

**An Analysis of The Marketing Activities Of National  
Credit And Commerce (NCC) Bank Limited  
A study on Babubazar Branch.**

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**LETTER OF TRANSMITTAL**

**December 08, 2020**

To

Mohammed Masum Iqbal, PhD  
Professor & Dean  
Faculty of Business & Entrepreneurship  
Department of Business Administration  
Daffodil International University

**Subject:** Submission of Internship report on “An Analysis of The Marketing Activities of National Credit and Commerce (NCC) Bank Limited: A study on Babubazar Branch.”

Dear Sir,

It is my great pleasure to submit my internship report entitled “An Analysis of The Marketing Activities of National Credit and Commerce (NCC) Bank Limited: A study on Babubazar Branch.” As a part of the completion of the Master degree at the Department of Business Administration, Daffodil International University, I have completed my internship at National Credit and Commerce (NCC) Bank Limited. For a period of three months. I was placed there as an internee in NCCBL. From February 16 to June 16 at. It has been an important experience. It helped me a lot of understanding the intricacies of activities of NCCBL. I have tried my best to accumulate information that I believe relevant and insightful. It was a great opportunity to apply some theoretical knowledge in the practical purpose. It will be my pleasure to clarify any matter regarding this report. Thank you for allowing me the opportunity to take the task and for your sincere guidance and cooperation.

Thank you for consideration.

*Muhammad Nayim Pervez*

.....

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## LETTER OF ACCEPTANCE

This is to certify that Mr. Muhammad Nayim Pervez, ID No: 191-14-2921, MBA Program, Major in Marketing, prepared an internship report entitled An Analysis of The Marketing Activities of National Credit and Commerce (NCC) Bank Limited: A study on Babubazar Branch as a requirement of MBA program.

The report is recommended for submission.

I wish him all success in life.



**Mohammed Masum Iqbal, PhD**

Professor & Dean

Faculty of Business & Entrepreneurship

Department of Business Administration

Daffodil International University

## DECLARATION

I am Muhammad Nayim Pervez, hereby declare that I have prepared the presented internship report at Babubazar Branch entitled "An Overview of the Marketing Activities of NCC Bank Limited" and also confirm that the report is only prepared for my academic requirement, not for any other reason. It may not be used for the benefit of NCC Bank Limited.

*Muhammad Nayim Pervez*

.....

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## ACKNOWLEDGEMENT

At first, I want to thank the almighty Allah for giving me strength to make this report on time

I would like to thank Dr. Mohammed Masum Iqbal, Honorable Supervisor, Professor, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, for allowing me to carry out this study. For his most helpful suggestions and insightful guidance through class lecture, I am very grateful to him.

Then, I express my sincere gratitude to the direct supervisor and guidance of Mr. MD Giasuddin Bhuiyan, SVP, Babubazar Branch, Bank Limited. This study may not have been a thorough one without their assistance.

I would like to thank all of my honored professors, administrative staff, departmental office staff and fellows who always inspire, assist, cooperate, and direct me to make my studies more challenging.

## PREFACE

The internship study, An analysis of NCC Bank Limited's Marketing Activities, is focused on theoretical expertise in practical areas. The analysis focuses on NCC Bank Limited's marketing activities to recognize the strengths and issues of its marketing activities.

NCC Bank limited is not a reputed bank like others, but I tried my best level as an intern in this bank to learn and evaluate NCC bank marketing activities within three months. To make that study, I collect primary and secondary data. Three months are not enough for a report to be elaborately prepared. The analysis has different drawbacks, and the bank still has some confidential details. It is so difficult to find out any part of the bank relating to marketing activities. My practical observations and experience at NCC Bank are included in the paper. I concentrated on the bank. Business summary, market analysis , marketing promotion, marketing mechanisms, market segmentation, product type, pricing strategy, overall strengths, opportunities, limitations, and risks, priorities , goals, etc.

The entire study would give me a transparent image of the banking industry as it stands in a very dynamic, responsive and critical banking market. NCC Bank Limited does not follow any marketing plan that is recommended. I have concentrated primarily on deposit marketing and investment marketing strategy in this article, which is their core marketing area. NCC Bank is the nation's fastest fourth-generation leading private commercial bank.

## Executive Summary

The internship is aimed at the difference between academic knowledge and the practical to a certain extent as a partial fulfillment of a Master of Business Administration (MBA) program. It is really wonderful opportunity to have experience in real life when going through the theoretical learning process. With my experience, the report is prepared to function in the NCC Bank Ltd three month internship program.

Bangladesh's banking system has undergone three stages of development: nationalization, privatization and, finally, financial sector reform. In 1985, NCC Bank Limited began its career as a private commercial bank. The banking industry plays a vital role in Bangladesh's economic growth as well as its economic development.

One of the new banks in Bangladesh is NCC Bank. NCC Bank has become a powerhouse in the banking sector day in and day out. The research was carried out based on primary and secondary knowledge. Both tables and graphs were provided to evaluate the data and illustrate the bank's results. This report is focused on figuring out how to please the customer and how NCC Bank performs financially. My overall report aim is to classify NCC Bank's overall marketing activities.

At the last part of report I give some recommendations, which I hope that it will be helpful for ban to recover all the weaknesses.

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## Chapter 01: Introduction

## **1.1 Introduction**

The Bank is the principal financial institution of any nation that supports any country's economy. They assist in all sorts of business & entrepreneurship, save money from people and offer it as a loan. This banking system was invented a thousand years ago in China, India and Rome. The banks are trying to give priority to the national interest in the current situation. The growth of national GDP and economic wealth, all kinds of economic and infrastructure growth, depends on the success of banks. Banks protect the equilibrium between the national economy and the global economy.

## **1.2 Background of the Study**

It is very important to identify the difference between theoretical understanding and practical internship experience to find it. A student can get the real life experience through an internship after completing an MBA. An internship involves basically knowing in something in the workplace. Academic experience is used in internships. It is a method of gaining information and exploring the real situation in a scientific way. In other words, it implies preparation by physical participation in the specific job. The process of applying one's theoretical knowledge & practical experience is in the area of real life action internship.

## **1.2 Objectives of the Study**

**The study has been carried out with the following objectives.**

- To identify the marketing strategies of NCC Bank Limited;
- To explain marketing mix of NCC Bank Limited;
- To identify the problems related to marketing activities of NCC Bank Limited, Babubazar Branch;
- To make some recommendations to solve the problems;

## **1.4 Methodology**

The report's methodology involves direct observation and oral contact with the employers of NCC Bank Limited, a branch of Babubazar. The author collects data by reviewing files, circulars, brochures, etc., as well as practical experience. Basically, this study is qualitative in nature. Two sources collect the details.

### Primary Sources

- Clear speak to the branch officers
- Talking with employees
- Employed in the office

### Secondary Sources

- Records, NCC Bank Limited monthly statement
- Files, circular papers, brochures, etc.
- NCC Bank Limited's annual report
- NCC Bank Limited websites

### **1.5 Limitations of the Study**

This are the limitations:

- It is handled within a short period of time so that the research is minimal.
- Internship expenses are funded by me.
- The data does not reflect the entire population. Samples were randomly picked.
- Financial details are not up-to - date, they are all gathered from the annual report & site.
- Unable to gather some sensitive data.

## Chapter 02: Organizational Profile

## 2.1 An Overview of NCC Bank Ltd

National Credit and Commerce Bank Ltd. has a past of its own that is exceptional. Back in 1985, the organization began its journey into the country's financial sector as an investment firm. The company's mission was to mobilize and invest resources from within in such a way as to grow the industrial and trade sector of the country and to play a catalyst role in the formation of the capital market as well. Its involvement with the browser helped the business to a great degree in this respect. Up to 1992 , the company had 16 branches and subsequently, with the approval of the Central Bank, was converted into a full-fledged private commercial bank in 1993 with Tk's paid-up money. 39.00 crore from a wider platform to serve the country. NCC Bank Ltd. has acquired a commendable reputation since its inception by providing its customers with genuine, personalized service in a technology-based environment.

The Bank has set a new standard for finance in the industrial , financial and foreign exchange sectors. Customers have also drawn their numerous deposit & credit products-both corporate and individuals who feel secure doing business with the bank.

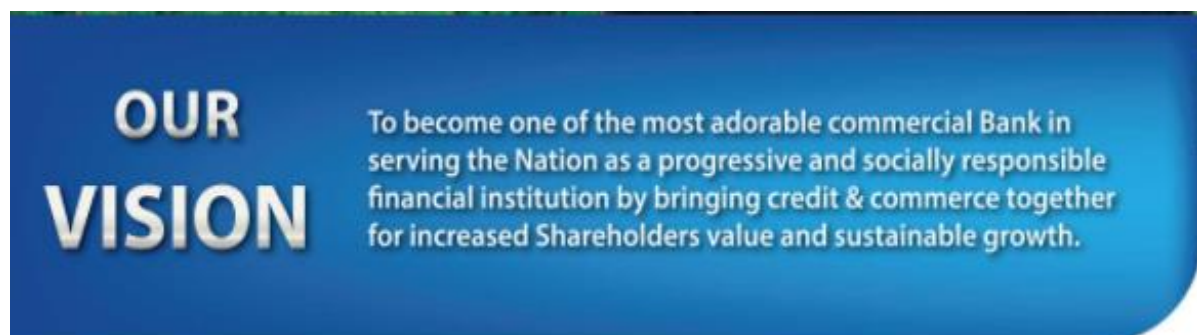
## 2.2 Mission



**OUR MISSION**

- Delivering excellent financial service to our communities based on strong customer relationship.
- Providing long lasting solutions that combining our cutting edge technology, experience and financial strength to our clients and stakeholders.
- Creating a cohesive and friendly environment where customers and our people can excel.

## 2.3 Vision



**OUR VISION**

To become one of the most adorable commercial Bank in serving the Nation as a progressive and socially responsible financial institution by bringing credit & commerce together for increased Shareholders value and sustainable growth.

## 2.4 Total Number of branch of NCCBL

Total Number of branch of NCCBL: 121 (Including SME/Agri Branch: )

## 2.5 Hierarchy of position in EXIM Bank Ltd:



## 2.6 Commitment to Clients

Service will be supported by highly qualified individuals with advanced technology.

- Building a long-term mutual benefit partnership
- Instant customer response
- Grow as customers wish
- Ensuring protection & security for the valuables of customers in faith with us
- Provide competitively priced goods and services

## 2.7 Functional Departments

NCC Bank currently has some functional divisions. Those are given below in short-

- Financial Control and Accounts Division (FCADs).
- Credit Division. International Division (ID).
- Human Resources Division (HRD).
- Information Technology Division (IT).
- Logistic and General Services Division.
- Marketing and Outreach Division.
- Branches Control Division (BCD).
- Card Division.
- Board and Share Division.

## 2.8 Major Functions of NCC Bank Limited

**Deposit:** This is the primary function of every bank, as a deposit with many kinds of interest, to raise money from clients. Basically, there are three forms of bank deposit available –

- Current (without interest)
- Saving (lower interest 2-6%)
- Fixed (High level of interest 6-18%)

Depend on time & total amount of deposit.

**Loans & Advances:** This is the second major feature of the bank, which provides loans & other deals to its customers after taking deposit from the customer banks. This is the key part of the bank 's revenue, where the interest rate for the bank is 7-20 percent.

**Investments:** This is the bank 's third main feature, which is close to that of other banks. This involves prize bonds, government treasury bills, public limited company stakes, investments in several enterprises, etc. Government Treasury Bills, Prize Bonds and Public Limited business interests, etc.



Treasury Operations: Another big feature of every bank is this. Through this form of activity, the bank will earn money.

## **Chapter- 3: Theoretical Aspects**

### **3.1 Marketing Activities in Banking Sector**

#### **Marketing Activities**

Marketing practices indicate the steps of marketing-related jobs. It begins with the creation of the item and ends when it is consumed by the user.

#### **Bank Marketing**

Bank marketing, in my eyes, is connected to:

- Selling of bank deals & schemes
- Creating the market for banking products
- The desires of the clients are met.
- The development of bank ads
- Full satisfaction with customers

#### **Marketing Concept**

These are the main elements of the philosophy of marketing—

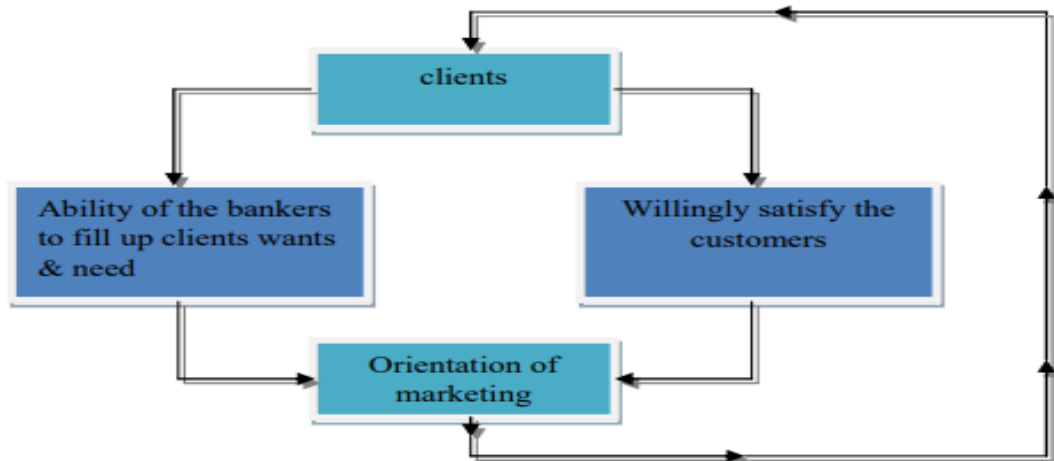
- Check & pick customer requirements,
- Delivering the specifications to the client
- Achieve client satisfaction.

#### **Selling Concept**

The idea of selling is linked to the sale to their clients & consumers of goods & services. Bankers are still prepared to market their deal to their customers with several amenities.

#### **Marketing Orientation**

This is the framework of the bank 's marketing focus towards their clients.



### 3.2 Marketing Research in Banking

There are limited versions of marketing research available in the banking sector. The bank still focuses on acquiring liquidity and investing in business.

In certain places, the bank operates.

### 3.3 Framework of Bank Marketing

Framework of bank marketing is related with three elements

- Internal Environment
- Micro environment
- Macro environment

#### Micro Macro & Internal Environment

There are the elements of macro environment which includes micro & internal environments also.



## **Understanding the Customer**

Understanding consumers means observing customers and understanding the needs and desires of customers. Concentrate on their profits, knowing their culture. Study their willingness to spend, then make a scheme dependent on their needs. Bank still offers its product & service through the skill of customers.

## **The Basis of Segmentation**

Banks often follows a certain segmentation, because it is the marketing method that is given below,

- Demographic
- Geographic
- Volume
- Psychographic
- Income
- Cultural & relational

## **Distributing Financial Services by electronic methods**

To fill up the customers need to save time banks with fast & online service follows some method given below,

- ATMs
- Intelligent Terminals
- Telephone Banking
- Home Banking or In-Touch Financial Services
- Internet Banking
- Telemarketing

## Chapter- 4: Marketing Activities of NCC Bank Limited, Babubazar Branch, Dhaka

## 4.1 Marketing Mix of NCC Bank Limited

On the other hand, it is recognized as a marketing mix to classify NCC Bank Limited's marketing activities relevant to NCC Bank Limited's marketing strategies & marketing mix. There are Product / Service, price , place & promotion.



### 4.1.1 Product Strategy

Different types of Products and Services of NCC Bank: We can divide the bank product in several categories

- Conventional Banking
- Loans & Advances

#### 4.1.1.1 Types of Banking Account

##### Deposit Products

Current A/C

Savings Bank Deposit A/C

Special Notice deposit A/C

Special Savings Scheme

Special Deposit Scheme

Instant Earnings Term Deposit

Money Double Program

Youngster Account

Youngster Maximum Account

Youngster Money plant Scheme

### **Loan Products**

Personal Loan

Education Loan

Car Loan Scheme

House Building Financing

House Repairing & Renovation Loan

Home Improvement Loan

Consumer Finance Scheme

### **SME Banking**

Small Business Loan

Lease Finance

Working Capital Loan

Festival Business Loan

Festival Personal Loan

### **Cards**

Credit Cards

Debit cards

### **Remittance products**

Wage Earners Welfare Deposit Pension Scheme

Overseas Employment Loan Scheme

Special Interest rate on Deposit and Loan



### 4.1.2 Price Strategy

Price is the technique for the exchange of respect between a consumer and a merchant. A cost is the amount of installment or remuneration paid by one meeting to another as a by-product of a unit of goods or administrations in normal usage. Costs are commonly communicated in units of some form of money in current economies. As far as their acquisition of an administration is concerned, this affects client basic leadership.

There are several pricing strategies:

**Premium pricing:** It is used as a model of representation. In pieces and adventures where a firm high ground remains for the affiliation, such systems operate.

**Penetration pricing:** Costs are set misleadingly low to easily get a touch of the general business. This is done when you are pushing something else. When the day and age of movement is completed and a touch of the general business goals are polished, it is projected that costs will be increased.

**Economy pricing:** Targets and strong market share in the mass market.

**Skimming strategy:** High costs are charged for an object before the period at which expenses can be dropped as a contender 's permit. Before the item or section pulls in more contenders who will carry down benefits for all concerned, the thought is to recover greater cash.

### 4.1.3 Place Strategy

- Remittance offices can be effectively provided to the consumer on the basis that the official duty can be balanced all the more effectively.
- Clearing of controls is equally easy as controls are held at a branch in the city where a clearinghouse is located and can be cleared in the normal manner.
- NCCBL will serve the client advantages all the more proficiently through the distinction branch.
- NCCBL builds the portability of capital that brings stability of loan costs for the branch holding cash.
- By branch managing an account, NCCBL will generate great looking stores from customers. For the NCCBL place collection, there are a few issues raised.
- If some aspect of NCCBL failed to achieve customer satisfaction, then the effect was saved in the branches everywhere.

- The branch administrator has to get Head Office permission for some simple money keeping option, and it is processed for a long time. Also, that makes consumers utterly insensitive.
- If a branch operates its account management here where the road turned parking lot is greater than a significant portion of individuals, delay to continue with their various kinds of money saving.
- NCCBL should review their methods as new branches in Bangladesh for which they have not followed this framework for the port city of Khulna are likely to be opened. Their branch in Khulna should be created.

#### 4.1.4 Promotion Strategy

Advancement implies an advertisement communication used to warn or impact target swarms with regard to the general benefits of a thing, company, brand or problem while exhibiting. The goal of progress is to produce treatment, to build interest, to deliver agreements or to resolve stamps. It is one of the fundamental components of the consumer mix, which blends the four P's: esteem, value, growth, and place. In the restricted time mix or special game plan, progression is also one of the components. These are close and dear traveling, advertisement, advancement of bargains, arranging advancing consideration and can similarly consolidate promotion of activities, showcases, and exposure. A limited time schedule dictates how much pay to all the segments in the specific mix is respected and what degree of the money-related stipend should be allocated to each segment.

**Advertising:** Any compensated form of non-individual introduction and advancement through recognized sponsorship of concepts, goods or administrations.



**NCC BANK**  
**REMITTANCE**  
Extending reach of your remitted money  
Faster, Safer and Easier



Among the most important tools of change, advertisement is a standout. The NCCBL is to mastermind exposure or to draw businesspeople to various media with

regard to their product or administration. Then again, if any new administration is masterminded, the bank is consistently at the entrance of their customers.

They disseminate their approach to the customers in this regard. NCCBL released its offerings to the industry at the end of 1999. NCCBL issued / offered Tk 's bid. 1950 00000, of which Tk is the free tender. 525000 @Tk offerings. Oh. 100 each. NCCBL aims to take

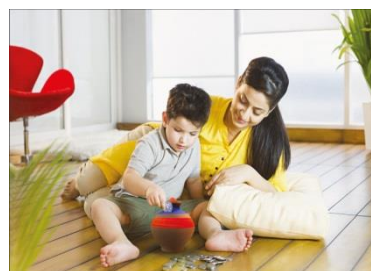
into account the demand through "The Daily Prothom Alo" and "The Daily Financial Express" of the general population and businesspeople with regard to their deals, which have been released as of now. In the meantime, they display their best administrations free to schedule each month with the paper and distribute it to benefit holders and consumers. Despite the fact that it is essential for any bank to present them as needed in the market of their products and administrations, NCCBL has not yet achieved this ability. It abandons, however, as a set up bank will lose its name and acclaim with its customers and additional stores because of sufficient and convincing advertisement that will allow customers to reduce their stores. We can tell here as "American Express Bank Ltd." Standard Chartered Bank is not just constantly ahead of others around the world in Bangladesh, updating the ad if appropriate. At any rate, they guarantee their customers by including papers and even any presumed magazines about administrations every week.

I believe NCCBL should follow this Standard Chartered Bank Ltd. framework. By norm in the busiest territory, NCCBL can make them acquaint with general society and can drape billboard out and about as open can first check their business thought.

In the meantime, NCCBL distributed well schedule, date-book and work area date-book and additionally journal what they spread to customers and administration holders every beginning of the year. As a matter of fact, we have previously moved towards presenting ourselves with various link diverts and the Internet in which NCCBL can successfully include them. In the long run, it must be stated that every item or administration will be boneless without including or attention, since how a customer would present himself with this administration. So, NCCBL should be worried about this situation.

**Personal Selling:** Oral introduction to the business offerings of administrations in a debate of at least one imminent purchase.

**Sales Promotion:** Short-term incentive to encourage the purchasing ordeals or goods or administrations is called advancement of deals. As indicated by the management of



**YOUNGSTER BANKING**

Start the habit of savings  
at an early age.  
Enjoy the dividends later.



an account corporation, the advancement of deals is called momentary incentive to support

the offers of administration or bank results. Sometime, they reduce credit enthusiasm and upgrade store enthusiasm as the customer will remain with them.

**Public Relation:** Building a great link with various openings of the association by having a positive exposure, creating a good "corporate profile" and taking care of negative reamers, stories and occasions or taking them off. Open connection implies establishing a decent



connection by gaining positive exposure, creating a decent corporate image and coping with ominous reamers, stories and occasions with other banks and with different public. A bank can take an interest in any fair residential or universal, and can take an interest in the

workshop along with other banks to establish their generosity. They can then help some local or international mainstream diversions, such as cricket, football, etc., again. NCCBL, in any event, didn't do this before today.

**Sponsorship:** NCCBL considers the principle of sponsorship as one of their real advertising instruments. To show its passion for corporate social responsibility, the bank has recently funded various social welfare initiatives. The bank also built numerous wonderful landmarks in Dhaka City near to this, such as the one at the Science Research Facility.

#### 4.2 General Banking Department

General banking provides a crucial link between customers and the bank. As a pivotal division for the bank, it's extremely fine. It is the bank's starting division for its customers. It consistently gets stores from customers and, through respecting tools, take care of their requests for money. The general manager of an account division is the office, much of which are addressed to the largest number of bank customers.

**Account Opening:** When he / she opens an associate in the bank's nursing account, an individual is regarded as a client. Then it becomes a written client-banker partnership agreement. The NCCBL Babubazar branch account section can be a significant section. This segment deals with all the relevant duties associated with an account gap.

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

**Current Deposit:** Current Deposit is a record where the record holder can make several exchanges within the assets available in its credit. In these stores, no interest is charged. The present record is mainly fair for members, but no one is suspended for any excuse from opening such a record. The underlying store that will have the least Tk to open a CD account. 1000 in NCCBL, and the current record holder must be the introduced.

**Saving Deposit:** Banks encourage financial specialists to open speculative accounts to empower the saving penchant among the general population. These documents are opened with the true objective of assets as the name appears. Interest in the equality of the record is conceded. Minimal Tk for opening a venture account. 1000 is classified as a store. The charming rate of benefits of it's saving stores is offered by NCCBL.

**Fixed Deposit Receipt:** For a settled period that ranges from several months to 5 years or more, the bank gets shops. Despite the fact that the base period over which a sum is collected as a settled store is several months, there is no most drastic time limit for opening a settled store account, but banks do not accept stores, say 10 years, for the most part. Settled store excitement changes from the time of growth. A minimum of Tk for opening a settled store. 50000 is taken for storage. The deadline for this store is 5 years.

**Short Term Deposit:** The customs of this record opening is like those needed for the current record. The record runs like a current standard record with the exemption that is required to be granted to the bank seven days before of withdrawal premium is charged at the recommended rate. Semi-government, autonomous bodies, and so on retain STD accounts for the most part. NCCBL provides its shot-term stores with attractive levels of benefits.

#### **4.3 Types of Loans and Advances Offered by NCCBL**

**A. General Loan:** Exactly where enhancement is made in single sum repayable either in resolved regularly booked installments of specific amount and no subsequent allegation is typically permitted of the exemption from interest strategy, unintentional charges and so on, called advance is considered a solitary purpose where the entire amount may be needed during an era of in different parts within a period.

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 loan:** This agreement is made to resolve the private dilemma of our typical NCCBL employees. The bank depends on who is happy with all the prerequisites for this development. The

borrower must, however, have the touch base from which the building is produced. The most notable time for growth is



**NCC BANK**  
**HOUSE BUILDING FINANCE**  
Plan on the layout.  
Leave the financing to us.



5 years. It depends on the relationship with the client bread cook. The cost of funding this growth is 15.5 percent troubled month by month. Depending on the customer and intermediary relationship, the proportion of credit is reduced. In any event, the distance, territories of the nation, etc., are fundamental components.

**C. Loan against trust receipt:** This is a succinct credit that depending on, trusts and trusts, figuratively speaking, is allowed to the customer against their application. It's called advance against having trust. According to the support letter, LTR 's validity would be permitted. Anyway, 30/60/90/120 days can be mulled over. LTR can be altered in general or completely. The cost of funding for this credit is higher. On multi-month to month introduction, advance costs on LTR are paid.. Protection is permitted against it. Interest payments from month to month are 15 per cent.

**D. Loan against imported merchandise:** The ephemeral growth is called advance against the imported stock (LIM) that is permitted to the outside against their shipped in products. The validity of the LIM will be permitted by the letter of subscription. All items known to have been administered once are LIM. The cost of financing this credit is higher and is paid from month to month. To absolutely keep up with the bank, order over the shipped in stock. These security credits are permitted.

#### 4.4 Credit Policy of NCCBL

A bank should ensure that its loan meets authoritative and administrative gauges, a standout among the most important forms, and they are helpful in setting up an advance plan. Such an arrangement offers explicit rule for advance administration in deciding on individual credit choices and establishing the general advance portfolio of the bank. There could be a credit method at NCCBL Limited but there is no credit-composed arrangement.

The bank conducts their classification activities on quarterly basis-

It has been enclosed with 4 other forms.

**Continuous Loan:** These are the developments that have no settled refund arrangement and have a date at which the tasteful execution of the clients is sustainable.

**Demand Loan:** Customers need to send the full L / C amount to the bank in the opening letter of credit (L / C) in external trade. The bank extends interest advances to the customers at the stipulated edge to purchase this outside exchange. No clear deadline of repayment is agreed. Be that as it may, the bank asks the customers to change their loan and resign the L / C reports when the L / C archives arrive. "Installment against papers," "Advance against imported stock (LIM)" and "Later of Confidence Receipt" are mostly included in the request for advances.

**Fixed Term Loan:** The bank has made these kinds of advances with a secure refund scheme. "For the most part, advances in terms include" Customer credit conspire," "Rent back," "Hire buy, "and" Staff advance. The word credits are represented as pursuits:

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

**Agricultural loan:** in excess of three years. In the case of an advance, the investor advances a single amount at a concomitant premium rate for a particular period. The whole amount is compensated either in real money or by crediting in his current record on a case, which he can draw anytime. If he pulls the cash back from his record or not, the premium is paid for anything allowed.. The credit may be repaid in parts or at the end of a particular term. Application advance or a term advance may be credit.

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

#### **4.5 Credit Evaluation Principles**

Some loaning requirements or guidelines are retained in endorsing developments to downplay the dimension of appreciation of opportunity and to keep money business fruitful. Underneath are the basic loaning standards:

**Safety:** The confirmation of the repayment of the disseminated credits implies protection. Bank is ready to go to benefit, but for productivity, well-being should never be yielded, to ensure the stability of development. The creditor should be selected intentionally. He should be a man of good character and limits, and the bank must also retain eligible borrower security numbers.

**Profitability:** Banking is a company that is going to achieve a respectable advantage. A noteworthy section of the bank salary comprises the contrast between the premiums earned on advances and the premium charged on store, and outside trade sector is also deeply profitable. And when a fair return from it is assured, the bank would not go through an exchange.

**Intent:** Banks, for profitable purposes, approve advances. No advances for ineffective purposes will be made by the bank, but the borrower will be freed from all hazards.

**Security:** In situations of need, the security provided for a development is a protection to fall bank on. For a surprising crisis, protection fills in as a well-being estimate. Safety inclusion must be taken before a loan, because danger factors are included.

#### **4.6 SWOT**

Every business association is required to assess the execution from the components of its value, weakness, opportunity and risk. The Strength, Weakness, Opportunity and Threat.

##### **Strengths**

- NCCBL is an entity which is financially secure.



- In comparison to its other contemporary competitors, the Bank offers quality service for customers.
- The Bank's administration, which outlines business techniques, has been framed by seasoned investors and corporate workers.
- In addition, the Bank is a SWIFT (Society for Worldwide Inter Bank Financial Telecommunication) Alliance Access person who empowers the Bank to quickly and cost effectively exchange basic monetary messages.
- As a bureaucratic steadfastness, the bank has gained client dedication.
- Among the clients, NCCBL has only achieved an altruism that allows it to retain large clients.

### **Weaknesses**

- The classification of authority is placed together, which helps the worker remember less responsibility. The representative spirit has crumbled along these lines.
- The credit proposition evaluation process is detailed. Subsequently, successful clients are lost here and there and the bank ends up unfit to reach goals.
- No substantive use of the Annual Confidential Report to reward or rebuff officials. Afterwards, the jobs end up wasted.
- In the view of the fact that it modifies the actual part of its store on government securities, the Bank 's structure is not so much extended.
- There are no ATM corners inside the bank.
- The bank conducts standard exercises relative to its competitors.
- An incredible part of the accumulated HR is inefficient.
- There is no creative job division at the Bank.

### **Opportunities**

- The Bank will present increasingly innovative and current client services to the opposition, all the more likely to be due.
- To meet the target customer, the bank needs to launch the ATM-card office as soon as possible.
- They may also sell individual and independent venture micro credit businesses.

- By offering new segments, the bank will boost its portfolio.

### Threats

- The standard default frame of mind of Bangladeshi clients.
- Multinational banks may eliminate the rewarding clients of the bank with numerous attractive methods for offering business banking services.
- Through providing equivalent goods and services offered by the Bank, local rivals can also grab a colossal piece of the overall industry.

### 4.7 To analysis the STP of NCCBL

STP of NCCBL: STP is very critical for building a focused marketing strategy. "The" S "refers to segmenting, the targeting" T "and the positioning" P. STP helps a business organization to establish a marketing plan that connects particular segments to them, their brand & their goods or services.



### Segmentation

The business is full of clients of various kinds. A marketer divides the entire market into different segments / parts in this process, which are easily identified, accessible and profitable. Definable means that with fair effort, time and expense, individuals can be easily detected and targeted at. When the segment is established, it must be verified whether the bank recourse will actually be accessible to the target market. If it is open, then it must be tested if it is profitable for the bank. . NCCBL uses behavioral & psychographic segmentation to segment the market into distinct segments. They have given importance to the style of life, personality, attitude, use, desire, choices & decision-making of people.

### **Targeting**

A marketer must target some particular group or groups that meet the requirements after segmenting the entire market into different groups. It allows the bank to sell or advertise its goods or services to individuals and focuses on all marketing activities. In this case, the target market for NCCBL is predominantly the government, celebrities, individuals with high attitudes & lifestyles and other retailers who choose quality services over cheap services.

### **Positioning**

It is the last step in the method of STP. Positioning means shaping the view of a customer with respect to a brand or product by specific competitive capabilities. The primary aim is to build a brand image such that consumers are drawn to purchase the NCCBL. Technology has based its business on efficiency, creative and cutting-edge technology. They also claim to be Bangladesh's best tech company. Acting as a private company for the government gives them the right to say that. It makes the customers assume that NCCBL is better in quality and every other element than their competitor.

## Chapter-5 Problems, Recommendations & Conclusion

## 5.1 Problems Identified

- The number of NCC Bank Ltd branches in Dhaka City is not adequate. In commercial areas, there are several branches, but not in residential areas.
- In Dhaka City, NCC Bank Ltd does not have sufficient ATM booths to allow customers to meet their needs. It absorbs time.
- NCC Bank Ltd has not launched evening banking yet. So they are losing a consumer group that is really busy or business people.
- Insufficient of marketing department employees so banks promotional not doing properly.
- Again, for the account opening role as well as dispatch related works, there are fewer workers at the front desk. So, it takes a little longer to get his or her work done.
- In addition, all customers knock the officer at the desk to grasp some kind of information, and it is difficult for the officer to provide the customer with information with such a busy day-to-day schedule.
- Today's world are based on online. Customer are not interest to go branch. NCC bank online system is so weak.

## 5.2 Recommendations

- NCC Bank has so many commercial branch, they need to open new branch in residential areas. If they can't open they can set up there agent banking.
- Customers are increasing. There ATM booths demand also increasing. So bank need to setup new ATM booths.
- NCC Bank .should launch there evening banking facilities to attract business persons.
- Management should hair new employees to work there promotional activities.
- The bank should set up workers in font desk to help immediately to customer came to open account.
- They should set up information desk otherwise customer knock officer.
- Online banking system need to improve and also promote to the customers.

## 5.3 Conclusion

The market is covered by National Credit Commerce Bank Limited (NCCBL) with full administrative coverage. As the amount of branches derives, Bank has still compelled action in our country, anyway it should be seen in the same way that no bank could make as incredible staying as NCCBL has now done within the accompanying couple of years from its establishment. The bank is adopting an explicit conventional approach for advancement and it is doing well. This promotional strategy is very rewarding for consumers and has a positive influence on their drift towards profit. In any event, with this advanced age, the bank could strengthen its promotion process. If it improves its showcase operation, it will be able to draw more customers to this bank and it will have an ongoing constructive outcome to its benefit. To date, NCCBL Limited has had the opportunity to deal skillfully with its credit portfolio and sustained the grouped advance at an incredibly lower rate. Much appreciation goes to the bank's regular and strict credit exam approach and practices. On the off chance that they continue with their comparable method, they can boost the situation, but they also need to preserve the trend in addition.

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