

**Internship Report**  
**On**  
**General Banking in National Bank Limited**  
**(NBL)**

**North Brook Hall Road Branch, Banglabazer**



**NATIONAL BANK LIMITED**  
A Bank for Performance with Potential

**Internship Report**  
**On**  
**General Banking in National Bank Limited (NBL)**

**Supervised By**

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Adjunct Faculty

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**Submitted By**

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Major: - Management Information System (MIS)

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**United International University**  
*QUEST FOR EXCELLENCE*

## Letter of Transmittal

6<sup>th</sup> November, 2021

Ahmed Imran Kabir

Adjunct Faculty

Institute of Business & Economics

United International University

**Subject: Application for approval of the internship report.**

Dear Sir, I am studying at the United International University of BBA Department. I have finished all subjects of the BBA program. I accomplished my internship at National Bank Limited and completed my report titled “Internship report on General Banking in National Bank Limited (NBL) North Brook Hall Road Branch, Banglabazer”. I have done my best to cover the relevant information.

That is why I would like to present to you my report on your concerns. I expect you would be so kind as to learn more about my annotations during my internship at National Bank Limited. Instead, if you have an extra explanation, I'd be happy to discuss with you how my discoveries can recovering meet your requirements.

**Yours faithfully,**

**Sheikh Safenur Labib**

**ID: 111 171 194**

**United International University.**

## **Acknowledgement**

First of all, I would like to rapid my genuine thankfulness to Almighty Allah for charitable me the strength and aptitude to complete the task on time.

I am very grateful to my internship supervisor Ahmed Imran Kabir, Adjunct Faculty in the Department of Business Administration at United International University, for his sincere guidance during the internship. His valued suggestions and recommendations have aided me tremendously in compiling the report in an efficient method.

I would like to honestly thank Md. Kamrul Haque Bhuiyan (Branch Manager), Md. Arif Islam, Md. Atikuzzaman (JO), Md. Moshir Rahman (JFO), and Md. Mehedi Hassan (JO) of National Bank Limited for sharing their appreciated skill and knowledge with me. I also rapid my thankfulness to the National Bank Limited staff for their sustained collaboration and leadership in the work environment.

Finally, I would like to thank all my colleagues at National Bank Limited, including my friends, and family for their sustenance and collaboration during my internship at National Bank Limited.

## **Declaration of Student**

I, Sheikh Safenur Labib, hereby certify that this report on " Internship report on General Banking in National Bank Limited (NBL) North Brook Hall Road Branch, Banglabazer" has been ready as part of my internship documentation. Submitting an internship report is a mandatory part of our BBA program. I would also like to mention that this report has been ready for academic resolutions only and does not disclose any confidential banking information. In addition, my supervisor, Ahmad Imran Kabir sir, inspired me and enquired me to prepare this report.

**Name: - Sheikh Safenur Labib**

**ID: 111 171 194**

**Major: - MIS**

**United International University**

## **Executive Summary**

I had the chance to work in the North Brook Hall Road Branch, Banglabazer branch of National Bank Ltd. as an intern. During the fair, I was able to take a definitive look at the several overall NBL banking activities. During this period, I have typically worked in dissimilar sections. I academic a lot about banking in general, but the small period is not adequate to learn. I have prepared this report based on what I have completed over this period at National Bank Limited.

To comprehensive this study, the report confined six separate chapters, the first of which contained a summary, background, purposes, methodology, and restrictions of the study. Chapter 2 exposed information about the company, National Banks - more detailed information, as well as its mission, dream, and goals. Chapter 3 attentions on the forecasts and upcoming agent banking in Bangladesh. This chapter describes the history of agent banking and the explanations for its acceptance. Chapter 4 is about the internship experience I gained and how it will be applied in my qualified life. Chapter 5 presents the results and conclusions based on a survey of employees and representatives of national Bank Limited. Chapter 6 is the last chapter of this report, in which imaginable references and conclusions are formulated.

Overall, it was a very decent knowledge to work with good people at National Bank Ltd and this working knowledge will benefit me in my professional life. This internship has taught me many things that will be very active in the nearby future.

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## **CHAPTER I: INTRODUCTION**

## **1.0 Introduction**

An internship is a main necessity for a degree. This is a great opportunity for any student to get great and bright ideas about the applied field. It is also not easy to make an internship report that will improve the intellectual skills of the graduate. As part of the internship program, each student is allocated to an organization to gain applied knowledge. After acquiring applied knowledge, each student must make a report on the designated organization under the guidance of the allocated educator.

### **1.1 Background to the report**

An internship project is a subject that gives in applied expert work experience. It is extremely difficult to implement a complex problem like agent banking and work truthfully. Appreciations to my internship program, I was very well versed in this banking industry.

Real experience is obligatory to know approximately or something completely. An internship program is for everyone at B.B.A. Since I am an undergraduate student of Management Information Systems (MIS), the goal of this internship report is to comprehensive my bachelor's degree. I planned this area from the Internship report on “General Banking in National Bank Limited (NBL) North Brook Hall Road Branch, Banglabazer” My internship supervisor, Ahmed Imran Kabir sir, associate professor in the School of Business and Economics of United International University, facilitated me select this topic.

### **1.2 Objectives of the report**

The main objectives of the review are to improve the practical information of the banking activities of agents of National Bank Bangladesh Ltd.

#### **Broad target:**

The general aim of this research is to tell about the National Bank branch and to get familiar with the business and to get familiar with the business operations of this bank.

#### **Specific goal:**

- To notice of the operational actions of national Bank Limited's banking agents;
- To know the current scenario of the Bangladesh agency banking market.
- To identify agent banking products and facilities.
- To classify the problem and forecasts for banking through agents in Bangladesh.
- To provide advice to bank agents.

### **1.3 Scope of research**

This trainee report covers the part of different partitions and products of National Bank Limited. About the project portion of the report. This investigation is based on data from the banking agent's division of National Bank Bangladesh Limited, a subsidiary of North Brook Hall Road Branch, Banglabazer. Products, facilities, purposes, and viewpoints of banking agents and MIS data from a Bangladesh observation.

### **1.4 Research methodology**

Both qualitative and quantitative methods have been used in this report. Primary and secondary data were used to fill in this internship report. The study uses primary data as a quantitative method and secondary data as a qualitative method in the report.

#### **Sample Size:**

The example proportions for this report are 30 persons.

#### **Primary data sources:**

Primary data was collect from personal interviews with officers and managers of National Bank, North Brook Hall Road Branch, Banglabazer, and agents of National Bank Ltd.

#### **Secondary data sources:**

Secondary data was taken from a review of related literature such as books, magazines, articles, yearly reports of National Bank Ltd. and related sites on the Internet.

### **1.5 Limitation of the study**

The limits of this study are summarized below:

- Lack of data,
- The information provided was not clear enough,
- Lack of sufficient literature review on this subject.
- Lack of logical skills and thought to make a better understanding.

## **CHAPTER II: COMPANY AND INDUSTRY PREVIEW**

## **2.1 Industry Specification**

I am responsible for an internship at the bank branch of National Bank Limited, in the banking sector. The banking sector in Bangladesh is today going through a history. New private banks are established every year under the Bangladesh Banking Regulation (BBR) and existing banks open new divisions within a time. So, it appears that the banking sector in Bangladesh has developed more cheaply (Nblbd, 2021). Every day new customers come to dissimilar banks and show attention to the different services they deliver. The banking sector is developing in line with new spirits and these trends are creation banking services earlier and additional updates.

## **2.2 General description of the company**

National Bank Limited has an effective past, a great current, a visionary upcoming and projects and activities in the network. Founded as Bangladesh's first fully commercial private bank, NBL has grown-up over time to become the chief private sector bank, which has faced many tensions and difficulties. Board members are the country's leading original and industrial areas.

In order to keep up with the times, meet national and global financial activities and provide all modern facilities, NBL as a monetary institution has computerized all its divisions with computer networks in line with the uncertain commercial appeal of the period. In addition, given its fourth upcoming, the bank's substructure is being rebuilt. The opportunities of all programs of entrepreneurs, commercial people, and the universal public are much developed from NBL.

## **2.2 Company Analysis**

### **2.1.1 History of National Bank Limited**

The Republic Peoples of Bangladesh ongoing its banking operations after independence in 1971 on Victory Day. After those 61 banks have been opened in the country to date. A maximum of them is seized commercial banks.

NBL continued its minor loan program to provide unsecured agricultural credits to deprived farmers in the Brindra zone of Rajshahi district to recover living conditions. As a result, a record development of 175.51% was possible with Tk. 8,809.40 million income before tax in the examined year associated with the previous year (Banglapedia, 2020). Net income after taxes and supplies amounted to Tk. 6 860.34 million Tk. 2,070.47 million in the previous year, a growth of 231.34 percent. The whole amount of credits increased to Tk. 102 471.83 million

people, which is 33.37 out of a hundred more than in the previous year. In 2010, the bank managed Tk's incoming payments TK 49 145.30 million, which is 10.73 percent more than the previous year. Comeback on equity amplified by 77.84% year-on-year.

### **2.1.2 Vision**

- To the growth of the budget through technology.
- To build customer sureness so they can invest more.
- Providing customers with the best services.

### **2.1.3 Mission:**

It contributes without finishing to efforts, to the expansion of its activities at home and abroad and adds a new dimension to its banking services. To become the greatest attentive, friendly, and service-oriented bank (Mission Nblbd, 2020).

## **2.2 The Rebranding**

National Bank Limited is the primary and leading private sector marketable bank in Bangladesh wholly owned by Bangladeshi businesspersons. The bank started processes in 1983, but the first branch in 48, Dilkush commercial district, Dhaka, ongoing processes on March 23, 1983. NBL currently operates through its 192 divisions and 36 small and medium-sized initiatives located all over the country. The bank had a strong focus on foreign dealings from the outset and processed an important number of remittances from abroad to the country.

## **2.3 Corporate Information**

Bank Name: National Bank Limited

Branch Name: North Brook Hall Road Branch

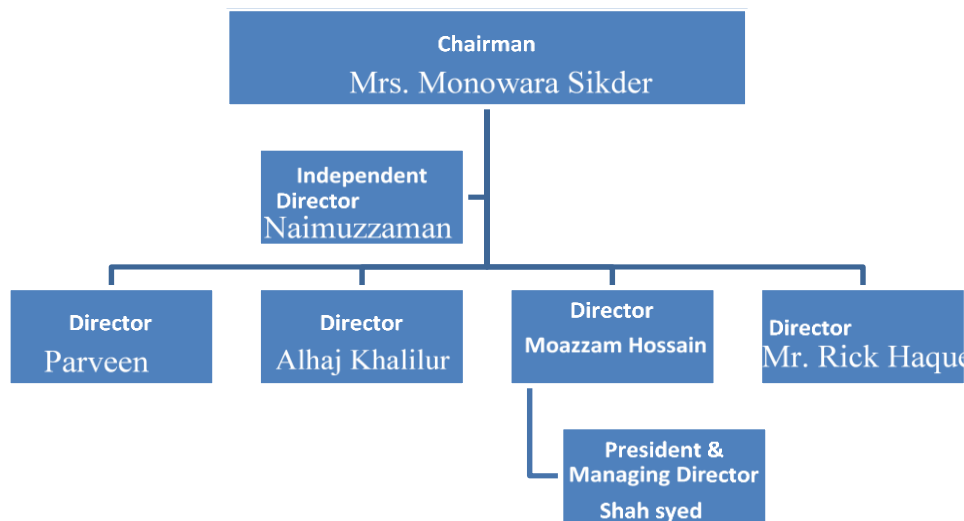
Address: 20-21 North Brook Hall Road, Bangla bazar, Dhaka 1100

Telephone +880 2 9563081, 9666584

Fax +880 2 9563953, 9669404

E-mail: [nbhr@nblbd.com](mailto:nbhr@nblbd.com)

## 2.4 Board of Directors



## 2.5 Retail Banking

### 2.5.1 National Bank Limited Deposit Products

National Bank Limited provides customers with an up-to-date deposit service for day-to-day commercial contacts without any limits (BankinfoBD, 2020).

No concealed costs.

A standing order agreement is obtainable for a trading account.

Easy contact with our other accommodations.

#### Save deposit

National Bank Limited suggests its clients cheap and convenient savings account through divisions all finished in Bangladesh.

Attention on the Reserves Account is calculated semi-annually and charged in June and December of each year.

No attention will be paid if 25% or more is reserved from the account, or if the quantity of extractions is 4 or more in a given month.

## **FC Deposit**

National Bank Limited offers the possibility to reserve a foreign exchange account through divisions of authorized dealers. They accept interest based on the day product over the credit limit (smallest balance of \$1,000/- or \$500/- for a smallest of 30 days in the account).

<https://www.nblbd.com/deposit-products>

## **2.6 Purpose of National Bank**

The goal of NBL is not only to make a profit but also to preserve civic engagement and safeguard collaboration with people of all stages, businessperson, and industrialists, particularly those who want to generate large-scale industry through association and agribusiness midway and small export-oriented industries at their own request.

NBL is dedicated to upholding the highest quality of facility by innovating banking technology, management carefulness, investment, and spreading a high level of business beliefs through its long-lasting goals and civilizations.

## **2.7 National Bank Limited Products and Services**

### **Monthly income scheme**

Under this arrangement, everyone contributes a lowest of 100,000 taka/- or a variation thereof up to 10,000,000 taka/-. The monthly income plan payment schedule for all different periods; so, to speak.; 1 year, 3 years and 5 years look like this:

The term of the payment is 1 year, 3 years, and 5 years.

The studied attention amount is 7.20% per annum. comes into effect on October 1, 2021, instead of 7.50% per annum.

The fee/interest will be accredited to the investor's account on the last employed day of the month (Islam, 2014).

Lines of credit up to 80% of the security amount on the account balance are allowable at the Bank's current interest rate.

### **Double account**

The payment amount will be dual in 9 years.

The real interest rate is 8.01% per annum (disorder applies).



A deposit of 100,000 Tk/- and its multiples without any higher limit is satisfactory under this scheme (Nblbd, 2021).

Bangladeshi countries aged 18 and over can open this explanation separately or jointly.

Children from Bangladesh can also expose this account. In this case, the account is operated by your legal protector or family member.

A purchaser can open further than one DBA in a similar division or any NBL branch.

Lockers can be used for 50% of the primary year's rent, provided lockers are obtainable in the suitable section.

## **2.8 Number of agents and points of sale**

NBL currently conducts its commercial through its 200 divisions and agricultural companies across the country. The bank was undone on March 28, 1983, but the primary branch in the profitable area of Dilkush, 48, Dhaka, started profitable processes on March 23, 1983. A second branch was undone on May 11, 1983, in Chittagong.

## **2.9 Geographical concentration**

Taking into account the geographical attentiveness of negotiators and agencies, it can be seen that approximately 82% of the operatives and 85% of the particular outlets are located in the province. Although the rate for brokers and local outlets has fallen slightly from 85% and 87% clearly in the last quarter, the high degree in the area of the country appears to be that banks communally contribute to proceeding the corporate budget within the provincial budget spread.

## **2.10 Agent and point of sale growth**

The appearance of National Bank Limited in the private sector marks a breakthrough in Bangladesh's banking situation. When the country was in the severe decline, the government complete a far-sighted choice to permit the private subdivision to save the country's budget (Nblbd, 2021). Some dynamic businesspersons announced the creation of a bank with the motto "reviving the economy of the country". They currently have 213 divisions and 14 additional divisions. In gathering, their well-organized and diversified method to exploiting market chances is in an continuous process to entice new customers through the growth and development of financing for insignificant and medium creativities in rural areas in banking services.

## **2.11 SWOT analysis**

### **Strength:**

- NBL offers its customers a constantly high quality of all facilities. Complete customer satisfaction has the highest priority.
- Comfortable working environment
- High-quality services in several areas of banking activities
- The bank has won the trust of the community.

### **Weakness:**

NBL has very limited human possessions associated with its financial actions. Not many people do most of the tasks. As a result, many employees have additional workloads and work late without the option to work actively. This can lead to high income, which is too limited to avoid (Saif, 2016).

### **Opportunities:**

The government of Bangladesh has completely supported the banking segment in gaining a strong financial position in the republic as it has now become one of the vital foundations of service in the country. This administration concern will raising and support NBL's long-term vision.

### **Threats:**

They all support international banks and upcoming foreign private banks, which pose a huge threat to National Bank Limited. If this occurs, the rivalry will strengthen and banks will have to grow policies to contest with a large number of external banks.

**CHAPTER III: PROBLEMS & PROSPECTS OF AGENT**  
**BANKING IN BANGLADESH**

### **3.1 Bank agent as an alternative delivery channel**

As technology is more affordable than ever, banking is one of the important parts where it works well for the mutual good. Undoubtedly, banking and financial operations in the country have already suffered essential changes due to the growing use of digital skills. However, it is accurate that not the whole banking segment is still ready to adopt an intelligent organization that not only makes everyday banking operations level and hassle-free but also provides efficient customer service. Here, public commercial banks interval far behind private commercial banks (Express, 2020). The last seems to do an attractive good job of positioning a range of customer-friendly devices to facilitate a range of banking transactions.

A current study by the Bangladesh Organization of Banking Organization shows that private commercial banks have achieved creditable success in Bangladesh, while public commercial banks, nevertheless their network and capitals across the country, are covering far behind. The study cites a number of key parts, such as ATM service, agent investment, and internet banking, where public commercial banks awesomely be more than private commercial banks. This is careful an important area where public commercial banks largely fail to meet current requirements.

### **3.2 Agent Banking Overview**

Agency banking has become a substance for financial presence in Bangladesh. This increase was due to the violent development of agency banking services. The latest data from the Bank of Bangladesh expressions that 7.6 million accounts were connected to agent investment in July 2020, an upsurge of 114 percent from the same period last year.

### Number (in million) and Volume (in BDT billion) of Agent Banking Transaction

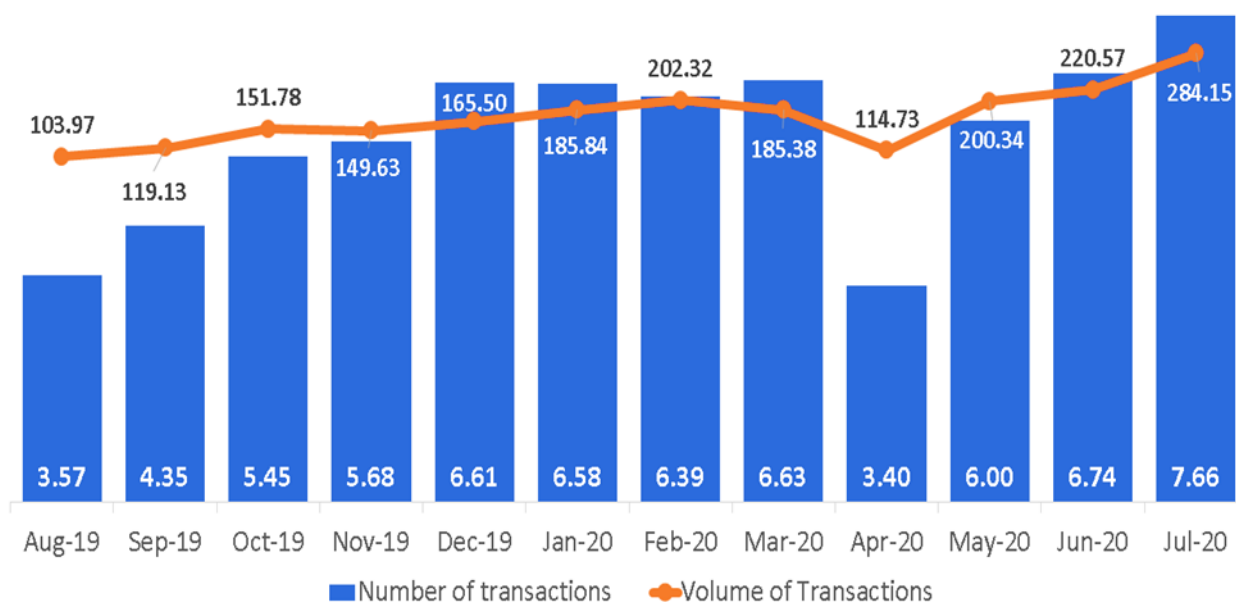


Figure 01: Number and volume (in crores BDT) of inter-agent banking transactions

Source: Bangladesh Bank

While agent banks have quicker access to financial facilities in the country, particularly in rural areas, much remains to be done. Most of the workforce in Bangladesh is employed in the informal sector where they have no occasion to save and obtain loans (Express, 2021). Bringing these huge populations to formal monetary services permits them to save currency and get loans for business projects.

### 3.3 Historical Background of the Agent Bank in Bangladesh

The agent who manages the account provides limited space for coverup funds and economic institutions for the underserved crowds by means of controllers attached with a substantial office certificate rather than a cashier/banker. It is owning a yard that carries out cash transactions for the bank in Bangladesh.

Bank manager complying with the 2013 cashier rule, agent holding cash can be a mandatory balance to reservation cash and budget advantage for people living of the country through people who have information of the organization, not the cashier or treasurer.

### **3.5 Bank agent model**

At the customer signing stage, a trade or sub-professional point of sale manager can talk and sell cash registers as if they were for one bank. The contract between the bank and the agent must be carefully characterized and dependably verified. The contract must also contain provisions regarding the privacy, security, reliability and accuracy of all transactions.

The agent of the bank in interrogation must have a positive amount of cash or praise limit with the bank, up to which the expert deals with customers.

### **3.6 Rapid growth of agency banking in Bangladesh**

According to the administrator of the Bank of Bangladesh, which hosts the Cash Expo 2013, the greatness needed to provide financial and economic benefits to people living in more inaccessible areas of the country is through persons with significant organizational knowledge, rather than a treasurer or cashier, there may be an essential scale to maintain economic and monetary assistance for those living in more remote areas of the country, by those with significant organizational judgement (Bank, 2020). According to the latest report from the Bank of Bangladesh, the number of agents' bank accounts stood at 1,468,797 at the end of March this year with credits totaling 1,634.36Tk.

### **3.7 The secret of growth**

The banks were able to grow customer base, progress the arrival of cash, reduce labor charges, improve interactions, upsurge the number of in-store takeaways, improve bank marking and increase their limitations. Clients benefit from agent banking as they deliver a full range of banking facilities at their doorstep in remote areas, making money transfer easy and fast. As of March 31, 2018, inbound payments in the amount of Tk 2,674 were sent through 4,905 bank undergrowth across the country.

### **3.8 Challenges**

While significant progress has been made in master account management in terms of the number of executives, account proprietors, and store proprietors. There are a number of problems that delay the progress of this modern account management beneficial. Challenges include screening and tracking professionals, issuing checks and compensation checks, limited conversation periods, managing frustrations, risk of transporting or managing funds, physical and cyber protection, and resolving complaints (Wingard, 2019).

## **CHAPTER IV: INTERNSHIP EXPERIENCE**

#### **4.0 Position, responsibilities and responsibilities**

I combined the office of a bank agent of National Bank Limited as an internal employee. The agent's banking department achieves data collection, data entry into the banking software process. They collect information from several media; at this opinion, it makes information and directs it to the main target. I joined for internship in 01<sup>st</sup> August,2021in the bank and the duration or internship is 03 months. In addition, they maintain consistent information excellence and efficiency (Nblbd, 2021). So, to remember how they achieve their duties in the unit; I have always strained to be present and detect their work. My instructor and all the other staff aided me a lot during my internship.

The Agent Banking department organized a short-term training for trainees. This training is compulsory for all students. Coordinating and communicating with managers, collecting and analyzing data. They also knowledgeable me about the anti-money laundering system for data entry.

#### **4.3 Contribution and department function**

Each intern should work with their individual department. As an intern, I also held various positions in the banking department of National Bank Limited. These aids are described below:

##### **Data entry:**

The MIS department handles the processing of data from various details. Entering data to create various reports and methods was one of my aids to the work of the department. I have stressed to inputting the data correctly and report on it and I was updating customer information.

##### **Paperwork:**

Different types of work are performed on the server and on the anti-money laundering form, the Customer's CIP check is updated.

##### **Report management:**

Informing the incoming daily task report to a spreadsheet was also part of my task.

##### **Provide Assistance:**

I was continually trying to put myself on the map and offer help when they needed me. As far as I know, I aided them if they needed everything. I modified them to fill various types of updated customer account forms in the computer.



#### **4.4 Assessment:**

To assess my work during the internship, I had to ask myself a few queries. Replying these questions allows me to assess my work.

#### **4.5 Applied skills:**

Education is not a guarantee of employment, but professional competence is skills, I have learned throughout my student lifetime; I have strained to apply these services to the organization. These skills are defined below:

##### **Communication skills:**

During the internship, I strained to apply the announcement skills I educated during my qualification period. I also stressed to study better from my supervisor and others in the association.

##### **Possibility of technical competence:**

In our university, we academic many special skills so that we could apply them in our competent life. I tried to show these skills at National Bank Limited. These skills influenced my contribution to the internship. I also create out when the foundation took place at the bank.

##### **Professionalism skill:**

Anyone can have a huge influence on the intellect with their imitations. So, I was constantly trying to show myself in the office at the correct time. And I was continually annoying to stay better than average and communicate officially.

#### **4.6 Skills developed**

National Bank Limited taught me many aids during my internship. There has been a lot of training on how to use the software and how to solve many kinds of problems. These skills have added somewhat of value to my future skilled life.

Working at National Bank Limited has given me a very significant skill, and it works under compression. Oftentimes, the staff is forced to work under fabulous pressure because of the time allotted to them to whole the commission. I basically learned this great skill from them.

## **CHAPTER V: DATA ANALYSIS AND FINDINGS**

## 5.1 Statistical Analysis:

### 5.1.1 Gender of the respondents

Gender	No. of Respondent	Percentage (%)
Male	20	67%
Female	10	33%
Total	30	100%

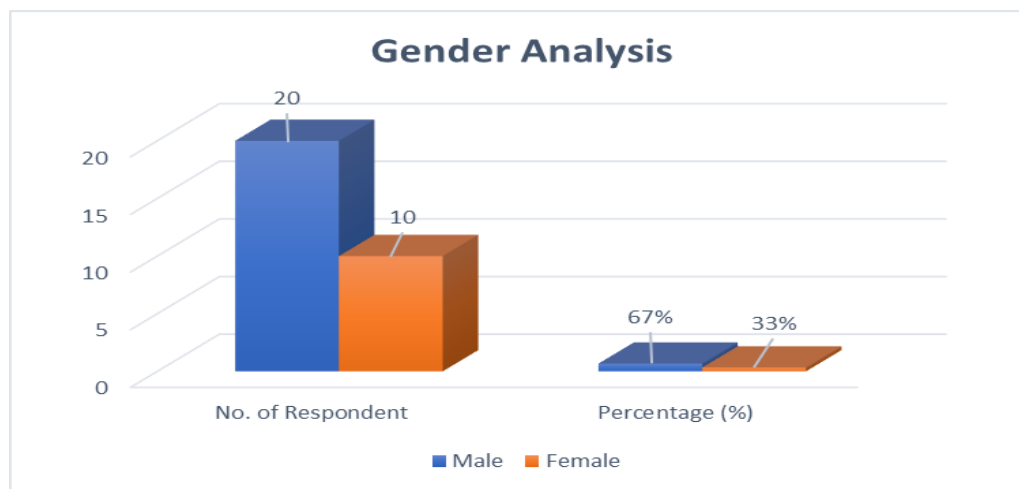


Figure 02 : Gender Analysis

The data table show that among the top 20 respondents, counting administrators and agents of the national bank, 67% of the respondents were male and the remaining 33% were female.

### 5.1.2 Do you have a limited account with National Bank limited?

Answer	No. of Respondent	Percentage (%)
Yes	19	63%
No	11	37%
Total	30	100%

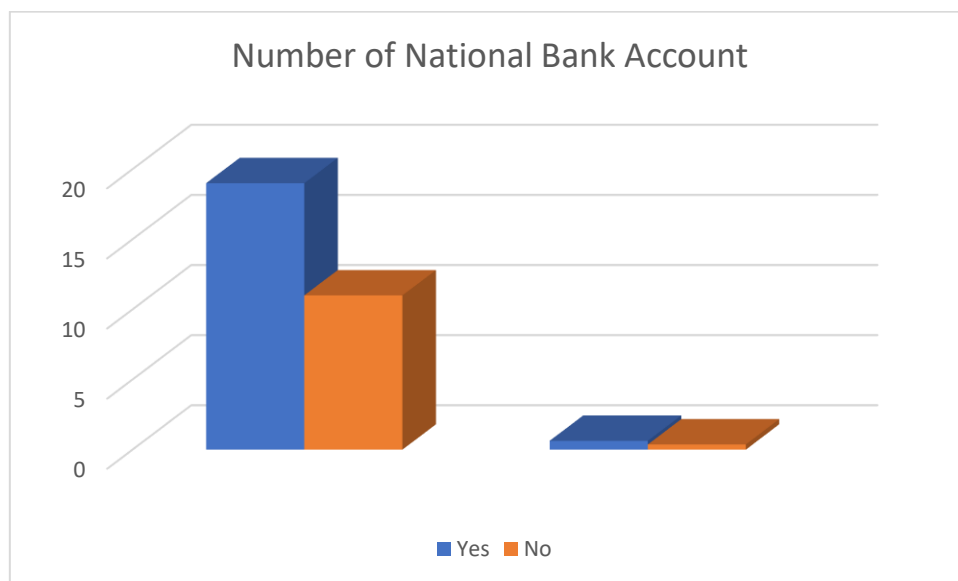


Figure 03 : Number Of National Bank Account

The investigation shows that 63% of the total number of respondents has a bank account with the National Bank. The other 37% say they do not have a bank account.

**5.1.3 Do you have sufficient knowledge of Banco Nacional banking products and services?**

Answer	No. of Respondent	Percentage (%)
Yes	27	90%
No	3	10%
<b>Total</b>	<b>30</b>	<b>100%</b>

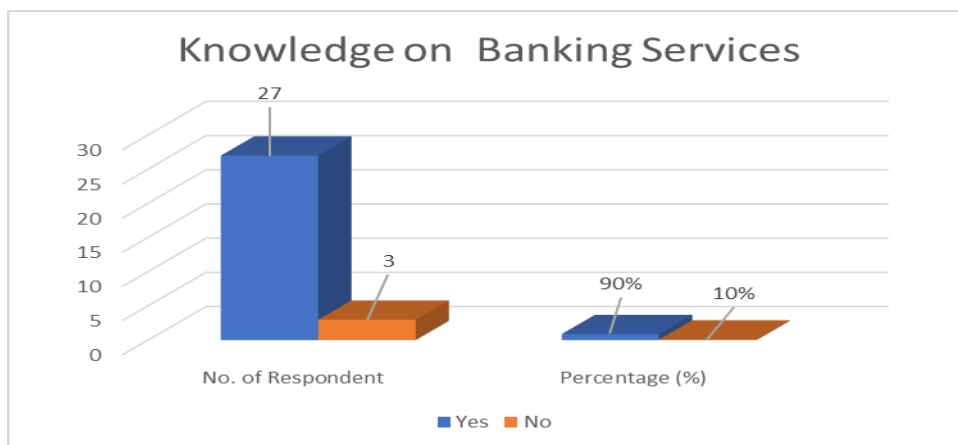


Figure 04: Knowledge on banking Services

The data table shows that 90% of all respondents have sufficient knowledge of banking products and services, while the remaining 10% know nothing about desk banking.

**5.1.4 Agency banking products from National Bank LLC are sufficient to meet the needs of clients.**

Answer	No. of Respondent	Percentage (%)
<b>Yes</b>	21	70%
<b>No</b>	9	30%
<b>Total</b>	30	100%

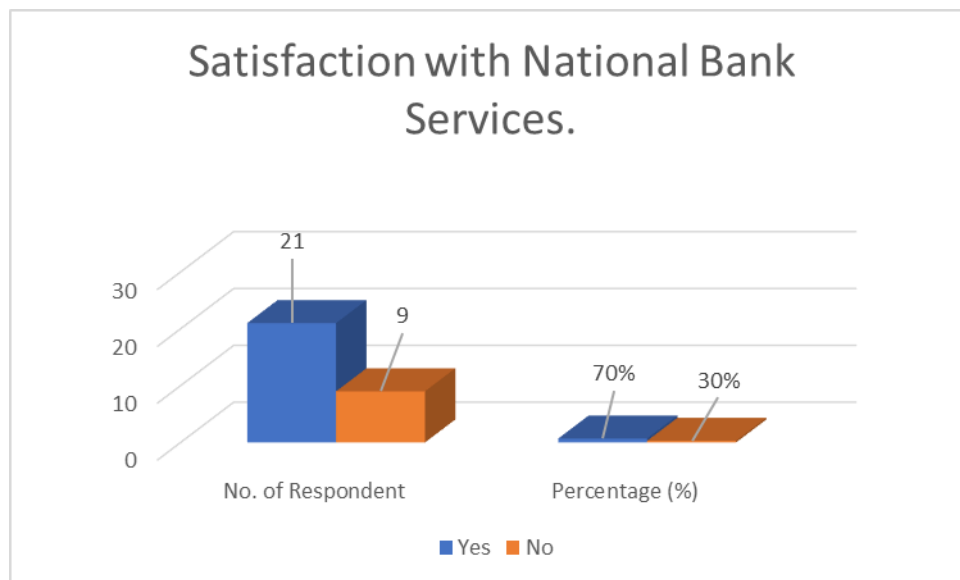


Fig 05: Satisfaction with National Bank Services

Analysis of the data shows that 70% of all respondents were fulfilled with agents' banking services. Another 30% were dissatisfied.

**5.1.5. The cost of National Bank LLC banking services is reasonable.**

Answer	No. of Respondent	Percentage (%)
Yes	19	63%
No	11	37%
Total	30	100%

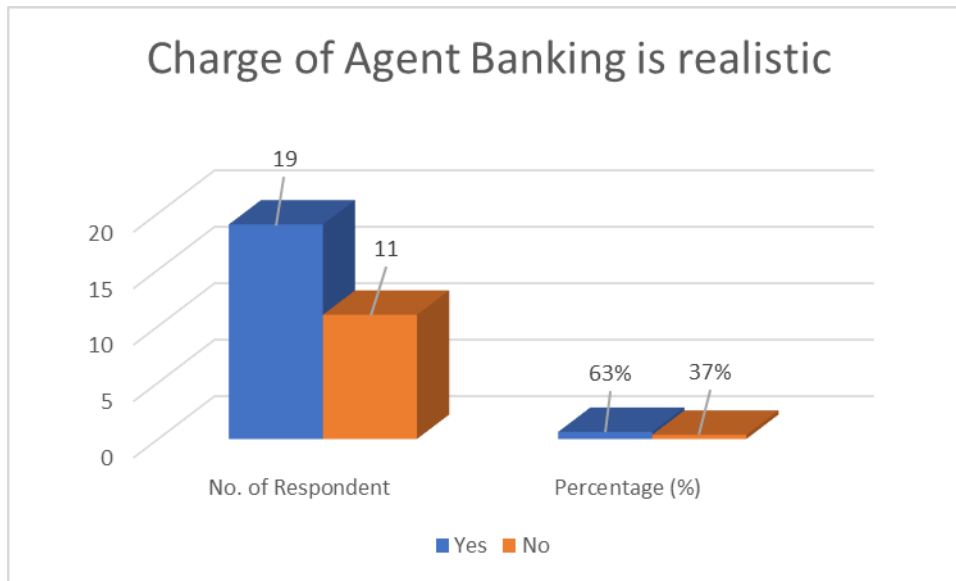


Figure 06: Charge of Agent Banking is realistic

Analysis of the data shows that 63% of the total number of respondents were satisfied with the agent's reasonable bank charges. Another 37% were dissatisfied.

## **CHAPTER VI: CONCLUSIONS AND KEY FACTS**

## **6.1 Recommendation**

The IT department of the national bank needs to keep up with software updates during bank hours and needs to know the server while I work there. While logging in, I came across significant information.

The statement with the customer is very significant and should be more formal, to make the experience at the bank worthy they should open the info desk for the customs.

It is significant to adopt a more modern banking process rather than the out-of-date system. It should be a more automated dynamic multimedia process so that they can deliver a quicker facility.

They have to flow their space and increase the counter for the intern, and they also have to deliver the intern with an ID.

They must keep office device in good working order and deliver parking spaces for customers.

They can set up different desktops for different customers, such as VIP and Home-grown.

## **6.2 Conclusion**

I had the chance to work at National Bank Ltd. (North Brook Hall Road Branch, Banglabazer) as an intern. During the program, I got a ultimate overview of several general banking activities and all other financial actions of National Bank Limited. During my internship I academic a lot that I was completely ignorant of such as opening different books, final accounts, delivering a checkbook, applying for a debit card and satisfying out a form, how to the ledger, the process for obtaining an NBL loan, how to obey with workplace rules and guidelines, how to effort with others in a side etc.

During this program, I ran into some difficulties when I incomplete several accounts, closed several accounts, allocated with customers etc. There were other difficulties for example: the office setting was completely new to me and the division was also new, all personnel declined to cooperate and showed less readiness to train me and they did not give me contact to work with a computer. So, I learned nothing about internet banking. In addition, in this internship program, everything I have educated will be very real in the near future. The whole program aided me to appreciate banking and spreading my personal knowledge.



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## **Appendix**

Figure 01: Number and volume (in crores BDT) of inter-agent banking transactions

Figure 02: Gender Analysis

Figure 03: Number of National Bank Account

Figure 04: Knowledge on banking Services

Figure 05: Satisfaction with National Bank Services

Figure 06: Charge of Agent Banking is realistic.

## Intern Monthly Progress Report From 01<sup>st</sup> August - 31<sup>st</sup> October 2021

**INTERN MONTHLY PROGRESS REPORT  
 INTERNSHIP PROGRAM  
 Fall/Spring/Summer (2021)  
 School of Business and Economics  
 United international University**

Student Name: Sheikh Safenur Labib	Institutional Supervisor: Md. Moshir Rahman
Student ID #: 111-171-194	Institution Name: National Bank Limited
Major: Management Information System	Academic Supervisor: Ahmed Imran Kabir

Activities undertaken during the month

Date Aug- Sep, 2021	Dept.: Foreign Exchange	Activity: IC Filling, ICAF Fill-up, Register update.
Date Oct- Nov, 2021	Dept.: Account Opening	Activity: Account opening form update. Cheque Register maintaining
Date	Dept.:	Activity:
Date	Dept.:	Activity:
Date	Dept.:	Activity:

Institutional Supervisor's

Date: 02-11-2021 ..... Time: 2:46 PM .....

Additional Comments

Mr. Sheikh Safenur Labib is well act and punctual.  
 He does all assign works related to department efficiently and good hearted person.

Supervisor Signature: .....

Date: 02-11-2021

Student Signature: .....

Date: 02-11-2021