

**An Internship Report
On
Recruitment and Selection Process
Of
NCC Bank Limited**



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Recruitment and Selection Process of
NCC Bank Limited

Submitted to
S.M Arifuzzaman
Assistant Professor
BRAC Business School

Submitted By
Farhana Akhtar
ID: 12264051
Program: MBA, Major: HRM
BRAC University

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Letter of Transmittal

23rd August, 2015

To,
The Dean,
BRAC Business School,
BRAC University

Subject: Submission of Internship Report

Dear Sir,

It is my pleasure to submit my Internship Report on “**Recruitment and Selection Process of NCC Bank Ltd.**” as a part of MBA (HRM).

I tried my best to gather relevant information for constructing a complete report as outlined. The preparation of this report enables me to great extent to complete my theoretical knowledge with practical analysis. I would like to express my profound gratitude for your kind and mind for reading my report.

Thank you, very much for your heartiest co-operation.

Sincerely Yours

Farhana Akhtar
ID: 12264051
Program: MBA
Major: HRM

Acknowledgement

The successful accomplishment of this project work is the outcome of the contribution of number of people, especially those who have given the time and effort to share their thoughts and suggestions to improve the report. At the beginning, I would like to pay my humble gratitude to the Almighty for giving me the ability to work hard under pressure. However, the space involved does not allow us to mention everybody individually. It gives me immense pleasure to thank a large number of individuals for their cordial cooperation and encouragement who have contributed directly or indirectly in preparing this project.

This is a great pleasure for me to be assigned under the guidance of Mr. S.M Arifuzzaman, Assistant Professor of BRAC Business School. I am very grateful to him for all his kind cooperation and guidance in preparing this project paper. His valuable suggestions & guidelines helped me a lot to prepare this report in a well-organized manner.

Then, I would like to give special thanks to my supervisor, Mohammed Didarul Alam, Asst. Vice President & Manager in NCC Bank LTD-Mirpur-1, Darus Salam Road, Branch for his close supervision. And also I convey my gratitude to Md. Arif Uddin Chowdhury, Deputy Manager (Principle Officer) in NCC Bank Limited, Darus Salam Road Branch, Mirpur-1, for helping me by providing guideline of working throughout my internship period. Without their guidance and assistance, this report would not have seen the light of day.

I would also like to thank the authority of NCC Bank Limited for giving me the opportunity to do my internship in this well renowned bank. The experience & knowledge gained in The NCC Bank Limited helped me to understand different aspects related to my study.

Finally, I would like to thank all those people who have shared their views about my work, provided me with necessary information, criticized me, and congratulated me. This acknowledgment is not enough to tell them how profound the impact of their opinion is on this report, how indebted I am to them. I express my heartiest gratitude to all of them.

Executive Summery

In order to provide a student with job exposure and an opportunity of the transition of theoretical knowledge into real life experience, an internship is a must. A better balance between theory & practice can be gained through this program. Banking system of Bangladesh has gone through three phase of development --- Nationalization, Privatization and Financial Sector Reform. National Credit and Commerce Bank is the largest Private Commercial Bank from 1993 with new hope and promise to serve the countrymen. (This report mainly divided into three parts. First Part deals with my practical experience as an internee in NCC Bank Ltd., Principal Branch and my own observations on Management and Organizational Pattern of the NCC Bank Ltd. And final part deals with HRM Practice of the NCC Bank Ltd).The report is a combination of three months internship program with NCC Bank. I acknowledged different banking functions and day-to-day banking operations on my way to complete internship. In this paper I have explained my best in respect of my real life experience gathered from different departments.

Chapter-1

Introduction

1.1 Objectives of the Study

1.1.1 Broad Objectives:

- ❖ To make familiar with the terms what I have studied during MBA course.
- ❖ To know about the banking sector in Bangladesh.
- ❖ To get an overall idea about the management terms and operation strategy and the limitation of a bank by going through the Export Import Bank of Bangladesh Limited.

1.1.2 Specific Objectives:

- ❖ To know the management policy of a bank.
- ❖ To know the objectives and planning of a bank.
- ❖ To be familiar with the banking sector.
- ❖ To gather comprehensive practical knowledge on the total banking function.
- ❖ Critically analyze the functions and the operation of each level of the Export Import Bank of Bangladesh Limited.
- ❖ To fulfill the partial requirement of MBA degree.

1.2 Scope of the Study

As I was sent to NCC Bank Limited, Mirpur-1, Darus Salam Road, Branch, the scope of the study is only limited due to some restrictions. The report does not cover all the functions of Human Resource Management of NCC Bank. Rather it discusses only the recruitment and selection procedure of the bank. Since the branch office does not practice different and independent recruitment and selection process, the present study deals with the said policy of the Head office of the bank.

1.3 Methodology

In collecting the necessary data, a special care has been taken so that all the variables may not affect the objectives of the study. I prepared this report after descriptive studies and partially casual studies. It was based on empirical method. Data needed for conducting the study have been collected from the following sources.

- a) Primary source and
- b) Secondary source

a) Primary Source/Data

To collect the primary data necessary for this report I met different officers, asked them questions and they responded to my questions asked. After going through this report, one can easily understand the general description of the initial and present status of the NCC Bank.

b) Secondary Source/Data

- ❖ Annual reports of NCCBL
- ❖ Desk report of related department
- ❖ Brochures of National Credit and Commerce Bank limited
- ❖ Different reference books
- ❖ Study of related books, seminar paper, training papers, Publication of statements

Data Analysis Method

The report covers a particular bank like NCC Bank and the data is collected from the head office, and analyzed to find out information required for this report. Ms-Word, Excel or any required computer program have been used to process the quantitative data and based on this data analysis the final report was prepared.

1.4 Limitations of the study

The officers are very co-operative but they are too busy to give me time to get knowledge about practical activities. Moreover, they have to deal in a very competitive environment based on money related activities. I had to prepare this report alone. Every task has some limitations. I faced some usual constraints during the course of my internship. These are as follows:

A. Short of time: I had to complete this report writing within a shorter period of time. So the time constraint of the study hindering the course of vast area and time for preparing a report within the mentioned period is really difficult.

B. Busy working environment: The officials had some times been unable to provide information because of their huge routine work.

C. Lack of sufficient well informed officials: Many officials of the branch are not well informed about different systems of NCC Bank. They know but less. I had to face much difficulty to collect this information.

D. Insufficient data: Some desired information could not be collected due to confidentiality of business. This report did not cover all the function of Human resources that followed in NCC Bank.

E. Confidential Issues: Human resource department maintains very much confidential about their activities and internal information. The report relied heavily on the personal judgment and observation.

Chapter-2

Background of the

Organization

2.1 History of NCCBL

National Credit and Commerce Bank limited came to reality through the “National Credit limited”. Prior to conversion into a scheduled commercial bank, National Credit Limited (NCL) was incorporated as an investment company on 18th November 1985. It made its journey on 25th November 1985 at its registered office and first branch at 7-8, Motijheel Commercial Area, Dhaka-1 000 with initial authorized capital of tk. 30 crores.

It was mostly involved in collecting suitable resources and making profitable investments. But within a very short period of time this investment company turned into a scheduled commercial bank. It was turned into a bank because it faced many restrictions both collection and disbursement of funds while it was operating as an investment company. While this turnover was going on all types of transactions were closed for about fourteen months from April 22nd, 1992. After that, with the permission from the government and Bangladesh Bank, NCL was converted in a fully fledged commercial bank and started its banking operation on 17th May 1993, in the name of National Credit and Commerce Bank Limited. It has been registered under the company act-1913, as a private commercial bank with paid up capital of Tk.39 crores to serve the nation along with 16 branches.

However, NCCBL runs as per company rule, free from government intervention. Year 1994 & 1995 were the full operation year of the bank. During this period gave emphasis on considering the affairs of the institution as well as expansion of business work. During last 13 years if its operation NCCBL has acquired commendable reputation by providing sincere personalized service to its customers through a technology based environment.

2.2 Objectives of NCCBL

The main objective is to maximize profit through customer satisfaction which very much reflects the idea of marketing concept. NCCBL has been ensuring maximum profit by avoiding best and improved customer service along with other corporate objectives mentioned below:

- 1.To provide excellent customer service to its clients, so that they choose NCCBL first for their banking.
2. Ensure high return on investment and services with different service products.

3. Making profitable investment and grow in annual profit management.
4. To remain as the market leader through diversification of business and automation of banking operations.

2.3 Vision

To become the Bank of Choice in Serving the Nation as a Progressive and Socially Responsible financial institution by bringing credit and commerce together for Profit and sustainable growth.

2.4 Mission

To mobilize financial resources from within and abroad to contribute in Agricultures, Industry, and socio-economic development of the country and to play a catalytic role in the formation of capital market.

2.5 Profile of NCC Bank Ltd

The organization commences its functions in the financial sector of the country as an investment company named “National Credit Limited (NCL)” in 1985. For the greater impingement in financial market it converts as a schedule bank as “National Credit and Commerce Bank Limited” in 1993. The initial authorized capital of the Bank was Tk. 75.00 crore and, paid-up capital Tk. 19.50, crore at the time of conversion which is now raised, to Tk. 135.21 crore paid-up and Tk 250 crore authorized capital. The sponsors of the new bank consisted of 26 (Twenty six) Members, who comprised the first Board of Directors. NCC Bank is now positioned to best suit the financial needs of its customers and make them partners of progress.

2.6 Corporate culture of NCCBL

NCC Bank is one of the most disciplined Banks with a distinctive corporate culture. In this bank, it believes in shared meaning, shared understanding and shared sense making. The people of bank can see and understand events, activities, objects and situation in a distinctive way. They

mould their manners and etiquette, character individually to suit the purpose of the Bank and the needs of the customers who are of paramount importance to them. The people in the Bank see themselves as a tight knit team/family that believes in working together for growth. The corporate culture they belong has not been imposed; it has rather been achieved through their corporate culture.

2.7 Management of the NCCBL

Management of NCCBL is professional and experienced. Top management and the policy formulation of the Bank is vested on the Board of Directors. The board of directors consists of 26 members headed by chairman. Most of the directors are owners of large business groups having high net worth. The executives and officers of the bank execute the policies and programs formulated by the board. The Managing Director is the chief executive of the bank and he is assisted and supported by other qualified executives like Senior Executive Vice Presidents, Executive Vice President (EVP), Senior Vice President (SVP), Vice President (VP), Senior Assistant Vice Presidents and other officers and staffs. There are nine divisions in this Bank and one training institute.

2.8 Management Chart of NCCBL



2.9 Product & Services of NCCBL

2.9.1 Finance/Loans:

- Cash Credit
- Secured Overdraft
- Bank Guarantee
- Long Term and Short term financing
- House Building Loan
- Car Loan
- Small Business Loan
- Transport Loan
- Personal Loan Scheme
- Time Loan
- Education Loan Scheme
- Lease Finance
- Staff Loan

2.9.2 Foreign Exchange:

- Non Resident Foreign Currency Deposit Account (NFCD)
- Non Resident BDT Deposit Account (NRTA)
- Resident Foreign Currency Deposit Account (RFCD)
- Foreign Currency Deposit Account
- Money Gram
- Western Union
- Xpress Money
- Coin star
- UAE Exchange

- Placid Express
- Arab National Bank (ANB)
- Dhaka Janata
- Habib Qatar
- Al Fardan

2.9.3 General Banking; Deposit Scheme:

- Saving Bank Account (SB A/C)
- Current Deposit Account (CD A/C)
- NCC Bank Special Savings Scheme(SSS)
- Fixed Term Deposit (FDR)
- Special Fixed Deposit Scheme (SFDS)
- Short Term Deposit (STD)
- Money Double Deposit programs (MDD)
- Money Triple Deposit Programs (MTD)
- Premium Term Deposit (PTD)
- Interest Earning Term Deposit
- Young Star Account (School Banking)

2.9.4 Retail/Consumer Loan Products:

- Personal Loan
- Car Loan Products
- Education Loan
- House Building Financing
- Consumer Finance Scheme
- House Repairing & Renovation Loan
- Home Improvement Loan

2.9.5 SME Banking:

- Small Business Loan
- Lease Finance
- Working Capital Loan
- Festival Business Loan
- Festival Personal Loan

Chapter-3

Internship Experience

of NCC Bank Limited

3.1 Internship Activity

I have worked as an Intern at NCC Bank Limited in the Darus Salam Road, Branch, Mirpur-1 from 1st June 2015 to 31st August 2015. The internship program has provided me tremendous opportunities and scopes to learn and get the insights of practical banking works which will help me in developing my future career. Through the internship program I have learnt regular work as well as corporate work experience that I never could have learnt in the classroom. Moreover, besides the regular office work I have learned to deal with the challenges of the banking industry, got the opportunity to apply knowledge gained from the academic experience, explored many scopes to observe various roles and jobs in the banking sector and all these learning's helped me to gain "real world" experience in banking world. Since my first day, I had the chance to handle a multitude of tasks and responsibilities. I worked in general banking sector throughout my three months internship program.

3.2 Job Description & Responsibilities at NCC Bank Ltd

Follow the Standard Operating Procedure of Account Admin:

- ❖ Process the applications received from branches and other departments of the bank.
- ❖ Identify customer needs and refer customers to appropriate banking services and specialists.
- ❖ Answer customer enquiries.
- ❖ Answer phone call from customer.
- ❖ Maintain different type of register book

3.3 Learning Outcome

- ❖ Identifying, understanding and working with professional standards.
- ❖ Serving clients and stakeholders.
- ❖ Behaving professionally and ethically. Addressing colleagues and superiors appropriately.
- ❖ Allocating time effectively.
- ❖ Monitoring and correcting performance.
- ❖ Adapting effectively to changing conditions.
- ❖ Organizing and maintaining information. Participating as a member of a team.
- ❖ Developing appropriate workplace attitudes.
- ❖ Understanding and managing personal behavior and attitudes.
- ❖ Developing individual responsibility. Dressing appropriately

3.4 Personal Recommendations

As an intern in NCC Bank Ltd I have some personal recommendation for their internship program:

- Management of NCC Bank should plan for training program for interns.
- NCC Bank does not give any compensation to an intern. They should plan basic remuneration for intern.
- In Darus Salam Road Branch, Employees are very friendly and they instruct me properly about how to account open in a bank. But they cannot give proper information about HR Division.

Chapter-4

***Recruitment and
Selection Process of
NCC Bank Limited***

4.1 Introduction

Human Resource management involves all management decisions and practices that directly affect or influence the person or human resources who work for the organization. In recent years increased attention has been devoted to how organizations manage human resources. This increased attention comes from the realization that an organization's employees enable organization to achieve its goal and management of this human resource is critical to an organization's success. The presence of human being is no new invention but identifying them as a resource in a more formal way has been made in the recent days. The history of HRM can be characterized as moving through four phases as craft system, scientific management system, the human resource relationship approach and the current organizational science such as human resource approach. The company considers human resource as an integral part of corporate management for higher productivity. Company follows a dedicated policy for recruitment, training and development, motivating, organizing and retaining and maintaining the existing human resources on the basis of quality education, training and operating experiences. An organization is nothing without human resource. Human resource department is concerned with the "people" dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to high levels of performance, are essential to achieving organizational objectives and ensuring that they continue to maintain commitment to the organization.

4.2 Definition of Recruitment & Selection

Recruitment refers to the process of attracting, screening, and selecting qualified people for a job. For some components of the recruitment process, mid- and large-size organizations often retain professional recruiters or outsource some of the process to recruitment agencies.

Recruitment and selection refers to the chain and sequence of activities pertaining to recruitment and selection of employable candidates and job seekers for an organization. Every enterprise, business start-up and entrepreneurial firm has some well-defined employment and recruitment policies and hiring procedures. The human resources department of large organizations, businesses, government offices and multilateral organizations are generally vested with the responsibilities of employee recruitment and selection.

4.3 Recruitment and selection process of NCC Bank Limited

4.3.1 Recruitment is of two types in NCC Bank:

1. Selecting on the basis of experience.
2. Recruiting fresh candidates.

Sometimes fresher seeing the job advertisement on the daily newspaper and drop the C.V. and sometimes they go there with references. Next they are interviewed.

Every training officer gives advertisement on the daily newspaper for the fresher. They also use www.BdJobs link for their job circular. It is a career job. A batch is created that consists of 50-60 people. They are to sit for a written test in which the questions are very difficult. Also, they face MCQ questions. Later on, they are to take a viva voice exam in which 70 marks is the highest out of 100 marks. In spite of having the first position, a candidate cannot get a job in NCC Bank if his attitude, personality, expression, confidence are not up to satisfaction.

4.3.2 The Employee selection Process takes place in following order:

1. **Preliminary Interviews-** It is used to eliminate those candidates who do not meet the minimum eligibility criteria laid down by the organization. The skills, academic and family background, competencies and interests of the candidate are examined during preliminary interview. Preliminary interviews are less formalized and planned than the final interviews. The candidates are given a brief up about the company and the job profile; and it is also examined how much the candidate knows about the company. Preliminary interviews are also called screening interviews.
2. **Application blanks-** The candidates who clear the preliminary interview are required to fill application blank. It contains data record of the candidates such as details about age, qualifications, reason for leaving previous job, experience, etc.

3. **Written Tests-** Various written tests conducted during selection procedure are aptitude test, intelligence test, reasoning test, personality test, etc. These tests are used to objectively assess the potential candidate. They should not be biased.
4. **Employment Interviews-** It is a one to one interaction between the interviewer and the potential candidate. It is used to find whether the candidate is best suited for the required job or not. But such interviews consume time and money both. Moreover the competencies of the candidate cannot be judged. Such interviews may be biased at times. Such interviews should be conducted properly. No distractions should be there in room. There should be an honest communication between candidate and interviewer.
5. **IT Test-** After giving interview candidates have to give a short IT Test.
6. **Appointment Letter-** A reference check is made about the candidate selected and then finally he is appointed by giving a formal appointment letter.

Chapter-5

SOWT Analysis and

Findings

5.1 The SWOT Analysis

5.1.1 SWOT Analysis of NCCBL:

SWOT analysis is an important tool for evaluating the company's Strength, Weaknesses, Opportunities and Threats. It helps the organization to identify the how to evaluate its performance and scan the micro environment, which in turn would help the organization to navigate in the turbulent ocean of competition. Following are some outcomes:

1. STRENGTH

- **Innovation**

The major strength of NCCBL is product innovation. They have introduced new product every year. Their innovative product creates a positive image. In this year they have introduced the Festival loan for the business man and the salaried person to meet their extra finance during the Festival period i.e. Eid-ul-Fitr, Eid-ul-Azha, Durga Puza that are highly appreciated among the customers.

- **Top Management**

The top management of the bank is a key strength for the NCCBL and the contributed heavily towards the growth and development of the bank. The top management officials all have had reputed of banking experience, skill and proficiency.

- **Company Reputation**

NCCBL has created a standing in the banking industry of the country chiefly among the new comers. NCCBL has already established a firm grip in the banking sector having tremendous growth in the profits and deposits within a phase of five years.

- **Sponsors**

NCCBL has been founded by a group of prominent entrepreneur of the country. The sponsor's directors belongs large industrial conglomerates of the country. The giant name in director's list is Nurul Islam, owner of Sanawara Corporation, Abdul Halim, the owner of Prime Group.

- **Modern facilities and Online Banking**

From the very beginning of the NCC Bank tried to furnish their work surroundings with modern equipment and facilities. For the speedy services to the customer NCC has installed money-counting machine in teller counter. The bank has already started online banking operation.

- **String of Branches**

From the formative stage NCC tried to furnish their branches by impressive style. These well decorated branches get attention of the potential customers; this is one kind of strategy. The Gulshan branch, Dhanmondi branch is also impressive and is comparable to foreign banks.

- **Good customer service**

Good customer service is another major strength of the NCCBL. They provide a one-stop service. In a highly competitive market the quality of service rendered by the bank to their valued customers is absolutely vital to ensure growth of both deposits loans and advances.

- **Interactive corporate Culture**

The corporate culture of NCC is very much interactive compare to our other local organization. This interactive environment encourages the employees to work attentively. Since the banking job is very much routine work oriented, NCC's friendly, interactive and also lovely environment boosts up the work capability of the employees.

- **Alliance in ATM**

ATM is the fastest growing modern banking concept. NCC has launched ATM along with seven other contemporary banks jointly which gave the product more acceptability.

2. WEAKNESSES

- **Advertising and promotion**

Advertising and promotion is the one of the weak point of NCC. NCC does not have any effective truck for aggressive marketing activities. This lacking pushes the bank far behind the form the other competitor.

- **Disguised Employment**

Reference appointment is very much effective in NCC. As a result of this there are many people who are only drawing salaries at end of the month but making a minimum contribution towards the organization. And this is related to the problem of reference appointment. On the other hand there are officers who work hard but are not appreciated accordingly. Those frustrated officers leaving the bank to other bank.

- **Limitation of Information System (Flora)**

Flora is not comprehensive banking software. It is desirable that a more comprehensive banking system should be replaced Flora system.

- **Limited Network**

NCC has limited branches. Now 103 branches are operating over the country. Bank should open their branches in prime locations.

3. OPPORTUNITY

- **Diversification**

NCC can pursue a diversification strategy in expanding its current line of business. The management can consider option of starting merchant banking or diversify into leasing and insurance. By expending business portfolio, NCC can shrink business risk.

- **Credit cards and Tele banking**

These are the new retail banking services provided by the foreign banks. NCC can evaluate the option of launching credit cards and Tele Banking system.

4. THREATS

- **Contemporary Banks**

The contemporary banks of NCC like Prime Bank, Dhaka Bank, Eastern Bank and Southeast Bank are its major rivals. They are carrying out aggressive campaign to attract lucrative corporate clients as well as big time depositor. NCC should remain vigilant about the steps taken by these banks, as this will in turn affect NCC strategies.

- **Multinational Bank**

The rapid expansion of multinational bank poses a potential threat to the PCB's. Due to the booming energy sector more foreign banks are expected to operate in Bangladesh. Moreover the already existing foreign banks such as Standard Chartered and CITI NA are now pursuing an aggressive branch expansion strategy. Since the foreign bank has tremendous financial strength, it will pose a threat to local banks to a certain extent in terms of grabbing the lucrative clients.

- **Upcoming Banks**

The upcoming local private banks can also pose threats to the existing PCB's. The govt. has planned to permit new banks. It is expected that in the next few years more local

private banks may emerge. If that happens the intensity of competition will rise further and banks will have to develop strategies to compete against foreign banks.

- **Default Culture**

Default culture is very much familiar to our country. For a bank is very harmful. NCC has not faced seriously yet. However the bank grows older it may be ill with this situation.

5.2 Findings

1. The organization has a human resource management.
2. The organization has a prearranged salary structure.
3. The accounts department has professional accountant.
4. There is system of training to the trainees in the organization.
5. The relationship among the employees of NCC Bank is very good
6. They have to engage technologically sound people for their future project.
7. Technical support department has to be more aware of customer care.
8. There is a system of holding the orientation classes at NCC Bank where all fresher are made aware of the bank, and internal policies of the organization.
9. The organization is developing day by day.
10. In NCC Bank, end service benefit is given after ten years or fifteen tears.
11. Medical facilities, scholarship, incentives etc are given to the employees of NCC Bank in a year.

Chapter-6

Recommendation

and Conclusion

6.1 Recommendations

After completion the study I have gathered some practical knowledge about the Human Resource practices in NCC Bank Ltd. Now I would like to supply some recommendations, which might be useful to improve the Human Resource practice of NCC Bank Ltd. They are given below:

1. Recruitment is an important thing for an organization. The process of recruitment in NCC Bank is traditional. In this case what they can do is that they can go for campus recruitment, hire different well equipped institutes for helping them in recruiting people. This is a current method.
2. The training course at NCC Bank Ltd is well, but not so much practical as is expected. Most of the time the trainees get theoretical ideas. But this is not enough. They should be provided with more practical ideas as well.
3. Many times it seen that employees are not properly posted; they are posted in the wrong areas. This is bad for the organization. So, after training the employees should be properly posted. It is very important.
4. The compensation for the employees of NCC Bank should be increased.

6.2 CONCLUSION

HR Plan shows that the activities of the employees of NCC Bank are revised from time to time. They are made aware of the branches and their activities. The activities of all of the employees of NCC Bank are kept under strong supervision. Job analysis process indicates forecasting. When there is any vacancy in the Bank, soon after someone is replaced there. There are many reasons which are responsible for the vacancy. Resigning, dismissal, retirement are some important reasons for the vacancy. HR demand- At first it was the administration department. Then it turned in to personal division. At last, it emerged as HR division. Now people think that they are essential resources. They are aware of their work, of the pattern of their work, the output of their activities etc. In a word, sense of belongings is called HR Importance.

There are two types of recruitment I have found in .NCC Bank recruits internally from its employees and sometimes even with the help of references.NCC Bank also recruit externally every year. Externally recruitment is mainly based on merit and excellence of the candidates.NCC Bank promotion system is good also and it should be in time. Employees get other benefits from NCC Bank like increment, festival bonus, maternity leave, car loan. Home loan at a very low interest.NCC bank has a well structured Human Resources Division which works for recruitment, promotion, Hiring etc.

From my internship I can say that I have learnt many important things. I am very satisfied with the bank. I think my Internship experience will help me in my future career.

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