the Companies Act 1913 after taking over and acquiring as a going concern the undertaking and businesses of Rupali Bank with all. Rupali Bank, which initially appeared as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks (Nationalization) Order, 1972.
Date of Incorporation	14 December 1986
Registered office	34, Dilkhusha Commercial Area, Dhaka – 1000 , Bangladesh
Authorized Capital	Taka 7000 million (US$ 88.66 million)
Paid-up Capital	Taka 2760.39 million (US$ 35.39 million)
Reserves & Retained Earnings	Taka 1030.61 Core
Credit Rating by CRAB (2009)	Long Term – A3 Short Term- ST3 National Support – AAA
Listing with DSE	19-08-1987
Listing wih CSE	10-10-1995
Commencement of Trading	23-12-1986
VAT Registration	9011039307
TIN Certificate	177-200-0021/LTU/Dhaka

E-TIN Certificate	637043541293
Auditors	MahfelHuq& Co., Chartered Accountants, BGIC Tower (4th Floor), 34 Topkhana Road, Dhaka-1000, Bangladesh. & A. Wahab& Co., Chartered Accountants, Hotel Purbani, Anex-2, 4th Floor, 1 Dilkusha C/A, Dhaka-1000, Bangladesh.
Legal Advisor	S.M Atikur Rahman, Barister-at-Law, Suite- D (1st Floor), 105/A Kakrail Road, Dhaka, Bangladesh.
Tax Consultant	K.M HASAN & CO. Chartered Accountants, Hometown Apartment (8th & 9th Floor), 87, New Eskarton Road, Dhaka-1000, Bangladesh.
Number of Employees	5490
Number of Branches	565
Number of Subsidiary Companies	Two.
Phone	+88-02-9551840, +88-02-9552184, +88-02-9552214, +88-02-955093-4 +88-02-955093-4, +88-02-955093-4 +88-02-9514940, +88-02-9551574
SWIFT	RUPBBDDH
Website	www.rupalibank.org

2.3. Board of Directors of Rupali Bank Limited

Sl No.	Name	Designation	Picture
1.	Mr. Monzur Hossain	Chairman	
2.	Mr. Arijit Chowdhury	Director	
3.	Mrs. Dina Ahsan	Director	
4.	Mr. MahiuddinFaruqui	Director	
5.	Professor Dr.Md. Hasibur Rashid	Director	
6.	Mr. Abu Sufian	Director	
7.	Mr. A K M Delwer Hussain, FCMA	Director	
8.	Md. Rizwanul Huda	Director	
9.	Professor Dr. Sushil RanjanHowlader	Independent Director	

10.	Mr. Md. Abdul Baset khan	Independent Director	
11.	Mr. Md. Ataur Rahman Prodhan	Managing Director & CEO	
12.	S. M. Robiul Hasan	Banglasdesh Bank Observer	

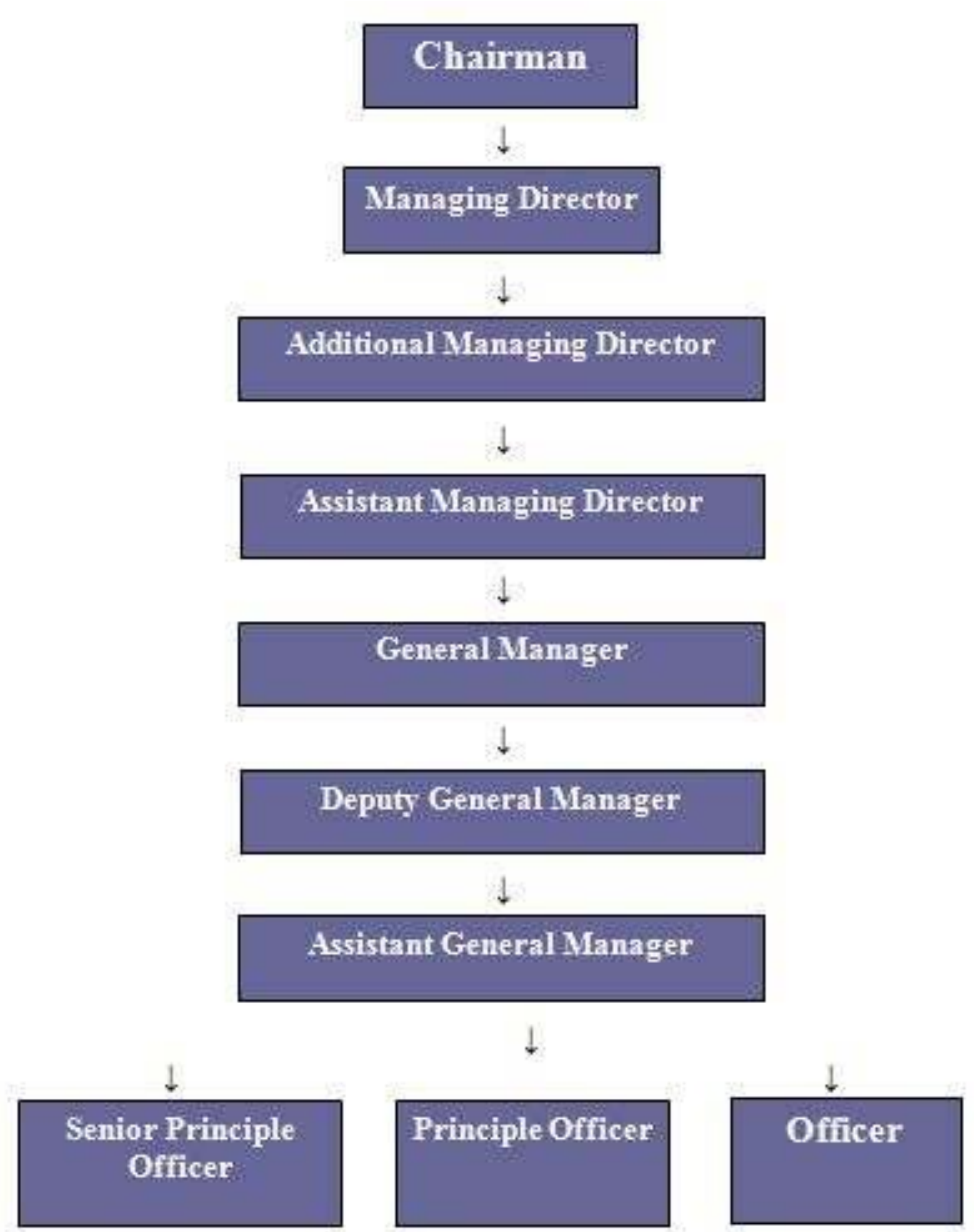
2.4 Mission

- Establish a long-term relationship with our customers to achieve financial success.
- Offer rewarding career opportunities and cultivate staff commitments.
- Uphold ethical values and meet its customer's financial needs in the fastest and most appropriate way and continue innovative works in order to achieve human resource with superior qualities, technological infrastructure and service packages.

2.5 Vision

- Expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectations.

2.6 Organizational Structure



2.7 Operational Area of Rupali Bank Ltd.

Rupali Bank Limited has 565 branches throughout the country. 70 branches are located in Dhaka city and other branches are located in almost 68 district wise. The registered head office of Rupali Bank limited is situated at RupaliBhaban 34,Dilkusha Commercial Area, Dhaka-1000, Bangladesh.

2.8 General Banking Service

Rupali Bank Ltd. operates all the Banking facilities and services to customers.The Bank has a very wide network of activities and services both in urban and rural areas through its 565 branches all over the country.

Deposit schemes

- Savings Deposit
- Current Deposit
- Short Notice Deposit
- Time Deposit
- DPS
- Rupali Deposit Pension Scheme
- Festival Deposit
- Call Deposit

Interest Rates

SL No.	Types of Deposit	Interest Rate per annum
1.	Savings Deposit	4.50%
2.	Short Notice Deposit	3.50%
3.	Time Deposits	
	a) 3 months & above but less than 6 months b) 6 months & above but less than 1 year c) 1 year & above but less than 2 years d) 2 years & above but less than 3 years	7.50% 7.75% 8.00% 8.50%
4.	Deposit From foreign Remittance	6.00%
5.	Rupali Bank Deposit Pension-Scheme 2	6.50%

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

2.9 Other Banking Service

Rupali Bank Ltd. provides prompt and excellent other Banking Services like issuing

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

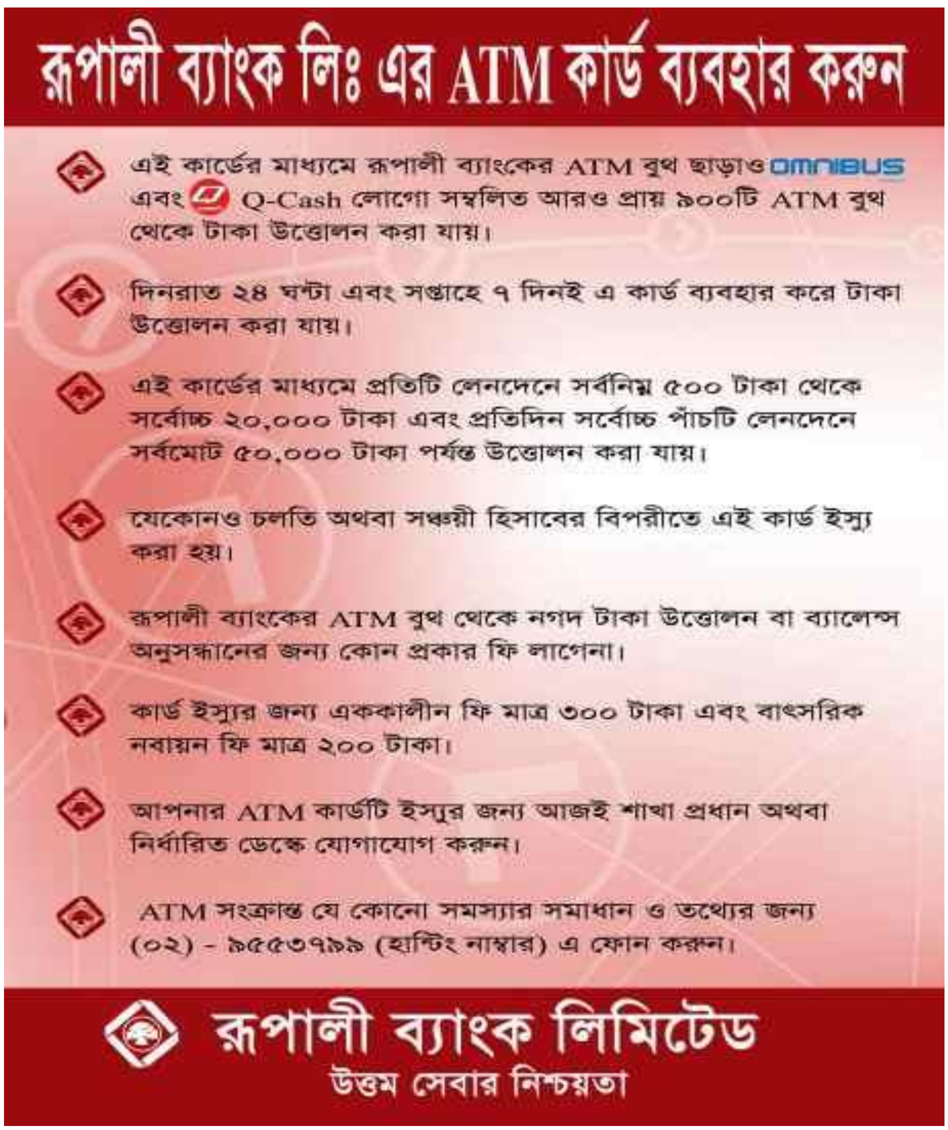
2.9.1 Computerized Banking Service

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.

2.10 Utility Services

Utility services are provided by the Rupali Bank Ltd. The bank helps the customers by collecting utility bills like water bill, electricity bills, telephone bills etc without taking any charges.

2.11 ATM Service



2.12 SWOT Analysis

SWOT is acronym for internal strengths, weakness, opportunities and threats. The overall evaluation of a company's strengths, weakness, opportunities and threats is called SWOT analysis. It involves monitoring the external and internal environment of an organization.

The SWOT analysis of Rupali Bank Limited is given below.

Strengths	Weaknesses
• Strictly follow ethical banking practices. • Large Number of branches throughout the country is engaging to provide the service of Rupali Bank Ltd. • Friendly Environment to work. • Best Qualified Employee who service very smartly. • Both rural and urban people are getting the facilities from Rupali Bank Ltd. • Rupali Bank run a savings account named "Pothoful" for street working children. • Creating awareness among the general public regarding social facts. • Provide speedy customer service at a very competitive cost.	• The management of this Branch says that they conduct interest-free banking but in actual the Branch has not abolished interest. They only changed the nomenclature of their transactions. • It has not yet been successful in devising an interest-free mechanism to place their funds. • Some Branch does not have the necessary expertise and trained manpower to appraise, monitor, evaluate and audit the projects they are required to finance. • Higher interest rate in case of consumer loan. • Lack of online banking facilities.

Opportunities	Threats
• Internal conditions those are helpful to achieve organization's objectives. Some opportunities of the credit department of Bangladesh Rupali Bank are as follows: • The population of Bangladesh is continuously increasing at a rate of 7.3% per annum. The country's growing population is gradually and increasingly learning to adaptation of consumer finance. Lower interest rate for financing consumer can attract a large number of consumers	• External factor can work as barrier to achieve the organization objectives. Some threats of Bangladesh Rupali Bank are as follows. • Numbers of domestic private banks and foreign banks are increasing day by day which are providing efficient modern services and they continuously innovating new product. • Foreign banks are occupying markets by various attractive advertising and promotional activities. • Restless political condition in Bangladesh becomes a serious threat for Banks. • Current law and order situation is not positive for the investment part. • Pessimistic representation to the government and Bangladesh Bank.

Chapter Three:

Analysis and Findings

RUPALI BANK LIMITED
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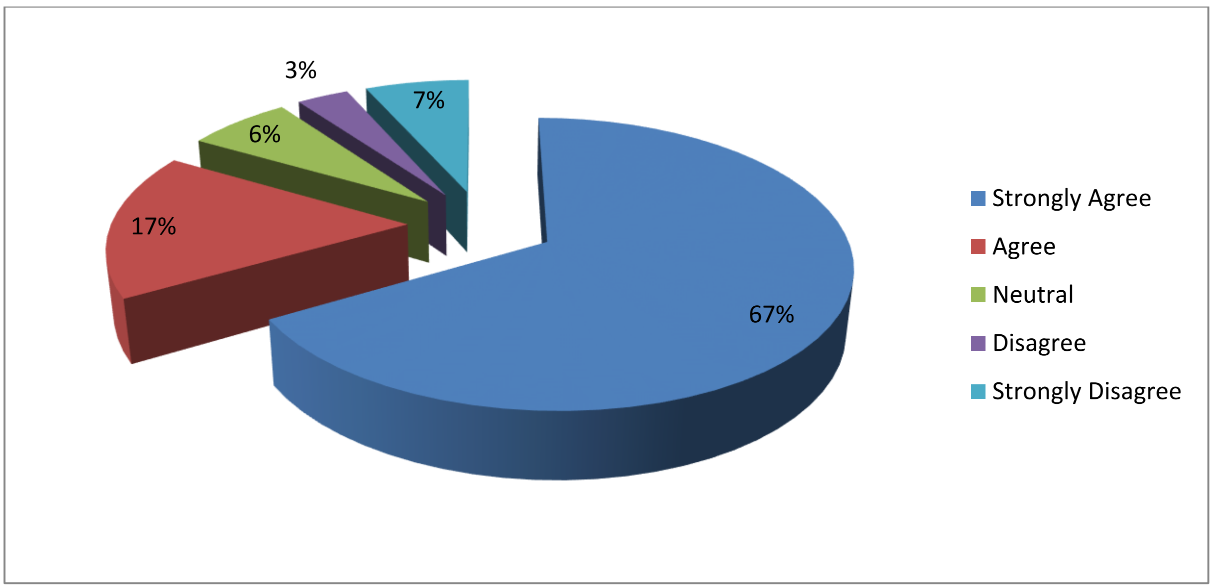
1. When you have faced a problem, Rupali Bank Ltd showed a sincere response in solving your problem.

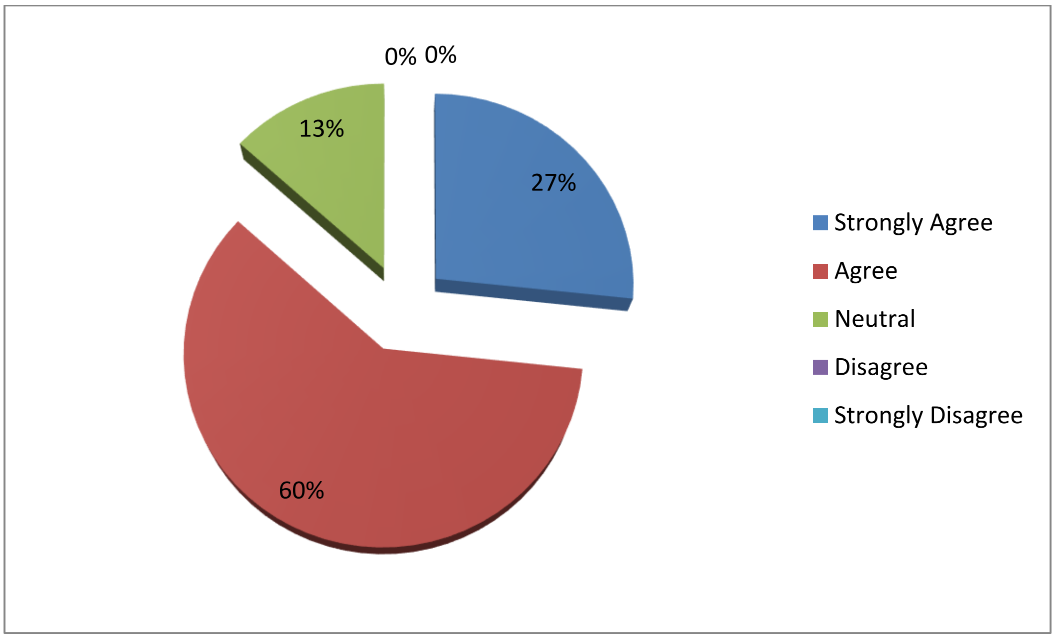
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
20	5	2	1	2



The result shows that 67% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. Only 7% of respondents disagree with this result.

2. Rupali bank Ltd. provides the proper service at first time.

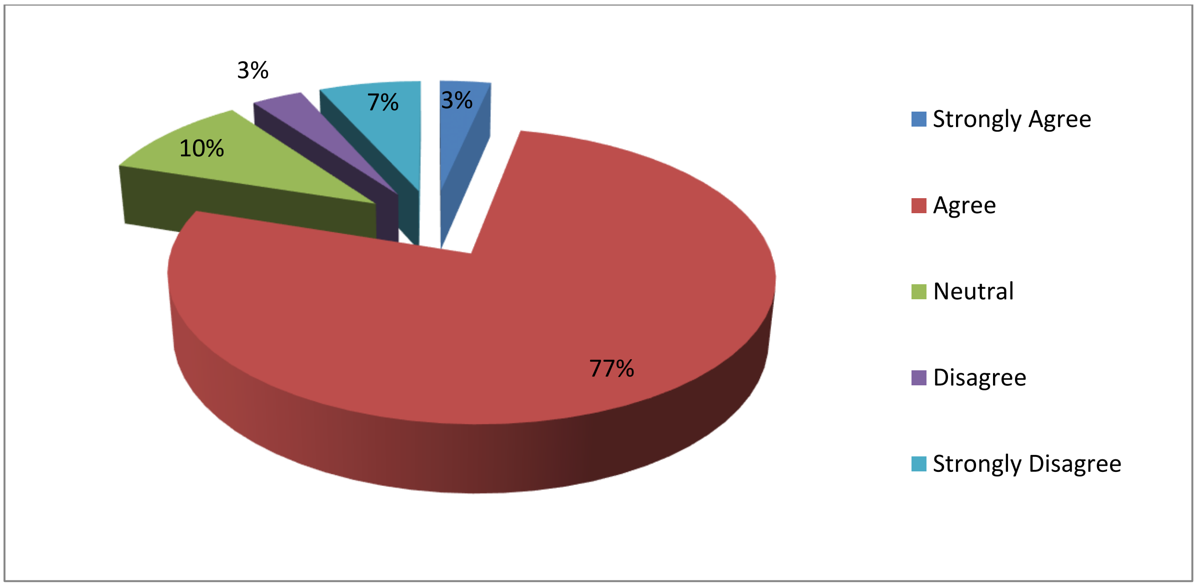
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
8	18	4		



The result shows that 60% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. 0% of respondents disagree with this result.

3. Rupali Bank provides its services within the promised time.

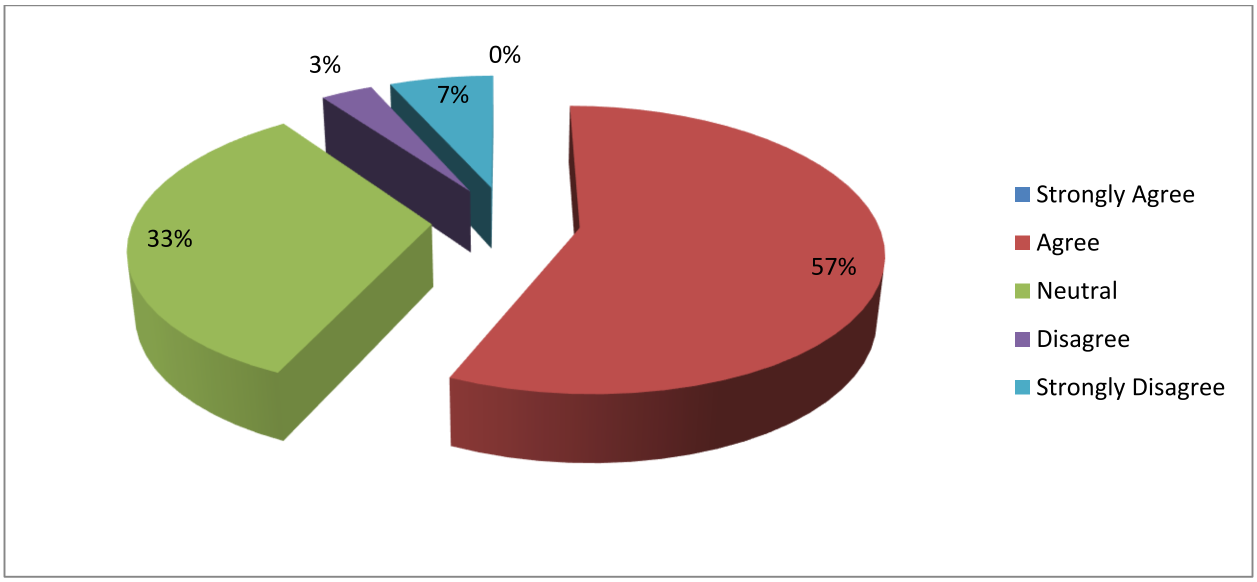
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	23	3	1	2



The result shows that 77% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. Only 3% of respondents disagree with this result.

4. Rupali Bank Limited keeps updating you regarding new services and facilities.

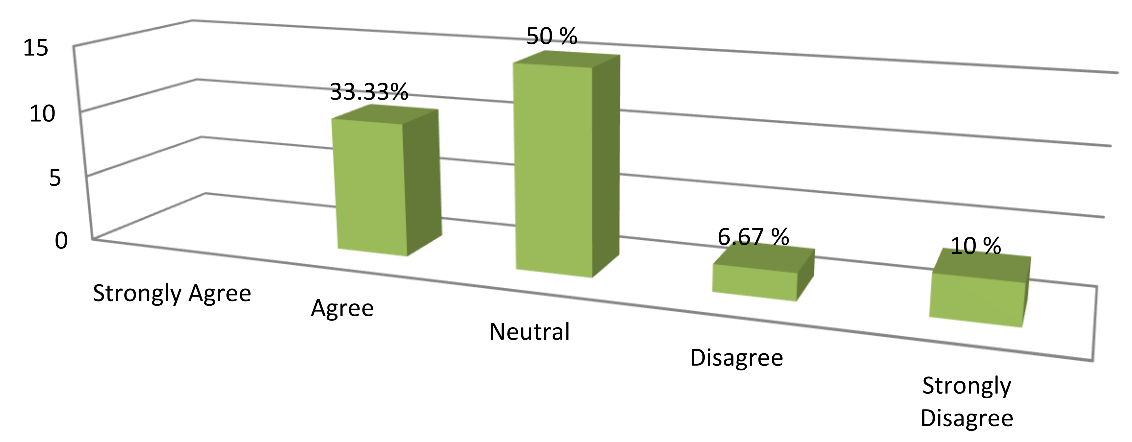
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	17	10	1	2



The result shows that 57% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. Only 3% of respondents disagree with this result.

5. Employees of Rupali Bank Ltd. are showing proper and good behavior that inspires confidence in you.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	10	15	2	3

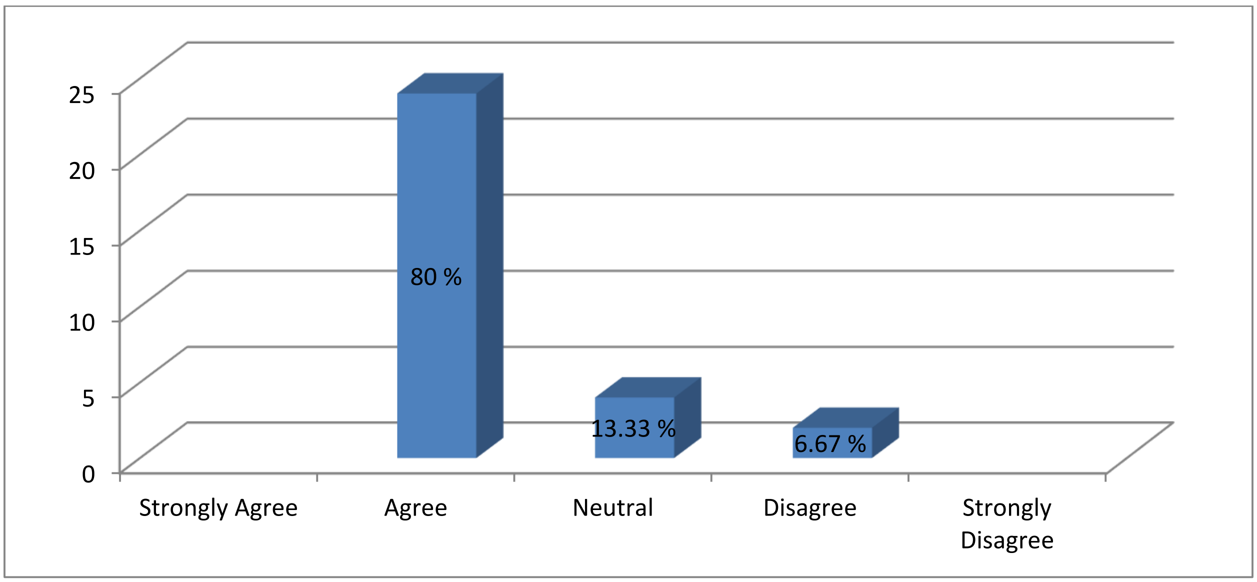


	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Series1		10	15	2	3

The result shows that 33.33% of the respondents reported that Rupali Bank Ltd. showed a sincere response and 50% neutral response in solving the customer problem. Only 6.67% of respondents disagree with this result.

6. You are confident in Rupali Bank Ltd. for your transactions.

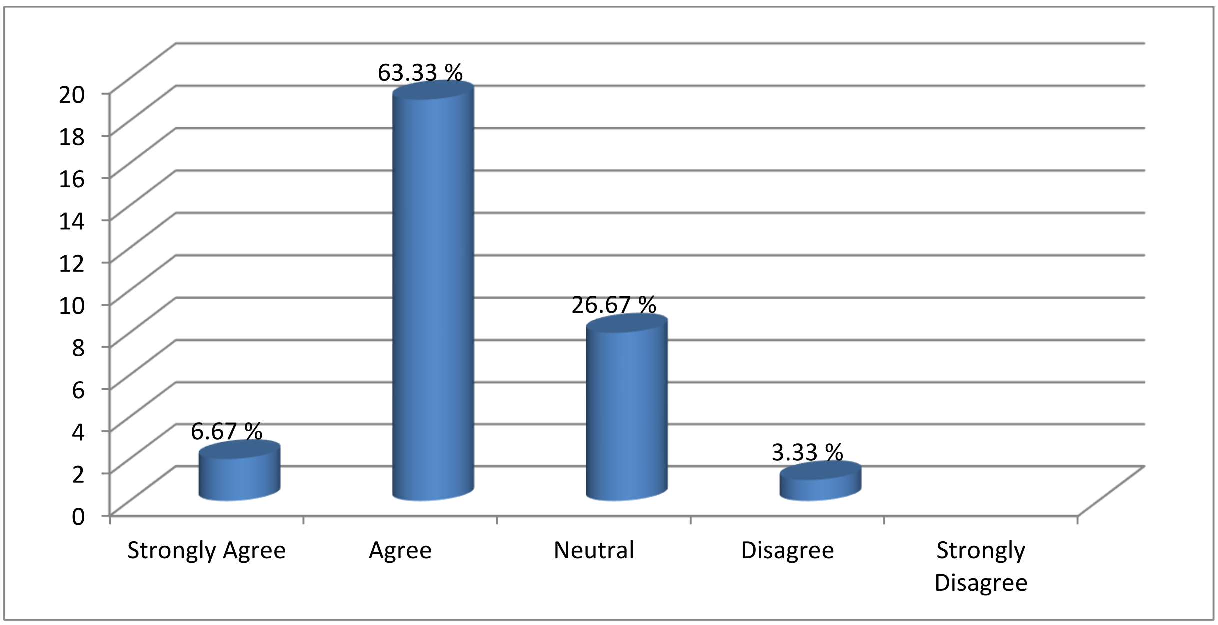
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	24	4	2	



The result shows that 80% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. Only 6.67% of respondents disagree with this result.

7. The employees in Rupali Bank Ltd. Are always showing the proper manner and courtesy to you.

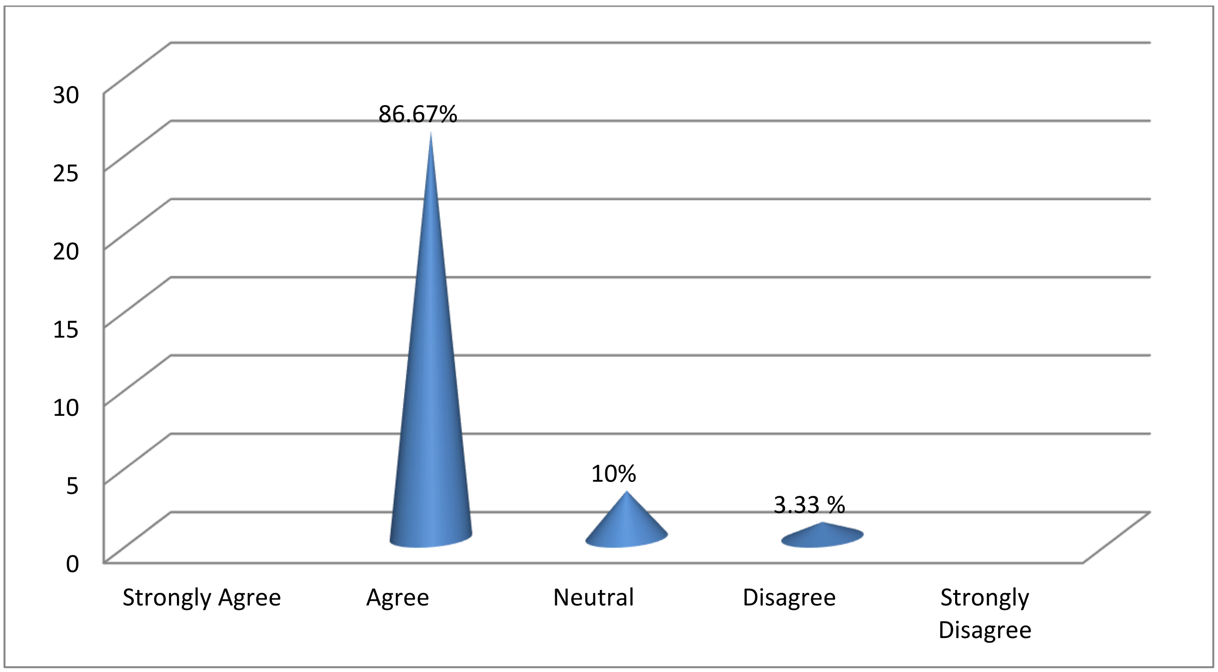
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
2	19	8	1	



The result shows that 63.33% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 26.67% in solving the customer problem. Only 3.33% of respondents disagree with this result.

8. The Employees in Rupali Bank Ltd. Have the proper knowledge to answer your desire question.

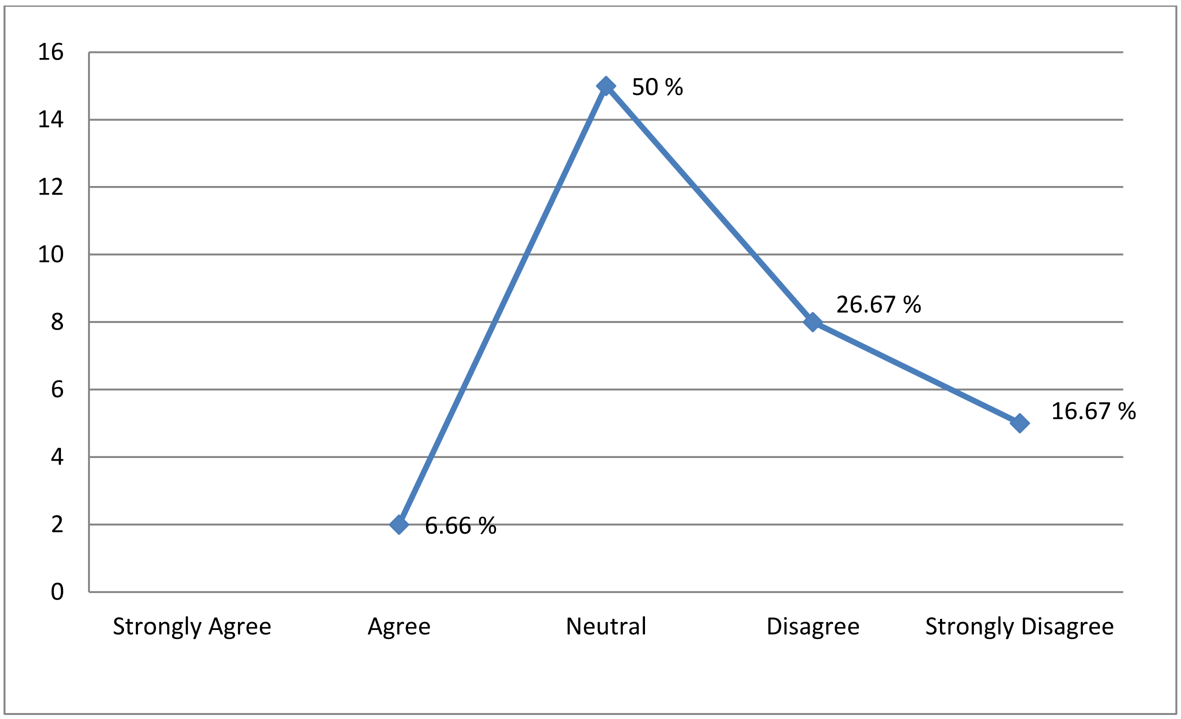
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	26	3	1	



The result shows that 86.67% of the respondents reported that Rupali Bank Ltd. showed a sincere response in solving the customer problem. Only 3.33% of respondents disagree with this result.

9. Rupali Bank Ltd. Is using modern and high technology equipment.

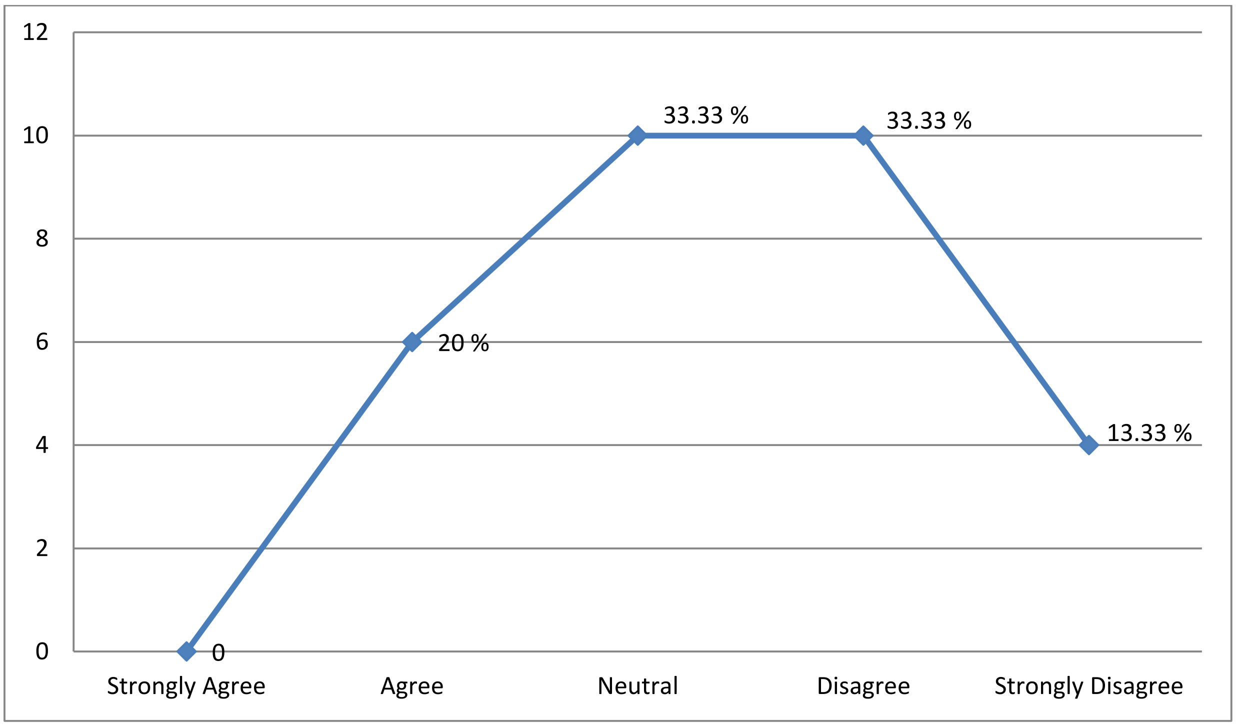
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	2	15	8	5



The result shows that 6.66% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 50% in solving the customer problem. 26.67% of respondents disagree with this result.

10. Rupali Bank Ltd (mohammadpur ladies branch) has a good interior design that is visually appealing.

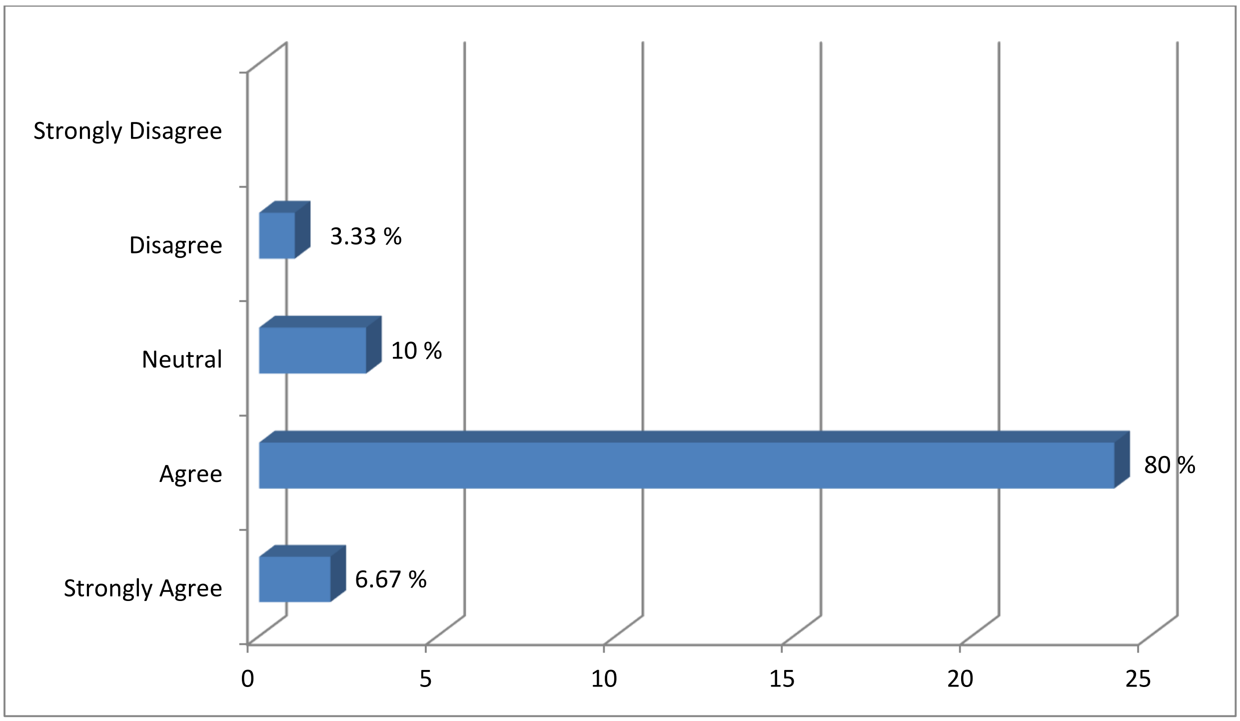
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	6	10	10	4



The result shows that 20% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 33.33% in solving the customer problem. 33.33% of respondents disagree with this result.

11. The employees of the Rupali Bank Ltd. appear neat and clean.

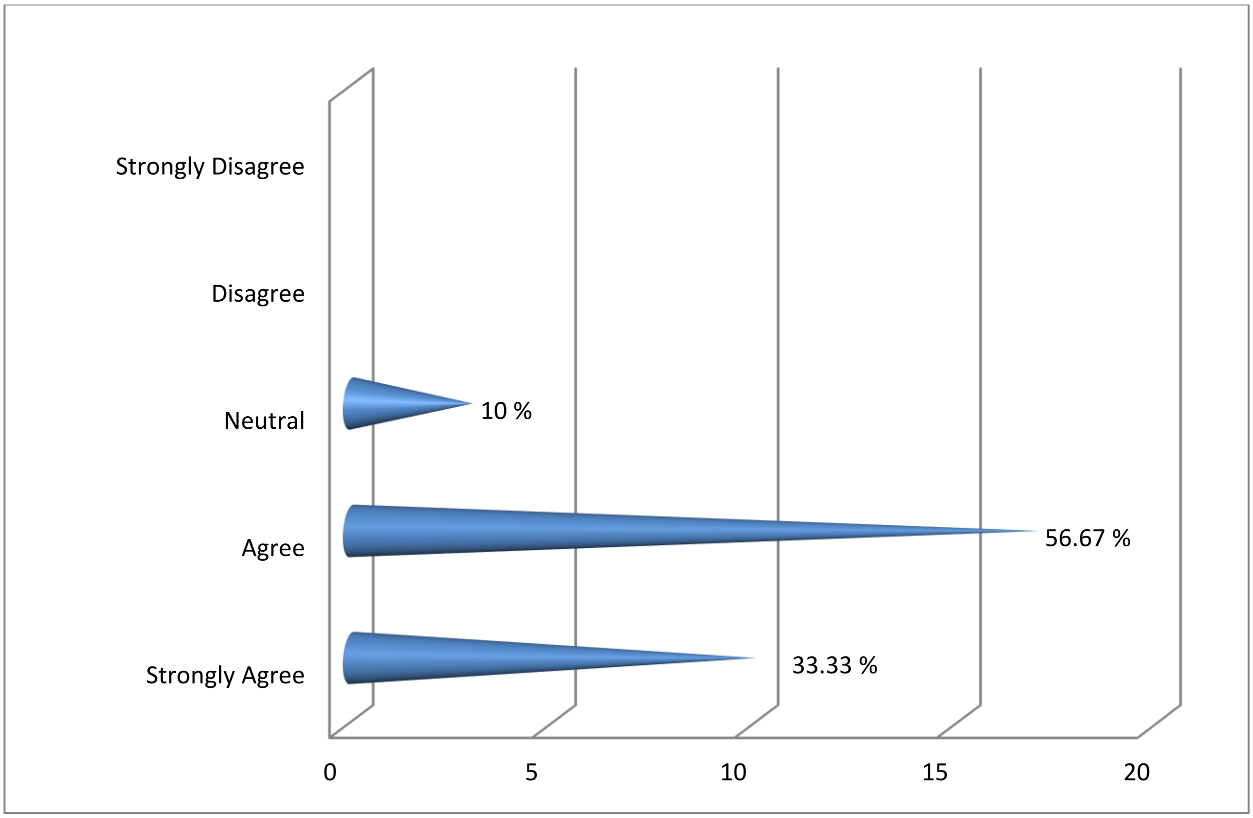
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
2	24	3	1	



The result shows that 80% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 10% in solving the customer problem. Only 3.33% of respondents disagree with this result.

12. Rupali Bank has convenient business hour.

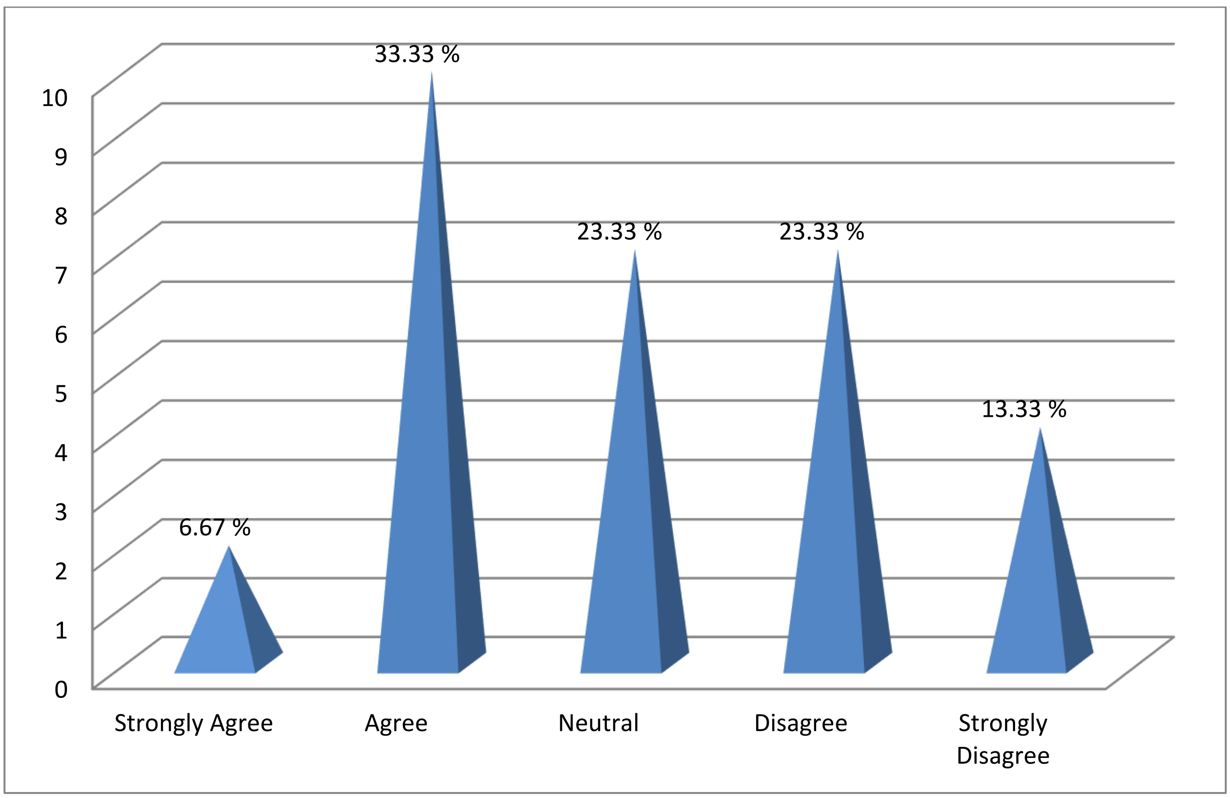
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10	17	3		



The result shows that 56.67% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 10% in solving the customer problem. 0% of respondents disagree with this result.

13. Rupali Bank Ltd. Has employees who give you individual attention.

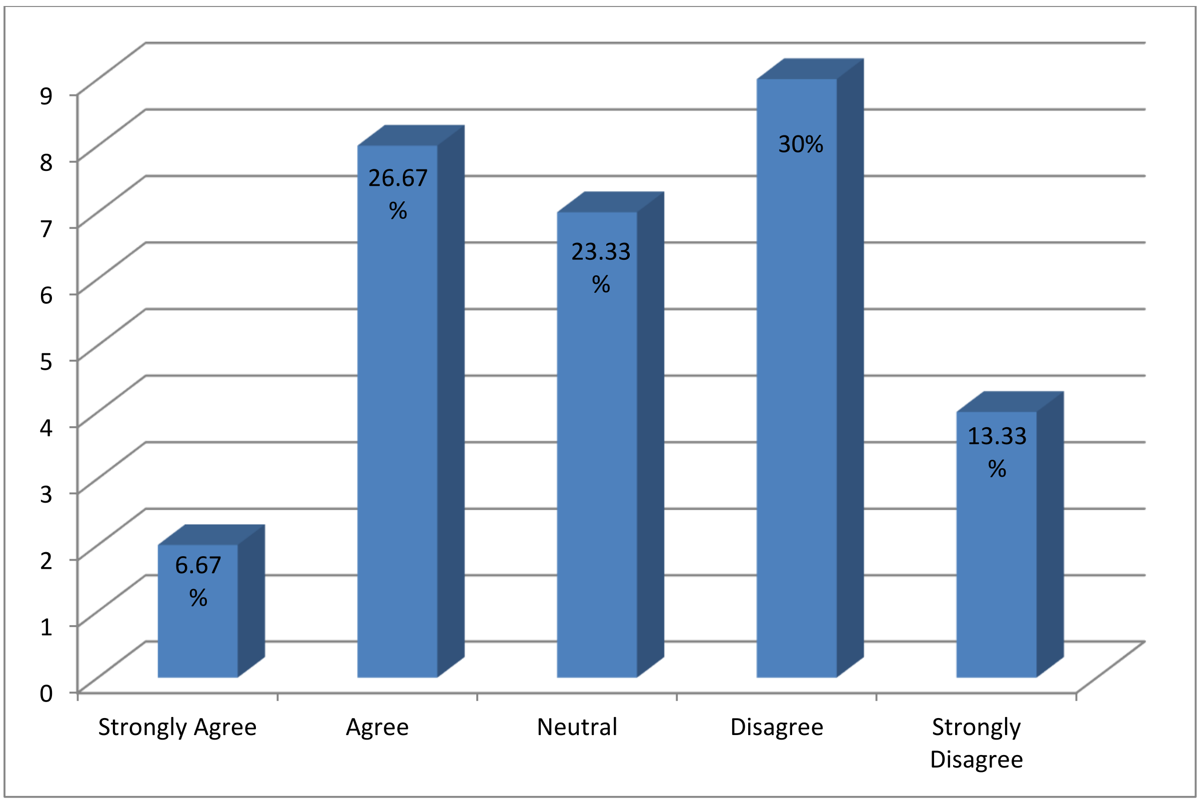
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
2	10	7	7	4



The result shows that 33.33% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 23.33% in solving the customer problem.23.33% of respondents disagree with this result.

14. The employees in Rupali bank Ltd can understand your specific needs.

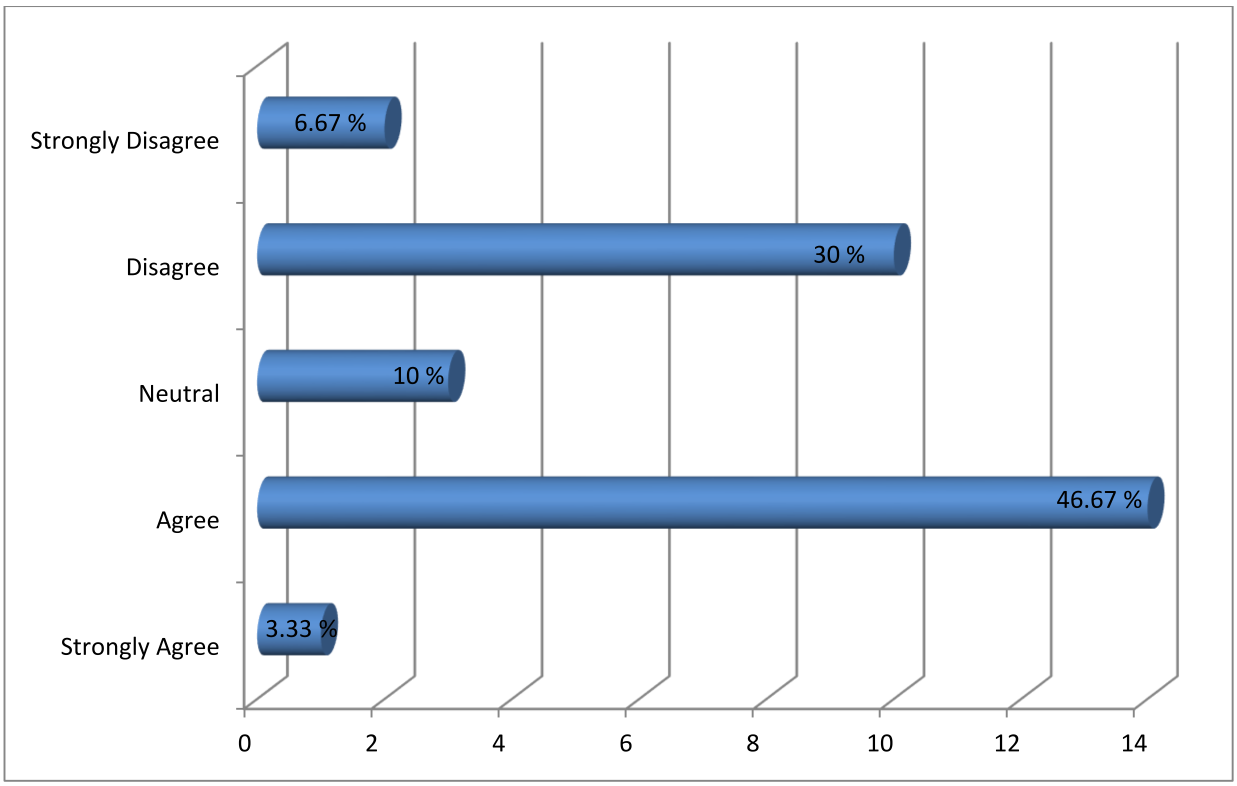
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
2	8	7	9	4



The result shows that 26.67% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 23.33% in solving the customer problem. 30% of respondents disagree with this result.

15. The employees of Rupali bank Ltd. Always willing to help you regarding any services.

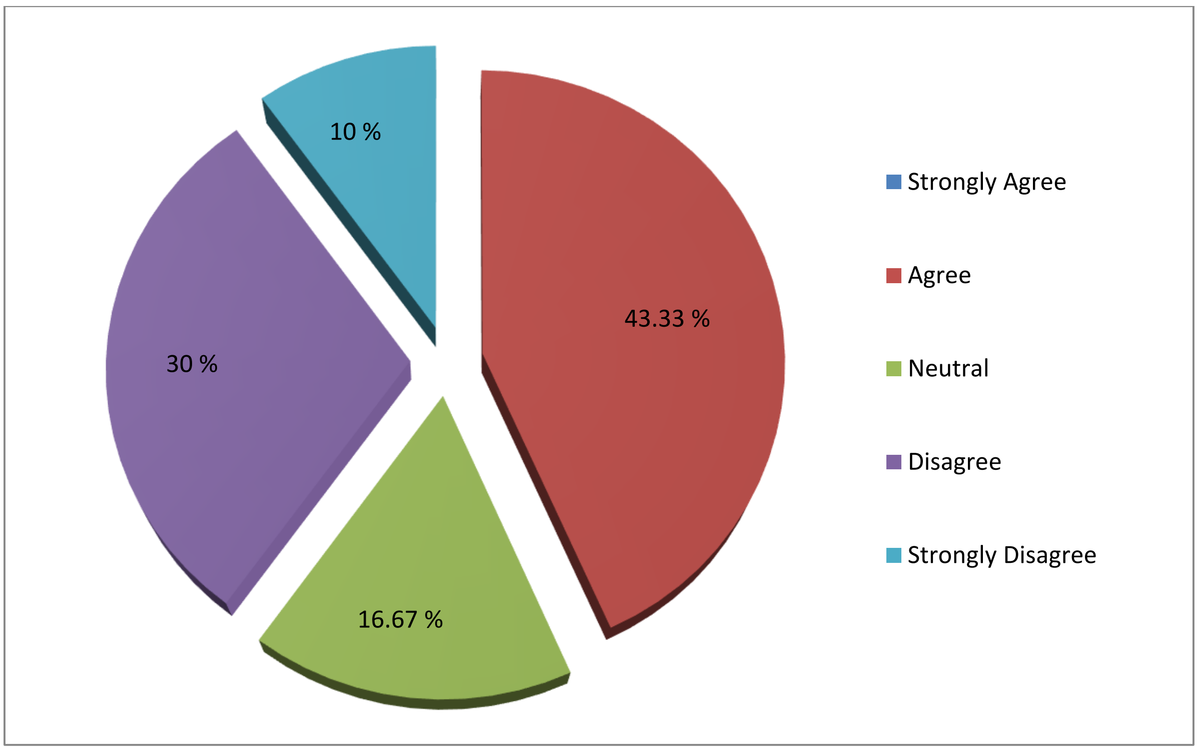
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	14	3	10	2



The result shows that 46.67% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 10% in solving the customer problem. 30% of respondents disagree with this result.

16. The Employees of Rupali Bank Ltd. are never too busy to respond to your request.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	13	5	9	3



The result shows that 43.33% of the respondents reported that Rupali Bank Ltd. showed a sincere response and neutral 16.67% in solving the customer problem. 30% of respondents disagree with this result.

Chapter Four:

Conclusion and Recommendations

4.1 Conclusion

In our country modern commercial banks are playing a vital role for developing business. Commercial banks are the most important element for a country. It is not only a monetary institution but also but also a general welfare of the economy.

Rupali Bank Ltd. Is a commercial bank who playing a vital role in General Banking Sector, Where Banks borrow money by accepting funds deposited on current accounts, by accepting term deposits, and by issuing debt securities. Bank acts as payment agents by conducting checking or current accounts for customers, paying cheques drawn by customers on the bank, and collecting cheques deposited to customers' current accounts. Banks also enable customer payments via other payments methods.

Banks provide almost all payment services and a bank account is considered indispensable by most business, individuals and government.

There are lots of risks involved in foreign business, So Rupali Bank Ltd. have to clearly justify the customers from a neutral point and gather the current information about the individuals.

4.2 Recommendations

As stated and based on findings the recommendations are given below.

- There is rule to deposit at least amount of money in case of opening an accounting. But it is matter of sorrow that it is not strictly followed.

- Rupali Bank Ltd. Shoulduse modern technology based service equipment. That enhances the attention of customers and creates a good in customer mind.

- Rupali bank Ltd, mohammadpur ladies branch should update their interior designing and try to make a good atmosphere of internal environment that gives a good appealing expression of customer.

- The Employees of Rupali Bank Ltd. should develop their knowledge the psychology of customer. Employees should try to understand quickly what the specific information wants to know the customer and provide the exact information regarding the desire information. In that case the organization can arrange a training session for employees regarding the customers service, behavior and psychology or perception of a customer

- The employees of Rupali Bank Ltd should be in frank and friendly manner, always willing to help and never shows any busyness that will create an appealing sense to customer and help to make good brand image in customers mind.

Appendix

Questionnaire

Customers' Perception of Service Quality - A Case Study on Rupali Bank Limited

I am student of BBA, United International University conducting an Internship report survey about "**Customers' Perception of Service Quality - A Case Study on Rupali Bank Limited**." and would like to know your views and opinions. It will be glad to spend a few minutes from your valuable time and help me out the collect the data. The data collected through the survey will be used for only developing the internship report and will not be disclosed elsewhere.

Section A

Please put the tick (√) marks in the appropriate box.

1. Gender:

   ∆ Male **∆** Female

2. Age:

   ∆ 18-25 years **∆** 25-40 years **∆** 41-60 years**∆** more than 60 years

3. Occupation:

   ∆Service Holder **∆**Business person **∆**Others ………………...

4. Income:

   ∆5,000-10,000 BDT **∆** 10,001- 50,000 BDT **∆**50,001- 1,00,000 BDT **∆** above 1,00,000 BDT.

RUPALI BANK LIMITED
Assures Better Services

Section B:

For the following questions, Please tick (√)the number according to the degree of your agreement.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Questions	Statements	Marks				
Q1	When you have faced a problem, Rupali Bank Ltd. showed a sincere response in solving your problem.	5	4	3	2	1
Q2	Rupali bank Ltd. provides the proper service at first time.	5	4	3	2	1
Q3	Rupali Bank provides its services within the promised time.	5	4	3	2	1
Q4	Rupali Bank Limited keeps updating you regarding new services and facilities.	5	4	3	2	1
Q5	Employees of Rupali Bank Ltd. are showing proper and good behavior that inspires confidence in you.	5	4	3	2	1
Q6	You are confident in Rupali Bank Ltd. for your transactions.	5	4	3	2	1
Q7	The employees in Rupali Bank Ltd. are always showing the proper manner and courtesy to you.	5	4	3	2	1
Q8	The Employees in Rupali Bank Ltd. have the proper knowledge to answer your desire question.	5	4	3	2	1
Q9	Rupali Bank Ltd. Is using modern and high technology equipment.	5	4	3	2	1
Q10	Rupali Bank Ltd (mohammadpur ladies branch) has a good interior design that is visually appealing.	5	4	3	2	1
Q11	The employees of the Rupali Bank Ltd. appear neat and clean.	5	4	3	2	1
Q12	Rupali Bank has convenient business hour.	5	4	3	2	1
Q13	Rupali Bank Ltd. Has employees who give you individual attention.	5	4	3	2	1
Q14	The employees in Rupali bank Ltd can understand your specific needs.	5	4	3	2	1
Q15	The employees of Rupali bank Ltd. always willing to help you regarding any services	5	4	3	2	1
Q16	The Employees of Rupali Bank Ltd. are never too busy to respond to your request.	5	4	3	2	1

রূপালী ব্যাংক লিমিটেড
উত্তম সেবার নিশ্চয়তা
মহিলা শাখা, মোহাম্মদপুর
ফোন-০২৯১১৫৪১০

Ref:MDL/GEN/2018/42 Date:18/07/2018

To Whom It May Concern

This is to certify that **Kazi Ireen Sultana**, Father: Kazi Abdul Wadud, Mother: Nasrin Akter, student of BBA (Major in Marketing & Accounting) at United International University, ID: 111131048 has successfully completed 03 (three) months internship program dated from 18 February 2018 to 18 May 2018 in our branch. In Internship her major fields of work were general banking, loans & advances and others.

During Internship program, she was found punctual, regular, dutiful & sincere.

We wish her every success in life.

For Rupali Bank Limited
Manager
Ladies Branch Md.Pur. Dhaka.

Salma Easmin
(Manager)
Rupali Bank Limited
Ladies Branch, Mohammadpur

রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED

প্রশাসন ও মানব সম্পদ বিভাগ

সূত্রঃ প্রকা/প্রশা/সার্ভিসেস/ ৫৪ 06/02/2018

মহাব্যবস্থাপক/ উপ-মহাব্যবস্থাপক/সহকারী মহাব্যবস্থাপক /ব্যবস্থাপক
রূপালী ব্যাংক লিমিটেড
[illegible] শাখা, ঢাকা

বিষয় : ইন্টার্ণশীপ প্লেসমেন্ট প্রসংগে।

প্রিয় মহোদয়,

কর্পোরেট সোস্যাল রেসপনসিবিলিটি (CSR)এরঅংশ হিসেবে অত্র ব্যাংকের ইন্টার্ণশীপ কার্যক্রম পরিচালিত হচ্ছে। এ বিষয়ে অত্র বিভাগের ০৮.০৩.২০১০ তারিখের ইস্তেহার নং- প্রকা/প্রশা/সার্ভিসেস/০৬ এর আলোকে **BBA / MBA** প্রোগ্রামে অধ্যয়নরত জনাব কাজী আইরিন সুলতানা, **United International University (UIU)**.House#80, Road#8/A, Dhanmondi, Dhaka-1209 কে বাস্তব অভিজ্ঞতা অর্জনের জন্য নিম্নবর্ণিত শর্তাবলী পরিপালন সাপেক্ষে ০৩ (তিন) মাস আপনাদের কার্যালয়/শাখায় ইন্টার্ণশীপ করতে অনুমতি প্রদান করা হলো।

শর্তাবলীঃ

ক. এই কার্যক্রম কোন অবস্থাতেই ব্যাংকে চাকুরীর নিশ্চয়তা প্রদান করবে না।

খ. ইন্টার্ণশীপ কালীন সময়ে যে সমস্ত তথ্য সরবরাহ করা হবে তা শিক্ষা কার্যক্রম ছাড়া অন্য কোন কাজে ব্যবহার করা যাবে না এবং অন্য কোন ব্যক্তি বা প্রতিষ্ঠানকে সরবরাহ করা যাবে না মর্মে ইন্টার্ণশীপ গ্রহনকারীর নিকট অঙ্গীকারনামা নিতে হবে।

গ. এই কার্যক্রমের জন্য কোন প্রকার ভাতা প্রদান করা হবে না।

আপনার বিশ্বস্ত

স্বাঃ/-
(উত্তম কুমার পাল)
ডেপুটি জেনারেল ম্যানেজার

অনুলিপিঃ

০১. Head Of the Institution/University **United International University (UIU)** House#80, Road#8/A, Dhanmondi, Dhaka-1209.

০২. অফিস কপি।

(মোশাররফ হোসেন)
এ্যাসিস্টেন্ট জেনারেল ম্যানেজার

References

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