



Daffodil
International
University

An Internship Report
ON
“Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.”

Submitted To:

Prof. Dr. Masudur Rahman

Advisor, MBA Program

Faculty of Business and Entrepreneurship
Daffodil International University, Bangladesh

Submitted BY:

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Date of Submission:

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Letter of Transmittal

Date: 25 April 2018

To

Prof. Dr. Masudur Rahman

Advisor, MBA Program

Faculty of Business and Entrepreneurship

Daffodil International University Bangladesh

Subject: Submission of Internship Report on Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.

Dear Sir,

It is my great pleasure to submit you my internship report's on **Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.** I have tried my best to complete this report properly following the guidelines provided by you and concerned organization.

I have confidence that the internship program has increased both of my practical experience and theoretical knowledge to a great extent. I will be obliged to answer any query that may arise during the evaluation of this report. So, I am fervently requesting and hope that you would be kind enough to accept my report and oblige thereby.

Sincerely Yours,

Name: Md. Mahmud Morshed

ID No. 172-14-2476

MBA (Major in Marketing)

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ACKNOWLEDGEMENT

In the process of preparing this report's I received genuine cooperation from number of individuals whose names are not possible to mention in this report but I would remember them with my heartfelt appreciation and gratitude.

First of all, I am very much grateful to Almighty God who gave blessings, courage and ability to prepare this report. I am very much grateful to **Prof. Dr. Masudur Rahman**, Professor, Department of Business Administration, Daffodil International University Bangladesh, for guiding me to complete my internship program. I am also highly indebted to him for his scholarly and constructive suggestion which was of much assistance to prepare this report on “**Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.**”

Sincere gratitude to all of the wonderful peoples of **Daffodil International University, Bangladesh** .Specially my teacher, classmates and others.

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DECLARATION

I am **Md. Mahmud Morshed** the student of Master of Business Administration (MBA) bearing **ID: 172-14-2476** major in Marketing from Daffodil International University, Bangladesh would like to solemnly declare here that an internship report on **Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.** has been authentically prepared by me. While preparing this internship report, I didn't breach any copyright act intentionally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Name: Md. Mahmud Morshed
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CERTIFICATE



This is to certify that an internship report on “**Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.**” for partial fulfillment of the degree of Master of Business Administration (MBA) major in Marketing from the Daffodil International University Bangladesh carried out by **Md. Mahmud Morshed , ID NO:- 172-14-2476** under my supervision. Under my guidance and supervision this paper is being carried out successfully. No part of this paper has been submitted for any degree diploma, title, or recognition before.

I wish him every success in life.

A handwritten signature in black ink, enclosed in a thin black rectangular border. The signature is cursive and appears to read "Masudur Rahman".

Prof. Dr. Masudur Rahman
Advisor, MBA Program
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Daffodil International University, Bangladesh

EXECUTIVE SUMMARY

Internship program is an integral part of MBA program. Along with the theoretical knowledge, practical knowledge is much crucial for MBA students. Keeping this in mind, the internship program is organized by the department in some particular organization to give the students exposure to the real world business.

In order to accelerate industrialization, create employment opportunity and boost up the economy of Bangladesh, a huge amount of capital investment is required both in private and public sectors. National Bank Limited plays a pivotal role through sanctioning a huge amount of loan both in private and public sectors to meet the above-mentioned goals. To get maximum benefit from such investment, the loan sanction procedure should be very much efficient and effective. Any error in lending decision may affect adversely the capital investment decision, which in turn, would have an adverse impact on the economy of the country. This report consists of five chapters.

Chapter one contains Introduction, Origin of the Report, Origin of the Study, Objective of the Study, Scope of the Study, Methodology of the Study, Limitations of the Study, Importance of the study Chapter two includes Profile of National Bank, Core Values, Vision, Mission, Corporate Information, Banking System, Objectives of NBL, Product and Services, Executive Committee of NBL, District wise Branch Distribution, CSR, Five year Financial Summary, Corporate Organogram of NBL, NBL management committee, organogram of Nimtola Branch. In Chapter three consists of determine Marketing of Financial Product, findings based on the analysis. Finally in Chapter four finish with possible recommendations and conclusion.

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1.1 Origin of the Report:

This is the last part of MBA program. As a professional degree it is essential to fulfill all, the requirements the program demand. Only after preparing & submitting the report this program becomes completed. Ascertainment of the Dean, Department of Business Administration Daffodil International University. I have completed this report from my practical experience which I learned at the time of my internship (17th Sep 2018 to 16th December, 2018) in National Bank Limited at Nimtola Branch.

1.2 Origin of the Study:

After culmination of 36 (Thirty Six) credit MBA program requests a provide details regarding viable experience. To satisfy this prerequisite each University of business orchestrate a program of temporary position. Here we inspire an opportunity to apply our hypothetical information that we gained from class addresses, books, diaries, contextual investigations, venture, workshop and so forth and contrast them and commonsense settings.

1.3 Objectives of the Study:

Each undertaking has an explicit point. An investigation without goals can't achieve the goal. My report is additionally has some explicit destinations. The principle subject of this investigation is “**Marketing of financial product –A Study on Deposit Schemes of National Bank Ltd.**” To looking through the whole client related occupation I needed to discover the general banking technique at this branch. So the principle goals of this examination referenced as under.

Specific objectives of the Study

1. Creating propensity for work and learning duty amid the internee.
2. Gaining learning about a banks wellspring of reserve. I.e. how a bank gather cash from various sources.

3. To decide the source of Financial Product in Bangladesh and in National Bank Limited.
4. To examine Financial Product of National Bank and different Banks as for credit limit, loan fee, up front installment, application expense and different charges.
5. To discover by and large advantages gave to the client by the money related result of the bank.
6. To discover client dispositions and reactions to the administrations given by the bank.
7. To discover the client suggestion to enhancing the banking administration.
8. Identify the shortcoming and issues of the banking administration arrangement of National Bank Ltd.

1.4 Scope:

National bank Ltd. is one of the huge in the private area, this answer to bargain the Financial Product Provide By National Bank Ltd.

1.5 Methodology:

Reporter tried to use both primary and secondary data. That reporter has gathered from different sources. Primarily reporter got some data from face-to-face speech of different employees of NBL Nimtola Branch and some from different reports and features of the bank. At the time of internship period reporter observed different parties and their transactions from a very close eye. All of these observations and data are included in this report.

1. Primary Sources

- a) Observation through full internship period.
- b) Open ended and close ended questions.
- c) Conducting interview among the customers and the staff of the branch.

2. Secondary Sources

- a) Company's previous report.
- b) Company's other published information.
- c) Printing material of National Bank Ltd.
- d) Printing Material of other private bank in Bangladesh.

1.6 Limitations of the Report

I have finished my examination at Nimtola part of National Bank Ltd. In Dhaka. My investigation theme was "Promoting of money related result of National Bank Ltd." Hence the working zone was just client benefit the examination was done in a short course of time, so it isn't free of restrictions. As a matter of fact, this investigation doesn't demonstrate the aggregate Banking administration renders by the distinctive divisions of the diverse branch. It just demonstrates the status of a specific branch. Since the undertaking has been done in an explicit branch, the significant constraints that the examination looked amid the investigation time frame are spot referenced beneath:

- a) The think about, which is facilitated in a brief timeframe, isn't free from snags. In reality the investigation does not demonstrate the current everything except rather a bit of client administration of National Bank Ltd.
- b) The information which is required for an ideal investigation for the examination couldn't be gathered because of intemperate outstanding task at hand.
- c) The clients are at times inaccessible to give information to this brief timeframe.

1.7 Importance of the Study:

Present day banking framework does not execute the typical banking exercises. As an administration situated association the administration should watch out for their retail items and publicize on these for deals. The bank should plan its items so that can take into account the requirements of individuals of various classes. Indeed banks offer advances and different administrations. Along these lines this investigation centers around these items, in light of advertising of money related items, for example, how the store plans are structured, for which section of clients these are offered, what sort of advancement estimates the banks take for promoting of these administrations easily and all things considered.

Essentially, this investigation is directed to uncover the showcasing of money related item related exercises taken by the bank to accomplish consumer loyalty. Promoting of money related items are progressively taking a solid base in present day banking rehearses. The administration should make new strides with inventive highlights touting broadened advantages to pull in the clients. Thus, the promoting of budgetary item the board at the private bank including the outside and nearby bank has been the worry of this investigation. Investigation of the Standard Chartered Bank could assist the administration with thinking about their advertising of budgetary item whether the present plan of the promoting of monetary item and showcasing rehearses are powerful or is it required to be re-outfitted. The administration of this bank can recognize the significant bottlenecks of the item related administrations and different banks can address their issues by utilizing this report viably.

2.1 Historical Background

National Bank Limited has its prosperous past, wonderful present, imminent future and under handling ventures and exercises. Set up as the principal private segment Bank completely possessed by Bangladeshi business visionaries, NBL has been prospering as the biggest private segment Bank with the progression of time in the wake of confronting many anxiety. The individual from the governing body is innovative agent and driving industrialist of the nation. To keep pace with time and in amicability with national and international monetary exercises and for rendering every cutting edge benefit, NBL, as a money related organization computerized every one of its branches with PC arrange as per the aggressive business request of time. In addition, considering its fourth-coming future the framework of the Bank has been adjusting. The desire for all class agent, business people and overall population is considerably more to NBL. Remembering the objective NBL has taken arrangement to open 15 new branches and 5 SME focuses continuously 2015. What's more we are further extending our essence through creating and growing the SME financing, Any Branch Banking, Off-shore Banking offices.

The development of NBL in the private division is an imperative occasion in the Banking field of Bangladesh. At the point when the country was in the grasp of extreme subsidence, Govt. took the farsighted choice to permit in the private segment to restore the economy of the nation. A few unique business people approached for setting up a bank with an aphorism to rejuvenate the economy of the nation. NBL was conceived as the initial hundred percent Bangladeshi possessed Bank in the private division. From the plain commencement it is the firm assurance of NBL to assume an essential job in the national economy. We are resolved to bring back the long overlooked taste of banking administrations and flavors. We need to serve every one immediately and with a feeling of commitment and pride.

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury introduced the bank formally on March 28, 1983 yet the main branch at 48, Dilkusha Commercial Area, Dhaka began business task on March 23, 1983. The second Branch was opened on eleventh May 1983 at Khatungonj, Chittagong.

At present, NBL has been carrying on business through its 106 branches spread everywhere throughout the nation. In addition, the Bank has drawing plan with 415 reporters in 75 nations of the world and in addition with 37 abroad Exchange Companies situated in 13 nations. NBL was the main residential bank to build up office course of action with the world acclaimed Western Union so as to encourage speedy and safe settlement of the significant outside trades earned by the exile Bangladeshi nationals. NBL was likewise the first among residential banks to present international Master Card in Bangladesh. Meanwhile, NBL has additionally presented the Visa Card and Power Card. The Bank has in its utilization the most recent data innovation administrations of SWIFT and REUTERS. NBL has been proceeding with its little credit program for payment of guarantee free rural advances among the poor agriculturists of Barindra region in Rajshahi area for enhancing their parcel. Nearby banking exercises, NBL is effectively engaged with games and recreations and also in different Socio-Cultural exercises. Up to 2015, the aggregate number of representative of NBL remained at 2,737.

Since the specific starting, the Bank applied much accentuation on abroad task and took care of a sizeable quantum of homebound outside settlement. The Bank built up broad illustration plan connect with Banks and Exchange Companies situated in essential nations of the world. Ostracizes Bangladeshi breadwinners dwelling in those nations can now effortlessly transmit their well deserved cash to the nation with certainty, wellbeing and speed.

The Bank earned a benefit before duty of Tk. 2,828.80 million for 2017, a development of Tk. 793.70 million or 39 percent, over the standardized benefit before duty for 2016. The Bank's benefit after expense and arrangement for 2015, at Tk. 1,517.40 million mirrored a significantly more grounded development of 22.51 percent or Tk. 1,238.10 million, over the standardized benefit after duty for 2014. In 2015 Bank's income was Tk. 8,893.10 million, which was up by Tk. 1,710.50 million or 23.81 percent. The bank's aggregate advances and advances portfolio was Tk. 761.70 million in the schedule year 2017 against Tk. 449.70 million in earlier year enlisting an amazing development of 69.38 percent. National Bank, has now obtained quality and skill to help the banking needs of the outside speculators.


NBL ventured into another field of business and opened its Off Shore Banking Unit at Mohakhali to serve the breadwinners and the remote financial specialists better than anyone might have expected.

National Bank, since its commencement, knew about consenting to Corporate Social Responsibility. Toward this path, we remain related with the advancement of instruction, medicinal services and supported games, and culture and amid the seasons of catastrophic events like surges, twisters, avalanches we have stretched out our hand to moderate the sufferings of unfortunate casualties. The bank set up the National Bank Foundation in 1989 to stay required with social welfare exercises. The establishment is running the NBL Public School and College at Moghbazar where present enrolment is 1140. Other than granting grant to the exemplary offspring of the representatives, the bank has additionally broadened money related help for their training. It gave monetary help to Asiatic Society of Bangladesh at the season of their distribution of Banglapedia and recognition of 400 years of Dhaka City.

Straightforwardness and responsibility of a money related foundation is reflected in its Annual Report containing its Balance Sheet and Profit and Loss Account. In acknowledgment of this, NBL was granted Crest in 1999 and 2000, and Certificate of Appreciation in 2001 by the Institute of Chartered Accountants of Bangladesh.

A group of very qualified and experienced experts headed by the Managing Director of the Bank who has immense banking knowledge works bank and at the best there is a productive Board of Directors for making arrangements.

2.2 National Bank Limited at a Glance

Name of the Company	National Bank Limited
Chairman	ZH Shikder
Nature of Business	Commercial Bank
Registered Office	Head Office. 48, Dilkusha Commercial Area Dhaka-1100. Bangladesh.
SWIFT Code	NBLBDDH001
Webpage	http://www.nblbd.com
Date of Registration	23th March 1983
1 st Branch opening	Motijheel branch, Dhaka
Opening ceremony	28th March 1983
Authorized Capital	20,000.00 million
Paid up capital	1872.72 Million
Local Partnership of Capital	100%
Equity	19,236.07 Million
Number of Branches	193
Deposit	60195.25 Million
Investment	49665.07 Million
Number of manpower	2,810
Number of shareholders	44,427
Phone	+880-2-9570517, +880-2-9563210, 9569353, 9568007 9560198,
Fax	+880-2-9563953
Slogan	A Bank for Performance with Potential
Logo	 National Bank Limited A Bank for Performance with Potential

2.3 A Pure Commercial Banking Unit as The National Bank Limited

NBL was authorized as a booked bank; it is occupied with unadulterated business banking and giving administrations to a wide range of clients running from little and medium endeavors to substantial business associations. It is working for the financial welfare by exchanging assets from the surplus monetary unit to the individuals who are in shortfall.

2.4 Vision & Mission of the Bank:

Vision of the Bank:

Guaranteeing most elevated standard of customer base administrations through best use of most recent data innovation, making due commitment to the national economy and setting up ourselves solidly at home and abroad as a front positioning bank of the nation are our valued vision.

Objective:

National's bank will probably turn into a main supplier of incorporated money related administrations for little and medium-sized undertakings (SMEs), modern speculators and high total assets people in Bangladesh.

Mission of the Bank:

Endeavors for development of our exercises at home and abroad by adding new measurements to our banking administrations are being proceeded unabated. Nearby, we are additionally putting most noteworthy need in guaranteeing straightforwardness, account capacity, enhanced customers benefit and in addition to our responsibility to

serve the general public through which we need to draw nearer and closer to the general population all things considered. Winning an everlasting seat in the hearts of the general population as a minding buddy in elevating the national financial standard through consistent up degree and broadening of our customer base administrations in accordance with national and international prerequisites is the ideal objective we need to reach.

2.5 Target Customers of The National Bank Limited

Because of the ancestor organization's inclusion financing segment of the nation the bank acquired its best corporate clients. Additionally the bank is associated with import exchange financing. Mass shippers of buyer solid, nourishment grains mechanical crude materials are its clients. The bank has financed in material and attire areas. The bank has a pattern of picking clients from expanded gatherings. The bank has top notch clients in the development segments engaged with tall structure, substantial development and streets and thruway development.

2.6 Organizations and Management Structure of National Bank Limited

National Bank Ltd. was consolidated in Bangladesh as an open limited organization with limited risk as on March 15, 1983, under the Companies Act 1913 to complete banking business. It got permit from Bangladesh Bank for completing banking business on March 22, 1983. The bank has been bringing out its banking exercises through its one hundred and six branches over the nation. The bank is recorded with both Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

Authoritative setup of AB Bank Limited is comprising of four hierarchical areas in following-

FIRST: Board of Directors

The leading group of the board of the bank relies upon the Board of Directors, for over all supervision and headings on strategy matters. The intensity of general supervision and control of the issues of the bank is practiced by the President and the Managing Director of the bank who is the Chief Executive. The board comprises of 14 individuals.

SECOND: Top Level Management

The Managing Director and the Senior Executive Vice President, real obligations of this are to take focal choice and transmit it to the second step.

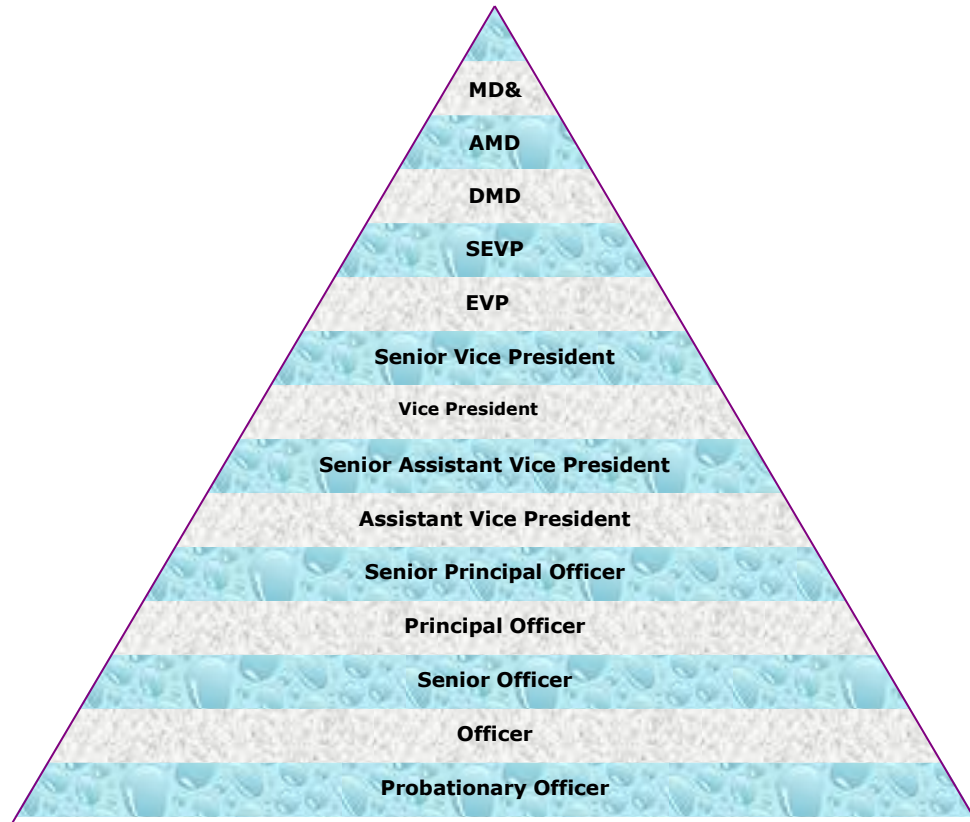
THIRD: Executive Level Management

Official Level Management, which contains Executive Vice President, Senior Vice President, Vice President and Assistant Vice President. Real obligations of this part are to oversee and control division/office.

FOURTH: Branch Operation Management

Branch task the board which contains branch the executives and other/bring down dimension the board. Significant duties of this piece of the 106 parts of this bank are to answer to the head Office every once in a while.

The Managerial Hierarchy of National Bank Limited



MD= Managing Director; AMD= Additional Managing Director,

EVP= Executive Vice President and SEVP= Senior Executive Vice President

DIAGRAM 4: The Managerial Hierarchy of National Bank Limited

2.7. Strategic Direction and The Challenges of The National Bank Limited

The vital course of the bank is fundamentally investigated by the administration and additionally by the Board at the season of planning and supporting the corporate arrangement and the financial plan. With regards to the vision and statement of purpose of the bank, the vital bearing has been obviously distinguished and set down in the corporate arrangement. It definite out SWOT investigation of the corporate banking,

individual banking, treasury, data innovation, and HR the board and Bangladesh activities of the bank. Additionally, it explains objectives and destinations of these fundamental fragments alongside nitty gritty activity designs with explicit time allotments to accomplish them.

The corporate arrangement and the financial backing join very yearning focuses for the arranged period. Without a doubt, the corporate arrangement and the monetary allowance have colossally contributed in controlling the association to its present dimension. Further, it has added to working up the objective driven culture over the association and prompting record superlative execution and to keep up the overwhelming position in the banking business.

2.8 Core Values of The National Bank Limited

NBL makes new an incentive by framing groups of experts in different fields and giving NBL secures and protects all client data, treats everybody in an evenhanded and predictable way, and makes a domain, which procures and keeps up client trust. Ideal administrations to clients. The NBL's guiding principle comprise of six key components. These qualities tie NBL's kin together with an accentuation that individuals are basic to everything being done in the bank.

Trustworthiness:

NBL ensures and shields all client data, treats everybody in a fair and predictable way, and makes a situation, which wins and keeps up client trust.

Open Communication:

NBL constructs client connections dependent on honesty and regard, offers a full line of items and phenomenal administration, and is focused on the thriving of the clients and investors.

Execution Driven:

In National Bank Limited, clients and representatives are made a decision regarding their execution.

Ceaseless Self Improvement:

Ceaseless learning, self-challenge and endeavor make courses for personal growth of workforce at National Bank Limited.

Quality:

National Bank Limited offers both free better administration opportune, and develops quality resources in the portfolio.

Collaboration:

Cooperation, open correspondence, and keeping up apposite frame of mind mirror NBL's responsibility to a strong situation dependent on collaboration.

2.9 Delivering Growth of The National Bank Limited

Overseeing information keenly empowered the bank to stay as one of the main private bank and given the edge over contenders. Coordinating HR with the bank's frameworks, forms, know-how, encounter and hierarchical memory has helped the bank convey ideal incentive to clients, workers, investors and the country. Learning has been an imperative driver of significant worth creation throughout the years.

Talking about learning the board procedure is a piece of undertaking to report as straightforwardly as conceivable on all parts of tasks including those angles which are less noticeable, for example, information age, maintenance and application. The job that learning plays in the age of the primary concern is frequently underreported and a view to relieving this inadequacy there gives a stream outline portraying how

NBL is delivering growth

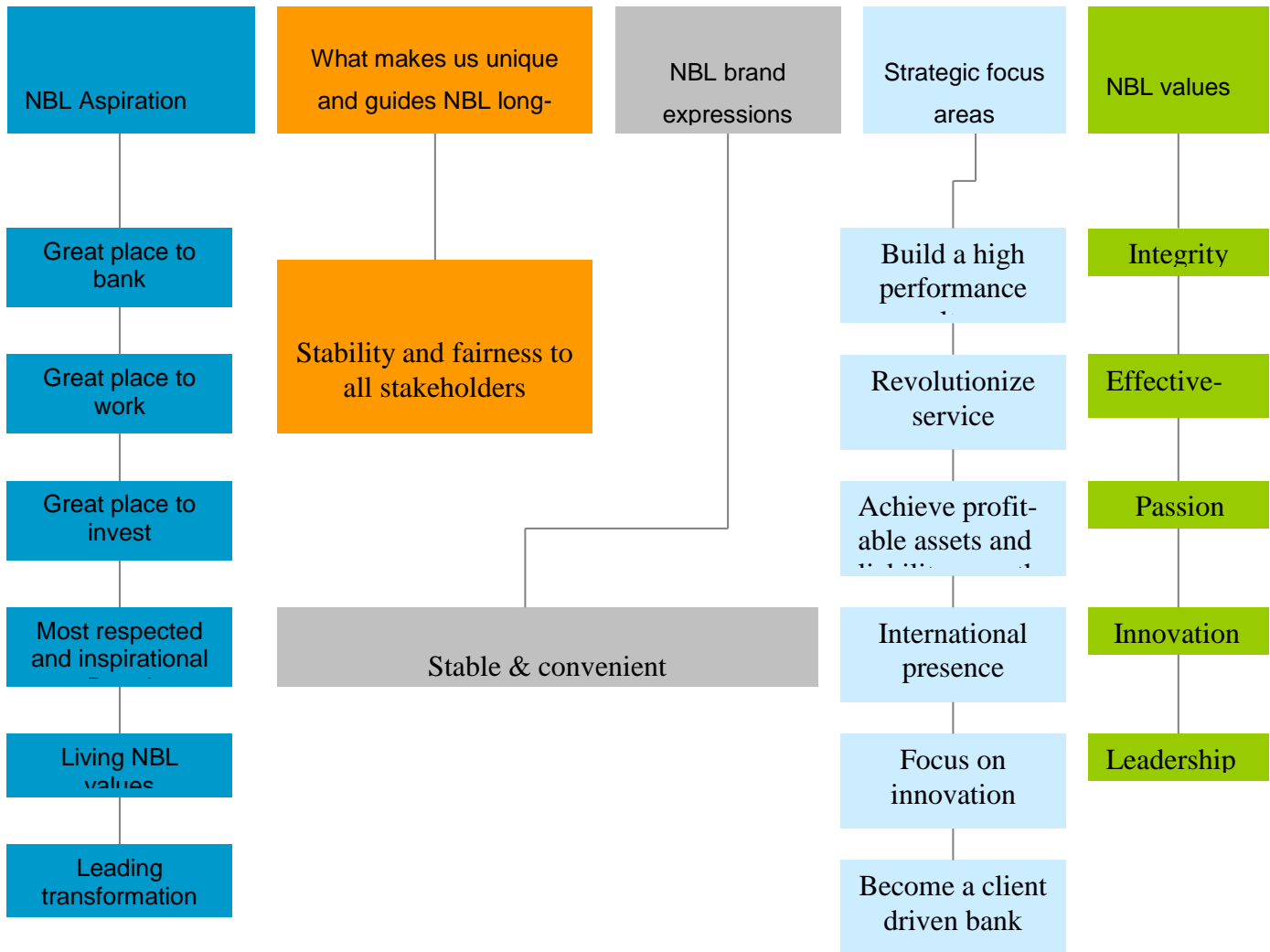


DIAGRAM: How NBL Delivering Growth

2.10 Principal Activities of The National Bank Limited

The central exercises of NBL are to give an extensive scope of monetary administrations, individual and business banking, exchange benefit, money the executives, treasury and security, and guardianship administrations.

Features on the general exercises of NBL and its seaward unit.

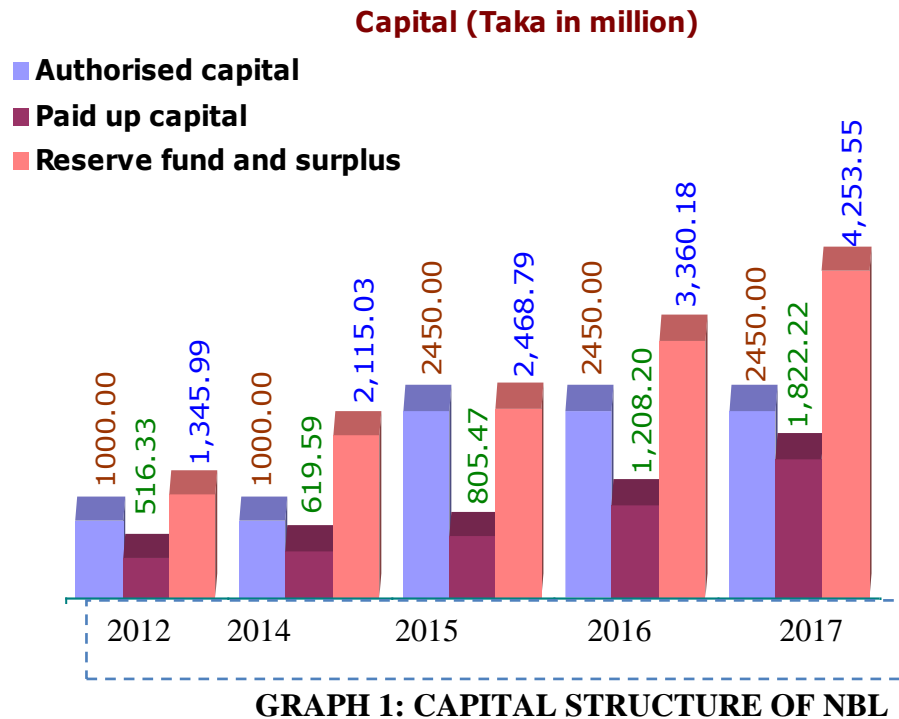
(TAKA IN MILLION)

SL. NO	PARTICULARS	2017	2016
01	PAID-UP CAPITAL	1,872.72	1,208.21
02	TOTAL CAPITAL	6,519.14	4,711.49
03	CAPITAL SURPLUS	1,662.86	1,117.41
04	TOTAL ASSETS	72,212.86	56,526.96
05	TOTAL DEPOSITS	60,195.25	47,961.23
06	TOTAL LOANS AND ADVANCES (TLA)	49,665.07	36,475.75
07	TOTAL CONTINGENT LIABILITIES AND COMMITMENTS	22,305.07	26,801.08
08	ADVANCE / DEPOSIT RATIO (PERCENT)	82.51%	76.05%
09	PERCENTAGE OF CLASSIFIED LOANS AGAINST TLA	5.50%	4.53%
10	PROFIT AFTER PROVISION AND TAX	1,517.43	1,238.11
11	AMOUNT OF CLASSIFIED LOANS	2,729.33	1,651.10
12	PROVISION KEPT AGAINST CLASSIFIED LOANS	1,121.76	947.75
13	PROVISION SURPLUS	456.53	430.30
14	COST OF FUND (INCLUDING OPERATING COST)	9.88%	9.31%
15	INTEREST EARNING ASSETS	61,708.03	47,506.42
16	NON-INTEREST EARNING ASSETS	10,504.83	9,020.54
17	RETURN ON INVESTMENT (ROI)	10.46%	15.86%
18	RETURN ON ASSETS (ROA)	2.36%	2.40%
19	INCOME FROM INVESTMENT	937.71	1,110.43
20	EARNINGS PER SHARE (TAKA)	81.03	66.11
21	NET INCOME PER SHARE (TAKA)	81.03	66.11
22	PRICE EARNING RATIO (TIMES)	12.52	22.19

TABLE 3: HIGHLIGHTS ON THE OVERALL ACTIVITIES OF NBL

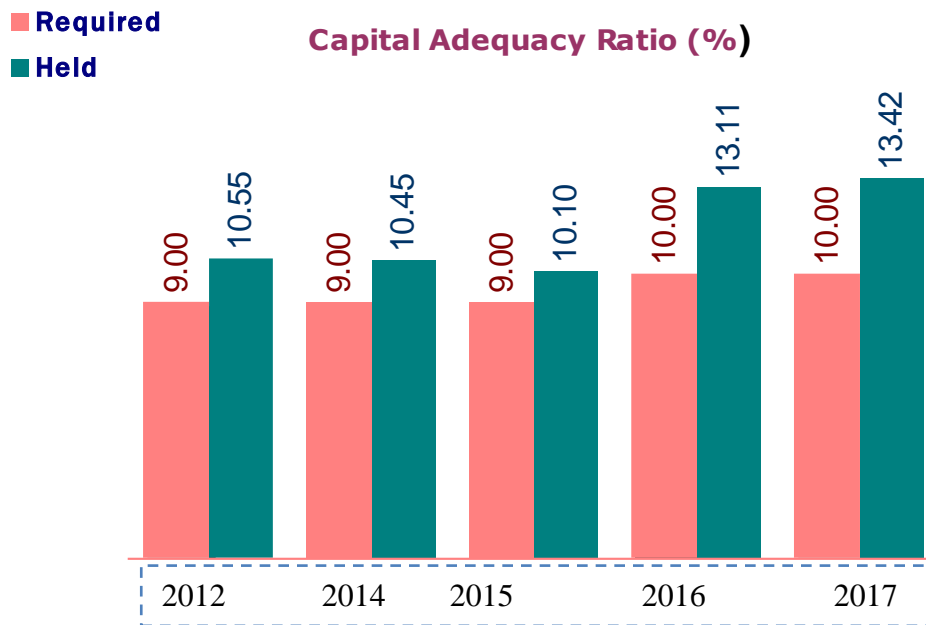
2.11 Capital Structure of The National Bank Limited

Stock Dividend of 55 percent was declared for the year 2016 which increased the paid-up capital of the bank from Tk. 1,208.21 million to Tk. 1,872.72 million in 2017 while its authorized capital was Tk. 2,450 million. The statutory reserve enhanced by Tk.565.60 million in 2017 after maintaining 20 percent pre-tax profit. The total equity of shareholders of the bank stood at Tk.6, 126.30 million at the end of the year 2017.



2.12 Capital Adequacy Ratio of The National Bank Limited

Capital Management of the Bank is to maintain an adequate capital base to support the projected business and regulatory requirement. NBL always maintain a prudent balance between Tier- 1 and Tier-2 capital. The Bank has maintained overall capital adequacy at 13.42 percent in 2015 of which 10.83 percent and 2.59 percent as Tier-1 and Tier -2 capital respectively against Bangladesh Bank's requirement of 10 percent.



GRAPH 2: CAPITAL ADEQUACY RATIO

2.13 TECHNOLOGY USED IN NATIONAL BANK LIMITED

Development has been known as the most valuable ability that any association in the present economy must have and support. Without a consistent stream of new thoughts for new items and administrations, as well as for better approaches for doing things-an association is destined to outdated nature or far more detestable, disappointment. Computerization is an innovative change that replaces certain assignments done by

individuals with machines. Likely the most obvious innovative changes lately are computerization.

Most associations of created nations currently have refined data frameworks. E-business is a complete term depicting the manner in which an association does its work by utilizing electronic linkages with its key voting public (representatives, directors, clients, and accomplices) so as to productively and viably accomplish its objectives. Overseeing in an e-world, association requires new bits of knowledge and viewpoints.

National Bank is the private segment bank to understand the significance of innovation for Bangladesh showcase and presented on-line banking. Because of different obstructions the IT improvement process backed off in the previous couple of years. In any case, to take care of the clients demand in this aggressive market, NBL the board, by and by, turned their spotlights on the IT part. Under the direction of the administration, the IT Division of the bank planned an arrangement and connected with the assets in the execution of the IT anticipates at different sections of the banking business. Following is the rundown that subtleties crafted by progressing IT anticipates:

At first, the administration has chosen to construct correspondence foundation for the establishment and prompted the IT division to bring every one of its branches under one correspondence organize. Without correspondence organize, centralization of data is for all intents and purposes inconceivable. Today, we are glad to unveil that 61 of our 106 branches are associated under one system. Twenty-four hours banking administration is progressively getting prominent among the clients everything being equal. Seeing such actualities, National Bank has propelled Q-Cash ATM benefit at different areas inside Dhaka and Chittagong for its clients. Detail data of the administration is talked about underneath.

Clients, these days, request to get to their record data and execute from any branch paying little mind to its area. To actualize the idea, legitimate correspondence organize, brought together client records, and present day banking programming is an

unquestionable requirement. So as to meet client's necessities, Management, together with the IT division of the bank is scanning for rumored banking programming to help every one of the administrations given by present day banks. Notwithstanding any branch banking, the new programming will permit numerous different administrations including telephone or Internet banking. The idea "One profile for every National Bank Limited client all over Bangladesh" is presently the truth.

All the above continuous undertakings will have a moment and positive effect on the manners in which our clients right now do banking with us. Notwithstanding that there are numerous other PC based administrations that are being actualized in every one of the branches of the association to build the work effectiveness. Subsequently, IT division of the bank is easily moving in the direction of enhancing the client benefit quality and preparing of the NBL staffs and officials.

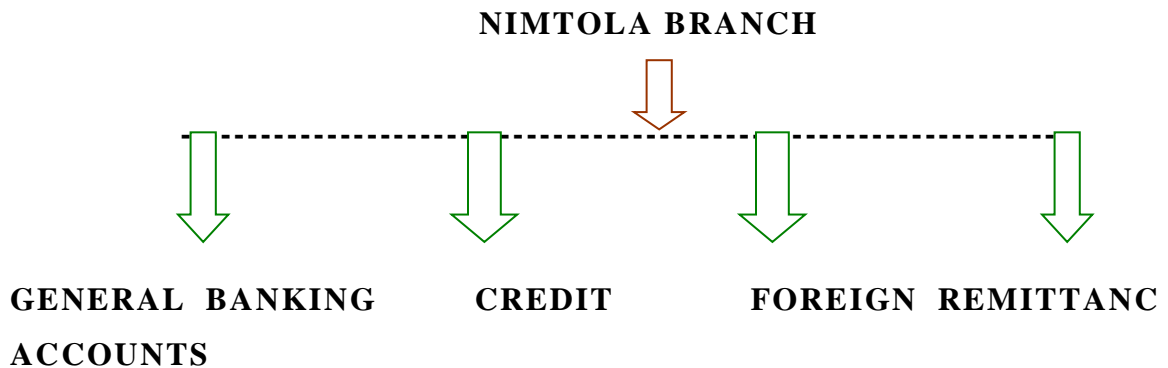
2.14 Service Locations of NBL in Bangladesh

Bangladesh is separated into six divisions. At all divisions of the nation, NBL gives administrations to their clients in various areas. It has one hundred and six branches where thirty are approved merchant (AD) branches and sixty one give on-line offices. NBL additionally gives ATM benefit in various areas in our nation.

2.15 Introducing The Nimtola Branch:

National Bank Ltd. Nimtola Branch is one of the largest branches of NBL is located in Nimtola Bazar, Nimtola, Munshigonj. It provides online services to their customers. It is also an Authorized Dealer branch of National Bank Limited. It started its function in the year 2009. Presently there are 15 employees in this branch as of 31th December,2016 which includes One AVP, 2 Senior Principal Officers, 1 Principal Officers, 2 Senior Officers, 1 Officers, 8 Junior Officer, and others are 1 Peon, and 3 security guards.

-----ORGAN GRAM OF NIMTOLA BRANCH-----



Source: Department Information, NBL, Nimtola Branch, 2015

DIAGRAM 6: ORGAN GRAM OF NIMTOLA BRANCH

Schedule of Interest Rate - % per Annum (Effective from 01-SEP-2018)

Lending Type	Category Of Lending	Rate Of Interest (P.A.)
AFGRI Credit		9.00% (Fixed)
Term Loan	Large & Medium Industries (Applicable for sanctions on or before 30-June-2018)	12.00%-15.00%
	Large & Medium Industries (Applicable for fresh sanctions on or after 01-July-2018)	9.00%
	Small & Cottage Industries non PPG Loan	12.00%-15.00%
Working Capital for Industries	Large & Medium Industries (Applicable for sanctions on or before 30-June-2018)	12.00%-15.00%
	Large & Medium Industries (Applicable for fresh sanctions on or after 01-July-2018)	9.00%
	Small & Cottage Industries non PPG Loan	12.00%-15.00%
Export Credit		7.00% (Fixed)
Trade Finance		12.00%-15.00%
House Building Loan	Commercial	12.00%-15.00%
	General	12.00%-15.00%
Consumer Credit		12.00%-15.00%
Credit Card		2.00% Per Month
Credit to NBF1		12.00%-15.00%
Others	OD (Exp.) [Forced Loan]	15.00% (Max)
	SOD/ Loan Against FDR of Other Banks, ICB Unit, WEDB, Any Other Allowable Instruments.	12.00%-15.00%
	SOD/Loan Against Lien on FDR Deposits of Our Banks	FDR Rate+2.50% (Min) up to 80% lien FDR Rate+3.00%(Min) above 80% to 90% lien
	Loan Against NBL Scheme Deposits (Except	Scheme Rate+2.50% (Min)

Lending Type	Category Of Lending	Rate Of Interest (P.A.)
	Super Savers' Term Deposit)	up to 80% lien Scheme Rate+3.00%(Min) above 80% to 90% lien
	LDBP	12.00%-15.00%
	All Other Loans & Advances Created on Forced Circumstances	15.00% (Max)
	Loan Against Forced Import Payment	15.00% (Max)
	OD (General) Against Work Order/Bid Bond/Performance Bond	12.00%-15.00%
	Others Not Covered Above	15.00% (Max)
PPG Based Products	Festival Small Business Loan (General)	16.00% (Max)
	Small House Loan Scheme	15.00% (Max)
	NBL Housing Loan-i	11.00%-14.00% (Floating)
	NBL Housing Loan-ii	14.00%-15.00% (Fixed)
	NBL Lease Finance	15.00% (Max)
	NBL Weaver Loan	15.00% (Fixed)
	NBL Micro Loan	15.00% (Fixed)
	NBL-Nari Jagoron Loan	9.00%
	NBL Trinomul Uddog Loan	9.50%, 9.00%(For Women)
NBL Nobo Uddog Loan	10.00%, 9.00%(For Women)	

3.1 Overview of Deposit

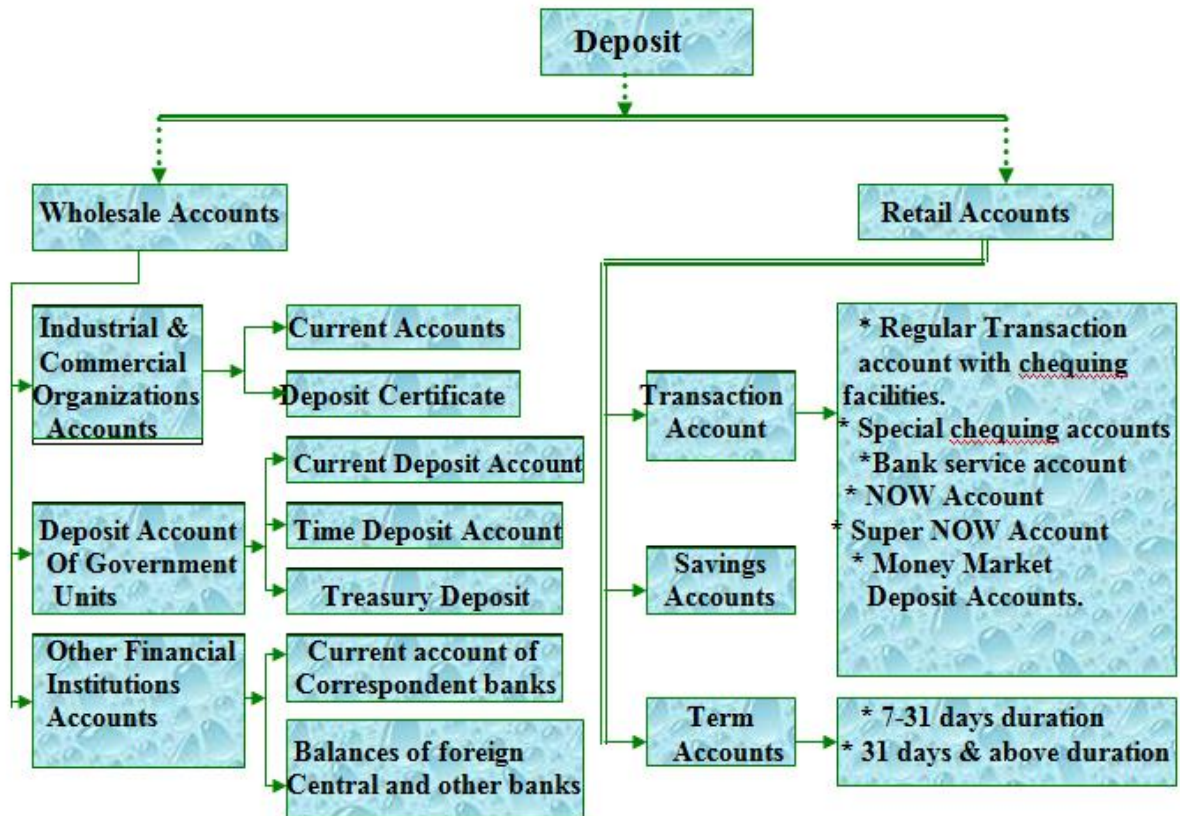
“Those who use time properly become successful; those who save money in due time, never face financial difficulties”. ----- Hazrat Ali (R :)

Bank Deposit alludes to a measure of cash in real money or check frame or sent by means of a wire exchange that is put into a bank account. The objective bank represent the Bank Deposit can be any sort of record that acknowledges stores. Another, A bank store is a total of cash kept in a monetary establishment to provide access to speculations or putting away the cash in an anchored area.

For instance, a Bank Deposit is commonly made when opening a record or over the span of routine business or individual exchanges that include setting assets with the bank for sometime later. Bank stores can be made in various diverse ways. The most immediate route is to stroll into a bank or a bank office in which you hold a record. You are then typically required to fill in a Bank Deposit slip with the points of interest of your record and the measure of cash you wish to store. Furthermore, Bank Deposits can be made by means of wire exchange, and in addition through an immediate store plan from bosses by and large.

3.2 Types of Bank Deposit

There are variations in the needs and demand of the people. It is almost impossible for banks to satisfy all these diverse demands with a single type of account. That's why banks generally offer the following types of accounts to satisfy customer's demand:



3.3 Deposit Product and services are

1. Savings Deposit
2. Current Deposit
3. Term Deposit
4. Foreign Currency Deposit
5. Monthly Savings Scheme
6. Monthly Income Scheme
7. Double Benefit Scheme
8. Milliner Income Scheme

9. Serious Saver's Account
10. Super Saver's Term Deposit Account
11. School Banking

3.3.1 Savings Deposit

Bank accounts will be accounts kept up by retail monetary foundations that compensation premium yet can't be utilized specifically as cash (for instance, by composing a check). These records let clients put aside a segment of their fluid resources while procuring a financial return. For the bank, cash in an investment account may not be callable quickly and along these lines frequently does not bring about a save prerequisite opening up money from the bank's vault to be loaned out with premium.

For the most part we see Saving Account open lower and white collar classes individuals who need to spare a piece of their earnings to meet their future need mean to acquire a pay from their reserve funds. This reason individuals are empowering investment funds of individual, mutually, non-exchanging individuals, foundations, society, clubs, etc the storing little measure of cash in the bank.

Advantages and Restriction of Savings Account

By this bank account we can get some enthusiasm after half year for explicit store sum. The rate of premium payable by the Bank's on store notice in the investment account will be controlled by the particular bank. Intrigue is presently determined in the base parity to the credit of the record amid the period from first to a day ago of each logbook month on each half year toward the finish of June and December. This loan fee might be 4% or 5%. Then again NBL has some limitation such, account opening sum or introductory store sum least TK. 5,000 which is a few people load. Minor issue is account introducer or reference which a few people not discovered this time. Another issue is withdrawal offices which one bank account clients can greatest 3/4 days exchange in seven days. Financing cost is low.

Investment account Opening Formalities

Saving Account can open exclusively or mutually by any individual yet some NBL principles and directions or conventions keep up which are laid out underneath:

- **Collect Savings Account application form and top off**

At first gather saving record application form and legitimately top off people account page, individual related data from (if together need two man related data from), KYC form, Transaction Profile (TP) which is most essential, exchange type, amount and so on top off.

- **Collect Introducer**

Introducer implies which individual has investment account exists in this bank. By this introducer mark and his record number incorporate into S/B account opening form. This framework apply might be greater security about in this record.

- **Specimen Signature**

Each client is required to supply to the bank with his/her mark. These marks are gone up against cards, which are safeguarded by the bank, and the mark of the record holder on the checks is contrasted and the example signature.

- **Mandate for task of the record by a specialist**

On the off chance that a client wants to get his/her record worked upon by someone else then the bank will get a command in keeping in touch with that impacts and additionally the example mark of the individual in whose support the order is given.

- **Opening and task the record**

After the above customs are finished, the banker opens a record for the sake of candidate. For the most part the base add up to be saved at first is Taka 5,000 for opening a present record. At that point the bank gives the client.

Documentation of Saving Account

- Personal TIN certificate
- Two copies passport size photographs
- National ID card or Passport Photocopy
- Nominees photographs

Saving Deposit Slip Book

With a view to encourage the receipt of credit things paid in by a client, the bank will give him/her store book either free or in book frames. The client needs to top off the compensation in slip at the season of keeping the cash to the bank. The clerk with his/her initials and stamps will restore the counterfoil to the client on the receipt of the cash.

Saving Deposit Cheque Book

To encourage withdrawals and installment to outsiders by the client, the bank will likewise give check book to the client. Yet, it is noticed that to get a check book, the client needs to bluntly top off the check demand slip to the banker.

3.3.2 Current Deposit

In store phrasing, the term Current Deposit alludes to a store to a bank account or budgetary establishment without a predetermined development date. These sorts of Current Deposit account commonly just acquire request store intrigue.

Current Deposit Example:

Current Deposit will frequently be made into a bank or other budgetary organization's record in the nearby cash. The store will at that point for the most part be made accessible to the client for withdrawal whenever and without an early withdrawal punishment. Assets are normally made promptly accessible to the client for withdrawal by composing a check. Such Current Deposit accounts are commonly utilized for organizations that

have a requirement for issuing checks to pay worker pay rates and rewards, and also to give money to inventories and other such costs of doing business. The bank or money related foundation where the Current Deposit account is held for the most part pays out enthusiasm on the assets intermittently, for example, month to month or quarterly.

The special characteristic of a current account are as follows-

- The essential target of current record is to spare enormous clients as large businessperson, business entities, private limited organizations, open limited organizations and so on from the danger of dealing with money themselves.
- The cost of giving current record offices is impressive to the bank since they attempt to make installments and gathers the bills, drafts, checks for any number of times day by day. The bank in this way does not pay enthusiasm on current store while then again a few banks charge for coincidental charges on such record.
- For opening of a present record least store of Taka 10,000 is required.
- Introductory reference is additionally required for opening of such record.

Documentation of Current Account

For Proprietorship

- National ID card or Passport Photocopy
- Trade License
- Chairman certificate/ commissioner certificate
- Personal TIN certificate
- Two copies passport size photographs

For Partnership

- Partnership Deed
- TIN authentication of all accomplices individual

- Trade License
- Photocopy of all accomplices National ID Card and visa photocopy
- Passport measure photo all things considered and notice in from who work this record.
- For Private and Public LTD Company
- TIN and VAT declarations of organization
- Trade License up and coming
- TIN declaration of all Directors Personal
- List of Directors properly marked by all Director's and sent by the Chairman/Managing Director
- Memorandum and Article of Association of the organization appropriately affirmed by the RJSC/by law/constitution.
- Resolution of the top managerial staff for opening and work the Bank A/c.
- Certificate of Incorporation
- Photographs (2 duplicates) of all Directors appropriately bore witness to by the introducer.
- Photocopy of identification/Chairman Certificate/Commissioner Certificate of other ID in association of Nationality for all Directors.
- Company or individual Rubber Stump
- List of Directors according to return of business entity with mark.

3.3.3 Fixed Deposit Account (FDR)

These are the store, which are made with the bank a settled period indicated ahead of time. It is absolutely a period store account. The bank does not keep up money saves against these stores and hence the bank offers higher rates of enthusiasm on such stores. Intrigue is paid at rate controlled by the length of the time of store; the higher is the rate of intrigue. Credit is authorized against FDR.

Opening and Operation of Fixed Deposit Account

The contributor needs to fill in an application from wherein he/she makes reference to the measure of store, the period for which store is to be made the names in which the settled store receipt is to be issued. If there should arise an occurrence of store in joint names, the banker likewise takes the directions with respect to installment of cash on development of store ex, regardless of whether payable together or payable to either or survivor and so on. The banker likewise takes the examples mark of the investors. A settled store receipt is then issued to the contributor recognizing receipt of the whole of cash referenced in that. It additionally contains the rate of intrigue and the date on which the store will fall due for installment. In this record no exchange is permitted and no check book is issued. Clients are given Fixed Deposit Receipt or Slip as it were.

Benefits of FDR

- Any sum can be stored.
- Premature encashment office is accessible.
- Overdraft office accessible against term receipt.

Account Opening

- 1 copy of recent photograph of account holder.
- Nominee's Photograph.

3.3.4 Monthly Saving Scheme (MSS)

National Bank Limited offers month to month reserve funds conspire for its retail clients. There are three sorts of sparing scrim, for example, 3 years, 5 years and 8 years' time span in this record. After explicit time/period you get attract

Monthly Installment	Return after 3 years	Return after 5years	Return after 8 years
500	20,627	37,896	70,849
1,000	41,255	75,791	1,41,697
2,000	82,510	1,51,583	2,83,394
3,000	1,23,765	2,27,374	4,25,091
4,000	1,65,020	3,03,166	5,66,788
5,000	2,06,274	3,78,957	7,08,485
10,000	4,12,549	7,57,914	14,16,970
20,000	8,25,098	15,15,828	28,33,940
30,000	12,37,647	22,73,742	42,50,910
50,000	20,62745	37,89,570	70,84,850

Benefits of Monthly Saving Scheme

- Account might be opened for any portion and term, which isn't alterable.
- You can open this record regularly scheduled payments of store will be Tk.500/ - , Tk.1, 000/ - , Tk.2, 000/ - , Tk.3, 000, Tk.4000/ - , Tk.5, 000/ - and Tk. 10, 0000 or any countable sum (Highest Tk. 50,000).
- A individual is permitted to open more than one record for various portion in a Branch/Bank's no Monthly Installments (Taka) Amount to be paid on consummation of Term
- This account open distinctive name
- Below 18 years kids can open this record with their watchman.

Account Opening

- 1 copy of your recent photograph.
- Nominee's Photograph.

3.3.5 Monthly Income Scheme (MIS)

Under this scheme one will deposit a minimum of tk.1, 00,000/- or its multiple for three years and will enjoy monthly benefit of Tk.1, 000/- for every Tk.1, 00,000/-.

Benefits of Monthly Income Scheme

- Deposit of Tk.1, 00,000/- and its multiple maximum of Tk 50, 00,000/- shall be acceptable under this scheme.
- The account may be opened either singly or jointly.
- Below 18 years children can open this account with their guardian.

One Time Deposit	Monthly Income
1,00,000.00	1,000.00
2,00,000.00	2,000.00
3,00,000.00	3,000.00
4,00,000.00	4,000.00
5,00,000.00	5,000.00
10,00,000.00	10,000.00
20,00,000.00	20,000.00
30,00,000.00	30,000.00
40,00,000.00	40,000.00
50,00,000.00	50,000.00

Account Opening

- 1 copy of recent photograph of account holder.
- Nominee's Photograph.
- Valid photocopy of Voter ID card or passport.

3.3.6 Millionaire Deposit Scheme (MDS)

Your future life to bring guarantees security for NBL come this Millionaire Income Scheme. Under this plan one will store a settled sum on month to month reason for 5, 7 or 10 years and on development he/she will be only a mogul.

Benefits of Millionaire Income Scheme

- Deposit of settled month to month sum for 5, 7 or 10 years. Store size will be founded on residency. Upon development the contributor will get Tk. 10, 00,000/
- A individual is permitted to open more than one MIS Account.

- The record might be opened either separately or together. Portion Tenure On development
- Below 18 years youngsters can open this record with their gatekeeper

Deposit Quantity	Year	Payable Money
12,450.00	5	10,00,000.00
7,870.00	7	10,00,000.00
4,550.00	10	10,00,000.00

Account Opening

- 1 copy of your recent photograph.
- Nominee's Photograph.

3.3.7 Double Benefit Scheme (DBS)

Dreams come true. National Bank Limited now offers Double Benefit Scheme for its customers. The benefits under this scheme shall become double after 6 years.

Benefits of Double Benefit Scheme

- Deposit of Tk.50, 000/- and its different most extreme of Tk 50, 00,000/- will be satisfactory under this plan.
- A individual is permitted to open more than one DBS Account.
- The record might be opened either independently or together.
- All DBS account holder will be offered with free Life Insurance Policy under this plan.
- Below 18 years youngsters can open this record with their watchman

Account Opening

- 1 copy of your recent photograph.
- Nominee's Photograph.

3.3.8 School Banking

Adult or non-adult student can save their money for next time. They can likewise related nation's financial advancement exercises by this cash. For increasingly intrigued to spare their cash NBL offer school banking. By this record they can set aside extra cash and work with their gatekeeper.

3.3.9 Serious Saver Account

Genuine Saver Account is an attractable plan which offer NBL. You can without much of a stretch open this record by month to month store least Tk. 20,000/10,000.

- By condition you can pull back cash next time store least Tk.10, 000/5,000 yet you get additional 3% premium more than sparing record.
- The record might be opened either separately or together.
- Below 18 years kids can open this record with their gatekeeper

Account Opening

- 1 copy of recent photograph of account holder.
- Nominee's Photograph.
- Valid photocopy of Voter ID Card or passport.

3.3.10 Term Deposit

Term implies explicit time which can be present moment, Medium Term or Long Term. Term Deposit is 1 year, 2 years, 3 years, 5, 7, 10 years and after explicit time we can get expected sum by this term store.

Transient Deposit (STD)

It is additionally a period store account. The customs for opening of this record are like those required for current record. The main contrast is that 7 (seven) days' notice is required for withdrawal of any total and intrigue is paid. On the off chance that the withdrawal on interest is wanted, it might be paid to the for-highlight of enthusiasm for the time of notice or the lapsed time of notice. Sexually transmitted disease loan cost is 4.5%.

Special Notice Deposit (SND)

National Bank Limited offers interest on customer's special notice deposit account and gives facility to withdraw money any time.

- Benefits of SND
 - Minimum maintenance charges half yearly Tk.500.
 - Standing Instruction Arrangement are available for operating account.

- Account Opening
- 2 copies of recent photograph of account holder.
- Nominee's Photograph.
- Valid photocopy of Voter ID Card or passport.

Super Saver's Term Deposit Account

National Bank Limited offers settled term investment funds that will scale up your reserve funds sum with the time. By this record we can most elevated loan cost and following one year get anticipated sum

Benefits of Super Saver's Term Deposit Account

- We can open this record by one Lac or any countable sum for one year
- One year term extraordinary sparing plan
- Interest rate is most noteworthy in this record
- 18 years or over any individuals open this record

- One individual can work more than one record
- The record might be opened either separately or mutually.
- Below 18 years youngsters can open this record with their watchman.

Account Opening

- 2 duplicates of late photo of record holder.
- Nominee's Photograph.
- Valid photocopy of Voter ID Card or international ID.

3.3.11 Foreign Currency Deposit

National Bank Limited offers chance to keep up remote cash account through its Authorized Dealer Branches. Bangladesh nationals living abroad or outside nationals dwelling abroad or Bangladesh and remote firms working in Bangladesh or abroad or Foreign missions and their exile representatives can work this record.

Benefits of Foreign Currency Deposit

- No beginning store is required to open the record.
- Interest will be offered 1.75% for US Dollar Account, 3.00 % for EURO Account and 3.25% for GBP Account.
- They will get enthusiasm on day by day item premise on the credit balance (least equalization of US\$ 1,000/ - or GBP 500/ - in any event for 30 days) keeping up in the record.

Account Opening

- 2 copies of recent photograph of account holder.
- Nominee's Photograph.
- Passport Copy.
- ID of residence in abroad.

3.3.12 NFC Deposit

National Bank Limited offers chance to keep up outside cash account through its Authorized Dealer Branches. All non – inhabitant Bangladeshi nationals and people of Bangladesh beginning including those having double nationality and conventionally dwelling abroad may keep up enthusiasm bearing NFCD Account.

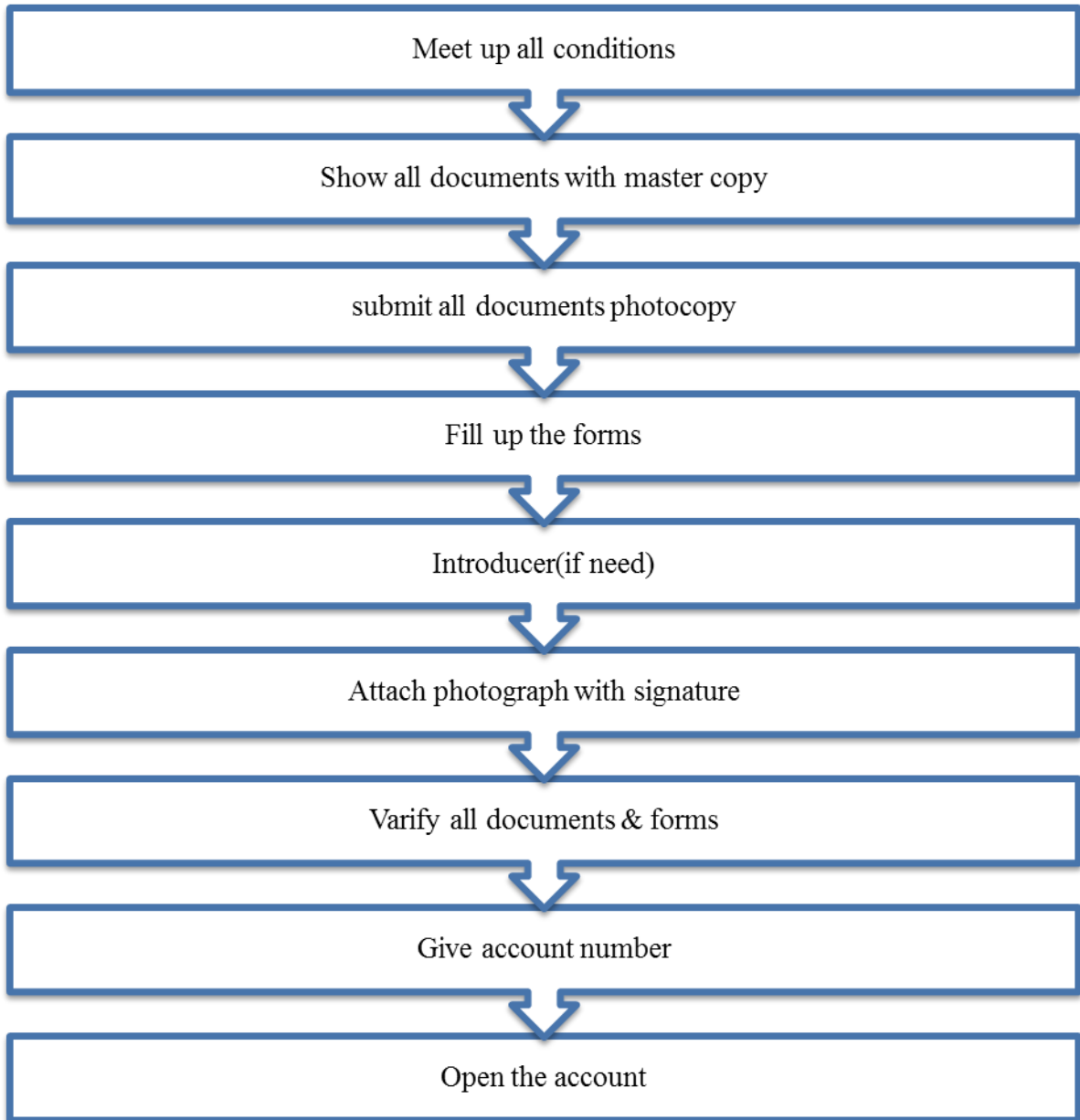
Benefits NFC Deposit

- NFCD Account can be opened for Multi month, Three months, a half year and One Year through US Dollar, Pound Starling, Japanese Yen and Euro.
- The starting least measure of \$1000 or 500 Pound Starling or equal other assigned cash.
- Interest is paid on the parity keep up in the Account. This intrigue is tax exempt in Bangladesh.

Account Opening

- 2 copies of recent photograph of account holder.
- Nominee's Photograph.
- Passport Copy.
- ID of residence in abroad.

3.4 NBL Deposit Account opening procedure



3.5 NBL Deposit Interest Rate at a Glance

SL.	Category Of Deposit	Revised rate of interest (p.a.) w.e.f July 01, 2011 (%)	
1	Savings	Below 1.00 Crore	4.00
		1 Crore to below 25 Crore	4.50
		25 Crore & above	8.50
		100 crore & above	9.00
2	Special Notice Deposit	Below 1.00 Crore	4.00
		1 Crore to below 25 Crore	7.00
		25 Crore to below 50 Crore	7.50
		50 Crore to below 100 Crore	7.75
		100 Crore & above	9.00
3	FDR for 1 month & above but less than 3 months	Any amount	10.50
			Up to 12.00
4	FDR for 3 months & above but less than 6 months	Any amount	11.00
			Up to 12.00
5	FDR for 6 months & above but less than 1 year	Any amount	11.00
			Up to 12.00
6	FDR for 1 year and above	Any amount	Up to 12.00

3.6 SWOT Analysis

Internal

External

Strength & Weakness

Opportunity & Threat

Each business needs to work its exercises inside a domain comprising two kinds of variables Internal and External. Inside variables are those components which an organization can control and which leads towards either quality or shortcoming position of the worry. Then again outer elements contains with outside variables that have more noteworthy effect on inner factors and give the worry either a chance or danger.

Strengths

1. Usage of quicker pc bank programming.
2. Efficient organization.
3. Cooperation with one another.
4. Fewer default advance.
5. Membership with SWIFT (Society for Worldwide Interbank Financial Telecommunication)
6. Good banker client relationship.
7. Strong Financial Position.

Weakness

1. Reluctance to advertisement crusade.
2. Some inexpert and slouch right hand officers.
3. Existing manual vouchers.
4. Shortage of Branch.

5. Lack of customer credit conspires.

Opportunity

1. Huge business zone
2. Introducing new branches.
3. Growth of offers volume
4. Introducing night banking in each branch.

Threat

1. Different great administrations of aggressive Banks.
2. Existing card administrations of different Banks.
3. Political agitation.

3.7 Findings of the Study

By analyzing General Banking System of NBL I have found out following issues-

1. NBL dependably endeavors to fulfill its clients through quality administration.
2. NBL has a great showcasing group for the promoting of its items.
3. NBL gives brisk support of the clients and has a go at taking care of any issues of the clients as soon as conceivable.
4. NBL's client benefit charges are a lot higher than all other bank existing in Bangladesh. This charge framework ought to be changed. Else it tends to be a risk for the bank later on.
5. All the representatives of the client benefit have brilliant relational and relational abilities.
6. Customers of the bank have an exceptionally inspirational frame of mind about the bank.
7. NBL gives astounding banking condition to the two clients and the bankers.
8. There are diverse sorts of record opening structures, which now and again confound the clients.
9. Sometimes PhoneLink framework isn't accessible.

4.1 RECOMMENDATION

Suggestions for uplift of NBL

The accompanying advances might be taken for the improvement of the organization:

1. Branch ought to escalate its nature of customer benefit. Client administrations must be made dynamic and provoke.
2. Bank should be more imaginative and differentiated in its administrations.
3. Put more accentuation on the storehouse benefit and make more vault administrations. HR, in the branch, are not furnished with satisfactory banking information. Dominant part of the HR is absence of fundamental learning with respect to cash, banking money and bookkeeping. Without legitimate knowledge in these subjects, productivity can't be enhanced.
4. Charges ought to be disposed of to gather more store through various records. NBL should prepare up their officers pretty much all shy of data with respect to SWIFT and its administrations.
5. NBL ought to dependably screen the execution of its rivals in the field of
6. Foreign Trade and General Banking Services.
7. There is no preparation organization in NBL, which is particularly fundamental for representatives for improvement of the activity.
8. Sending the right hand officers and officer to BIBM for better view over down to business learning they are receiving diverse banking rehearses.
9. NBL ought to keep up appropriate record keeping framework to give snappy administration.
10. Most of the officer's need in item information and correspondence aptitude ought to be prepared up.
11. Installation of more phones to give telephone connect administration to the particular clients in time.
12. Installation of new machines like photocopy, imprinting in supplant of old one.

13. Continuous checking over the exercises of bank staff and others with the goal that time and cost might be spared.

4.2 CONCLUSION

Present day promoting requires the improvement of coordinated methodology. Coordination showcasing has turned into an essential issue in the fields and practices of promoting. Banks are money related organizations that help through giving monetary need to the clients whom require back to put from the individuals who have surplus close by. So this is the biggest media of producing asset to meet the money related need in current economy. A sound budgetary framework is especially basic in the economy in creating nations like Bangladesh that will guarantee legitimate use of neighborhood assets regarding cash or other rare around the nation.

In the present economy each bank faces amplest rivalry in its ordinary task. NBL isn't special case in such manner. In past investigation we see that NBL is one of the most elevated store authorities among the outside banks. The Capital, Asset, Management, Earning and Liquidity (CAMEL) rating of various business banks finished by Bangladesh Bank demonstrates the NBL at the highest point of the rating list. Offering the nice looking rate of premium it gathers the dissipated funds in the nation and abroad and loaning cash in various business ventures. This remarkably affects the monetary development of nation and money related help of people.

NBL performed wonderfully in acknowledge the executives as well as in the field of benefit acquiring. This was feasible for having huge store add up to put resources into different beneficial undertakings. Being a productive banking concern it can offer relatively higher rate of enthusiasm for different stores than alternate banks to pull in the contributors.

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