

Product Promotions Strategy of Financial Institutions:

**A descriptive study
on NCC Bank Ltd.**

Prepared By

Sababa Binte Zaman

Product Promotions Strategy of Financial Institutions: A descriptive study on NCC Bank Ltd.

Submitted To

Sarker Rafij Ahmed Ratan

Assistant Professor,

School of Business and

Economics, UIU

Submitted by

Sababa Binta Zaman

ID: 111-151-020

Marketing



United International University

Date of Submission: 14th November 2020

Letter of Transmittal

14 November, 2020

To

Mr. Sarker Rafij Ahmed Ratan
Assistant Professor
School of Business and Economic
United International University

Subject: Submission of the internship report.

Dear Sir,

I am pleased to submit the internship report as a partial achievement of BBA program. I give best exertion to present this internship report on Product Promotions Strategy of Financial Institutions: A descriptive study on NCC Bank Ltd.

I have taken is a weighty data and comprehend on the essential task of the bank. Undertake my top to work gravely to cover all standpoints in regards to the issue. Usable introduction is extremely fundamental for introduction with this existing reality working field. Through I affronted a few pale to set up the report because of lack of composed information, time confinement and little learning about keeping money segment.

Whereas train this report, I have taken after all the directive that you just have given to me. I endeavor my best to get ready this report. I will be thankful to you if you assume this report.

I confide that you simply will find this paper condign of my tireless.

Sincerely yours,

Sababa Binta Zaman
Id # 111-151-020
BBA Program,
United International University

Table of Content

Executive of Summery.....	a
Chapter 1: Introduction.....	1
Background of Report.....	2
Objective Of the report.....	2
Methodology of the Report	3
Chapter 2:Company and Industry Preview.....	4
Company Analysis:.....	5
Overview and history:.....	6
Product/Service Mix:	6
SWOT Analysis OF NCCBL Ltd	9
Departments of NCCBL.....	10
Chapter 3: Industry Analysis	11
Specification of the Banking Industry	12
Banking in our country:.....	12
Barriers to entry:.....	13
External Economic Factor	13
Technological Factors:	14
Industry Rivals:.....	16
Comparison of National & International Bank (based on product).....	16
Marketing Mixed of NCC Bank Ltd	25
Chapter 4: Internship Experience.....	35
Position- Intern	36
Training	37
Chapter 5: Recommendation and Key Facts.....	39
5.1 Recommendations.....	39
Conclusion	41
References.....	43

List of Abbreviations

Authorized Dealer (AD)	Automated Development Bank (ADB)
Assistant Branch Manager (ABM)	Auto Correlation Function (ACF)
Annual Financial Statement (AFS)	Balance of Payment (BOP)
Annual General Meeting (AGM)	Bill of Exchange (BOE)
Alternative Investment Fund (AIF)	Balance of Payment (BOP)
Agricultural Insurance Company (AIC)	Banking Regulation Act (BR /ACT)
Asset Liability Management (ALM)	Bank Guarantee (BG)
Automated Data Flow (ADF)	
Current saving Account (CASA)	Cash Credit (Hypothecation)
Corporation Bank (COB)	Cash Reserve Ratio (CRR)
Current Deposit (CD)	Corporate Social Responsibility (CSR)
Card Not Present (CNP)	Credit Risk Management Department (CRMD)
Demand Promissory Note (DPN)	Deferential Rate of Interest (DRI)
Deferred Payment Guarantee (DPG)	Double Taxation Avoidance Agreement (DTAA)
Electronic Clearing System (ECS)	Employee Provident Fund Organization (EPFO)
Export Development Fund (EDF)	Export Cash Credit (ECC)
Fixed Deposit (FDR)	Foreign Documentary Bills Purchased (FDBP)
Forced Loan Packing Credit (PC)	Foreign Bank Guarantee (F.B/G)
Foreign Documentary Bills Purchased (FDBP)	Foreign Telegraphic Transfer (FTT)
Foreign Bill Purchase (FBP)	Gross National Product (GNP)
Kisan Credit Card (KCC)	Google, Apple, Facebook, Amazon (GAFA)
Local Documentary Bills purchased (LDBP/IDBP)	
Letter of Credit (L/C)	Money Double Program Deposit (MDP)
Outstanding Bills for Collection (OBC)	Payment Order / Security Deposit Receipt (SDR)
Premium Term Deposit (PTD)	Payment against Documents (PAD)
Payment Order / Security Deposit Receipt (SDR)	Premium Term Deposit (PTD)
Return on Investment (ROI)	Short Term Deposit (STD)
Special Savings Scheme Deposit (SSS)	Savings Bank Deposit (SBD)
Special Deposit Scheme (SDS)	
Tax Information Network (TIN)	
Working Capital Term of Loan (WCTL)	Wage Earners Welfare Deposit Pension Scheme (WEWDPS)
Yield to Maturity (YTM)	

Executive Summery

The major intention for the report is to complete the full BBA credit, this internship is not only about getting marks it also helps a fresher to know about how the real corporate world works. In Preparation for furnish, an understudy with work presentation and a chance of the exchange of hypothetical information into genuine experience temporary position is significant. A superior harmony among hypothesis and practice can be increased through this temporary position program. I choose NCC Bank Ltd, to complete my internship session. The banking system of Bangladesh has now developed into phases, they are- Nationalization, Privatization, and Financial sector. NCC Bank is the largest commercial bank since 1993 with a promise to serve the people of the country in an appropriate banking manner.

The total report is divided into five parts. The first part is basically all about the introductory section. It contains the Background of the report, objectives of the report, methodology, key terms, scopes, and limitations of the report. In the second part about company preview, it contains company analysis, history of the company, products, and services of NCC Bank, SWOT Analysis, and Departments of the Bank. The third part is about industry analysis, it contains Specification of the baking industry, banking in our country, barriers to entry, External economical factor, technological factor, industry rivals, Comparison between the national and international bank, and Marketing mix of NCC Bank. The fourth part is all about my internship experience; it contains my duties, responsibilities, training, and evaluation. Now the fifth or the final part deals with recommendation and conclusion.

Chapter 1: Introduction

Background of the Report

The apprenticeship scheme of United International University is a requirement for the undergraduate program. To full fill the 3 credit for internship purpose I choose NCC Bank. I have done a full 3 months internship here (from September to November). My main task of the internship period is to involve in different types of bank-related activities like open accounts, checking entry, FDR, Deposited, etc. So this report is a combination of all my working experiences. The report includes a total of five chapters. Chapter 1 includes objectives, scopes, limitations, slogans, motivation, the definition of key terms, etc. Chapter 2 is all about the company overview of the company, trend growth, customer mix, operations, SWOT analysis. Chapter 3 is all about Industry analysis include Banking industry size, technological factors, barriers, supply power, threats, rivals, etc. Chapter 4 includes all my Internship experiences like my position, duties, responsibilities, training, and skills applied, newly gained skills, application of academic knowledge, etc. At last but not least chapter 5 includes recommendations, key understanding, and conclusion. Finally, with the conclusion and appendix, the report ends.

Objective of the Report:

The main objective of this report is to fulfill the BBA Degree. As well as to get an experience about how an organization works in reality.

Other specific objectives are-

- ✓ To identify the role of NCC Bank among banking industry.
- ✓ To analyze the pros and cons of the conventional ideas about market
- ✓ To get a momentary thought regarding their inner working frame working of bank products.
- ✓ To get a clear idea about financial activities like opening accounts, FDR, Deposits, Foreign Exchanges, Innovation in banking etc.

Methodology of the Report:

Two sources have been used in making of this report. One is essential information another is auxiliary information.

Primary Sources:

- Direct communication with the employees of NCC Bank.
- Practical working experience.
- By taking employee and customer interview. (Shyamoli Branch)

Secondary Sources:

- Website of NCC Bank
- Internet

Scopes and Limitations of the Report:

- Large Scale of information can't be gained due to time constrain.
- Website isn't exceptionally adequate to give proper data.
- Relevant information and archive assortment were hard to discover because of the authoritative secrecy.
- Organizational high restriction for reviling information.

Definition of key terms:

- Innovative idea
- Banking Products

Chapter 2: Company and Industry Preview

Company Analysis:

National Credit and Commerce Bank Ltd. It has an innovative history owns. That affiliation started its journey in the money related portion to the country as a hypothesis organization in 1985. The organization was to activate assets inside, for example, put them in a way as to create nations modern along with Exchange Area furthermore, accepting a credits employment of then arrangement for financial retail also. Its enrollment with peruse helped the organization by and large in such manner. The financial affairs dictatorial to 1992 along 16 branches and that point with the consent from National Bank replaced to a completely proficient private business Bank in 1993 with settled up capital of Tk. 39.00 corer to serve the country from a more extensive stage.

Their Mission:

- Delivering greatness budgetary assistance
- Providing dependable answer for customers and partners.
- Creating a durable and inviting condition.

- **Their Vision:**

To turn into the most charming business Bank in serving the Country as dynamic and socially dependable money related establishment by uniting credit and trade for expanded Investors esteem and economic development.

Overview and history:

A prosperous business is more conscious recently and they have to be ready to believe the resource of a bank that will have worldwide barter with an honest hand. Its transformation into a developed bank in 1993, NCC Bank has been an expert "Trade Finance" bank. With a tremendously executive crew skillful and adequate trained we are ready to supply a good scope of assistance to fellowships involve in worldwide trade.

NCC Bank has also postured itself as a longtime contributor bank. However, an international system of 260 equivalent banks NCC Bank is current altogether skeleton spaces of the world. Ours admit of reporter embody crest classify universal banks with a worldwide holdout. Since its formation, NCC Bank Ltd. has obtained a guidable reputation by specifying accurate approved assistance to its patrons during a technology-supported environment.

The bank has formatted another benchmark in capitalized in the modern. Exchange and unfamiliar barter function. It's unlike accumulating faith element has likewise hauled in the consumer both concerted and individual who perceives easement in operating with a Bank.

Product/Service Mix:

❖ Loaning Products-

1) Persistent Loan:

- I. Secured Over Draft Against Financial Obligation [SOD (FO)]
- II. Secured Over Draft Against Work Order/Real Estate etc. [SOD (G)]
- III. Cash Credit (Hypothecation)
- IV. Export Cash Credit (ECC)

2) Commerce Loan:

- I. Project Loan
- II. Transport Loan
- III. House Building Loan
- IV. Lease account
- V. Loan under Syndication
- VI. Small business credit
- VII. Consumer Finance

- Personal loan
- I. Vehicle loan

3) Appeal Loan:

- I. Loan Extensive
- II. Demand Loan against Ship Breaking
- III. Payment against Documents (PAD)
- IV. Loan against Imported Merchandise (LIM)
- V. Loan against Trust Receipt (LTR)
- VI. Forced Loan
- VII. Packing Credit (PC)
- VIII. Secured Over Draft against Cash Incentive
- IX. Foreign Documentary Bills Purchased (FDBP)
- X. Local Documentary Bills Purchased (LDBP/IDBP)
- XI. Foreign Bill Purchase (FBP)

4) SME Loans:

- I. Small Business Loan
- II. Consumer Finance Scheme
- III. Lease Finance
- IV. Personal Loan
- V. House Rectification & Redecoration Loan
- VI. Working Capital Loan
- VII. Carnival Business loan
- VIII. Vehicle loan

5) Agro Credit:

- I. Agro-based Commercial Credit
- II. Harvest Loan

6) Special Credit Product:

- I. Credit card
- II. Sincere Money Financing Scheme
- III. NCC Bank Housing Loan Scheme
- IV. Abroad Employment Scheme loan

7) Credit Item for Workers:

- I. Land Home loan Advance
- II. Unique House Building Advance
- III. Advance against Settlement
- IV. Workers Recovery Credit

❖ Deposit Products:

- I. Current Deposits (CD)
- II. Short Term Deposit (STD)
- III. Savings Bank Deposit (SB)
- IV. Fixed Deposit (FDR)
- V. Special Savings Scheme Deposit (SSS)
- VI. Special Deposit Scheme (SDS)
- VII. Premium Term Deposit (PTD)
- VIII. Wage Earners Welfare Deposit Pension Scheme (WEWDPS)
- IX. Money Double Program Deposit (MDP).

❖ Money Transmission Products:

- I. Payment Order / Security Deposit Receipt (SDR)
- II. Demand Draft
- III. Telegraphic Transfer
- IV. Outstanding Bills for Collection (OBC)
- V. Travelers Cheque.

❖ International Business Products:

- I. Letter of Credit (L/C).
- II. Buying and Selling of Foreign Exchange
- III. Foreign Demand Draft
- IV. Foreign Telegraphic Transfer (FTT)

❖ Special Fee Earning Products:

- I. Bank Guarantee (B/G)
- II. Foreign Bank Guarantee (F.B/G)
- III. Portfolio Management
- IV. Issue Management

- V. Underwriting
- VI. Brokerage House
- VII. Locker Service
- VIII. Issuance of Sanchya Patra, Wage Earners Development Bond, National Investment Bond, Prize Bond etc.

❖ **Social service products:**

- I. Sale of Lottery Tickets for collection of funds for social establishment.
- II. Collection of Zakat fund.
- III. Collection of haj Deposit and soon.

SWOT Analysis OF NCCBL Ltd:

Each occupational association's mandatory to pass judgment on those exhibition parts of this quality, shortcoming, opportunity and danger. The Quality, Shortcoming, Possibility and Danger (SWOT) examination of the Bank is given below:

Strengths	Weakness	Opportunities	Threat
<ul style="list-style-type: none"> • Good Management • Provides quality service • Membership with SWIFT • Strong Financial position • Good at maintaining customer relationship. 	<ul style="list-style-type: none"> • Lack of experienced Employees. • Delegation of authority is centralized. • NCC bank has no ATM booth • Lack of integrated Software • Still they didn't meet to become fully online based organization. 	<ul style="list-style-type: none"> • Investment on Technology • They are trying to offer miniaturized scale credit business for individuals and independent company. • Growth in sales volume • Introducing more innovative and modern customer service. 	<ul style="list-style-type: none"> • New PCB's entrance. • The defaulted Attitude of clients. • FCB's and third generation bank. • Other banks lucrative and temporal offers can attract most demanding customers more than NCC bank.

Departments of NCCBL:

On the off chance that the occupations are not sorted out thinking about their interrelationship and are not apportioned in a specific office it would be extremely hard to control the framework viably. In the event that the office isn't suitable for the specific function might be random circumstance also there presentation of a specific office has not be estimated. NCC Bank Restricted to accomplish those types of function quite skillful. Various branches of NCCBL are following there:

- ❖ Human Assets Division
- ❖ Personal Banking Division
- ❖ Treasury Division
- ❖ Operations Division
- ❖ Computer and Data Innovation Division
- ❖ Credit Division
- ❖ Finance and Records Division
- ❖ Audit and Hazard The board Division

Chapter 3: Industry Analysis

Specification of the Banking Industry-

Before the birth of Christ, The Jerusalem Jews brought in a sort of banking in the form of money lending. The word bank was coming from the word 'bench' as during the ancient period Hebrew accustomed do money lending business sitting on long benches.

In 1668 first modern banking was initiated in stock banking was introduced in Stockholm as 'Reserve funds Pis Bank" which opened up another time of banking exercises all through the European Mainland. Kabliwallas proposed the early banking system in the South Asian region another name was Afghan traders. In 1312 AD Muslim Businessmen from Kabul Afghanistan came to India as well as taken on hand money-lending business in exchange for banking of interest sometimes know about kabliwallas.

The reason for loaning of stores of cash from general society, repayable on request and withdrawable with a money order, draft, the real significance of banking. The term banking likewise has been as additional as:

The USA Act of Congress characterizes banking, "as the matter of managing in credit".

The Japan Act of 1927 in Japan clarifies as banking foundations, which carry on activities of giving just as getting credit.

Banking in our country:

Banking assumes a groundbreaking function in the economy of the nation. All banks were nationalized other than the unfamiliar banks after freedom. The public banks were combined and gathered into six business banks. The Total Six business Banks Uttara and Pubali were arranged to the private area from 1985. In our nation, there have four nationalized banks Agrani, Janata, Rupali, and Sonali bank their name. There is a more specific bank in our nation. As of now, there are 49 Private business banks in our nation there are 12 unfamiliar banks, 28 private banks fused in our nation aside from Islamic banks just as 4 Islamic banks. These banks were working their financial exercises through 6038 (June of 2000) branches .when the Finance pastor of Bangladesh took starts to change the financial area bank and the other money related organizations have gotten dynamic. Essential issues are limiting the measure of advance and improving settled up capital by limiting the financing cost of store and venture, changing the standards of rescheduling the bank. Bank and the other budgetary establishments have gotten dynamic in the wake of taking activities to change the financial area by the account clergyman of Bangladesh

Barriers to entry:

Banks and the other money related organizations have gotten dynamic in the wake of taking activities to change the financial segment by the account clergyman of Bangladesh. An obstruction of passage is the thing that it makes it hard to unthinkable for a newcomer to enter a current market/industry.

In banking, here is a couple of I can consider:

Foundation rules: In any nation, setting up another bank is dependent upon numerous rules.

Fixed Prediction: Other banks should have an IT framework, organized branch, ATM, online banking, and so on. These will cost a ton of cash.

Staff: in another bank, you can experience staff, to begin with. You should have the option to poach these staff from their current employment with the right measure of motivating forces.

Henceforth, cash, Rivalry/Immersed showcase: The market is as of now created many occasions over by the current banks. You should have the option to have any kind of effect. This can be through your item offering, advertising, administrations, estimating, or something different. In any case, you need to choose and get ready for this from before the start, as this will be the premise of your methodology.

External Economic Factor:

Within the reason usually banks will lose focus within the bid to form larger profits. In the country a bank is located in supported some initial factors that influence the bank and banking activities and their progress on success or failure. Here categorized the 5 factors are as crucial factors which will have an effect on banks in each a part of the globe.

- **Income of the country and it's have an effect on the economic level of bank:** The financial gain of any state and economic levels square measure affects the banking sight. While not speech communication that banks flourish below money blast once contrasted with worsening times. The pay streams in an exceedingly nation influenced for the financial foundations of banks of the live of the capital money they'll approach and shoppers that square measure able to bank with them. Financial gain conjointly determines outlay and borrowing limits thence could be a crucial issue among the banking sector. Within the state their enough financial gain or financial sector banks that face economic hurdles is salvaged by their various governments.
- **Money Inflation Rates:** Enduring time can start once the cash rate is high. Within the reason of inflation tends to impact on the worth of currency and this

Usually incorporates a ripple effect within the banking sector. Other than liquidity structures and procedures, enlargement causes weakness in financial standards. It in addition dissolves client certainty notably unacquainted speculators United Nations agency will choose whether or not to utilize a selected nation's cash.

- **Essential policies of Economic:** Economic policies factors square measure political economy policies have so much reaching impacts on the banking sector. Any country if makes associate degree unfavorable policies, or any illogical any policies then the banking sector should be certain to lose whereas sound political economy policies. It will create overall differentiate and implement a country's banks to ascertain.
- **Interchange rates on the far side the world:** the globe conjointly have an effect on for the exchange rates on the far side everywhere the earth. The strongest currencies like the United States of America dollar, pound sterling, Japanese Yen, monetary unit per Euro and dollar difficulties to have slashing crash on other legal tender and international money markets. Somehow the exchanging rates of legal tender fall within the banking sectors it's May well be expertise Difficulties truth.
- **Laws and Limits:** We all know that every and each country has their own places rules laws, specific laws and a few limitations that framework for money establishments to different observance rules and a few different steering discovered .institutions to either offer steering, superior or observance roles for these establishments. That laws and regulative method square measure additional necessary for taking major selections like interest rates, banking services, loan laws and even minor aspects of banking like gap and shutting hours. Country with laws and laws for the banking sector will truly difficulties business. Regardless, a liberal regulator is additionally quite.

Technological Factors:

The importance of technology has been particularly in pecuniary assistance. The contention from finical firms and big tech colossus, expand confidence from the consumer, and new incident linking facts to go forward conveyance are requiring banks and credit organizations to grasp new novelty as to fabricate winning methodologies.

Starting Voice-First Banking: The fundamental piece of the voice-first worldview is an advanced procedure. The fundamental piece of the voice-first worldview is an advanced They want guidance that they haven't thought of themselves and a précised direction about their need or which one they should buy when they are shopping for any product and services. In other words, financial formations should show consumers that they have understood their minds, listening, and learning from their activities.

Initial Voice-First Banking: The essential part of the voice-first paradigm is a modern astute direction" After some time, there has many, conceivably packs, of these bosses interfacing with one and following up for our sake. These manipulators will be the

"phantom in another machine" in voice-first gadgets. that representative will be the "ghost in the machine in voice-first contrivance. They will be carried independently of the rudimentary software and form an unimportant layer that can liquidly connect between a spectrum of services and systems.

Handling of Open Banking: The bigger innovation firms Google, Apple, Facebook, and Amazon (GAFA) are driving the charge towards completing open Programming interface organizes, the model they use may not be an executive" After some time, there have many, potentially bundles, of these bosses interfacing with one the one most financial gathering ought to follow. Most budgetary establishments don't just do those do not have the convoluted aptitude or the monetary instrument. This model and the reinforcing framework is immense help of an engineer network. They are able to obtain new clients and others for achievement excessively far-fetched.

Computerized Only Banks: Innovative Idea advanced just financial examination incorporates adjusting new advances and answers for the heritage banks winning plan and position, the estimation of a brand, and the plan of action. The fundamental pieces of pioneers who have included the educated, constructing innovation with client driven proper come near. Budgetary establishments additionally mechanical capacities totally and its help the improvement of computerized just bank through the most novel and brilliant innovation based.

Online protection: There is no question that the extended utilization of innovation and computerized channels have made the financial production more arranged to digital assaults and have constrained banks and credit associations to be in the unenviable situation of playing 'make up for lost time' New unbolted financial adjustments that expect banks to impart client information to outsider suppliers make the enterprise jeopardized.

Danger of Large Technology: Most six out of ten clients are attempting to move another essential soonest cash arrangement new essential money related organization which one is available to Big-Tech firms, for example, Google, Amazon, Facebook, or Apple, as per a report from Novantas. This all speaks to the scope of a 14-point grew, at first designate effect of a significant financial item presentation by any of the significant innovation partnerships.

Block Chain Turning Site: Most probably 70 to 80% of establishment financings are involved with the approach of distributed ledger system or another way system of instrumenting blockbusting given its myriad utilization. Myriad applications. Those experiments and surface could push block chain into standard affectation in 2019, basically heavy and more established organizations.

Corrugator Solutions: Most of The American Bankers Association banks are compliant to corrugate core banking, with 29% saying they would contemplate it along with 50% saying they were not sure about also 21% saying they wouldn't ponder. As much specialized thought corrugate system banking will soon turn more ordinary, more people trust that the corpulent part of the new substructure of the banking projects renounce by 2020 will be in the point cloud.

Industry Rivals:

Every industry has rivals so as I have done my internship on NCC Bank so here I will prefer the rivals or competitors of NCC Bank. Now let's took a brief into the list of them:

- ✓ AB Bank
- ✓ Dutch Bangla Bank
- ✓ Mutual Trust bank
- ✓ Bangladesh Commerce Bank Ltd
- ✓ Bank Asia Ltd
- ✓ Pubali Bank Ltd
- ✓ Jamuna Bank Ltd
- ✓ Prime bank Ltd
- ✓ Brac bank Ltd
- ✓ Trust Bank Ltd
- ✓ The City Bank
- ✓ IFIC Bank Ltd
- ✓ South East Bank
- ✓ Dhaka Bank Ltd
- ✓ Standard Bank Ltd

Comparison of National & International Bank (based on product):

The national and international bank where enough good product have which isn't available in NCC BANK as like as NCC BANK have some product and services which isn't another bank so that based on comparison BANK Products and service how to innovation create.

- Worldwide bank--
 - **Bank Al-Falah**
 1. Vehicle loan (Car)
 2. Educational loan
 3. Home loan

4. Marriage loan
5. Salary loan
6. Credit card
7. Debit card
8. Visa card
9. Master card
10. American express card
11. Locker service
12. Phone banking
13. Internet banking
14. SMS banking

➤ **Habib Bank Ltd:**

Habib Bank provided services which may be divided into two major groups. These are given below:

1. Individual Banking
2. Business Banking

❖ **Individual Banking:**

The financial institutions are using block chain technology or are in the process of implementing block chain capabilities given its

1. Vehicle loan
2. Credit card
3. Debit card
4. Home loan
5. Fast transfer
6. Phone banking

❖ **Business Banking:**

1. Corporate Banking

2. Commercial Banking
3. Investment Banking
4. Islamic Banking
5. Cash Management
6. Zaria Banking
7. Global Treasury
8. Asset Management

➤ **Standard Bank:**

1. Personal Banking
2. Priority Banking
3. Islamic Banking
4. SME Banking
5. Wholesale Banking

➤ **Commercial Bank:**

- ✓ Generic Products
- ✓ Money market account
- ✓ Dream Planner Savings Account
- ✓ Shamriddhi Account
- ✓ Bonus Savings Account
- ✓ High 5 FD Account
- ✓ Dotcom Account
- ✓ SME Loan
- ✓ Auto Loan

➤ **HSCB:**

Deposit Accounts and Schedule

- ✓ Smart servers Planning
- ✓ Savings Plus
- ✓ Savings Extra
- ✓ Term Deposit
- ✓ Monthly Interest-Bearing Time Deposit

✓ Education

✓ Saving Plan

Credit Schedule:

✓ House Loan

✓ Home Equity Loan

✓ Any purpose Loan

✓ Personal Secured Loan

✓ Vehicles loan

HSBC Bank affords different collective services. These are given below:

✓ Trade express

✓ Import service

✓ Export Service

✓ Electronic DC Advising

Other Services and Products:

✓ F/C Current Accounts

✓ F/C Time Deposit Accounts

✓ Nonresident Taka Accounts

✓ Local Currency Time Deposit Accounts

National Bank of Pakistan:

✓ NBP Advance Services

✓ NBP Choice- Current Account

✓ Aswan Account

✓ Premium Saver

✓ Premium Aamdani

✓ Saiban

✓ Cash Card

✓ NBP Online

✓ NBP Helpline

- ✓ NBP Digital
- ✓ Kisan Dost

➤ **National Bank:**

Trust Bank-

- ✓ banking Login & Apply
- ✓ Print Passport Receipt
- ✓ Trust Bank Helpdesk
- ✓ Overdraft
- ✓ Short Term Loans
- ✓ Syndicated Loans
- ✓ Trust Nondini
- ✓ Trust Ekota
- ✓ Trust Easy pay
- ✓ Trust Projukti
- ✓ JICA Loan Fund

❖ **Bank Asia:**

- ✓ Shondhi-Term loan for Trading.
- ✓ SubidhaTerm Loan for trading.
- ✓ Utshob-Festival /Seasonal Loan.
- ✓ Suborno-Term Loan For all.
- ✓ Astha-CMSE Current Deposit Account.
- ✓ SME Digital Products.
- ✓ Visa Platinum card, Visa Card Dual Gold, Visa Butterfly Card.
- ✓ Master card GOLD, Silver, Titanium and Platinum Islamic Card.
- ✓ Classic Islamic Card Hajj Card

❖ **Dutch Bangla Bank:**

- ✓ Deposit Plus Scheme (DPS)
- ✓ DBBL Deposit plus Scheme (DPS)
- ✓ Children Education Savings Scheme (CHESS)
- ✓ Millionaire Deposit Scheme (MDS)
- ✓ Periodic Benefit Scheme (PBS)
- ✓ Bochore Dergun Scheme (BDS)
- ✓ Pension Plus (PP)
- ✓ Standard Chartered Bank
- ✓ Dhaka bank:
- ✓ Student Ledger.
- ✓ Credit card
- ✓ Home loan
- ✓ Islamic Banking
- ✓ Off-shore banking
- ✓ Locker Service

❖ Brac Bank:

- ✓ Letter of Credit
- ✓ Back To back Letter of Credit
- ✓ Import Documents Handling
- ✓ Import Loans
- ✓ Shipping Guarantee
- ✓ Delivery order Export LC
- ✓ Export LC(Advise and Transfer)
- ✓ Export Bill Negotiation
- ✓ Export Financing
- ✓ Letter Of Guarantee

❖ Uttara Bank:

- ✓ International Divisions
- ✓ International Trade Services

- ✓ AD Branches
- ✓ NFCD Accounts
- ✓ RFCD Account
- ✓ FDI Help Desk
- ✓ EXCHANGE RATE
- ✓ Standard Settlement Instructions

❖ NRBC Bank:

- ✓ Shikkhaguru
- ✓ Scheme
- ✓ FDR
- ✓ Short Notice Deposit
- ✓ NRBC Life Style Loan
- ✓ NRBC Education Loan
- ✓ Auto Loan
- ✓ Construction Finance
- ✓ Residence Finance
- ✓ Missed Call Balance
- ✓ Inquiry Service

❖ Janata Bank:

- ✓ Online Banking
- ✓ JB Remittance
- ✓ JB PIN Cash
- ✓ House Building/Flat loan for Govt. employee
- ✓ Tannery Bank Trading Rural Credit
- ✓ Working Capital Loan
- ✓ Green Banking
- ✓ I-GP Payment service
- ✓ OMIS (ERP)
- ✓ PMIS

- ✓ BEFTN User Manual
- ✓ Automated Branch Banking

- ❖ Sonali Bank:
 - ✓ Rural Credit
 - ✓ Micro credit
 - ✓ Industrial Finance
 - ✓ Deposits& Credit Schemes
 - ✓ SMME Banking
 - ✓ Investment Bond
 - ✓ International Banking
 - ✓ Personal Banking
 - ✓ Foreign Currency A/c

- ❖ Southeast bank:
 - ✓ Special Notice Deposit
 - ✓ Pension Saving Scheme
 - ✓ Millionaire Deposit Scheme
 - ✓ Mud araba savings(SB)Account
 - ✓ Mudaraba Term Deposit Receipt
 - ✓ SEBL My Remit Card
 - ✓ SEBL Credit Card
 - ✓ SEBL Debit Card

- ❖ Mutual Trust Bank Limited
 - ✓ MTB CARD
 - ✓ Agent Banking
 - ✓ MPAY
 - ✓ MTB Protection Plan
 - ✓ Schedule OF charges
 - ✓ MTB AIR Lounge

- ✓ MTB Contractlence Credit Cards
- ✓ MRewardz

- ❖ Agrani Bank:
 - ✓ Special Notice Deposit account
 - ✓ Agrani Bank Shanchoy Pension Scheme
 - ✓ Agrani Bank Double Benefit Scheme
 - ✓ Agrani bank Probash deposit Scheme
 - ✓ Agrani bank senior Citizen Saving Deposit Scheme
 - ✓ ABS Account
 - ✓ Agrani Education Scheme
 - ✓ Agrani Nari Amanot Scheme
 - ✓ Agrani Bank Lakhopoti Deposit Scheme
 - ✓ Freedom Fighter Loan
 - ✓ Green Banking Finance

- ❖ Rupali Bank:
 - ✓ Helpline For Violence
 - ✓ SND product
 - ✓ Expatriate Help Desk
 - ✓ Hotline Number Product
 - ✓ SBA Product
 - ✓ RSSA Product
 - ✓ RFDS Product
 - ✓ Pothoful Product
 - ✓ ATM Product

- ❖ Pubali Bank:
 - ✓ Saving Bank account
 - ✓ Dwigun Sanchoy Prkalpo
 - ✓ Pubali Sanchoy Prokolpo

- ✓ Pubali Procheshta
- ✓ Fixed Deposit Receipt
- ✓ Pubali Pension Loan
- ✓ Monthly benefit Based Fixed Deposit
- ✓ Special Notice store
- ✓ Monthly Profit based Small store
- ✓ Target Based Small Deposit
- ✓ PBL Sujon Rin
- ✓ Flat Purchase loan
- ✓ Car Purchase loan
- ✓ Medical Equipment Loan
- ✓ PBL Korma Uddog Rin
- ✓ Target Based Small Deposit

Marketing mixed of NCC Bank Ltd.

❖ **Fixed Asset:**

A fixed resource record might be opened in the names of at least two people and even in the names of youths along with a defender. No underlying inference is authorized equipped for opening a fixed record. NCC offers appealing after movements of advantages to its fixed stores.

Remarkable Store Plan Any novel individual, authority, firm, confined associations, neighborhood bodies, organization, corporate bodies, etc can open an Uncommon Store Plan A/c with NCC Bank Constrained. Extraordinary record plan is a term store of 3 (Three) a long time an interest is payable on the month to month premise. Unprecedented record Plan is 100% terms a record manager can pull back his/their record behind the end of improvement of record.

❖ Position:

NCC Bank has one Managerial middle point and 59 branches under its authority. Staying of adequate branches NCC bank also has some unusual client direction to the client concerning models: -

- Settlement offices can be given to the client efficiently in light of the fact that, official obligation can be all the more effortlessly balanced.
- Freeing from Check is relatively simple since Check account at a branch in town there is a counting house and can be glade in the way.
- The distinction branch NCC Bank can give out the client benefits all the more proficiently.
- For Branch banking NCC Bank expands the versatility of money which brings consistency of loan costs.
- NCCBL can make attractive account from clients by branch banking.

There are few issues increase for the spot choice of NCC Bank Ltd.

- On the off chance that any one part of NCC Bank neglected to accomplish consumer loyalty, at that point the impact everywhere throughout the branches.
- For any sort of basic financial choice the branch director needs to get consent of Administrative center and it is lengthily process. What's more, this brings absolutely oblivious of clients.
- If a branch works his banking around there where gridlock is higher than a large portion of individuals dither to proceed with their numerous kinds banking. NCC Bank, Jatrabari Branch is likewise confronting a similar circumstance.

- NCC Bank should investigate their technique when they are probably going to be opening new branches in Bangladesh for which they have not followed this methodology for port city Khulna. They should expand their branch in Khulna.

❖ Improvement:

Ongoing Marketing calls for something other than building up a decent item. Evaluating it alluringly and making it accessible to their objective client. Organizations likewise should speak with their clients what they impart ought to be left to risk. This hypothesis is likewise fitting for the banking business. To impart well bank frequently recruit promoting offices to create powerful commercial, offer arrangement to experienced officials and entertainer, gives online administrations to the large money managers or association, make a private relationship with customers. The showcasing correspondence program of an organization or a financial business is designated "Advancement blend"- comprised of an explicit mix of publicizing, individual selling, deals advancement, and public connection instruments that the bank utilizes seek after its promoting objects. Meaning of the four significant advancement apparatuses as follows

Advertising: Any paid type of non-individual introduction and advancement of thoughts, merchandise or administrations by a recognized support

Individual Selling: Oral introduction in a discussion with at least one planned buy to advertise deals of administrations.

Sales Promotion: Short-term motivator to empower the buy or deals or an item or administrations is called deals advancement.

❖ Advertising:

Publicizing is one of the main parts of progression. The NCC Bank Ltd. is to sort out to presentation or offer criticalness to the cash directors to various media concerning their thing or organization. In different conditions, the Bank is reliable with the portal of their clients if any new help is arranged. Concerning, they proper their arrangement to the clients. Around the completion of 1999 NCC Bank Ltd. issue their proposals to the market. NCC Bank Ltd. has given/offered a bit of Tk. 19,50,00,000 out of which public offer is Tk. 5,25,00,000 offers @Tk. 100 each. NCC Bank Ltd. endeavors to draw the thought of by and large populace and money administrators regarding their offers, which has been starting at now gave, in the market through "The Daily Prothom Alo" and "The Daily Financial Express". In the interim they market public of their best organizations as to

design with the paper by consistently and they scatter it to help holder and clients. Despite the fact that it is huge for any bank to make present them in the market of their things and organizations changing, notwithstanding, NCC Bank haven't cultivated this capacity as of not long ago. However, it forsakes as that a developed bank can lose his name and qualification with their clients similarly as stores in view of the authentic and feasible business which can start the clients to reduce their stores. We can say here as "The American Express Bank Ltd." Standard Chartered Bank isn't simply in Bangladesh that they are reliably in front of others wherever on the planet executed the notification if fundamental. They any rate guarantee their clients about organizations consistently through incorporate by papers similarly as any reputed magazines. I figure NCC Bank should notice this arrangement of Standard Chartered Bank Ltd. NCC Bank can make familiarize them with everyone by the norm in the busiest district and can adjust boards and probably as open can survey their business thinking first. Then NCC Bank Ltd. dispersed well to plan, pocket timetable, and work territory plan similarly as diary each starting year what they pass on to the clients and the organization holders. As an issue of the real world, we already to introduce ourselves with the assorted connection redirects and the Internet where NCC Bank Ltd. may give there incorporate effectively. The for a long time hurries to express that without incorporate or express anything or organization would be boneless since how a client can introduce himself with this organization. So NCC Bank Ltd. should consider this case. And all should recognize the strategy of immaculate publicizing.

Special Publicity: As shown by the financial business, a transient spurring power to enable the arrangements of organizations or aftereffects of the Bank is called bargains headway. They eventually lessen the energy of credit and overhaul the eagerness of the store as the client may remain with them.

Public Relations: Creating such great connection with the association's different public by acquiring positive exposure, developing a decent "corporate picture" and taking care of or taking off negative reamers, stories, and occasions. The accompanying devices are utilized with NCC Bank Ltd. are given:-

□ **Marketing and Exposure:**

Public connection implies building a decent connection with other banks and with different publics by getting ideal exposure, developing a decent corporate picture, and

taking care of ominous reamers, stories, and occasions. A Bank can partake in any homegrown or worldwide reasonable and mutually with other banks they can take an interest in the workshop to deliver their altruism. Again they can support any homegrown or International well-known games like cricket, football, and so forth. Yet, NCC Bank still couldn't do this.

□Funding:

NCC contemplate sponsorship plan as one of their signature instruments for showcasing. The bank has just supported numerous social government assistance projects to show its enthusiasm for a corporate social duty. Next to this, the bank has likewise assisted with working up numerous delightful landmarks at Dhaka city like the one at the Science lab.

□Pronouncement:

After experience the entire report, we think of some findings. A portion of the assignments which NCC Bank does is a lot of customary. Today's' advanced financial framework has been changed than previously. If we contrast them and other nearby banks like City Bank, Eastern Bank, BRAC Bank, Prime Bank, we came to think about this. With the advanced automated framework, they make their works simpler than the NCC Bank. NCC Bank follows the standard, worn-out cycle to spare their information to do their entire activity physically where different banks are doing with their PC. A few discoveries are given below:

They spare their a wide range of information in papers they discover the intrigue tension record through their PC however physically they look at those

⇒ Frequently straightforward work is finished by the administrative center which requires some investment and make troublesome.

⇒ consistently check is finished by another official which risky both for the bank and the branch office.

- **Recommend recently developed solvency products for NCCBL:**

Establishment:

Money related an establishment is assuming an extraordinary job for modern improvement of Bangladesh. More industrialization implies increment of work option and increment of purchasing intensity of people. Consequently, administrative authority consistently empowers the banks for modern advance in liberal configuration. Then again, material segment is the central member for winning unfamiliar settlement for the nation. In any case, in this division, the majority of the essential fixings are imported, which are depleting unfamiliar monetary standards. In this way, adjudge the rearward correlated business for the material part is a lot of significant. Current financial framework offers different sorts of mechanical credits in various arrangement. That is the reason we are proposing an advance plan particularly for material primitive correlation enterprises which might be support the little along with middle-sized business visionaries.

- **Benefits:** The bank will profit by putting away the inactive cash by speedy reusing through this advance plan. Another hand, mendicant will be profited by upgrading its active funds just tangible development. Subsequently, it will make greater business and assume job to diminish destitution level.

Youthful Businessman Credit Project- “Atto-Nirvorshil Jobok”:

Recent NCC Bank is oblation several variety of credit for various gatherings such as merchants, manufacturer, specialist, and people if there should be an occurrence of individual advance. These are for the most part for all individuals

yet we are not giving something uncommon to youthful ability. As Bangladesh bank has announced for each 5 branches in metropolitan territory might be open one branch in rustic region. We can use this chance. Because of the provincial youngsters the individuals who have imaginative thoughts however lacking capital.

In provincial territory youngsters are not receipt opportunity for associate numerous beneficial works like poultry, crafted works and so on because of the absence of capital. They cannot ready for land that position to the little enormous degree in lack of leading. In rural and sub rural zone likewise such huge numbers of potential youthful gifted business visionaries who are sitting inert simply because they need more cash-flow to maintain their business. In the event that we fund them at low rate under our SME venture, at that point it will be an extraordinary assistance for the development of our economy. We can without much of a stretch do that as BB provides confession booth charge under the SME undertaking of dispensing bank if there should be an occurrence of youthful skilled business people's borrower.

- **Ship Building Scheme (Industrial Scheme)** An industry in Bangladesh Ship Building is emergence as new fare pioneer. Significant boat fabricating nations like South Korea, Vietnam, China and Singapore are getting less keen on home Little Maritime vessels. European purchasers are presently coming to Bangladesh and India. The business is slowly moving behind creating nations like us for the most part due to the accessibility of a modest work power. The worldwide market for little ships is currently about \$400 billion. In the event that we can snatch one percent of the worldwide request for little ships, the sum will be worth \$4.0 billion. As of late Bangladesh government has proclaimed Boat Building Industry as seventh push segment. This is a rewarding division and will improve step by step. Yet, this is an exceptionally capital-serious industry. In this way, there is an enormous interest for Bank advance there. In the event that we put resources into this baby part with lower loan fee, at that point it would be an extraordinary assistance for this segment just as our economy, which will prosper

our picture all through the nation. We can dispatch another credit item particularly for the Boat Building Industry named "Ship Building Advance".

➤ **Recommended innovative Products for NCC Bank Ltd.:**

Islamic bank:

Islamic financial frameworks have a colossal open door in the neighborhood showcase dependent on for the most give up Muslim clients with NCC bank did not present it yet. So presenting a new Islamic financial framework and consolidating with its current financial framework will carry enormous benefit to the bank.

- **Solid showcasing exercises:** NCC bank absences of obviously characterized promoting goals. It requires improvement in its present showcasing systems and mass usage on that. This will contribute to acquiring more pieces of the pie in the financial business.
- **Promising business sector development:** In creating nations such Bangladesh banking-business area is more wellsprings crediting. Along these lines, the financial segment almost guarantees a noteworthy development for meriting banks. NCC bank is the most effective successful rider if it uses the chance.
- **Defaulters:** The normal mentality of Bangladeshi customer's inability can be an issue to the bank's benefit pattern.
- **The effect of unified power:** Designation of power is concentrated that makes the representative acknowledge fewer obligations. Along these lines, the worker assurance is weekend.
- **Bureaucratic problems in an advance division:** The credit proposition assessment process is long. In this way, once in a while important to lose their customers amongst Bank gets unfit to meet targets.
- **Nonappearance of worker assessment:** No meaningful utilization of Yearly classified Report to remunerate or to rebuff representatives. Henceforth, the workers become wasteful.
- **Incapable portfolio:** The arrangement of the Bank isn't that much enhanced because it alters a significant part of its reserve on Government protections.
- **Immaculate provincial part:** The bank doesn't go for country banking. Be that as it may, the country individual's money-spinning at NCCBL can obtain from the exercises to NGOs.

- **Needs limited time exercises:** The Bank needs forceful publicizing and special exercises to get a wide geological inclusion.
- **Effect of contender's methodologies:** Global manages an account with different appealing methods for giving business banking administrations that can remove the Bank's rewarding customers. Neighborhood contenders can likewise catch a colossal piece of the overall industry by offering comparable items and administrations gave by the Bank.
- **Issues came about because of unlawful miniaturized scale trading business:** Opening ongoing not allowed new banks or smaller scale credit firms, without the usage of the required changes, conduct to exploitative rivalry also pony exchanging the nearby financial division.
- **Constrained ATM administration:** The bank has just a couple of ATM stalls but not in mentionable spots. Along these lines, the extent of the utilization of ATM Card is restricted along with contenders catch that likely market for ATM administration.
- **Inclination customary strategies:** Contrasted with emulating the bank does banking exercises through conventional techniques with the administration isn't sufficiently liberal to catch up with the new techniques.
- **Wasteful workers:** As indicated by the representative's surprising segment of the absolute HR is wasteful.
- **Nonappearance of Research and development office:** The Bank doesn't have any innovative work division which can return to the creating client requests or contender's procedures.
- **Constrained of Branches:** All about quantities of branches are bottommost different contenders.
- **Absence of legitimate client assistance:** More client support to the Bank isn't too acceptable like different banks. Unfamiliar Banks have more client assistance divisions. Be that as it may, there is no Client assistance division to NCCBL'S. Different items NCCBL remembering the next 5 years.

NCC bank is unable to definitely explain retail neutrally. Its compulsory upgrade this trading statistics and multitude execution. That will be promoting more market allowance in the industry of Bank.

- Rural Banking
- Flat Purchase Loan

- Automated Branch Banking Process star
- NCCBL'S proposition to Agricultural deposit – Promoting Capitalization
- NCC Bank for encourage “self-care savings and credit groups”
- Determination of encouragement
- Pin cash System include
- Assets Securitization
- Mutual Fund
- Medical Equipment Product Loan more essential
- Miss call balance Banking
- Working capital loan
- Developing Card facilities
- Progressing personal banking
- Help Desk must be improving.

Chapter 4: Internship Experience

Position- Intern

- **Duties-**

- ✓ Opening accounts
- ✓ Cheque entry
- ✓ Cheque Recognition receive
- ✓ Pay order
- ✓ Maintain Files
- ✓ Answer Phone requests
- ✓ Direct Calls
- ✓ Provide fundamental organization data
- ✓ Oversee Mail conveys
- ✓ Answer Phone requests
- ✓ Direct Calls
- ✓ Provide fundamental organization data
- ✓ Oversee Mail conveys Curriers
- ✓ Handling Client
- ✓ FDR

- **Responsibilities-**

- ✓ To be on Time
- ✓ Good Relationship with Seniors
- ✓ Maintaining dress code
- ✓ Team work
- ✓ Form Fill up Perfectly
- ✓ Provide Right Information Client
- ✓ Worked under the supervision of senior finance team
- ✓ To understand the financial procedure of the company.
- ✓ Have to prepare a financial report after studying details about various financial transaction, this report is made under the guidance of senior finance executive
- ✓ Help customers open and manage their bank accounts and finances.
- ✓ Exhort customers on monetary administrations and resolve issues.
- ✓ Contact imminent clients to sell our administrations.

Training-

NCC BANK Limited primarily trains up punctuality maintaining every situation. Trained interns about handling clients over phone calls, how to speak with them, take responsibilities on how to solve their problems. Basically, as intern NCC Bank Limited train their interns on how to Work at the office, official rules regulations maintain, more formal incorporate working and conscious about every work. The most important part they train up always good relations with clients, colleagues and office others work And respect all people based on their position of institutions.NCC bank also makes sure there target how to fill up more hard-working based on, as anyway, they fill up there banking target and that based on accomplishing their organization's goal that all they will try to train up there interns, training process is more good and there officers and boss are more cooperate with an intern and familiar.

Assessment

Credit Assessment Standards A few standards or norms of loaning are kept up in favoring advances to downplay acknowledge chance level just as for fruitful financial business. The primary standards of loaning are given underneath:

- **Liquidity:** Liquidity implies the accessibility of bank assets without prior warning. The liquidity of development implies reimbursement on request deadline or after a period of time immediately. Thusly, the banks should need to keep up adequate debt-paying ability to reimburse its contributors and tradeoff between the fluidity and benefit necessity.
- **Immunity:** Well-being implies that confirmation of reimbursement of disseminated credits. The bank is ready to go to bring in cash good ought to never to be relinquished for productivity, to guarantee the security of credit. The borrower ought to be picked cautiously. He ought to be an individual of good character and limit just as a bank must need to keep up a qualified number of protections from the borrower.
- **Convenience:** Banking is occupational targeting procuring a decent benefit. Some distinction betwixt the premiums got on propels with the premium laid on store establishes a significant bit of the bank pay, additionally unfamiliar trade business is likewise exceptionally gainful. The bank won't go into an exchange except if a reasonable come back from it is guaranteed.
- **Intent:** Banks authorize advances for a gainful reason. Without logic, early payment will not be made by the bank for useless motive till the debtor might be liberated from all dangers.

Reliability: The certainty provide for advancement is an assurance to fall bank upon in examples of need. Security fills in as prosperity regard for an abrupt emergency. Since chance parts are incorporated, security consideration must be taken before a crediting. Wellbeing implies the confirmation of reimbursement of appropriated credits. A bank is ready to go to bring in cash through security ought to never be relinquished for gainfulness, to guarantee the wellbeing of advance. The borrower ought to be picked cautiously. He ought to be an individual of good character and limit just as a bank must need to keep up a qualified number of protections from a borrower.

Chapter 5: Recommendation and Key Facts

5.1 Recommendations:

The present and afterword investment world is analytical. To confront the test managers should know about various monetary and commercial variables. Most time the banks should select business graduates like BBA and MBA students as a trial official. The bank has more announcements on paper, television also magazine with the goal that each activity and special facilities of the bank 24 hours banking offices like Visa ATM card ought to be made inside a brief period.

The bank ought to present new momentary plans like miniaturized scale solvency for impoverished and municipal individuals.

Diversity in trading patterns can legitimately influence trading with the goal that it's a call not, at this point completely Gainful. In this manner, the Bank kept data regarding the earth every corporation to which clients work.

To draw in most of the clients NCCBL needs to make another showcasing technique, which will expand the complete fare Import business?

Appealing the motivation bundle for the exporter will assist with expanding the Fare with appropriately it will lessen the parity of installment hole of NCCBL k can go at the door of the customers.

Extra more card facility for shopping, purchasing food, furniture pays restaurant bill, and more affordable card for easier to live every customer.

Conclusion

After completing the intro course of the NCC BANK LIMITED Internship, I will comprehend the temporary position program was an extremely impending opportunities for me in those 3 months. During those 3 months at NCC Bank, Shyamoli Branch I will endeavor basically all the organization practically and observed properly that how they work in an organized manner. This reasonable temporary job program helped me a great deal to increase a capable measure of down to earth involvement with the professional I will comprehend the temporary position program was an extremely impending opportunities for me in those 3 months I will comprehend the temporary position program was an extremely impending opportunities for me in those 3 months' workplace. NCC Bank is an advanced manage an account with present-day innovation that has a decent number of fixed customers along with the unfamiliar trade office is great with their L/C and other related items. In Bangladesh, the Banking sector can influence the major fact of development through their banking system and investment portfolio. More prominent accentuation on the picking and preparing the speculations can be helpful for the Bank. Given a thoughtful experience of the Bank in Bangladesh, it is difficult to deny the role of the Bank in development management in a critical sector like health and family planning. With the end goal of using the possibilities of the banking segment, a refreshed general banking and legitimate settlement of portfolios can develop their position. The discoveries of the investigation show that if Bank utilizes the refreshed procedure for picking the protections and segments or people for credits, it will be gainful for them. A proficient educated supervisory group can expand their capacities with the aftereffect of the work that will be straightforward. I am certain that the encounters that I erudite on account of my entry-level stance scheme in the NCC Bank Shyamoli Branch will help me an immense deal in my future notwithstanding whether I sort out the banking profession as my thoughtfulness.

References

1. <https://www.nccbank.com.bd/index.php/nccbservices>
2. <https://www.nccbank.com.bd/index.php/nccbbranches/showDetails/94>
3. <https://www.indeed.com/career-advice/career-development/how-to-write-an-internship-report>
<https://www.coursehero.com/file/18489547/BBA-internship-report-writing-guidelines-For-students-1/>
4. <http://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/8644/12304039-BBA.pdf?Sequence=1&isAllowed=y/>
5. <https://www.al-arafahbank.com>
6. <https://www.businesshaunt.com/top-10-banks-in-bangladesh/>
7. <https://localfirstbank.com/article/four-different-types-of-services-banking/>
8. https://www.google.com/search?sxsrf=ALeKk01y_PY37b8kdEsjQZjGVamlSzO8sg:1602799659181&source=univ&tbm=isch&q=innovative+product+name+for+best+bank&client=opera&sa=X&ved=2ahUKEwjHjdOCzrfsAhUtzTgGHfPxD_IQjKkEegQIChAB&biw=1298&bih=598
9. <https://www.nccbank.com.bd/index.php/nccbproducts>
10. <https://www.nccbank.com.bd/index.php/nccbbranches/showDetails/94>
11. <http://www.msrblog.com/business/overall-banking-system-ncc-bank-limited.html>
12. <https://www.assignmentpoint.com/business/marketing-business/marketing-of-bank-products-for-ncc-bank.html>
13. <https://www.hsbc.com.bd/1/2/retail-banking/other-products>
14. https://en.wikipedia.org/wiki/List_of_banks_in_Bangladesh

15. <https://corporatefinanceinstitute.com/resources/careers/companies/top-banks-in-bangladesh/>
16. <https://www.lawyersnjurists.com/article/ncc-bank-marketing-strategy-and-management-thereof/>
17. https://en.wikipedia.org/wiki/Pubali_Bank
18. <https://www.quora.com/What-are-the-most-innovative-products-in-the-banking-sector>
19. https://www.academia.edu/32460722/INNOVATIVE_BUSINESS_BANK_PRODUCTS
20. <http://dspace.bracu.ac.bd/bitstream/handle/10361/2888/09304063.pdf?sequence=1>
21. <http://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/3649/10304042.pdf?sequence=1&isAllowed>
22. https://www.google.com/search?client=opera&sxsrf=ALeKk03XCPrna56ORLt69kCrLI-Zn5qYaw%3A1602801858243&ei=wtCIX4K1DoKZ4-EPi9Gn2AI&q=most+efficient+banking+product+name%27s&oq=most+efficient+banking+product+name%27&gs_lcp=CgZwc3ktYWIQARgAMgclIRAKEKABOgclIxCwAxAnOgclABBHELADOgclIxDqAhAnOgQIlxAnOggILhDJAxCRAjoFCAAQkQl6BwgAELEDEEM6AggAOgUIABCxAzoOCC4QxwEQr wEQyQMqkQl6BQguEJECOgQIABBDOgQILhBDOgolABCxAxAUElcCOgclABDJAxBDOgUILhCxAzolCAAQsQMqgwE6DAguEMcBEK8BEAoQQzoKCAAQyQMqgFBCHAjoHCAAQFBCHAjoCCC46BQgAEMkDOgclABDJAxAKOgQIABAKOgclABDJAxANOGQIABANOGYIABAWEB46CQgAEMkDEBYQHjoKCCEQFhAKEB0QHj oECCEQCjoGCCEQChAVUNxCWKSqAWC5xAFoBHAAeACAAcECiAG1KZIBCDAAuMzAuNC4xmAEAoAEBqgEHZ3dzLXdperABCs CcABAQ&client=psy-ab
23. <https://www.google.com/search?client=opera&sxsrf=ALeKk03XCPrna56ORLt69kCrLI-Zn5qYaw%3A1602801858243&ei=wtCIX4K1DoKZ4-wGIAbkVkgEGMC4xNC4zmAEAoAEBqgEHZ3dzLXdperABCsgBCcABAQ&client=psy-ad>

