Daffodil International University

Internship Report on

"Retail Banking Operations of NRBC Bank PLC"

Submitted To:

Sabrina Akhter
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Submitted By:

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Date of Submission: 01.11.2025

LETTER OF SUBMISSION

Date: 01.11.2025

To
Ms. Sabrina Akhter
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submitting the internship report.

Dear Ma'am,

I sincerely request that you accept my internship report, **"Retail Banking Operations of NRBC Bank PLC,"** as a requirement for finishing my undergraduate degree. I prepared this report based on what I learned and experienced during my three-month internship at NRBC Bank PLC.

I attempt to learn about the real-world aspects of the business world during my internship, and this report is based on what I learned and experienced during that time. I have also followed all of the rules, regulations, and guidelines set by my academic supervisor to make sure that the report meets all of the university's academic standards.

I really appreciate all the help, advice, and support I got during my internship and while writing my report. I hope this report is what you were hoping for. Please read it and let me know if you approve.

Thank you very much for taking the time to think about it.

Sincerely,

Faria Hossain Bithi
ID: 221-11-1574
Major: Finance
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

NRBC BANK

Charabag Branch
Charabag more,
Ashulia,Dhaka
Mob: 01678433145

NRBC Bank/Charabag/2025/749
October 07, 2025.

TO WHOM IT MAY CONCERN

Ms. Faria Hossain Bithi*,**, ID No: ***221-11-1574 student of BBA (Bachelor of Business Administration), of Daffodil International University, has completed her Internship program as a part of her BBA program at our branch from 21.05.2025 to 21.08.2025.

She was routed through almost all the operational sections/departments of the branch. During the period of her Internship Program, we found her punctual, honest and devoted to the job assigned to her.

We wish her a bright career.

Md. Sami Ullah
Officer & Manager Operation.

Md. Sami Ullah
Officer & MOP
NRBC BANK PLC
Charabag Branch, Ashulia. Dhaka

DECLARATION

I, Faria Hossain Bithi, a student in the 61st Batch of the B.B.A. program with a major in Finance and ID: 221-11-1574 from the Department of Business Administration, Faculty of Business & Entrepreneurship at Daffodil International University, hereby declare that I have finished the internship report titled **"Retail Banking Operations of NRBC Bank PLC"** after completing a three-month internship.

I confirm that this report is completely my own work and that I have not submitted it, in whole or in part, to any other university for any academic award. I agree that the information in this report does not violate another person's copyright or privacy rights. I am fully responsible for the accuracy of this report, and I agree that Daffodil International University will not be held liable for any claims or damages that arise because of its actions in this sector.

Faria

Faria Hossain Bithi
ID: 221-11-1574
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Department of Business Administration
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Daffodil International University

CERTIFICATE OF APPROVAL

I certify that the internship report **“Retail Banking Operations of NRBC Bank PLC”** prepared by Faria Hossain Bithi (ID: 221-11-1574), B.B.A. Program, 61st Batch, Major in Finance, has been reviewed and approved for submission and defense as part of the requirements for the BBA degree.

Ms. Faria Hossain Bithi completed a three-month internship at NRBC Bank PLC under my supervision. She maintained a professional attitude throughout. I wish her success in her future endeavors.

Ms. Sabrina Akhter
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University.

ACKNOWLEDGEMENT

I am truly thankful to Allah for giving me the strength and the opportunity to complete my three-month internship and write this report on **“Retail Banking Operations of NRBC Bank PLC”.**

I want to say a big thank you to my academic supervisor, **Ms. Sabrina Akhter** (Assistant Professor at Daffodil International University), for all the help she gave me during my internship. I am also very thankful to **Mr. Md. Harun-Ur-Rashid Khan** (Assistant Vice President & Head of Charabagh Branch, NRBC Bank PLC) for always being there for me and guiding me, which made my practical learning much better.

I want to thank all the people at NRBC Bank Charabagh Branch for their help, and I also want to thank my family and friends for always being there for me on this journey.

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EXECUTIVE SUMMARY

I prepared this report based on my experience as an intern at NRBC Bank PLC, Charabagh Branch. The main objective of the internship was to learn about how banks work in the real world and connect that knowledge to what I learned in university. Bangladeshis who live outside the country started NRBC Bank PLC in 2013. Its goal is to help Bangladesh's economy grow by providing quick and easy remittance services. The bank provides a wide range of services, such as retail banking, financing for small and medium-sized businesses (SMEs) and large companies, remittances, foreign trade, and digital banking.

I worked in several areas during my internship, including opening accounts, making sure KYC rules were followed, transferring money, and processing loans. These tasks taught me how banks work, how to keep customers happy, and how to make sure that all activities follow the rules. The experience helped me get better at working with others, understanding money, and communicating.

In general, this internship taught me a lot about how the financial world works. It made me want to start a career as an entrepreneur, where I can use my banking knowledge and leadership skills to come up with new business ideas that help the economy grow.

Chapter-01

Introduction

1.1 Background

The internship program is an excellent opportunity to connect what you learn at university with what you do in the real world. It is part of the DBA curriculum and lets students implement what they learn in class in real business situations. During my internship at the Charabagh Branch of NRBC Bank, I was able to learn about retail banking and how well NRBC Bank PLC was doing overall. We chose this organization because it has a substantial presence in the retail banking industry, which gives it a full understanding of how banks work. What I acquired in my Business Administration courses, especially about finance, customer relationship management, and operational processes, fits nicely with what I learnt during this job. This experience also taught me how retail banking may help or hurt a business's success.

1.2 Significance of the Study

This study is significant because it provides insight into the performance of NRBC Bank's retail banking operations. By examining actual data, this report provides valuable insights into the bank's financial performance, customer happiness, and operational efficiency. In addition to addressing research gaps in banking, the study offers useful suggestions for improving the operations of the retail banking industry. Researchers and banking professionals can use the findings to improve service quality, improve decision-making, and address industry difficulties.

1.3 Objectives

Main Objective: To gain knowledge about NRBC Bank PLC's retail banking operations.

Specific Objectives:

- To know about the retail credit products and loan operation process of NRBC Bank PLC
- To find the performance of NRBC Bank's retail banking operations.
- To provide suggestions for how to improve the service quality and operational efficiency of retail banking operations.

1.4 Limitations of the Study

Numerous issues arose during this investigation, which reduced the breadth and depth of the analysis. They are:

- ✓ Not all of the bank's departments could be thoroughly explored in the three-month internship.
- ✓ Frequently, bank employees were too busy to engage in meaningful dialogue.
- ✓ It was more difficult to comprehend the entire organization because the investigation was restricted to a single branch.
- ✓ It was challenging to completely comprehend some of the ways that banks operate in the actual world because I lacked any practical banking expertise.
- ✓ A more thorough analysis of the factors influencing retail banking operations was hampered by time constraints.

Chapter-02

Company Overview

2.1 Overview of the Company

The National Bank for Non-Resident Bangladeshis (NRBC Bank PLC) is one of the leading private commercial banks in Bangladesh. The bank officially opened on April 2, 2013, thanks mostly to the efforts of Non-Resident Bangladeshis (NRBs). NRBC Bank connects Bangladeshi expats with the country's economic growth by focusing on innovation, financial inclusion, and global connectivity. It has grown into a strong bank with 109 branches, 666 sub-branches, 10 Authorized Dealer (AD) branches, 81 ATMs, and 563 agent banking points as of September 2025. This large network makes it easy for people all over the country to use modern banking services, while still meeting the needs of NRBs for sending money and investing.

Source: *Official website of NRBC Bank PLC. https://www.nrbcommercialbank.com*

2.2 Mission, Vision, and Values of the Company

MISSION

- ⇓ The bank shall devote to creating confidence for investment among the Bangladeshi expatriates, offering them desired services, attractive profitability, and secured investment through our various financial products.
- ⇓ The bank shall create extraordinary opportunities for intending wage earners in getting jobs abroad through our dependable and reliable intermediary services.
- ⇓ The bank shall deliver service excellence through providing existing & innovative products in a cost & time efficient manner, to all its retail & corporate customers.
- ⇓ The bank shall constantly focus and monitor the changing needs and aspirations of its customers, to develop new and reengineer the process of service delivery.

VISION

To become a peerless bank in terms of providing efficient & innovative banking services, safeguarding depositors' interest, fulfilling shareholders' desire, supporting the economic growth of the country with particular attention to channelizing regular inflow of foreign remittance of Bangladeshi expatriates working abroad, and also the inflow of idle and less remunerative funds held with wealthy NRBs.

CORE VALUES

- **Corporate Governance:** Conducting all business affairs in compliance with regulatory rules.
- **Humanity:** Enable humanity through banking by financially enabling mass people with affordable, accessible, and relevant financial products and services.
- **Innovation:** Stimulating innovation to strengthen our business. The origin and objectivity of change management is to achieve perfection, and we believe change is always constant.
- **Trustworthy:** Always care and share the views and knowledge with all stakeholders and believe in both way communication.
- **Performance Orientation:** Encouraging all its employees to believe & practice a performance-oriented culture.
- **Responsibility:** Committed to shielding the environment and go green by ensuring the use of modern technology.
- **Sustainability:** Creating sustainable economic value for our shareholders, Customers, employees, and community by utilizing an honest and efficient business methodology.
- **Skill appraisal:** Putting respect to the individual's worth and self-esteem and thus realizing latent potentials.

2.3 History and Current Operations:

Non-Resident Bangladeshis (NRBs) wanted to establish their own bank. They wanted a bank that would help the economy of the country and provide good remittance service. Bangladesh Bank gave approval to their plan, and NRBC Bank started in 2013.

The main goals were to help NRBs send, save, and invest money safely, and to use new technology to make banking more modern. As of now, NRBC Bank is a third-generation business bank. It offers a lot of services, such as retail banking, loans for small and medium-sized businesses and corporations, agent banking, remittance, foreign trade, and digital banking. Its agent banking and small branches make it easier for people in rural areas to use banking services. This helps Bangladesh become more financially inclusive.

People now think of NRBC Bank as a smart and growing bank. Its main goals are remittances, small and medium-sized business growth, and investing in key areas. Its growth shows that it is helping the country move forward.

2.4 Retail Banking Products:

Retail Banking Products

Low Cost/No Cost Deposit Accounts		
Savings Deposits- Customer	Savings Deposits- Corporate Staff	Savings Deposits- RMG Workers
Savings Bank A/c- Contractual Staff	Savings Bank A/c- 50 Tk.	Savings Bank A/c- 10 Tk.- General
NRBC Sohoj Sanchay	Savings Deposits- NRBC Staff	Savings Deposits- NBFI
Shikkhaguru- Savings Account Special	Savings Deposits- Other Institutions	Non Resident Taka Account -NRTA
Non Resident Investors Taka Account- NITA	Current Deposit- Customer	Current Deposit- Other Institution
Special Notice Deposit- Customer	Foreign Currency Deposit- General (USD)	Foreign Currency Deposit- General (GBP)
Foreign Currency Deposit- General EURO	Foreign Currency Deposit- General JPY	Foreign Currency Deposit- General CNY
Foreign Currency Deposit- NRBC (USD)	Foreign Currency Deposit- NRBC (EURO)	Foreign Currency Deposit- NRBC (GBP)
Foreign Currency Deposit- NRBC (JPY)	Foreign Currency Deposit- NRBC (CNY)	Exporters Retention Quota Deposit- USD
Exporters Retention Quota Deposit- EURO	Exporters Retention Quota Deposit- GBP	Exporters Retention Quota Deposit- JPY
FC Held for BTB-USD	FC Held for BTB-GBP	FC Held for BTB-EURO
FC Held for BTB-CNY	FC Held EDF - USD	
Term Deposits		
Resident Foreign Currency Term Deposit- USD	Resident Foreign Currency Term Deposit- GBP	Resident Foreign Currency Term Deposit- EURO
Resident Foreign Currency Deposit - JPY	Non Resident Foreign Currency Term Deposit- USD	Non Resident Foreign Currency Term Deposit- GBP
Non Resident Foreign Currency Term Deposit- EURO	Non Resident Foreign Currency Term Deposit- JPY	Non Resident Foreign Currency Term Deposit (Others)- USD
Non Resident Foreign Currency Term Deposit (Others)- GBP	Non Resident Foreign Currency Term Deposit (Others)- EURO	Non Resident Foreign Currency Term Deposit (Others)- JPY
Exporters Retention Quota Term Deposit- USD	Exporters Retention Quota Term Deposit- GBP	Exporters Retention Quota Term Deposit- EURO
Exporters Retention Quota Term Deposit- JPY	Fixed Deposit- 1 month	Fixed Deposit- 3 months
Fixed Deposit- 6 months	Fixed Deposit- 12 months	Fixed Deposit- 24 months
Fixed Deposit- 36 months		
Scheme Deposits		
NRBC Money Maker Scheme-Customer	NRBC Money Maker Scheme- RMG workers	
Double Benefit Scheme	Triple Benefit Plus Scheme	Mashik Munafa Prokalpa
Lakhopoti Deposit Scheme	Millionaire Deposit Scheme	Kotipoti Deposit Scheme
Shikkhaguru- Kotipoti Deposit Scheme Special	Shikkhaguru- Mashik Munafa Prokalpa Special	Shikkhaguru- NRBC Money Maker Scheme - Special
Shikkhaguru- Triple Benefit Plus Scheme Special	Shikkhaguru- Double Benefit Scheme Special	Shikkhaguru- Lakhopoti Deposit Scheme Special
Shikkhaguru- Kotipoti Deposit Scheme Special	Shikkhaguru- Millionaire Deposit Scheme Special	
School Banking Accounts		
Savings Deposits- Students	Savings Bank A/c- Student Agent Point	Student Money Maker Scheme-Agent Point
NRBC Student Deposit Scheme		

Source: *Official website of NRBC Bank PLC. https://www.nrbcommercialbank.com*

Chapter-03

Internship Role and Responsibilities

3.1 Role and Role Responsibilities

During my internship at NRBC Bank, I had several responsibilities across multiple divisions. This provided me with both theoretical and practical insights into the operations of contemporary banks. In the initial week, my primary responsibility was to familiarize myself with the bank's broad structure and acquire fundamental knowledge of delivering everyday banking services. During the internship, I was responsible for assisting with customer account opening procedures, monitoring the documentation required for KYC compliance, facilitating electronic fund transfer systems, and supervising retail banking activities.

My responsibilities included addressing customer inquiries, completing and processing account opening forms, collaborating with supervisors to issue debit and credit cards, distributing checkbooks, and assisting in the maintenance of DPS and FDR accounts. I completed digital opinion forms, composed thank-you cards, monitored cash operations, assisted with credit evaluations, and ultimately authored analytical reports on retail banking products. The responsibilities varied weekly, first with observational learning and progressing to direct engagement with clients and document management.

3.2 Rationale of Roles and Responsibilities

The responsibilities I performed were aligned with the operational framework of NRBC Bank. As an intern, my responsibilities involved assisting the functional departments while simultaneously enhancing my understanding on banking operations.

- The initial weeks of orientation were designed to provide students with an extensive understanding of banking operations, enabling them to apply their knowledge from finance and banking courses to practical situations.
- I facilitated the bank's objective of acquiring new clients and fostering confidence with current ones by adhering to KYC regulations and managing account opening processes.
- I contributed to the bank's operating framework due to my expertise in electronic transactions and fund transfers. This ensured that clients were served promptly and effectively.
- Engaging in card services and product-oriented assignments demonstrated how the bank's retail division cultivates client relationships while simultaneously advancing its long-term commercial objectives.

- I acquired significant knowledge regarding risk management, security protocols, and credit assessment through my involvement in cash management and loan review activities. These constitute essential components of sustainable banking.
- Ultimately, the preparation of documents about the functioning of retail banking pertained to the analytical and decision-support aspects of the sector, wherein the interpretation of data and customer feedback influences both strategic and operational activities.

My responsibilities encompassed not just learning but also assisting with important elements of NRBC Bank's operations and enhancing the connection between academia and practical banking systems.

3.3 Examples of Tasks

During the three-month internship, I performed extensive practical work that enhanced my understanding of banking operations and customer relationship management. Several examples include-

- During the beginning **two weeks**, I assisted individuals in establishing several account types, including savings, current, student, salary, Islamic, deposit, fixed, and Gen Z accounts. I acquired the skills to execute KYC compliance accurately by verifying papers and processing forms.
- During **Week 3**, I observed and assisted with electronic transaction systems, including check processing, Real-Time Gross Settlement (RTGS), Bangladesh Electronic Funds Transfer Network (BEFTN), and fund transfers. This provided me with practical experience in banking software and monitoring transactions.
- During **Week 4**, I assisted in the issuance of debit and credit cards and the distribution of checkbooks, enhancing my comprehension of customer service and logistics.
- **Week 5:** I observed and participated in the procedure of establishing DPS and FDR accounts. This enabled me to apply my knowledge of savings products and interest calculation effectively.
- **Week 6:** Composed thank-you notes, completed digital feedback forms, and processed customer applications to manage client feedback.
- **Week 7:** Acquired knowledge regarding cash department responsibilities, including cash validation, deposits and withdrawals, and ensuring secure cash handling practices.

- **Weeks 8–9:** Assisted loan officers in assessing customers for loan products, including personal and educational loans. I was responsible for maintaining the confidentiality of customer documents and applying my knowledge of credit analysis acquired in class.
- During **Weeks 10 and 11**, I collaborated with senior executives to prepare reports on retail banking operations and assess product performance. I employed both analytical and data interpretation skills.
- In **Week 12**, I compiled and delivered a comprehensive performance evaluation of retail banking operations, utilizing all the practical and theoretical knowledge acquired during the internship.

These assignments continuously enhanced my comprehension of banking operations, first with observation and thereafter engaging in critical areas. This facilitated the enhancement of my knowledge and prepared me for professional advancement in the financial sector.

Chapter-04

Key Learnings and Experiences

4.1 Important Learnings

My internship at NRBC Bank provided me significantly more than my undergraduate education. The primary lessons I acquired pertained to the functioning of banking, adherence to regulations, and the management of customer interactions. I acquired extensive knowledge in business operations through engagement with KYC processes, electronic transaction processing, and retail product management. My direct involvement with cash handling, loan documentation, and safeguarding customer data elucidated the paramount importance of accuracy, secrecy, and risk management in daily banking operations. I acquired knowledge on the practical application of banking theories such as credit risk assessment, payment systems, and interest calculation on deposits. Moreover, competencies such as effective communication, collaboration, and adaptability in dynamic environments enhanced my professionalism and resilience.

4.2 Rationale of those roles and responsibilities

The responsibilities I completed as an intern were designed to provide me with a comprehensive understanding of key aspects of the bank's organizational structure. As an intern, I facilitated communication between frontline officers and management while performing operational responsibilities to ensure seamless customer service and adherence to regulations. This internship is an entry-level position inside the bank's organizational structure. It elucidates the collaborative dynamics across divisions such as Retail Banking, Cash Management, Credit, and Customer Service in facilitating the bank's attainment of its strategic objectives. The proposed departmental rotation aligns with the company's objective of cultivating versatile workers who comprehend all facets of banking. My responsibilities expanded progressively, first with observation and thereafter include participation, analogous to a genuine employment scenario where interns incrementally assume greater responsibilities under supervision. This arrangement benefits the bank by ensuring task completion and simultaneously prepares interns for future employment opportunities, both within and without the organization.

4.3 Connection with Academia

The internship improved the application of my Business Administration knowledge to actual banking operations. The concepts acquired in courses such as Financial Management, Marketing, Risk Assessment, Customer Relationship Management, and Legal Compliance were crucial for tasks including loan evaluation, customer onboarding, and service quality management. My theoretical understanding of KYC compliance and regulatory frameworks enabled me to effectively perform customer verification responsibilities. Instruction in credit analysis proved beneficial while engaging with loan personnel and comprehending loan documentation. The experience with payment systems rendered the theories of electronic money transfer studied in the classroom applicable to their daily work. This practical experience enhanced my academic knowledge and refined my critical thinking, problem-solving, and decision-making skills within a genuine business context. The internship facilitated experience learning by translating classroom theories into practical banking duties.

4.4 Example

The internship significantly contributed to my personal and professional development by presenting real-world challenges and providing valuable guidance. Engaging with customers and colleagues enhanced my communication abilities and bolstered my confidence in professional environments. Acquiring the ability to manage papers efficiently under time constraints enhanced my attention to detail and multitasking capabilities. Professionally, managing cash and processing loans has underscored the significance of exercising caution and adhering to regulations. Collaborating with colleagues to compile retail banking reports and solicit client feedback enhanced my ability to operate collaboratively and adaptively. Furthermore, receiving continuous assistance from my superiors facilitated my navigation of complex loan terms and the utilization of digital tools. These experiences fostered a growth mindset, essential for success in business administration and the banking industry. They assisted me in acquiring the ability to learn from feedback, embrace obstacles, and cultivate resilience.

Chapter-05

Critique and Reflections

5.1 Critical Evaluation of Retail Banking Operations

This chapter presents a critical assessment of the Retail Banking Operations of NRBC Bank PLC, based on personal experience during my internship at the Charabagh Branch and a comprehensive analysis of the bank's internal statistics, yearly reports, and official website.

❖ Definition of Retail Credit

Retail credit refers to the provision of funds or credit by banks to individuals rather than to businesses or organizations. Individuals predominantly utilize these loans for the acquisition of automobiles, residences, or to finance education and travel expenses. Retail credit facilitates individuals in fulfilling their personal financial requirements by providing access to instruments such as credit cards, house loans, and personal loans.

❖ Types of Retail Credit (Source: *https://www.nrbcommercialbank.com/about/banking/retail*)

1. Life Style Loan

Lifestyle Loans from NRBC Bank are applicable for personal expenditures such as weddings, house renovations, or crises. The borrowing range is between BDT 50,000 and 2,000,000. Couples may apply jointly, and no collateral is required. There is no additional charge for early payment.

2. Travel Loan

This financing facilitates international travel or access to medical treatment. The maximum sum is BDT 5 lakh, with a repayment period of up to 36 months. The interest rate is approximately 14%. Applicants must be aged between 20 and 55 years and provide evidence of income.

3. Business Loan

A Business Loan is intended for individuals who possess small or medium-sized enterprises. It facilitates corporate operations and expansion. The loan amount varies from BDT 200,000 to BDT 7,500,000. You have a five-year period to repay it. A minimum of three years of professional experience in business is required.

4. Personal Vehicle Finance (Auto Loan)

This financing facilitates the acquisition of a new or pre-owned vehicle. The bank will provide financing of up to 50% of the vehicle's price, with a cap of BDT 40 lakh on the loan amount. The repayment period for the loan is between 3 and 5 years. A processing fee of 1% is applicable.

5. Home Loan (NRBC Home Loan)

This loan is designated for the purchase or construction of a residence. You may obtain a loan of up to BDT 2 crore, repayable over a period of 20 years. Financing may encompass up to 70–75% of a property's worth. Non-Resident Bangladeshis can also submit applications and make payments from abroad.

6. Construction Finance

This loan can be utilized for the construction of apartments, workplaces, or retail spaces. You may borrow a maximum of BDT 1.20 crore and have a repayment period of up to 15 years. Before providing approval, the bank reviews the project designs.

7. Home Loan for NRBs

This loan helps Bangladeshis residing abroad in purchasing or constructing homes in Bangladesh. They can repay in foreign currency from abroad. It facilitates secure investments within their own nation.

❖ Retail Loan Operations Process of NRBC Bank PLC

- ⇓ **Submitting an application:** The customer completes a loan application form and submits it along with the necessary papers, including their National Identification Document, proof of income, and photographs.
- ⇓ **Credit Evaluation:** The bank assesses the customer's income, financial status, and repayment capacity to determine eligibility for the loan.
- ⇓ **Risk Assessment:** The bank evaluates the applicant's past, credit history, and employment or business stability to ascertain potential hazards.
- ⇓ **Approval or Rejection:** The bank either approves or rejects the loan application following a review and risk assessment.
- ⇓ **Documentation:** After getting approval, the customer executes the requisite contracts, and the bank prepares all legal and official documents.
- ⇓ **Disbursement:** After completion of all documentation, the sanctioned loan amount is transferred to the customer's account.
- ⇓ **Keeping Records:** The bank maintains organized documentation of all loan-related materials and information for future reference and regulatory compliance.
- ⇓ **Repayment and Monitoring:** The bank oversees repayment plans and issues reminders to consumers to ensure timely payments.

5.2 Evaluation of Retail Banking Performance

(**Source:** *Internal data and officers' insights, NRBC Bank PLC*.)

1. Market Position and Portfolio Growth:

NRBC Bank holds an exposure of Tk 2,862 crore, constituting 20% of its total loan portfolio, and possesses a 2.01% market share among private commercial banks. Although this positions it behind industry leaders such as BRAC Bank (5.98%) and IFIC Bank (6.9%), it maintains a substantial and dedicated presence in the retail sector. The whole retail portfolio saw robust growth, rising from Tk. 2,279.04 crore in January 2023 to Tk. 2,861.66 crore in January 2024.

Bank Name	Gen.	Exposure	Bank Share	Market Share
IFIC Bank	2nd	8,895	25%	6.90%
BRAC Bank	3rd	7,708	19%	5.98%
City Bank	2nd	6,642	17%	5.15%
DBBL	3rd	6,543	15%	5.08%
NRBC Bank PLC	**4th**	**2,701**	**18%**	**2.01%**
UCBL	2nd	2,294	9%	1.78%
Prime Bank	2nd	1,980	7%	1.54%

Figure 5.2.1 Performance Indicators of RBBD- Market Share of Private Commercial Bank (Source: NRBC Bank PLC)

2. Product-Wise Performance: A Tale of Two Trends:

A granular analysis reveals a bifurcated performance:

Strong Performers (Secured & Aspirational Loans):

- **Home Loan:** This loan shown strong performance, rising by 7% to Tk. 1,089 crore. It currently constitutes 40.33% of the whole retail credit portfolio. The expansion indicates strong performance in a high-demand sector and adherence to Bangladesh Bank regulations (70:30 LTV ratio and a 20-year loan term).

- **Notun Projonmo (Education) Loan:** The loan increased by 7% to Tk. 1,089 crore. It currently comprises 40.33% of the retail portfolio. The loan adheres to Bangladesh Bank's BRPD #25 policy and is demonstrating strong performance in the education sector.

Underperformers (Unsecured & Personal Loans):

- **Lifestyle Loan:** This loan dropped by 15.41%, going down to Tk. 219.77 crore. The fall may be due to high pricing, strong competition, or less focus on unsecured loans because they are riskier.
- **Auto Loan:** This loan decreased by 10.39%. The main reasons could be higher car prices, more competition, or a strict loan rule that allows only 50% of the car's value.
- **Other Loans:** This group showed the largest drop of 24.25%. It may indicate that the bank is focusing more on key products or facing challenges in some small business loan areas.

Retail Product	Accounts	Outstanding On Dec'23	Current Outstanding	Growth %	Current Portfolio Share
Home Loan	2,738	1,017.73	1,089.00	7.00%	40.33%
Life Style Loan	7,268	259.82	219.77	-15.41%	8.14%
Auto Loan	390	75.78	67.91	-10.39%	2.52%
Notun Projonmo Loan	2,326	672.34	689.73	2.59%	25.55%
Other Loan	7,561	835.99	633.29	-24.25%	23.46%

Figure 5.2.2 Product-Wise Retail Business in NRBC Bank PLC.

3. Exemplary Asset Quality:

The strength of NRBC's assets is the best aspect of its retail success. Just Tk 22.27 crore, or 0.78% of the entire retail portfolio, is made up of classified loans. This figure indicates that the retail banking approach of spreading out risk is effective because it is far lower than the corporate NPL percentage, which in one document was nearly 30%. The bank's stringent

KYC, CPV, and income assessment procedures are directly responsible for this low ratio, demonstrating their efforts to create a high-quality loan book.

5.3 Findings of the Report

- **Retail Credit Purpose:** Individuals receive loans for personal expenses such as housing, transportation, education, and travel.
- **Common loan:** categories include home loans, construction finance loans, personal vehicle loans, lifestyle loans, travel loans, and NRB home loans.
- **High-performing products:** include the Notun Projonmo Loan (+7%, 25.55%) and the Home Loan (+7%, 40.33% of portfolio).
- **Underperforming Products:** Products with poor performance include auto loans (-10.39%), lifestyle loans (-15.41%), and other loans (-24.25%).
- **Position in the Market:** Market share: 2.01%, retail portfolio: Tk 2,862 crore (about 20% of total loans).
- **Growth of the Portfolio:** From Tk 2,279.04 crore to Tk 2,861.66 crore.
- **Asset Quality:** Very low NPL; classified loans total Tk 22.27 crore, or 0.78% of the retail portfolio.
- **Loan Management Procedures:** Strict income verification, CPV, and KYC guarantee high-quality loans.
- **NRB-Focused Services:** By permitting foreign currency repayment, NRB Home Loan promotes secure investment.

5.4 Key Challenges Faced During the Internship

Although it wasn't always simple, my three-month internship at the Charabagh Branch of NRBC Bank PLC was quite beneficial.

- **Comprehending Financial Data:** Comprehending complex financial reports was first challenging. I had to learn how to interpret data such as loan growth and the debt-burden ratio. With time, I developed the ability to relate statistics to actual circumstances.
- **Limited Information Access:** During my internship, I was unable to access all customer or system data. Although it was occasionally difficult to visualize the entire process, I learnt how to make use of the knowledge I already had and seek superiors for assistance when I needed it.

- **Getting Used to a Professional Environment:** Working in the bank was novel and official. It takes some time to adjust to the work atmosphere, procedures, and professional conduct. I developed my ability to boldly and clearly communicate with various teams.
- **Time management:** A lot of work needed to be done in a short period of time. I had to simultaneously work on reports, customer files, and my project. I learned how to stay organized and do tasks on schedule from this.
- **Applying What I studied in University:** Not everything I studied in school translated to the real world. Applying concepts like KYC and CPV in the real world required judgment and practical expertise.
- **Studying Banking Regulations:** I also had to study how Bangladesh Bank regulations, such as BRPD #25 for housing loans, impact bank operations. I learned to carefully consider how regulations impact plans and products.

5.5 Learning from Challenges

Every challenge became a lesson for me.

- ✓ I improved my ability to analyze and comprehend financial data as well as collaborate with others and communicate in a professional atmosphere.
- ✓ I improved my time management and priority-setting skills.
- ✓ I acquired the ability to swiftly adapt to modifications in the financial system.
- ✓ I was able to apply what I had learned in school to real-world situations, and these experiences aided in my personal and professional development as an intern.

5.6 Overall Reflection

My life was improved by my internship at NRBC Bank PLC. It increased the practicality of what I had studied in class in the banking industry. I became more disciplined, patient, and self-assured.

Working with seasoned bankers and assisting customers helped me improve my communication skills and problem-solving abilities. I also gained a lot of knowledge about retail banking products, like house and school loans.

Through this internship, I found that I like working in banking and finance. It helped me discover what I want to accomplish with my life, how to work with others, and practical skills. I'm positive that I'm ready to start my career now.

Chapter-06

Conclusion

Conclusion

My internship at NRBC Bank's Charabagh Branch helped me a lot. I gained knowledge about how they manage their rapidly expanding retail banking business. Numerous services, including deposits and loans, are offered by this section. Between 2019 and 2023, its portfolio increased from Tk 114 crore to Tk 2,861 crore. The bank's assets are in excellent condition, as seen by its extremely low bad loan ratio of 0.78%. I worked on tasks like processing paperwork, verifying loan applications, and onboarding new clients. I learned a lot about banking from the senior officers' counsel, which was really beneficial.

My life's purpose has become clearer to me as a result of this internship. I hope to launch my own company and become an entrepreneur in the future. The data I receive from NRBC Bank will assist me in effectively managing finances, risk, and client interactions in my own firm.

Chapter-07

Recommendation & Implications

7.1 Recommendations

Based on my internship experience, I have the following suggestions for how NRBC Bank should improve its retail banking:

1. **Enhance the Underperforming Loans:**
   - Examine the Auto Loan and Lifestyle Loan offerings. They may charge too much. The bank ought to improve its client appeal.
   - The bank may wish to increase the loan amount for auto loans from 50% to a larger proportion of the vehicle's cost.

2. **Put an emphasis on digital services:**
   - Make online and mobile banking apps faster and easier to use.
   - Provide users the option to apply for modest loans via the app rather than in person at the bank.

3. **Increase Customer Awareness:**
   - Inform clients about the various lending alternatives via email, social media, and SMS.
   - When customers visit the bank branch, bank employees should aggressively highlight the advantages of loans.

4. **Provide Officers With Additional Training:**
   - Regularly train bank staff on new banking regulations and products.
   - To improve their ability to assist others, provide them with advanced training in customer service.

5. **Improve the NRB Banking Service:**
   - Create a dedicated online team or help desk for Non-Resident Bangladeshis (NRBs). They will find it simpler to obtain assistance from other nations as a result.

By taking these easy actions, NRBC Bank can improve and increase the popularity of its retail banking services.

7.2 Implications

This chapter describes the things I discovered while working at NRBC Bank PLC as an intern. It demonstrates how I was able to learn more about the university and the financial system thanks to my work experience. Additionally, it discusses how this internship will benefit my future career.

- ✓ **Relevance of Academic Knowledge:** I was able to apply what I had learnt in school to the actual world thanks to the internship. I applied the knowledge I gained from studying marketing, financial management, and risk management. I complied with KYC regulations when reviewing customer paperwork. Additionally, I learned how to consider credit risk and financial ratios before granting a loan. I learned from the experience that providing excellent customer service fosters loyalty and trust. Overall, it demonstrated that my academic knowledge is applicable to the financial industry.
- ✓ **The effect on the company:** I provided daily assistance to the Charabagh Branch. I assisted police by reviewing paperwork and assisting new clients. They found it easier as a result. I also offered some pointers to expedite the process. The branch was able to determine which loans were performing better thanks to my data work.
- ✓ **Important to the industry:** My understanding of Bangladesh's financial sector has improved as a result of the internship. In an effort to reduce their risks, I have seen that banks are increasingly concentrating more on retail lending. I also noted that more and more people are adopting digital banking. Rural residents now have easier access to banking services because to agent banking. This event illustrated how banks are adapting to better meet the requirements of their consumers.
- ✓ **Lessons Learned and Gaining New Skills:** I learnt to be honest, responsible, and careful in all of my job. I was aware that a mistake in a paper could lead to issues. My ability to analyze data improved significantly. I also developed my ability to think clearly and make wise decisions.
- ✓ **Issues that were encountered and resolved:** During the internship, I encountered some challenges, but they aided in my development. When I didn't have enough information, I learned to get by with what I had. At first, it was challenging for me to read financial reports, but I became better with practice. Being in a new place helped me feel more confident and stronger.
- ✓ **Making connections and creating partnerships:** I had good relationships with my officers and supervisors. Senior officers and credit analysts taught me a lot. My future career will benefit from their guidance and assistance.
- ✓ **Prospects for the Future** I believe that NRBC Bank can make its Lifestyle and Auto Loan services better by cutting pricing and advertising them better. The bank should also speed up its digital banking to gain more consumers.

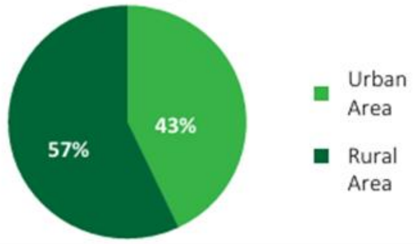
Appendix

RETAIL BANKING

Home Loan	Tk. 10,177 million	36%
Personal Loan	Tk. 2,598 million	9%
Education Loan	Tk. 6,723 million	23%
Auto Loan	Tk. 758 million	3%
Business Loan	Tk. 1,150 million	4%
SOD (Personal)	Tk. 7,210 million	25%

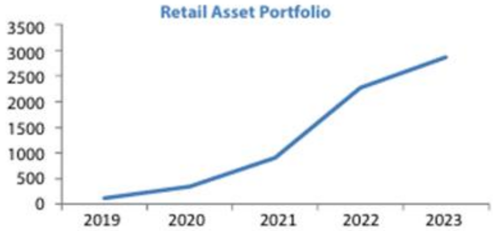
Retail Banking Division is doing so through identification of best satisfying financial requirement of clients and offering both conventional & customized credit facility with competitive & customer friendly features. In the backdrop of extensively competitive and demand variable market, Retail business has achieved a notable progress in 2023. At the end of 2023, in just 5 years' time of inception, the Division shares almost **20%** of the Bank's asset portfolio with quality on-boarding of clients. The secured/unsecured holding of the portfolio and recovery status are also satisfactory.

Geographic Concentration



Retail Portfolio Growth & Key Performance indicators over the year

Retail Asset Portfolio



Year	2019	2020	2021	2022	2023
Outstanding	114	349	903	2,279	2,861
Growth %		206%	159%	152%	25.56%
Loan Clients	1,009	2,516	7,322	18,861	21,336
Secured Ratio	89:11	66:34	62:38	78:22	87:13
NPL Amount (Tk. Crore)		0.31	1.17	13.9	22.27
NPL %		0.09%	0.13%	0.61%	0.78%

	Purpose	Max. Limit	Tenor	Collateral
NRBC Home loan	Construction of Building, semi paka building.	Tk.2 core But not more than 70% of Market value	20 years	Land and Building
NRBC Commercial construction loan	Commercial Projects like Market.	Upto Tk.5 core. Not exceeding 80% of project costing.	10 years	Land and Building
NRBC Lifestyle Loan	Meeting personal needs.	Tk.20 lac	5 years	Personal Guarantee
NRBC Auto Loan	Buying car for personal need.	Tk.40 lac but not exceeding 50% of car value including reg.cost.	6 years	Joint Registration of car ., guarantee
NRBC Education loan			1 year	
SOD (individual)			1 year	Lien of FD instrument

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