Internship Report

On

"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"

Submitted by:

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Major: Finance

Program: BBA

Department of Business Administration

Sonargaon University (SU)

Submitted To:

Department of Business Administration

Faculty of Business

Sonargaon University (SU)



Sonargaon University (SU)

147/1, Green Road, Panthapath, Tejgaon, Dhaka

Date of Submission : 5 September, 2025

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Submitted To:

Md. Shahbub Alam

Assistant Professor

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

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LETTER OF TRANSMITTAL

5 September, 2026

Md. Shahbub Alam

Assistant Professor

Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Subject: Submitting the Internship Report on **"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"**

Dear Sir,

With due respect, I would like to inform you that, it is a great pleasure for me to submit the internship report on **"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"**, as it a fulfillment of partial requirement to achieve BBA degree under the curriculum of Department of Business Administration, Sonargaon University (SU). To prepare this report, I have gathered informations which I believe to be the most complete information available on **NCC Bank PLC**. I have enjoyed working there. I have tried my hardest to reflect the experience and knowledge that I gained while working at **NCC Bank PLC**.

Thank you for your guidance and encouragement throughout this journey.

So, I humbly request and hope that you would be kind enough to accept my report and oblige thereby.

Sincerely your

_____

Md. Naimur Rahman
ID: BBA2203027004
Major: Finance
Program: BBA
Department of Business Administration
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Letter of Authorization

Md. Naimur Rahman, ID: BBA2203027004, a student of Sonargaon University (SU), has completed internship report on **"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"** as a requirement of BBA program. I have studied the report and believe that it meets the standard of BBA internship report. She has completed the report as per instructions under my supervision.

I wish her success in all her future endeavors.

…….

Md. Shahbub Alam
Assistant Professor
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

STUDENT'S DECLARATION

This is **Md. Naimur Rahman** bearing Student **ID: BBA2203027004**, a student of Department of Business Administration, Sonargaon University (SU) hereby declares that the presented report of internship titled **"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"** is fully prepared by me. I hereby declare that materials contained in this report are based on my own works, and due to acknowledgement have been made to the materials from other sources.

I also confirm that this report is prepared to fulfill my academic requirements only, not for any other purposes. It shall not be used with the interest of the opposite party of the corporation.

_____

Md. Naimur Rahman
ID: BBA2203027004
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Acknowledgement

First of all, I would like to thank and express my heart felt gratitude to the Almighty Allah. Obviously next, I take the opportunity to express my profound gratitude and deep regards to my honorable internship supervisor Md. Shahbub Alam ,Assistant Professor, Department of Business Administration, Sonargaon University (SU) for his precious time, exemplary guidance, monitoring and constant encouragement throughout the course of my internship. Without his assistance, it would not have been possible for me to write a formal internship report with so much of elaborate details and accuracy. The blessing, help and guidance given by his time to time shall carry me a long way in the journey of life on which I am about to embark.

I would like to extend my deepest appreciation to all my faculty member of Department of Business Administration, Sonargaon University (SU) for their individual contribution and cooperation in advancing this report and hereby completing my BBA program successfully. I would also like to express my special thanks to the staffs for their excellent administration supports.

Next I would like to thank my supervisor, Deputy Manager ASM Mostafizur Rahman for his excellent support to provide in depth information about the company. His hospitality during my office time was such a wonderful experience that has really helped me to get a sense of real life work situation. The whole experience is so precious for me that it will show a path way in my own service life. I would also like to thank Taslima Sultana, Senior Officer and Shanta Islam, Junior Officer of **NCC Bank PLC**.. for their cordial support, valuable information and guidance, which helped me in completing this task through various stages. I would like to give special thanks to following persons for their tremendous support and inspiration to provide in depth information about the company and collection of data for my report.

I am also grateful to my colleagues and other officials whom supported me a lot during the internship period. Finally, I want to keep my thanks to my parent who gave special attention to me from the very beginning and during the preparation of the report & the internship program.

EXECUTIVE SUMMARY

In order to provide a fresher with job exposure and an opportunity to imply theoretical knowledge into real life experience and enhance knowledge, an internship is very helpful. A better understanding between theoretical knowledge & practical work can be gained through an internship program.

The purpose of this research is to examine how the factors under **CAMELS Rating System Framework** effect on overall performance of **NCC Bank PLC.**

The first chapter of this report is introduction part that mainly describes origin of the report, objectives, methodology, limitations of the study. The second chapter of this report presents the Banking Industry Analysis of Bangladesh. This chapter describes the history of the banking industry, and the number of banks in Bangladesh at present. Moreover, performs a competitive analysis of the banking industry regarding Porter's five forces model. After that, in chapter three I will briefly narrate the overview of NCC Bank PLC. In this part, I have tried to cover the historical background, branches number, vision, mission, objectives and general banking activities etc. of **NCC Bank PLC..** The name of the fourth chapter is my Internship Experience I achieved during my internship period. The chapter five is about analysis of data and interpretation of **CAMELS** components. In chapter six I explained about the findings of study and Conclusion, References.

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Chapter One
Introduction

1.1 Introduction

Banking is a service related business, which is conducting by using trust and confidence of general people. The confidence enjoyed by banks & able to mobilize funds from various sources. Banking sector is the fastest growing sector in Bangladesh and also in the whole world. Moreover, the policies of banks and financial institutions has become a mandatory issue, especially for business graduates. There are different types of Banks in our economy, like: Central bank, Commercial banks, Industrial banks, Saving banks, Investment banks, Co-operative banks etc. But normally, as a Bank we understand 'Commercial banks'. Commercial banks have played the major role in the economy of a country. This report presents an introduction to the "**Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch**". This report will provide an overview of the Camels Rating system, how it works and how NCC Bank PLC.. fits into this system. It will explain the elements of the Camels Rating, which include Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Sensitivity to Market Risk, and other qualitative factors. It will also discuss the strengths and weaknesses of NCC Bank as determined by the Camels Rating. Finally, it will give an overview of the bank's capital adequacy, asset quality, management, earnings, liquidity, sensitivity to market risk, and other qualitative factors, as judged by the Camels Rating System.

1.2 Origin of the Report:

The Internship Report is prepared at an organization that helps to understand both theoretical and practical knowledge. This internship report on **NCC Bank PLC**. is prepared to fulfill the partial requirement of internship program for BBA program of Sonargaon University (SU). I have selected **"Financial Performance Analysis of NCC Bank PLC. A Case Study on Banani Branch"** as the topic of my internship report. This report was done during my internship period in **NCC Bank PLC**.. to fulfill the requirement of the course under the supervision of Md. Shahbub Alam, Assistant Professor, Department of Business Administration, Sonargaon University (SU). The topic was selected with able guidance of the supervisor.

1.3 Background of The Report

Internship report is an essential and mandatory part for graduation program in the discipline

of **Bachelors of Business Administration (BBA**). The internship is the final of the program gives the way to practice what we have learnt. It enables student to apply their conceptual knowledge in the practical. The report has been prepared in a partial fulfillment of the requirement for the degree of **Bachelors in Business Administration (BBA**) under Dept. of Finance at Sonargaon University (SU).

1.4 Objective of the Report

The main objectives of this report are:

- To analyze the financial performance of National Credit and Commerce Bank PLC, Bangladesh;
- To undertake the factors which lead to current financial performance; and
- To suggest measures, on the basis of the study results, to improve further the financial performance of National Credit and Commerce Bank, Bangladesh in order to pursue goals of profitability.

1.6 Limitations of the Study:

Though there was full co-operation from the Bank and Bank's officials, I faced some limitations. Some noteable limitations of these are:

- In this report, I have only used my own practical and researching knowledge because I did not attend any seminar or training session regarding CAMELS Rating System and even I did not work with the reporting unit at NCC BANK PLC. for CAMELS Rating. So, it is impossible for me to represent the absolute details about CAMELS Rating System.
- Due to high confidential nature of the department and its work, much information could not be provided to the point but was written in a vague manner in this report.
- Another limitation of this report is the Bank's policy of not introducing some data and information for confidential reasons, which could have been useful for this report.
- Errors may exist due to my lack of prior experience in preparing a professional report like this one; therefore, I have done everything possible to avoid mistakes.

Chapter 2

Overview of NCC Bank Ltd.

2.1 Overview of NCC Bank PLC..

NCC Bank PLC is Bangladesh's largest private bank, offering personal, business, international commerce, foreign currency, lease finance, and capital market services. NCC Bank PLC is the bank of choice for polite and personalized service, cutting-edge technology, tailored business solutions, worldwide trade reach, and exceptional investment yields, all of which contribute to excellence in banking. Its diverse products and services have also attracted clients, both corporate and individual, who are at ease conducting business with the Bank. In such a short time, the bank has established itself as a forward-thinking and dynamic financial institution in the country. This is currently generally praised by the business community for modern and new ideas and financial services.

2.2 History of National Credit and Commerce Bank PLC:

The history of **National Credit and Commerce Bank (NCC) PLC** is unique. This institution was established as an investment company in the name of National Credit Ltd (NCL) on 25 November 1985 with its Head Office at 7-8, Motijheel C/A, Dhaka-1000. To develop country’s industrial and trade sector and playing a catalyst role in the formation of capital market as well the endeavor of the company was to mobilize resources from within and invest them in such ways as to boost the country's industrial and commercial sectors while also acting as a catalyst in the establishment of the capital market. To fulfill its mission, the company also gains membership of Dhaka Stock Exchange. This bank primarily started as an investment company then they gradually convert into the banking industry. Initial paid up capital was of this company (NCL) TK. 5 crore at that specific time period. Its participation with the glance through helped the company to a great extent in this regard.

The company primarily start only with 16 branches in all over the Bangladesh up to 1992 and thereafter with the active inactive taken by the members of the Board of Directors and Management and with the authorization of the Central Bank. On 17.05.1993 it was converted into a full-fledged private Commercial Bank in the name of **National Credit and Commerce Bank Ltd** with authorized capital of Taka 75.00 crore and paid up capital of Tk. 19.50 crore and they opened the way to serve nation from a broader platform. This Bank performed all operations are performed under three major heads- General Banking, Foreign Exchange and Advance Banking, to build banker- customer relationship General Banking has a great or

major contribution. Advance Banking is one of the major source of banking income, bank earn profit from this site. This department plays an important role in augmenting the bank's growth and earnings and developments. NCC Bank offers its clients real, individualized service in a technology based environment. In financing in the Industrial, the Bank has set up a new standard, trade and foreign exchange private and public business.

2.3 Vision, Mission and objective

Vision

To become the nation's preferred bank in serving the nation as a progressive and socially responsible financial institution, bringing credit and commerce together for profit and long-term growth.

Mission

Delivering excellent financial service to our communities based on strong customer relationship. Providing long lasting solutions that combining our cutting edge technology, experience and financial strength to our clients and stakeholders. Creating cohesive and friendly environment where customers and our people can excel.

Objective

NCC Bank is dedicated to offering the best possible client service and makes no compromises in this area. They also provide the best banking optics. They go to great lengths to meet the requirements, wants, and desires of their consumers in order to become their first option in banking. The bank intends to establish a new route for the future generation of bankers, one that will have the bank's summary in "where credit and commerce merge. Aim to develop the continuously improving productivity and profitability and thereby increasing shareholders value.

2.4 Goals of NCC Bank PLC..

As a serving organization, NCC Bank firmly believes in increasing the profit of the shareholders as well as the bank in a sustainable and controllable manner by ensuring accountability, integrity, ethics and transparency at all aspects of operations.

In the long-term, the bank aim at sustainable long term growth of the business and maximize the wealth of the shareholders by maximizing the total wealth of the organization.

And in short-term, the bank wants to incising operational profit by providing a wide range of banking services and improving operational efficiency and productivity of resources.

2.5 Branches of NCC Bank PLC

Number of Branches	115
Dhaka Division	49
Chittagong Division	42
Sylhet Division	09
Rangpur Division	04
Khulna Division	05
Rajshahi Division	05
Barisal Division	01

2.5.1 Organizational Structure:

2.5.2 Department of NCC Bank PLC..

It would be extremely difficult to effectively control the system if the jobs were not properly organized. If the department is not suited to the specific work, the situation will be worse and the performance of a particular department will not be measured. And it is very important to establish relationships with each department for better operation. NCC Bank PLC has done an excellent job on this. The following are the various departments of NCC Bank:

- Human Resources Division
- Personal Banking Division
- Treasure Division

- Operations Division
- Computer and Information Techno Division
- Credit Division
- Finance & Accounts Division
- Financial, Institution Division
- Audit & Risk Management Division

2.5.3 Management of NCC Bank PLC.:

The exclusive power to make decisions about the business's activities is the board of directors. The bank now has 13 directors on its board of directors. All of the directors have strong academic backgrounds and extensive commercial expertise. The bank's chairman is Md. Nurun Newaz Salim. Board of director's meetings are held on a regular basis. The bank has a number of committees that are responsible for the bank's efficient management.

- Advisory Board of Directors
- Policy committee: this committee is responsible for any policy issues relating to the bank's new products, new business growth, and any other NCC BANK PLC. policy. It seats every two weeks.
- The NCC Bank PLC..'s executive committee meets once a week.
- Credit Committee

All of these committees meet on a regular basis to address various concerns and ideas for decision-making.

2.5.4 Directors of NCC Bank PLC.:

The National Credit and Commercial Bank PLC Board of Directors is made up of 13 members, including two independent directors, one chairman, one vice chairman, and one MD & CEO. The Directors are:

- **Vice-Chairman:** Sohela Hossain
- **Chairman of the Executive Committee:** S.M. Abu Mohsin Khan
- **Chairman of the Risk Management Committee:** Yakub Ali Montu
- **Chairman of the Audit Committee:** Md. Amirul Islam FCA, FCS
- **Independent Director:** Meer Sajed-Ul-Basher

- **Director:** Khairul Alam Chaklader
- **Director:** Amjadul Ferdous Chowdhury
- **Director:** K. A. M. Haroon
- **Director:** Mohammed Sazzad Un Newaz
- **Managing Director & CEO:** Mosleh Uddin Ahmed

2.6 Products and service of the bank

As economic rules change and financial changes are implemented, the banking sector sees signs of dissatisfaction and interest rate independence, interest rates, the abolition of direct lending and the new entry of private banks, so Bangladeshi banks have introduced many products over time.

Name	Particulars
Deposit Product	• Current Deposit • Savings Bank Deposit • Special Notice Deposit • Special saving Scheme • Special Deposit Scheme • Money Double Program • Youngster Account
Loan Product	• Personal loan • Educational Loan • Car Loan Scheme • House Building Financing • Home Improvement Loan • Marriage Loan • Health Loan • Professional Loan
Services	• Treasury Service • Off Shore Banking Unit • NCC BANK PLC. securities & Financial services • Remittance Services • Locker Service • Enlisted surveyors/values

2.7 General Banking Activates

Account opening Department

- Account opening
- Cheque book issuing
- Signature scanning
- MSS closing
- MSS opening
- Account transfer
- Account closing
- Answering customer quarries
- Before turning on the electricity or saving the air conditioner, the customer must complete the following formalities:
- Mandate if necessary
- Introduction by an A/C holder
- Photographs
- Putting specimen signature in the specimen card

Deposit Department

- Current Account
- Saving Account
- Fixed deposit Account
- Short term deposit Account
- Special deposit Account
- Premium term deposit
- Demand deposit

Cash Department

- Cash receive
- Cash payment
- Receive utility bill, gas bill etc.

Accounts Department

- Marinating cash cum day book
- Preparing of schedule bank statement

- Preparing of weekly statement of Bangladesh bank
- Preparing of supplementary sheet
- Posting in various ledgers

Remittance Department

The money back office is one of the most important parts of the overall business. The bank receives and converts different types of e-mail through internal remittances. Now, the payment unit is sending the post to help carry out the overseas warehouse work smoothly. NCC BANK PLC. rates according to the price list.

Reimbursement terms are provided by NCC BANK PLC..

- Pay order (P.O)
- Demand draft (D.D)
- Telegraphic transfer (T.T)
- Mail transfer
- Pay slip
- Security deposit receive

Advance Department

For the rapid growth of the economy in the country, the construction of the economy can be believed to be snowing. Of all the functions of modern mortgage lending, lending is the most important. NCC BANK PLC. provides its valued customers with both value-added customer service and payments to small and medium-sized businesses and businesses that meet the needs of the bank and have a return on investment based on customer satisfaction. NCC BANK PLC. offers loans and promotions to the following customers:

- Car loan
- House loan
- General loan scheme
- Cash credit hypothecation
- Security over draft
- Consumer finance scheme

Characteristics of these types of loan and advances

- The loan can be short / medium / long term.
- Interest charged on a monthly basis.
- Repayment in installments.
- The interest rate range is between 12% and 16%.
- Separate records must be maintained.
- The borrower can debit his loan account once, then two or three times if necessary.

Foreign Department

Currency exchange can be defined as "the transition from one process to a universal process". Business is called legitimate business Credit and Business Bank Ltd. Without a place sale license foreign trade, it continues to play an important role in the overall economic development. There are two types of foreign trade:

Import Section

According to the Import & Export Control Act 1950, the Office of Chief Controller of Import and Export provides the registration (IRC) to the importer. The bank gives guarantee to the exporter that it will pay for the goods exported if the importer fails to pay. This guarantee is called LC i.e. Letter of Credit, and it's the classical way of secured payment in international trade.

The key function of the import section is to manage and maintain all the tasks related to the banks LC operations. Apart from this, the section also plays its part in sanctioning LTR and LIM.

Export Section

The export section offers export LC services to local exporters, mostly of RMG. NCC BANK PLC. provides extra cover to its clients throughout the entire export process with facilities like-

- Export Letter of Credit advising,
- Pre-shipment export financing, • Export documents negotiation,
- LC confirmation, etc.

Foreign Remittance Section

According to Foreign Exchange Regulation Act, 1947, section3, commercial banks are titled as authorized dealers of foreign currencies, and with this authority, NCC BANK PLC. foreign remittance section offers its clients convenient and legal ways of transferring, sending and receiving cash accounts in and from abroad, in addition to fulfilling all their currency conversion needs. Major services include-

- Inward and outward remittance service
- DD and TT issues
- DD and check collection
- Endorsements
- Travelers check issuance (a seemingly obsolete service, but still has its uses)

The following services are available in NCC BANK PLC. for transfer and receive money-

- MoneyGram
- Xpress Money
- AFX
- Habib Qatar
- Dhaka Janata
- Placid Express
- ANB
- Walls street
- Turbo cash
- Kay Marks
- ITAU Unibanko
- UAE Exchange
- IME
- National Exchange
- MAJAN Exchange
- AL Zaman Exchange
- Federal Express

The money sending and receiving process is done by swift technology.

Clearing Department

- Check writing, downloading, etc. Representing your customers is one of the most important functions in banking. A move is a place where a bank member agrees to provide equipment from his representatives at a time and in a place, trusting others and exchanging information.
- **Inward Clearing:** when a special branch receives the instruments, which of them Sent by another member of the bank for collection is internal medicine.
- **Outward Clearing:** External removal means when he gets some legs Tools picked up for other banks in the removal area and equipment collected with approved product approval should be considered as external removal for that branch.

2.8 Functions of NCC BANK PLC.

NCC BANK PLC. does all the work of the new production units.

- More importantly, NCC BANK PLC. assists entrepreneurs by providing funding for contract reduction areas.
- Carry the growing power of great change.
- NCC BANK PLC. facilitates foreign exchange by disseminating information on buses and ensuring consumer-friendly information security.
- The financial company offers a wide range of information, insights and tips to support business and industry leadership across the country.
- The bank completes the exchange of bills, checks, etc. on behalf of customers.
- The main role of the NCC BANK PLC. is to receive deposits from multiple customers through multiple accounts.
- Provide loans on simple terms and conditions

2.9. SWOT Analysis of NCC Bank

STRENGTHS	**WEAKNESSES**
• Strong sources of funds • Strong Liquidity Position • Largest portfolio • Low-Cost Fund • Satisfactory Profitability • Strong financial position • Young enthusiastic workforce • Experienced manpower in the foreign exchange department. • Existence of a strict and standard foreign exchange department	• Marginal Capital Adequacy • PLC number of rural branches for the distribution of remittances • Lack of modern equipment for banking needs. • Lack of publicity of the foreign currency banking system • No Mobile Banking option
OPPORTUNITIES	**THREATS**
• Scope of wholesale banking with BFIs • Growing trend in sending remittances. • It can take the lead in introducing the Islamic banking system. • Can recruit recent graduates and train them to form a team of talented officers. • More experienced and managerial knowledge • Can start mobile banking system	• Increased competition in the banking sectors • Supply gap of foreign exchange • Overall Liquidity Crisis in Money Mark. • Foreign banks have used highly modern technology • Exchange rate fluctuations. • Effects of the world's economic slums.

Illustration**:** SWOT analysis of NCC Bank PLC.

Chapter 3
Banking Industry Analysis

3.1 Banking Industry of Bangladesh

The banking industry is an important part of the economy of Bangladesh. The economy cannot be thought of without banks. With the help of banks, industries, businesses, and agriculture are an active role in the economy. There are in total of 62 scheduled banks and 43 of them are Private Commercial banks, 10 Islamic Shariah banks, 3 Specialized banks, and 6 banks are owned by the government (source: Bangladesh Bank). Currently, the banking industry is in the growing stage. Bank customers are increasing day by day. The number of bank accounts is increasing. At first, the bank started their work by only taking deposits and giving a loan. Now, banks have expanded their facilities keeping in mind different customers. By doing this, all types of customers can take advantage of the bank. Every year the number of banks is increasing and their branches are increasing. Thus, increasing the saving tendency among the regional people is also growing. People are encouraged to invest. By doing this, the country's economy is becoming active and accelerating. The role of the banking industry in the economy of Bangladesh is about 80% (source: Bangladesh Bank). Sonali Bank PLC has achieved the highest operating profit in year 2024 in the banking industry (source:Google). Also, Islamic banks are playing a major role in the banking industry. According to Bangladesh bank, default loans stood at around Taka 3.45 lakh crore in December which is a record high in default loans (The Daily Star, 2024).

3.2 Types of Banks

Presently, two kinds of banks are operating in the economy of Bangladesh, scheduled banks (operated under the Bangladesh Bank order-1972) and non-scheduled banks (operated for the particular purpose under the special act).

3.2.1 Scheduled banks

Scheduled banks can be classified by the following types:

I. **State Owned Commercial Banks (SOCBs):** There are 6 SOCBs which are fully or majorly owned and regulated by the Government of Bangladesh.

II. **Specialized Banks (SDBs):** 3 specialized banks are now operating which were established for specific objectives like agricultural or industrial development. These banks are also fully or majorly owned by the Government of Bangladesh for the betterment of special fields.

III. **Private Commercial Banks (PCBs):** There are 43 private commercial banks which are majorly owned by individuals/the private entities. PCBs can be categorized into two groups:

IV. **Conventional PCBs:** 33 conventional PCBs are now operating in the industry. They perform the banking functions in conventional fashion. These work on interest based operations.

V. **Foreign Commercial Banks (FCBs):** 9 FCBs are operating in Bangladesh as the branches of the banks which are incorporated in abroad.

VI. **Islami Shariah based PCBs:** There are 10 Islami Shariah based PCBs in Bangladesh and they execute banking activities according to Islami Shariah based principles..These work basically on Profit-Loss Sharing (PLS) mode.

2.2.2 Non-scheduled banks

In Bangladesh, there are 5 non-scheduled banks. They are:

I. Ansar VDP Unnayan Bank
II. Karmashangosthan Bank
III. Grameen Bank
IV. Jubilee Bank
V. Palli Sanchay Bank

3.3 Competitive Analysis of Banking Industry in Bangladesh:

NCC Bank PLC.. is building its strategy with an eye on the future. The Bank's objectives revolve around being both sustainable and efficient. In order to achieve long-term growth, an operational strategy must be developed after a thorough examination of the bank's position in the industry as well as the external variables that may impact the bank's operations. Michael Porter's five forces model is a business analysis tool that looks at the relative strength of five fundamental factors that control competitiveness in almost every sector.

Using Porter's five forces as a framework, we may analyze the competitive factors in Banking sector in Bangladesh Banking industry. Porter claims that five elements affect an industry's level of competition and businesses' profitability. The Porter Five Forces model provides an unbiased overview of the key forces influencing an industry.

1. **Competitive Rivalry:** Switching costs are minimal due to the large concentration of rivals. Competitiveness in an industry, on the other hand, is determined by the intensity and scope of rivalry. Due to varied proportions of investment in technology, not many current financial service providers provide excellent solutions, which may be described as the extent of rivalry. In terms of service quality and customer relationship management, NCC BANK PLC. is a front-runner. When many financial institutions compete for the same client base, the intensity of competition rises. More and more financial institutions are focusing on the profitable SME and retail segments, and the government has designated SMEs as the future economic engine. NCC BANK PLC. will aim for operational excellence as a result of its continuing investment in technology. Keeping their current consumer base will help businesses stay afloat in a competitive market. To attract clients in new segments, they will expand and enrich their present product matrix. Finding creative methods to give value to customers through a better banking experience.

2. **Bargaining Power of Suppliers:** The majority of financial institutes' major suppliers are fund providers. They originate from many parts of our consumer base, each of which has a thorough account in our business model. The rate of interest, on the other hand, is mostly determined by the market. In addition, the central bank has the authority to limit interest rates. As a result, bargaining power varies from modest to high depending on market conditions. The impending run of single-digit interest rates will have a big effect, since most financial institutions will focus on obtaining deposits with lower interest rates. However, if the interest rate on national savings certificates is not increased, this might lead to a large number of retail consumers selecting for them. To lessen reliance, NCC BANK PLC. will need to work on diversifying its deposit sources. They will concentrate on mobilizing term deposits to limit reliance on the money market, increasing the counter party's negotiating leverage.

3. **Bargaining Power of Buyers:** The latest trend noticed in the business was an increase in buyer power owing to cheap switching costs, since a large number of financial institutes operate in the market and more are receiving regulatory approval. Higher fixed costs also encourage banks to seek out and recruit new clients, allowing purchasers to show rate sensitivity. Customers in the retail and small business sectors are often more price averse. However, they may now get information from a variety of sources. Price sensitivity has

emerged as a result of financial institutions' competition. Prices are vitally important to corporate clients. Despite the fact that they are facing a liquidity crisis, they exploit their negotiating leverage since current FIs are price competitive. NCC BANK PLC. will concentrate on improving relationship management with existing corporate clients and boosting the entire NCC BANK PLC. experience. This year, we'll focus 23 heavily on collecting low-cost-no-cost accounts in order to lower our overall cost of funding. Their top objective will be to grow the revenue pie from commissions.

4. **Threat of New Entry:** In 2021, another bank received permission. Since 2009, the government has granted licenses to 11 banks. Even though the newly created institutions' performances are not adequate, these new Banks are joining an already congested sector. And a slew of applications for bank and non-bank financial institution licenses are in the works, raising the risk of new entrants. The demographic dividend is predicted to come from the middle-class section of the population, given the increased competition in the SME and retail segments. There are already fast movers in this category who have built a large market share across the country. By delivering accessible financial solutions and quick services, NCC BANK PLC. hopes to gain a large share of the business.

5. **Threat of Substitution:** The threat of substitution is already significant among banks due to the cheap cost of switching. NBFIs also pose a substantial danger of substitution, since they currently provide specialized financial solutions with more favorable terms and conditions. Furthermore, in some segments, there is a danger from sources other than the financial industry. Many consumer goods companies provide installment payments without the participation of banking institutions. The key to increasing market share in the SME and especially retail segments is to adapt to their demands and wants. To acquire an early mover advantage, NCC BANK PLC. must always be aware of legislative incentives and spend aggressively in the technology front.

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Chapter 4

Internship Experience

4.1 Internship Experience

I got a great opportunity to work in the NCC Bank PLC.. **(National Credit and Commerce Bank PLC)**
which started its operation on October 14, 1996, as a Joint Venture with the Bank of Ceylon, Sri Lanka. My journey started on 02 February,2025 with NCC Bank at the Mohammadpur Krishi Market Branch. Throughout my internship period, I have been placed in the General Banking Department. General Banking Department performs the majority functions of a bank. It is the core department. In fact, bank operates with the people's money. And this process starts with the General Banking department. I worked at the general desk. The tasks that are done at the general desk are:

- Account opening
- Cheque Book register
- Cheque Book requisition, issue and deliver
- Debit card requisition, issue and deliver
- Account balance check

When a person came to open an account, I used to deal with the customer. Two copies of a passport-size photo, the nominee's photo, and a photocopy of the NID card are required to open the account. Besides, if a person wants to do a large number of transactions in a year, then he/she has to submit the tin certificate. However, if the account is in the name of the company, then the trade license must be submitted. An introducer is required when opening an account. An introducer signature is required behind the photo of the account holder. Besides, the signature of the account holder is required behind the nominee's photo.

My daily duty was to record new cheque book in the register book. These new cheque books are delivered from head office to branches. First they need to fill up requisition slip. Then from requisition slip I used to write or seal the account no. in the cheque books every page. Then the officer signs them for verifying. The account number, serial number, and name of the person or organization are listed in the register book. At the time of delivery of cheque book, the person should be physically present. If the person cannot present, he/she can authorize someone to receive the cheque book.

During my internship period I was also doing with printing and doing photocopy of important documents. Sometimes, I organized some files in an organizational manner. It was very challenging for me at the beginning, but later I found it really interesting, and successfully, I have done the project. As a consequence, I was able to identify my lacking and work on it to give a better shape of myself. Throughout my internship period, I communicated with so many clients of NCC Bank PLC. That really helps me to improve my communication skills. And I believe this thing will be a favorable me in further.

Finally, the whole journey was so memorable and knowledgeable to me. Every employee of the bank was so helpful to me. It was a great opportunity for me to work there. I am grateful to the management and all the employees of the Bank.

Chapter 5

Literature Review

Chowdhury and islam (2012) stated that deposits and loan advances of nationalized Commercial Bank (NFCs) are less sensitive to interest changes than those of specialized Banks (SBs). so SBs should not make abrupt change in lending or deposit rates by following the NCBs. If NCBs change their lending or deposit rates, their deposits or loans and advances will e affected less than those of SBs. Moreover, deposits of NCBs have higher volume and higher volatility than those of SBs.

Avkiran(1997) stated that the details the process whereby multivariate interdisciplinary measures of potential to potential to perform are integrated with performance measures to develop models of retail performance for bank branches. The predictive models use the key business drivers of a major trading bank as dependent variables. Independent variables explaining business drivers are the theorized potential variables that measure the capacity to generate retail business.

Choi, Eluasiani and kopecky (1992) stated that effects of exchange rate depend on the net position of the bank in foreign currencies, when banks had positive net position, depreciation of foreign currencies negatively affected the stock prices of banks before year 1979 and after 1979 banks stock returns responded positively with the depreciation of foreign currencies as banks had changed from positive to negative net open positions.

Stephen kealhofer stated that banks earn money from loans by their underwriting or distribution activities. These earnings are represented by the difference in value between the funds lent and the claim created on the borrower. Those earnings can be achieved immediately, via selling the loan, or subsequently, by holding the loan until it matures. However, in the latter case, it is difficult to separate from the subsequent cash flows which ones represent the earnings to underwriting and which the earnings to the portfolio itself.

K.A Francis stated that loan is an amount borrowed from a bank or other institution that loans money. Borrowers sign a promissory note that states the terms of the loan and the length of time for repayment. Loans usually require an amount of interest to be paid back with the loan. Also stated that a loan can be borrowed and paid back in increments over a period of time. Because it can be paid back in smaller amounts, paying back the loan is less than a hardship that losing a large amount from one paycheck.

Advances are generally interest free, but must be paid back, usually from the next paycheck. Loans will have origination fees and interest, but can be repaid over a longer length of time.

According to Al-Shamrnari and salirnt(1998) profitability ratio especially return on equity (ROE) signals the earning capability of the organization. They also suggest that higher return on equity (ROE) ratio is appreciable as it is the primary indicator of bank's profitability and functional efficiency.

NillKokemuller stated that loans and advances are general descriptions of debt obligations companies owe and must show on balance sheet as port of total liabilities formal contracted loans are typically designed as "notes payable" on a balance sheet, whereas advances or purchases on credit are recorded as accounts payable.

Chapter 6

Data Analysis

6.1 METHODOLOGY

6.1.1 Source of data

The data of this report have been taken from both primary and secondary sources. Besides, some informations have been assumed for calculation. In the report, 5 years of data have been collected.

6.1.2 Primary Data: Data has been collected directly from the NCC bank as primary data. The informations are gathered by working with the general desk.

6.1.3 Secondary Data: These data are collected through:

- Annual report of NCC Bank PLC
- Websites of NCC Bank PLC
- Google, Newspaper
- Different websites

To evaluate 6 aspects of the bank, the CAMELS rating will be considered.

Ratio calculation under CAMELS rating

C	Capital Adequacy	CAR ratio
A	Assets	Gross non-performing loans (NPLs) to total loans
M	Management Capability	Operating Expenses Ratio
E	Earnings	ROE, ROA
L	Liquidity	Advance to Deposit Ratio
S	Sensitivity	P/E Ratio

Chapter 7

Analysis of Financial Performance of NCC Bank PLC. Based on CAMELS Rating

7.1 OVERVIEW OF CAMELS RATING SYSTEM

Camels rating system is a common phenomenon for all banking system all over the world. It is used in all over the country in the world. It is mainly used to measure a ranking position of a bank on the basis of few criteria. Camels rating system is an international bank-rating system where bank supervisory authorities rate institutions according to six factors.

The six factors examined are as follows:

C - Capital adequacy
A - Asset quality
M - Management Capability
E - Earnings
L - Liquidity Position
S - Sensitivity

Bank supervisory authorities assign a score on a scale of one (best) to five (worst) for each factor to each bank. If a bank has an average score less than two it is considered to be a high quality institution, while banks with scores greater than three are considered to be less-than satisfactory establishments. The system helps the supervisory authority identify banks that are in need of attention.

7.1.1 Capital Adequacy:

Capital adequacy focuses on the total position of bank capital. It assures the depositors that they are protected from the potential shocks of losses that a bank incurs. Financial managers maintain company's adequate level of capitalization by following it. It is the key parameter of maintaining adequate levels of capitalization.

7.1.2 Asset Quality:

Asset quality determines the robustness of financial institutions against loss of value in the assets. All commercial banks show the concentration of loans and advances in total assets. The high concentration of loans and advances indicates vulnerability of assets to credit risk, especially since the portion of non-performing assets is significant.

7.1.3 Management Capability:

Management quality of any financial institution is evaluated in terms of Capital Adequacy, Asset Quality, Management, Earnings, Liquidity and Sensitivity to market risk. Moreover, it is also depended on compliance with set norm, planning ability; react to changing situation, technical competence, leadership and administrative quality. A Sound management is the most important pre-requisite for the strength and growth of any financial institution.

7.1.4 Earnings Efficiency:

Earnings efficiency is the prime sources of increasing capital of any financial institution. Strong earnings and profitability profile of a bank reflect its ability to support present and future operations. Increased earning ensure adequate capital and adequate capital can absorb all loses and give shareholder adequate dividends.

7.1.5 Liquidity Position:

An adequate liquidity position refers to a situation, where an institution can obtain sufficient funds, either by increasing liabilities or by converting its assets quickly at a reasonable cost. It accesses in terms of asset and liability management. Liquidity indicators measured as percentage of demand and time liabilities (excluding interbank items) of the banks. It means that the percentage of demand and time liabilities gets a bank as per its liquid assets

7.1.6 Sensitivity to Market Risk:

The sensitivity to market risk is evaluated from changes in market prices, notably interest rates; exchange rates, commodity prices, and equity prices adversely affect a bank’s earnings and capital.

7.2 Composite rating, analysis, and interpretation.

Composite Rating	Range	Description	Analysis and Interpretation
1	1-1.4	Strong	Strong financial position
2	1.5-2.4	Satisfactory	Some weaknesses can be corrected with proper supervise
3	2.5-3.4	Fair	Daily supervision is essential or this weakness will severe
4	3.5-4.4	Marginal	Extreme weakness
5	4.5-5	Unsatisfactory	High chances of failure of the bank.

Source: Credit Rating Agency of Bangladesh Ltd. (2022)

7.3 Benchmarking under the CAMELS Rating System:

Code	Measurement	1	2	3	4	5
C	CAR ratio	Greater than 11%	Between 8 to 11%	4 - <8%	1 – 4%	< 1%
A	Gross nonperforming loans (NPLs) to total loans	Less than 1.5%	Between 1.5 to 3.5%	3.5 – 7%	7-9.5%	>9.5%
M	Operating expenses Ratio	Less than 25%	In between 26 o 30%	31– 38%	39– 45%	>46%
E	ROA	Greater than 1.5%	In between 1.25 to 1.5%	1.01-1.25%	0.75 – 1%	< 0.75%
L	Advance to Deposit Ratio	<60%	Between 60 to 65%	65 – 70%	70 – 80%	>80%
S	P/E Ratio	<10%	Between 10 to 15%	15 – 20%	20 – 25%	>25%

Source: (Majithiya & Pattani, 2010; Babar & Zeb, 2011; Sarwar & Asif, 2011; Masngut & Rahman, 2012)

Composite rating assigns on a numerical scale "1" to "5", where "1" indicates the highest rating of the bank, which specifies: the most robust performance of the bank and best management practices relevant to the bank's size, complexity including risk profile and the level of minimum supervisory apprehension. Where, rating "5" shows the lowest rating of the bank and indicates the most decisively deficient level of performance of the bank and insufficient management practices relevant to the bank's size, complexity including risk profile, and the maximum level of supervisory concern. The following Table 3 is showing the composite rating, which is used to evaluate the performance and identify the position of the banks in the market..This rating is important to evaluate the performance of the bank. Bank can compare itself from other banks.

7.4. CAMELS Components Weights

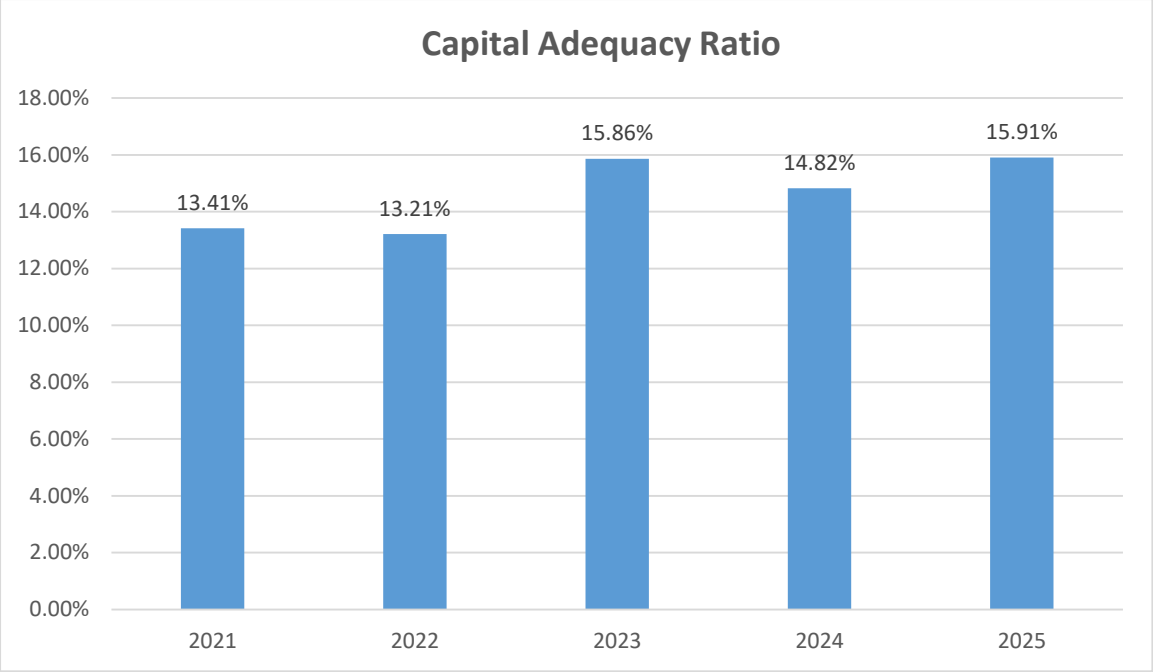
Code	C	A	M	E	L	S
Weight	20%	20%	25%	15%	10%	10%

Source: (Dirheb, 2010; Shakara, 2012; Masood, Ghauri, & Aktan, 2016)

7.5. Capital Adequacy Ratio

The CAR ratio explains the capital adequacy of a bank. It is expressed as a percentage of risk weighted assets of a bank. It makes the bank aware of its capital adequacy. This protects the interests of the depositors. Bank provides loans according to its capital adequacy. The formula of the CAR ratio is [(Tier 1 Capital + Tier 2 Capital)/Risk-Weighted Assets]. Here tier 1 capital is considered core capital and it is consisting of equity capital. Tier 2 capital is considered supplementary capital and consists of unaudited retained earnings. Capital is sufficient if the ratio is greater than 11%. Below 11% of the capital is not sufficient for a bank. A higher CAR indicates that a bank has a larger capital buffer to absorb potential losses, and it is generally considered to be a positive sign for it's financial stability.

Column1	**Required**	2021	2022	2023	2024	2025
Core Capital (Tier 1)	6%	9.85%	9.35%	12.68%	12.35%	13.74%
Supplementary Capital (Tier 2)	4%	3.56%	3.86%	3.19%	2.47%	2.17%
Capital Adequacy Ratio	10%	13.41%	13.21%	15.86%	14.82%	15.91%

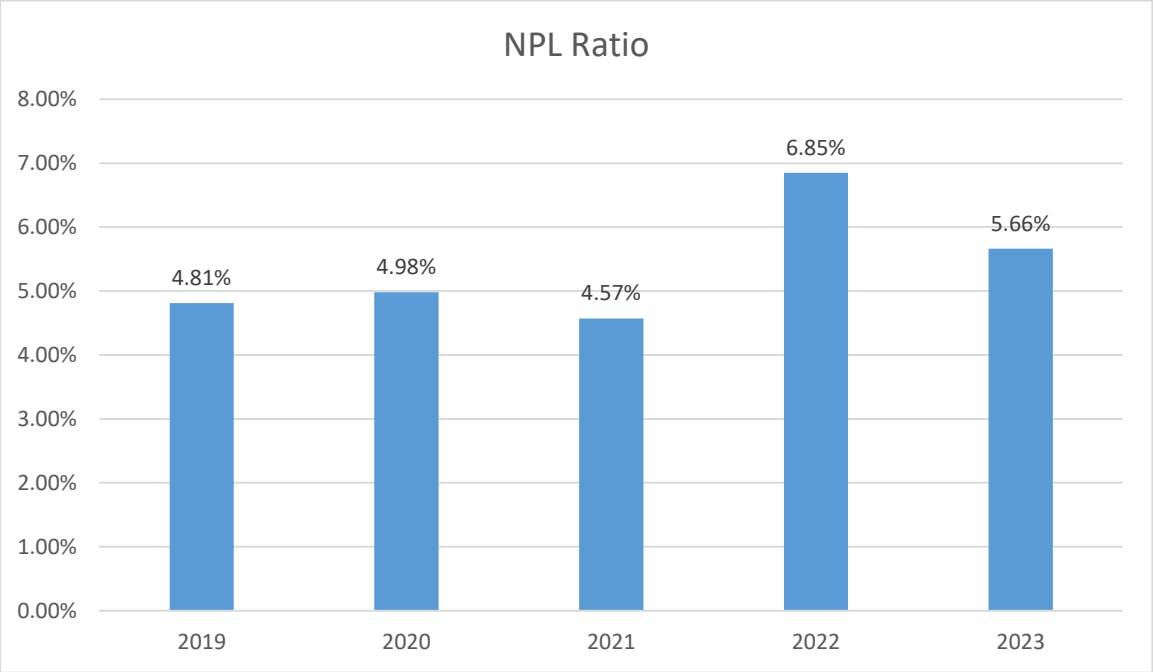


Here, CAR Ratio is given for NCC bank from 2021 to 2025. The increasing trend in the CAR ratio from 2021 to 2025 is generally considered to be a positive sign for a bank's financial strength and stability. Specifically, a CAR ratio of 13.41% in 2021 indicates that the bank had a moderate capital buffer to absorb potential losses. However, the increasing trend over the next few years which had CAR ratios of 13.21% in 2022, 15.86% in 2023, and 14.82% in 2024, indicates that the bank was increasing its capital buffer and strengthening its financial position. Finally, the CAR ratio of 15.91% in 2025 is a very positive sign for the bank's financial strength and stability, as it indicates that the bank has a significant capital buffer to absorb potential losses. Here the bank is rated 1 for 5 years as the percentage is higher than 11%..

7.6 Assets Quality

To evaluate the assets quality of the bank NPL ratio is calculated. It is called the percentage of the bank's total loan that is non-performing. It reveals the overall status of the bank loan and its effectiveness of the loan. A loan is a non-performing loan if the principal and interest are unpaid for 90 days. NPL is classified into 3 categories. If a loan is unpaid for 90 days, it is considered substandard. If the loan is unpaid for 180 days; it is considered as undoubtful. And finally, if a loan is unpaid for 270 days after the maturity of the loan, it is considered a bad/loss. The category of bad loans cannot recover. It is a sure loss for a bank. a bank with a low NPL ratio but poor performance in other areas may still have a lower CAMELS rating compared to a bank with a higher NPL ratio but stronger performance in other areas.

Year	2021	2022	2023	2024	2025
NPL/ Total Loans	4.81%	4.98%	4.57%	6.85%	5.66%



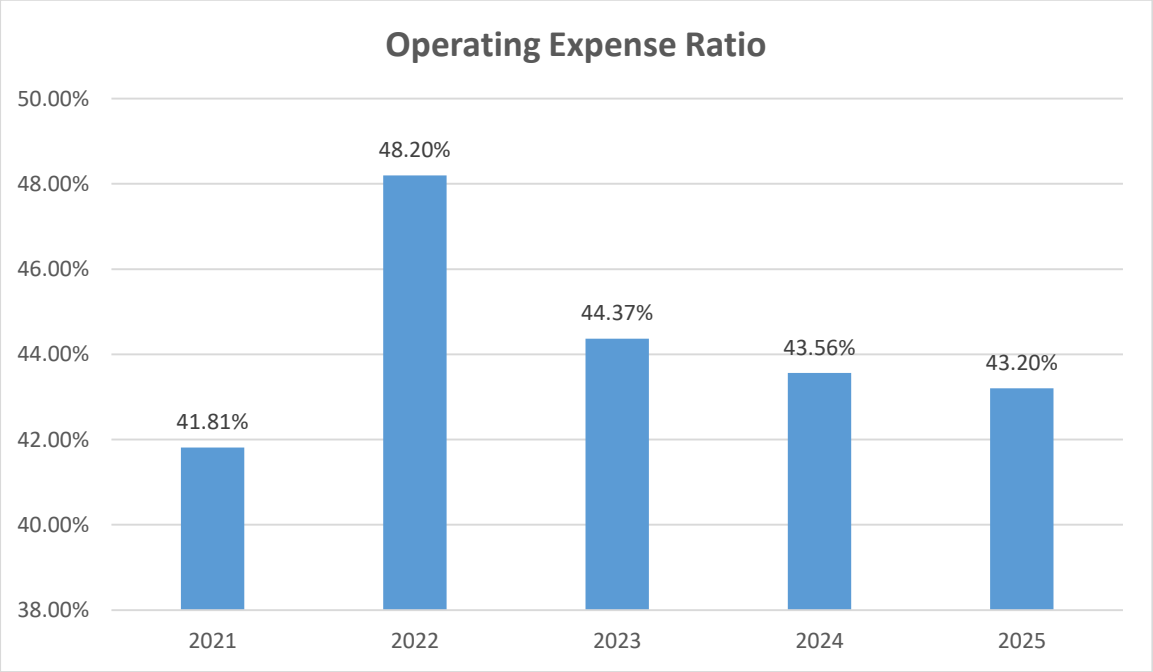
Based on the NPL ratios provided in the table, the trend shows a fluctuation in the ratio between 2021 to 2025.. The ratio slightly increased from 4.81% in 2021 to 4,98% in 2022, which might have caused a negative impact on the Asset Quality assessment. However, the ratio decreased in 2023 to 4.57%, which could have a positive impact on the bank's CAMELS rating. Moreover, the NPL ratio highly increased in 2024 to 6.85% which definitely caused a

negative impact on the Asset Quality assessment and then in 2025 it came to 5.66%, indicating an improvement in the bank's asset quality. Though in this trend we can see the fluctuations but this trend could positively impact the Asset Quality assessment in the CAMELS rating system and potentially improve the overall rating of the bank. Here, the ratio of the NCC bank is between 3.5 to 7%. So, the bank can be rated 3 in assets quality for the 5 years.

7.7 Management Capability

To evaluate the management capability, the operating expense ratio is calculated. This ratio shows how much of its revenue the company is spending on operating expenses. It shows management skills.This shows the efficiency of managing board..Because management maintains their operating costs along with their skills. The more the operating expenses of the company can be met inefficiently, the more profit the company can earn.

Year	**2021**	**2022**	**2023**	**2024**	**2025**
Operating Expense Ratio	41.81%	48.20%	44.37%	43.56%	43.20%



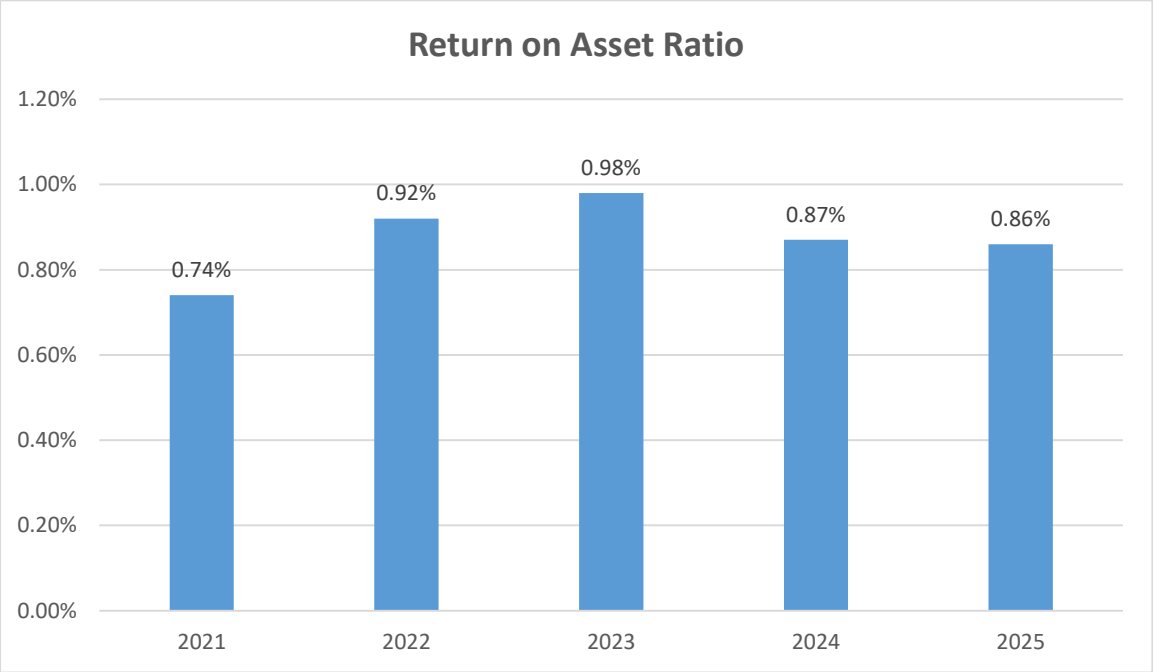
The data shows that the Management Capability ratio increased from 41.81% in 2021 to 48.20% in 2022 which caused a very negative impact on the management

capability..However, it decreased to 44.37% in 2023 and then decreased to 43.56% in 2024 which is a positive sign but still it is not good for the company. Lastly, the ratio decreased slightly to 43.20% in 2025. Overall, these figures indicate that the bank's management capability is improving and is capable of handling risks more effectively. It is likely that the bank has implemented new strategies and policies that have resulted in the increase of the Management Capability ratio.I will rate 4 to Management Capability ratio..

7.8 Earnings Efficiency

To evaluate the earnings sufficiency, ROA has been calculated. ROA is another important ratio that can measure the profitability of the company. This ratio shows the ability of the company to earn profit by using its assets. A higher ratio is better for the company. In the table, the ROA of NCC bank has been given below. Greater than 1.5% is a good rated ratio and lower than .75% is bad rated ratio..

Year	**2021**	**2022**	**2023**	**2024**	**2025**
ROA	**0.74%**	**0.92%**	**0.98%**	**0.87%**	**0.86%**



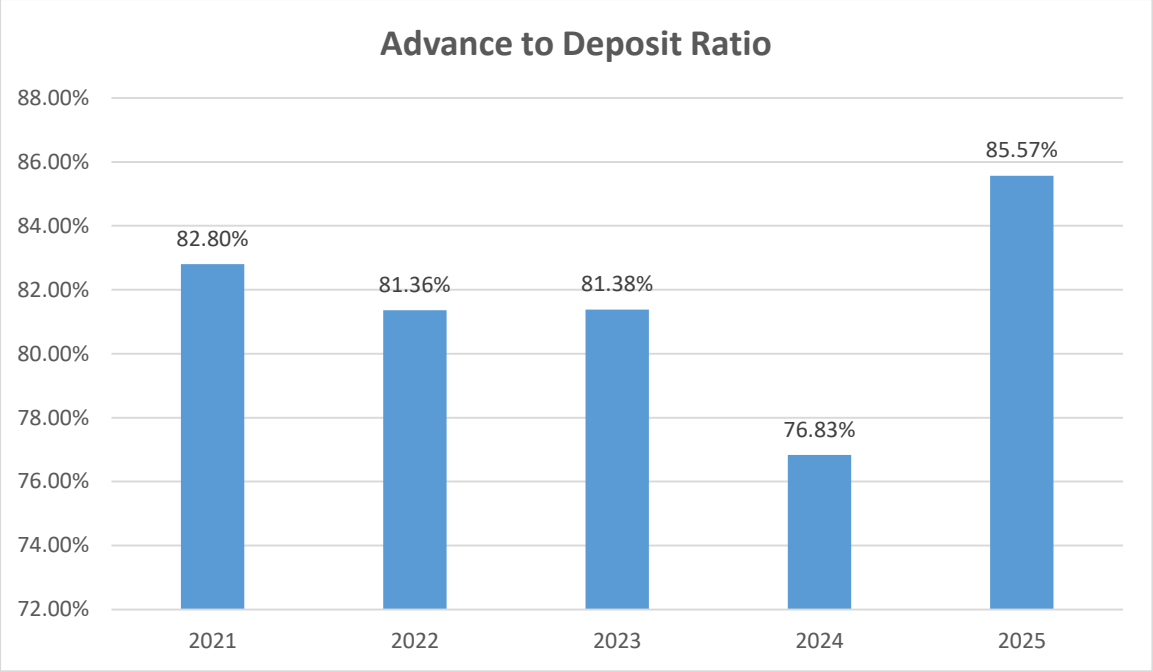
In 2021, the ROA ratio of 0.74% indicates unsatisfactory returns on assets and a relatively inefficient management of resources. In 2022, the ROA ratio increased slightly to 0.92%,

indicating a slight increase in the bank's earning efficiency which is good. However, in 2023 the ROA ratio increased to 0.98% indicating improved efficiency in managing resources. But in 2024 and 2025 the ROA ratio decreased to 0.87% and 0.86%, indicating further inefficiency in the bank's earning. Overall, the five-year ROA data presented above is in moderate level and is considered a negative indicator for the bank's overall earning efficiency under the CAMELS rating system. The ratio of the bank is between 0.75 to 1%. The bank is very weak in terms of generating profit using assets. The rate will be 4 here..

7.9 Liquidity Position

The liquidity position of a bank is one of the important factors in the CAMELS rating system. The Advance to Deposit ratio (ADR) is one of the key metrics used to assess the liquidity position of a bank. The ADR measures the proportion of a bank's loans (advances) to its deposits. A higher ADR indicates that the bank has a lower level of liquidity, as it has lent out a higher proportion of its deposits. To evaluate the liquidity position of the bank, the ADR ratio has been calculated. The formula of the ADR ratio is Advances/ Total Deposits. The ratio shows how much of the bank’s total deposits have been granted a loan. A ratio of 100% or below indicates that the bank has made all its loans from its deposits. But if the ratio is more than 100 percent then it should be understood that the bank has launched beyond its deposit capacity which is not good for the financial condition of the bank. That is, the bank has paid the loan with the borrowed money.

Year	2021	2022	2023	2024	2025
Advance to Deposit Ratio	**82.80%**	**81.36%**	**81.38%**	**76.83%**	**85.57%**



The given data, the ADR of the bank has fluctuated over the past 5 years, ranging from 82.80% in 2021 to 85.57% in 2025. A decreasing ADR from 2021 to 2024 indicates that the bank had improved liquidity position during those years. However, an increasing ADR to 85.57% in 2025 indicates that the bank's liquidity position has worsened. The ratio of NCC bank is higher than 80%. The bank is rated 5 in the liquidity position. Bank granted all loans from its deposits. That is not good for the liquidity position of a bank.

7.10 Sensitivity to Market Risk

To evaluate the sensitivity to market risk of the bank, the P/E ratio has been calculated. The formula of the ratio is Share price/ EPS. According to the CAMELS Rating System, the price to earnings ratio (P/E ratio) is an important factor. The P/E ratio is a measure of how much investors are willing to pay for each dollar of earnings. A lower price-to-earnings (P/E) ratio is considered better in terms of sensitivity to market risk Year ended share price has been considered to calculate the ratio.

Year	2021	2022	2023	2024	2025
P/E Ratio	5.22	5.59	6.22	5.53	6.34



. The given data shows that the P/E ratio for the last five years has been quite volatile. In 2021, the P/E ratio was 5.22%, which slightly increased to 5.59% in 2022. In 2023, the ratio increased to 6.22%, then decreased to 5.53% in 2024, and finally increased again to 6.34% in 2025. NCC bank's P/E ratio is below 10. The bank is rated 1 in the sensitivity to market. That means investors have to pay a lower price for shares against EPS.

7.11 CAMELS rating of NCC Bank

Year	CAR ratio	NPL ratio	Operating expense ratio	ROA	Advance to deposit ratio	P/E ratio
2025	15.91%	5.66%	43.20%	0.74%	85.57%	6.34
2024	14.82%	6.85%	43.56%	0.92%	76.83%	5.53
2023	15.86%	4.57%	44.37%	0.98%	81.38%	6.22
2022	13.21%	4.98%	48.20%	0.87%	81.36%	5.59
2021	13.41%	4.81%	41.81%	0.86%	82.80%	5.22
Average	14.64%	5.37%	44.23%	0.87%	81.59%	5.78
Score	1	3	4	4	5	1
Weight Average score	**3**					

According to the given figures, The CAMELS rating of NCC Bank for the years 2021- 2025.. After doing an average from 2021 to 2025, Capital Adequacy Ratio rated 1, The NPL ratio which indicates Asset Quality is rated 3. Operating Expense Ratio, indicator of Management Capability rated 4. ROA, indicator of Earning Efficiency rated 4. Advance to deposit ratio, indicator of Liquidity Position is rated 5 and Price to Earnings Ratio, which indicates Sensitivity to market risk is rated 1. The weight average score is 3.

Chapter 8

Findings, Recommendations & Conclusions

8.1 Findings

The NCC Bank PLC.'s CAMELS rating is based on its financial condition and operations as evaluated according to the six factors represented by its acronym.

- The bank's capital adequacy ratio (CAR) shows a steady increase from 13.41% in 2021 to 15.91% in 2025 which means that it has a strong capital level.
- The non-performing loans ratio (NPL) is not improving over time, it went from 4.81% in 2021 to 5.66% in 2025.
- The operating expense ratio increased from 41.81% in 2021 to 43.20% in 2025.
- The return on assets (ROA) is quite stable, with a value of 0.87% and 0.86% in the first two years but the ratio increased in the upcoming years again decreased in 2025.
- The advance to deposit ratio has improved from 82.80% in 2021 to 85.57% in 2025, indicating that the bank's liquidity position is under control.
- The price to earnings ratio (P/E ratio) has increased significantly, going from 5.22 in 2021 to 6.34 in 2025.
- The weight average score is 3, which mean regarding CAMELS rating Banks' position is "FAIR"
- Account opening in NCC BANK PLC. is troublesome as it requires so many documents. Customers get annoyed sometimes to bring so many documents those are troublesome to collect.

Based on these findings, the overall CAMELS rating of NCC Bank is "Fair". Daily supervision is essential in the operation. It is suggested that the bank should continue to monitor it's capital adequacy, non-performing loans, and operating expense ratios in order to maintain its current rating. Finally, the bank should consider investing in new businesses and strategies to further improve its financial performance.

8.2 Recommendations:

- They should update their website.
- There is a noticeable absence of the bank from mainstream media, with hardly any well- planned promotional activities.
- There should be more ATM Booths.
- With other Debit Cards people can do their shopping, but NCC Bank doesn't have this facility in their debit card.
- NCCBL must pursue a strong and effective recruitment system so that right people are recruited at the right job. It is worth spending more on attractive qualified human resources rather than recruiting staffs by reference.
- Online banking should be updated to attract more clients.
- Should give more concentration on decoration part of the branch, and take initiatives to maintain the line in cash counter. They can provide token to each client to maintain the line.
- To compete with other private banks it must have to introduce new products regularly and exercise those products to capture a large number of clients in the market.
- Communication System: Ensure proper communication system and maintenance of file & machineries like phone, computer, fax, and photocopier. Loan sanctioning process should be more quickly. Office should be fully decorated to attract people to come into it. ATM network and any branch clearing facility should be introduced.
- Human Development: Development of human resources should be ensured to increase efficiency in work. More employment training and development program should be taken
- by controlling authority to ensure employee competence in order to cope with the changing financial markets.

8.3 Conclusion

Nowadays banking organizations are one of most vital parts of an economy. Now banks provide various services for individual, different firms, companies even for cultivation. Banks offer a great accumulation of loans for personal and industrial purposes.

After analyzing the last five years' financial data of **NCC Bank PLC**.. I came to the conclusion that NCC Bank PLC.. is running successfully and for it has good financial performance. It is one of the high standard bank in our country. It thrives to work better, harder every day to bring new solutions, new opportunities. **NCC Bank PLC.**. started with a vision to be the most efficient financial intermediary in the country and it believes that the day is not far off when it will reach its desired goal. It looks forward to a new horizon with a distinctive mission to become a highly competitive modern and transparent institution comparable to any of its kind at home and abroad. The Bank always tried its level best to perform financially well. In spite of trying to do well in some aspects **NCC Bank PLC** faced some financial problems from time to time. Although it is in strong position in capital adequacy and earnings, but it is not in good position in asset quality, management quality and liquidity. Competing with other banks every moment the bank is trying to do better to best.

It was a great experience for me that I have done my internship program in this bank. By doing internship from **NCC Bank PLC.,** I have learned many banking operation and banking reports which will be a great path in my future career life.

References:

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Appendix

Composite rating, analysis, and interpretation.

Composite Rating	**Range**	**Description**	**Analysis and Interpretation**
1	1-1.4	Strong	Strong financial position
2	1.5-2.4	Satisfactory	Some weaknesses can be corrected with proper supervise
3	2.5-3.4	Fair	Daily supervision is essential or this weakness will severe
4	3.5-4.4	Marginal	Extreme weakness
5	4.5-5	Unsatisfactory	High chances of failure of the bank.

Source: Credit Rating Agency of Bangladesh Ltd. (2022)

Benchmarking under the CAMELS Rating System:

Code	Measurement	1	2	3	4	5
C	CAR ratio	Greater than 11%	Between 8 to 11%	4 - <8%	1 – 4%	< 1%
A	Gross nonperforming loans (NPLs) to total loans	Less than 1.5%	Between 1.5 to 3.5%	3.5 – 7%	7-9.5%	>9.5%
M	Operating expenses Ratio	Less than 25%	In between 26 o 30%	31– 38%	39– 45%	>46%
E	ROA	Greater than 1.5%	In between 1.25 to 1.5%	1.01-1.25%	0.75 – 1%	< 0.75%
L	Advance to Deposit Ratio	<60%	Between 60 to 65%	65 – 70%	70 – 80%	>80%
S	P/E Ratio	<10%	Between 10 to 15%	15 – 20%	20 – 25%	>25%

Source: (Majithiya & Pattani, 2010; Babar & Zeb, 2011; Sarwar & Asif, 2011; Masngut & Rahman, 2012)