

# INTERNSHIP REPORT



**National Bank Limited**



**Internship Report on**  
**“Product and Services which increase the profitability**  
**of National Bank Limited”**

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## TABLE OF CONTENTS

| <b>Contents</b>              |  | <b>Page</b> |
|------------------------------|--|-------------|
| <b>Letter of Transmittal</b> |  |             |
| <b>Acknowledgement</b>       |  |             |
| <b>Executive Summary</b>     |  |             |
| <b>Chapter- 1</b>            | <b>Introduction</b>  | <b>1</b>    |
| 1.1                          | Background of the study  | 1           |
| 1.2                          | Methodology of the report  | 2           |
|                              |  |             |
| <b>Chapter- 2</b>            | <b>Organizational overview</b>                                   | <b>3</b>    |
| 2.1                          | Historical background of NBL                                     | 4-5         |
| 2.2                          | Mission and vision of NBL  | 6           |
| 2.3                          | Structure of NBL   | 7           |
|                              |  |             |
| <b>Chapter- 3</b>            | <b>Product Services NBL</b>                                      | <b>8</b>    |
| 3.1                          | Monthly Scheme of NBL  | 9-13        |
| 3.2                          | Profitable Area of Product and Services of National Bank Limited | 13          |
| 3.3                          | Core Indicators of product                                       | 14          |
| 3.4                          | Segmental Information of product                                 | 15-16       |
| 3.5                          | Green Banking initiatives by National Bank Limited               | 17-18       |
| 3.6                          | Corporate Strategies of National Bank Limited                    | 18          |
| <b>Chapter 4</b>             | <b>Findings and Recommendation</b>                               | <b>19</b>   |
| <b>Chapter 5</b>             | <b>Conclusion</b>  | <b>20</b>   |
|                              | <b>References</b>  | <b>21</b>   |

# LETTER OF TRANSMITTAL

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13th December, 2017

Md.Hasan Maksud Chowdhury

Associate Professor

BRAC University

**Subject: Submission of the Internship Report**

Dear Sir,

It is my pleasure to present this Report on “Product and Services which increase the profitability Of National Bank Limited as a requirement for completing my Masters of Business Administration. I enjoyed preparing the report though it was challenging to finish within the given time. In preparing this report, I have tried my level best to include all the relevant information related to Product and Services which increase the profitability of National Bank Limited.

I have a strong belief that the report will fulfill your expectation and I have tried to give my best effort so that I can prepare a solid report as per your instruction. I would be very grateful if you accept my report. Your kind consideration and cooperation will be highly appreciated.

Sincerely yours,

---

Umme Romman

ID: 15164052

BBS Department

BRAC University

## ACKNOWLEDGEMENT

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At first, all praises belongs to the mighty Allah, the most clement, most generous and bounteous to all living creatures and their actions. In preparing this report of National Bank Limited, I have received commendable support from all the employees of National Bank Limited, Asad Gate Branch, Dhaka.

I am very much grateful to my organizational supervisor Jabirul Ahsan Thakure, Junior officer and 2<sup>nd</sup> man Shumsun Nahar Khan, Assitt. Vice President of National Bank Limited to give the opportunity to work on the Asad Gate Branch. They have given me all kind official support to complete the report perfectly. I like to thank Md. Nazir Sarker Senior Executive Officer, National Bank Limited for helping me in every aspect for the completion of the report.

I am very much indebted to my supervisor Md. Hasan Maksud Chowdhury, BRAC University for giving me direction at different times to prepare this report. It is his guided supervision that resulted in successful completion and timely submission of the report.

## EXECUTIVE SUMMARY

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In recent years banks have diversified their services by creating new subsidiaries that perform additional services or by merging with other types of financial institutions. National Bank Ltd. was established as a banking company. There are different types of activities involved in the banks. A bank collects money from the people through some special types of products and all the collected money invests in the different sectors at higher interest rates. This investment process is dealt in the loan and advance departments of National Bank Limited. As an intern in National Bank, this internship report has been prepared. This report aims toward providing an overview on Product and services which increase the profitability of National Bank Limited. While preparing this report it has been tried to reveal the insights of the Product and services which increase the profitability of the bank. While discussing the different aspects of this topic, priority has been given to depict the real situation in National Bank Limited are concerned by employing the experience gathered during the internship program. It is focused some on difference between the earlier and present product and services of National Bank Limited. From the analysis of the findings during internship period a few recommendations were also prescribed in this report. Analysis on the findings is basically done to sort out the major aspects of product and services which increase the profitability of National Bank Limited.

# CHAPTER- 1

# CHAPTER 1: INTRODUCTION

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## 1.1 Background of the study

### Origin of the report:

This report has been prepared as a requirement of the internship program BUS 400 under the BBA program of BRAC University. I got the opportunity to work in one of the renowned banking brand of the country – National Bank Limited. I was placed in the Imamgonj branch of national bank for my internship program and prepare a report on the general banking practices of National Bank limited. I got the opportunity to observe the banking practices in person and assist in different departmental work and attend a on the job training from working in all the departments of the bank

### Scope of the report:

The report basically puts a deep insight into different banking products of national bank. National bank has all the banking products (Accounts, cards etc.) and maintains a very thorough practice of each of its products. The report is prepared to give a little idea about all the products.

### Limitations:

The report was prepared with the observation of three months internship program. This is one of the biggest limitations of the report that the study done for preparing the report was a very short period of time and therefore the report contains information about most of the banking products and practices those were prominent during the period.



## 1.2. Methodology of Report

Methodology can be termed as underlying principles and rules of organization that work at the backdrop of any study. It clarifies the problems involving the research in a very ordered and systematic fashion. Strategic are determined at this stage for future implementation. For smooth and accurate study everyone have to follow some rules & regulation. The study impute were collected from two sources:

- (a) Primary Sources
- (b) Secondary Sources

| <b>Primary Sources</b>  | <b>Secondary Sources</b>   |
|---|--|
| <ul style="list-style-type: none"><li>➤ <b>Practical desk work</b></li><li>➤ <b>Face to face conversation with the officer</b></li><li>➤ <b>Direct observations</b></li></ul> | <ul style="list-style-type: none"><li>➤ <b>Annual reports of National Bank Limited 2016</b></li><li>➤ <b>Memos &amp; Circulars</b></li><li>➤ <b>Daily diary (containing my activities of practical orientation in) maintained by me.</b></li><li>➤ <b>Various publications on Bank Websites.</b></li><li>➤ <b>Different circulars sent by Head Office and Bangladesh Bank.</b></li></ul> |

Figure 1.1 Sources o

# CHAPTER-2

## CHAPTER 2: ORGANIZATIONAL OVERVIEW

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### 2.1 Historical Background of National Bank limited

National Bank Limited is known for its successful past, superb present, imminent future and under handling ventures and exercises. Built up as the first private bank completely claimed by Bangladeshi business people, NBL has been thriving as the biggest private division Bank with the progression of time in the wake of confronting numerous anxiety and strain. The individuals from the top managerial staff are innovative representatives and driving industrialists of the nation. To keep pace with time and in congruity with national and global monetary exercises and for rendering every present day administration, NBL, as a bank, computerized all its branches with PC arranges as per the focused business interest of time. Also, considering its expected future, the base of the Bank has been revising. The desire of all class representatives, business people and overall population is a great deal more to NBL. At present NBL have 181 branches under its branch system. Likewise, it is their powerful and broadened way to deal with potential consumers and grabbing business opportunities. NBL is going ahead as nonstop procedure to suit new clients by creating and growing country, SME financing and seaward managing account accounts.

The development of National Bank Limited in the existing banks in the private sector was an essential occasion in the Banking stadium of Bangladesh. At the point when the country was in the grasp of serious subsidence, the administration took the farsighted choice to permit the private division to recount the economy of the nation. A few dynamic business visionaries approached for building up keep money with a maxim to revitalize the economy of the nation.

National Bank Limited was conceived as the initial hundred percent Bangladeshi possessed Bank in the private area. From the very commencement, it was the firm determination of National Bank Limited to assume an indispensable part in the national economy. NBL has resolved to bring back the long overlooked taste of bank management, and flavors. NBL proceeds with the preservation that they need to serve every one instantly and with a feeling of commitment and respect.

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury initiated the bank formally on March 28, 1983 however the first branch at 48, Dilkusha Commercial Area, Dhaka began business operation on March 23, 1983. The second Branch was opened on eleventh May 1983 at Khatungonj, Chittagong. At present, NBL has been carrying on business through its 181 branches & Agri Branches spread everywhere throughout the nation. Since the absolute starting point, the bank has applied much accentuation on abroad operations and took care of a sizable quantum of home bound remote settlement. It has drawing competitive advantage with 415 journalists in 75 nations of the world, and additionally with 37 abroad Exchange Companies situated in 13 nations. NBL was the first local bank to set up account-based competitive advantage with the world acclaimed Western Union keeping in mind the end goal to encourage brisk and safe settlement of the significant outside trades earned by the exile Bangladeshi nationals. This has implied that the ostracizes can dispatch their well-deserved cash to the nation without hardly lifting a finger, certainty, wellbeing and velocity. NBL was likewise the first among residential banks to present universal Master Card in Bangladesh. Meanwhile, NBL has additionally presented the Visa Card and Power Card. The Bank has in its utilization the most recent data innovation administrations of SWIFT and REUTERS. NBL has been proceeding with its little credit program for payment of insurance free horticultural advances among the poor ranchers of Barinas zone in Rajshahi area for enhancing their work.

NBL concentrated on every key region covering capital amplenness, keeping up great resource quality, sound administration, palatable procuring and liquidity. As an outcome, it was conceivable to an account development of 175.51 percent with Tk. 8,809.40 million pre assessment benefits in the year under audit over the former year. The net benefit after duty and procurement remained at Tk. 6,860.34 million which was Tk. 2,070.47 million in the earlier year enlisting a 231.34 percent rise. The aggregate accounts expanded to Tk. 102,471.83 million being 33.37 percent expansion over the previous year. Credits and advances remained at Tk. 92,003.56 million in the year under report which was Tk. 65,129.289 million speaking to 41.26 percent ascend over the former year. Remote exchange remained at Tk. 144,255.00 million in 2010 contrasted with Tk. 115,939.00 million, expanded by 24.42 percent contrasted with that of the earlier year. Amid 2010, the bank took care of internal settlement of Tk. 49,145.30 million, 10.73 percent higher than that of the earlier year. Profit for Equity (ROE) enlisted a 77.84 percent ascends over the first year.

National Bank, has now obtained quality and ability to bolster the saving money needs of the remote financial specialists. NBL ventured into another enclosure of business and opened its Off Shore Banking Unit at Mohakhali to serve the pay workers and the remote financial specialists better than anyone might have expected.

Since its commencement, the bank was mindful of agreeing to Corporate Social Responsibility. In this bearing, we have stayed connected with the improvement of instruction, medicinal services and have supported donning and social exercises. Amid times of regular debacles like surges, typhoons, avalanches, we have extended our hand to moderate the sufferings of casualties. It built up the National Bank Foundation in 1989 to stay included with social welfare exercises. The establishment runs the NBL Public School & College at Moghbazar where present enrolment is 1140. Other than honoring grant to the exemplary offspring of the representatives, the bank has additionally amplified monetary backing for their instruction. It additionally gave budgetary help to the Asiatic Society of Bangladesh at the season of their production of Bangllopedia and recognition of 400 years of Dhaka City.

The Transparency and responsibility of a money related establishment are reflected in its Annual Report containing its Balance Sheet and Profit & Loss Account. In acknowledgment of this, NBL was honored Crest in 1999 and 2000, and Certificate of Appreciation in 2001 by the Institute of Chartered Accountants of Bangladesh.

The bank has an in number group of profoundly qualified and experienced experts, together with a proficient Board of Directors who assume an essential part in detailing and actualizing approaches.

## 2.2 Mission and Vision of National Bank Limited

### **National Bank's Mission:**

National Bank's mission is to keep up endeavors for extension of their exercises at home and abroad by adding new measurements to their pattern of banking administrations which are being proceeded with unabated. Nearby, they are likewise putting most elevated need in guaranteeing straightforwardness, accountability, and enhanced customer base administration and also to their dedication to serve the general public through which they need to get closer and closer to the populace of all strata. Winning an everlasting seat in the hearts of the individuals as a minding sidekick in inspiring the national monetary standard through constant up gradation and enhancement of their customer base administrations in accordance with national and global necessities is the fancied objective NBL needs to reach.

### **Vision:**

Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as front of ranking bank of the country is our cherished vision.

### 2.3. Structure of National Bank Limited

The whole structure of the National Bank Limited is very important for understanding the operations of the Bank. There is divisional office, regional office and large number of branch offices of the National Bank Limited. All the offices are coordinated by the Head office of the National Bank Limited.

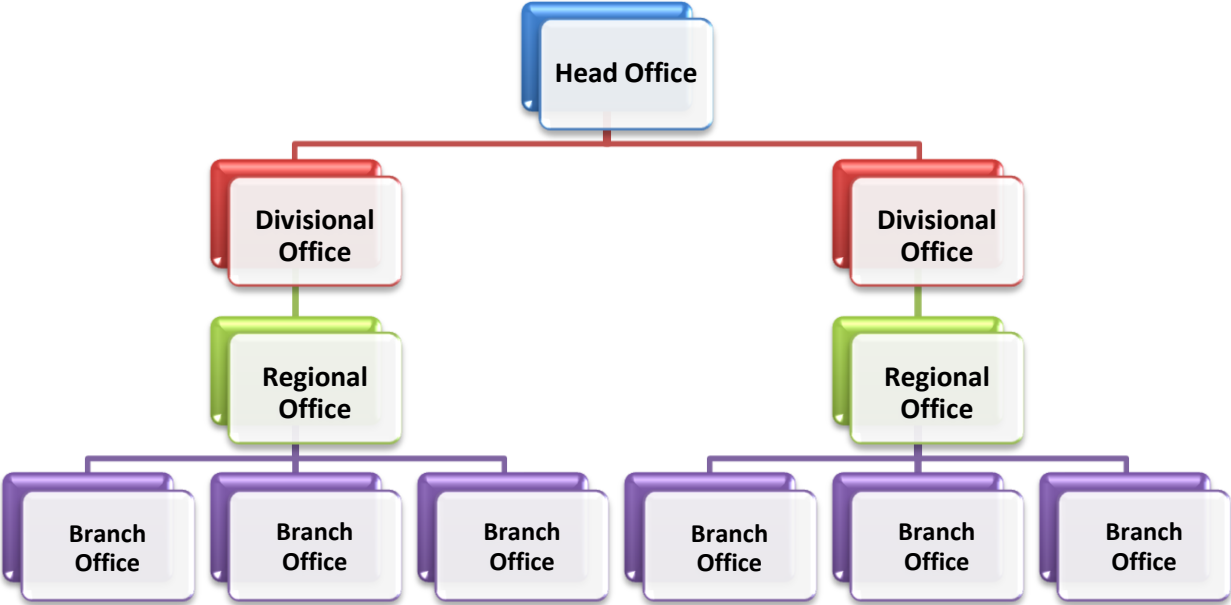


Figure 2.1 Structure of the National Bank Limited

# CHAPTER- 3



## CHAPTER-3: PRODUCT AND SERVICES OF NBL

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### Deposit Department:

There are different types of products of deposit department. They are given below:

- 1) Savings Deposit
- 2) Current Deposit
- 3) Term Deposit
- 4) Foreign Currency Deposit
- 5) Monthly Savings Scheme

### Term Deposit:

Term Deposit can be divided into two different categories and they are -

- 1) Special Notice Deposit
- 2) Fixed Deposit

### Foreign currency deposit:

Foreign Currency deposit is categorized in two parts and they are as followed:

- 1) RFC Deposit
- 2) NFC Deposit

### 3.1-Monthly Scheme of NBL:

Interest Rate of National Bank Limited for the following Scheme-

#### a) Monthly Savings Scheme (NMS):

National Bank Limited offers month to month investment funds plan for its retail clients.

| Monthly Installment | Matured Amount @7.00%P.A(in TK) |         |         |          |
|---------------------|---------------------------------|---------|---------|----------|
|                     | 3 years                         | 5 years | 8 years | 10 years |
| 500                 | 19500                           | 35700   | 63700   | 85800    |
| 1000                | 39900                           | 71400   | 127400  | 171600   |
| 1500                | 59850                           | 107100  | 191100  | 257400   |
| 2000                | 79850                           | 142800  | 254800  | 343200   |
| 3000                | 119700                          | 214200  | 382200  | 514800   |
| 5000                | 199500                          | 357000  | 637000  | 858000   |
| 10000               | 399500                          | 714000  | 1274000 | 1716000  |
| 20000               | 798000                          | 1428000 | 2548000 | 3432000  |
| 30000               | 1197000                         | 2142000 | 3822000 | 5148000  |
| 50000               | 1995000                         | 3570000 | 6370000 | 8580000  |

#### b) Millionaire Deposit Scheme (MDS):

The monthly Installment and tenure of national bank limited

| Installment | Tenure | On maturity |
|-------------|--------|-------------|
| 18125/-     | 4      | 10,00,000/= |
| 11245/-     | 6      |             |
| 6715/-      | 9      |             |
| 4495        | 12     |             |

### c) Double Benefit Account ( DBA):

Under the revised rate of interest of Double Benefit Amount (DBA) for February 01, 2016 the deposited amount is double for 9 years & 6 month instead of 7 years.

### d) Monthly Earning Scheme (MES):

The payment Schedule of Monthly Earning Scheme as follows:

| <b>Deposit Amount</b> | <b>Monthly Interest</b> | <b>Net Payable After<br/>Tax 10%</b> | <b>Net Payable After<br/>Tax 15%</b> |
|-----------------------|-------------------------|--------------------------------------|--------------------------------------|
| 100000                | 605                     | 544                                  | 514.25                               |
| 200000                | 1210                    | 1089                                 | 1028.50                              |
| 300000                | 1815                    | 1633                                 | 1542.75                              |
| 400000                | 2420                    | 2178                                 | 2057                                 |
| 500000                | 3025                    | 2722                                 | 2571.25                              |
| 1000000               | 6050                    | 5445                                 | 5142.50                              |
| 1500000               | 9075                    | 8167                                 | 7713.75                              |
| 2000000               | 12100                   | 10890                                | 10285                                |
| 3000000               | 18150                   | 16335                                | 15427.50                             |
| 5000000               | 30250                   | 27225                                | 25712.50                             |
| 10000000              | 60500                   | 54450                                | 51425                                |

**e) Apon Thikana Shanchoy Prokalpa ( ATSP):**

Monthly installment and terminal value:

| <b>Tenure</b>   | <b>Monthly Installment<br/>(Amount in TK)</b> | <b>Terminal Value<br/>(Amount in TK)</b> |
|-----------------|---|--|
| <b>5 years</b>  | 41600   | 3000000                                  |
| <b>8 years</b>  | 27100   | 3500000                                  |
| <b>10 years</b> | 23000   | 4000000                                  |

**f) Luxury Savings Deposit Scheme (LSDS):**

Monthly Installment and Terminal Value of Different tenure will be as follow:

| <b>Tenure</b>  | <b>Monthly Installment<br/>(Amount in TK)</b> | <b>Terminal Value<br/>(Amount in TK)</b> |
|----------------|---|--|
| <b>2 years</b> | 96800   | 2500000                                  |
| <b>3 years</b> | 64700   | 2600000                                  |
| <b>4years</b>  | 48600   | 2700000                                  |
| <b>5years</b>  | 38900   | 2800000                                  |

## **Credit Products:**

Credit products are categorized in the following:

- ✓ Overdraft
- ✓ Lease finance
- ✓ Home loan
- ✓ Small medium enterprise loan
- ✓ Consumer credit loan
- ✓ Trade finance

## **Cards:**

There are different kinds of cards in NBL:

- ✓ Gold International
- ✓ Silver International
- ✓ Gold Local
- ✓ Silver Local
- ✓ Power Cards

## **Online Banking Services:**

Presently all branches of NBL are joined by ABBS network. Therefore client of one branch can store or withdrawal his/her cash through some other branches of NBL at least expensive cost or administration charges. Here it is specified that online offices are accessible for Current Deposit A/Cs, Savings Deposit A/Cs & Special Notice A/Cs just.

## **IBC/OBC:**

By OBC, NBL implies those checks drawn on different banks which are not inside of the same clearing house. Officer gives OBC seal on this sort of checks and later sends a letter to the chief of the branch of the some bank situated in the branch on which check has been drawn. After accumulation of that bill branch prompts the concerned branch in which checks has been introduced to credit the client account through Inter Branch Credit Advice (IBCA).

## **Locker Service:**

Locker administration is not accessible in Dilkusha branch of National Bank (NBL). Be that as it may, different branches of NBL are giving office of locker support of the motivation behind protecting the important property of clients. The individual or association that has any record in bank office can appreciate this administration. They keep their significant resources in financier's care. Clients have right to take care of with a key of their individual locker gave by bank. NBL keeps up the accompanying sorts of lockers:

- ✓ Big locker
- ✓ Medium locker
- ✓ Small locker.

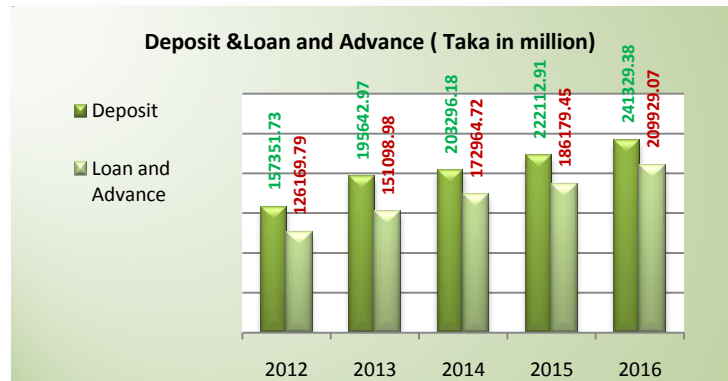
For appreciating this administration, customers need to give charge yearly Tk.2500/ - , Tk.2000/ - and Tk.1500/ - for vast, medium and little locker individually.

## **3.2-Profitable Area of Product and Services of National Bank Limited:**

Diversification of business to augment profitability mitigating risk is the main focus point of NBL lending policy. Timely prudent decision contributed to overcome the challenges of 2016. Consistent contribution from each segment of business, earnings capability from the core banking operation has increased significantly during 2016. Major contributory segments were interest on advances, Treasury and other investment income, fee and commission biased income. Total operating income of the bank registered a growth of 5.21% and stood at TK.31, 119.88 million in 2016 which was Tk.29, 648.35 million in 2015.

### 3.3-Core Indicators of Product and services:

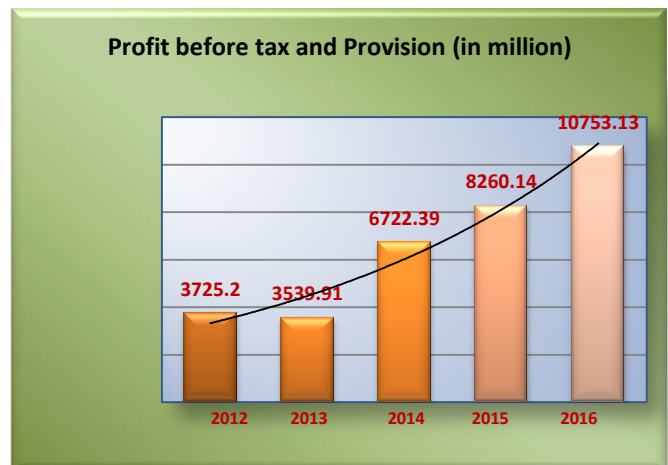
| Years | Deposit  | Loan and Advance |
|-------|----------|------------------|
| 2012  | 157351.7 | 126169.79        |
| 2013  | 195643   | 151098.98        |
| 2014  | 203296.2 | 172964.72        |
| 2015  | 222112.9 | 186179.45        |
| 2016  | 241329.4 | 209929.07        |



**Table-1:** Deposit & Loan and advance of NBL.

The major profitable area of National Bank Limited is collecting deposit from different sources of customer by giving single amount of interest and taking a interest which rate mentioned above of the report by lending the Deposit. Here, we can see that the yearly based data arranged in the table. The Amount of deposit, loan and advance of NBL is increasing from 2012 to 2016.

| Years | Profit before tax (Tk in Millions) |
|-------|------------------------------------|
| 2012  | 3725.2                             |
| 2013  | 3539.91                            |
| 2014  | 6722.39                            |
| 2015  | 8260.14                            |
| 2016  | 10753.13                           |

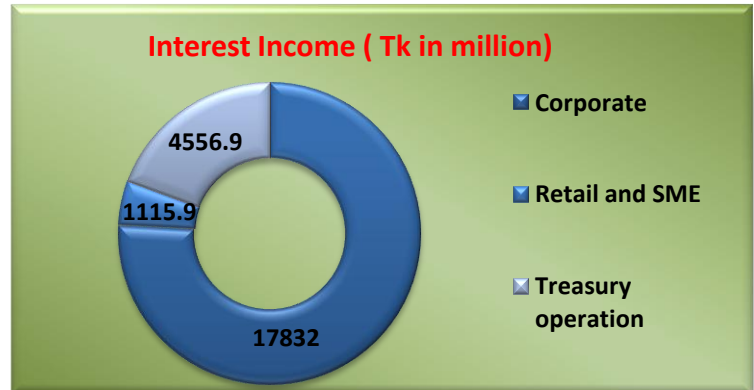


**Table-2:** Profit before tax of NBL.

The flow of profit before tax is also increased which we can see in the above chart.

### 3.4-Segmental Information of product:

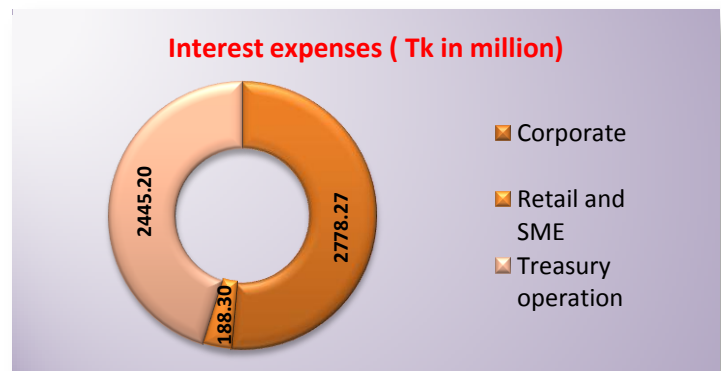
| Corporate | Retail and SME | Treasury operation |
|-----------|----------------|--------------------|
| 17832     | 1115.9         | 4556.9             |



**Table-3:** Interest income of NBL.

The segmental interest income of national bank limited is mention in the above table where corporate income is higher than the treasury and retail and SME.

| Corporate | Retail and SME | Treasury operation |
|-----------|----------------|--------------------|
| 2778.27   | 188.30         | 2445.20            |

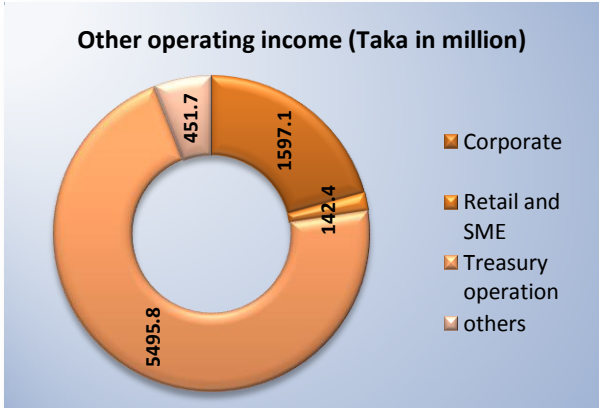


**Table-4:** Interest expenses of NBL.

The segmental interest expense of national bank limited is mention in the above table where treasury expense is probably high in relation with its income level.



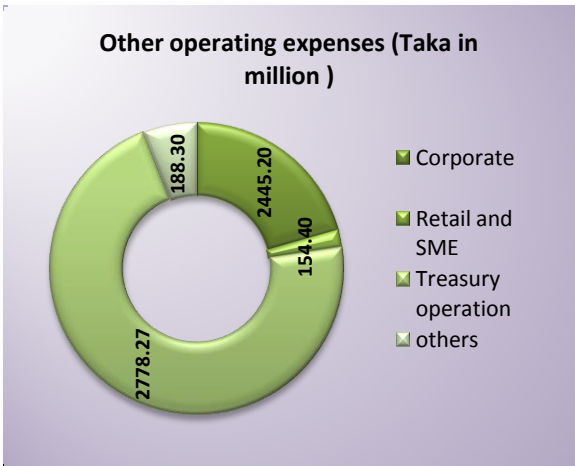
| corporate | Retail and SME | Treasury operation | others |
|-----------|----------------|--------------------|--------|
| 5495.80   | 451.7          | 1597.1             | 142.4  |



**Table-5:** Other Operating income of NBL.

Other operating income means reducing production monitoring cost by using green banking activities.

| Corporate | Retail and SME | Treasury operation | others |
|-----------|----------------|--------------------|--------|
| 2778.27   | 188.30         | 2445.20            | 154.10 |



**Table-6:** Other operating expenses of NBL.

Other operating expense is lower than the above criteria of segmented product.

### **3.5-Green Banking initiatives by National Bank Limited**

As per policy guidelines for Green Banking from Bangladesh Bank, National Bank's environmental activities and performance are outlined to increase its profit.

#### **A. Introduction of alternative energy in branches:**

National Bank Limited introduced solar energy in branches. A number of NBL branches introduced solar power as alternative source of energy. The process is continuing.

#### **B. Green Finance to facilitate environmental friendly projects:**

National Bank Limited provides working capital to support projects having effluent treatment plant and other environmental friendly technology.

#### **C. Implementation of core banking software as a platform for online banking:**

National Bank Limited has implemented Temenos 24, a globally reputed core banking solution as a core banking software. National Bank Limited is committed to integrate banking products, initiatives and operations towards achievement of green banking initiatives gradually

#### **D. SMS banking:**

National Bank Limited already introduced SMS banking consisting of facilities including account balance enquiry, last transaction enquiry, mini statement, instant notification and cheque clearance as one of the prime initiatives of providing online banking and paperless banking.

#### **E. Introduction of debit card & Internet banking:**

National Bank is going to introduce debit card and internet banking services as part of entering new era in providing financial services. Internet banking services is going to be started within a very short span of time. NBL's internet banking will be a major development toward green banking for the bank.

**F. Fast and reliable remittance services through NBL Quick Pay:**

Through NBL Quick Pay National Bank Limited inward remittance and outward transfer becomes much easier. National Bank Limited provides the services with a vast network of NBL’s exchange houses around the world.

**Sustainable Practices:**

NBL have the practices of using resources in the responsible ways to reduce its cost.

| To reduces the usage of paper   | To reduce energy consumption  |
|---|---|
| <ul style="list-style-type: none"> <li>✓ We practice double side printing.</li> <li>✓ We send soft copies of statements through email whenever possible rather than sending hard copies.</li> <li>✓ We process documents electronically using scan option on a copier when appropriate rather than printing hard copies.</li> </ul> | <ul style="list-style-type: none"> <li>✓ National Bank Limited uses energy efficient bulbs in its offices.</li> <li>✓ NBL ensures sharing of printers and copy machines.</li> <li>✓ NBL uses electronic communication between/ among branches/Head Office by minimizing manual communication</li> </ul> |

**3.6-Corporate Strategies of National Bank Limited**

The Corporate Strategies of National Bank Limited is developing strong customer franchises that are based on deep customer relationships.

**Strategic Focus**



## CHAPTER 4: FINDINGS AND RECOMMENDATIONS

---

### Findings:

- ✓ Online Banking is not that much good
- ✓ Has lacking in ATM and credit card sectors
- ✓ Salary is less than other banks
- ✓ Poor marketing strategy
- ✓ Less branches in rural areas
- ✓ Interest rate of FDR is less than other banks

### Recommendations:

- ✓ Interest rate should be reduced for CC account (Cash Credit)
- ✓ Should open more branches in rural areas
- ✓ Should focus more on credit cards and ATM booths
- ✓ Should use the term “Islamic Banking”
- ✓ Should pay more to the employees
- ✓ Should increase different savings scheme.
- ✓ Should focus more on green banking.

## CHAPTER 5: CONCLUSION

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Finally, it can be concluded that, internship program has been arranged for gaining practical knowledge with theoretical knowledge. Highest effort has been given to provide the actual scenario of product services of the National Bank limited. During the internship, it is found that The Asadgate branch of National Bank Limited provides all the conventional banking services as well as some specialized financing activities. The Branch also provides loans in different categories. National bank Limited is one of the largest and oldest banks in the private banking sector. It has a large portfolio with huge assets to meet up its liabilities and the management of this bank is equipped with the expert bankers and managers in all level of management. A banker cannot sleep well with bad debts in his portfolio. The failure of commercial banks occurs mainly due to bad loans, which occurs due to inefficient management of the loans and advances. Beside this, a good customer service and general banking activities attract the customers. So, National Bank is focusing more on ensuring a good quality banking service to attract more and more customers.

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