

Report On  
Human Resources Management Practice in NCC Bank LTD

By

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19204024

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

BRAC Business School  
Brac University  
December 2023

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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.

**Student's Full Name & Signature:**

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**Hozaifa Mahmud  
19204024**

**Supervisor's Full Name & Signature:**

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**Riyashad Ahmed  
Assistant Professor & Director of MBA & EMBA  
Brac University**

## Letter Of Transmittal

15th December,2023  
Riyashad Ahmed  
(Assistant Professor & Director of MBA & EMBA)  
Brac University Bangladesh  
66 Mohakhali, Dhaka-1212

Subject : Preparing for an Internship Report on “**Human Resource Management Practice in NCC Bank Limited**”.

Dear Sir,

It is my uttermost pleasure to submit you my Internship Report on “**Human Resource Management Practice in NCC Bank Limited**”.The title of this Internship Report complies within the offer letter provided by NCC Bank.I have completed my Internship with NCC Bank within the second week of December 2023.

The Internship Report accumulates all the information both first hand as well as knowledge based which I have gained from the organisation.It shows an overall overview of the fascinating learning experience received from **NCC Bank Ltd**.briefly.

With due respect I would like to inform that the report is solely based on the information that I have gathered from the practical work and from their database.I am glad for the opportunity provided by BRAC University that has given me to solidify my learning experience through this Internship.I hope that your honor would judge my hard effort that I have put in collecting information during my Internship at **NCC Bank Ltd**.

Lastly, I would be thankful once again if you please give your judicious advice on effort.

Regards,

Hozaifa Mahmud  
ID: 19204024  
Brac Business School  
15th December,2023

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between **NCC Bank LTD.** and the undersigned student at Brac University.....

## **Acknowledgement**

The internship opportunity with **NCC Bank Ltd.** was an outstanding chance to develop my learning curve as it provided me with real life scenarios and insights. I consider myself lucky to be able to gain first hand experience for 3 months of internship with NCC Bank. I am forever grateful to the wonderful people and professionals who led me through the internship period. It was a great outcome of learning development of professionalism.

My acknowledgement begins with thanking my academic supervisor Mr. Riyashad Ahmed for this wonderful opportunity. The Finance courses taught by Mr. Riyashad Ahmed Sir was a privilege to understand the Banking Terminologies better which made working for **NCC Bank Ltd.** much easier.

I am especially grateful to Mr Mohammad Amzad Hossain (Executive Vice President & Manager) for his invaluable guidance which led me to complete my internship successfully. I have completed the whole internship under his supervision and it was an honor to work under such a knowledgeable & hardworking person.

I would also like to give my special regards to Mr. Moshiur Rahman (Executive Officer) for taking additional care and guiding me throughout the internship.

**Mohammad Amzad Hossain**  
**Executive Vice President & Manager**

## **Executive Summary**

The report sums up the three months of real life experience that I have gained in the renowned National Credit and Commerce Bank. NCC Bank being one of the oldest and leading commercial banks has been operating in Bangladesh with an immense 104 Branches all around the country. It has various functions which are served to its customers.

My report consists of Human Resources Practices that are maintained in NCC Bank. The report commences with the organization's mission and vision & how human resource plays its role in accordance with that. Moreover the report is followed by the corporate culture of NCC BANK.

With an introductory chapter the report consists of the activities, responsibilities and job roles that I had to learn while interning at NCC Bank. This included the first hand experience at recruitment and selection process, training and development, compensation policy and many more. The detailed functions are portrayed on each chapters of the report in relevance to the HR functions compiled by the Human Resources Department.

The day to day operations I have done are also given in detail on the report itself. This includes several banking operations which I had encountered while doing my internship. Moreover a SWOT analysis is also done to evaluate the different HRM practices in accordance with my learning experience. In this report I have had tried to give all the real life experiences that I acknowledged and the different real life scenarios I encountered in both The Foreign Exchange Branch as well the Head Office of NCC Bank Limited.

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# **Chapter 1**

## **Overview of Internship**



## 1.1 Internship Experience

During the 3 months of my internship I have learnt a lot from NCC Bank. First and foremost I have gained huge knowledge about the corporate culture which have taught me how to be more professional. Moreover it was an immense experience to get first hand experience from the HR department of the NCC Bank.

I learnt how to collect data and analyze them in a professional manner. Moreover using those data to find out trends in the organization was even more insightful. The use of all these include my expertise on the different softwares used by NCC Bank. Moreover, filing data in the excel in a corporate way was also new to me and taught several new ways to collect and entry the data.

It was also new to me to work under such experienced employees of the renowned NCC Bank and to gain so much knowledge from them. Everyone treated me with uttermost respect which also was a huge learning for me. It shows how empathy can help everyone in building their career.

Moreover communication was the biggest learning as it helped me gain more knowledge about the whole Banking Industry. It was important to understand the questions of the employees in order to resolve their problems.

Lastly, while working one needs to stay organized which was the major learning curve in my internship as it endured me to learn how to finish my tasks within due time in an organized manner. This was only possible as I was following my supervisors who were very organized and flexible while doing their own tasks and duties.

## 1.2 Internship Outcomes

**Teamwork** is the most important factor in NCC Bank as every other work is interrelated to each other. It helps in making the work easier as well as keeps the employees motivated. Moreover as every other transaction is required to be cross checked with another employee Teamwork plays a vital role in NCC Bank. During my internship I found out that all the employees in my branch heavily depend on each other and trust their work. This is another way of making the work more productive & efficient. Employees feel more appreciated when Teamwork is done accordingly and is the main reason when they are valued by their co-workers.

**Goals & Objective** keeps employees more focussed and more passionate about their work. This enables workers to feel motivated when they achieve their goals. In NCC bank while I was interning, I was even given some goals to achieve. In this way all the workers are given some duties and responsibilities which is required to be finished within due time. Employees measure their progress and in accordance can understand whether their objectives were met or vice versa.

**Communication** is another important aspect when it comes to the HR department. According to the findings of the study communication in Banks plays a vital role as it creates the work in the organization hassle free. This creates and improves efficiency as it enables workers to create a responsible culture.

Human Relations in Banks can get a bit tricky and in order to have the upperhand the HR professional in NCC Bank acquires a range of competencies which helps to increase the effectiveness of the organization. Hence a Bank HR personnel requires to develop

- Professionalism
- Sense of Proportion
- Willingness to Contribute
- Knowledge & Skill
- Learning Culture

Nurturing the hidden efficiency and inheriting quality will give rise to efficiency. The HR Department always tends to increase that efficiency. As an Intern I have noted some ways to develop Knowledge & Skill while working.

- Class Room Training provided in the NCC Research & Training Institute
- Instructions from Head Office
- Personnel Management
- Discussions with Senior Officers & Management

As an intern in NCC Bank Foreign Exchange Branch for 3 months I have noticed that the text book studies that is taught is very much different from the real life scenario of Working. However the textbook skills are very much important to understand the basic terminologies. The actual need in an organization can be very different from the academic preparation. Thus, the experience that we gather while working is more insightful. This can vary according to the organization's goals and culture.

Different types of conventional methods are also used which can be quicker but this can reduce the ability of people to stop exploring & learning. Banks tend to be more profit oriented but this for the betterment of the Economy of our Country.

HR professionals in Banks should be able to overcome any changes in the trend of the market and should be skilled in managing organization changes. This can refer to the employment of the younger generation getting employed in the bank.

As an HR intern I found out that HR professionals must be able to analyze and predict future trends. This helps in the organization's increasing productivity as analyzing helps in achieving the organization goals.

### **1.3 Recommendation**

NCC Bank's Internship program is highly recommended to all the students who want to build a career in the Banking Industry. The program would not only give you an experience of the Banking sector but would also give you an edge on how the financial situation can control the whole Economy. The experienced workforce can provide the best insights of the economic situation of Bangladesh. The HRM practices that we studied in our academic books will be much more clearer to students when they will be able to take active participation on real life tasks. This real life tasks would help all the students to start their career with some knowledge on how to work in the corporate life as well as would differentiate them from the other candidates.

**Chapter 2**  
**Organization Part**

## 2.1 Background of the Organization

National Credit & Commerce Bank, one of the largest Commercial Banks, started their journey in 1985. NCC Bank's major goal was to create an advancement in the Trade Sector of the Country. In this way they would allocate and create resources which would create an advancement in the Nation's Industrial Sector.

The company opened up its journey in 1992 with 16 different branches to provide its Banking Services. However, in 1993 they converted to a Commercial Bank to provide services to the people with a capital of 39 crores. NCC Bank has several services to provide to their Customers and this includes financing, counseling, guarantee, management and traditional Banking services.

## 2.2 Background Table

<b>Name</b>	NCCBankLimited
<b>Year of Establishment</b>	1985
<b>Corporate Office</b>	7-8, Motijheel C/A, Dhaka-1000
<b>Authorized Capital</b>	10,000.00million
<b>Paid-Up Capital</b>	6951.74 million
<b>Type of Company</b>	PLC
<b>Scope Of Business</b>	Banking & Capital Market Operations

## **Mission**

The Mission of NCC Bank is to provide good services to its strong customers by providing them with long lasting solutions. NCC bank provides this by adapting to the new technology and provides customers a cohesive & friendly Environment.

## **Vision**

The Vision of NCC Bank is to become the most reputable commercial Bank by combining both credit and commerce to increase the value of the shareholders and achieve sustainable growth.

## **NCC Bank's Core Values**

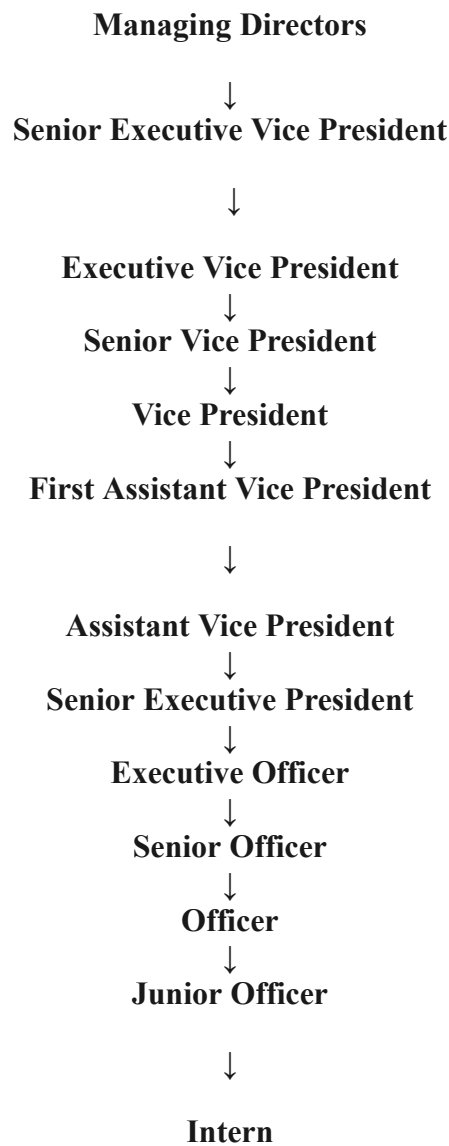
- Respect For Nature
- Respect For Individual
- Professionalism
- Integrity
- Confidentiality
- Commitment
- Accountability

## **Group Corporate Structure**

- NCC Capital Limited
- NCCB Securities & Financial Services Limited.

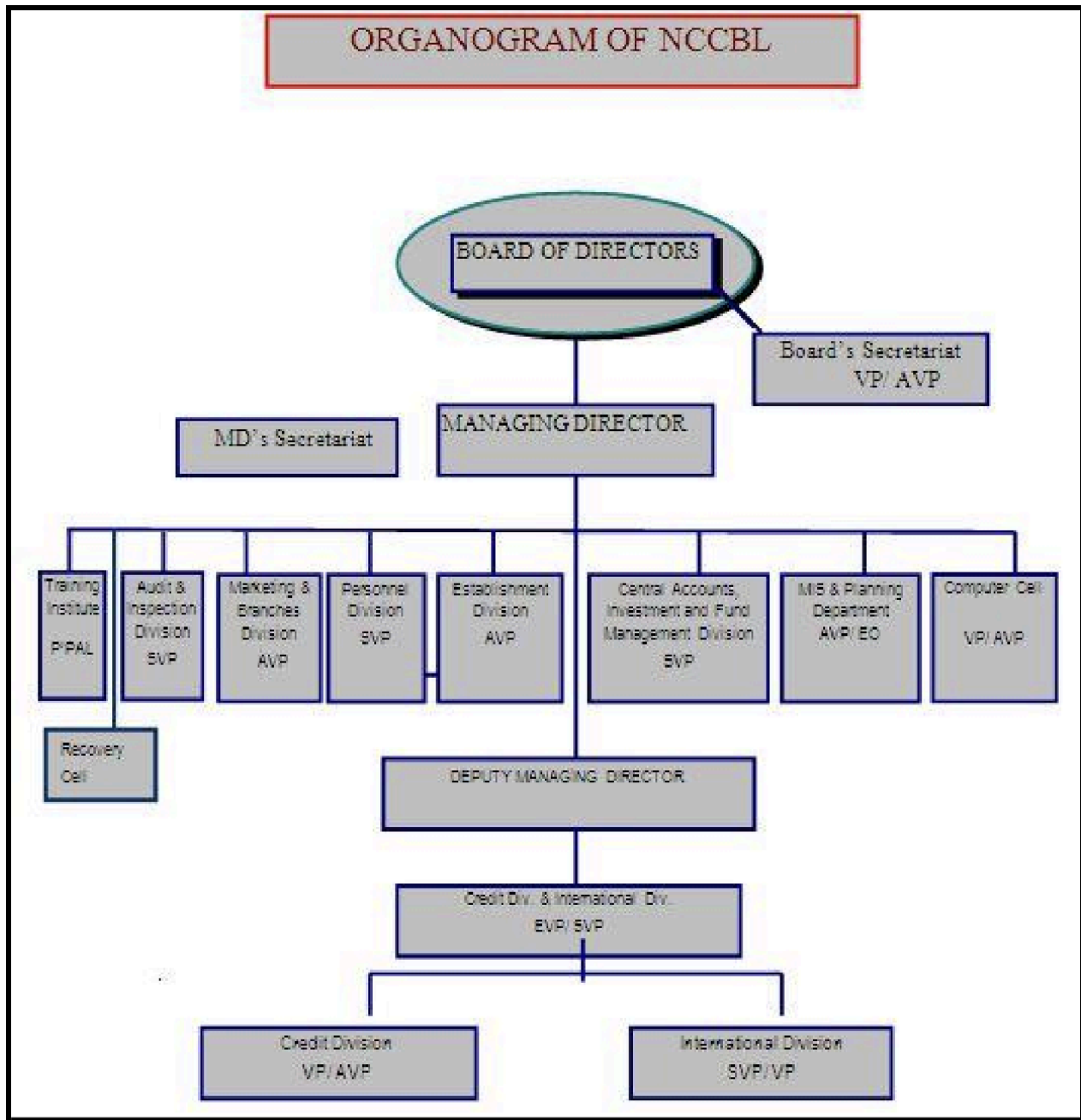
## 2.3 Organization Structure of NCC Bank

The management of NCC Bank is occupied with one of the leading leaders with vast experience on their shoulders. The Board of Directors consists of 26 members & the operations are headed by a Chairman. All of the members are well aware of their positions and work day and night for the Bank's success. The Managing Director is the Chief Executive of the Bank who is assisted by Senior Executive vice-President, Executive vice president (EVP), VicePresident (VP), senior assistant Vice president and other Junior officers. The executives and officers follow the procedures and policies that are set by the Board of Directors.





## 2.4 Organogram of NCCBL



## **2.5 Services of NCC Bank Limited**

### **Regular Branches**

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)

### **Foreign Exchange Branch**

Non Resident Foreign Currency Deposit Account (NFCD)  
Non Resident BDT Deposit Account (NRTA)  
Resident Foreign Currency Deposit Account (RFCD)  
Foreign Currency Deposit Account

### **Bank Loans & Overdraft**

Long Term and Short term financing  
House Building Loan  
Car Loan  
Small Business Loan  
SOD / FO

**Chapter 3**  
**Project Part**

### **3.1 Background of the Study**

The Human Resource Practices in the modern era has evolved a lot since the advancement of technology. In the recent past the Human Resource Practices major goal is to enhance an individual's potential to increase the efficiency of the firm's goals. Firms use a number of practices to enhance the employees performance and engagement in work. The greater the Human Resource Management System it is better for the development and effectivity of the firm. In this Report the major aim was to investigate the HR approaches of NCC Bank and how it affects employee performance. This also shows the principles that are the applied in the organization and how it affects the effectivity of NCC Bank.

### **3.2 Research Statement**

The Research Statement of this report is the "Human Resource Practices leading to the efficiency of the firm's goals". These practices that are applied by NCC Bank limited leads to effective productivity which increases the chances to achieve the organization's goals. The Report will show how the Human Resource Practices are implemented in order to attain successful strategies. The accuracy of the work within due time is also a part of the HR Practice which will be portrayed in this Report. The study of this Report will also show the different objectives fulfilled throughout the course of the internship.

### **3.3 Objectives**

The main objective was to examine the Human Resource Management Practices by NCC Bank Ltd. The Effective Strategies implemented by the HR Department showed an indication that their main goal was to attain profit and receive the highest customer satisfaction level. Gaining Real Life Experience of how the Human Resource Department works was also the most insightful objective of the Internship.

### **3.4 Significance**

Banking is an important part of the daily lives of every human being. It is essential for every other person to understand the basic concepts of Banks. Universities play a vital role in building our Knowledge. However, it is the real life scenarios which help us in giving the idea of what we have to face in the corporate life ahead. The idea of my report would involve all the different systems of management systems used in the modern financial era by NCC Bank. The real life work experience is an added benefit before starting our career as it gives us a sense of direction. NCC Bank being one of the most popular commercial banks of Bangladesh is known for its profitability. They have been doing business in Bangladesh for a long period of time which shows their sense of direction. The major role of a Commercial Bank lies in accepting deposits from customers and providing loans with interest rates. Due to its best rates and services towards its customers, it is known as one of the best commercial Banks. Their human resource management is different as each step is backed up by the needs of their employees.

### **3.5 Limitations**

- The firm was not able to share internal information as I was just a part time worker.
- The Internal HR Policies were confidential which I did not have access to.
- Few HR policies are busy due to the intense amount of busy schedules during the weekdays.
- While gathering data some information was hidden to me due to corporate confidentiality
- Green HR Policy did not meet up the expectation of the firm.

### 3.6 Literature Review

Human Management Practices are an interpersonal relationship state in an organization which means the integration of people in the work situation. It helps motivate employees to work effectively gaining an economic and psychological satisfaction. It is the main reason which develops Teamwork in an organization. The three basic needs of human being are Economic, Psychological & Social Status in the economy. Thus, within the boundaries of the organization it complies accordingly with the HR policies to help satisfy the needs of the employees of an organization.

The Human Resource Practices in a job or work situations depends on a few factors. One of the major factors would refer to strong and effective communication. This is a major factor in HR policies where communication is the key to motivation. This leads to Group cohesiveness which is a basic human relation factor. The HR Department needs to empathize with the feelings and situation of the employees. This is an important factor to motivate the employees. Employees needs to take active participation in the decision making process which encourages them furthermore. This creates a sense of belonging which leads to a mutual trustworthy relationship between employees and the organization. The HR Policies should take care an employees development with specific Training or Coaching that is required.

In Bangladesh the development of the economy resulted by far due to the immense advancement of the Banking Sector. The major work of a bank is to provide security to the flow of income of people and provide loans to those in need. The easy of access of loans was not possible in Bangladesh in the early years but with the advancement of the banking Sector it is easier in the modern era. They play the role of a favored lender which complies with International Standard

Purpose of Human Resource Practices in NCC Bank

- To Attain the Bank Goals
- Congenial Banking Atmosphere
- Resolve Conflicts/Crisis/Differences within the Group
- Competitive Advantage
- Strategic Planning
- A learning Organization

A Successful Wise Bank Manager should have knowledge of the framework of Human Relations before running the administrations of the Branch. The Human Relations should be practiced adequately and preached constantly. It is important for the Bank to have ensured the Human Resource Practices in order to carry out the responsibilities in the organization smoothly.



## Dimensions of Organization Relationships in accordance to HR

- One Individual & Another
- One Individual & Group
- One Group to Another
- Individuals & Work
- Individuals & Material Resources.

Organization is an assembly of individuals & groups setting to achieve goals through their activities. The organizational setting is known as Organogram. These are the legal & structural framework of an organization. The structural relationships in between people are known as organization relationships. It is established with the Human Relations in order to achieve the firm's goals.

## Fundamentals of Human Relations

- Motivation
- Individual Differences in the Group
- Mutual Interest
- Human Dignity

## Types of Human Relations

- Human Relations in a social situation
- Human Relations in a Job or Work Situation

Human Relations in social refers to interactions of human in social places which can include in the neighborhood, with family or social functions. However, Human Relations in a Job or Work Situation refers to their attributes in the work place. It is the situation which persists in-group Relations between supervisors, subordinates or your peers.

## **3.7 Human Resource Management Practices**

### **Recruiting, Screening, Interviewing & Hiring New People**

The first work as an intern in NCC Bank was to screen the numerous CV's that were collected during a vacancy arises. The numerous numbers of CV can be collected either from the Online Portal or the CV Drop off box presented in the Branch Office. A Job analysis was done to determine the skills and responsibilities required for the Job. Then a guideline was provided to me where I had to screen the CV's accordingly. The Job description & Job Specification shows the specific skills and responsibilities required to the Job.

According to the guidelines I had to screen the CV's which was then reviewed by my supervisor and shortlisted for the Initial Interviews. Some of the Guidelines which was provided by NCC Bank included the Age Limitation, Minimum CGPA of 3 Requirement, Master's Degree & Prohibition of any 3rd class degrees.

The CV's Screened were then sent to my supervisors who conducted a written test. I was given the charge to analyze the whole written test and were given duties accordingly. This involved me interacting with the candidates and ensuring them to the seating arrangement accordingly.

### **Assessing HR data for Trends & Insights**

HR data are really important to analyze as they help the organization to predict the forecasted future problems or outcomes which needs to be addressed. As an intern it was my duty to assess and analyze all the important documents related to the recruiting, employee engagement, efficiency rate & other HR areas. This data analysis helped the organization to find the areas they are improving or the areas which needs improvement. This helped the HR supervisors to provide training to the employees who were in need of them. My job was to report any sort of mismatch to the NCC Training & Research Institute. They conduct several workshops which develops the competency skills of the employees. As an intern I earned first hand knowledge about all the different seminars and took active part in them as a volunteer.

HR data can also help the efficiency of the Bank to improve as it finds out the areas which require cost savings as well. It helps with the indication of new trends & how to utilize the resources of the Bank effectively.

## **Employee Relations**

Employee relations are the most important factor in the Banking organization. NCC Bank plays a vital role in keeping the employee relations in the organization satisfied. Human relation should be developed within the organization and outside the organization. I got the first hand experience of keeping the employee relations intact by following up on a monthly data chart which takes up a survey of the Employees. I also had to visit other branches of NCC Bank which was near the Foreign Exchange branch in order to find out whether the employees are satisfied with the employers.

It is also important to fix or resolve any sort of conflicts occurring in the workplace. As an intern my job was to report any sort of conflicts to my supervisor who would resolve it accordingly. My supervisor would then try to resolve the situation by letting employees express their concerns. In this way the whole situation would be noted down and my job was to find out other ways to resolve those conflicts. As an HR the decisions required to make to resolve conflicts and increase employee relations should be impartial and in accordance with the policies of NCC Bank.

## **Payroll & Benefits**

As an HR Intern my initial job was to maintain employee information as well as computing taxes, rebates, and other deductions. I had to ensure all the leaves the employees were taking and creating a chart on Excel with those informations. The HR department processes the employment Benefits and Payments. It was my duty as an intern to collect all the necessary information from the provided documents and files by the HR department.

Several Employees raised issues with their payroll and benefits which needed to be addressed. As an intern it was duty to gather all the information and refer it to my supervisor. Supervisors follow it up and according to the policies of NCC Bank they help in the implementation of employee benefits & payroll.

## **3.8 Analysis & Findings**

### **Job Analysis, Job Description & Job Specification**

NCC Bank conducts a Job Analysis twice a year to recruit the country's best employees to work for their organization. A Job analysis refers to the required skills and duties that are needed to be performed in a particular task. NCC Bank uses their existing employees's tasks and roles for gathering all the information. The Job analysis requires a specific amount of time and cost to prepare which is why it is done through an internal research which makes the process easier & less time consuming. The main reason a Job Analysis is done is for to make the recruitment and selection process to be an effective one.

NCC Bank gives out a clear Job Description which refers to the duties and responsibilities that are required to be done. The Job Description is created from the Job Analysis which is done by the Human Resource Management. NCC Bank creates a written Job Description which outlines all the specific tasks which an employee will need to do for doing that specific Job.

Job Specification refers to the skills, educational qualifications & abilities that are required to fulfill a certain Job. NCC Bank creates the Job Specification as per the requirements of the vacancy that arises. For Example, Masters Degree is a common qualification required for all the posts in NCC Bank.

### **Written Test & Interviews**

The candidates whose CV's are screened and chosen as per the Job Description & Job Specification are called for a written test. The tests held in NCC Bank are quite competitive. The tests are combined of both analytical ability test as well as test of quantitative subjects. These tests are usually very strict and only the best candidates are able to qualify for the next round.

The selected candidates who qualify in the written test get to face the Interview. They are asked different sets of Questions on the Interview panel. This can also include IT test which checks the Candidate's ability to use technology. Interviews can last till hours until the perfect candidate is selected for the vacant position.

## **Training & Development**

Training in NCC Bank is not only for the newly appointed employees but also for the existing employees when they are required to develop their skills. It is the best for all the employees to develop the necessary skills required to perform the tasks that are required to fulfill in a particular position in NCC Bank.

NCC Bank has their very own training institute which is located in their Head Office in Motijheel. NCC Bank's training institute is known as National Credit and Commerce Bank Training Institute (NCCBTI). The institute has several training programs which help the Bank Officials to increase and develop their skills.

They have several workshops for the newly appointed management trainees who are trying to build a career in NCC Bank.

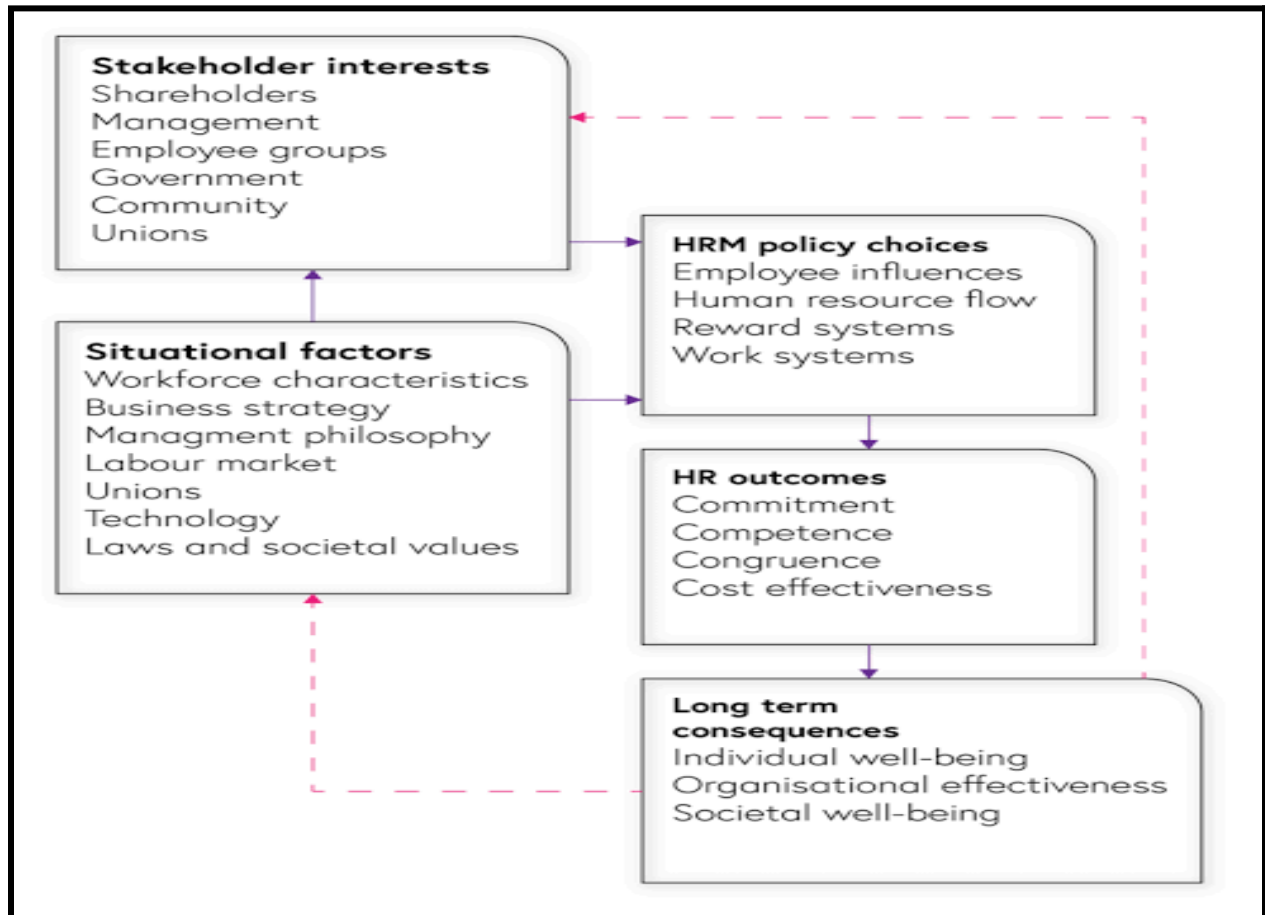
## **On-the-Job & Off-the-Job Training**

On the Job Training refers to when employees get first hand experience of the job and they are trained while doing the actual job. NCC Bank provides On the Job training especially to the newly recruited employees. On the Job training can either consist of Coaching method or Job Rotation. Coaching method is most suitable as new employees get to learn from experienced employees which helps to give them a sense of direction. Management Trainees are also given a Job rotation Training which actually points out which employee is more suitable for which department.

Off the Job Training on the other side refers to Training provided to Employees or newly recruited from outside the organization. In this method, NCC Bank usually arranges several workshops, seminars where employees are sent to learn and develop their skills.

NCC Bank's training institute is known as National Credit and Commerce Bank Training Institute (NCCBTI) recently did a seminar where they brought HR Managers from a foreign company to provide Training to the new management Trainees which was an prime example of the Off the Job Training.

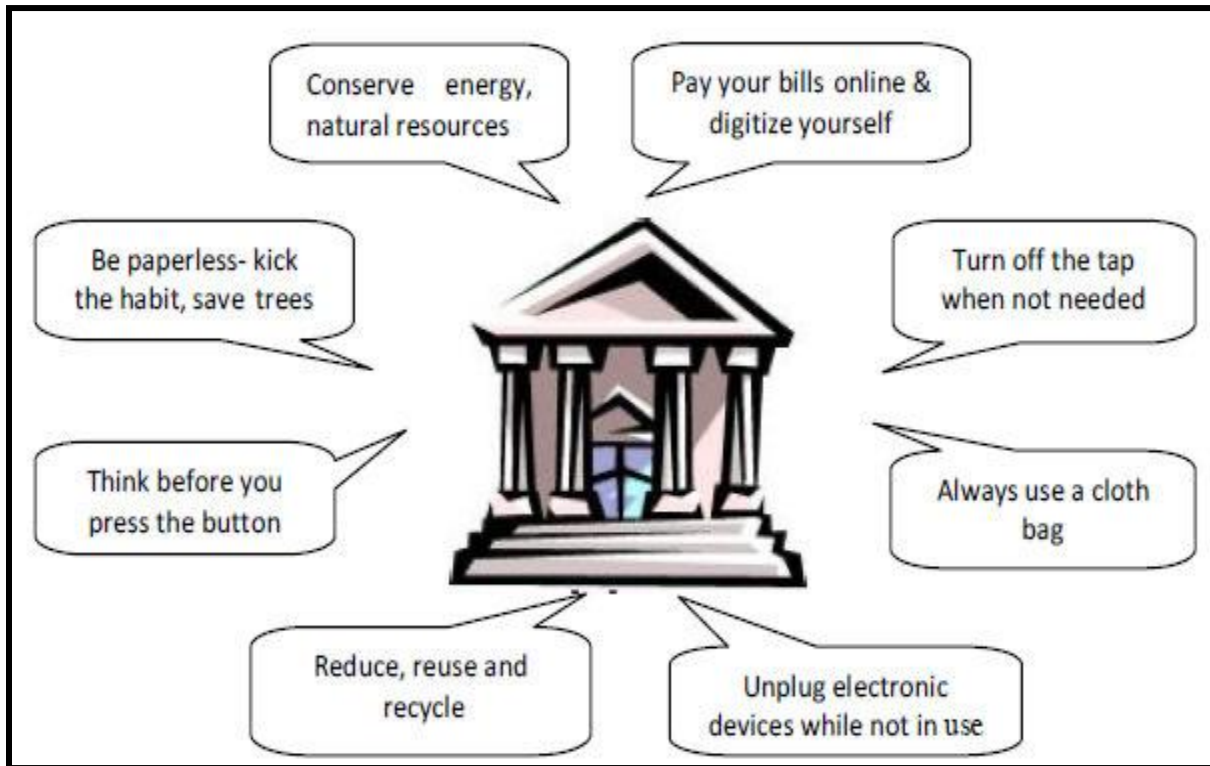
## Matching Model & Framework



NCC Bank follows the Michigan HRM Model which refers to the Hard HRM policy. According to my **findings** NCC Bank follows the Hard HRM policy because their objective is to attain strategic control. NCC Bank has a very strict Human Resource Management planning where employees are on a constant push to fill their Targets.

The above diagram shows how a Hard HRM policy can lead to the reduction in Employee commitment & Engagement. This can create Long term Consequences which can deprive the company of its objective of strategic control.

### 3.8 Green HRM In NCC Bank



### Green Office Guide for Employees

- Reduce Paper Consumption
- Nature is Important. Preserve it!
- Never compromise green habits
- Be responsible in purchase
- Save water, secure the future
- Reduce, Reuse, Recycle

## **Conclusion**

Working as an intern in the Human Resource Management Department of NCC Bank was an insightful experience. I have gained a lot of knowledge regarding the Human Resource Activities that are held in a Bank. Moreover participating in all the HR activities has made me even more insightful. It has shown me a prospect in working in the HR department in the near future. I could apply my own ideas into practice and feel an importance between such experienced workers. Overall the whole experience has made me more confident about starting my own career in the HR department.



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