

Report On  
Human Resource Management Practices in NCC Bank

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for  
the degree of  
Bachelor of Business Administration

BRAC Business School  
Brac University  
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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

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**Zaheed Hosein Mohammad Al-Din**

Senior Lecturer, BRAC Business School

BRAC University

## Letter of Transmittal

Zaheed Hosein Mohammad Al-Din

Senior Lecturer,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report.

Dear Sir,

This is my pleasure to display my entry level position provide details regarding ' Human Resources Practices in NCC Bank'.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

---

Nasifur Rahman

16304070

BRAC Business School

BRAC University

Date: January 14, 2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between NCC Bank Limited and the undersigned student at Brac University Nasifur Rahman

## **Acknowledgement**

In the beginning, I would like to thank to almighty Allah for giving me the strength and patience to finish this internship report especially in this difficult time.

A special thanks to my supervisor Zaheed Hosein Mohammad Al-Din, Senior lecturer, BRAC University for giving me the necessary guidance and support me all the way to complete this report. It would have been an impossible task without your constant support.

After that, I would like to thank MD. Didarul Alam, VP and Head of the Branch of Elephant Road branch and Tania Hossain, First Asst VP & Deputy Manager for giving me the opportunity to work under their branch. It is their kindness to give me a platform and allow me to do my internship in this critical time.

Moreover, in this journey I am very much grateful and my heartiest gratitude to Farhana Chowdhury, Senior Office, Remittance and Khaleda Nupur, Junior officer for helping me to survive in the corporate environment. For their constant support and co-operation I have faced less difficulty in the branch.

Finally, I would like to show my thankfulness to my on-site supervisor Omar Faruqe, Executive Officer & Foreign exchange In-charge and Mahfuzur Rahman, Senior Officer for their friendly and supportive behavior. They have been a great mentor for me throughout the internship period.

## **Executive Summary**

Internship program creates an opportunity to transform four years of academic learning of Business Administration into practical business knowledge. However, I have worked as an intern in Branch of NCC Bank Limited but my internship report is about overall (NCC Bank Limited as a whole). Bangladesh's banking sector includes four types of banks: state-owned commercial banks (SCBs), state-owned financial development institutions (DFIs), private commercial banks (PCBs) and foreign commercial banks (FCBs). In our country, NCC Bank Limited is a commercial bank for the private sector. In general the performance of the bank is adequate and within a very short period it generates an envious role.

As I started to write the report, I tried to cover up the origin, objectives, methodology, importance, and limitation of the report. Secondly, I have defined the organization's emergence and overview. I tried to list all the important factors in this part of NCC Bank. After that the main topic appears and I focused on the human resource practices done by the HR department of NCC bank. Moreover I explained how they handle the process of human resource and the planning behind the process was explained thoroughly. In chapter four I tried to tell the three months long internship experience and how things work at the branch that I have worked. At the end of the paper, I also carried out the SWOT analysis for this particular branch and gave some recommendations.

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## List of acronyms

- NCCBL: National Credit and Commerce Bank Limited
- BIBM: Bangladesh Institute of Bank Management
- BB: Bangladesh Bank
- BBTA: Bangladesh Bank Training Academy
- HRD: Human Resource Department

- HRIS: Human Resource Information System
- PO: Pay Order
- LC: Letter of Credit
- FDR: Fixed Term Deposit
- STD: Short Term Deposit

# Chapter 1

## 1.1: Origin of the Report

The internship program is one of the most important things for the BBA students. It is a platform where students can gain the practical knowledge and enhance their skills. In this competitive world, only classroom education cannot help a student to boost up his/her career. The experience of internship program can make a student punctual, sincere. Professional, well communicator and swift at various aspects and it will also help them a lot in their future professional life.

As in this trimester various options are allocated for the interns because of the pandemic, I chose regular company based internship program. This report has been prepared for the fulfillment of the requirements of the degree of Bachelor of Business Administration at BRAC University.

I have started my internship at NCC Bank Limited (Elephant Road Branch, Dhaka) on 15<sup>th</sup> October, 2020. This report is written based on my internship program. This internship program has made me confident and it will help me a lot in the future. In this internship period, I have acquired knowledge about banking sectors and it has also improved my skill because here I am applying my classroom learnings.

## 1.2: Objectives of the Report

### Broad objectives:

- To fulfill the requirements of BBA program.
- To be familiar with the realistic and corporate platform and try to prepare myself to adapt with the corporate world.

### Specific objectives:

- To observe and analyze different divisions of the bank and try to enhance knowledge about banking sector and banking activity.
- To apply my theoretical knowledge practically.
- To learn about general banking activities.
- To focus on the internal organization system.

- To study the management efficiency, organizational performance, available products and customer satisfaction.
- To find the strengths, weaknesses, threats and opportunities from my perspective and their corporate information.

### **1.3: Methodology of the Report**

For writing this report with all the necessary information, I have collected data in two ways. The sources of collected data are given below:

#### **Primary Data Source:**

- Job on the desk work and personal observation.
- Face to face communication with banking officials and staffs in different divisions.
- Informal communication with the clients.

#### **Secondary Data Source:**

- Manual Report and some documents of the bank.
- NCC Bank website.
- NCC Bank Annual Report 2019.

### **1.4: Importance of the Report**

Till now I am enjoying a lot of my internship program because it is my first experience in the corporate world. These three months long program assists a student to make him/her capable in the practical world. This is the stage where students can apply their existing knowledge and skills and get an idea about their lacking. Moreover, it also helps to build the confidence and make the students vibrant and dynamic for the corporate word.

### **1.5: Limitations of the Report**

- Restrictions of accessibility of some departments.
- Lack of data.
- Because of the rush banking hours, my assigned supervisors and other banking officers cannot give the sufficient time.
- Due to the limitation of time, it is almost impossible to gather all kind of knowledge about banking industry.
- In some cases, the current information and data are not updated yet.

## Chapter 2

### 2.1: Organization History

National Credit and Commerce Bank Ltd. has a past of its own that is exceptional. Back in 1985, the organization began its journey into the country's financial sector as an investment firm. The company's mission was to mobilize and invest resources from within in such a way as to grow the industrial and trade sector of the country and to play a catalyst role in the formation of the capital market as well. Its involvement with the browser helped the business to a great degree in this respect. Until 1992, the company had 16 branches, and subsequently, with the approval of the Central Bank, was converted into a full-fledged private commercial bank in 1993 with Takes paid-up money. 39.00 crore from a wider platform to serve the country. NCC Bank currently in service business for 27 years. It has 122 branches, 6 Sub Branch, 135 ATM booths all Over the country. They are serving 80000+ customer currently.

NCC Bank Ltd. has acquired a commendable reputation since its inception by providing its customers with genuine, personalized service in a technology-based environment.

The Bank has set a new standard for finance in the industrial, financial, and foreign exchange sectors. Customers have also drawn their numerous deposits & credit products-both corporate and individuals who feel secure doing business with the bank.

### 2.2: Slogan, Mission, Vision, Core values & Objective

**Slogan:** The motto off the company is- “With you always” is the vital reasons for banks continuous success.

**Mission:** To provide our communities with exceptional financial services focused on good customer relationships. Providing our consumers and partners with long lasting alternatives that incorporate our cutting-edge technology, existence and financial power. Creating an atmosphere that is cohesive and welcoming where customers and our staff will thrive.

**Vision:** To become one of the most adorable commercial banks by putting credit & trade together for improved shareholder value and economic development to serve nations as a progressive and socially responsible financial institution.

**Core values:** There are several core values of the NCC Bank such as:

- Accountability
- Integrity
- Commitment
- Confidentiality
- Professionalism
- Respect for individuals
- Respect for nature

### **2.3: Objectives**

During the year under review, our plan centered on sustainable long-term market growth, improved deposit mix, improved asset quality, rationalized operating costs, improved operational efficiency and resource utilization, improved and accelerated customer services, and strengthened the overall structure of risk management and corporate governance.

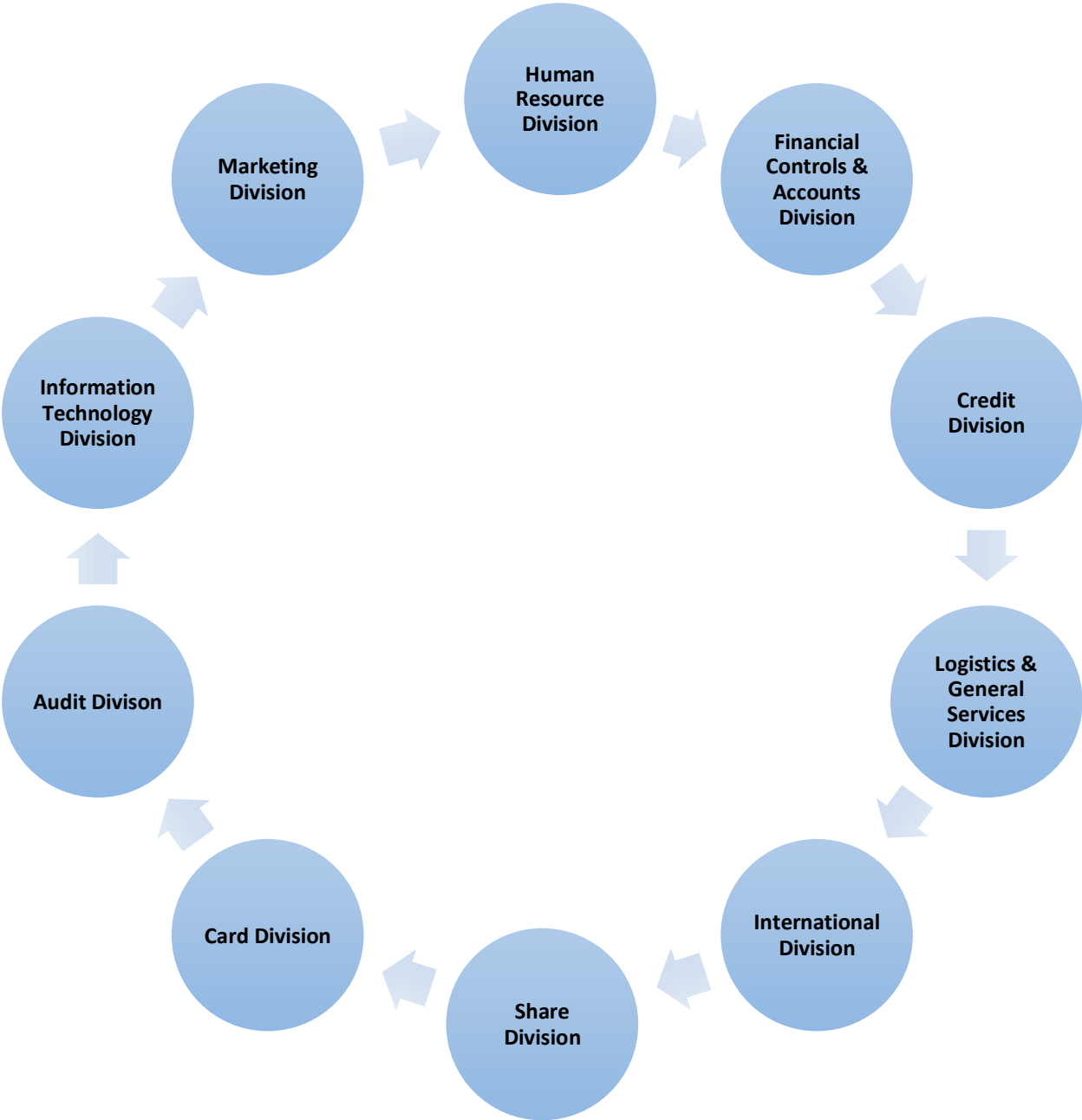
As an entity that is compliant, NCC Bank strongly believes in sustainable and regulated profit improvement in all fields of operation by maintaining responsibility, honesty, ethics and transparency.

**2.4 Corporate Organogram**



*Figure 1: Corporate Organogram*

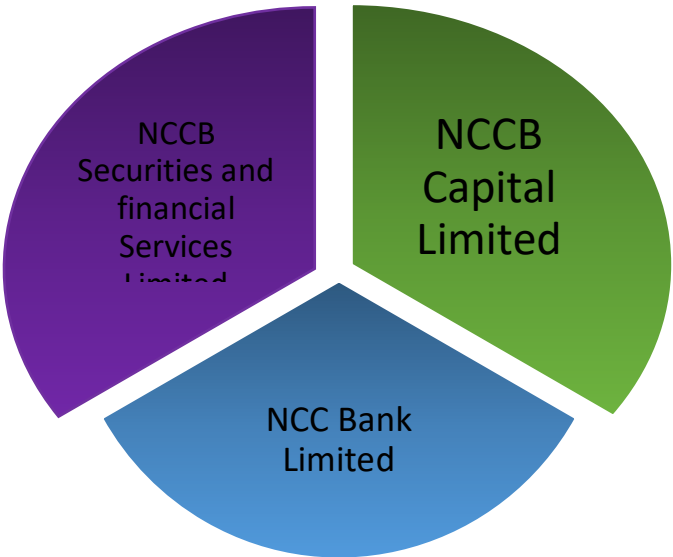
**2.5 Divisions**



*Figure 2: Division of NCC Bank*



**2.6 Corporate structure**



*Figure 3: Corporate Structure*

## **2.7 Products of NCC Bank**

### **Deposit Scheme**

- ✓ Saving Bank Account (SB A/C)
- ✓ Current Deposit Account (CD A/C)
- ✓ NCC Bank Special Savings Scheme (SSS)
- ✓ Fixed Term Deposit (FDR)
- ✓ Short Term Deposit (STD)
- ✓ Money Double deposit programs
- ✓ Premium term Deposit

### **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
- ❖ UAE Exchange
- ❖ Placid Express
- ❖ Arab National Bank (ANB)
- ❖ Dhaka Janata
- ❖ Habib Qatar

### **Loans/Finance Products**

- ✓ Personal Loan
- ✓ Education Loan
- ✓ Long Term and Short term financing
- ✓ House Building Finance
- ✓ Home Improvement Loan
- ✓ Car Loan Scheme

- ✓ Health Loan
- ✓ Professional Loan
- ✓ Marriage Loan

## Chapter 3

### Human Resource Practice in NCC Bank

#### 3.1: Back Ground of Human Resource Practice in NCC Bank

Human Resources is NCC Bank Limited's greatest asset as they have the opportunity to go beyond and introduce improvements for development and favorable results on a daily basis to achieve the Bank's target. Human Resource division has the responsibility of developing, retaining and attracting talents and people are considered as important to the success of business as other resources are such as money, materials, machineries and information. There are highly equipped technological support which helps the HR department to enrich their knowledge and skill. NCC Bank has a central HR system that is regulated, so the bank uses an HRD system called Flora's core banking software that helps support all sorts of HR needs for both workers and HR officials. For any form of question leave request, transfer order, discharge order, training, compensation and others with the headquarters, all branch office employees can communicate within the HRD system. The Bank strongly believes that human resources are important to every service-oriented company where expertise, innovation, skills and experience are of the utmost importance. The bank has its own training institute called the NCC Bank Training Institute (NCCBTI) where they train their personnel to improve their effectiveness for any form of banking training. The HR organizes various training programs for its employees from different branch offices and organizes training courses for them at the NCC Bank Training Institute (NCCBTI) or at various training institutions such as BIBM, BBTA, etc. NCC Bank generates value for its employees of all level by investing in them and ensuring that they flourish in terms of remuneration, training, learning and promotion. All of the bank's people-related problems are regulated by the bank's well-defined HR policy book, which is properly checked from time to time.

The bank has a planning and administrative department (under HRD) and this department mainly responsible for overall planning process.

The Bank strongly believes that human resource is very vital for any service-oriented organization where knowledge, creativity, skills and experience are utterly important.

We, in NCC Bank create value for our employees of all strata by investing in them and ensuring that there is growth for them in terms of remunerations, training, learning and promotion. All the people related issues in the bank are governed by the well-defined HR policy book of the bank which is duly reviewed from time to time.

### **3.2 Recruitment and Selection process of NCCBL**

The recruitment and selection process of the bank is closely tied to the corporate strategy and it ensures that recruitment and selection decision are made consistently, fairly and equitably across the bank. It employs the best candidate for the job based on competitive recruitment process following best fit approach. A well-structured and systematic procedure is followed to hire the most suitable candidate for a given job.

The bank has an institutionalized program of recruiting management trainee officer through competitive examination conducted independently through renowned organizations. The aim is to recruit the best talent for the potential leadership of banks. The bank also hires the number of experienced bankers through its best fit approaches. Besides a good number of representative of the bank attended specialized program at BIBM, foreign bank and other leading training institutes home and abroad. The HR division's constant search continues throughout the year. In addition, it seeks to guarantee excellence in all HR policies and activities, in line with the Bank's mission and vision. In addition, it seeks to guarantee excellence in all HR policies and activities, in line with the Bank's mission and vision. Following are some of the mentionable activities of the year 2020

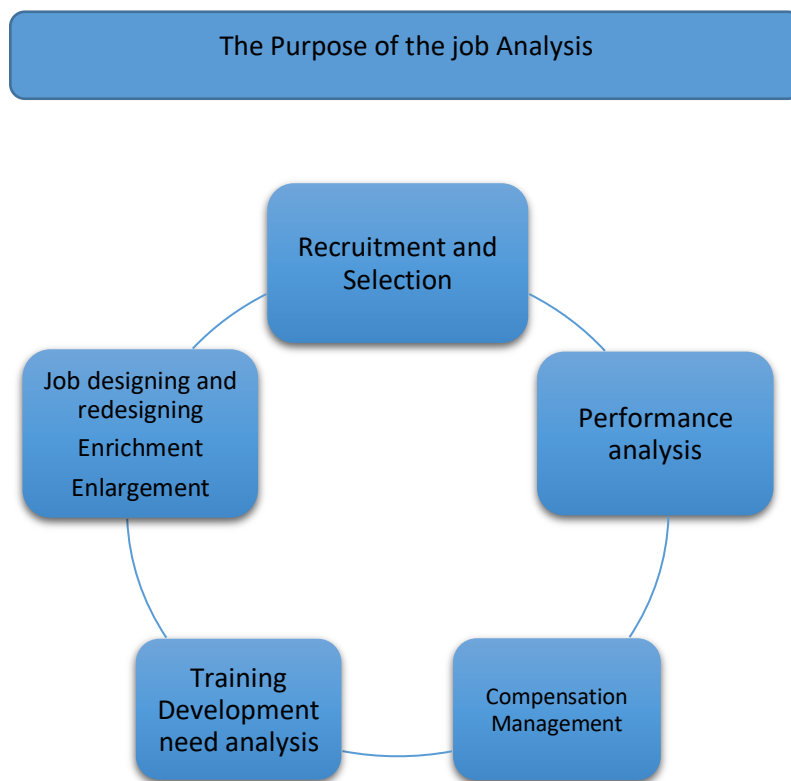
- 83 lateral and 40 fresh entrants.
- In the process of recruitment of management Trainee officer, 5654 candidate s were shortlisted from a huge number of applicants and competitive exam was conducted independently by the institution of the business administration University of Dhaka. On the other hand in the process of recruitment of junior officer, 3808 candidates were shortlisted from a huge number of applicants and

here also competitive examination was conducted independently Bangladesh institute of bank management. (BIBM).

### 3.2.1 Recruitment and selection procedure for Entry level Position:

#### ❖ Job Analysis

Job analysis is the process for deciding a job's tasks, ability, specifications and the type of person who should be recruited for it. Job analysis provides data for writing job descriptions and job requirements. Overall it is a systematic method of assessing the skills, roles, and expertise needed to perform organizational jobs. . The purposes of the job analysis are-



*Figure 4: The Purpose of the Job Analysis*

NCC Bank Ltd conducted the job analysis process. With the help of job analysis, they inform the workers about the actual work activities. Once a year, NCC Bank manage their Job analysis. Five or six employees and their supervisors might take a few days to interview and describe the procedure and the reason for the analysis.

#### ❖ **Job description**

The job description is the general and written statement process of a particular job, based on the results of a job analysis. NCC Bank gives job-related data to advertise a specific job position and to attract a pool of talent. There they try to include information such as job title, job location, job summary, the objective of a job, task, and duties to be performed, etc.

#### ❖ **Job Specification**

In order to perform a particular task, a job specification outlines the expertise, skills, qualifications, experience, and abilities you think are important. With a description of the basic work requirements, it offers comprehensive attributes, expertise, education, skills and experience required to perform the job. NCC Bank Ltd always try to improvise this process on the basis of vacancy.

#### ❖ **C.V Submission**

Job advertisement are being given in the daily newspaper, online job portals like bdjobs.com, LinkedIn and so on where candidates can submit their C.V.

#### ❖ **Preparation of preliminary list**

NCC Bank set a selection committee to shortlist the CVs. There are certain criteria which is being followed for the selected post given below:

#### **Management Trainee Officer**

. The applicant should at least a MBA/Master with a four year Honors holder from any public university or NSU, BRAC, AIUB, EWU, IUB, ULAB, IIUT.

. Minimum CGPA 3.00 in the scale of 4 and minimum CGPA 4.00 in the scale of CGPA 5.00 No. 3<sup>rd</sup> division/class in his/ her academic career shall be acceptable.

## **Junior Officer**

The applicant should be a Master Degree holder from a recognized educational institution

### **❖ Written test**

Chosen applicants are seated for the written exam after the initial screening. The bank has an institutionalized program of recruiting officer through competitive examination conducted independently through renowned organizations like IBA or BIBM

### **❖ Selection of candidates available for an Interview**

After the written test selection panel will call those candidates who have qualified for the interview via phone or email and will ask them to attain the interview.

### **❖ Final interviews**

There will be an organized interview where the selection panel will hold a face to face conversation. The qualification mark for viva will be determined by the management committee.

### **❖ Appointment and placement**

Finally the Management and selection committee will issue an appointment letter after maintaining all the previous step. The candidate will then join the head office with the appointment letter and then the head office will assign them in a branch to work for probationary period.

## **3.2.2 Diversity in the workplace**

To ensure an employee-centric work culture NCC Bank is working with automated HR services and delivery and with a focus on skill development for employees. In the coming days, HR will pursue solid contemporary thoughts and action plans to draw results on many fronts as the change agent for employee and business development. HR Division has been constantly and consistently working to implement and improve the HRMS and automation of HR services to enhance employee efficiency and productivity. As part of it, a new HRMS has been introduced in the bank.



Employees by age group and Gender as on data collected from (19.12.2019)

*Table 1: Employees based on Age and Gender*

Age Group	No. of Employees	Percentage (%)
21-30 Years	266	12.44
31-40 Years	976	45.65
41-50 Years	634	29.65
51 & Above	272	12.66
Total	2148	100%

Employees by Religion

*Table 2: Employees based on Religion*

Religion	No. of Employees	Percentage (%)
Islam	2045	95.20
Hindu	100	4.65
Christianity	02	0.09
Buddhism	01	0.05
Total	2148	100%

Gender Disunity among Employees

*Table 3: Gender Disunity among Employees*

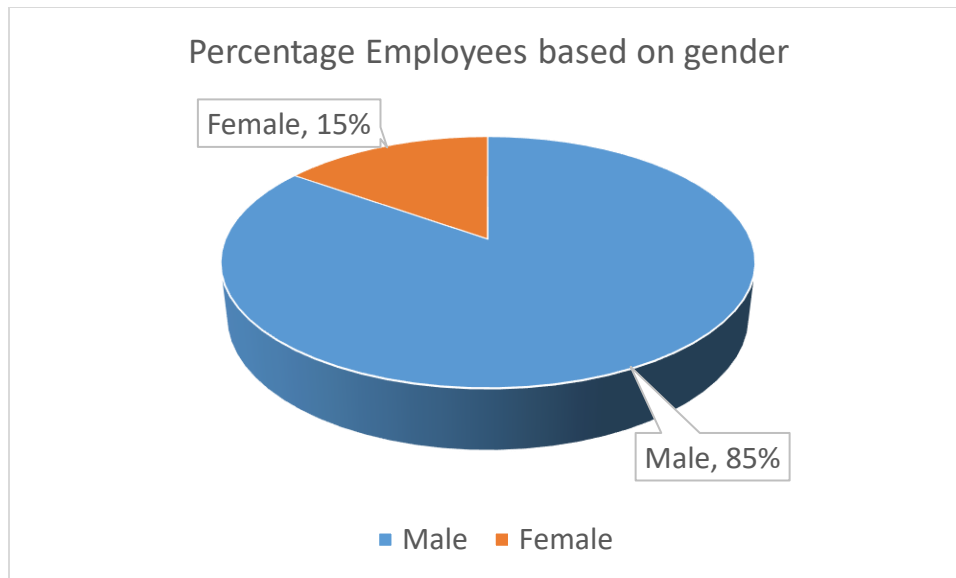
Gender	No. of Employees	Percentage (%)
Male	1822	84.82
Female	326	15.18
Total	2148	100%

Percentage of Female Employees over the years

*Table 4: Percentage of Female Employees*

Year	Percentage (%)
2017	15.15
2018	15.35
2019	15.18
Total	45.81%

If we represent the female participation in graphs, it will look like this



*Figure 5: Percentage of Female Employees*

As we can see from the pie chart there is a huge gap between the male and female workers. Actually, this is the scenario of the banking sector in Bangladesh where males dominate a huge chunk of jobs. According to NewAge, in the year 2019 women employees are holding 18% of the jobs in the banking sector compared to males.

### **3.3 Human resource planning**

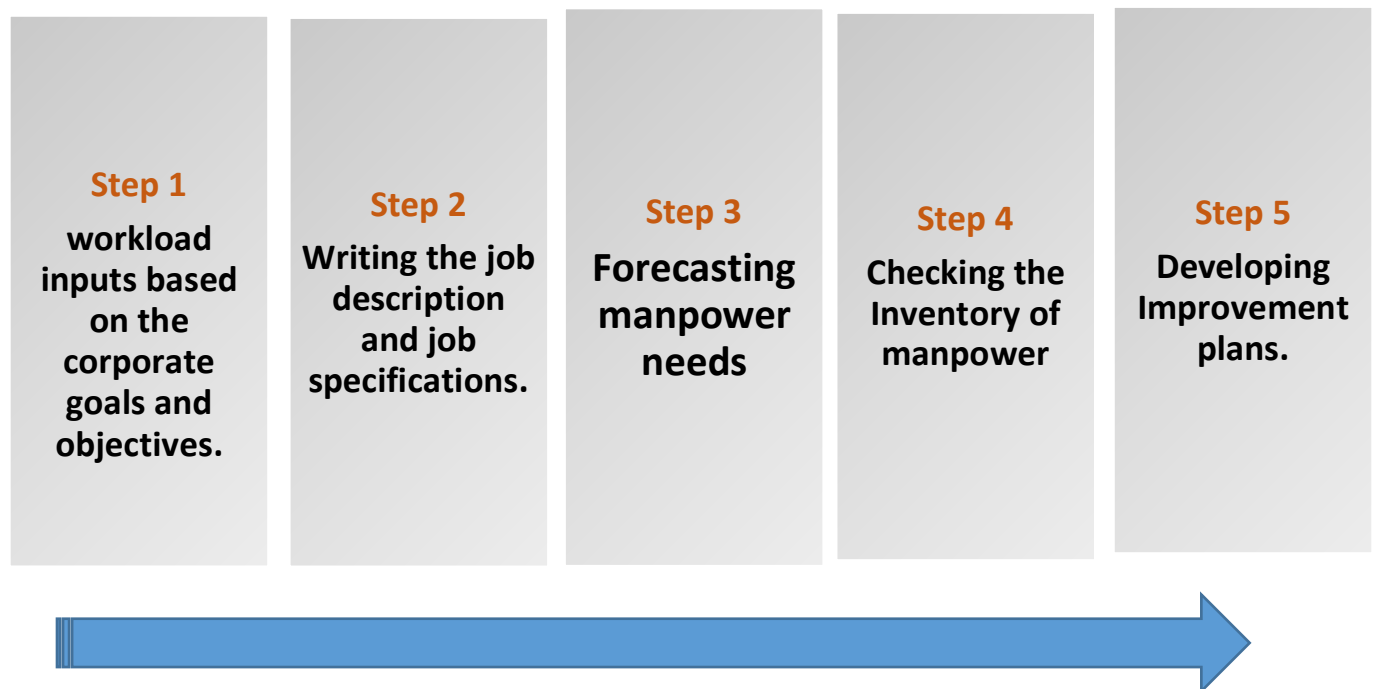
Human resource planning (HRP) is a continuous process of systematic planning to achieve the optimum utilization of the most valuable asset of the organization, which is quality employees. Human resource planning can make sure that the organization can get the right people in the right place and perform the required skills for achieving the future goal of the organization. It is very important that the number of employees matches the required skill that the human resource requires. Human resource planning, then, translates the goals and plans of the organization into the number of workers needed to achieve those goals.

NCCBL has a strategic manpower planning in line with the business objectives of the Bank. NCCBL participates in human resource planning to ensure that individuals are available to provide the continued smooth growth of the organization. The aim of human resource planning is to determine where the company is heading and what effects their evaluations have on potential

human resource supplies and demands. To do this they follow two important aspects of Human resource planning:-

- **Requirement-** the Bank determine which type of employee needed and the numbers to fulfill the requirement.
- **Availability-** the bank then focuses on the manpower whether there is a surplus or shortage.

There are 5 Steps that they follow in the HRP Planning



*Figure 6: Five Step of HRP Planning*

### **3.3.1: Demand Forecasting Techniques**

#### **MANAGERIAL JUDGMENT**

The reason they choose managerial judgment because all divisional/departmental head raise personnel requisition with proper justification if any vacancy arises and send it to HR Department. All divisional/departmental head will assist the HR division in the recruitment and selection process. In this way it may involve a 'bottom-to-top' or 'top-to-bottom' approach. Also concerned division/department will fill out requisition form if any job vacancy arises in any division/department stating job description and job specification to head of HR for taking necessary action.

#### **Trend Analysis**

The reason for choosing trend analysis in NCC Bank is to compare business data over time. It means through using this technique they can easily measure and compare the current business data with previous data so that they can improve and modify the criteria they are now lacking of. Moreover, through this they can develop strategies to respond to the trends in line and reach their business goals. Through trend analysis, one organization understands its past performances and can predict the current business operations. Finally, we can say that NCC Bank has chosen trend analysis to identify where the business is performing well so that they can duplicate success, to find out areas where business is underperforming and lastly to provide evidence so that they can inform decision making.

### **3.4 Training & Development**

Training is a program that is held by the organization in order to develop knowledge and skills of the employees as required by the job. It is a learning process provided for both newly recruit employees as well as existing employees of the organization. Furthermore, it helps employees to bring effectiveness and efficiency of their working performance.

Training is one of the vital things of the organization because it fulfill the gap between existing KSA and required KSA. A successful training program leads to better jobs performance which results in higher productivity of the organization.

#### **Training Development Process:**

Every organization needs a target level of performance from its employees to achieve its goal and it is called Expected Organizational Performance (EOP). Current organizational performance is the Actual Organization Performance (AOP). It means the performance which is performed by the organizational employees. When  $AOP < EOP$  happens, then the need for the training rises.

The training development process has 5 stages (ADDIE Model) :

- Analyze
- Design
- Develop
- Implement
- Evaluation

### **Training and development activities undertaken in 2019**

*Table 5: Training and Development activities undertaken in 2019*

Number of Training Programs	Training/Workshop/Conference/Seminar (Number of Employees)				
	NCCBTI	BIBM	BBTA	Other TI in BD	Overseas
134	2303	182	25	60	17

## **Training Institute at NCC Bank Limited**

NCCBL Training Institute was known as the NCL Training & Research Institute (NCLTR) in the beginning. In 1993, this NCLTR is being renamed the NCC Bank Training and Research Institute (NCCBTRI). After that, in January 2002 the bank established the Human Resource Division in its Head Office and started its journey with the introduction of NCC Bank Training Institute (NCCBTI) which is previously known as NCCBTRI.

### **Function of NCCBTI:**

NCCBTI generally provides need based training program. A foundation training course is allocated for the junior/assistant officers and newly recruited management trainee officers. Besides that, they also arrange workshop and seminar/conference to improve the performance and productivity of the employees.

Training Methods followed by NCCBTI:

There are two types of training which is almost followed by all the organization.

- On the job training
- Off the job training

### **On the Job Training:**

This training method is assigned for newly recruit employees and it is conducted in the NCC Bank head office. This session includes apprenticeship, job rotation and special assignments.

- **Apprenticeship:** An apprentice is employed to do real work, acquire skills and qualifications and a wage for the duration of his/her employment. In NCC Bank, this phase arranges for 6 months. Here, the trainee or probationary officer put under the supervision of senior officers and branch manager. Trainees also get feedback from their seniors on their apprenticeship period which guides them to do the work accurately and timely.

- **Job Rotation:** It is a horizontal process where job responsibilities are rotated with various departments. NCC Bank practices job rotation among managers so that they have a clear understanding of various departments.

### **Off the Job Training:**

This method of NCC Bank is arranged both for new and existing bankers. Most of the time the session or program is conducted by external experts.

Lecture is commonly used to run this training session. This is basically given to understand and aware of new enforcement laws, trending product and services, new posts etc.

Multiple things are used to settle all these training programs are. Such as. PowerPoint slides, lectures, handouts, white board, electronic devices, internet and other general things. Sometimes, case studies, special assignments and feedback form also given to the trainee.

### **Evaluation of Training:**

This is the most important step of training program. This step measures the effectively and success of training program.

By interviewing the bank's HR officer, I came to that they are following Kirk Patrick's Model to evaluate the effectiveness of their training program.

The four stages of the Kirk Patrick's Model are as follows:

- Reaction
- Learning
- Behavior
- Results

- Reaction: Most of the time a questionnaire is provided to the employee by NCC Bank. In some cases, they also take verbal interviews. The comments of the questionnaires decide the reaction of the trainees.



- Learning: This procedure basically estimates whether the trainees acquired more knowledge or skills from the training session. It can be evaluated by test, demonstration and simulation.
- Behavior: Behavior analyses what employees do on the job after the training. NCC Bank verifies this test by observing the employees whether they do their job in a different way or not. Their performance and the performance appraisal are conducted by the supervisors, peers, subordinates or clients to receive a 360 degree feedback for better understanding.
- Results: This is the stage where the management realize whether the training program is effective or not. This can be determined by measuring rate of turnover of the employees, morale of the workforce, productivity of the employees, level of profit, customer complaints, quality of the employees as well as the particular departments of the organization.

### **3.5: Performance management Policy**

Performance evaluation is the mechanism by which an individual decides and communicates how he/she performs on the job and, hopefully, develops an improvement plan. It is very important because it allows executives to easily take administrative decisions relating to employee promotions, payoffs and merit pay increases.

So, for all organizations, performance evaluation is a must. This study helps to evaluate NCC Bank Limited's current performance evaluation schemes. It is, therefore, an annual analysis of the cumulative contributions of an individual to the company by his or her boss.

NCC Bank has an online-based performance management system for evaluating employee's yearly performance against company's business target at the year end. It allows integrating the management function in order to maximize employee's potential which also increases the employee satisfaction. The bank acknowledge the contribution of every employee for their outstanding performance in the organization over the time and tags performance with the benefits.

To assess the performance of executives, officers, and employees, NCC Bank conducts a performance evaluation program. The output of regular staff is measured annually. The newly

appointed management trainee officers are to undertake practical and theoretical instruction on basic training courses for three months after joining them.

### **3.6: Compensation & Benefits**

To uphold the standard and maintain the market competitiveness, NCC Bank has various benefit schemes designed to motivate the employees such as:

- Staff House Building Loan Scheme (SHBLS) at reduced rate of interest.
- Transport pool vehicles facilities for several banking purpose as per rules.
- NCC Bank Officers Car loan Scheme
- Furnishing Allowance
- Charge Allowance
- Technical Allowance
- Risk Allowance
- Maternity Benefits
- Travel Allowance
- Festival Bonus
- Medical Treatment Allowance

The Bank also provide long term benefits in case of retirement of the employee such as:

- Leave encashment
- Provident fund
- Gratuity
- Superannuation Fund
- Funeral Benefits to the family member in case of death

### **3.7: Health & Safety Condition in workplace**

NCC Bank limited is committed to ensure the best practices in compliance to labor law of the country. The Bank believes health and safety in work environment is a human needs and rights as it protects employees from physical hazards, unhealthy competition and unsafe acts of other personnel. Human Resource Division of the Bank is always alert to provide healthy and safe working conditions for the employees. In order to ensure adequate workplace the bank established its 22 storied building in the heart of the city, Motijheel C/A wherein well designed work stations, canteen, gymnasium, firefighting equipment's, emergency exits and equipment's are arranged here for employees to work here with full dignity and satisfaction. The Bank also established a health Centre at its health office with professional experienced doctor to look after the health issues of the employees.

For the recent event, the bank took various preventive steps in keeping the safety and work environment in perspective of prevailing health hazard due to COVID-19

### **3.8: Leave Policy**

NCC Bank has an internal management system for the employee leave policy. They called it the Employee Management system. Those who take leave or want to take early leave have to log in to the system as every individual employee has a separate Identification code and apply it to their immediate supervisor to authorize the leave. This system shows

How much leave can an employee have?

How many leave remaining to be taken? Etc.

List of leaves	No. of days
Casual Leave	10
Sick Leave	15
Earn Leave	60
Special Leave for Quarantine	14
Total	99 days

There are maternity leave for the female employees which is given for at least 06 month and also for the male employees there are paternity leaves which is last for 05 days. For the pandemic period a special leave was introduced for the safety purpose of the employees. This leave was extended to 14 days for those who are affected by COVID-19.

## Chapter 4

### Internship Experience

I am doing my internship at Elephant Road branch of NCC Bank Limited which is located in Dhaka. The branch has 4 departments:

- General Banking
- Foreign Exchange
- Cash
- Credit

#### 4.1: Internship Role and Duties

Although I did my major in Human Resource Management, as NCC Bank has no particular department or guidelines for internship students so I have to enroll in the customer service section that is under the Department of General Banking. I have also worked in the foreign exchange department and in the remittance sector as well. Since the HR department of NCC Bank is very confidential like other banks, I cannot obtain the right to access its HR department.

I am first assigned under Mahfuzur Rahman (senior officer) and I am working with Omar Farque (Foreign Exchange In charge & Executive Officer). Throughout the whole time, both of them are very cooperative, helpful and compassionate. Most importantly, they give me flexible working hours and a secure and pleasant working atmosphere. Compared to other divisions in the Elephant Road Branch, the General Banking department has to do a lot of jobs. Finally, I would like to thank all the members of the Executive Board, the official members, the official personnel and the guards of Elephant Road Branch.

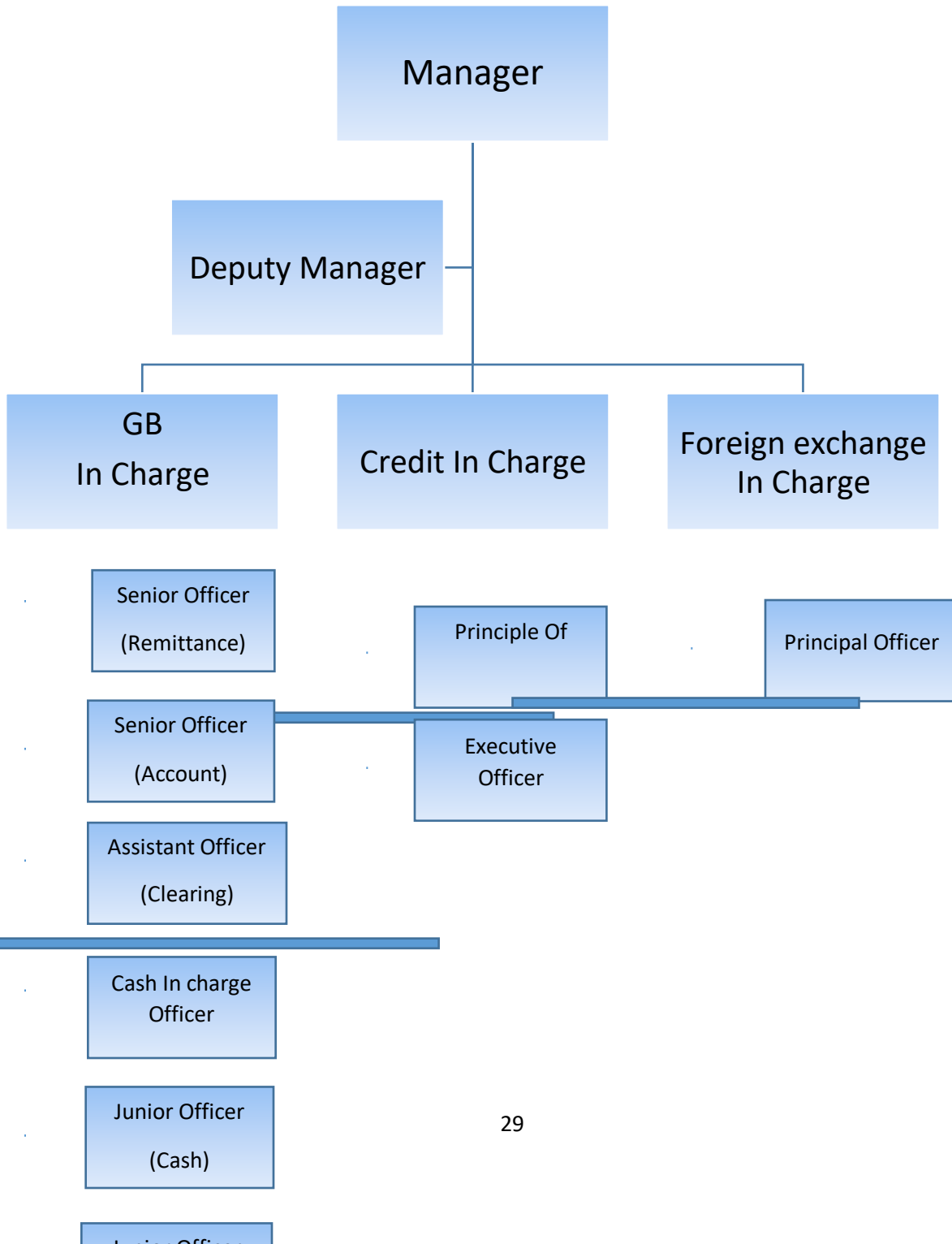
From all of them, I get enormous cooperation, support and respect. I am very happy to be working as an intern at NCC Bank Limited so far. I am not only gaining knowledge of the banking sector from my internship program, but also acquiring some valuable knowledge and experience (for example: how to handle the customer in busy hours, how to keep calm and responds to customer queries, how to support colleagues etc.)

Customer service mainly deals with the opening customer profile or Bank account of various forms of deposit accounts (such as savings current account, savings account, current account, FDR, Special saving scheme, etc.), pay orders, foreign remittance, clearing cheques, RTGS and BEFTN. More specifically, all sorts of issues and problems are negotiated with clients by the segment.

- Firstly, I learned how to properly fill out a savings bank account form. After that gradually I learn how to fill up the current account, FDR, DPS.
- With the signature card, the savings and current account form must be attached. The card must be correctly filled and signed with the account holders' attested passport size photograph. The form must then be completed with all the details and documentation required. Two authorized passport size photos of the account holder and his or her NID card are illustrated (TIN Certificate, if applicable). Then his occupation and designation, current and permanent address, contact number and emergency contact number must be filled out correctly. The nominees information also have to be filled out correctly as his or her NID need to be verified, one copy of passport size photo need to be attested. TIN certificate and trade license are the compulsory elements for opening a savings account.
- I revised the bank's old incomplete forms at the beginning of the internship, and a lot of incomplete forms were deposited due to the pandemic and lockdown.
- After some day they give me an assignment with a lots of cheque and cards (Debit and Credit) which the customer did not collected and need to be destroyed. So I have to input all the cheque and cards in MS office and then manually check them in the register book and write destroyed.
- I also worked at the remittance section where I help the customer to fill out the form. There are several money transfer form such a MoneyGram, NRC Italy, Western Union, Ria etc which I help them to fill up.
- I also manages the file in order in the remittance section.

- Occasionally, I do some of the other departments' jobs and some of the numerous tasks delegated by the official bank representatives.

#### 4.2: Managerial Hierarchy of Elephant Road Branch



## Chapter 5

### SWOT Analysis

Every business has some internal strengths as well as shortcomings. In addition, every company gets an external opportunity and faces certain external environmental challenges.

Here, I have shown NCC Bank's SWOT Analysis that I have found over the past few weeks, and some information is gathered from their corporate files.

#### Strengths:

- ✓ As they have been operating since 27 years and one of the oldest bank in the country so they have a loyal customer base.
- ✓ The bank always gives its customers first priority and is committed to providing its customers with an outstanding standard of service.
- ✓ They have a good reputation in the market and also have a good financial position.
- ✓ The best point of NCC Bank is that it is run by senior bankers with decades of experience in national and foreign markets and run by a youth and talent management community.
- ✓ They have an internal software name 'flora' where they perform all their banking activities.

#### Weaknesses:

- ✓ They are quite reluctant to advertise their product. As a matter of fact the younger generation sometimes fail to recognize the bank properly.
- ✓ While NCC Bank always tries to provide its customers with the best service, they sometimes delay arriving products from customers on time and sometimes fail to notify customers about their products at the right time.

#### Opportunities:

- ✓ Government's is giving full support to the bank.
- ✓ The overall financial condition and growth is impressive.
- ✓ Partnerships with numerous foreign bodies.
- ✓ Getting a strong partnership with many government bodies, private businesses and institutions



**Threats:**

- ✓ One of the biggest challenges to any organization is the rise of rivals. Recently Bangladesh government has approved two more banks to operate.
- ✓ Frequent foreign currency rate the fluctuations of the foreign currency rate at a regular basis is another concern.
- ✓ The constant decreasing interest rate in deposits are also making the bank vulnerable as the customer are unwilling to do deposit at this rate

**Chapter 6****Recommendations**

It was a great experience to work at NCC Bank Limited. I have no concerns with respect to their personnel and workforce. Not only do they all have the ability to function properly in their particular department, but they also have comprehensive knowledge of the overall banking sector.

As I was completing my report and by doing my internship some following facts and recommendation has come to my mind.

- **Lengthy process:** It is come to my notice that they have a long process for opening an account. Because of their centralized policy it can take a long time to open an account. I saw many customers get frustrated because of this lengthy process. Not only that the branch employee have to send the scan copy of every single paper to head office and wait for the authorization which take huge amount of time. So the documentation need to be cut short.
- **Proper Training:** They need to give proper training to the newly appointed officer. In most cases they prefer on the job training which is preferable to learn well. But in bank there are lot of internal work with handling the clients, so it is difficult for a newly appointed officer to get along without some proper training.
- **Cooperation among employees:** Though their officer are very much friendly and respectful to everyone. Sometimes they try to dig the dirt out of someone while the matter can be resolved quietly. The superiors give a hard time to the junior officer every day in front of everyone which is quite shocking. They need to be properly trained to maintain a culture which everyone can cherish.
- **Shortage of advanced machineries:** There are shortage of advanced machineries in Elephant road branch. They have only one scanner machine which is not automatic, one photocopy machine which need to be fixed every day. So advanced machinery need to be placed to work more smoothly and efficiently.



## **Chapter 7**

### **Conclusion**

There are no organization without few pros and cons. There's hardly anything that doesn't have either side of it. NCC Bank is no different from them, either. The bank provides a number of products with huge and attractive benefits. On the other hand, the bank often struggles to fulfill its customers' demands.

This bank is one of our country's most respected private banks and has a strong reputation in the business sector. Its slogan is 'With you always'. Besides that, since 1993, the bank has accomplished several things. Moreover, it has acquired a good role in several markets.

In the end, the bank showed me the way to the corporate world. For this reason, I will always thank them and wish them a future that is more prosperous and successful.

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## Appendix

*Table 1: Employees based on Age and Gender*

Age Group	No. of Employees	Percentage (%)
21-30 Years	266	12.44
31-40 Years	976	45.65
41-50 Years	634	29.65
51 & Above	272	12.66
Total	2148	100%

*Table 2: Employees based on Religion*

Religion	No. of Employees	Percentage (%)
Islam	2045	95.20
Hindu	100	4.65
Christianity	02	0.09
Buddhism	01	0.05

Total	2148	100%
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*Table 3: Gender Disunity among Employees*

Gender	No. of Employees	Percentage (%)
Male	1822	84.82
Female	326	15.18
Total	2148	100%

*Table 4: Percentage of Female Employees*

Year	Percentage (%)
2017	15.15
2018	15.35
2019	15.18
Total	45.81%

*Table 5: Training and Development activities undertaken in 2019*

<b>Number of Training Programs</b>	<b>Training/Workshop/Conference/Seminar (Number of Employees)</b>
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	NCCBTI	BIBM	BBTA	Other TI in BD	Overseas
134	2303	182	25	60	17