



Daffodil International University

INTERNSHIP REPORT

ON

**General Banking System of NCC Bank Limited:
A Study on Dhanmondi Branch.**

SUBMITTED TO:

Asma Alam

Assistant Professor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

SUBMITTED BY:

Razia Sultana Pinky

ID: 191-10-2004

Batch: 46B

Semester: Fall 2022

Course Title: Project Report

Course Code: ENG431

Department of English

Faculty of Humanities and Social Science

Daffodil International University

**The Internship Report is submitted in partial fulfillment of the requirements for
the degree of Bachelor of Arts in English**

Date of Submission : 08th December, 2022

DECLARATION

I declare that this Internship entitled on “**General Banking System of NCC Bank Limited: A Study Of Dhanmondi Branch.**” has been done by me as a part of Bachelors of Arts course curriculum under the supervision of Asma Alam, Assistant Professor, Department of English, Daffodil International University.

I also declare that, this monograph or no part thereof has been or is submitted elsewhere for the award of any degree or examination in any other university, and that all the source I have used or quoted have been indicated and acknowledged as complete reference.

Razia Sultana Pinky

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DEDICATION

I dedicate this project to Almighty Allah for his enablement towards the completion of his Internship project to our supervisor, Asma Alam and to my Parents. They are the one who provide the resources that needed in the making of this project paper. Also this is also dedicated to the organization who gives opportunity nurture, skills and cooperation to build project paper.

ACKNOWLEDGEMENTS

At the very beginning I would like to express my deepest gratitude to almightily Allah for giving me the strength and the composure to finish the assigned task within the scheduled time. I would like to thank my faculty advisor Asma Alam Assistant Professor, Department of English Daffodil International University, for guiding me during my internship period. I would also like to express my heartiest gratitude to Md Razibul Halim, FAVP and Deputy Manager (Dhanmondi Branch). He supported me at very stages of my internship program with knowledge and resource. Rehana Parvin, officer of National Credit And Commerce Bank Limited (Dhanmondi Branch), she was my other supervisor during my internship. They helped me during the full internship attachment and helped me with all my tasks and responsibilities. They deserve my heartfelt thanks for their cooperation in understanding General banking System activities, environment, work procedure and also preparing my report. I am also thankful to Salma Ara, senior principle officer, and Shammy Akhter, junior officer. I am also thankful to my colleagues from different function – Mr Anwar Hossain, Mr Md Shafiq, Mrs Minara Begum, Mr Md Tareque, Mr Sayeed Mahmud, Mrs Rose Arefin, Mrs Tanjila Afroze, Mrs Nasrin Akter, Miss Nawria, Mrs Kona, Miss Tamana Karim and others. Their active participation to all my questions queries during my internship attachment has made this journey a successful one. Finally, I gratefully acknowledge to Department of English Daffodil International University.

CERTIFICATION

I have the great pleasure to certify that, the dissertation entitled" General Banking System of NCC bank Limited: A study Of Dhanmondi Branch" Submitted to the Department of English Daffodil International University, Bangladesh by Razia Sultana Pinky, Id. 191-10-2004 for the award of the degree of Bachelors of Arts has been prepared under my supervision To the best of my knowledge and as per his declaration the report is an authentic one on the issue and has not been submitted to anywhere any degree.

I wish her every success in life.



Asma Alam

Assistant Professor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

EXECUTIVE SUMMARY

The report summarizes the activities done on 3 month internship period in NCC Bank. The entire report is written based on the internship experience and some information of the company. The paper is divided into 9 chapters. The experience was helpful for an intern to gain knowledge about the firm and the activities held in the banking sector. Information about gaining practical knowledge from the bank is included with the recommendation of what might be done further to improve the firm's internal activities. A separate chapter is given to elaborate on what else the intern had seen and experienced during the internship period.

Overall the report summaries the experience of the internship period and how it has helped a intern and will be helping her in future days. So NCCBL is a solid, for war - looking, modern local bank with a record of sound performance. The effort, that NCCBL makes in order to portray the bank as a brand image in very strong and successful. The general image of NCCBL is that it is Trustworthy, efficient, helpful and committed.

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Chapter-1

Introduction

A bank is a type of financial entity that gathers the excess cash in society and lends out some of it in order to make a profit. Therefore, we can sum it up by saying that a bank is a business that deals with money. A business engaged in the banking industry is referred to as a banking company under section 5 of the Bank Corporation Act-1991 (Dotchin &Oakland, 2001). Bangladesh's banking industry has seen a quick and profound transition during the past few years. The banking industry has been rapidly evolving not just in our nation but also around the world, primarily as a result of technological advancement, globalization, and deregulation. The banking sector in our country has changed as a result of the substantial changes that have taken place throughout the world. The market environment now requires banks to compete with both domestic and foreign organizations.

NCC bank is one of the prestigious private Bank in Bangladesh and has its operation all over Dhaka city and in some major cities in Bangladesh. It is essential to the growth of the commercial sector. This bank is expanding in a very positive way. Its mission statement is to give customers rapid, efficient service. After the Pandemic they have also developed their online Banking system for customer convenience which has made it simpler to offer customers fast services. Banking opportunities for corporations, large finance for projects, retail banking for retailers, small And medium business finance, consumer finance, and syndication are the bank's main business lines. Cash management services are among the variety of services it provides. Payments and clearings, services for safe deposit boxes, employee benefits, and services for collections. Asset management, treasury services, and international trade (Michael, 2000).

I got the opportunity to work as in intern in NCC Bank and this will provide me with experiences that will be helpful for me in future. I think it is a great opportunity to learn and I have utilized this opportunity as much as possible. Throughout my internship program o tried to gather knowledge and build communication skills.

Chapter-2

Background and Significance of the project

Background: It is one of the biggest and oldest commercial banks in the nation, and it has an extensive branch network. As one of the top financial service providers in Bangladesh, NCCBL provides a wide selection of goods and services to its clients. Retail and corporate banking are among NCCBL's main offerings. Financial services such as investment banking, asset management, and foreign exchange services.

Significance: The banking services provided by NCCBL are essential for the smooth functioning of the economy of Bangladesh. The bank also provides a secure and reliable platform for customers to Transact and manage their finances NCCBI's services enable individuals and businesses to access the financial resources they need to pursue their goals and objectives. Furthermore, the bank's services are designed to promote financial inclusion and enable customers to access credit and other financial services. Hence, the bank plays a vital role in contributing the economic growth of Bangladesh.

Due to its role in tackling the issues the banking sector has experienced in recent years, the project "General Banking in National Credit and Commerce Bank Limited" has emerged as an important one in the banking industry. The banking sector has seen a rapid growth in the past few decades, driven by technology, globalization and liberalization. As a result, banking operations have become more complex and dynamic. This has led to the need for banks to develop more efficient systems and processes to handle the increased volume and complexity of banking activities.

General banking also helps the bank to create an efficient platform for customers to access banking services. Through its efficient customer service, the bank can offer quick and reliable financial services to customers, such as deposits, withdrawals, transfers, and loans. Additionally, it helps the bank to build customer loyalty and trust, which is essential for the long-term success of the bank

Finally, general banking helps the bank to meet its legal and regulatory requirements. Through its efficient customer service, the bank can comply with local and international laws and regulations, which protect the rights of customers and ensure the safety and security of their money.

Chapter- 3

Methodology of the Report

After discussing with my supervisor. Asma Alam, I was directed to look for a bank to complete my internship. When I learned about the internship pattern. I assured to do my internship in a private bank as I have always wanted to work in banking sector. After looking into some banks finally. I found NCC bank who would sanction me to intern here. I then scheduled an interview with the bank's HRM. I talked about the goal of my project paper during the meeting. After the meeting, HRM Sir introduced me to the Deputy Manager of Dhanmondi branch who then introduced me to the Senior Officer of the General Banking Department, under whom I will work for the next three months. I have used two sources for data collection. 1. Primary data Primary data was gathered based on my personal experience gained during the internship period. Personal observation, interviews with officers and workers were the primary sources of data. 2. Secondary data: Office files, documents, journals, books & some other relevant sources etc. Apart from my official tasks, they gave me several official documents and files and asked me to check if everything is correct and if there is any mistake in calculation or writing. I must report it to DM sir and then I have to send those documents for correction. Finally, I completed my internship nicely by writing this project paper based on my work experience. I faced few difficulties and was nervous because it was my first job, but everyone in the office helped me overcome them. I was able to complete my internship very well due to the wonderful cooperation of everyone in the office. My project paper's entire process was enjoyable for me.

Chapter-4

Organization Details

4.1 Background

The history of National Credit and Commerce Bank Limited (NCCBL) is distinctive in and of itself. Prior to beginning banking operations, it was founded at age 25 as an investment firm.

Founded in November 1985 under the name National Credit Limited and with TK.50 million in paid-up capital. Due to several constraints on fund collecting and disbursement when it was an investment business, it was changed into a scheduled bank. From 22nd April 1992 through the end of the conversion period, all types of transactions were completed for around 14 months. The investment firm of National Credit Limited was transformed into a full-fledged Commercial Bank after receiving approval from the Government of the People's Republic of Bangladesh and Bangladesh Bank. On May 17, 1993, it opened its first 16 branches and began doing banking business under the name and logo of NCC Bank. Additionally, NCC Bank Limited is recognized as a privately held commercial bank by the Company Act of 1994.

Currently, it has 149 ATM booths spread throughout 27 districts in Bangladesh and 131 branches (including 8 SME/Agri branches) in 35 districts in Bangladesh. Since its start, NCC Bank Ltd. Has built a laudable reputation by offering sincere, attentive service to each of its clients in a technologically advanced setting. The Bank has established a new benchmark for financing in the trade, foreign exchange, and industrial sectors. Additionally, the bank's numerous deposit and credit products have drawn clients, both corporate and individual, who feel comfortable doing business with it.

4.2 Vision and Mission of NCCBL

Vision

Being a modern bank of the time, NCC Bank Ltd. Aims to create a second most successful economy and make a sizable contribution to the public coffers.

Mission

Being the most effective private commercial bank in the nation in terms of management, asset quality, capital, efficiency, and profitability.

4.3 Objectives

Objective To be the leading company between many private banking institutions by 2025 in terms of both deposits and quality loans.

- To be a global pioneer in the financial sector, developing new products in response to societal requirements.
- To grow market shares by at least 5%.
- Expand their business around the nation.
- To continue to generate substantial Economic Additional Value (EVA) every year.

Objective To lead the market amongst all the other financial institutions in the nation in terms of cost effectiveness.

Objective To compete in the most important business market categories as one of the top financial institutions in the Bangladeshi economy.

4.4 Goals and aims

The highest level of client satisfaction is provided while simultaneously being the most prosperous bank. Maximize the return on shareholders' investments while increasing the value of their investments.

4.5 Core Values Of NCC Bank that is held strongly

By producing a consistent profit and ensuring an equitable return on their investment to become the most dependable bank by offering the kindest and most effective customer care across the board. Fostering the employees' health and wellness. Ensuring our company's social responsibility in a concrete way by adhering strictly to national goals and policies.

4.6 Corporate Slogan

“With You Always”

4.7 Hierarchy levels

At the top of the management, NCC Bank have their Chairman to decide on the crucial factors. Below him, there's the directors of the company. At the end they have assistant office below junior officer.

4.8 Network of NCC Bank

NCC Bank operates 115 branches around the nation, with the majority of them in Dhaka. The remaining ones are in all parts of the major cities like Chittagong, Sylhet and Khulna. There are two categories under which NCCBL's goods and services can be put:

- Financial Account

The main target audience for this deposit is modest savers. There are some restrictions on savings.

If a consumer wants to receive interest on their deposited funds, they can only withdraw money from their account twice a week. A customer will not win any prizes if he chooses more than twice per week.

- For that month's interest. Customer Advantage
- Check the amenities list
- Possibility of applying for a safe deposit box Collect money sent abroad
- BFTN and RTGS
- System for paying utilities
- Account for Current Deposit

Customers can open several various types of current accounts with NCC Bank. Account opening forms for current accounts are different for people, proprietorship firms, general partnerships, joint stock companies, schools, colleges, associations, trusts, and non-profit organizations.

For opening a new individual or personal account. Cash Flow (Proprietorship); Along with the steps outlined for opening an individual current account, a hardcopy of the business license must be attached by the appropriate officer in order to open a proprietor current account.

Receipt for a Fixed Deposit (FDR)

A fixed deposit is a sum that a consumer makes for a predetermined length of time. It provides an interest rate that is higher than average. The interest rate for a month is 5.25%, for three months it is 5.5%, for six months it is 6.0%, and for a year it is 6.25%.

Deposit Programs

To assist those on fixed incomes in saving money and meeting any upcoming financial commitments, the NCC Bank Ltd. Offers a variety of options under its deposit scheme. If account holders deposit a specified amount on a monthly basis, the programs promise a significant sum of money after a given amount of time.

The programs are:

- Savings plan with three stages.
- Monthly benefit program.
- Juniors Saver's Plan
- Scheme by Lakhpati
- Pension Savings Program Savings plan for education
- Savings program for marriage

Loan Programs

The Bank's loan portfolio is well-diversified and includes funding for a variety of businesses and industries, including ready-to-wear, synthetic fibers, oil seeds, ship scrapping, steel & technology, chemical, pharmaceuticals, cement, building, health-care, real estate, and loans under consumer credit schemes made available to the nation's middle class for the purchase of various household items.

Agribusiness Loan

NCCBL offers loans to farmers, agricultural input dealers, and fertilizer manufacturers.

Dealers/distributors.

Business Lending

Textile Trading and other business financing have both benefited from NCCBL's commercial lending services.

House Construction Loan

Real estate developers, individuals, and housing finance companies can also get a loan from NCCBL to build a house.

Other Loans

NBFI financing, consumer credit programs, and other things. COLLECTION OF BILLS

In terms of safe and efficient transactions, the process in modern banking has grown sophisticated. As a result of the transaction, the customer pays and receives a bill from their counterpart. Bills must be collected by commercial banks on behalf of clients.

Different Bills to Collect

- Outgoing Bills to be Paid (OBC).
- Incoming bills for payment (IBC).

REGISTRAR BANKING

The lending market in the country does have a value of BDT 2600 billion, while loan outstanding as of September 30, 2017, according to schedule bank data of Bangladesh bank, is approximately BDT 52 billion. This shows that the financial institutions have only used 32% of the market. Therefore, the 68% of the industry that is still untapped offers great opportunity for loan-giving organizations.

TREASURY

A core banking operation, the treasury unit at NCC Bank Limited is one of the bank's greatest revenue generators. The bank has skilled human resources available for effective transactions.

Chapter-5

Internship Activities

5.1 Working Experience

On September 1, 2022, the NCC Bank Limited hired me to serve as an intern in the Dhanmondi branch which has has been to learn a lot. A schedule for the internship program was provided to me, including my working hours and responsibilities. I worked in the customer service section in the Dhanmondi branch, so I had more time to research that.

5.2 Lessons I've Learned From My Struggles And Experience

Freshmen benefit greatly from senior coworkers who serve as mentors and have a wealth of knowledge. Student like me, I gained a lot of useful knowledge about the financial industry, and they have been acting like my senior colleague. I was more active with general banking because that was my primary area of interest than different department Now, it is extremely evident to me how NCC Bank Limited conducts business in this nation's general banking market. I was initially aware of my background in the banking industry. Later, I discovered that using academic knowledge in a practical setting made jobs easier. I started putting my university-acquired expertise into practice.

5.3 Overall Experience in My Internship Period

I was worked by the NCC Bank Limited authority on September 1, 2022, to work as an intern in the Dhanmondi branch. My first day at the office, the work pressure was very low. The first two days were very boring as they told me to be comfortable with the atmosphere and also told me to roam around in the office. Then they told me to check out the account opening form, and then they told me to put some data in an Excel sheet. I also learned some abbreviations. I learned how to open a savings account and also learned how to talk with the clients. The person in charge of general banking at the NCC took me to the most important place that week: cash. She handed me over to a senior member of staff and told her to teach me about the cash section how to handle cash, bill or write a check, and so on. That senior was very helpful and taught me the basics. I learned how to open a current account, then how to transfer

money, and I saw how they transfer salary from the client's account. I also learned about the three types of notes: insurable, noninsurable, and MT notes. Also, apply the rejected seal to the notes that will be sent to the Bangladesh Bank in exchange for notes. My senior told me about the software that the bank is using right now, which is Flora. One of the customers became enraged when his check confirmation was delayed due to an internet problem, and he began misbehaving; at that point, observe how the employees maintain their cool and handle the situation tactfully. I learned about the LC One of the seniors taught me how to file LCs and their captions. Also, the general banker in charge taught me how to arrange all the employees' regular user transactions and authorized me. Furthermore, she taught me how to find the names of the perpetrators-those who are engaging in illegal activities in the software provided by DUDOK. The office atmosphere is quite supportive, and I made a friend who is also friendly. Sometimes, she also teaches me things, such as about the different kinds of forms, filing positions, and their names. Also, due to the dollar crisis, LC was closed, giving dollars was closed, and making student files was also closed. In Despas department I wrote two pay order check book, give the client information about the locker info, Help to arrange the regular user voucher to my superior besides also filing the LC paper. I learned about different cards and their uses. I learn about the process of opening a debit or credit card. I also got introduced to checkbooks. I learned about the use of them. I also got to meet a few regular clients this week. When a customer who requested a checkbook must appear after five business days of account establishment, the customer's signature is compared to a signature from the database to confirm their authentication.

5.4 Justification of My Internship Period

The job in banking sector is a prestigious one. Communication is very important in any job. Language is the biggest tool we use in communication. Communication is essential in any career especially careers like banking where contact with the public is essential. After which they provide training to candidates. So they treat all the graduates in same way after selecting. My knowledge in English will be useful in front office and other places where communication and interpersonal skills required. So my degree in English will be useful in banking sector. After studying English So I want to see myself as a banker. I am confident that I will be able to utilize my subject knowledge to contribute well to the banking sector.

Chapter- 6

Limitations of the Project

I ran into a lot of restrictions during my internship, which I'll talk about in this chapter. Time constraint: Because my internship was just three months long, I had a limited amount of time. I was unable to visit my office every day for these three months since I had to travel to the university one day every week to attend classes. Due to time restrictions, I did not learn as much as I may have if I had gone more frequently or if my internship had lasted longer than three months. Nevertheless, I made an effort to study as much as I could in the short time I had. Absence of records
Accurate analyses' potential range was constrained by a lack of relevant books, data, papers, and figures. I have no prior experience in the Banking industry because this is my first job. It therefore took me some time to become used to my new surroundings. I didn't receive any confidential information from NCC Bank because I wasn't a permanent employee of the company. It only minimally impacted how I collected the data.

Chapter- 7

Overall Observations and Findings

Throughout this 3-month internship period I have observed many things that is both good and bad for the company. Some of these are stated below:

- The Bank has many advanced technologies for doing their banking transactions but their employees need more training to make use of these resources efficiently.
- Number of ATM booths are less compared to other Banks as a result customer satisfaction is low.
- The Managing Director honors capable and conscientious executives with "Motivational Gifts" each month for their great work. This promotes good connections amongst staff members of various cultures and incentivizes workers and employees.
- While touring the levels and the front place where customer seats, I discovered that there is a suggestion and complaint box outside every floor where customer may write and share any bad behavior from their employees. Those who are unable to express their grievances in writing go to the Human resources department to do so.
- I was accustomed to spending my office hours in the HR and Compliance department, but since I wasn't given a personal computer of my own, I had to use someone else's while I waited for him to finish his job, which caused a slight interruption in my work. I used to sit in his chair to use the computer after he completed his job. They should provide me a separate computer so that I can work more easily.

Chapter- 8

Recommendations

A separate team for training is necessary in this sector to develop their employee's in technological fields that is required in banking sector. Interns are mostly learning from on the job but it will also be useful if they can be assisted by a training team. Company's HR is not strong enough for their employees in training and recruiting department. They must not waste too much time in their selection process.

A risky portfolio analysis favors capital appreciation, which discusses investing in stocks with rising prices. Although investments are made using deposits that have been received, adopting high risk investments is not always a wise choice, particularly for mutual funds because NCC Bank invests heavily in such. When an investment benefits the individual, it is a good investment. The bank makes investments from the total savings, but they mostly decide what is best for boosting their profits.

Despite the fact that they favor the loan, they nevertheless consider what the consumers' needs are. Asset allocation plays a significant role in the investment process that NCC Bank uses, but I must suggest the tactical asset allocation, which divides assets into three groups—stocks, bonds, and cash—and actively balances each group to maximize investment returns and reduce risk relative to the benchmark.

Chapter-9

Conclusion

During my internship, I gained useful real-world experience. I had a fantastic opportunity to gain practical job experience during my internship that I would not have been able to get in the classroom. By doing crucial tasks at the factory as part of my internship, I was able to build important skills and confidence. I also improved my technical, organizational, and communication abilities. I will always be able to recall the information or abilities I obtained throughout these three months of internships, and I am certain that I will be able to use such abilities in the future. Working with my boss and the other executive officers was a delight because they really helped me learn new things. I was able to obtain a substantial portion of actual experience in a business setting thanks to this useful internship program. The foreign exchange department of NCC Bank excels with offering L/C and other similar items. It is a very contemporary, technologically advanced bank with a good number of permanent clientele. Through its banking system and investment holdings, the banking industry in Bangladesh has the ability to impact the direction of growth. The Bank may benefit from placing more focus on selecting and managing investments.

Chapter-10

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Chapter-11

Appendices

Appendix-1: Certificate of the Internship



ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক লিমিটেড
NATIONAL CREDIT AND COMMERCE BANK LIMITED

NCCB/Dhanmondi/Internship/

Date: December 04, 2022

TO WHOM IT MAY CONCERN

This is to Certify that **Most. Razia Sultana Pinky**, a student of Department of English, **Daffodil International University, Dhanmondi, Dhaka, Bangladesh** has undergone an Internship program at NCC Bank Ltd., Dhanmondi Branch, Dhaka for 03 (three) months w.e.f. 01/09/2022.

During the period of Internship, she worked on the topic "**General Banking System of National Credit & Commerce Bank Ltd.,**" and on completion of the same she has submitted a report accordingly.

We wish her every success in life.

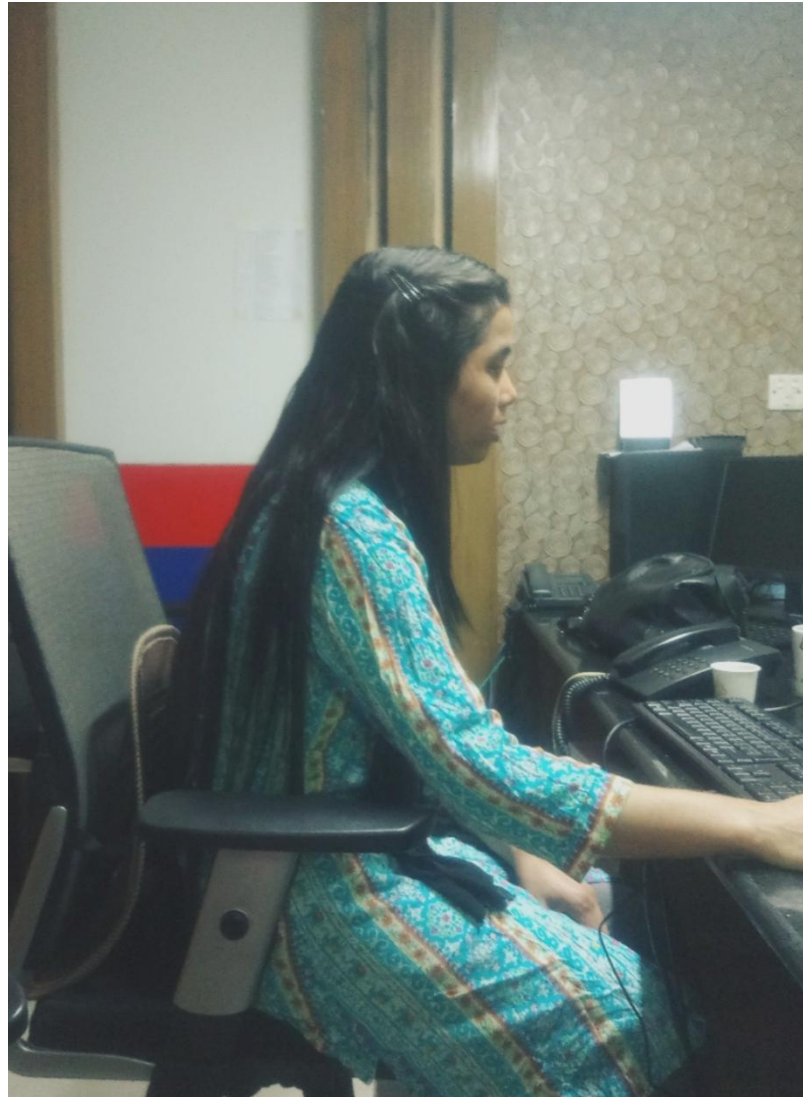
For NCC Bank Limited

A handwritten signature in black ink, appearing to read "Md. Razib Ul Halim", is written over a horizontal line.

Md. Razib Ul Halim
FAVP & Deputy Manager
Dhanmondi Branch

Appendix-2: Photographs





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Chapter-1 Introduction A bank is a type of financial entity that gathers the excess cash in society and lends out some of it in order to make a profit. Therefore, we can sum it up by saying that a bank is a business that deals with money. A business engaged in the banking industry is referred to as a banking company under section 5 of the Bank Corporation Act-1991 (Dotchin & Oakland, 2001). Bangladesh's banking industry has seen a quick and profound transition during the past few years. The banking industry has been rapidly evolving not just in our nation but also around the world, primarily as a result of technological advancement, globalization, and deregulation. The banking sector in our country has changed as a result of the substantial changes that have taken place throughout the world. The market environment now requires banks to compete with both domestic and foreign organizations. NCC bank is one of the prestigious private Bank in Bangladesh and has its operation all over Dhaka city and in some major cities in Bangladesh. It is essential to the growth of the commercial sector. This bank is expanding in a very positive way. Its mission statement is to give customers rapid, efficient service. After the Pandemic they have also developed their online Banking system for customer convenience which has made it simpler to offer customers fast services. Banking opportunities for corporations, large finance for projects, retail banking for retailers, small And medium business finance, consumer finance, and syndication are the bank's main business lines. Cash management services are among the variety of services it provides. Payments and clearings, services for safe deposit boxes, employee benefits, and services for collections. Asset management, treasury services, and SWIFT for international trade (Michael, 2000). I got the opportunity to work as an intern in NCC Bank and this will provide me with experiences that will be helpful for me in future. I think it is a great opportunity to learn and I have utilized this opportunity as much as possible. Throughout my internship program I tried to gather knowledge and build communication skills. Chapter-2 Background and Significance of the study Background: It is one of the biggest and oldest commercial banks in the