



Internship Report on

“General Banking Activities of National Bank Limited”

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Submission Date: 26-Apr-2018

INTERNSHIP REPORT ON

**“General Banking Activities of National Bank
Limited, Uttara Branch”**



NATIONAL BANK LIMITED

A Bank for Performance with Potential

Approval Letter

This internship report of “**General Banking Activities of National Bank Limited, Uttara Branch**” has been submitted to the office of the department & library of Daffodil International University, completing the requirements & conditions of DIU for the degree of Masters of Business Administration (Management Information System) under Faculty of Business & Economics on 26 Apr, 2018 by **Md. Hasan Mojumder, ID: 153-14-1952**. This report has been accepted by DIU library with proper verification.

Dr. Masudur Rahman
MBA Advisor

Acknowledgement

This is report of “**General Banking Activities of National Bank Limited, Uttara Branch**” was a great opportunity. This report depends on the contributions of number of people especially who have shared their thoughtful guidance’s and suggestions to improve this report.

This assignment has created a great deal of interest in me. I must thank a few people who help and encouraged us to grow our interest.

First of all I would like to thank our honorable course instructor **Dr. Masudur Rahman**, MBA Advisor, Daffodil International University, for his proper guidance and care. Without his guidance and suggestions I couldn’t have completed this assignment properly. He has instructed me how to prepare a report correctly.

I obviously would like to give a special thanks to the Almighty for giving me such patience and power for completing this assignment smoothly.

Lastly I can say that, I have enjoyed in preparing this assignment and presented it for kind judgment.

EXECUTIVE SUMMARY

The internship is designed to bridge the gulf between the theoretical knowledge and real life experience. It is designed to have a practical experience while passing through the theoretical understanding. The report is the result of three months internship program with National Bank Ltd, Uttara Branch. Today, necessity of a Bank as a financial institution is undeniable. These institutions play a vital role in the field of financial stability of a country. Banking sector is one of the stable financial institutions of a country economy.

In the first chapter I have discussed the Title of my report. In Chapter Two I have discussed about the Introduction & National Bank overview by which we will know history, important vision and mission and objective of NBL & also Objective of my report. In, Chapter three I have discussed activities Undertaken basically I have discussed my work related activities about general banking in NBL, Uttara Branch. In chapter four I have discussed challenges I have faced during my internship in NBL, Uttara Branch. In chapter five I have discussed about what I have learnt during the internship at Mohakhali Branch. And in chapter six, I have made a summary and future strategic action for improvement.

ABBREVIATION

CIB	Credit Information Bureau
DD	Demand Draft
EXP	Export Form
FDD	Foreign Demand Draft
FC	Foreign Currency
FDR	Fixed Deposit Receipt
LC	Letter of Credit
SD	Saving Deposits
STD	Short Term Deposits
CD	Current Deposit
FD	Fixed Deposit
TL	Transport Loan
DL	Demand Loan

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CHAPTER-01

INTERNSHIP REPORT ON

**“General Banking Activities of National Bank Ltd.
Uttara, Branch”**



NATIONAL BANK LIMITED

A Bank for Performance with Potential

CHAPTER-02: INTRODUCTION

2.1 Rationale:

As part of my graduate program, I worked as an Intern. During my internship, I worked in several desks. I have spent most of the time in general banking. I prepared my report on general banking of **National Bank Limited**. On this report I represent all of the bank's facility provided to the valuable customers.

2.2.1 PROFILE:

National Bank Ltd is the first commercial bank in Bangladesh founded in 1983 getting government license. This bank had some branches at first then more branches has been established district or thana wise. This bank has ATM booth and this bank gives ATM card (VISA & MASTER Card) and also gives the services of foreign remittance, letter of credit, DPS & FDR with nice benefits and more services.

2.2.2 MISSION

The mission of this bank is effort for online services so that their services are got by customer easily with internet and increasing the ATM booths.

2.2.3 VISION

The vision of this bank is the ensuring of highest standard online service with digital technology for all customers.

2.2.4 STRATEGY

For sustaining the growth and improve the range of products in all areas of bank, the invest highest possible of benefits.

2.2.5 COMMITMENT

Their commitments are better services than all other banks of Bangladesh to customers giving online services with best technologies so that no complaint come from customers.

2.2.6 CORE VALUE

National Bank has different core values for customers, employees, shareholders and communities. The general view of communities to the role of banking system.

2.2.7 Ideology:

National Bank Ltd has business ideology to grow the social development alongside national economy.

2.2.8 Strategy:

The strategy of NBL is organic growth to strengthen their network for continuing the invest and expanding the local regulations.

2.2.9 Functions:

Some general function of National Bank are given below-

1. Deposit account maintaining.
2. Investment making
3. Exchange business conducting.
4. Others banking services conducting.
5. Social Welfare activities conducting.

2.3.2 Capital Structure:

Particulars	Amount (Tk)
Core capital:	
Paid up capital	804,741,524
Statutory reserve	806,240,084
General reserve	482,723,327
Supplementary capital:	
1% general provision	307,425,523
Exchange	41,371,514
Others reserve	385,176,688
Total	3,237,879,790

2.3.3 National Bank Foundation:

Alongside banking service NBL has established school and college in Moghbazar, Dhaka. Where 820 students are studying.

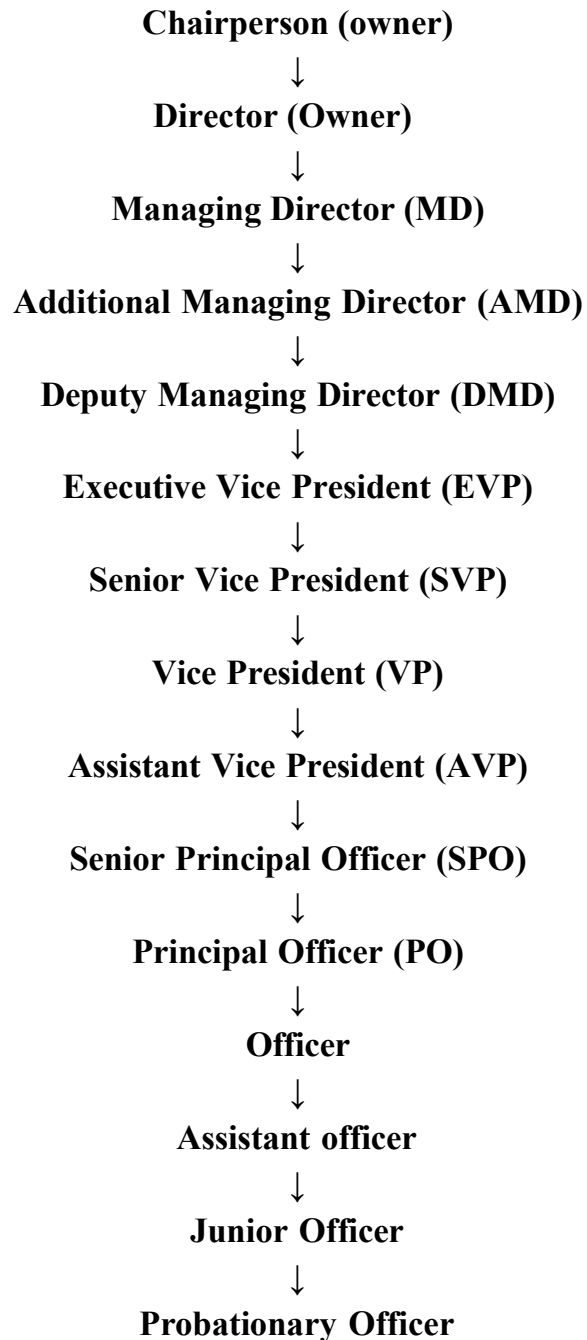
2.3.4 Training Institute:

National Bank Ltd has a training institute at Shamoli in Dhaka for bankers.

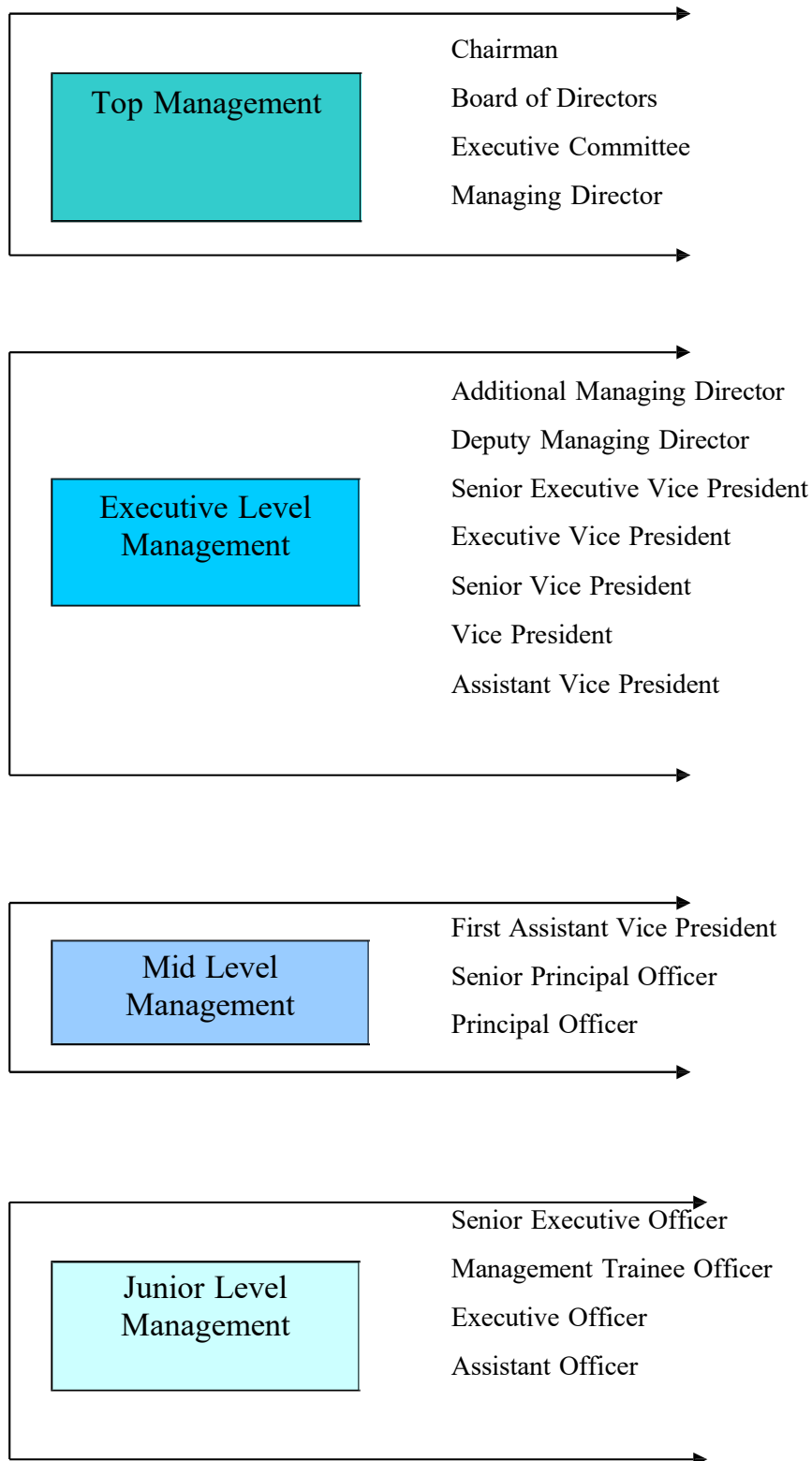
2.3.5 Organizational Structure :

National Bank Ltd has good organizational structure and behavior with central top management or Board of Directors.

2.3.6 Organizational structure of NBL:



2.3.7 MANAGEMENT LEVEL



2.3.8 OBJECTIVES:

The first objective of the study is to finish graduation program. Objectives can be categorized in to two ways such as Broad objective and Specific objectives.

2.3.9 Board objectives:

- The object of this report to describe about general banking activities of National Bank Limited and their features.

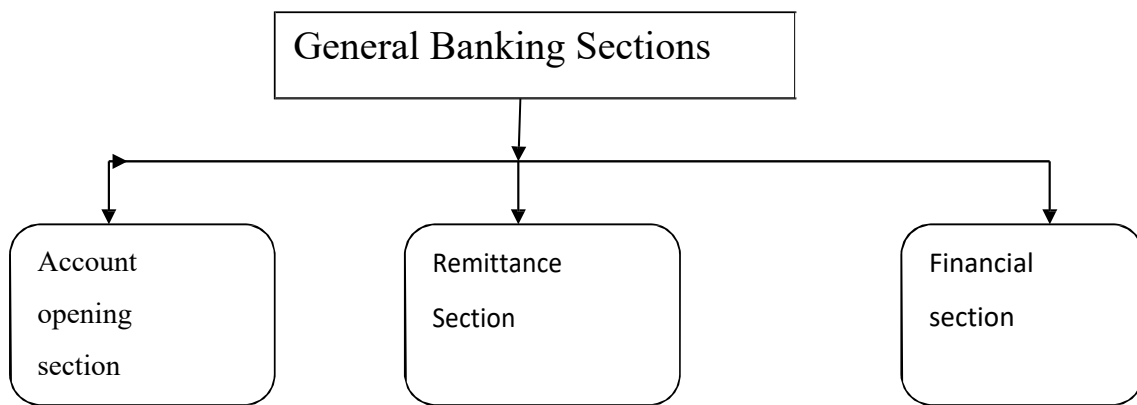
2.4.1 Specific Objectives:

- To present general banking activities of **National Bank Limited** for fulfillment the requirement of MBA program
- To gather knowledge about the functions of different departments of the branch and to compare ongoing practices with theory.
- To learned from the internship program that will be helpful in our practical life.
- To identify the problems during my internship period in NBL.
- To suggest some possible recommendations to overcome the problems.

CHAPTER-03
ACTIVITIES UNDERTAKEN

3.1 Work Related:

General banking section has three parts.



3.1.1 Account opening section

An account opening officer helps customers to create an account such as new account (savings, current, term deposit & fixed deposit).

3.1.1.1 New account

In order to create an account customers need to fill up an account opening form giving all right information

.

➤ Types of account

NBL has the following account.....

→ Savings Account

→ Current Account

→ Term Deposit

→ Foreign Deposit

→ Monthly Deposit

Savings Account

To open a savings account customers need minimum account opening balance: tk.600 and there is no withdraw limit.

Current Account

To open a current account customers need tk.2000 as minimum account opening balance and there is no withdraw limit.

Fixed Deposit

National Bank Ltd gives fixed deposit service up to 10 year with 9% interest.

Foreign Currency Deposit

NBL gives foreign currency deposit service system for foreign firms & foreign missions.

Monthly Savings Scheme

Monthly Installment	Return after 3 Years 9%	Return after 5 Years 9.25%	Return after 8 Years 9.50%
500/-	20,627/-	37,896/-	70,849/-
1000/-	41,255/-	75,791/-	1,41,697/-
2000/-	82,510/-	1,51,583/-	2,83,394/-
3000/-	1,23,765/-	2,27,374/-	4,25,091/-
4000/-	1,65,020/-	3,03,166/-	5,66,788/-
5000/-	2,06,274/-	3,78,957/-	7,08,485/-
10000/-	4,12,549/-	7,57,914/-	14,16,970/-

Undertaken in account opening:

After completing the account opening customers need to sign in a page where all terms and conditions are written that is undertaking for a customer which they will obey.

3.1.1.2 Account Closing

Customers can close their account any time through NBL's terms

3.1.1.3 Account Transfer

Customers can transfer their account from one branch to another branch.

3.1.1.4 Dormant Account Activation

Customers account may be dormant if any account is unoperated for six months.

3.1.1.5 Cheque Book Issue

In a cheque book there are 20 pages contained and per leaf is tk.3.00 and per book is tk.60 charged.

3.1.1.6 Statement

Customers can get their statement of previous any months or last any month's transaction.

3.1.2 Remittance Section

Customer can receive their foreign remittance as cash and account deposit by bank if they want.

Local Remittance:

NBL gives local remittance o customers by the following:

- Pay order
- Demand Draft
- Telegraphic Transfer

Demand Draft:

The demand draft is a written order by one branch of a bank upon another branch of the same bank to pay a certain sum of money to or to the order of a specified person. DD is the most frequently used mode of inland remittance. It is applicable outside the Dhaka City. The DD generally issued for party's safety. If there is a huge amount to bear one place to another, then customer can do the DD and bear it to his destination instead of cash.

Activities undertaken for provide DD:

The processing of Demand draft is all most same to pay order. The authorize officer write the dd. Sometimes I also wrote the demand draft. I collected the signature of second officer and when the clients receive the pay order, I collected his signature.

Telegraphic Transfer:

This method is very expensive and this is done by Fax, Mobile/Telephone.

Table -5: Monthly Savings Scheme of NBL

Monthly Installment	Return after 5 Years @ 9%	Return after 8 Years @ 9.25%	Return after 10 Years @ 9.50%
500/-	20,627/-	37,896/-	70,849/-
1000/-	41,255/-	75,791/-	1,41,697/-
2000/-	82,510/-	1,51,583/-	2,83,394/-
3000/-	1,23,765/-	2,27,374/-	4,25,091/-
4000/-	1,65,020/-	3,03,166/-	5,66,788/-
5000/-	2,06,274/-	3,78,957/-	7,08,485/-
10000/-	4,12,549/-	7,57,914/-	14,16,970/-

CHAPTER-04

Challenges and proposed course of action for improvement

4.1. Identified/observed in the organization:

- NBL's IT department is poor where other banks have strong IT department
- NBL's doesn't give all types online service or technological service like others private bank.

4.2 Academic facility:

NBL gives the enough internship facility to students of all universities for students degree completion purpose.

CHAPTER -05

LESSONS LEARNED FROM THE INTERNSHIP PROGRAM

5.1. Implications to Organization/Company:

In M.B.A. theoretical knowledge is supplemented by an effort to gain practical experience of the real business world. Internship program helps a M.B.A. graduate in gaining practical knowledge through working in an organization. A specific topic on National Bank Limited has been assigned during the internship to ensure the use of student's knowledge in the practical field of work and to ensure accurate learning while working in an organization. I Learned from the organization in my internship program are given below

Organizational Knowledge: From my internship program I have learned so many things about NBL. For example, I have come to know about the Background of the Organization, Vision, Mission, Strategic Priority, Commitments, Core Values, Management Level of NBL etc.

Rules & Regulations: I have learned different rules & regulations of banking activities, employees, internee etc.

Dealing with Clients: I faced the situation and learned how to deal with different types of customers & situations.

Information Collection: In the processing of making the report I have learned collecting, gathering, synchronizing several information. I have gathered information from different employees like Manager, Branch Operation Manager.

Practical Use of Knowledge: What I have learned in the university, I have used them in my internship program.

Function of Different Department: I gathered knowledge about the functions of different departments of the branch while I was working in that department.

5.2. Others:

The internship program that goes for three months has enabled me to prepare myself to work in the structural organization under the disposition of the management. There I have gathered not only the function are done in the organization but also the discipline and punctuation in the work field in where I am going to enter in future.

CHAPTER-06

CONCLUDING STATEMENTS

Though National Bank Ltd is first private bank in Bangladesh, it doesn't stand as top most bank at all like others private bank such as Dutch-Bangla Bank, Brack Bank & City Bank etc.

But its mission and vision are going to forward and it may be successful in quickest time if it is dynamic in attempts.

I dream of its best of luck.

6.3.References:

❖ Internet

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- <http://omnibd.blogspot.com/2013/04/internship-report-at-national-bank.html>
- <http://www.studymode.com/essays/496136.html>
- Several Booklets from National Bank Limited.
- Several News letters from National Bank Limited.