**Internship Report**

**On**

**Analysis of Credit Risk Management of Rupali Bank Limited**

**SUBMITTED TO:**

**Controller of Examinations**

**National University**

**Gazipur – 1704**

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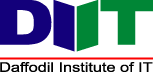
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09th April, 2016

Controller of Examinations

National University

Gazipur – 1704

Subject: **Submission of the Internship Report**

Dear Sir,

I am pleased to submit you this report as our requirement. However I have thoroughly enjoyed preparing the internship report on **Analysis of Credit Risk Management of Rupali Bank Limited**, after successful completion of 3 (three) months internship program in Rupali Bank Limited at Motijheel C/A Dhaka. I was supposed to prepare this report as a partial requirement of the internship program, an integral part of BBA program. I have tried to gather as much information as possible through analysis of documents and observing my work critically at RBL and discussion with concerned people of the implementation phase and high officials of RBL.

I would like to thank you for giving me the opportunity to gain this valuable experience. I have endeavored to the utmost potential and limited constraints to project the report as reflective as possible. I earnestly hope that this report will meet your specification would be delighted to furnish you with any clarification if required.

Yours sincerely

……………………………………..

Md. Himel Imtiaz

Roll No: 1172401

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Session: 2010-2011

BBA Program (Major in Finance)

**Daffodil Institute of IT (DIIT)**

It is certified that **Md. Himel Imtiaz** bearing the **Roll No:** 1172401, **Registration No:** 1177076 student of BBA program has completed the internship report titled **Analysis of Credit Risk Management of Rupali Bank Limited** under my supervision. I have fully monitored his effort in the process of completing this report required for attaining his BBA degree from the National University.

I hereby, acknowledge his work and wish him all the success.

Thanking You

…………………………………………

Aminul Haque Russel

Lecturer

Department of Business Administration

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The successful accomplishment of this internship work is the outcome of the contribution of number of people, especially those who have given the time and effort to share their thoughts and suggestions to improve the report. At the beginning I would like to pay my humble gratitude to the Almighty God for giving me the ability to work hard under pressure.

My deepest gratitude and appreciation goes to my institute supervisor, my honorable teacher Md. Aminul Haque Russel, lecturer, Daffodil Institute of IT and my RBL supervisor Md. Atiur Rahman, principal Officer. Without their guidance and assistance this report would not have seen the light of day. Their contribution to me just can be acknowledged but never be compensated.

I have benefited in many ways from the ideas of the experts of the RBL. I highly appreciate and thank Md. Shahidul Haque, Assistant General Manager for giving me the opportunity to work as an intern in RBL that enrich my knowledge and Debol Kumar Das Deputy General Manager, RBL to use the technical facilities and allow my free access in every department within RBL and convey all types of support to complete the report.

Finally, my sincere gratitude to my family and friends for supporting me, sharing their thoughts and giving me the moral support during the preparation of this report.

Bank is a financial institution that receives, collects, transfers, pays, exchanges lends, invests, or safeguards money for its customers. Banking is the business of providing financial services to the private individuals, corporations, government agencies and business and industries. The main service of a bank is mobilizing deposits and lending these to those people to finance their consumption or business activities. Banks also render services like issue of letter of credit and guarantee, remittance or money, collection of utility bills, underwriting of capital issues, portfolio management as well as locker’s services and custodian of valuables.

An internship program is very important and essential for acquiring experience through learning and spreading the scope of knowledge. I have done my internship program in Rupali Bank Limited Local Office Branch, Motijheel.

Rupali Bank Limited is a state owned commercial bank with numerous branches spreading all over Bangladesh and is catering the need of the mass business people. Rupali Bank was born with a new concept of purposeful banking sub serving the growing and diversified financial needs of planned economic development of the country.

Credit administration is one of the discussed matters in our country’s banking industry, which is suffering seriously for their rapid expansion of bank loan default. It occurs because of selection of loan proposal with weak review process with false or fabricates acts for preventing default cost and ensuring perfect lending. So I decided to work in such an important and interesting field. There are six chapters in this report. In chapter one Introduction, origin of the report, Objectives and Scope of the report, Methodology of the study and limitations are discussed. Company profile including Rupali Bank’s background, Mission, Vision and Values are discussed in chapter two. In chapter three discussed about Definition, process and tools of credit management. However In chapter four credit risk management of Rupali Bank Limited is discussed. SWOT analysis is discussed in chapter five. Chapter six discussed about the Findings, Recommendation and Conclusion.

In addition, this study makes an attempt to cover within its scope almost all the significant aspects of the banking operations of the Rupali Bank Limited.

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| --- | --- |
| Short Form | Abbreviation |
| BBA | Bachelor of Business Administration |
| RBL | Rupali Bank Limited |
| CRM | Credit Risk Management |
| RMD | Risk Management Division |
| DGM | Deputy General Manager |
| AGM | Assistant General Manager |
| ACPM | Active Credit Portfolio Management |
| CCR | Counterparty Credit Risk |
| ICAAP | Capital Adequacy Assessment Process |
| SRP | Supervisory Review Process |
| SWOT | Strength, Weakness, Threat, Opportunity |

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Chapter: **1**

**Introduction**

**INTRODUCTION**

Internship program is one kind of training session for business background students. It not only helps us to increase our knowledge but also makes us experienced to work in an official environment. Being an intern in Rupali Bank Limited, I not only gained information and knowledge but also improved my communication skills as well as learned to manage my anger while interacting with the customers. We have learned about the account opening process, amount transaction categories, cheque clearing procedure, cash counting, telegraphic transfer and managing the customers and interacting with the employees depending upon their position of work. However there were some limitations such as we are not able to access on their server. Furthermore, interns are not allowed to work in computers as it is an order from the managerial level. Through the entire internship program I came to understand that we have to be very professional as well as active because working in a bank is full of pressure and also challenging. Due to globalization, technological innovation and deregulation the dimension of banking is changing rapidly all over the world. Thus banking in Bangladesh will also need to keep pace with the global change. So RBL is trying it’s best to make the bank more popular and trustworthy towards the mass people by providing better service and products as well as developing their corporate social responsibilities. Through the internship program we were able to know about such initiatives and changes occurring into a bank. Moreover, we were also able to know what facilities that customers need and also what they think about the bank. In this report I will be focusing on their Credit Risk Management as they always intend to highlight this responsibility both in reality and in their official websites. Overall the tasks were full of risks but interesting. So this will benefit me a lot in my future career.

**1.1 ORIGIN OF THE STUDY**

The report is an attempt to provide an orientation to real life scenario in which one can observe and evaluate the use and applicability of theoretical concepts that were taught in BBA program. During the internship program I was assigned to Rupai Bank Limited to observe practical applications of my theoretical knowledge. In RBL I was assigned in Remittance Department, Savings Department and in general banking like cheque issue, account opening etc. I have to prepare this report named Analysis of Credit Risk Management of RBL. Finally a report with proper Analysis of Credit Risk Management and possible policy recommendation for better practice needs to be submitted to Aminul Haque Russel, Lecturer, Daffodil Institute of IT.

**1.2 OBJECTIVES OF THE STUDY**

Credit policy varies in terms of loan sector, status of the organization, government policy and fiscal budget etc. Beside these objectives there are some other objectives which are given below:

**General Objectives:**

* To show how credit policy applied and what type of risk faced by Rupali Bank Limited.

**Specific Objectives:**

* To fulfill the partial requirement of BBA program.
* To gain practical experience and view the application of theoretical knowledge in real life.
* To assess the credit structure of the bank in practice.
* To identify the credit risk faced by RBL.
* To identify the recovery performance of the bank.

**1.3 SCOPE OF THE STUDY**

To prepare this report I had a great opportunity to have real life knowledge about different function of Rupali Bank Limited. I also tried to increase my knowledge about the functions of banking sector and I think the information collected from different personnel will help me to understand the importance of these functions for RBL. In the time of prepare this report I am also gather various types of knowledge about official activities and various responsibility of RBL.

**1.4 METHODOLOGY OF THE STUDY**

This report is descriptive in nature. For preparing this report both type of data are used which are shown as follows:

**Primary Data:** The primary data were collected through a face to face conversation with the official of RBL.

**Secondary Data:** The major sources of secondary data include –

* RBL's official website.
* RBL Annual report – 2014.
* Periodical publications by RBL.
* Relevant books.

**1.5 LIMITATIONS OF THE STUDY**

There are some limitations that I have faced in preparing this report. Basically I faced difficulties in collecting data from the different sources. To collect primary data some individuals did not show interest while trying for interviewing them. For secondary data, I faced problem of unorganized record of documents keeping by different sources. Preparing the report I also faced some difficulties which are given below:

* The first limitation is that the scope of the report. Basically the report has been prepared as a descriptive report. There was a little scope for analysis and as a result the report has become a little tedious.
* Time limitation is the first and foremost factor for this research. Due to shorter period of time the report is conducted only by focusing on studies taking from the perspective of RBL.
* There are some limitations inside the Rupali Bank Limited for getting information for the internship. Sometimes they skip some information.
* Relevant data collecting was very difficult as the organization remains confidential.
* Load at workplace was also being an impediment to do my job with utmost effort.
* Also my lack of experience to make such report is also a factor.

Chapter: **2**

**Organization Part**

**INTRODUCTION**

Generally by the word “Bank” we can easily understand that the financial institution deals with money. But there are different types of banks such as: Central Bank, Commercial Banks, Savings Banks, Investment Banks, Industrial Banks, and Co-operative Banks etc. But when we use the term “Bank” without any prefix or qualification, it refers to the ‘Commercial Banks’. Rupali Bank Limited is one of the largest state owned commercial bank in Bangladesh, serving the million people in urban and rural areas across the country with its wider branch network. It has been playing a very important role in the making of the national economy of Bangladesh. It was emerged as one the bank in the country with the spirit to provide services to the common people. The bank’s aspiration has truly expressed by the slogan “Assures Better Service”. The registered office of the company is located at 34, Dilkusha Commercial Area, Dhaka-1000. Now it has an authorized capital of Tk. 7000 million, paid up capital of Tk. 2087.3 million, reserve of Tk.12687.2 million. The Bank has a total asset of Tk. 268078.4 million as on 31st December 2014.In terms of deposits and loans of the total bank market the Bank occupied more or less 4%.

**2.1 HISTORY OF RBL**

Rupali Bank Limited was established in a newly independent country of Bangladesh as a Nationalized Commercial Bank in the year 1972. RBL emerged through merger of three comparatively smaller private banks of the then East Pakistan. The three banks namely, Muslim Commercial Bank Ltd. Australasia Bank Ltd. and Standard bank Ltd. with all their assets, liabilities, benefits, rights, powers, authorities, and obligations, merged into one by the Bangladesh Bank (Nationalization) Order 1972 (President’s Order No. 26, 1972). RBL came out as the largest public limited banking company of Bangladesh on 14 December, 1986.However, after the year 2000, the Government divested of its shares, and the privatization of the bank was complete.

**2.2 MISSION**

Our mission is to-

* Develop long term relationships that help our customers 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.

**2.3 VISION**

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

**2.4 VALUES**

**Service first:** For them “Service first” is not just an abstraction they mean, it holds a prime and central focus in our operation. They believe discharge of quick and quality service is the hallmark for banking standard.

**Easier banking:** They have made day-to-day banking easier than ever through state of the art facilities. They tend to create a congenial atmosphere for their customers to feel free and go away with banking. They divide their client as individuals to impart the best attention.

**Better relationship**: As they form bondage with their valued clients, so they develop it into a sustainable end. A good understanding with them, while carrying out business transactions, helps them perceive their goals and thus, enable them to respond pro-actively to their financial needs.

**Assured confidentiality:** Since we deal in business in the form of financial loss or gain, our solemn promise remains intact with the interest of our clients so much so that all banking transactions are done in a confidential & professional manner.

**Good corporate governance:** The bank is equipped with a highly competent Management Team who has long experience in domestic and international Banking. The Bank upholds and strictly abides by good corporate governance practices and is subject to the regulatory supervision of Bangladesh Bank.

**2.5 STRATEGIC OBJECTIVES**

* Develop a customer oriented service culture with special emphasis on customer care and convenience.
* Increase our market share by following a disciplined growth strategy.
* Achieve a significant share of deposit and credits from the existing and niche markets.
* Leverage our technology platform and pen scalable systems to achieve cost effective operations, efficient MIS, improved delivery capability and high service standards.
* Develop innovative products and services that attract our targeted customers and market segments.
* Maintain a high quality assets portfolio to achieve strong and sustainable returns and to continuously build shareholder’s value.
* Explore new avenues for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing.
* Strengthen the Bank’s brand recognition.

**2.6 ETHICAL PRINCIPALS**

* **Customer focus and fairness:** At RBL, our prime focus is to achieve perfection in our customer service. Customers are our first priority and driving force.
* **Quality:** Quality service experience is a paramount to our customers and we are strongly committed to fulfilling this ideal.
* **Honesty and integrity:** We ensure the highest level of integrity to our customers, creating an ongoing relationship of trust and confidence.
* **Belief in our people:** We recognize that employees are our most valuable asset and our competitive strength. We trust in equal treatment to all shareholders irrespective of their individual size of shareholdings.
* **Teamwork:** We are firm believer in teamwork and feel that loyal and motivated teams can produce extraordinary results.
* **Good corporate governance:** Effective corporate governance procedures are essential to achieve and maintain public trust and confidence in any company, more so in a banking company.
* **Corporate social responsibility:** As a responsible corporate citizen, we consider it important to act in a responsible manner towards the environment and society. Our commitment has always been to behave ethically and contribute towards the improvement of quality of life of our people, the community and greatly the society, of which we are an integral part.

**2.7 SERVICES PROVIDED BY RBL**

Rupali Bank Limited offers all the major banking facilities and services to its customers. The Bank with its network spreading throughout the country has a unique feature of plough back savings from those places and then investing them into different loan portfolios.

Rupali Bank Limited with its wide ranging branch network and skilled personnel provides services like:

* Deposits:
* Current Deposit (CD)
* Call Deposit (CDR)
* Special Notice Deposit (SND)
* Savings Deposit (SB)
* Fixed Deposit (FDR)
* Schemes:
* Rupali Deposit Scheme (RDS)
* Rupali Monthly Earning Scheme (RMES)
* Rupali Millionaire Deposit Scheme (RMDS)
* Loan and Advances:
* Industrial Project Loan
* Small and Medium Enterprise Loan (SME)
* House Building Loan
* Loan against FDR
* Overdraft (OD)
* Cash Credit
* Car Loan
* Demand Draft
* Telegraphic Transfer
* Mail Transfer
* Pay Order
* Green Financing
* Import Finance
* Export Finance
* Rural and Agro Credit

**2.8 BRANCH NETWORK**

Rupali Bank Limited is one of the largest commercial bank of Bangladesh. The bank within stipulation lay down by the bank company act 1991 and directives as received from Bangladesh Bank from time to time provide all types of commercial banking services. RBL has a well distributed network of branches in rural and urban areas of Bangladesh. It has 535 branches all over the country. The Bank oversees the activities of the branches by the 10 divisional offices with the 25 work stations. It is also enlisted to the Dhaka and Chittagong stock exchange as Rupali Bank Limited quoted company for its general class of share.

**2.9 MANPOWER OF THE BANK**

The Human Resource Division is very much concerned about the training of its members of management. Every year it provides a schedule for development and training purposes. Now bank recruits most of the officers through Banker’s Recruitment Committee (BRC) which is conducted by Bangladesh Bank. Now the total numbers of employees are 5914.

**2.10 PRINCIPAL ACTIVITIES OF RBL**

The principal activities of the Bank are banking and related activities such as accepting deposits, personal banking, trade financing, SME trade and services, cash management, treasury, securities and custody services, remittance services etc. The services are endowed with the conventional and modern products.

**2.11 CAPITAL STRUCTURE OF RBL**

The shareholder’s equity of the bank as on 31 December 2014 stood at TK 14774.5 million as against TK 11819.7 million in 2013. The paid up capital of the bank stood TK 2087.3 million in 2014.

**Figure:** 2.11 Capital Structure of RBL

**Source:** RBL Annual report – 2014

**Explanation:** Above this graph we see that the equity of Rupali Bank Limited is increasing consistently, which means the capital structure of RBL in a good shape.

**2.12 MONETARY POLICY OF RBL**

To bring inflation down to its targeted path Bangladesh Bank continued restrained monetary policy for Fiscal year 2014. The tools and instruments for implementation of monetary policy in Bangladesh are Bank Rate, Open Market Operations, Repo & Reserve Repo and statutory reserve requirements for influencing financial real sector prices toward the targeted path of inflation. Bangladesh Bank keeping the policy rates intact at 7.25% (Repo) and 5.25% (Reserve Repo).

**2.13 INFLATION RATE OF RBL**

Point to point basis inflation rate continued to decline from 7.04% in July 2014 to 6.11% in December 2014 mainly due to lower food prices as this inflation was driven 68% by food and 32% by nonfood items. Point to point basis inflation data show that food inflation has broadly fallen to 5.86% in December 2014 from the pick of 9.09% in May. Flow ever from June to December, 2014 there was an upward tendency in point to point basis nonfood inflation as it rose from 5.45% in June to 6.48% in December. These upticks are partly due to increase consumer demand as a number of festivals during the period.

**2.14 GROWTH OF BALANCE SHEET ITEMS OF RBL**

**Table No:** 2.14 Growths of Balance Sheet Items of RBL

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Particulars | TK in million | | | | | Growth of RBL % |
| **2014** | **2013** | **2012** | **2011** | **2010** |
| Assets | 268078.4 | 216185.8 | 174365.5 | 133783.3 | 107468 | 24.47 |
| Deposits | 221656.8 | 177955.8 | 135274.9 | 104876.2 | 75649.6 | 24.56 |
| Loans & Advances | 125012 | 107426.3 | 98658.6 | 87438.7 | 75984.4 | 16.37 |

**Source:** RBL Annual report – 2014

**Explanation:** In the above table we see that the growth of balance sheet items is increasing in a consistent rate which is a good scenario for Rupali Bank Limited.

**2.15 OPERRATIONAL NETWORK ORGAN GRAM**

|  |
| --- |
|  |

**Figure No:** 2.15 Operational network organ gram

**Source:** RBL Annual report – 2014

Chapter: **3**

**Theoretical Review**

**3.1 RISK**

Risk is the likelihood of an undesirable event to occur or the effect of an adverse outcome. Banking risk is the potentiality of losing asset. Banks face several type of risk credit risk is one of them. Risk is not just about threats and challenges it is also about taking advantage of opportunities.

**3.2 CREDIT RISK**

Credit risk is one of the prime risk s of a bank. It indicates the potential loss arising from contractual failure of the borrower with the bank. The failure may be resulted from unwillingness of the borrower or due to decline of the financial conditions. In other words the credit risk is that of the lender and includes lost [principal](https://en.wikipedia.org/wiki/Principal_sum) and [interest](https://en.wikipedia.org/wiki/Interest), disruption to [cash flows](https://en.wikipedia.org/wiki/Cash_flow), and increased [collection costs](https://en.wikipedia.org/wiki/Collection_cost). Credit risk mainly arises when borrowers unable to pay due willingly or unwillingly.

**Simply**, Credit [risk](http://financial-dictionary.thefreedictionary.com/risk) that an issuer of [debt securities](http://financial-dictionary.thefreedictionary.com/Debt+securities) or a [borrower](http://financial-dictionary.thefreedictionary.com/Borrow) may [default](http://financial-dictionary.thefreedictionary.com/Default) on its [obligations](http://financial-dictionary.thefreedictionary.com/Obligation), or that the payment may not be made on a negotiable instrument.

**3.3 CREDIT RISK MANAGEMENT**

The process of identification, analysis and either acceptance or mitigation of uncertainty in investment decision making is risk management. Credit risk management is the practice of mitigating those losses by understanding the adequacy of both a bank’s capital and loan loss reserves at any given time and a process that has long been a challenge for financial institutions. The global financial crisis and the credit crunch that followed and put credit risk management into the regulatory spotlight. As a result, regulators began to demand more transparency.

An efficient credit management system comprises many things and this cover the pre sanction activities to post sanction activities. Credit management is important as it helps the banks and financial institutions to understand various dimensions of risk involved in different credit transactions.

**3.4 CREDIT RISK MANAGEMENT PROCESS**

Credit risk management for any commercial bank has been practiced in accordance with the policy guidelines of Bangladesh Bank. Credit risk management must be organized in such a process that the bank can minimize its losses. The purpose of this process is to provide directional guidelines that will improve the risk management culture and assist in the ongoing improvement of concerned bank. The process of credit risk management as follows:

1. **Policy Guidelines**

* Lending guidelines:
* Industry and business segment focus
* Types of loan facilities
* Single borrowers/group limits/syndication
* Discourage business types
* Credit assessment and risk grading:
* Environment or social risk inputs
* Amount and type of loan proposed
* Purpose of loans
* Loan structure
* Security arrangement
* Any other risk or issue
* Approval authority
* Segregation of duties
* Internal control and compliance

1. **Program Guidelines**

* **Approval process:** The credit application recommended by branch manager then I goes to corporate banking sector to review by credit committee and the board of directors.
* **Credit administration:** The credit administration function is critical in ensuring that proper documentation and approvals are in place prior to the disbursement of loan facilities.
* **Credit monitoring:** To minimized credit losses, monitoring procedures and systems should be in place that provides an early indication of the deteriorating financial health of borrower.
* **Credit recovery:** The recovery unit of branch should directly manage accounts with sustained deterioration.

**3.5 TYPES OF CREDIT RISK**

Credit risk can be of the following types:

* **Credit default risk:** The risk of loss arising from a debtor being unlikely to pay its loan obligations in full or the debtor is more than 90 days past due on any material credit obligation. Default risk may impact all credit-sensitive transactions including loans, securities and [derivatives](https://en.wikipedia.org/wiki/Derivative_%28finance%29).
* [**Concentration risk**](https://en.wikipedia.org/wiki/Concentration_risk)**:** The risk associated with any single exposure or group of exposures with the potential to produce large enough losses to threaten a bank's core operations. It may arise in the form of single name concentration or industry concentration.
* [**Country risk**](https://en.wikipedia.org/wiki/Country_risk)**:** The risk of loss arising from sovereign state freezing foreign currency payments (transfer/conversion risk) or when it defaults on its obligations (sovereign risk). This type of risk is prominently associated with the country's macroeconomic performance and its political stability.

**3.6 MITIGATING CREDIT RISK**

Lenders mitigate credit risk in a number of ways, including:

* **Risk-based pricing:** Lenders may charge a higher [interest rate](https://en.wikipedia.org/wiki/Interest_rate) to borrowers who are more likely to default, a practice called [risk-based pricing](https://en.wikipedia.org/wiki/Risk-based_pricing). Lenders consider factor relating to the loan such as [loan purpose](https://en.wikipedia.org/wiki/Loan_purpose), [credit rating](https://en.wikipedia.org/wiki/Credit_rating), and [loan-to-value ratio](https://en.wikipedia.org/wiki/Loan-to-value_ratio) and estimates the effect on yield.
* **Covenants:** Lenders may write stipulations on the borrower, called [covenants](https://en.wikipedia.org/wiki/Loan_covenant), into loan agreements, such as:
  + Periodically report its financial condition,
  + Refrain from paying [dividends](https://en.wikipedia.org/wiki/Dividend), [repurchasing shares](https://en.wikipedia.org/wiki/Share_repurchase), borrowing further, or other specific, voluntary actions that negatively affect the company's financial position, and
  + Repay the loan in full, at the lender's request, in certain events such as changes in the borrower's [debt-to-equity ratio](https://en.wikipedia.org/wiki/Debt-to-equity_ratio) or [interest coverage ratio](https://en.wikipedia.org/wiki/Times_interest_earned).
* **Credit insurance and credit derivatives:** Lenders and [bond](https://en.wikipedia.org/wiki/Bond_%28finance%29) holders may [hedge](https://en.wikipedia.org/wiki/Hedge_%28finance%29#Hedging_credit_risk) their credit risk by purchasing credit insurance or [credit derivatives](https://en.wikipedia.org/wiki/Credit_derivatives). These contracts transfer the risk from the lender to the seller (insurer) in exchange for payment. The most common credit derivative is the [credit default swap](https://en.wikipedia.org/wiki/Credit_default_swap).
* **Tightening:** Lenders can reduce credit risk by reducing the amount of credit extended, either in total or to certain borrowers
* **Diversification:** Lenders to a small number of borrowers face a high degree of [unsystematic](https://en.wikipedia.org/wiki/Systematic_risk#Unsystematic_risk) credit risk, called [concentration risk](https://en.wikipedia.org/wiki/Concentration_risk). Lenders reduce this risk by [diversifying](https://en.wikipedia.org/wiki/Diversification_%28finance%29) the borrower pool.
* **Deposit insurance:** Governments may establish [deposit insurance](https://en.wikipedia.org/wiki/Deposit_insurance) to guarantee bank deposits in the event of insolvency and to encourage consumers to hold their savings in the banking system instead of in cash.

**3.7 POLICY GUIDELINES**

There are some policy guidelines as follows for managing the credit risk:

* Lending guidelines
* Credit assessment and risk grading
* Approval authority
* Segregation of duties
* Internal control and compliance.

**3.8 OBJECTIVES OF CREDIT RISK MANAGEMENT**

There have some objectives of credit risk management these are:

* To provide a guideline for giving loan.
* Prompt response to the customer need.
* Shorten the procedure of giving loan.

**3.9 TOOLS OF CREDIT RISK MANAGEMENT**

For credit management a firm may use the following tools:

**Credit Risk Grading (CRG)** is an important credit risk management as it helps the banks and financial institutions to understand various dimensions of risk involved in different credit transactions.

Well managed credit risk grading systems promote bank safety and soundness by facilitating informed decision making. Grading systems measure credit risk and differentiate individual credit and groups of credits by the risk they pose. The process also allows bank managements to manage risk and optimize returns.

**Financial Spread Sheet (FSS)** is the aggregation of such grading across the borrowers, activities and the lines of business can provide better assessment of the quality of credit portfolio of a bank or branch.

**Lending Risk Analysis (LRA)** is introduced in1993 by the Bangladesh Bank has been practice for mandatory use by the banks and financial institutions for loan and advances.

However the LRA manual suffers from a lot of subjectively, sometimes creating confusion to the lending bankers in terms of selection of credit proposals on the basis of risk exposure.

Chapter: **4**

**Credit Policy of RBL**

**4.1 CREDIT RISK MANAGEMENT OF RBL**

Rupali Bank Limited emphasizes to manage credit risk in the entire range as well as the risk in individual credits or transactions. The effective management of credit risk is a critical component of a comprehensive approach to risk management and essential to the long term success of RBL.

**4.2 CREDIT POLICY OF RBL**

Rupali Bank Limited has its own credit policy although credit is always a matter of judgment applying common sense in the light of one’s experience.

A sound credit policy includes among other things safety of funds invested and profitability from it. Encouraging maximum number of small loans is better than concentration in a particular type of advances, which ensures sufficient liquidity with least incidence of bad debts.

**4.3 FORMULATION OF CREDIT POLICY**

One of questions that should arise in this discussion of credit is who should formulate the policy. On the basis of Bangladesh Bank’s credit risk management policies, a manual of credit risk management has been formulated and approved by RBL’s Board of Directors. The organizational structure of RBL’s Head Office level has been designed in line with CRM guidelines. Yet the actual drafting shall have to be done by the senior lending office in consultations with the chief executive officer and with contribution from senior officers, associates and subordinates of Rupali Bank Limited. The duties of the executives and officers working in the credit areas like credit approval, administration and monitoring recovery functions have been segregated for smooth functioning.

**4.4 TYPES OF CREDIT FACILITIES**

There are different types of credit facilities available in commercial banks. These are:

* **Overdraft:** It means the act of overdrawing from the bank account. In other words the account holder withdraws more money from the current account than has been deposited in it. Overdraft facilities are generally granted to business person.
* **Cash Credit:** It also like an overdraft where a limit is set in the account not exceeding one year. Difference is that cash credit account is opened by the bank where limit is applied instead of client’s account.
* **Bill Discounting:** Here bank takes the bill drawn by borrower on its customer and pays him immediately deducting some amount as discount and commission.
* **Term Loan:** These are the loans sanctioned for repayment in period more than one year. This type of loan is normally given to the borrowers for acquiring long term assets.

**4.5 CREDIT RISK MANAGEMENT PROCESS OF RBL**

Risk management is the process of measuring or assessing the actual or potential dangers of a particular situation. It focuses on reporting, oversight and segregation of duties within the organization. The overall focus of risk management of Rupali Bank Limited on maintaining bank’s risk profile in line with bank’s risk strategy, strengthening its capital base and supporting the bank’s strategic goals.

**Figure No:** 4.5 Risk management process of RBL

|  |
| --- |
|  |

**Source:** RBL Annual report – 2014

* **Identify risk:** Risk identification is the critical first step of the credit risk management process of Rupali Bank Limited. Here the risk management division tries to identify the risk that could potentially prevent the program enterprise or investment for achieving its objectives.
* **Analyze risk:** Analyzing risk means risk assessment, risk characterization, risk communication, risk management, and policy relating to the risk.After identifying risk the risk management division tries to determine the probability of risk and estimate the level of risk.
* **Evaluate risk:** Risk evaluation is the determination of risk management priorities through establishment of qualitative or quantitative relationship between benefits and associated risks.In this step therisk management division compares the analyzing risk with credit policies of Rupali Bank Limited.
* **Treat risk:** Risk treatment involves developing a range of options for mitigating the risk, assessing those options and then preparing the implementing action plans. Here therisk management division selects a treatment for the particular risk and prepare a plan to implement the treatment.

**4.6 RISK MANAGEMENT DIVISION OF RBL**

The risk management division in Rupali bank Limited play a vital role in managing and mitigating risk by critical risk assessment and management as well as regular monitoring. According to Bangladesh Bank instruction the risk management division of RBL has been formed with the vision to establish a comprehensive risk management process in the bank and to ensure a continuous sound banking practice. The main objective of RMD is to prevent bank from taking excessive risk.

**4.7 ROLE OF RISK MANAGEMENT DIVISION**

The risk management division concerned with providing comprehensive and effective framework for measuring, monitoring and mitigating risk exposures in the context of business strategy of RBL. The roles of RMD are:

* To ensure compliance with six core risks management guidelines at the department level and desk level.
* To analyze data/information through preparation of risk management paper.
* To analyze the Bank’s own resilience capacity towards facing financial difficulties of the bank.
* To conduct periodic stress tests so that no inexplicable error exists in operations of the bank.
* To oversee the capital management function of the bank in line with the Basel II Accord.
* To review market conditions and take precautionary measures towards facing abnormal market situation and vulnerability of investment of the bank.
* To highlight risky portfolios in the monthly meeting based on the reports of risk management committees on timely manner to the senior management.

**4.8 INITIATIVE TAKEN BY RMD**

* The RMD of RBL is engaged in coordinating the risk management activities, Basel II implementation and Stress Testing by providing regular report regarding various risk position to the senior management as well as to Bangladesh Bank.
* The RMD convenes monthly meeting on various issues to determine strategies in consistency with risk management policy, which can measure, monitor and maintain acceptable risk level of the bank.
* In addition risk management paper is prepared on monthly basis by members of RMD addressing different areas of risk and their mitigating tools and techniques and submitted to Bangladesh Bank and to board risk management committee.
* To create awareness and establish risk management culture at branch level.
* RMD as an integral part of Supervisory Review Process (SRP) team is also engaged in preparing Internal Capital Adequacy Assessment Process (ICAAP) for RBL.
* To perform the risk management function smoothly, all the operational divisions have revived internal risk management committees due to continuous and successful precaution by RMD.

**4.9 CREDIT RISK MANAGEMENT ACTIVITIES OF RBL**

The following principals underpin Rupali Bank Limited’s approach to credit risk management:

* Client due diligence, which is aligned with our country and industry portfolio strategies also emphasizes on the size and type, purpose, structure and securities of the loan proposed.
* Prevent undue concentration and large unexpected losses by ensuring a diversified and marketable credit portfolio.
* Assess and manage client, industry and product- specific concentration actively against RBL’s risk appetite.
* Initiate and review the assessment process periodically at branch/credit division which is placed before Management Credit Committee or Board for approval. The process includes borrower analysis, industrial analysis, historical financial analysis, repayment sources analysis, mitigating factors etc.
* Strictly follow the conditions of Bangladesh Bank to set up single borrower or large loan limit and total of funded and non-funded loan limit is 15% of RBL’s entire capital.

**4.10 ORGAN GRAM OF RISK MANAGEMENT DIVISION**

**Figure No:** 4.10 Organ gram of RMD

|  |
| --- |
|  |

**Source:** RBL Annual report – 2014

**4.11 MITIGATING CREDIT RISK OF RBL**

To mitigate the credit risk Rupali Bank Limited follow some guidelines. As per credit risk management guideline of RBL, credit division is divided as:

* **Credit Approval:** The authority approves the loan.
* **Credit Administration**: This administration confirms the loan regarding documentation.
* **Recovery Division:** If loans become classified then recovery division monitors and takes initiatives to recovery the loan,

**4.12 CREDIT RECOVERY PROCESS OF RBL**

Every bank has a separate credit recovery unit Rupali Bank have also such one, the primary functions of this unit as follows:

* Determine action plan/recovery strategy.
* Pursue all options to maximize recovery.
* Ensure adequate and timely loan loss provision based and expected losses.
* Regular review of classified loans.

**4.13 CREDIT SCENARIO OF RBL**

**Figure No:** 4.13 Credit scenario of RBL

**Source:** RBL Annual report – 2014

**Explanation:** Here we see that the amount of giving loans and advances is increasing year by year which is a good scenario if the credits are recovering consistently.

**4.14 TOTAL LOANS & ADVANCES OF RBL**

**Table No:** 4.14 Total Loans & Advances of RBL

|  |  |  |
| --- | --- | --- |
| Particulars | December 2014  (TK in million) | December 2013  (TK in million) |
| Total Loans & Advances | 125012 | 107426.3 |
| Classified amount(Opening) | 17992.5 | 22627.9 |
| (Less) Total recovery adjustment during the year | 10499.4 | 22406.2 |
| (Add) Newly classified during the year | 7701.1 | 17766.2 |
| Classified amount(Closing) | 15194.2 | 17992.5 |
| % of classified loans | 12.15% | 16.74% |

**Source:** RBL Annual report – 2014

**4.15 CERDIT CONCENTRATION BY REGION (DIVISION)**

**Table No:** 4.15 Credit Concentrations by Region (Division)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Region | December 2014 | | December 2013 | |
| Amount  (TK in million) | % of Total | Amount  (TK in million) | % of Total |
| Dhaka | 84088.8 | 67.26 | 71011.9 | 66.11 |
| Chittagong | 14674.1 | 11.74 | 14431.1 | 13.43 |
| Khulna | 14910 | 11.93 | 12345.1 | 11.49 |
| Sylhet | 1163 | 0.93 | 1014.5 | 0.95 |
| Rajshahi | 2334.4 | 1.87 | 2185.4 | 2.03 |
| Rangpur | 4148.5 | 3.32 | 3602.4 | 3.35 |
| Barishal | 3693.2 | 2.95 | 2835.9 | 2.64 |
| Total | 125012 | 100 | 107426.3 | 100 |

**Source:** RBL Annual report – 2014

**Explanation:** In the above table we see the regional total credit contribution of RBL. The consistency of some region is increasing and in some region is decreasing but the overall credit concentration is good.

**4.16 RISK MANAGEMENT PAPER OF RBL**

Bank has to prepare a risk management paper and must place the same in the monthly meeting of Risk Management Division as per guideline of Bangladesh Bank. Risk management paper is prepared according to the prescribed format of Bangladesh Bank letter no. DOS (RMMS) 1154/21/2011-110 dated 28.11.2011 by the RMD of RBL. Monthly meeting of RMD is conducted on the basis of analysis and recommendations made in the risk management paper. Risk management paper is submitted to the department of Offsite Supervision, Bangladesh Bank along with the minutes of the meetings within 10 days of each quarter.

Chapter: **5**

**SWOT Analysis**

**5.1 SWOT ANALYSIS OF RBL**

SWOT analysis is an analytical method which is used to identify and categories significant internal factors (Strengths and Weaknesses) and external factors (Opportunities and Threats) an organization faces.

It provides information that is helpful in matching the firm’s resources and capabilities to the competitive environment in which it operates and is therefore an important contribution to the strategic planning process. It should not be viewed as a static method with emphasis solely on its output, but should be used as a dynamic part of the management and business development process.

Rupali Bank’s SWOT analysis of credit risk management is as follows-

**STRENGTH**

* Rupali Bank has strong core risks management guidelines.
* The bank has huge amount of loan giving capability.
* The loan recovery process is highly systematic.
* Huge manpower to recover loan.
* All the level of management is solely attached with the credit management for the betterment of the bank.
* Government intervention is so helpful to recover loan.
* Employees are sharing good atmosphere in Rupali Bank Limited so that it gives them reason to work efficiently and to become dedicated in banking.

**WEAKNESSES**

* Lack of new products in loan and deposit sector.
* Lack of skilled personals in credit risk management division.
* Customer dissatisfaction due to insufficient credit management services.
* The bank has poor online credit banking operation.
* Lack of innovative ideas in credit management.
* Poor audit system of banking operation.
* Lack of modern banking and information technology based banking services.

**OPPORTUNITIES**

* Rupali Bank has the capacity to improve their credit policy.
* The bank can gain huge profit by proper credit management.
* Scope for expanding investment opportunities.
* They can target middle class customers for providing SME loan.
* They can expand product line in loan and deposit sector to compete with the competitors.
* They can launch special scheme for their special loan holders.
* They can also offer micro credit business for individual and small business.
* Bank will be able to accommodate knowledgeable, skilled, experience and hard working person for credit management by offering attractive remunerations.
* Achieve a significant share of deposit and credits from the existing and niche markets.

**THREATS**

* All the multinationals and other corporate banks are threats to RBL for their high quality of risk management.
* The default risk of the bank should be minimized due to sustain in the financial market.
* Their low compensation process for the mid-level and low level employees lead to unwillingness to work on the organization or monotonous life which eventually increases more risk.
* The innovation process of Rupali Bank is so slow but the other rival banks are copying it within the short time.

Chapter: **6**

**Findings, Recommendations & Conclusion**

**6.1 FINDINGS**

During my internship in the Local office branch of Rupali Bank Limited, I identify some positive things and also some problems by taking interview from the employees. I would like to give my personal opinion about the ongoing condition. In Every organization though it big or small there have some positive or some negative results. For the improvement of Rupali Bank Limited I think the following steps should be taken. The findings are:

* The branch has some energetic and efficient human resources who maintain their daily activities smoothly and efficiently.
* Different saving and credit schemes are introduced as a need of market segmentation.
* The bank earns a large amount of profit by credit management.
* Job rotation is not performed timely as the officers demand it.
* Though they have modern online technology of recording all documents using desk computers, they still work on keeping records manually through maintaining registers and hand written documents.
* Behavior towards the customers should be improved.
* Sometimes client face some difficulties in filling up the application form and documentation while collecting money from the branch in Rupali Bank Limited.
* Online banking, personal computer with internet facilities for each employee enabled their work easier and faster with full professionalism.
* The bank’s official atmosphere and transport facility is so high.
* Employees of all departments should be fluency in their tasks so that customers do not feel bored.
* Lobbyism and partiality towards the employee must be avoided or if not possible then must be decreased.
* Sometimes server create problem in telegraphic transfer order and it also cancel because of insufficient information of sender and receiver for security and secrecy.
* There is need of extra officer or personnel who will work at the time when the desk officer will be in a leave or will not able to attend or present in the branch. In this time, the desk remains hampered and the other have to maintain having the burden of maintaining both desks as well.
* Sometimes the IT server or online service fails to keep pace with the branch operation because of sudden crash or computer’s internal problem.
* Manual and computer operated task is done for every single operation and it takes too much time that creates irritation and time consuming for the customers.

**6.2 RECOMMENDATION**

By this internship I realize the difference between the theoretical knowledge and the practical knowledge. Theoretical knowledge teaches us how to deal with the working report on "Credit Risk Management" of Rupali Bank Limited. But practical knowledge gives the basic knowledge about how to go with real life experience and how to perform the activities. The officials of this bank give me a positive view of organizational relationship at work place by cooperating me in all the aspects. They always helped me to learn different dimensions of work in banking sector. As an internee it is very difficult for me to give any recommendation with my little working experience but I have tried my best to give best recommendations for the organization.

* The loan giving procedure must have to be easier the clients.
* Rupali Bank Limited should build separate loan recovery division if it happens then their classified loan amount will reduce and they can invest more.
* Fund sufficiency and server correctness is required while providing services to the clients of Rupali Bank Limited.
* The bank should arrange some more training programs for their officials. Quality training will help the officials to enrich them with more recent knowledge of International Trade and financing as well different banking activities.
* Taking of immediate steps of reducing employee turnover.
* Proper arrangement of necessary equipments and materials needed in every desk of each department for providing prompt service.
* Should introduce innovative and modern customer service options.
* Enhancing its motivational activities.
* Involvement of direct social investment.
* RBL should utilize properly the “Internship Program” as one kind of promotional policy to encourage its present and potential clients. Because, young generation plays a vital role in our economy. To do so this bank should provide facilities to the internees through proper placement and practical operations as well as job certainty to those who brings introduce themselves the best performers in doing their particulars.
* Security service must be developed strongly and supervised properly.

**6.3 CONCLUSION**

As an internee of Rupali Bank Limited, I have truly enjoyed my internship from the learning and experience view point. I am confident that this 3 months internship program at RBL will definitely help me to realize my further career in the job market.

RBL is committed to provide high quality financial services or products to contribute to the growth of GDP of the country through stimulating trade and commerce, accelerating the pace of industrialization, boosting up export, creating employment opportunity for the educated youth, poverty alleviation, raising standard of living of limited income group and overall sustainable socio-economic development of the country. Though RBL makes a strong position through its various activities, its number of clients, amount of deposit, and investment of money is increasing day by day. This bank already has shown impressive performance in investment. The bank now should think to start new services and take different types of marketing strategy to get more customers in this competition market of banking. RBL's risk management system is really very productive. The bank plays a considerable role in the portfolio of development. During my internship one thing I observed here is that RBL follows the Bangladesh Bank rules very efficiently and also tell customers to follow and appreciate it. Privacy is also maintained strictly in to the locker room and the server room.

As there are lots of local and foreign banks in Bangladesh, the Rupali Bank Limited is promising commercial bank among them all. In this competitive market, bank has to compete not only the others commercials but also with the public ones. RBL is more capable to contributing towards economic development as compared with other bank. RBL invested more funds in export and import businesses. It is obviously that the right thinking of this bank including establishing a successful network over the country and increasing resources will be able to play a considerable role in the portfolio of development. Successes in the banking business largely depend on effective lending and timely ensure recovery. Huge amount or contribution on remittance as well as the general activities will enhance the economic improvement in national and international perspective of the country and the bank itself as a mark of providing services to the clients. Hope the more modern and easy appliances and techniques as well as proper and trained personnel will raise the benchmark of RBL in the highest rank of the world along with the country and pride itself as a shining star in the sky.

I have tries my soul to prepare the report on credit risk management of Rupali Bank Limited with necessary relevant information. There is upward trend in total loan and advances and deposit. Classified loan and advances of total loan and advances has decreased over the years. The bank is trying to increase its loan quality by accelerating its recovery policy. The bank can concentrate on the loan sector where default risk is low and its investment is profitable. The loan procedure should be more calculative, logical to keep the credit sound.

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**&**

**Appendix**

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**Others Resource**

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* Operational manual
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