Practical Exposure to Banking Industry: An Internship Report on NRBC Bank PLC

Submitted To

Mr. Nasif Khalid Swadheen

Lecturer

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Submitted By

Somaiya Akter

ID: 221-10-871

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Date of Submission:

15th December, 2025

This Internship Report is submitted to the Department of English, Daffodil International University for the fulfillment of Partial Requirement for the Degree of Bachelor of English.

STUDENT DECLARATION

I am Somaiya Akter, ID: 221-10-871. I declare that this internship report titled "Practical Exposure to Banking Industry: An Internship Report on NRBC Bank PLC" is prepared entirely by me.

I completed the internship under the supervision of Nasif Khalid Swadheen lecturer, department of English at Daffodil International University. This report is submitted to the Department of English at Daffodil International University, as a part of the requirement for my B.A. (Hons) in English degree for the course Project Paper with Internship (ENG 431). I confirm that this report has not been submitted anywhere else for any degree or diploma. All the sources used in this report have been properly cited, and any ideas, information, or illustrations taken from other authors have been properly acknowledged.

……………………………………

Signature

Somaiya Akter

ID: 221-10-871

Department of English

Faculty of Humanities & Social Science Daffodil

International University

CLARIFICATION OF ACADEMIC SUPERVISOR

This is to certify that **Somaiya Akter (ID: 221-10-871)** has successfully completed the course ENG431: Project Paper with Internship under my supervision. Her project, titled “Practical Exposure to Banking Industry: An Internship Report on NRBC Bank PLC” highlights her initiative, adaptability, and eagerness to explore a professional field outside her English background. Throughout the semester, she remained in touch and showed genuine curiosity about the workings of the banking sector. I am impressed by the professional knowledge she has gained, from customer service to organizational communication, which shows her ability to diversify her skills and grow beyond disciplinary boundaries.

I wish her continued success as she pursues her career in the banking sector.

08/12/25

………………………………

Signature of the Supervisor

Mr. Nasif Khalid Swadheen
Lecturer
Department of English
Faculty of Humanities & Social Science
Daffodil International University

ACKNOWLEDGEMENT

I would like to firstly thank Allah that he has been my main support and guidance during this journey in internship. I would like to say that it is my great pleasure to have had the opportunity to be guided and assisted by my supervisor, Mr. Nasif Khalid Swadheen, during my internship. It is my great pleasure to show my gratitude to Md. Samiul Sami, the Manager of NRBC bank, Charabag Branch, who has been supporting and guiding me all this time during my internship. His management and readiness to impart knowledge enabled me to confront and avoid numerous challenges in the process of working at the bank. I am also very grateful to Mr. Md Jahangir Alam Trainee junior officer and Mr. Md. Harunur Rashid, the Head of the Branch who contributed valuable information about their work and the operations of the bank. I would like to thank the whole team of NRBC Bank, Charabag Branch, who were very welcoming and cooperating. They had a wonderful learning environment with their commitment and different friendship that supported my professional growth. The mentorship and the opportunities that I had are very crucial to my growth.

Lastly, I would also like to mention my family and friends who always supported me and encouraged me. They were quite helpful to me as I had an internship and the knowledge and patience they had assisted me during my internship. I would also like to give a thank you to all those who directly or indirectly assisted me with filling out this report and made my internship a wonderful and effective experience.

ABSTRACT

This report explains my experience during my internship at NRBC bank . The purpose of the internship was to assimilate how banks work and to acquire practical knowledge about banking activities. During the internship, I worked in different sections like customer service, account opening, deposit and withdrawal processes, and loan services. This helped me acknowledge the real work of a bank, which is different from what I learned in books. I also faced some difficulties but learned to grasp them with the help of my supervisors and bank staff. The report shows how this internship upgrade my skills and knowledge in banking. It also explains how banking assists people and businesses in daily life. Overall, this internship was a valuable experience for me and will help me in my future career.

Keywords: NRBC Bank, General Banking, Account Opening, Customer Service, withdrawal processes, loan services .

INDEX

Chapter-1

Introduction

1.1 Introduction

The English department internship program is a source of invaluable practical experience to the students. Unlike classroom teaching where theoretical skills are laid more focus is on understanding of these skills in a real world settings where the internship helps the students put their theories in practice. The application of theoretical learning in real professional practice enables the participants to learn more about their field. The internship is a powerful tool to operationalize and develop experience in a wide sphere when interacting in various areas of activities.

The internship is a part of the English program at Daffodil International University, which students can afford to be placed in various organizations in the country.

I was also able to have my internship at NRBC Bank Limited, Charabag Branch. During the internship period, some members of the organization provided me with the necessary assistance and support.

On the next pages, I shall recount my experience as an intern, starting off with the introduction of NRBC Bank limited, and its essence and values. I will outline my internship goals, the steps that were followed in making accounts and the responsibilities I carried out during the internship. I will also highlight the lessons learned, the competencies attained, and the innovative solutions I came up with to overcome the challenges.

1.2 Background

NRBC bank was established on April 2, 2013, by a group of fifty-three non-resident Bangladeshi expatriate businesspersons with a mission of supporting the economic growth of Bangladesh. The institution was founded on April 18, 2013, as an entity that functions fully on its own. During the following years, it also launched a series of services, such as e-banking in 2014, mobile banking with the NRB Click application in 2020 and Islamic banking in 2021.NRBC is a fourth-generation private commercial bank headquartered in Bangladesh, which was established as a limited liability company in 2013. It commenced its services on August 4 of the same year, with its main agenda being to serve the non-resident Bangladeshis (NRBs) and their investments back home. In its growth, NRBC has diversified its banking services to retail, small and medium businesses (SME) and corporate banking, thus creating an all-inclusive network of branches and agent banking outlets nationwide.

1.3 Methodology:

The current internship report is based on primary as well as secondary data. Primary data were gathered via direct observation and by taking part in the internship in NRBC bank limited, Charabag Branch. The author was involved in the normal banking activities including opening of accounts, attending to customers, and handling transactions, thus gaining first hand real life experience.

The secondary data were collected on various sources such as banking documents, official reports, websites, and related scholarly literature relating to the banking practices and NRBC bank operations. Moreover, the interviews with the bank staff and the one in charge helped to better realize the functioning processes and issues inherent in the banking industry.

Such a combination of methodological tools allowed considering the practical banking operations and connecting them to the theoretical knowledge that the author received in the course of his studies.

Chapter-2

Objectives of The Internship

1. To acquire the real experience of the routine banking processes and see them in their daily operation.

2. To gain an insight into how the banks serve their clients with various issues like opening an account, processing money, and also loan management.

3. To improve the communication competence by communicating with the customers and the other employees in a work-related setting.

4. To understand the procedural measures and documentation requirements in regard to different banking services.

5. To assist clients in choosing banking products that most suit their needs.

6. To orient oneself with the rules and procedures that the banks follow so as to continue running efficiently.

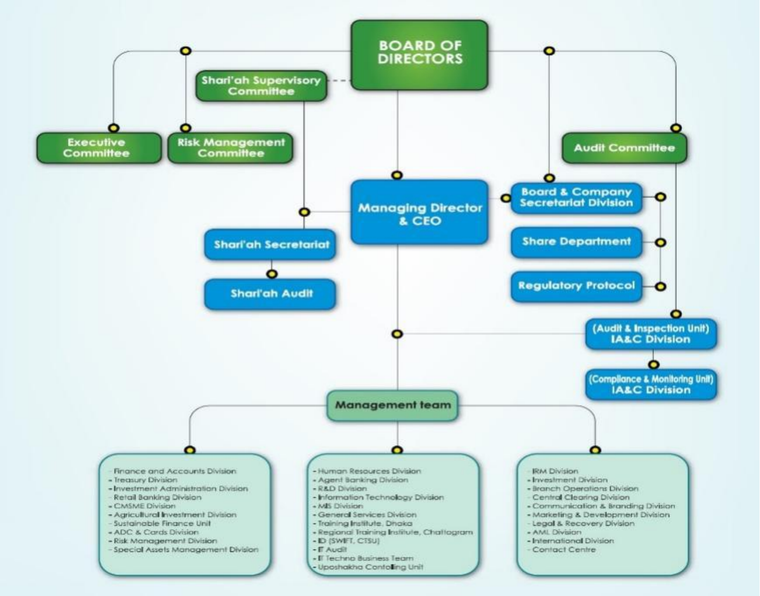
7. To monitor the interaction of banking staff with clients and internalize the effective communication skills.

8. To determine the general issues that customers experience when using banking services and discuss ways of addressing them.

Chapter 03

Overview of NRBC Bank PLC

3.1 Organogram of NRBC Bank PLC



3.2Interest Rates on Savings, FDR and Scheme Deposits of NRBC Bank

3.2.1 monthly benefit deposit scheme

Tenor	Existing			Proposed		
	Amount	Effective Rate	Nominal Rate	**Amount**	Effective Rate	Nominal Rate
1 Year	525	6.52%	6.30%	**640**	**8.02%**	**7.68%**
2 Years	560	6.97%	6.72%	**620**	**7.76%**	**7.44%**
3 Years	560	6.97%	6.72%	**600**	**7.50%**	**7.20%**

3.2.2 Deposit Pension Scheme

Installment Amount	Option 1	Option 2	
	At a Time Benefit after 6 Years	Pension Amount after depositing installments for 6 Years	At a time payment after receiving pension for 5 Years
1,000	89,400	500	89,400
2,000	178,800	1300	178,800
3,000	268,200	1950	268,200
4,000	357,600	2600	357,600
5,000	447,000	3250	447,000
10,000	894,000	6500	894,000

3.2.3 Lakhpoti Deposit Scheme

Initial Amount.	Installment	Matured Amount
17,370	1,000	100,000
34,740	2,000	200,000
52,110	3,000	300,000
69,480	4,000	400,000
86,850	5,000	500,000
173,700	10,000	1,000,000

3.3 Various Kinds of Accounts

1. Savings Account
2. Salary Account
3. Current\CD Account
4. SND Account (short note deposit)
5. DPS
6. FDR
7. New Gen Account
8. Student Account (below age 18)

3.4 Services of NRBC Bank

1. Online Banking Services
2. SMS & Mobile Banking Services
3. Debit Card
4. Credit Card
5. Visa Card
6. Deposit
7. Loans Product (Home Loan, Personal Loan, student loan, car loan)

3.5 Benefits of NRBC Bank PLC

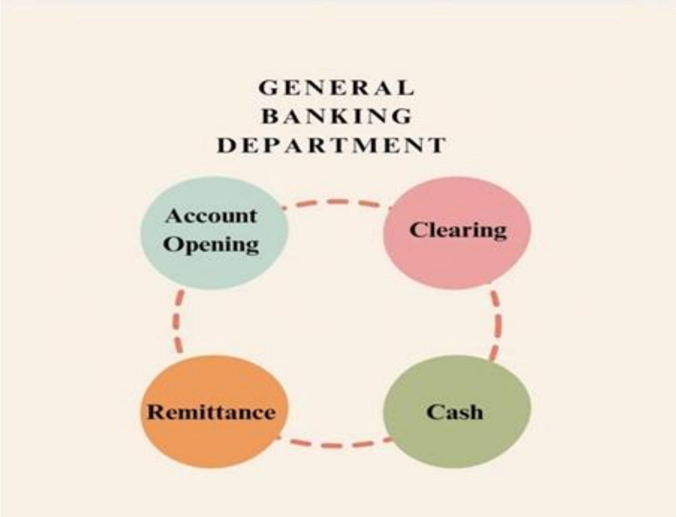
NRBC Bank Plc offers a variety of benefits, which include the following deposit and savings programs like the Student Saving Scheme, Triple Benefit Deposit Scheme and Lakhpoti Deposit Scheme. The clients also enjoy the benefits of free multi-currency debit cards, free cheques books, online banking as well as having a wide network of ATMs. In credit products, the institution offers variable rate loans on home loans including top-up facilities, income aggregation, and even loan without collaterals to small entrepreneurs.

Chapter 4

General Banking Department

4.1 The General Banking Department

The General Banking Department serves as the main point of contact between this bank and the clients in this group offering the range of services of direct banking. It is mandated to transact the main transactional functions as per the needs of the clients. These operations encompass opening new accounts, transfer of funds, cashing of cheques, taking of deposits and issuance of bank drafts and order payments.



The following are the key components of general banking:

● Account Opening: This section enables the customers to start a new account.

● Clearing: It is mainly involved in clearing of the checks and payment of customers.

● Cash: It monitors the deposit and withdrawals of cash.

● Remittance: Here customers in foreign countries send and receive their money.

4.2 Account Opening Section

The initial and most critical process that a customer will undertake is the process of opening an account in case he/she is willing to initiate the utilization of banking services. On opening an account, the customers build a tie of formal relationship with the bank. It has different types of accounts like savings account, checking account or fixed deposit according to the needs of the customers.

The customer has to submit the required documents to open an account, including the identification (e.g., passport, national ID), address (e.g., utility bills, lease agreements), and, in certain cases, deposit. The bank then ensures that all the documents have been verified after which the account is opened. This allows the customers to deposit and withdraw the funds, change money, and receive other financial services, like loans or credit cards.

4.3 Clearing

Clearing is the process of clearing up payments especially checks between different financial institutions. As the deposit of cheque is made by a customer or a payment is executed, the instrument should be authenticated by the receiving institution and the transfer of the funds between two banking facilities is to occur. This procedural practice is known as Clearing. The receiving institution ensures that the stipulated amount is availed in the account of the drawee and then the amount is credited into the account of the payee. The clearance times would depend on the type of cheques and the institutions. The clearing process guarantees effective payment settlement with the resultant effect that the two parties involved in the process get the right amount.

4.4 Cash

Cash operations division of the banking institution deals with all transactions done using physical currency. This includes cash deposit acceptance to customers and cash withdrawals. The cash department insists that the institution has sufficient cash reserves to meet the needs of customers, either by dispensing an ATM machine, conducting an in-branch transaction, or changing currency. When a cash deposit is received, the account is checked and the required balance is credited to the account. Similarly, when a client asks the bank to withdraw some cash, the bank ensures the amount of money he/she wants is in his account by confirming it before issuing the amount of money he/she wants in cash. The cash operations section has a critical role to play in maintaining liquidity and the availability of adequate cash to carry out the day-to-day banking operations.

Chapter-05

Internship Related Activities

5.1 Internship Related Activities

I started my internship on 01 September 2025 at NRBC bank PLC. I was very excited cause it was a great opportunity for me to experience the corporate life. During my internship, I gained experience in different areas of general banking. I worked there for three months. They were very surprised by seeing my fast learning skills because I actively performed all my duties like Accounts Opening, Cheque Requisition, Cheque Delivery, Cheque Issue, Clients Account Statement, Data Entry, Dealing with Customers.

5.1.1 Account Opening

There are many types of accounts in the banking sector. Such as - FDR, SND, CD, LDS. While working, I saw different types of people came with different desires. Some clients wanted to open a business account which is included in their current account. Some wanted to create a join account cause, two or three people can create this account together. Most of the clients just wanted an account to deposit and withdraw money. So, we recommend them to open a savings account. Because savings accounts have more facilities than other accounts. It gives customers a long service and has no chance to close.

5.1.2 Cheque Book Requisition

Both Current Accounts and Savings Accounts holders needed cheque books for their regular deposits and withdrawals. After opening the account, customers could receive their cheque book within 15 days. Therefore, if they needed any new cheque book, they could also apply for that. In this purpose, we used to provide a requisition slip to collect their name, account number and signature. Then, within 10 days they could receive their cheque books.

5.1.3 Scanning Documents

When Customers wanted to create an account, we collected some documents from them such as - National Id card, job Id card, passport or driving licenses, trade license etc. Then the Officers scanned those documents for banking record purposes.

5.1.4 Clients Data Entry

In the account opening form, I had to include details information of the clients. I had to fill the form according to their documents and signatures, I had to check it before sending the form to the assistant officers to enter all the account holders into the computer. After completing this process customers received an account number to transact their money.

5.1.5 Cheque Book Delivery

After opening an account, the customer needs some time to receive the cheque book. This is the rule of the banking sector that customer must wait at least 10 days to receive the cheque book.

5.1.6 Cheque Issue

When customers come to the bank to collect their cheque book, they must sign in to a registered book. As an intern it was my duty to take the signature of the customers and find their cheque books. After receiving their cheque books, they could use the check book during office hours.

5.1.7 Clients Account Statement

Clients can request for their account statement any time and we were bound to provide them their account statements without any charge.

5.1.8 Dealing with The Customer Generously

As I was an intern, I didn’t have any past experience dealing with customers. But I was very confident. I learned many things from my colleagues. I noticed how they behave with the customers. I learned etiquette and manners from them and followed them. Those things helped me to increase my confidence to talk with them with proper information.

5.1.9 Time Management

I strictly maintained time management. I went to the bank at the right time. I was always very serious about my work. Also, I used to wear decent dresses and maintain polite behavior with my colleagues.

5.2 Challenges

During my internship, I faced some challenges that helped me learn and grow. On the first day, I felt very awkward and nervous because everything around me was new. I didn’t know how to act or what to do exactly, which made me confused. One big challenge was that I had difficulty remembering and spelling the customers’ names correctly. Sometimes, I got their names wrong, and it made me feel a bit embarrassed.

Handling numbers was another hard part for me. When I had to write information on forms, I often got mixed up and made mistakes. The forms were sometimes confusing, and I had trouble filling them out properly. This was frustrating but I learned to be more careful over time.

Also, writing cheques was difficult at the beginning. I didn’t know all the steps and I worried about making errors. It took me some time and practice to become more confident in doing this task.

Chapter-06

Learning Materials and Skills Applied in Practical Life

6.1 Learning Materials and Skills Applied in Practical Life:

While working at NRBC PLC as an intern I have achieved many banking related experience. As I was new in this sector, I had faced some obstacles at the beginning. But day by day I improved my knowledge and adaptability. Now, there is no doubt that my theoretical and practical knowledge over general banking is far better than before. Because of this, I believe that I am capable of solve any general banking related issue. I also believe that throughout my internship I have achieved the quality of being a corporate employee.

6.2 Soft Skills:

While working as an intern banker I have achieved many soft skills. I have mentioned those skills below.

• While doing my internship I have improved my communication skills.
• I was able to maintain a good relationship with my colleagues and clients.
• I have improved my time management skills and applied it to my work.
• I was aware of my responsibilities and could fulfil those sincerely.
• When I had faced any difficulties while working, I tried my best to handle that situation with patience.
• Day by day I have improved my problem-solving skills.

6.3 Hard Skills:

During my internship, I learned many important skills that helped me grow in my work. My colleagues taught me how to be more responsible and take full charge of my tasks. I also learned why it is important to have good relationships with other officers at the bank. This made working together easier and better.

- Learned to be more responsible and take charge of my work from my colleagues.
- Learned how to build good relationships with other officers in the bank to work well together.
- Gained knowledge about banking technology and how to use it while working at NRBC Bank.
- Became professional in helping customers and learned to treat clients politely.
- Learned smart ways to handle clients and help them quickly and well.
- Got better at convincing clients to do transactions with NRBC Bank PLC.
- Improved my skill to handle important information carefully and fast.

Chapter 07

Observation and Findings

7.1 Observation

Working with NRBC Bank in PLC, I spent three months during my internship. This time round I performed numerous banking tasks in the general banking department. During my period in the institution, I was able to see different facets of the operation of NRBC Bank PLC, which are as follows-

1. The bank continuously aims at providing excellent services to its customers.
2. The company has new schemes and products that it regularly launches to its customers.
3. The bank is keen in checking the performance of employees.
4. Monthly meetings will be mandatory to all employees to give feedback and deliberate on further operations.

7.2 Findings

NRBC Bank PLC exhibits a steady improvement of all areas of operation, carefully organizing its operations and trying to offer the best services to customers.

1. The branches are located strategically to make it convenient to the customers.
2. The bank has competitive and affordable interests.
3. There should be better attentiveness in customer complaints.
4. The bank ought to aim at increasing the number of female staff.
5. Sometimes the employees use the English words terms like verify, requisition, spouse, voucher, beneficial owner and nominee when dealing with customers.

SWOT Analysis

Strength	Weakness
▪ Experienced top management. ▪ Strong branch network and ATM. ▪ Cooperative work.	▪ Delay fast services, gathering. ▪ Lack of advanced banking services. ▪ Lack of enough employees.
Opportunity ▪ Mobile banking (planet App) ▪ Special corporate schemes. ▪ Easy transaction.	**Threats** ▪ Strong competition. ▪ Political instability. ▪ Government regulations.

Chapter-8

Limitations

8.1 Limitation

During my internship, I have faced several challenges. The main challenging part was to collect necessary information for my report. There were some limitations too. I have accumulated the main challenges and limitations below.

8.1.1 Lack of Time:

The banking sector is a very large and complex sector. It maintains many strict rules and regulations. It is very difficult to accumulate all the necessary information within a short time. I had only three months to complete this task. As an intern I had to work very hard to collect all the necessary information in time. This time limitation was the major obstacle to me. Overcoming those, I tried my best to prepare my internship report with relevant information.

8.1.2 Lack of Experience & Age Gap:

It was my first experience in a corporate environment. Though I was very confident, I couldn't achieve enough experience in the banking sector because of the short duration. Additionally, the age difference between me and my colleagues had created some challenges in communication and understanding.

8.1.3 Limited Data:

As an intern, three months was a very short period to collect all kinds of information. So, it was not possible to present my report perfectly within this short time with all the queries. This limited access to information made it difficult to complete the report as I had hoped.

Chapter-9

Recommendations

While working at NRBC Bank PLC, I found some lacking. Here are some of my suggestions for the bank-

- The Bank authority should increase the number of ATM Booth outside Dhaka City.
- If they employ more well-trained staff, their productivity will increase than before.
- They should focus more on improving customer satisfaction.
- They should work on growing the export and import business.
- They should offer more opportunities to the young and energetic candidates.

Chapter-10

Conclusion

My internship gave me a chance to learn about the working processes of a banking enterprise. Even though I could not cover all departments since I had limited time I was able to gain considerable experience into the main banking activities. Banks also help in economic development through the provision of capital and financial services to the individuals and business. A good bank does its best to be modernized, transparent, and customer-oriented. Internships play a significant role in the lives of students who wish to pursue banking career because they are used to communicate the basic knowledge and needed skills training. The bank must have strong leadership, hard working employees, and customer focus in its quest to succeed. Finally, customer satisfaction is the overall goal of the bank operations and is a driving force of the national development.

I am a very driven person who is keen to learn and work in such a professional environment as NRBC Bank. In the course of my internship, I gained competency in communication and client-service along with the experience of the banking operations. I also like solving problems in groups, and I will be determined to develop my skills in banking industry thus enhancing my trust and skills in my future professional life.

Chapter-11

References

- https://www.nrbcommercialbank.com/

Appendix:

19

Plagiarism Report

221-10-871

ORIGINALITY REPORT

5%	4%	0%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Oklahoma State University Student Paper	1%
2	dspace.daffodilvarsity.edu.bd:8080 Internet Source	1%
3	Submitted to Higher Education Commission Pakistan Student Paper	1%
4	www.coursehero.com Internet Source	1%
5	Submitted to Daffodil International University Student Paper	<1%
6	elibrary.tucl.edu.np Internet Source	<1%
7	dhansugk.blogspot.com Internet Source	<1%
8	www.car-loans-for-bad-credit.com Internet Source	<1%

Exclude quotes Off
Exclude bibliography Off
Exclude matches Off