



## **A study on National Bank Ltd. of Bangladesh**

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### **Abstract**

Banking sector is expanding its hand in different events every day. At the same time the banking process is becoming faster, easier, and the banking area becoming wider. As the demand for better service increases day by day, they are coming with different innovative ideas and products. In order to survive in the competitive field of the banking sector, all banking organization are looking for better service opportunity to provide their fellow clients. As a result, it has become essential for every person to have some idea on the bank and banking procedure. National Bank Ltd. Believes in the vision of together, towards, tomorrow. To achieve the desire goal the bank is showing the excellence at all stages with a climate of continuous improvement. Banks strategic plans and networking will strengthen its competitive performance over others in this rapidly changing competitive environment. In chapter one I have discussed about the introduction, Rationale of the study, Background of the report, Objective of the report. The overall objective and mission of my report was to represent the Export Import Bank of Bangladesh Ltd. and to have a clear conception about all the essential parts of the internship program. I hope this report, although its many limitations will be a gateway to have a clear concept about the foreign exchange activities of National Bank Ltd. In chapter two, I have discussed about the work related activities like Account Opening, cash deposit and withdrawal, checking transaction entry and also Organizations Wide Activities Account Authorization, Cash Deposit and Withdrawal, Customer Service and CRM etc. of Export Import Bank of Bangladesh Ltd. In chapter three I have discussed about the constraints/challenges and proposed course of action for improvement of National Bank Ltd where discuss the observed in the organization, missing knowledge and skills, academic preparation. In chapter four I present the Lessons that I Learned from the Internship Program. In chapter five and six I discuss concluding statements where the total Summary of the report and the Suggestions addressing the challenges identified. Like this way I present the things that I learn during my internship in National Bank Ltd. The overall objective of my report was to represent the Export Import Bank of Bangladesh Ltd. and to have a clear conception about all the essential parts of the internship program. As I work there for a little time so I represent the information that I observe within this short time.

**Keywords:** banking sector, organization, customer service and CRM

### **1. Introduction**

#### **1.1 Rationale of the Study**

As a student of accounting & finance department just only academic knowledge is not enough for me to make myself competitive. Internship is such kind of program by which a student can easily get a little but beneficial idea about work life. To complete a BBA degree, it is necessary to perform an internship program under any reputed organization. This program actually makes a relationship between theoretical and practical knowledge. By the helps of this program we can build ourselves confident that we can handle the practical job life. As a part of the requirement of the BBA Program of the Faculty of Business Administration of American International University-Bangladesh the project was assigned on the topic is — “Functions of Customer Service Department: A Study on National Bank Limited, Gulshan Branch, Dhaka”. The contribution it can give to the faculty of business administration is that the supervisor of mine can use this report to the junior level student for their academic part or can use as a sample from which they get the idea about to make their internship report. Besides if I will start my career as a banker it will be beneficial for me to adapt to that culture easily.

### **2. Objective of the Study**

- To gather an overall idea about the banking operations and customer relationship management of National Bank Limited.
- To observe the basic products and services provided by general banking division of National Bank Limited
- To learn the functions of the customer service department and practice of dealing with customers.
- To identify some existing problems prevailing in the service process of general banking and customer service department.
- To propose some possible solutions to existing problems.

### **3. Background of the organization**

National Bank Limited is first private sector bank fully owned by Bangladeshi nationals. The bank was opened on 28 March 1983 but the first branch at 48, Dilkusha Commercial Area, Dhaka started commercial operation on 23 March 1983. The second branch was opened on 11 May 1983 at Khatungonj, Chittagong. Currently NBL has carrying their business through its 200 branches & Agri Branches spread all over the country.

National Bank Limited has its prosperous past, glorious present, prospective future and under processing projects and activities. Established as the first private sector bank full owned by Bangladeshi entrepreneurs, NBL has been flourishing as the largest private sector Bank with the passage of time after facing many stress and strain. The members of the board of directors are creative businessmen and leading industrialists of the country. To keep pace with time and in harmony with national and international economic activities and for rendering all modern services, NBL, as a financial institution, automated all its branches with computer networks in accordance with the competitive commercial demand of time. Moreover, considering its forth-coming future, the infrastructure of the Bank has been rearranging. The expectation of all class businessmen, entrepreneurs, and the general public is much more to NBL. At present, we have 200 branches. In addition, our effective and diversified approach to seize the market opportunities is going on a continuous process to accommodate new customers by developing and expanding rural, SME financing and offshore banking facilities. The emergence of National Bank Limited in the private sector was an important event in the Banking arena of Bangladesh. When the nation was in the grip of severe recession, the government took the farsighted decision to allow the private sector to revive the economy of the country. Several dynamic entrepreneurs came forward for establishing a bank with a motto to revitalize the economy of the country. National Bank Limited was born as the first hundred percent Bangladeshi owned Bank in the private sector.

### 3.1 Mission & Vision of National Bank Limited

#### Mission

- To provide quality financial services especially in Foreign Trade
- To continue a contemporary technology based professional banking environment
- To maintain corporate & business ethics and transparency at all levels
- Sound capital base
- To ensure sustainable growth and establish full value to the honorable stakeholder
- To fulfill its social commitments and
- Above all, to add positive contribution to the national economy

#### Vision

The gist of National Bank Limited vision is “Together Towards Tomorrow”. National Bank Limited believes in togetherness with its customer, in its march on the road to growth and progress with services. To achieve the desired goal, there will be pursuit of excellence at all stages with a climate of continuous improvement, because, National Bank Limited believes the line of excellence is never ending. Banks strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality service to the customers with the trend of improvement will be cornerstone to achieve our operational success.

### 4. Conclusion

The Bank is a promising one in them. For the future planning and the successful operation in achieving its prime goal in this current competitive environment this report can

be a guideline. It is a great pleasure for me to have practical exposure in National Bank because without practical exposure it couldn't be possible for me to compare the theory with practice and it is well established that theory without practice is blind.

National Bank always emphasizes its customer service, product development, resource management and the contribution to the economic development of the country. General banking operation & customer service is very important for any bank. As a third-generation bank, National Bank has a great credit risk management practice which is one of the best in Bangladesh. To prepare this internship report, I have tried to mention the necessary and relevant information in my report from my own personal experience as well as other sources. At present, National Bank has great reputation. So, they should continue to take regular initiatives to achieve better quality portfolio and move the Bank forward. At the time of my internship program, I had worked with general banking operation & customer service department of National Bank in Gulshan Branch. This report was prepared to focus on function of customer service department of National Bank which is already very popular. I worked here almost 3 month. The internship program is an advantage for my career because of this I understood the difference between academic preparation and corporate job life's task.

### 5. References

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