

INTERNSHIP REPORT ON

Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited

Submitted By

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BBA Program

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Submitted To

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BBA PROGRAM

UNITED INTERNATIONAL UNIVERSITY

TOPIC

Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited



Letter of Transmittal

15th March, 2019

Mr. Muhammad Rehan Masoom

Assistant professor, SOB

United International University

Subject: Submission of Internship Report on “***Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited.***”

Dear Sir,

I submit the internship report with great pleasure, and I have been attributed to making as a necessary prerequisite of BBA program, United International University. I have found the study to be quite amusing, beneficial, and proficient. I have tried my level best to make a compelling & honorable report.

This report is about “***Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited.***”

I want to thank you for your knowledgeable support, assistance, and patients about the work. I also appreciate the opportunity provided by the university.

Yours sincerely

.....

Nusrat Sharmin

ID No: 111 132 152

BBA Program

United International University

Student Declaration

I, Nusrat Sharmin, at this moment declare that the presented internship report titled *“Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited.”* This report is uniquely prepared by me after collecting and analyzing all the valuable data based on my consideration and discoveries amid the period of my internship program.

I also confirm that the report is only prepared for my academic requirement, not for any other purposes. It should not be used with the interest of any opposite party.

.....
Nusrat Sharmin

ID No: 111 132 152

BBA Program

United International University

Supervisor's Certificate

I at this moment recommended and certify that this report entitled "*Banking System: Emphasis on E-Banking & SME Banking Prospect of NCC Bank Limited*" is a research work conducted by Nusrat Sharmin, Student ID: 111 132 152, under my supervision for partial fulfillment for the degree of BBA Program in United International University, Bangladesh.

.....

Signature of the Supervisor

Mr. Muhammad Rehan Masoom

Assistant professor, SOB

United International University

Acknowledgement

First of all, I would like to thank the Supreme one, Almighty Allah, who has created the world and all the credit goes to him for giving me the chance to complete the report successfully.

I express my sincere gratitude and thanks to my respected supervisor **Mr. Muhamad Rehan Masoom**, Assistant Professor, SOB, United International University, for guiding me and allowing me to initiate this report. More specifically, I would like to thank him for imparting his time, wisdom, support, and friendliness throughout the program.

I would like to thank all the people who took out time for me and provided valuable information and help, without which this report was not possible. I want to convey my deep complements and heartfelt gratefulness to all the officers, staffs of **NCC Bank Limited, Malibagh Branch, Dhaka** for their cordial co-operation.

Finally, I sincerely owe greatest debt to my parents Mr. Abdul Gaffar and Mrs. Shefali Akhter for their immense love and support.

Executive Summary

National Credit and Commerce Bank Ltd. holds a distinctive history of its kind. The organization started its journey in the money related sector as an investment company back in 1985. The purpose of the company was to prepare assets from within and invest them in such a way to develop the country's Industrial and Trade Sector and playing a stimulus role in the development of the capital market too. In stepping into 24th years of committed service, the Bank always have confidence in that profits are not the fundamental aphorism of a bank, which is absolutely for a short period, yet values are perpetual. Their purpose is not just to make more profit but to make sure an economical business development for their valued shareowners, satisfying the growing needs of their demanding customers and other shareholders. At present NCCBL has 106 branches (including 8 SME/Agri branches) so far to supply financing, speculation, guiding, underwriting among guarantee, portfolio management, etc. along with traditional banking.

NCC Bank Limited has already established a favorable reputation in the banking industry of the country. It is one of the leading private sector commercial banks in Bangladesh with 72 ATM booths all over the country. NCCBL ATM Network has attached with NPSB Network. Therefore, cardholders can enter any ATMs of all banks in Bangladesh acknowledge Dutch Bangla bank fast track ATM booths. NCCBL Internet Banking provides a locked and advantageous service for customers to deal with their money, 24/7. With NCCBL Internet Banking, they can go through banking activities on the web. This incorporates checking their balance, seeing proclamations for the time being, etc. The Bank also provides 24/7 Phone Banking & SMS Banking facilities along with Smart Pay and NCCB Sure Cash.

NCCBL has disbursed about Tk. 855.79 crore in Small & Medium Enterprise sector up to the year 2009 out a portion of its total loans and advances figure of Tk. 4633.27 crore. The portion invested in the SME sector is about 18.4% of the total loan exposure. But the amount invested in the SME sector compared with other sectors is not satisfactory. To invest more in Small & Medium Enterprise sector to donate in national economic development, NCCBL needs to set up more SME service centers to the isolated rural areas.

Marketing policy of NCC Bank Limited is very poor. NCCBL has introduced several products and services as per the requirement of the business and individual's people. But the highlight of the product by using proper marketing channel was absent. The Bank should give more observation to an advertisement for creating more eye-appeal among its customers, which is helpful to gather more deposits and grow investments scope. That's why NCC Bank should be more careful to understand the importance of an advertisement in various media like TV, News Paper, Internet, and Billboard.

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CHAPTER ONE

1.1 Rationale of the Study:

Bangladesh is a growing nation of the third world. The financial condition of this nation is insufficient. The nation is not yet been industrialized. A vast amount of population lives underneath the penury restriction. Nevertheless these boundaries, a few areas are appearing since the remaining 10 years. Banking sector is one of these growing portion.

E-banking, also known as web banking, web based banking or virtual banking, is an electronic remittance system that permits clients of a financial institution or different economic organization to run a variety of financial transactions via the economic organization's internet site. The idea of e-banking includes all sorts of banking activities achieved through digital systems. It consists of activities like payment of bills and consignment, transfer of funds between accounts, applying for an advance, payment of loan installments, sending funds to 1/3 events through emails or internet connections no matter where the customer is placed.

As a third world growing nation, Bangladesh is much on the fur to achieve the predicted level of the worldwide banking system. At present, the banks in Bangladesh are utilizing the restricted digital banking services. Although E-banking activities are experiencing lots of drawback and constraints which include lack of information and human capital, inadequate infrastructure, this region has a high potential. Individuals are currently getting keen on online exchange, and the government has laid out a few arrangements for creating ICT infrastructure.

As of late, Medium and Little Enterprises (SMEs) have arrived into the bleeding edge of improvement plan because of the acknowledgment of their commitment in encouraging development, maintaining worldwide financial recuperation, creating business and decreasing poverty. Development of SMEs can lessen poverty through the increasing speed of financial development, evacuation of predispositions against work motivator generation, production of business open doors for the low-talented laborers and arrangement of interrelated with little provides.

SMEs are by a general labor-comprehensive ventures with comparatively low capital quality. Accordingly, Bangladeshis being a work plentiful and capital alarm, SMEs have a feature relative favorable position. In acknowledgment of the strategic significance of the progress of the SMEs in advancing monetary -growth, work era, and impoverishment relief the SME segment has been announced as a precedence area in the Government's mechanical strategy 2005 and different scales have been started to assist expand the SMEs development effective.

I have accomplished my entry-level position program in National Credit and Commerce Bank Limited and as needs are readied this temporary job cover "Banking System: Emphasis on E-Banking & SME Banking prospect of NCC Bank Limited." I prepared this give an account of the premise of my perceptions and discoveries in the course of the duration of my temporary job application of 45 days.

1.2 Origin of the Report:

The report is an integral part of my internship semester, and its due submission to the respective supervisor will fulfill the certificate requirement of my BBA degree. So I have taken the chance to do my entry-level position in National Credit and Commerce Bank Ltd (NCCBL). My theme of entry-level position is sanctioned from the head office of NCC Bank Ltd. My personnel administrator Mr. Muhammad Rehan Masoom, Assistant Professor, SOB United International University, likewise endorsed the theme and approved me to make this report as a major aspect of the satisfaction of temporary position necessity.

I have served at National Credit and Commerce Bank Ltd, Malibagh Branch for 45 days. I have observed and learned about most of the things of banking products and services with major focus on E-banking and SME banking. I have tried to bring together the latest data about E-banking and SME banking with the help of my on-site supervisor. I have put my best effort to draw strong and intensive focus on the specific topic of research that aims to measure the satisfaction level of E-banking and SME banking activities in a descriptive way by applying effective statistical tools and techniques.

1.3 Objectives of the Study:

The objective is the preferred level of accomplishment of any examination or study or report. Every report ought to have particular objectives.

There are two objectives, as follows:

- a) **Broad objective:** The principle target of this report is to gain down to earth learning separated from the formal institutional information and furthermore to survey the present status of E-banking and SME banking of NCC Bank Ltd.
- b) **Specific objectives:** Other than the broad objective, this report is conducted to meet the following objectives-
 - ✚ To be familiar with E-banking and SME Financing through a personal business financial institution, i.e. NCC Bank Limited.
 - ✚ To factor out specific elements of the online banking system of NCCBL.
 - ✚ To learn the abstract significance of SME and SME finance and its importance in Bangladesh economic system.

- ✚ To recognize the massive problem of E-banking and SME banking and the problem of NCCBL related to E-banking and SME banking.
- ✚ To identify the risk related to E-banking and SME banking of NCCBL.
- ✚ To analysis the status of E-banking and SME banking of NCCBL.
- ✚ To suggest some problem measure to overcome the problem.

1.4 Methodology of the Study:

Keeping in mind the end goal is to prepare the report more significant and respectable, two sources of information and data have been utilized broadly. The sources are:

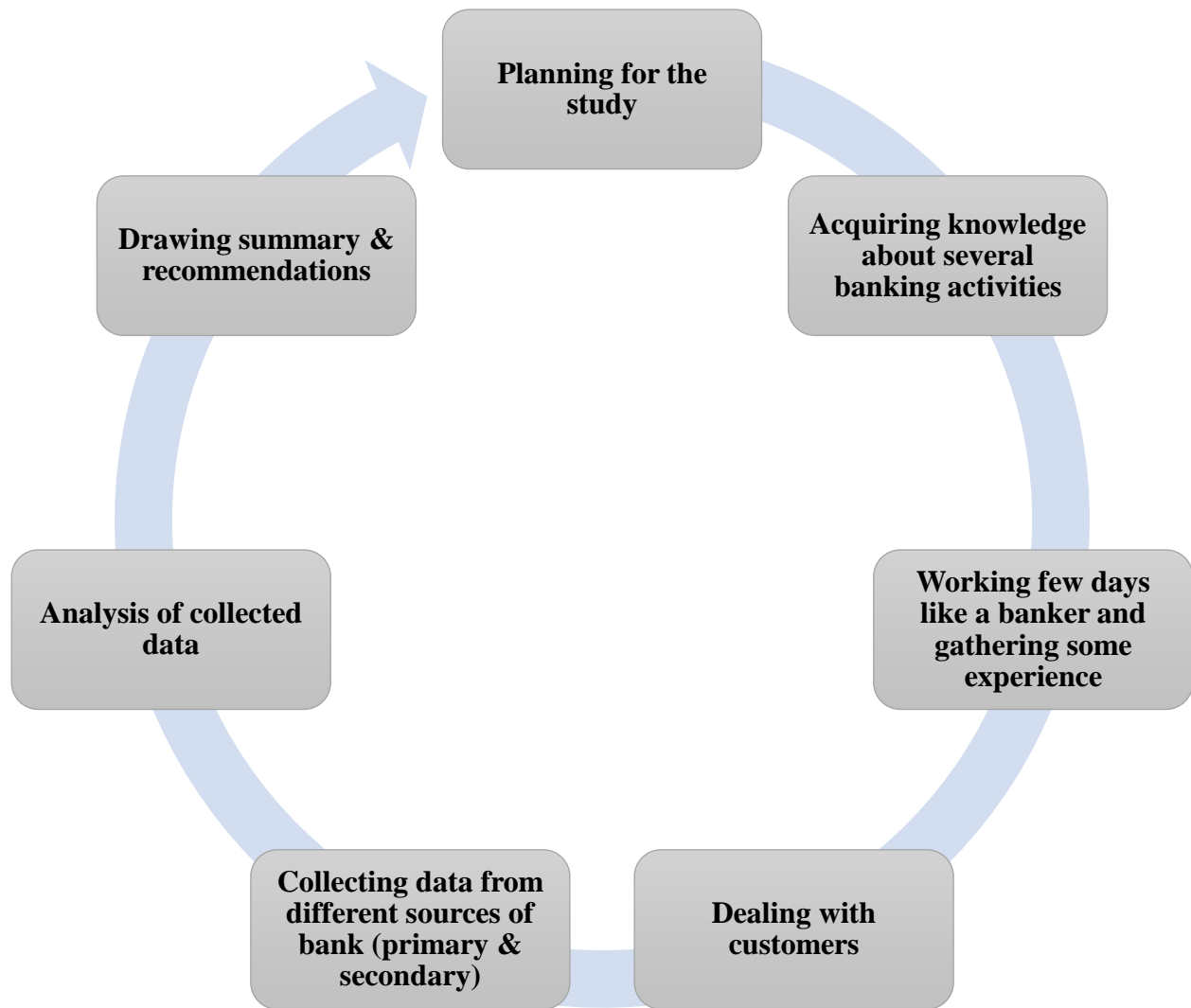
Primary Sources

- Observation of banking activities.
- Discussion with the Head Office and Branch authorities of the related work area.
- Enlightening discussion with the clients.

Secondary Sources

- From earlier research report.
- Annual report (2014-2015) of NCC Bank Limited.
- Periodicals Published by Bangladesh Bank.
- Different kinds of data regarding loan & advances & SME Finance.
- It is published reading materials and books.
- Different circulars issued by Head Office & Bangladesh Bank.
- Related issues published in Newspapers and the Internet.
- Website of Bangladesh Bank, NCC Bank, Ministry of Finance & other related organizations.

The whole report was prepared through the following steps:



1.5 Limitation of the Report:

All the things within the world ought to have a few obstacles and drawbacks. In undertaking this study, various issues were confronted as well. Thus, the report has a few impediments.

The constraints are:

- ❖ The primary limitation of the study was the shortage of suitable data, which was needed for the report.
- ❖ A few information are not uncovered because of safety and other corporate commitments.
- ❖ Consolidation of updated information was not feasible because of inaccessibility of the most recent information in origins, i.e. annual report, web site, and so forth.
- ❖ Due to time limitation, numerous angles couldn't be discussed in the present report.
- ❖ I carried out such a study for the first time, so inexperience becomes one of the foremost constraints of the report.

CHAPTER TWO

2.1 Overview of National Credit and Commerce Bank Limited:



National Credit and Commerce Bank Ltd. Bears one of its very own kind histories. The association began its adventure in the monetary segment of the nation as a speculation organization in 1985. The point of the organization was to prepare assets from inside and put them in such path to build up nation's Industrial and Trade Sector and assuming an impetus job in the arrangement of the capital market also. Its enrollment with the peruse helped the organization, as it were, in these respect. The organization worked up to 1992 with 16 branches and from there on with the consent of the Central Bank changed over into an undeniable private business Bank in 1993 with paid-up capital of Tk. 39.00 crore to serve the country from a more extensive stage.

Since it's the opening of NCC Bank Ltd. has gained a praiseworthy reputation by giving sincere individualized service to its customers in an innovation-based environment. The Bank has introduced a new standard in financing in the Industrial, Trade and Foreign exchange business. Its different deposit & credit products have additionally pulled the clients-both corporate and individuals who feel comfort in doing business with the Bank. At present NCCBL has 106 branches (including 8 SME/Agri branches) so far to give financing, venture, advising, underwriting among guarantee, portfolio management, etc. along with conventional banking.

2.2 Branches of NCC Bank Limited:

Dhaka Division	Chittagong Division	Rajshahi Division	Khulna Division	Barisal Division	Rangpur Division	Sylhet Division	Total
44	40	04	04	01	04	09	106

2.3 Corporate Vision:

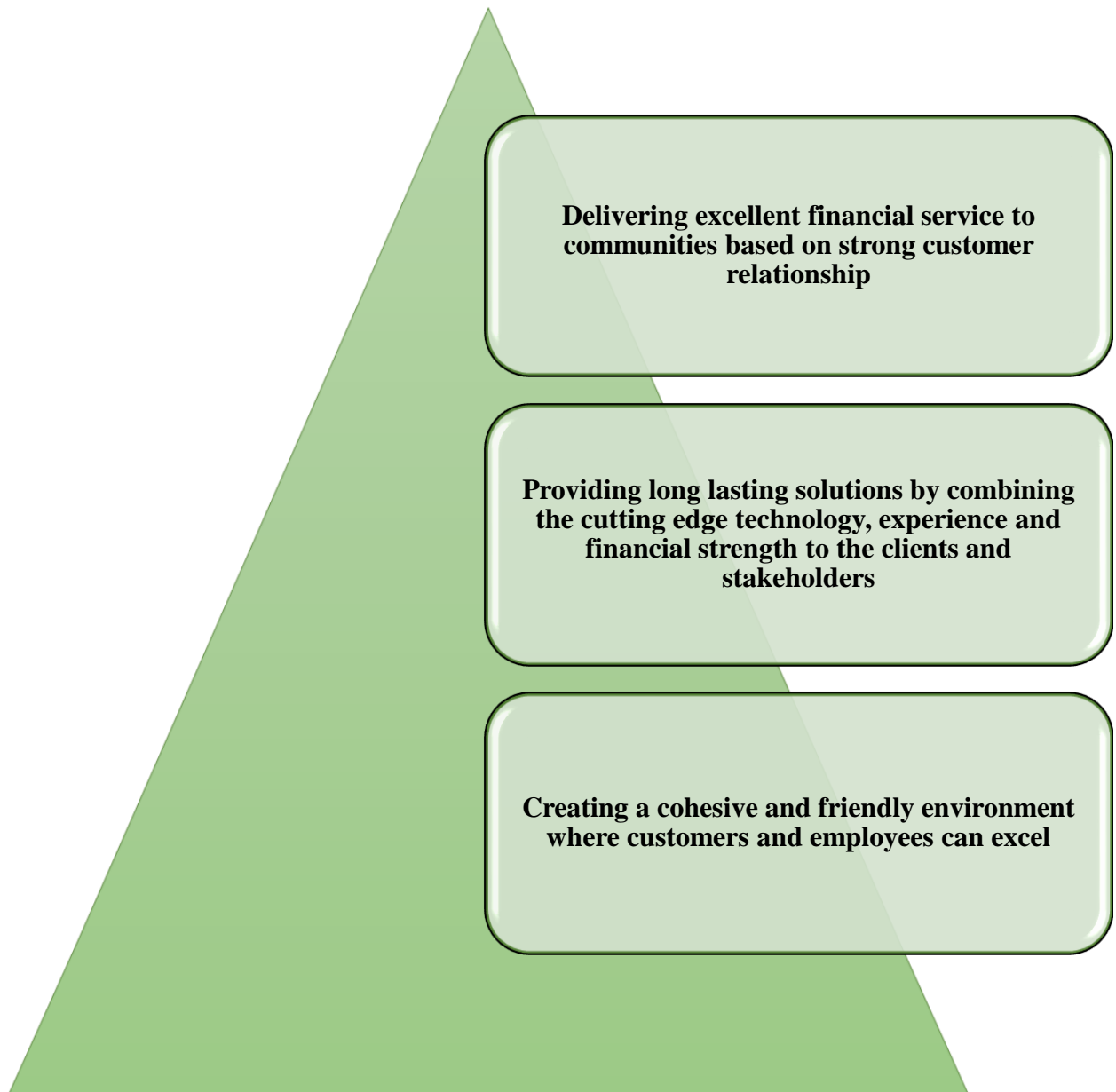
The vision of National Credit and Commerce Bank Limited is to become the Bank of Choice in serving the nation as a progressive and Socially Responsible financial institution by bringing credit & commerce together for profit and sustainable growth.



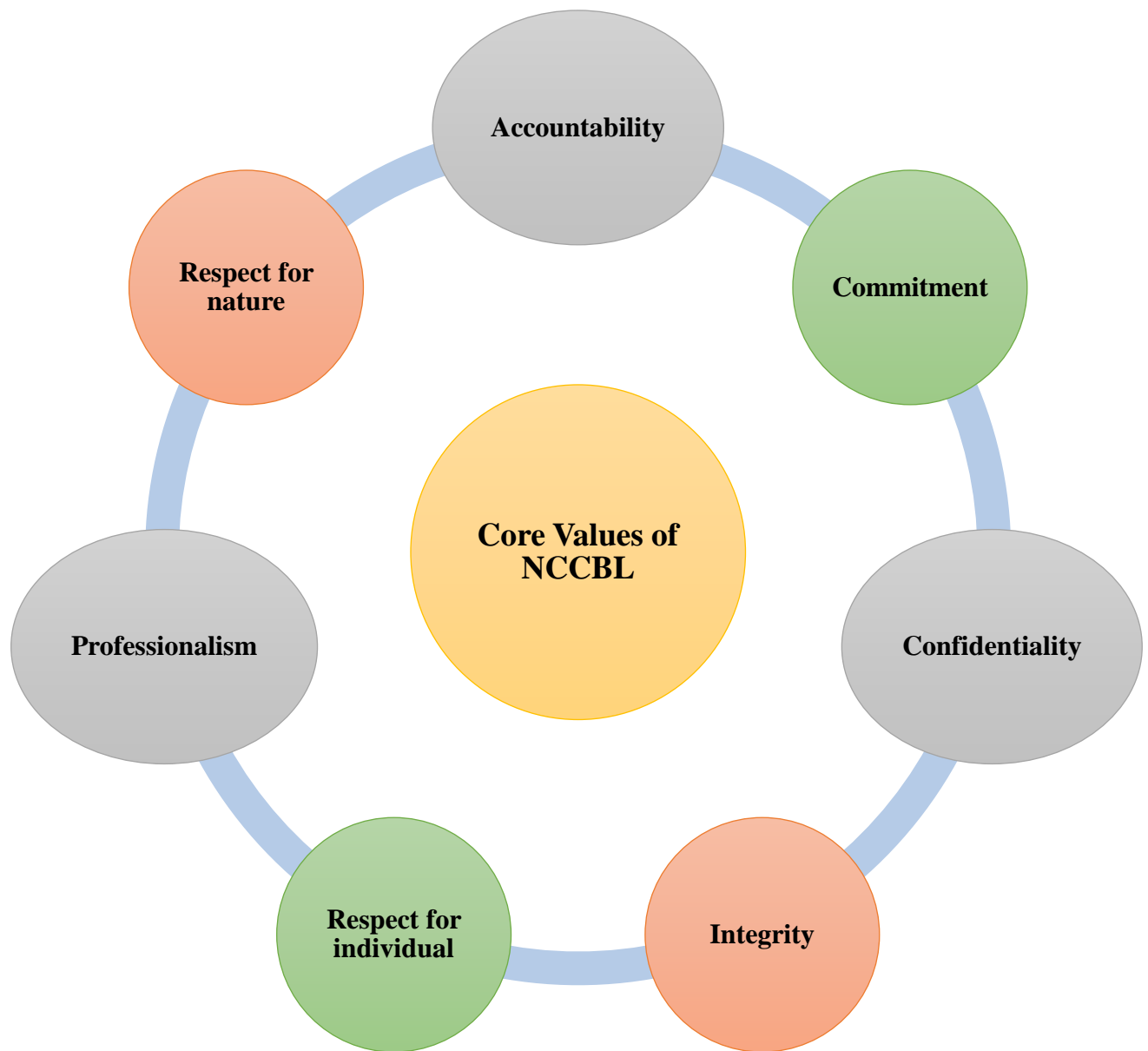
To become one of the most adorable commercial Bank in serving the Nation as a progressive and socially responsible financial institution by bringing credit & commerce together for increased Shareholders value and sustainable growth

2.4 Corporate Mission:

The mission of NCCBL is to deploy monetary assets from inside and abroad to avail to Agriculture's, Industry & Socio-economic advancement of the nation and to assume a reactant job in the shaping of the capital market.



2.5 Core Values:



2.6 Milestones of NCCBL:

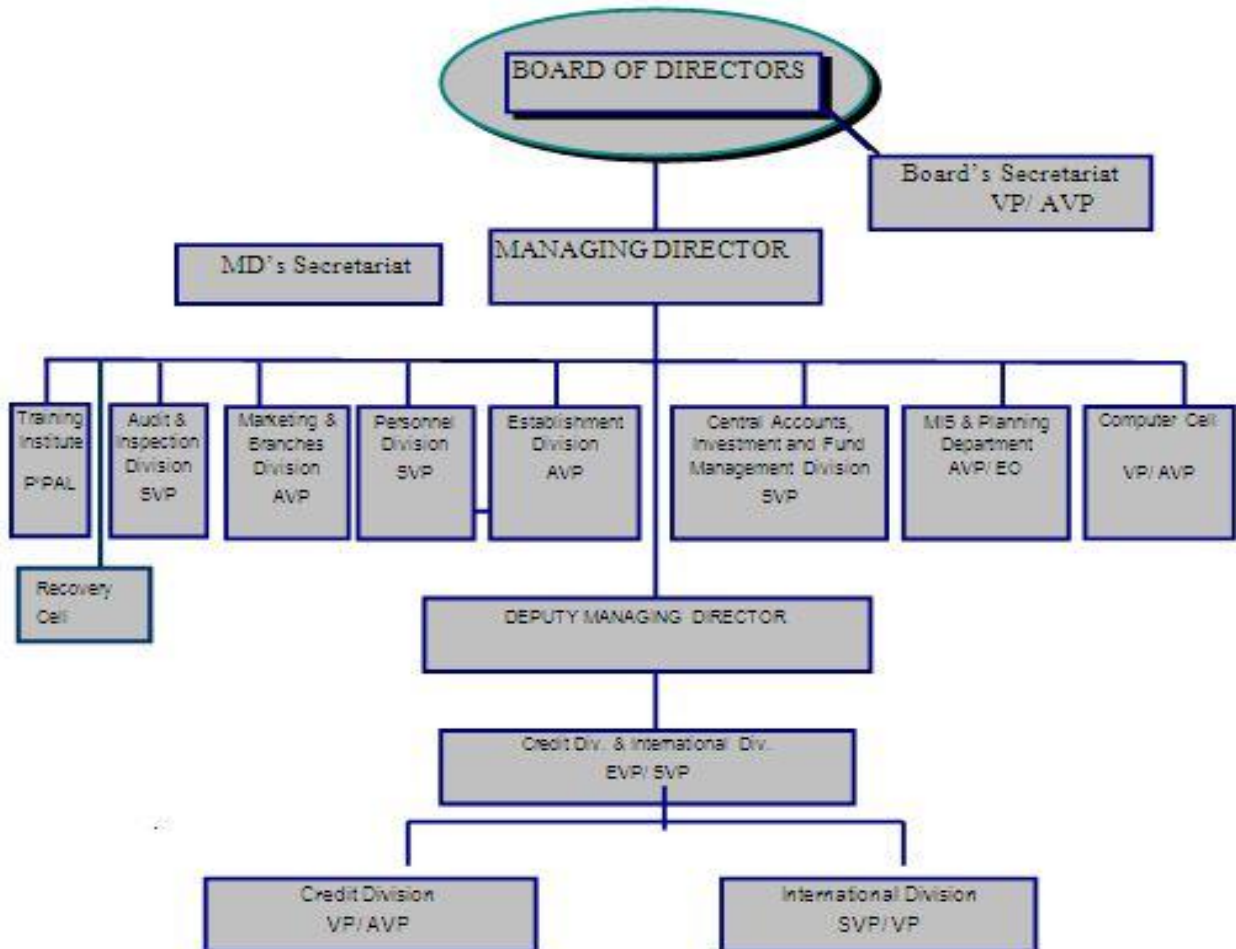


2.7 Management of NCCBL:

Administration of NCCBL is proficient and practiced. Top administration and strategy plan of the bank is abiding on the Board of Directors. The governing body includes of 26 members headed by administrator. The broad majority of the directors are proprietors of huge business groups having high total assets. The officials and officers of the bank conduct the strategies and projects planned by the board. The Managing Director is the CEO of the bank and he is helped and upheld by other eligible administrators like Senior Executive Vice Presidents, Executive Vice President (EVP), Senior Vice President (SVP), Vice President (VP), Senior Assistant Vice Presidents and other officers and staffs. There are nine divisions in this bank and one preparing establishment.

2.8 Organogram of NCCBL:

ORGANOGRAM OF NCCBL



2.9 Products and Services of NCCBL:

a) Deposit products

- Current Deposit A/C
- Savings Bank Deposit A/C
- Special Notice Deposit A/C
- Instant Earnings Term Deposits
- Special Savings Scheme
- Special Deposit Scheme
- Money Double Program

- Youngster Account
- Youngster Maximus Account
- Youngster Moneyplant Scheme

b) Loan products

- Personal Loan
- Educational Loan
- Car Loan Scheme
- House Building Financing
- House Repairing & Renovation Loan
- Home Improvement Loan
- Consumer Finance Scheme
- Loan for Maize Farmers

c) Services

- NCC Bank SmartPay
- NCCBL Securities & Financial Service
- Treasury Service
- Remittance Service (Wage Earners Welfare Deposit Pension Scheme, Overseas Employment Loan Scheme)
- Locker Service
- Off Shore Banking Unit
- Schedule of Charges
- Enlisted Surveyors/Valuers

2.10 Corporate Information of NCCBL:

CHAIRMAN	MR. S.M. ABU MOHSIN
VICE CHAIRMAN	MRS. SOHELA HOSSAIN
CHAIRMAN Executive Committee of the Board	ALHAJ MD. NURUN NEWAZ

CHAIRMAN Audit Committee of the Board	MR. MD. AMIRUL ISLAM, FCS, FCA
CHAIRMAN Risk Management Committee of the Board	MR. A.S.M. MAIN UDDIN MONEM
MANAGING DIRECTOR & CEO	MR. GOLAM HAFIZ AHMED
COMPANY SECRETARY (c.c)	A.K.M NAZMUL HAIDER
CHIEF FINANCIAL OFFICER	MR. MOHAMMED MIZANUR RAHMAN
STATUTORY AUDITORS	ACNABIN Chartered Accountants BDBL Bhaban (Level- 13&14)12, Kawran Bazar, Dhaka-1215
LEGAL ADVISOR	Barrister Khan Mohammad Shameem Aziz Shameem Aziz & Associates
CREDIT RATING AGENCY	Alpha Credit Rating Limited Sadharan Bima Bhaban-2(8 th Floor) 139, Motijheel C/A, Dhaka-1000
CORPORATE GOVERNANCE CERTIFICATE ISSUER	MABS & J PARTNERS Chartered Accountants SMC Tower (7 th Floor) 33, Banani C/A, Road 17, Dhaka-1213
REGISTERED OFFICE	NCC Bank Bhaban 13/1-13/2, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000, Bangladesh
PABX	880-2-9561902-4, 9566283, 9563981-3
Fax	880-2-9566290

E-mail	info@nccbank.com.bd
Web Address	www.nccbank.com.bd

CHAPTER THREE

3.1 E-banking:



E-banking, otherwise called web banking, we based banking or virtual banking, is an electronic payment system that permits clients of a financial institution or different economic organization to run a variety of budgetary exchanges via the economic organization's internet site. The idea of e-banking includes all sorts of banking exercises attained through digital systems. It contains activities like an installment of bills and consignment, exchange of assets between records, applying for an advance, payment of advance installments, sending funds to 1/3 events through emails or internet connections no matter where the customer is placed.

As a third world developing nation, Bangladesh is much behind to achieve the expected level of the worldwide banking system. At present, the banks in Bangladesh are employing the restricted digital banking services. Although E-banking activities are experiencing lots of drawback and limitations, which include lack of information and human capital, inadequate infrastructure, this region has a high potential. Individuals are currently getting intent to online exchange, and the government has laid out a few arrangements for creating ICT infrastructure.

Genuinely cent percent e-banking isn't available in our country. There are some banks that offer online and manual digital banking services.

The list of those banks is given below:

Names of Bank	Website Address
AB Bank Limited	www.abbank.com.bd
Bank Asia Limited	www.bankasia-bd.com
BRAC Bank Limited	www.bracbank.com
Dutch Bangla Bank Limited	www.dutchbanglabank.com
Dhaka Bank Limited	www.dhakabankltd.com
Eastern Bank Limited	www.ebl-bd.com
IFIC Bank Limited	http://www.ificbank.com.bd/
Mercantile Bank Limited	www.mblbd.com
Mutual Trust Bank Limited	www.mutualtrustbank.com
NCC Bank Limited	www.nccbank.com.bd
National Bank Limited	www.nblbd.com
One Bank Limited	www.onebankbd.com
Prime Bank Limited	www.primebank.com.bd
Pubali Bank Limited	www.pubalibangla.com
The City Bank Limited	www.thecitybank.com.bd
The Premier Bank Limited	www.premierbankltd.com
First Security Islami Bank Limited	www.fsiblbd.com
Islami Bank Bangladesh Limited	www.islamibankbd.com
Shahjalal Islami Bank Limited	www.shahjalalbank.com.bd
Social Islami Bank Limited	www.siblbd.com
South East Bank Limited	www.southeastbank.com.bd

3.2E-banking prospect of NCC Bank Limited:



NCC Bank Ltd., set up in 1993, has since advanced through different phases of improvements, especially in IT and automation regions. Due to a visional vital choice, taken by the Board of Directors and Management Executives, NCC Bank incorporated IT launched on September 23, 2008, to streamline client and banking administration just as agreeing to the Bangladesh bank ICT rule. It was quite an extraordinary accomplishment in the year 2008 that NCCBL effectively executed a powerful web-based Banking Solution all through its branches.

NCC Bank IT associated with 55 devoted IT staff who work nonstop to offer help in center financial Flora UBS programming tasks alongside System, Hardware & Network continuation backing to every one of its branches and Head Office including Chittagong Area office.

At present, the IT division is involved in the accompanying offices/wings-

- ✚ Core Banking Operational Support
- ✚ System Support
- ✚ Network and Communication
- ✚ IT Hardware Department
- ✚ DR Site Monitoring
- ✚ Software Development

NCC Bank has a different condition of workmanship Data Centre, which is the nerve of IT engineering and an essential for a constant web-based financial activities. As a component of Customer Increment Initiatives, NCC Bank has presented ongoing web-based financial Service covering all the branches across the country.

The emphases on E-Banking are:



Debit & Credit
Card



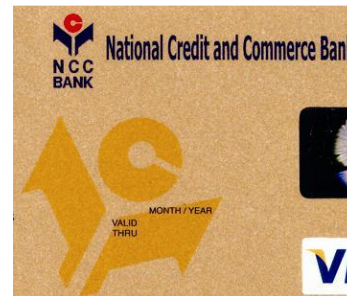
Internet Banking



SMS Banking



ATM



Visa Card

NCC Bank has presented a MICR check to comply with the execution of Bangladesh Automated Clearing House (BACH). In the way to execute their own ATM network, they have conveyed Switching software for establishing ATM interface.

3.2.1 NCC Bank Debit Card & Credit Card:



NCC BANK DEBIT CARD & CREDIT CARD

Enjoy the benefits of cards.
Make Life Easy.



Debit Card:

NCCB Proprietary Debit Card will be offered to every Savings & Current Account holders of the Bank-

- ✦ ATM cash withdrawal limit BDT 50,000 per day, Single transaction limit BDT 20,000
- ✦ Cash withdrawal from 4500+ ATMs 24/7 all over the country.
- ✦ Have access to any POS (Point of Sales) of NPSB Networks.
- ✦ No hassle for carrying cash
- ✦ Competitive fees.
- ✦ PIN Change facility at NCCB ATMs.
- ✦ Mini Statement
- ✦ 24/7 phone banking Facility
- ✦ Our ATM Network has connected with NPSB Network. Therefore, card holders can access to any ATMs of all banks in Bangladesh accept Dutch Bangla bank fast track ATM booths.

Any Bangladeshi maintaining Savings & Current Accounts with NCC Bank can apply for Debit Card. For example-

- ❖ All Types of Savings Account.
- ❖ Current Account.

Fees & Charges

Service	Fees
Annual/Renewal Fee	TK. 500/- + 15% (First year free for General Customer)
Card Replacement Fee	TK. 500/- + 15%
Card Processing Fee	TK. 100/- + 15% (First time only)
PIN Reissue Fee	TK. 300/- + 15%

ATM Cash Withdrawal Transaction Fee

Service	Fees
NCC Bank card in NCC Bank ATM	Free
NCC Bank card in NPSB & Q- Cash network ATM	TK. 15/-

Balance Enquiry Fee

Service	Fees
NCC Bank card in NCC Bank ATM	Free
NCC Bank card in NPSB & Q- Cash network ATM	TK. 05/-

Credit Card:

NCC Bank Credit Card provides-

- ✚ The lowest interest rate in the country (2.5% per month)
- ✚ Dual Currency Visa Credit Card
- ✚ One supplementary card free of cost for a lifetime (Spouse only)
- ✚ Treasure point facilities including foreign part
- ✚ Shortest process for Dual Currency card, only 24 hours
- ✚ Roaming Mobile Phone bill payment facilities
- ✚ Most advanced technology
- ✚ Acceptability around the world
- ✚ Hospitable customers support 24 x 7
- ✚ Numerous user-friendly features

Fees & Charges

Service	Fees
Annual/Renewal Fee	TK. 500/- + 15%
Card Replacement Fee	TK. 500/- + 15%
PIN Reissue Fee	TK. 300/- + 15%

Cash Advance Fee

Service	Fees
NCC Bank card in NCC Bank ATM	Free
NCC Bank card in NPSB & Q- Cash network ATM	TK. 15 including 15% VAT
Balance Inquiry (Q-Cash /NPSB)	TK. 5 including 5% VAT

Corporate Offer

Particular	Small (10-100)	Medium (101-500)	Large (500 above)
Card Fee	50%	50%	(Negotiable)
Rate of Interest	2.5%	2.5%	2.5%
Maximum Period of interest-free	45 days	45 days	45 days
Replacement of Card Fee	Charges	50%	25%

The objective of Corporate Customers-

- ❖ Fast and Accurate Services
- ❖ Effective Communication
- ❖ Joint identity of bank and corporate house
- ❖ Attractive Pricing (Annual fee 50% discount on card fee)
- ❖ Good ambience in the Bank

3.2.2 NCC Bank Internet Banking:



NCC BANK **INTERNET BANKING**



Internet banking would free both bankers and customers of the need for ownership Software to carry on with their online banking transactions. Customer behavior is shifting rapidly. Now the financial service is characterized by individuality, independence of time and place and adaptability. These facts represent huge Challenges for financial service providers. So the Internet is now considered to be a 'Strategic weapon' for them to please the ever-changing customers' demand and Innovative business needs. Legal framework and maximum security are the two necessary factors for Internet banking. The comprehensive security infrastructure comprises layers of security from the network to the browser, including sophisticated encryption that protects customers' from interruption when they access the bank over the public network.

NCC Bank Limited Internet Banking is a safe and favorable service to manage money, 24/7. With NCCBL Internet Banking, customers can carry out financial exercises on the web. This includes checking balance, seeing statements until the further notice, etc.

NCC Bank Internet Banking Terms & Conditions:

a) **Application for NCCBL Internet banking:** The User shall apply in the authorized form for the use of Internet Banking. NCCBL at its sole prudence to accept or reject any such applications.



E-Banking Service Request Form

Date: / /2012

Personal Details	
Mr./Ms.: _____	
Mother's Name: _____	
Mailing Address: _____	
City: _____	Contact No: _____
Email Address: _____	Date of Birth: _____
Account Information	
Account Number 1: _____	_____
Account Number 2: _____	_____
Account Number 3: _____	_____
SMS Banking	
I would like to subscribe to SMS Banking Service <input type="checkbox"/> Yes <input type="checkbox"/> No	
Mobile No: _____	_____
Transaction notification for amount Tk. _____ or above	
Internet Banking	
I would like to subscribe to Internet Banking Service <input type="checkbox"/> Yes <input type="checkbox"/> No	
Email Address: _____	_____
Customer Declaration	
I Confirm that the information given above is true and complete and agree to comply with terms and conditions (www.nccbank.com.bd/termsandcondition) for SMS and Internet Banking of NCC Bank Limited. In addition, transactions occurred by using above information will be under my own responsibility and NCC Bank will not be liable for any transaction.	
_____ Customer Signature	
Branch Use Only	
The above information is verified and forwarded to IT Division for activate the user respective services.	
_____ Manager/Deputy Manager Signature with Seal	
Office Use Only	
Customer ID: _____	_____
Initial PIN for	_____
SMS Banking _____	Internet Banking _____
_____ IT Official's Signature	

By applying for Internet Banking for the first time, the User acknowledges and accepts these Terms & Conditions. Despite anything contained in this, all Terms & Conditions regarding the records shall continue to apply.

b) Internet Banking Users Log in access, Password & Security Procedures:

- ❖ NCCBL will provide the customer with distinctive customer identification (“Customer ID”) and a temporary (“Password”) in the first instance.

NCC Bank Limited -
Where Credit and Commerce Integrates

Home Login Log Out

Login

User Code

Password

Login

[New Customer? Click Here](#)

As a safety measure, if you are using a public computer or shared computer, you should always click "LOG OUT" button when you are done using this system.

- ❖ As a wellbeing measure, the client, as a customer, should instantly change Password upon his/her first login. The client is requested to change his/her Password frequently after that as far as possible.
- ❖ The client should accept that the Login ID (Customer ID) and the Password selected to act as User's approved mark. This mark authorizes and proves directions given just as an actually composed mark does.
- ❖ User is liable for maintaining the confidentiality of Customer's Login ID and Password. User should agree that he/she will not under any situation disclose his/her Password to anyone, consist of anyone claiming to represent the Bank or to someone assisting a technical helpdesk in connection with the service. It should be clearly understood that Bank employees do not need User's password for any reason whatsoever.
- ❖ If User gives his/her Password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User Password will have access to his/her accounts.
- ❖ If User forgets the Internet Banking password, he/she has to request for issue of a new password by sending a written request to NCCBL.

- ❖ If Customer's password is lost or stolen or is known by another individual, he/she must notify NCCBL immediately.
- ❖ The User agrees and acknowledges that NCCBL shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by NCCBL regarding his Account(s) or bearing the instruction of the User pursuant to the access of the Internet Banking and the User shall fully ensure and hold harmless NCCBL in respect of the same.

c) Charges and Other terms:

- ❖ NCCBL maintains whatever authority is needed to change and recuperate from the User(s) administration charges, as might be fixed from time to time. The User thus approves NCCBL to recuperate such charges from his/her account(s). If it is not too much trouble allude to NCCBL's charges plan for explicit charges data.
- ❖ The User may request for termination of the Internet Banking any time by giving written notice of at least 15 days to NCCBL. The termination shall take effect on the completion of the fifteenth day.
- ❖ User must remunerate for any loss that occurs as a result of his/her breaking any term of these agreements.
- ❖ NCCBL will have the utmost discretion to revise or supplement any of the Terms at any time and will endeavor to give earlier notice of fifteen days for such changes wherever possible. Such change to the Terms will be conveyed to the User. By using any new services as might be presented by NCCBL, the User will be considered to have acknowledged the changed Terms.

Features & Benefits of NCC Bank Internet Banking:

Monitor Account Activity
(Balance enquiry, Mini
Statement, Link Account
Information, Transaction
History etc)

View and print Account
Statement

Transfer funds to any
bank account within
Bangladesh

Pay Utility bills e.g Dhaka
WASA

Pay Post Paid or Pre Paid
Mobile Phone bills of any
operator

3.2.3 NCCBL SMS Banking:



Banking Through Mobile Screen

You can inquire and be notified about your Account and Transactions through SMS instantly. It will make you satisfied and confident in doing Banking with us, just follow the icons:

Change PIN-(PIN)

Go to new message and type 7464
NCC PIN<OLD_PIN><NEW_PIN>and Send to



Send to > **7464**

You will get a new SMS with
PIN Change Information

Your PIN Code has been successfully
changed. Thank You for using SMS
Banking

Balance Inquiry-(BAL)

Go to new message and type
NCC BAL<PIN>and Send to 7464



Send to > **7464**

You will get a new SMS with
Balance Information

Your available balance is Tk. 16,947.85
Thank you for using SMS Banking

Transaction Inquiry-(STM)

Go to new message and type
NCC STM<PIN>and Send to 7464



Send to > **7464**

You will get a new SMS with
Mini Statement

Date	Amount	Type
29-05-11:	9,000.00	(D)
28-05-11:	4,000.00	(D)
27-05-11:	28,000.00	(D)
29-05-11:	2,000.00	(C)
29-05-11:	30,000.00	(D)

Cheque Book Request-(CBR)

Go to new message and type
NCC CBR<PIN>and Send to 7464



Send to > **7464**

You will get a new SMS with
Request acknowledge

Dear Account holder, your chequebook
request has been accepted and is in
process. Your reference id for the request
is 123456. Thank you.-NCC Bank

Account List-(ACC)

Go to new message and type
NCC ACC<PIN>and Send to 7464



Send to > **7464**

You will get a new SMS with
Registered Account

A/C 1 : 012345
2 : 56789

Help

Go to new message and type
NCC Help and Send to 7464



Send to > **7464**

You will get a new SMS with
Help Information

A/C: ACC
Balance: NCC BAL<PIN>
Transaction: NCC STM<PIN>
PIN Chg: NCC PIN<OLD_PIN>
<NEW_PIN>

- You can access your account information through **SMS Banking Service** by using your **PIN**.
- We always recommended changing your default **PIN** by using Change **PIN** option.
- If you have any suggestion or objection regarding the **SMS Banking Service**, please communicate with your nearest NCC Branch.

3.3 SME Banking:

As of late, Medium and Little Enterprises (SMEs) have come into the troubled edge of improvement plan because of the acknowledgment of their commitment in encouraging development, maintaining worldwide financial restoration, creating business and decreasing poverty. Development of SMEs can lessen poverty through increasing speed of financial development, evacuation of predispositions against work motivator generation, production of business open doors for the low-talented laborers and arrangement of interrelated with little supplies.

SMEs are all in all labor– concentrated endeavors with generally low capital quality. In like manner Bangladesh being a work ample and capital alert, SMEs have a trademark relative great position. In affirmation of the vital significance of the improvement of the SMEs in progressing fiscal – development, work time and destitution alleviation the SME fragment has been declared as a need segment in the Government's mechanical arrangement 2005 and diverse measures have been begun to help extend the SMEs advancement potential.

There does not exist any united and universally adequate meaning of SMEs in Bangladesh. The different institutions/agencies practices are to explain SMEs keeping their own way of looking at it and methodology in view. Conceptually the main distinctive among the elective definitions emerges as far as number of employment and volume of contributed capital.

Small Enterprise refers to the firm/business, which is not a public limited company and complies the following criteria:

Small Enterprise		
Sector	Fixed Asset other Thailand and Building (Tk.)	Employed Manpower (not above)
Service	50,000-50,00,000	25
Business	50,000-50,00,000	25
Industrial	50,000-1,50,00,000	50

Medium Enterprise refers to the establishment/firm, which is not a public limited company and complies the following criteria:

Medium Enterprise		
Sector	Fixed Asset other Thailand and Building (Tk.)	Employed Manpower (not above)
Service	50,00,000-10,00,00,000	50
Business	50,00,000-10,00,00,000	50
Industrial	1,50,00,000-20,00,00,000	150

Characteristics of SME:

- ❖ Mostly proprietorship.
- ❖ Informal nature of process & procedure.
- ❖ Owner does multifunction.
- ❖ Family member involvement.
- ❖ Minimal recording keeping.
- ❖ Cash-based transaction (minimal bank involvement).
- ❖ The cash flow of business intermingled with family cash flow.
- ❖ Avoid government (minimal permit, license).
- ❖ Do not have access to formal credit because they lack collateral mostly depend on friendly & family and informal source for capital.
- ❖ Fast growing business without sufficient resources to invest in R & D and process technology.

Objectives of SME:

- ✦ To provide credit facilities to the small and medium entrepreneurs located at urban and sub-urban areas and easily accessible by our branches.
- ✦ To floe credit for the creation of employment and generation of income on a sustainable basis through the development of small and medium enterprises.
- ✦ To assist potential entrepreneurs in taking part in economic activities so that they can improve their living standard.
- ✦ To reduce dependence on moneylenders.
- ✦ To make the small and medium enterprises self-reliant.
- ✦ To develop a saving habit and making acquaintance with banking facilities.
- ✦ To inspire for undertaking small projects for creation employment through income generation activities.

Background of SME:

SME policy was developed in 2005 by the Ministry of Industries. SME Foundation is a peek body of SME development. The prime vision of the SME Foundation is to assure the welfare of the young & innovative entrepreneurs of small & medium enterprises with a view to mainstream them in the economic activities. Some other policy regulation like The Prudential Regulation for SME Financing of Bangladesh Bank-2001 and Micro Credit Regulatory Act-2006 was introduced for a full-fledged foundation for SME growth, support & competitiveness under the ministry of Industries.

Why are SME Languishing?

If the SME case is so great, for what reason isn't the SMEs of Bangladesh improving? Neither the Bangladesh Bureau of Statistics nor the Annual Economic Review of the Ministry of Finance demonstrates modern insights isolating information for SMEs. The inclusion id limited to extensive and little enterprises, whatever may be the meanings of these two classes.

3.3.1 Support of Bangladesh Bank in SME Financing:



Bangladesh Bank, as the central bank of the country, is playing an important role regarding SME financing in issuing circular from time to time for increasing access to finance. This will assure growth, economic development, enhance employment, and empower people to rise above the poverty.

Moreover, Bangladesh Bank (BB) created special fund known as ‘Small Enterprise Fund (SEF)’ amounting TK 100.00 crore set forth in Bangladesh Bank’s ACSPD Circular No. 01 dated 02-05-04 and has launched a Refinance Scheme for little Enterprise Sector to provide 100% refinance facilities to support the improvement of the little enterprise sectors through banks and financial institutions at a concessional rate of interest that is governing bank rate. Recently, under Bangladesh Bank, ACSPD Circular No. 03 dated 12.06.2008 Bangladesh Bank raised Tk. 300.00 to TK 500.00 crore (from now on called SEF) to meet refinance facilities to meet the growing demand of banks and financial institutions. Lastly, in 305th meeting dated 29.03.2009 of Bangladesh Bank Board of Directors raised the fund of TK 500.00 crore to TK 600.00 crore.

It is required to enter into a participation agreement between Bangladesh Bank and the lending banks and financial institutions interested to utilize of the refinance facilities from Bangladesh Bank’s SEF through ACSPD Circular No. 02 dated 19.07.2005.

Bangladesh Bank shall provide refinance facilities against the loans made by the participating bank/financial institution to the small entrepreneurs the amount of which in an individual case shall range from Tk. 2.00 lac to Tk. 50 lac and talk. 1.00 lac to Tk. 50.00 lac for women entrepreneur.

A small enterprise development fund of US\$ 10.00 million made available to Bangladesh Bank by International Development Association (IDA) under the Development Credit Agreement, dated 03.06.2004 between the IDA and the Govt. of the People’s Republic of Bangladesh, the proceeds of which will be combined with the Bangladesh Bank’s SEF for refinancing the small enterprise lending of banks and financial institutions. The annually pay out of total loan able fund 40% for small entrepreneurs & rest 60% for the medium enterprise.

To deploy, extend and strengthen the SME sector a participation agreement of US\$ 30 million between ADB & Bangladesh Bank and regarding its refinance Bangladesh Bank ACSPD circular No. 02 dated 19.07.2005 was issued.

As per the guideline of Bangladesh Bank regarding the provisioning of loans & advances, NCC Bank follows the below approach in calculating SME Finance-

Small and Medium Enterprise (SME) Finance	Rate of Provision Requirements				
	Special Mention Account (SMA)	(UC)	Sub-Standard (SS)	Doubtful (DF)	Bad & Loss (BL)
	0.25%	0.25%	20%	50%	100%

3.4 SME Financing in NCC Bank Limited:



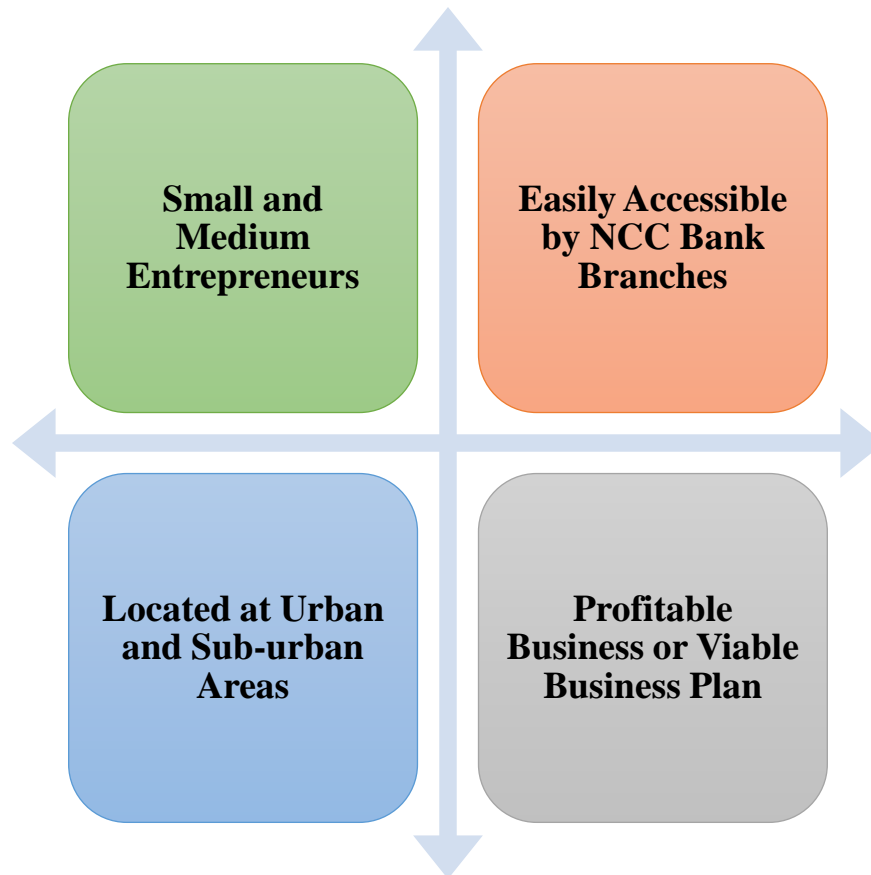
NCC Bank

With You. Always.

There are numerous little and medium business visionaries in the nation that have inventive thought, sprit and probability of accomplishing something beneficial for nearby purchasers just as fare abroad. They can produce pay and add to the GDP. They may likewise give business. Improvement and development of little and medium undertaking are imperative for national advancement. Such kind of useful ambitious borrower can't go far for the need of budgetary help since they have no entrance to institutional credit offices.

National Credit and Commerce Bank Limited is resolved to assume positive job in the in general financial improvement of the nation. In perspective on the over a credit plot titled "Little and Medium Enterprises Financing Scheme (SME)" has been planned. Contemplating this perspective and with the end goal of growing the bank's venture base and to relate them all the more successfully with a gainful, socially attractive and financially feasible speculation region, the top managerial staff of the bank has endorsed the presentation of SME Financing Scheme.

3.4.1 Target Group:

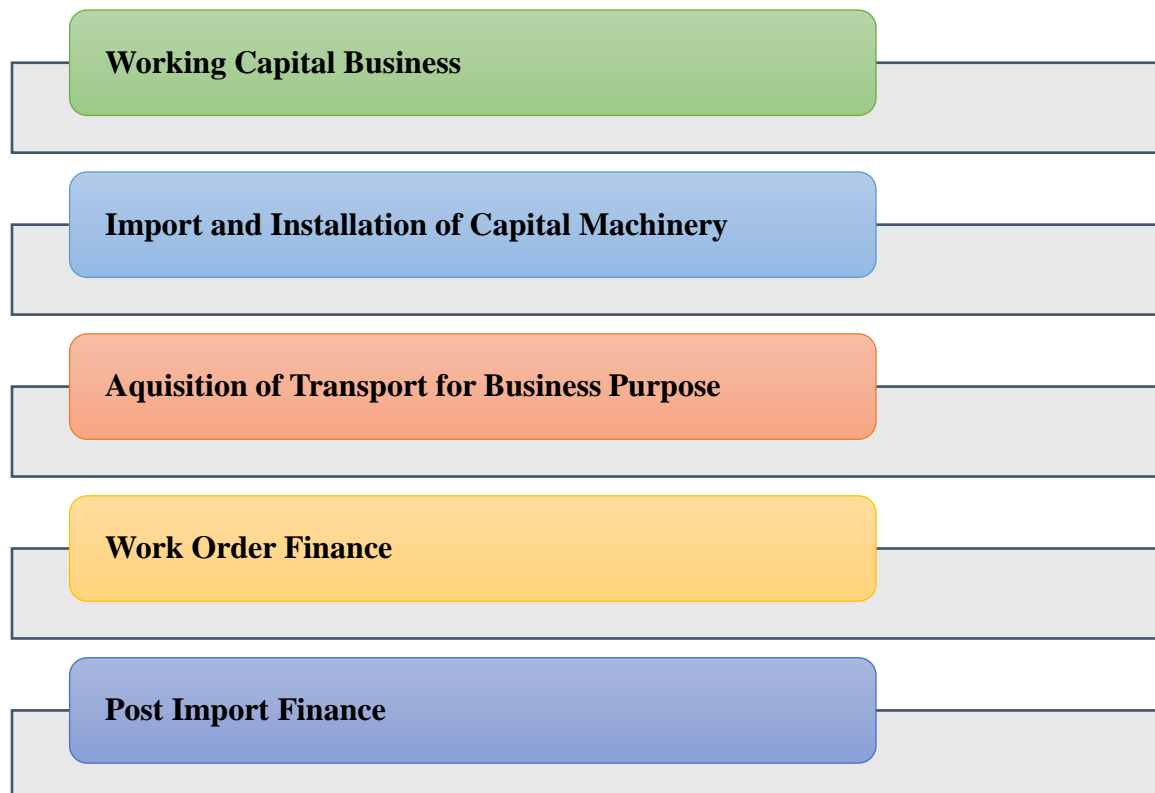


3.4.2 Criteria for loans:

- ✚ The bank shall maintain Savings/Current/STD account with the concerned branch of NCC Bank.
- ✚ The entrepreneurs must be literate, i.e. capable of reading and writing.
- ✚ The entrepreneurs should be skilled in managing his/her business.
- ✚ If the applicant is an individual, the borrower must be a national or permanent resident of Bangladesh. If the borrower is a firm or other business entity, it must be in Bangladesh.

- ✚ The entity of the applicant must be 100% privately owned, controlled, and operated.
- ✚ If acceptable collateral security cannot be provided, the borrower should arrange for 02 (two) guarantors acceptable to the bank. The type of guarantors depends on the size of the loan and business. In accepting a person as guarantor his social standing, income, and asset shall be considered. Any default loaner or unreliable person shall not be accepted as guarantor.
- ✚ The project should be financially viable and socially desirable.
- ✚ The sponsors/applicant shall have a reputation in society.
- ✚ The innovative project, manufacturing enterprise shall get preference.
- ✚ Proper utilization and timely repayment of the previous loan will be considered as a proven track record of the applicant for renewal & enhancement of credit facility.

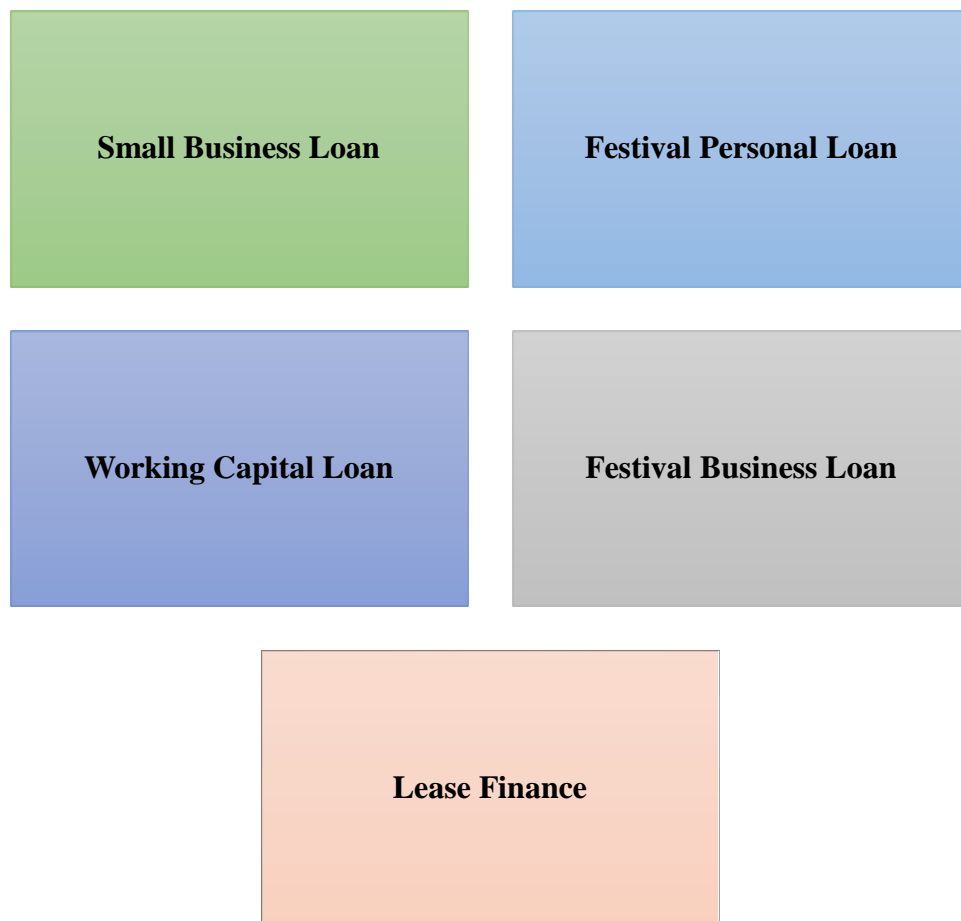
3.4.3 Purpose of SME Finance:



Mode & Period of Finance:

- Cash credit (H) for a maximum of 1 year period.
- Lease finance for used/ reconditioned machinery/vehicle maximum of three years and new maximum five years.
- Term loan for business, maximum of five years.
- Secured Overdraft (General) against the work order.
- Loan against Trust Receipt (LTR) for a maximum of 1 year.
- Letter of Credit (L/C).
- Bank Guarantee (Bid & Performance).

3.4.4 Loan Exposure in SME (NCCBL):



National Credit & Commerce Bank Limited has disbursed about Tk. 855.79 crore in Small & Medium Enterprise sector up to the year 2009 out a portion of its total loans and advances figure of Tk. 4633.27 crore. The portion invested in the SME sector is about 18.4% of the total loan disclosure. Of the total SME loan figure of Tk. 855.80 crore, major concentration was given in working capital finance. About 90.17% of the SME loan was disbursed in this mode. Less focus was given to Term Loan & Demand Loan in the form of Small Business Loan & Festival Loan, Loans amount in the area is Tk. 42.42 crore & 11.69 crores respectively.

The following table depicts the category of loans disbursed under SME Finance along with their percentage-

Small and Medium Enterprise	Total Exposure	Sector %
------------------------------------	-----------------------	-----------------

Working Capital [Cash Credit (H)<50,00,000]	771.69	90.17%
Small Business Loan, Term Loan	72.42	8.46%
Festival Small Business Loan	11.69	1.37%
Total SME Finance	855.80	100%

3.4.5 Techniques of Project appraisal:

An appraisal is a deliberate exercise to set up that the proposed project is a visible proposition. This includes-

a) Head Office Approval

b) Sanction Letter: After getting the permission of the Head Office, the branch issues sanction letter to the borrower. A sanction letter contains the following particulars amongst other details-

- ❖ Name of the borrower.
- ❖ Facility permitted.
- ❖ Purpose.
- ❖ Rate of interest.
- ❖ Period of the speculation and mode of adjustment.
- ❖ Security.
- ❖ Others terms and condition.

c) Documentation: If the borrower accepts the approval letter, the documentation starts. Documentation is a composed explanation of fact proving certain transactions covering the legitimate aspects correctly signed by the authorized persons having the lawful status. Following are the most common documents used by the NCC Bank for sanctioning different kinds of investment-

- ❖ Joint Promissory Note.
- ❖ Letter of Arrangement.
- ❖ Letter of Disbursement.
- ❖ Letter of Installment.
- ❖ Letter of Continuity.

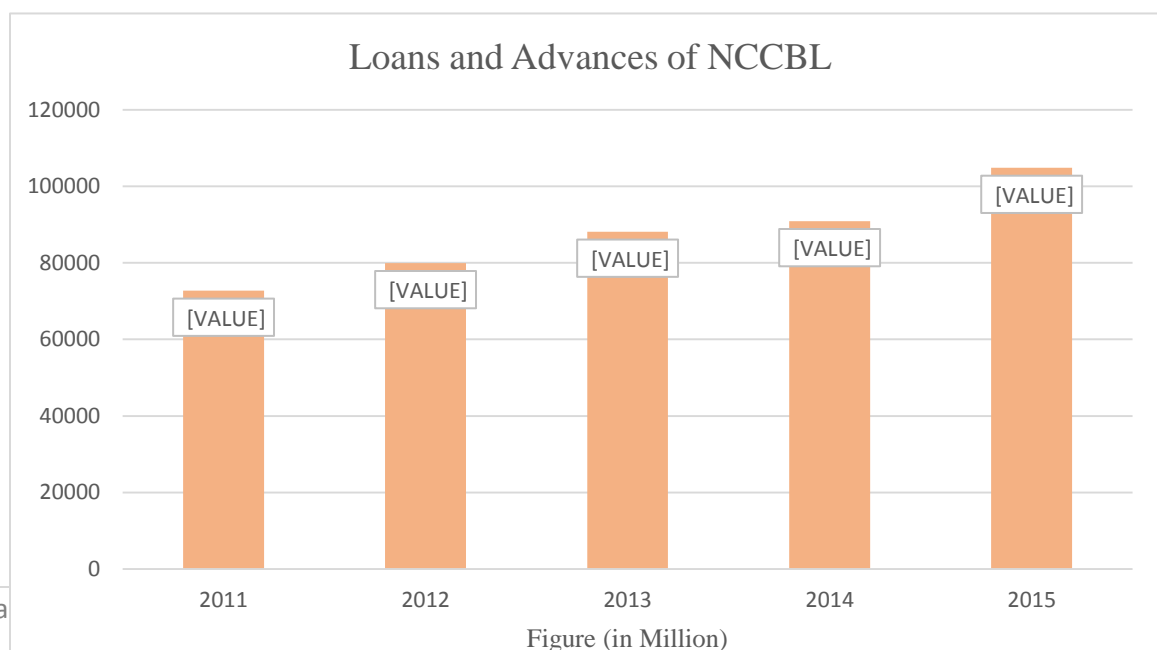
- ❖ Trust Receipt.
- ❖ Counter Guarantee.
- ❖ Stock Report.
- ❖ Letter of Lien.
- ❖ Status Report.
- ❖ Letter of Hypothecation.
- ❖ Letter of Guarantee.
- ❖ Documentation Relating to Mortgage.

d) Charges on Securities: There are six types of moods charging on securities-

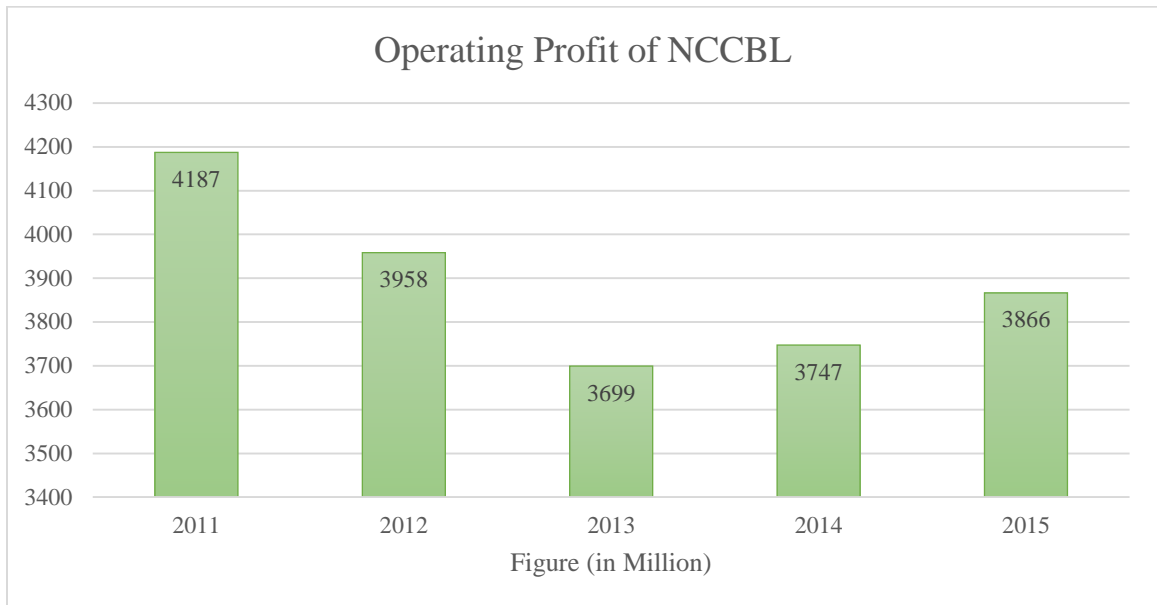
- ❖ Pledge
- ❖ Hypothecation
- ❖ Mortgage
- ❖ Lien
- ❖ Assignment
- ❖ Set-off

e) Recovery: It is the duty of the recuperation department of the Bank to recoup the landed fund within the provided time & if the borrower fails to reimburse the cash within the said period Bank will announce him as a defaulter & recoup the fund by selling the securities given by the borrower or by solidifying his record or make a suit against him.

3.4.6 Trend of Loans and Advances:



3.4.7 Trend of Operating Profit:



3.4.8 Prospect of SME Banking (NCCBL):



Increase deposits

Diversify business activities

Trade finance

Ensure sustainable & steady growth

Achieve long term goals

**Enhance standards of services & fee-based
income as well as staff productivity**

CHAPTER FOUR

4 Data Analysis & Findings:



In stepping into 24th years of devoted service, NCC Bank always believes that profits are not the primary saying of a bank, which is absolutely for a short time of period, but values are perpetual. Their purpose is not just to make more profit but to assure sustainable business development for their valued shareowners, satisfying the evolving needs of their demanding customers and other shareholders. While working at NCC Bank Limited, some observations and discoveries were pointed out as listed below:

- ✚ NCC Bank Limited has already established a positive reputation in the banking industry of the country. It is one of the leading private sector commercial banks in Bangladesh with 106 branches including 8 SME/Agri branches and 72 ATM booths all over the country.
- ✚ NCC Bank Limited Internet Banking provides a safe and convenient service for customers to manage their money, 24/7. With NCCBL Internet Banking, they can carry out banking activities online. This includes checking their balance, viewing statements for the time being, etc.
- ✚ NCC Bank has launched its Visa Credit Card Service on August 22, 2005, and they are offering three types of cards which are Visa Classic, Visa Gold (Local) and Visa Dual Currency Card (Globally and Locally). Since then they have issued a significant number of both general and corporate cards.

- ✚ NCCBL ATM Network has connected with NPSB Network. Therefore, card holders can access to any ATMs of all banks in Bangladesh except Dutch Bangla bank fast track ATM booths.
- ✚ NCCBL provides 24/7 Phone Banking & SMS Banking facilities along with Smart Pay and NCCB SureCash.
- ✚ NCC Bank Limited has achieved outstanding performance in receiving foreign remittance. They have arranged with several agencies like MONEYGRAM, PLACID XPRESS, XPRESS Money, UAE Exchange, DHAKA JANATA, and so forth.
- ✚ To accelerate the amount of investment in Small and, Medium Enterprise Sector, NCC Bank Limited has established 8 SME service centers.
- ✚ Marketing policy of NCC Bank Limited is very poor. NCC Bank Limited has introduced several products and services as per the requirement of the business and individual's people. But the highlight of the product by using proper marketing channel was absent.
- ✚ The amount invested in the SME sector compared with other sectors is not satisfactory.
- ✚ Like other private commercial banks, NCC bank ltd. Has no special recovery team, who may be used to recover bank dues, which might not be possible by the regular desk officers.
- ✚ The operation of SME loan is not complying with CRM policy or Bangladesh Bank guideline. Loan application processing, disbursement, documentation, and recovery of loan-all the tasks are carried out in one desk. But this is not complying with good credit policy.
- ✚ Experienced Management Team, Satisfactory Asset Quality, Diversified Product Lines are some of the Strengthens of NCCBL.
- ✚ Limited Market Share, Moderate MIS, Dependency on Term Deposit are some of the weaknesses of NCCBL.

CHAPTER FIVE

5.1 Conclusion:

In stepping into 24th years of devoted service, NCC Bank always believes that profits are not the primary saying of a bank, which is absolutely for a short period, but values are perpetual. Their purpose is not just to make more profit but to assure sustainable business development for their valued shareowners, satisfying the evolving needs of their demanding customers and other shareowners. At present NCCBL has 106 branches (including 8 SME/Agri branches) so far to provide financing, venture, guiding, underwriting among guarantee, portfolio management, etc. along with conventional banking. Since its beginning, the Bank has obtained a praiseworthy reputation by providing earnest customized administration to its customers in a technology-based condition. The Bank has set up a new standard in financing in the Industrial Trade & Foreign Exchange business. Its several deposits & credit items have also pulled in the clients both corporate & individuals who fell comfort in doing business with the Bank.

The banking area of Bangladesh is going through an enormous change under the financial deregulation and opening up economy. As of now, this segment is winding up amazingly aggressive with the entry of global banks, innovative foundation, viable administration, higher execution level, and most extreme consumer loyalty. NCC Bank Limited pursues the arrangement and practices set by the administration and the rule set by the Bangladesh Bank. Thus, they are performing admirably in diminishing the high grouping rate and accomplishing the benefits focus of the Bank.

During the internship period in NCC Bank Limited, I have endeavored to enrich my knowledge as much as possible as that would be helpful to build up my career decidedly. Though all departments and segments are covered in the internship program, it is quite impossible to go to the profundity of each activity of division because of fear of leakage and time constraint. So, the aim of this internship program didn't fulfill with satisfaction. However, most astounding exertion has been given to accomplish the objectives amid the internship program and have gained massive knowledge amid exact timeframe.

5.2 Recommendations:

Small & Medium Enterprise sector is contributing a lot in fostering economic growth, in generating employment & in reducing poverty. So the banks should give more concentration in this sector. After completion of the internship period & considering the findings listed earlier, some points may be recommended as listed below:

- ❖ To encourage economic growth, to generate employment & reducing poverty, NCC Bank Limited may enhance their budgetary allocation in SME sector financing. The fund disbursed under SME Financing will be redefined by Bangladesh Bank at prevailing Bank rate.
- ❖ To make more investment in Medium & Little Enterprise sector to contribute to national economic development, NCCBL needs to establish more SME service centers to the remote rural areas.
- ❖ NCC Bank Limited may give instructions to all of its branches, whether situated at urban or rural areas, to make marketing of SME loans and to disburse a remarkable amount of loans under SME finance.
- ❖ NCC Bank may introduce a different range of loan products and other services for the SME customers according to the nature of enterprises and according to the needs of the customer.
- ❖ The procedure of SME loan operation must follow Bangladesh Bank CRM Policy, where loan application processing, disbursement, documentation, and recovery need to be decentralized. Different officials may be allocated in each of the tasks which may result significant profit & growth of the organization.
- ❖ NCC Bank should be more careful about an advertisement for creating more fascination among its clients, which is helpful to collect more stores and increase ventures scope. That's why the bank should give accentuation on a commercial in various media like TV, News Paper, Internet and Billboard.

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Appendix

Internship Program Performed by:

Nusrat Sharmin (ID: 111 132 152), Student of Marketing (BBA), United International University

Internship Program Performed at:

National Credit & Commerce Bank Limited, Malibagh Branch, B-63, Malibagh Chowdhury Para, DIT Road, Dhaka.

Internship Duration:

17th November to 08th March (45 days)

List of Activities Performed During Internship:

- Answering customers' questions and explain available services such as deposit accounts, bonds, and securities.
- I am collecting customer deposits, cashing checks, fees, utility bills, etc.
- Entry registration of Inward and Outward files.
- Pay orders entry registration in the register book.
- I am informing customers the procedures for applying for services such as ATM cards, direct deposit of checks, etc.
- Provide information needed for opening accounts.
- Compile information about new accounts and entry of account information into the bank's software.
- I am referring customers to appropriate bank personnel to meet their financial needs.