

Internship Report
on
Financial Performance Analysis of
NCC Bank Limited



Internship Report on Financial Performance Analysis of NCC Bank Limited

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Letter of Transmittal

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Subject: Submission of internship report on “Financial Performance Analysis of NCC Bank Limited”

Dear Sir,

It is a great pleasure for me that I have the opportunity to submit the internship report on Financial Performance Analysis of NCC Bank Limited” Baipail Branch.

The internship program gave me an opportunity to have an exposure to the working environment and on the job experience of National Credit and Commerce Bank Limited. I have acquired a good understanding on overall banking activities of a bank.

I have tried my level best to put meticulous effort the preparation of this report. Any shortcoming or fault may arise as my unintentional mistakes. I will whole heartedly welcome any clarification and suggestion about any view and conception disseminated through report.

Sincerely yours

.....

Saiful Islam

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Certificate of Approval

This is proof that Saiful Islam, ID: 171-11-415, BBA (Finance) is a regular student of the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. He has completed his internship National Credit and Commerce Bank Limited and has arranged these activities under my direct supervision. It's role is Financial Performance Analysis of NCC Bank Limited. I think the announcement is necessary to meet some of the BBA responsibilities.

.....

Repon Miah

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Acknowledgement

I am grateful to Allah Almighty for allowing me to complete this task, with joy and effort. I am grateful for the people who cooperated with me and provided good advice and also helped me prepare my work curriculum.

I would like to thank my leader, Repon Miah , Senior Lecture, Department of Business Administration, Daffodil International University. His constant guidance and advice played an important role in the success of this relationship. He always gives me important tips for building a relationship with no one actually.

I also take this opportunity to express my gratitude to some of the employees at NCCBL, the subsidiary, who responded to my relationship needs and made me feel that I am not taking this good job. Of these, I would like to mention Mr. Taher Ahmed, Vice President and Appointed President of NCC Bank Ltd. Baipail Company, Savar, Dhaka, for planning work activities in their respective organization. I am also proud of Mr. Selim (CEO) of NCC Bank Ltd. Baipail Branch, which supports me in all respects.

And finally, I would like to thank all the officers and staff of NCCBL, Baipail Branch for their help and guidance in my work. Their support made me complete the recipe.

Executive Summary

The National Credit and Commerce Banking Company has been a registered financial institution in accordance with corporate policy since 1994. It is also governed by the Bank Company Act 1991 and the Bangladesh Bank Ordinance 1972. Position dated November 25, 1985 under the name of National Credit Limited. NCC Bank has already played well the main role is not only in maximizing profits, but also in Bangladesh's economic development.

Information was collected from primary sources and other sources, such as police interviews, operations, annual reports and several NCCBL books. We have very little to do with the work that was used during the internship, and there is insufficient data.

In today's competitive financial environment, every organization must work for Yuan to active the best in capital results. In 2016, on the eve of the year, every SA financial institution is preparing to tackle many new areas of challenge. My report contains four sections: Introduction, an overview of NCC Bank's limited deposits, performance Completion date of advance loans, completion of foreign currency with identification completion problems, Summary of key findings, Recommendations.

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Chapter- One

Introduction

1.1 Background of the study:

Financial performance is a subjective measure of how much a firm can use the assets of its core business and generate revenue. The term is also used as a general measure of a firm's overall financial condition over a period of time.

Analysts and investors use financial performance to compare similar companies in the same sector or to compare industries or sectors as a whole.

The good financial performance of banks is important not only for their shareholders but for the economy as a whole, as it helps banks to continue their financial intermediation role effectively and to help a country's economic growth, especially in countries where the financial markets do not are well developed.

1.2 Objectives of the Study:

The objectives of the study are the following:

- To analyze the financial performance of NCC Bank Limited.
- To carry out financial analysis on the performance of deposit.
- To carry out financial analysis on the performance of the loans and the advances.
- To perform financial analysis of exchange transactions.
- To recommend some actions based on the problems identified.

1.3 Methodology of the Study:

Key data for this report include direct research on different types of data, information, processes and personnel. No query problems were used. Information about the bank office was written through interviews and interviews with the cashier. In this report, decisions and calculations are based on previous experience and contain information on previous activities. This information can be entered in one or more of the following formats easy.

❖ Sources of data

➤ Primary Sources

Personal interviews with NCC Bank Limited officers, as well as face-to-face interviews with customers

➤ Secondary Sources

- ✓ Bank statement
- ✓ Annual report of the bank
- ✓ Research report
- ✓ Website of the bank
- ✓ Different newspaper, Books, Journals, etc.

1.4 Scope of the Study:

The scope of the study is confined within the financial performance indicators of NCC Bank Limited. For that reason deposit, FDR, loans & advances, foreign exchange and remittance have been analyzed to measure the performance.

1.5 Limitations of the Study:

The restrictions are clear in every studio, so do it here. Because this is a collaborative relationship, the restrictions mentioned in the internship program follow the educational restrictions. Other main restrictions include:

- The study performed on a single branch of NCCBL. So there is no possibility to compare with other branches and other banks.
- Unavailability of sufficient written documents as required making a complete study.
- NCCBL officials maintain a very busy schedule. So they couldn't always give enough time to enlighten the college students every time, even if they intended to.
- Although I am three months old, but for me the time is not enough to complete and gather perfect knowledge about the vast area of the Bank.
- I got very opportunity to do the work practically after understanding the theoretical lesson, which was very crucial to me.

Chapter- Two

Overview of NCCBL

2.1 Historical Background of NCCBL

National Credit and Commerce Bank Limited has a special history. The company launched National Financial Services in early 1985 as an investment firm. The goal of the organization is to develop and invest internal capital to develop the national economy and trade and play a destructive role. The Capital is responsible for building the business. His involvement in the industry has helped many organizations in this regard. The company operated with 116 bases till 1999 and then with the approval of Central Company it became a wholly owned subsidiary in 1993. The money raised by the capital is 39.00 million services for the country in general.

From the beginning, NCC Bank Limited has earned a well-known reputation for providing honest information technology services to its customers.

The bank has set a new standard for financial services, investment and foreign exchange. Lots of deposits and loans have also attracted investors - both companies and individuals who are comfortable doing business with the bank.

2.2 Mission of the bank

- Creating a cohesive and friendly environment where customers and our people can excel.
- 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.

2.3 Vision of the bank

To become one of the most adorable commercial bank in service the nation as a progressive and socially responsible financial institution by bringing credit and commerce together for increased shareholders value and sustainable growth.

2.4 Products and service of the bank

As economic rules change and financial changes are implemented, the banking sector sees signs of dissatisfaction and interest rate independence, interest rates, the abolition of direct lending and the new entry of private banks, so Bangladeshi banks have introduced many products over time.

General Banking Activates

❖ Account opening Department

- ✓ Account opening
- ✓ Cheque book issuing
- ✓ Signature scanning
- ✓ MSS closing
- ✓ MSS opening
- ✓ Account transfer
- ✓ Account closing
- ✓ Answering customer quarries

Before turning on the electricity or saving the air conditioner, the customer must complete the following formalities:

- ✓ Mandate if necessary
- ✓ Introduction by an A/C holder
- ✓ Photographs
- ✓ Application on the prescribed form
- ✓ Putting specimen signature in the specimen card

❖ Deposit Department

- ✓ Current Account
- ✓ Saving Account
- ✓ Fixed deposit Account
- ✓ Short term deposit Account
- ✓ Special deposit Account
- ✓ Premium term deposit
- ✓ Demand deposit

❖ Cash Department

- ✓ Cash receive

- ✓ Cash payment
- ✓ Receive utility bill, gas bill etc.

❖ **Accounts Department**

- ✓ Maintaining cash cum day book
- ✓ Preparing of schedule bank statement
- ✓ Preparing of weekly statement of Bangladesh bank
- ✓ Preparing of supplementary sheet
- ✓ Posting in various ledgers

❖ **Remittance Department**

The money back office is one of the most important parts of the overall business. The bank receives and converts different types of e-mail through internal remittances. Now, the payment unit is sending the post to help carry out the overseas warehouse work smoothly. NCCBL rates according to the price list. Reimbursement terms are provided by NCCBL.

- ✓ Pay order (P.O)
- ✓ Demand draft (D.D)
- ✓ Telegraphic transfer (T.T)
- ✓ Mail transfer
- ✓ Pay slip
- ✓ Security deposit receive

❖ **Advance Department**

For the rapid growth of the economy in the country, the construction of the economy can be believed to be snowing. Of all the functions of modern mortgage lending, lending is the most important. NCCBL provides its valued customers with both value-added customer service and payments to small and medium-sized businesses and businesses that meet the needs of the bank and have a return on investment based on customer satisfaction. NCCBL offers loans and promotions to the following customers:

- ✓ Car loan
- ✓ House loan
- ✓ General loan scheme
- ✓ Cash credit hypothecation

- ✓ Security over draft
- ✓ Consumer finance scheme

Characteristics of these types of loan and advances

- ✓ The loan can be short / medium / long term.
- ✓ Interest charged on a monthly basis.
- ✓ Repayment in instalments.
- ✓ The interest rate range is between 12% and 16%.
- ✓ Separate records must be maintained.
- ✓ The borrower can debit his loan account once, then two or three times if necessary.

❖ Foreign Department

Currency exchange can be defined as "the transition from one process to a universal process". Business is called legitimate business Credit and Business Bank Ltd. Without a place sale license foreign trade it continues to play an important role in the overall economic development. There are two types of foreign trade:

- ✓ Import Business
- ✓ Export Business

❖ Clearing Department

Check writing, downloading, etc. Representing your customers is one of the most important functions in banking. A move is a place where a bank member agrees to provide equipment from his representatives at a time and in a place, trusting others and exchanging information.

- ✓ **Inward Clearing:** when a special branch receives the instruments, which of them Sent by another member of the bank for collection is internal medicine.
- ✓ **Outward Clearing:** External removal means when he gets some legs Tools picked up for other banks in the removal area and equipment collected with approved product approval should be considered as external removal for that branch.

2.5 Function of NCCBL

NCCBL does all the work of the new production units.

- More importantly, NCCBL assists entrepreneurs by providing funding for contract reduction areas.
- Carry the growing power of great change.
- NCCBL facilitates foreign exchange by disseminating information on buses and ensuring consumer-friendly information security.
- The financial company offers a wide range of information, insights and tips to support business and industry leadership across the country.
- The bank completes the exchange of bills, checks, etc. on behalf of customers.
- The main role of the NCCBL is to receive deposits from multiple customers through multiple accounts.
- Provide loans on simple terms and conditions
- The bank has invested its money in good profits
- It creates loan deposit.

Chapter- Three

Performance of Deposit

3.1 Introduction

Banking is the starting point for all the work of a bank. is an office that offers updated services to consumers. Through this section, the bank is required to receive and pay, establish a borrower-customer relationship by opening a variety of accounts and providing prompt service to customers. Today collects remittances from an authorized person at a commercial interest rate, satisfies his or her request by paying premiums checks and lending to users against end-of-interest rates. The interest rate on the loan is higher than the interest rate on the loan; this is the interest rate of the bank.

3.2 Function of this Department

- Account opening section
- Remittance section
- Clearing section
- Account section
- Cash section

3.3 Function opening section

This section opens a series of accounts for their valuable customers. The choice of customers is very important for a bank, because the bank's success and failure depend on its customers. If bad customers create fraud and fraud and from their bank account, this destroys the good of the bank, so this section should be very careful in selecting stakeholders.

❖ Types of Account

- ✓ Current Individual Deposit
- ✓ Saving Bank Deposit
- ✓ Short term Deposit

- ✓ Fixed Deposit Receipt
- ✓ Special Saving Scheme
- ✓ Money Double Program

❖ **Account opening procedure in a flow**

- ✓ The applicant completes the appropriate application form legal use.
- ✓ You need to sign the form.
- ✓ Access is required by the account holder.
- ✓ The President launches a disclosure of information and medicines send the file.
- ✓ Deposits and deposits must be made in cash. The bank will not accept all checks or tours.
- ✓ After deposit, checks are issued.
- ✓ Account is opened.

Operational Nature of Account

❖ **Current Deposit Accounts**

Audit accounts are one of the A / C deposits, the budget required to make them necessary. The buyer deposits or withdraws from the investment portfolio, Person, Church, Church, club, sign up etc. Open the new A / C now. However, Money Bank will not accept any liability by opening a checking account on a physical basis.

- ✓ Minimum balance 5000 tk. Open
- ✓ No current account will be opened with cheque
- ✓ Fund in the current deposit account shall be payable on demand
- ✓ Minimum balance to be maintained of 1000 tk.
- ✓ No interest is payable on the balance of CD
- ✓ If the minimum amount decreases, the expenditure takes place at Tk. 50 can be half is in advance.
- ✓ At closing the correct payment is Tk. 100 is necessary to counter the charges of error

❖ **Saving Deposit Account**

Deposits are defined for small carriers. There is a limit to the amount of monthly deductions.

- ✓ 6% interest is provided to depositors.
- ✓ Minimum balance to be maintained of 2000 tk.
- ✓ No saving account will be allowed to be overdrawn.
- ✓ The sender can withdraw twice a week so that many senders are not entitled to interest.

❖ **Short term Deposit**

It is also known as the payment term. Interest rates on STD A / C are lower than those on financial A / C.

- ✓ Interest depend on the amount deposited
- ✓ Generally opened by big business firm
- ✓ The minimum balance maintained with STD A / C is Tk. 2 lake, when open.
- ✓ Minimum amount is 5000 tk must be maintained
- ✓ Interest rates are allowed at rates of 4.5% (for less than Tk.1 crore, 5% for more than 1 crore, 5.5% for more than 5 crore, 6% for higher Tk.10 crore and 2.5 per bank to bank)

❖ **Fixed Deposit Reserve**

- ✓ Provided 6.50% - 11.50% interest
- ✓ It can be opened by all
- ✓ FDR is neither transferable nor negotiable
- ✓ Interest rate very on principal amount
- ✓ Deposits are not available at the bank.
- ✓ If the reversal is completed before the due date, the overdue period is decided to pay the interest rate of 6.5%, which is known as the energy advance.

❖ **Special Saving Schemes**

It is a process that ensures customers have access to the banking system. Under this idea, customers would have to pay a certain amount of money every month for up to 5-10 years. For convenience, there are the following examples in this process people.

Monthly payment Tk. 500-10000 can be deposited monthly during the program.

The protection period of the process is 5 years or 10 years.

The depositors will be paid a specific amount as the following table-

Monthly deposit (TK)	5 years@ 12.10%	10 years @12.10%
500	40500	110750
1000	81000	221000
1500	121000	332000
2000	162000	443000
2500	202000	553000
3000	243000	664000
3500	283000	775000
4000	324000	886000
4500	364000	996000
5000	405000	1107000
10000	810000	2215000

A sender may open one or more accounts from different accounts in the same branch; borrowing money can extend up to 80% of the deposit.

Interest rate on various types of deposits-

Types of deposit	Rate of interest (% per year)
FDR for 3 month	12.00%
FDR for 6 month	12.25%
FDR for 12 month	12.50%

Short term deposit	5.00%
Saving deposit	5.00%
Special deposit	12.10%

Money Double Program

S.N	Name of the product	Money Double Program
01	Types & Tenor	Term Deposit Product for a specific period of 6 years that will make double the principal amount on maturity.
02	Amount	DBT 1.00 lac/or its multiple
03	Interest	To be expressed in absolute amount not in terms of %
04	Payment of Interest	Embroidery is required for them / there is no cost only depending on the time of maturity (Cost and accessories required later interest rates / their interest rates) Interest rates for a The old fee is paid almost every month Give A / C as mature, for example at the end of each These annual interest rates will not be extended to the Principal These costs.
05	Premature	Will be discouraged but if insisted by the depositor then:

		<p>I. For more than 12 months: interest will be charged existing value of the bank, withdrawal:</p> <p>II. Less than 12 months: no interest will be paid, only principal, less: commissions will be refunded.</p>
06	Others	<p>I. There is no "automatic recovery" and no add-ons Smash post encashment.</p> <p>II. If necessary, the lender can approve the MDP receipt in the amount of 80% of the minimum amount with interest at 16% p.a. adhere to other rules and regulations applicable to S.O.D (F.O)</p>

3.4 Cash Section

The cash company is the most important and sensitive branch when it comes to managing any transaction. This building starts the day with cash in the bank. Little money every day, e.g. open withdrawals will be transferred to the cashier through the bank. Fees for receipts and payments can be added to the opening balance. The image is called the final balance.

The closing balance is added to the field. And this is the final cash balance for the bank at the end of the day.

❖ **Function of cash department**

➤ **Cash Payment**

Cash is made from scratch only. This is a special function of the support process, which is called "payment on request" Reimbursement for its valid cheque.

➤ **Cheque cancellation process**

Receive the check from the cashier and proof of the following from the computer cashier:

- ✓ Issue from this branch
- ✓ Data of the cheque
- ✓ An amount in figure and in word does not differ
- ✓ The check is not broken or filtered. He then gives the receipts in cash and sends the invoices and invoices to the office as payment.

➤ **Cash receipt**

An important function of this office is to receive loans. Deposits are credited to the account via this deposit line.

- ✓ It receives cash for issuing pay order TT & DD
- ✓ It receives deposit from depositors in the form of cash
- ✓ It collects money only its receipts from
- ✓ So it is the mobilization unit of the banking system

3.5 Remittance Section

In the banking sector, interbank interference is paramount. Sending money from one place to another to customers is another important function of a bank. These services are the key to traffic transfer. In this service, most are people the merchant can easily transfer money from one place to another.

❖ **Demand Draft (DD)**

DD is an order to give money to the central bank for another branch of the same bank to pay the amount owed to the payee on demand. It usually comes out when the buyer wants to pay somewhere, such as outside or inside the house removed

from the cash register. The beneficiary will be the buyer himself or someone else said in DD that's true the process of transferring money from one place to another.

❖ **Pay order (PO)**

The invoice must be paid when the bank and branch are located in the county or city. The purchase order gives the right to apply for a loan from the lending company. A payment method is a bank payment for specialized payment equipment. Unlike a check, there is no downside to a prepayment, as the bank withdraws first before making a payment order. There are three reasons for using P.O.

- ✓ Advice to pay
- ✓ Remitting Purpose
- ✓ Payment against bill submitted to the bank

❖ **Telegraphic Transfer (TT)**

Telegraphic transfer is a method of sending money, which is a telephone. Send the blind to another place to sleep so that they can pay someone, when requested, by phone or by phone. Transferring funds via TT is a quick and inexpensive method, but this type of process is particularly expensive.

3.6 Account Section

This is true of an independent and self-contained office that is an example of every branch. This section is about computers. Therefore, large deodorants and newspapers are not considered banks in the country. Receive coupons for each institution and prepare electronic sections keep the money.

❖ **Functions of Accounts Department**

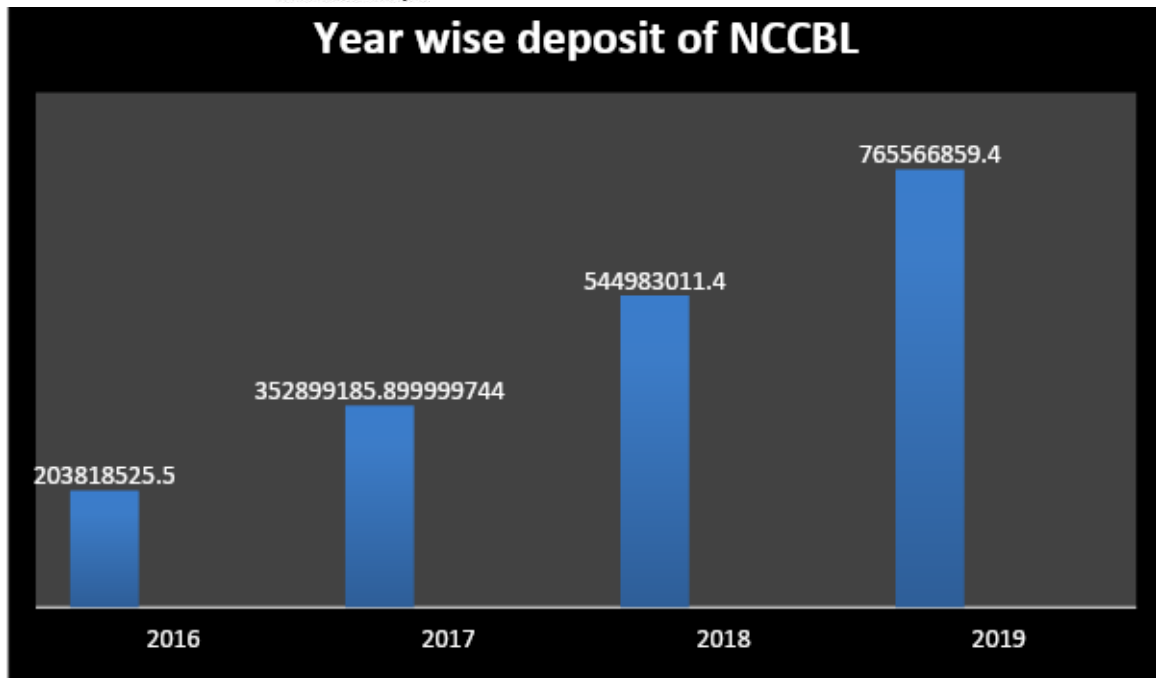
- ✓ Test agreed is another arrangement maintained for control purpose
- ✓ The agreed test is another agreement held for control purposes
- ✓ Financial control of the bank is carried out through this department
- ✓ Originating and responding

- ✓ Daily report
- ✓ Daily posting of vouchers issued by other departments
- ✓ To prepare the difference compensation balance
- ✓ To maintain the trial balance and financial account system
- ✓ To maintain and prepare the expiry balance
- ✓ Prepare flash reports of the daily liquidity position
- ✓ To prepare and maintain the daily input journal, proof sheet and validation report
- ✓ Control of the agreed test is very important to the bank's internal control

3.7 Year wise deposit of NCCBL

Below, through a table, are presented the different types of deposits that are collected by the branch from the customer-

Deposit/year	2016	2017	2018	2019
Current Deposit	41590856.82	48040926.61	23603144.77	35229544.51
Saving Deposit	25539569	38175860.92	60161254	80809821.41
Term Deposit	110456000	236270951	410443304	541062995
Short term Deposit	16638550	18826601	25423828.81	64382973.77
Special Saving Scheme	9593549.63	11584845.49	25351479.73	44082124.73
Total Deposit	203818525.5	352899185.9	544983011.4	765566859.4



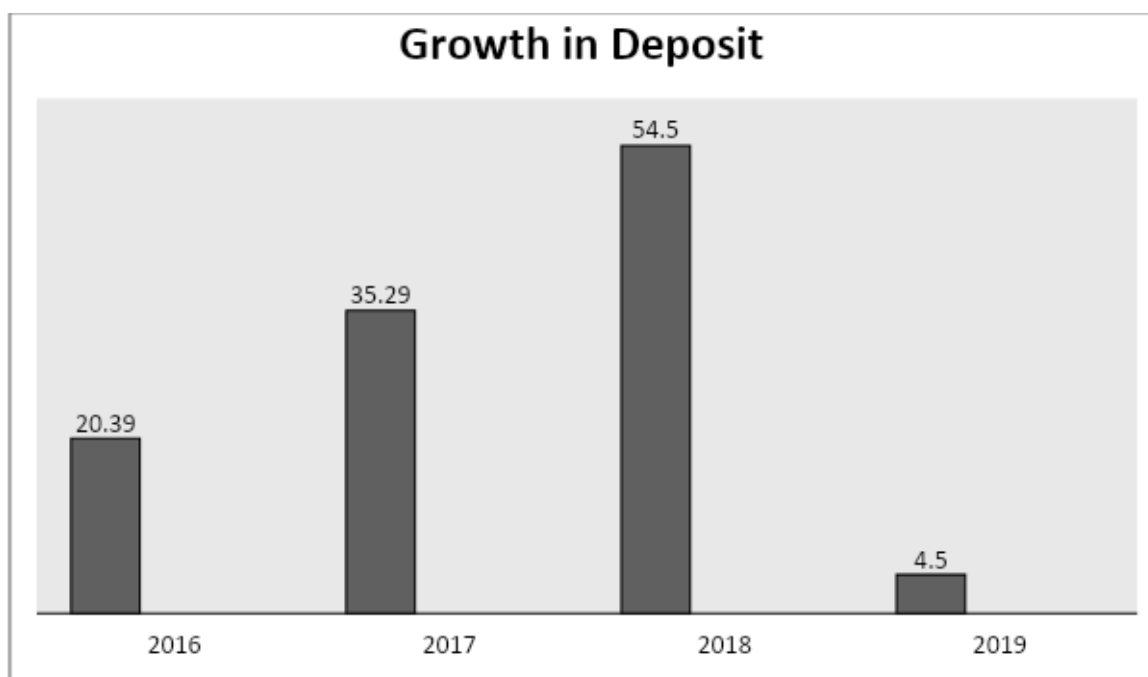
- ❖ **Growth rate of current Deposit:** From the table we see that, 2016 and 2017, the amount of CD A / C was Tk.38964480.308, Tk. 41590856.82 and Tk. 48040926, 61 and the growth rate in 2016 and 2017 was 6.74% and 15.50%, respectively. But in 2008, the growth rate was reduced by increasing the value of deposits. In 2018, the amount of CD A / C decreased and the growth rate decreased by -50.87%, while in 2019 the amount increased again and the growth rate also increased by 49.26 %.
- ❖ **Growth rate of saving Deposit:** The table shows that in 2016 and 2017, the amount of air conditioning savings increased from year to year. But the rate was increased at a low rate.
- ❖ **Growth rate of fixed Deposit:** The growth rate of FDR in 2017, 2018 and 2019 decreased (110.47%), (68.80%) and (28.95%), but amount increased from year to year.
- ❖ **Growth rate of term Deposit:** The growth rate of time deposits decreased gradually, but the value of time deposits increased.

3.8 Growth in Deposit

When people's incomes exceed consumption expenditures, then they can save the excess amount. By collecting the surplus income as a deposit bank it helps to form capital, which

is proud of a country's investments. In this report, a study was carried out on the NCCBL deposit, which was demonstrated by the following figure:

Year	2016	2017	2018	2019
Deposit	20.39	35.29	54.50	76.56



Comment: The graph above shows that the volume of deposits increased from 20.39 to 76.56 million in 2007-2010. The volume of the deposit gradually increased. A positive conception of the services offered by NCCBL can be deduced from the upward trend of the deposit curve that has matured in the minds of people (depositors).

Chapter- 04

Performance of Loans & Advances

4.1 Introduction

It is a unit of life of a bank, as every bank is questioned even the only result of this segment. If this branch does not work properly, the bank will lose its business. This is important because it is a unit of bank income. Banks lend money to banks, giving them interest and protecting their money. Now the question of how the bank will satisfy customers can be raised gradually, and the simple answer is clear.

We often use loans and promotions as different options. However, from an academic point of view, this idea is not correct. The first is the consolidation of the basis on which loans are only part of this segment of the bank.

4.2 Major types of Loans and Advances

All loans and sponsorships from this bank can be divided on their head according to the accomplishments and characteristics of each product:

Advance
Continuous Loan
Term Loan
Loan General

4.3 Various types of Loan

- ❖ **Loan General:** Short, medium and long term loans allow individuals / companies / businesses for specific purposes but for long term and often repayable installments they fall under the head no. This type of loan is only permitted to meet the terms (1) .Industrial & Medium Enterprises and (2). Small and medium-sized businesses. Frequent loan terms for (1) Agriculture (2) others are included here as well.
- ❖ **House Building Loan:** Loans to an individual / a construction company (property or business) fall into this category of choice. The fee will be refunded monthly at certain times. These advances are known as HBL.

- ❖ **Small Business Loan Scheme (SBLS):** It is issued on small business for small traders. Requirement to take loan. In case of SBLS, the interest rate 17% per annually. The interest is calculated after each three months.
- ❖ **Personal Loan Scheme (PLS):** It is issued on the basis of salary statement of a person. The salary per month must be tk. 50000/= interest rate is 17%.
- ❖ **Lease Financing Scheme (LFS):** It is issued against buying vehicle. Term and condition,
 - ✓ Interest rate is 17%
 - ✓ The car must be purchased on behalf of banks and credit institutions.
- ❖ **SOD(FO):** It is issued against FDR and DPS
 - FDR**
 - ✓ Maximum duration is one year
 - ✓ It is issued maximum 80% of FDR
 - ✓ The rate of interest is 3% above than the interest rate of FDR annually
 - DPS**
 - ✓ Maximum duration is one year
 - ✓ It is issued maximum 80% of DPS
 - ✓ The interest rate is 15% due to uncertainty in the long term to continue the DPS
- ❖ **SOD (General):** He opposed advertising and business administration. Usually offered to customers who prefer loan services, such as those with CD A / C, STD A / C and good customers.
- ❖ **Cash Credit (Hypothecation):** Initiatives in their debt, investment, strategy and support will be the work of the defenders. From the library's point of view, the investor will transport the equipment to the library, if the library is right. In this case, the bankers have the right to take the law eliminates the payer's suffering not only for debt but also for trust.
- ❖ **Cash credit(Pledge):**
 - ✓ The nature of operation and characteristics of CC-PLEDGE is the same as CC-HYPO.

- ✓ CC-PLEDGE in many forms CC-HYPO comes only from the security of the product against the loan.
 - ✓ It is charged for the financial property in which the member lived with the borrower, but the rights passed to the bank.
 - ✓ Instrument-pledge Act
-
- ❖ **Payment against Document (PAD):** PAD deals with import and export. The bank opening statement must respect the payment agreement when there is a payment declaration, stating that it is directly related to compliance with the loan agreement, the true price is paid in advance by the buyer.

 - ❖ **Loan against Imported Merchandise (LIM):** In general, the bank must release customs for foreign goods by writing the credit at the request of the debtor. If the carrier does not collect the information, it supports the notification to remind that the bank has violated the right to withdraw the account. Shipments arrive at the same point to avoid interference in the port, in addition to the contracted conditions. When the carrier does not submit a request or a request for removal of proof of goods, the balance in the PAD is sent to the LIM account.

 - ❖ **Trust Receipts (TR):** It is a loan agreement in which the credit authorizes against receipts of trust and the foreign goods or goods are still paid by the shipper or exporter. , but an acknowledgment must be made that has been paid to the bank to prove that the goods are commercial 38 Import or purchase with the financial assistance of the bank held by him in the bank trust

 - ❖ **Export Cash Credit (ECC):** The ECC extends to exports to support shipments and goods under a loan agreement or export contract. It is a food product before shipment, and short-term loans must be settled from income from export documents, which include business or purchase of export data.

4.4 Yearly statement of cash credit: (HYPO)

SL NO.	Description of Hypothecated stock	2016	2017	2018	2019
Rate of interest		13%	13%	13%	13%
01	Cookeries Items	50	50	65	90
Growth rate		0%	0%	30%	38.4%
02	Automobile			35	50
Growth rate					42.86%
03	Stationeries items	5	5	5	10
Growth rate					100%
04	Clothes & readymade garments	80	77	205	190
Growth rate			-3.75%	166.23%	-7.31%
05	Paper items	12	12	15	25
Growth rate				25%	66.67%
06	Umbrella		30	70	70
Growth rate				133.33%	0%
07	Timber			60	75
Growth rate					25%

08	Electronic items			100	110
Growth rate					10%
09	Spices			10	15
Growth rate					50%
10	Various types of plastic compound			20	
11	Fabrics				25
Total CC (HYPO)		147	174	585	660
Total growth rate of CC (HYPO)			18.37	236.20	12.82

From the table we see that, the total growth rate CC (HYPO) in 2016 was 10.37% and in 2018 and 2019 there was a huge drop in CC (HYPO).

In the kitchen items the bank awarded CC (HYPO) 34.01%, 28.73%, 11.11% and 13.63% respectively in 2016, 2017, 2018 and 2019, which gradually decreased from year to year. In ready-made suits and garments the bank awarded CC (HYPO) 54.42, 44.25%, 35.04% and 28.78% respectively in 2016, 2017, 2018 and 2019, which gradually decreased from year to year.

For electrical items the bank gave 17.09% and 16.66% respectively in 2018 and 2019. For Automobiles the bank gave 5.98% and 7.57% in 2018 and 2019. To timber the bank gave 10.25% and 11.37% in 2018 and 2019 respectively, gradually increasing by the day.

4.5 Yearly statement of different types of loan scheme

As part of its lending policy, the bank is operated by a wide range of members and lenders, including small business loans, home loans, mortgage schemes. private, 40 loan tips for home remodelling and repair, which is a great business venture as well Guarantees constant banking. The mortgage lender also keeps the income during the year, as before.

Loan Scheme	Interest rate	2016	2017	2018	2019
SBLS	17%	80	69	49	44
Growth rate			-13.92%	-28.99%	-10.20%
PLS	17%	.75		3	
HRRLS	17%				
LFF	17%	60		60	
Growth rate				0%	
SOD(General)	13%			65%	
HLS	13%			65	
Growth rate			6.20%	26.86%	

SBLS – Small business loan scheme

PLS – Personal loan Scheme

HRRLS – House Repair and Renovation scheme

LFF – Lease Financing Facility

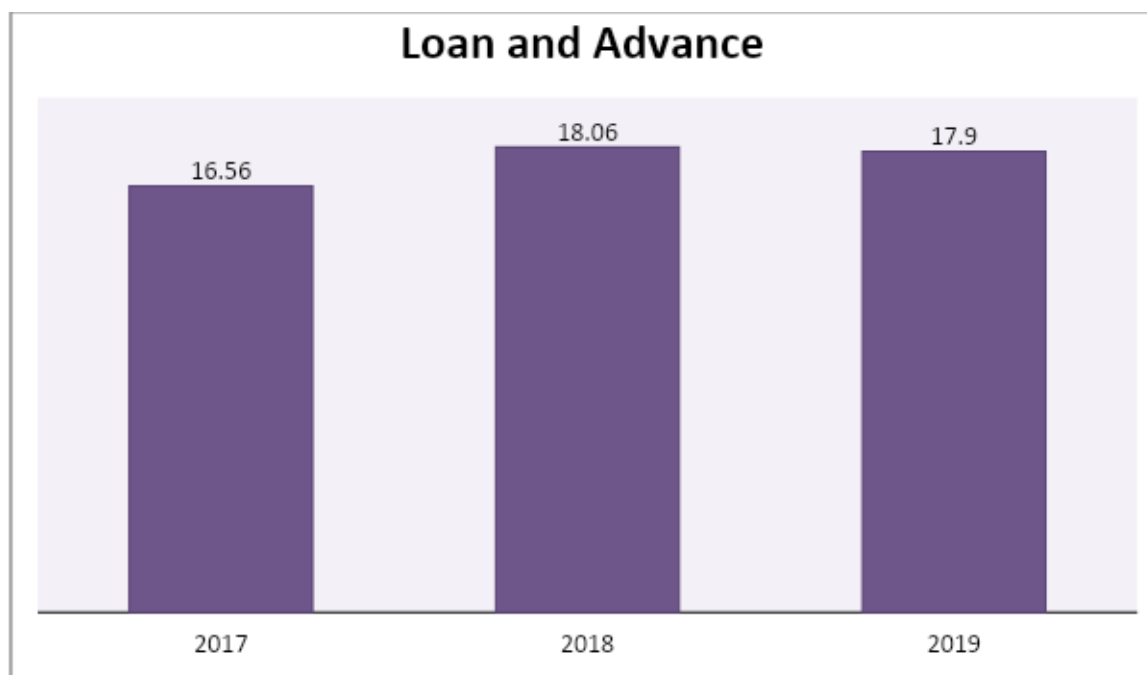
SOD (General) – Secured over Document

HLS – House loan scheme

Comment: By the way, we see that the growth in SBLS in 2017 is negative, i.e. (-13.92%) BS 2018 and 2019 growth may still be poor but lower. In PLS, HRRLS, LFF and SOD (General) there has been no further growth since the bank has lent once every four years. The growth rate of HLS in 2017 was 6.20%, 2018 was 26.86%.

Year	2017	2018	2019
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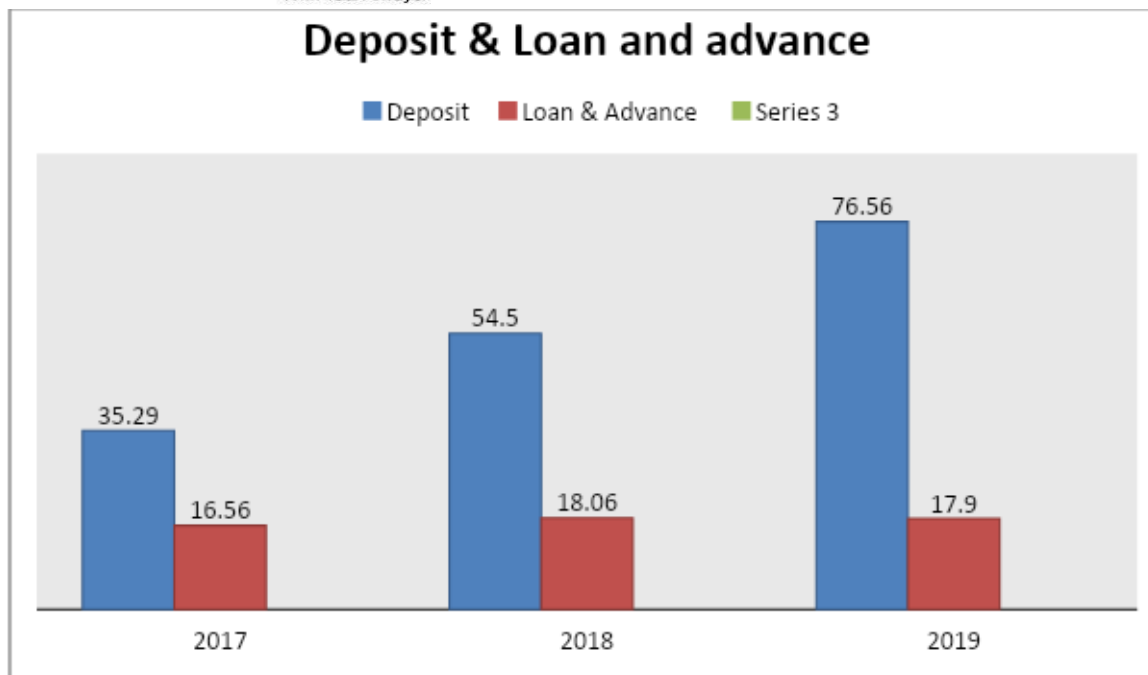
Loan and Advance	16.56	18.06	17.90
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Comment: From the figure above we can see that, from 2018 to 2019, loans and Before inflation have increased, but 2019 has decreased.

4.6 Comparison of deposit & loan and advance

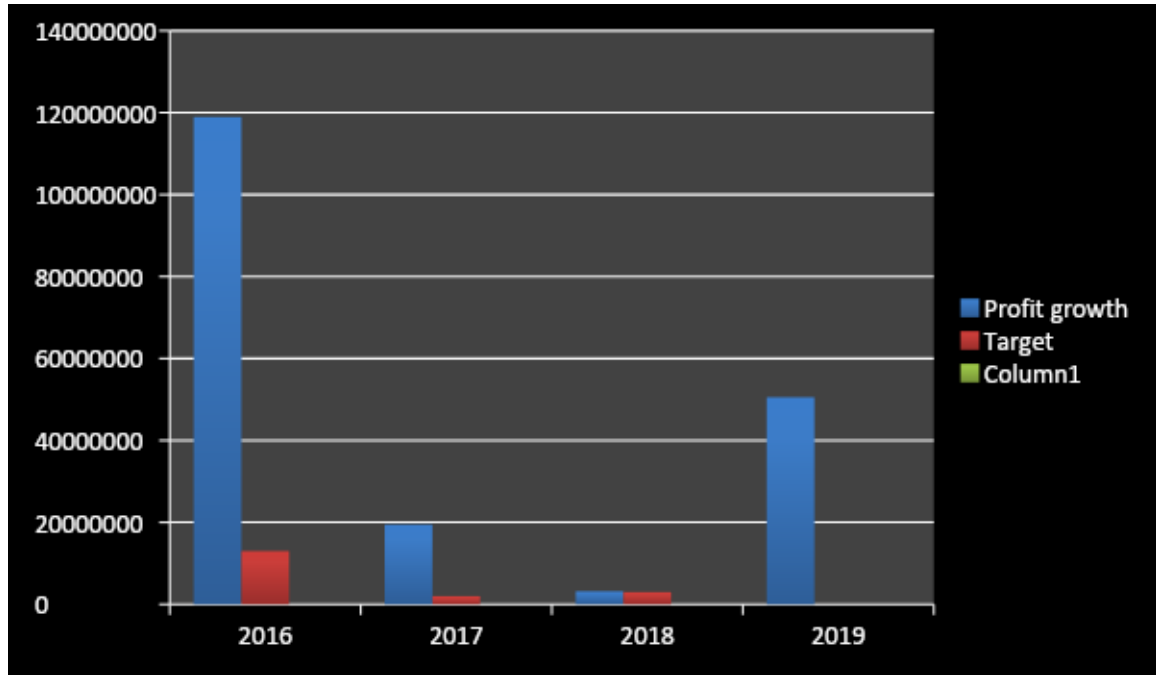
Year	2017	2018	2019
Deposit	35.29	54.50	76.56
Loan and Advance	16.56	18.06	17.90



Comment: The comparison shows that deposit growth is faster than loans and advances.

4.7 Achievement of profit for last four years (Baipail Branch)

Year	Profit growth	Target
2016	119000000	13000000
2017	19500000	2000000
2018	3200000	3000000
2019	50600000	400000000



Chapter- 05

Findings, Recommendations and Conclusion

Findings

- The growth rate of deposits in 2018 was 80.89%, although the growth was good but compared to the growth of the previous two years from 73.14% and 54.43%. The deposit growth is in reducing trend.
- The growth rate of CC (HYPO) in 2018 is 12.82%, although the growth has been good but compared to the last two years growth of 18.17% and 23.20% seems to be decreasing.
- In 2018, there was an increase trend in deposits over loans and mortgages.
- The import business is more than than export business. The income from foreign exchange transactions increases year by year. In these sectors, the cost of shipping and supplies has increased over the past year.
- The branch also concentrating only SBLS.
- Local L / C is lower than foreign L / C.
- It turns out that the overall performance of NCCBL is still better than that of other companies considering the business perspective.

Recommendations

Here are some measures that may be helpful in improving the business conditions of the bank:

- According to this report refers to the post-employment (2005-2009) in various areas such as deposits, promotions, import and export business, and so on. Where can it be useful to look back and set goals for the future if it can be easily aided by the previously completed information presented in the graphically.
- These branches have the highest deposits in long-term deposits (70.68%), so the bank has to rely on other deposits such as SSS, SB deposits to satisfy consumers. increased by increased interest.
- The bank is able to reduce the amount of capital by avoiding the overriding of savings accounts over time and increase the overall bank balance. By reducing the down payment, banks, by reducing the down payment, will also be able to pay lower interest rates on loans.
- Deposits are the main source of income for commercial banks. To make the bank more competitive, the fair distribution of deposits requires competition in both the deposit and the depository. So, the NCCBL is expected to take care of it.
- Although this branch only deals with SBLS, it should focus on OLD, SOD, HEELS.
- Local L / C is less than foreign L / C; Bank should encouraged customer to open local L / C.
- Branches need to say more on the loan and write lower, because the mortgage and the down payment are comparable to deposits. It can do this by lowering interest rates
- The bank must include more capital in its product portfolio and must be innovative in developing new products. This will give them protection against their strong competitors (HSBC, SCB etc.)

- The manager does his job without shouting and does not understand the guilt of the employee who has done his job well. So the worker is more diligent and when he has done the same work he will be more honest.
- Identify users' needs by their perceptions and explain local shortcomings.
- Identify users' needs based on their perceptions and explain local shortcomings.
- Customer comfort should take priority over others
- Enhance the office atmosphere to give customers a better feeling.
- Use of effective management information systems.

Conclusion

The bank's performance evaluations were not able to measure very well and performed perfectly in a short period of time during the internship. But it was a good time for me to get used to the business area of NCC Bank, Baipail Branch. I try to convince my soul to release information about the need of my relationship.

The necessary economic structure of the country can facilitate the development of the national economy. Commercial banks have played a key role in this. The banking sector has played an important role in the modern economy and there are many more banks the challenges, differences and differences compared to traditional business processes.

National Credit and Commerce Bank Limited (NCCBL). Baipail has established a mission to provide efficient and cost-effective services to people from all walks of life in our country. The bank has worked to support as much as possible within its limits for business expansion and to increase the rental value of its presence.

The senior management of NCC should conduct research or analysis on the performance of its subsidiaries, the functioning of the management and the functioning of its staff and their minds.

I hope the bank will soon complete with the first class bank of Bangladesh.

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