



# Daffodil International University

INTERNSHIP REPORT  
ON  
"CUSTOMER SATISFACTION OF  
NATIONAL CREDIT & COMMERCE BANK LIMITED & STUDY ON NCC BANK  
DHAKHIN KAHN BRANCH"

**SUPERVISED BY**

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## Letter of Transmittal

Date: 20/12/2019

To,

**Professor Dr. Ahmed Fakhru Alam**

Faculty of business and Entrepreneurship

Department of Business Administration

Daffodil International University.

**Subject: Submission of the Internship Report**

Dear Sir,

Here is the report in NCC Bank Ltd. Dakshinkhan Branch. We have truly enjoyed working with NCC Bank Ltd. Dakshinkhan Branch and highly appreciate their co-operation in this regard. I am trying to reflect the practical operational aspects of the bank, which is complementary to the theoretical lessons.

I am very much glad that you have given us the opportunity to prepare this report. So we therefore pray and hope you would be kind enough to accept our report and oblige thereby.

Sincerely Yours,



-----

**Kazi Refat Osman**

ID: 182-14-830

Program: MBA major in marketing.

Daffodil International University

### **Student Declaration**

I am Kazi Refat Osman, hereby declare that the presented report of internship titled “**Customer satisfaction**” of National Credit and Commerce Bank Limited is uniquely prepared by me during the performing period of my internship term, working at Dakshinkhan Branch of National Credit and Commerce Bank Limited.

I also confirm that the report is only prepared for the partial fulfillment of my academic requirement, and not for any other purpose. It should not be used with the interest of the opposite party of National Credit and Commerce Bank Limited.



-----

**Kazi Refat Osman**

ID: 182-14-830

Program: MBA major in marketing

Daffodil International University.

### **Supervisor Certificate**

This is to certify that MBA Internship entitled “An Analysis of Marketing of Bank Products in” National Credit and Commerce Bank Limited. Submitted by Kazi Refat Osman to the Department of Business Administration, Daffodil International University Dhaka, Bangladesh has been conducted under my guidance and supervision. This Internship report has not previously formed the basis for any degree.

The entire dissertation comprises the candidates own work and personal achievement. I do hereby recommend submitting the dissertation for evaluation for MBA program. I wish him every success in life.



-----  
**Professor Dr. Ahmed Fakhru Alam**

Faculty of Business and Entrepreneurship

Dept. of Business Administration

Daffodil International University

## **Acknowledgement**

My acknowledgement begins with thanking my academic supervisor Dr. Ahmed fakrul Alam, who has provided me suggestions for making this Final Internship Report and also provided me with format for making and preparing the whole report. I like to thank sir for his generous cooperation and regular supervision that made me really confident about the desired outcome of my internship project.

I would like to show my warm hearted gratitude to the whole Department of NCC Bank which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Department. I am especially grateful to Mr. Abul Kalam Azad for his invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under her and really grateful to her for a big time for helping me in my each and every step of work at office.

After that I would like to thank Mr. Jashim Uddin, (VP & Manager) Dakshinkhan Branch.

I am very much thankful to NCC Bank, its management specially the employees of the entire Department for their cordial support to prepare this difficult study with important information and data.

## **Executive Summary**

This study is the result of my internship program ran for the past three months placed at the NCC Bank Ltd, Dhakkin khan branch. The purpose of this study is to understand the level of Customer satisfaction and for this reason I had to gain the practical area of responsibilities of the Customers. Customer satisfaction describes how content an individual is happy with his or her service. The happier people are within their job, the more pleased they are said to be. The sample for this study was the current employees of National Credit &Commerce Bank Ltd. Printed questionnaires were distributed among many respondents and all the questionnaires have been collected and taken as the data for the study. In this study, some results were satisfactory, which proved that the items of questionnaires are appropriate with this study.

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# Part : 1

# INTRODUCTION

## 1.1 An Over View Of NCC Bank Limited

NCC Bank limited is the one of the promising bank in Bangladesh. It is one of the best banks in Bangladesh. Now days there position in banking sector in 13<sup>th</sup>. There are many facilities in this bank those customers are solve these problems.

### **Historical Background:**

NCC Bank founded in 1985 as an investment company in the name of NCL. It become scheduled commercial bank after receiving permission from the central bank in 1993 and stated with a paid up capital of Tk 39 crore. Now days Trade sector and financial sector and assuming an important part in the arrangement of the capital market too.

## 1.2 Business Principles

The principal of this business to doing the integrate part of this organization operation, function , management and positioning, also included mission ,vision, objectives, goals and slogan.

### **Mission**

Their main mission is to contribute towards the agriculture, Industry & socio-economic development of the country, to deliver the excellent services and make perfect bonding with the customers.

### **Vision**

Try to the best banking service the nation of Bangladeshi people and socially responsible to the bringing credit & commerce sustainable growth.

### **Slogans**

**“WITH YOU ALWAYS”**

## 1.3 Objectives of NCCBL

The objectives of NCC bank are :

- Establish the good relation between customers.
- Try to raise living position in the society.

- To make the best employment.
- Ensure the safety of the customers saving assets and deposit.
- Try to invest in the various sector in industrial sector.

## 1.4 Board of Directors:

Given below that:

Name	position
Alhaj Md. Nurun Newaz	Chairman
Mrs. Sohela Hossain	Vice chairman
Md. Abdul Awal	Director
Abdus Salam	Director
Md. Abul Bashar.	Director
Amjadul Fersous	Director
S.M. Abu Mohsin	Director
Abdul Monem	Director
Khairul Alam Chaklader	Director
Md. Moinuddin	Director
Mohammed Sazzad	Director
Itrat Hussain	Independent Director
NURul Islam CHowdhury	Independent Director
Mosleh Uddin Ahmed	Managing Director and CEO Ex-officer Director

## 1.5 Products and Services of NCC Bank

### **Loan Products**

- Personal Loan.
- Education Loan.
- Car Loan Scheme.
- House Building Financing.
- Consumer Financing Scheme.

### **Deposit Products**

- Current A/C
- Savings Bank Deposit A/C.
- Special Notice Deposit A/C.
- Special Saving Scheme.
- Special Deposit Scheme.
- Youngster Account.
- Youngster Money plan Scheme.

### **SME Banking**

- Small Business loan.
- Lease Finance.
- Working Capital Loan.
- Festival Business loan.

### **Cards**

- Debit Cards.
- Credit Cards.

### **Remittance Products**

- Wage earners welfare Deposit Pension Scheme.
- Special Interest Rate on Deposit and Loan.
- Overseas Employment Loan Scheme.

## Services

- ❖ NCCBL Securities & financial Services.
- ❖ Treasury Services.
- ❖ Locker Services.
- ❖ Remittance Services.
- ❖ Remittance sending parterres.
- ❖ Schedules of charges.

## Interest Rate paid to different Deposit liabilities

Serial	Application	Interest Rate
01	FDR for 3 months	9.00%
02	FDR for 6 months	9.25%
03	FDR for 1 year	8.00%
04	Saving Account	3.50%



# Part : 2

# BACKGROUND

## **2.1 The Study of the studies**

- The reason behind the customers satisfaction from the finding Problems.
- Solve the customer's problems.
- Try to find out to internal Problem.

## **2.2 Limitations**

There are many limitations some of them are:

- IN outside Dhaka Branch is so limit specially ATM booth.
- The data was collected in main branch out side Dhaka were not considered.
- Unable proper service in outside Dhaka and unwillingness to participate in the survey the problem.

## **2.3 Objectives of study:**

### **Primary objectives:**

The primary objective of the study was to determine the degree of customer satisfaction of NCC Bank limited, Dhakhin Khan Branch.

### **Specific objectives:**

- ✓ To identify the various products and service rendered by NCC Bank.
- ✓ To assess the attitudes of customers regarding performance of NCC Bank in the matter of fulfilling its objectives.
- ✓ To identify the problems faced by the customers in getting services of NCC Bank.

- ✓ To recommend measures to solve those problems.

## **Methodology:**

Sources of data collection were as follows:

### **Primary data:**

Primary data were collected by different way:

- ✓ Questionnaire of way.
- ✓ Face to face conversation to the customer.
- ✓ By interview to customer at Dhakhin khan Branch.

### **Secondary data:**

Secondary data were collected from:

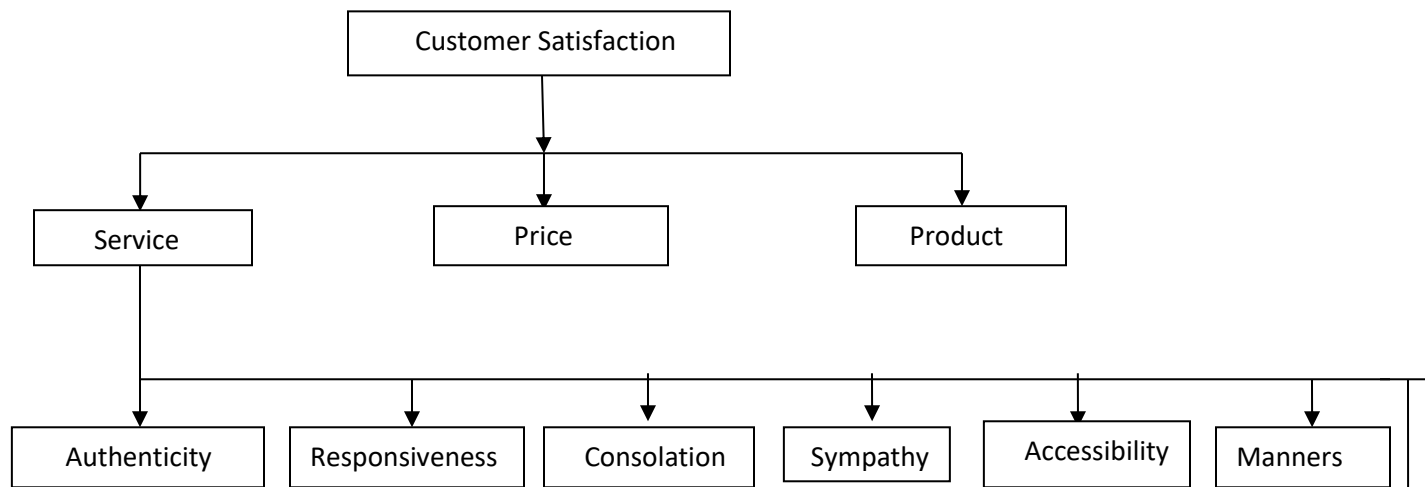
- ✓ Research report.
- ✓ By internet and Newspaper.
- ✓ By Bank web site.
- ✓ From any information which is related by the banking sector.

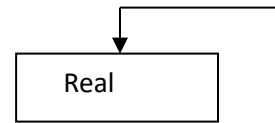
# Part : 3

## Review of Related Literature

### 3.1 Customer Satisfaction

Customer satisfaction is the main part of every organization. Customer satisfaction is only the way of to get more customers and to get make more profit. The NCC bank always tries hard to get better services of every customer. But it is not to possible to anyone or any organization to satisfy the entire customer. I observed that one customers choice his/her option feeling about NCC bank products, behaviors are different from another customers. So it is hard to get better customer satisfaction to all customers. Some customer are happy for the services of NCC bank some are rude for their services. I choose some samples of my intern period survey such as, Target to some business man some people are service holder and housewife and students. After completing my survey than I found my result.





### 3.2 Customer Satisfaction Factor

Banking sector are providing try to betts service to customer. So bank are most accent the better and best quality service to customer. Now in market there is tough competitor in banking sector. So customer satisfaction factor are upgrade day by day in NCC bank. Customer satisfaction factor are:

- Advance products and service
- Easy the banking procedure.
- Upgrade the deposit scheme.
- Loan facilities system is to simple.
- Charge the interest rate system in loan and other deposit scheme.
- ATM Booth service
- Online banking system
- Nice environment.

### 3.3 Data Analysis and Interpretation

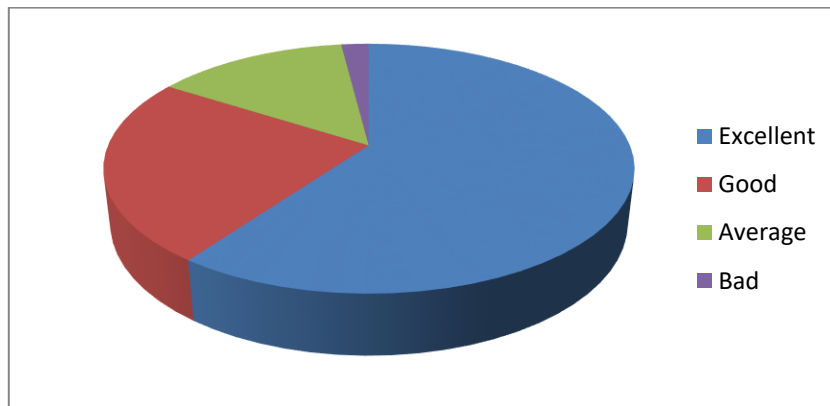
After collection of all necessary data, those are analyzed in the :

- Subjective Analysis: They are given the best qualities date analyst.

#### **Advanced product and service:**

The main customers service satisfaction factor :

Responses	Frequency	Percentage
Excellent	32	62%
Good	13	25%
Average	8	15%
Bad	2	3%

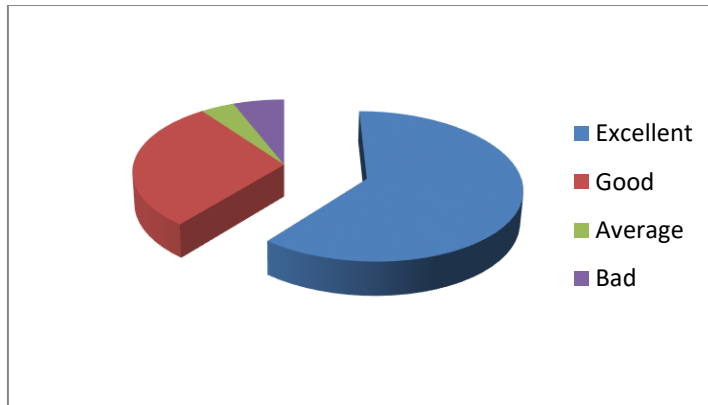


Advance product and service

### **Account opening procedure:**

Account Opening procedure :

Reaction	Frequency	Share
Excellent	30	60%
Good	14	28%
Average	2	4%
Bad	3	6%



Account Opening System

### Interest rate of different deposit scheme

Interest rate of different deposit scheme is also an important factor of every banking , so interest rate and different deposit scheme are:

Reaction	Frequency	Share
Excellent	24	49%
Good	12	25%
Average	10	20%
Bad	1	2%

### Loan and credit facility of NCC:

Loan sector are in Bank so loan facilities and credit facilities are ncc dhakhin khan Branch are at now present:

Reaction	Frequency	Share
Excellent	3	69%
Good	12	22%
Average	2	4%
Bad	1	2%

### Online banking system of NCC:



Now days online banking system are more popular in banking sector here is the online banking sector system of NCC bank Dhakhin khan Branch :

<b>Reaction</b>	<b>Frequency</b>	<b>Share</b>
Excellent	33	66%
Good	15	29%
Average	4	8%
Bad	0	0%

### **Service charge:**

Service charge is the:

<b>Reaction</b>	<b>Frequency</b>	<b>Share</b>
Excellent	15	28%
Good	22	44%
Average	14	25%
Bad	2	4%

### **Behavior of employee:**

Behavior of the employee is the most important to Rise the any bank so it is most important part of every bank. Here is the NCC bank of Dhakahin khan Branch employee behavior:

<b>Reaction</b>	<b>Frequency</b>	<b>Share</b>
Excellent	30	60%
Good	12	22%
Average	2	4%
Bad	0	0%

### **Employee interaction:**

Employee Interaction is:

<b>Reaction</b>	<b>Frequency</b>	<b>Share</b>
Excellent	20	40%
Good	21	41%
Average	6	12%
Bad	2	4%

### **ATM Booth Service:**

Here are main objectives of customer satisfaction services:

<b>Reaction</b>	<b>Frequency</b>	<b>Share</b>
Excellent	6	12%
Good	5	10%
Average	25	50%
Bad	15	29%

# Part : 4

# Analysis

## 4.1 My Job Part

I, Kazi Refat Osman joined at the NCC Bank Limited Dhakkin khan Branch as Service Intern on 10<sup>th</sup> October 2019. I feel so lucky that I have met with some nice people. Our branch Manager MD. Jashim Uddin (VP) are kind hearted and helpful person to me. From the very beginning, they are giving me right way and proper direction to my assign duty which is given by Head Office.

In this intern period I have played the first two month the GB sector than I have worked GB and Cash sector. I learned to many thing that how the met and greet the customer satisfaction. In intern period MR. Abul kalam Azad senior officer of NCC bank In Dhakhin khan Branch. he helped me a lot to learn many things. I can easily opening the saving accout, deposit FDR and

special deposit scheme. In intern period I am visiting the KC industrial park of Nipa Group To opening the saving and FDR and open the salary account.

By this short time I have made 1 loan proposal which was impossible to help me Mr. Humayen kabir Principle officer of loan sector in NCC bank in DHakhin khan branch.

## 4.2 Findings and analysis

There are too many problems some of this problem is which is face so many times to failed the customer satisfaction:

- ✚ NCC Dhakkin khan branch has not adequate number of skilled manpower in branch.
- ✚ NCC bank has 119 Branches in overall the country, and most of the branches are in Dhaka.
- ✚ In the Dhakahin khan branch the customer service are poor but not so bad.
- ✚ They didn't have ATM booth service.
- ✚ They use "Flora "banking software which is good but they didn't update their software. Sometime it hang and sometime data are missing those software.
  
- ✚ Their Debit card is totally rubbish because it doesn't work any kind shopping and restaurant. Just use this card in ATM booth to withdrawn the cash.
- ✚ Sometime they face the network problem which is operate the head office, so customer are so many time face this problem and they have many complain to this problem .

# Part : 5

## 5.1 Recommendations

After completing my intern period I recommended to NCC Bank Dhakhin khan Branch to improve the debit card, to upgrade the banking software, SME banking sector Which is poor in this Branch if I compare with the other Branches of Dhaka city To improve the current marketing starategy. They should be more concern about customer and try to more satisfy to the customer problem. And most important is to solve the network problem because customer and employee both face this problem and they feel much embarrassing.

## 5.2 Conclusion

Success in the banking business largely depends on effective lending. So NCC Bank is most leading bank in the entire banking sector. Overall I investigate I can say that their products and services are promising, but improve the some sector.

## 5.3 Appendix

NCC BANK LTD.

CUSTOMER SATISFACTION QUESTIONNAIRE

“Customer Satisfaction Level at NCC, Dhakkin khan Branch”

**Understanding statements in the authenticity measure**

	Excellent	Good	Average	Bad
The account opening process of NCC Bank Limited is efficient	4	3	2	1
You did not have to wait for a long time at customer service to open an account	4	3	2	1
The bankers and staffs of NCC were sincere about your service concern.	4	2	3	1
You were given enough information about your accounts regularly.	4	3	2	1

**Statements in the responsiveness measure**

	Excellent	Good	Average	Bad
--	-----------	------	---------	-----

The officers at customer service correctly answered your required inquiries.	4	3	4	2
The staff and employees of the bank are helpful and cordial.	2	4	3	2
The officers at customer service responded at your call promptly.	4	3	3	2
The officers are friendly and competent.	4	3	3	2
The amount of time taken at cash counter to deliver service to you was enough.	4	4	3	2
The competence and knowledge of officers about banking system is good.	4	4	3	2

**Statements in the consolation measure**

	Excellent	Good	Average	Bad
--	-----------	------	---------	-----



The officers are helpful, competent and knowledgeable.	4	3	3	1
The officer who helped you to open the account was courteous and helpful.	4	4	3	1
You had confidence and trust on the officers at customer service.	4	4	3	1
Your checkbook and ATM card was delivered carefully and efficiently.	4	4	3	1
Overall, you are satisfied with the service you received.	4	4	3	1
The cash counter and consumer banking department is very organized.	4	4	3	1

**Statements in the real measure**

	Excellent	Good	Average	Bad
All departments are very very clean and comfortable.	4	4	2	1
ATM machine is in good working condition.	4	3	2	1
Parking area is sufficient.	4	4	2	1
The sitting arrangement is comfortable.	4	3	2	1
Other machines such as lift, AC, and lighting of the bank are of high quality.	4	3	2	1
The interior decoration is comfortable.	4	3	2	1
Bank security is satisfactory.	4	3	2	1

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