

**Internship Report on
“Banking Product Development at
United Commercial Bank PLC”**

Submitted to the Department of Real Estate, Daffodil International University as a partial requirement for BRE degree completion.

Supervised by:

Dr. Amir Ahmed

Associate Professor & Head

Department of Real Estate

Faculty of Business & Entrepreneurship

Prepared By:

Minara Akter

ID: 213-27-006

Batch: 38, Major: Marketing

Bachelor of Real Estate (BRE)

Department of Real Estate

Date of Submission: 09 November, 2025



Letter of Transmittal

Date: 09 November, 2025

To,
Dr. Amir Ahmed
Associate Professor & Head
Department of Real Estate
Faculty of Business & Entrepreneurship

Subject: Submission of Internship Report – “Banking Product Development at United Commercial Bank PLC”

Respected Sir,

It is my respectful discretion as well as humble request to present my internship report on Banking Product Development at the United commercial bank PLC. My dear consideration as a portion of precondition in my BRE program. The report includes the general information regarding the Banking Product Development in United Commercial Bank PLC.

I may wish to express my utmost gratitude in the good cooperation and guidance you have given me in producing this report with facts and time schedule. It might have certain inadvertent slip-ups and exclusion. You are requested to accept those as excuses.

Sincerely,

Minara Akter

Minara Akter
ID: 213-27-006
Batch: 38, Major: Marketing
Bachelor of Real Estate (BRE)
Department of Real Estate

Certificate of Supervision

This is to certify that the internship report “**Banking Product Development at United Commercial Bank PLC.**” is prepared by **Minara Akter, ID: 213-27-006** as a partial fulfillment of requirements of Bachelor of Real Estate (BRE) at Daffodil International University. The internship report has been completed under my bearing and is a record of the real work did efficiently. I wish all her success in life.



Dr. Amir Ahmed
Associate Professor & Head
Department of Real Estate
Faculty of Business & Entrepreneurship

Date: 09 November, 2025

Student's Declaration

I solemnly do testify that the expansion contained in this internship report has been by me expertly done and has never been at any previous time submitted to another University in seeking an academic certificate. The presentation I had does not have any copyright leak. I also proceed to promise to make it up to the University with whatever calamity or devastation arising from my divided above promise might bring.

Minara Akter

Minara Akter

ID: 213-27-006

Batch: 38, Major: Marketing

Bachelor of Real Estate (BRE)

Department of Real Estate

Acknowledgement

This internship report has equipped by the study that I have undergone throughout my internship experience of three months. Some generous hands would have to cooperate and help me in this work.

To begin with, I would like to thank my noble supervisor Dr. Amir Ahmed, Associate professor and head, Department of Real estate, Faculty of Business and entrepreneurship; who directed me properly and helped me in relation to my internship report. He has also provided much support and instructions in organizing the entire report. It could not be possible to prepare such analytical report without his time and guidelines. Also, I am thankful to the following bank officials of UCB PLC Chowrasta Branch and department teachers of our university:

<u>UCB PLC, Chowrasta Branch</u>	<u>Daffodil International University</u>
<ul style="list-style-type: none">• Muhammad Nazrul Islam (VP & Head of Branch)• Md shahanur Islam (Operation Manager)• Md Rafiqul Islam (Senior Officer)	<ul style="list-style-type: none">• Mr. Md. Rayhanul Islam (Assistant Professor)• Mr. Shakil Ahmed (Lecturer)• Ms. Nafisa Farid Moumi (Lecturer)

I am thankful to the UCB PLC Chowrasta Branch for being friendly and supportive to me and also, they helped me to learn various types of banking activities. I also extend my indebtedness to my parents and family members.

Executive Summary

United commercial bank PLC is considered to be one of the largest 1 generation commercial bank in Bangladesh. UCB provides corporate with an extensive portfolio of banking services and products. The bank is highly specialized in RMG, import-export, agriculture, SMR sector and retail business.

The first chapter outlines introduction of deposit and background, objectives and limitations of the study. The fundamental aims of this chapter are to describe the process of the banking product development at UCB PLC. The aims of the research are to be familiar with the development of deposit product, development of loan and non-loan products. The research has been done in a large part relying on secondary data sources like manuals, reports, bank parikrama, bulletins and circulars and other documentations. Chapter 2 explains the summary of the United Commercial Bank PLC, functions and services it offers and its current position as it found itself in a hard-to-compete situation after it had found success in every aspect of its business activities.

Chapter 3 gives a broad description of the objectives. In this section we talked of the deposit products, loan products and the non-loan products and their development performances, Chapter 4 explains the sources of data and data collection procedures utilized in preparing this report, overview of methodology that was employed to conduct the study and theoretical background of the approaches. The 5th chapter of the report concludes and identifies and presents some of the issues and challenges of United Commercial Bank PLC. To address the problems and challenges and to expand the practices and positive contributions of deposit, the recommendations are given in chapter 5. To prepare this report, chapter 6 is on the general experiences. The chapter contains the experiences about what was wrong and what was good and bad with the clients and colleague.

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Chapter 1: The Introduction

1.1 Introduction

The banking industry is ever considered to be one of the most essential sectors to the economy of a state. The role of its significance as the lifeblood in the economy activity in gathering deposits and granting credits to states and individuals, households and businesses cannot be overstated. The banking sectors in Bangladesh are working in the form of nationalized, private and specialized banks.

UCB PLC became the biggest and the top nationalized commercial bank following the autonomous of the nation. United commercial bank contributing significantly towards the growth and economic development of Bangladesh. The most significant role in the economy is played by banks. It is through banks that money is gathered by the very specific means of the former, and then given out to other people. Banks are currently providing the most possible variety of financial services and carry out numerous financial operations. Therefore, banks have demonstrated that they are the catalyst to the business and the economy too. United commercial bank limited is the biggest banking guild in Bangladesh, solemn in activities, truthful in liaison just in judgement, conscientious in course and faithful to high quality service to consumers and thus committed to the enhancement of the GDP of the nation through stimulating trade and commerce enhancing up the living criterion of the modest income group and the general sustainable socio-economic advancement in the nation. In order to attain the objectives of the bank as aforementioned, various banking operations should be actively involved in order to extend the financial support to the customer who also contributes to them by offering them management support when required. United commercial bank has

fulfilled this role with their experiences in the banking sector the others are not simply done. This project report entails a short research on the United Commercial Bank within the three months project. The report is spread in numerous sections depending on the specifics and need of the organization and depending on the directions of the supervisor of the report.

1.2 Statement of Problem

There is a limited, branch-level understanding of how United Commercial Bank PLC (UCB) conceives, designs, and implements banking products in practice, particularly in translating academic frameworks into operational outcomes. Within the Chowrasta Branch, the processes, stakeholder coordination, and market-fit assessments underpinning product development are insufficiently documented, creating a gap between theoretical knowledge from the BRE program and real-world execution. This study addresses that gap by examining the effectiveness in UCB's banking product development at the branch level to enhance customer value, regulatory compliance, and business performance.

1.3 Significance of the Study

This study is significant because it empirically documents how United Commercial Bank PLC (UCB) conceives, develops, and implements banking products at the Gazipur Chowrasta Branch, thereby bridging the persistent gap between the Bachelor of Real Estate program's theoretical frameworks and branch-level practice. By examining processes, stakeholder coordination, and market-fit assessments across deposit schemes, lending products, and non-loan investment offerings, the research generates actionable insights for UCB's Product Development Department to strengthen customer value, ensure regulatory compliance, and improve portfolio performance. The findings can inform branch managers and product teams on standardizing procedures, refining data-driven decision-making, and accelerating time-to-market for new offerings, while offering a replicable model for other UCB branches and comparable banks in Bangladesh. Academically, the study enriches the BRE curriculum with locally grounded evidence and a structured case of work-integrated learning, equipping students, faculty, and future interns with a practical framework for evaluating product development in financial institutions. Despite constraints related to data access, time, and recency, the practice-oriented approach ensures the results remain relevant for practitioners, credible for academic stakeholders, and useful for continuous performance improvement and financial inclusion efforts.

1.4 Objective of the Study

The objective of the study divided into two parts. They are:

1.4.1 Broad Objectives

- Analyze different products of Product Development Department of United Commercial Bank PLC.

1.4.2 Specific Objectives

- To discuss the development of different deposit schemes of UCB PLC.
- To discuss the development of lending products of UCB PLC.
- To discuss the development of non-loan investment products of UCB PLC.

1.5 Limitations of the Study

Nearly all of the study is descriptive. The report provides information about the banking product development at UCB PLC. Any research project requires a high level of participation in terms of data analysis, database building, literature reviews, and information gathering. Even though we always try our hardest to avoid them, there are a lot of restrictions that come up when doing this. The following constraint was encountered when performing the current investigation.

The organization's staff did not want to reveal some classified information to outsiders. Despite our best efforts to prevent errors of any kind, there is a possibility that the report contains some due to inexperience. I encountered significant constraints in the financial projection because my estimation was more instructive foundation than a real one. There wasn't enough time to conduct a thorough investigation into this matter. According to the most recent data, the report might not accurately depict UCB's current state or position.

1.6 Scope of the Study

This study examines how banking product development is operationalized at United Commercial Bank PLC (UCB) in the Chowrasta Branch over a 3-month internship, translating academic frameworks into branch-level practice. It focuses on deposit schemes, lending products, and non-loan investment products available and actively marketed during the study period, and analyzes how Head Office product designs are translated into branch execution through documentation and approval flows, regulatory compliance pathways, rollout and customer onboarding procedures, cross-functional coordination, and branch-level performance monitoring and feedback. Stakeholder observations include branch management, operations, relationship managers, credit and compliance officers, and permitted customer-facing interactions, with references to Head Office product teams where relevant. Data are sourced from primary observation, informal and semi structured discussions, non-confidential internal documents and training materials, and publicly available organizational and regulatory materials. Methodologically, the study adopts a descriptive case approach supported by process mapping, document analysis, and limited trend reviews of accessible branch indicators; it does not employ econometric modeling, experiments, or exhaustive financial projections. Evaluation emphasizes customer value, regulatory compliance, operational feasibility and efficiency, and indicative business performance at the branch level, acknowledging that a single-branch focus limits generalizability across the UCB network. The scope explicitly excludes enterprise-wide strategic planning, detailed IT architecture, HR policy analysis, macroeconomic impact assessments, products not offered through the branch, confidential or restricted data, and precise profitability modeling beyond indicative estimates.

Chapter 2: Company Overview

2.1 History of The Company

United commercial bank PLC(UCB) is a commercial bank based in Bangladesh. On 26 June 1983, the company was incorporated on the Companies Act, 1994. Government owns the bank shares. The bank is listed in Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) in 1995 and 1986, respectively. Humayun Zahir was appointed as the first chairman in the United Commercial Bank. In 2013, Sharif Zahir the son of Humayun Zahir was appointed the vice chairman of the bank. UCB re-elected M.A. Hashem as the chairman of the bank in 2013. Established in the middle of the year 1983, United commercial bank PLC (UCB) has been able to position itself as one of the largest first generation banks in the United States of operation within the past decades. With 228 branches under its belt, the Bank already created a clear impression within the individual sector banking in a personal touch, with new practices, a progressive mind and a successful operational management.

The Bank has grown in banking markets, such as Retail Banking, SME Banking, Corporate Banking, Off-shore Banking and Remittance coverage and capabilities which have been strengthened. In addition to the deposit and the loan products of the Retail Banking, the Bank also offers the export and the import loans to the deserving customers which adds to the general economy of the country in terms of earning foreign exchange through trade flows and through intermediation. Other consumer products, including the UCB card, had registered significant growth and achievements since its launch in 2006, and is currently among the most formidable market competitors with an estimated 85, 000 cardholders across segments in the last few years. The Bank also

provides its customers with incoming and outgoing remittance services. The ex pats are thus able to easily remit money back home through the appropriate channels.

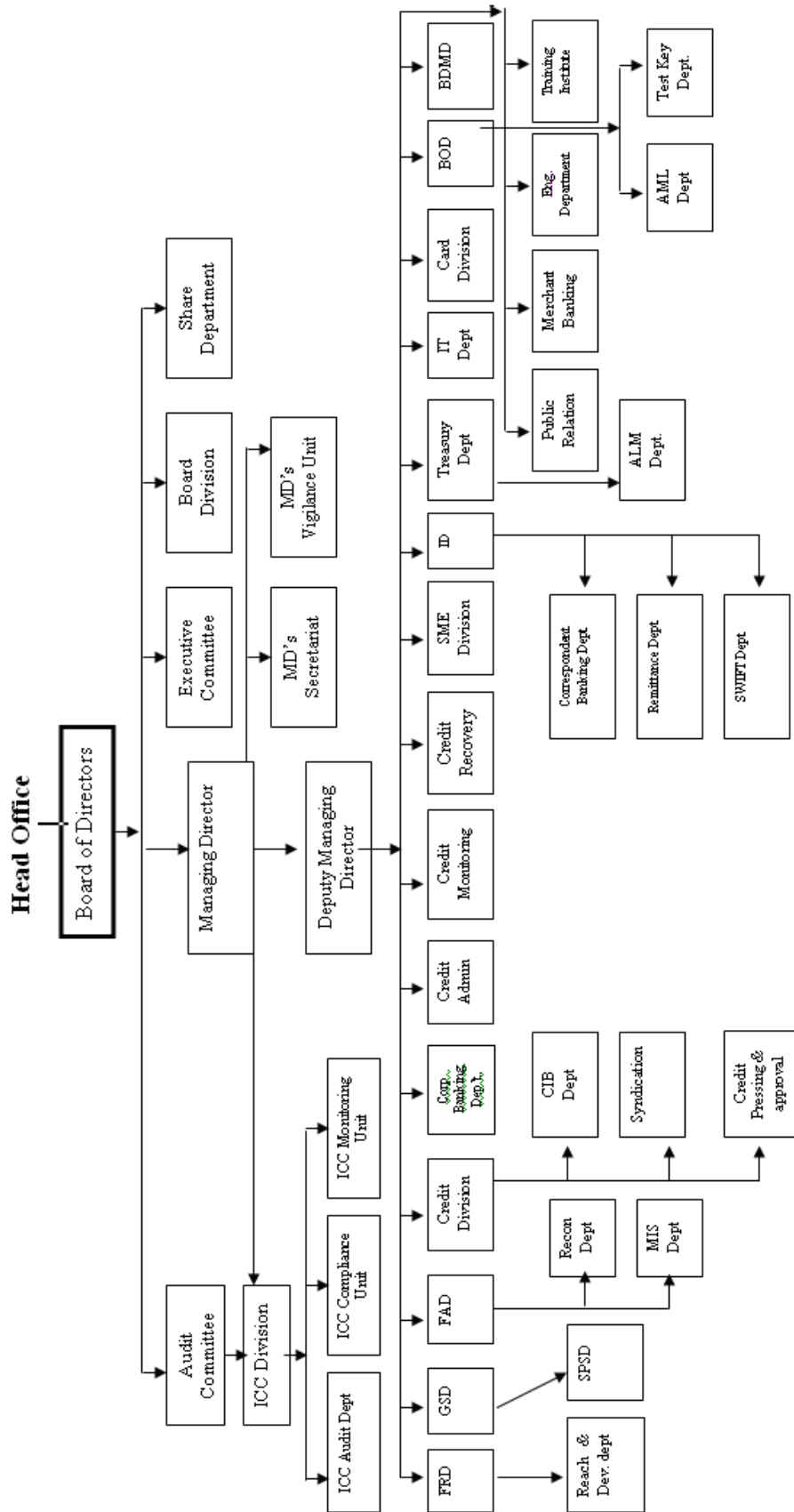
2.2 Company Profile

Name of the Company	:	United Commercial Bank PLC.
Legal Form	:	A public limited company incorporated in Bangladesh on 26th June 1983 under the companies Act 1994 and listed in Dhaka Stock Exchange Limited on 30th November 1986 and Chittagong Stock Exchange Limited on 15th November 1995.
Commencement of Business	:	27-Jun-83
Head Office	:	Plot - CWS- (A)-1, Road No - 34, Gulshan Avenue, Dhaka-1212.
Telephone No.	:	+88-02-55668070, +88-09610999999
Fax No.	:	+88-02-55668070-6000, +88-09610999911-5200
Website	:	www.ucb.com.bd
SWIFT	:	UCBL BDDH
E-mail	:	info@ucb.com.bd
Chairman	:	Mr. Sharif Zahir
Managing Director & CEO	:	Mr. Mohammad Mamdudur Rashid
Auditors	:	ACNABIN Chartered Accountants
Tax Consultants	:	Mr. Md. Mosharrof Hossain, Advocate & ACNABIN Chartered Accountants
Legal Counsellor	:	T.I.M Nurun Nabi Chowdhury
No. of Branches	:	232
Number of ATM & CRM Booths	:	714 (As on 15.09.2024)
No. of SME Centers	:	2
Off-Shore Banking Unit	:	1
No. of Employees	:	5693 (As on 31 December 2024)
Stock Summary		

Authorized Capital	:	Tk. 25,000 Million
Paid up Capital	:	Tk. 15,503.758 Million
Face Value per Share	:	Tk. 10
Registered Office	:	Plot - CWS(A)-1, Road, No - 34, Gulshan avenue, Dhaka-1212 Phone : +88-02-55668070, +88-0961099999 E-Mail : info@ucb.com.bd Web site : www.ucb.com.bd
Chairman's Office	:	Plot - CWS- (A)-1 Road No - 34 , Gulshan avenue, Dhaka-1212 E-Mail : chairman@ucb.com.bd



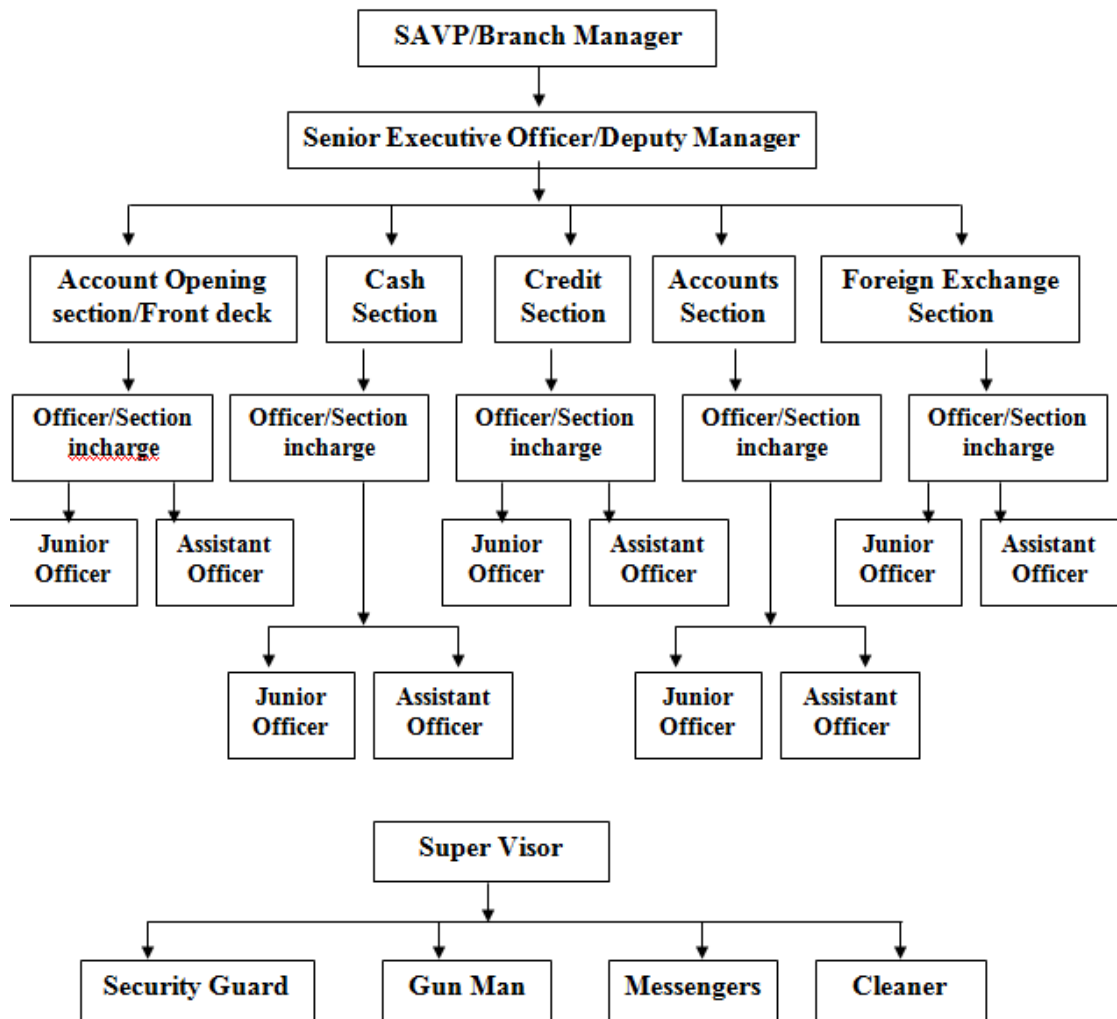
2.3 Organogram of UCB PLC



2.4 UCB PLC's Management Hierarchy



2.5 UCB PLC's Branch Structure



2.6 Vision, Mission and Slogan of UCB PLC

- **Vision:** "To improve society's standard of living while helping our customers create, manage, and grow their wealth through financial services and solutions."
- **Objective:** "To be regarded as the bank of first choice for our customers, shareholders, and employees by contributing to the national economy and upholding the highest standards of social commitment."
- **Slogan:** "Together on one path."

2.7 Products and Services of UCB PLC

2.7.1 Deposit Products of UCB PLC

- UCB Super Flex Deposit.
- UCB Youngest DPS.
- UCB multi-millionaire.
- Retail Savings Deposit.
- Retail UCB AYMA Savings.
- Dynamic Savings Account.
- Probashi Savings Deposit.
- UCB Prothom Account.
- UCB Students Account.
- SME Hajj Deposit.
- Short Notice Deposit.
- Retail Fixed Deposit.
- UDDOMI Fixed Deposit.
- Fixed Deposit SME.
- UCB Women Entrepreneur.
- Prottoy Monthly Deposit.

UCB Super Flex DPS: Interest rate are as follows (regular customers):

Tenure	Rate / Details
1 year	9.50 % p.a
2 years	9.50 % p.a.
3 years	9.75 % p.a
5 years	10.00 % p.a.
10 years	10.00 % p.a.

For **senior citizens (age 60+)**, UCB offers a slightly higher rate on some tenures:

- 1 and 2 years: 9.75 % p.a.
- 3 years: 10.00 % p.a.
- 5 years: 10.25 % p.a.
- 10 years: 10.25 % p.a.

UCB Youngsters' DPS: the interest (profit) rates by tenure are:

- 5 years → **9.50 % p.a.**
- 7 years → **9.75 % p.a.**
- 10 years → **10.00 % p.a.**

UCB Multi-Millionaire: interest rate (One Million scheme) is **10.00 % p.a.** for regular customers.

For AYMA (women) and senior citizen versions of Multi-Millionaire, the rate is slightly higher at **10.25 % p.a.**

UCB Savings Deposit (SB) — Interest Rates (p.a.)

Balance Range	Interest Rate
Below BDT 10,000	0.00 %
BDT 10,000 & above but below BDT 50,000	1.50 %
BDT 50,000 & above but below BDT 300,000	2.25 %
BDT 300,000 & above but below BDT 1,000,000	2.50 %
BDT 1,000,000 & above but below BDT 5,000,000	3.00 %
BDT 5,000,000 & above	3.50 %

UCB AYMA Fixed Deposit: (deposits under the AYMA scheme) with rates such as ~ 10.00 % p.a. for certain tenors.

Probashi Savings Deposit:

- Below Tk. 50,000 → **2.75 % p.a.**
- Tk. 5,00,000 and above → **4.50 % p.a.**

The interest rate for **UCB Student Account** is **1.50% p.a.**

UCB — SME Hajj Deposit Interest Rates (p.a.)

Balance Slab	Interest Rate
Below Tk. 50,000	0.00 %
Tk. 50,000 – below Tk. 200,000	1.00 %
Tk. 200,000 & above	2.00 %

UCB Short Notice Deposit (SND) Interest Rates

Deposit Range	Interest Rate (p.a.)
Below BDT 1.00 Crore	1.75%
BDT 1.00 Crore to below BDT 25.00 Crore	2.00%
BDT 25.00 Crore and above	2.25%

UCB Retail Fixed Deposit Options

1. Retail Fixed Deposit (General)

- **Minimum Deposit:** BDT 50,000
- **Tenure Options:** 1, 3, 6, 12, 24, or 36 months
- **Interest Payment:** At maturity
- **Early Encashment Policy:**
 - 1 & 3-month FDs: No interest if encashed before maturity
 - 6, 12, 24, & 36-month FDs: Interest rate for the nearest completed tenor applies
- **Credit Facility:** 90% of FD amount available before maturity
- **Source:** UCB Retail Fixed Deposit (General)

2. Retail Fixed Deposit (Exclusive)

- **Eligibility:** Exclusive to UCB Imperial Banking clients
- **Features:** Tailored banking experience with personalized services
- **Source:** UCB Retail Fixed Deposit (Exclusive)

UDDOMI fixed deposit interest rate:

Deposit Range	Interest Rate (p.a.)
Below BDT 1.00 Lac	3.00%
BDT 1.00 Lac to below BDT 5.00 Lac	3.50%
BDT 5.00 Lac to below BDT 10.00 Lac	4.00%
BDT 10.00 Lac to below BDT 25.00 Lac	4.50%
BDT 25.00 Lac and above	5.00%

Fixed deposit SME Interest Rates (as of September 7, 2025)

Deposit Range	Interest Rate (p.a.)
Below BDT 1.00 Lac	3.00%
BDT 1.00 Lac to below BDT 5.00 Lac	3.50%
BDT 5.00 Lac to below BDT 10.00 Lac	4.00%
BDT 10.00 Lac to below BDT 25.00 Lac	4.50%
BDT 25.00 Lac and above	5.00%

Prottoy Monthly Deposit

- **Minimum Monthly Contribution:** BDT 500.
- **Maximum Monthly Contribution:** Multiples of BDT 500, with no upper ceiling.
- **Tenure Options:** 3, 5, or 10 years.
- **Interest Accrual:** Interest is calculated on the daily balance.
- **Interest Payment:** At maturity.

2.7.2 Loan Products of UCB PLC

• UCB Home Loan
• UCB Auto Loan
• Personal Loan
• SME Installment Loan
• UCB Dhrubo
• UCB Onkur
• UCB Durjoy
• UCB Thikana
• UCB Small Business Loan
• UCB Women Entrepreneur.
• Cluster Financing.
• Start Up Financing.

Card Services	Other Services
<ul style="list-style-type: none"> • Credit Card. • Debit Card. • Prepaid Card. • Business Card 	<ul style="list-style-type: none"> • Locker Service. • SMS Service. • 24x7 Customer Service.

2.8 Performance Over the Years of UCB PLC

Financial Performance	2023	2024
Revenue (€ million)	5,252	6,152
Adjusted EBITDA/revenue ratio	25.7%	24.0%
R&D expense/revenue ratio	31%	29%
Core earnings per share (€)	4.20	4.98

Shareholders Equity for the years 2020 to 2024 are as follows:

2020; BDT 35,066 million

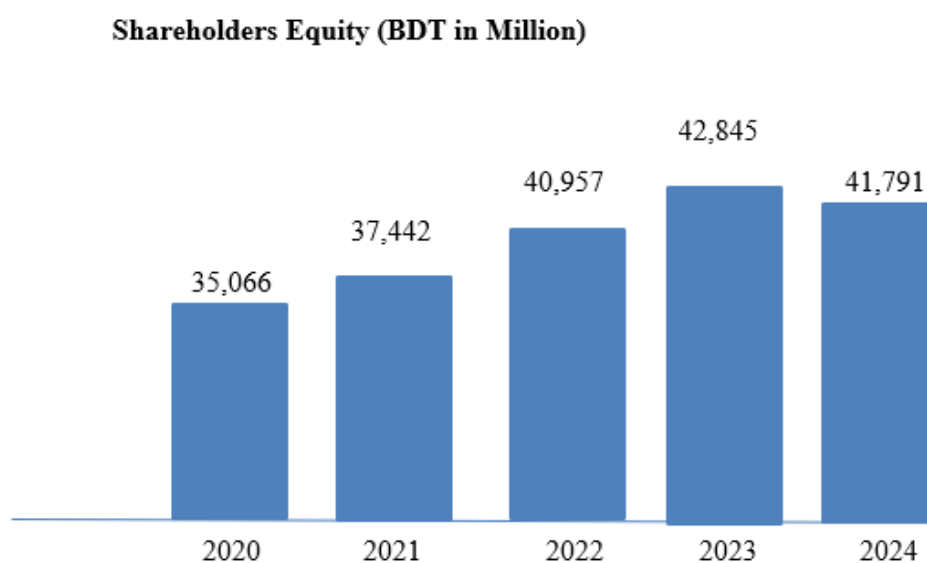
2021, BDT 37,442 million

2022, BDT 40,957 million

2023, BDT 42,845 million

2024, BDT 41,791 million

The data shows fluctuations in shareholders equity over these years, with a noticeable increase from 2020- 2021, and a subsequent rise in 2022, and 2023. In 2024 the equity again decrease. The changes in equity might be influenced by various factors, including financial performance, dividends, or capital transactions.



Total Assets the years 2020 to 2024 are as follows:

2020: BDT 493,307 million

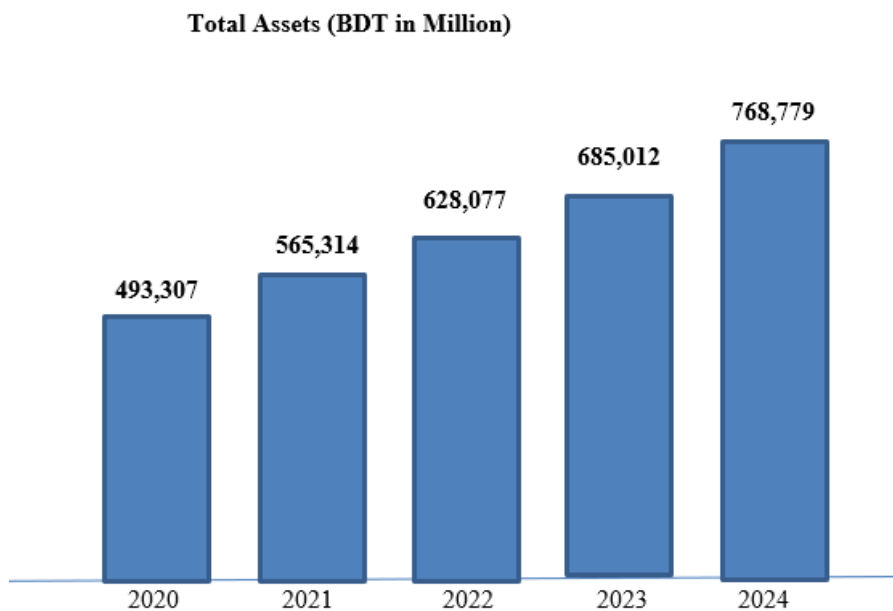
2021: BDT 565,314 million

2022: BDT 628,077 million.

2023, BDT 685,012 million.

2024, BDT 768,779 million.

There is a notable increase in over the year total assets, with a significant jump from 2020 to 2024. This suggests positive growth or strategic acquisitions during this period.



2.9 Department where I was assigned

I am worked with senior officer at United Commercial Bank, Gazipur Chowrasta Branch. I did my work in general banking to perform several activities like account opening, account closing, cheque issue, receiving cheque book and delivered them to the customer, remittance payment, issue the ATM card, customer service etc.

Chapter 3: Development of Hypotheses

3.1 Data Description

This report is prepared using both the primary and secondary data.

- Primary data refers to original data that are collected using some primary sources.
- Secondary data are gathered out of secondary sources. The most convenient methods of data storage were the reserve storage where the data are collected by one individual and used by other agencies and are easy to retrieve. These are gathered as primary information and utilized by other people as secondary information. The data that is being used is secondary data.

3.2 Data Collection Methods

There are two data collection methods, the data sources of the data are

1. Primary Data Collection Method.
2. Secondary Data Collection Technique.

3.2.1 Primary Data Collection Method

The primary source of data collection will be qualitative data through questionnaires and interviews.

- One on one meeting with the executives and the officers of bank.
- Face to face interaction with the clients.
- Conversation with banks advisor.

3.2.2 Secondary Data Collection Method:

The method of collecting secondary data will be through questionnaires and interviews.

- Websites and various published materials in form of articles on the various versions of printing.
- United Commercial Bank PLC Annual report and Brochures.
- Periodicals issued by the Bangladesh Bank.
- Office files, recorder and documents.
- Study related books and journals.
- Various recorded files and websites which were associated with United Commercial Bank PLC.

Chapter 4: Discussion of the Objectives

4.1 Discussion of the development of deposit products of UCB PLC.

4.1.1 UCB Super Flex DPS

UCB brings greater convenience & superior flexibility in building up your future savings. Through regular monthly deposit.

- Installment up to Tk. 500 to Tk. 1 lac.
- Tenor of 3/5/10 years.

Regular Customer

Tenure	Minimum Instalment Size	Maturity Value
1 year	BDT 5000	61,986.22
2 years	BDT 5000	128,472.71
3 years	BDT 1000	40,163.04
5 years	BDT 1000	72,493.46
10 years	BDT 1000	179,042.45

4.1.2 UCB Youngsters CPS

An amazing way to grow a savings habit from childhood. Eligibilities are:

- Must be a student of any Educational Institution in Bangladesh.
- Age limit: 6 years to below 18 years.
- Minimum installment 100 taka.

TENURE	MINIMUM INSTALMENT SIZE	MATURITY VALUE
5 YEARS	BDT 100	7,253.24
7 YEARS	BDT 100	11,071.82
10 YEARS	BDT 100	18,137.17

4.1.3 UCB Swadhin Account

UCB swadhin account is a foreign currency account of Bangladeshi freelance workers aged 18 years and above to earn international money using remittance, and seamlessly convert it to BDT using a parallel transactional CASA account. Customers are allowed to keep a maximum of 35 per cent of net exports earnings in foreign currency, on bona fide business purposes and may access the money by using POS, ATM/CRM, Authorized dealer (AD) branches, and UNET digital banking.

4.1.4 Dynamic Benefits Savings Account

The Dynamic Benefits Savings Account is able to provide un-uniform, tier-based benefits that would otherwise not be available in a normal savings account- the larger your balance the more you would receive. It takes BDT 50,000 to start in urban and rural areas, has a minimum of BDT 500 in the bank and has a Visa / Mastercard debit card allowing transactions every day.

4.1.5 Dynamic Benefits Savings Account

1. AYMA SONIRVOR Current Account

AYMA SONIRVOR Current Account is a Current Account by Women SMEs to attract them to join the modern banking facility of the large variety of the United Commercial Bank Limited.

2. AYMA SABOLOMBI Easy Account:

The current account in individual name called AYMA SABOLOMBI Easy Account: Farmers and Micro Activities is opened to open the accounts of Female Farmers and Micro Activities.

3. AYMA SABOLOMBI Easy Account -Others

The product is the current account in individual name of Female Owners of Sole Proprietorship business concerns in the form of an account titled as AYMA SABOLOMBI Easy Account: Others.

Eligibility:

- Female owners of sole proprietorship concerns that are not issued with trade license at their favor.
- Minimum amount of contribution per month BDT 500.
- Maximum amount of monthly contribution.
- Several of BDT 500 and no capping.
- Tenor: 3/5/10 years

4.1.6 Deposit Portfolio and Growth Overview

Savings Accounts:

UCB PLC can provide savings accounts which are meant to be saved by individuals and companies in a bid to save money. Such accounts normally generate some interest on the deposited savings and offer a safe storage facility where one can keep their money and still access it at any time. Account Opening balance 1000 taka.

Checking Accounts:

Checking accounts are also available at UCB PLC and perform the same tasks that include the everyday transactions like paying bills, making purchases, and checking funds by use of check or debit cards. Such accounts are not typically interest-earning but make the money readily available.

Money Market Accounts:

Other deposit products offered by UCB PLC are the money market accounts. Such accounts tend to have interest rates that are higher than the savings accounts, thus they are favored by the customers who would like to receive more interest on the deposited money, yet they still have the privilege when it comes to accessing them in case of need.

Certificates of Deposit (CDs):

UCB PLC can also promote certificates of deposit which are deposits with a set duration and provides more interest as compared to the conventional savings accounts. The funds are locked in a CD by the customers after a certain duration-some few months to a number of years-and they cannot withdraw the money until the period expires CDs

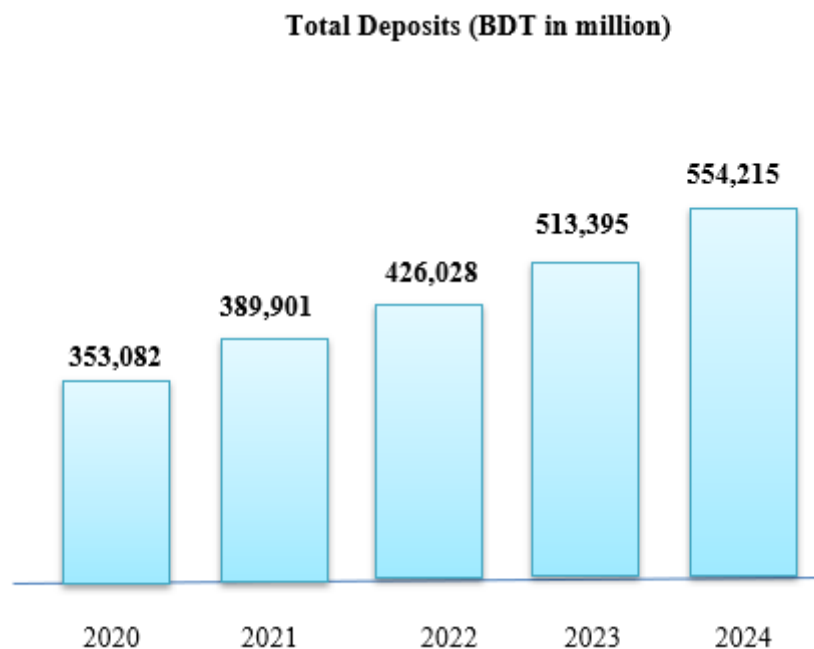
represent an attractive solution to the customers who want to increase their eligibility by earning more interest on their money.

Individual Retirement Accounts (IRAs):

UCB PLC also might provide IRA also known as retirement savings accounts with certain tax benefits. IRAs have traditional IRAs and Roth IRAs, which have tax advantages and eligibility requirements, customers can deposit some amount of money annually which increases tax-deferred or tax-free until the moment of retirement.

Specialized Deposit Products:

UCB PLC could as well come up with specialized deposit products that meet the needs of a particular customer segments or objectives. As an example, they could provide student savings accounts with other added benefits to young customers or high-yield savings accounts where customers aim at maximizing their interests.



Total deposits in BDT (Bangladeshi Taka) have seen a gradual increase over the years, reflecting the financial health and growth of the organization. In 2020, the total deposits

amounted to 353,082 million BDT. However, in 2021, the total deposits increased again to 389,901 million BDT. In 2022, there was a significant rise to 426,028 million BDT. As of 2023, the total deposits continued to grow, reaching 507,387 million BDT. And in 2024 the total deposits were 554,215 million BDT. This upward trend in total deposits suggests a positive trajectory for the organization, indicating increased trust and financial activity within the given timeframe. It's essential to analyze the contributing factors to these fluctuations for comprehensive insights into the financial performance.

4.2 Discussion of the development of loan products at UCB PLC

4.2.1 UCB SME Installment loan (USIL)

Securities-free business financing.

Facility Type: Term Loan

Loan Limit: Up to BDT 1.5 crore

- Loan Tenure: 12 to 60 Months
- Purpose of the loan: Any business purposes.

4.2.2 UCB SME Revolving Short Term Loan (RSTL)

Micro, Small and medium enterprise Short Term Revolving Loan.

Loan Features:

- Facility Type: Revolving Loan; deal wise
- Loan Limit: Up to BDT 75 Crore
- Loan Tenure: 1 Year. However, every disbursement/deal has to be adjusted in certain days ideally in the 90 days range.

- Purpose of loan: working capital/ operational costs of any category Cottages, Micro, Small and Medium(CMSM) enterprises including Agriculture based industries.

4.2.3 UCB AYMA Dipti

UCB AYMA Dipti is an EMI (Installment) term loan specifically provided to women owned enterprises working in the CMS segment to finance working capital, agricultural production or trading and other business requirements. The women entrepreneurs with years of operation in the business are eligible borrowers and the term of the borrowing is flexible between 12 and 60 months. The facility provides loyalties of up to BDT 500 lakh at a competitive interest rate and is not secured at up to BDT 50 lakh requirements. It also has a conditional refinance facility that can be availed to eligible clients to make it more affordable and accessible. There is also a 1 percent cash incentive basis on the whole adjustment in case the facility is cleared in its validity or before its expiry.

4.2.4 House/Building Finance

UCB has House Building Loan (HBL) in:

1. Commercial purposes
2. Post-shipment Financing.

It includes medium to long-term finance to construct commercial or residential buildings/apartments.

4.2.5 UCB Auto Loan

Purchasing personalized car is no longer a luxury, but a necessity. The UCB Auto Loan is only applicable in acquiring non-commercial vehicles that would be used personally.

Who are eligible?

- Salaried executive, businesspersons and self-employed people.
- Applicant must have a minimum income of:
 - Businessmen: BDT 75,000
 - Self-employed customers: BDT 60,00
 - Salaried customers: BDT 50,000
- The loan applicant should be of age 21 and above.

UCB Auto Loan Features

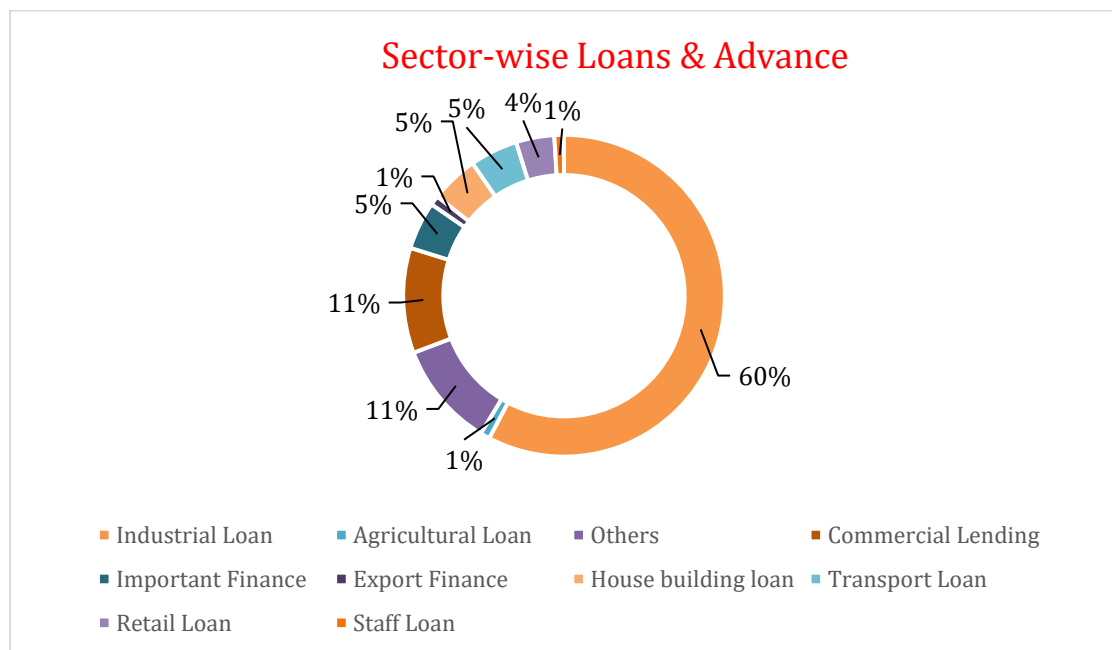
- Competitive interest rate and charges.
- Funding of brand new as well as reconditioned cars of any brand.
- No hidden charges
- Maximum loan of up to BDT 60 Lacs or 60 per cent of the car value, whichever is lesser. But in the event of Hybrid or Electric Car, BDT 60 Lacs or 70% of the car value, whichever is less.
- Granted convenient tenure of repayments of loans of up to 6 years.
- Fast approval process

4.2.6 UCB Home Loan

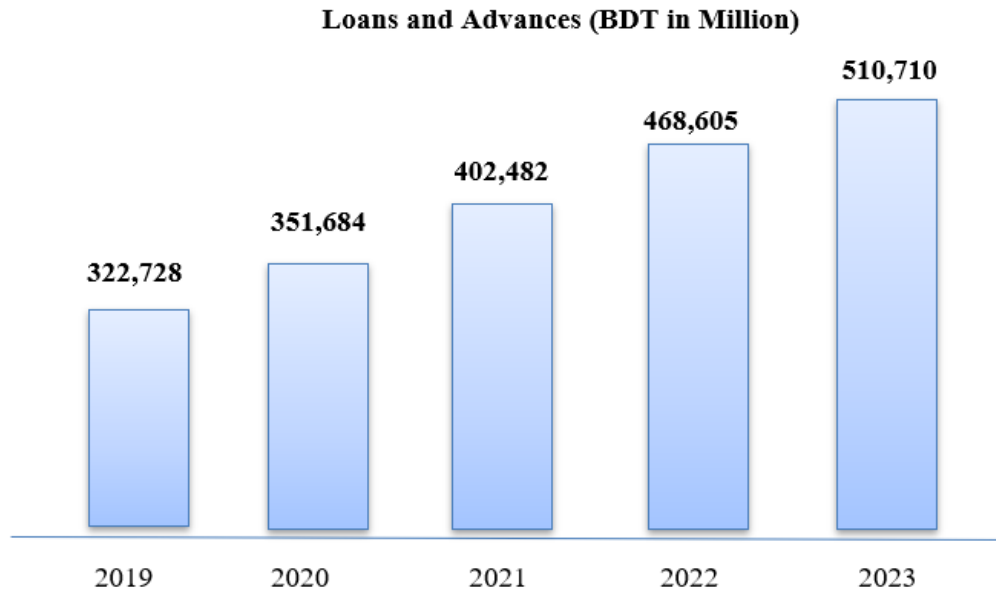
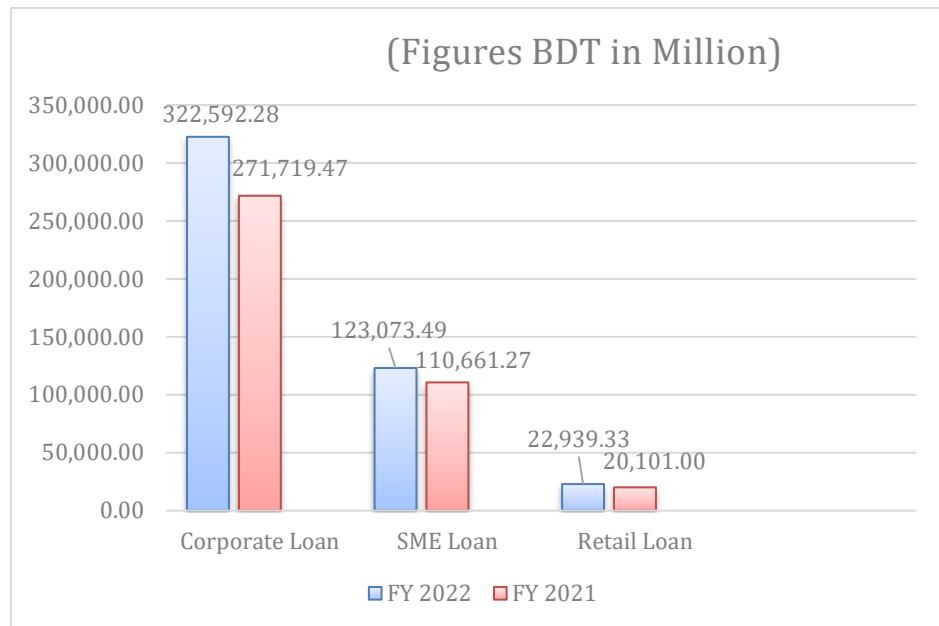
UCB Home Loan assists you in purchasing or constructing your dream home with a convenient financing product, with competitive rates of interest and a plethora of advantages.

- Fast approval process
- Minimum loan up to BDT 2.00 crores.
- Loan facility Non-Resident Bangladeshi (NRB)
- Repayment term not more than 25 years.
- Favorable variable interest rates and charges.
- No hidden charges
- Top up and takeover facility of loans.
- Disbursement of loans at the construction phase.
- Against tripartite agreement and registered mortgage disbursement.

4.2.7 Graphical Representations of UCB's Loan Distribution



Nature Wise Loans & Advances



Loan and advances typically represent the amount of money a financial institution has lend to borrowers. The figures have provided (in BDT million) show the amount of loans and advances for each year from 2019 to 2023.

In 2019, the loans and advances were 322,728 million BDT.

In 2020, it increased to 351,684 million BDT.

In 2021, it further increased to 402,482 million BDT.

In 2022, there was an increase to 468,605 million BDT.

And lastly in 2023 it continued to rise to 510,710 million BDT.

These developments might be informed by a number of factors including the economic environment, the interest rates, and the credit worthiness of the borrowers. This data can be analyzed overtime to give an insight into the lending patterns of the financial institution. The growth or decline of the loan portfolio or credit in demand could correspond to increases or decreases respectively.

4.3 Discussion the development of non-loan investment products

Being a financial institution, UCB PLC values the need to provide variety of investment products to meet the various needs and interests of its clients. Besides the normal products offered via loans, UCB PLC has also been vigorously working on non-loan investment products to offer alternative products to invest.

These non-loan investment products are usually the investment in various asset classes like stocks, bonds, commodity, real estate and mutual funds. UCB PLC has the goal of producing products that both yield appealing returns to the investors and deal with risk management.

A major benefit of the non-loan investment products is that it can be diversified. Investors are able to diversify their risk, and may potentially take advantage of market opportunities in multiple sectors through the investment in multiple asset classes. UCB PLC has been researching and analyzing the market trends continuously to establish good investment opportunities and formulate products accordingly.

Furthermore, UCB PLC takes into consideration the various risk appetites and investment goals of its clients. While some investors may be seeking long-term capital appreciation, others may be more interested in generating regular income through dividends or interest payments. By offering a range of non-loan investment products, UCB PLC aims to cater to these diverse investment objectives.

It is important to note that non-loan investment products typically involve a higher level of Market risk compared to traditional loan-based products. Therefore, UCB PLC places a great emphasis on providing comprehensive and transparent information to clients, ensuring they

Have a clear understanding of the risks involved.

UCB PLC also places importance on regular monitoring and evaluation of its non-loan investment products. This involves analyzing the performance of the products, assessing the market conditions, and making necessary adjustments to ensure that clients' investments continue to align with their objectives.

Overall, the development of non-loan investment products by UCB PLC showcases its commitment to providing innovative investment solutions to its clients. By offering a

diverse range of investment opportunities, UCB PLC aims to meet the evolving needs of investors and help them achieve their financial goals.

4.4 Findings

The following are some of the problems that United Commercial Bank PLC are being faced with. That's are given bellow:

- The disproportion between number of branches in cities and urban areas and commercial areas but high number of people in rural areas.
- The ATM booths outside of Dhaka that are not capable of satisfying the needs of the customer.
- The deficiency of promotional policies implemented by the United Commercial Bank PLC. These create significant unfamiliarity of the bank to the rural folks.
- United Commercial Bank PLC do not have inadequate unique selling proposition, in most cases customers switch to a different bank.
- Having an entirely different and separated marketing department would have made the work of the bank easier.
- The font desk has few staffs with ability to handle huge number of customers.

Chapter 5: Recommendations and Conclusion

5.1 Recommendations

These are the recommendations that should be made to the United Commercial Bank PLC to enhance their performance:

- United Commercial Bank PLC must expand the number of branches in rural areas in order to attract all the customers.
- United commercial bank PLC should expand the ATM/CRM booths located outside of Dhaka that can satisfy its customers.
- United Commercial bank PLC needs to minimize its promotional efforts to attract and introducing rural residents that are able to access the banking industry.
- United Commercial Bank PLC should pay attention to the unique selling proposition. They must provide appealing more distinctive products/services to their prospective customers.
- The marketing side of United Commercial Bank PLC must not be mixed with the other part. United Commercial Bank PLC ought to be adding officers in front desk to facilitate and appropriate services to their customer on good time.

5.2 Conclusion

Very difficult and competitive in this time banking sector. The success in banking is making a good choice at right time. United Commercial Bank PLC with help of modern technology to offer superior services to their client. The United Commercial Bank PLC offered the most excellent customer service. The Bank is also offering remittance service, dual currency service. This bank is the meet of the customer based on modern technology technology banking system. There are not many conventional marketing approaches being pursued by this bank. In contemporary times, marketing strategy such as promotional activities should be enhanced by this bank. To create their product and gain more to the customer.

Chapter 6: Internship Experience

6.1 Experiences Related to Work

I have also been at the Senior officer in the Gazipur Chowrasta Branch of United Commercial Bank PLC. I have worked experience in general banking to work on various activities such as opening accounts, issuing cheques, clearing cheques ready, issuing ATM cards and customer care etc.

6.2 Significant Pleasant and Unpleasant Incidences

I have had a lot of fun writing on this subject "Banking Product Development at United Commercial Bank PLC "United Commercial bank is the biggest state owned leading commercial bank in Bangladesh. The preparation of this report not only needed help, but also guidance as well as the consumption of precious time of many valuable colleagues. I would like to mention that to prepare this report all the interested officers of Chowrasta Branch at UCB PLC were very helpful by providing me with the necessary information and data. I would greatly like to thank everyone. It was also quite challenging at times to get the actual information as the officials were at times very occupied in their respective duties and could not spare some time to assist within their tight schedule and inquire some information necessary at the time of the study. The report does not give the privacy policy that does not reveal some data and information.

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Appendix



United Commercial Bank PLC
Gazipur Chowrasta Branch, Gazipur
Unishay Tower, Mymensingh Road, Chandona Chowrasta, Gazipur.
Phone No. 02-9263951, 9263953-54

No. UCB/GCB/CERTIFICATE/2024/1252

Dated- 24.12.2024


TO WHOM IT MAY CONCERN

This is to certify that Minara Akter, Father- MD. Mizanur Rahman, Mother: Rashida Begum, Post Office: National University, Gazipur-1703, a student of Bachelor Of Real Estate in Daffodil International University has enrolled with us for internship for 03(Three) months from September 22,2024 to December 22,2024. During Internship period she worked in General Baking Division and allowed to have access to relevant files of various departments of the bank to collect necessary information and data for academic purpose only.

Minara Akter has completed her Internship with our full satisfaction.

We wish her every success in life.

For United Commercial Bank PLC


Muhammad Nazrul Islam
VP & Head of Branch
Gazipur Chowrasta Branch
United Commercial Bank Ltd

United Commercial Bank PLC

Corporate Office: Plot-CWS(A)-1, Road No-34,
Gulshan Avenue, Dhaka-1212, Bangladesh.
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