

I

Internship Report
On
Process of Taking Depositing Decision in the NRBC bank

Supervised By

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Daffodil International University
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Date of submission: 6th January, 2021.

II

Letter of Transmittal

Date: 6th January, 2021

To,

MR. Mohammad Nafeez Al Amin
Assistant Professor
Department of Business Administration
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Subject: Submission of Internship Report on “Process of Taking Depositing Decision in NRBC bank.”

Sir,

It is pleasure to me that I am submitting the report on “Process of Taking Depositing Decision in the NRBC bank” as a requirement of BBA program of the Department of Business Administration for your deliberation. I have completed my report on time and meet all the required objectives by my accrued academic knowledge and internship experience. This report gives me a huge opportunity to know topics related knowledge.

I tried my best to complete this report. I hope it will meet your expectation and I need to mention that without your co-operation it would not be possible to complete this report on behalf me.

Thank you for your advice!

You're Sincere,

Tuhin Mahmud
ID: 171-11-442
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III

LETTER OF ACCEPTANCE

It is mention that MD. Tuhin Mahmud, ID No-171-11-442 (BBA) Program Major in Finance Daffodil International University has done his internship report on “Taking Depositing Decision in the NRBC bank” under my supervision. He was placed at the NRBC bank as an intern and always he maintained communication with me. I am sure that all information those used in this report is valid and accurate. I am wishing him bright in the future.

.....

Supervisor

MR. Mohammad Nafeez Al Amin
Assistant Professor
Department of Business Administration
Daffodil International University

IV

Acknowledgements

By the grace of Allah! I have finished my internship report under supervision of Mr. Mohammad Nafeez Al Amin (Associate professor, Department of Business Administration, Daffodil international university) it was pleasure to me that I got him as my advisor.

Thank you so much Mr. Mohammad Nafeez Al Amin sir for giving me your time. It would not be possible to complete my report without him consideration.

I would like to thank Mr. MD. Faisal Mahmud (FAVP and MOB, NRBC bank Nobinagar branch) to allow me to go to any section in the bank for gathering knowledge that was a great opportunity to know about banking activity.

Specially thank you MD. Sohel Sardar (Credit Officer), Raiyan Ahmed Chowdhury (Management Assistant Officer), MD. Aminul Islam (Trainee Assistant Officer), Aklima Ankhi (Trainee Junior Officer) and my other colleges who always give me answer of my all questions about banking. They were cooperative, helpful and friendly thus; I learned many things during my internship program.

I am appreciating to my brother MD. Shahin Mia, MD. Ansar Ali (brother in law) and my sister MS. Taslima Khatun for whom I have been able to complete my graduation and again thank you so much for supporting me to complete my higher study.

CONTENTS

Chapter 01: Introduction

1.1) Fundamentals Principles of the Study.....	03
1.2) Purpose of the Study.....	03
1.3) Range of the report.....	03

Chapter 02: Organizational Part

2.1) About NRBC bank limited:.....	05
2.2) profile of NRBC bank.....	05
2.3) Mission and Vision of NRB Commercial Bank.....	06
2.3.1) Vision	
2.3.2 Mission	
2.4) Objective of NRBC bank.....	06
2.5) The Product of the NRBC bank.....	06
2.6) Deposit (Shikhaguru).....	07
2.6.1) Saving Account Special	
2.6.2) Deposit Pension Scheme Special	
2.6.3) Lakhpoti Savings Scheme Special.....	08
2.6.4) Monthly Benefit Deposit Schemes Special.....	09
2.6.5) Money Maker Scheme Special.....	09
2.6.6) Double Benefit Deposit Schemes Special.....	10
2.6.7) Millionaire Deposit Scheme.....	10
2.6.8) Triple Benefit Deposit Scheme.....	10
2.7) Deposit (Savings Account).....	11
2.7.1) Individual Saving Account	
2.7.2) Savings Account RMG Worker	
2.7.3) Student Savings Account.....	12

2.8) Depoait Scheme.....	12
2.9) Fixed Deposit.....	12
2.10) Current Deposit Account.....	13
2.11) Short Noticed Deposit.....	13
2.12)The Loan.....	14
2.13) Internet Banking.....	14
2.13.1) the Planet Banking Service.....	14
2.13.2) Internet Banking.....	14
2.14) Cards	
2.15) Services.....	15
2.15.1) Utilities Bill Collection	
2.15.2) Remittance Service	

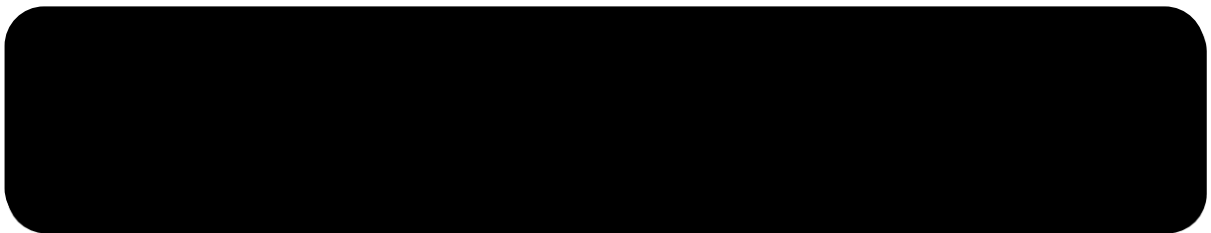
Chapter-03 Financial Analysis

3.1) Financial Analysis Through Ratio.....	18
3.2) The Purpose of Ratio Analysis.....	18
3.3) Current Ratio.....	19
3.4) Quick Ratio.....	20
3.5) total Asset turnover ratio.....	21
3.6) Operating Profit Margin.....	22
3.7) Net Profit Margin.....	23
3.8) Return on Asset.....	24
3.9) Return on Equity.....	25
3.10) DuPont Analysis.....	26

Chapter-04 Summary of the Study

4.1) Findings Of the Study.....	28
4.2) Recommendation.....	28
Conclusion.....	29

References.....	30
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1.1 Fundamentals Principles of the Study:

This report is a mandatory part of Daffodil International University Post Graduation requirement for **BBA students**. For this study I have chosen a topics name “**Process of Taking Depositing Decision in NRBC bank**” cause here I can explain all the practical knowledge about banking activities and some analysis those I have acquired previous classes. The main purpose of the study is to know banking and analysis the bank financial statement mainly at the **NRBC** bank.

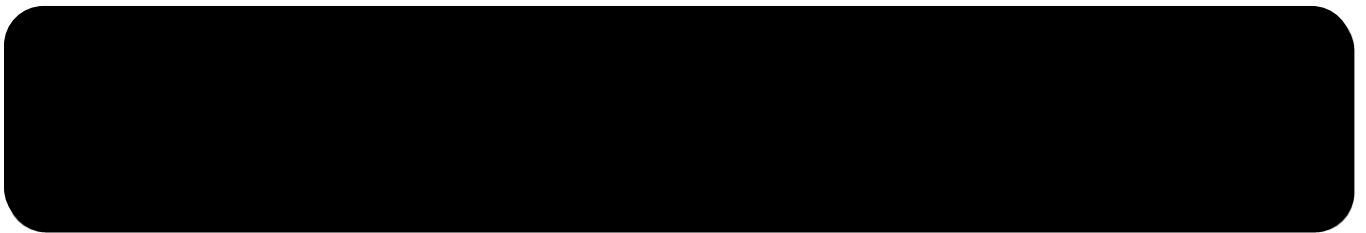
1.2 Purpose of the Study:

The purpose of the study is to analysis the bank **liquidity** and **profitability** for **taking investment decision**. The specific goal of this report are follows as:

- To analyze the financial statement of **NRBC** bank
- To find out profitability and liquidity of **NRBC** bank
- To determine deposit schemes of **NRBC** bank
- To find out depositing activity of **NRBC** bank
- To make recommendation to overcome this problem

1.3Area of the report:

I joined at **NRBC** bank as an intern for the fulfillment BBA requirement. Here I had considerable opportunity for gaining depth knowledge about banking activities of **NRBC** bank. The probationary programs were co-operative to relation the gap in the middle of theoretical knowledge and practical experience as covered **BBA** programs. During my internship clock at **NRBC** bank at the **Nabinagar branch**, I tried to observe and know all the banking activity such as deposit schemes, an accounting opening system, transaction procedure, the check book and ATM card issue, check book requisition, pay order and payment system, and I have tried to know about credit policy and how analysis a customer ability to pay obligations.



Organizational Part

2.1 About NRBC bank limited:

Non-resident Bangladeshi commercial bank (NRBC bank) has launched their business on **April 2, 2013**. Today it's leading bank of our country that support to enhance our economic development by using their money in domestic businesses.

Their **authorized capital 1000 crore, equity capital near to 710 crores** as on 2019 annual report, total branch 166, and the number of ATM booth 45, and the number of agents point 563 as on December 10,2020. It is a growing private bank of Bangladesh that has been established by **Engineer Mr. Farsat Ali** who united-states citizen and non-resident Bangladeshi, he is a freedom fighter of liberation war of Bangladesh. **Mr. Parvez Tamal** Boards of Directors he is expatriate and resident of Russia. **Mr. Mohammad Adnan Imam** (FCCA) Chairmen of the Executive Committee, he is UK citizen having a wonderful career in Finance & Investment. **Mr. Rafiqul Islam Mia Arzoo**(Chairmen of Audit Committee citizen of Russia). **Mr. Abu Mohammad Saidur**(Chairmen of Risk Management Committee resident of Russia).

There are 53 sponsors and 12 shareholders has invested their money in this sector. All of them who involves in the banking sector they are expert and well known in their own sector. They are the asset of our country. By these wonderful personalities has been determined well mission & vision.

2.2 Profile of NRBC bank Limited

Company name	:	NRB Commercial bank Limited
Founder	:	Engineer Mr. Farsat Ali

Legal status	:	Private Limited Company
Chairmen	:	Mr. Parvez Tamal
Headquarters	:	Dhaka, Bangladesh
Area served	:	Bangladesh
Service	:	Banking, Financial service
Web site	:	www.nrbcommercialbank.com
Authorized capital	:	1000 crore
Paid up capital	:	562.07 crore
Date of the journey	:	2 nd April, 2013.

2.3 Mission and Vision of NRB Commercial Bank

2.3.1 Vision:

- To become an incomparable bank in the term of supplying innovative and effective banking services, protecting an interest of depositors, attaining desire of shareholders, assisting economic growth and productivity of our country with certain attention to maneuver daily inflow of overseas remittances of the expert of Bangladesh working abroad as well as flow of lazy capital held with cash rich NRBs.

2.3.2 Mission:

- To create secure investment of Bangladeshi resident by providing superior service and profitability through the various financial product of the NRBC bank.
- To create a great opportunity for wage earner to get the job in abroad.
- They will arrange training and education for the employee to compete against other country's competitors.
- The bank will provide superior service to the customer by providing their products
- They will observe customer need to develop their service and products.
- The bank will balance risk limit, depositor interest and shareholder profit by maintaining the banking system.
- The bank will increase awareness of the people to take banking challenges.

2.4 Objective of the NRBC bank

The bank wants to provide outstanding worth to the customer through supplying accuracy, excellent and efficient service personally. In the future the bank will be a unique brand in economy by providing unique and quality service.

2.5 Product and service of the NRBC bank

NRBC bank is leading a banking sector in our country they are contributing in economic development. They operate their banking activity from many aspects like:

- Retail Banking
- SME banking
- Corporate banking
- NRB banking
- Agent banking
- SMS banking
- The PLANET

NRBC bank provides various types of attractive product to the customer those are given below:

- Deposit
- Loan
- Online Product
- Islamic Banking Product
- Cards
- Services
- SMS Banking

2.6 Deposit (Shikhaguru)

The bank receives a certain amount of money for a certain period of time from the customer for safe keeping. NRBC bank offers many kinds of depositing schemes for student, teacher, worker, and an employee who wants to save their money for future uses:

- 2.6.1 Savings Account Special:** This scheme designed for teachers. Any teacher can open this account by providing some requirement
- 2 copies passport size picture attested by the introducer
 - 1 copy passport size picture of the nominee by attested account holder and the nominee's NID card
 - Photocopy of NID, a passport, a driving license and birth certificate certified by Union Parishad Chairmen or Ward Commissioner
 - Photocopy of utility bill
 - Tax certificate (if any)

Features and Benefits:

- Will enjoy a free VISA debit card, SMS service, Internet banking and Online banking Facilities
- Other terms and condition will remain same as regular savings account of the bank

Interest rate:

- Interest rate will be provided according to the lower slab of regular saving account plus .50%
- Account maintenance fee: Free
- Minimum balance: 500 taka

2.6.2 Deposit Pension Scheme Special: This scheme designed for teachers. Any teacher can open this account by providing some requirement

- 2 copies passport size picture attested by the introducer
- 1 copy passport size picture of the nominee by attested account holder and the nominee's NID card
- Photocopy of NID, a passport, a driving license and birth certificate certified by Union Parishad Chairmen or Ward Commissioner
- Photocopy of utility bill
- Tax certificate (if any)

Features and Benefits:

- Interest rate .50% higher than the usual rate of scheme
- After completing 120 installment customers will get equal 1 installment bonus
- Customer will avail credit advantage against deposited money and encashment according to bank policy

Interest rate:

Under this scheme customers deposit a certain amount in every month for a period of 6 years to avail attractive benefit as per either option -1 or option -2 mentioned below:

Installment Amount	Option 1	Option 2	
	At a Time Benefit after 6 Years	Pension Amount after depositing installments for 6 Years	At a time payment after receiving pension for 5 Years
1,000	96000	725	96000
2,000	192000	1,450	192000
3,000	288000	2,175	288000
4,000	384000	2,900	384000
5,000	480000	3,625	480000
10,000	960000	7,250	960000

2.6.3 Lakhpoti Saving Scheme Special: This scheme designed for the teachers.

Any teacher can open this account by providing some requirement

- 2 copies passport size picture attested by the introducer
- 1 copy passport size picture of the nominee by attested account holder and the nominee's NID card
- Photocopy of NID, a passport, a driving license and birth certificate certified by Union Parishad Chairmen or Ward Commissioner
- Photocopy of utility bill
- Tax certificate (if any)

Features and Benefits:

- Customers will avail credit advantage against deposited money and encashment according to the bank policy.

Interest:

Initial Amount	Installment	Matured Amount
19,450	1,000	100,000
38,900	2,000	200,000
58,350	3,000	300,000
77,800	4,000	400,000
97,250	5,000	500,000
194,500	10,000	1,000,000
972,500	50,000	5,000,000
1,945,000	100,000	10,000,000

2.6.4 Monthly Benefit Deposit Schemes Special: This monthly benefit scheme customer has to deposit money at one time. This scheme designed for teachers to build our nation. After an one-month customer will get the benefit with tax deduction.

Requirement: Same as per another account.

Features and Benefits:

- Interest rate .50% higher than the usual rate of the scheme
- Customers will avail credit advantage against the deposited money
- Customers can transfer benefit money at any account without charge

Interest:

- For 1-3 year @6.00%

2.6.5 Money Maker Scheme Special: This scheme designed for teachers. Any teacher can open this account by providing some requirement

- 2 copies passport size picture attested by the introducer
- 1 copy passport size picture of the nominee by attested account holder and the nominee's NID card
- Photocopy of NID, a passport, a driving license and birth certificate certified by Union Parishad Chairmen or Ward Commissioner
- Photocopy of utility bill
- Tax certificate (if any)

Features and Benefits:

- Interest rate .50% higher than the usual rate of the scheme
- After completing 120 installment customers will get equal 1 installment bonus
- Customer will avail credit advantage against deposited money and encashment according to bank policy

Interest:

Year / Installment	200	500	1,000	2,000	2,500	5,000	10,000	20,000
3 Years	8,220	20,550	41,100	82,200	102,750	205,500	411,000	822,000
5 Years	15,020	37,550	75,100	150,200	187,750	375,500	751,500	1,502,000
7 Years	23,040	57,600	115,200	230,400	288,000	576,000	1,152,000	2,304,000
10 Years	38,040	95,100	190,200	380,400	475,500	951,000	1,902,000	3,804,000

2.6.6 Double Benefit Deposit Scheme Special: It has been design for the teacher any teacher can open this account by depositing minimum amount of 10000 (monthly) taka and deposited amount will be doubled after 5 or 7 years.

Requirement: Same as per another account.

Features and Benefits:

- The customer will avail credit advantage against deposited money and encashment according to the bank policy

Interest:

- This amount will be doubled at 9 years

2.6.7 Millionaire Deposit Scheme Special: It has been design for the teacher any teacher can open this account by depositing certain amount for certain time after completing period, he or she will become a millionaire. Requirement and features and benefits same as another account.

2.6.8 Triple Benefit Deposit Scheme Special: Its design for the teacher any teacher can open this account by depositing minimum amount 10000 (monthly) taka this amount will be triple after 15 years.

Requirement: Same as per another account.

Features and Benefits:

- The customer will avail credit advantage against deposited money and encashment according to the bank policy.

Interest and Installment:

Period	Principal and yearly payable amount
01 Year	10,615
02 Years	11,290
03 Years	12,010
04 Years	12,770
05 Years	13,610
06 Years	14,520
07 Years	15,500
08 Years	16,560
09 Years	17,710
10 Years	18,990
11 Years	20,370
12 Years	21,850
13 Years	23,450
14 Years	25,180
15 Years 2 Months	30,000

2.7 Deposit (Savings Accounts)

2.7.1 Individual Savings Account: Any one can open this account individually and jointly for the general transaction. From this account customer can withdraw any amount of money by check and debit card.

Requirement: As per another account.

Features and Benefits:

- The customer can enjoy a debit card and check book facility
- All interest bears this account
- Can transfer fund by standing instruction

Interest:

- 3.50 after 3 months

2.7.2 Savings Account RMG-Workers: Any worker of garment, un-educated person and sound mind people can open this account by depositing minimum amount.

Requirement: As per another account

Features and Benefits:

- The customer can enjoy a visa card and check book facility
- Without cost ATM card has to be provided
- Other facility same as per regular savings account

Interest:

- @ 4.00% per year
- Minimum amount 10 taka.

2.7.3 Student Savings Account: This account designed for student to introduce them in the banking sector. Whose age below 18 they will be avail to open this account by depositing minimum amount. This account's regular limit 2000 and can be increased up to 10000 (monthly) through the request of guardian.

2.8 Deposit (Scheme)

NRBC bank provides many attractive deposit schemes to the customer they are the almost same benefit as stated above. Their products are:

1. Deposit Pension Scheme
2. Student Saving Scheme
3. Triple Benefit Deposit Scheme
4. Shohoj Sanchay Deposit
5. Double Benefit Deposit Scheme
6. Priority Deposit Scheme
7. Money Maker Scheme RMG-Worker
8. Lakhpoti Benefit Scheme
9. Monthly Benefit Deposit Scheme
10. Corporate Money Maker Scheme
11. Money Maker Scheme|(MMS)
12. Millionaire Deposit Scheme

2.9 Fixed Deposit (FDR): It's not similar like a current deposit, savings deposit, SND and various types of schemes. The bank receives a certain amount of money from the customer for certain period of time and giving time to time interest. This money customer cannot transfer to other account before maturity, but if want to en-cash before the maturity customer not get interest. Any customer or institution can open this account by depositing minimum amount 10000 taka.

Requirement: Same as per other account

Features and Benefits:

- Customer will avail credit advantage against deposited money and encashment according to bank policy.

Interest:

Particulars	Tenor	Rate(%)
Any Amount	1 Month	3.00%
Any Amount	3 Months	5.00%
Any Amount	6 Months	5.50%
Any Amount	12 Months	6.00%
Any Amount	2 years	6.00%
Any amount	3 Years	6.00%

2.10 Current Deposit Account: This account created for business transaction without transaction limit and frequency. In an account customer can deposit and withdraw many times in a day.

Who can operate:

- A single person
- Jointly
- The Business organization (sole-proprietorship, partnership, corporation)
- Government office
- Club, Society
- Other

2.11 Short Noticed Deposit: SND account designed for special bodies like large corporation and government to facilitate financial need. This account holder can deposit any amount of money at the higher rate of interest at the last of the month.

Features and Benefits:

- The customer will enjoy VISA debit card 24/7 and check book facility
- Chance to get 3.50% interest

2.12 Loan: NRBC bank provides various types of loan to contribute our country economic development. Any banking institution main function is to collect deposit from people at the lowest interest rate and lend this deposited money at the higher rate of interest. There are many loan products of NRBC. Those are given below:

- I. NRBC Life Style Loan
- II. NRBC Education Loan
- III. NRBC Business Loan
- IV. Machinery Loan
- V. Construction Finance
- VI. Residence Finance
- VII. Personal Vehicle Finance
- VIII. Financial Obligation Finance
- IX. Pre-Shipment Import Finance
- X. Post-Shipment Import Finance
- XI. Pre-Shipment Export Finance
- XII. Post-Shipment Export Finance
- XIII. SME Finance
- XIV. Agriculture Finance
- XV. The Green Finance

2.13 Internet banking service

Present era is an era of information technology or internet NRBC bank is not behind it they offer two types of internet banking service such as **Planet** and **Internet banking**.

2.13.1 Planet Banking Service: It has been easy our life and its very easy to use. By using the planet app customer can operate various types of financial transaction like fund transfer, payment amount, mobile-recharge and etc.

2.13.2 Internet banking: By using internet customer can inquire balance, account open, fund transfer, BFTN, RTGS and view account statement from their home.

2.14 Cards

NRBC bank offers various types of cards with many facilities to their valued customer. The customers can use it 24 hour 7 days and discount offer. The cards issued by NRBC bank those are given below:

- ❖ Debit Cards
- ❖ Credit Cards
- ❖ Platinum Dual Currency Credit Card
- ❖ Gold Dual Currency Credit Card
- ❖ Classical Dual Currency Credit Card
- ❖ Health Card
- ❖ Prepaid Cards

2.15 Services

2.15.1 Utilities Bill Collection: NRBC bank collects various utility bills. We can payments our utility bills at the bank physically or online. The service provided by NRBC bank those are given below:

- I. DESCO BILL COLLECTION
- II. DPDC BILL COLLECTION
- III. BRTA BILL COLLECTION
- IV. REB BILL COLLECTION
- V. TITAS BILL COLLECTION
- VI. WASA BILL COLLECTION

2.15.2 Remittance Service: NRBC bank receives money from abroad using many ways that's very easy and faster those are given below:

- I. WESTERN UNION
- II. XPRESS UNION
- III. RIA
- IV. PLACID XPRESS
- V. MONEY GRAM

3.1 Financial Analysis through Ratio for Taking Depositing Decision

The ratio is calculated for providing significant relationship among the single value of the financial statement. Financial ratio is calculated from financial statements information to measure and analyzes previous financial performances of an organization. It's used to compare a firm's risk and relationship of return to help investors and creditors to take decision making.

3.2 Purpose of Ratio Analysis:

- I. To measure NRBC banks' ability to pay its obligation
- II. To know NRBC bank's profitability
- III. To estimate how effectively the bank utilizes its resources

Those Ratios Will Be Calculated:

- 1. Liquidity Ratio
- 2. Activity Ratio
- 3. Profitability Ratio
- 4. DuPont Analysis

Liquidity Ratio: This ratio is calculated to judge a firm's ability to pay its short term liabilities those will be repayment within one year. Here I will calculate two types of liquidity ratio such as the current ratio and the quick ratio.

Activity Ratio: This ratio is calculated to measure a firm's activity that how efficiently a firm conducts their operating activity. Here I will calculate the total asset turnover ratio.

Profitability Ratio: This ratio is calculated to measure a firm's profitability compared to cost and expenses. Here I will calculate the operating profit margin, net profit margin, return on assets and return on equity.

DuPont Analysis: DuPont Analysis is practice to understand deeply about the return on equity. It's useful technique to analysis return on equity from many aspects.

3.2 Current Ratio: The current ratio is calculated to evaluate a bank's ability to pay its obligation. Here I am calculating NRBC banks the last five years the current ratio from 2015 to 2019.

We know that,

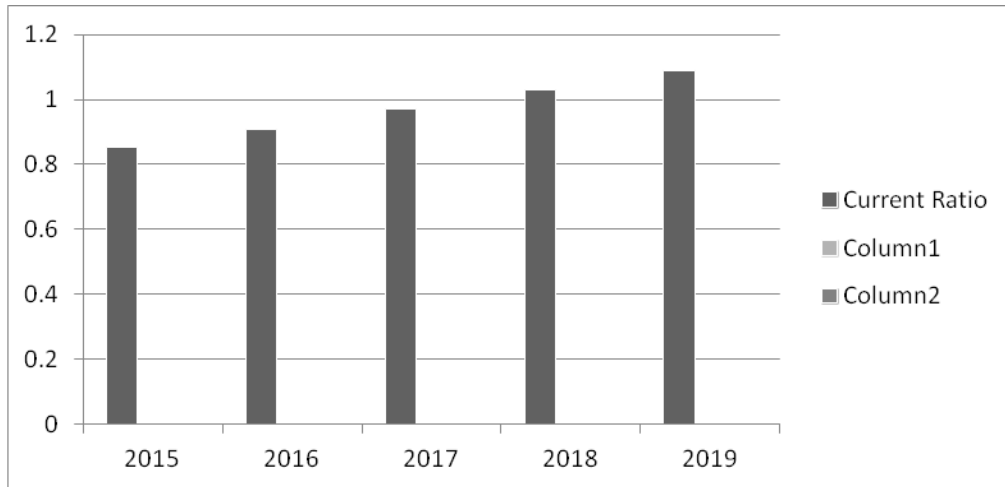
Current ratio= current assets / current liabilities

There are last 5 years, current ratios of NRBC banks given below:

Year	Current Ratio
2015	0.852
2016	0.907
2017	0.969
2018	1.030

2019	1.089
-------------	-------

Graphical Presentation:



Analysis: Above this diagram showed that from 2015 to 2019 their current every year rise, or upward that's good for investors or depositors to invest their money. The standard value of the current ratio is 2: 1 that means against each 2 taka current liabilities organization should have 1 taka current asset.

3.4 Quick ratio: Quick ratio also known as a acid test ratio and liquidity ratio that uses to analyze an organization's ability to pay its short term obligation (within one year) by using cash and cash equivalent. That's shows a company solvency position or ability to meet immediate current liabilities.

We know that,

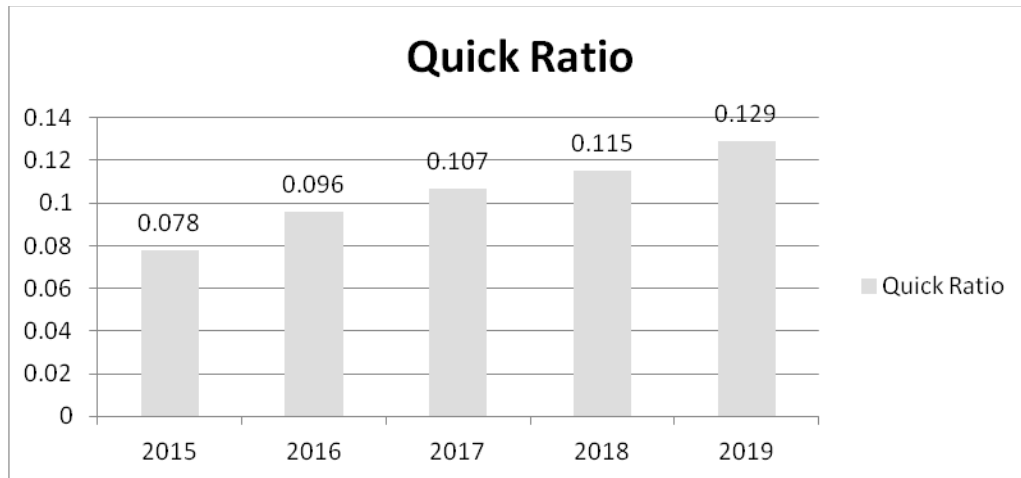
$$\text{Quick Ratio} = \text{Quick assets} / \text{Current Liabilities}$$

There are given the banks Quick Ratio below this table:

2015	0.078
2016	0.096
2017	0.107

2018	0.115
2019	0.129

Graphical Presentation



Analysis: the Quick ratio standard value is 1:1 that means against each 1 taka current liabilities company should have 1 taka quick ratio. Their quick ratio is increasing one year by one year that's preferable for investors to invest their money.

3.5 Total Asset Turnover: The total asset turnover ratio also known as an asset turnover ratio is the financial ratio that measures a firm's, how efficiently the firm uses its resources to gain revenue. By this ratio we can measure how effectively they conduct their banking activity.

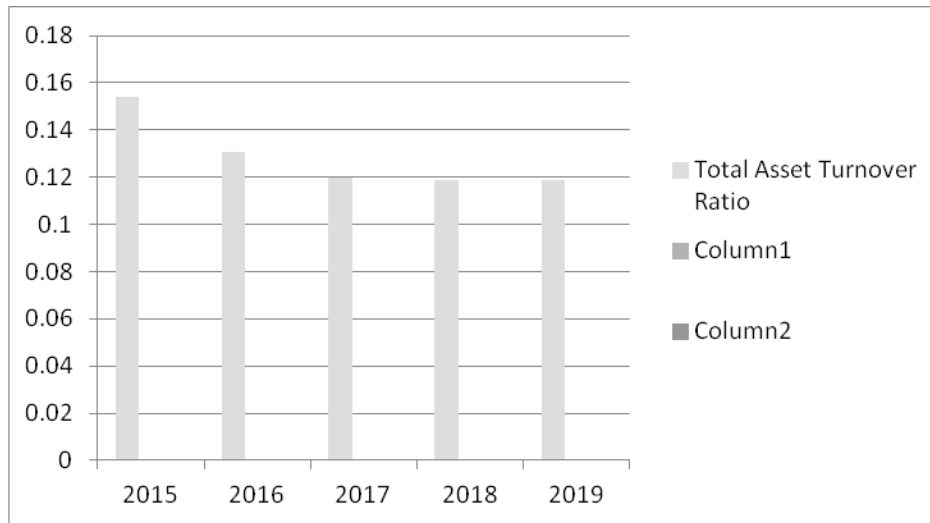
We know that,

$$\text{Total Asset Turnover} = \text{Net Interest Income} / \text{Total Asset}$$

There are given the Total Asset Turnover ratio below this table:

0.1538
0.1308
0.1201
0.1186
0.1188

Graphical Presentation:



Analysis: Above this diagram showed their ratio from 2015 to 2017 activity ratio decreased and from 2018 to 2019 again their activity ratio increased but their activity ratio is not good compare to the liquidity ratio.

3.6 Operating Profit Margin: The Operating profit margin is a performance or a profitability analysis ratio. This ratio is used to measure a firm is profitable or not. By this ratio we can measure what percentage profit produces this firm from their operating activity.

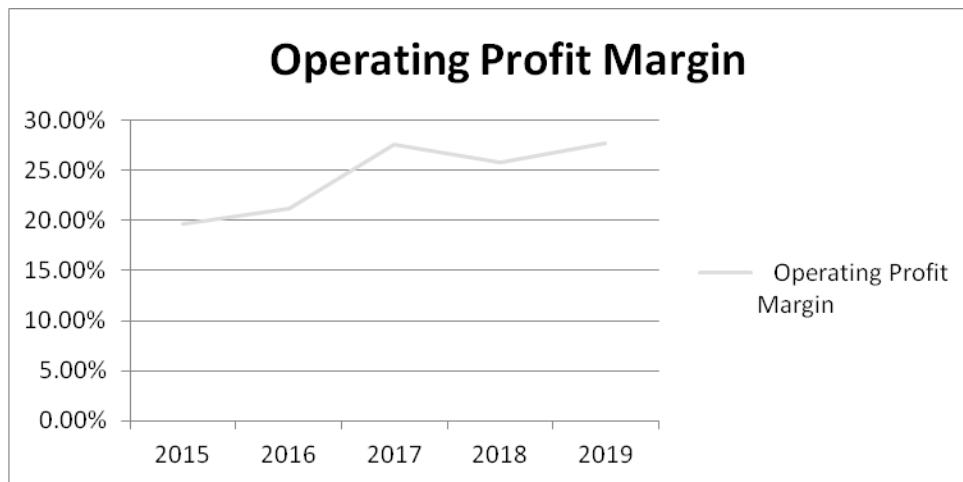
We know that,

$$\text{Operating Profit Margin} = \text{EBIT} / \text{REVENUE}$$

There are given the Operating Profit Margin below this table:

2015	19.60%
2016	21.15%
2017	27.60%
2018	25.79%
2019	27.70%

Graphical Presentation:



Analysis: Their operating profit margin is upward thus this bank is a growing firm in our country so any investor or depositor can invest their money in the NRBC bank.

3.7 Net Profit Margin: Net profit margin is a performance or profitability analysis ratio. This ratio is used to measure a firm is profitable or not. Net profit margin is a ratio that

relation this firm's profit to its expenses. Net Profit Margin allows knowing how effectively the firm operates their operations.

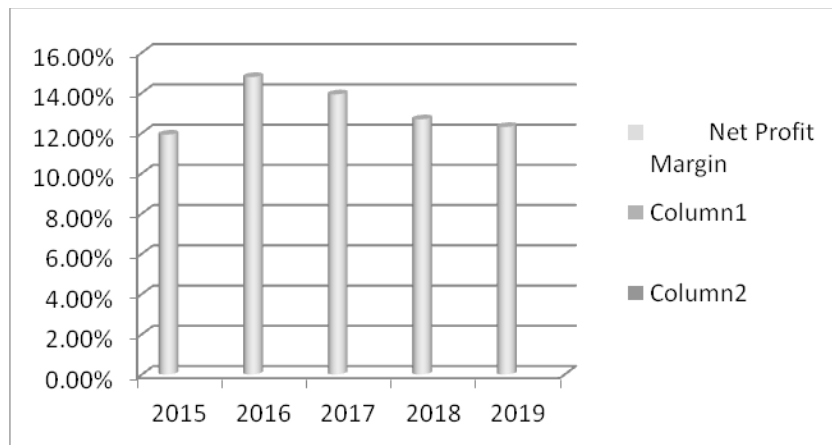
We know that,

$$\text{Net Profit Margin} = \text{Net Income} / \text{Revenue}$$

There are given the Net Profit Margin below this table:

Year	Net Profit Margin
2015	11.92%
2016	14.78%
2017	13.92%
2018	12.68%
2019	12.30%

Graphical Presentation:



Analysis: Their average profit margin is not bad, but compare to 2016 and 2017 their profit margin fall in 2018 and 2019.

3.8 Return on Assets: Return on Assets is a profitability ratio that indicates how effectively the firm generating profit by using total asset. It's emphasis for investor to take investment decision. By this ratio analyst can judge this firm profitable or not. By this ratio we can measure what percentage profit produces this firm from their operating activity.

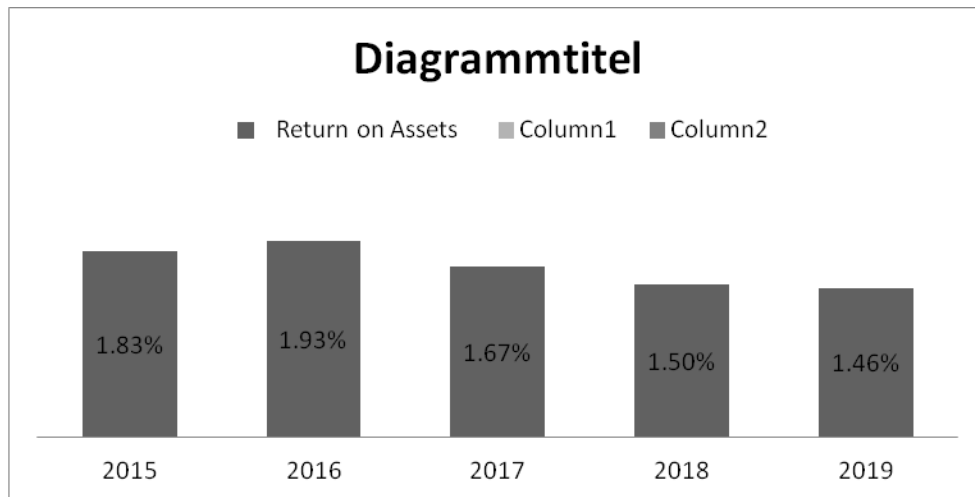
We know that,

$$\text{Return on Assets} = \text{Net Income} / \text{Total Assets}$$

There are given the Return on Assets below this table:

Year	Return on Assets
2015	1.83%
2016	1.93%
2017	1.67%
2018	1.50%
2019	1.46%

Graphical Presentation:



Analysis: This ratio shows that how much money firm generates against every 1 taka asset. Above this diagram showed that the Return on Assets position that's satisfactory but compare to 2016 and 2017 decreased in 2019.

3.9 Return on Equity: Return on Equity is a ratio that indicates investors how well firm management team using money of shareholder. Its use to measure a firm's financial performance by calculating net income divided by shareholder equity.

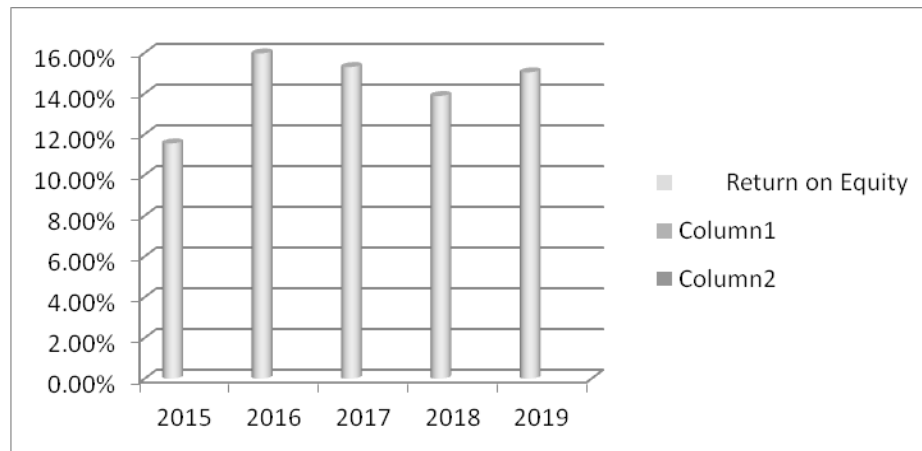
We know that,

$$\text{Return on Equity} = \text{Net Income} / \text{Common Equity}$$

There are given the Return on Equity below this table:

Year	Return on Equity
2015	11.55%
2016	15.97%
2017	15.30%
2018	13.88%
2019	15.04%

Graphical Presentation:



Analysis: Above this diagram showed NRBC bank's return on the Equity from 2015 to 2019, thus the Return on Equity is satisfactory.

3.10 DuPont Analysis: It is a depth analysis of return on equity. It closes out that a firm can gain higher return on equity. If they;

- ✓ Earn the higher rate of profit
- ✓ Uses their resources efficiently to generate huge revenue
- ✓ Higher financial leverage

It's shows a firm strength and weakness and some factor influence in ROE severely those are given below:

- Growth Analysis
- Profitability Analysis
- Sustain Earning Analysis

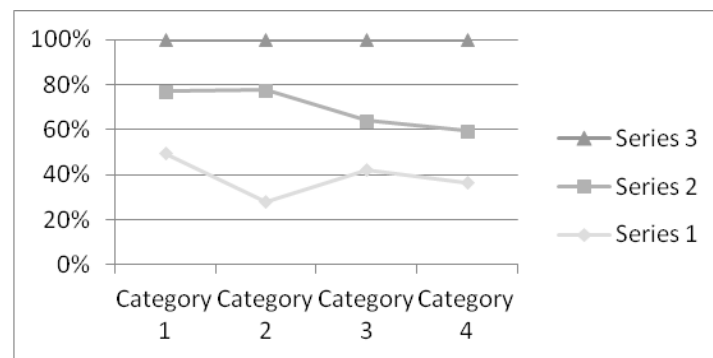
DuPont Analysis includes two types of analysis those are given below:

- ❖ 3 factor analysis
- ❖ 5 factor analysis

There are given below the last five years of DuPont Analysis of NRBC bank:

Years	DuPont Analysis
2015	11.55%
2016	15.97%
2017	15.31%
2018	12.38%
2019	14.62%

Graphical Presentation:



Analysis: Their return on equity position is satisfactory compare to 2018 rise in 2019, but 2016 and 2017 was more than the last two year.

Chapter 04: Summary of the Study

Findings, Recommendation and Conclusion of this Study

4.1 Findings of the Study:

Here presented the results those related to several of financial statements analysis of NRBC bank:

- 4 Their current ratio increasing day by day which good for depositor
- 5 Their quick increasing but its below standard value
- 6 Total asset turnover satisfactory but decreasing
- 7 Operating profit margin increasing delight that more preferable for depositor to deposit money
- 8 Net profit margin averagely better but compare to previous year is not good
- 9 Sticky to provide loan
- 10 ROA and ROE satisfactory
- 11 Depositing interest low compare to loan interest
- 12 More pressure of the officers

4.2 Recommendations:

- ✓ They should manage their current assets cause more current asset less investment less profit
- ✓ They should increase their quick assets
- ✓ They should control their cost to increased ROA and ROE
- ✓ They should increase their employee
- ✓ They should advertising about their products and services
- ✓ They should use their resources properly

Conclusions

Non-resident Bangladeshi Commercial bank (NRBC bank) is the corporate banking service in our country. It is one of the prime banks in Bangladesh. Its finance domestic and overseas businesses need of capital. NRBC bank provides many loan products to the customer and unique deposits

scheme for depositors. They started their journey on 2 April 2013 but today NRBC bank well-known in our country as digital banking sector. They already provide NRBC bank Planet App to the customer also the bank facilitates to the customer internet banking service. The bank is competing with Government bank, Semi-Government bank and all commercial bank. NRBC bank plays an important role in construction sector in Bangladesh. NRBC bank is creating innovative human resources. The banks all employee always busy to serve their customer that why their loyal customer is increasing day by day. I have worked at NRBC bank 2 months. In my length of time I have learned many thing from the officers those will help me to go ahead.

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