

Internship report

SWOT Analysis of NRB Commercial Bank Limited

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SWOT Analysis of NRB Commercial Bank Limited
Dhanmondi Mohila Branch

Prepared For

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UNITED INTERNATIONAL UNIVERSITY

Letter of Transmittal

18 September, 2019

Dr. Khandoker Mahmudur Rahman
Associate Professor, SoBE Director, BBA Program
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Subject: **Submission of internship report.**

Dear Sir,

I would like to submit my internship report about the SWOT Analysis of NRB Commercial Bank Limited, Dhanmondi Mohila Branch. It has been prepared as a requirement for the completion of the BBA Program of United International University.

During preparing this report, I have tried to follow your instructions that you have advised. This report is based on my experience about NRB Commercial Limited, Dhanmondi Mohila Branch. I have got a great experience about working with this bank and enjoyed and learned a lot from the employees of this bank. I have tried my best to prepare this report with as much as possible in an informative manner. Because of some limitations I may be done some mistakes for which I beg your apology.

I shall be glad to answer any kind of questions about this internship report, if necessary.

Sincerely,

Nafisa Abdullah

ID No: 111151061

Acknowledgement

During my internship I have a great experience about the general banking work of this bank. This internship period has given a scope about the outside work. So now I have some experience about the banking environment.

Firstly I want to thank my internship advisor, Dr. Khandoker Mahmudur Rahman who has helped me by giving some instructions for preparing my internship report fluently.

I am very much grateful to Md. Haider Akhlaque who has given me the opportunity to complete my internship at NRB Commercial Bank.

I would like to thank Saila Satter, FVP and Head of NRB Commercial bank, Dhanmondi Mohila Branch from whom I have learnt various things which enriches my knowledge about the bank. I also want to thank Farhana Akter, Akter Jahan Mim, Asma Habib, Sonia Arman and other employees whom helped me a lot by teaching me in every step of my work. Without their cooperation and great supervision it would impossible for me to prepare this report. I am very much grateful to them.

In this report I have tried to share my experience, customer perception, working process and environment from my own point of view.

Declaration

I am Nafisa Abdullah, student of School of Business and Economic (Marketing) of United International University, Dhaka, Bangladesh, mention that the internship Repot on SWOT Analysis of NRB Commercial Bank is written by me and has not been used in any degree.

Nafisa Abdullah

ID No: 111151061

School of Business and Economics

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Executive Summary

A Bank is a financial institution which earns interest through the trade of cash and credit instruments. This bank's main target is to be the best among the other multinational banks, be the most innovative bank by using innovative technologies, be the sound administration system and be the best bank on consumers mind. This report has been prepared on the basis of SWOT Analysis of NRB Commercial Bank Limited, Dhanmondi Mohila Branch." In this report, the first chapter shows a brief introduction, background, topic, objectives, scope, methodology, and limitations of the report.

The objective of this report is to show the short framework of NRB Commercial Bank Ltd. And the main part of this report is the SWOT Analysis of NRB Commercial which shows the real picture of the bank according to the negative and positive direction.

In this report the second chapter shows the organization part where the introduction of NRB Commercial Bank Limited, history, vision, mission, branch information, organizational hierarchy, branch activity, general banking, corporate banking, the 4ps of NRB Commercial Bank, the SWOT analysis of NRB Commercial Bank are discussed. SWOT analysis helps the bank to understand their existing performance in the bank and also what type of performance is needed for the bank in the future.

In this report the third chapter shows the electronic banking part which describes about the SME banking, agent banking, retail banking, sms banking, internet banking, green banking, utility bill collection, locker service, remittance partners, loans, interest rate and cards details.

The fourth chapter shows about the conclusion and recommendation part. The recommendation also helps the bank to understand the lackings. Like- NRB Commercial bank of dhanmondi mohila branch need ATM Booth.

At last it can be said that as a new bank NRB Commercial Bank is doing so much good in the direction of business still now. And the employees of the bank earn so much interest from that business. So as a new bank it does its job very fluently.

1 Background of the report

1.1 Introduction

Bank is a financial institution that gives the advantage to the customer and the organization to deposit the amount of money and also to receive the money when they need it. It provides various facilities to the organization and the customers in their business operation through which bank is also facilitated.

“It is a financial institution, which accepts money from its customers as deposit and gives money as loan to the borrowers” which is a functional definition of the bank.

A prominent economist R.S. Sayers said that, “A Bank is an institution whose debts are widely accepted in settlement of other peoples’ debts to each other.”

Another economist C. Cross defined, “A Bank is financial intermediary-a dealer in loans and debts.”

Banks also invest money on various share from which they reserve money by maintaining the specific laws. The laws of the bank is differ from country to country. Some bank deals directly with the customers and some bank deals with the customers or organization by online based.

Customers keep their money in the bank for their safety. Banks also provides loan to the customer under an agreement where the customers have to pay back that money with interest later. Banks use the customer’s money which is deposited in that bank by investing in various businesses from which they get so much profit.

Most of the countries law is made by the government laws. The Bangladesh Bank which is the central bank provides some laws for the bank like how much money is issued at a particular time, which type of money (banknote, coin) is used etc. And bank has to follow that rules strictly comes from the Bangladesh Bank. Bangladesh bank always tries to maintain the economic position in an equal manner.

I have selected “NRB Commercial Bank Limited, Dhanmondi Mohila Branch” which is the new bank in Bangladesh where various operations are done here.

NRB Commercial Bank is one of the private commercial banks which is monitored and controlled by Bangladesh Bank (BB). Under the non residential banks of Bangladesh, NRB Commercial Bank is one of them which is approved by Bangladesh Bank. This banks is known as non-residential bangladeshjs because of the inflow of foreign exchange through western Union, RIA etc. This bank tries to all the service that customers need. It tries to fulfill all the need of the customer.

1.2 Topic of the report

A topic is defined as what will be discussed in the report. In this report the topic is about the SWOT Analysis of NRB Commercial Bank in Bangladesh.

1.3 origin of the report

An academic education and the required courses are not enough for the students to about the outside world. So a student has to get involved with the working environment. The report show that how the bank faces their strength, weakness, opportunity and threat. So I choose the NRB Commercial Bank as working place of my internship for three months and choose that bank for preparing my internship report where I have told about my experience.

1.4 Objective of the report

In this report, there are some objectives must have to be required. The general objective and specific objectives are given below-

1.4.1 General Objective

The general objective of the study is that to fulfil the report for the requirement of BBA program. To acquire the knowledge of the bank's working environment. To acquire the knowledge of SWOT Analysis. This report also helps to understand to relate our knowledge with the actual framework of outside world.

1.4.2 Specific Objective

- ❖ To know about the short framework of NRB Commercial Bank Ltd.
- ❖ To know the about the SWOT Analysis of NRB Commercial Bank Ltd
- ❖ To know about the customers perception about that NRB Commercial Bank.
- ❖ To find out the lacking of NRB Commercial Bank that helps this bank to solve their problems.
- ❖ To suggest some recommendation that will help this bank in the future.

1.5 Scope of the report

In this report it is shown the discussion about NRB Commercial bank's overview, its daily activities, perception of customers on behalf of the bank, oganizational hierarchy and so on. During preparing this report I had a great experience about the activities of EGP work.

1.6 Methodology of the report

During preparing the report I have needed some information from many sources which are given below:

1.6.1 Primary data sources

- ❖ Face to face conversation with employees, manager.
- ❖ Face to face conversation with customers.
- ❖ Direct observation.
- ❖ Observe directly the desk work activities, cash counter work activities etc.
- ❖ Magazine of the bank provided by the manager.

1.6.2 Secondary data sources

- ❖ Website of NRB Commercial Bank.
- ❖ Sample of internship report of other.
- ❖ Bank's annual report.
- ❖ Audit reports.
- ❖ Circulars provided by the bank through websites.

1.7 Limitations

During my internship I have found some limitations of this bank which are given below-

- ❖ There is limited number of sources that I have found.
- ❖ From my internship I have a feeling that three months is not enough for learning all the activities of bank and make a full report about that.
- ❖ Some of the information I have written in this report on my own perception because of the shortage of the banks information.
- ❖ Time management is another problem in this report because of some lacking of information. Because I have found some information in a messed way which is very time consuming for me.

2 Organization Part

2.1 introduction of NRB Commercial Bank Limited

NRB Commercial Bank Limited

Registered name	NRB Commercial Bank Limited, Dhanmondi Mohila Branch
Type	Private Limited Company
Starting	28-Dec-16
Registered office	Zebun Archade, House no-04, Plot-376, Road no-16(new) & 27(old). Dhanmondi Dhaka-1205
Chairman	Mr. Parvez Tamal
Number of Branches	61
E-mail	dhanmondi.mohila@nrbcommercialbank.com
Website	www.nrbcommercialbank.com

The full form of NRBCB is Non-Resident Bangladeshis (NRB) Commercial Bank. According to the private commercial bank it is the 4th generation private commercial bank. This bank started its commercial operation through its principal branch on 18th April, 2013. There are total 68 branches of NRBC Bank and 8 branches are ad branches among them. This bank has 50 ATMs and 563 agent points. It has also Customer Call Center. It has many banking sector. Like- SME Banking, Retail Banking, Agent Banking, Internet Banking, SMS Banking, Green Banking and so on. Its authorized capital is BDT 1000 Crore. Its capital (Equity) is 562.07 Crore. It was a desire of Non Resident Bangladeshis to establish that bank because of the economic development of their own country. The Non Resident Bangladeshis are the potential source of our country. NRBC Bank always try fulfill its customer's needs and so that it can retain its old customers. NRBC Bank is always tried to be updated in their service quality level, attitude, behavior, technology and is tried to maintain accuracy in their financial process to ensure satisfactory level on customers mind.

2.2 History

Three banks are considered as the bank which is specially for the Non Residential Bangladeshi people, NRBC Bank is the one among the three of them. Through the NRBC Bank, Bangladeshi people can easily contact with other nation people. It starts its banking business in Bangladesh on 20th February, 2013 after getting the final approval from the regulatory body. The first headoffice of NRB Bank is at Red Crescent Jashim Trade Center, 114, Motijheel Commercial Area Dhaka which is a 1st branch. It has also Dhanmondi Mohila branch, situated at Jebun Archade, Road 16, 27(old), Dhanmondi. It has also Gulshan branch, Ruhitpur Branch, Agrabad Branch, Uttara Branch, Boardbazar Branch, Mograpara Branch, Mirpur Branch etc. each branch has its individual branch id and route number.

2.3 Vision

“To become a quick and friendly bank which will provide all the banking services as early as possible according to customer's satisfactory level.”

2.4 Mission

- Satisfy Non Resident Bangladeshis in that way that they can invest their money here without any risk.
- Provide quality service at a very quick time to all type of customer.
- Continuously glance on the updated needs of the customer.
- Maintain a friendly environment.

2.5 Branch Information

NRBC Bank, Dhanmondi Mohila Branch

There are total 68 branches under NRBC Bank. Dhanmondi Mohila Branch is One of them. This branch is created to motivate all the women in our country. Many customers comes here like business man, service holder, housewife, non resident person etc. and they get all the facilities of their working or business related matter. This branch's workers are so friendly with their customer so it is seen that most of their customers are their known customers.

2.6 Organizational Hierarchy

FVP Officer, Head of Branch
Executive Officer, Manager Operation
Officer, Cash-In-Charge
Executive Officer, GB in charge
Credit Incharge
Assistant Officer, General Banking
Trainee Assistant Officer
Trainee Junior Officer, General Banking
Junior Officer

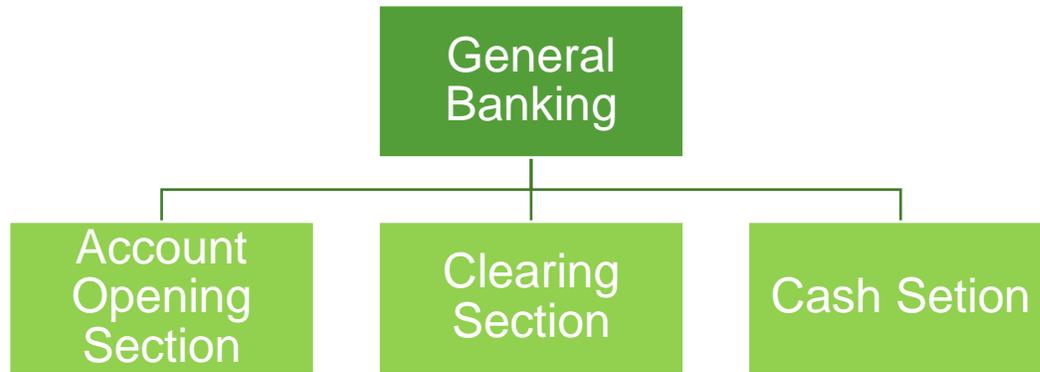


2.7 Branch Activity

The daily activities which are happening in Dhanmondi Mohila Branch of NRBC Bank are given below:

- Account opening
- Form Fill up
- Cheque Book Requisition
- Courier comes
- EGP tender
- Loan Proposal
- BRTA
- Bill collection (without telephone bill)
- Taking deposits

2.8 General Banking



2.9 Corporate Banking

NRBC Bank is maintaining a good position in banking industry and this bank is always tried to be corporate thinker. This bank does its business at a limited level. This business can be small, medium and large. This bank helps these businesses with money at a specified range. This bank doesn't differentiate among their clients anymore. This bank helps their clients in many sectors with financial activities and by providing loans.

2.10 4Ps of NRB Commercial Bank, Dhanmondi Mohila Branch

In this part the product, price, place and promotion are briefly discussed which are given below-

Product

Deposits

Savings Account (SB)
Student Savings Account
Current Deposit Account (CD)
Fixed Deposit Account (FDR)
Short Notice Deposit Account (SND)
Money Maker Scheme (DPS)
Priority Deposit Scheme
Monthly Benefit Scheme
Lakhpoti Savings Scheme
Double Benefit Deposit Scheme (DBDS)

Triple Benefit Deposit Scheme (TBDS)
Millionaire Savings Scheme
Deposit Pension Scheme(Shikkhaguru)

Price

Price is different for different types of product and rates of the product is also different. According to the rating system the products are given below:

❖ Savings account:

This accounts rate of interest is 5%.

❖ Current Account:

The rate of interest of this account is 1.00% p.a. on day by day balance.

❖ Student Savings Account:

Point of Sales (POS) will be Tk 2,000.00. This limit may be increased up to Tk 5,000.00 on request of the guardian.

❖ Money Maker Scheme:

Monthly Installment	200	500	1,000	2,000	2,500	5,000	10,000	20,000	25,000
Term									
03 Years	8,000	20,000	40,000	80,000	1,00,000	2,00,000	4,00,000	8,00,000	10,00,000
05 Years	15,460	38,650	77,300	1,54,600	1,93,250	3,86,500	7,73,000	15,46,000	19,32,500
07 Years	24,020	60,050	1,20,100	2,40,200	3,00,250	6,00,500	12,01,000	24,02,000	30,02,500
10 Years	40,400	1,01,000	2,02,000	4,04,000	5,05,000	10,10,000	20,20,000	40,40,000	50,50,000

❖ Priority Deposit Scheme:

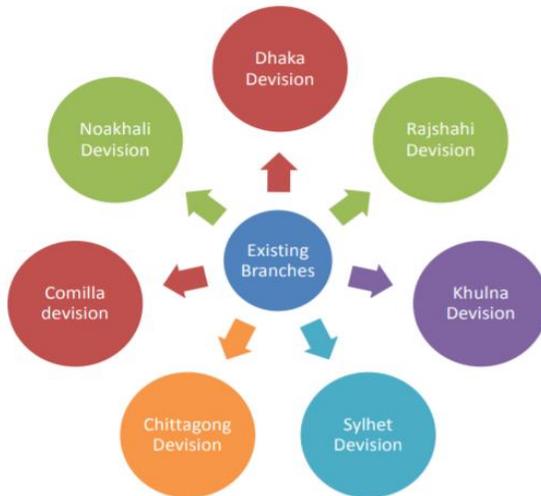
Amount in Taka	Rate (in percentage)					
	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years
5.00 lakh and above but less than 50.00 lakh	7.00	9.60	9.80	10.05	10.25	10.50
50.00 lakh and above	7.50	9.80	10.05	10.10	10.50	10.75

❖ Deposit Pension Scheme:

The rate of this scheme is up to 0.50% higher than usual rate of scheme.

Place

Branch network



Promotion

It's important to reach this bank's existence on the mind of people. So the promotional activity is must for the organization. This bank engaged in various promotional activities and also in social activities.

NRBCB Ltd. Participated in promotional activity by using desk calendar, diary, wall clock etc to attract the customers. In Pohela Baishakh NRB Commercial Bank, Dhanmondi Mohila Branch arranged a free mehendi utshob for ladies which attracts the customer most.

2.11 SWOT Analysis of NRB Commercial Bank

SWOT analysis helps an organization to understand their ranking comparing to their competitor. It provides an organization the knowledge about how to improve its condition.

The internal strength and weaknesses and the external opportunities and threats are given below-

Strengths:

- **Customers feel Secure:** All the employees in NRBC bank are very experienced and friendly to the customer. So customers feel secure to open their account, any type of scheme and buy any EGP. During my internship I saw that many of their customers are their old customers and they trusted the employees of NRBC bank

a lot especially when they buy EGP. The old customers are also brought new customers for this bank.

- **Sound administration:** The management style of NRBC bank is very good. They maintain their management style very systematically and follow their rules strictly. During my internship I saw the employees maintain a very strict rule about any of their work. They don't give any cheque to anyone on behalf of account holder without an application letter.
- **Collaboration:** The employees of NRBC bank are very cooperative to each other. They do all their work very cooperatively. During my internship I saw that when there is any pressure under any employee, the other employee help in her work without any hesitation. They are very helpful to each other.
- **Frequent visitor:** Most of their customers or visitors are their regular customers who mitigate any of their confusion with the employees of NRBC bank easily. During my internship I saw that when customers have a confusion about cutting interest from their account they easily gets the service from the employees for eliminating any confusion.
- **Powerful economic position:** The economic position of NRBC bank is very powerful. When customers want any loan at a sudden moment this bank can easily give them the loan.
- **Networking globally:** This bank is working both nationally and internationally and networking their branches systematically. During my internship I observed that customers can collect money from their foreign peers and also send money to their foreign peers through the NRBC Bank's online services. And the remittance partners are- Western Union, RIA etc.
- **Swift internet banking:** The process of their internet banking is very swift. Customers get any of their important message very easily into their gmail account. During my internship I saw that when customers deposits and receive an amount of money in this bank, they immediately get the sms about what amount of money debited or credited. So we can that this bank is very swift about their work.
- **Access of using apps:** Customers can do any of their bank related work through using NRBC bank app which is now available at playstore. So it is a great advantage for customers. They do not have to come to the bank again and again for transactions of money. They can do all the transactions through this app.
- **Advantage of getting higher interest:** The interest rate of NRBC bank is very good. So many customers open various schemes as they get good interest. During my internship I saw that customers are so much interested in opening

scheme accounts. As there are various types of scheme here, they are so interested in opening the scheme. Like most of the customers open money maker scheme and monthly benefit scheme as they get great interest from that.

Weaknesses:

- **Inadequacy of job rotation:** There is lack of job rotation seen in that branch. The position of employees in this bank is not so much rotated so sometimes they get demotivated. During my internship I heard that the employees are in a same position after 1 year. Sometimes employee can be rotated from one branch to another branch. So the old customer may feel uncomfortable to talk to other employee as the known employee is rotated to other branch.
- **Shortage of ATMs:** There is no ATMs of that branch of NRBC bank is available so sometimes customers makes difference of that bank with other banks which is not good for that branch of this bank. So sometimes customers may hesitate to come to that branch. They look for other branch of this bank which has ATMs.
- **Shortage of network in rural rather than town:** The shortage of network is seen in rural area. No online network is sometimes not available in rural area because of network problem. So sometimes customer has to come to Dhaka for completing their urgent transfer of money or any kind of work which is very disappointing for them.
- **Varied natured workforce:** There are varied natured employees work here. Each of the employee's behavior is different to each other so sometimes misunderstanding happens. During my internship I observed that an employee's perspective is different from other employee's perspective for any other situation. So the problems of misunderstanding happens which is just a time lost for their work.

Opportunities:

- **Small and medium money management:** All the small and medium financing management is happening here for small and medium enterprises like increasing national income which encourage more to their customer. So it is seen that the number of customers is increasing day by day in that branch because they get great help from that bank for their small to medium enterprises.
- **Big merchandising section:** It is a big merchandising section where various types of business happening here like- buying tender. So it is seen in that bank that many customers are coming for buying tender because they get a great advantage of security from that and expand great amount of money on that.
- **Steps taken by Bangladesh Bank:** Bangladesh bank makes some rules for this bank which is strictly maintained in this bank. When any customer opens an account, the employees firstly write the name of the account holder in that

specific account file, immediately fill up account holder's form, give the deposit book to that account holder and provide the cheque book within 3 office days. And when the account holder comes for the cheque book he/she has to sign in a specific register book for receiving that cheque. So in that way this bank employees maintain that steps systematically. Bangladesh bank employees always come in this bank for auditing.

- **High extension of economic volume:** The economic volume of sales and trade is growing day by day which encourage their customer and the bank get so many customers. During my internship I saw that their economic volume is as good as the customers buy so many tenders for their security and from that the other customer also encouraged to buy the tenders.
- **Contribution on electronic components:** This bank contribute so much money on their technological component because these are asset without which they cannot do any work. During my internship I saw that most of their work they do with the computer and most of this work are online based. Like scanning, authorization, verification, buying tender, cutting the amount of money etc.

Threats:

- **Server problem:** Sometimes server problem is seen in this bank. So that so many work is stopped which can be a threat for this bank. During my internship I saw that when a customer wanted to buy a tender in that specific day, the employees could not buy in that day because of the server problem. And so customers might be disappointed because of that reason.
- **Oversensitive consumer about price:** Sometimes customers bargains so much for cutting interest policy. They become so much sensitive at that time. During my internship I observed that when customers buy a tender, they always bargain for cutting interest. They makes an argument with the employees about that reason like why so much money is cut for that tender.
- **Price cutting policy:** Some customers are not so much happy at the price cutting policy. At that time these customers begin to compare that bank with other banks. During my internship I observed that customers makes an argument with this bank employees by saying that other banks does not cutting money like this bank does.so they can be disappointed about that.
- **New bank:** As NRBC bank is a newly bank, some customers do not know about anything of that bank so they try to deal with their mostly known bank. It is seen that the banks policy is not matched with other banks policy. Some differences is seen in that phase. And they also say that this bank does not give some facility where the other banks give. So customers always try to compare this banks policy with the other banks policy which is not good for that bank as a new bank.

- **Huge work pressure but employee is limited:** There are only 10 employees worked here in that branch of NRBC bank. Each employees is responsible each of their work which differs. Like one is responsible for EGP work, other is responsible for general work, other is responsible for card division and so on. But sometimes there is a possibility of buying so much tender at a single day for customers which is impossible to complete for an employee at a single day. So much pressure is on her at that time. During my internship I saw that sometimes an employee has to do so many work that she has to work overtime especially for EGP work.

Strengths	Weaknesses
Secure	Inadequacy of job rotation
Sound administration	Shortage of ATMs
Collaboration	Shortage of network in rural rather than town
Frequent visitor	Varied natured workforce
Belongingness	
Good connection between banker and customer	
Powerful economic position	
Networking globally	
Swift internet banking	
Access of using apps	
Advantage of getting higher interest	
Opportunities	Threats
Small and medium money management	Undetermined retail status
Big merchandising section	Server problem
Steps taken by Bangladesh Bank	Oversensitive consumer about price
High extension of economic volume	Price cutting policy
Contribution on electronic components	New bank
	Cost of huge data
	Huge work pressure but employee is limited

3 Electronic Banking

3.1 SME Banking

This bank helps small and medium enterprises in their many economical activities like increasing national income as well as rapid employment generation; achieving Millennium Development Goals, reducing poverty and hunger, gender equality and women empowerment.

3.2 Retail Banking

NRBC Bank also provides good services in retail banking. It has a good ranking in giving their best performance to the customers according to their needs. Its workers are

maintain their work in a very responsible and timely manner and all the workers are very knowledgeable about their services.

3.3 Agent Banking

It also works as an agent that provides valuable services. It has powerful channel that works everywhere around the country. NRBC bank is famous as an agent around the country and it has 20 agents around the country.

Services:

- This bank provides the facility to their customers to open their account from its any branch at any time.
- This bank provides the facility to the customer to collect their deposited money and provides the facility of withdrawal of cash at any time and the facility of the payment of bill, the facility of cash payment of under corporate staffs salary, student scholarship, freedom fighters allowance etc.
- This bank always check their balance and the bank statements.
- This bank helps the customer by distributing inward foreign remittance and transferring funds, disbursing small loans.

3.4 Internet Banking

Through internet banking NRBC Bank's customer can get the service of balance inquiry, account opening, fund transfer, standing instruction, utility bill payment, cheque book requisition, get standing instructions.

3.5 SMS Banking

Customers have to register from its any branch and then they can get the sms from NRBC Bank.

3.6 Green Banking

NRBC Bank always thinks how they will be the good beneficiaries of the people. So according to think about the need of foreign people for giving remittance they are operated as worldwide by many of their branches. This bank is best in providing updated fund like- assets securitization, issuance of mutual fund etc in SME financing, IT based products, housing financing areas for maintaining the economic growth at boom position. This bank tries to provide their services to their customer in an excellent way through the innovative products at a very quick time. So NRBC Bank is considered as the pioneer on the concept of Green Banking in Bangladesh.

3.7 Utility Bill Collection

NRB Commercial Bank provides the facility to the customer to collect utility bill from any of its branch. The utility bills are given below-

- DESCO BILL Collection
- WASA BILL Collection
- BRTA BILL Collection
- TITAS BILL Collection

3.8 Locker Service

Facilities of locker-

- Wide availability.
- Secure & confidential service.
- Small upto large all types of lockers are available with rents.
- Minimum one year is set for rented locker which has to be paid in advance.
- This bank is paid the rented money from customers account.
- For the benefits of locker service, the trouble of cheques writing is sorted.

3.9 Remittance Partners

Through the NRBC Bank's online services customers can collect money from their foreign peers and also send money to their foreign peers. The remittance partners are given below-

- Western Union
- Xpress money
- RIA
- Placid Express
- MoneyGram

3.10 Loans

NRBC Bank provides Life style loan, Education loan, Business loan, Auto loan, Home loan etc. to their customer.

3.11 Interest Rate

NRBC Bank always tries to be competitive in offering the interest rate to the customer and it does not differentiate with its customer at the time of giving interest.

3.12 Cards

DEBIT CARD

The people who want debit card they should have the account of savings/ current/ SND/ SOD of NRBC Bank. These Debit Cards provide 24 hour access to their customers accounts. Its per transaction limit is BDT 20000.

CREDIT CARD

The credit cards provides their customer of 24 hour access with no limit. NRBC Bank Credit Cards provide their customers 24 hour access as necessity no limit of time. Only their valued customer can get the visa card service. There are also various types of credit card available. They are- Platinum, Gold and class credit card.

HEALTH CARD

Health card helps customers in their medical emergency. This card also has some discount facility. This types of facility is mainly given in hotels, guest houses, airport, train station, bus station.

PREPAID CARD

The prepaid card provides the facility to the customer with more security and easy way to spend their everyday money. When customers are deposited their money in their bank account then they will be eligible for making transaction. Student card, Hajj card, Virtual card are some types of prepaid cards. Its transction limit is upto 10 lac.

4 Conclusion and Recommendation

4.1 Conclusion

As a new bank the NRB Commercial Bank is doing a great job and earn a great amount of profit from the business. During my internship I saw that the employees always got some interest from the business. In this report I mainly discussed about the SWOT Analysis of NRB Commercial Bank.

In this report we can see that the amount of this bank's strength is greater than their weakness. So it can be said that their performance management is so good. They follow all the rules strictly which is amended by Bangladesh Bank. During my internship I observe that the employees maintain their rules very strictly in every step of their work. When I do some mistakes during my internship, they solved all my mistakes and taught me that in any mistakes can be dangerous for that bank and taught how to solve the mistakes in a very good manner. They motivated me so much in my work. So it can be said that as their behavior with me is so good their behavior with their customers is more than good. The customers comes mainly in this bank because of their good behavior with everyone. Every employees in this bank are so much qualified and exceptionally expert in every kind of work.

As there are some threats, there are also some opportunities there. I think some recommendation can be helped for the bank which decreases their threats. Like- if the banks server problem works properly, lower the price cutting policy, fixes the interest

At last I want to say that I am so much fortunate that I could have joined as an intern in that bank's branch and also fortunate as I could get the advantage of working with this employees whom supported me in every step of my work.

So, NRB Commercial Bank Ltd. is the bank which will survive in the banking sector of the world on the slogan " Probashir Shopno."

4.2 Recommendation

As I have completed my internship in NRB Commercial Bank, I have some recommendations about that which is from my own point of view is given below-

- ❖ This bank should have to value their customers equally from upper level to lower level. They should not categorize the customer as upper, middle and lower level. As a result the popularity of this will be decreased.
- ❖ Customers want the friendly environment and expect that the employees will help in all their work. So the employees should maintain it.
- ❖ Sometimes customers have to wait to get their desired services which discourage them a lot. So this bank has to take necessary steps to provide the service to the customer as soon as possible.
- ❖ The number of ATM booths should be increased and must have to available in rural areas also.
- ❖ Sometimes some customers are confused about something. Then the employees should have to be patient to deal with this matter. Then the customer will be happy about the quality service.

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