

Internship Report

SWOT Analysis of Rupali Bank Ltd.

SWOT Analysis of Rupali Bank Ltd.

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Letter of Transmittal

16 June, 2019

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Subject: Submission of Internship Report about Rupali Bank Ltd.

Dear Sir,

I would like to present my internship report named SWOT analysis of Rupali Bank. This internship report has been prepared for the fulfillment of BBA program under United International University.

Rupali Bank is one of the largest state owned banks in Bangladesh. Rupali bank was formed in 1972 after the merge of 3 East Pakistani banks. Before 3rd December 1986 it has been served as a nationalized commercial bank. Since 4th December 1986 it has been serving a state owned bank in Bangladesh.

While I was preparing this report, I tried to follow the directions and guidelines that you have given me. It has been very exciting and interesting while I was working in Rupali bank. I have enjoyed my internship period in Rupali bank. The management of Rupali Bank has helped me when I was needed

Sincerely

Masruf Munsur

ID: 111 151 038

Acknowledgement

First I would like to express my gratitude to Almighty Allah for successfully completing the Report. Then I would like to thank my internship supervisor Dr. Khandoker Mahmudur Rahman who has provided his valuable advice and guidelines in every step of my preparing the report.

Then I also want to thank Mr. Maqsdul Haque (Assistant general manager) of Dhanmondi Corporate branch and Asad Zaman (Principal Officer) of Dhanmondi Corporate Branch and all the officers and employees Of Rupali Bank Dhanmondi Corporate Branch for unconditional help towards me to prepare this report. To understand their perception, feelings and philosophy and procedure I have worked with them closely for 3 months. I have prepared this report on my own understanding. I will be thankful to those who will read the report and will get benefitted from this reporting both present and future.

Declaration

I am Masruf Munsur, student of department of Marketing under School of Business and Economics (SOBE) of United International University, Bangladesh hereby declaring that the SWOT analysis of Rupali Bank is an original work of me. It has not been previously used for any Degree, Article, scholarship, recognition, research.

Masruf Munsur

ID NO: 111 151 038

School of Business and Economics

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Executive Summary

Banking is one of the sector in which the prosperity of a country depends on. The banking sector in Bangladesh is huge and many skilled workers are working in this sector. I have prepared this report from my internship period of 3 months In Rupali bank Dhanmondi corporate branch. During the period of my internship I have learnt a lot from the employees of that branch. I have prepared this form my practical experience and knowledge from my working there for 3 month internship. This whole report is a pictorial report where I have briefly discussed SWOT analysis of Rupali bank. To prepare this report more precisely I have used both the primary source of data and secondary sources of data. For primary sources I have taken the opinion of the customer and employees and staff of the Dhanmondi corporate branch and for secondary data I have taken information from the ministry of finance, Bangladesh bank, Wikipedia and the prospectus and working manual of Rupali bank. There are four chapters in this report. The first chapter of the report contains the introductory part including the topic of the report, origin of the report and background of the report, objectives of the report mainly general objective, broad objective of the report, and specific of the report. It also contains methodology of the report and limitations that I had to face while preparing the report. The second part of the report of the report is combined of information from organization in this report the organization is Rupali bank limited mainly mission, vision. corporate profile , growth of performance, growth of branches , profit for 5 years, logo of Rupali bank and services of Rupali bank and subsidiary companies of Rupali bank . The third section of the report contains the SWOT analysis of Rupali bank, the frameworks of SWOT analysis. The advantage and disadvantages of SWOT analysis and PEST analysis and porter's five force model analysis and ratio analysis in order to prepare the SWOT analysis more properly. The fourth and the last section contain the findings and recommendation and conclusion and acronyms used in this report Rupali bank has been established in 1972 after the independence of Bangladesh. Rupali bank is a merger of three banks in East Pakistan. These banks are Muslim banks limited, Australasia banks limited, standard banks limited. Before arriving as a state owned bank. It worked as a nationalized commercial bank. Rupali Bank has 554 branches all over the country and they have representatives all over the world.

The main goal of Rupali bank is to provide banking services among all people of the country. Rupali bank has been trying to understand importance of saving to rural people. Rupali bank has offered more interest rates than other banks to attract people to open savings account, FDR, DPS account. The main reason is this thing to make people save money so that they can use the money in serious occasions and they don't have to take loan from other bank and institution and people at a high interest rate.

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1 Background of the Report

Complexity is increasing in the modern businesses because of the customer knowledge, advancement in technology, innovation of new products and services and changes in customer choices and preferences. Competition is present in every country of world because of globalization. So because of globalization every organization has to maintain international standard to in order to face competition with foreign organizations. Every organization wants to maximize their profit by making their current customer loyal by providing satisfactory products and services. Marketers have to perform different marketing tasks in order to promote their organizations product and services. While doing works marketers have to face two types of environment they are internal environment and external environment.

When the importance of keeping money secure came into the peoples mind then the idea of banking came into the minds of the people. The innovation and money and banking system solved the problems and drawbacks of the barter system. Before this there were two groups of people in the society. One group was always in search of honest and trustworthy people whom they can keep their extra money safe and secure. The other group of people was always searching for where they find someone who would provide them with some money. By realizing the necessity of these two groups of people need two groups of businessman came into business. Their main purpose was keeping the extra money as deposit and giving the portions of deposited money to needy one. And that's how the business industry started.

The English word of bank comes from Italian word Banco. The Latin word of Bancus and French word Banque bears the same meaning bench. This comes from medieval European period. In those time European bankers mainly money lender and money changers performed their banking schemes on benches in market. In those market was most common place for people to come for money and gave their money for deposit. Now these money lending and money changing procedure is known as banking.

Banking industry is a very important financial organization for the economic development of the country. Some economic experts have stated that banking system is the barometer of measuring the development of a country. Cutting edge banking system is an essential for modern trading and business.

Bangladesh has gained its independence from Pakistan after a 9 month fight in 1971. After independence Bangladesh has suffered in the banking sector. Because most bank's headquarters were in the Pakistan. To solve that problem the order of establishing Bangladesh Bank came. From 16th of December of 1971 that order was operative. Then Bangladesh bank was given the authority and responsibility to act as Central bank of People's Republic of Bangladesh. In 1972

the national commercial banks (NCB) was announced and it was also announced that all commercial banks would be nationalized except the foreign commercial banks. Then 6 state owned nationalized banks were established. Those banks are

- * Sonali Bank
- * Rupali Bank
- * Janata Bank
- * Agrani Bank
- * Uttara Bank
- * Bangladesh Agricultural Bank

1.1 Topic of the Report:

I have to select a topic for the internship. A well-defined specific topic is going to explain what is going on the report. The topic for this internship has been assigned to me is the SWOT analysis of Rupali Bank.

1.2 Origin of the Report:

In current education system of the world a student cannot reach his/ her desired position without having the practical knowledge of the outside world. The practical knowledge mainly acquired by doing an internship or apprenticeship program in an organization. This report is given an opportunity to gain knowledge about a conduct its SWOT analysis in order to prepare a task list in which section they should improve, where they have competitive advantage, where are lacking with the intention of achieving its organizational objective.

1.3 Background of the Report:

The Internship program always has been a requisite for the completion of the BBA program. Internship program helps a student to gather experiential knowledge of the activities performed by the organization. The student works with cordially with employees of the organization and acquires knowledge about different functions of the organization. The internship program enables an undergraduate student to develop his/her analytical skill, interpersonal skill, two way communication skills. As an internship I have been appointed at Dhanmondi Corporate Branch of Rupali Bank as an intern for three months. This report has mainly focused on the SWOT analysis of Rupali Bank.

1.4 Objective of the Report:

Internship is a program that program helps to understand the condition/ situation in real life. Internship program helps students to enhance their career. Mainly it is the first step of building their career.

1.5 General Objective:

Completing the report with sufficient information is general objective of this report. This report will direct us to the Strength, weakness, opportunity, opportunity, and threat of the government banks of Bangladesh. These objectives are important because these objectives will act as guideline in the whole report.

- Work in every department of the Rupali bank Dhanmondi corporate branch to understand the activities of the Rupali Bank.
- Find about the similarity between Educational and real life situation and what are the differences
- To acquire knowledge about government financial institutions which will help us to understand how government control the economic condition of the country?
- Finding strength, opportunity about government banks how they compete with private banks and foreign banks in toe to toe and how they cover their weakness and threat.

1.5.1 Broad objective:

Find out the strength, weakness opportunity, and threat of Rupali bank and provide them with recommendations about how they can overcome their weakness and threat and how they can utilize their strength, opportunity over other banks.

1.5.2 Specific Objective:

Every internship report has specific objectives. The internship report I must prepare has also some specific objectives. The specific objective of this internship report is SWOT analysis of the Rupali bank

- Find out the position of the bank in banking sector.
- To know about the CRR (Cash reserve ratio) of the Rupali bank in Bangladesh Bank
- Finding out the target customers of the Rupali bank and they segment their market.
- Giving them idea on how to improve their products and Customer Service.
- Giving them idea on how they can improve their current advertisements.
- Having in depth knowledge about the CBS software they use to carry their daily transactions.
- To know about what kind of promotional offers Rupali bank offer to their when they open account in their Bank such as higher interest rate, gifts, free SMS service.
- To have knowledge about how Rupali bank provides its remittance service.
- To have knowledge on how Rupali bank provides transferring of money through mobile phones.
- What utility bill charges Rupali bank take?
- What specific services that differentiate Rupali Bank from other banks?

- In what premises Rupali bank is lacking from other banks?
- What gives Rupali bank advantage of other banks?
- In future which factors they should give attention in order to secure its position in the top.

1.6 Methodology of Report:

To make the report go accurately and undaunted we the students have to follow some principles and guidelines. The materials for the report are taken from 2 origins.

1.6.1 Primary Sources:

- By working practically.
- Direct discussion with the Principal Officer of the branch.
- By asking to account holders of the branch.
- By asking officers and staff of the branch.

1.6.2 Secondary Sources:

- Previous reports of the branch.
- Official website of Rupali bank.
- Wikipedia.
- Official website of Bangladesh Bank.
- Working guide of the bank
- Ministry of Finance
- Prospectus of Rupali bank

1.7 Limitations:

- Information presented in this report may not be accepted by the banking experts.
- Not provided with information which would make the report more informational because of confidential policy of the bank.
- Not having access to the cash section of the bank.
- There are no previous reports that have not been prepared based on this topic.

2 Organization part

2.1 The summary of the Rupali Bank:

This part includes mission, vision, and general information of the Rupali bank

2.2 Vision:

Increase our loyal customer's base by recognizing as the financial institution of choice that continuously exceeds customer needs.

2.3 Mission:

- Developing a long relationships with customers to achieve their financial success
- Presenting lucrative career opportunities for employees.
- Holding ethical and moral values in order to exceed clients need

2.4 Logo of Rupali bank



Figure 2.4 Logo of Rupali Bank

2.5 Subsidiaries:

There are 2 subsidiaries of Rupali bank. They are mentioned below

- Rupali securities limited
- Rupali investment limited

2.5.1 Rupali Securities limited:

Rupali Bank securities limited (RBSL) is a subsidiary organization of Rupali bank limited which 100% is owned by the Rupali bank limited. RBSL acquired its license of selling securities from BSEC (Bangladesh Stock Exchange commission) and CBDL (Central Depository Bangladesh Limited) in order to act as a stock broker and stock dealer country in Bangladesh. It was also created to serve as a full service depository of CDBL. Rupali bank securities are a subsidiary of Rupali bank limited but it has board of directors of 9 members.

2.5.2 Rupali Investment Limited:

Rupali Investment limited is a subsidiary investment organization of Rupali bank which is fully owned by the Rupali bank limited. Rupali investment limited was established in August 9 , 2010 .Rupali Investment limited got its license from BSEC (Bangladesh Stock exchange Commission) to fulfill the duty of merchant banking operations under the merchant banker and portfolio manager regulations 1996. Like the Rupali securities limited it has 9 directors without the chief executive officer (CEO).

The objectives of Rupali Investment limited are

- ✚ The main goal of Rupali Investment limited to develop a strong, sustainable capital market
- ✚ To create expertise in security market of Bangladesh
- ✚ To increase the field of investment of by assembling the investment of all levels of investors.

2.6 Products & Services

2.6.1 Savings account:

It is a deposit account. The deposits are held by a financial institution, retail bank and also pays interest at an acceptable rate. In Rupali bank if the customer does not withdraw more than 25% of the deposit then the bank will pay interest from 8th day of the month from the last day of the month.



স্থিতির ২৫ ভাগের অধিক উত্তোলন না করলে ৮ তারিখ থেকে মাসের শেষ দিবস পর্যন্ত সর্বনিম্ন স্থিতির উপর সুদ প্রদেয় হবে

2.6.2 FDR product:

The fixed deposit amount is for minimum 3 months but less than 6 months will get 8% percent interest. The amount deposited is for minimum 6 months but less than 1 year will get 8.5 % interest. Again if the fixed deposit amount is for minimum 1 year but maximum 3 year will get 9% interest. All Fixed deposit receipt holders will get minimum 5% interest even they don't keep their money in the bank for that long.



- ৩ মাস ও তদুর্ধ্ব কিন্তু ৬ মাসের কম
 - ৬ মাস ও তদুর্ধ্ব কিন্তু ১ বছরের কম
 - ১ বছর ও তদুর্ধ্ব কিন্তু সর্বোচ্চ ৩ বছর
- * সুদের হার পরিবর্তনসহায়্য
- } ৫%

2.6.3 RFDS Product:

Rupali festival deposit scheme is a savings for festival and religious festival such as EID, PUJA, Pahela Baishakh, Buddha purnima, Christmas. It gives 0.50% more interest than savings account.



- সঞ্চয়ী হিসাবের চেয়ে ০.৫০% বেশি মুনাফা
- ঈদ, পূজা, বড়দিন, পহেলা বৈশাখ, বৌদ্ধ পূর্ণিমা বা পারিবারিক উৎসব/গুডদিনের জন্য সঞ্চয়

2.6.4 SND Product:

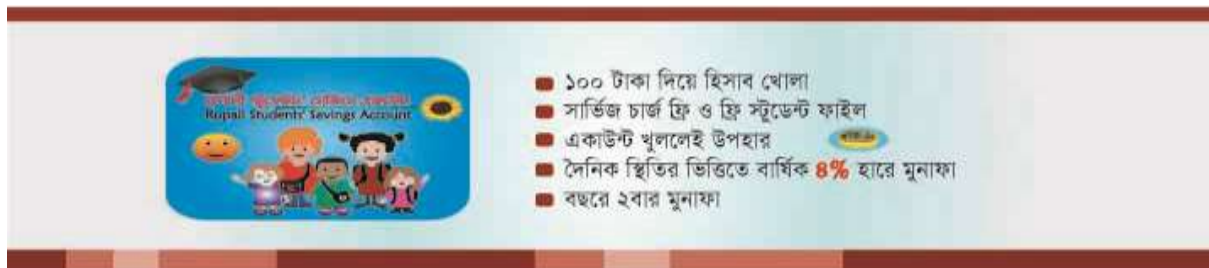
Short notice deposit is actually daily accumulation of money in the bank. SND gives interest two times in a year (June and December) and gives interest at 3% rate.



The banner for SND (Short Notice Deposit) features a green tree growing from a stack of coins. The text 'SND Short Notice Deposit' is prominently displayed. To the right, there are two bullet points in Bengali: '■ দৈনিক স্থিতির ভিত্তিতে বার্ষিক ৩% হারে মুনাফা' and '■ বছরে ২বার (জুন ও ডিসেম্ব:) মুনাফা'.

2.6.5 RSSA Product:

A student can open an account in Rupali Bank with only 100 taka and no service charge will be taken for maintaining the account .4% interest will be given for twice a year. After opening the account the customer will get some gifts from the Rupali Bank.



The banner for RSSA (Rupali Student Savings Account) features a blue background with illustrations of children and a graduation cap. The text 'Rupali Student Savings Account' is visible. To the right, there are five bullet points in Bengali: '■ ১০০ টাকা দিয়ে হিসাব খোলা', '■ সার্ভিস চার্জ ফ্রি ও ফ্রি স্টুডেন্ট ফাইল', '■ একাউন্ট খুললেই উপহার', '■ দৈনিক স্থিতির ভিত্তিতে বার্ষিক ৪% হারে মুনাফা', and '■ বছরে ২বার মুনাফা'.

2.6.6 RMES Product:

RMES is also known as Rupali monthly earning scheme. It is an earning scheme for employees ranging about 3 and 5 years. It gives interest about 8% and 8.5% based on the savings of the customers.



2.6.7 Rupali ATM service:

Like other banks Rupali bank has offered ATM services for their customer 24 hours a day to withdraw money from any branch of the Rupali bank.

2.7 Rupali bank limited:

Rupali bank limited was created after the merging of 3 commercial banks Muslim commercial banks limited, Australasia bank limited, Standard bank limited were operated in the Pakistan. These 3 banks were merged after the independence of Bangladesh previously East Pakistan under the Bangladesh banks nationalization order 1972 with all their assets, rights, borrowing power ,liabilities . Before 13th December 1986 Rupali bank worked as nationalized commercial bank. Rupali bank arrived as one of the largest state owned bank in 14th December 1986. Rupali bank limited has an authorized capital of \$88.66 million dollar and paid up capital of \$34.9 million dollar. Since it is a government state owned bank it has government share of 90.19% and private share 9.81%. The total numbers of share of rupali bank are 276,03,8,812. Each lot of the share contains 10 shares. Rupali bank limited 563 branches all over the country .Each branch are managed by an Assistant General Manager (AGM) or Deputy General Manager (DGM) based on the size and activity of the branch. Rupali bank has foreign contributor all over the world. The auditors of Rupali bank limited are Ahmad and Akhter, G. kibria& Co chartered Accountants the Legal advisor of Rupali bank Limited is Barrister S.M Atikur Rahman.

2.8 Corporate profile of Rupali Bank:

Name of the bank: Rupali bank limited

Chairman of the bank: MP Monzur Hossain (Rtd. Senior Secretary of Govt. of the Bangladesh)

Managing Director of the bank: Mr. MD.Ataur Rahman Prodhan

Secretary of the company: Zakia Sultana

Legal status of the bank: Public limited company

Business Operation of the bank: Commercial Bank

Registered office: 34 Dilskhusa commercial area, Motijheel. Dhaka – 1000

Credit rating by CRAB: long term – A3

Short term – ST3

National support – AAA

Listing in Dhaka Stock Exchange (DSE): 19- 08-1987

Listing with Chittagong Stock Exchange (CSE): 10-10-1995

VAT (value added tax) Registration number: 9011039307

TIN certificate number: 177-200-0021- LTU/ Dhaka

ETIN certificate Number: 637043541293

SWIFT BIC: RUPBBDDH

Website of Rupali Bank: <https://www.rupalibank.org/#>

EMAIL: Info@rupalibank.org , it@ruaplibank.org

2.9 Hierarchical Structure of Rupali bank:

Like many government organizations in Bangladesh the Rupali Bank has a straight line hierarchic structure in order to maintain bureaucratic practice

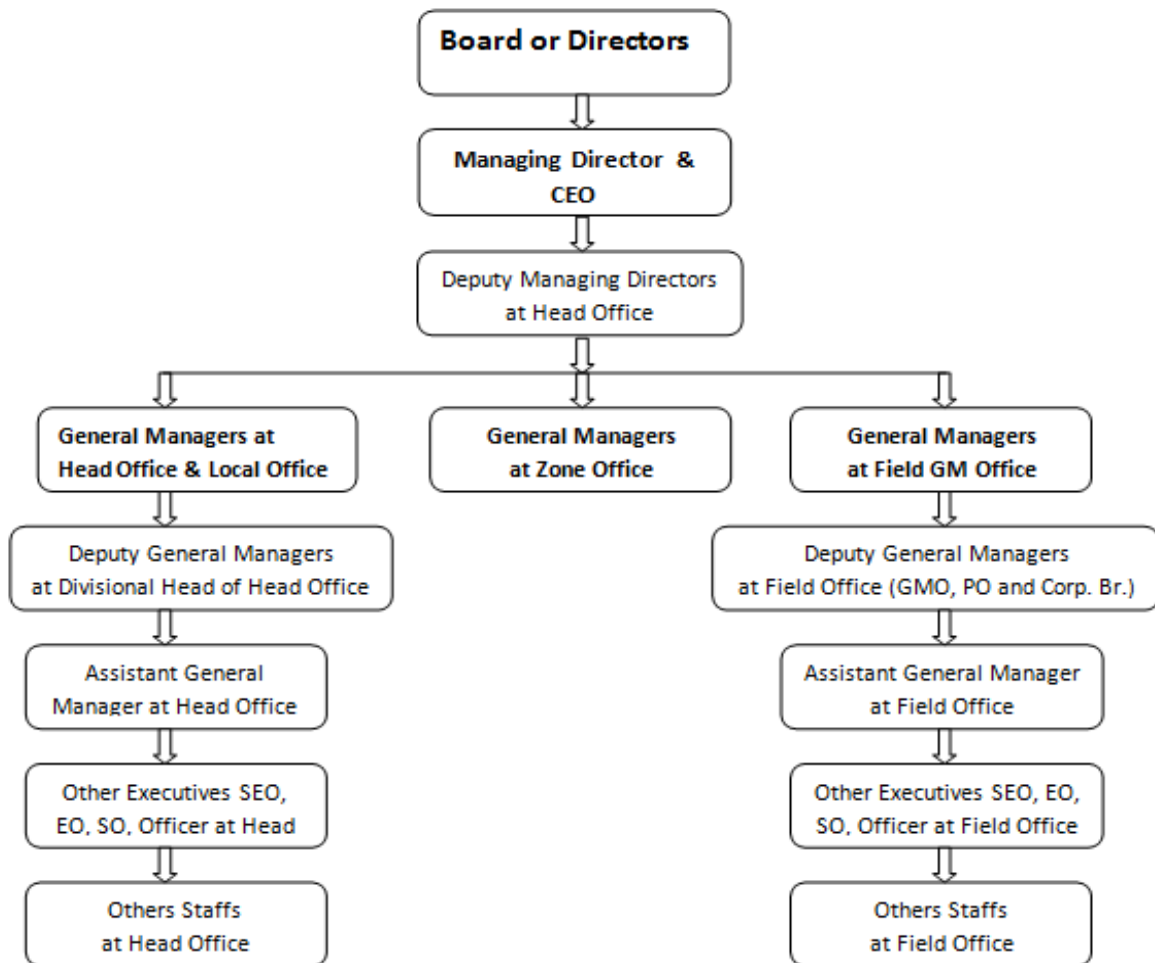


Figure: 2.9 Structure of Rupali Bank

2.9.1 Hierarchical structure of Dhanmondi Corporate Branch of Rupali bank



Figure: 2.9.1 Hierarchy of Dhanmondi corporate branch of Rupali Bank

2.9.2 Functional structure of Rupali Bank:

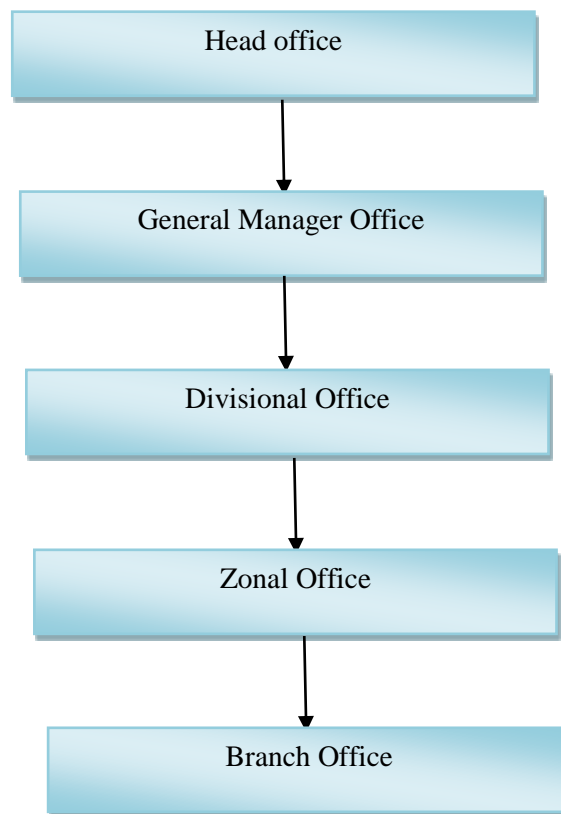


Figure: 2.9.2 Function structure of Rupali Bank

2.10 Growth of Rupali bank limited:

Growth of Number of branches of Rupali Bank:

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017
Number of branches	492	492	503	506	524	539	554	563	563
Growth		0.0	2.0	1.0	3.54	2.86	2.78	1.62	0.0
Average Growth	1.76								

Table: 2.10 Growth of branches Rupali bank limited for last 8 years

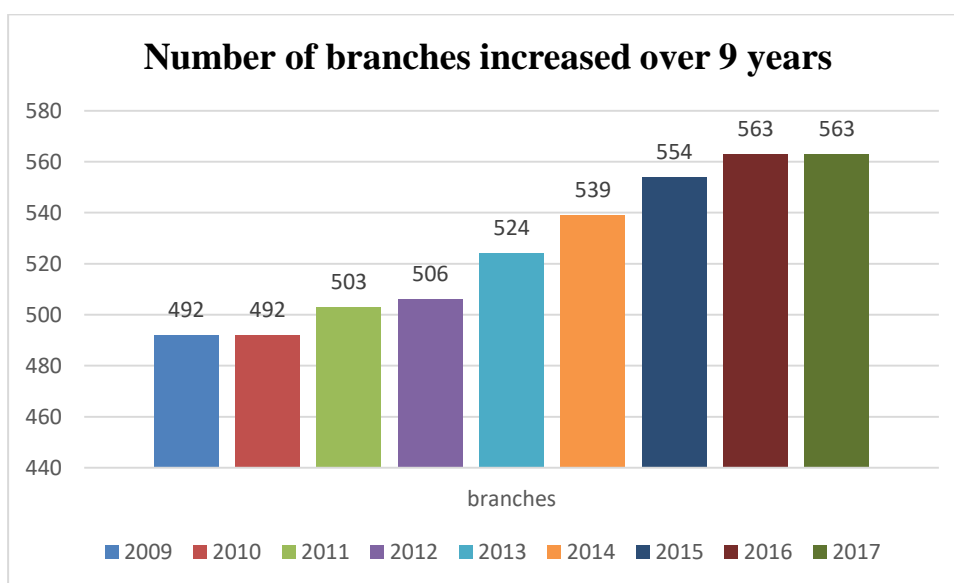


Figure: 2.10 Growth of branches of Rupali bank limited

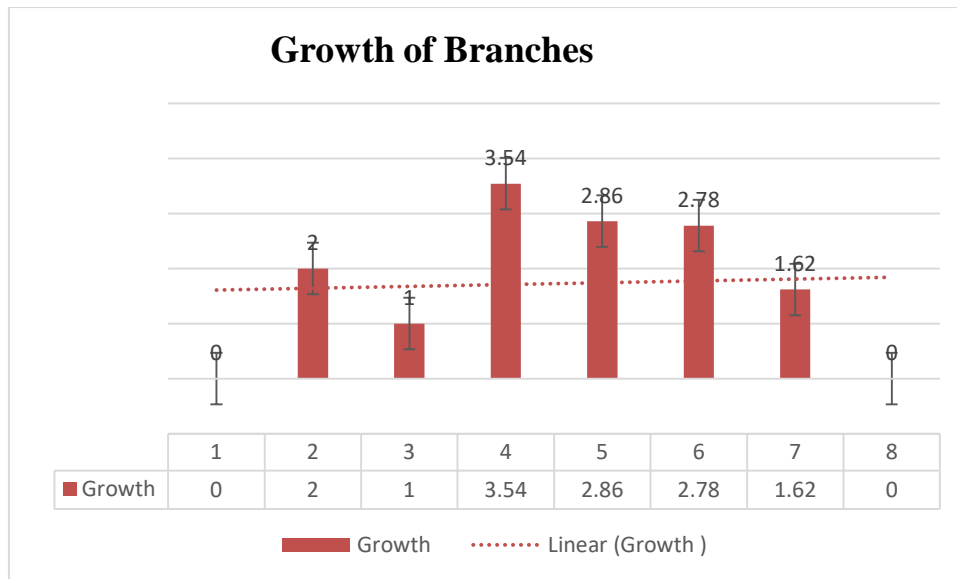


Figure: 2.10.1 Growth of Branches of Rupali Bank

These diagrams represents the growth pattern of number of branches of Rupali bank. From the first charts we can see that in the highest number of branches opened in 2012 and 2013 year. And there was 3.54% growth of branches. There was no growth in 2009 and 2017 because no new branches were in those two years. There is a linear growth trend from 2009 and 2017.

2.10.1 Growth of the number of employees in rupali Bank:

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017
Number of employees	4529	4503	4982	5176	4876	4459	4293	4600	4600
Growth	0.0	-.57	10.64	3.89	-5.79	-8.55	-3.72	7.15	0.0
Average Growth	2.16								

Table: 2.10.1 Growth of the number of employees in rupali Bank for last 8 years

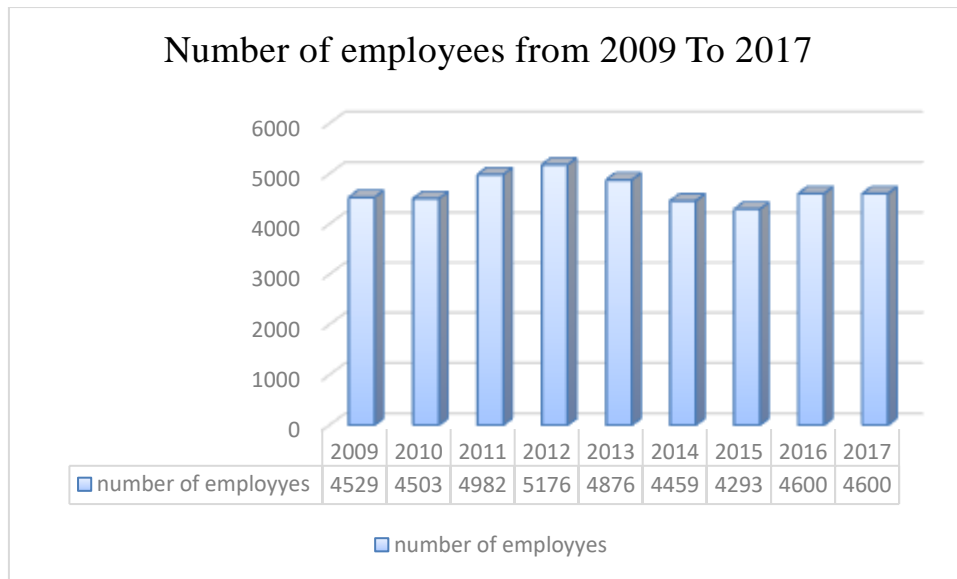


Figure: 2.10.2 Number of employees from 2009 To 2017

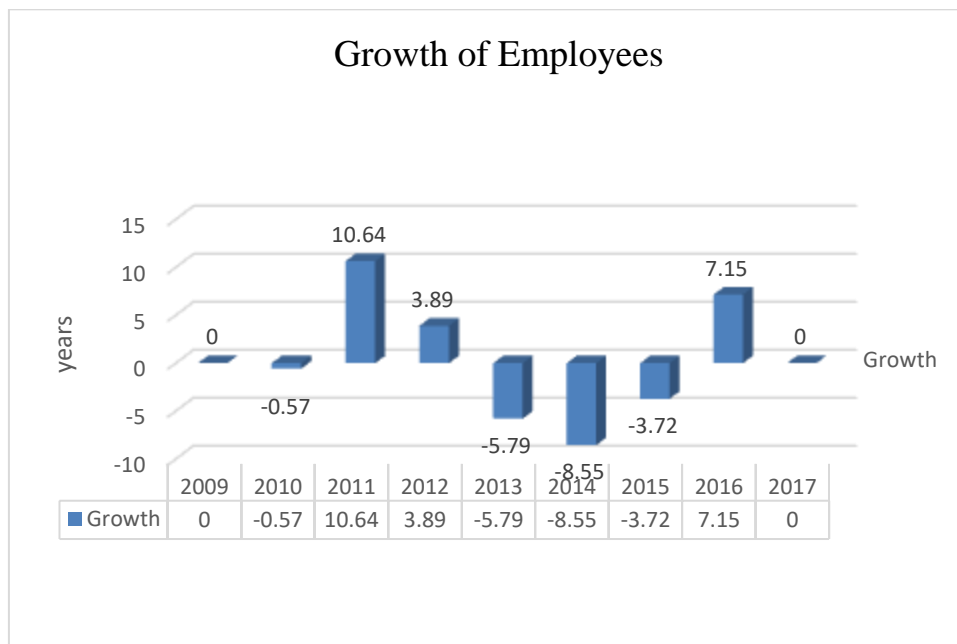


Figure: 2.10.3 Growth of Employees of Rupali bank

From the two charts we can that how many numbers employees have increased or decreased over eight years and percentage of growth of employees in comparison with years. Mainly the number of employees have in these 8 years. But there is a sudden increase of employees by 10.64% in the year 2011 and the highest number employees has been reduced in the year 2014 by -8.55 %.

2.10. 2 Growth of Deposits in Rupali bank:

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017
Amounts of deposits(in million taka)	73912.8	91123.8	107234	136599	177955	221656	239675	279116	279116
Growth		23.29	17.68	5.94	30.28	24.56	8.13	16.46	0.0
Average Growth	14.04								

Table: 2.10.2 Growth of Deposits in Rupali bank for last 8 years

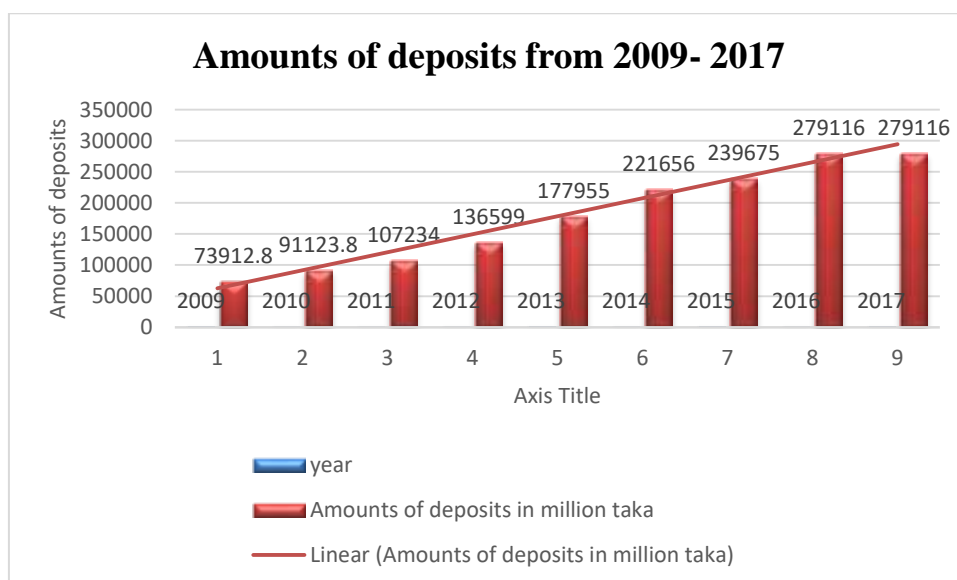


Figure: 2.10.4 Amounts of deposits from 2009- 2017

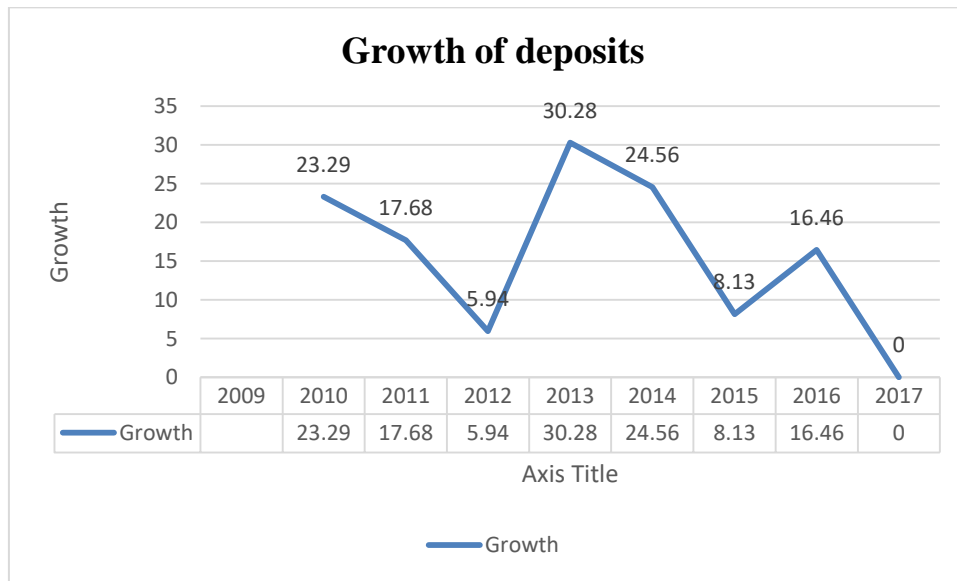


Figure: 2.10.5 Growth of deposits

From those 2 charts we can see that the amounts deposited have occurred from 2009 to 2017 and the growth of the deposits in percentage over 8 years. If we look at the first chart we can see that there is an upward slope in the amounts of deposits that has occurred in Rupali bank. This is very good for a bank. But when we look at the second graph we can see that growth can gradually decrease in 2011 and drastically fall in 2012. In 2013 there was a sudden increase in the growth of deposits. From there there was no drastic fall until 2013. After that, growth is at a steady rate and there was no fall in the growth of deposit.

3 Internship part

3.1 SWOT analysis:

SWOT analysis is the short form of the Strength, weakness, opportunity, threat. SWOT is a factual, pragmatic approach. SWOT analysis strategic technique used by companies to understand their strength, opportunity over companies and threat, weakness that they are facing now and what they may face in the future and to target their appropriate niche. It also elaborates the factors that are advantageous and disadvantageous to the company. SWOT analysis also helps the organization by measuring the current performance of the organization. To run the SWOT analysis precisely and properly the SWOT analysis have to be kept away from previous established beliefs and values. By analyzing internal factors we can know about strength and weakness and also by analyzing external we can know about the threat and opportunity. But the organization can use it a manual and not as a necessity.



Figure: 3.1 SWOT analysis

3.1.1 Advantage of SWOT analysis:

- SWOT analysis is mainly used for strategy building for the organization to achieve its stated mission.
- SWOT is so easy that it can be implemented in a condition or any organization and also it can be used in broad situations in an organization.
- Most other evaluation system can only appraise one situation at a time while SWOT analysis can appraise four situations at a time.
- SWOT does not cost too much because it does not have to use any costly software.
- SWOT analysis is a multi-level analysis it helps to block multiple elements and comes up best answer.
- SWOT analysis combines the both qualitative and quantitative data to make the process of decision making more easily.
- Gives information on how to integrate its assets and capacity in the competitive territory the organization performs.
- SWOT analysis can bring out new ideas for the organization.
- SWOT analysis can be used for individuals to develop their career by understanding and identifying their strength, weakness, opportunities and threats.

3.1.2 Limitations of SWOT analysis:

- SWOT analysis is one of the many steps of business planning. It is not wise to depend on SWOT deeply.
- There are four categories in SWOT analysis they are strength, weakness, opportunity and threats. But it does not provide the importance of these hierarchal. So sometimes. It creates confusion among managers in which they should give importance.
- SWOT analysis is a subjective analysis sometimes its result are biased by the person who is in the charge of collecting information about SWOT analysis and also the ones who participates in brainstorming period.
- SWOT analysis does not provide a clarification about if a factor is considered both strength and weakness.
- During the SWOT analysis process the top level managers often involves the middle level managers, officers and sometimes lower level employees it is not possible for the top level managers to include all idea, point of view include in the SWOT analysis.
- Because of SWOT analysis does not have an actual limit sometimes it creates problem in the primary steps.

3.2 Framework of SWOT analysis:

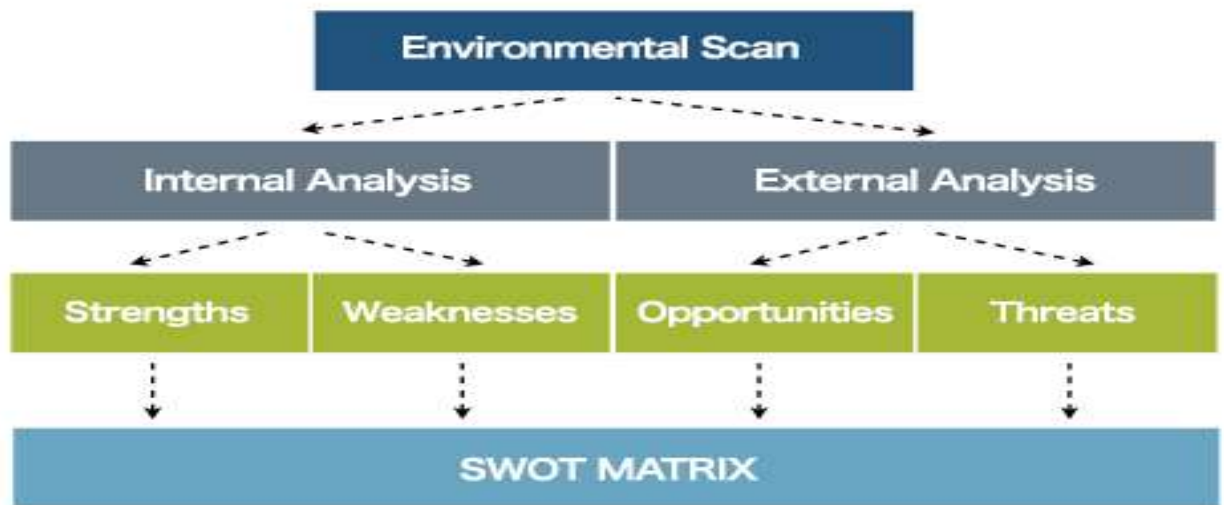


Figure: 3.2 SWOT analysis

Mainly SWOT analysis has two ingredients in its framework. These ingredients are external and internal ingredient

3.2.1 External Analysis:

External analysis includes both opportunities and threats. Opportunities and threats both focuses on the environment in which the company operates. There are aspects in the external analysis.

They are

- Consumer
- Competitor
- Distribution issues
- Technology
- Macroeconomic
- Supplier
- Pricing constraint
- Unpredictable situation
- Regulation
- Trends

Types of External analysis:

There are two types of external analysis. They are the PEST analysis and Industry analysis.

3.2.2 PEST analysis:

PEST is acronym for Political, Economic, Social and Technological factors. IT is a macro environmental analysis which has side effect on all the firms which are operating business in that environment. Most of the time these factors are uncontrollable by the firms and sometimes it poses as threats. Sometimes transformation in these factors can create opportunities for the companies.

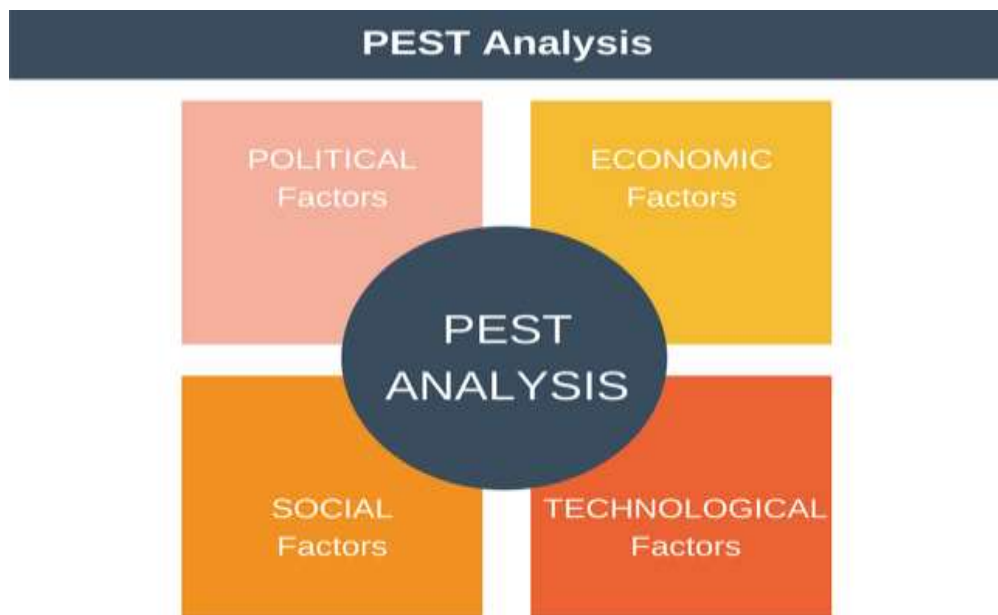


Figure: 3.2.2 PEST analysis

Now I am going to give a detail description of the PEST factors in relation to Rupali bank. The detail description is given below

3.2.3 Political Factors:

Political factors are mainly policy taken by Governments and how it interferes in economy political factors defines the rules and regulation under which the company should operate. Since rupali bank is an government company there are no political factor that are trying hinder its operation but government its adjusting its policies to make it beneficial for the Rupali bank. Sometimes government tries to make its political factors in way that would force the bank to in their favor .The main political factors are considered important are given below.

3.2.4 Economic Factors:

Economic factors affect the customers and future customers buying power and saving tendency and the cost of capital of the firm. The banks and economic factors are closely related to one another. Mainly banking sectors heavily depends economics. When the inflation rate increases the banking sector experiences adverse reaction from the customer in addition to when Exchanges rate decreases banks foreign remittance decreases so then unlike other private banks Rupali bank gets help form Bangladesh bank in the guise of form less monthly deposit and most of the it Rupali bank does not Rupali bank because government companies deposit are always coming and variety of customer of Rupali bank.

3.2.5 Social factors:

Social factors that are included in the PEST analysis are demographic and cultural factors. In precisely for banking sectors social factors are mainly consumer behavior and information about the benefits of different accounts and interest charged on variety of sizes of loans and kinds of loans and knowledge about credit cards system and debit card systems charge rate .In case Rupali bank the officers are trained in a way that they provide sufficient information regarding procedure of getting loan and steps of opening a current, saving account. Employees of Rupali bank does not any discrimination toward any class of people in society and gender.

3.2.6 Technological Factors:

Technological factor focuses on technological development and innovation in a sector of a business as well as trends in an industry. In banking industry technology now enabling customer to handle their funds and rather than banks handle funds. Technology has reached in a new height that enable customers pay their electric bills and gas bill through smartphones. Technology has enabled customers to tap their credit cards on the card or debit card machine rather than swiping them into the machines by adding a highly secured electromagnetic chip into the credit or debit cards. Because of technology customers can transfer their funds using only smartphone rather than going to bank. Like many organizations of government Rupali bank is experiencing difficulty to adapt technological changes. After these many years Rupali bank has managed to Provide SMS alert to Customer. And they have started to provide ATM card to only one branch. They have planned to provide credit card services and debit card services with 2 year, Where other private and other foreign banks had already provided 4 or 5 years. The main reason of having difficulty to adapt technological changes are strict bureaucracy and rural customers of the rupali bank will not be able to understand these procedure and will not be able use them

Finally after analyzing these factors I can tell that Rupali bank is in a strong position in Political, economic and sociocultural factor but Rupali bank have to more strict so that political parties

cannot use Rupali bank as weapons against their opposition parties. Lastly Rupali bank needs to give attention to adapting to technological changes and market trends. Otherwise it will be a thorn in the throat for Rupali bank. So it is the high time for Rupali bank to give some thought into this.

3.2.7 Industry Analysis:

It is a strategic instrument to assess a particular industry to understand which factors are influencing the industry most. The factors are mainly political, social, technological, economic factor. Industry analysis can be conducted in ways. The ways are Porters 5 force model and Ratio analysis. Porters Five force model is the most used model in industry analysis

3.3 Porters 5 force model analysis:

Porters five force model was introduced by Michael porter in his book “Competitive Strategy”. Five force models is a way to inspect the industry and the competitors who are in that industry . He also mentioned that enchantment of an industry heavily relies 5 forces also mentioned that these forces are responsible for continuous competition among the competitors.

The 5 forces of porter are stated below

- Threat of new entrants
- Bargaining power of supplier
- Bargaining power of buyer
- Availability of Substitutes
- Nature of competition

Porter's Five Forces

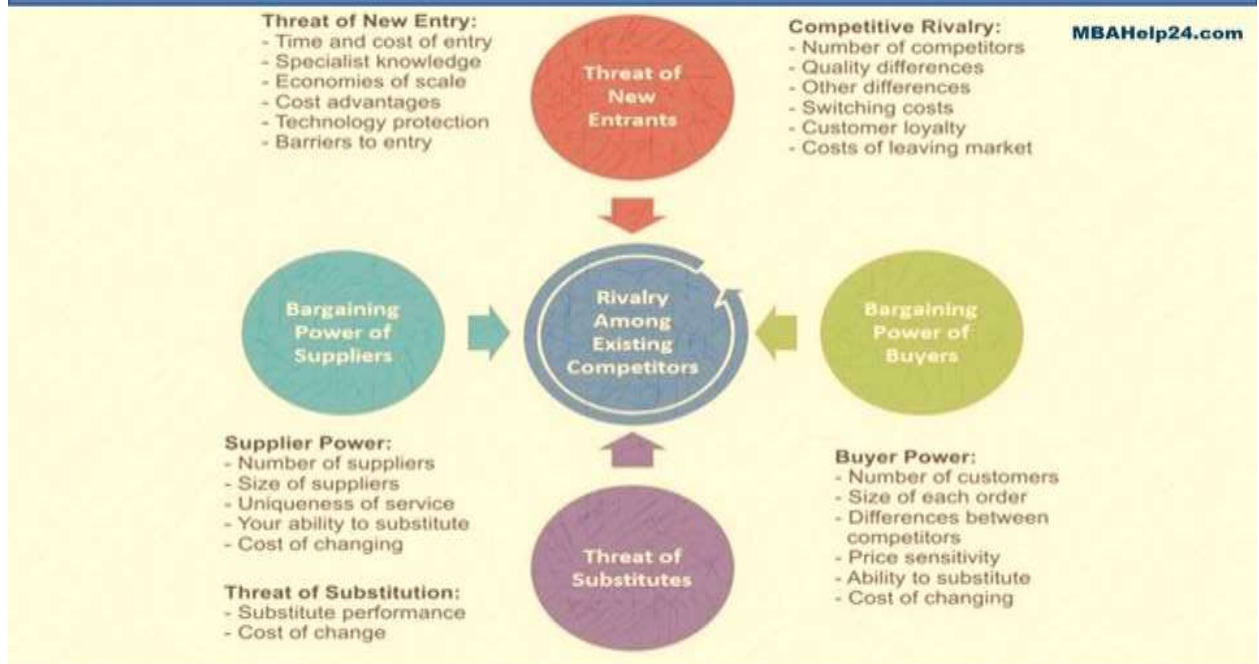


Figure: 3.3 porters Five force model

3.3.1 Threats of new entrants:

In easy terms if the market is profitable enough, then there is chance of entering new competitors. Also if there is less barriers and less cost to enter into the market there is a chance that new competitors will enter. As a result the company's position in the market will be weakened. In terms of Rupali bank does not care about the technological advances in the banking sector. They give more focus on traditional branch to branch banking .people now have less time to go to branch when they transfer their fund, deposit, bills through mobile banking. Due to advances of internet banking the customer can search through the internet for new services with higher interest rate and no charge .So other banks have seen this an opportunity they are now entering in this banking industry with the services Rupali bank is already providing and also with the ones Rupali banks is not offering by making all available them in their mobile applications. If Rupali bank does not take necessary steps to improve and adapt to technological advances then.it can become a big problem Rupali bank as well as all government banks.

3.3.2 Bargaining power of buyer:

Basically bargaining power of the buyers means the capability of the buyer to reduce the prices of product or service according to their preference. Bargaining of the power depends on some criteria they are how large the customer base of that specific industry and how powerful, important that individual customer is. How time consuming and costly will it is for a customer to change a company. Mainly For Rupali bank the bargaining power of buyer is quite low. The main reason is that Rupali bank is mainly controlled by People's Republic Bangladesh. Since the shift cost from Rupali bank to any other bank and another financial institution is quite low.

3.3.3 Bargaining power of supplier:

Bargaining power of supplier focuses on how powerful are the suppliers are. It also means that how easily the supplier can increase the price of goods or services they are providing to company. Their power to increase the price depends on some factors the number of suppliers who are providing service, how unique their supplied goods and services are. Is it too costly shift from one supplier to another one? If there are more suppliers for the company then there is less bargaining power of supplier and if the supplier number is one then bargaining power of the supplier is high.

3.3.4 Availability of substitutes:

In banking industry most of the threats come from the non- banking financial institution and not from other banks. This industry does not provide any threat in deposit and withdrawals but the non-banking financial institution possess threats by providing similar banking services like securities, insurance, fixed income securities and Treasury bill. Substitution of payment system also creates threats. Because of the high interest rates on loan .And non-financial banking institution provides loans with lower interest rates than the banks. That's why most companies and business man prefer non-banking financial institution over banks

3.3.5 Nature of competition:

The nature of competition among banks is very competitive. The history of banking services is very ancient and by the elapses of time all banks possess all the services the every consumer wants. They possess all kinds of services because they can all captivate the customer. Banks offer to customer higher return rates, lower interest rates, investment services, utility bill services, SMS services, online banking services, mobile banking services. The competition exists in the banking industry in the form of who can provide best services and attract more customers than others. Doing these things creates concern for the ROA (Return on Asset) because of these things often banks faces lower ROA. To avoid this problem sometimes there is a unification of banks to

reduce rivalry in order to solve this problem. Sometimes there is a tendency among banks to go for merger or acquisition in order to save money from advertisement in management of bank.

Porter's five force model will help us to understand how much competition in the market which results in affecting the profitability. It will help us to understand who potential buyers are and who are my suppliers? Is there many substitutes of supplier are available in the market? How I can get my suppliers at low cost. How many competitors are available in the market? How I can create barriers to stop entering new competitors in the market. By examining all the factors thoroughly we can the strength, weakness, opportunity and threat of the company and as well as industry's.

3.4 Ratio analysis:

Ratio analysis is a quantitative technique for assessing the company's liquidity, practical efficiency, opportunity by measuring the data presented in the financial statement. When investors and financial experts talk about quantitative data they mainly refer ratio analysis. Ratio analysis measures the financial data, performance and condition of the company by assessing the current information and past information. The information the company gets from assessing the current and past period is used to determine whether performance of company is growing or declining. The ratio analysis can be used for a movement line for a company's condition for a large number of financial periods. The ratio of an industry would be similar because the companies in the industry have similar capital structure, management system, investment in asset. If there is difference in the ratios there is a sign that the company is underperforming because of a certain cause.

There are different kinds of ratio analysis. Those which are mostly used in industry analysis are given below.

- Liquidity ratio
- Solvency ratio
- Profitability ratio
- Efficiency ratio
- Market prospect ratio
- Coverage ratio

3.4.1 Liquidity ratio:

Liquidity ratio is a monetary ratio that measures whether the company has the ability to pay the short term debts using the current assets of the company. Current ratio, quick ratio and working capital ratio are examples of liquidity ratio.

3.4.2 Solvency ratio:

In Solvency ratio the level of debt is compared with the assets of the company, earnings per share, equity to assess where the company can drift after paying all the long term debt plus interest on that debt. Solvency ratios other name is financial leverage ratio. Debt to equity ratio and debt to asset ratio are the examples of Solvency ratio.

3.4.3 Profitability ratio:

Profitability ratio measures how much profit can a company earn from the business activity of the company. Return of asset, profit margin ratio, and return of equity are the most known examples profitability ratio.

3.4.4 Efficiency ratio:

Efficiency ratio is also called the activity ratio. Efficiency ratio measures how efficiently a company uses its assets to accelerate sales and generate revenue and expand profit. Asset turnover ratio and inventory turnover ratio are the important efficiency ratios.

3.4.5 Market prospect ratio:

This is the most used ratio by the investors. They use this ratio to calculate what amount of dividend will they receive and will be the price of stock in future. Key market prospect ratios are dividend yield ratio, P/E ratio, dividend payout ratio.

3.4.6 Coverage ratio:

Coverage ratio assess whether the company will be able to pay interest premiums and other costs and payments are associated with the company. Time interest earned ratio and debt service coverage ratio are the examples of coverage ratio.

In summary I can say that by examining the results of these ratios we can find how the company is performing, is the company able to meet all the debt and its interest and other costs using only its asset. In what amount the company will be providing its dividend to its shareholder and it will also glimpse what will the price and trend line of the stock in future. These ratios will also give us idea about how fast it can generate sales and increase the profit margin of the company. By analyzing this factors we can understand in what section the company is strong and weak. And we also can find in what dimensions the company the company may face threat and where there is opportunity for the company.

3.5 Strengths:

The first letter in the word SWOT analysis is S is a cipher for strength. Strength are areas in where the company transcend the other companies. And differentiate from the competitors.

Strengths for companies are good financial backup, skilled employees, technological advancement, good political backup or government support, loyalty of the customer, brand value,

- Good number of well trained and dedicated employees.
- Position of the branch is very attractive because there are medical colleges, hospitals, schools are situated.
- Skillful employees in CBS System to run the daily operation.
- The fund of the Rupali bank is very sufficient there will be no crunch for money in difficult situation.
- The board of directors and management of the bank is very proficient
- As it is a national bank it has customer reliance and it has a huge customer stand.
- Rupali bank always gets support from government of Bangladesh to run its operation.
- Rupali bank has successfully maintained all the requirements of Bangladesh Bank
- There is no discrimination regarding sex, occupation, religion.

3.6 Weakness:

2nd word in SWOT analysis is W. W stands for weakness. Every organization in the world has weakness. Weaknesses are something or situation the company does not perform well or the performance is very poor. Weaknesses are significant when it's hampering the achieving of companies mission.

- One of the main weakness is that Rupali bank cannot create marketing activities to make consumer aware of its services
- Rupali bank charges more interest rate to entrepreneurs.
- Bangladesh bank has made rule that difference between fixed deposit receipt rate and loan given against fixed deposit receipt should not cross 3% rate but the Rupali bank is charging more than 3% interest.
- As it is has a straight line hierarchy there is communication gap between top level, middle level and lower level managers. Because of that it takes more times to fix a simple problem and take decision.
- The employees of the Rupali bank does not has sufficient knowledge about technology and Rupali Bank lacks s in mobile banking, online banking.
- The top management of the Rupali bank has always been saying that there organization is an interest free organization but in real situation they have only changed the name of transactions.
- The number of officers and staffs in the branch is not sufficient enough to assure best customer service
- The salary structure of officers and staffs are not enough for them to maintain proper life.

- Like many other government organizations there are not sufficient motivation programs for employees of Rupali Bank to motivate employees.

3.6.1 Solution:

- Make an internal regulation team to maintain the loan against FDR does not cross the Bangladesh banks rate.
- Recruit more employees and officers on yearly basis.
- The employees and officers should be sent to training programs and seminar and workshop based on technology and software for banks
- The salary structure should be improved by top management and board of directors.
- The management should increase the motivation programs for employees.

- The communication gap between top level management and lower level management can be reduced by reducing the protocol of top level managers
- Freedom of taking decision should be given to the corporate branches

3.7 Opportunities:

Opportunities are positive external situation or circumstances that will help the help organization in future to improve its performance. Opportunities can be created by organization if they have to think ahead of the current situation. Opportunities is the only factor in the SWOT analysis that will give you the competitive advantage

- As I have mentioned earlier Rupali bank is one of the largest state owned banks in Bangladesh it has the faith of consumers, entrepreneurs, exporters, importers.
- Rupali Bank has over 550 branches all over the country. It will be an act as an advantage while competing with other private and foreign banks in rural and other remote parts of Bangladesh
- Rupali bank has already started providing ATM services to customers. And within 2 years they will provide debit card and credit card services to customers.
- Rupali bank has strong presence in investment area and Bangladesh stock exchange market.
- Rupali has representatives all over the world it will be act as an upper hand over other banks to have remittance.
- Continuous support of Bangladesh bank and Government of Bangladesh no matter what the situation and condition is.

3.8 Threats:

In easy terms threats are external factors and situations that will negatively affect your organizations performance. Mainly the big organizations are much prone to face threats rather small organizations because of the success of big organizations.

- Technologically superior private banks and well financed foreign banks.
- Incapability in adapting to new changes.
- Because of low salary structure , absence of motivational program and incentives young and skillful and smart employees are not willing to join in Rupali bank
- Experiencing fierce competition with privatized investment and financial institutions.
- Gloomy image to the Government of Bangladesh and Bangladesh bank.
- Continuous innovation of products service by privatized banks and foreign banks.

3.8.1 Solution:

- HR department can start training programs for employees to increase the flexibility to adapt changes and increase to the computer knowledge of the employees and etiquette of the employees to improve customer service.
- Rupali bank has to give time and investment to invent different schemes and provision for loans and smooth their ongoing services.
- By reporting every high value transaction , multiple account holder person and high amount of loan which person or organization has taken the to the Bangladesh bank and create pressure to clients to unreturned loan plus interest if they don't return then to take legal action before giving loan the person or organization should be verified. All this will be helpful to the bank to improve its image.

4 Findings

After evaluation all the factors, external and internal environment, PEST analysis, porters 5 force model and ratio analysis I have found some important findings that are given below

- Large number of financial transactions occur at the end of each working day
- Cutting edge banking technologies are not used by this branch
- Most of the senior officers spend their major portion of working time how to get the next promotion quickly and how can I make posting in head office
- Officers and Staffs behave well with the blue collar peoples and white collars and they show no discrimination in providing service to customers in which class they belongs to.
- The bank is in a financially solvent position and there are sufficient money in the vault of branch.
- Shortage of manpower makes the customer to wait long in the line
- There are 2 sofa sets for the customer. So most of the customers have to stand while their serial is later. Which makes customer very angry sometimes
- Higher interest on loan payment discourages people to take loan
- Office equipment's are so old. Computers sometimes automatically power off because they cannot process intensive apps and internet connection of this branch is very weak.
- The branch was previously was used a house. So there is not enough space for the employees and customers to move.
- Work management of the employees is poor that Clearance officer sometimes has to do the work of Sanchahypotro. Peon has to do the cheque writings of uneducated customers.
- The office work is not fixed; employees will have to come in the office within 10 am they cannot leave the office until the both sides of statement no matter what time it is.
- Human resource management does not pay attention needs of the officers and staffs and there is no fixed time of the year when the performance appraisal will take place. Sometimes it happens and sometimes it does not.
- Head of Rupali bank sent a lot audit because there is huge amount money of government organizations money are deposited in this branch in order to make sure they are not misused and given as a loan to other peoples.

5 Recommendations

5.1 Future actions that are needed to be taken

This recommendations have been prepared based on the analysis of findings of the Dhanmondi Corporate Branch of Rupali Bank. The main of reason of this part was how to solve the weakness and threats of Dhanmondi corporate of Rupali bank and how to make proper use of their strengths and opportunities to topple the competitors. When the bank will solve the problems and threats and utilize their strengths and opportunities their performance of banking of service will be improved which will result in customer satisfaction.

- The bank should automate all procedures of service and payment so that they can provide instant and fluent payments and service.
- Bank should increase the number of officers and staffs so that one officer has not done the works of other officer.
- The branch should support with logistics. Because their insufficient logistic support. The branch should be equipped with latest computers, high speed WI- FI Fax machine, printers, money counting machine, Air conditioner (AC).
- The branch must open the section trade section .because lot of customers come to know there is LC opening, bill of lading and other export and import services are available or not.
- The branch must open an information desk so that customers can get basic information and what kind things will be needed to open an account and remittance services and it will be help the officers not spend their time in providing information while doing their work.
- All employees should be sent on training on a regular basis so that their quality of work, efficiency of work, knowledge related to job will be increased.
- Internal appearance of the bank should be improved, the sitting arrangements for the customers have to be rearranged and improved. The office should be always kept neat and clean
- An IT team has to be posted in this branch. Because there is always lot remittance coming in this branch. If there is a problem in the branch the team should be able to solve the problem immediately.
- Rupali bank has to immediate attention to promotional activities. Because its competitor has already been ahead of the Rupali bank in promoting their products and services among customers. Rupali bank has to be give advertisement in different TV channels, FM radio channels and social media. Because most people watches, listens these

entertainment mediums, So Rupali bank has to make a promotional plan to promote their products and services.

6 Conclusion

Banking system is the measuring tool of a country's economic and developmental growth. For Bangladesh it is very important because the monetary and economic developments are firmly linked. Because of this reason private commercial banks are doing a great business in Bangladesh. While I was intern in Dhanmondi Corporate of Rupali bank I was observing the activities and procedures and customer dealing process and analyzing in which areas they have strength, weakness, opportunity and threats I have come to a bold and courageous conclusion. I trust that my assessments will be agreed by the banking experts in the country.

This internship report has been prepared based on the SWOT analysis of the Dhanmondi Corporate branch of Rupali bank. It has become indispensable for an organization to analyze the SWOT analysis in order to improve performance. Rupali is one of the oldest and largest state owned banks in Bangladesh. The connotation of Rupali bank lies in the socioeconomic grants of Bangladesh.

Rupali bank is experiencing lot a competition in the banking industry and non-banking financial industry\). Because lots of banks as competitor are entering in this industry with the services and products that Rupali bank does not offer and the ones in which Rupali banks. These will all results in crack in the deposit. So this is best time for Rupali bank to look their weakness and threats and to solve them immediately because now people trusts government banks more than private banks. In future this perception might be changed because the way private banks are providing services and it will be absolutely improved in future. IT is now or never for Rupali Bank to make their position in the marketplace stronger.

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