



Sonargaon University (SU)

Internship Report On

Credit Risk Management of NCC Bank Limited

Submitted to

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Submitted by

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Bachelor of Business Administration

Major in Accounting

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Administration**

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Letter of Transmittal

13 th April 2022

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Subject: Submission of Internship report.

Dear Sir,

With humble honor and respect, I am submitting my internship report on “**Credit Risk Management of NCC Bank Limited**”. As per full accomplishment of the requirements for the BBA degree, I have completed this internship report from “National Credit Commerce Bank Limited” under the supervision of you.

Sincerely,

Shamsed Tabrij Mahim

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Certificate of Supervisor

This to certify that the internship paper “**Credit Risk Management of NCC Bank Limited**” has been prepared as a full completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by Shamsed Tabrij Mahim bearing ID: BBA1802014030 Under my supervision. The report or the information will not be used for any other purpose.

Md. Masud Rana

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Student Declaration

I am Shamsed Tabrij Mahim, a student of Bachelor of Business Administration, ID: BBA1802014030 from Sonargaon University would like to solemnly declare here that this report on “**Credit Risk Management of NCC Bank Limited** has been authentically prepared by me. While preparing this report, I didn’t breach any copyright act internationally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

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Letter of Authorization

Certified that this project report titled “**Credit Risk Management of NCC Bank Limited**” is the bona fide work of **Shamsed Tabrij Mahim**, who carried out the report under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

Md. Masud Rana

Assistant Professor

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Acknowledgement

First of all I remember Almighty Allah for making us successful to prepare this report. I also thank my supervisor Md. Masud Rana , who has given me the instructions to prepare this report. I am grateful to the NCC Bank Bangladesh Limited authority that has helped me by updating desired information at their website. I am indebted to a number of individuals of the bank who give me always information to prepare this report. I would like to give thanks to the persons of NCC bank ltd to whom I would like to express my gratitude to the Md. Masud Rana . I also thankful indeed to the top to the bottom of employees of NCC Bank Bangladesh Limited . At last I also thank those officers who have helped me because without their help I could not do my job easily and could not make my entire internship report.

Executive Summary

This report is on the basis of three month practical experience at **NCC Bank Bangladesh Limited**, Dhaka. The internship program helps me a lot to learn about the practical situation of financial institution as well as helped me to implement my theoretical knowledge in to practical and realistic work environment. This report covers mainly the credit risk management of NCC bank Bangladesh Limited. Firstly it covers the overview, mission, and vision of NCC bank. The Bank started its operation from 1985 as a scheduled Bank. In globalization of the World Bank roles the mostly important for the countries on behalf of their client's. Many of them departments are working for the service to the clients. Clearing and Automation and which department I worked and an also credit department always trying about the better situation gather for their bank. In the chapter four This report really discuss about credit risk management of this bank and All credit extension must comply with the requirements of Bank's Memorandum and Article of Association, Banking Company's Act, Bangladesh Bank's instructions, other rules and regulation as amended from time to time. For this discussion core risk of banking is identified, Bangladesh Bank's Guidelines for Management of Credit Risks is followed, Compute Credit Risk Grading, Classification & Provisioning of loans & Advances also discussed. Credit operation of NCC bank, procedure, global portfolio limit is also referred. At the last part Analysis and findings section I can see that the different areas of credit operation and could raise the loans and advances portfolios to Tk.63230.14 million in 2011 with an increase of Tk.12843 million being 20.31% over that of the preceding year. NCC's investment portfolio as on 31.12.2010 rose to Tk10980.98 million from Tk. 9671.53 million as on 31.12.2010. I also analyze SWOT analysis. For the purpose of the analyzation financial performance of the NCC bank now are going to the analysis of Profitability ratio, Liquidity ratio and also leverage ratio. For evaluating a company's five years liquidity, profitability, Total assets and Earnings position we analyzed some ratio like, Net Profit Ratio, Profit margin, Loan ratio, loans to deposits, Debt Equity ratio, Return on Equity (ROE) and Return on Assets (ROA).

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