



**INTERNSHIP REPORT ON**  
**An Analysis of Marketing Activities of**  
**National Credit & Commerce Bank Limited**



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Submitted To

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**Date of Submission: December 24, 2018**

## Letter of Transmittal

December 24, 2018

Farhana Noor

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### **Subject: Submission of the Internship Report**

Dear Madam,

I take pleasure in submitting the report on “An Analysis of Marketing Activities of National Credit & Commerce Bank Limited” as a requirement of the BBA program of the Department of Business Administration for your consideration. I have completed the report in due time and met all the proposed objectives. Apart from the academic knowledge gained, this internship program and preparation of report has given me the opportunity to understand the topic related knowledge.

I have undertaken sincere effort for successful completion of the report. It has to be mentioned further that without your advice and cooperation it would not be possible for me to complete this report. I shall be gratified to answer any sort of queries you think necessary regarding this report.

Therefore, I expect your kind consideration in this regard, I will be very grateful if you accept my report and oblige thereby.

Yours Sincerely,

.....  
Md. Al-Mamun Diner

ID. No: 151-11-4546

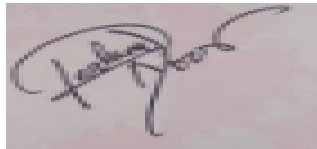
Business and Administration Department,

Daffodil International University

## LETTER OF APPROVAL

This is to certify that the internship report title “**An Analysis of Marketing Activities of National Credit & Commerce Bank Limited (NCCBL)**” has been prepared by Md. Al-Mamun Diner, ID: 151-11-4546 as a part of completing BBA program with major in Marketing from Daffodil International University.

This report is recommended for submission.



.....

Farhana Noor

Assistant Professor

Department of Business Administration.

Faculty of Business & Entrepreneurship

Daffodil International University

## **Acknowledgement**

In the name of God the beneficent the merciful. This paper wouldn't have been possible while not the guidance and also the help of many people who in one way or another contributed and extended their valuable help within the preparation and completion of this study.

I started this internship report and finally, it has been completed. However, the special thanks goes to my helpful supervisor, Farhana Noor. Assistant professor, Department of Business Administration. The supervision and support that he gave truly help the progression and smoothness of the internship program. The co-operation is much indeed appreciated. I'm grateful to all the senior officials of the bank who had created the opportunity to get the practical knowledge. Besides, this internship program makes me realized the value of working together as a team and as a new experience in the working environment, which challenges us every minute.

Last but not least I am also owed to each person who concerned inside and outside of National Credit & Commerce Bank Limited in carrying out this report.

## Executive summary

NCCBL. has obtained excellent notoriety by giving genuine customized administration to its clients in an innovation-based condition since its origin. The Bank has set up another standard in financing in the Industrial, Trade and Foreign trade business. Its different store and credit items have additionally pulled in the customers both corporate and people who feel good in working with the Bank.

The bank could acquire an unobtrusively palatable outcome as of late, which added to proceeding with its enduring development in regard of every single real pointer, to be specific Deposit, Advance, and Profit, and so forth. Amid the year the bank has focused its emphasis on various pay expanding parts.

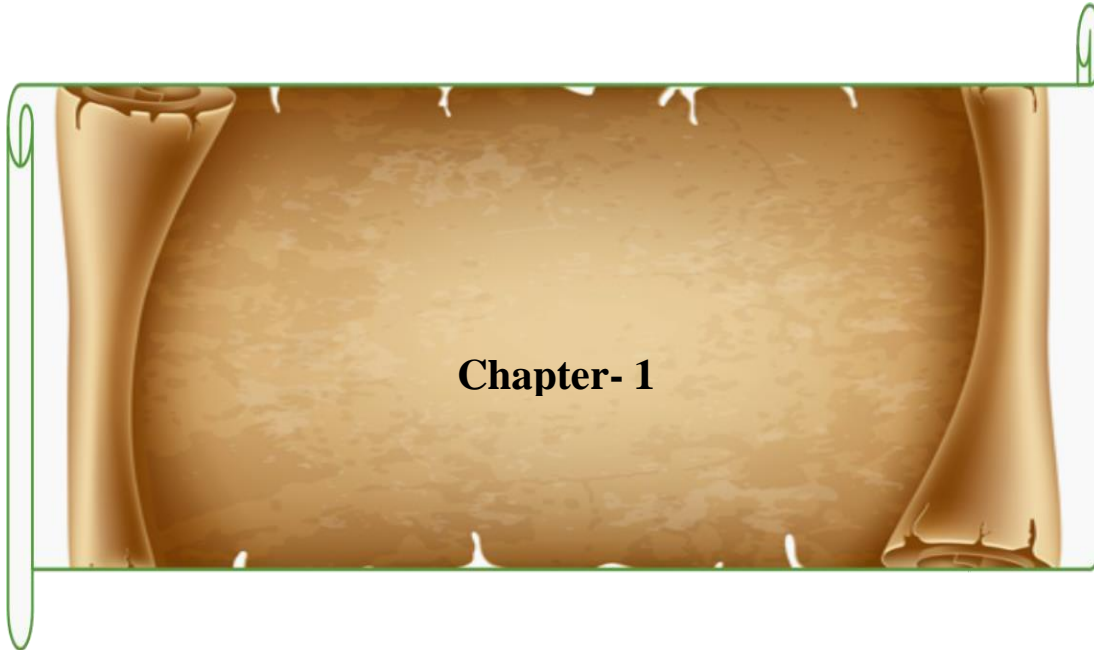
This procedure will proceed in one year from now moreover. Throughout the most recent couple of years, settlement business contributed amazingly in expanding expense based pay of the Bank. So as to rouse and motivate the Bangladeshis living abroad to send their well-deserved cash through legitimate Banking channel, the bank has made various strides like making settlement game plans with various cash trade organizations everywhere throughout the world, taking part in fairs and gatherings with remitters and trade organizations, and so forth which brought result past desire.

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## 1.1 Introduction

Effective organizations today are completely mindful that they should have the capacity to depend on the administrations of a bank that can deal with the worldwide exchange with a decent hand. As far back as its change into an undeniable bank in 1993, NCCBL has been a cultivated "Exchange Finance" bank. With an exceedingly proficient group experienced and capable experts, we can give an extensive variety of administrations to organizations occupied with the global exchange. NCCBL has additionally masterminded itself as a setup Correspondent Bank. Through a general game plan of 260 author banks, NCCBL is open in every single key zone of the globe. Our ambit of scholars merges top arranging general puts aside some money with a general reach. Since its initiation NCCBL Ltd. has increased astounding reputation by giving genuine redid organization to its customers in a development based condition. The Bank has set up another standard in financing in the Industrial, Trade and Foreign exchange business. Its distinctive store and credit things have moreover pulled in the clients both corporate and individuals who feel comfortable in working with the Bank.

## 1.2 Objectives of the Report

- To analyze Marketing mix Components 4p of NCCBL
- To analysis the STP of NCCBL
- To identify SWOT Analysis of NCCBL
- To find out some problems of NCCBL

## 1.3 Methodology

### 1. Primary data were collected

- Questionnaire survey.
- Face to face conversations with the employees and opportunities were given by the management to work in relevant fields in NCCBL.
- By interviewing and interacting customers at NCCBL (Dhanmondi branch).
- Observing various organizational procedures.

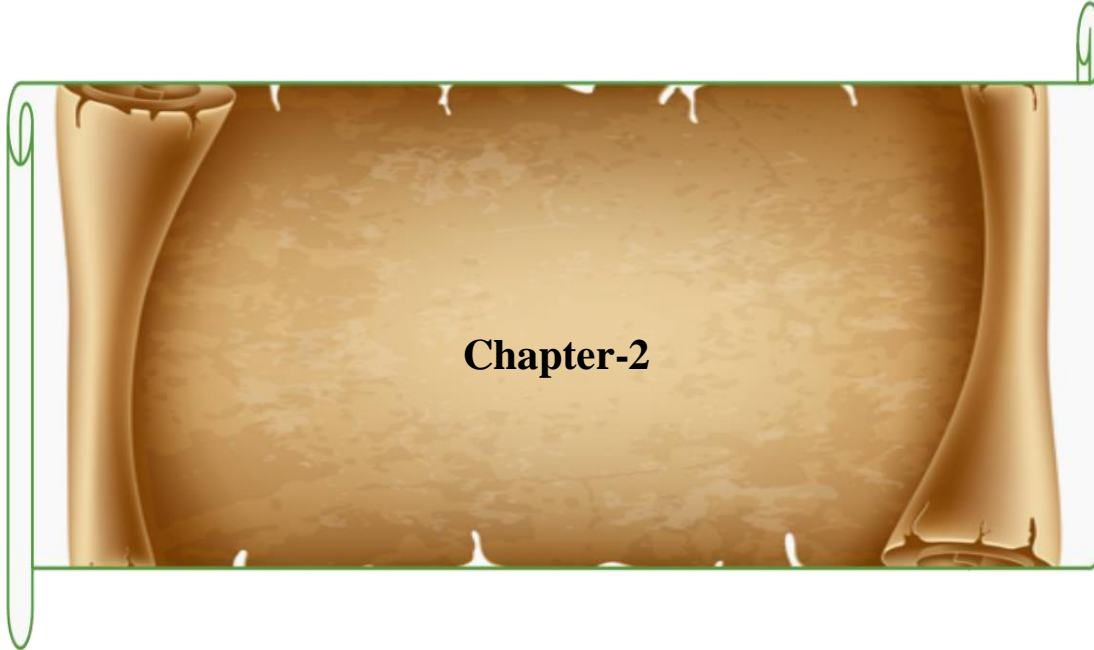
### 2. Secondary data were collected

- From previous research report
- From any information regarding the Banking sector

- From different books and periodicals related to the banking sector
- From Newspapers and the Internet.

### **3. Data collecting instruments**

In-depth interviews were conducted with various managers, employees of NCCBL & customers of NCCBL.



## **2.1 Background of NCCBL:**

National Credit and Commerce Bank Ltd association began its journey in the budgetary area of the country as investment organization in 1985. The point of the organization was to assemble assets from inside and put them in such route in order to build up country's Industrial and Trade Sector and assuming an impetus job in the development of capital market too. Its participation with peruse helped the organization, as it were, in such manner. The organization worked up to 1992 with 16 branches and from that point with the consent of the Central Bank changed over into a completely fledged private business Bank in 1993 with paid-up capital of Tk. 39.00 crore to serve the country from a more extensive stage.

## **2.2 Vision of NCCBL:**

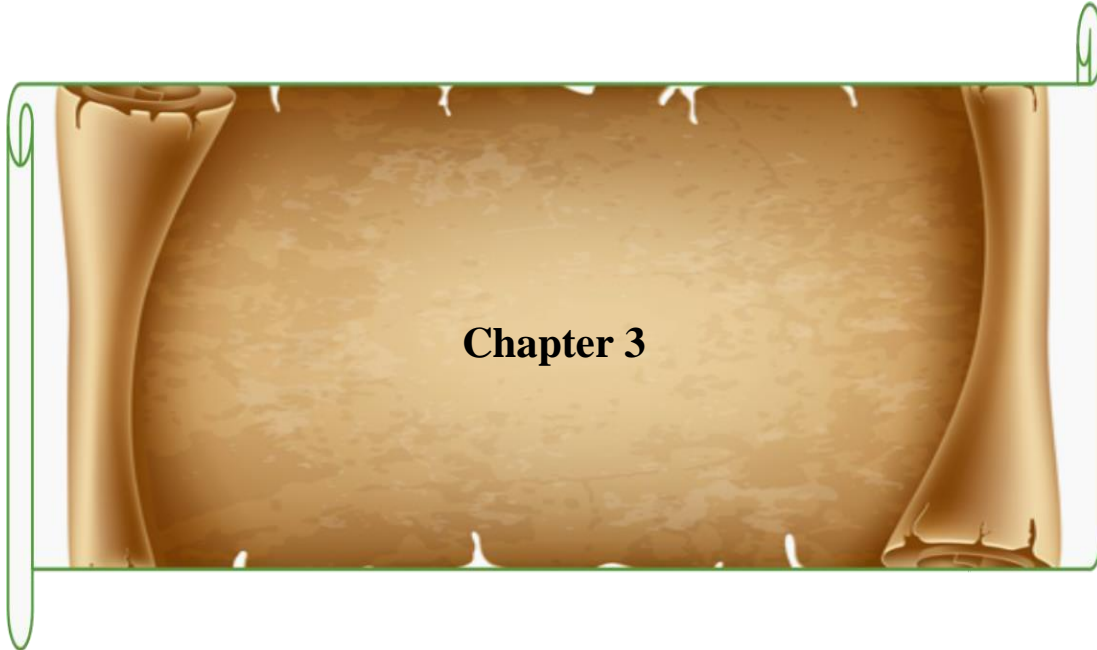
To become the Bank of choice in serving the Nation as a progressive and Socially Responsible financial institution by bringing credit & commerce together for profit and sustainable growth.

## **2.3 Mission of NCCBL:**

To mobilized financial resources from within and abroad to contribute to Agricultures, Industry & Socio-economic development of the country and to pay a catalytic role in the formation of capital market.

## **2.4 Slogan:**

Where Credit & Commerce Integrates



## 3.1 The Marketing Mix Components



### 3.1.1 Product

The creation of things with new or explicit characteristics that offer new or additional reasons essential to the customer. Thing enhancement may solidify change of a present thing or its presentation, or sorting out of a completely new thing that satisfies a beginning late depicted customer need or market quality.

#### Deposit Products

- Current Deposits
- Short Term Deposit
- Savings Bank Deposit
- Fixed Deposit
- Special Savings Scheme Deposit
- Special Deposit Scheme

- Premium Term Deposit
- Wage Earners Welfare Deposit Pension Scheme
- Money Double Program Deposit

### **International Business Products**

- Letter of Credit
- Back to Back Letter of Credit
- Buying and Selling of Foreign Exchange
- Foreign Demand Draft
- Foreign Telegraphic Transfer

### **3.1.2 Price**

Price is the methods for esteem trade between a purchaser and merchant. In normal utilization, a cost is the amount of installment or remuneration given by one gathering to another as a byproduct of one unit of products or administrations. In current economies, costs are commonly communicated in units of some type of money. It impacts customer basic leadership as far as their buy of an administration.

There are several pricing strategies:

**Premium pricing:** It is utilized as a depicting model. Such regarding systems work in pieces and adventures where a solid high ground exists for the affiliation.

**Penetration pricing:** Cost is set misleadingly low to get a touch of the general business rapidly. This is done when something else is being pushed. It is valued that costs will be raised once the movement day and age is done and a touch of the general business targets are polished.

**Economy pricing:** Targets the mass market and high market share.



**Skimming strategy:** High cost is charged for an item till such time as contender's permit after which costs can be dropped. The thought is to recuperate greatest cash before the item or portion pulls in more contenders who will bring down benefits for all concerned.

### 3.1.3 Place

NCCBL have Head Office and 59. For staying of adequate branches NCCBL can give some exceptional client administrations to the client with respect to precedents:-

- Remittance offices can be given to the client efficiently on the grounds that, the official obligation can be all the more effectively balanced.
- Clearing of checks is similarly simple since checks kept at a branch in the city where there is a clearinghouse and can be cleared in the standard way.
- By the distinction branch, NCCBL can serve the client benefits all the more proficiently.
- For Branch keeping money NCCBL builds the portability of capital which brings consistency of loan costs.
- NCCBL can make great looking stores from clients by branch managing an account. There are a few issues raised for the place choice of NCCBL.
- If any one part of NCCBL neglected to accomplish consumer loyalty then the impact saved everywhere throughout the branches.
- For any sort of basic keeping money choice, the branch administrator needs to get authorization of Head Office and it is lengthily processed. Also, which brings absolutely insensible of clients.
- If a branch works his managing an account here where the road turned parking lot is higher than a large portion of individuals delay to proceed with their different kinds of saving money. NCCBL, Jatrabari Branch is additionally confronting a similar circumstance.
- NCCBL should examination their methodology when are probably going to be opened new branches in Bangladesh for which they have not pursued this system for port city Khulna. They should build their branch in Khulna.

### 3.1.4 Promotion

In exhibiting, advancement suggests an advertising correspondence used to inform or impact target swarms with respect to the general advantages of a thing, organization, brand or issue. The purpose of headway is to manufacture care, make interest, deliver arrangements or make

stamp resolve. It is one of the basic parts of the market mix, which fuses the four P's: esteem, thing, headway, and place.

Progression is also one of the parts in the restricted time mix or unique game plan. These are near and dear moving, publicizing, bargains progression, organize advancing consideration and may similarly consolidate event promoting, showcases, and expos. A constrained time plan decides how much respect for pay to all of the segments in the unique mix, and what degree of the money related stipend should be apportioned to each segment.

- Advertising: Any paid type of non-individual introduction and advancement of thoughts, products or administrations by recognized support.
- Personal Selling: Oral introduction in a discussion with at least one imminent buy to market offers of administrations.
- Sales Promotion: Short-term motivation to support the buy ordeals or items or administrations is called deals advancement.
- Public Relation: Building a great connection with the association's different open by getting positive attention, developing a decent "corporate picture", and taking care of or taking off negative reamers, stories and occasions.

### 3.2 Advertising

Advertising is a standout amongst the most imperative instruments of advancement. The NCCBL. is to mastermind to exposure or to attract consideration of businesspeople to different media with respect to their item or administration. Then again the Bank is dependably to the entryway of their customers if any new administration is masterminded. Regarding this they disseminate their plan to the customers. Toward the finish of 1999 NCCBL. issue their offers to the market. NCCBL. issued/offered offer of Tk. 1950 00000 out of which open offer is Tk. 525000 offers @Tk. 100 each. NCCBL. endeavors to draw the consideration of overall population and businesspeople with respect to their offers, which has been as of now issued, in the market through "The Daily Prothom Alo" and "The Daily Financial Express".

Meanwhile they showcase open of their best administrations as to plan with the paper by every month and they disperse it to benefit holder and customers. Despite the fact that it is vital for any bank to make present them in the market of their items and administrations as required however NCCBL isn't accomplished this ability up 'til now. However, it abandons as that a set up bank can lose his name and acclaim with their customers and in addition stores because of appropriate and compelling ad which can enact the customers to decrease their stores. We can say here as "The American Express Bank Ltd." Standard Chartered Bank isn't just in Bangladesh they are constantly ahead than others everywhere throughout the world actualizing the ad if necessary. They at any rate ensure their customers about administrations in every week through include by papers and also any presumed magazines. I think NCCBL ought to

pursue this system of Standard Chartered Bank Ltd. NCCBL can make acquaint them with general society by standard in the busiest territory and can drape billboard out and about as open can review their business thinking first.

In the interim NCCBL. distributed well timetable, take date-book, and work area date-book and additionally journal each beginning year what they disperse to the customers and to the administration holders. As matter of actuality we previously moved toward becoming to present ourselves with the diverse link diverts and Internet in which NCCBL. may give there include with successfully. On the long run it is to state that without include or attention any item or administration would be boneless since how a customer can present himself with this administration. So NCCBL. ought to think about this case.

### **Sales Promotion:**

As indicated by the managing an account business, momentary motivation to support the offers of administrations or results of Bank is called deals advancement. They some of the time lessen the enthusiasm of credit and upgrade the enthusiasm of store as the customer may stay with them.

### **Public Relation:**

Open connection implies building a decent connection with other bank and with different publics by acquiring positive attention, developing a decent corporate picture and dealing with ominous reamers, stories and occasions. A Bank can take an interest in any residential or universal reasonable and together with other bank they can take an interest in the workshop to create their generosity. Then again they can support any local or International mainstream diversions like cricket, football and so on. In any case, NCCBL till today didn't do this.

### **Sponsorship:**

NCCBL considers sponsorship idea as one of their real apparatuses for promoting. The bank has just supported numerous social welfare projects to demonstrate its enthusiasm for corporate social obligation. Close to this the bank has additionally developed numerous wonderful landmarks at Dhaka city like the one at Science research facility.

### **3.3 General Banking Department:**

General banking makes a vital connection among clients and the bank. It's extremely a great as the pivotal division for the bank. It is the starting division of the bank to its clients. The NCCBL Dhanmondi branch has all the required areas of general keeping money. Consistently it gets stores from clients and takes care of their requests for money by respecting instruments. General managing an account division is that office which is for the most part presented to the greatest number of the bank client.

#### **Account Opening:**

A person is treated as a customer once he/she opens Associate in nursing account on it bank. Then it becomes a written agreement banker-customer relationship. The account gap section of NCCBL Gulshan branch may be important section. This section takes care of all the relevant duties associated with the gap of an account.

#### **Account opening process:**

There are different types of account facilities provided by this branch. These are:

##### **a) Current Deposit**

Current Deposit is a record where various exchanges can be made by the record holder inside the assets accessible in its credit. No interest is paid on these stores. The present record is chiefly reasonable for representatives however no one is suspended from opening such a record for any reason. For opening a CD account the underlying store that will be of least Tk. 5000 in NCCBL and the introducer must be the present record holder.

##### **b) Saving Deposit**

To empower saving penchant among the general populace, banks empower financial specialists to open speculation accounts. As the name appears, these records are opened with the true objective of assets. Interest is conceded on the equality of the record. For opening a venture account slightest Tk. 500 is taken as store. NCCBL offers charming rate of advantages of its saving stores.

### **c) Fixed Deposit Receipt**

The bank gets stores for a settled period running from multi month to 5 years or more. Despite the fact that the base period, for which a total is gotten as a settled store, is multi month there is no most extreme time limit for opening settled store account yet bank by and large does not acknowledge stores, say 10 years. Enthusiasm on settled store shifts from development period. For opening a settled store least Tk. 50000 is taken as store. Term of this store is 5 years.

### **d) Short Term Deposit**

Sexually transmitted disease accounts are absolutely a period store account. The customs for opening of this record are like those required for current record. The record runs like a standard current record with the exemption that seven days see is required to be given to the bank before every withdrawal premium is paid at recommended rate. For the most part Government, semi-Government, Autonomous Bodies and so forth keep up STD account. NCCBL offers alluring rate of benefits to its shot-term stores.

## **1. Demand Drafts**

This is an instrument through which customers money is transmitted to another person/firm/relationship in outstation (Outdoor the clearinghouse area) from a piece of one bank to an outstation part of a comparable bank of to a piece of another bank (with prior arrangement between that deal with a record with the issuing branch).

This is a demand instrument in which the issuing branch offers direction to the payee/bureau branch to pay certain proportion of money to the demand of certain individual/firm/affiliation. The payee or bureau branch on receipt of the message deciphers the attempted back rub and being totally satisfied, pays the whole by crediting the payee's record (if account is stayed aware of the payee branch). Transmitted trade may in like manner be issued supporting the beneficiary who keeps up record with various banks. In such case the payee branch issues pay mastermind.

### 3.4 Types of Loans and Advances Offered by NCCBL

- a) General loan
- b) House building loan
- c) Loan against trust receipt
- d) Loan against imported merchandise.

#### a) General loan

Exactly when an improvement is made in single sum repayable either in settled consistently booked installments of in particular sum and no following accuse is customarily allowed of the exemption of by strategy for interest, unintentional charges and so on called an advance is considered a solitary reason where the whole sum might be required during an era of in various portions inside a time of limited ability to focus. After payment of whole credit sum, there will be just reimbursement by the borrower.

#### **NCCBL offers three types loan:**

1. Short-term loan: (Up to 1 year)
2. Mid-term: (Up to 3 years)
3. Long- term: (Over 3 years)

#### b) House Building advance

To deal with the private issue of our average workers people NCCBL take this arrangement. Who is met all prerequisites to take this development is depend on the bank. Regardless, the borrower must have touch base on which the building is manufactured. Time of development is most noteworthy 5 years. It depends on customer bread cook relationship. Financing cost of this development is 15.5% bothered month to month. Limit of the proportion of the credit in depending upon customer and intermediary relationship. In any case, the regard, territory of the land, etc. are basic parts.

### c) Loan against Trust Receipt

This is a concise credit, which is allowed to the customer against their application dependent on, trusts and trusts figuratively speaking. It is called advance against trust get. The authenticity of LTR will be allowed according to support letter. Anyway, it may be mulled over 30/60/90/120 days. Alteration of LTR may be made generally or totally. Financing cost to this credit is higher. Advance expense on LTR is charged on multi-month to month introduce. It is allowed against security. Month to month interest charge is 15%.

### d) Loan against Imported Merchandise

The ephemeral development, which is allowed to the outside against their shipped in items, is called advance against the imported stock (LIM). The authenticity of the LIM will be allowed by underwriting letter. LIM is all things considered administered once. Financing cost of this credit is higher and it is charged on the month to month commence. Order over the shipped in stock to absolutely keep up by the bank. These credits are allowed against security.

## 3.5 Credit Policy of NCCBL

A standout amongst the most critical ways, a bank can ensure that its credit meet authoritative and administrative gauges and they are beneficial is to set up an advance strategy. Such an arrangement gives advance administration an explicit rule in settling on individual credits choices and in forming the bank's general advance portfolio. In NCCBL Limited there is maybe a credit approach yet there is no credit composed arrangement.

### **Kinds of Credit-**

Acknowledge might be grouped for reference to components of time, nature of financing and arrangement base.

### **The bank conducts their classification activities on quarterly basis-**

It has been enclosed with 4 other forms.

- i. Continuous Loan
- ii. Demand Loan
- iii. Fixed Term Loan

iv. Agricultural loan

**i) Continuous Loan:**

These are the advances having no settled refund plan yet have a date at which it is sustainable on tasteful execution of the customers.

**ii) Demand loan:**

In opening letter of credit (L/C), the customers need to give the full L/C sum in outside trade to the bank. To buy this outside trade, bank stretches out interest advance to the customers at stipulated edge. No explicit reimbursement date is settled. Be that as it may, when the L/C archives arrive, the bank asks for the customers to change their credit and to resign the L/C reports. Request advances for the most part incorporate "Installment against Documents," "Advance against imported stock (LIM)" and "Later of Trust Receipt".

**iii) Fixed Term loan:**

These kind of advances made by the bank with a stable refund plan. Terms advances for the most part incorporate "Customer credit conspire", "Rent back", " Hire buy", and "Staff advance". The term credits are characterized as pursues:

- Short term loan: (Up to 1 year)
- Medium term loan: (1-3 Year)

**IV) Agriculture loan:**

In Long term credit: More than three years. Instance of advance the investor progresses a singular amount for a specific period at a concurred rate of premium. The whole sum is paid on an event either in real money or by crediting in his present record, which he can draw whenever. The premium is charged for everything authorized whether he pulls back the cash from his record or not. The credit might be reimbursed in portions or at expiry of a specific period. Credit might be request advance or a term advance.

**Interest Rate:** 12%-15% per year (Quarterly paid).



### 3.6 Credit Evaluation Principles

Some standards or guidelines of loaning are kept up in endorsing advances so as to downplay acknowledge chance dimension and for fruitful keeping money business. The fundamental standards of loaning are given underneath:

**Safety:** Safety implies the confirmation of reimbursement of disseminated credits. Bank is ready to go to profit yet wellbeing ought to never be yielded for productivity, to guarantee the security of advance. The borrower ought to be picked deliberately. He ought to be a man of good character and limit and also bank must need to keep up qualified number of security from borrower.

**Profitability:** Banking is a business going for gaining a decent benefit. The contrast between the premiums got on advances and the premium paid on store comprises a noteworthy segment of the bank salary, besides, outside trade business is likewise profoundly profitable. The bank won't go into an exchange except if a reasonable come back from it is guaranteed.

**Intent:** Banks authorize advances for profitable reason. No advances will be made by bank for ineffective purposes however the borrower might be free from all dangers.

**Security:** The security offered for a development is a protection to fall bank upon in instances of need. Security fills in as a wellbeing esteem for a startling crisis. Since hazard factors are included, security inclusion must be taken before a loaning.

### 3.7 SWOT Analysis OF NCCBL

Each business association is required to pass judgment on the execution from the parts of its quality, shortcoming, opportunity and risk. The Strength, Weakness, Opportunity and Threat (SWOT) examination of the Bank is a pursues

#### 3.7.1 Strengths

- NCCBL is a financially stable organization.
- The Bank gives quality support of the customers contrasted with its other contemporary rivals.
- Experienced investors and corporate staff have framed the administration of the Bank, which details business techniques.

- The Bank is additionally an individual from SWIFT (Society for Worldwide Inter Bank Financial Telecommunication) Alliance Access which empowers the Bank to trade basic monetary messages quickly and cost successfully.
- The bank has earned client devotion as hierarchical steadfastness.
  
- NCCBL has just accomplished an altruism among the customers that encourages it to hold important customers.

### **3.7.2 Weaknesses**

- The appointment of power is brought together which makes the worker acknowledge less duty. Along these lines, the representative spirit is crumbled.
- The credit proposition assessment process is extensive. Subsequently, here and there profitable customers are lost and the Bank ends up unfit to meet targets.
- No substantive utilization of Annual Confidential Report to compensate or to rebuff representatives. Subsequently, the workers wind up wasteful.
- The arrangement of Bank isn't that much broadened in light of the fact that it modifies the real bit of its store on Government securities.
- The bank has no ATM corners.
- Compared to its rivals the bank does customary exercises.
- An exceptional part of the aggregate HR is wasteful.
- The Bank does not have any innovative work division.

### **3.7.3 Opportunities**

- The Bank can present increasingly inventive and current client services to all the more likely make due in the opposition.
- The bank needs to launch ATM-card office as right on time as conceivable to achieve the objective client.
- They can likewise offer micro credit business for individual and independent venture.
- The bank can enhance its portfolio by presenting new segment.

### 3.7.4 Threats

- The normal frame of mind of Bangladeshi customers to default.
- Multinational banks with different appealing methods for giving business banking services can remove the Bank's rewarding customers.
- Local competitors can likewise catch a colossal piece of the overall industry by offering comparable items and services given by the Bank.

## 3.8 To analysis the STP of NCCBL

STP of NCCBL: To build a targeted marketing plan, STP is very important. The "S" refers to segmenting, the "T" for targeting and the "P" for positioning. STP allows a business company to create a marketing strategy that ties with them, their brand & their products or services to specific segments.



### Segmentation

The market is full of different kinds of customers. In this process a marketer divides the whole market into different segments/parts that are easily definable, accessible and profitable. Definable means that the people can be easily identify and target with reasonable effort, times and cost. When the segment is defined it needs to be checked if the target market can actually be accessible with the bank recourse. If it's accessible than it has to be checked if it's profitable for the bank.

NCCBL, segment the market into different segments using behavioral & psychographic segmentation. They gave important to the people's life style, personality, attitude, usage, preference, choices & decision making.

### Targeting

After segmenting the whole market into different groups, a marketer must target some specific group or groups that meets the criteria. Its helps the bank to the sale or promote their product or services to the people and provides focus to all marketing activities.

In this case NCCBL target market is mainly the government, celebrities, people with high attitude & life styles and others retailer who prefer quality services over cheap services.

### **Positioning**

It is the last step of the STP process. The positioning means influencing a customer's perception regarding a brand or product through unique capabilities relative to competitors. Its main objective is to create a brand image so that customers feel attracted to buy the NCCBL. Technology positioned their company on Quality, innovative & cutting-edge technology. They also claim to be the best software firm in Bangladesh. Working for the government as a private firm gives them the ability to claim that. It makes the customers think that NCCBL is better than their competitor in quality and every other aspect.



## 4.1 Findings

After experience the entire report, we think of some finding. A portion of the undertakings which NCCBL does are especially customary. Today's' cutting edge managing an account framework has been changed than the previously. On the off chance that we contrast them and other neighborhood banks like City bank, Eastern Bank, BRAC Bank, Prime bank we came to think about this. With the cutting edge automated framework they make their works less demanding than the NCCBL. NCCBL pursue a similar old procedure to spare their information and they do their entire task physically where different banks are doing with their PC.

- They realize the interest account through their laptop however manually they check those out.
- Sometimes terribly easy work is completed by the pinnacle workplace that takes time and makes difficult.
- Sometimes verification is completed by a brand new officer that dangerous both for the bank and also the branch office.

## 4.2 Recommendations

- The bank ought to exhibit new passing styles like scaled down scale credit for poor and urban people.
- To pull in additional purchasers NCCBL has to build another exhibiting approach, which can grow the overall toll Import business.
- Different sorts of preparing significantly needed for the bank specialists.
- NCCBL ought to modification the work region of the officers on unrest preface with the target that their bent are often extended.
- The bank ought to be additional alert to social group problems.
- The bank ought to try and keep larger upgrade among its things and organizations.
- 24 hours addressing a record geographical point like Visa ATM card ought to be created within a quick amount.



## 5.1 Conclusion

National Credit Commerce Bank Limited (NCCBL) is serving the market with full extent of administrations. As the amount of branches derives, still Bank has compelled action in our country, anyway it should in like manner be seen that inside the accompanying couple of years from its establishment, no bank could make as incredible staying as NCCBL has now done. The bank is following an explicit standard advancing methodology and it is doing great.

This advertising technique is very fulfilling clients and it has positive effect on its benefit drift. In any case, with this advanced age, the bank ought to enhance its promoting technique. . In the event that it enhances its showcasing procedure, than it can pull in more customers towards this Bank and it will have continuously constructive outcome towards its advantage incline. So far NCCBL Limited has possessed the capacity to deal with its credit portfolio skillfully and kept the grouped advance at an extremely lower rate much gratitude goes to the standard and stringent credit examination approach and practices of the bank. They will improve the situation on the off chance that they proceed with their equivalent strategy yet in addition they need to keep up the pattern also.

## 5.2 Bibliography

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