



Daffodil
International
University

INTERNSHIP REPORT
ON
CREDIT RISK MANAGEMENT OF NCC BANK LIMITED

Submitted to:

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Letter of Transmittal

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Subject: Submission of internship report.

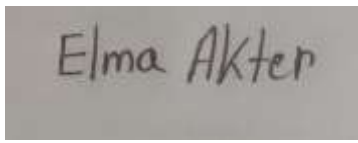
Dear Mam,

I am pleased to have successfully done the internship at NCC Bank Limited and for my internship report on Credit Risk Management. I am also glad to hand over the report to you.

I tried my best to learn something from my internship and also worked hard to complete my intern report. I have collected Data from NCC Bank Limited to prepare my report. The information in this report is based on the data of the branch where I have interned.

I, hope you would kind enough to appreciate my endeavor of making the report and accept it.

Sincerely Yours

A rectangular box containing a handwritten signature in black ink that reads "Elma Akter".

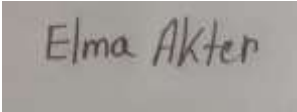
Elma Akter

ID No:182-11-5948

Declaration

I, **Elma Akter**, hereby certify that the internship report titled "**Credit Risk Management of NCC Bank Limited**" was written solely by me following the conclusion of my three months as an intern at NCC Bank Limited.

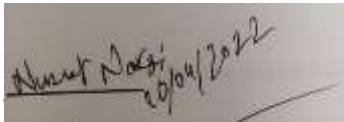
I confirm that the report was written solely for academic purposes and not for any other purpose. Additionally, I guarantee that this report has not been submitted anywhere in Bangladesh prior to my submission.



Letter of Acceptance

This is to certify that Elma Akter, ID:182-11-5948, is a student of the Department of Business Administration of Daffodil International University. She has prepared her internship report on “**Credit Risk Management of NCC Bank Limited**” under my supervision. The data and findings presented in this internship report seem to be authentic. Thus, it is accepted for the presentation in the internship defense.

Elma Akter bears an excellent moral character and a very pleasing personality. I wish her all success in life.



Nusrat Nargis

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Executive summary

National Credit & Commerce Bank Limited bears a unique history of its own and is abiding by all the rules, policies, and regulations. The bank has many segments and is also divided into sub-committees and the committees divide the whole work into different segments. At the top, they have a chairman and directors, and later they got different committees such as Executive Committee, Audit Committee, Risk Management Committee, and Nomination & Remuneration Committee.

I searched to take a look at NCC Bank Limited's economic overall performance. The most important records source changed into NCC Bank Limited's annual economic document from 2016 to 2020.

In the first chapter of this report, I discussed the introduction, objectives, origin of the study, methodology of the study, scope of the study, and limitations of the study.

The second chapter discussed the mission, vision, products and services, loan, and hierarchy.

In the third chapter of this report, I discussed the financial activities of NCC Bank Limited.

In the fourth chapter, I discussed the financial performance of NCC Bank Limited - ratio and 5 year's trend and common size analysis both of income statement and balance sheet.

At the end of the report, I discussed the findings and provide a recommendation addressing these issues.

Acknowledgment

I am very pleased to have the opportunity to express my gratitude to the persons who have contributed their ideas and assist me to make this report

First of all, I would like to thank Nusrat Nargis mam, my internship instructor.

And also want to thank the authorities and employees of NCC Bank for their collaboration.

Specifically want to be grateful to ABM Jafor Riad FAVP, Fahim Tanjir officer at Mirpur Road branch.

Also want to be pleased to Tayeb Ali Khan (branch manager) for helping me with every piece of information that I needed for my internship report.

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Chapter-1

Introduction

1.1 Introduction

Banking is a business, that is run on the self-belief and consideration of human beings. This self-assurance is enjoyed by banks & allows the bank to mobilize funds from various sources. The essential characteristic of a Bank may extensively be divided into two categories- (i) Borrowing cash from the general public by accepting deposits (ii) Lending the money to the general public for the development of exchange, trade, industry) agriculture. The Bank act as an economic intermediary between savers and traders.

So, we may additionally treat the banker as a supplier in money & credit score. Most individuals and corporations employ banks, either as depositors or debtors.

Finance become my Major so, I pick out to do intern in a financial institution and that's the cause to finish the evaluation of credit policy my respected supervisor gave me the topic entitled "Credit Risk Management of NCC Bank Limited" and the bank also assist me to teach approximately credit coverage so that, I can complete my document.

The internship program is a mandatory requirement for scholars who desire to be BBA graduates. This program creates a unique possibility for the student to apply their theoretical knowledge to exercise and benefit from valuable real-world business experience.

1.2 Origin of the Study

The internship program is a mandatory requirement for scholars who desire to be BBA graduates. This program creates a unique possibility for students to apply their theoretical knowledge to exercise and benefit from valuable real-world business experience.

The purpose of this report is to make the analysis the Credit Risk Management of National Credit and Commerce bank limited, Mirpur Road Branch. And it's a basic need to make an intern report to take a BBA degree from Daffodil International University.

1.3 The objective of the study

- I. To analyze the credit management system of NCC Bank Limited.
- II. To evaluate the financial status of NCC Bank Limited from 2016 to 2020.
- III. To find out problems about the credit management system of NCC Bank Limited.
- IV. To provide some recommendations about the problems of the bank.

1.4 Methodology of the study

To create this report, I have collected data from different sources, which could be separated into two parts. Those sources can be defined as,

Primary sources and

Secondary sources

1.4.1 Primary sources

The primary sources are those sources from which I have collected data on my own.

- 1) Working experience with the respective officers
- 2) Gathering information by discussion of branch Managers and officers
- 3) Practically working desk task
- 4) By discussion and communication with clients

1.4.2 Secondary sources

1. Annual report of National Credit and Commerce Bank Limited
2. The balance sheet of NCC Bank Limited
3. Collect real data from financial statement
4. Official website
5. Collect some credit information from the officer

1.5 Scope of the study

I have worked General banking sector and remittance division, to increase my knowledge about the banking sector. Also, I have worked a little bit with the Credit sector This sector was a confidential sector that's why I can't gather much knowledge about this sector).

1.6 Limitations of the study

It is a satisfaction to mention that running in NCC Bank is an incredible possibility however for a few inner coverages I couldn't gather all of the important records for the report. Due to their privacy, rules regulation, and their official restriction. They didn't share their all personal information. That's the reason why I was unable to collect all information. And also, their annual report has been now no longer a good deal informative.

Chapter 2
Organizational overview of NCC Bank Limited

2.1 About NCC Bank Limited

NCC Bank Limited or National Credit and Commerce Bank Limited is a Bangladeshi personal commercial financial institution. Mohammad Mahmudur Rashid is the existing Managing Director and CEO of the bank.

NCC Bank became based in 1985 as a funding enterprise in the call of NCL (National Credit Limited). It has become a scheduled commercial financial institution after receiving permission from a significant financial institution in 1993 and started with the pay-as-you-go capital of Tk. 39 crore. The factor of the enterprise becomes some to gather assets from inside and positioned them in the sort of path to build up the nation's Industrial and Trade Sector and expect an impetus component within the association of the capital market too.

NCC financial institution bears a unique history of its own. The organization started its journey within the financial region of the country. As a funding employer lower back in 1985. The aim of the enterprise changed into to mobilize assets from within and make investments them in this kind of way so one can expand the country's Industrial and Trade Sector and play a catalyst position within the formation of the capital marketplace as well. Its club with the browse helped the organization to a first-rate quantity in this regard. The organization operated up to 1992 with 16 branches and thereafter with the permission of the Central Bank transformed into a complete-fledged non-public business Bank in 1993 with paid-up capital of Tk. 39.00 crore to serve the nation from a broader platform. Since its inception, NCC Bank Ltd. Has received commendable popularity by supplying sincere personalized carriers to its clients in generation-based surroundings. The Bank has set up new widespread financing inside the Industrial, Trade, and Foreign alternate commercial enterprise. Its diverse deposit & credit score merchandise has also attracted the customers-each corporate and folks that experience comfort in doing business with the Bank.

2.2 The vision of NCC Bank Ltd

They want to make a strong relationship with the customers.

Their other vision is to provide loyal service to the customer

The Bankers with quality service strive for expansion with profitability professionalism and personalized banking services.

To increase the value of shareholders and for sustainable growth, they want to make their bank system most adorable to the customers and want to progress in a way so that they can be defined as a financial institution. They also want to bring credit and commerce together to make progress.

2.3 The mission of NCC Bank

They are making their relationship strong with customers as they want to provide excellent financial service.

To build up a long solution to reach the final edge they are improving their technology, experience, and financial strength to their clients and stakeholders.

They want to provide a cohesive and friendly environment to be so easy for their customers and the people who work there.

2.4 Products and services of NCC Bank

Products

1. Loan and advance products
2. Retail or consumer Loan products
3. Remittance
4. International Business Products
5. Deposit products
6. Special fee-earning products
7. Different types of card products
8. Multiple currency products. Like as
9. VISA Signature Card
10. VISA Platinum Card
11. VISA Dual Gold Credit Card
12. Visa Virtual Card (Pre-paid card)
13. Local Currency Cards
14. Visa Local Gold Credit Card
15. Visa Local Classic Credit Card
16. Visa Local Gold Debit Card
17. Proprietary Debit Card

Services

1. Instant cash withdrawal facility through
2. POS
3. Smart pay installment facilities
4. Auto debit payment instruction
5. Balance transfer facilities
6. Reword program
7. Instant SMS alert for all kinds of transactions and monthly statement
8. 24 hours 7 days support service

- 9. E-statement service and many more
- 10. Call center service for all customers.

2.6 Management Hierarchy of NCC Bank Ltd



CHAPTER- 3
CREDIT MANAGEMENT SYSTEM OF NCC BANK LIMITED

3.1 Credit

The word credit in particular comes from “credo” which is a Latin term. Credit insurance which one is consists of key credit score hazard manages precept delegation of authority designed attention inside the portfolio, in plenty of styles of business, in plenty of mode of finance. In massive debtors and NPL control etc.

3.2 Credit Management

This is the survival unit of the financial institution because until the fulfillment of this branch is attained, survival is a question for the financial institutions. If this phase does not properly work the financial institution may also emerge as bankrupt. It makes a decision on what sort of lending product could be provided, to whom it will be provided, how a lot it'll be offered and analyze and measure the credit chance on loans and manage all the sports concerning the loans. The purpose of credit score management is to have a secured mortgage portfolio in order that the financial institution can earn earnings by keeping the depositor's savings secured. The entire activity regarding that consists the credit management.

3.3 Credit policy of NCC Bank Ltd

NCC Bank Ltd credit coverage carries the perspectives of total macro-economic improvement of the country as a whole by the manner of providing monetary support to the Trade, Commerce, And Industry. Throughout its credit score operation, NCC Bank Limited goes to every feasible nook of society. They are financing huge and medium-scale enterprise homes and industries. At the equal time in addition they take care of entrepreneur improvement through its operation from operational elements its miles observed that as a count number of policies-

- It placed emphasis on the client. Man and commercial enterprise not only on the safety in deciding on debtors.
- It takes care of diversity within the credit portfolio.
- It takes care in preserving a proper 'Mix' of short, medium, and long-term finance in its credit portfolio.
- charging of interest is flexible relying on insisting on the suggestion and the patron.

3.4 Different Loans and advances

Types of loans and Advances of NCC Bank Ltd

	UC	SMA	SS	DF	BL
Credit cards and Loans to professionals	2%	2%	20%	50%	100%
Housing Finance	1%	1%	20%	50	100%
Other than Credit Card, Housing finance & loans to professionals	2%	2%	20%	50%	100%
Brokerage House, Merchant Banks, Stock Dealers	2%	2%	20%	50%	100%
Short Term Agri. Credit and microcredit	1%	...	5%	5%	100%
Small and medium enterprises finance	.25%	.25%	20%	50%	100%
Others	1%	1%	20%	50%	100%

3.5 Overdrafts

An overdraft is a sort of increase this is constantly permitted in a modern account controlled by a check. Overdraft (OD) is an association between a banker and its purchaser through which the latter is authorized to withdraw over his credit balance within the present-day account as much as an agreed restriction. There are two kinds of overdraft

1. Secured Overdraft
2. Unsecured Overdraft

3.5.1 Cash credit (Hypothecation)

A hypothecation is a rate at the agency for a loan, however, possession or ownership does not longer visit the creditors. In hypothecation, each possession and ownership stay with the debtor. The rate is made with the aid of using the lender to the lender execution of a record inside the stated report, the lender restraining itself from giving ownership of the hypothetical inventory to the lender if the lender wishes it. NCC Bank offers coins credit score hypothecation beneath Continuous mortgage it is essentially superior it happens whilst their consumer makes mortgage and that they placed loan like all asset or device to the financial institution however the purchaser doesn't have any ownership right. Since the goods are inside the ownership of the borrower, banks typically hypothetical advantages to the primary parties. It particularly relies upon the celebration faithful. Generally approved in advance against the following hypothesis:

- Raw materials
- Finished products
- Stock in trade

3.5.2 Cash Credit (Pledge)

An authorized coin's credit score in choice to product dedication is known as a coin's credit score rating limit. People are assured of products or securities. The guarantor should be the debtor or his or her duly legal attorney. The gadgets need to be in ownership of the pledge.

3.6 Functions of the Credit Department

3.6.1 Credit Administration

The Credit Administration department is in particular concentrated on the post-approval functions of the division. The components this is seriously tracked and monitored by using Credit Administrations are:

- Past dues
- Excess over restriction
- Document Deficiency
- Reporting
- Credit expiry

3.6.2 Loan Monitoring

The crucial components of this element are:

- Follow approval terms
- Proper disbursement
- Monitor hobby payment
- Monitor primary Repayment
- Balance with trendy ledger

3.6.3 Documentation

The crucial features of this part are:

- Look at sanction gadgets
- Fill up the documentation checklist
- Ensure proper mortgage documentation
- Obtain consumer sign off
- Filling with the Registered Joint Stock Corporation (RJSC)
- Registered loan deed execution

3.7 Loans

Under the mortgage scheme, a credit score is granted for a specific cause and a predetermined duration.

3.7.1 Types of Loan

NCC Bank offers different types of loans. Those are

1. Personal loan
2. Car loan
3. Education loan
4. Marriage loan
5. House Building Loan for all public
6. House Building Loan for staff
7. Some other loans for staff
8. Cash credits

3.7.2 Personal loans

NCC Bank provides personal loans to their valuable customer to bear medical treatment, maternity, and marriage. To be eligible for this loan a person needs to be a permanent employee (with 3 years).

- Education loan
- Travel loan

3.7.3 Housing Loan

A huge sum of money has to need to construct a residence or buy a rental. It isn't always possible for absolutely everyone to assemble a residence through best very own income sources. Especially this problem is largely faced by middle level and fixed earnings people. To remedy this problem, NCC Bank Limited offers Housing loans with easy repayment conditions and much fewer interest fees.

3.7.4 Small Business Loan Scheme

Small businessmen take vicinity a big part of our country. Short-term and long-time period loans are allowed to individuals/firms/industries for a particular purpose however are repayable for a hard and fast length and commonly in installments. Small businessmen do no longer have sufficient property to make safety towards loans, as a result, they're failing to take a mortgage from banks or other monetary assistance institutions. To meet up this cause, NCC Bank Limited begins Small Business Loan Scheme.

3.7.5 Project Loan

NCC Bank offers its clients numerous traditional credit/investment schemes and banking products. NCC Bank considers loans authorized for a length of a couple of years as period loans. Under this facility, a business enterprise is financed from beginning to finish, consisting of set up to its manufacturing.

3.7.6 Demand Loan

The mortgage which comes to be payable after serving demand notice through the financial institution involved is termed a Demand Loan.

There are five kinds of demand loans. These are given below:

- Loan against Imported Merchandise (LIM)
- Loan against Trust Receipt (LTR)
- Payment against Documents (PAD)
- Loan against Packing Credit

3.8 Other Special Scheme

NCC Bank Limited and Operate a few forms of mortgage schemes properly to contribute to the general financial system, poverty alleviation, and fulfill some fundamental desires of human beings. The special loan schemes are:

- Consumer Scheme
- Lease Finance
- Micro-credit financing

3.8.1 Consumer Scheme

The Scheme's objective at improves the standard of residing of the fixed earnings organization. Under the scheme, the customers may additionally comfy loan facilities at smooth installments you got household amenities.

3.8.2 Lease Financing

To make contributions to the increase of national GDP, NCC Bank can boost combination financial growth by mobilizing finances inside the efficient region in a more green and powerful manner. An entrepreneur, under this scheme, may avail of the rent centers you got business equipment (without having to purchase it with the aid of a down fee) with a clean compensation schedule.

Lease Financing is appropriate for firms to accumulate Capital for Machinery, Equipment, Medical Instruments, Automobiles, and so on.

3.9 Credit Risk Grading

As a key evaluation of NCC Bank Ltd predictor of dangers associated with a credit score exposure A Credit Risk Ranking deploys a range of/ alphabet/ signal. The number one framework for designing a Credit Risk Management approach is Credit Risk Scoring. It lets in NCC Bank Ltd. Don't forget a couple of chance variables that might be blanketed in numerous credit rating transactions and a clearer estimation of the extraordinary NCC Bank Ltd credit portfolio may be done via aggregating all classifications throughout debtors, operations, and

industrial company strains. To make decisions each on the pre-sanction and publish-sanction level, the credit score rating threat grading system is vital.

3.9.1 The function of Credit Risk Grading

Well-managed credit score chance grading structures promote bank protection and soundness with the aid of facilitating knowledgeable decision-making. Grading structures degree credit score threat and differentiate individual credit and corporations of credits through the danger they pose. This lets financial institution management and examiners display adjustments and traits in risk. The system additionally lets financial institutions control to manage the chance to optimize returns.

3.10 Credit rating of the NCC Bank Limited

National Credit and Commerce Bank constrained has been awarded a 'B1' score via Moody's, an international famed score organization. The assigned score reflects the strength of NCC Bank Ltd which is subsidized by using its modest solvency and investment.

The last five year's Credit Ratings of NCC Bank Ltd are given below:

Year	Date of Rating	Long term	Short term
2020	22.06.2020	AA (Strong Capacity)	ST-1(Superior Capacity)
2019	21.06.2019	AA	ST-1
2018	21.06.2018	AA	ST-1
2017	21.06.2017	AA	ST-1
2016	29.06.2016	AA	AR-1

3.10 Credit Risk Grading (CRD) procedures

It's a collective definition based on the pre-specified scale and chance grading deploys a range of, alphabet, and symbols and a number one indicator of risk related to a credit score exposure.

3.10.1 Analysis of Financial Risk

The financial threat is that counterparties will fail to meet obligations because of monetary distress. This generally involves analysis of financials i.e. Analysis of leverage, liquidity, profitability, and interest coverage ratios. To end, this capitalizes on the threat of excessive leverage, bad liquidity, low profitability, and insufficient cash waft. Inside the above dialogue, the burden of Financial chance is 50% but there are some components, which divide the calculation into four parts. They are the following,

Financial Risk	50%
Coverage	5%
Profitability	15%
Liquidity	15%
Leverage	15%

3.10.2 Analysis of Business Risk

The threat is that detrimental organizational situations or negative business situations will have an impact on debtors' functionality to meet obligations. The assessment of this elegance of chance appears at parameters alongside corporation outlook, length of the organization, enterprise growth, market opposition, and barriers to access.

Business and Industry Risk	18%
Size of Business	5%
Age of Business	3%
Business Outlook	3%
Industry Growth	3%
Market Composition	2%
Entry/Exit Barrier	2%

3.10.3 Analysis of Management risk

Experience	5%
Succession	4%
Teamwork	3%

3.10.4 Analysis of Security Risk

Security risk	10%
Security Coverage	4%
Collateral coverage	4%

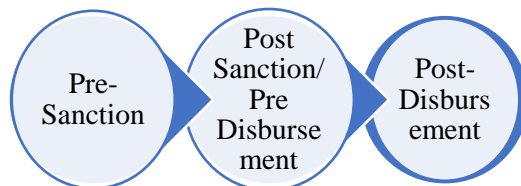
Support 2%

3.10.5 Analysis of Relationship Risk

Relationship Risk	10%
Account conduct	5%
Utilization of limit	2%
Compliance of covenants / condition	2%
Personal deposit	1%

3.11 Lending Process

The major function of a commercial bank is to take deposits and make investments in these finances. But in the system of lending, it has to safeguard the depositor's cash as well as the commercial enterprise of the bank. Therefore, the right control supervision and follow-up are very vital in the lending and healing technique. NCC Bank Limited follows a 3-step technique firmly to supervise and follow up on the lending and restoration system.



3.11.1 Pre-Sanction Stage

The very supervision of loans begins in the course of the pre-sanction stage. At this stage, credit investigation may be very important because it includes the choice of right and qualitative debtors. To choose the borrower NCC Bank Ltd employees at first interview the man or woman to decide their functionality to manipulate the finance or to run the assignment effectively. The following steps are performed to make certain that the loans are legal to the proper folks.

- Recollection of knowledge

- Bangladesh Bank Credit Records Office.
- Declaration of the group as to the responsibility of all banks and financial institutions.
- Performance of the account, integrity, track record, repayment capacity through NCC Bank Ltd internal sources.

3.11.2 Post- sanction/Pre-disbursement

Proper documentation and securitization are very vital at this degree for the safety of the credit score facility to be prolonged and allow NCC Bank Ltd to liquidate the mortgage liability within the occasion of the borrower's default.

Proper documentation serves 3 fundamental purposes to NCC Bank Ltd:

- Borrower unqualified property of availing credit score facility.
- Bank's criminal proper created to securities supplied as loans:
- In case of default, the documents may be located earlier than the courtroom for a decree to understand

3.11.3 Post Disbursement Stage

At this stage NCC Bank Ltd has taken into consideration the subsequent points:

- The transaction in the mortgage account is being executed satisfactorily.
- The stability inside the mortgage account stays within the restrict.
- Fund distributed has been used for the motive the loan has been sanctioned.
- Stock reports are received and shares are being inspected on a normal basis.
- Stock and drawing power check in and delivery order well maintained.
- Personal touch with the borrower is kept on a regular basis.
- Keen watch for the irregularity of any form at the mortgage account.
- Closely watch and supervise the monetary and management position of the borrower.
- Taking steps in order that the mortgage does now not flip time-barred.

3.12 Loan Pricing Mechanism of NCC Bank Ltd

In NCC Bank Ltd the guidelines for mortgage pricing are summarized underneath:

- a) In NCC Bank Ltd, interest on various loans relies upon the level of chance and type of security presented. It needs to be borne inside the thoughts that interest price is the mirrored

image of threat within the transaction. The higher the threat, the higher the interest charge will be.

- b) Interest charges on unique loans are reviewed every 6 months less if required.
- c) Fixed hobby rate is discouraged.
- d) The rate needs to be appeared by the cost of funds. That is the variant inside the COF can cause the alternate inside the mortgage price.
- e) Effective yield may be greater to the extent the debtors are required to hold the deposit to assist the borrowing sports.
- f) Yield is elevated by the commitment charge and carrier charge which is feasible.
- g) All pricing of loans must have relevance with the market condition

3.13 Five c's of Analysis Credit

Character: Often attempt to decide a consumer's credit score heritage in a person degree financial institution. He successfully preserves his former credit inside the beyond or he commits mistakes. The bank judges this facet normally.

Capacity: In NCC Bank Ltd. The capacity manner that the customer will pay off his loan in time or not, usually this side of the bank at this factor.

Capital: In NCC Bank Ltd. The capital method is the premise of funding, wherein a purchaser wishes to spend his credit in a specific field, that this region is rewarding or not measured by way of banks.

Collateral: For instance, I obtain an NCC Bank Take 100000 credit. I have to keep something collateral with the bank in opposition to those one hundred thousand TK. Whose price has to be equivalent to a hundred thousand. This appears as leverage.

Conditions: Under situations, A purchaser has obeyed those conditions during the borrower take loan financial institutions frequently offer sure conditions to the customer for the protection of their property. After calculating those five CS, a financial institution will then decide whether or now not the financial institution will provide the loan.

CHAPTER 4
Financial Performance Analysis of NCC Bank Limited
(2016-2020)

4.1 Liquidity Ratio

4.1 (a) Current Ratio

Particulars	2016	2017	2018	2019	2020
Current Ratio	1.19	1.14	1.05	1.15	1.15

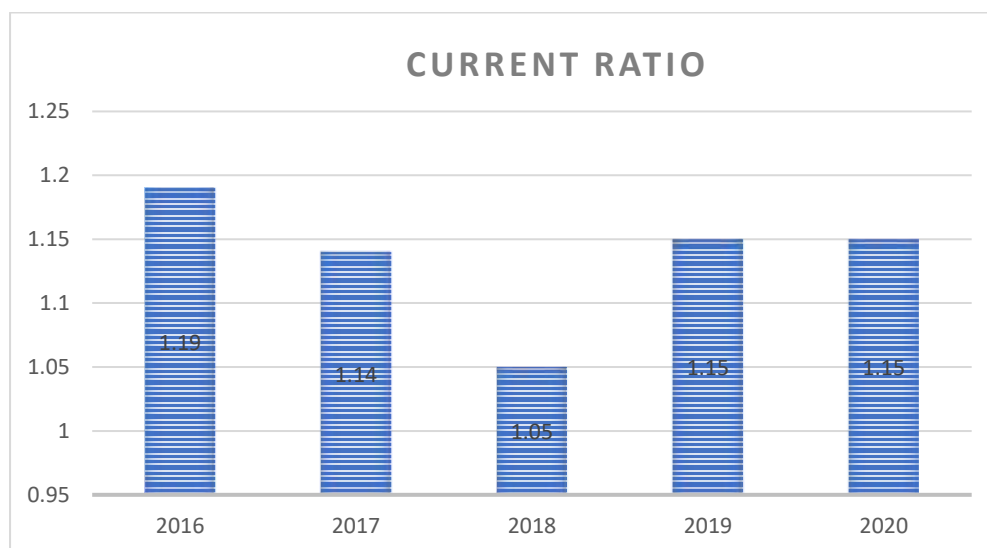


Figure: Current Ratio

Interpretation:

The Current Ratio of NCC Bank Limited in 2016 was 1.19, which was a slight decrease in 2017 and 2018. But in 2019 and 2020 NCC Bank Limited's current ratio was increased which was 1.15. It means NCC Bank Limited has a good current ratio. We know the standard current ratio is 2:1. Since the good current ratio is between 1.2 to 2. So, from 2016 to 2020 NCC Bank Limited maintain a good current ratio. The company has greater than enough cash to fulfill its liabilities while the use of its capital effectively. Finally, we can say that NCC Bank Limited has enough ability to meet short-term liabilities.

4.1 (b) Cash Ratio

Particular	2016	2017	2018	2019	2020
Cash Ratio	1.10	1.00	1.00	1.21	1.22



Figure: Cash Ratio

Interpretation: The current ratio of NCC Bank Limited in 2016 was 1.1, which was a slight decrease in 2017 and 2018. Finally, it was increased in 2019 and 2020 which was 1.21, 1.22. And that is good for NCC Bank Limited. A higher cash ratio is good for any company. As we know the standard cash ratio of the banking sector is at least .5 to 1. That means NCC Bank Limited has a good cash ratio and if creditors decide on a high cash ratio, they could easily pay off its debt.

4.1 (c) Quick Ratio

Particular	2016	2017	2018	2019	2020
Quick Ratio	14.89	3.69	2.76	2.30	5.59

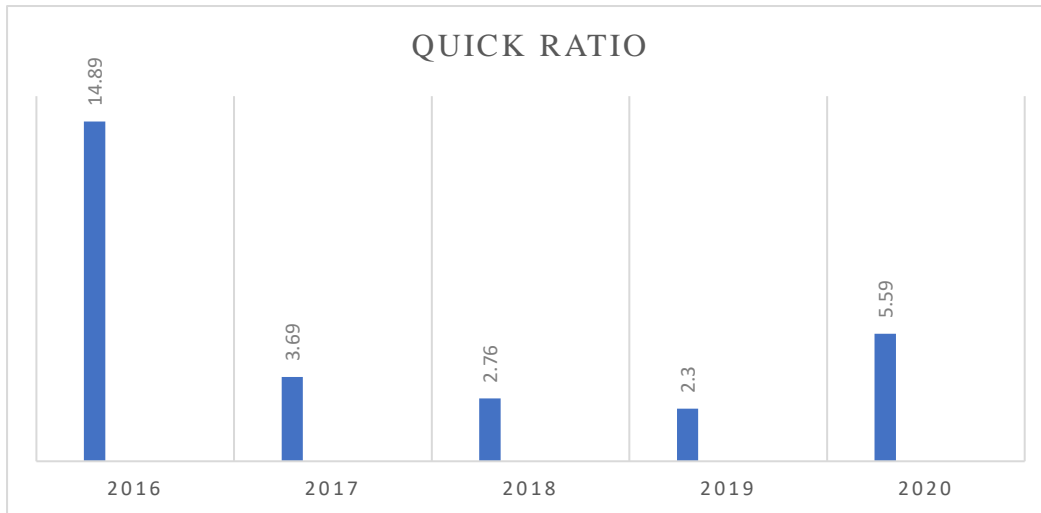


Figure: Quick Ratio

Interpretation:

The quick ratio of National Credit and Commerce Bank Limited in 2016 was 14.89 and in 2017 was 3.69. And 2018, 2019, 2020 was 2.76, 2.3, 5.59. A quick ratio measures an enterprise's capability to pay its present-day liabilities without having to promote its inventory or reap additional financing. As we know the standard value of the quick ratio is 1. So, the quick ratio of NCC Bank Limited was good. The highest ratio in 2016 was 14.89. NCC Bank Limited need to maintain their quick ratio level for the upcoming year.

4.2 Efficiency Ratio

4.2(a) Total Asset Turnover Ratio

Particular	2016	2017	2018	2019	2020
Total Asset Turnover Ratio	.03	.03	.02	.02	.02

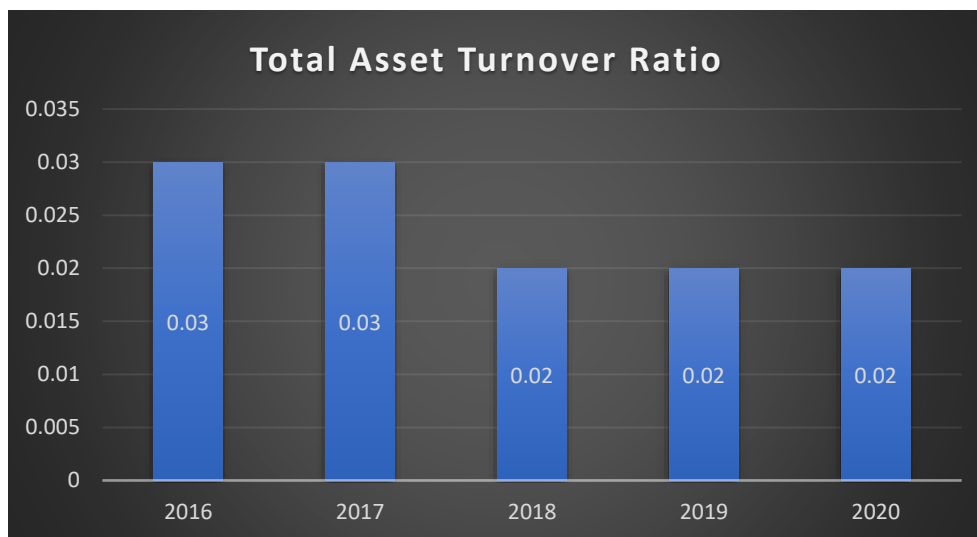


Figure: Total Asset Turnover Ratio

Interpretation:

In 2016 Total Asset Turnover Ratio was .03 which was the same as in 2019. And it was slightly decreased in 2018,2019 and 2020 which was .02. As we know the standard value of the total asset turnover ratio is greater than 1. So, from 2016 to 2017 the total asset turnover ratio was not good for NCC Bank Limited. And the company is not able to generate enough revenue for itself. Because the standard value of the total asset turnover ratio is 1. The value of the total asset turnover ratio higher is better because it indicates that the company efficiently using its assets. So NCC Bank Limited needs to increase its total asset turnover ratio.

4.3 Solvency Ratio

4.3(a) Debt Ratio

Particular	2016	2017	2018	2019	2020
Debt Ratio	90.4%	91.56%	92.65%	92.45%	91.91%

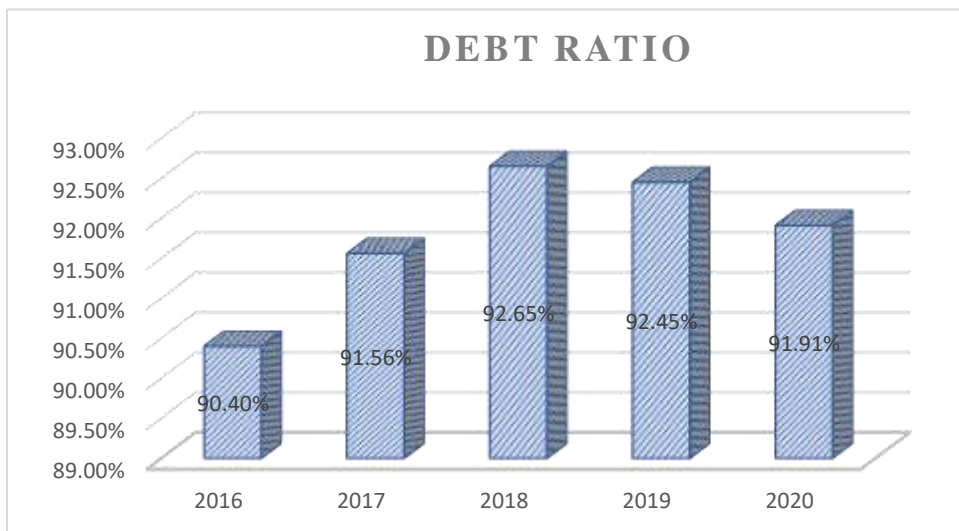


Figure: Debt Ratio

Interpretation:

Here we can see the fluctuation in the debt ratio through the years. First, it started from 90.40% in 2016. And then it increased by 91.56% in 2017. And 2018 it increased by 92.65%. It was slightly decreased in 2019 and also decreased in 2020 was 92.45% and 91.91%. It means a large portion of the total asset has been financed by the bank's creditors. We know the standard debt ratio for the banking sector is 1 or lower. Above figure, we can see that the debt ratio is lower than 1 which is good for NCC Bank Limited. So, 2016 from to 2020 NCC Bank Limited has maintained a good debt ratio.

4.3(b) Debt to Equity Ratio

Particular	2016	2017	2018	2019	2020
Debt to Equity Ratio	9.44	10.85	12.59	12.25	11.36

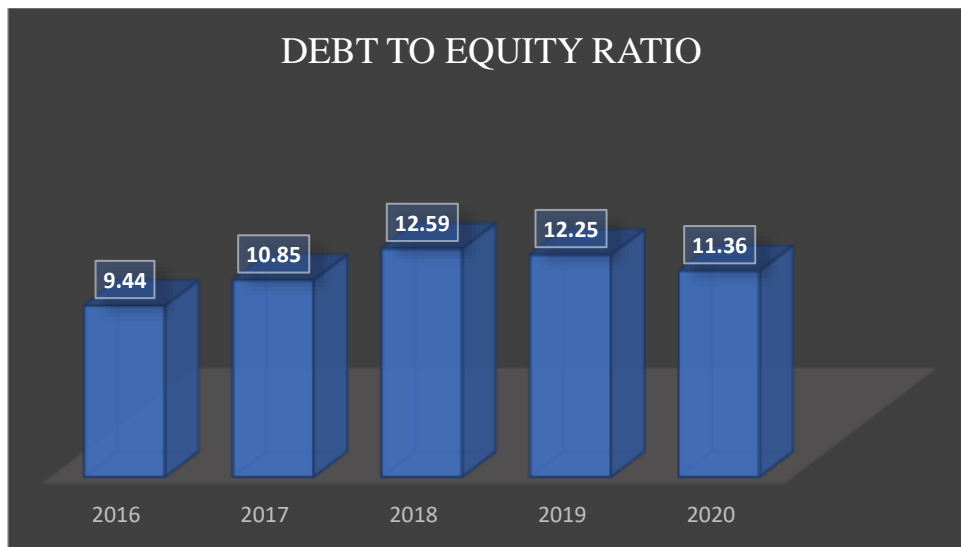


Figure: Debt to Equity Ratio

Interpretation:

The debt to equity ratio of NCC Bank Limited in 2016 was 9.44. In 2017 it was increased which was 10.85. Also, it was increased in 2018 which was 12.59 and in 2019 it was 12.25, in 2020 it was 11.36 which was slightly decreased from the previous year. Whereas the standard value of the debt to equity ratio is 1.5 or lower. So NCC Bank Limited needs to lower the debt to equity ratio. A higher debt to equity ratio means that a higher debt to equity ratio method that extra of an enterprises financing is from debt versus issuing stocks of equity. So, they need to lower their debt to equity ratio.

4.4 Profitability Ratios

4.4(a) Return on Assets (ROA)

particular	2016	2017	2018	2019	2020
ROA	1.30%	.94%	.82%	.86%	.87%

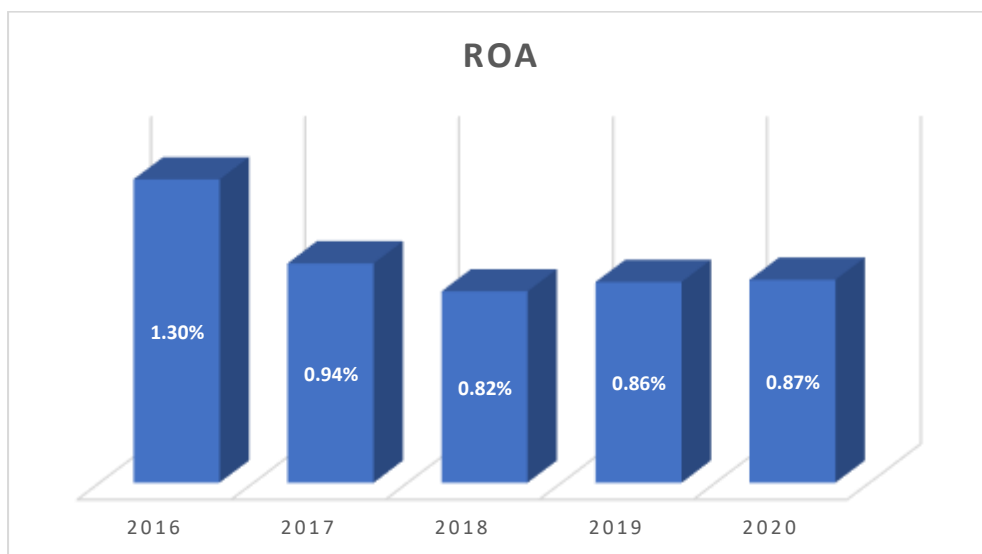


Figure: ROA

Interpretation:

The Return on assets of NCC Bank Limited in 2016 was 1.30% which was fluctuated over the years. And 2017 it was .94%. It also decreased in 2018 which was .82% and in 2019 it was .86%. Finally, in 2020 it slightly increased from the previous year. It shows that the company did not utilize their asset properly. For the banking sector, good ROA is over 5% and over 20% is excellent. And we can see that NCC Bank's ROA is very low which was not good for them. They need to increase their return on assets.

4.4(b) Return on Equity (ROE)

Particular	2016	2017	2018	2019	2020
ROE	12.91%	10.49%	10.45%	11.51%	11.10%

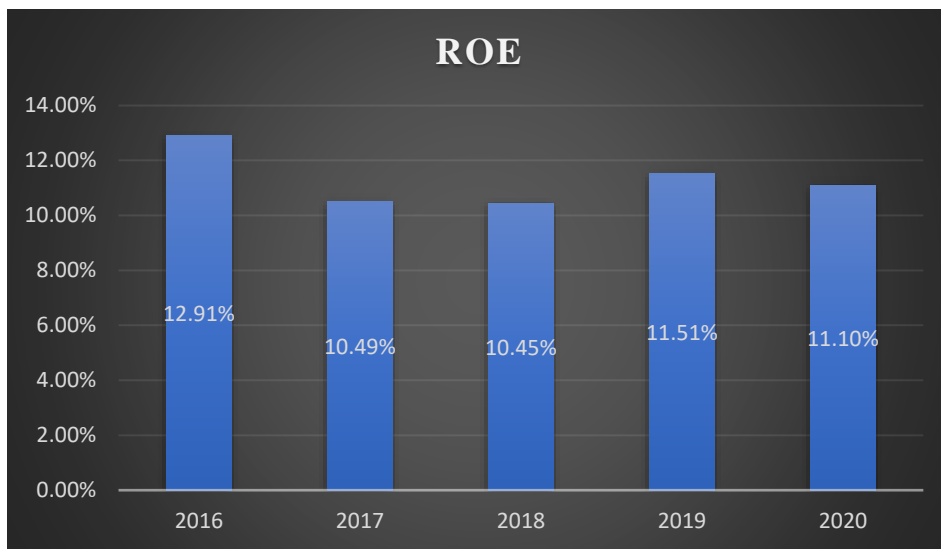


Figure: ROE

Interpretation:

The graph shows that the Return on equity of NCC Bank Limited has fluctuated over the years. In 2016 ROE was 12.91% and it decreased in 2017 and 2018 which were 10.49% and 10.45%. This shows that the return of the bank has reduced the fairness of NCCBL's managerial negligence. But it increased in 2019 which was 11.51% and in 2020 it was 11.10%. As we know that the standard value of ROE is 14%. So NCC Bank Limited does not maintain good ROE. As ROE indicates how proficiently investor capital is being utilized to create benefit. so NCC Bank Limited needs to increase its ROE.

4.4(c) Earning Per Share (EPS)

Particular	2016	2017	2018	2019	2020
EPS	2.35	2.00	2.06	2.30	2.36

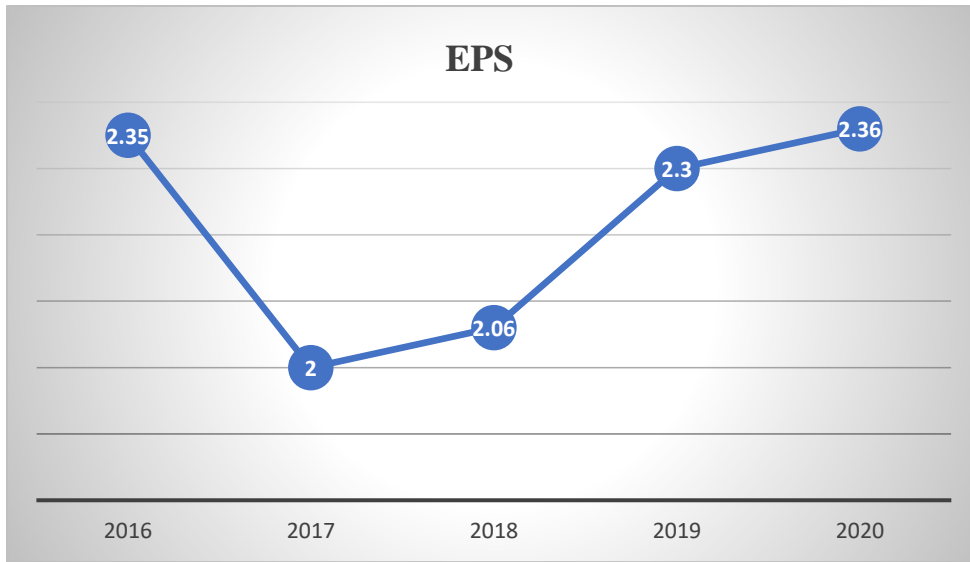


Figure: EPS

Interpretation:

Earning per share of NCC Bank Limited in 2016 was 2.35 and it slightly decreased in 2017 which was 2. And 2018 it smoothly increased. Finally, in 2019 it increased which was 2.3 and in 2020 it was 2.36. As EPS suggests how a lot of money an organization makes for each share of its stock. So NCC Bank Limited needs to increase its EPS level.

4.4(d) Net Profit Margin (NPM)

Particular	2016	2017	2018	2019	2020
NPM	27.45%	20.26%	17.43%	18.48%	22.05%

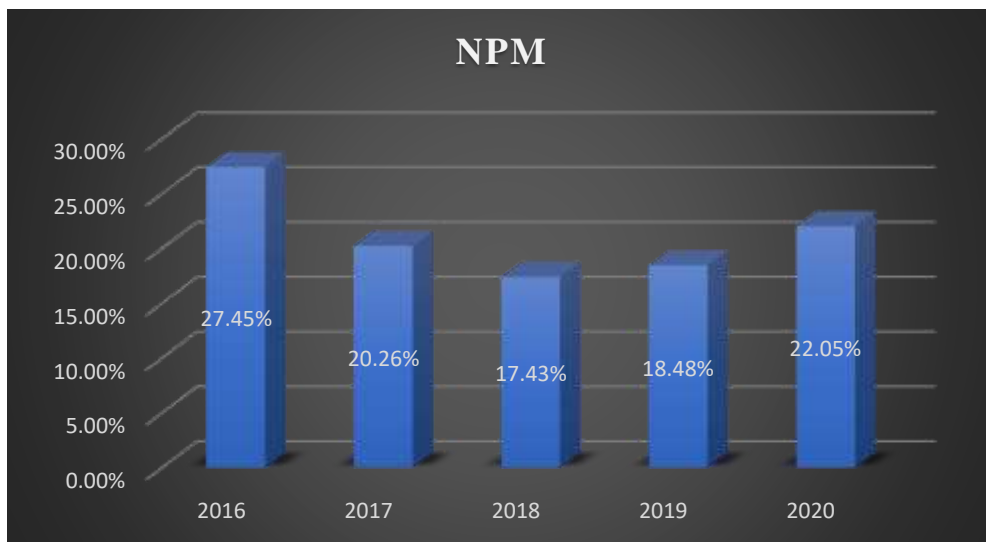


Figure: NPM

Interpretation:

The net profit margin of NCC Bank Limited has had ups and downs over the years. In 2016 it was 27.45% which was higher than over the years. In 2017 it was 20.26% and in 2018 it decreased which was 17.43%. Finally, it increased from 2019 to 2020 which was 18.48% and 22.05%. We know that the standard value of NPM is 13.9. But in this graph, we can see that the NPM of NCC Bank Limited is higher than the standard value. This profitability ratio indicates what percentage of each dollar of income turns into profit.

4.5 P/E Ratio

Particular	2016	2017	2018	2019	2020
P/E Ratio	5.36	8.85	7.73	5.22	5.59

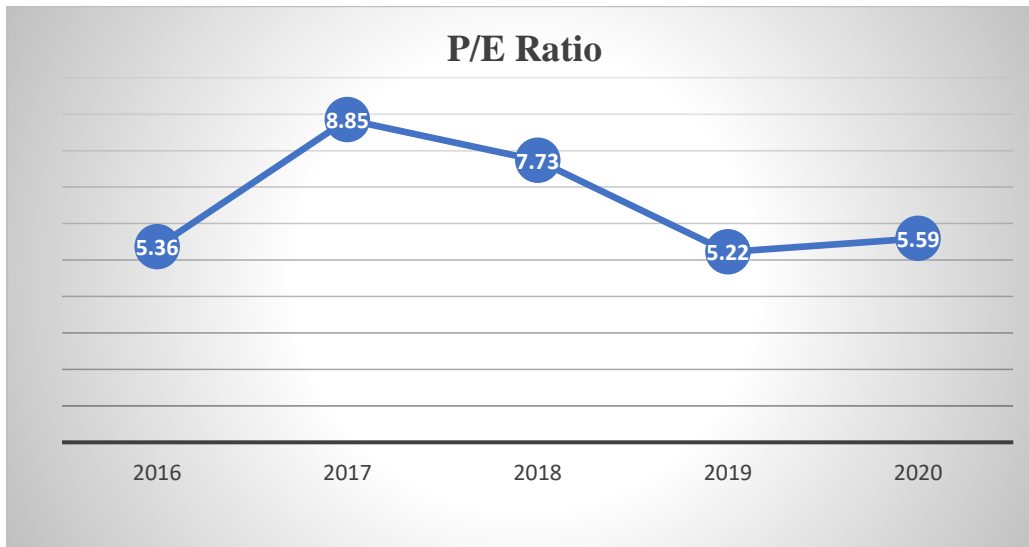


Figure: P/E Ratio

Interpretation:

The P/E ratio of NCC Bank Limited in 2016 was 5.36 which was fluctuated over the years. In 2017 it was highly increased which was 8.85. In 2018 it slightly decreased which was 7.73. And 2019 it was decreased which was 5.22. But in 2020 it was increased which was 5.59 which means NCC Bank Limited has a high growth opportunity in the future.

4.6 Financial Growth Rate

4.6(a) Total Assets Growth

Particular	2016	2017	2018	2019	2020
Total Assets	172706.23	203645.69	241995.41	258294.38	259040.57
Growth Rate		17.91%	18.83%	6.74%	.28%

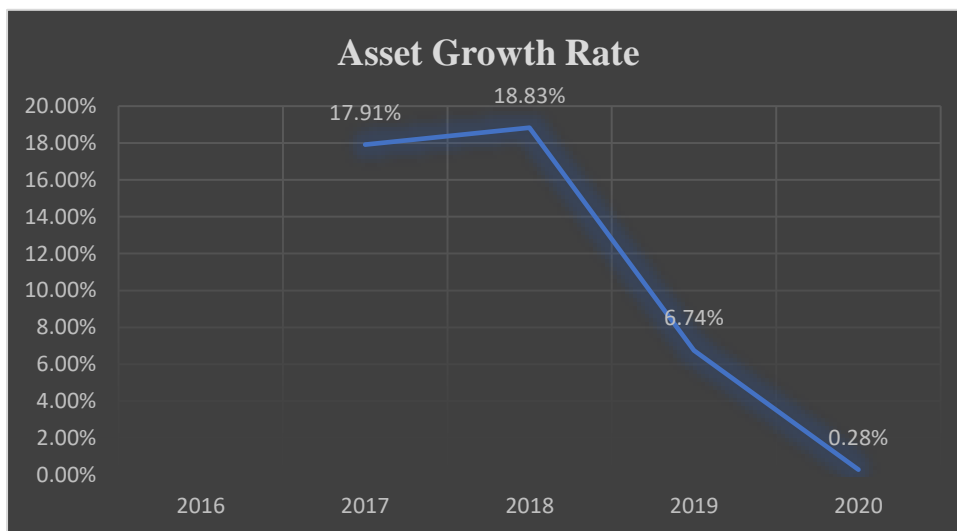


Figure: Asset Growth Rate

Interpretation:

The total asset growth rate of NCC Bank Limited in 2017 was 17.91%. It was increased in 2018 which was 18.83%. And it was highly decreased from 2019 to 2020 which was 6.74% and .28%. So, it was not a good side for NCC Bank Limited.

4.6(b) Total Liabilities Growth

Particular	2016	2017	2018	2019	2020
Total Liabilities	156164.04	186460.67	224198.38	238804.87	238086.95
Growth Rate		19.40%	20.24%	6.51%	-0.30%

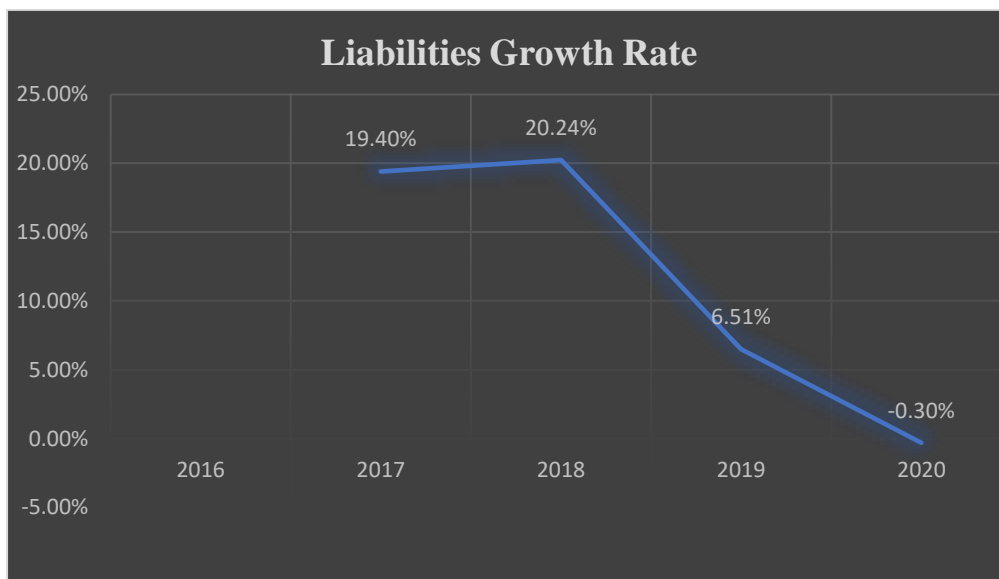


Figure: Liabilities Growth Rate

Interpretation:

The Liabilities growth rate of NCC Bank Limited fluctuated over the years. In 2017 it was 19.40% and in 2018 it was increased which was 20.24%. But from 2019 to 2020 it was highly decreased which was 6.51% and -0.03%. In 2019 and 2020 liabilities growth rate of NCC Bank Limited was so poor. This rate was not good for NCC Bank Limited.

4.6(c) Total Deposit Growth

Particular	2016	2017	2018	2019	2020
Total Deposit	132800	159988	191344	199951	197021
Growth Rate		20.47%	19.59%	4.49%	-1.47

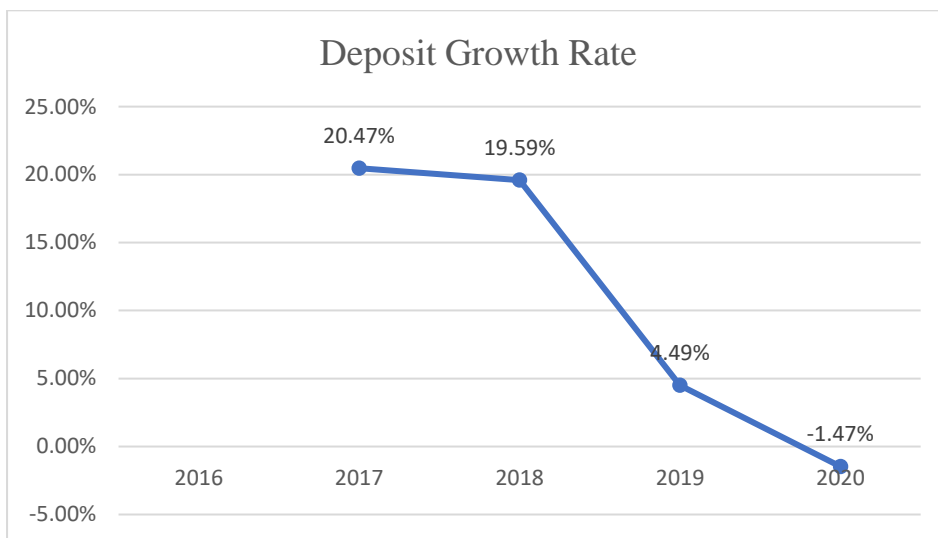


Figure: Deposit Growth Rate

Interpretation: The deposit growth rate of NCC Bank Limited in 2017 was 20.47%. It was decreased in 2018 which was 19.59%. But from 2019 to 2020 it was heavily decreased which was 4.49% and -1.47%. So, we can see that the deposit growth rate of NCC Bank Limited decreases year to year. So NCC Bank Limited needs to increase its deposit growth level.

4.7 Loan and Advances

Year	Total Loan and Advance
2016	126003
2017	146634
2018	173867
2019	179037
2020	178159

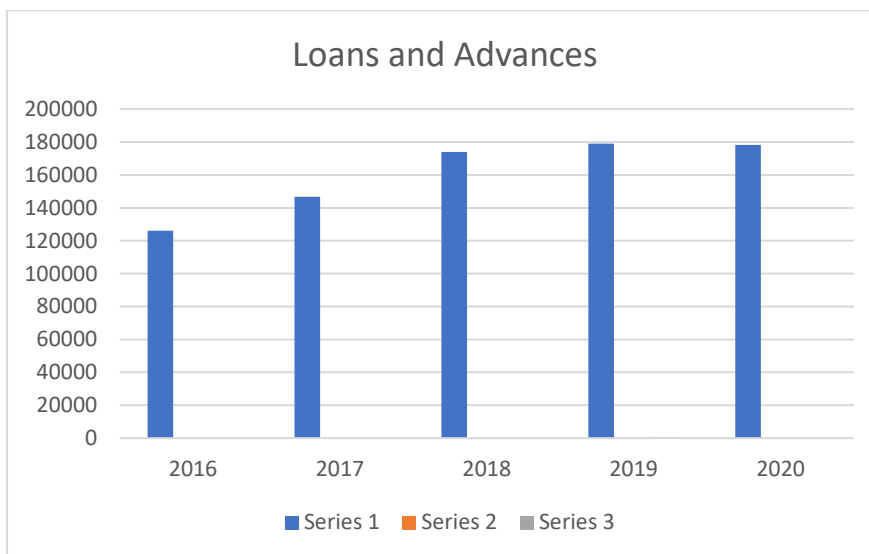


Figure: Loans and Advances

Interpretation:

The total loans and advances of National Credit and Commerce Bank limited are increasing from 2016 to 2019 and in 2020 a little bit decrease. In 2016 total loan was TK.126003. It was increased to tk.146634 in 2017. In 2018 it was TK. 173867 and in 2019 it was TK. 179037 that was slowly decreased TK. 178159 in 2020. From the chart, thoroughly can be visible the entire credit score and advances of NCC Bank Limited. Is expanding an immediate result in their desirable and adaptable increase bundles.

4.8 Deposits and Loans

(MILLION TAKA)

Year	Deposits	Loans
2016	132800	126003
2017	159988	146634
2018	191344	173867
2019	199951	179037
2020	197021	178159



Figure: Deposit and Loan

Interpretation:

NCC Bank Limited deposits are increasing every year because of their attractive and flexible loan packages. In 2016 the total loan was TK.126003 it increased to TK. 146632. And deposits are increases year to year. From the graph, it may be visible that general loans to the deposit of NCC Bank Limited are increasing because of their attractive and bendy mortgage programs. NCC Bank Limited's deposits also increasing year to year.

4.9 Amount of Non-Performing Loans and Advances

(MILLION TAKA)

2016	7274
2017	8490
2018	10092
2019	8617
2020	8879

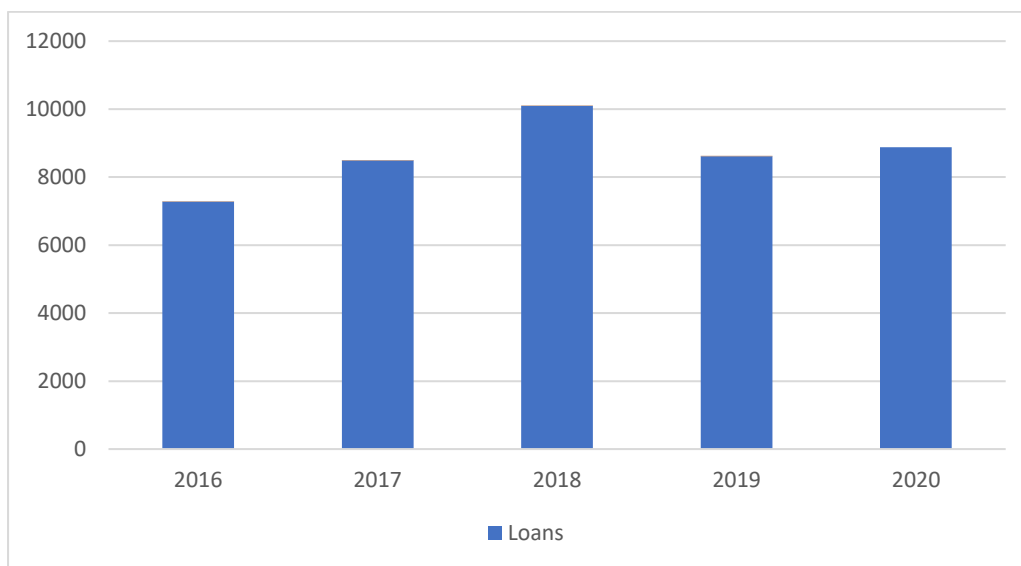


Figure: Amount of Non-Performing Loans and Advances

Interpretation:

The following graph shows that the non-performing loans from 2016 to 2020 which was increased year to year but highly increased in 2018, which is one indicator of the better performance of NCC Bank Limited. In 2016 the non-performing loans and advances was 7274 and it increased was 2017 which was 8490. And 2018 it highly increased which was 10092.

4.10 Amount of Doubtful Loan

Year	Total Loans and Advances (BDT)	Amount of Doubtful Loan (BDT)	Growth Rate	Percentage of Doubtful Loans in Total Loans
2016	126003	0	0	0
2017	146634	0	0	0
2018	173867	0	0	0
2019	179037	0	0	0
2020	178159	0	0	0

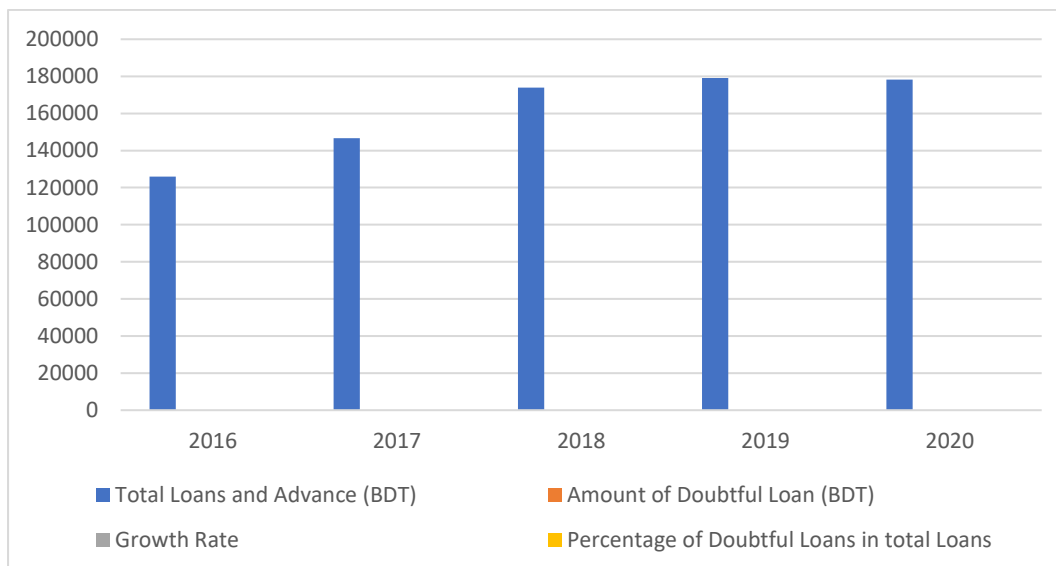


Figure: Amount of Doubtful Loan

Interpretation:

Above graphs, we can see the Number of Doubtful Loans of NCC Bank Limited. From 2016 to 2020, there was no doubtful loan so it increased but after 2019 it decreased slowly. Here we can see that loans and advances increase year to year.

4.11 Amount of sub-standard loans with a ratio

Year	Total Loans and Advances (BDT)	Amount of Sub-standard Loan (BDT)	Growth Rate	Ratio of Sub-standard
2016	126003	0	0	0
2017	146634	0	0	0
2018	173867	0	0	0
2019	179037	0	0	0
2020	178159	0	0	0

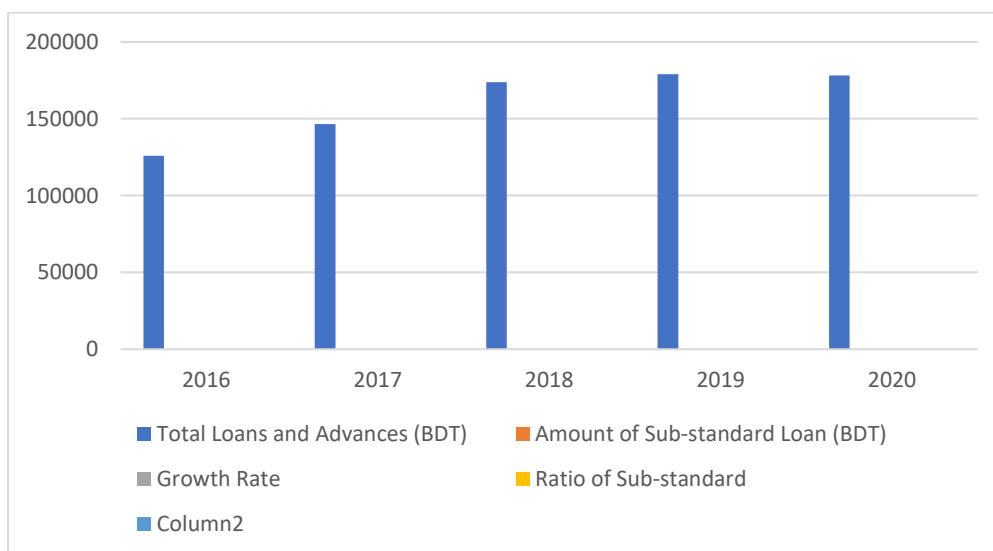


Figure: Amount of sub-standard loans with a ratio

Interpretation:

Above the bar chart, it showing of NCC Bank Limited's growth rate with a sub-standard ratio from 2016 to 2020 there was no Sub-Standard loan so it's increasing till 2020. In this graph loans and advances increased year to year.

4.12 Common-size Analysis of National Commerce and Credit Bank Limited (the Year 2016-2020)

4.12.1 Balance sheet common size

Particulars	2016	2017	2018	2019	2020
Cash	6.00%	6.09%	5.49%	6.02%	5.38%
In hand (Including foreign currencies)	.77%	.79%	.806%	.82%	0.78%
Balances with Bangladesh bank and its agent bank (Including foreign currencies)	5.23%	5.29%	4.69%	5.19%	4.60%
Balance with other banks and financial institutions	2.88%	2.13%	2.19%	3.55%	4.56%
In Bangladesh	2.67%	1.87%	1.90%	3.37%	4.48%
Outside Bangladesh	.21%	.27%	.28%	0.17%	0.07%
Money at call and short notice		.13%	1.54%	0.49%	0.31%
Investments	13.79%	14.50%	13.91%	14.73%	16.86%
Government	12.21%	13.57%	11.93%	12.74%	13.94%
Others	1.59%	.94%	1.99%	1.99%	2.93%
Loans and advances	71.61%	73.48%	73.09%	70.44%	69.93%
Loans, cash credits, overdrafts, etc.	72.19%	70.19%	70.72%	68.05%	66.70%
Bills discounted and purchased	2.53%	3.28%	2.36%	2.39%	.03%
Fixed assets including premises, furniture, and fixtures	1.44%	1.23%	1.09%	1.06%	1.05%
Non-banking assets	-	-	-	-	-
Other assets	1.72%	2.43%	2.68%	3.70%	1.91%
Total assets	100.00%	100.00%	100.00%	100.00%	100.00%

Borrowings from other banks, financial institutions, and agents	4.27%	4.89%	6.01%	6.00%	8.78%
Deposit and other accounts	84.26%	85.72%	85.29%	83.64%	82.66%
Bills payable	3.24%	2.48%	1.95%	1.94%	2.16%
Term deposits	28.53%	26.99%	26.42%	25.69%	24.79%
Current deposits and other accounts	8.76%	7.68%	8.18%	8.62%	10.47%
Savings bank deposits	11.89%	11.26%	9.93%	9.50%	11.24%
Fixed deposits	31.83%	37.29%	38.81%	37.88%	33.99%
Current Liabilities	0	0	0	0	0
Other liabilities	11.47%	9.39%	8.69%	10.35%	8.57%
Total liabilities	100.00%	100.00%	100.00%	100.00%	100.00%
Shareholders' Equity:					
Paid-up capital	53.29%	51.39%	49.36%	47.58%	45.14%
Statutory reserve	35.76%	38.09%	40.67%	41.22%	42.17%
Revaluation reserve	2.14%	3.10%	2.63%	2.39%	5.18%
Foreign Currency Translation Gain	.002%	-.01%	-.0013%	-.0015%	-0.0004
Surplus in profit and loss account	8.73%	7.34%	7.01%	8.75%	7.46%
General reserve	.06%	.059%	.06%	.052%	0.05%
Minority Interest	.000001%	.0000012%	.0000012%	.000001%	0.0000009%
Total Equity	100.00%	100.00%	100.00%	100.00%	100.00%

Interpretation:

From the above intimation, we can see that NCC Bank Limited has invested more in shares and securities from 2016 to 2020. In 2020 they invested 16.86% of their total asset in shares and securities.

Cash in hand decreases from 2016 to 2020 which can be a signal that they may be investing more money rather to maintain it in hand.

Fixed deposit decreased from 2017 to 2020 and in 2020 it was 33.99%, which is not good for NCC Bank Limited.

4.12.2 Income statements common size

	2016	2017	2018	2019	2020
Interest income	100.0%	100.0%	100.0%	100.0%	100.0%
Interest paid on deposits and borrowings	64.59%	63.60%	68.05%	68.71%	73%
Net interest income	35.40%	36.39%	31.94%	31.28%	26.99%
Income from investments	17.87%	16.09%	16.18%	14.18%	21.73%
Commission, exchange and brokerage Income	98.19%		8.20%	8.60%	11.29%
Other operating income	36.58%	4.02%	3.16%	2.96%	4.24%
Total operating income	671.53%	69.84%	59.49%	57.04%	64.27%
Rent, Taxes, Insurance, Electricity etc.	1.51%	3.01%	3.11%	2.408%	3.25%
Salaries and allowances	29.41%	20.10%	14.90%	12.64%	17.74%
Legal Expenses	2.66%	.152%	.107%	.076%	.095%
Postage, Stamps, Telecommunication etc.	5.82%	.495%	.35%	3.13%	.397%
Stationery, Printing, Advertisement etc.	.798%	.53%	.483%	.445%	.489%

Directors' Fees and Expenses	.003	.04%	.029%	.028%	.025%
Salary and allowances paid to Managing director/Chief Executive	.352%	.07%	.07%	.066%	.073%
Auditors' Fee	.08%	.003%	.002%		.025%
Depreciation and Repairs to Bank's Assets	4.25%	2.83%	2.806%		.017%
Other Expenses	2.34%	2.98%	24.15%		2.89%
Total operating expenses	27.30%	30.25	35.347%		6.19%
Profit before provision	39.84%	3.95%	13.19%	33.02%	33%
Provision for off-balance sheet exposures	.6%	1.02%	0.09%	.383%	
Specific provision (Loan and Advances)	39.84%	13.65%	9.30%	11.26%	7.79%
General Provision	7.26%	.89%	1.22%	1.30%	4.20%
Provision for investment	-.745%	.604%	-0.01%	0.01%	-7.53%
Others Provision	-.034%	0.0000	15.40%	1.53%	0.03%
Special general provision - COVID-19					3.58%
Total provision	8.41%	14.49%	.198%	13.34%	7.58%
Profit for the year before taxation	31.20%	10.56%	9.40%	19.58%	33%
Current Tax	12.98%	.126%	.377%	9.69%	10.52%
Deferred tax	.22%	14.47%	10.33%	.568%	8.56%
Provision for tax	12.76%	10.68%	9.79%	91.24%	11.27%
Net profit after tax for the year	18.43%	14.48%	10.33%	10.45%	14.03%

Interpretation:

From the above information, we can see that NCC Bank Limited's net interest income is decreased from year to year.

And 2020 it was 26.99%. On the other side, their income from investment increased from the year 2016 to 2020. In 2016 it was 17.87% and in 2020 it was 21.73%.

NCC Bank Limited's net profit after tax fluctuates year to year. Which is not a good sign for NCC Bank Limited. And 2020 it was 14.03%.

4.13 Trend Analysis of NCC Bank Limited (2016-2020)

4.13.1 Balance sheet Trend Analysis

Particulars	2016	2017	2018	2019	2020
Cash	100%	118.66%	127.33%	149%	133.48%
In hand (Including foreign currencies)	100%	120.52%	146%	159%	151.11%
Balances with Bangladesh bank and its agent bank (Including foreign currencies)	100%	118.39%	124.59%	147.36%	131%
Balance with other banks and financial institutions	100%	84.31%	102%	182.55%	235.28%
In Bangladesh	100%	79.30%	95.55%	187.56%	249.80%
Outside Bangladesh	100%	147%	184.49%	120%	53.54%
Money at call and short notice	100%				
Investments	100%	122.43%	139.37%	158.38%	182%
Government	100%	130%	135.82%	155%	170%
Others	100%	64.30%	166.70%	185.67%	274.38%
Loans and advances	100%	113.60%	134.70%	141%	140.35%
Loans, cash credits, overdrafts, etc.	100%	112.26%	135%	141%	138.61%
Bills discounted and	100%	151.63%	129.74%	140.45%	189.49%

purchased					
Fixed assets including premises, furniture, and fixtures	100%	99%	104%	109.22%	107.77%
Non-banking assets	100%				
Other assets	100%	229.44%	280%	318.60%	164.49%
Total assets	100%	116.22%	138%	148.39%	148.82%
Borrowings from other banks, financial institutions, and agents	100%	135.36%	199%	213.15%	310.76%
Deposit and other accounts	100%	120.53%	144.15%	150.48%	148.25%
Bills payable	100%	90.56%	86%	90.65%	100%
Term deposits	100%	112%	132%	136.59%	131.37%
Current deposits and other accounts	100%	104.60%	133.35%	148.73%	180.13%
Savings bank deposits	100%	112.11%	119%	121.16%	143%
Current Liabilities				136.59%	
Other liabilities	100%	89.53%	100%	137.15%	113%
Total liabilities	100%	117.61%	141.49%	151.63%	151.17%
Shareholders' Equity:					
Paid-up capital	100%	100%	100%	105%	107%
Statutory reserve	100%	110.42%	122%	135.54%	149%
Revaluation reserve	100%	150%	131.69%	131%	305.40%
Foreign Currency Translation Gain	100%	465.59%	60.59%	75.35%	-24.69%
Surplus in profit and loss account	100%	79.58%	78%	118%	108%
General reserve	100%	100%	100%	100%	100%

Minority Interest	100%			102%	102%
Total Equity		103%	106.66%		126.44%
Total liabilities and shareholders' equity	100%	116.22%	138.18%	148.39%	148.82%
NAV	100%	103%	107%	110%	118%

Interpretation:

In the above trend analysis, we use 2016 as a base year. The total asset of 2020 was the highest of the last 5 years, which was 148.82%. This is a good sign for NCC Bank Limited and it proves that they utilize their asset.

Their reserve fund has also increased to 149% which is good for any bank. And they have the opportunity to use the money for any concession opportunity.

Total liabilities and shareholder equity also increased from the previous year and in 2020 it was 148.82%.

4.13.2 Income statement Trend Analysis

Particulars	2016	2017	2018	2019	2020
Interest income	100%	112.19 %	157%	181%	141.58 %
Interest paid on deposits and Borrowings	100%	111.28 %	165%	192%	159.61 %
Net interest income	100%	115.28 %	143%	161%	108%
Income from Investments	100%	100.47 %	139%	143%	170%

Commission, exchange and brokerage Income	100%	135.25 %	120%	140%	144%
Other operating Income	100%	123.64 %	135%	146%	163%
Total operating Income	100%	115%	138%	152%	134%
Rent, Taxes, Insurance, Electricity etc.	100%	113%	163%	144%	151%
Salaries and Allowances	100%	126.47 %	130%	127%	139%
Legal Expenses	100%	114%	111.22 %	91%	89%
Postage, Stamps, Telecommunication etc.	100%	244.56 %	244%	246%	244%
Stationery, Printing, Advertisement etc.	100%	102%	129%	136%	-117%
Directors' Fees and Expenses	100%	123%	117%	137%	97%
Salary and allowances paid to Managing director/Chief Executive	100%	8.25%	115%	119%	103%
Auditors' Fee	100%	100%	88%	162.66%	162.40 %
Depreciation and Repairs to Bank's Assets	100%	86.31%	95%	110%	110%
Other Expenses	100%	175%	218%	310%	446%
Total operating Expenses	100%	123%	133.40 %	156%	157%
Profit before provision	100%	110%	72.52%	149%	117%
Provision for off-balance sheet exposures	100%	191%	318.3%	114.73%	-

Specific provision (Loan and Advances)	100%	181.51%	245%	242%	131%
General Provision	100%	88.59%	532%	206%	442%
Provision for investment	100%	92%	-121%	-374%	144%
Others Provision	100%	950%	-228%	787%	-
Special general provision - COVID-19					
Total provision	100%	193%	286%	286%	127%
Profit for the year before taxation	100%	88%	98%	113%	114%
Current Tax	100%	91%	116%	134%	112%
Deferred tax	100%	65%	268%	467%	548%
Provision for tax	100%	92%	113%	128%	123.39%
Net profit after tax for the year	100%	85%	87.34%	103%	107.45%
EPS	100%	2%	2.06%	2.26%	2.36%

Interpretation:

In this trend analysis, we use 2016 as a base year.

From this analysis, we can see that NCC Bank Limited's net interest income in recent years is not so good that it decreases year to year. And it was 108% which was lower than the previous year.

NCC Bank Limited's income from investment was increased year to year. It was a good sign for NCC bank. In 2020 it was 170 %.

NCC Bank Limited's net profit after tax is also increased year to year. In 2017 it was 85% and in 2020 it was 107.45%.

CHAPTER -5
Findings and Recommendations

5.1 Findings

1. Total asset of NCC Bank Limited was decreasing day by day, which is not a good sign for the bank.
2. The ROA and ROE were the lowest in 2018 compared to the previous year.
3. EPS decreased a little bit in 2019, but in 2017 EPS was the lowest.
4. NCC Bank Limited's Current Ratio and Cash Ratio values are satisfactory.
5. NCC Bank Limited Total Asset Growth Rate, Deposit Growth Rate, and Total Liabilities Growth Rate are decreasing which is not a good sign for NCC Bank Limited.
6. In 2017 and 2018 NCC Bank Limited has the highest P/E ratio which means that investors are expecting a higher rate of return. It is a good sign for NCC Bank Limited.
7. NCC Bank Limited's income from the investment was increasing which is a good sign.
8. NCC Bank Limited has a high Debt to Equity ratio, which is not a good sign. Which is considered to be a high risk among investors.
9. The total loan process is very lengthy, so it takes too much time.
10. The mortgage disbursement system of NCC Bank Limited is accredited by way of the top workplace, which creates the problem for the branch to pick out the proper individual.

5.2 Recommendation

1. NCC Bank Limited needs to make sure that the bank is able to efficiently manage the bank's liabilities.
2. NCC Bank Limited needs to make sure that the bank can keep the Debt to Equity ratio at 1.5 or lower.
3. The bank should upgrade the capabilities of the employee.
4. NCC Bank Limited Deposit growth rate decreasing year to year. The bank should increase deposit mobilization by creating a new deposit scheme so that growth has been positively increased.
5. NCC Bank Limited needs to increase the bank Asset Growth rate by using the bank's liabilities, like deposits, loans, etc.
6. The Total Asset Turnover ratio of NCC Bank Limited is decreasing year to year. The bank may increase the Total Asset Turnover ratio by increasing revenue, and also by improving efficiency.
7. NCC Bank Limited needs to make sure that the employee's workings are more efficient.
8. The bank needs to maintain a proper process of the loan scheme and the bank may duly diversify loans to a different sectors.
9. NCC Bank Ltd has to bring dynamic and innovative services to attract the customers.
10. Management needs to establish appropriate making plans for the execution of each and every mission.

CONCLUSION

NCC Bank Limited has faced demanding situations inside the beyond, but in current years its operation has grown.

The income-destroying industry competition within the banking industry makes a financial institution's operation tough to squeeze out any strange income. In such a scenario, with good-sized economic strengths and logo pictures, NCC Bank Limited is serving the local community of Bangladesh by way of presenting different banking offerings. Doing extremely good overall performance and being the dominant a number of the industry in this cutthroat opposition state of affairs relies upon now not only on the inner strengths but additionally on the everlasting possibilities. Considering this efficient timely and up-to-date, company strategy makes a manner for a business enterprise to attain the desired function. NCC is this kind of financial institution that was able to develop its length inside the banking industry of Bangladesh via constant overall performance. Though NCC Bank Limited has mounted its picture as one of the pleasant service carriers for its capacity customers et NCC Bank Limited isn't always the market leader. The steady overall performance of the bank over the last few years is proof of the strengths of the financial institution, the efficiency of the control crew, and the uphill war of employees. Despite the lifestyles of deficiencies in a few areas, the general performance of NCC Bank Limited was exquisite in the various banking enterprise in Bangladesh.

Reference

- I. Annual report, 2016-2020, NCC Bank Ltd.
- II. <https://www.nccb.com.bd>
- III. I used real data which was provided by NCC Bank Limited, Mirpur road branch (ratio analysis).