



Internship Report

On

“General Banking Activities of National Bank Limited ”

Submitted To

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Letter of Transmittal

27th April, 2019

Dr. S M Sohel Rana

Assistant Professor

Daffodil International University

Dear Sir,

I have a strong belief that the report will fulfill your expectation and I have tried to give my best effort so that I can prepare a solid report as per your instruction. I would be very grateful if you accept my report. Your kind consideration and cooperation will be highly appreciated.

Naim Islam Sajal

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Student's Declaration

I am Sajal, hereby declare that the presented report of my internship titled General Banking Practices of National Bank Limited. It is uniquely prepared by me internee at National Bank Limited, kaliakoir Branch.

I confirm that, the report is only prepared for my academic requirement not for otherwise purpose. It might be with the interest of opposite party of the corporation.

.....

Naim Islam Sajal

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Department of Business Administration

Daffodil International University

Supervisor's Certificate

It is my pleasure to certify that, Naim Islam Sajal a student of Bachelor of Business Administration (BBA), Daffodil University, has been completed the Internship Program at Naim Islam Sajal National Bank Limited on “General Banking of National Bank Limited” Successfully with acceptable performance under my supervision. I wish him success in his life.

.....

Dr. S M Sohel Rana

Assistant Professor

Faculty of Business & Economics

Daffodil International University

ACKNOWLEDGEMENT

At first, all praises belong to the mighty Allah, the most clement, most generous and bounteous to all living creatures and their actions. In preparing this report of National Bank Limited, I have received commendable support from all the employees of National Bank Limited, kaliakoir Branch.

I am very much grateful to my organizational supervisor Golam Sarwar Qureshi, Asstt. Vice President & 2nd Man, National Bank Limited to give the opportunity to work on the Imamgonj ranch. He has given me all kind official support to complete the report perfectly. I like to thank Mohammad Faysal Uddin, Executive Officer, National Bank Limited for helping me in every aspect for the completion of the report.

I am very much indebted to my supervisor Sohel Rana, Lecturer, Daffodil International University for giving me direction at different times to prepare this report. It is his guided supervision that resulted in successful completion and timely submission of the report.

EXECUTIVE SUMMARY

In recent years' banks have diversified their services by creating new subsidiaries that perform additional services or by merging with other types of financial institutions. National Bank Ltd. was established as a banking company. There are different types of activities involved in the banks. A bank collects money from the people through some special types of products and all the collected money invests in the different sectors at higher interest rates. This investment process is dealt in the loan and advance departments of National Bank Limited. As an intern in National Bank, this internship report has been prepared. This report aims toward providing an overview on the general banking system of National Bank Limited. While preparing this report it has been tried to reveal the insights of the general banking system of the bank. While discussing the different aspects of general banking activities of the bank, priority has been given to depict the real situation in National Bank Limited are concerned by employing the experience gathered during the internship program. It is focused some theoretical aspect of the general banking in this report. From the analysis of the findings during internship period a few recommendations were also prescribed in this report. Analysis on the findings is basically done to sort out the major aspects of the general banking systems and to draw some significant inferences. This report will provide the critical aspect of the general banking of the National Bank Limited.

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Chapter 1

Introduction

Background of the study

Origin of the report: This report has been set up as a prerequisite of the entry-level position report under the BBA program of Daffodil International University. I motivated the chance to work in one of the prestigious keeping money brands of the nation – National Bank Limited. I was set in the Kaliakoir part of the national bank for my temporary position program and set up a cover the general managing an accounting practice of National Bank constrained. I motivated the chance to watch the keeping money rehearses in individual and aid diverse departmental work and go to an at work preparing from working in every one of the divisions of the bank.

Scope of the report: The report essentially puts a profound knowledge into various saving money exercises of the national bank. National bank has all the managing an account exercises (Accounts, cards and so forth.) and keeps up an exceptionally careful routine with regards to every one of its exercises. The report is set up to give a little thought regarding every one of the exercises.

Limitations: The report was set up with the perception of three months' temporary position program. This is one of the greatest impediments of the report that the investigation was improved the situation set up the report. The report was a brief timeframe and, in this way, the report contains data about the greater part of the saving money exercises and practices those were conspicuous amid the period.

Objectives of the Study:

The investigation looks to accomplish the accompanying goals:

General Objective:

The general targets of this report are excessively acquainted with the workplace of present establishments and furthermore satisfy the prerequisite of BBA hypothetical information picked up from the coursework of the BBA Program in an explicit field.

Broad of Objective:

- To describe the procedure of account opening, check book issue & account closing of NBL.
- To describe remittance, clearing, and cash department activities of the bank.

Specific Objectives:

To accomplish the primary goal of this report, it covers the accompanying:

- To forecast the future deposit of the National Bank limited.
- To check whether any affiliation exists between Customers Satisfaction with Account types, sex, age gathering, salary level, and calling.

Company Profile:

National Bank Limited (NBL) has its prosperous past, heavenly present, planned future, and under-preparing tasks and exercises. Set up as the main private part bank completely possessed by Bangladeshi business people, NBL has been prospering as the biggest private area Bank with the progression of time in the wake of confronting much anxiety. The individuals from the top managerial staff are innovative businesspeople and driving industrialists of the nation. To keep pace with time and in agreement with national and global monetary exercises and for rendering all cutting-edge administrations, NBL, as a monetary establishment, robotized every one of its branches with PC organizes in agreement with the aggressive business request of time. In addition, thinking about its imminent future, the foundation of the Bank has been revising. The desire for all class specialists, business people, and the overall population is substantially more to NBL. At present we have 191 branches under our branch arrange. Moreover, our powerful and enhanced way to deal with seize the market openings are going on as a consistent procedure to suit new clients by creating and extending country, SME financing and seaward managing an account office.

The rise of National Bank Limited in the private area was a critical occasion in the Saving money field of Bangladesh. At the point when the country was in the hold of extreme subsidence, the government took the farsighted choice to enable the private segment to resuscitate the economy of the nation. A few powerful business people approached for setting up keep money with a maxim to revive the economy of the nation.

National Bank Limited was conceived as the initial hundred percent Bangladeshi claimed Bank in the private division. From the simple commencement, it was the firm assurance of National Bank Limited to assuming a fundamental job in the national economy. We are resolved to bring back the long-overlooked taste of managing account administrations and flavors. We need to serve every one speedily and with a feeling of commitment and respect.

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury initiated the bank formally on March 28, 1983, yet the main branch at 48, Dilkusha Business

Area, Dhaka began business activity on March 23, 1983. The second Branch was opened on eleventh May 1983 at Khatungonj, Chittagong.

At present, NBL has been carrying on business through its 191 branches and Agni Branches spread everywhere throughout the nation. Since the plain starting, the bank has applied much accentuation on abroad activities and took care of a sizable quantum of homebound outside the settlement. It has drawing courses of action with 415 journalists in 75 nations of the world, and also with 37 abroad Exchange Companies situated in 13 nations. NBL was the primary household bank to build up organization courses of action with the world well known Western Union so as to encourage fast what's a more, safe settlement of the profitable remote trades earned by the exile Bangladeshi nationals. This has implied that the exiles can transmit their well-deserved cash to the nation without hardly lifting a finger, certainty, security, and speed.

Mission and Vision of National Bank Limited:

National Bank's Mission:

National Bank's main goal is to keep up undertakings for augmentation of their activities at home and abroad by adding new estimations to their example of saving money organizations which are being continued with unabated. Close-by, they are in like manner putting most hoisted need in ensuring straightforwardness, responsibility, and improved client base organization and furthermore to their devotion to serving the overall population through which they have to draw nearer and closer to the people everything being equal. Winning an everlasting seat in the hearts of the people as a disapproving sidekick in motivating the national financial standard through steady up degree and upgrade of their client base organizations as per national and worldwide necessities is the liked goal NBL needs to reach.

National Bank's Visions:

Ensuring most hoisted standard of client base organizations through best usage of latest information advancement, making a due promise to the national economy and working up ourselves undauntedly at home and abroad as a front situating bank of the country are our esteemed vision.

SLOGAN:

A Bank for execution with potential.

Banking Department of National Bank Limited:

- Account opening Department
- Clearing Department
- Remittance Department
- Deposit Department
- Cash Department
- Accounts Department
- Loan & Advance Department

Physical Structure of National Bank Limited:

The entire structure of the National Bank Limited is imperative for understanding the tasks of the Bank. There is divisional office, provincial office and an extensive number of branch workplaces of the National Bank Limited. Every one of the workplaces is facilitated by the Head office of the National Bank Limited.

Description of section where I worked:

For my temporary position reason, I worked when all is said in done keeping money area of National Bank Ltd, kaliakoir Branch. It was my quick experience to work for any association. General saving money segment is an essential area of any managing an account segment. I opened client accounts and furthermore composing the store slips and credit voucher of clients. I likewise take the check book demand and gave the check book to the clients. I likewise worked how to make Pay Order and how to make locker account. I additionally work at an opening in FDR account.

Major difficulties faced for accomplishing internship:

As I am doing internship at NBL there I am identifying many problems of the bank also as an intern. Those are problems are described below:

Lack of Communication:

As I am completing an entry level position there and I am working here not for quite a while. For this, I couldn't be presented with the representatives and staffs well which make correspondence holes among us.

Working for different desks:

As my subject is general saving money which is incorporated with a few kinds of managing an account undertaking. For this, I need to do diverse sorts of work area work. Yet, I am not comfortable with a wide range of the errand which does not enable me to wind up biggest utilized by the bank master in specific segments us.

Billing serial problem:

National Bank Limited is gathering a wide range of service charges likes DESCO, WASA, and so forth. The credit branch of the bank is gathering kinds of bills. For this consistently loads of clients are comes to pay their bills. The primary issue is that the majority of the clients are coming to pay their bills together primarily promptly toward the beginning of the day. And every one of them is endeavoring to give their bills as quick as conceivable in light of the fact that they need to go to work. This reason is making a few issues.

Lack of information:

As I am completing an entry-level position here, some of the time I need to deal with clients at the term of giving data. In any case, as I am not acquainted with all the managing an accounting term so I couldn't give the best possible data commonly.

Chapter: 2

Background of the Organization and Topic Related Activities

Background of the Organization:

National Bank Limited has its prosperous past, radiant present, planned future and under handling ventures and exercises. Set up as the principal private segment bank completely claimed by Bangladeshi business people, NBL has been prospering as the biggest private division Bank with the progression of time subsequent to confronting many anxieties. The individuals from the governing body are innovative businesspeople and driving industrialists of the nation. To keep pace with time and in amicability with national and global monetary exercises and for rendering all present-day administrations, NBL, as a monetary foundation, computerized every one of its branches with PC organizes as per the focused business request of time. In addition, thinking about its fourth-coming future, the foundation of the Bank has been revising. The desire for all class specialists, business people, and the overall population is substantially more to NBL. At present we have 192 branches under our branch organize. Also, our viable and broadened way to deal with catch the market openings are going on a ceaseless procedure to suit new clients by creating and extending country, SME financing and seaward financial offices.

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witticism to revive the economy of the nation. National Bank Limited was conceived as the initial hundred percent Bangladeshi claimed Bank in the private division. From the very initiation, it was the firm assurance of National Bank Constrained to assume an indispensable job in the national economy. We are resolved to bring back the long-overlooked taste of banking administrations and flavors. We need to serve every one expeditiously and with a feeling of devotion and respect.

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settlement. It has drawing game plans with 415 reporters in 75 nations of the world, just as with 37 abroad Exchange Companies situated in 13 nations. NBL was the principal household bank

to set up office courses of action with the world-renowned Western Union so as to encourage the brisk and safe settlement of the profitable outside trades earned by the exile Bangladeshi nationals. This has implied that the exiles can transmit their well-deserved cash to the nation without any difficulty, certainty, security, and speed.

General Banking:

For the most part, every one of the exercises of a bank is called general keeping the money. Managing an account is the summation of monetary administrations like an accumulation of store from individuals, gather checks, allow credits, protect cash for its clients. I am work in NBL bank however I am too working in some bureau of general managing an account. In NBL the accompanying divisions are under general managing an account:

- Account opening Department
- Deposit Department
- Pay order and Locker Department
- Cash Department

Functions of General Banking:

The elements of the general Banking office are as per the following:

1. Support of Deposit A/Cs/Saving records/Current records/money credit stores/Fixed stores/transient stores/edge stores/Bond stores/F.C. Bond stores.
2. Receipts & installment of money.
3. Dealing with exchange exchanges.
4. Tasks of clearing house.
5. Support of records with Bangladesh Bank & different banks.
6. Accumulation of Cheque& Bills.
7. Issue and installment of Demand Drafts, Telegraphic Transfers and installment Orders.
8. Executing clients standing Instructions.
9. Support of Safe Deposit Lockers.
10. Support of Internal Accounts of the banks

Topic Related Theory:

General Banking is the beginning stage of all keeping money tasks. It is the office, which gives everyday administrations to the clients. General managing an account segment is partitioned into four territories. These are:

Account Opening Department:

Account opening is the door for customers to go into business with the bank. it is the establishment of the investor client relationship. This is a standout amongst the most critical segments of a branch, on the grounds that by opening records bank assembles support for speculation. A client can open distinctive sorts of accounts through this office, for example,

- Current accounts (CD)
- Savings account (SB)
- Short term deposit account (STD)
- Fixed deposit account (FDR)
- Monthly saving scheme (MSS/NMS)

Types of Deposit:

Demand Deposit	Time Deposits
<ul style="list-style-type: none">• Current Deposit• Savings account (SB)• Short term deposit account (STD)• Pay Order• Demand Deposit	<ul style="list-style-type: none">• Fixed deposit account (FDR)• Monthly saving scheme (MSS/ NMS)

Account Opening Procedure:

Step:1	The Account ought to be presented by one of the accompanying: <ul style="list-style-type: none">• An Existing current Account holder of the Bank• Officials of the bank not beneath the position of a colleague Officer• A good individual of the area surely understood to the administrator
Step:2	Getting topped off the application in bank's recommended shape referencing what sort of record is wanted to be opened.
Step:3	<ul style="list-style-type: none">• The shape is topped off by the candidate himself/herself• Two duplicates of identification estimate photos from individual are taken• One duplicate of chosen one's photo• If there should be an occurrence of the firm, a photo of all accomplices are taken• The applicant submits the required record• Applicant must sign an example signature sheet and give command• Introducer signature and record number – confirmed by legitimate officer
Step:4	Approved officer acknowledges the application
Step:5	Least Balance is stored
Step:6	The record is opened and a Checkbook and pay in slip book is given

Deposit Schemes:

National Bank offers an issue free and low charges sparing record for its clients. Thus, there is a limitation on the withdrawal in multi-month. Substantial withdrawals are allowed just against the earlier notice. Premium is given upon the most reduced stored cash for that month. Withdrawal sum ought not to be multiple/fourth of the aggregate equalization at once and limit twice in multi-month.

Benefits (Condition Apply)	Account Opening
<ul style="list-style-type: none">• Interest rate of 3.50% on average monthly balance• Minimum balance Tk.1000• Maintenance charge yearly Tk. 400• No hidden costs.	<ul style="list-style-type: none">• 2 copies of recent photograph of account holder• Nominee's Photograph• Valid photocopy of Voter ID Card• Signature of A/C holder in Backside of both Photographs

Current Deposit:

National Bank Limited offers clients current store office for everyday business exchange with no confinement. Current store absolutely requests store. There is no limitation on pulling back cash. No premium is given on saved cash. It is defended when reserves are to be gathered and cash is excessively paid at continuous interim.

Benefits (Condition Apply)	Account Opening
<ul style="list-style-type: none">• Interest rate of 3.50% on average monthly balance• Minimum balance Tk.1000• Maintenance charge yearly Tk. 400.• No hidden costs• Standing Instruction Arrangement are available for operating account.	<ul style="list-style-type: none">• 2 copies of recent photograph of account holder• Nominee's Photograph• Valid photocopy of Voter ID Card• Signature of A/C holder in Backside of both Photographs

Short Term Deposit:

National Bank Limited offers enthusiasm on client's transient reserve funds and offers office to pull back cash whenever. For the most part different enormous organizations, associations, Government Department, keep cash is STD account. Frequent withdrawals is debilitated and requires earlier notice. The store ought to be kept for somewhere around seven days to get intrigue.

Benefits (Condition Apply)	Account Opening
<ul style="list-style-type: none">• Minimum balance Tk. 1000(personal),10000(company)• Minimum maintenance charge yearly Tk. 800• Standing Instruction Arrangement are available for operating account.	<ul style="list-style-type: none">• 2 copies of recent photograph of account holder• Nominee's Photograph.• Valid photocopy of Voter ID Card.• Signature of A/C in Back-side of Photographs

Fixed term Deposit:

National Bank Limited offers settled term reserve funds that will scale up you're sparing Amount with the time. The settled store is one, which is repayable after lapse foreordained period settled by him. The period differs from multi-month to a year. These stores are not repayable on interest, in any case, they are pulling back capable subject to a time of notice. Subsequently, it is a prominently known as 'Time Deposit' or 'Time Liabilities'. If there should be an occurrence of FDR it is unmistakably noticed that when the sum will be withdrawal and the standard and intrigue amount. FDR account holder gets an FDR slip. In the event that the account holder pulls back his cash before development date, he doesn't get any premium. If there should be an occurrence of FDR holder demise, his chosen one will get the sum.

Benefits (Condition Apply)	Account Opening
<ul style="list-style-type: none">• Any amount can be deposited.• Premature encashment facility is	<ul style="list-style-type: none">• 1 copy of recent photograph of account holder.

available. <ul style="list-style-type: none"> Overdraft facility available against term receipt. 	<ul style="list-style-type: none"> Nominee's Photograph Signature of A/C holder in Back-side of both Photographs
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FDR Rate:

DEPOSIT INTEREST RATE

Deposit Type	Category of Deposit	Rate of Interest (p.a.)
Savings	Below 25 Crore	3.00%
	25 Crore and above	4.00%
Special Notice Deposit	Below 25 Crore	3.50%
	Above 25 Crore	4.50%
FDR for 3 months	Below 5 Crore	5.25%
	5crore to below 25 Crore	5.75%
	25 Crore and above	6.25%
FDR for 6 months	Below 5 Crore	5.50%
	5crore to below 25 Crore	6.25%
	25 Crore and above	6.50%
FDR for 12 months	Below 5 Crore	6.00%
	5crore to below 25 Crore	6.50%
	25 Crore and above	7.00%

Table 1: Deposits Interest rate

Monthly Saving Scheme (MSS/NMS):

"See your little funds develop with NBL." National Bank Limited offers a month to month investment funds conspire for its retail clients. Clients can store cash for a time of 3, 5, 8 and 10 years. The regularly scheduled payment and their rate are as per the following: Matured Amount @ 7.00% P.A. (In Tk.)

Monthly Installment (In	3 Years	5 Years	8 Years	10 Years
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Tk.)				
500	19,950	35,700	63,700	85,800
1,000	39,900	71,400	127,400	171,600
1,500	59,850	107,100	191,100	257,400
2,000	79,800	142,800	254,800	343,200
3,000	119,700	214,200	382,200	514,800
5,000	199,500	357,000	637,000	858,000
10,000	399,000	714,000	1274,000	1716,000

Table 2: Monthly Saving Scheme (MSS/NMS)

Benefits (Condition Apply)	Account Opening
<p>Month to month sum can be 500 and various of it.</p> <ul style="list-style-type: none"> • Premature encashment is accessible for a critical need. • Standing guidance office can be accessible to auto exchange the portion to NMS account. 	<ul style="list-style-type: none"> • Duplicate of your ongoing photo. • Nominee's Photograph • Signature of A/C holder in Backside of the two Photographs

Millionaire Deposit Scheme (MDS)

Under this arrangement one will store a changed total on month to month premise for 5, 7 or 10 years and on improvement he/she will be just a head honcho.

Advantages:

- Store of various month to month entirety for 4, 6, 9 or 12 years. Record size will be in perspective on residency. Upon improvement the supporter will get Tk. 10,00,000/
- A man is allowed to open more than one MIS Deposit.
- The store might be opened either independently or together.

Chapter: 3

Bills and Clearing Section& Cash Section

Bills and Clearing Section:

Clearing and bills area is a significant segment of General Banking. This is the segment through which branch needs to clear its between the branch and interbank exchange. Clients do pay and get the gathering branch the framework is known as IBC.

THE CLEARING HOUSE SYSTEM

The development of banking propensities among the general population has prompted more prominent utilization of check office by them. The quantity of banks and their workplaces is additionally continually expanding. Each bank gets every day several checks, drafts, and so forth., on different banks. One strategy for gathering the cash of such checks, drafts, and so forth are to send an authority to each drawee bank. This technique will undoubtedly demonstrate expensive and repetitive. The other option is to fix a typical spot where authorities of various banks may meet every day to settle interbrain claims. Such a strategy is basic and helpful since it doesn't include superfluous voyaging and real treatment of money. The ordinary so fixed is named as broker's clearing house.

A clearinghouse may, in this manner, be characterized as an association of barks comprised to settle between bank liabilities because of the exchange of stores by a client of a specific bank to that of another bank.

Instrument: The instrument of working of a clearinghouse, as a rule, is as per the following:

- (i) Every bank of the area which is an individual from the clearinghouse readies a bank-wise rundown of checks got from clients and drawn on various banks of the region.
- (ii) An authority of each bank visits the clearinghouse with the checks and their rundown in the first part of the day. He conveys the checks to the authorities of the particular banks. Correspondingly, he additionally gets the checks drawn on his bank from the authorities of different banks.
- (iii) The authorities come back to their particular banks to meet again toward the evening to restore any shamed instruments to the authorities of the separate banks.

- (iv) The authority of each bank processes the last equalization payable or receivable by his bank from different banks in the wake of considering the different measures of receipts and installments.
- (v) The last settlement is affected by the chief of the clearinghouse by charging or crediting, by and large, the records of the particular banks as kept up with the clearinghouse.

Classification of Clearing

- 1. Outward Clearing:** Outward clearing methods when a specific branch gets instrument drawn on the other bank inside the clearing zone and those instruments for gathering through the clearing course of action is considered as outward clearing for that specific branch.
- 2. Inward Clearing:** At the point when a specific branch gets instruments which on them and sent by another part bank for accumulations are treated as internal clearing.

Outward Bills for Collection (OBC):

Clients store check, drafts, and so on for gathering, appending their store slip. Instruments inside the scope of clearing are gathered through the nearby clearinghouse. Be that as it may, the other, which is outside the clearing range, is gathered through OBC.

Inward Bills for Collection (IBC):

For this situation, the bank will function as a specialist of the accumulation bank. The branch gets a sending letter and the bill. Subsequent stages are:

- Entry in the IBC register, an IBC number given.
- The instrument is sent to clearing for gathering.

An IBC is dispatched in such a manner. Whenever disrespected: for this situation, the instrument has come back to the gathering branch alongside return Memo showing the reason for shame.

Cash Section:

Money segment is a significant segment where money exchanges are made. Money areas exhibit liquidity quality of a bank. It is additionally delicate as it manages fluid cash. Greatest fixation is given while chipping away at this area. Tense circumstance wins if there is any irregularity in the money account. There are different frameworks keep up with a money officer that is under:

- Vault
- Cash Payment
- Cash Receive
- Transaction after banking hour.

The money division is the most dangerous branch of the bank. This is where tight security is required to maintain a strategic distance from any mishaps. There is a point of confinement to be the measure of money that each counter can convey; conveying of abundance money is stayed away from for security reasons.

Cash Receipt

At the point when customers store money tucked neatly away, the bank officer on receipt of the money and the compensation in slip/credit voucher will:

- Check and tally the got money.
- Make beyond any doubt that the sum in word and number in the store slip are same.
- Check the record title and the number.
- Both the store slip is altogether.
- Depositor's mark is in the slip.
- Receive seal in the slip is an unquestionable requirement.
- Write the control of the money at the back of the compensation in the slip or the credit voucher and append stamp in the slip/voucher.
- Enter points of interest of in slip/credit voucher in the accepting money officer book.
- At least, send the compensation in slip/voucher to the store division or to the separate office.
- The deposit slip must be marked by the individual officer.

Cash Payment

Checks, request drafts, pay orders, pay slips and charge money vouchers, and so forth are gotten from different divisions for installment of money to clients/payees. Earlier installment of money it is the officer's obligation to ensure that the check/or the instrument has been truly passed. The accompanying normal safety measure is completely polished before respecting a check:

- Check of it is an open or crossed check.
- he branches name in the check.
- The date of the check is urgent. Checks are ordinarily substantial a half year and pre-dated checks are approached to display after the date given.
- Taka in words and figure of the check is the equivalent.
- Balance in the record is accessible.

- The obvious tenor of the check. Regardless of whether any figure, date or anything has been changed in the check displayed. Assuming any, at that point, the separate officer must check whether the customer is making his mark for modification or not.
- Signature of the beneficiary is acquired on the invert of the check.
- In case, where an earlier game plan has been made with the bank, a customer may overdraw against a check.

Books maintained by the cash department:

Vault Register: In this book, the measure of money accessible in the branch is kept up. That is the sum in the vault register book.

Cash Receive Register: This register tracks all approaching money.

Cash Payment Register: Like the money register book, this book keeps tracks of all cordial money that is all installments.

Daily Cash Balance Register: This is where money balance is recorded by tallying the notes and coins that are physically accessible. The parity in this book is contrasted and the vault register, which ought to be the equivalent. On the off chance that there is a mistake, at that point, the figures would not coordinate but rather on the off chance that no inconsistency is discovered, at that point anything is to be stressed over.

Mail Receive and Dispatch Section: Banking is a matter of correspondence. A great deal of mail goes to the bank and dispatch from the branch day by day. Loss of any record causes much misfortune for a bank. That is the reason the bank needs to record all the mail got and dispatched through the bank.

Dormant Account

Dormant

Dormant Accounts are those records, which are with no client made exchange for quite a while. The law has not recommended any period after which a record ought to be treated as a Dormant Account as a result of the nonappearance of any exchanges by the client in his record. Each bank has its solitary approach in this regard.

There might be a few purposes behind a record turning into a Dormant Account. The contributor may have moved to start with one spot then onto the next without notifying the financier about his difference in location. He may have lost his passbook and overlooked the presence of a record with a specific bank. Now and again, the contributor may have passed on without the bank's information.

On account of dynamic records, there is some proportion of control in view of an occasional audit by the client of his record. On account of current records, the Bank submits explanations of record to the client at normal interims. It is assumed that the client more likely than not experienced the record and checked about its precision. If there should be an occurrence of a functioning record, the client is approached to present his Pass Book every once in a while, to the bank so the bank may pass essential passages in it. Along these lines, if there should arise an occurrence of a functioning record, the odds of misrepresentation being submitted by the bank's representatives are considerably less since the records are liable to steady check by the clients. Nonetheless, no such controls are accessible if there should arise an occurrence of Dormant Accounts. In the nonappearance of client's checks, the Dormant Accounts can without much of a stretch be controlled by cheats.

One strategy for controlling fakes if there should be an occurrence of Dormant Accounts is to exchange every one of them into one Ledger; this Ledger should list every one of the investors having Dormant Accounts with the manage an account with the sum appeared each record. The mark cards for Dormant Accounts ought to likewise be expelled from the dynamic document and ought to be put in a Locker under double control. The card reference of such exchanges ought to be kept in kick the bucket dynamic file. The card should demonstrate the name of every

contributor and the date on which the record was exchanged to Dormant Account Ledger. On the off chance that a contributor whose account has been taken as a Dormant Account needs to work such a record, the section must be started by a capable authority before the record is allowed to be worked upon.

Half- Yearly and Annual Closing Accounts

Half – Yearly Closing:

For learning the budgetary position of the Bank, accounts are shut as on 30 June consistently. Half yearly shutting, numerous significant bookkeeping occupations are to be done about which a definite roundabout is issued by Head every now and then. Branches will do the needful as required by round.

Annual Closing:

Yearly shutting of records is done as on 31st December consistently about which Head Office issues a definite round now and again. Branches will perform yearly shutting fills in according to the roundabout.

SWOT ANALYSIS:

By analyzing the performance of the bank, we get the following Strengths, Weaknesses, Opportunities and Threats (SWOT).

Strengths:

1. NBL is the original private bank in Bangladesh.
2. It has well notoriety in the market.
3. Not occupied with uncalled for business practice.
4. Officials are exceedingly taught and experienced.
5. NBL permits every neighborhood settlement, for example, TT, DD, PO, and so forth free of expense.
6. Bank has numerous appealing store plans.
7. Well-outfitted and Air-molded Banks.
8. Proficient administration practice in the Bank.
9. Situated in a significant business territory.

Weaknesses:

1. Officers in the lesser dimension are not exceedingly qualified.
2. Nonattendance of long-haul credit.
3. Little pieces of the overall industry in the financial business.
4. Every one of the branches are not A.D. branches.
5. Absence of limited time exercises.
6. NBL has not propelled an on-line banking framework yet.

Opportunities:

1. Can expand the credit conspire.
2. Private Banks turns out to be progressively solid to the neighborhood open.
3. Have the chance to expand the piece of the overall industry.
4. Private Banks can contribute more to the financial advancement of our nation.
5. by doing social welfare exercises it can make a decent effect on the open personality.

Threats:

1. There are numerous rivals in the market.
2. Govt. weights to lessen the loan fee.
3. Banking advancements are changed.
4. ATM card isn't accessible all Branches.

Chapter: 4

DATA COLLECTION AND PROCESSING

Methodology:

Research technique is a methodology that is under taken by specialist for doing his examination work. So, look into philosophy is vital for doing the exploration work in a methodical and powerful way. Philosophy is characterized by Four Types. For example, Research Design, Sampling plan, Data Collection, and Data Analysis.

Data description:

I gathered both essential and optional information for my examination reason. I gathered essential information clients of National bank restricted. I likewise gathered optional information (diverse kinds of record opening information 2017 to 2018) from MIS of NBL that was given by junior officer of NBL, kaliakoir Branch.

Ways of data collection:

These sources are as follows:

Primary source:

A) Face to Face Conversations: some essential information is gathered by taking a meeting and by exchange with the officials and officer of National bank restricted.

B) Observation: Here essential information is gathered through going through multi-month in the NBL amid the working hour. Here I watched the aggregate managing an accounting procedure of NBL.

C) Survey: the review on consumer loyalty's

Secondary Sources

The auxiliary information had been gathered from the MIS of NBL. To illuminate distinctive optional sources, for example, office site, enroll book& distribution utilized by the NBL in such manner.

Internal Sources:

Bank's Annual Report 2018

External Sources

- Different books, articles, and periodicals identified with the managing an account segment.
- Relevant NBL paper and distributed archives.
- Periodicals distributed by Bangladesh Bank.
- Previous reports and diaries important in managing an account industry.

Sampling procedure & Research design

I gathered essential information by irregular inspecting premise and my example estimate is 25. Gathered data is prepared by the utilization of the PC framework. Point by point investigation, working factors, and working definitions are epitomized in the report. By utilizing Microsoft Excel and SPSS programming to broke down one-year account opening information. One-year information is gathered arbitrarily consecutively and customary interim process.

Research design:

Time series: A period arrangement is a grouping of numerical information focuses in progressive request, in store, a period arrangement tracks the development of the picked information focuses, for example, a security's cost, over an explicit timeframe with information focuses recorded at customary interims.

Chapter: 5

Findings and Discussions

Findings:

- Web based Banking isn't that much good
- Has ailing in ATM and charge card parts
- Salary is not exactly different banks
- Poor advertising procedure
- Less branches in rustic territories
- Interest rate of FDR is not exactly different banks

Chapter: 6

Conclusion and Recommendation

Conclusion:

At long last, it tends to be presumed that entry level position program has been organized increasing viable information with hypothetical learning. Most noteworthy exertion has been given to give the genuine situation of the general saving money arrangement of the National Bank constrained. Amid the temporary job, it is discovered that the kaliakoir part of National Bank Limited gives all the customary managing an account benefits and in addition some specific financing exercises. The Branch additionally gives credits in various classifications. National bank Limited is one of the biggest and most seasoned banks in the private managing an account division. It has a vast portfolio with immense advantages for the get together its liabilities and the board of this bank is outfitted with the master brokers and supervisors in all dimension of the executives. An investor can't rest soundly with awful obligations in his portfolio. The disappointment of business banks happens chiefly because of terrible advances, which happens because of wasteful administration of the advances and advances. Close to this, a great client administration and general managing an account exercises pull in the clients. Along these lines, National Bank is concentrating more on guaranteeing a decent quality managing an account administration to pull in an ever-increasing number of clients.

Recommendations:

- Financing cost ought to be diminished for CC account (Cash Credit)
- Should open more branches in country territories
- The administration must endeavor to keep up the long-haul association with their clients.
- The administrator ought to frequently take the criticism of the clients and should join the progressions wanted by the clients in their inputs.
- The administrator must orchestrate preparing programs for their representatives so as to make them progressively successful while managing the clients.
- The ATM ought to provoke and administrators must endeavor to limit bother at ATM for the clients.
- Manager must guarantee that client protests are tended to with best generally need.
- The client benefit delegates ought to be proficient.
- The client should feel secure when they use item and administrations of the bank and think of it as a fair and advantageous bank.
- National Bank restricted ought to be refreshes innovative administrations.
- The manager must guarantee effectiveness in their tasks with the goal that clients don't need to languish or sit tight over lengthy timespan for their expected work.
- National Bank restricted should expand all store financing cost and decline all credit financing cost.
- The Manager ought to dependably think about the necessities of the clients.

Chapter: 7

Internship Experience

Work, workflow and people met:

I worked by and large keeping money segment of National bank Ltd, kaliakoir Branch. It was my quick experience to work for any association. General managing an account area is a vital segment of any keeping money segment. I opened client accounts and furthermore composing the Deposit slips and Credit voucher of clients. I additionally take the Checkbook demand and gave the Checkbook to the clients. I additionally worked in Pay Order segment. I am likewise working at FDR area and open FDR account. I additionally checked the bank day by day exchange voucher. For example, - money, exchanges, clearing and outside settlement and so on.

Significant pleasant and limitation of the report:

There are a few confinements to my investigation. I confronted a few issues amid the investigation. These are given underneath:

The absence of time: The era of this examination is short. I had just two months in my grasp to finish this report, which was insufficient. So, I couldn't go top to bottom of the investigation.

Auxiliary data: There was an absence of appropriate optional data for National Bank Limited and its item. Yearly report, approach rules, site, and other related archives try not to cover full and adequate data.

Deficient information: In the request to watch the mystery of the bank, National Bank restricted isn't intrigued to uncover some specific data that is required to set up this report.

Assurance: There was a type of contrasts between the information accumulation from various wellsprings of data of a similar theme.

The absence of Co-task: As the bank officers are so much bustling that it troublesome for them to participate with me, which is likewise an imperative for this report.

The absence of experience: There was an absence of involvement in gathering data, doing an examination and taking an evaluation of the related themes. Anyway, as time has gone by numerous individuals of these constraints blurred.

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