

## **Internship Report:**

### **Profit Maximization and CSR activities of NCC Bank**

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Inspiring Excellence

Submitted To

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Lecturer, BRAC University

Submitted By

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## Letter of Transmittal

16<sup>th</sup> May, 2016

Feihan Ahsan

Lecturer, BRAC Business School

Subject: Letter of Transmittal

Dear Sir,

With humble submission, I would like to state that I am Rubaiyat Hossain, (ID-13104255) have prepared the project report on “Profit Maximization and CSR Activities of NCC Bank” which was prepared based on my internship experience at NCC bank as a part of my final Project which is an essential part of my graduation program.

I think it was a great opportunity for me to work in NCC bank as I got an idea about the overall banking activities. Though I joined as an HR intern but I had shuffled departments in every alternative week and have worked closely with all departments. I would like to express my gratitude to my Supervisor, Mr. Feihan Ahsan. Your steady thought and guidelines on the report helped me to structure the report and I would also like to thank, Md. Alauddin, Senior HR Officer at NCC Bank who allowed me his time, responded to my queries and also helped me in report preparation.

It would be really grateful if you could provide your discreet approval on the report.

Yours' sincerely,

Rubaiyat Hossain

ID: 13104255

Department: BBS

## **EXECUTIVE SUMMERY**

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To provide a student with job acquaintance and a prospect of move of hypothetical learning into genuine experience, an entry level position is an absolute necessity. A superior equalization between hypothesis and practice can be increased through this system. Saving money arrangement of Bangladesh has experienced three period of advancement - Nationalization, Privatization and Financial Sector Reform. National Credit and Commercial Bank (NCC) is one of the biggest private commercial bank from 1993 with new trust and guarantee to serve the comrades. This report primarily partitioned into three sections. The first part manages my common sense experience as an intern in NCC Bank Ltd., Motijheel Branch and my own perceptions on general banking; Second part manages CSR activities and profit maximization and Organizational Pattern of the NCC Bank Ltd. Furthermore, the last part is an examination on Customer Satisfaction on credit administration of NCC bank. The report is a blend of three months Internship program with NCC Bank. I recognized distinctive banking capacities and everyday saving money operations on my way to finish internship program. In this report, I have clarified my best in admiration of my genuine living experience accumulated from various departments.

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## Introduction

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For the most part by "Bank" we can without much of a stretch comprehend that the monetary organization manages cash. Yet, there are distinctive sorts of banks like; Central Banks, Commercial Banks, Savings Banks, Investment Banks, Industrial Banks, Co-agent Banks and so on. In any case, when we utilize the expression "Bank" with no prefix, or capability, it alludes to the 'Business/Commercial banks'. Business banks are the essential givers to the economy of a nation. So we can say Commercial banks are a profit making establishment that holds the stores of people and business in checking and investment accounts and after that uses these assets to make credits. For these, individuals and the administration is all that much reliant on these banks as the money related middle person. As banks are profit - gaining concern; they gather store at the most minimal conceivable cost and give credits and advances at higher expense. The contrasts between two are the profit for the bank. Managing an account part is extending its hand in various money related occasions each day. In the meantime the managing an account procedure is turning out to be quicker, simpler and the keeping money enclosure is getting to be more extensive. As the interest for better administration expands step by step, they are accompanying distinctive creative thoughts and items. Accordingly, it has gotten to be a key for each individual to have some thought on the bank and keeping money technique. Temporary position project is fundamental for each understudy, particularly for the understudies of Business Administration, which helps them to know the genuine circumstance. Hence, an understudy takes the temporary job program at the last phase of the BBA Program, to dispatch a profession with some reasonable encounters

## **Origin of the Report**

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Bachelor of Business Administration (BBA) course requires 3 months connection with an association took after by a report allotted by the administrator in the association and embraced by the workforce counsel. I took the chance to do my internship in National Credit and Commerce Bank Ltd (NCCBL). My theme of temporary position was approved from the head office of NCC Bank Ltd. My personnel director Mr. Feihan Ahsan, instructor of BRAC Business School, BRAC University, additionally affirmed the theme and approved me to set up this report as a major aspect of the satisfaction of entry level position prerequisite.

## **Background of the Study**

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Any scholastic course of study has an incredible worth when it has useful application, in actuality. Just a great deal of hypothetical learning is somewhat imperative unless it is applied in practical life. So we require appropriate utilization of our insight to get advantage from our hypothetical information. When we draw in ourselves in such fields to make appropriate utilization of our hypothetical learning in our useful life, we can think about the advantage of the hypothetical information. Such an application is conceivable through temporary job program. I have gathered a useful work experience while working in NCC Bank Ltd. for internship program. I have arranged an undertaking report titled "Profit Maximization and Corporate Social Activities: A NCC Bank View." taking into account my down to earth work experience and study. As an understudy of BBA this study will be more critical in my functional life.

## **Scope of the Study**

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National Credit and Commerce (NCC) Bank Limited is one of the main banks in Bangladesh. The extent of the study is constrained to the Branch level as it were. The report centers upon the authoritative structure, financing in bank items, the administration and organization of NCC and the general execution of the bank. This internship report covers the following:

1. Profit Maximization Strategies
2. CSR activities

This has been readied through broad examination with bank workers and with the clients. While setting up this report, I had an extraordinary chance to have an inside and out learning of all the keeping money exercises hones by the "NCC Bank Ltd". It likewise helps me to procure point of view of a main private managing an account in Bangladesh.

## **Study Objectives**

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The goal of the report is to acclimate with NCC Bank Ltd., its operation and exercises especially the profit Maximization techniques and CSR exercises, the hierarchical structure, administration and organization. The report likewise goes for procuring firsthand information about "Profit Maximization Strategies and CSR exercises of NCC bank", as well as to recommend ways and intends to enhance the present practice.

Specific objective of the study:

- √ To have an overall idea regarding the banking system of commercial Bank
- √ To apply theoretical knowledge in the practical field
- √ To observe the working environment in commercial banks

## **Study Methodology**

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Information has been gathered by utilizing a particular approach. The wellspring of information of this report can be separated into two classes. One is Primary and another is Secondary sources. The essential information has been accumulated through talking about casually with bank staff and mentioning objective facts amid the time of temporary job and so forth. Some auxiliary information likewise has been utilized to make the report more concrete. This information is gathered from various leaflets of the bank, daily papers, and sites and so on.

### ***Primary Sources of Data***

- √ Face to face conversation with the bank officers and Executives.
- √ Practical work exposures from different desks.
- √ Relevant file study as provided by the officers concerned.
- √ Direct communication with the clients.

### ***Secondary Sources of Data***

- √ Annual report of NCC Bank Ltd.
- √ Different papers of NCC Bank Ltd.
- √ Website of NCC Bank Ltd.
- √ Relevant books, newspapers and Journals.
- √ Different Circulars of Bangladesh Bank.
- √ Different articles regarding banking system in Internet

## **Study limitations**

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- ✓ Impediment of time was stand out amongst the most imperative elements that has been abbreviated in the present study. Because of time impediment, numerous perspectives may not have examined in the present study. Some key restrictions confronted in setting up the study was also taken care of.
- ✓ Confidentiality of data was another important barrier during study conduction. Every organization has their own secrecy that is not revealed to others. While collecting data on National Credit and Commerce Bank (NCC) Limited, personnel did not disclose enough information for the sake of the confidentiality of the organization.
- ✓ Rush hours and business is another reason that acted as an obstacle while gathering data.
- ✓ The findings of the report are based on only one branch of National Credit and Commerce Bank Limited. The results may not reflect the same for other branches of NCCBL.
- ✓ Clients could be too busy to co-operate with questionnaire and other staffs.
- ✓ Lack of experience in the banking sector was another constraint of this study

## Chapter 1

### An Overview of National Credit and Commerce Bank Limited

After freedom the Bangladesh Government of the recently conceived nation being perceived as Bangladesh on the International level made the whole existing Bank's, Beema, Financial Foundations, and Nationalized Banks aside from three Foreign Banks by an Ordinance named as "Bangladesh Bank Ordinance Dated the 26th March, 1972." As indicated by the President Ordinance 127 of the sixth of December, 1972 State Bank of Pakistan of East Bengal was considered as "Bangladesh Bank" furthermore got acknowledgment as a 'National Bank of Bangladesh'. Under the renewal arrangement of managing an account framework, the taking after Banks were renamed which were before freedom period:

- ✓ Janata Bank Limited
- ✓ Pubali Bank Limited
- ✓ Agrani Bank Limited
- ✓ Rupali Bank Limited
- ✓ Sonali Bank Limited
- ✓ BSRS
- ✓ ICB
- ✓ Uttara Bank Limited
- ✓ Bangladesh Shilpa Bank
- ✓ BHBFC

Various mobile private commercial banks which were working following prior days were the main commercial banks in the private part. These outsider private banks with restricted branches could only met and cover just a little divide of the monetary needs of the private area in the nation. In the mid-eighties with liberalization of the economy a number of commercial banks were permitted in the private area which consistently satisfied the credit needs of the developing private part. The system of financial improvement relies on upon expanding part of the private area. Following 10 years of long experience in open Banking framework, the administration has found a way to set up Business Banks in the private part. In this manner Government took after a

denationalization strategy permitting foundation of saving money establishment in the private area and discharged three nationalized banks in the private part.

They are:

- i) Uttara Bank Limited
- ii) Rupali Bank Limited
- iii) Pubali Bank Limited

Today, the business banking area of Bangladesh has developed as a sound business division with promising commitment in our economy. The business saving money division of Bangladesh is presently a territory of turbulent rivalry with the cooperation of a vast number of Private Commercial Banks (PCBs). National Credit and Commerce Bank Limited, a prestigious PCB, has as of now picked up a notoriety of incredibleness in giving business managing account administrations in Bangladesh

### ***Background of NCC bank***

Bangladesh economy has been encountering a fast development since the '80s. mechanical and horticultural advancement, global exchange, inflow of exile Bangladeshi specialists' settlement, neighborhood and remote interest in development, correspondence, power, sustenance preparing and profit ventures introduced a time of monetary exercises. Urbanization way of life changes simultaneous with the financial advancement made the interest for banking products and administrations to bolster the new activities and in addition to canalize purchaser interest in a beneficial way. A gathering of much acclaimed businesspeople of the nation gathered together to react to this need and built up NCC Bank Restricted in the 1985. The NCC Bank Limited began its operation in 25th November 1985 as a non-banking and finance related organization under the name of National credit Limited (NCL) at its enrolled office and first branch at 7-8 Motijheel Commercial Area, Dhaka-1000 supported by 26 representatives on it as an open restricted organization under the organizations Act 1931 with an approved



**Figure : Logo of NCC bank**

capital of Tk. 300 million. Toward the end of 2012 it had 91 branches all over Bangladesh. It does all its managing an account exercises through these branches among which 17 branches are approved merchant of outside trade. The bank is recorded in Dhaka and Chittagong Stock Exchange as an openly cited organization for its general class of shares. The approved capital of the bank is presently taka 750 million. The bank raised its paid up capital from taka 195 million to taka 390 million amid the year through IPO of which support executives/shareholders value remained at taka 198 million. With the expansion of paid up money to taka 390 million, the capital base of the bank has ended up solid. NCC Bank is currently situated to best suit the budgetary needs of its client and gain the accomplice of ground. The bank has 91 branches, 2 SME administrations focuses, 1 Business focus, and 2 seaward saving money Units the nation over and a wide system of journalists everywhere throughout the world. The bank has wanted to open more branches in the current financial year to grow the network. The bank offers the full scope of keeping money and speculation administrations for individual and corporate clients, upheld by most recent innovation and a group of exceptionally energetic officers furthermore, staffs. NCC Bank Limited push to give magnificence in keeping money profits, the bank has dispatched web managing an account administration, joined a countrywide shared ATM system has presented co-marked MasterCard. A procedure is likewise under approach to give E-business office to the banks demographic through Online and Home keeping money arrangements. NCC Bank Limited is the favored decision in managing an account for well -disposed and customized administrations, bleeding edge innovation, customized answers for business needs, worldwide span in exchange and business and high return on venture.

### **Types of business**

National Credit and Commerce Bank Limited was authorized as a licensed bank. It is occupied with unadulterated business managing an account and giving administrations to a wide range of clients extending from little and medium endeavors to expansive business associations. It is working for the monetary welfare by exchanging reserves from the surplus financial unit to those who are in deficiency.

### **Vision**

To wind up the Bank of decision in serving the Nation as a dynamic and Socially Responsible monetary foundation by uniting credit and business for profit and supportable development The

Bank keeps up straightforwardness in its whole works. All choice of the Management comes through talks in fitting gathering and required subsequent meet-ups are likewise made to see their adequacy. To prepare up the crisp deputies, the Bank embraces different preparing software engineers in its Training Institute. Further, preparing are organized making different officers familiar with changing climate of the division in order to empower them to be on the race. The Bank is constantly worried to keep up its great picture through different limited time measures.

### **Mission**

To assemble budgetary assets from inside and abroad to contribute in Agriculture's, Industry and Socio-monetary advancement of the nation and to assume a synergist part in the arrangement of capital business sector.

### **Slogan**

“Where Credit & Commerce Integrates”

### **Motto**

The Bank will be a conjunction of the accompanying three premiums:

- ⇒ Of the Bank: Profit Maximization and Sustained Growth.
- ⇒ Of the Customer: Maximum Profit and Satisfaction.
- ⇒ Of the Society: Maximization of Welfare.

### ***Objectives of NCC bank***

The fundamental target of the NCC Bank Limited is to augment profit through client fulfillment, which all that much mirrors the thought of an administration situated business. NCC Bank Limited has been providing so as to guarantee profit best and enhanced administration alongside other corporate objectives specified underneath:

- √ To give magnificent client administration to its customers, so they pick NCCBL first.
- √ To bear on the business bargains in remote trade including purchasing and offering of outside trade, managing in remote money notes, giving and issuing letter of credit, explorers check, roundabout notes and arranging of fare records and all matters identified with remote trade.

- √ Ensure exceptional yield on venture with various administration item.
- √ To assume a huge part in change of financial state of this nation.
- √ Make productive speculation, trained development system and development in yearly net revenue.
- √ Make and keep up an innate domain so that the general population will be pleased what's more, avid to work with NCCBL.
- √ To make a complete incorporated money related administration framework.
- √ To make livelihood open door for commitment to the group.
- √ To develop a solid persisting association which utilize great business profile and convey better administration of the high caliber.

### ***Goals of the bank***

To share a critical bit of the utilizing so as to save money part's accessible labor furthermore best in class innovation for expanding the shareholders riches.

- ⇒ Long Term Goal: To boost the abundance of the shareholders.
- ⇒ Short term Goal: To gain agreeable rate of rate of profitability by giving extensive variety of managing an account administrations.

### **Preserved Values**

- ⇒ Customer focus
- ⇒ Integrity
- ⇒ Team work
- ⇒ Respect customers
- ⇒ Better service quality

### **Board of Directors**

At present, the Board of directors consists of 26 members including the Chairman and the Vice Chairman of the Bank. Out of 26 members 23 of them are the sponsor of the shareholders and 3 of them are publicly nominated as the equity participants from capital market have included them. Most of the members are reputed industrialist and businesspersons of our country. The Board is headed by the Chairman. Each of the directors is the member of the Board. The

members are obliged to maintain the annual general meeting and declare the dividend pay-out schedule on due time. Moreover, the committee selected by the shareholders represents individual body that then looks after the periodic issue with the management and tries to solve the problems. The Board has appointed the management, which is responsible for the welfare of the Bank's directors. Some members of the Board have formed the Executive Committee, which organizes a meeting in every week to deal with the minor issues such as promotion or cadre change of a confirmed employee. Conversely, at least one meeting of the Board is held in every month to deal with major issues such as modification of the existing policy or major policy reforms. The particulars of the Board are presented as under:

**Table A: Board of Directors**

<b>Name</b>	<b>Designation</b>
Alhaj Md. Nurun Newaz	Chairman
A.S.M. Main Uddin Monem	Vice Chairman
Md. Abdul Awa	Director
Amjadul Ferdous Chowdhury	Director
S.M. Abu Mohsin	Director
Abdus Salam	Director
Mrs. Sohela Hossain	Director
Yakub Ali	Director
Md. Abul Bashar	Director
Md. Harunur Rashid	Director
Khairul Alam Chaklader	Director
Md. Moinuddin	Director
Md. Amirul Islam	Director & Chairman (Independent Audit Committee)
K.A.M Haroon	Independent Director
Mohammed Nurul Amin	Managing Director & CEO

## **Banking Products of NCC Bank**

### Deposit Products

- ✓ Current Deposit A/C
- ✓ Savings Bank Deposit A/C
- ✓ Special Notice Deposit A/C
- ✓ Instant Earnings Term Deposit
- ✓ Special Savings Scheme
- ✓ Special Deposit Scheme
- ✓ Money Double Program
- ✓ Youngster Account
- ✓ Youngster Maximus Account
- ✓ Youngster Moneyplant Scheme

### Loan Products

- ✓ Personal Loan
- ✓ Education Loan
- ✓ Car Loan Scheme
- ✓ House Building Financing
- ✓ House Repairing & Renovation Loan
- ✓ Home Improvement Loan
- ✓ Consumer Finance Scheme

### Cards

- ✓ Credit Card
- ✓ Debit Card

### Services

- ✓ NCC Bank SmartPay
- ✓ NCCBL Securities & Financial Service
- ✓ Treasury Service
- ✓ Remittance Service
- ✓ Locker Service

- ✓ Off Shore Banking Unit
- ✓ Schedule of Charges
- ✓ Enlisted Surveyors/Valuers

#### Remittance

- ✓ Wage Earners Welfare Deposit Pension Scheme
- ✓ Overseas Employment Loan Scheme

## Chapter 2

### Profit Maximization Activities

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The world economy is experiencing different emergencies emerging from radical exercises at different parts of the globe. The turbulence influenced Bangladesh Economy antagonistically also. Taka has been depreciated. The political agitation made destruction the modern and administration divisions. The business group all in all, capturing approaching fate, attempted to arrange for a bargain among the different concerned gatherings. NCC could procure a humbly palatable result amid the year 2008, which contributed in proceeding with relentless development in admiration of every real pointer, in particular Deposit, Advance, Profit, and so forth. Amid the year the bank has concentrated center to various pay expanding divisions, for example, SME Financing, Inward Foreign Remittance, and so forth. Additionally the power has put endeavors to acquire discipline regulating Bank's Asset through different measures. All in all, the result of these endeavors was extremely positive and empowering for sure. Recently financing in SMEs has been turned out to be extremely useful for managing an account segment. Banks have paid uncommon center to this part to grow extents of stretching out credit offices to improve economical profit. SME has been observed to be an extremely potential boulevard of financing, since it is trusted that little and medium business people are persevering and true in paying back Bank's cash. Banks are idealistic that putting resources into this part would not involve tremendous volume of default advance like ordinary or collaborate financing. The bank has given due consideration in SME financing and set up independent SME Wing to augment credit and administration thereof. It is trusted that an empowering result will be seen soon in such manner.

NCC has begun FRPP, a mutually financed venture by DFID in association with Bangladesh Bank under the award office called Remittances and Payments Challenge Fund (RPCF) where Thangamara Mohila Sobuj Shangha (TMSS), a NGO working for enabling the womenfolk of the nation is an accomplice. Under this venture the Bank is utilizing at the very least 250 outlets of TMSS to convey settlement to the recipients where it has no Branch. NCC has arrangements to proceed with this venture even after expiry of the RPCF, if demonstrated plausible. The Bank has put due accentuation on preparing up its workforce in an innovation based working air for quite a while. Additionally to provide food the requirements of the clients, as of late we have

begun undeniable continuous On Line Banking System with usage of Flora Banking UBS Software. The bank is likewise going to present Debit Card soon and every vital step has as of now been taken in this association. Bank's Information Technology Division is constantly occupied with outlining need based virtual products and different developers to facilitate the circumstance for the representatives in order to empower them to work all the more dedicatedly to fulfill the clients.

Reasonable treatment of Asset-Liability is of most extreme significance for keeping up productivity at an acceptable level of any money related foundation. Most recently in a couple of years, with the convenient measures taken by the Management under direction of the Board, it was conceivable to support relentless development through keeping up resource quality. The Bank has separate Credit Administration Department, Recovery Department furthermore a Task Force for consistent observing of troublesome advances and advances of the Bank and to propose methods for recuperation of Bank's levy. This procedure will proceed in one year from now moreover. Further, the Bank will pay consideration on oversee risk additionally to develop a solid store base to fulfill venture need of the business sector. In the course of the most recent couple of years settlement business contributed strikingly in expanding charge based wage of the Bank. Keeping in mind the end goal to persuade and rouse the Bangladeshis living abroad to send their well-deserved cash through legitimate Banking channel, the bank have made various strides like making settlement game plans with various cash trade organizations everywhere throughout the world, taking an interest in fairs and gatherings with remitters and trade organizations, and so forth which brought come about past desire.

It is a matter of pride that the Bank has been recompensed different trophies from trade organizations like Money Gram for its drives in inspiring individuals in this part of the World to profit of the chance of sending cash through these ventures.

**Table B : Profit Maximization and Indicative Rates**

<b>Deposit Product</b>	<b>Rates</b>
<b>Savings</b>	
Savings Bank Deposit A/C:	4.50%
Special Savings Scheme :	8.50%
Special Deposit Scheme:	8.50%
<b>SND</b>	
Below Taka 1 (one) Core:	3.50%
Taka 1 (One) Crore and above To below 25.00 Crore :	3.65%
Taka 25.00 Crore and above To below 50.00 Crore :	3.75%
Taka 50.00 Crore and above To below 100.00 Crore :	4.00%
Taka 100.00 Crore and above:	4.50%
<b>Fixed Deposit</b>	
1 Month	5.00%
3 Months	5.50%
6 Months	5.75%
12 Months	6.00%
24 Months : Suspended until further instruction	
<b>Others</b>	
Premium Term Deposit for 2 Years (Suspended w.e.f 1st May, 2014 until further instruction)	
Instant Earning Term Deposit for 1 Years	1% below the prevailing FDR Rate-
Money Double Program. (Effective from 1st August, 2014)	Tenure 8 years 6 months

Money Triple Program. Suspended w.e.f. 1st September, 2014 until further instruction

<b>Advanced Product</b>	<b>Mid Rate</b>	<b>Max Rate</b>
<b>Agriculture: (Subject to Bangladesh Bank's Norms )</b>		
(i) Fish, Crops & other cultures (except maize, Oilseeds & Spices)		11.00%
(ii) Maize, Oilseeds & Spices culture		4.00%
<b>Term Loan</b>		
(i) Industry (Large)	13.50%	15.00%
(ii) Others (other than mentioned below)	14.50%	16.00%
<b>Working Capital to Industry</b>		
(i) Small Scale	14.50%	16.00%
(ii) Medium Scale	14.00%	15.50%
(iii) Large Scale Corporate Clients	12.50%	14.00%
<b>Exports</b>		
Pre Shipment Export Credit	-	7.00%
<b>Commercial Loan</b>		
(i) Pledge & Hypothecation	14.00%	15.50%
(ii) Small Business Loan & Festival Small Business Loan	15.50%	17.00%
(iii) NCCBL 'Nair Shabolombi'	-	10.00%
(iv) Principal Differed Advances, Land Information Memorandum & Loan To income Ratio	14.00%	15.50%
(v) Import of essential commodities as per Bangladesh Bank Circular	13.50%	15.00%
(vi) IBP, LDBP & Bills Discounted	15.50	17.00%
(vii) FDBP & Bills Discounted (where exchange is	15.50% (for	17.00%

earned)	overdue period)	
<b>Housing Loan:</b>		
(i) Residential	15.00%	16.50%
(ii) Commercial	14.50%	16.00%
<b>Consumer Finance:</b>		
House Repairing/Renovation Loan, Personal Loans, Consumer Finance Scheme (CFS) etc	16.00%	17.50%
<b>Credit Card:</b>		
(i)Secured by collateral	-	2.00% Per Month
<b>NBFI:</b>		
Non-Banking Financial Institute (NBFI)	13.00%	14.50%
<b>Others:</b>		
(i) Against FDR, SSS & Other FO's (except SDS,MDDR & MTP) of our bank	-	*3.00% above relevant FOs rate
(ii) Against SDS, MDDR & MTP of our bank	14.00%	15.50%
(iii) Against FDR/FOs of other Banks, ICB Unit, WEDB & Share etc	14.50%	16.00%
(iv) SOD (G) Against work/supply order	14.00%	15.50%
(v) SOD (G) Other than work/supply order	14.00%	15.50%
(vi) SOD (G) Under Earnest Money Finance Scheme (EMFS)	14.00%	15.50%
(vii) Transport	14.50%	16.00%
(viii) Lease Finance (LFS)	14.50%	16.00%
(ix) Short Term Loan( STL) a.Fresh Loan b.Additional of existing	15.00%, 1.00% above of relevant rate of limit	16.50%, 1.00% above of relevant rate of limit
(x) Tiime Loan	14.00%	15.50%

(xi) Forced Loan	15.00%	16.50%
(xii) Education Loan/Lien of AC		16.00% (Fixed)

(i) \*2.00% above ROI of FO subject to prior approval from Head Office for very selective clients.

(ii) After expiry of 30 days, 2.00% penal interest will be charged on overdue amount for the entire overdue period.

(iii) 1.50% variation on either side of the declared mid-rate may be considered as per approval of Head Office, where mid-rate is declared. Unless otherwise approved by Head Office, maximum rate of interest shall be applied on all categories of advances.

(iv) Changes of rates of interest to be intimated to the respective borrowers.

## Chapter 3

### Corporate Social Responsibilities

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The Bank is always aware of its social responsibility and consciously put its efforts to discharge this responsibility. NCC's last few years' activities speak for its active presence in the CSR segment. For effective discharge of our CSR, NCC Bank Foundation was established a few years back. Under the banner of this foundation, NCC has continued the social works, details have been incorporated in the attached "Directors' Report".

#### CSR Activities

- √ Distributed covers to the desperate individuals of southern part of the nation.
- √ Donation to Ail influenced individuals.

#### Training

- √ Scholarship to 5 commendable understudy of personnel of Business studies (DU).
- √ Sponsored a science reasonable at Vikarunnessa Noon School.
- √ Distributed instructing materials to poor understudies of Dahagram and Angorpata enclaves.
- √ Donation to develop a semi-paka working at Darul Ulum Debahata Kaumi Madrasa and Orphanage.
- √ Donation to develop first floor at Feni South East College.
- √ Donation to develop classroom at Mahbulul Haque High School, Mohammadia Hefzakhana, Orphanage, Nurani Islami Kindergarten.
- √ Donation to develop scholarly working at Nurunewaz High school.
- √ Donation to develop a semi-paka working at Nurpur Khaeria Ebtedai Madrasha.

#### Sports

- √ Sponsored Bank Inter locale Volleyball Tournament 2007.
- √ Sponsored NCC Bank Vatiary Golf Tournament and DU conference since 2007.
- √ Published alluring keepsake with respect to ICC World Cup Cricket and World Cup Football.
- √ Sponsored Bangladesh Cycling Federation.

### **Others**

- √ Through NCC Bank Foundation endowment has been reached out to a City Hospital.
- √ Extended credit offices under adaptable terms for developing maize in the Country's northern part.

## Chapter 4

### Findings and Analysis

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During my internship in NCC bank, I have encountered different things in general management of an account area. Taking into account my own perception I have referred to underneath a few discoveries which can be enhanced or dealt with:

- √ ***Student Savings Account:*** The bank opened a student savings account which they could not pursue longer for lack of capital and other funding deficiency reasons. I believe it was a potential banking product and it could easily attract a lot of students. So this is one key finding I have from my internship period.
- √ ***Lack of Concentration in customer care:*** NCC bank lacks in customized specialization and attention in a number of areas and client administration or ‘Customer Care Service’ is one of them. Customer service is the provision of service to customers before, during and after a purchase. The perception of success of such interactions is dependent on employees "who can adjust themselves to the personality of the guest”. Customer service is also often referred to when describing the culture of the organization. It concerns the priority an organization assigns to customer service relative to components such as product innovation and pricing. In this sense, an organization that values good customer service may spend more money in training employees than the average organization, or may proactively interview customers for feedback.  
From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization's ability to generate income and revenue. From that perspective, customer service should be included as part of an overall approach to systematic improvement. One good customer service experience can change the entire perception a customer holds towards the organization. The bank needs more specialized attentions in the customer care section.
- √ ***Lack of ATM Booths:*** NCC bank is growing and so is its consumer based. With increased number of customers, the bank needs more ATM booths spread across different cities to give enhanced location convenience to the customers.

- √ ***Lack of customer participation in Banking business and its impact:*** A lot of department as such as loans department, sales department and many other departments and activities rely upon customer's participation and so does NCC. NCC does not receive adequate support and customer's response in its sales and other activities which have some impacts and they are as followed:
  - ⇒ High inclusion/balance would be issues identified with expense and comfort, (for example, client administration issues). This would goad judicious publicizing which has a tendency to be components and advantages driven (this is as of now the essential dialect of monetary administrations promoting).
  - ⇒ High inclusion/enthusiastic changes from client to client however include issues, for example, status and sense of self, or trust and decency. This is one region where current money related administrations publicizing have a tendency to be frail.
  - ⇒ Low contribution/discerning issues would be propensity. Organizations must separate or acquaint clients with their item to get clients utilizing this kind of intuition to switch.
  - ⇒ Low contribution/passionate has a tendency to apply more too snappy or motivation buys, for example, motion pictures or magazines.
- √ ***Lack of Banking Branches:*** Like its ATM booths, NCC bank also has comparatively less banking branches. Being in the growing stage, the consumer base definitely demands more branches because with increased number of customers, the bank needs more branches spread across different cities to give enhanced location convenience to the customers.

## Chapter 5

### Recommendations

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After a complete examination and execution of the NCCBL execution evaluation a few facts and suggestions can be considered for a generally significance full furthermore, exact utilization of the NCCBL execution advancement.

- √ Banking is an administration situated promoting. Its business profit relies on upon its administration Quality, That's the reason power dependably ought to know about their administration quality also, new Time-arranged administrations.
- √ Usually banks are mindful to give advance to the individuals who are qualified and entirely high. Be that as it may, as a general rule, little speculators don't get advance effectively in light of the credit strategy of banks. Like other business bank the credit arrangement of NCC bank should be enhanced.
- √ Constrained is extremely prohibitive and guarded. The advance strategy and advance authorization system ought to be made adaptable and simple.
- √ The whole division ought to be very much educated with respect to their objectives and targets. It is vital to execute organization objective into individual focus as well as expected set of responsibilities ought to be illuminated among them.
- √ A well pay set should be developed to hold the potential employees.
- √ The bank has procurement for temporary position program, however it is not very much sorted out in spite of the fact that the a few authorities are extremely cautious and agreeable with the understudies, some are not, and the power ought to be more organized. In the event that they can legitimately make them prepared it will be exceptionally productive to select them. Since they learn general saving money in the entry level position period, so in the first place of the occupation they can function as experienced individual.
- √ Bankers and also best administration ought to be sufficiently straight forward to manage a few capable customers, the individuals who are not genial to reimburse the credit sum in time.

- √ Measures ought to be taken for the NCCBL to make mindfulness among the borrowers with respect to the significance of credit offices.
- √ The NCCBL can energize interest in little and bungalow industry in rustic region what's more, horticulture segment to assume a critical part in the financial advancement of the nation.
- √ One of the business procedures is advancement. Effective business depends how they can advance their items or administration to the clients. In this association with enhance the business status bank ought to present more limited time programs
- √ All in all managing an account office it is important to actualize advanced saving money framework rather than customary framework. It ought to be more modernized
- √ What's more with the present administrations they ought to incorporate more administrations. It is seriously expected to give more administrations to clients with a specific end goal to contend in the market
- √ The Loan authorize procedure ought to be simpler that the customers can feel helpful to take advance from the bank.
- √ The whole office ought to be all around educated with respect to Goal, and destinations, it is vital to execute organization destinations into individual targets.

## **Conclusion**

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Banks are among the most vital money related establishment in the economy. They are the central wellspring of advance capable assets for a huge number of people, firms and families furthermore for some units of government. Overall banks concede more portion advances to shoppers than whatever other money related organization. It is generally acknowledged that credit offices are a wonder of financial improvement and the saving money framework. All together that financial advancement is quick and important, legitimate arranging is required. This can be conceivable just when the accessible assets (budgetary, human, normal) are put to the most ideal use. For this situation bank has upper hand. Banks along these lines assume a dynamic part in the monetary advancement of a nation. In spite of different difficulties in economy, execution of NCC Bank Limited might be termed as acceptable in admiration of store assembly and profit winning. It has both routine and different credit plans including little business advance, lodging advance, celebration advance that assistance in obliging the necessities of a substantial number of clients with differentiated segments and guarantees enduring profit for the bank. As a business bank NCC Bank Limited is to deal with their outside cash trade danger to defeat the difficulties of loss of remote trade business. Again the coming of another period of data innovation, NCC Bank has changed the methods for customary managing an account framework that made it focused in keeping money industry. Ideally this bank will proceed with their general execution in future and assume critical part in national economy.

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