



Report On
My Internship Experience at NCC Bank

Supervised By:

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Prepared By:

Farjana Easmin

ID No: 192-10-2065

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Date of Submission: 07-05-2023

Letter of Transmittal

07- May-2023

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Subject: Submission of Internship Report.

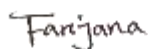
Dear Sir,

I humbly submitting my internship report titled "**My Internship Experience at NCC Bank**" which was assigned to me as an essential part of my internship program. I am extremely grateful for this opportunity since it has given me the chance to learn so much and better grasp the topic.

I have made every effort to learn as much as I can throughout the three-month internship program and have strived to share everything, I have learned in this report along with the relevant information. The study was really interesting, enlightening, and helpful, in my opinion. I truly believe that you will take into consideration my mistakes despite my best efforts.

In this regard, I pray and hope you will be kind enough to accept my internship report and provide valuable comments.

Yours sincerely,



Farjana Easmin

ID: 192-10-2065

Department of English

Letter of acceptance

This is to certify that Farjana Easmin, ID: 192-10-2065, a student of the Department of English at Daffodil International University, has completed her internship report titled "My Internship Experience at NCC Bank " under my supervision. I approve the format and contents of this internship report.

I am glad to state that she has gone through all the necessary and required steps to accomplish the report, and the report contains all the data, information, analysis, and findings from authentic sources. As a result, the report seems to have ended on a successful note. I wish her success in every sphere of her life.



Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Declaration

I, Farjana Easmin, from the Department of English at Daffodil International University, declare that I have exclusively prepared the internship report on "General Banking Activities of NCC Bank" after working for three months at NCC Bank's Mirpur Road branch.

I confirm that this report was created entirely for my academic requirement and not for any other purposes, I also assure you that this report has not been previously submitted anywhere in Bangladesh.

Sincerely,

Farjana

Farjana Easmin

ID:192-10-2065

Department of English Daffodil International University

Acknowledgment

First of all, I want to express my gratitude to Almighty Allah for providing me with the fortitude and courage to complete the internship and the report on schedule.

I want to thank my parents for supporting me throughout my life. It is because of them that I am able to thrive in such a cutthroat environment.

Then I must add that I am appreciative to my honorable supervisor, Assistant Professor Mohammad Mustafizur Rahman of Daffodil International University. Without his help, it would have been impossible for me to complete this report. I always received assistance, enough direction, and unending encouragement, which enabled me to properly prepare my report. Also, my gratitude to Daffodil International University for providing an internship program that allows students to put their academic knowledge to use in real-world work experience.

I received a fantastic chance to study and advance my career during my internship at NCC Bank. I thus think of myself as a fortunate person since I was given the chance to take part in it. I also appreciate getting to know so many lovely individuals and experts who guided me during my internship.

Abstract

This report highlights my three-month internship experience at NCC Bank Limited, focusing on an analysis of the bank's general banking activities. To aid in readability, I have organized the report into four chapters.

The first chapter provides an introduction to the report, while the second chapter offers a brief overview of NCC Bank, including its history, vision, and mission, as well as a description of its departments and their respective functions.

In the third chapter, I discuss my assignments and contributions to the bank. This includes a description of my daily tasks in each department and how my work contributed to the organization. Additionally, I reflect on the knowledge and experience I gained during my internship, as well as any challenges I encountered while working at the bank.

The fourth chapter details my expectations and experiences during my internship. I also offer observations, recommendations, and a conclusion based on my analysis of the bank's general banking activities.

Overall, this report represents a thorough analysis of NCC Bank's operations and my experiences working as an intern.

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Chapter 1

Introduction

1.1 Introduction

This internship report provides an overview of the experience gained during an internship at NCC Bank. The report covers a period of 3 months and includes a description of the bank's operations, the internship objectives, the tasks performed, and the lessons learned.

During the internship, I was exposed to various aspects of banking operations, including customer service, account management, and financial analysis. I was able to apply theoretical knowledge gained in the classroom to real-world scenarios, which enhanced my understanding of banking practices and procedures.

The report describes my tasks and responsibilities during the internship, including assisting customers with their banking needs, preparing financial reports, and analyzing financial data to identify trends and patterns. The report also outlines the challenges encountered during the internship, such as managing time and balancing multiple tasks.

Overall, the internship provided me with a valuable learning experience, which enhanced my understanding of banking operations and improved my skills in areas such as communication, teamwork, and problem-solving. I have also gained insights into the importance of customer service in the banking industry and the role that banks play in supporting the local economy.

The report concludes by summarizing the key lessons learned during the internship and providing recommendations for future interns.

1.2 Origin of the Report

The internship is required of English majors at Daffodil International University once they have earned 120 credits. Placement can be done by CDC, a teacher, or a student on their own. No matter who organizes the internship (1-3 months), a student is required to apply. Each interning student is supervised by a teacher during their employment. A student is obliged to produce an Internship Report outlining the results of their internship experience with the assistance of that supervisor. This technique also makes the origin of the report's data transparent.

1.3 Significance of the Study

The banking industry is one of the key drivers of a nation's economic growth and development since it safeguards assets and extends credit to both individuals and businesses. The third generation of private commercial banking in our country started in the years 1999 to 2000.

A privately owned commercial bank that accepts deposits from the general public through several types of savings programs and provides minor loans to diverse sectors by choosing an asset and liability portfolio, proper risk analysis, and compliance. The Ready-made garment and textile sectors in the industrial sector are largely served by the bank, which places both short- and long-term financing as well as working capital as a priority for cash flow. With the increase in Ready-made garments, the bank has taken action to increase small businesses' visibility and widen the market for their owners. Also, observing the use of modern technology and real-time online banking, NCC Bank has built a Visa debit and credit card, an ATM, e-banking, mobile banking, etc.

The discussion of this internship report can help academics and researchers to better understand the banking sector practices and assess how effective Banking industry training programs are. It can assist them in identifying knowledge gaps and potential areas for further research, which can help the banking industry and the economy as a whole grow. The report is Based on the difficulties and lessons learned during the internship and can provide suggestions and insights for future advancements in the banking sector.

1.4 Objectives

- The broad objective of the report is to thoroughly analyze the general banking activities of NCC Bank Ltd
- To provide some recommendations about the problem of the bank
- To push myself beyond of my comfort zone and test my skills as a banking official
- To gain first-hand knowledge working in a bank
- To receive banker training
- To understand the role and future of NCC Bank

1.5 Methodology

As part of my undergraduate studies at Daffodil International University, I had to complete a three-month internship program at NCC Bank, Mirpur Road Branch. I, therefore, applied for the internship at NCC Bank Ltd and got selected for an interview. In the meantime, they also required a recommendation letter from my university. After providing my recommendation letter I got a

call from the human resources department for an interview. The interview was held in the head office of NCC Bank 13/1 Toyenbee Circular Road, Motijheel. Mr. Hasnain Mamun, the head of human resources at NCC Bank, conducted my interview. He was really such an amazing and intellectual person. He at first comforted me then asked me some questions. I was able to answer those questions. I felt he was really interested in my skills. As I was a sports person, he asked a few questions on that topic. Finally, he congratulated me and asked when I would like to join. I was very happy when I learned that I had been chosen as an intern. I owe a great deal of gratitude to my varsity for offering an Employability 360 course. Because of that course, I had some ideas about the interview process.

Also, I want to express my gratitude towards my parents and my esteemed boss, Mohammad Mustafizur Rahman sir, who supported and mentored me during the duration of my internship. I successfully completed my internship at the Bank on May 12 after working there for twelve weeks (5 days/8 hours per week).

When I began my internship, I was quite nervous. But I have used my communication skills, self-assessment, adaptability, and personal grooming. And that makes me confident enough to deal with a new situation. For the very first time, I was assigned to do in-word and checkbook entries under the supervision of Assistant Officer Mr. Ashif Zaman. As a result, I also need to complete the savings account, current account, and FDR and do system input and email. In the meantime, I learned how to work accurately. This actually enables me to focus more intently on any crucial matters. Additionally, I've learned how to interact with and manage customers as well as my coworkers.

I am sincerely appreciative to everyone who has supported me on my path, including my coworkers, and I am proud and astounded by my remarkable transformation.

For report writing, I used both primary and secondary data as sources of information for the survey and report.

a. Primary data

The majority of the data for this study was acquired from my own observation, desk work at NCC Bank Ltd., in-person conversations and questions with the officers, real-world experience, and personal observation.

b. Secondary data

I used the secondary data from the sources listed below to acquire information.

- Report from NCC Bank per year
- Compilations of several articles
- Several papers
- The website of NCC Bank Ltd.
- Sources available online

1.6 Limitations

I had several difficulties when writing this report. The following are some of the limitations of the study that I ran against when getting the report ready,

- Since NCC Bank Ltd. does not have a sizable and varied collection of publications and papers, I was forced to rely on the Internet, but I had some difficulties because of security concerns.
- The yearly report was not correctly accessible online.
- Every institution has its own secrets that are kept from the public. For the aim of maintaining the organization's anonymity, employees didn't provide a lot of information.
- The absence of some current information.
- Faced a time crunch since it is exceedingly difficult to obtain all the required facts in so a short time.
- Since this study is being done for the first time, experience is one of the major constraints.

Chapter 2

An Overview of NCC Bank Limited

2.1 Bank Profile

NCC Bank Limited is a leading commercial bank in Bangladesh that provides a comprehensive range of banking products and services to its customers. The bank was established in 1993 and is headquartered in Dhaka, the capital city of Bangladesh.

NCC Bank Ltd operates through a network of over 130 branches across the country, providing services such as personal and business banking, corporate banking, international trade services, treasury operations, and e-banking services. The bank also offers various types of deposit accounts, including savings, current, and fixed deposit accounts, as well as loans and advances, credit facilities, and remittance services.

NCC Bank Ltd is committed to delivering excellent customer service and innovative financial solutions that meet the diverse needs of its customers. The bank has a strong focus on technology, which enables it to provide efficient and convenient banking services to its customers.

As a responsible corporate citizen, NCC Bank Ltd is also involved in various community development initiatives, such as education, healthcare, and poverty alleviation programs. The bank has received numerous awards and recognitions for its outstanding performance, including the Best Bank Award from Bangladesh Bank, the central bank of Bangladesh, and the Bangladesh Business Award.

2.2 Vision and Mission of NCC Bank Ltd.

Vision:

Being the best-performing bank in the nation is the goal of NCC Bank Ltd. By offering cutting-edge financial solutions and top-notch customer support to match their clients' changing demands, they hope to accomplish this. This indicates that NCC Bank Ltd. aspires to be known as a premier bank that leads the nation in providing financial services. By continuously enhancing their services, extending their reach, and providing outstanding value to their clients, they hope to realize this aim.

Mission:

The mission of NCC Bank Ltd. is to foster the socio-economic growth of the nation by providing a variety of financial services and products to various societal groups. By offering specialized solutions that are suited to each client's particular needs, they seek to build long-lasting connections with their clients. The bank is dedicated to fostering an

atmosphere at work that encourages creativity, collaboration, and continual learning for its staff members. By upholding the highest standards of professionalism and ethics, utilizing technology to improve the customer experience, and acting as responsible corporate citizen, they hope to accomplish their purpose. NCC Bank Ltd.'s overall goal is to be a reliable partner for its clients and other stakeholders, as well as to promote sustainable development and growth in the communities it serves.

The target market for NCC Bank includes both individuals and businesses. For example, it offers home loans, auto loans, savings accounts, current accounts, fixed deposit accounts, various sorts of schemes, credit card facilities, debit card facilities, etc. to its target consumers.

2.3 Divisions of NCC Bank

NCC Bank Limited has several divisions to carry out its operations effectively and efficiently. Here are some of the key divisions of NCC Bank Ltd:

- **Retail Banking Division:** This division provides a range of financial products and services to individuals and small businesses, including deposit accounts, loans, credit cards, and remittance services.
- **Corporate Banking Division:** This division serves large and medium-sized businesses by offering a range of customized financial solutions, such as trade finance, project finance, syndicated loans, and working capital finance.
- **SME Banking Division:** This division caters to the needs of small and medium-sized enterprises (SMEs) by providing a range of financial products and services, including loans, deposit accounts, and trade finance.
- **Treasury Division:** This division manages the bank's investment portfolio, including its foreign exchange and money market operations.
- **Risk Management Division:** This division oversees the bank's risk management framework and ensures that the bank operates within acceptable risk parameters.
- **Information Technology Division:** This division manages the bank's IT infrastructure and systems and ensures that the bank's operations are supported by the latest technology.
- **Human Resources Division:** This division is responsible for managing the bank's human resources, including recruitment, training, performance evaluation, and employee benefits.
- **Compliance Division:** This division ensures that the bank operates in compliance with applicable laws, regulations, and internal policies and procedures.

Chapter 3

My Internship Activities at NCC Bank

3.1 My Assignment

I began my internship with NCC Bank Ltd. on February 12th, 2023. I have several opportunities to learn a lot of things about the field of work thanks to this internship program. I had no previous professional experience before starting my internship. Therefore, it is certainly a wonderful experience for me, and I am optimistic that it will help in the development of my future career and professional advancement.

My first place of work was in the general banking division. I gained a lot of knowledge from this department. I spent most of my time working here. I later worked in other departments as well. I tried my best to contribute to the NCC Bank. I had a lot of obligations as an intern. by engaging in these activities,

I've listed a few activities below;



Fig: My Activities at NCC Bank

- **Account Opening Forms:** For the clients in the general banking department, I have completed several sorts of account opening paperwork. In one day, I wrote 10 to 15 account opening forms. Then, on my in-charges or fast officer's behalf, I added seals to the documents and delivered them to the manager and second manager for approval. I completed documents for the clients' savings account (SB), fixed deposit account (FDR), current account (CA), DPS, and CD.
- **Different Types of Forms:** People used to come to the general banking department for a variety of services and assistance, and in order to do so, they had to fill out a variety of forms, such as those for mobile banking, solvency, and statements, pay orders, etc. These kinds of documents were filled out by the consumers with my assistance and occasionally on their behalf.
- **Inward out– outward register:** I kept track of information about inward and outward in the inside register book and the exterior register book. I worked on this assignment several times a day. I probably did these four or five times.
- **Cheque Receiving and Delivering:** In the general banking division, I supported the officers by assisting them in accepting and dispensing customer checks. In that instance, I paid close attention to the date, check number, and bank name. I made sure the account number and phone number were written on the back of the check. I followed it by sealing it. When it came to issuing new checks, I contacted the consumers and instructed them to visit the bank. I used to bring it to customers when they came to buy it. I used to keep track of the check counts in the registration book.
- **L/C Related activities:** I used to verify the paperwork at the L/C department and maintained a record of the copies of L/Cs, the date that each one expired, how many L/Cs there were, copies of bills that were purchased, and copies of L/C notifications in a file called the beneficiary. Additionally, I completed applications for loans and remittances for clients.
- **Photocopy and Scanning:** Every day, I had to photocopy a large number of documents that belonged to officials and clients. I also scanned several important documents every day for the cops.
- **Preparing Thanks Letters:** I created notes of gratitude for the new clients and properly packaged them to help me in charge. I had to write three or four thank-you letters in one day.

- **NID Verification:** When clients arrived to open accounts, I helped the officer by confirming the NID of the account holders and nominees.
- **Playing the role of audit:** I verified that the account opening form had all the necessary information and supporting documentation, as well as whether or not the trade license was current. I also produced a summary of what was missing.

3.2 Lessons Learned from My Internship Experience

Over the period of my internship, I've learned a lot. My technical, social, and analytical abilities have all become better. I used to work in the general banking section and deal with customers. I used to talk to them directly. For me, that was a completely unique experience. I had no clue I could accomplish this. My internship has taught me a lot, and it has given me numerous first-time experiences. I've gained knowledge from all I've experienced. My boss and other bank personnel showed me a lot of love and support. Instead of leading me like professors, they did so in a pleasant way.

My officer in charge and other officers taught me a ton of new things. For instance:

- Learned how to open several sorts of accounts and what paperwork customers should require to create accounts, including a NID card, a passport, a TIN certificate, and two passport-sized photos of the account holder and any nominees.
- Acquired the ability to identify checks in the drawer holding the checkbooks by their date and account number.
- I learned the general activity of corporate life.
- Got to know that a fixed deposit can be issued as a security against the credit facilities
- Gained knowledge of various transactional types.
- Gained knowledge on how to gather customer data.

Skills I Developed

Technical Skills:

- I am proficient in a number of MS Excel operations.
- Acquired fresh, effective strategies for working with PowerPoint presentations and MS Word.
- Observed how officers kept their database up to date.

Soft skills:

- **Effective communication:** My communication skills have improved. I constantly tried to talk to the cops when I was at work.
- **Relationship management:** I saw that everyone at the bank tried to maintain cordial interactions with one another. If they couldn't agree or disagree, they tried to speak it out quickly to settle any issues. They told me about this.
- **Effective conversation:** One of the employees in the general banking division instructed me on how to communicate with clients effectively or intelligently so that they become open to delivering all types of information.
- **Maintain formality:** I observed that bank staff were always wearing professional attire and made an effort to maintain formality among themselves. I saw how they remembered to express gratitude to one another while chit-chatting. They always spoke in a formal tone when they spoke. They must have trained me in this.
- **Balancing both life:** It's important to strike a balance between one's personal and work life in order to stay healthy. During my internship, I developed the ability to balance all facets of my life.

Analytical Skills:

As an intern, I didn't get many chances to develop my analytical abilities. because the job I did was both quite typical and straightforward. But after speaking with my immediate superior, the operational manager, and other officers, I learned this. I watched as they made deliberate choices without the brunch manager there. They are skilled enough to deal with difficult situations since they have a lot of experience. I watched as they coordinated several jobs across various departments while managing a big number of customers. This type of information was really beneficial to me.

Personal skills:

- I improved my patient for customer service skills.
- Acquired the ability to multitask quickly and effectively.
- Gained the ability to hold intelligent conversations with clients.
- Learned the capacity to communicate with others in a more refined and humble manner.
- Achieved expertise in performing jobs accurately and without errors.
- Picked up proficiency to assume responsibilities

3.4 Interaction with Co-workers

The person in charge of my internship provided great assistance to me from the beginning through the end. When I was confused about something in the task, she would kindly explain it to me. She gave me a lot of valuable advice. She constantly tried to motivate me so I wouldn't lose interest in what I did for a living. She actually motivates me professionally. I worked with other bank officials and interns alongside them. I had no prior experience in this industry and was completely ignorant of all the rules and procedures, duties, and other elements of the bank. My employees all offered me support as I dealt with this circumstance. They regularly gave me the advice to closely observe their work so I could explain it in the future. We used to discuss our own initiatives during meetings with coworkers. When I talked to them about personal concerns, they used to give me sound counsel. Previously, my boss and others in charge would ask whether I was having any problems. They also recommended me speak with them without holding back as soon as I had any problems at work. Instead of correcting me or making me do anything, my supervisor, the person in charge, and my other employees tried to teach me. me everything they could.

3.5 Difficulties Encountered During Internship

- The biggest difficulty I faced was getting used to the office and my coworkers. For the first two or three days, my problem continued. I had a hard time understanding the language they were speaking. I manage to solve this problem with the help of my teammates in the

end. On the third day, they started working with me, and they became really kind and helpful to me.

- The second obstacle was that I first struggled to understand the bank's policies and processes. Compared to academic knowledge, it was extremely different. Later, my boss and coworkers gave me the necessary assistance to understand everything.
- I struggled to control the customers. At my job in general banking, I had to deal with clients. The clientele varied; they all came from different backgrounds. Everyone has a distinctive viewpoint. As a result, I found it difficult to handle them calmly. I was able to resolve this problem after a few days as well.
- A further issue I encountered was that for the first several days, I spent my time on my work making multiple mistakes. Later, I understood everything well.
- I had a badly wrong concept of how to go about doing things like photocopying, scanning, printing, delivering data, and other things. I felt uncomfortable while doing these things for a few days. Later, I managed it regularly and continued to complete those jobs in addition to my other obligations.

Chapter 4

Expectations and Experiences

4.1 Difference Between Expectation and What I Experienced

During my internship, I realized that there was a significant gap between my expectations and the actual experience. Prior to starting, I had assumed that the bank's executives would be formal and distant towards me since I was only an intern. Additionally, I thought that everyone would be solely focused on their work and not sociable. However, I was pleasantly surprised to find that my assumptions were entirely incorrect. From day one, they warmly welcomed me and were incredibly friendly and approachable. Furthermore, contrary to what I had heard, there was no fixed number of tasks that they had to assign me. In fact, they did not force me to do any particular job.

I also discovered that my perception of my own abilities was inaccurate. I was initially worried that I would not be able to complete tasks efficiently and would annoy everyone. However, my worries were unfounded. While I did encounter some challenges at the outset, I was able to complete every task flawlessly and efficiently.

One area where my expectations were not met was with regard to Excel work. I had assumed that I would be working extensively with Excel, but that was not the case. Apparently, this type of work is not typically assigned to interns. While I did complete some Excel-related tasks, it was not nearly as much as I had hoped.

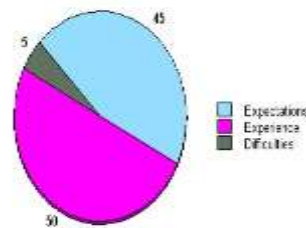


Fig: Level of my Expectations, Experience and Difficulties that I faced.

4.2 Influence of My Internship on My Career Plan

My career aspirations were transformed after completing an internship at NCC Bank Ltd. Initially, I had less interest in the banking industry. However, through the course of my internship, I gained a comprehensive understanding of the sector and witnessed the benefits that bankers receive from their institutions. As a result, my interest in this industry has increased significantly.

Prior to my internship, I had always envisioned myself working for a multinational corporation after graduation. Despite my parents' advice to consider a career in banking, I was dismissive of the idea. I believed that the banking industry lacked creativity and that bankers were unable to spend enough time with their families due to their demanding schedules.

However, my experience at NCC Bank completely changed my perspective. My coworkers and supervisor were all extremely inspiring, and over the course of three months, I learned that it is possible to have a fulfilling career in banking while still maintaining a healthy work-life balance. This realization has motivated me to pursue a career in banking and has opened up new opportunities for my future.

4.3 Observations, Recommendations, and Conclusion

Observations

I observed that general banking is not that much tough. Anyone can do this job so easily if they are focused. I have seen many officers who were not in BBA background. So, it's not tough for English or BA background students to do this job. A person must be focused on their work and at the same time they must be aware of everything besides them. Time management is a big thing in the banking sector because if anyone delays then customers have to suffer. And if the customers get excited or angry then the full branch needs to calm them.

Recommendations

My internship experience at NCC Bank LTD was a valuable and rewarding experience. I would like to share some recommendations down below:

- There should be more emphasis on digitalization of the banking services to reduce the manual paperwork and provide a better customer experience. This will help in minimizing the long queues in the bank and provide faster services to customers.
- The bank should also conduct regular customer feedback surveys to understand the needs and expectations of the customers. This will help in improving the overall customer satisfaction and retention.
- The bank should focus on promoting diversity and inclusion in its workforce. This will help in creating a positive work environment and also promote innovation and creativity.
- The bank should organize more internship programs and training sessions for the students to provide them with practical knowledge and experience. This will also help in attracting young talent and promoting the overall growth of the banking industry.

Overall, my journey of NCC Bank was delightful. It provided me with an opportunity to gain practical knowledge and experience in the banking industry. I was able to learn about the various

departments and functions of the bank, and also contribute to the organization through my work. I faced some challenges during my internship, but I was able to overcome them with the help of my supervisors and co-workers. I also made some valuable connections and learned important skills such as time management, communication, and teamwork. Overall, I would highly recommend NCC Bank LTD as a great place for students and young professionals to gain practical experience and knowledge in the banking industry.

Conclusion

After completing my internship at NCC Bank LTD, I can say with certainty that it was a truly transformative experience. This opportunity allowed me to apply the skills and knowledge I had learned in the classroom to a real-world setting. I was able to witness firsthand how a major banking institution operates, and how the different departments work together to achieve the bank's overall goals. Throughout my time at NCC Bank, I was able to work in several different departments, which gave me a comprehensive understanding of the bank's operations. I was able to apply my analytical and problem-solving skills to a variety of tasks and was constantly challenged to think critically and creatively. I also gained valuable insights into the importance of teamwork and collaboration in achieving success. One of the highlights of my internship was the opportunity to interact with and learn from my colleagues. They were all incredibly supportive and always willing to answer my questions and provide guidance. I was able to build strong relationships with my coworkers, and I feel that I have gained not just professional connections, but also lasting friendships. My internship at NCC Bank also helped me identify areas I need to improve. Through feedback from my supervisors and self-reflection, I have identified specific skills that I need to develop further in order to succeed in the banking industry. I feel that this experience has helped me to grow both personally and professionally, and has given me a clear direction for my future career. Overall, my internship at NCC Bank LTD was an incredibly valuable experience. I am grateful for the opportunity to have worked with such a reputable institution and for the support and guidance provided by my colleagues and supervisors. I believe that this experience has prepared me well for my future career, and I am excited to see where this journey will take me.

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Appendix 1

Internship Certificate



ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক লিমিটেড
NATIONAL CREDIT AND COMMERCE BANK LIMITED
Human Resources Division

NCCB/HCI/HRD/961/2023

May 28, 2023

CERTIFICATE OF INTERNSHIP

This is to certify that **Ms. Farjana Easmin** is a student of BA Program, ID No. # 192-10-2065, Faculty: of Humanities and Social Science, Daffodil international University has undergone an internship Program at our Mirpur Road Branch, Dhaka from **09.02.2023** to **08.05.2023**.

During the period of internship, she has worked on the topic "**Banking System of NCC Bank Limited: An Analysis of its Investment Portfolio**" and on successful completion of the same has submitted a report accordingly.

We wish her all success in her future endeavors.

For NCC Bank Limited


Syed Hameed Mamun
Senior Vice President &
Head of Human Resources

Head Office : NCC Bank Bhaban- 13/1 & 13/2 Toyenbee Circular Road, Motijheel C/A, Dhaka-1000, Bangladesh, G.P.O. Box No. 2920
FAX: 223381902-4, 223386283, 223381981-3, Fax: 880 2 223386290, Email: info@nccbank.com.bd
Cable: NATCREDIT DHAKA Web: www.nccbank.com.bd, SWIFT/BIC: NCCBDDHXXX

Appendix 2

Photo Attachment



Plagiarism Report

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Report On My Internship Experience at NCC Bank [Supervised By: Mohammad Mustafizur Rahman Assistant Professor Department of English Faculty of Humanities and Social Science Daffodil International University](#) Prepared By: Farjana Easmin ID No: 192-10-2065 Department of English [Faculty of Humanities and Social Science Daffodil International University](#) Date of Submission: 07-05-2023 ©Daffodil International University Letter of Transmittal 07- May-2023 Mohammad Mustafizur Rahman Assistant Professor Department of English Faculty of Humanities and Social Science Daffodil International University Subject: [Submission of Internship Report](#). Dear Sir, I humbly submitting my internship report titled "My Internship Experience at NCC Bank" which was assigned to me as an essential part of my internship program. I am extremely grateful for this opportunity since it has given me the chance to learn so much and better grasp the topic. I have made every effort to learn as much as I can throughout the three-month internship program and have strived to share everything, I have learned in this report along with the relevant information. The study was really interesting, enlightening, and helpful, in my opinion. I truly believe that you will take into consideration my mistakes despite my best efforts. [In this regard, I pray and hope you will be kind enough to accept my internship report and](#) provide valuable comments. Yours sincerely, Farjana Easmin ID: 192-10-2065 Department of English (ii) [Letter of acceptance This is to certify that Farjana Easmin, ID: 192-10-2065, a student of the Department of English at Daffodil International University, has completed her internship report titled "My Internship Experience at NCC Bank" under my supervision, I approve the format and contents of this internship report. I am glad to state that she has gone through all the necessary and required steps to accomplish the report, and the report contains all the data, information, analysis, and findings from authentic sources. As a result, the report seems to have ended on a successful note. I wish her success in every sphere of her life.](#) Mohammad Mustafizur Rahman Assistant Professor Department of English Faculty of Humanities and Social Science Daffodil International University (iii) Declaration I, Farjana Easmin, from [the Department of English at Daffodil International University](#), declare that [I have exclusively prepared the internship report on "General Banking Activities of NCC Bank"](#) after working for three months at NCC Bank's Mirpur Road branch. [I confirm that this report was created entirely for my academic requirement and not for any other purposes, I also assure you that this report has not been previously submitted anywhere in Bangladesh.](#) Sincerely, Farjana Easmin ID:192-10-2065 Department of English [Daffodil International University](#) (iv) Acknowledgment [First of all, I want to express my gratitude to Almighty Allah for providing me with the fortitude and courage to complete the internship and the report on schedule. I want to thank my parents for supporting me throughout my life. It is because of them that I am able to thrive in such a](#)